

Square's Lightning Rollout and Grassroots Merchants Extend Bitcoin Payments

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By Bitcoin Payment Adoption Tracker • May 10, 2026

Square's automatic Lightning acceptance for 28% of US merchants was the clearest scale event in this batch, while Peru, El Salvador, Bolivia, and rural Kenya supplied new everyday-spend examples. The notes also show recurring use of Blink, BTC Map, and Bitcoin-native checkout, with no new regulatory changes or volume disclosures.

Major Adoption News

United States — Square pushes Lightning to a large merchant base

Square launched automatic Lightning acceptance for **28% of US merchants**, which Ryan Gentry described as the largest single-instance merchant adoption of the Lightning protocol in the material reviewed [1].

Significance: This is the clearest scale event in the batch because Lightning availability is being extended through an existing merchant footprint rather than through one-by-one onboarding [1].



Have Public Markets Been a Net Positive for Bitcoin? | Bitcoin 2026 (11:04)

Peru — Huanchaco surf school adds Bitcoin to a community program

El Elio Surf School in **Huanchaco, Peru** now accepts Bitcoin and was described as part of the “Orange Wave” growing across Peru [2]. The acceptance point is linked to the “Surf for All with Bitcoin” initiative, where kids and teenagers learn surfing, gain education, and discover Bitcoin tools as a local community grows [2].

Significance: This combines merchant acceptance with local onboarding, making the payment option part of an existing community program rather than a stand-alone announcement [2].

El Salvador — everyday shopping continues to normalize

At **Super Rosario** in Berlín, El Salvador, a shopper used Bitcoin for routine purchases such as charcoal and nachos, with the post describing Bitcoin use there as “just part of the routine” [3].

“Easy, quiet, and exactly what we need for this trip!” [3]

Significance: The note is notable because it centers on ordinary basket items rather than a special event or tourism purchase [3].

Bolivia — restaurant payments extend to gratuities

RINCON_COCHALO in **La Paz, Bolivia** accepts Bitcoin for Cochabamba-style chicharrón [4]. The same post said servers also receive tips in BTC [4].

Significance: The payment flow extends beyond the menu transaction to staff gratuities, suggesting broader in-venue use of Bitcoin payments [4].

Payment Infrastructure

Global — Bitcoin described as a payment rail, not only an asset

Ryan Gentry described Bitcoin as “public payments infrastructure” and said it can move dollars or pounds across borders on the Bitcoin network without either party taking Bitcoin price exposure [1].

Significance: This frames Bitcoin’s payment utility around settlement and transport of value, which is directly relevant for merchant and remittance use cases [1].

Global / online commerce — L402 appears in a live Bitcoin-only sales flow

Lightning Enable listed a new community product that can be purchased directly or sent via an **L402** agent, with the post stating “Bitcoin only” [5]. The product page provided in the source was <http://store.lightningenable.com/store/product/1000> [5].

Significance: This is a concrete example of Bitcoin-native checkout being paired with agent-based purchase flow, not just discussed as developer tooling [5].

Grassroots merchant stack — Blink identifiers and BTC Map listings remain common

In rural Kenya, Bitcoin Chama surfaced a Lightning merchant identifier for **Kemunto@blink.sv** and a BTC Map listing [6]. BitBiashara showed the same pattern for **Aqua Selim Water Refill Station** and **Digital Mutura**, each paired with a Blink.sv contact or a BTC Map entry [7, 8].

Significance: Across small merchants, the recurring enablement model remains lightweight: a Lightning-capable receive identifier plus public discovery on BTC Map.

Regulatory Landscape

Americas

The provided notes did not identify new legal, tax, licensing, or payment-policy changes affecting Bitcoin payments in the United States, Peru, El Salvador, or

Bolivia.

Africa

The provided notes did not identify new regulatory changes affecting Bitcoin payments in Kenya.

Global / location not specified in cited material

No new regulatory or compliance developments were cited for the online commerce items or the location-unspecified grassroots merchant examples.

Usage Metrics

The batch contains limited hard payment data. The strongest quantitative signal is merchant reach, not transaction volume.

- **United States:** Square enabled automatic Lightning acceptance for **28% of US merchants**, described in the source as the largest one-shot merchant adoption of the Lightning protocol [1].
- **Latin America:** The notes surfaced **3 distinct merchant acceptance points** in this batch — El Elio Surf School in Peru, Super Rosario in El Salvador, and RINCON_COCHALO in Bolivia [2, 3, 4].
- **Location not specified in cited material:** BitBiashara surfaced **2 additional BTC Map-linked merchants** — Aqua Selim Water Refill Station and Digital Mutura [7, 8].
- **Kenya:** The material included **1 documented end-user purchase** funded from saved sats: a high school student buying pads with Bitcoin [9].

No transaction volumes, settlement totals, merchant revenue figures, or repeat-purchase rates were disclosed in the provided material.

Emerging Markets

Rural Kenya — saved sats used for essential purchases

Bitcoin Chama described Bitcoin in **rural Kenya** as “everyday money” and presented a case where a high school student bought pads using her own Bitcoin savings after being rewarded in sats for learning about Bitcoin [6, 9].

Significance: This is one of the clearest end-user payment examples in the batch because the spend was for an essential item and came from accumulated savings rather than a one-off demonstration [9].

Developing-market sector spread — leisure, groceries, food service, and water refill

The merchant examples in this batch span a surf school in Peru, a grocery stop in El Salvador, a restaurant in Bolivia, and water/snack merchants in BTC Map-linked grassroots posts with no explicit location in the cited material [2, 3, 4, 7, 8].

Significance: The sector mix matters. Bitcoin payment activity is appearing in recurring, everyday categories alongside leisure-linked use cases, which broadens the range of real-world spending contexts in emerging markets.

Adoption Outlook

The current batch shows two layers of momentum. At the top end, Square’s automatic Lightning acceptance for 28% of US merchants is the clearest scale signal [1]. At the grassroots level, Peru, El Salvador, Bolivia, and rural Kenya contributed small but concrete examples of Bitcoin being used for surfing-linked community activity, groceries, meals, tips, and essential household purchases [2, 3, 4, 9].

The enabling pattern is also consistent: low-friction merchant tools such as Lightning receive handles, BTC Map discovery, and Bitcoin-only checkout appear across the notes [6, 7, 8, 5]. What remains missing is the same evidence gap seen in many merchant updates: there were no new regulatory shifts and very little disclosed volume data.

Sources

1. Have Public Markets Been a Net Positive for Bitcoin? | Bitcoin 2026
2. X post by @MotivPeru
3. X post by @BitcoinBerlinSV
4. X post by @bitcoinr3
5. X post by @lightningenable
6. X post by @Bitcoinchama
7. X post by @BitBiashara
8. X post by @BitBiashara
9. X post by @Bitcoinchama