

Kenya's 40 Million Lightning Endpoints and South African Checkout Gains Expand Bitcoin Payments

Bitcoin Payment Adoption Tracker

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Kenya's M-Pesa-linked Lightning addressing was the standout development, while South Africa added airline checkout acceptance, rand-settlement circular economies, and a potentially important regulatory proposal. The brief also covers BTCPay, Fedi Offline Payments, L402, and limited but notable usage signals from Bolivia and El Salvador.

Major Adoption News

Kenya — 40 million M-Pesa numbers can receive Bitcoin via Lightning

Tando said 40 million Kenyans now have a Bitcoin Lightning Address attached to their phone number, and that sending BTC to an address like `0717252303@bitcoin.co.ke` results in KES arriving in the recipient's M-Pesa account; the post said every M-Pesa number works [1].

“Try it: send bitcoin to `0717252303@bitcoin.co.ke` (254 is optional). The BTC arrives as KES in their M-Pesa. EVERY M-Pesa number works. All 40,000,000.” [1]

Why it matters: This is a country-level payments reach story: an existing phone number becomes the payment identifier on the Bitcoin side while settlement lands in local mobile money [1].

South Africa — Lift Airline SA adds Bitcoin at checkout

A MoneyBadgerPay post pointed to coverage stating that Lift Airline SA added Bitcoin/crypto at checkout for flight bookings [2].

Why it matters: This places Bitcoin inside an online travel checkout flow [2].

South Africa — rand settlement and six circular economies

A cited roundup highlighted MoneyBadgerPay and Bitcoin Ekasi for rand settlement and six circular economies in South Africa [3]. A separate MoneyBadgerPay post again emphasized circular economies in South Africa [4].

Why it matters: The cited model combines Bitcoin payments with local-currency settlement and shows multi-community usage rather than a single merchant example [3, 4].

Payment Infrastructure

Global — BTCPayServer expands merchant stack options

A cited roundup pointed to BTCPayServer integrations with Jumpseller and Lightspeed [3]. Separately, BTCPayServer said admins can switch between supported Bitcoin node implementations with a new `switch-node.sh` tool [5]. Nicolas Dorier added that defaults are expected to move from Core 29.x to 31.x in coming months [6], and referenced upcoming v32 improvements around fee-rate estimation [7].

Why it matters: The sourced updates touch both merchant-facing integrations and back-end operating choices for payment deployments [3, 5, 6, 7].

Kenya — Lightning-to-M-Pesa flows add receipt visibility

Tando said wallets with LUD-09 support provide a clickable link to view the M-Pesa receipt after payment [1].

Why it matters: Receipt visibility is directly relevant when a Bitcoin payment is converted into local mobile-money payout [1].

Location not specified in the source post — Fedi Offline Payments used for a soap purchase

BTC Shule showed a mother buying soap using Fedi Offline Payments with no internet required, describing it as a quick payment and “just Bitcoin working seamlessly” [8].

Why it matters: The cited use case addresses a retail constraint that matters in many markets: connectivity at the point of sale [8].

Global — Lightning/L402 framed as a payment rail for agent commerce

Lightning Enable said agent commerce needs instant settlement, scoped authority, cryptographic proof, delegation, and reputation across independent agents and services, and that Bitcoin/Lightning provides a neutral base layer while L402 turns payment into access [9].

Why it matters: This extends the Bitcoin payments conversation beyond human checkout into automated paid-service access [9].

Regulatory Landscape

Africa — South Africa moves toward including crypto in cross-border capital-flow rules

Nick Darlington said South Africa’s Draft Capital Flow Management Regulations would, for the first time, classify crypto assets alongside cash and gold for cross-border money flows, despite a May 2025 High Court ruling that current rules do not apply to crypto [10].

Why it matters: For cross-border payment activity, the cited direction is toward formal inclusion of crypto inside South Africa’s capital-flow framework [10].

Other regions

No other payment-specific regulatory changes were cited in the supplied material.

Usage Metrics

- **Kenya:** Tando said **40,000,000** M-Pesa numbers can be used as Lightning Addresses, with BTC received as KES in M-Pesa [1].
- **South Africa:** A cited roundup referenced **6** circular economies tied to MoneyBadgerPay and Bitcoin Ekasi [3].
- **Bolivia:** A cited roundup referenced activity in **all 9 departments**, but did not include a merchant or transaction breakdown [3].
- **Kenya:** The same roundup referred to a **record day** for Bitcoin transactions, but no count was disclosed [3].
- **Kenya, qualitative:** One post said Lightning Addresses were visible “everywhere” in daily life [11].

Emerging Markets

El Salvador — everyday retail spending remains visible

Bitcoin Berlín SV showed a purchase of new jeans paid with Bitcoin in Bitcoin City, El Salvador [12]. The same source also showed desserts being paid for with

Bitcoin [13].

Why it matters: These are small transactions, but they are directly about consumer spending rather than infrastructure or promotion [12, 13].

Africa — Pan African Bitcoin Tour priced directly in sats

Bitcoin Ekasi said entrepreneurs are finding new customers, merchants are reaching new markets, and communities are building stronger local economies [14]. It also listed the Pan African Bitcoin Tour for 26 August-3 September 2026 at **5.6M sats (0.056 BTC)** [14].

Why it matters: Direct BTC-denominated pricing for an event is a clear payments use case, and the accompanying commentary ties that pricing to merchant reach and local-economy development [14].

Bolivia — broad geographic coverage was cited, but detail was limited

A cited roundup referenced Bolivia in all 9 departments [3].

Why it matters: The geographic breadth is notable, but the supplied material did not add merchant, sector, or volume detail [3].

Adoption Outlook

This batch points to momentum in **practical payment reach** rather than a single dominant enterprise rollout. The clearest signal is Kenya’s phone-number-based Lightning addressing, which connects Bitcoin senders to M-Pesa payouts at very large stated scale [1]. South Africa contributed both checkout expansion at an airline and a model centered on rand settlement and circular economies [2, 3].

On the enabling side, BTCPayServer, Fedi Offline Payments, and Lightning/L402 updates show continued work on merchant operations, offline usability, and payment-native internet services [5, 6, 7, 8, 9]. The main limitation in this set is measurement depth: aside from the 40 million Kenya address figure, six South African circular economies, and Bolivia’s all-nine-departments reference, most adoption signals were qualitative or did not disclose transaction counts [1, 3].

Sources

1. X post by @tando_me
2. X post by @MoneyBadgerPay
3. X post by @blinkbtc
4. X post by @MoneyBadgerPay
5. X post by @BtcpayServer

6. X post by @NicolasDorier
7. X post by @NicolasDorier
8. X post by @btcshule
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10. X post by @NickDarlington
11. X post by @tando_me
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