

BRC-100: Show Us the Scale

Wallet failure claims and the pressure to adopt BRC100

Mini-report | 18 October 2026 | @BitcoinSvGuide

Stop telling people their wallets will fail unless you can back it up. And stop presenting BRC-100 as the answer without showing that it passes the same test.

BSV users are being warned that existing wallets cannot cope with the network's future growth. BRC-100 is presented as the way forward. That puts pressure on people to change software they trust with their money.

The warning rests on claims about performance. This report examines what the published tests actually measured, what BRC-100 contributes, and the server and database limits that still apply.

The finding: The claims outrun the evidence. The published node tests do not prove that competing wallets will fail. The wallet tests reviewed do not justify telling users they must adopt BRC-100 to keep using BSV as the network grows.

Index

Section	Page
1 The warning being sold	2
2 The 8,000 number is seventeen months old	3
3 What BRC100 changes	4
4 Servers and databases still have limits	4
5 The double standard	5
6 The evidence users should demand	5
Appendix A Technical record and sources	6
Appendix B The public exchange	7

Below is a recent discussion that led to this paper. This fear mongering is still occurring NOW.

The screenshot shows a Twitter thread. On the left, a user named Manfreht (@manfreht) has posted a 'Quick shortlist' of wallets: electrumsv.io, kallubi-bsv-explorer.de/?tool=wallet, insertarcade.com, localbsv.app/Wallet, casheio.com, bsvbsv.com, piwalletsv.com, bwalletx.com, bitaddress.org, simply.cash (sever to go down), and 'and'. On the right, a user named Light (@LightBSV) has replied on October 16th. Light's tweet asks how BRC-100 can cope with 1 million+ TPS, noting that the current solutions don't address this 'huge elephant in the room' and that the 'ENTIRE POINT' of BRC-100 is to solve this. A yellow box highlights Light's reply: 'To my knowledge none of these solutions scale. Maybe I'm wrong, and you can point it out. Show how they scale with SPV.' Below this, a red text box contains a comment: 'Comment: This is an ongoing, aggressive claim, with no proof. Conversely, we've looked and can't find any definitive proof that BRC-100 can necessarily scale on a 1M TPS Teranode Network either. Double-Standard, "Fear Based Marketing" to push BRC-100.'

Manfreht @manfreht

Quick shortlist
electrumsv.io
kallubi-bsv-explorer.de/?tool=wallet
insertarcade.com
localbsv.app/Wallet
casheio.com
bsvbsv.com
piwalletsv.com
bwalletx.com
bitaddress.org
simply.cash (sever to go down)
and

Light @LightBSV Oct 16

Yes, good, now how does it cope with 1 million+ TPS? You don't address this at all and it's a huge elephant in the room, and the ENTIRE POINT of BRC-100.

To my knowledge none of these solutions scale. Maybe I'm wrong, and you can point it out. Show how they scale with SPV.

Comment: This is an ongoing, aggressive claim, with no proof. Conversely, we've looked and can't find any definitive proof that BRC-100 can necessarily scale on a 1M TPS Teranode Network either. Double-Standard, "Fear Based Marketing" to push BRC-100.

The question for an **ordinary user** is straightforward: **Can I reliably send and receive my occasional payment while the rest of the network is busy?** A business running thousands of AI agents might need its wallet infrastructure to generate hundreds of payments every second. Most people simply need their payment to work while all that activity is happening. **Those are different performance questions, and the wallet survivability tests should distinguish them.**

1 The warning being sold

In an October 16, 2026 public exchange, @LightBSV said incumbent solutions:

“break dramatically when throughput climbs past 8,000 transactions per second.”

He pointed to Teranode test networks at 1.1 million transactions per second and asked what users should do when mainnet grows. When given a list of alternative wallets, he replied:

“To my knowledge none of these solutions scale. Maybe I’m wrong, and you can point it out. Show how they scale with SPV.” [1]

Note: The alternative wallets he was replying to were listed as:

Wallets / tools	Wallets / tools
electrumsv.io	https://bsvbsv.com
https://kallubi-bsv-explorer.de/?tool=wallet	https://piwalletsv.com
https://insertarcade.com	https://bwalletx.com
https://localbsv.app/Wallet	https://bitaddress.org
https://casheio.com	

The practical message is hard to miss: the alternatives cannot cope, so users need the promoted approach of BRC-100. But the exchange provides no comparative measurements demonstrating that conclusion.

Which wallets failed? What was tested? Where are the results?

And where is the equivalent testing of the BRC-100 wallets that are being promoted?

2 The 8,000 number is seventeen months old

He has not identified which wallets broke at 8,000 TPS, or supplied a test showing them breaking. The public 8,000-TPS result identified in this review comes from a **May 2025** CoinGeek report on Bitails' stress testing. Transaction processors were running SVNode, the older mining-node software. The report describes mempools sustaining around 8,000 transactions per second with “some issues.” [2]

That was a test of node infrastructure, not a test of the wallets on his list. And the report is seventeen months old.

BSV Association announced Teranode's public release in **October 2025**, five months after that report. Improving node capacity is precisely the purpose of Teranode's scaling work. Setting an old SVNode result alongside newer Teranode performance claims does not establish which wallets users must choose. Neither figure tests the wallets on that list. [2, 10]

The wallets did not stand still either. ElectrumSVP's September 2026 stable release documents local reuse of stored payment proofs, reducing repeated server requests when the required proof is already available. It also improves block-header checks and verification. These are concrete changes to how a wallet checks payments and uses its supporting infrastructure. An old node test never measured them. [11]

If today's wallets are the target, test today's wallets. ESVP's improvements do not prove million-TPS readiness. But neither does a May 2025 node test prove that ESVP—or every other tool in the list—cannot cope. Each deserves assessment of its actual design, current version and supporting services.

If he has newer, wallet-specific results, he should publish them. **Using old node data to write off current wallets is a serious misrepresentation of what that evidence establishes. Without the missing wallet tests, the warning is a scare line.**

One million TPS concerns Teranode. AWS reports a sustained million transactions per second over two weeks across six distributed nodes. That is a substantial node-processing result. It does not document ordinary users completing payments through a BRC-100 wallet while the network carries that traffic. [3]

About 250 TPS concerns one BRC-100 wallet test setup. A published Go Wallet Toolbox run records one BRC-100 operator wallet generating roughly 250 transactions per second for 3 hours 18 minutes. That is useful evidence. It measures a specific automated workload and supporting infrastructure; it does not establish the complete sender-to-recipient payment experience under million-TPS background traffic. [4, 5]

These figures cannot be treated as interchangeable. The wallet's own transaction rate, the capacity of its supporting services and the volume processed by the blockchain are different measurements.

Using a node limitation to condemn competing wallets, then a node improvement to promote BRC-100, leaves the actual wallet comparison unproven.

3 What BRC100 changes

A wallet has to find your payments and check that they are valid. Traditional wallets often ask a server to find payments by searching blockchain activity. As network traffic grows, that server has more work to do.

A different approach delivers the payment transaction and supporting proofs to the recipient, directly or through a delivery service. That reduces the need to search for the payment. **An independent wallet can add that capability without becoming a BRC-100 wallet.** It still has to implement and test it properly. [6-9]

BRC-100 offers a useful compatibility benefit. It gives applications a common way to ask compatible wallets to identify users, sign requests and make payments. Developers can use the same set of requests instead of building a separate custom connection for every wallet. That helps applications work together within the BRC100 Ecosystem. [6]

Making applications work with compatible wallets does not prove that wallets outside that architecture cannot scale. The payment-delivery design and the application interface are separate engineering choices. A claim that everyone needs both requires evidence explaining why.

For instance, **ElectrumSVP's September 2026 release improves payment verification by reusing proofs stored locally when available, instead of repeatedly requesting them from servers.** It also strengthens checks on blockchain headers. ESVP is incorporating modern proof-handling and verification capabilities outside BRC-100. Dismissing it requires examining those capabilities—not assuming its design stopped evolving. [11]

Every wallet on that list deserves the same fair examination. A blanket warning that incumbent solutions “*break dramatically*” is no substitute for testing the wallets being dismissed. [Appendix B; Figure 1]

4 Servers and databases still have limits

BRC-100 wallets still depend on computers, databases and supporting services. These must construct transactions, record payments, prevent two requests from spending the same coins and keep balances correct. Where MessageBox is used, its servers must deliver the messages too.

If many wallets share a service, they share its available capacity. A busy server can run short of processing power. A database can fall behind on writes or make requests wait while it protects records from conflicting updates. Moving payment discovery away from global address searches does not eliminate these limits.

Traditional wallets face infrastructure limits too. Their designs put different work in different places. The BRC-100 Wallet Toolbox's own report identifies server processing, transaction-proof assembly and database update costs as bottlenecks. Its developers document fixes and further work. BRC-100 compliance did not make those problems disappear. [5]

If better hardware, database improvements and additional servers are acceptable answers for BRC-100 implementations, those possibilities must also be examined for traditional wallet infrastructure. Some designs may need deeper changes. That must be demonstrated, rather than assumed only for competitors.

The comparison must show what each system can handle, on what hardware, at what cost and with what reliability. BRC-100's name answers none of those questions.

5 The double standard

Imagine being told that the wallet you trust is heading for failure. Then you are told that a different wallet architecture is the professional, scalable way forward. You do not need to understand databases to feel the pressure: change now, before your money becomes difficult to use.

That is how this argument functions as fear-based marketing. It uses a prediction of future failure to promote adoption today.

Competitors are told to prove they can survive. The promoted approach is treated as the answer before equivalent comparative evidence is supplied. That is a double standard.

Specific failures should be exposed. If a wallet's server cannot keep up, name it, publish the conditions and show the failure. But declaring a whole list of alternatives unable to scale without producing those results puts users under pressure without giving them the evidence needed to make an informed choice.

This has consequences beyond an argument on X. Users can abandon working tools. Developers can redirect scarce effort. Independent wallets can be dismissed before their strengths, weaknesses and upgrade paths have been examined.

A need to improve wallet infrastructure is not proof that everyone must join the BRC100 Ecosystem. It is not proof that they need a new identity architecture or MessageBox either. Each claimed requirement needs its own justification.

6 The evidence users should demand

Anyone arguing that users must move to BRC-100 to survive scale should answer three plain questions:

- **Does your recommended system work?** Show ordinary payments completing reliably while the network sustains the traffic you invoke. Include the servers and delivery services users actually depend on.
- **Do the alternatives fail?** Identify the wallets and supporting services tested. Publish their versions, hardware, workloads and failures. Explain whether the problem can be fixed without adopting BRC-100.
- **Why is BRC-100 necessary?** Identify the essential capability an independent wallet cannot implement without adopting it. A shared application interface is not, by itself, that explanation.

Until those questions are answered, users should be told that these are claims requiring proof. A confident prediction about competing wallets must not be sold as a settled fact.

The BSV community deserves working choices and honest comparisons. It does not owe anyone adoption on the strength of a warning they have not substantiated.

Prove the claimed advantage before asking the community to abandon its alternatives.

Appendix A Technical record and sources

Evidence	Reported result	Scope
Bitails stress test reported by CoinGeek	Around 8,000 TPS sustained by the mempool with some issues while processors ran SVNodex.	Node/network infrastructure; not a benchmark of the listed wallets.
Teranode benchmark reported by AWS	Sustained 1 million TPS for two weeks across six distributed nodes.	Node processing; does not document the complete wallet payment workflow.
Go Wallet Toolbox overnight run on 25 July 2026	One BRC-100 operator wallet, 32 concurrent slots; about 250 transactions/second for 3h18m; 3,099,344 event transactions.	Specific wallet/backend workload; million-TPS background traffic not established.

The related 24 July bottleneck report measured about 268-282 actions/second with mined funding outputs and 10-30/second with deep, unproven funding ancestry. Its workload uses zero-satoshi OP_RETURN outputs, returns transaction IDs instead of full BEEF responses and relaxes PostgreSQL durability for the demonstration. These conditions limit conclusions about production recipient payments. [5]

The overnight report records all event transactions as “unproven”; completed proof acquisition and recording are not established. Zero failed recorded transactions is distinct from failed requests, which include startup and funding-exhaustion failures. These July measurements are historical configuration results, not permanent BRC-100 limits. [4]

Sources

Reviewed through 18 October 2026. This is a review of published evidence, not a new load test. Unlocated private or unpublished tests may exist. The source of Light's 8,000-TPS figure is not established; the Bitails result above is the published node-side result identified in this review. CoinGeek describes “some issues,” not a demonstrated total collapse at an exact threshold.

[1] @LightBSV and @manfreht, X conversation, 15-16 October 2026. Supplied transcript and screenshot. [Linked wallet challenge](#). Appendix B reproduces the screenshot; the earlier 8,000-TPS and 1.1-million-TPS statements are in the transcript.

[2] Jon Southurst, CoinGeek, 7 May 2025. [152 million transactions in a day](#), reporting Bitails' test. The original Bitails test data was not independently reproduced for this review.

[3] Jordan Kramsky, AWS Web3 Blog, 31 March 2026. [How the BSV Association built a million-TPS blockchain node using AWS](#).

[4] Go Wallet Toolbox, [overnight run report](#). Run dated 25 July 2026 at commit 76634759. Link pins the reviewed document snapshot.

[5] Go Wallet Toolbox, [throughput bottleneck report](#), dated 24 July 2026. Link pins the reviewed document snapshot.

[6] [BRC-100 wallet-to-application interface](#). [7] [BRC-29 payment derivation and remittance](#). [8] [BRC-62 BEEF transaction format](#). [9] [BRC-67 Simplified Payment Verification](#).

[10] BSV Association, October 2025. [Public release of Teranode software](#). Public release does not establish that every processor migrated or that every earlier bottleneck was resolved.

[11] ElectrumSVP, 17 September 2026. [Official stable release v0.2.0](#). Documents local Merkle-proof reuse, BREAD verification improvements and header checks; does not establish full BEEF interoperability or million-TPS performance.

Appendix B The public exchange

The screenshot records the challenge to alternative wallets. Its assertions require the same standard of proof as the claims made for the promoted approach. Other participants' characterizations are not adopted by this report.

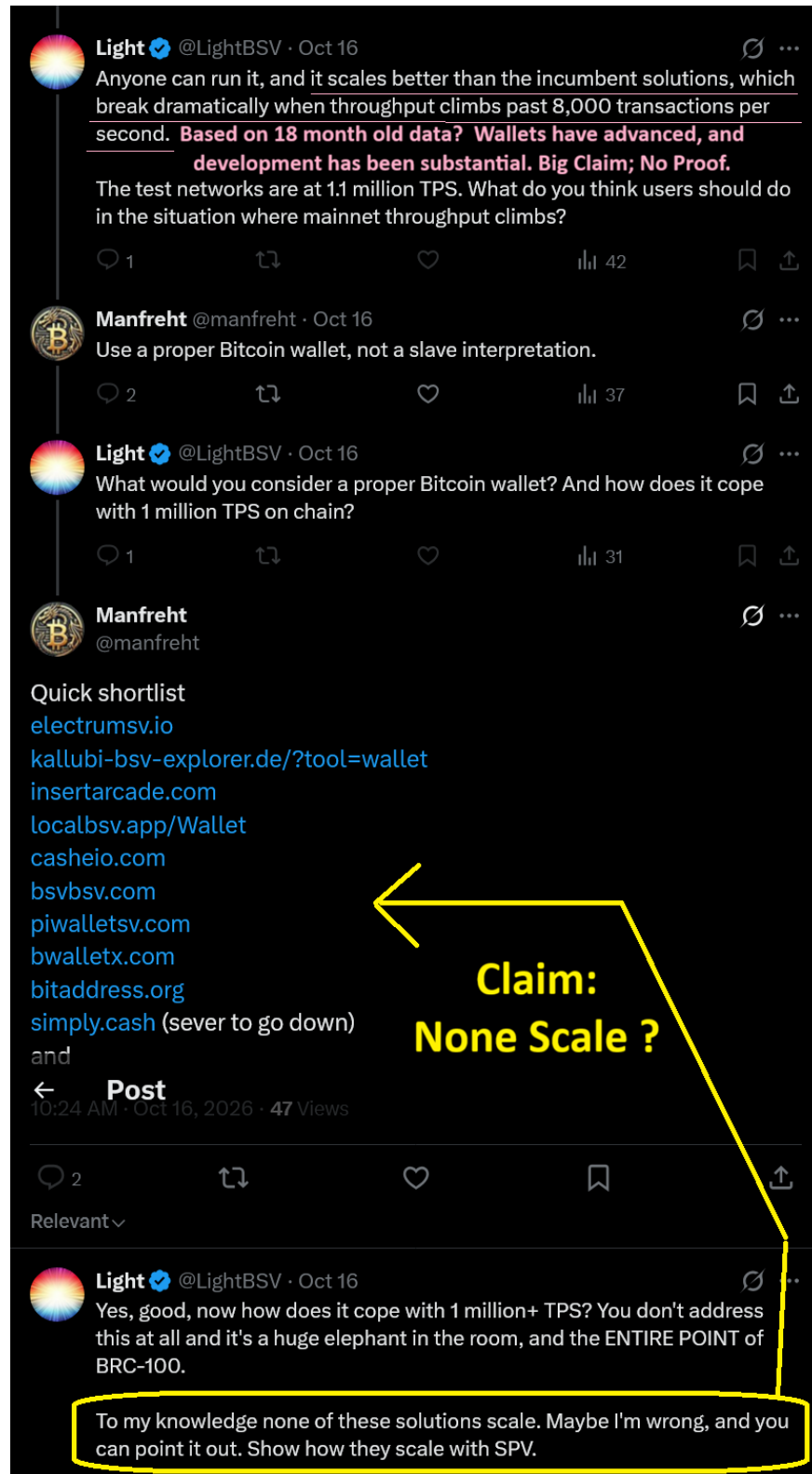


Figure 1. Conversation dated 16 October 2026. Author's annotations added.