



Bitcoin Payment Journey Diagram

For Consumers & Staff

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Visual step-by-step walkthrough of the Bitcoin payment process — from selecting Bitcoin to completing the purchase.

Step-by-Step Flowchart

- 1 **Customer selects Bitcoin** as payment method at point of sale (or online at checkout)
- 2 **Merchant generates an invoice** — wallet app or payment processor creates a QR code with the exact amount
- 3 **Customer opens their Bitcoin wallet app** and selects "Pay" or "Scan"
- 4 **Customer scans the QR code** — invoice details import automatically into the wallet
- 5 **Customer chooses Lightning or On-Chain** (most wallets give a choice)

⚡ Lightning

Seconds · Low fees · Best for £1–£200

🔗 On-Chain

10–60 min · Higher fees · Best for larger amounts

- 6 **Customer checks the amount** in pounds sterling on screen and confirms with Face ID, fingerprint, or PIN
- 7 **Payment is broadcast** to the Bitcoin network — Lightning: instantly · On-chain: to the blockchain
- 8 **Merchant receives confirmation** in their wallet — Lightning: seconds · On-chain: 10–60 minutes for first confirmation
- 9 **Goods or service is released** — merchant confirms "Got it" and completes the order

✓ **Payment complete — transaction is irreversible and final**

Timing Notes

Method	Time to confirmation	Notes
⚡ Lightning	Seconds	Instant for practical purposes
🔗 On-chain (typical)	10–60 minutes	First confirmation typically ~10 minutes; 6 confirmations = fully settled
🔗 On-chain (busy)	Up to several hours	During high-fee periods, low-fee transactions can wait

For Most Retail Transactions

1 on-chain confirmation is sufficient. The merchant does not need to wait for 6 confirmations for a coffee or everyday purchase. For high-value items, 1–3 confirmations is standard.

→ Next Step

Find a Bitcoin-accepting merchant near you at buywithbitcoin.com and try it — the process takes seconds.

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<https://buywithbitcoin.com/>