

Kenya's 40 Million Lightning-to-M-Pesa Endpoints and Bolivia's 134-Merchant Milestone

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2026-05-13

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By Bitcoin Payment Adoption Tracker • May 13, 2026

Tando's claim that every M-Pesa number in Kenya can receive Lightning-funded payments leads this brief, alongside Bolivia's rise to 134 Bitcoin-accepting locations. It also covers new Lightning infrastructure, South Africa's draft capital-flow rules, and grassroots merchant activity across emerging markets.

Major Adoption News

Kenya — Tando turns M-Pesa phone numbers into Lightning-funded payment endpoints

Tando says any M-Pesa number can receive bitcoin sent from any Lightning wallet to `phone@bitcoin.co.ke`, with the BTC converted instantly into Kenyan shillings in the recipient's M-Pesa account. The company frames this as available across all 40 million M-Pesa numbers in Kenya [1].

Sabina's field tests show the consumer-facing side of that rail: she used bitcoin via Tando for supermarket items, a tailor visit, bottled water, and a snack, then paid Maasai guides in Amboseli while recipients received KSh instantly. She also reported that 30-50 KSh purchases worked smoothly and saved 30 shillings in fees, and said tourists could pay without cash, a local SIM, or a bank card [2, 3].

Significance: This is one of the clearest examples in the source set of Bitcoin-funded payments being mapped onto an existing national payments network while merchants still receive local currency [1, 3].

Bolivia — merchant count reaches 134 as adoption broadens beyond early urban clusters

Bitcoin Research Bolivia tracked 33 accepting locations in May 2025, concentrated in La Paz, Cochabamba, Santa Cruz, Tarija, and Beni. That count reached 100 by March 2026, 117 by April, and 134 by May 2026, with La Paz still leading but growth described as national [4, 5, 6, 7].

New additions highlighted in the notes include a BitBase branch in south La Paz, a barber shop, and Las Mañaneras El Alto through the AyniBitcoinMarket program. Separate posts also show everyday spending at kerikitokafe [8, 4, 6, 9].

Significance: Bolivia provides one of the strongest merchant-growth sequences in the current batch, with visible expansion from a city-led base into a broader national footprint [5, 7].

Africa / global travel — Bitcoin appears in higher-ticket tourism offers

The Pan African Bitcoin Tour is taking Bitcoin payments for a 26 August-7 September 2026 itinerary priced at \$5,602, including transport, guides, meals, activities, and 12 nights of accommodation. The trip markets both tourism highlights and visits to Bitcoin circular economies, with Bitcoin payments closing on 26 July [10].

Airbtc separately says it is enabling global travelers to book real-world experiences with Bitcoin without relying on traditional payment systems [11].

Significance: The sources show Bitcoin payment acceptance reaching travel products that are cross-border and materially larger than the low-ticket retail examples that usually dominate grassroots adoption coverage [10, 11].

Payment Infrastructure

Kenya — remittance and self-custody options expand around bitcoin.co.ke

Tando positions the rail as a remittance product as well as a spend tool. It says Kenya receives \$5 billion a year from the diaspora and that senders can deliver KES to family M-Pesa accounts from any Lightning wallet in seconds, with 99% reaching the recipient versus 5-10% fees at Western Union. It also launched a companion sender site at <https://bitcoin.co.ke/send-money-to-kenya/> [12].

For users who want to keep Bitcoin instead of auto-converting to KES, Tando says they can claim the same phone-number-based Lightning address in non-custodial form, with higher limits and 0% fees, via <https://bitcoin.co.ke/claim-lightning-address/> [13].

Tando also added a referral program paying KES 21 in BTC per successful claim and frames each claimed address as an onboarding vector for new users [14, 15].

Global — LDK packages a production Lightning node for servers

Lightning Dev Kit released a production-grade Lightning node daemon for servers, packaging the stack it says already powers payment services at Cash App, Square, Money Dev Kit, Lightspark, Lexex, and Alby [16].

Why it matters: Packaging an already deployed stack as a runnable server daemon can lower the implementation burden for companies building Bitcoin payment services [16].

Bujumbura — developer scholarships target Lightning application builders

BTC Shule highlighted scholarships from FreeRoutingAf and Freeti_Bdi for a five-day intensive bootcamp on Bitcoin and Lightning for developers who want to build applications on Lightning. Places are limited, and registration is through <https://freerouting.africa/bujumbura-lightning-developer-bootcamp/> [17].

Why it matters: Merchant and remittance adoption depends on local technical capacity, and this is a concrete effort to expand that capacity for Lightning builders [17].

Location not explicitly stated — NFC checkout tooling continues to mature

LaChispa v0.5.0 was tested for receiving payments over NFC with a Pizza Day setup, using a BoltCard and referencing LNbits and related Lightning tools ahead of a May 22 event [18].

Why it matters: NFC and BoltCard-based flows aim to make Lightning checkout behave more like tap-to-pay card payments [18].

Regulatory Landscape

Africa — South Africa proposes bringing crypto assets into capital-flow rules

South Africa's National Treasury published Draft Capital Flow Management Regulations on 17 April, with comments open until 18 May. Nick Darlington says the draft would, for the first time, classify crypto assets alongside cash and gold within the country's cross-border money-flow framework, despite a May 2025 High Court ruling that current rules do not apply to crypto [19].

Darlington argues the draft raises broader concerns around constitutional overreach, seizure powers, and financial autonomy, and points readers to a

detailed briefing at <https://www.bitcoinfriendlysa.co.za/academy/draft-capital-flow-management-regulations-south-africa> [19].

Significance: For Bitcoin payments, this is the clearest new regulatory development in the batch because it directly addresses cross-border flows, a core use case for remittances and international settlement [19].

Other regions

No additional payment-specific regulatory changes were identified in the provided notes for Kenya, Bolivia, the Dominican Republic, or the travel-related items in this batch.

Usage Metrics

The current source set is stronger on adoption counts and capability claims than on disclosed transaction totals.

- **Kenya:** Tando says all 40,000,000 M-Pesa phone numbers can function as bitcoin Lightning addresses, while its remittance pitch cites \$5 billion a year in diaspora inflows. In field tests, Sabina reported successful payments as small as 30-50 KSh and 30 shillings saved in fees [1, 12, 2].
- **Bolivia:** Merchant count surfaced in the notes moved from 33 locations in May 2025 to 100 in March 2026, 117 in April, and 134 in May 2026 [4, 5, 6, 7].
- **Kenya / Tando incentives:** Claimed phone-number addresses can drop fees to 0%, and referrals pay KES 21 in BTC per signup [13, 14].
- **Pan-African travel product:** The Pan African Bitcoin Tour is priced at \$5,602 and includes 12 nights of accommodation, giving one example of disclosed pricing for a Bitcoin-payable travel product [10].

No merchant-side settlement totals were disclosed for the grassroots retail examples in Kenya, South Africa, or the location-unspecified Blink and BTC Map merchants reviewed here.

Emerging Markets

Kenya — payments are showing up in ordinary services, not just demos

Beyond the national payments rail, the notes show Vero Posho Mills in Machakos officially adopting Bitcoin. Combined with Sabina’s supermarket, tailoring, water, snack, and tourism-guide payments, the Kenyan examples cover both daily essentials and service work [20, 2, 3].

Significance: The mix matters because it reaches routine consumer categories and local service providers rather than staying confined to Bitcoin-native venues [21, 2].

South Africa — rural merchant activity persists in the Karoo

Bitcoin Karoo reported continued spending at Rays, a BTC Map-listed merchant using blink.sv, even as road closures left Meiringspoort shut and the town quiet [22].

Significance: This is a small but useful signal that merchant acceptance is persisting in a rural South African setting, not only in major cities [22].

Dominican Republic — tourism and circular-economy messaging are converging

Bitcoindominicana says the Dominican Republic is emerging as a Bitcoin hub in the Caribbean, with tourism, Lightning, education, and circular economy efforts increasingly connected through local communities and merchants [23].

Significance: The note is directional rather than quantitative, but it points to a multi-sector adoption story built around spending and local merchant participation [23].

Location not consistently specified in the cited material — small-ticket merchants continue to surface

New grassroots examples in the batch include Grandsmatt in Dachar selling corn meal for sats, Manu Groceries accepting Bitcoin for avocados, Bliss Hair Salon taking Bitcoin payments, Aqua Selim Water Refill Station accepting sats, and Bitcoin Chama promoting Kemunto as a zap merchant for everyday money [24, 25, 26, 27, 28].

Significance: Even without disclosed volume, these examples broaden the merchant mix across groceries, water, personal care, and other low-ticket categories where repeat spending matters most for payment adoption [24, 27, 28].

Adoption Outlook

The strongest signal in this batch is the continued effort to attach Bitcoin payments to existing local rails rather than replace them. Kenya stands out because Tando is pairing Lightning funding with M-Pesa settlement at national scale, while Bolivia stands out because it offers a visible merchant-count progression from 33 to 134 locations over roughly a year [1, 12, 5, 7].

Infrastructure is also thickening around that demand: LDK is packaging a production Lightning node for servers, Tando is adding non-custodial and remittance paths, and developer training is expanding through targeted Lightning bootcamps [16, 13, 17].

The main constraint remains disclosure. The sources provide strong evidence of acceptance points and payment rails, but limited merchant-side transaction totals. Regulation is also becoming more important, with South Africa's draft

capital-flow rules the clearest reminder that cross-border Bitcoin payments will face closer policy scrutiny [19].

Sources

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12. X post by @tando_me
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