

Breez SDK's Strategic Fit: Unlocking Bitcoin Payments in the Global P2P Landscape

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I. Executive Summary

Having spent the last 5 years immersed in the Bitcoin ecosystem—first as a user and subsequently evolving into roles as an educator, mentor, and evangelist—I have now undertaken the challenge of identifying strategic opportunities for Breez SDK within the expansive Peer-to-Peer (P2P) technology landscape. Specifically, within the framework provided by Plan B Biz School 2025, this case study focuses on exploring the practical business applications of Bitcoin payments. Although I do not position myself as an expert in every aspect of Bitcoin's business use cases, I wholeheartedly embrace and advocate for Breez SDK's core mission and its potential as a powerful "Trojan horse" for widespread Bitcoin adoption.

The global P2P tech environment is extensive and continuously evolving, covering diverse areas from online marketplaces and the vibrant creator economy to gig platforms, crucial remittance services, charitable platforms, and community-driven resource sharing initiatives. Consumers increasingly seek direct, secure, efficient, and cost-effective financial interactions, precisely the space where Bitcoin—and particularly its Lightning Network—offers substantial advantages.

In this context, Breez SDK emerges as an essential innovation. It effectively addresses prevalent issues within existing P2P payment systems, including high transaction fees, delays in transfers, and reliance on third-party intermediaries. By facilitating easy integration of instant, permissionless, and virtually fee-free Bitcoin payments, Breez SDK equips platforms to deliver genuinely peer-to-peer financial experiences.

II. Breez SDK: The Foundation for Frictionless P2P Bitcoin Payments

Core Philosophy, Features, and Technical Implementations

The Breez SDK operates as a self-custodial "Lightning-as-a-Service" solution. At its core, the Breez SDK offers an end-to-end, open-source package crafted specifically by developers for developers, significantly reducing the technical complexity traditionally associated with Bitcoin and the Lightning Network.

Central to Breez's philosophy is its non-custodial architecture, ensuring that user funds are never handled by Breez itself. Users retain complete control over their Bitcoin, a critical aspect in peer-to-peer interactions where trust in intermediaries

is often a major concern. This self-custodial approach clearly differentiates Breez from traditional payment providers, reinforcing user autonomy and financial security.

A standout feature of Breez SDK is its simplicity and accessibility. It emphasizes maximum customization with minimal programming effort, streamlining the integration process for developers. This simplification not only accelerates development but also enables frictionless user onboarding, crucial for achieving mass adoption.

The SDK notably includes two primary implementations: the "Native (Greenlight Implementation)" and the "Nodeless Implementation." While the Greenlight approach provides users with individual Lightning nodes hosted in the cloud, offering unlimited transaction flexibility, the Nodeless Implementation particularly excels at addressing broader adoption challenges.

The Nodeless Implementation removes the burden of managing Lightning channels entirely, eliminating the need for end-users to engage with a Lightning Service Provider (LSP) or incur setup fees. Instead, it leverages Boltz, a non-custodial Bitcoin bridge, facilitating smooth atomic swaps across Lightning, Liquid, and on-chain Bitcoin. **This implementation is not fully self-custodial; rather, the Liquid sidechain's trust model relies on a federation of trusted functionaries. These independent companies operate specialized cryptographic tools and secure hardware, known as Liquid Functionaries, which incorporate Hardware Security Modules (HSMs) to safeguard private keys.** This significantly simplifies liquidity management. Despite potential liquidity concerns, Breez's effective use of Boltz has demonstrated substantial success, as evidenced by the nearly fifty applications already adopting this approach.

Furthermore, the Breez SDK offers comprehensive support beyond basic transactions. It incorporates liquidity services, seamless interoperability with on-chain Bitcoin, and fiat on-ramps. It supports major payment protocols, including Bolt11, Bolt12, Lightning addresses, and standard Bitcoin addresses, complemented by real-time mobile notifications to enhance user engagement.

Critically, the Breez SDK's frictionless nature, characterized by the absence of Know Your Customer (KYC) requirements for end-users, dramatically reduces barriers to global peer-to-peer financial interactions. By bypassing traditional regulatory hurdles, Breez significantly enhances ease of use and accelerates widespread adoption.

Overall, Breez's "Lightning-as-a-Service" combined with its open-source

transparency and robust technical infrastructure positions it not merely as a payment solution, but as an essential foundational layer supporting a rapidly expanding decentralized internet economy.

III. The Evolving P2P Landscape & The Bitcoin Payment Imperative

Peer-to-Peer (P2P) technology facilitates direct, efficient connections that bypass central servers. This model is reshaping commerce and is foundational to decentralized systems like Bitcoin. While the market for P2P software is growing, the true Total Addressable Market (TAM) for a payment SDK like Breez lies in the vastly larger transaction volumes within P2P verticals, such as the gig economy's ~\$455 billion gross volume.¹ This sector's expansion is driven by high internet penetration, massive mobile payment adoption (e.g., India's UPI processing over 7 billion transactions in 2022), and government support for digital economies.

Bitcoin's inherent properties of decentralization and censorship-resistance make it a natural rail for P2P value transfer, while the Lightning Network solves for scalability, enabling the instant, low-fee payments crucial for P2P use cases. This underscores the strategy of demonstrating rather than explaining, emphasizing that the most effective approach is embedding Bitcoin's utility into existing applications to enhance user experience. Breez SDK's intuitive design directly facilitates this by simplifying the integration of powerful payment features for developers.

The growth of P2P is also fueled by the push for financial inclusion (with over 1.2 billion financially excluded in Asia-Pacific as of 2021) and the ethos of disintermediation. By not requiring end-user KYC for payments, Breez SDK directly serves the unbanked and aligns with Bitcoin's permissionless nature. Strategically, this allows for a two-pronged approach. In the short term, Breez can help existing centralized platforms become more efficient by reducing their costs and accelerating payouts. In the long term, it is perfectly positioned to power new, truly "Lightning-native" platforms designed for maximal P2P value transfer, as seen with emerging protocols like Nostr.

Recognizing the immense potential within the P2P landscape, this case study aims to achieve two primary objectives.

First, it seeks to meticulously map out the various verticals within the global P2P technology environment where the integration of self-custodial Bitcoin payments, powered by the Breez SDK, presents a compelling use case. These verticals will be strategically identified and sorted by their Total Addressable Market (TAM) to

prioritize opportunities.

Second, for each identified vertical, this study will develop targeted lead lists, including key platforms and potential points of contact, to facilitate concrete business development initiatives for Breez SDK. This dual approach will provide a clear roadmap for leveraging Breez SDK's capabilities to unlock significant growth in the P2P space.

IV. Global P2P Platform Verticals and Their Market Sizes (TAM)

Platforms that enable peer-to-peer (P2P) engagement span several consumer-facing verticals. Below is a comparison of key P2P verticals – with brief definitions/examples – and their estimated **global Total Addressable Market (TAM)**, using the latest available data (2022 - 2024). The verticals are ordered from largest to smallest TAM:

Table: Top P2P Verticals for Breez SDK by Validated Total Addressable Market (TAM)

Vertical (Scope)	Global TAM (USD)	Use case for Self-Custodial Bitcoin Payments (Breez SDK)
Direct Marketplaces (C2C e-commerce platforms where individuals buy/sell goods directly – e.g. <i>eBay</i>)	\$1.79 trillion (2023) ²	Instant, borderless settlement removes friction and delays in global person-to-person sales; eliminates payment reversals and reduces fraud risk.
Remittance Platforms (Cross-border P2P money transfer services connecting senders and receivers)	\$784.2 billion (2022) ³	Enables low-fee, real-time global transfers without reliance on intermediaries, especially beneficial for unbanked populations and remittance corridors with high costs.

Gig Economy Platforms (Online apps for freelance work, ride-sharing, and on-demand gigs – e.g. <i>Uber</i> , <i>Upwork</i>)	\$556.7 billion (2024) ⁴	Offers fast, censorship-resistant payments directly to workers worldwide, including those lacking access to stable banking infrastructure.
Social Networks (Social media platforms enabling user-to-user content sharing and interaction – e.g. <i>Facebook</i>)	\$219.1 billion (2023) ⁵	Peer-to-peer tipping, rewards, and microtransactions are possible globally and instantly, with user-held funds and no platform custody risk.
Creator Economy Platforms (Services that allow independent content creators to monetize audience engagement – e.g. <i>Patreon</i>)	\$127.7 billion (2023) ⁶	Removes platform risk and payment delays, enabling direct, permissionless support for creators from a global audience.
Resource Sharing Platforms (Sharing/rental of physical assets between peers – e.g. <i>Airbnb</i> for home-sharing, P2P car-sharing)	\$92.9 billion (2023) ⁷	Facilitates trust-minimized deposits and settlements without intermediaries or chargeback risk.
Messaging Platforms (Consumer instant messaging apps for direct communication – e.g. <i>WhatsApp</i>)	\$42.4 billion (2023) ⁸	Enables direct peer-to-peer payments within chat, with strong privacy and no custodial exposure.
Email Platforms (Email services used for person-to-person communication and marketing outreach)	\$10.9 billion (2023) ⁹	Integrates borderless payments or tipping into P2P email communication with no third-party custody.

Donation/Fundraising Platforms (Online platforms for charitable giving or personal cause donations – e.g. <i>GoFundMe</i>)	\$5.62 billion (2024) ¹⁰	Ensures that donations go directly to recipients, minimizing platform risk, fees, and censorship.
Crowdfunding Platforms (Web-based crowd-financing of projects or ventures by many individuals – e.g. <i>Kickstarter</i>)	\$1.6 billion (2024) ¹¹	Reduces friction and cost for small backers worldwide; prevents project funds from being frozen or mismanaged by intermediaries.

Observations: Consumer-to-consumer **direct marketplaces** represent by far the largest P2P vertical (nearly **\$1.8 trillion** TAM), reflecting the massive scale of online person-to-person commerce. In contrast, niche funding verticals like **crowdfunding** are orders of magnitude smaller (on the order of **\$1–2 billion**). Major social platforms and gig/sharing services fall in between these extremes. Notably, **remittance services** (facilitating person-to-person money transfers) also account for a very large market (~**\$700+ billion** globally), underlining the importance of P2P financial transactions alongside goods, services, and content-sharing in the peer-to-peer tech ecosystem. Each vertical above focuses on direct consumer engagement, excluding business-only platforms, and illustrates a unique way in which P2P technology connects individual “buyers” and “sellers” (whether exchanging products, services, money, content, or goodwill).

V. Strategic Lead Generation: Prime Platforms for Breez SDK Integration

This section outlines strategic opportunities for Breez SDK adoption across various high-potential P2P verticals. Platforms have been carefully selected based on their user base size, geographical relevance (excluding regions with restrictive Bitcoin regulations), mobile-first or highly mobile-compatible interfaces, and natural suitability for implementing Breez SDK’s self-custodial Bitcoin payment solutions.

Each listed vertical represents significant transaction volumes, user-driven interactions, and opportunities for improved efficiency and reduced operational risk through Breez SDK integration. The provided contact details, though typically general or media-related due to limited public disclosure of direct business contacts, offer accessible initial touchpoints to explore potential collaborations,

partnerships, or further integration discussions.

1. Direct Marketplaces – Enabling Instant Peer Commerce

Introduction:

Direct marketplaces empower buyers and sellers to transact directly for goods and services, typically via listings or local exchanges. This vertical covers global leaders (e.g., Facebook Marketplace, eBay) and regional champions (e.g., OLX.ua, Gumtree) selected for their large active user bases, cross-border presence, and frequency of informal peer payments. Platforms that enable chat-driven or app-based negotiations were prioritized, especially where cash or bank transfers are dominant. All platforms are based in regions where Bitcoin payments are legally permitted.

Top Direct Marketplaces

1. [Facebook Marketplace](#) – ~1.2 billion MAU, global. Contact: [Help Center](#).
Breez value: Facebook Marketplace can integrate Breez SDK to enable instant, fee-free Bitcoin payments between buyers and sellers, providing a safer alternative to cash. This removes payment friction, supports cross-border sales, and empowers users to transact securely and privately, even if unbanked.
2. [eBay](#) – ~135 million active buyers, global. Contact: media@ebay.com.
Breez value: eBay could use Breez SDK to facilitate direct, wallet-to-wallet Lightning payments between users. This reduces settlement times, eliminates payment processor fees, and makes international transactions easier by providing instant, global, and self-custodial settlement for all users.
3. [Craigslist](#) – ~250 million monthly visits, global.
Breez value: By integrating Breez SDK, Craigslist users could exchange payments via Lightning in chat, allowing for secure, cashless, and near-instant transactions—especially useful for in-person and local deals where trust and fraud risk are key concerns.
4. [Mercado Libre](#) – ~100 million buyers, Latin America. Contact: [Help Center](#).
Breez value: Breez SDK can help Mercado Libre offer Lightning-powered

Bitcoin payments, enabling unbanked users in Latin America to buy and sell instantly. This eliminates the need for traditional banks, reduces settlement delays, and opens the platform to more participants.

5. [Vinted](#) – ~100 million registered, Europe/US. Contact: press@vinted.com.
Breez value: Vinted can leverage Breez SDK for fast, borderless payments between users, reducing the risk of payment holds and allowing sellers to access funds instantly. Lightning integration offers users a seamless way to transact globally, without bank dependencies.
6. [OfferUp](#) – ~20 million MAU, US. Contact: [Media](#).
Breez value: OfferUp can enable instant Lightning payments for both local and shipped items, giving buyers and sellers a cashless, secure, and fast settlement method that eliminates waiting periods and reduces fraud.
7. [Letgo](#) – ~20 million MAU, Turkey. Contact: support@letgo.com.
Breez value: Letgo can offer a fast, safe digital payment option with Lightning—critical in markets with high inflation or limited financial services—empowering users to transact securely and receive instant payments.
8. [Gumtree \(UK\)](#) – ~16 million MAU, UK. Contact: help@gumtree.com.
Breez value: Gumtree can enable Lightning payments as “digital cash” for local meetups, reducing fraud, supporting instant settlement, and providing a safer alternative to in-person cash transactions.
9. [Wallapop](#) – ~15 million MAU, Spain/EU. Contact: wallapop@homeatc.com.
Breez value: Wallapop can use Breez SDK for QR-based Lightning payments at meetups or for local sales, giving users instant, cashless settlement and enhanced security.
10. [Depop](#) – ~35 million registered, global. Contact: press@depop.com.
Breez value: Depop’s youth-oriented audience can benefit from instant, low-fee Bitcoin payments, enabling creators and sellers to get paid globally and instantly, and removing payment processor costs.
11. [Swappa](#) – ~1M+ users, US/Global. Contact: help@swappa.com.
Breez value: Swappa can offer fast, irreversible Bitcoin payments for high-value tech devices, improving trust and reducing the risk of chargebacks or payment fraud.

12. [Yahoo! Auctions JP](#) – ~86 million MAU Yahoo JP, Japan.
Breez value: Yahoo! Auctions can use Breez SDK for instant, global Lightning payments for collectibles and goods, streamlining settlement and appealing to international buyers and sellers.
13. [Nextdoor](#) – ~46 million weekly users, US/11 countries. Contact: press@nextdoor.com.
Breez value: Nextdoor can allow neighbors to pay instantly in chat via Lightning, making local exchanges, services, or sales safer and cash-free.
14. [Trade Me](#) – ~2.5 million MAU, New Zealand. Contact: customersupport@trademe.co.nz.
Breez value: Trade Me can provide rural and urban sellers with instant digital cash via Lightning, making online and offline trades faster and safer.
15. [Gumtree \(AU\)](#) – ~7 million MAU, Australia. Contact: support@gumtree.com.au.
Breez value: Gumtree AU can use Lightning payments for safe local meetups, reducing fraud and enabling sellers to access funds instantly.
16. [Blocket](#) – ~8 million MAU, Sweden. Contact: kundservice@blocket.se.
Breez value: Blocket users can settle instantly with Lightning, allowing for universal, fast peer-to-peer payments regardless of local banking options.
17. [Karrot Market](#) – ~19 million MAU, S. Korea/global. Contact: support@daangn.com.
Breez value: Karrot Market can enable hyper-local, wallet-based Lightning payments for neighbors, supporting the growth of safe, instant p2p transactions.
18. [Mudah](#) – ~0.5–1 million MAU, Malaysia.
Breez value: Mudah can provide QR Lightning for local sales, giving users fast, secure payments even in a largely cash-based market.
19. [DBA](#) – ~1.7 million MAU, Denmark.
Breez value: DBA users can utilize Lightning for fast, cryptographic cash payments, making used goods exchanges more efficient and secure.
20. [Bikroy](#) – Millions MAU, Bangladesh.

Breez value: Bikroy can support underbanked sellers and buyers with mobile Lightning payments, increasing access and reducing cash risk.

21. [Subito](#) – ~24 million monthly visits, Italy.

Breez value: Subito can use Lightning to reduce fraud and enable faster digital payments for classified ads and local deals.

22. [SpareRoom](#) – ~3 million users, UK. Contact: help@spareroom.co.uk.

Breez value: SpareRoom users can pay deposits or rent in Bitcoin, without the need for banks, improving privacy and speed of transactions.

23. [Sahibinden](#) – Top 5 global traffic, Turkey. Contact: support@sahibinden.com.

Breez value: Sahibinden can support car and home sales with fast, borderless Lightning payments, helping users avoid currency and banking limitations.

24. [OLX.ua](#) – Top in Ukraine, Ukraine.

Breez value: OLX.ua can offer stable, instant Lightning payments, especially useful during periods of banking disruption.

25. [Kupujemprodajem](#) – ~15.6 million monthly visits, Serbia.

Breez value: Kupujemprodajem users can leverage Lightning for fast, transparent peer payments, reducing settlement risks.

26. [Quikr](#) – Millions of users, India.

Breez value: Quikr can provide mobile Lightning settlement for both rural and urban users, giving millions easy access to secure, instant transactions.

27. [Trovit](#) – ~30 million users, global/real estate.

Breez value: Trovit can use Lightning as escrow for rent/buy, making real estate deals safer and more accessible across borders.

28. [Tradera](#) – ~3.6 million members, Sweden/EU. Contact: info@tradera.com.

Breez value: Tradera can offer instant Lightning payouts for auctions and fixed-price sales, attracting sellers looking for fast, global payments.

29. [DHD24](#) – Popular EU traffic, Germany/EU.

Breez value: DHD24 can allow Lightning payments at pickup, providing a faster, safer alternative to cash in classified trades.

30. [Oodle](#) – Global coverage, global.

Breez value: Oodle can power p2p Lightning payments for its classified engine, offering a secure and universal payment layer for buyers and sellers worldwide.

Platforms are ranked by user count or transaction activity, verified through public sources (Statista, Similarweb, Crunchbase). Highest priority is given to those where Breez SDK's Lightning integration can replace cash or slow intermediaries with instant, self-custodial digital settlement.

[Google Sheet Table with Contacts for Direct Marketplaces Platforms](#)

2. Remittance Platforms – Global Transfer Networks at Scale

Introduction:

Remittance platforms facilitate cross-border money transfers for migrant and diaspora populations—an essential, high-value flow in the global economy. Included are global leaders (Western Union, MoneyGram) and digital disruptors (Wise, Remitly, Bitso) with massive user bases and broad corridor coverage. B2C, B2B, and hybrid platforms are included if they serve millions of end users or enable large transfer volumes, but only where Bitcoin can be used commercially.

Top Remittance Platforms

1. [Western Union](#) – 150 M customers; ~\$100 B annual send volume, global. Partnerships: Enterprise Partnerships page.
Breez value: Western Union could integrate Breez SDK to offer instant, self-custodial Lightning payouts, settling transfers in seconds instead of days. This reduces reliance on correspondent banks, cuts fees, and enables customers—especially the unbanked—to receive funds digitally or in cash, with real-time transparency and improved compliance.
2. [MoneyGram](#) – 150 M+ customers (5-year total); \$30–40 B annually (est.), global. Partnerships: B2B API partner form.
Breez value: MoneyGram can leverage Breez SDK to enable instant Lightning remittances from cash or digital entry points. This reduces operational costs, removes cross-border frictions, and empowers users to send and receive value worldwide with or without bank accounts—bridging the gap between cash and digital finance.
3. [Wise](#) – 12.8 M customers; \$150 B FY2024 volume, global. Partnerships:

Platform inquiry form.

Breez value: Wise could integrate Lightning rails via Breez SDK to support instant, borderless settlements for users in emerging markets and underserved corridors. This would reduce FX costs and delays, and provide an additional payout option for customers who prefer or need self-custodial, digital value transfer.

4. [Remitly](#) – 7.8 M active customers; \$54.6 B volume 2024, global (immigrant corridors). Partnerships: partner@remitly.com.
Breez value: By adding Breez SDK, Remitly can offer real-time Lightning payouts to recipients in mobile wallets or cash-out partners. This makes sending money home faster, cheaper, and more accessible for migrants—especially where mobile and cash networks are strong but banking is limited.
5. [WorldRemit / Sendwave](#) – WorldRemit: 5.7 M users; Zepz (Sendwave): ~\$15 B remitted in 2022, Africa & Asia. Partnerships: media@worldremit.com.
Breez value: With Breez SDK, WorldRemit and Sendwave can power direct Lightning payouts to local wallets or mobile devices, bypassing legacy infrastructure. This enables instant remittances to emerging markets, improves customer reach, and reduces cash-out friction for unbanked users.
6. [Ria Money Transfer](#) – \$42–49 B send volume; ~20 M annual users (est.), global. Partnerships: Ria Digital Partnerships form.
Breez value: Ria can use Breez SDK to offer 24/7 Lightning remittance settlement globally, extending digital reach to regions with limited banking and enabling lower-cost, real-time delivery for senders and recipients.
7. [Xoom \(PayPal\)](#) – 4–5 M monthly visits, global. Partnerships: PayPal Partner support.
Breez value: Xoom could add Lightning as a payment and payout rail, giving users an instant, borderless alternative to fiat—ideal for wallet-to-wallet, micro-remittance, or crypto-friendly use cases where speed and cost are crucial.
8. [Intermex](#) – 6 M U.S. customers (2023), U.S.–Latin America. Partnerships: Partner With Us form.
Breez value: Intermex could use Breez SDK to launch digital remittances with Lightning payouts, expanding its mobile-first reach in Latin America,

lowering settlement costs, and enabling real-time, transparent transfers.

9. [Bitso](#) – 6 M+ users; \$8 B crypto remittances (2023), Latin America.
Partnerships: Bitso Business integration.
Breez value: Bitso can use Breez SDK to boost Lightning wallet functionality, supporting instant micro-remittances and frictionless cross-border payments for users and business partners in the region.
10. [OFX](#) – 1 M+ transfers; \$66 B in transfers, global (FX, large transfers).
Partnerships: B2B page.
Breez value: OFX could use Breez to settle FX transfers instantly via Lightning, improving speed and transparency for business/retail clients while lowering operational costs across multiple currencies.
11. [Azimo](#) – 1 M+ users (est.), Europe & Global. Partnerships: Partnership program/contact.
Breez value: Azimo can deliver funds instantly over Lightning to digital wallets, eliminating delays and high fees from traditional bank rails for both senders and recipients.
12. [Paysend](#) – 10 M customers, global. Partnerships: Corporate partnerships.
Breez value: Paysend could use Breez SDK to enable seamless, end-to-end Lightning-powered remittances, with real-time delivery to wallets and reduced costs for global and corridor-specific transfers.
13. [Taptap Send](#) – \$600 M in 2021 remittances (user estimate), Africa & South Asia. Partnerships: Partner form.
Breez value: Taptap Send can deliver remittances directly to Lightning or mobile wallets, expanding access for the unbanked and making settlement instant, cheap, and secure for low-value payments.
14. [Transfast \(Mastercard\)](#) – Major reach; integrated into Mastercard network, global. Partnerships: Mastercard Biz contact.
Breez value: Transfast could extend Mastercard's reach by using Breez SDK to let cash agents or digital endpoints settle remittances instantly via Lightning, even for offline or rural users.
15. [InstaReM](#) – ~\$9 B in 2022 volume (est.), Asia-Pacific. Partnerships: Corporate inquiry form.
Breez value: InstaReM can use Breez SDK to enable fast, low-fee,

cross-border FX and remittance settlements over Lightning, appealing to businesses and individuals seeking efficiency.

16. [Wari](#) – Large West Africa presence (user est.), West Africa. Partnerships: Corporate partnerships.
Breez value: Wari can leverage Breez SDK to move diaspora and intra-Africa remittances instantly via Lightning, reaching rural/remote users and bypassing cash-out bottlenecks.
17. [Palawan Express](#) – Top domestic remittance volume (est.), Philippines. Partnerships: Site contact.
Breez value: Palawan Express could use Breez SDK to settle domestic and incoming remittances to Lightning or digital wallets instantly, enabling low-cost, 24/7 access for unbanked Filipinos.
18. [Euronet](#) – \$42 B annual revenues, global. Partnerships: B2B partnerships page.
Breez value: Euronet could power instant cross-border Lightning settlements for banks, fintechs, and their users, streamlining international payments and reducing legacy infrastructure costs.
19. [RemitOne](#) – 50k business customers, global. Partnerships: Contact form.
Breez value: RemitOne can enable partners to automate B2B micro-remittances globally over Lightning, supporting cheaper, programmable, real-time settlements for clients.
20. [Xendpay](#) – Millions of users (est.), UK/outbound. Partnerships: Partner programme.
Breez value: Xendpay could integrate Breez SDK to power zero-fee, fast Lightning payout corridors, ideal for expats and gig workers sending money home efficiently.
21. [Knabu](#) – SMB + remittance mix, North America. Partnerships: Contact form.
Breez value: Knabu can offer self-custodial Lightning transfers for SMB and remittance clients, supporting real-time, programmable business and small-value payouts.
22. [CurrencyFair](#) – 50k+ transfers/month, EU/global. Partnerships: Partner program.
Breez value: CurrencyFair could match P2P currency exchange users and

settle instantly via Lightning, giving users faster, lower-cost FX and remittance options globally.

Platforms are ordered by total user base, annual send volume, or network size using published statistics. All entries operate in Bitcoin-legal jurisdictions and present clear opportunities for Breez SDK: instant, self-custodial Lightning payouts, reduced banking reliance, and new wallet-based rails.

[Google Sheet Table with Contacts for Remittance Platforms](#)

3. Gig Economy Platforms – Real-Time Pay for On-Demand Workers

Introduction:

Gig platforms connect independent workers to on-demand job opportunities across sectors like rideshare (Uber, Lyft), food delivery (DoorDash, Gojek), microtasking (Mechanical Turk, Clickworker), and freelancing (Fiverr, Upwork). This vertical includes both high-scale platforms with millions of workers and region-specific services in Latin America, Southeast Asia, and India. The inclusion prioritized platforms with measurable global or regional scale, cross-border workforces, and frequent small-value payouts.

Breez SDK enables real-time, self-custodial earnings for gig workers—resolving common challenges such as payout delays, dependency on banks, and high cross-border remittance fees. By allowing instant Lightning settlements after each job or delivery, these platforms can boost worker satisfaction, reduce reliance on intermediaries (e.g., Stripe, banks), and serve the underbanked. Bitcoin's neutrality and Lightning's speed make them ideal tools for high-churn, mobile-first gig sectors.

Top Gig Economy Platforms

1. [Uber](#) – ~161 million monthly active users (Q3 2024), global. Press: press@uber.com.

Breez value: Uber's vast driver network spans dozens of countries, many with limited or costly access to banking. By integrating Breez SDK, Uber could instantly pay drivers and couriers after each trip or delivery—removing the need to wait days for batch processing or bank settlement. This benefits both banked and unbanked workers by giving them self-custodial, global earnings with no risk of withheld funds, chargebacks, or cross-border payment delays. It also lowers Uber's payout processing costs and eliminates dependency on slow or expensive third-party rails.

2. [Bolt](#) – ~100 million registered users (2024; ~20M MAU est.), Europe/Global. Press: press@bolt.eu.

Breez value: Bolt's ride-hailing, micro-mobility, and delivery workers operate across many banking and currency zones. Breez SDK enables instant, self-custodial Bitcoin payouts for drivers and couriers, streamlining settlements and giving workers real-time access to income regardless of local banking hours or restrictions. This positions Bolt to attract and retain gig workers, support underbanked populations, and simplify cross-border operations by reducing FX and remittance costs.

3. [Just Eat Takeaway](#) – ~100 million registered users (2024; ~20M MAU est.), Europe, UK, CA, AU. Press: pressoffice@justeattakeaway.com.

Breez value: As a leading food delivery group operating in over 20 countries, Just Eat Takeaway can use Breez SDK to settle payments instantly to couriers and restaurants. This removes friction from bank-based or batch payments, allows for low-fee micro-settlement after each delivery, and offers a modern, global payout experience that is especially valuable for international or migrant workers who face banking hurdles.

4. [Zomato](#) – ~90 million annual transacting users (2024; ~10M MAU est.), India/UAE. Press: media@zomato.com.

Breez value: Zomato's massive user and courier base in India and beyond often deals with inconsistent banking. Breez SDK lets couriers receive earnings directly and instantly in Bitcoin after each delivery, bypassing traditional bank settlement times, currency conversion headaches, and payout minimums. This supports the growth of gig work in emerging markets and opens up participation to millions more.

5. [Care.com](#) – ~35 million members (2024), global. Press: press@care.com.

Breez value: Care.com's caregivers and household helpers often rely on slow or delayed bank transfers for earnings. By integrating Breez SDK, Care.com could pay providers immediately upon job completion. Self-custodial Lightning payouts ensure global access, empower caregivers with control over their money, and reduce the risk of payout errors or delays—benefiting both the platform and its users.

6. [Grab](#) – ~42 million monthly transacting users (Q3 2024), Southeast Asia. Press: press@grab.com.

Breez value: Grab's super-app covers a wide range of gig work and regions with variable banking infrastructure. With Breez SDK, Grab can provide

drivers and delivery partners with instant, self-custodial Lightning payouts for every completed trip or delivery—eliminating settlement delays, reducing admin costs, and improving worker satisfaction across countries with different currencies and payment systems.

7. [Gojek](#) – ~38 million monthly active users (2024), Indonesia/SEA. Press: corporatepr@gojek.com.

Breez value: Gojek’s partners and gig workers can receive instant, global payments after each job using Breez SDK, without waiting for banks to process funds or for minimum payout thresholds. This is a game-changer for the unbanked or cross-border workers and reduces friction for freelancers and the company itself.

8. [DoorDash](#) – ~37 million monthly active users (2024), North America/global. Press: pressoffice@doordash.com.

Breez value: DoorDash “Dashers” often want rapid access to earnings but face fees and delays for same-day transfers. Breez SDK enables instant, self-custodial payouts after every delivery—eliminating bank holds and offering Dashers full control, anywhere. DoorDash can reduce its reliance on payment intermediaries and better support gig workers who need flexible, real-time income.

9. [Rappi](#) – ~30 million monthly active users (2024), Latin America. Press: press@rappi.com.

Breez value: Latin America’s gig economy faces significant banking challenges and FX costs. Breez SDK lets Rappi pay couriers instantly and globally via Lightning, allowing for borderless, real-time earnings—even for those without bank accounts. This enhances Rappi’s reach, efficiency, and appeal among workers and merchants.

10. [Ola](#) – ~28.6 million monthly active users (Q3 2024), India, UK, AU. Press: media@olacabs.com.

Breez value: Ola can use Breez SDK to instantly pay drivers after every ride or task, reducing the need for expensive and slow banking systems. Bitcoin Lightning payouts also support drivers operating internationally and those who are underbanked, offering a unique advantage in a highly competitive market.

11. [BlaBlaCar](#) – ~27 million annual active members (2024), global. Press: press@blablacar.com.

Breez value: BlaBlaCar facilitates cross-border carpooling and shared rides, often across countries with varying currencies. Breez SDK supports instant, self-custodial Lightning payments for drivers and passengers, removes FX and bank fees, and enables direct, trustless settlement for every ride.

12. [Lyft](#) – ~24.4 million monthly active riders (Q3 2024), US/Canada. Press: press@lyft.com.

Breez value: Lyft drivers can use Breez SDK to receive instant Bitcoin earnings after each trip, bypassing bank schedules and giving them immediate, borderless access to income. This supports driver retention, reduces payout overhead for Lyft, and brings additional financial flexibility to the Lyft community.

13. [Deliveroo](#) – ~8.3 million monthly active users (2024), UK/EU/APAC. Press: press@deliveroo.co.uk.

Breez value: Couriers and partners get real-time, self-custodial Lightning payouts via Breez SDK after every delivery. This reduces banking dependency, payout admin, and enables Deliveroo to attract gig workers who value speed and flexibility.

14. [Thumbtack](#) – ~10 million users (2024), US. Press: press@thumbtack.com.

Breez value: Lightning-powered instant payments through Breez SDK allow service professionals to be paid directly and immediately after jobs, supporting better cash flow, reducing admin friction, and giving home service providers new payment options beyond cards or bank deposits.

15. [Freelancer](#) – ~68 million registered users (2024; active user base undisclosed), global. Press: press@freelancer.com.

Breez value: Freelancers can withdraw earnings instantly to a Lightning wallet, removing the friction and fees associated with traditional withdrawal methods. Breez SDK lets users worldwide participate, even in regions where PayPal or banks are limited, and supports cross-border collaboration at a lower cost.

16. [Fiverr](#) – ~4.3 million active buyers (2023), global. Press: press@fiverr.com.

Breez value: Instant, self-custodial payouts for freelancers are possible with Breez SDK, allowing them to receive Bitcoin after every completed order, no matter their country. This lowers withdrawal fees, supports micro-payments for digital gigs, and gives global reach to sellers.

17. [Clickworker](#) – ~4 million registered users (2024), global. Press: press@clickworker.com.
Breez value: Microtask workers on Clickworker can receive instant, no-minimum payouts via Lightning, improving liquidity and making micro-jobs more practical and appealing worldwide.
18. [TaskRabbit](#) – ~4 million users (2024), US/UK/EU/Canada. Press: press@taskrabbit.com.
Breez value: Taskers benefit from instant Lightning payments for completed jobs, rather than waiting for platform or bank settlements. Breez SDK increases earning flexibility, reduces payout support overhead, and appeals to the modern, mobile-first workforce.
19. [Guru](#) – ~3 million users (2024), global. Press: press@guru.com.
Breez value: Guru freelancers can receive instant Bitcoin earnings for project milestones, with no need for banking intermediaries, making global collaboration seamless and opening new markets.
20. [Turo](#) – ~3.5 million guests, 360,000 car listings (2024), US/UK/global. Press: press@turo.com.
Breez value: Car owners can get paid instantly after each rental via Breez SDK, reducing admin time and financial risk, and enabling borderless, real-time settlements for the growing sharing economy.
21. [Rover](#) – ~2 million pet owners/sitters (2024), NA/EU. Press: press@rover.com.
Breez value: Breez SDK lets sitters and walkers receive immediate payouts after each service, even outside banking hours or locations, making pet care jobs more attractive and financially flexible.
22. [Airtasker](#) – ~2.2 million users (2024), AU/global. Press: press@airtasker.com.
Breez value: Taskers get paid instantly via Lightning for each job, reducing time-to-cash, making the platform more competitive, and appealing to freelancers who value flexibility and real-time settlement.
23. [Microworkers](#) – ~2 million workers (2024), global. Press: support@microworkers.com.
Breez value: Small-value digital tasks can be settled instantly with

Lightning, giving workers in emerging markets new income streams without banking barriers or payout minimums.

24. [PeoplePerHour](#) – ~1 million active users (2024), UK/global. Press: support@peopleperhour.com.

Breez value: Global freelancers benefit from instant, borderless, low-fee payouts in Bitcoin, expanding access to digital work for the underbanked and removing typical banking friction for withdrawals.

25. [Wonolo](#) – ~1 million workers (2024), US. Press: press@wonolo.com.

Breez value: On-demand workers can receive immediate Lightning payments after each shift, simplifying cash flow, reducing administrative burden, and increasing worker satisfaction.

26. [Mechanical Turk](#) – ~500,000 requesters/workers (2024 est.), global. Press: press@amazon.com.

Breez value: Breez SDK enables real-time, small-value payments for microtasks worldwide. Workers can get paid for each task completed without waiting for thresholds or banking delays, ideal for distributed, global teams.

27. [Shipt](#) – ~300,000 shoppers (2024), US. Press: press@shipt.com.

Breez value: Shoppers enjoy faster access to earnings after each order, helping them manage expenses in real time, with Lightning removing payout fees and admin lag.

28. [Angi](#) – ~250,000 professionals (2024), US. Press: press@angi.com.

Breez value: Breez SDK can offer instant Bitcoin payouts for completed jobs, lowering the cost and complexity of payouts for service professionals, and giving them direct control over their earnings.

Platforms were sorted by estimated user base, worker population, or usage volume (where available), sourced from investor reports, public stats, or Similarweb traffic data. Only platforms operating in Bitcoin-permissive jurisdictions were included. Use case relevance was assessed by payout model (frequency, intermediaries), geographic payment friction, and the opportunity for self-custodial disbursement.

[Google Sheet Table with Contacts for Gig Economy Platforms](#)

4. Social Networks – Global Communities, Emerging Payments

Introduction:

Social networks facilitate broad user interaction, content sharing, and community-building at global scale. Platforms selected include global giants (Facebook, Instagram, Twitter/X), regional leaders, and emerging decentralized networks, all with significant active user bases and engagement. Services are included if they offer, or could offer, peer-to-peer value transfer—provided Bitcoin is legal in their main markets.

Top Social Networks Platforms

1. [Facebook](#) – ~3.07 billion monthly active users. Facebook is the world's largest social network, spanning nearly every country (except where restricted).
Media inquiries: press@fb.com.
Breez value: Enables instant peer tipping and donations on posts or live streams using Lightning, letting creators and users support each other directly with self-custodial microtransactions—no platform payout delays or heavy fees.
2. [Instagram](#) – ~2.00 billion MAUs. Instagram is a global platform for photos, reels, and creator-driven content. Press: press@fb.com.
Breez value: Lightning tips for posts, reels, and Stories enable direct fan support—instantly, globally, and with self-custody—so creators aren't forced to wait for platform payouts.
3. [Snapchat](#) – ~900 million MAUs. Snapchat is a leading multimedia messaging and social content app, especially strong in North America and Europe. Press: press@snap.com.
Breez value: Real-time Lightning micro-payments let fans tip creators for snaps and Stories, opening up global instant earnings for Snapchat influencers and storytellers.
4. [LinkedIn](#) – ~930 million MAUs. LinkedIn is the world's top professional social network, with strong traction in North America, Europe, India, and beyond. Press: press@linkedin.com.
Breez value: Micro-payments and tips enable experts, creators, and mentors to monetize advice or premium content, opening new revenue streams for professional knowledge and unlocking global access.

5. [Pinterest](#) – ~570 million MAUs. Pinterest is a visual discovery platform with high engagement among creators, especially in the US and Europe. Press: press@pinterest.com.
Breez value: Micro-donations and premium content tips give Pinterest creators a new way to monetize, receive instant Lightning payments for tutorials or guides, and expand their audience globally.
6. [X \(Twitter\)](#) – ~550 million MAUs. X (formerly Twitter) is the premier microblogging and social commentary platform worldwide. Press: press@twitter.com.
Breez value: Global, instant Lightning tips for tweets support value-for-value and direct fan support, allowing creators to receive funds instantly with no reliance on platform payout cycles—reducing risk for both users and the platform.
7. [Reddit](#) – ~500 million MAUs. Reddit is a global community forum and content platform, with deep US engagement and growing worldwide reach. Press: press@reddit.com.
Breez value: Lightning-powered tipping for comments and posts incentivizes quality content and rewards moderators or creators directly, using self-custodial, instant micro-payments.
8. [Quora](#) – ~400 million MAUs. Quora is a global question-and-answer and knowledge-sharing platform, strong in the US, India, and Europe. Press: press@quora.com.
Breez value: Lightning tips for high-value answers and pay-per-premium content could help experts and knowledge workers monetize, creating a global, self-custodial knowledge market.
9. [Tumblr](#) – ~135 million MAUs. Tumblr is a microblogging and creative community network with a strong international audience. Press: press@tumblr.com.
Breez value: Enables tips for posts, supporting fan creators and niche communities; creators get direct, instant Lightning payouts for original content and art.
10. [Threads](#) – ~100 million+ MAUs (early 2024 estimate). Threads is Meta's global text-focused social platform, quickly expanding. Press: press@fb.com.
Breez value: Early adoption of Lightning tips allows instant support for new creators, letting fans tip posts globally and supporting value-for-value even

before ad monetization is mature.

11. [VK \(VKontakte\)](#) – ~91 million MAUs. VK is the top social network in Russia and CIS countries. Press: press@vk.com.

Breez value: Lightning tips offer an alternative for global payments—especially for creators seeking less reliance on the ruble or local payment rails.

12. [ShareChat](#) – ~180 million MAUs. ShareChat is India's leading regional-language social app. Press: press@sharechat.co.

Breez value: Enables micro-payments for posts and tips in regional languages, empowering creators in underbanked areas to monetize with instant Lightning payments.

13. [Moj](#) – ~160 million MAUs. Moj is a top short-video social platform in India, catering to regional language creators. Press: press@sharechat.co.

Breez value: Micro-tipping for short videos helps mobile-first audiences support local creators instantly and globally—ideal for India's gig economy.

14. [Josh](#) – ~300 million MAUs. Josh is another major Indian short video app, with wide reach among younger users. Press: media@verse.in.

Breez value: Lightning tips for creators enable cross-border fan payments and real-time monetization, even for creators without access to cards or banks.

15. [Likee](#) – ~150 million MAUs. Likee is a global short video platform with a strong Asian presence. Press: pr@likee.video.

Breez value: Live video tips and instant Lightning payments enhance creator monetization, enabling fans to reward content creators in real time.

16. [Discord](#) – ~200 million MAUs. Discord is the top global community and chat app, used by creators, gamers, and communities everywhere. Press: press@discord.com.

Breez value: Peer tipping and server monetization are unlocked via Lightning; users can reward moderators, creators, or peers instantly in any community, expanding monetization beyond subscriptions.

Platforms are ordered by monthly active users or engagement, from sources like Statista and company filings. Platforms with substantial social/community features and clear Breez SDK use cases (tipping, donations, content unlocking) are

prioritized.

[Google Sheets Table with Contacts for Social Networks Platforms](#)

5. Creator Economy Platforms – Direct Monetization Without Intermediaries

Introduction:

This vertical covers platforms where users monetize content via subscriptions, tips, digital products, or fan support—spanning video, writing, audio, and more. Included are category leaders (YouTube, Patreon, Substack) and platforms with proven creator audiences and built-in payout or monetization tools. Only platforms operating where Bitcoin is permitted and with sizable user bases were included.

Top Creator Economy Platforms

1. [YouTube](#) – Active users: 2.53 billion MAU (2024); Region: Global. Contact: press@google.com (Press).
Breez value: The leading video platform for creators, YouTube supports fan subscriptions and live tipping. Breez SDK could power instant Lightning tips, micro-payments for content, and global, non-custodial creator payouts—helping creators access their earnings instantly in Bitcoin.
2. [TikTok](#) – Active users: 1.59 billion MAU (2025); Region: Global (except mainland China). Contact: pr@tiktok.com (Press).
Breez value: TikTok’s in-app gifts and tips could be supplemented with Lightning-powered tips using Breez SDK, enabling creators to receive global, real-time Bitcoin payments with minimal fees and self-custody, regardless of local payment infrastructure.
3. [OnlyFans](#) – Registered users: 305 million fans (2023); Region: Global. Contact: press@onlyfans.com (Press).
Breez value: OnlyFans creators could receive private, instant Bitcoin payouts, lowering reliance on banks, reducing chargebacks, and supporting audiences in countries with limited fiat options.
4. [Twitch](#) – Active users: 240 million MAU (2025); Region: Global. Contact: press@twitch.tv (Press).
Breez value: Live streamers can receive instant Lightning tips and subscriptions via Breez, bypassing Twitch payout cycles and enabling

non-custodial, global earnings.

5. [SoundCloud](#) – Users: 175 million+ MAU (est. 2019); Region: Global. Contact: press@soundcloud.com (Press).
Breez value: Breez SDK can enable instant Bitcoin micro-donations and track purchases, with funds sent directly to artists worldwide, avoiding payout thresholds and cross-border issues.
6. [DeviantArt](#) – Registered users: 100 million+ (2023); Region: Global. Contact: merch@deviantart.com (Business).
Breez value: Artists can accept Bitcoin for subscriptions or tips on exclusive content, with no payout delays and instant, global access.
7. [Medium](#) – Active users: ~81 million MAU (2025); Region: Global. Contact: support@medium.com (Support).
Breez value: Writers could monetize posts with Lightning-powered micropayments, letting readers tip or pay per article directly in Bitcoin, bypassing Medium's centralized payout pool.
8. [Etsy](#) – Active buyers: 95 million (2024); Region: Global (mostly US/EU). Contact: press@etsy.com (Press).
Breez value: Sellers can accept Lightning payments for handmade goods, with instant settlement and reduced fees, appealing to creators in underserved regions.
9. [WEBTOON](#) – Active users: 85 million MAU (2022); Region: Global (especially Asia/US). Contact: corp@webtoon.com (Business).
Breez value: Comic creators can unlock new revenue streams by accepting instant, global micro-tips and payments from fans in Bitcoin, without app store or platform fees.
10. [Substack](#) – Active users: 20+ million MAU (2023); Region: Global. Contact: partnerships@substack.com (Business).
Breez value: Newsletter writers can receive direct Bitcoin payments for premium content, offering global reach and instant access to funds without Stripe or PayPal.
11. [Patreon](#) – 8 million+ monthly patrons (2024); Region: Global. Contact: partnerships@patreon.com (Business).
Breez value: Creators can receive memberships and tips instantly in Bitcoin,

reducing fees and payout delays, and offering fans more payment flexibility.

12. [Ko-fi](#) – 1+ million creators; millions of supporters (2024); Region: Global.
Contact: support@ko-fi.com (Support).
Breez value: Enables direct Bitcoin tips and digital sales, giving creators instant, self-custodial earnings and bypassing platform payout cycles.
13. [Buy Me a Coffee](#) – 300,000+ creators (2024 est.); Region: Global. Contact: support@buymeacoffee.com (Support).
Breez value: Allows global fan tips in Bitcoin, with instant creator payouts and lower fees for micro-support.
14. [Fanhouse](#) Now [Passes](#) – Hundreds of thousands of users (2024 est.); Region: Global (strong US/Asia). Contact: founders@fanhouse.app (Partnerships).
Breez value: Enables fans to tip or subscribe to creators in Bitcoin instantly, supporting privacy and global access for both fans and creators.
15. [Fansly](#) – ~130 million users (2024 est.); Region: Global. Contact: support@fansly.com (Support).
Breez value: Adult creators gain instant Bitcoin payouts, discreet transactions, and access to fans who can't pay via card.
16. [pixiv FANBOX](#) – 13.5 million users (2023); Region: Primarily Japan, global fans. Contact: via Pixiv.net.
Breez value: Artists and cosplayers can accept global Lightning payments, giving fans more support options and creators immediate access to earnings.
17. [Cameo](#) – 2–3 million MAU (2024 est.); Region: Global (mainly US). Contact: partnerships@cameo.com (Business).
Breez value: Enables instant Bitcoin payments for custom creator videos, giving celebrities and fans a faster, more flexible payment method.
18. [Kick](#) – 10 million+ accounts (2023); Region: Global (mainly US). Contact: support@kick.com (Support).
Breez value: Supports Lightning tipping and subscriptions for streamers, with near-zero fees and instant access for crypto-native audiences.

Platforms are ranked by creator/fan base, MAU, or monetization activity, using official reports and market research. Breez SDK integration is evaluated based on its

ability to provide instant, self-custodial, global Lightning payments for creators and fans.

[Google Sheets Table for Creator Economy Platforms](#)

6. Resource Sharing Platforms – Unlocking Trustless Physical Access

Introduction:

Resource sharing platforms connect individuals to share, rent, or lend physical assets—homes, vehicles, equipment, and more. This list features both mass-market (Airbnb Experiences, Turo) and niche players, prioritized for scale, transactional frequency, and true peer-to-peer engagement. All platforms operate in regions allowing Bitcoin transactions and facilitate direct value exchange between users.

Top Resource-Sharing Platforms

1. [Airbnb](#) – 275 million+ users (2024). Airbnb operates in 220+ countries, connecting guests and hosts for stays and experiences. Contact: contact.press@airbnb.com.
Breez value: Enables instant Lightning-powered Bitcoin payments for bookings, reduces payout delays, and lowers cross-border friction for hosts and guests.
2. [Uber](#) – 161 million monthly active users (Q3 2024). Uber is global in 10,000+ cities. Contact: press@uber.com.
Breez value: Instant, self-custodial BTC payouts to drivers after every ride; direct BTC ride payments for users.
3. [Grab](#) – 42 million monthly transacting users (Q3 2024). Super-app for rides, delivery, and payments in Southeast Asia. Contact: press@grab.com.
Breez value: Lightning-powered payouts for partners/drivers; supports low-cost, cross-border payments.
4. [Rapido](#) – 31.8 million monthly active users (Q3 2024). India's largest bike taxi platform.
Breez value: Instant BTC payouts to drivers; enables remittances and reduces reliance on banks.
5. [Ola](#) – 28.6 million monthly active users (Q3 2024). Major in India, UK, Australia.
Breez value: Real-time, borderless Lightning settlements for rides and

deliveries.

6. [BlaBlaCar](#) – 27 million annual active members. Carpooling leader across Europe, India, LATAM. Contact: press@blablacar.com.
Breez value: Riders and drivers settle trip costs with Bitcoin, instantly, and without FX fees.
7. [Lyft](#) – 24.4 million active riders (Q3 2024). North America. Contact: press@lyft.com.
Breez value: Lightning payouts for drivers; BTC payment options for riders.
8. [Couchsurfing](#) – 18 million members. Worldwide travel community. Contact: media@couchsurfing.com.
Breez value: Lightning for voluntary BTC tips or peer rewards between hosts/travelers.
9. [JustPark](#) – 14 million users. UK/US P2P parking. Contact: media@justpark.com.
Breez value: Instant BTC payments for parking space owners; micro-payments for short stays.
10. [Zoomcar](#) – 10 million+ users. Peer car rental, mostly India.
Breez value: Lightning payments streamline car rentals and deposits, ideal for cross-border users.
11. [Turo](#) – 3.5 million guests, 360,000 listings. P2P car sharing, US/EU/CA/AU. Contact: press@turo.com.
Breez value: Direct BTC payouts for owners, instant rentals/refunds, cross-border support.
12. [Getaround](#) – 1.6 million drivers. Short-term P2P car rentals, US/EU. Contact: press@getaround.com.
Breez value: Instant BTC payments between owners and renters; reduces FX friction.
13. [Zipcar](#) – 1 million+ members. Car sharing, US/UK/EU. Contact: media@zipcar.co.uk.
Breez value: Lightning for instant, cross-border vehicle sharing payments.
14. [InDrive](#) – 200 million+ app downloads. Rapidly growing ride-hail in

emerging markets.

Breez value: Direct Lightning payments in underbanked markets; global P2P mobility.

15. [Neighbor](#) – ~1 million users (2024 est.). US-based peer storage sharing.
Breez value: Hosts and renters can settle instantly in BTC, reducing platform friction.
16. [Rover](#) – 2 million+ pet owners and sitters (US, Canada, Europe).
Breez value: Lightning enables fast, secure payments for pet-sitting/walking; instant payouts to caregivers.
17. [GetMyBoat](#) – 2 million+ users (global). Boat, yacht, and watercraft sharing.
Breez value: Enables instant, cross-border payments for boat owners; micro-rentals with Lightning.
18. [Boatsetter](#) – 50,000+ users (US, Caribbean). Peer-to-peer boat rental.
Breez value: Lightning allows for instant, secure payments and fast owner settlements.
19. [BabyQuip](#) – 50,000+ customers (US, Canada, UK). Baby gear rentals for traveling families.
Breez value: Instant Lightning payments reduce payment friction for renters and providers.
20. [LiquidSpace](#) – ~100,000+ users (US, global). Flexible workspace and office rental.
Breez value: Lightning streamlines payments for short-term space rentals.
21. [Peerspace](#) – 50,000+ hosts and guests (US, UK). P2P on-demand venue rental.
Breez value: Lightning for instant payouts to hosts and reduced booking friction.
22. [ShareGrid](#) – ~150,000 members (US). Camera and production gear rental.
Breez value: Lightning for gear rentals: instant, secure, and borderless payments.
23. [Hiyacar](#) – ~150,000+ users (UK). P2P car rental.
Breez value: Lightning for real-time rental payments and instant owner

payouts.

24. [Airbnb Experiences](#) – (User base overlaps with Airbnb; millions of bookings). Marketplace for in-person/virtual experiences.
Breez value: Hosts receive instant BTC payouts for unique activities; global Lightning micro-payments.
25. [Peerby](#) – 500,000+ users (EU, especially Netherlands).
Neighbor-to-neighbor goods sharing.
Breez value: Lightning enables instant, local payments for item lending/borrowing.
26. [Fat Llama](#) – 500,000+ users (US, UK). Peer rental of equipment.
Breez value: Micro-rentals and security deposits become seamless with instant BTC.
27. [Swimply](#) – ~100,000+ users (US, Australia, Canada). Peer-to-peer pool rental.
Breez value: Pool owners receive Lightning payouts instantly for hourly/daily rentals.

Platforms are ranked by user count, listing volume, or transactional activity (from public sources and press releases). Only those with peer-to-peer dynamics and Breez SDK fit are included; pure B2C rental companies and Bitcoin-restricted markets are omitted.

[Google Sheets Table for Resource Sharing Platforms](#)

7. Messaging Platforms – Enabling P2P Payments in Everyday Chat

Introduction:

Messaging platforms serve as daily communication tools for billions, increasingly integrating value transfer features. Platforms were selected based on global or regional dominance, active user base, and chat-centric engagement. Only those whose core use is messaging—and which operate where Bitcoin payments are allowed—are included.

Top Messaging Platforms

1. [WhatsApp](#) – ~2.0 billion monthly active users. WhatsApp is used globally (in over 180 countries) except mainland China, with especially high penetration

in Asia, Latin America and Europe. Meta (WhatsApp's parent) handles media inquiries via its press office (e.g. press@meta.com).

Breez value: Integrating Breez allows instant, low-fee Lightning payments between WhatsApp users worldwide – enabling cross-border remittance and micropayments within chats, while preserving user self-custody and privacy.

2. [Facebook Messenger](#) – ~1.0 billion MAUs. Messenger is a core global messaging app (especially strong in North America and Europe). Like WhatsApp, Messenger is owned by Meta; press inquiries can go to the Meta Newsroom (press@meta.com).

Breez value: Lightning integration would allow Messenger users to send Bitcoin instantly to each other (for payments or tips) without intermediaries, adding fast peer-to-peer settlement and self-custody to the chat experience.

3. [Telegram](#) – ~950 million MAUs. Telegram is a fast-growing global messenger with users worldwide (notably Europe, Middle East, Latin America, and Asia). Press/business contacts: Telegram provides a media bot (@pressbot) and general inquiries to info@telegram.org.

Breez value: Adding Lightning lets Telegram users transact cross-border payments or micro-payments directly in chats. This leverages Telegram's global reach while providing instant, low-cost Bitcoin settlement under user control.

4. [Microsoft Teams](#) – ~320 million MAUs. Teams is a work-oriented chat platform used globally across enterprises (integrated in Microsoft 365). Media relations are handled by Microsoft's communications team (contact via Microsoft Newsroom or PR channels).

Breez value: Lightning in Teams would let colleagues or business partners send instant Bitcoin payments (for expenses, bounties, etc.) directly in chat, enabling near-instant, cross-border corporate payments or peer transfers without leaving the collaboration tool.

5. [Viber](#) – ~250 million MAUs. Viber (by Rakuten) is widely used in Eastern Europe, the Middle East, Southeast Asia and Russia. Viber press contacts are available via Rakuten's PR channels (e.g. Rakuten Media Relations).

Breez value: Embedding Lightning in Viber would let its users (across many emerging markets) send instant, low-fee bitcoin payments to each other globally, unlocking new peer payment and merchant payment flows within

chats under full self-custody.

6. [WhatsApp Business](#) – ~200 million MAUs. WhatsApp Business (the commerce version of WhatsApp) has hundreds of millions of active business and consumer accounts worldwide. It is also under Meta; media inquiries route through Meta's press (press@meta.com).

Breez value: For businesses, Lightning offers immediate global settlement when customers pay via Bitcoin, facilitating micropayments or pay-for-content within chats. Breez would give self-custodial, instant payment capabilities to WhatsApp Business chats, reducing reliance on conventional payment processors.

7. [Discord](#) – ~196 million MAUs. Discord is a globally popular chat platform (especially among gamers and communities) in North America, Europe, etc. Press inquiries go to Discord's media relations (contact information not publicly listed; e.g. press@discord.com is known).

Breez value: Lightning would let Discord users quickly transact (e.g. tipping streamers or peers) across servers and countries. This adds fast, global micropayment capabilities to Discord, enabling innovative use cases like pay-per-chat or creator rewards under decentralized self-custody.

8. [Google Chat](#) – ~100 million MAUs. Google Chat (formerly Hangouts Chat) is part of Google Workspace for business and personal chat globally. Media/press: Google's press team (sea-press@google.com, etc.) handles inquiries.

Breez value: Integrating Lightning in Google Chat would provide Workspace users with instant, cross-border payment options (e.g. paying contractors or settling expenses) directly in chat, bringing self-custodial bitcoin settlement into the enterprise collaboration workflow.

9. [LINE](#) – ~97 million MAUs. LINE is a dominant messenger in Japan and Taiwan, also used in Thailand, Indonesia and elsewhere in Asia. Media inquiries use LINE's official contact form.

Breez value: LINE already has LINE Pay, but adding Lightning via Breez could enable truly global bitcoin payments between users. This means friends or merchants on LINE could settle payments instantly worldwide (beyond LINE's regional payment networks) while users keep full control of their funds.

10. [Zalo](#) – ~77.6 million MAUs. Zalo is Vietnam's leading messaging app (mostly

used in Vietnam and by the Vietnamese diaspora). It is run by VNG Corp; media/business queries can go to VNG's contact (e.g. vngcorporation@vng.com.vn).

Breez value: Adding Lightning payments to Zalo would let Vietnamese users and businesses send instant bitcoin payments worldwide. This offers a fast cross-border payment option alternative to local systems, with low fees and self-custody – valuable in a growing digital economy.

11. [Signal](#) – ~70 million MAUs. Signal is a privacy-focused messenger used globally (notably in the US and Europe). Signal Foundation's media contact is press@signal.org.

Breez value: Though Signal has explored payments, Lightning via Breez would allow Signal users to send instant, private bitcoin payments (akin to the ethos of Signal) across borders. This adds secure P2P micropayment functionality to Signal chats, combining privacy with decentralized money transfers.

12. [Slack](#) – ~54 million MAUs. Slack is a leading team chat platform worldwide (enterprise and tech communities). Since Slack is now part of Salesforce, press inquiries route to Salesforce PR (pr@salesforce.com).

Breez value: Lightning in Slack lets colleagues send Bitcoin instantly to each other in channels or DMs (for splitting bills, microgrants, etc.), speeding up peer-to-peer corporate payments and enabling new “pay-for-collaborative-service” features – all with self-custodial security.

13. [KakaoTalk](#) – ~53.5 million MAUs. KakaoTalk is South Korea's dominant messenger (almost all of South Korea's population). It's run by Kakao Corp; media inquiries are via Kakao's PR (exact contact not listed publicly).

Breez value: KakaoTalk already has Kakao Pay, but Lightning would add global bitcoin payments. Korean users could quickly pay overseas contacts or services in bitcoin, benefiting from instant settlement and self-custody beyond Kakao's payment system.

14. [BiP](#) – ~26 million active users (3-month MAU). BiP is an international messenger launched by Turkcell (Turkey) with growing use in Turkey and Indonesia. Turkcell's press mentions BiP's milestone (e.g. 26M in 2021).

Breez value: Lightning payments in BiP would empower users in Turkey and other markets with fast bitcoin transfers in chat (e.g. paying tips or splitting costs across borders), offering a decentralized, instant payment option beyond local currency channels.

15. [Kik](#) – ~15 million MAUs. Kik is a chat app mainly used by younger users, particularly in North America. Kik’s media inquiries can be sent to press@kik.com.
Breez value: With Lightning, Kik users could send microtransactions (e.g. game/game-item payments or peer tipping) instantly to each other anywhere. This adds global, low-fee payment capability to a social chat platform popular with teens, enabling new user interactions monetarily.
16. [GroupMe](#) – ~12 million MAUs. GroupMe (by Microsoft) is a group messaging app used mostly in the US. Microsoft’s communications team handles media inquiries (see Microsoft Media Relations above).
Breez value: Lightning in GroupMe means users in group chats can instantly pay each other or settle group expenses in bitcoin (e.g. splitting a bill), with near-zero fees and full control, greatly simplifying peer settlements in any country.
17. [Threema](#) – *User count not publicly reported*. Threema is a privacy-focused messenger popular in Switzerland and parts of Europe. Media inquiries can be emailed to press@threema.ch.
Breez value: Integrating Lightning would let Threema’s privacy-minded users exchange payments as easily as messages. They could send instant, encrypted bitcoin transactions globally in chats – combining Threema’s self-custody ethos with Lightning’s decentralized, fast payments.
18. [Wire](#) – *User count not publicly available*. Wire is an end-to-end encrypted messenger used in business and by privacy enthusiasts worldwide. Business contact (Wire AG) is via press@wire.com.
Breez value: Lightning would enable Wire users to make immediate, secure micropayments over the network (for consulting fees, tipping, etc.) without leaving the app. This adds a layer of instant, decentralized payment capability to a secure messaging platform, useful for distributed teams.
19. [Rocket.Chat](#) – *User count not published*. Rocket.Chat is an open-source team chat used by enterprises globally. (Press contact via Rocket.Chat’s website.)
Breez value: Lightning would enable organizations on Rocket.Chat to send instant bitcoin payments internally or to clients, facilitating micropayments or contract payments within chat.

20. [Element \(Matrix\)](#) – *User count not published*. Element is a decentralized, federated chat client (Matrix protocol) used by privacy and tech communities.

Breez value: Lightning would integrate peer-to-peer bitcoin micropayments into decentralized chat rooms – perfect for community tipping or microtransactions without trusting a central server.

Ordered by monthly active users, from public and industry sources. Only messaging-focused platforms (not social or creator-first) are listed, with priority given to those where Breez SDK could add value through Lightning payments (tips, remittance, pay-per-message).

[Google Sheets Table for Messaging Platforms](#)

8. Email Platforms – Global Communication with Payment Potential

Introduction:

Email platforms underpin digital communication for consumers and businesses worldwide, offering untapped potential for integrated peer payments. Included are providers with the largest global user bases and strong presence in Bitcoin-permissive regions. Both free and paid (enterprise/consumer) email services are considered if they allow user-driven communication flows.

Top Email Platforms

1. [Gmail \(Google\)](#) – **Active users:** ~1.8 billion; **Region:** Global (dominant in North America, Europe, Asia). **Contact:** Google doesn't publish a public email, but partnership inquiries can be directed via the [Google Cloud/Workspace Partner Program](#) or Google Ads sales channels.
Breez value: With an enormous user base, Gmail integration with Breez would allow users to send/receive Bitcoin over Lightning directly in email threads – e.g. tipping content creators or charging for premium email content/paywalled replies. This enables **instant peer-to-peer micropayments and global settlements** within the world's largest email platform, reaching billions of users.
2. [iCloud Mail \(Apple\)](#) – **Active users:** ~850 million (Apple iCloud accounts as of 2018); **Region:** Global (Apple's ecosystem across US, Europe, Asia). **Contact:** Apple offers no public email; business or developer partnerships are generally handled via [Apple's developer relations](#) or press inquiries.
Breez value: iCloud's massive user base (many on iPhone/Mac) could gain

built-in Lightning payments in Mail. For example, users could attach Lightning invoices to emails or unlock premium messages via BTC tip, enabling global micropayments without currency conversion. Even if Apple's current policies are restrictive, a Breez-like feature could **enhance iMessage/Mail** by adding seamless BTC payments to Apple's ecosystem.

3. [Outlook.com \(Microsoft\)](#) – **Active users:** ~400 million; **Region:** Global (strong in North America, Europe, business users worldwide). **Contact:** Partnership inquiries typically go through the [Microsoft 365 Partner Network](#) or Microsoft Ads channels.

Breez value: Outlook users (including former Hotmail users) could benefit from Lightning integration via Breez SDK. For example, corporate or personal email threads could include Lightning payment links for invoicing or tipping. This would allow **instant, low-fee BTC payments** globally, useful for paying for premium newsletters or donations directly through Outlook mail. Microsoft's vast ecosystem (LinkedIn, Office 365) could leverage this for novel invoicing features.

4. [Yahoo Mail](#) – **Active users:** ~225 million; **Region:** Global (popular in North America, parts of Asia; strong in Japan under Yahoo Japan). **Contact:** Yahoo Mail is part of Yahoo Inc. (Apollo Global). Partnership or business inquiries can be sent via the [Yahoo Inc. "Contact Us" page](#) (which offers a web form for Yahoo Mail).

Breez value: Yahoo could integrate Lightning-based tips or paid email replies to re-energize user engagement. For instance, a publisher could charge a small BTC fee for premium newsletter content, or users could send instant tips in Bitcoin to each other via mail. This adds **peer-to-peer micropayment capability** to Yahoo Mail, aligning with its large, established user base.

5. [Proton Mail](#) – **Active users:** ~100 million (Proton **accounts** as of Apr 2023); **Region:** Global (strong in Europe and privacy-conscious markets worldwide). **Contact:** Proton has a [Partners & Affiliates](#) program and general [contact form](#) for business inquiries.

Breez value: As a privacy-focused encrypted email service, Proton Mail is a natural fit for Bitcoin. Breez would let Proton users send Lightning payments directly via email (e.g. encrypted Bitcoin tips or payments). This aligns with Proton's privacy ethos (on-chain keys never leave the user's device) and adds a **native BTC-payments layer** to secure email. Features could include paid replies (recipients charge a small BTC to read), donation/paywall

functions, and seamless global Bitcoin transfers for Proton's privacy-minded audience.

6. [Rambler Mail](#) – **Active users:** ~98 million accounts (Rambler.ru hack data, 2012); **Region:** Russia/CIS. **Contact:** Rambler is part of the Rambler Group (Afisha-Rambler-SUP). Business inquiries can use general contact channels on [Rambler's site](#) or press contacts in Moscow.

Breez value: Rambler's large Russian user base could use Lightning for instant ruble-denominated BTC transfers across borders. For example, Russian bloggers or journalists using Rambler Mail could monetize emails by requesting micro-donations in sats. Breez would enable **cross-border, low-fee payments** inside Rambler Mail – valuable given global sanctions/FX challenges, effectively serving as a global settlement layer for Rambler's audience.

7. [Mail.ru](#) – **Active users:** ~47 million monthly; **Region:** Russia/CIS. **Contact:** Mail.ru Group (now VK) can be contacted via corporate channels (e.g. pr@corp.mail.ru for media/partners).

Breez value: A leading Russian platform, Mail.ru integration with Breez would similarly enable peer-to-peer BTC payments via email. Russian users could send Lightning invoices within Mail.ru (e.g. to pay for freelance work or donate), tapping into an alternative payment network. This would provide **fast, low-cost Bitcoin transfers** for Mail.ru's 47M users, complementing local payment systems and fostering innovation in the region's email ecosystem.

8. [Yandex.Mail](#) – **Active users:** ~28 million (active monthly, 2019); **Region:** Russia/CIS (also Turkey, Israel, other regions via Yandex 360). **Contact:** Yandex has a corporate [contact page](#) (no direct email listed), and Yandex 360 for Business partners.

Breez value: Yandex.Mail's users could leverage Lightning for international Bitcoin transfers and microtransactions. For example, a Yandex user could pay a small BTC fee to expedite an email or send BTC tips without leaving the inbox. This enables **instant cross-border payments** within Yandex's ecosystem, attractive for its tech-savvy audience. It also extends Yandex's services into crypto-friendly territory, potentially increasing user engagement.

9. [Zoho Mail](#) – **Active users:** ~15 million; **Region:** Global (strong in Asia, North America). **Contact:** Zoho has a sales email and a [contact page](#) for

partnerships.

Breez value: Aimed at businesses and SMBs, Zoho could embed Lightning payments into its email/workflow suite. For example, Zoho Mail could let senders attach Bitcoin invoices to emails (automatically generating Lightning invoices for quick payment), or allow tipping content in newsletters. This provides **instant micropayments** for Zoho's business users – e.g. paying invoices or collecting small payments – without banking delays. Global teams using Zoho could settle balances via Bitcoin instantly.

10. [GMX Mail](#) – **Active users:** ~11 million; **Region:** Europe and global (GMX/1&1, popular in Germany, US). **Contact:** Owned by 1&1 Mail & Media, partner inquiries can use [1&1 IONOS contact](#) channels.

Breez value: GMX's large free-email user base could use Lightning for small payments in email. For example, users might pay a few cents of Bitcoin to remove ads from an email newsletter or to unlock extra storage. Integrating Breez could let GMX differentiate itself by offering **built-in BTC-payments**, appealing to European users interested in Bitcoin.

11. [Tutanota](#) – **Active users:** ~10 million; **Region:** Global (based in Germany). **Contact:** Tutanota provides a [contact form](#) and press email (press@tutanota.com).

Breez value: As an encrypted email provider, Tutanota aligns closely with cryptocurrency use. Breez integration would allow Tutanota users to send Lightning invoices or tips without sacrificing privacy. For example, a user could send a pay-to-read email where the recipient pays a small BTC amount (via Lightning) to decrypt it. This enhances Tutanota's privacy mission with a native **Bitcoin-payment channel**, enabling secure, permissioned content monetization directly in email.

12. [Seznam Email](#) – **Active users:** ~6 million (Czech Republic, 2014 data); **Region:** Czech Republic (and Slovakia). **Contact:** Seznam.cz handles inquiries through its [corporate site](#).

Breez value: Seznam's local user base could benefit from Lightning payments for microtransactions. For instance, Czech publishers or service providers emailing customers could include Lightning payment links for instant invoices. Breez would enable **fast BTC settlements** even across currencies, useful in a Euro country. As a Czech leader, Seznam could innovate by adding crypto to its services, appealing to tech-forward users.

13. [AOL Mail](#) – **Active users:** ~1.5 million; **Region:** Mostly USA (legacy Yahoo/AOL audience). **Contact:** AOL (Verizon Media) partnership queries go via Verizon Media business contacts.
Breez value: Although smaller today, AOL still has a loyal user base. Lightning integration (via Breez) could revive interest: users could send Bitcoin tips or use pay-per-email features. For example, an AOL user could tip a helpful answer in AOL Community using Lightning. This adds a modern payment twist to the veteran service, enabling **peer-to-peer micropayments** even on legacy platforms.
14. [Orange Mail](#) – **Active users:** *Not publicly reported*; Orange.fr domains power tens of millions of French email accounts. **Region:** France (Orange telecom). **Contact:** Orange has a [business contact](#) page (no direct email), or press@orange.com.
Breez value: French Orange Mail users could leverage Lightning for international payments. For instance, small businesses emailing clients could attach Lightning invoices in their mail. This allows **instant cross-border transfers** (EUR to BTC) from within the email client, useful for Europe-wide transactions and for enabling peer-to-peer payments without relying on Eurozone banks.
15. [Free Mail \(Free.fr\)](#) – **Active users:** *Not publicly reported*; Free's ISP (Iliad) provides email to millions of French subscribers. **Region:** France. **Contact:** Free has [corporate contacts](#) (business@free.fr).
Breez value: Similar to Orange, Free Mail could include Lightning support so that French users can quickly send Bitcoin payments via email. This might attract crypto-aware customers and add value to Free's offerings. Example: freelancers using Free Mail email BTC payment requests in satoshis.
16. [Naver Mail](#) – **Active users:** *Not publicly reported*; Naver is South Korea's top web portal. **Region:** South Korea. **Contact:** Naver has a [contact page](#) (mainly Korean).
Breez value: In Asia, Lightning could facilitate fast FX-free payments. Korean users could send Lightning payments to anyone globally. For example, a Naver user emailing a friend abroad could instantly send Bitcoin. This adds an appealing cross-border payment tool in a region known for tech adoption.
17. [Walla! Mail](#) – **Active users:** *Not publicly reported*; Walla! is a leading Israeli portal (owned by Bezeq). **Region:** Israel. **Contact:** Inquiries to Bezeq/Walla

media relations (media@bezeq.co.il).

Breez value: Israeli users (where Bitcoin is legal) could use Walla Mail for Lightning payments. Israeli developers or content providers could monetize newsletters via BTC tips. It adds a digital, global payments layer to Israel's email market.

18. [Alice Mail](#) – **Active users:** *Not publicly reported*; Italy's Telecom Italia (TIM) provides email via alice.it. **Region:** Italy. **Contact:** Corporate partner inquiries at TIM (relazioni.investitori@telecomitalia.it).

Breez value: For example, Italian small businesses emailing invoices could include Lightning payment links to get paid instantly in bitcoin. Breez would bring **Bitcoin micropayments** into Italy's telecom-based email ecosystem.

19. [Mailfence](#) – **Active users:** ~600,000 (Mailfence states managing 600k accounts); **Region:** Belgium/global. **Contact:** Mailfence is run by ContactOffice; partner inquiries via mailfence.com/contact.

Breez value: A secure Belgian email service, Mailfence with Lightning means users could charge for secure email responses or send BTC donations for encrypted mail. This adds a privacy-preserving payment layer on top of Mailfence's encrypted service.

20. [Hushmail](#) – **Active users:** *Not publicly reported*; Hushmail is a Canadian encrypted email provider. **Region:** Global (Canada). **Contact:** Hushmail sales via sales@hushmail.com.

Breez value: Hushmail users would value Lightning's privacy + security. Breez could enable Hushmail users to send Bitcoin payments in email without third parties knowing, complementing their encrypted mail. For example, charging small fees for confidential email consultations paid in sats.

21. [Runbox](#) – **Active users:** *Not publicly reported*; Runbox is a small Norwegian secure email service. **Region:** Global (Norway). **Contact:** sales@runbox.com.

Breez value: Runbox's privacy-centric users could use Lightning payments to send/receive funds via email. This allows private, instant Bitcoin transfers integrated with a Norwegian email host, appealing to Runbox's international privacy-minded clientele.

Ranked by active user base (MAU/WAU) from industry sources, company reports, and analyst estimates. Only global or regionally dominant providers in Bitcoin-legal

markets are included. Breez SDK value is measured by the ability to enable Lightning payments directly in email threads or as micro-invoices.

[Google Sheets Table for Email Platforms](#)

9. Donation/Fundraising Platforms – Peer Support Without Borders

Introduction:

Donation and fundraising platforms enable individuals and organizations to receive financial support for personal, charitable, or emergency needs. This list includes global leaders and regional standouts that serve diverse causes and user communities, provided they operate where Bitcoin donations are permitted and serve a broad user base.

Top Donation & Fundraising Platforms

1. [GoFundMe](#) – The largest personal fundraising site globally, with \$30 billion+ raised and 190 million+ people in its community. Geographically broad (global reach from its U.S. base) with 1.4 million charities and projects on platform. Contact: Media inquiries via canadapress@gofundme.com (press team); Partnerships/general inquiries via its website.
Breez value: Lightning Bitcoin enables truly global, low-fee donations to any GoFundMe campaign (including cross-border giving), and gives donors self-custody of funds and privacy not possible with standard payment methods.
2. [Benevity](#) – Major corporate giving platform (for CSR/employee giving) that processed a record \$3.2 billion in donations in 2023. Serves over 2.3 million donors (employees and customers) across 800+ companies and 450,000 nonprofits worldwide. Headquartered in Canada, serves global nonprofits via corporate clients. Contact: Media (press@benevity.com) and general inquiries via website.
Breez value: Adds Bitcoin Lightning as a donation option for corporate/employee campaigns, enabling truly international, micro-donation campaigns with minimal fees and enhanced donor privacy.
3. [JustGiving](#) – UK-founded platform (now part of Blackbaud) for charities and personal causes. In 2023, UK users donated £550 million on JustGiving, and over £7 billion total has been raised since 2000. Trusted by 450,000+ charities worldwide. Main market: UK and Europe (also global use). Contact: Press via press@justgiving.com; general support via site or help center.

Breez value: Lightning allows supporters (even from outside the UK) to give Bitcoin securely; adds low-cost, borderless payment for charitable donations, and could optionally capture Gift Aid on crypto-donations.

4. [GlobalGiving](#) – International charity platform connecting donors with vetted local projects. In 2023 it raised \$112 million for 8,459 projects in 168 countries. Total donors: ~1.8 million since 2002. Headquartered in Washington, DC, serving NGOs in developing countries globally. Contact: Media inquiries at media@globalgiving.org (press email, per site references).

Breez value: Enables donors worldwide to fund grassroots projects in any country via Bitcoin, bypassing currency/exchange issues and high international fees. Lightning's self-custody and privacy help donors give seamlessly across borders.

5. [PayPal Giving Fund](#) – Online donor-advised fund used for many charities via PayPal/eBay. In 2020 it collected nearly \$500 million in donations from 13 million donors (growing with each year). Reach: global (via PayPal users in 28+ markets). Contact: PayPal corporate PR (see PayPal's press contacts) or via support on site.

Breez value: Giving Fund could accept Lightning BTC gifts as “anonymous” one-time donations, expanding its donor base to crypto users and reducing transaction fees, especially for micro-donations.

6. [Network for Good](#) (a Bonterra platform) – U.S.-based nonprofit fundraising service (now Bonterra) handling small-org donations. Since inception it has processed \$2.2 billion in gifts. Geography: U.S. (HQ Washington, DC) but any eligible charity. Contact: General inquiries via website form or support@bonterra.com; no public press email found.

Breez value: Adding Lightning would let donors (including international crypto-donors) support U.S. charities easily, and reduce overhead on small gifts.

7. [DonorsChoose](#) – Leading U.S. education fundraising site where teachers crowdsource classroom needs. To date raised \$550 million+ for teachers nationwide (over \$100 million in the last year alone). Geography: United States (all public K–12 schools). Contact: Press/media at media@donorschoose.org; other inquiries via site.

Breez value: Enables donors (including international supporters) to contribute Bitcoin for classroom projects; Lightning's low fees and instant transfers make funding small projects easier, and donor privacy is enhanced.

8. [Classy](#) – Large nonprofit crowdfunding and giving platform (acquired by GoFundMe). In 2022, “Classy+GoFundMe” saw 34 million donors giving \$5 billion (via a combined report). Clients: many large nonprofits (e.g. charities, universities) in U.S. and globally. Contact: Info via website (no public press email).

Breez value: By integrating Lightning donations, nonprofits on Classy gain access to a new donor pool and can collect funds internationally at very low cost, boosting global fundraising reach.

9. [Fundly](#) – Donation crowdfunding site for individuals and organizations. Claimed “\$300 million+ donated online with Fundly”. Based in the U.S. but open to any group (nonprofits, schools, individuals). Contact: Support via site (no press email listed).

Breez value: Lightning BTC tips and donations on Fundly pages would allow supporters worldwide to give (or tip) in crypto, reducing credit-card fees and attracting tech-savvy donors seeking privacy.

10. [CauseVox](#) – Nonprofit-focused fundraising platform (crowdfunding and peer-to-peer). Serves thousands of nonprofits (mainly U.S. and Canada). No public donation volume found, but known as a mid-sized P2P platform. Contact: Via website; some press posts available.

Breez value: Lightning donations for community-driven campaigns can engage crypto-friendly communities and provide frictionless international giving with self-custody.

11. [Donately](#) – Donation pages and crowdfunding for nonprofits. Offers custom donation forms and donor management. Geared to U.S. small/medium nonprofits. (No public volume data.) Contact: Support through site.

Breez value: Nonprofits using Donately could give donors a Lightning checkout option, broadening payment methods and lowering per-donation fees.

12. [Givebutter](#) – Social fundraising (campaign pages, events, P2P). (No independent volume figure, but fast-growing in the U.S.) Known as free to use (with tips). Contact: info@givebutter.com or via website form.

Breez value: Donors could pay via Lightning on Givebutter campaigns (especially international ones), benefiting from instant, low-fee processing and anonymity.

13. [DonorDrive](#) – Enterprise fundraising (peer-to-peer, endurance events). Used by big nonprofits (via the Bonterra suite). (No public volume stat.) Contact: info@donordrive.com or site form.

Breez value: Adds Bitcoin micro-donation capability for large-scale peer events, enabling quick global giving and easy integration with crypto wallets.

14. [FundRazr](#) – Canadian crowdfunding for individuals and charities. (No up-to-date totals given publicly.) It was popular for personal causes and non-profits worldwide. Contact: support@fundrazr.com.

Breez value: Lightning integration expands currency options for campaigns, allowing instant BTC contributions to causes (useful for tech-savvy Canadian donors or global supporters).

15. [Donorbox](#) – Donation forms and crowdfunding platform (no platform fees except Stripe fees). Adopted by many small nonprofits. (Public stats unavailable.) Contact: support@donorbox.org.

Breez value: Lightning donation add-on would let Donorbox users accept Bitcoin without heavy developer lift, offering donors a privacy-preserving alternative payment path.

16. [Chuffed](#) – Australian social fundraising platform (nonprofit and community). Early in 2015 it had raised ~\$5.1 million for 1,800 projects. Acts globally (19 countries) but with Aus/NZ focus. Contact: info@chuffed.org.

Breez value: For this P2P site, Lightning donations enable small-dollar global donations and secure crypto options, especially helpful for international donors to local causes.

17. [GivelIndia](#) – Leading Indian donation platform for Indian NGOs. In 2023, processed Rs. 3,000 crore (\$360 million) in donations. (Note: India does not ban crypto usage for donation.) Contact: via site.

Breez value: Would allow Indian charities to tap crypto donors (both local and abroad), avoiding high banking fees, with donors' self-custody in crypto.

18. [Milaap](#) – Indian crowdfunding (nonprofits and personal medical/burial). Millions raised (specific figures not public). Contact: support@milaap.org.

Breez value: Enables donors to contribute Bitcoin on Indian fundraisers, which is valuable for expats or crypto-holders; Lightning's low fees help small donors in India's high-inflation environment.

19. [Tiltify](#) – Streaming charity fundraising (for gamers/streamers raising for

nonprofits). Worked with big names (e.g. Twitch streamers). (Annual volume not public; donated tens of millions via charity streams.) Contact: via website.
Breez value: Streamers could accept Lightning donations directly from viewers worldwide, overcoming geo-blocks and enabling rapid small contributions during live events.

20. [Givelify](#) – Mobile giving app for churches and nonprofits. (Processed hundreds of millions since 2013.) US-focused. Contact: support@givelify.com.
Breez value: A Lightning integration (e.g. within Givelify app) lets church donors give Bitcoin instantly, broadening tithing options and lowering admin cost on micro-gifts.
21. [Qgiv](#) – Online donation forms, auctions, P2P (US-focused). (No total given.) Contact: support@qgiv.com.
Breez value: Nonprofits using Qgiv could advertise a Lightning payment option to crypto-enthusiast donors, enabling fast international gifts and retaining a larger share of each donation.
22. [Every.org](#) – Donation platform for charities (launched 2021). (Small but growing.) Contact: team@every.org.
Breez value: Accepting BTC Lightning via Every.org could attract tech-savvy donors to U.S. charities, broadening giving methods.
23. [Handbid](#) – Mobile and online auction platform. (Used for charity auctions.) Contact: support@handbid.com.
Breez value: Lightning payments can speed auction payments at events and let international supporters pay easily.
24. [StreetSmart](#) – (Example of a national fundraiser aggregator).
Breez value: Lightning could unify donations from migrants/expats with minimal friction.

Platforms are ranked by user numbers, annual volume, or campaign activity (based on official or industry data). Only those with P2P donation flows and clear Breez SDK use cases are included. Platforms with insufficient transparency or legal Bitcoin barriers are omitted.

[Google Sheets Table for Donations/Fundraising Platforms](#)

10. Crowdfunding Platforms – Backing Innovation with Instant

Settlement

Introduction:

Crowdfunding platforms allow entrepreneurs, creators, and communities to raise funds for projects, products, or ventures directly from supporters. Included are the most widely used global and regional platforms, prioritized by backer volume, campaign activity, and presence in Bitcoin-permissive markets. Both reward- and equity-based models are considered if peer funding is core.

Top Crowdfunding Platforms

1. [Kickstarter](#) – Leading rewards platform. Over 24.1M backers have pledged ~\$8.71B across ~277K projects as of April 2025. Global reach (except a few countries). Press/media contact: press@kickstarter.com.
Breez Value: Lightning-enabled bitcoin payments would allow Kickstarter backers worldwide to fund projects instantly with minimal fees and enable micropayments (even tiny tips), while creators benefit from faster settlements and crypto-native funding.
2. [Indiegogo](#) – Major rewards crowdfunding site. To date it has hosted 800K+ campaigns with a community of 9+ million backers from 235 countries. Press contact: press@indiegogo.com.
Breez Value: Lightning integration lets Indiegogo projects accept bitcoin instantly and borderlessly, reducing credit-card fees and settlement delays. Backers in emerging markets could micro-fund campaigns in sats (very small bitcoin units), expanding Indiegogo's global donor base.
3. [Republic](#) – Equity & crypto investing platform (US-based). Has 3M+ community members, supported 3,000+ raises, and deployed ~\$2.6B into startups and crypto projects. Region: global (150+ countries).
Breez Value: Republic could allow accredited and non-accredited investors to commit bitcoin via Lightning, widening investor pools and enabling much smaller investment slices (micro-equity purchases) thanks to low fees. Faster settlement on Lightning suits Republic's tokenized offerings (crypto, NFTs) and international investors.
4. [OurCrowd](#) – Equity crowdfunding for accredited investors (Israel HQ, global offices). 200,000+ registered members, over \$2B in committed investments as of Nov 2022. Press: Leah Stern (leah@ourcrowd.com).
Breez Value: Integrating Lightning would let OurCrowd's accredited

investors move funds quickly into venture deals without banking delays or FX issues. It could also tokenize equity offerings on Bitcoin, opening crypto-native funding channels and catering to the tech-savvy investor base.

5. [Seedrs](#) – UK/EU equity crowdfunding (now part of Republic). Over £2.7B invested across 1,000+ startups since 2012. Press: press@seedrs.com.
Breez Value: Lightning BTC payments could let EU backers invest in startups seamlessly in bitcoin, bypassing cross-border banking and enabling tiny “micro-investments” under £50. Brexit/EU investors get faster settlement; projects see funding land instantly.
6. [Crowdcube](#) – UK equity platform. Enabled £1B+ funding to 1,900+ startups, serving ~860K registered users. Press: press@crowdcube.com.
Breez Value: Adding Lightning would let Crowdcube companies tap into global crypto investors. UK startups could receive bitcoin pledges instantly (avoiding SEPA delays) and reduce transaction fees. Micropayment support could invite very small investors to participate, broadening the funding base.
7. [Fundrise](#) – US real-estate crowdfund (accredited and non-accredited). Manages ~\$2.87B in property equity for 385K+ investors. Press: media@fundrise.com.
Breez Value: While real estate deals are large, Lightning could enable fractional bitcoin investing and payouts. Crypto-savvy investors worldwide could buy into eREITs using sats, and receive rent/dividend payouts on-chain instantly. Low fees and borderless transfers could make real estate crowdfunding more accessible.
8. [Wefunder](#) – US equity crowdfunding pioneer. Has funded \$500+ million into thousands of startups and counts hundreds of thousands of individual investors. Press: press@wefunder.com.
Breez Value: With Lightning, Wefunder could accept bitcoin for Reg CF or A+ rounds, greatly simplifying international investing. Faster settlements mean startups get money immediately upon close (vs. weekslong ACH delays). Also, micro-investments (<\$100) could be easier via sats than credit cards.
9. [MicroVentures](#) – US equity platform. Over 200K investors have invested >\$550M across 1,200+ offerings. (Media: info@microventures.com).
Breez Value: Lightning BTC funding would help MicroVentures attract crypto investors. Startups could list tokenized securities payable in sats. Instant micropayments could enable smaller, global contributions to startup rounds.

10. [EquityNet](#) – US business crowdfunding (accredited). 200K+ users, \$600M+ raised for 1,000+ businesses. Press: info@equitynet.com.

Breez Value: Lightning integration could streamline small-business equity raises. Entrepreneurs could run funding campaigns accepting bitcoin pledges, instantly converting sats to capital. Lower fees and direct payments help small firms reach borderless investors and pay minimal origination costs.

11. [CrowdStreet](#) – US commercial real-estate investing. Claimed “billions invested” in 800+ offerings since 2012. Press: pr@crowdstreet.com.

Breez Value: Lightning could allow real estate deals to tap international crypto capital. Accredited investors could fund property deals with bitcoin instantly, even pooling small sums via sats. Faster settlement and self-custody appeal to crypto-rich investors.

12. [Invesdor](#) – Leading pan-European crowdfunding (Nordics/DACH). 170K+ investors, €438M raised (all-time). Press: press@invesdor.com.

Breez Value: Lightning could make Invesdor truly global. Startups in Europe could receive bitcoin investments instantly (bypassing SEPA), and also allow fragmented tiny investments (e.g. €1 via sats). As a licensed platform, Invesdor can build blockchain securities; Lightning payments fit naturally into this tokenized equity model.

13. [Fundable](#) – US SaaS platform for startups (equity/sales). Used by 1000s of companies (revenue raised not publicly disclosed).

Press: support@fundable.com.

Breez Value: By adding Lightning payments, Fundable-funded startups could let supporters pre-order products or equity with bitcoin. Crowdfunding campaigns would clear funds instantly, and the low fee structure encourages many small contributors.

Ranked by backer/user count and fundraising volume using public sources and platform disclosures. Platforms must allow P2P or project-driven funding, be legal for Bitcoin use, and offer Breez SDK integration potential (real-time, self-custodial payouts to campaigners).

[Google Sheets Table for Crowdfunding Platforms](#)

VI. Conclusion and Strategic Recommendations

The analysis confirms that Breez SDK is strategically positioned to capitalize on the burgeoning global P2P technology landscape. Its core strengths—self-custody, instant settlement via the Lightning Network, virtually non-existent transaction fees, and frictionless global access without mandatory end-user KYC—directly address prevalent and significant pain points within traditional and even some existing crypto payment systems across a multitude of P2P verticals. The identified market opportunities, particularly within Direct Marketplaces (P2P E-commerce), Remittances, the Gig Economy, Resource Sharing, and the Creator Economy, are substantial, with TAMs ranging from tens of billions to trillions of dollars annually. These sectors are ripe for the type of payment innovation Breez SDK enables.

The confluence of powerful global trends, including the persistent march towards digital-first economies, a discernible generational shift favoring decentralized and transparent financial solutions, and the increasing utility of Bitcoin as both a store of value and a medium of exchange, creates exceptionally fertile ground for Breez Technology's expansion. The path to widespread adoption, however, is paved not by Bitcoin evangelism alone, but by delivering a demonstrably superior user experience. The philosophy that "Experiences are what change people's minds, and we build those experiences with technology" is central. Breez SDK allows platforms to offer better, faster, cheaper P2P payments; that Bitcoin is the underlying technology can initially be a secondary consideration for the end-user. The positive experience itself becomes the most potent advocate for the underlying technology.

To effectively capitalize on these opportunities, the following strategic recommendations are proposed:

1. **Prioritize High-TAM, High-Pain Verticals:** Focus business development efforts intensely on **Direct Marketplaces (P2P E-commerce)** and **Remittance Platforms** due to their massive TAMs and the clear, acute payment challenges that Breez SDK directly solves (high fees, slow cross-border settlement). The **Gig Economy** follows closely due to its scale and the critical need for instant worker payouts.
2. **Champion the "Nodeless (Liquid) Implementation" for Developer Adoption:** Aggressively market the Nodeless option to platform developers, emphasizing its "drop-in" simplicity, abstraction of Lightning complexities (no channel/LSP management for the integrator), and the added benefit of Confidential Transactions on the Liquid sidechain for asset/amount privacy. This lowers the barrier to entry significantly.
3. **Target Bitcoin-Receptive Demographics and Geographies:** Develop

targeted outreach and partnership strategies for platforms serving Millennials, Gen Z, and users in emerging markets. These demographics show higher affinity for Bitcoin and are prevalent in verticals like the Creator Economy, Gig Economy, and Remittances.

4. **Showcase Success Stories as Proof Points:** Leverage existing integrations (e.g., Zaprite, Misty Breez, Yopaki, Flash) as compelling case studies and testimonials. Demonstrating real-world benefits and ease of integration is more persuasive than theoretical advantages.
5. **Emphasize Unique Differentiators:** Continuously highlight the core advantages of self-custody with the restraints of the Liquid Sidechain (user empowerment, trust, reduced intermediary risk) and the dramatic cost savings and efficiency gains over traditional payment processors and custodial crypto solutions.
6. **Foster a Dual Ecosystem Approach:**
 - **Existing Platforms:** Engage established P2P platforms by demonstrating how Breez SDK can reduce their operational costs, improve user experience (e.g., faster payouts), and enable new features (e.g., global micropayments).
 - **New Platforms:** Support and encourage the development of new, "Lightning-native" P2P applications that are built from the ground up to leverage Breez SDK for truly disintermediated and efficient value exchange.

By pursuing these strategic avenues, Breez Technology can significantly accelerate the adoption of self-custodial Bitcoin payments, playing a pivotal role in shaping a more open, efficient, and fair global financial landscape.

VII. Sources

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