# PaciPay Gateway

## One-Page Technical Integration

*For bank & acquirer technical teams — BSP / ANZ / TDB / MBF / NRBT sandbox*

### WHAT IT IS

PaciPay Gateway is a Pacific-owned payment orchestration platform. It provides a modern, secure checkout, a WooCommerce/WordPress plugin, no-code payment links, and a REST API to merchants, and routes each transaction to the lowest-cost eligible rail — settling locally in Tongan Paʻanga (TOP). It is designed to sit on top of a partner bank's rails, not to replace them.

### INTEGRATION MODEL

- PaciPay Core (PCI-scoped, on a dedicated VPS) exposes a signed REST API; merchants integrate via plugin, SDK, or a no-code payment link (pacipay.tongamarket.com/pay/…) that works on any website or social channel.
- Bank integration is a server-to-server rail adapter: authorize → capture → refund → settlement-report, secured with mTLS + HMAC. The merchant never touches a bank developer portal — the rail is PaciPay's side of the integration.
- Hosted checkout uses a redirect/iframe so card data is captured only in the PCI zone (PCI-DSS SAQ-A scope for merchants).
- Local account-to-account (A2A) / EFTPOS rail is the priority integration — this enables the 1.5% price point by avoiding card-scheme interchange.
- The full merchant journey is demonstrable today with no bank involvement: deterministic sandbox test instruments (industry-standard card numbers such as 4242 4242 4242 4242, plus local-bank A2A test accounts), a console integration-status panel showing the three legs of every integration live, and a one-click sandbox test payment — all mode-stamped (test vs live) so sandbox traffic is provably isolated from real money.
- Evaluate it yourself in ~15 minutes: self-serve signup at pacipay.tongamarket.com/signup (email-verified, two-factor), then the full store loop live over HTTP — signed checkout-sessions API, hosted payer page, and a signed webhook carrying the store's own order reference that flips the order to paid. Self-created accounts are Test-mode only; live keys stay locked behind PaciPay's KYB. Step-by-step: PaciPay_Evaluator_Test_Script.md.
- Live oversight dashboards for the sponsor bank and the regulator (read-only by construction): the bank sees the safeguarded trust position vs merchant liabilities, settlement batches, payouts and daily reconciliation evidence in real time; NRBT sees aggregate volumes with no merchant PII. Something neither Stripe nor PayPal offers a partner bank.

### WHAT EACH PARTY PROVIDES

| PaciPay provides | Bank / partner provides |
|---|---|
| Checkout, vault/tokenisation, ledger, fraud scoring, reconciliation, dashboards, merchant onboarding, 24/7 AI monitoring, plugin & API. | Rail/API access (A2A/EFTPOS or card switch), a safeguarded settlement/trust account, clearing, and regulatory sponsorship where required. |
| PCI-aligned infrastructure, security operations, merchant support, compliance evidence per module. | Sandbox/test endpoints and credentials, settlement report files, and operational contacts. |

### SECURITY & COMPLIANCE

- Authentication: WebAuthn/FIDO2 passkeys + step-up auth for money actions; hardware keys for admins.
- Data: tokenisation/vaulting (no PAN at rest in app), KMS/HSM keys, TLS 1.3, field-level encryption.
- Cards: 3-D Secure 2 (liability shift). Ops: SIEM + AI intrusion detection, WAF, daily safeguarding reconciliation.
- Regulatory: aligned to NRBT authorisation, Tonga FIU AML/CFT, and PCI-DSS (SAQ-A → Level 1 for PayFac).

### SETTLEMENT FLOW

Customer pays → funds collected into segregated trust account → rail clears (T+1..T+5 per rail) → three-way reconciliation (rail report ↔ double-entry ledger ↔ payout) → payout to merchant TOP account, less 1.5% (local rails).

### PROPOSED PILOT

- Phase 1: sandbox integration against simulator + bank test endpoints; functional + security test pass.
- Phase 2: limited live pilot with a small merchant cohort; daily reconciliation; joint review.
- Phase 3: scale + formal compliance sign-off with NRBT.

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