# Kenya's M-Pesa–Lightning Push and Merchant Tooling Extend Bitcoin Spendability

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2026-06-28

## Kenya's M-Pesa–Lightning Push and Merchant Tooling Extend Bitcoin Spendability

*By Bitcoin Payment Adoption Tracker • June 28, 2026*

Kenya led this batch with Tando's M-Pesa-to-Lightning payment model and conference-scale Bitcoin spending in Nairobi. The report also tracks BTCPay/BTC Map merchant tooling, an L402 compatibility issue in custodial Lightning flows, and the absence of new regulatory changes or hard payment-volume data.

### Major Adoption News

#### Kenya — Tando connects mobile money and Lightning for everyday spending

Tando was described as enabling Bitcoin spending in Kenya by combining M-Pesa with Lightning Addresses, framed as opening this payment path to **40 million Kenyans** [1]. In a separate example, a shopper paid for bread over the Lightning Network instead of walking home for cash and back, with the post estimating about **30 minutes** saved [2].

**Business impact:** This is a practical bridge between an established mobile-money system and Bitcoin payments. In the supplied examples, the value proposition is not abstract; it is faster completion of routine purchases when cash access is the bottleneck [1, 2].

#### Nairobi, Kenya — BTC Nairobi showed event-wide merchant acceptance

At the BTC Nairobi conference, a post said **every vendor accepted Bitcoin** and that buying lunch required a sats transaction. The same post said people

who had never used Bitcoin learned by paying for food with it [3]. The thread pointed to **AfribitKibera** as the starting point for this model [3].

**Business impact:** This shows merchant acceptance operating across an event marketplace, with user onboarding happening at checkout rather than only through education or promotion [3].

## Payment Infrastructure

### Global — BTCPay Server adds direct BTC Map submission for physical merchants

A new **BTCPayServer** plugin lets merchants submit their in-store locations directly through BTCPay and get automatically listed on **BTC Map** [4, 5].

**Significance:** Merchant acceptance becomes more usable when spenders can discover locations easily. This integration addresses a practical gap between enabling Bitcoin payments and making those merchants visible to customers [4].

### Global — L402 exposes a custodial Lightning compatibility gap

Lightning Enable said **L402** relies on the client receiving the payment preimage so the server can verify payment cryptographically without trusted intermediaries [6]. It also said that when a Lightning payment is internally settled by the same custodian, the payment can succeed while the preimage never reaches the client, pushing systems back toward webhooks, payment-status APIs, vendor-specific integrations, and trusted intermediaries [7, 8, 9]. The team said it has already implemented workarounds in production while exploring next steps [10, 11].

> "The payment succeeded. The protocol property disappeared." [9]

**Significance:** This is a protocol-behavior issue for Bitcoin payments used in APIs and automated services. The payment can clear, but the verification property L402 is meant to preserve can be lost in some custodial flows [6, 9].

## Regulatory Landscape

### Africa

No explicit legal, tax, licensing, or enforcement changes affecting Bitcoin payments were cited for the African markets in this batch. The sourced developments were operational: merchant acceptance in Kenya, merchant-adoption efforts in Zambia, and sats-denominated payment activity across African contexts [1, 12, 13].

### Global payment tooling

No policy or compliance changes were cited for BTCPay Server, BTC Map, or L402-related infrastructure in the supplied material. The notable movement was product integration and protocol behavior rather than regulation [4, 6, 9].

## Usage Metrics

The supplied material did **not** include transaction-volume totals, merchant-count growth, or regional payment throughput data. The clearest quantitative signals were:

- **Kenya:** Tando framed its M-Pesa/Lightning setup as unlocking Bitcoin payments for **40 million Kenyans**. This is an addressable-market claim, not an active-user count [1].
- **Nairobi, Kenya:** BTC Nairobi posts said **every vendor** accepted Bitcoin, but did not disclose the number of vendors or payments processed [3].
- **Kenya:** One bread-purchase example estimated roughly **30 minutes** of travel avoided because the buyer could pay instantly over Lightning instead of leaving to find cash [2].
- **Pan-African tourism:** A Pan African Bitcoin Tour was priced at **5.6M sats (0.056 BTC)**, with payment details posted at `https://gorilla-sats.com/destinations/pan-african-tour` [13].

## Emerging Markets

### Mukuni Village, Zambia — Merchant adoption is being paired with basic Bitcoin education

Bitcoin Victoria Falls said its focus in **Mukuni Village, Zambia** is **Bitcoin education** and **merchant adoption**, and noted that **very few** people there have bank accounts [12].

**Why it matters:** The payment effort is being developed in a setting with limited traditional banking access, making merchant onboarding part of a broader financial-access context [12].

### South Africa — A Bitcoin-only online store is being built through social channels

Nick Darlington said he is building a **Bitcoin-only online store** in **South Africa** and growing the project via Instagram [14].

**Why it matters:** This points to a low-overhead e-commerce route into Bitcoin payments, using social distribution rather than a large platform integration [14].

**Kenya — Payment categories are extending beyond retail checkout**

Tando-related posts showed Bitcoin being used for a bread purchase over Lightning and separately showed **tithes paid in bitcoin** [2, 15].

**Why it matters:** The cited use cases extend beyond a single merchant format, spanning routine household spending and religious payments [2, 15].

**Pan-African travel sector — Tourism products are being priced directly in sats**

Bitcoin Ekasi posted a **Pan African Bitcoin Tour** priced at **5.6M sats (0.056 BTC)** and described it as a trip through landscapes, cultures, and communities building a Bitcoin future across Africa [13]. Details were posted at `https://gorilla-sats.com/destinations/pan-african-tour` [13].

**Why it matters:** This shows Bitcoin being used not only at local checkout but also as the quoted payment unit for a travel product [13].

## Adoption Outlook

The strongest momentum in this batch came from the intersection of **merchant acceptance** and **payment rails**. Kenya supplied the clearest examples: a mobile-money-to-Lightning bridge through Tando and event-wide sats spending at BTC Nairobi [1, 3]. Globally, the most important infrastructure updates focused on merchant discoverability through BTCPay/BTC Map and on preserving reliable payment-proof mechanics in Lightning-based API flows [4, 6, 9].

The main gaps remain **measurement** and **policy visibility**. The supplied material broadened the map of where Bitcoin can be spent and how payment flows are being enabled, but it did not provide new transaction-volume data or new regulatory changes to quantify that momentum further.

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**Sources**


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