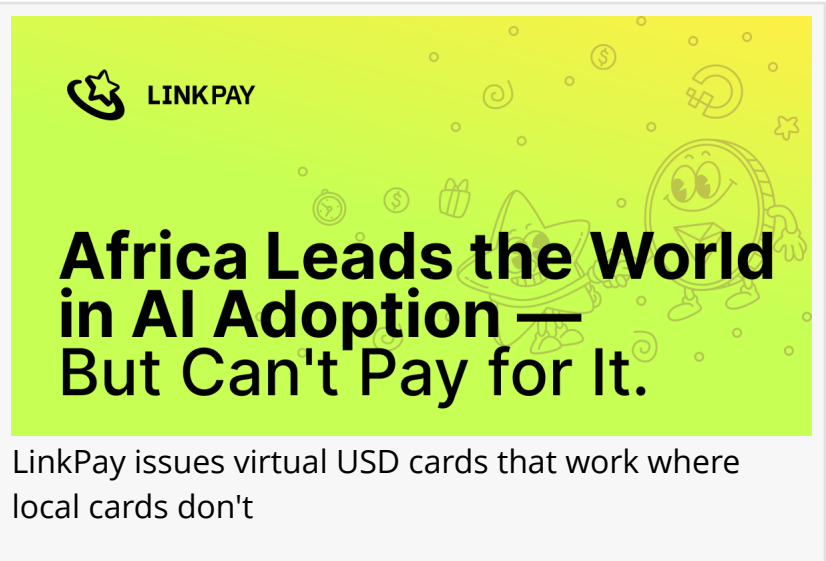


Africa Leads the World in AI Adoption — But Can't Pay for It. LinkPay Brings Instant Virtual Cards for AI Services

Kenya ranks #1 globally in ChatGPT usage, Nigeria has over a million developers on GitHub. LinkPay issues virtual USD cards that work where local cards don't.

RICHMOND, BC, CANADA, July 20, 2026 /EINPresswire.com/ -- LinkPay, a virtual card platform for international payments, today announced the expansion of its virtual dollar cards to users in Nigeria, Kenya and Ethiopia, targeting the fastest-growing AI audience in the world — and its most underserved.



Africa is not catching up on AI. It is setting the pace. Kenya ranks first globally in ChatGPT usage, with 42.1% of internet users engaging the tool monthly — ahead of the United Arab Emirates and more than double the United States (DataReportal, 2025). Nigeria's developer community passed 1.1 million on GitHub, growing 28% year over year, with Kenya adding another 393,000 developers at 33% growth (GitHub Octoverse). OpenAI reports that ChatGPT adoption in emerging markets is growing at more than four times the rate of the wealthiest countries.

“

AI usage across the world is growing no matter where the users are at — right up until the payment screen. We're fixing the supply side: a working card that any AI platforms accept.”

LinkPay Team

The paywall, however, was not built for this audience. Premium AI tiers — ChatGPT Plus and Pro, Claude, Midjourney, the OpenAI and Anthropic APIs — are billed in

US dollars through payment systems that routinely reject African cards. In Nigeria, banks re-enabled international payments on naira cards only in mid-2025, with spending limits that vary from \$500 to \$20,000 per quarter depending on the bank — and cards that pass one checkout

still fail the next on BIN verification or recurring billing. In Kenya, the default instinct — M-Pesa — is not accepted by most AI platforms, and users report that even virtual cards from local mobile-money services decline at AI checkouts. In Ethiopia, the gap is widest: PayPal does not offer full service, foreign currency access is tightly rationed, and the country's first virtual Visa card supports incoming remittances only. Guides on [how to pay for ChatGPT Plus in Nigeria](#) have become an online content genre of their own — while searching [how to pay for ChatGPT in Ethiopia](#) returns almost nothing. Ethiopians can use ChatGPT; they largely cannot pay to upgrade it.

LinkPay virtual cards are issued instantly and work for one-time and recurring payments on ChatGPT Plus, Claude, Midjourney, Canva, OpenAI API billing and Anthropic API billing, and thousands of other international services — including the ad platforms and SaaS tools that Africa's freelancers, media buyers and startups already pay for the hard way. Users can issue multiple cards, separate subscriptions from ad spend, and manage everything from a single dashboard.

LinkPay today processes up to one million transactions per month for a community of more than 100,000 users, with service available in over 170 countries and territories. Usage patterns point to the product working as everyday infrastructure rather than a one-off workaround: a large share of users keep a single LinkPay card in continuous use for months at a time, renewing subscriptions and paying for tools on the same card.

The expansion follows LinkPay's influencer/community campaign across African markets earlier this year and reflects a broader shift: as global platforms price digital work in dollars, the ability to [pay for international subscriptions](#) is becoming basic infrastructure for Africa's digital economy.

LinkPay cards are available today at [linkpay.io](#). Card issuance takes under five minutes.

About LinkPay

LinkPay is a virtual card platform for teams and individuals who need instant international payment cards without banking overhead. LinkPay processes up to 1 million transactions monthly for 100,000+ users in over 170 countries, supports flexible funding options including stablecoins, offers up to 3% cashback, and serves media buyers, developer teams and solo operators worldwide. Learn more at [linkpay.io](#).

LinkPay Team

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