

Tando's Kenya Rail and Shopify Buildout Extend Bitcoin Payments

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This brief covers Tando's Lightning-to-M-Pesa spending flow in Kenya, Shopify-focused merchant tooling, Mavapay's cross-border Lightning push, and new grassroots spend evidence. It also reviews Lightning usage data, the lack of new regulatory changes in the sources, and where emerging-market activity is most visible.

Major Adoption News

Kenya — Tando connects Lightning spending to M-Pesa settlement

Tando says its app lets users spend Bitcoin over Lightning anywhere in Kenya at zero fees while merchants receive Kenyan shillings directly into M-Pesa [1]. Users open Tando, choose **SendMoney**, **BuyGoods**, or **PayBill**, then pay the generated invoice from a preferred Bitcoin Lightning wallet [1].

Business impact: This bridges Bitcoin-funded payments into Kenya's existing mobile-money rail without requiring merchants to receive BTC directly.

Global / online commerce — Lightning Enable targets Shopify merchants

Lightning Enable says it is building infrastructure for Shopify stores to accept Lightning payments from both humans and AI agents, and says it is already working with real Shopify merchants [2].

Business impact: This pushes Bitcoin payments into mainstream ecommerce software rather than only purpose-built Bitcoin storefronts.

Kenya — Bitcoin payments expand into ticketing and tourism services

Bitcoin Nairobi Conference says tickets can be booked in Bitcoin [3]. Separately, Bitcoin Chama is described as integrating Bitcoin into the rural tourism culture of Kisii County through activities such as trail walks, farm visits, and water fetching before tourist activities [3].

Business impact: The current batch shows Bitcoin payments moving beyond small retail purchases into event access and tourism-related experiences.

Payment Infrastructure

Nigeria / global — Mavapay positions Lightning as a cross-border rail

Mavapay, described as a Lagos-based Bitcoin Lightning payment platform, said it is advancing Lightning as a viable, scalable solution for cross-border transactions globally [4, 5]. Its CEO, Theophilus Isah, said Lightning settles payments in less than a second [5] and explained that Lightning uses invoice-based payments rather than the address-and-transaction flow of on-chain Bitcoin [5].

“Lightning settles payments in less than a second” [5]

Why it matters: Faster, invoice-based settlement is directly relevant to merchant checkout and remittance flows.

Location not specified in cited material — Bolt Card tap-to-pay reaches a BTC Map merchant

A BTC Map-listed merchant identified as **uba1@blink.sv** was shown accepting Bitcoin through an NFC / Bolt Card, with the post describing the payment as instant [6]. The post framed this as a move from Bitcoin education into real-world spending [6].

Why it matters: Tap-based payments reduce checkout friction and make Lightning usage closer to familiar card behavior.

Location not specified in cited material — AGI cash adds a rewards layer to BTC-through-Square merchants

Calle said **@agi_cash** is building a Bitcoin- and Cashu-based rewards system for physical stores, with Ecash vouchers that can be spent at stores accepting BTC through Square [7].

Why it matters: This suggests a payments stack that combines merchant acceptance, vouchers, and repeat-use incentives in physical retail.

Regulatory Landscape

Africa

The provided material did not identify new legal, tax, licensing, or payment-policy changes affecting Bitcoin payments in Kenya or Nigeria.

Americas / Caribbean

The provided material did not surface new regulatory changes affecting Bitcoin payments in the Dominican Republic material reviewed for this brief.

Global / online commerce

No new regulatory developments were cited for Shopify-based Lightning acceptance, Square-linked voucher systems, or other global payment-infrastructure items in this source set.

Usage Metrics

Global — Lightning volume reaches \$1 billion per month, but remains small versus card networks

Ryan Gentry said River reported roughly **\$1 billion in monthly Lightning volume** [8]. He said that figure is **3–5 orders of magnitude** above Lightning activity in 2020, while still small relative to Visa and Mastercard annual volume [8].



Panel: The State of Bitcoin Adoption / BitGo High Roller Summit / Bitcoin2026 (2:19)

Interpretation: The growth rate is large on a Bitcoin basis, but the network is still early relative to incumbent payment rails.

Global — AI-payment infrastructure is still early relative to stablecoins

Ryan Gentry said 402index listed far fewer Bitcoin-specific payment endpoints than the **34,000 stablecoin** endpoints on the site [8]. He nevertheless pointed to agentic payment use cases, such as giving an agent a **20-cent** budget to pay another model for image generation [8].

Interpretation: Bitcoin’s machine-to-machine payment thesis is advancing, but service availability remains early.

Geographic breakdown from the current source set

- **Kenya:** A countrywide Lightning-to-M-Pesa spending rail surfaced via Tando [1], alongside Bitcoin-denominated conference ticketing and tourism-linked use cases in Kisii County [3].
- **Nigeria / global:** Mavapay’s cited focus is cross-border Lightning settlement from a Lagos-based platform [4, 5].
- **Dachar:** Grandsmatt was shown accepting sats for baby wipes via Blink and BTC Map [9].

- **Santo Domingo, Dominican Republic:** A Bitcoin Pizza Day 2026 event was announced around pizzas, Lightning, and Bitcoin for May 22 [10].
- **Location not specified in cited material:** Additional merchant/payment examples in the batch included Richland General Shop selling milk for **30 KES worth of sats** [11], a beauty-service payment for hair dye via **bosibori@blink.sv** [12], a water purchase via Blink wallet at **padis@blink.sv** [13], and a Bolt Card payment at **uba1@blink.sv** [6].

Emerging Markets

Kenya — Bitcoin spending is increasingly tied to existing local payment and service patterns

Tando’s model converts Lightning payments into M-Pesa settlement for merchants [1], while Bitcoin Nairobi Conference ticket sales and the Bitcoin Chama tourism example show payment use extending into events and rural experiences [3].

Significance: The strongest explicit country signal in this batch is not a single merchant rollout but a widening set of spend categories around an established local payments context.

Nigeria / cross-border Africa — remittances and settlement remain central

Mavapay’s positioning of Lightning as a scalable cross-border payments rail [4, 5] aligns with Ryan Gentry’s comment that Bitcoin is being used for payments and remittances in emerging markets [8].

Significance: The overlap between a Lagos-based operator and broader emerging-market commentary points to remittances and cross-border business payments as one of the clearest adoption paths.

Dachar and other location-unspecified grassroots markets — low-ticket retail remains active

The current batch included sats spent on baby wipes in Dachar [9], milk at Richland General Shop [11], hair dye via **bosibori@blink.sv** [12], and water through Blink wallet at **padis@blink.sv** [13].

Significance: These are ordinary consumer categories, which is important evidence for Bitcoin’s use as day-to-day payment rather than a one-off showcase transaction.

Santo Domingo, Dominican Republic — community programming continues around Lightning spending

Bitcoindominicana announced a Bitcoin Pizza Day 2026 gathering in Santo Domingo centered on community, pizzas, Lightning, and Bitcoin, scheduled for May 22 at 7:30 PM, with the venue to be announced later [10].

Significance: While not a merchant-scale rollout, it shows continued community organization around Lightning and Bitcoin payment culture in the Caribbean.

Adoption Outlook

The batch points to three concurrent trends. First, Kenya contributed the clearest country-level signal, with Tando bridging Lightning payments into M-Pesa settlement and additional Bitcoin use cases appearing in ticketing and tourism [1, 3]. Second, merchant infrastructure is diversifying: Shopify-targeted Lightning acceptance, invoice-based cross-border processors, NFC / Bolt Card checkout, and Cashu-style voucher rewards are all aimed at lowering payment friction [2, 4, 5, 6, 7]. Third, usage is growing, but still early: Ryan Gentry cited roughly \$1 billion in monthly Lightning volume and much smaller AI-payment endpoint availability than stablecoins [8].

The limiting factor in this source set remains familiar: evidence of acceptance is strong, but disclosed transaction totals, repeat-purchase rates, and regulatory movement are still thin. Even so, the mix of country-level rails, ecommerce tooling, and everyday retail examples suggests continued forward movement in Bitcoin’s payment ecosystem.

Sources

1. X post by @tando_me
2. X post by @lightningenable
3. X post by @BrindonMwiine
4. X post by @mavapay
5. X post by @mavapay
6. X post by @BitcoinEkasi
7. X post by @callebtc
8. Panel: The State of Bitcoin Adoption | BitGo High Roller Summit | Bitcoin2026
9. X post by @BitBiashara
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