



PaciPay Gateway

Secure, Affordable Payments for the Pacific

One-page overview for merchants, banks & partners

THE PROBLEM

Tongan Pa'anga and most Pacific currencies cannot connect directly to Stripe or PayPal. The only local options — BSP (via DOKU) and ANZ — charge around 5% on every online payment and are hard to use. High fees make online trade and money transfer prohibitive for Pacific businesses.

THE SOLUTION — PACIPAY GATEWAY

A Pacific-owned, bank-grade payment gateway that settles locally in TOP, targets 1.5% on local rails (no integration fee for local banks), and is operated 24/7 by an AI monitoring and self-healing system.

Banks today (DOKU / ANZ)	PaciPay — local rails
~5%	1.5%

Save up to 70% on every local transaction.

WHY PACIPAY IS DIFFERENT

- ▶ **Connects to local banks in TOP** — settles in Pa'anga to your Tongan account, the thing Stripe & PayPal won't do.
- ▶ **Latest cyber security** — passkeys, tokenisation, 3-D Secure, HSM-backed keys, AI intrusion detection.
- ▶ **24/7 AI automation & monitoring** — proactive fraud and threat detection with a self-healing operations loop.
- ▶ **Free long-term upgrades** — ongoing features and security updates at no extra licence cost.
- ▶ **Pacific-owned & Pacific-first** — bilingual checkout (English & Tongan; Samoan, Fijian, Tok Pisin coming).
- ▶ **Developer-friendly** — one-click WooCommerce plugin, clean REST API and SDKs, Stripe-grade docs.

HOW IT WORKS

1) Install the PaciPay plugin or integrate the API. 2) Your customers pay securely in their language. 3) Funds clear and pay out to your TOP bank account, less 1.5% on local rails.

PRICING

- ▶ **Local:** 1.5% per transaction on local rails (A2A / EFTPOS). No integration fee for local banks.
- ▶ **International cards:** transparent cost-plus pricing (international card scheme fees apply).

GET STARTED

Pilot enquiries welcome from BSP, ANZ, TDB, MBF, NRBT and Pacific merchants. We provide a sandbox, technical integration support, and a phased rollout.