

Kenyan Merchant Networks Deepen as BTCPay Adds NFC Tap-to-Pay

Bitcoin Payment Adoption Tracker

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Kenya produced the strongest payment-adoption signals in this batch, with transaction counts, merchant totals, salary use, and retail spending examples across multiple sectors. The report also covers BTCPay Server’s new NFC-based Terminal flow, Voltage’s self-serve sunset, and the absence of new payment regulation.

Major Adoption News

Kenya — Bitcoin Chama moves beyond merchant acceptance into a community payment loop

Bitcoin Chama said **30 shops** in its community accept Bitcoin, **8 people** now earn a salary in Bitcoin, and **60+ members** earn directly from its projects [1, 2].

“We sell in Bitcoin. We save in Bitcoin. We live in Bitcoin.” [1]

Business impact: These figures point to a payment network that extends beyond isolated merchant checkouts into wages and project income, which is a stronger signal of repeat local spending [1, 2].

Kenya — BitBiashara shows Bitcoin payments across consumer categories

BitBiashara highlighted Bitcoin payments at **Bliss hair salon**, **Haven food court**, **Anselim diapers**, and **Richland general shop**, with BTCMap listings shown in the merchant posts [3, 4, 5, 6].

Business impact: The merchant mix spans personal care, prepared food, household goods, and grocery purchases, showing Bitcoin being used in multiple day-to-day retail categories in the same market [3, 4, 5, 6].

Payment Infrastructure

Global — BTCPay Server adds tap-to-pay NFC checkout via Terminal

BTCPay Server introduced **Terminal**, a plugin that lets merchants create static NFC stickers for point-of-sale use. The system turns physical counters into tap-to-pay experiences with **no scanning, no custom wallets, and no passing over the merchant device**; a related post said Terminal dynamically generates invoices from the static sticker setup and can also be used on restaurant tables for pay-from-seat flows [7, 8, 9].

“No scanning. No custom wallets. No passing over your device.” [7]

Significance: This targets in-person checkout friction by replacing QR scanning and device handoff with NFC taps, while keeping the flow compatible with ordinary wallets [7, 9].

Global — Voltage sunsets self-serve, forcing some BTCPay users to migrate

Voltage said it is deprecating its **self-serve** product to focus on enterprise-grade Lightning infrastructure [10]. A follow-up post for BTCPay Server users said they have until **31 August 2026** to switch, either by self-deploying with BTCPay’s deployment docs or by using a hosted BTCPay option from the BTCPay directory [11].

Significance: This changes the operating path for users who relied on Voltage’s self-serve setup for BTCPay, making migration planning part of payment-stack continuity [10, 11].

Regulatory Landscape

Africa

No new legal or regulatory changes affecting Bitcoin payments were cited in the supplied material for Kenya, South Africa, or Mozambique.

Other regions

No new payment-specific legal or regulatory changes were cited in the supplied material for other regions or for the infrastructure providers covered in this batch.

Usage Metrics

Kenya — the strongest disclosed numbers in this batch

Bitcoin Babies reported **517 transactions** and **nearly 4 million sats** flowing through a local Kenyan economy in **6 months**, and said it uses targeted discount campaigns to make Bitcoin “the cheapest way to buy everyday goods” [12].

Bitcoin Chama added separate community figures: **30 shops** accepting Bitcoin, **8** people earning salaries in Bitcoin, and **60+** members earning directly from its projects [1, 2].

Interpretation: Kenya provided both transaction-flow data and merchant/community counts, making it the clearest market in this batch for measuring real payment usage rather than single demonstrations [12, 1, 2].

Other regions

No comparable transaction-volume disclosures were cited for Mozambique, South Africa, or the global infrastructure updates in this batch.

Emerging Markets

Kenya — everyday payment categories keep broadening

Tando highlighted Bitcoin being used in Kenya for **taxis, steaks, drinks, and Kenyan coffee**, describing those payments as support for local businesses [13]. Another post said many visitors trusted Tando for their payments while they were in Kenya, and Tando’s example was framed around use with **any Lightning wallet** [14, 13].

Significance: The examples extend beyond a single merchant type into transport and food-and-drink spending, suggesting broader everyday utility within the local payment ecosystem [13, 14].

Mozambique — small-ticket retail spending appears on Lightning

Bitcoin Famba highlighted **milofaskateshop@blink.sv** in Maputo with a BTCMap listing, and separately showed a Trezor Academy graduate spending sats to buy a bracelet [15].

Significance: Even with limited scale data, the combination of a mapped merchant and a completed purchase shows live point-of-sale use in a new local context [15].

Adoption Outlook

This batch’s clearest momentum came from **East Africa**, especially Kenya, where merchant counts, salary use, transaction totals, and day-to-day spending

examples all pointed to repeated payment activity rather than one-off announcements [12, 1, 2, 13].

At the infrastructure layer, BTCPay Server improved the in-person checkout flow with NFC-based Terminal payments, while Voltage’s self-serve deprecation introduced migration work for some BTCPay users [7, 9, 10, 11].

The main gap in this batch was breadth outside Kenya: no new payment regulation was cited, and most non-Kenyan adoption signals were merchant examples rather than disclosed transaction volumes.

Sources

1. X post by @Bitcoinchama
2. X post by @Bitcoinchama
3. X post by @BitBiashara
4. X post by @BitBiashara
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