Mobile-Money-Native Unified Commerce

Why the till and the online store are converging into one system, what Africa's payment infrastructure already proves, and what that implies for retail software in 2027

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Declaration of interest

This is a vendor-authored technical report, not independent academic research, and it should be read as such.

The author builds and sells sell.ke, one of the systems described in Section 7. The report argues a thesis that, if correct, favours the category of product the author sells. That is a conflict of interest and it is declared here rather than buried.

The report is written to remain useful despite that conflict, under three self-imposed rules:

1. Every external figure is attributed to a named, checkable source.Where sources disagree, the disagreement is shown rather than resolved in favour of the more flattering number (see Section 3.4 and Section 6.2).
2. Every claim about sell.ke is either a capability statement that can be falsified by using the product, or a self-reported telemetry figure explicitly labelled as such. No customer counts, revenue figures, or performance improvements are asserted beyond what the platform's own public API returns, and that API is cited so a reader can query it directly.
3. Section 8 states where the thesis does not hold and where the product is the wrong purchase.A report with no such section is advertising.

No external party funded, reviewed, or approved this report. Nothing in it should be read as investment advice or as a competitive claim about any named vendor's current pricing or capabilities, which change frequently and were not independently audited.

Abstract

Retail software has, for forty years, been sold as two products: a point-of-sale system for the counter and an e-commerce platform for the website, joined after the fact by an integration. This report argues that the separation is an artefact of how payments and tax reporting used to work, that both of those substrates have now changed, and that the separation is therefore ending — not as a vendor trend but as a structural consequence.

Two forces drive the convergence. The first is real-time retail payment rails, where Sub-Saharan Africa is not a lagging market but the global leader: GSMA reports that of more than US$2 trillion transacted through mobile money globally in 2025, US$1.4 trillion moved in Sub-Saharan Africa, which holds roughly 1.2 billion registered accounts — about 52% of the world's total — and accounts for 66% of global transaction value [1][2]. In Kenya specifically, M-Pesa moved KES 41.68 trillion (about US$322 billion) across 46.41 billion transactions in the financial year ended 31 March 2026 [3]. A payment that confirms in seconds, initiated from the merchant's software, collapses the operational distinction between taking money at a counter and taking money on a website.

The second is mandatory transaction-level tax reporting. Kenya's eTIMS brought all businesses into scope from September 2023 and, from 1 January 2026, began disallowing expenses unsupported by eTIMS-compliant invoices [5][6]. Nigeria is phasing in e-invoicing through 2026 with the final wave covering small enterprises in July 2027 [8]. Ghana, Tanzania and the DRC operate comparable regimes [8][9]. The European Union's VAT in the Digital Age package makes structured e-invoicing mandatory for intra-Community transactions from 1 July 2030, with domestic regimes required to align by 2035 [10]. Compliance of this kind cannot be bolted on at month end; it must be produced by whatever software witnesses the sale.

Together these mean the system that takes the payment must also be the system that holds the catalogue, the stock figure, the cost price and the tax identity — for every channel at once. The report develops this argument, examines the merchant base it applies to (Kenya alone has an estimated 7.41 million MSMEs, of which only 1.56 million are licensed [11][12]), presents sell.ke as one reference implementation of the resulting architecture, and closes with six falsifiable predictions for 2027.

The central and most transferable finding is directional:the architecture that the rest of the world is now being pushed toward by regulation is the architecture African merchants already required for reasons of payment infrastructure. On this axis, African retail software is not catching up. It is the reference case.

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1. The question

Walk into a mid-sized shop in Nairobi, Accra, Kampala or Lagos that also sells online, and ask the owner a question that sounds trivial*how many of that item do you have?*

In a large number of cases there is no single answer. There is a figure in the till system and a figure on the website, and they disagree. The

owner knows they disagree, has a practice for coping — usually a person who reconciles them, or a rule that the website understates stock deliberately — and has stopped expecting the question to have one answer.

This report is about why that is the normal condition rather than a failure of diligence, and why it is ending.

The usual framing treats it as an integration problem: the two systems simply need to be connected better, by a plugin, a middleware layer, or a nightly job. That framing has produced a large and profitable category of connective software and has not solved the problem, because the problem is not connective. Two systems that each believe they own the stock figure will disagree whenever a sale lands on one of them and the sync has not yet run — and the sync, by construction, has always not-yet-run for some interval. The reconciliation is permanent, not transitional.

The alternative framing is that the two systems should never have been two. The reason they were two is historical, and the history has expired. Sections 3 and 4 set out what changed.

1.1 What this report is for

Three audiences, and the report is honest that they want different things from it:

- Merchants choosing retail software in 2027, who need a way to evaluate claims that does not depend on trusting any vendor, including this one. Section 5.3 and Section 9 are written for them.
- Technologists and researchers working on commerce infrastructure in emerging markets, who may find the payment-substrate argument in Section 3 and the compliance argument in Section 4 useful independent of any product.
- Policymakers weighing e-invoicing mandates against the real administrative capacity of a merchant base that is overwhelmingly micro and largely unlicensed. Section 6 is the relevant one, and its conclusion is not entirely comfortable for the mandates.

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2. Method, sources and limitations

2.1 What was done

This report synthesises published statistics from payment regulators, telecom regulators, revenue authorities, statistical agencies and industry bodies, combined with the author's operational experience building retail software for merchants in East and West Africa between 2024 and 2026.

It is a synthesis and argument, not a study. It reports no survey, no experiment, no sample, and no primary data collection. It should not be cited as evidence for an empirical claim about merchant behaviour. Where it makes claims about what merchants do, those are the author's observations from building for them, labelled as such.

2.2 Source quality, graded honestly

Sources used here fall into three tiers, and the report tries to keep them visibly distinct rather than levelling them into a uniform tone of authority.

Tier	What it is	Examples here	How it is treated
A — Primary / regulatory	Published by the body that measures or mandates the thing	Safaricom FY26 results; Central Bank of Kenya; Communications Authority of Kenya; KRA; EU ViDA legislation	Stated as fact, with the measurement period named
B — Industry body	Methodologically documented, independent of any single vendor	GSMA State of the Industry Report on Mobile Money	Stated as fact, attributed to GSMA
C — Commercial market research / trade press	Estimates with undisclosed or divergent methodology	Private e-commerce market sizings	Reported as a *range with named dispersion*, never as a point figure

2.3 Four things this report deliberately does not do

It does not cite the "unified commerce lift" statistics. Figures circulate widely in trade publications claiming that retailers integrating POS and e-commerce see specific percentage increases in same-store sales or specific reductions in operating cost within a fixed number of months. The author was unable to locate a primary study, a sample size, or a methodology behind any of the versions encountered. They are therefore omitted entirely rather than cited with a caveat. Their absence from this report is intentional and the reader should treat their presence in other reports as a signal about those reports.

It does not give a point estimate for African e-commerce market size. Published 2026 estimates encountered during research span from roughly US$55 billion to roughly US$422 billion for what is nominally the same quantity — a spread of nearly eight times, driven by undisclosed differences in whether informal trade, digital services, travel and intra-African cross-border flows are included. No point figure in that range is defensible. Section 6.2 reports the dispersion and reasons from the parts that are measured rather than the whole that is not.

It does not assert competitor pricing or capabilities. Vendor pricing and feature sets change on a timescale shorter than the useful life of this

document, and asserting them creates both an accuracy and a fairness problem. Section 7.4 compares *architectural shapes* — what a separated stack must do versus what a unified one must do — which is stable, rather than named products, which is not.

It does not use the author's own marketing figures. sell.ke's website displays a cumulative payments-processed figure of "KES 500M+". The platform's own public statistics endpoint returned KES 62,524,114.75 at the time of writing [16]. The marketing figure is not used anywhere in this report; the API figure is, labelled as self-reported telemetry. A report that quoted the larger number while citing the endpoint that contradicts it would not be a report.

2.4 Limitations

- Temporal. Figures are current to November 2026. Mobile money and e-invoicing are both moving quickly; the 2027 predictions in Section 9 are explicitly falsifiable and dated for that reason.
- Geographic. The payments evidence is strongest for Kenya, substantial for East and West Africa in aggregate, and thinner for North and Southern Africa, whose retail payment mix is materially more card-based. The thesis is correspondingly weaker there, which Section 8.2 states.
- Selection. The author builds unified commerce software. Readers should assume the argument has been constructed more carefully in its favour than against it, and weight Section 8 accordingly.
- Single-authored and not peer reviewed. No external review was sought before publication.

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3. The first substrate: real-time retail payments

3.1 Africa is the leading market, not a developing one

The habitual framing of African financial technology is catch-up: the continent is described as leapfrogging toward a standard set elsewhere. On retail payments specifically, that framing is simply wrong, and the figures are not close.

GSMA's State of the Industry Report on Mobile Money records more than US$2 trillion transacted through mobile money globally in 2025, approximately double the 2021 figure [2]. Of that, US$1.4 trillion moved in Sub-Saharan Africa [1]. The region holds roughly 1.2 billion registered mobile money accounts — about 52% of the global total — and accounts for 66% of global transaction value [1][2]. Within the region, East Africa transacted approximately US$806 billion and West Africa approximately US$498 billion in 2025 [1].

A region holding half the world's accounts and two-thirds of its transaction value is not following a standard. It is setting one.

3.2 The Kenyan case in detail

Kenya is the most thoroughly documented instance and functions as the report's worked example.

For the financial year ended 31 March 2026, Safaricom reported M-Pesa transaction value of KES 41.68 trillion (approximately US$322 billion), up 8.9% year on year, across 46.41 billion transactions, up 25.1% [3].

The divergence between those two growth rates is the most analytically interesting figure in this report, and it is worth dwelling on. Value grew 8.9% while volume grew 25.1%. The average transaction got substantially smaller. This is corroborated directly: Safaricom reports 17.1 billion *kadogo* (very small value) transactions, constituting 36.8% of total volume [3].

Mobile money in Kenya is therefore not primarily a remittance rail any more, which is what it was built as. It has become the ordinary way small amounts change hands — which is to say, it has become retail payment. Over a third of all transactions are now of a size consistent with buying bread, airtime, a single item at a kiosk.

Supporting infrastructure figures: mobile money subscriptions reached 53.4 million by 31 March 2026, up from 51.4 million at the end of December 2025, a quarterly growth rate of 3.9%, with M-Pesa representing 89.1% of subscriptions and a penetration rate of 100.1% [3]. The Central Bank of Kenya is the authoritative source for registered accounts and agent numbers; published agent figures from different reporting dates in 2026 vary (figures of both approximately 548,000 and 602,470 appear in reporting for dates two months apart [3][4]), so this report does not rely on an agent count for any part of its argument.

Device access, which determines whether merchant-side software is even possible: the Communications Authority of Kenya reported smartphone penetration of 83.5% by June 2025, with 4G covering 97.3% of the population [4]. Later 2026 reporting indicates further growth, but this report cites the figure it was able to verify against a CA publication directly.

3.3 Why this changes the software, not just the payment

A merchant-initiated, API-confirmed payment is categorically different from a card payment or a cash payment, and the difference is what drives the architectural argument.

Safaricom's Daraja API lets a merchant's own software trigger an STK Push — a payment prompt delivered to the customer's handset — and receive a callback confirming settlement against the merchant's paybill or till [13]. The sequence matters:

1. The software knows the order total, because it holds the catalogue and the price list.
2. The software initiates the charge for exactly that amount.

3. Safaricom confirms settlement to the software, not to the cashier's handset.
4. The software marks the order paid, decrements stock, and issues the receipt.

Every step is held by one system. Compare the alternative, which remains common: the cashier reads the total off the screen, the customer sends money to a till, the cashier watches their personal phone for an SMS, and then tells the software that payment happened.

The second sequence has four failure modes the first does not have — mistyped amounts, forged confirmation messages, payments credited to the wrong order, and payments received but never recorded — and all four are *unobservable from inside the software*, because the software was never told the truth in the first place. In the author's operational experience this is the single largest source of till-level loss among merchants who report loss at all.

The point generalises beyond M-Pesa. Wherever a real-time rail exists — UPI in India, PIX in Brazil, MTN Mobile Money across West Africa, instant bank transfer schemes in Europe — the same shift applies: the software that holds the catalogue becomes the software that must initiate the charge. A payment terminal that does not know what is being sold cannot do this. This is why the standalone card terminal, operated beside a till system that cannot see it, is a declining architecture.

3.4 Where the payments evidence is weaker

Honesty requires noting that the mobile money story is regionally uneven. South Africa's retail payment mix is substantially card-based, with mobile money playing a far smaller role than in East or West Africa. North African markets differ again. The convergence argument in this report rests on *some* real-time, software-initiable rail being dominant; it does not require that rail to be mobile money, but the evidence marshalled in this section is strongest exactly where mobile money is strongest. Section 8.2 returns to this.

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4. The second substrate: tax reporting moves into the moment of sale

If payments were the only force, the convergence argument would apply mainly to markets with strong mobile money. The second force is close to universal, and it is regulatory.

4.1 Kenya: eTIMS and the 2026 expense linkage

Kenya's Electronic Tax Invoice Management System (eTIMS) is the Kenya Revenue Authority's platform for generating and transmitting electronic tax invoice data. Its scope covers all persons carrying on business in Kenya from 1 September 2023 VAT-registered and non-VAT-registered alike [5][6].

The consequential change arrived later. From 1 January 2026, KRA began validating income and expenses declared in income tax returns against TIMS/eTIMS, withholding tax and customs records — and expenses not supported by an eTIMS-compliant invoice are disallowed for tax purposes [5][6].

This is a more significant mechanism than a penalty regime, because it converts compliance from a seller's obligation into a buyer's procurement requirement. A business that cannot issue a compliant invoice does not merely risk a fine; it becomes an expensive supplier, because its customers cannot deduct what they buy from it. PwC analysts have warned that this risks excluding small suppliers from corporate procurement altogether [5]. Compliance capability becomes a condition of trading with the formal economy.

A notable 2026 development: KRA has been in discussions with Safaricom to allow M-Pesa to generate eTIMS invoices on behalf of small traders receiving payment through tills and paybills [5]. If implemented, this fuses the payment rail and the fiscal rail into a single event — which is precisely the convergence this report describes, arriving from the direction of the state rather than the vendor. It is also, for the reasons in Section 6.3, probably the single most consequential MSME compliance measure on the continent.

4.2 The same pattern, across the continent

Kenya is early, not unique.

Nigeria. The Federal Inland Revenue Service / Nigeria Revenue Service is phasing in mandatory B2B e-invoicing and B2C e-reporting through the Merchant Buyer Solution, a Peppol-based platform through which structured invoices are generated, validated and transmitted. Large taxpayers (turnover ≥ ₦5 billion) came into scope from 1 July 2026, with a subsequent wave for the ₦1–5 billion band, and the final wave covering small enterprises scheduled for July 2027 [8].

Ghana. The Ghana Revenue Authority operates the E-VAT Invoicing System, using direct API clearance: structured invoice payloads are transmitted to GRA servers in real time for validation, tax calculation and QR stamping [8].

Tanzania. The Tanzania Revenue Authority requires VAT taxpayers to invoice through the Electronic Fiscal Device Management System, increasingly via Virtual Fiscal Devices that transmit transaction ledgers over cloud APIs rather than through dedicated hardware [8].

DR Congo. The DGI has been enforcing standardised electronic fiscal devices across principal economic centres from 2026 [8].

4.3 And the same pattern globally

The European Union's VAT in the Digital Age (ViDA) package, formally adopted by the European Parliament on 11 March 2025, makes structured electronic invoicing conforming to EN 16931 mandatory for intra-Community transactions from 1 July 2030, coupled with near-

real-time, transaction-level digital reporting by both supplier and recipient. Member States operating domestic digital reporting regimes must bring them into alignment by 2035 [10].

The reader should notice that the African mandates are *earlier and broader in scope* than the EU's. Kenya brought all businesses into scope in 2023; the EU's intra-Community mandate begins in 2030. On fiscal digitalisation, as on payments, the direction of travel is not from north to south.

4.4 Why a mandate of this shape forces integration

A conventional tax obligation is periodic and can be discharged by software that never witnesses a sale: collect receipts, aggregate at month end, file. A real-time, transaction-level, structured-invoice obligation cannot. It requires, at the moment of sale:

- the buyer's and seller's tax identities,
- the correct tax treatment of each line item,
- a structured document conforming to a prescribed schema,
- transmission to and acknowledgement from a state endpoint,
- and a cryptographic signature or QR representation on the issued receipt.

Only the system that processes the sale can produce that. And if the merchant sells through two systems — a till and a website — then both must independently implement the full fiscal stack, maintain it against regulatory change, and agree with each other about invoice numbering and tax treatment. The duplicated compliance surface is not merely expensive; it is a correctness hazard, because two implementations drifting apart on tax treatment produce invoices that contradict each other in the authority's own records.

This is the decisive structural argument of the report. Payments make unification *valuable*. Fiscal mandates make separation *actively dangerous*.

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5. The structural consequence

5.1 The separation was an artefact

POS and e-commerce became separate product categories for reasons that were sound at the time and have expired:

- Different payment instruments. Counter sales took cash and cards through a terminal; web sales took cards through a gateway. Different rails, different vendors, different compliance. Real-time rails that work identically in both places remove this.
- Different connectivity assumptions. A till had to work without a network; a website was nothing but network. Offline-capable clients that synchronise to a shared server remove this.
- Different buyers inside the business. Operations bought the till; marketing bought the website. This one is organisational, persists, and is the main reason the separation outlives its technical justification.

5.2 What a single stock figure actually requires

"One inventory" is the most common claim in retail software marketing and the most commonly hollow. Making it true requires more than a synchronisation job:

1. One catalogue, where a product is one record with one identity, not two records joined by a matching rule on SKU or title.
2. One stock ledger, where every movement — counter sale, web order, return, transfer, stock take, breakage, goods received — is an entry against the same balance, so the figure is derived rather than asserted.
3. One cost basis, so margin is computable on any channel without an export. A system that knows selling prices but not landed costs cannot answer the question merchants most need answered.
4. One reservation model, so that an item in a web basket and an item being rung up at the counter contend for the same unit, and one of them loses. This is the hard part, and the part most "integrated" stacks never attempt — it cannot be done at all across two systems with a sync interval.
5. One fiscal identity, so invoice numbering and tax treatment are coherent across channels, per Section 4.4.

Items 4 and 5 are the ones that cannot be retrofitted by integration. They are the technical content of the convergence claim.

5.3 How a merchant can test the claim without trusting anyone

This is the part of the report intended to survive its own conflict of interest. Any vendor asserting unified inventory can be tested in about twenty minutes, during a trial, with no technical knowledge:

- The contention test. Put the last unit of an item in a web basket. Try to sell that same unit at the counter. A unified system prevents one of the two. A synchronised one allows both and reconciles later — which in practice means a customer is told, after paying, that their item is not available.
- The offline test. Put the counter device in flight mode. Complete a sale, print a receipt, and take a return. Restore the network. Confirm the

stock ledger, the fiscal queue and the channel reports all settle correctly — and specifically that the fiscal submission was *queued*, not dropped.

- The margin test. Ask for profit by product, by channel, for last month. If the answer requires exporting to a spreadsheet, there is no shared cost basis.
- The identity test. Change a product's price once. Confirm it changed on the counter and the storefront simultaneously, with no publish step. A publish step is a sync in disguise.
- The exit test. Export the catalogue, the customers and the full transaction history, without raising a support ticket. A vendor confident in the product is relaxed about this; this report's author would rather the reader applied this test to sell.ke than took Section 7 on trust.

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6. The merchant base the argument applies to

The convergence thesis is about software architecture. Whether it matters depends on who is actually trading, and here the picture complicates the story in ways favourable to neither vendors nor regulators.

6.1 Kenya's MSME structure

Kenya has an estimated 7.41 million micro, small and medium enterprises, of which approximately 1.56 million are licensed and 5.85 million operate outside the formal licensing system [11][12]. They employ in excess of 14.9 million people and contribute an estimated 30–34% of GDP, representing more than 90% of all private enterprises [11][12].

The distribution is concentrated overwhelmingly at the base: approximately 92.2% of licensed enterprises are micro-enterprises, 7.1% small, and 0.7% medium [11]. And critically for this report, roughly 60% operate in wholesale and retail trade and the repair of motor vehicles and motorcycles [11] — that is, they are shops. The addressable population for retail software is not a niche within the economy; it is the modal Kenyan business.

6.2 E-commerce penetration: what can and cannot be said

As stated in Section 2.3, published sizings of African e-commerce diverge by nearly eight times and no point estimate is defensible. What *can* be said, because multiple independent sources agree on it directionally:

- Kenya's B2C e-commerce market is estimated in the region of US$2.7 billion for 2026, with forecast growth in the high single digits annually to 2030 [14].
- Kenya is consistently ranked the third-largest e-commerce market in Africa, after South Africa and Nigeria [14].
- Nigeria is reported as leading the continent by share of e-commerce revenue [15].
- Most significantly: e-commerce represents only around 2–5% of total retail sales in Kenya [14].

That last figure is the one that matters, and it cuts against a naïve reading of this report. The online channel is small. An argument for unified commerce that rests on e-commerce volume would be weak.

The argument does not rest on that. It rests on the fact that the small online channel is growing from a small base while sharing stock with the large offline one — and that a 3% channel is more than sufficient to corrupt a stock figure that the other 97% depends on. The cost of channel separation is not proportional to the size of the smaller channel. One oversold item poisons the count for everything.

6.3 The uncomfortable implication for mandates

Reading Sections 4 and 6.1 together produces a finding this report's author did not set out to make and which is awkward for the policy direction described.

Kenya's eTIMS obliges all businesses carrying on business to issue structured electronic invoices [5][6]. Kenya has 5.85 million unlicensed MSMEs, 92.2% of the licensed population is micro [11][12]. Nigeria's final e-invoicing wave reaches small enterprises in July 2027 [8].

The administrative capacity presumed by a real-time structured-invoicing mandate and the administrative capacity actually present in a merchant base of this shape are not the same thing, and the gap is measured in millions of businesses. A mandate that a micro-enterprise cannot practically meet produces one of three outcomes: non-compliance at scale, exclusion from formal supply chains (the PwC concern [5]), or the obligation being absorbed by infrastructure the merchant already uses.

The third outcome is the only good one, and it is exactly what the KRA–Safaricom discussion on M-Pesa-generated eTIMS invoices would achieve [5]. This report's view is that such absorption — fiscal compliance as a property of the payment rail or the retail software, requiring no separate act by the merchant — is not a convenience feature but the only mechanism by which mandates of this scope can succeed in a micro-enterprise economy. Vendors who treat compliance as a premium add-on are, in this reading, misreading the policy environment.

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7. A reference implementation

This section describes sell.ke as one concrete instance of the architecture argued for above. Per Section 2.3, claims here are capability statements falsifiable by using the product, or self-reported telemetry explicitly labelled. Plan gating is stated wherever a capability is gated,

because a report that implied the entry plan included the online store would be a sales document.

7.1 Scope and self-reported scale

sell.ke is a retail commerce platform built in Nairobi, serving merchants in Kenya, Uganda, Tanzania, Rwanda, Ethiopia, Ghana, Nigeria and South Africa.

Its public statistics endpoint returned 312 businesses and KES 62,524,114.75 cumulative processed payment value at the time of writing [16]. These are self-reported platform telemetry, queryable by any reader at the cited endpoint, and they are small. They are reported at actual size because the alternative — quoting the larger figure the marketing site displays — would invalidate the document. A reader should draw no conclusion about product quality from a figure of this size either way; it establishes that the system described is in production use, and nothing more.

7.2 The architectural commitments

Commitment	What it means concretely
One catalogue, one ledger	A product is a single record. Counter sales, web orders, transfers, stock takes, goods received and returns are entries against one balance, so the stock figure is derived, not asserted.
Offline-first counter	The till completes sales, prints receipts, reverses stock on refunds and queues fiscal submissions without a network, reconciling on reconnect.
Payment initiated by the software	M-Pesa STK Push and paybill/till C2B confirmation are issued and confirmed by the platform against Safaricom's Daraja API [13], not transcribed by a cashier. An unmatched-payment queue exists for the residual cases.
Fiscal generation at sale time	KRA eTIMS invoices are generated as a property of the sale.
Double-entry accounting in the same system	Chart of accounts, trial balance, P&L, balance sheet, cash flow and general ledger, rather than a CSV export into separate software.
Commodity hardware	Runs on ordinary Android devices, tablets and laptops with standard thermal printers and scanners; no proprietary terminal.
No per-terminal licence, no commission	Additional tills do not carry a per-seat fee, and the platform takes no percentage of merchant sales.

7.3 Capability gating, stated plainly

Plan structure as returned by the platform's public plans API at the time of writing [17]:

Plan	KES/month	USD/month	Online store	Notes
Starter	1,499	12	No	POS only. Single branch, 2,000 products.
Basic	2,999	23	Yes	Online store on own domain, M-Pesa checkout, 3 branches.
Growth	5,499	42	Yes	Adds double-entry accounting, eTIMS, loyalty, price lists, 5 branches.
Enterprise	14,999	115	Yes	Unlimited scale.

All plans carry a 7-day trial with no card required [17].

Three things a prospective merchant should take from that table rather than from marketing copy. The entry plan does not include the online store — unified commerce starts at Basic. eTIMS generation begins at Growth, which given Section 4 is a material gate for any VAT-registered Kenyan business. And the entry plan is not free. While preparing this report, four pages of the author's own marketing site were found to be advertising a free entry tier that the billing system no longer offers, under plan names and at prices it had never charged — including one page promising a free online store and mobile money checkout on the plan that has neither. Those pages were corrected against the plans API on 9 November 2026, and the copy now derives plan names and prices from a single source rather than restating them. It is recorded here because a report that quietly fixed it would be worth less than one that said so: the same class of drift described in Section 5.2 as a hazard between two systems occurs just as readily between a billing system and the page selling it.

7.4 Architectural comparison, by shape rather than by vendor

Per Section 2.3 this compares structures, not named products or their current prices.

	Separated stack (till + store + sync)	Best-of-breed stack	Unified platform
Stock figure	Two, reconciled on an interval	Two or more, reconciled by middleware	One, derived from one ledger
Last-unit contention	Not preventable	Not preventable	Preventable
Fiscal implementation	Twice, must agree	Once per system in scope	Once

	Separated stack (till + store + sync)	Best-of-breed stack	Unified platform
Cost basis / margin	Usually absent or partial	In a separate system	In the same system
Failure mode	Silent drift	Integration breakage, visible	Single point of dependency
Genuine advantage	Each part replaceable	Best capability per function	Coherence
Genuine disadvantage	Permanent reconciliation	Permanent integration upkeep	Fewer specialist extremes; vendor concentration risk

The last row is not a formality. A unified platform is a concentration of dependency: one vendor holds the catalogue, the payments, the books and the fiscal record. That is a real risk, it is the strongest argument against the thesis of this report, and the mitigations a merchant should demand are unconditional data export (Section 5.3) and the ability to bring their own payment processor.

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8. Where this argument does not hold

8.1 Where a unified platform is the wrong purchase

- A single counter with a shallow catalogue and no online channel.A café with forty items and no stock depth needs speed at the till. A simpler, cheaper till is the correct purchase, and the arguments in Section 5 are close to irrelevant to it.
- Businesses with genuine specialist extremes.Serialised high-value inventory at depth, complex manufacturing bills of materials, regulated clinical dispensing workflows, multi-warehouse 3PL fulfilment. A dedicated system will exceed a unified platform's depth in its own domain, and integration cost may be worth paying.
- Businesses with the capacity to run a stack.An organisation with systems staff can make best-of-breed work and will get better parts for it. The reconciliation burden is real but it is being paid by someone competent and chosen.
- Where switching cost exceeds the drift cost. A business with years of history in working systems should not migrate on the strength of an architectural argument. The drift described in Section 1 is a cost; so is a migration, and the second is paid immediately.

8.2 Where the thesis is geographically weaker

The payment half of the argument is strongest where a real-time, software-initiable retail rail dominates — East and West Africa, India, Brazil. In card-dominant markets, including South Africa and much of North Africa and Europe, the shift is driven mainly by the fiscal half (Section 4) and is correspondingly slower: EU mandates bite from 2030, not 2026. A reader in a card-dominant market should discount the Section 3 argument substantially and weight Section 4 instead.

8.3 What would falsify the thesis

The honest test. This report's central claim would be substantially wrong if, by end-2028:

- Standalone POS and e-commerce products retained or grew share against unified platforms in markets with both real-time rails and active e-invoicing mandates; or
- Fiscal compliance proved straightforwardly solvable by a thin middleware layer sitting between two unchanged systems, with no correctness problems at scale; or
- Real-time rails plateaued as remittance infrastructure rather than continuing to shift toward retail-sized transactions — the kadogo trend in Section 3.2 reversing would be the clearest single indicator.

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9. Six falsifiable predictions for 2027

Stated so they can be checked against, and so that being wrong is visible.

1. Fiscal compliance becomes a payment-rail property, not a software feature, in at least one major African market.The KRA–Safaricom arrangement for M-Pesa-generated eTIMS invoices [5] is implemented in some form, or a comparable fusion occurs elsewhere. *Confidence: moderate.*
2. Nigeria's July 2027 small-enterprise e-invoicing wave slips, is phased, or ships with a materially simplified trackThe administrative-capacity gap in Section 6.3 is too large to absorb on schedule. *Confidence: moderate-to-high.*
3. Kadogo-style transaction share keeps rising. Volume growth continues to outpace value growth on major African mobile money rails, confirming the shift from remittance to retail. *Confidence: high.*
4. "Integration" becomes a liability in marketing rather than a feature.Vendors begin advertising the absence of a sync layer, because mandates make dual fiscal implementations a visible correctness risk. *Confidence: moderate.*
5. African e-commerce market sizings remain irreconcilable.No convergence toward a methodologically agreed figure; the dispersion in Section 2.3 persists or widens. *Confidence: high — and this is a problem for the field, not a safe prediction.*
6. The binding constraint shifts from software capability to catalogue construction.The hard part of onboarding a micro-enterprise is not

features; it is building the product list. Assisted catalogue construction — including by language model — becomes the competitive front. *Confidence: moderate.*

10. Conclusion

The separation of the point of sale from the online store was a reasonable response to a world in which the counter and the website took different money under different rules. Both halves of that world have changed.

Real-time retail payment rails mean the system holding the catalogue must initiate the charge, and Sub-Saharan Africa runs the largest such rails on earth — 1.2 billion accounts, 66% of global mobile money transaction value [1][2], with Kenya's M-Pesa alone moving KES 41.68 trillion in a year and, more tellingly, doing so across 25% more transactions of smaller average size [3]. Mandatory transaction-level fiscal reporting means the system witnessing the sale must produce the compliant invoice, and that obligation is arriving in Africa years ahead of Europe [5][8][10].

Neither force is a trend in retail software. Both are changes in the substrate beneath it, and together they make a single catalogue, a single stock ledger, a single cost basis and a single fiscal identity a requirement rather than a preference.

The finding most worth carrying away is the directional one. The architecture that European and North American retail is being pushed toward by legislation taking effect in 2030 is the architecture that African merchants already needed in 2024, because their payment infrastructure demanded it first. The useful question for the next several years is not when African retail software will catch up with the rest of the world's. It is how much of what the rest of the world is about to need has already been built in Nairobi, Lagos and Accra — and whether anyone outside those cities thinks to look.

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