



PaciPay Gateway

The Pacific Payment Gateway

Accept online payments in Tongan Pa'anga — settled to Tongan bank accounts — at ~1.5% on local rails.

The one line that matters to a Tongan bank

	Stripe	PayPal	PaciPay
Settles in TOP to a Tongan bank account	No	No	Yes
Local-rail all-in fee	n/a	n/a	~1.5%
Funds stay in-country, in the sponsoring bank	No	No	Yes

Stripe and PayPal will not settle in TOP. Today Tongan merchants pay ~5% on cards. **PaciPay does it for roughly a fifth of that — while the bank keeps the account relationship and the float.**

Matched to Stripe & PayPal — and built for Tonga

Same controls as the incumbents Tokenized card vault (no PAN stored), 3-D Secure 2, AES-256-GCM encryption, signed webhooks, idempotency, SDKs + WooCommerce plugin.	Bank-grade login Mandatory two-factor (authenticator or email code) + one-time backup codes so a lost device is never a lockout; hardware-key WebAuthn for admins.
Safeguarding built in Double-entry immutable ledger, daily three-way reconciliation, maker-checker on money moves, regulator-facing safeguarding & float reports.	Sandbox-first & bilingual Instant test keys + published test cards (4242...) → live after KYB, exactly like Stripe; no-code payment links for any website or Facebook; Console and statements in English and Tongan.

The ask a segregated trust account + a domestic account-to-account path (real-time API, the national switch, or ISO 20022 batch files), for a capped, supervised TOP pilot with Tonga Market Ltd as merchant #1 — with NRBT no-objection.

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Independently audited across 22 modules · 545 automated tests green · running live on a staging server. Full parity & banking-standards scorecards available on request. Not a compliance certificate; confirm statutory specifics with NRBT.