SECANCY INDUSTRY BRIEF · NOVEMBER 2026 · DATA AS OF 5 NOVEMBER 2026

How players pay.

Deposit methods, payment rules and what they mean for casino and sportsbook operators in Brazil, Peru, Mexico, Kenya and Sub-Saharan Africa.

In short. Players deposit with the method they use every day. In Sub-Saharan Africa that is usually mobile money. In Brazil it has been Pix. Regulators now use payment rules to shape the market, so payment design and compliance are one project.

US$2tn+
Mobile money transaction value worldwide, 2025[1]

~40%
Adults in Sub-Saharan Africa with a mobile money account, 2024[3]

54.7%
Pix share of Brazil's payment transactions, second half of 2025[4]

R$37bn
Gross gaming revenue of Brazil's licensed market in its first year, 2025[5]

01 · PLAYERS

Players deposit with the method they use every day.

Account ownership worldwide rose from 51% of adults in 2011 to 79% in 2024. In Sub-Saharan Africa it rose from 49% in 2021 to 58% in 2024, and in Latin America and the Caribbean about 70% of adults now have an account.[2, 3]

86% of adults worldwide own a mobile phone, so for most players the deposit page is a phone screen. In every region, the habit of paying in cash is still the most common reason people give for not paying merchants digitally.[3]

Adults with an account, by region
Share of adults aged 15+, World Bank Global Findex 2025[2, 3]



FOR OPERATORS
A deposit page that only accepts cards misses a large share of players. Start with how people already pay for phone credit, shopping and bills.

02 · AFRICA

In Sub-Saharan Africa, mobile money is the main wallet.

Mobile money passed US$2 trillion in transaction value in 2025. The first trillion took 20 years and the second took four. Registered accounts reached 2.3 billion, up 268 million in a year, and accounts used in the last 30 days grew 15% to 593 million. Sub-Saharan Africa supplied most new accounts.[1]

About 40% of adults across the region have a mobile money account, and it has the largest share of adults whose only account is mobile money.[3] Only about half of those account owners have a password on their phone, and only half who sent money to the wrong person got it back.[3] Clear confirmations and the operator's name on every prompt reduce both risks.

Kenya. The Gambling Control Act 2025 came into force on 26 August 2025 and created the Gambling Regulatory Authority of Kenya.[9] Under the Finance Act 2025, a 5% withholding tax applies to every withdrawal from a betting wallet, whether it is profit or the player's own stake. It replaced a 20% tax on winnings.[10]

FOR OPERATORS
In mobile money markets the payment flow carries tax, limits and player protection. Show every charge before the player confirms.

03 · LATIN AMERICA

In Latin America, instant transfers and cash sit side by side.

Brazil. Pix, the Central Bank's instant payment system, handled 54.7% of all payment transactions in the second half of 2025, or 42.9 billion transactions in six months.[4] When the licensed betting market opened, Pix was the method most players already knew.

Peru. Law 31557 took effect in February 2024 under MINCETUR, which received 145 licence applications in its first 30 days.[11] Licensed brands commonly offer internet banking transfers, QR code wallets and cash top-ups at agents and shops.

Mexico. Payment providers describe a split between SPEI bank transfers, cards and cash vouchers paid at convenience stores.[12] Published estimates of each method's share vary widely, so we do not quote one.

Pix share of payment transactions in Brazil
Second half of 2025, share of all payment transactions by number, Banco Central do Brasil[4]



FOR OPERATORS
Cash vouchers let players without a bank card deposit online. They need clear instructions, a code that is easy to type on a small screen and a fast confirmation once paid.

04 · BRAZIL CASE STUDY

Brazil built its market on approved payment methods. The same rails are now used to stop it.

April 2024
Ordinance SPA/MF 615/2024 limits betting payments to Pix, TED transfers and debit or prepaid cards. Cash, boletos, cheques, crypto, credit cards and third-party payments are not allowed.[8]

1 January 2025
The licensed market opens. In its first year, 25.2 million people bet with 79 licensed companies, and gross gaming revenue reaches R$37 billion, about US$7 billion.[5]

25 September 2026
Provisional Measure 1.394/2026 prohibits the operation, offer, intermediation and advertising of fixed-odds betting in Brazil.[6]

2 October 2026
Central Bank Resolutions 595 to 597 require banks to block TED, boleto and Pix transactions for fixed-odds betting. Refunds to players are exempt for TED and Pix.[7]

5 November 2026
Congress has received 99 amendments. The joint committee that reviews the measure has not yet been installed.[6]

23 November 2026
The first period for Congress to consider the measure ends. It can be extended by 60 days.[6]

FOR OPERATORS

We make no prediction about the outcome. When a regulator controls which payment methods may reach an operator, payment design and compliance become one project. Operators in Brazil should take local legal advice.

05 · MARKET SNAPSHOT

Five markets, five payment mixes, as of 5 November 2026.

MARKET	COMMON DEPOSIT METHODS	REGULATORY POSITION
Brazil	Pix, TED transfers, debit and prepaid cards, as allowed by the 2024 ordinance.[8]	Licensed since 1 January 2025. Provisional Measure 1.394/2026 prohibits fixed-odds betting and is under review by Congress. Banks must block Pix, TED and boleto payments for betting.[6, 7]
Peru	Internet banking transfers, QR code wallets, cash top-ups. Indicative, from licensed brands' payment pages.	Licensed by MINCETUR under Law 31557, in force since February 2024.[11]
Mexico	SPEI bank transfers, cards, cash vouchers at convenience stores.[12]	Federal permits under a gaming law from 1947. Rules and taxes changed in 2026, so take local legal advice.
Kenya	Mobile money, with betting wallets funded and withdrawn by phone.[10]	Gambling Control Act 2025 in force since 26 August 2025, with a new regulator. 5% withholding tax on wallet withdrawals.[9, 10]
Sub-Saharan Africa	Mobile money is the most common account for many adults.[1, 3]	Rules vary by country. Check each market separately.

06 · WHAT WE RECOMMEND

Six steps for a deposit page that works in your market.

1. **Start with the methods players already use.**
   Launch with the three ways people in each market most often pay for phone credit, shopping and bills.
2. **Design for a low-cost phone.**
   Test every method on a real entry-level device and a slow connection before launch.
3. **Show limits, fees and waiting times first.**
   Tell the player what a method costs and how long it takes before they enter an amount.
4. **Offer a second method when a deposit fails.**
   Keep the player on the same screen, with the amount already filled in.
5. **Treat payment rules as compliance.**
   Keep a dated record of the methods each regulator allows, review it every quarter, and be able to switch a method off quickly.
6. **Build responsible gaming into the payment flow.**
   Deposit limits, clear confirmations and the operator's name on every prompt belong on the deposit page.

About Secancy. An iGaming platform provider for operators in Latin America, Africa and beyond, with 10,000+ games from 100+ providers and 50+ local and crypto payment methods. To discuss payments for your market, book a 30-minute call at **secancy.com/contact** or email **sales@secancy.com**.

SOURCES

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General information for businesses, published by Secancy on 5 November 2026. Not legal, tax or financial advice. Regulation in these markets changes often, so take local legal advice before you act. Figures come from the named third-party sources. Secancy works with operators and does not offer gambling services to players.