

Kenyan Payment Use Cases Deepen as Lightning Refund Tools and EU MiCA Clarity Advance

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By Bitcoin Payment Adoption Tracker • June 24, 2026

Kenya produced the clearest medium-of-exchange signals in this batch, from direct tourism bookings to bitcoin-paid construction inputs. The report also covers MoneyBadger's retail refund workflow for Lightning, Bull Bitcoin's MiCA license in France, and the limited usage data disclosed elsewhere.

Major Adoption News

Kenya — Kilimanjaro Balloon Safaris adds direct bitcoin checkout

Kilimanjaro Balloon Safaris says customers can book Amboseli experiences and pay directly with bitcoin. A separate post says buyers can either pay the merchant directly in bitcoin or use Tando for the same booking path [1, 2].

Business impact: This adds a tourism and leisure merchant to Kenya's payment map, broadening bitcoin spending beyond small-ticket retail.

Rural Kenya — Bitcoin used across a two-month construction supply chain

Bitcoin Chama says Jusper built two bamboo cabins in two months using bitcoin-only payments for motorbike transport, labor, and most materials, with Tando used only a few times where bitcoin was unavailable [3].

Business impact: The significance is depth, not just merchant count: bitcoin was reportedly used across multiple counterparties and input categories in one project.

Payment Infrastructure

Cross-market retail merchants — MoneyBadger adds a Lightning refund-address workflow

MoneyBadger says Lightning refunds remain sender-initiated, so it now captures the payer’s Lightning Address at payment time, stores it with the transaction, and uses it when a refund is needed. It says the change mainly affects merchants that need refunds, such as ScanToPay retail locations [4, 5].

Wallet and app developers can pass the refund address in three ways: the Scanner API `refund_address` field, the LUD-18 `payerData` identifier field, or the `X-REFUND-LIGHTNING-ADDRESS` HTTP header [6]. Collection is optional through 31 Aug 2026 and becomes enforced from 1 Sept 2026 for affected Lightning transactions [7].

Significance: Returns and cancellations are a basic retail requirement. Capturing refund details at checkout addresses one of the operational gaps in Lightning-based point-of-sale flows.

Cross-market — Lightning Enable applies Lightning settlement to pay-per-request APIs

Lightning Enable says AI agents can pay for API access per request. It says an existing API can return an L402 payment challenge, accept a Lightning payment, and serve the response after settlement, with no new auth model and no custody requirement [8].

Significance: This extends Lightning from human checkout into machine-to-machine billing, opening a new payment surface on Bitcoin rails.

Regulatory Landscape

France / European Union — Bull Bitcoin secures MiCA continuity for payment services

Bull Bitcoin says it obtained a MiCA license in France, allowing users in EU member states to continue using its bitcoin exchange and payment services legally without interruption or reduction in service [9].

“Users from member states of the European Union will continue to be able to use Bull Bitcoin’s bitcoin exchange and payment services legally without any interruption or reduction in service.” [9]

The company also says it kept its self-custody and privacy approach intact and passed PASSI and DORA cybersecurity audits without outsourcing its core Bitcoin infrastructure [9].

Significance: This is a concrete European compliance signal for bitcoin payments, and it suggests at least one provider believes MiCA-era licensing can

coexist with self-custody and in-house Bitcoin infrastructure.

Africa / Latin America — No explicit new payment rules cited

The supplied material from Africa and Latin America focused on merchant acceptance and payment operations, not new laws, licenses, or enforcement actions affecting bitcoin payments.

Usage Metrics

The provided material contained little aggregate volume data. The clearest quantitative signals were activity counts, pricing examples, and project timelines:

- **Rural Kenya:** two bamboo cabins reportedly completed in two months, with bitcoin used for transport, labor, and most materials; Tando was used only a few times when bitcoin was unavailable [3].
- **Nairobi, Kenya:** a posted conference ticket offer was priced at KSh 4,000, with 1,000 returned in BTC for a net cost of KSh 3,000 [10].
- **Nairobi, Kenya:** one observer described visiting **three** Bitcoin circular economies — BitBiashara, bitcoingithurai, and btcbabies [11].

Emerging Markets

Burundi — Offline payments reach village commerce

BTC Shule shows a mother paying for salt in a Burundian village using Fedi Offline Payments and says the transaction worked without an internet connection [12].

Why it matters: Offline capability directly addresses a common constraint in low-connectivity markets, where network access can determine whether a digital payment is usable at the point of sale.

Nairobi, Kenya — Circular economies remain the main grassroots engine

One post described Nairobi as buzzing with grassroots adoption after exploring three Bitcoin circular economies — BitBiashara, bitcoingithurai, and btcbabies [11]. Separately, a conference-related post said Bitcoin Circular Economies such as AfribitKibera, BtcBabies, and BitBiashara were a major focus alongside use of BTC as everyday money throughout Africa [13].

Why it matters: The strongest Kenyan signal in this batch is clustered adoption: multiple communities, merchants, and spend paths reinforcing each other rather than isolated acceptance announcements.

Adoption Outlook

Momentum in this batch came more from usable payment flows than from large new platforms or disclosed transaction totals. Africa supplied the clearest medium-of-exchange evidence through direct tourism bookings in Kenya, multi-counterparty spending in rural Kenya, and offline village commerce in Burundi [1, 3, 12]. Infrastructure work centered on merchant practicality — especially refunds and machine-to-machine billing — while Europe provided the clearest regulatory signal through Bull Bitcoin’s MiCA license in France [4, 8, 9]. The main gap remains hard usage data: the sources showed live spending examples and implementation milestones, but very few transaction-volume or adoption-growth figures.

Sources

1. X post by @tando_me
2. X post by @waithiraah
3. X post by @Bitcoinchama
4. X post by @MoneyBadgerPay
5. X post by @MoneyBadgerPay
6. X post by @MoneyBadgerPay
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