



MiniPay turns two with 10 million wallets and 270 million transactions pointing to stablecoins leading Web3

September 16, 2025

OSLO, Norway, Sept. 16, 2025 /PRNewswire/ -- Opera Limited (NASDAQ: OPRA), a leading global browser and AI agent company, today announced that MiniPay has reached 10 million activated wallets. Two years ago MiniPay set out to make digital dollars feel effortless. Today, the wallet marks its second anniversary with proof that everyday stablecoin money is no longer a theory. Since launch, MiniPay users have activated 10 million MiniPay wallets, showing 500% YoY growth, and completed 271 million transactions moving over \$270 million on-chain. The app now runs on Android, iOS, and within the Opera Mini browser in 60 countries, where a typical transfer finalizes in about one second and costs roughly \$0.001, a fraction of what legacy rails demand.



"Turning two with 10M unique wallets is a great milestone," said Jørgen Arnesen, EVP Mobile at Opera. "People want digital money that simply works: non-custodial, inexpensive, and instantaneous. Too often, moving money off a platform means double-digit withdrawal fees and long waits. With one-second finality and median fees around a tenth of a cent, MiniPay makes everyday spending, whether that's a utility bill or a few dollars to a friend, feel effortless."

Under-\$5 transactions

One of the things that set MiniPay apart is the ability to handle millions of <\$5 transactions with one-second settlement and sub-cent fees. 87% of all peer-to-peer transactions between users are under \$5, and 60% of USDT purchases and sales are also under \$5 – purchases, top-ups, tips, and micro-remittances that legacy rails can't move quickly or cheaply.

Mini Apps ecosystem

The arc from idea to daily habit is clearest inside the Mini Apps ecosystem, where money turns into action without leaving the wallet. Shoppers, students, and small businesses now open third party provided Mini Apps about 16 million times each month to pay local bills, top up data, send a small P2P remittance, or complete an on-chain task. Thirty-three Mini Apps are live, and conversion has climbed 146% year over year, fueling an average cadence of 19 million transactions per month. Because MiniPay's footprint is bandwidth-friendly, a \$1 top-up or a \$3 purchase is not only possible but practical – precisely the kind of low-value transaction that traditional rails struggle to process cheaply or quickly.

Performance and geography

Performance and access advanced in lockstep over the past year. Following Celo's migration to a mobile-first L2 with one-block finality, MiniPay regularly settles in about a second while keeping costs near zero. On-ramps and off-ramps are just as swift: across 17 fiat partners, the typical cash-in process takes about 55 seconds. That combination is powering traction where the need is greatest – the number of activations in South Africa is up 860% year over year, in Ghana – 357%, and in Kenya – 177%. The user growth in developed markets accelerates as well, with the United States growing 23x in the past year, and activity across Europe and Asia each roughly tripling.

"MiniPay showcases what Celo was built for: practical, ultra-low-cost, mobile-first finance at a global scale," said Rene Reinsberg, co-founder of Celo. "With one-block finality and minimal fees, micro-transactions become truly viable, enabling products like MiniPay to bring stablecoin utility into people's daily lives."

Two years in a nutshell

Over these two years, MiniPay has grown from a lightweight wallet into a platform with reach and rails. On-chain, Celo's mobile-first L2 with one-block finality keeps costs near \$0.001 while preserving non-custodial control. Partnering with Mento, MiniPay has also introduced Pockets – a drag-and-drop, one-click way to swap between cUSD, USDT, and USDC directly inside MiniPay, so people can choose their stablecoin without leaving the wallet. MiniPay has expanded the Mini Apps catalog to 33 live services, making MiniPay as useful for a \$1 top-up as it is for a paycheck.

What's next

As stablecoins enter the mainstream U.S. conversation, MiniPay is deepening its bridge between crypto and traditional finance. The wallet is rolling out U.S. and EU bank integrations, including virtual accounts that make getting paid in USD or EUR straightforward and near-instant to convert, while "Pay with MiniPay" allows direct checkout from a MiniPay balance online. For fintechs, developers, and merchants, the proposition is simple: distribution at scale, one-second settlement, and sub-cent costs, delivered through a platform people already use.

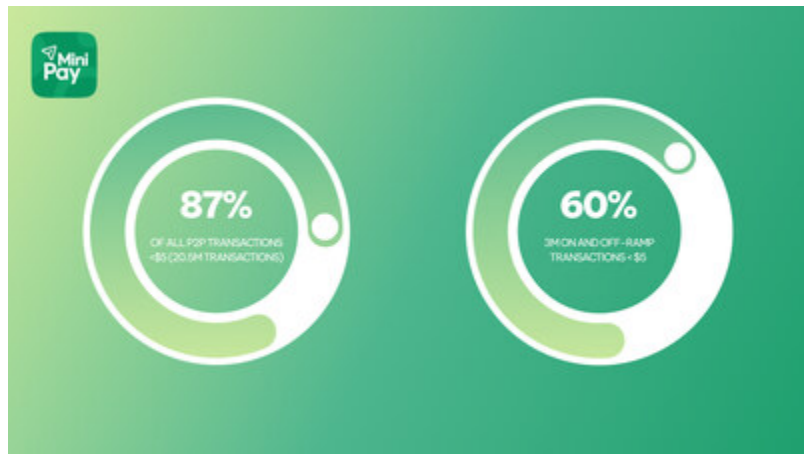
[MiniPay](#) enters year three with the same focus it started with: make digital dollars useful everywhere, for everyone – from a \$1 mobile top-up to a family remittance, and keep closing the gap between web3 rails and the real world.

About Opera

Opera is a user-centric and innovative software company focused on enabling the best possible internet browsing experience across devices. Hundreds of millions worldwide use Opera's mobile and desktop browsers for their speed, security, and unique features, enhanced with integrated AI that enables users to navigate and interact with the web in new transformative ways. Founded in 1995 and headquartered in Oslo, Norway, Opera is listed on the Nasdaq stock exchange under the ticker symbol "OPRA". Download Opera products from opera.com and learn more about Opera at investor.opera.com.

About MiniPay

MiniPay is a non-custodial stablecoin wallet built on the Celo blockchain. MiniPay is designed to make digital finance accessible, affordable, and user-friendly – especially across emerging markets. Integrated directly into the Opera Mini browser and available as a standalone Android and iOS app, MiniPay enables users to send, receive, and save stablecoins like cUSD, USDC, and USDT with sub-cent fees, no gas management, and a phone number-linked experience. Since its launch in 2023, MiniPay has expanded to over 60 countries and surpassed 10 million activated wallets, making it one of the fastest-growing stablecoin wallets globally. Learn more at www.minipay.xyz





View original content to download multimedia: <https://www.prnewswire.com/news-releases/minipay-turns-two-with-10-million-wallets-and-270-million-transactions-pointing-to-stablecoins-leading-web3-302557620.html>

SOURCE Opera Limited

Kseniia Sycheva, kseniias@opera.com