Tether and Opera Expand Financial Access in Emerging Markets Through MiniPay

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OSLO, Norway, Feb. 2, 2026 /PRNewswire/ -- Tether, the world's leading stablecoin issuer, announced the expansion of USDT and Tether Gold (via XAU₮0*) support within MiniPay, Opera's (NASDAQ: OPRA) self-custodial wallet built on the Celo blockchain. The initiative is helping millions of users across emerging markets gain stable, dollar-denominated access to value and savings, reinforcing Tether's role in advancing global financial inclusion.



USDT, with a market capitalization of over $186 billion, remains the most widely used and trusted digital dollar globally. Its integration into MiniPay enables users to send, receive, and hold USDT with a tap, without navigating the complexities of the blockchain.

Opera's MiniPay wallet has become one of the largest self-custodial stablecoin wallets globally, with over 12.6 million activated wallets, 350 million transactions, and 3.64 million estimated on-chain users on Celo. In Q4 2025 alone, MiniPay saw 50% growth in on-chain users, highlighting accelerating USDT adoption across Africa, Latin America, and Southeast Asia.

As of December, 2025, MiniPay has 7 million phone-verified USDT wallets, seeing 300,000 unique buyers of USDT in December, up 33% month over month, Celo became the fastest-growing native USDT chain, with user growth of 506% in the last 12 months, from 825 thousand to 5 million users. MiniPay users initiated more than 96 million USDT in stablecoin transfers in December 2025 and over 3.5 million peer-to-peer payments that month.

Users have also added more than $49 million USD in cash to their MiniPay wallets through local partners including Fonbank, Partna, Daimo, Cashramp, Binance, and Bybit, connecting local economies directly to Tether's global liquidity network. Across all integrations, more than 153 million USD was sent or received through MiniPay in December, underscoring growing demand for stable, dollar-based payments in mobile-first regions.

"Tether's mission has always been to provide simple, reliable access to stable value for people who need it most," **said Paolo Ardoino, CEO of Tether**. "By supporting USDT and XAU₮0 in MiniPay, we're helping create tools that make digital assets genuinely useful, whether for sending money, saving in dollars, or protecting value in gold. Financial inclusion is not just about technology; it's about building systems that work for everyday life."

"Integrating USDT directly into MiniPay turns smartphone reach into real financial access," **said Jørgen Arnesen, EVP Mobile at Opera**. "Millions of users are now holding, sending, and saving in digital dollars seamlessly, often for the first time. MiniPay brings stable, on-chain money to the people who need it most."

In addition to USDT, MiniPay supports Tether Gold, a token representing ownership of physical gold, through its support for XAU₮0. With gold prices rising nearly 50% in 2025, XAU₮0 offers households an accessible and inflation-resistant savings option. Users can convert part of their balance into XAU₮0 with a single tap, maintaining liquidity while preserving value.

Tether Gold remains one of the most established tokenized real-world assets, providing a transparent, on-chain bridge between traditional value stores and the emerging digital economy.

Tether's ongoing commitment to transparency, liquidity, and accessibility continues to expand the real-world use of stablecoins. Together with Opera, Tether is building practical financial tools that help people move, save, and store value securely, bringing the benefits of stable digital money to millions beyond the traditional banking system.

**XAU₮0 is a bridged version of Tether Gold (XAU₮). XAU₮0 is not issued by Tether.*

About MiniPay

MiniPay is a non-custodial stablecoin wallet built on the Celo blockchain and designed to make digital finance accessible, affordable, and user-friendly – especially across emerging markets. MiniPay is offered by Blueboard Limited, an Opera company. Opera is publicly listed on the Nasdaq stock exchange under the ticker symbol OPRA. Learn more at investor.opera.com.

Important Note

This press release is not an offer to sell or the solicitation of an offer to buy USDT or XAU₮. Tether International, S.A. de C.V. will only sell or redeem USDT pursuant to its terms of service available (as of the date of this press release) at tether.to/en/legal. TG Commodities, S.A. de C.V. will only sell or redeem XAU₮ pursuant to its terms of sale and service available (as of the date of this press release) at gold.tether.to/legal.

Disclaimer

As a non-custodial stablecoin wallet, MiniPay exclusively enables individual users to initiate on-chain P2P stablecoin transfers. Through integrations with our third-party partners, however, the MiniPay ecosystem also enables users to discover a rich array of additional services provided by such third parties including on-ramp/off-ramp, top-up, or payment services. MiniPay itself does not facilitate or provide any form of exchange services, payment services, or remittances. Any and all references to such functionality indicates the availability of third-party services discoverable within the MiniPay ecosystem. XAU₮0 is available in Mini Apps via a third party.

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