

# Kenya's Bitcoin-to-M-Pesa Flow Adds KES Invoicing Amid New Blink Merchant Activity

Bitcoin Payment Adoption Tracker

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## Kenya's Bitcoin-to-M-Pesa Flow Adds KES Invoicing Amid New Blink Merchant Activity

*By Bitcoin Payment Adoption Tracker • May 14, 2026*

This report covers Tando's KES-denominated invoice and receipt features in Kenya, five merchant acceptance examples using Blink and BTC Map, South Africa's draft capital-flow rules for crypto assets, and a Lightning Market planned in Paraguay.

### Major Adoption News

#### Location not specified in cited material — Blink and BTC Map merchant acceptance expanded across everyday categories

This batch adds several merchant acceptance examples built around Blink handles and BTC Map listings:

- **Haven food court** accepts sats via `Haven@blink.sv` and is listed on BTC Map. [1]
- **Ashagardens** accepts Lightning payments for drinks via `cactus_100@blink.sv` and is listed on BTC Map. [2]
- **Embo Restaurant** says customers can pay with Bitcoin sats, with `embofoods@blink.sv` and a BTC Map listing attached. [3]
- **Viwa accessories** offers charging cables for sats via `victormuraya@blink.sv`, also with a BTC Map listing. [4]
- **Mucambe** is presented as a Blink-enabled merchant on BTC Map. [5]

**Significance:** The merchant mix in this batch spans meals, drinks, food-court spending, accessories, and other retail categories. Repeated use of Blink handles and BTC Map suggests a consistent grassroots merchant onboarding pattern in the current source set. [1, 2, 3, 4, 5]

## **Paraguay — Bitcoin Paraguay turns a meetup into a live Lightning Market**

At the Bitcoin Paraguay meetup on **May 16** at **Les Voiles**, organizers say attendees will be able to buy products using Bitcoin in a “Lightning Market.” [6]

**Significance:** This creates a direct venue for Bitcoin spending inside a community event rather than limiting the meetup to discussion or education. [6]

## **Payment Infrastructure**

### **Kenya — Tando adds local-currency invoicing and receipt visibility**

Tando says wallets with **LUD-09** support can show a clickable M-Pesa receipt link after payment. It also says it supports **LUD-21** on a pre-spec basis, so a user can request a Lightning invoice for a specific **KES** amount and receive the corresponding sats amount in the invoice. [7, 8]

**Significance:** Receipt links and KES-denominated invoicing make Bitcoin-funded payments easier to quote and confirm in local currency. [7, 8]

### **Global — Airbtc focuses on real-world accommodation spending**

Airbtc says it is building a platform to make it easier to spend sats on real-world stays. It argues that Bitcoin circular economies depend on people being able to spend and replace Bitcoin without friction. [9]

**Significance:** This targets a higher-value spend category than many grassroots merchant examples, widening the range of purchases Bitcoin payment infrastructure is trying to support. [9]

### **Global — Lightning advocates frame LN as a long-term rail for agent payments**

Lightning Enable argues that Lightning has a long-term advantage for agent payments because it remains open, neutral, and permissionless, with advantages around privacy and interoperability and less dependence on centralized issuers or gatekeepers. [10]

“Stablecoins will grow, but Lightning has a real long-term advantage if you care about privacy, interoperability, and not building the future of agent commerce on top of a handful of issuers and gatekeepers like the credit card networks of yesterday.” [10]

**Significance:** This is not a merchant rollout, but it shows where some payment-infrastructure advocates see Lightning’s next payment niche. [10]

## Regulatory Landscape

### South Africa — draft capital-flow rules would bring crypto assets into the cross-border regime

Nick Darlington says South Africa’s National Treasury released Draft Capital Flow Management Regulations on **April 17**, with public comments open until **May 18**. He 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. [11]

He also says the draft raises concerns about constitutional overreach, government seizure powers, and erosion of financial autonomy, and reminded readers to submit comments before the deadline. [11, 12]

**Significance:** Because the draft targets cross-border money flows, it is directly relevant to Bitcoin payment and remittance use cases in South Africa. [11]

### Other regions

No additional payment-specific legal or policy changes were identified in the provided notes for Kenya, Paraguay, or the other merchant examples in this batch.

## Usage Metrics

### Kenya — 40 million addressable endpoints remain the clearest disclosed scale figure

Tando says **40 million** Kenyans now have a Bitcoin Lightning Address attached to their phone numbers, and that **all 40,000,000 M-Pesa numbers** work with the `@bitcoin.co.ke` format. [7]

**Interpretation:** This is a reach metric rather than a transaction metric, but it is the strongest explicit scale claim in the current source set.

### Location not specified in cited material — merchant breadth is visible, transaction depth is not

The batch includes **five** cited merchant acceptance examples across food service, drinks, accessories, and other retail, with most paired with Blink handles and/or BTC Map listings. [1, 2, 3, 4, 5]

No merchant-side transaction totals, settlement volumes, or repeat-purchase figures were disclosed in the provided notes.

### **Paraguay — one scheduled Lightning Market in the current batch**

Bitcoin Paraguay advertised one **Lightning Market** for **May 16** at **Les Voiles**. [6]

### **Emerging Markets**

#### **Kenya — Bitcoin payment UX is being adapted to local-currency commerce**

The Kenya material combines phone-number-based receiving with KES settlement, receipt visibility, and local-currency amount entry. Together, those features show Bitcoin payment tooling being adapted to how recipients receive funds. [7, 8]

**Why it matters:** The same flow now covers addressing, local-currency invoice generation, and receipt confirmation. [7, 8]

#### **Paraguay — community-led markets are being used to seed circular-economy activity**

The planned Lightning Market at the Bitcoin Paraguay meetup is a small but clear example of using local events to create direct opportunities to spend Bitcoin on goods. [6]

**Why it matters:** It provides a simple, local format for testing circular-economy demand in person. [6]

#### **Location not specified in cited material — recurring consumer categories remain the strongest grassroots pattern**

Across the merchant examples in this batch, Bitcoin spending appears in meals, drinks, food-court purchases, and accessories, with Blink and BTC Map recurring across the onboarding flow. [1, 2, 3, 4, 5]

**Why it matters:** These are ordinary consumer categories where repeat spending is possible, which is useful evidence for Bitcoin’s use in day-to-day payments. [1, 2, 3, 4, 5]

### **Adoption Outlook**

The current batch shows momentum on two fronts. First, Kenya continues to stand out for payment usability: phone-number-based receiving is now paired with receipt visibility and KES-denominated invoicing, pushing Bitcoin-funded payments closer to ordinary commerce. [7, 8]

Second, merchant acceptance continues to expand at the grassroots level through a repeated Blink + BTC Map pattern across food, drinks, restaurants, and

accessories, while Paraguay adds a community-market model for live spending. [1, 2, 3, 4, 5, 6]

The main constraints remain limited disclosure of transaction volumes and the possibility of tighter oversight for cross-border crypto flows in South Africa. [11]

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### Sources

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