



PIFS E-COMMERCE
BUSINESS TOOLKITS

USING E-COMMERCE TO HELP CROSS-BORDER RETAIL SELLERS IN SAMOA

A guide to getting more customers online



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FOREWORD FROM PACIFIC ISLANDS FORUM



Over the past few years, E-commerce has become one of the focus areas for the Pacific Islands Forum. We are working hard on this space because we believe that E-commerce has real potential to help Pacific businesses overcome their structural challenges and gain a competitive advantage over their global competitors.

Our activities and those of our partners are carried out under the umbrella of the [Pacific E-commerce Initiative](#) and guided by the directions of the [Pacific Regional E-commerce Strategy and Roadmap](#).

As a regional organisation, our job is to help our members achieve their objectives by working together. In many instances, working together can help us save time and money and achieve better results. The Pacific Regional E-commerce Strategy and Roadmap requires that we work together to develop E-commerce skills for our small businesses. The preparation of business toolkits is a practical way to do so.

Based on a common methodology, which is how we work together, our toolkits have benefitted from the skills of local experts and business leaders who came together to ensure that each toolkit responds to the real needs of the target area and sector.

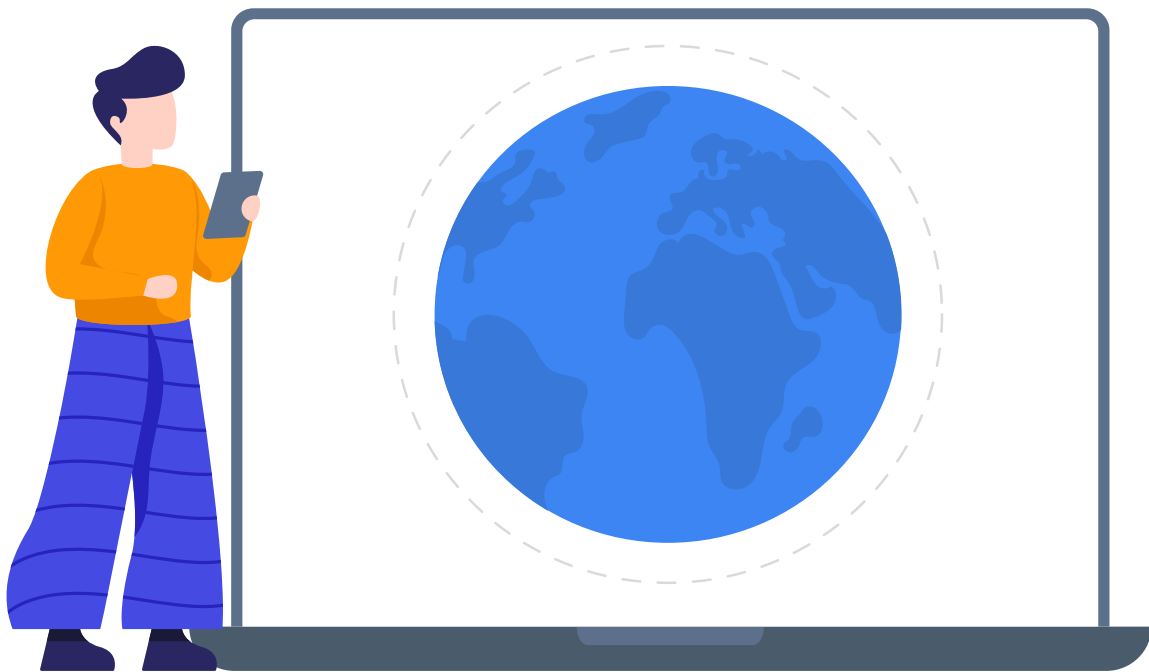
I salute this progressive public-private partnership and wish our small businesses success in their digital journey.

Zarak Khan

Director Programmes and Initiatives
Pacific Islands Forum Secretariat

SECTION 1:

WHY MOVE ONLINE? WHY NOW?



The COVID-19 Pandemic has shifted behaviours of the public and businesses. Online sales, remote work and contactless deliveries have become the norm and expected by buyers. Furthermore, decisionmakers and the large Samoan diaspora are doing online search and directly purchasing products and services for their families through online ecommerce platforms. Therefore, it is critical for your business to have online presence.

This toolkit focuses on helping retailers focusing on the overseas market to harness e-commerce and existing online tools to improve their online presence, improve their marketability and competitiveness.

Retail - Cross Border stores are those retail stores which sell products locally but also just as much or more overseas. Some examples in Samoa are [Eveni Pacific](#), [Mailelani](#), [Kuki](#), [Misiluki](#), [Le Ata](#), [Janets](#), [Vaoala Vanilla](#), [Wilex](#), [Lele Homestead](#), [Koko Moni](#), [Nonu Samoa](#), [Women in Business Development Inc](#) to name a few.

There are three main types of options that Retail - Cross Border should consider: webpages or websites, social commerce, and online marketplaces.

SECTION 2:

WHAT ARE THE DIFFERENT OPTIONS TO GO ONLINE?

Websites

Prior to the popularisation of social media, many businesses in Samoa established websites as a marketing and promotion tool. But these websites tend to be cost and time intensive, often requiring outsourcing to dedicated companies or ICT specialists to develop, maintain and update. This resulted in many of the websites being out of date resulting in lower number of visits.

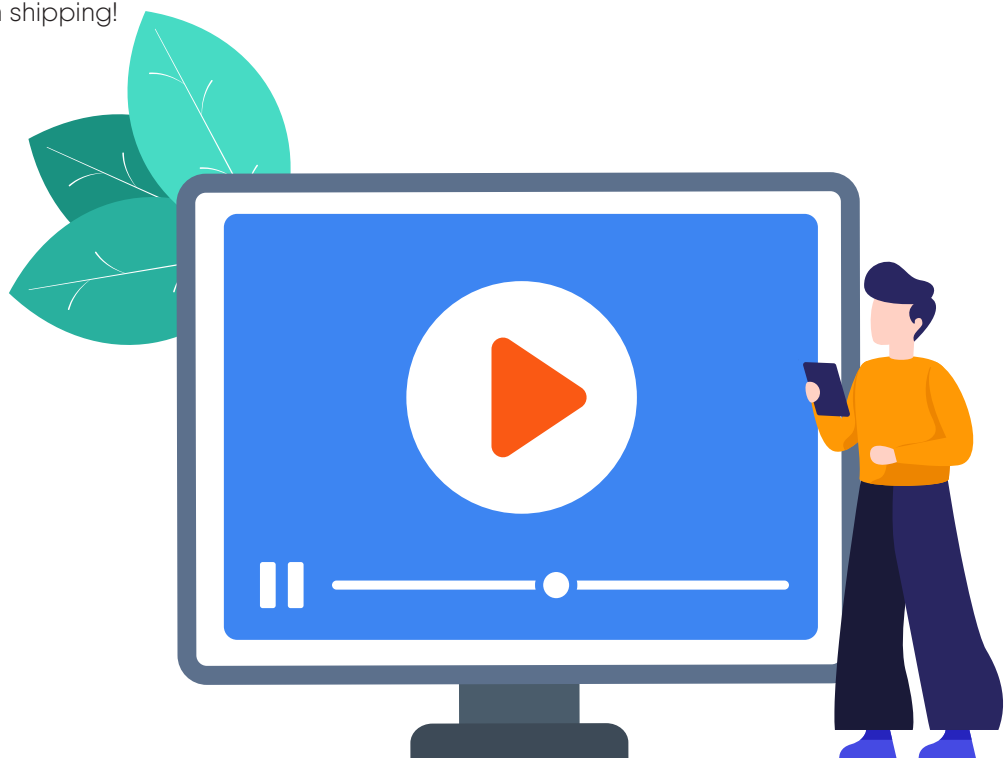
However, if you are serious about cross-border sales investing time and money on a website is not an option you should discard – unlike in the past, platforms such as [Shopify](#), [Squarespace](#), [Wix](#) and [Weebly](#) can help you build and operate your website easily including through the provision of modules to enable marketing and payments, secure transactions and even shipping!

Advantages

- You sell direct and keep the most margin from online customers.
- Full freedom for your own business branding.

Disadvantages

- Costly and time consuming to maintain (need to hire staff).
- Customer conversion will be costly.
- Need to hire staff to manage each different component.
- Change in technology means continuous need for updates.



Social Media platforms

Social Media platforms such as Facebook provide a multitude of cost-effective and often free options to market and sell products and services online. They require less time to maintain and update. Generally, Facebook is the most widely used social media platform in the Pacific followed by Instagram (primarily for youth).

Social Media Platform	Pros	Cons
<u>Facebook</u>	<p>Often easier to update and so provides up to date information about a business service.</p> <p>There are more people using and connecting on Facebook than any other Social Media platform and much more than on websites.</p>	<p>Not suitable for business that sell goods as Facebook does not have a store front/ inventory system.</p> <p>Facebook Marketplace Checkout does not function in Samoa because the banking system in Samoa cannot integrate with Facebook Marketplace.</p>
<u>Instagram</u>	<p>Go to place for teen market.</p> <p>Fast growing commercial adoption due to better visual tools for posting and presenting great photos.</p> <p>Posts can link directly to purchase of products, but this feature is not available in Samoa. It can be enabled if the business has an overseas bank account.</p>	<p>Not as wide reach as Facebook.</p> <p>Interface harder to use and understand vs Facebook.</p>
<u>Twitter</u>	<p>Monitored and frequented by professionals and celebrities.</p> <p>Has more trust with its audience.</p>	<p>Not much usage by the general public and businesses especially in the Pacific.</p>
<u>TikTok</u>	<p>High and increasing number of users including in the Pacific.</p>	<p>Cannot purchase direct on platform.</p> <p>Small market reach in Samoa but growing fast.</p>
<u>YouTube</u>	<p>Large reach and most popular video sharing platform.</p>	<p>Require video content that is harder to create for small businesses.</p>

E-commerce Marketplaces

Global shopping marketplaces such as Amazon, eBay, Alibaba and Etsy revolutionized the online shopping experience of buyers globally. They can present some challenges for Samoan sellers and overseas buyers in Pacific Islands Countries buyers, including due to lack of addressing system and available e-payment options. However, if you are planning to sell your unique products to developed countries markets, global shopping marketplaces are an option that you should consider. Local E-commerce marketplaces such as Maua, Mad Pacific, Makeki Online, MySamoa, Samoa Market and Talofa Vouchers can offer easier access to Samoan businesses. While all of these marketplaces are Samoa based and catering for Samoa buyers, some have been utilized for cross-border sales successfully.

Advantages

- Ready-made system that helps bring your services to a larger audience.
- No need to manage the ICT infrastructure.
- Don't have to worry about getting products to customers.
- Easy to receive payments.

Disadvantages

- Fees.
- No white label, no business branding.
- Selling on a bigger marketplace but also with many competitors for same market.

The following table can help you decide which marketplace to use – if you decide to use one!

E-commerce Marketplace	Pros	Cons
Amazon	<ul style="list-style-type: none"> • One of the biggest e-retailers (the biggest in US) with global market share of 13% • Excellent customer support • Amazon's individual selling plan (AUD 0.99 per unit of sale on Amazon Australia) enough for most third-party sellers that want to get started immediately. • Positive reputation leads to increased sales. • Highly trafficked • Global presence: websites in 15 countries and shoppers buying from 180+ countries 	<ul style="list-style-type: none"> • 5% to 15% referral fees. • Heavy competition • Strict inventory-related information • Limited control over listing - product information is provided by the first seller to list
eBay	<ul style="list-style-type: none"> • Worldwide E-marketplace that provides consumer-to-consumer (C2C) online sales services. As a seller, you can literally sell anything • 168 million active buyers worldwide from 190 countries • Free insertion fee for the first 250 listings • No setup, monthly or annual fees to worry about 	<ul style="list-style-type: none"> • Final value fee up to 15%

<p><u>Alibaba</u></p>	<ul style="list-style-type: none"> • Leading online marketplace in China, comprises of four marketplaces with global market share of 25% – Alibaba.com for business-to-business (B2B), AliExpress and Tmall for business-to-consumer (B2C), and Taobao for C2C • 882 million active consumers • largest and fastest growing marketplace in all of Asia • Simplified entry into Chinese ecommerce ecosystem • Foreign products in high demand 	<ul style="list-style-type: none"> • High costs: Tmall deposit fee, between USD 8,000 and USD 25,000, plus annual service fee of between USD 5,000 to USD 10,000. After that, a commission (2% to 5%) based on products sold • Complex logistics: you'll need to prepare a solid logistics plan which includes how you'll handle shipping, returns, and exchanges • Translation of your product content may be required
<p><u>Etsy</u></p>	<ul style="list-style-type: none"> • Emerging online marketplace for creative goods suitable for Samoan crafts • 50 million active buyers • Cheap setup price – you can open a new Etsy store without having to pay anything 	<ul style="list-style-type: none"> • USD 0.20 listing fee 5% transaction fee
<p><u>Makeki Online</u></p>	<ul style="list-style-type: none"> • Has over 91,000 users both local and overseas • Open to anyone to post – only well-established pay a fee • Average 120 posts daily • Average 600,000 views a month • Viewed from 99 countries 	<ul style="list-style-type: none"> • For notifications only • There is no system for online shopping, purchase, or delivery • Difficult to verify product quality
<p><u>Maua</u></p>	<ul style="list-style-type: none"> • Free for vendors • Open to any vendor • Accurate geolocation system • Available in Samoan language • Integrated with local mobile money providers • Same-day vendor settlement • Cash on delivery available • Open for vendor to self-deliver and keep delivery fees 	<ul style="list-style-type: none"> • Lower number of users compared to Makeki Online and Samoa Market • Fees for buyer
<p><u>Samoa Market</u></p>	<ul style="list-style-type: none"> • Well established overseas clients • Well established local vendor partners • Goods inventory system • Easy buying experience • Established trust with its target market • One of the longest operating Ecommerce websites and therefore well known 	<ul style="list-style-type: none"> • Fees for vendors • Fees for buyers • Not open to all vendors • Delayed vendor settlement



CASE STUDY: Lele Homestead

Lele Homestead was started by the owners' mother as a part time job selling elei at a flea market stall in Apia until the owner's mother passed away. It helped to provide for a family of six paying for school fees and health care. In 2020, Lele was revived as a part time business with a full online focus this time as a Maua online store after the Maua Platform was launched in Samoa. Since 2020, Lele has sold a variety of products such as earrings, ties, handbags, seis, Tokelau fans, organic plates and bowls, taro, koko Samoa and more to buyers in Papua New Guinea, Fiji, Tokelau, American Samoa, New Zealand, Australia, and the US with sales of over WST 36,000.

Here is what the company owner has to say:

Choose the right business name – “We were going for clients that want to buy farm products, handicrafts, and other local products while at the same time not limit the type of products we sold, hence ‘homestead’. ‘Lele’ is a homage to the owner's late mother's name”.

Have a variety of locally produced and unique products – “We look for unique products from vendors who are just starting out and sometimes add value to their products or create our own or package them”.

Tell the stories of the artisans and their products – “Having a story for specific products and conveying them directly to potential buyers via social media is highly effective. For example, explaining the intricate process of how a Tokelauan fan is made helps to inform buyers but also to understand the value of the product they are interested in buying. This gives the buyer the opportunity to explore your business and engage in the conversation that can lead to a sale”.

Package attractively – “It is important to get packaging right as this will make buyers' first impression of your product”.

Make research – “We are attentive to small details and try to study our surroundings to beat our competitors”.

Ship wisely – “For shipping, we mostly use airfreight as it is faster but also cheaper for smaller packages. We bill overseas client directly for the cost of freight, plus packaging, plus quarantine (if needed)”.

When choosing between different marketplaces, ask yourself:

- What are the set up and ongoing costs?
- does it have a support service?
- How and how quickly will I get paid?

- Can my products be specifically promoted or just sold generically?
- Does the marketplace deliver my products?

You can of course choose more than one option, but your costs will increase!



CASE STUDY:

How to join an online marketplace

1. Ecommerce Marketplace Registration

Each marketplace normally onboards you through a website or app. You will be required to provide information on: shop name, address (GPS location), contact name, phone number, email, type of shop, opening hours, catalogue, photos, quantity, and cost of products/services.

2. Payment Method Registration

Depending on the marketplace you might need to register for mobile wallets, have a bank account locally or overseas

3. Contracting

Receive, review, and sign a service level agreement contract with the online marketplace. Pay close attention to the terms and conditions!

4. Set up and Training

The online Marketplace should provide you with set up training

5. Go Live

Before going live, check your online catalogue on the online marketplace. Does it look attractive and are all the descriptions and costs correct?

Start selling online and earning more revenue!

SECTION 3:

WHAT COSTS SHOULD YOU CONSIDER TO TAKE YOUR BUSINESS ONLINE?

Your time!

Whichever option you choose, going online will require **time** – products description, good design, quality photos, communicate with the buyers, answer queries, etc.

ICT needs

A **smartphone device** is recommended as it can be used to send/receive emails, to take photos and video, to post on social media, and even to accept online payments or manage your finances. Whether you buy a new smartphone or ask a relative to send you a used smartphone, it is going to help you stay connected with your customers. It's important that you can respond quickly to their inquiries, comments, and orders.

Dual Sim phone for backup mobile data as well as for different carriers' mobile wallets is highly recommended.

Starting price for smartphone WST 200.

Recommended smartphone for Ecommerce with sufficient camera WST 1,750.

A **tablet or laptop** is also a great resource for any online business. Tablets and laptops are more convenient to manage accounts, invoices, and emails.

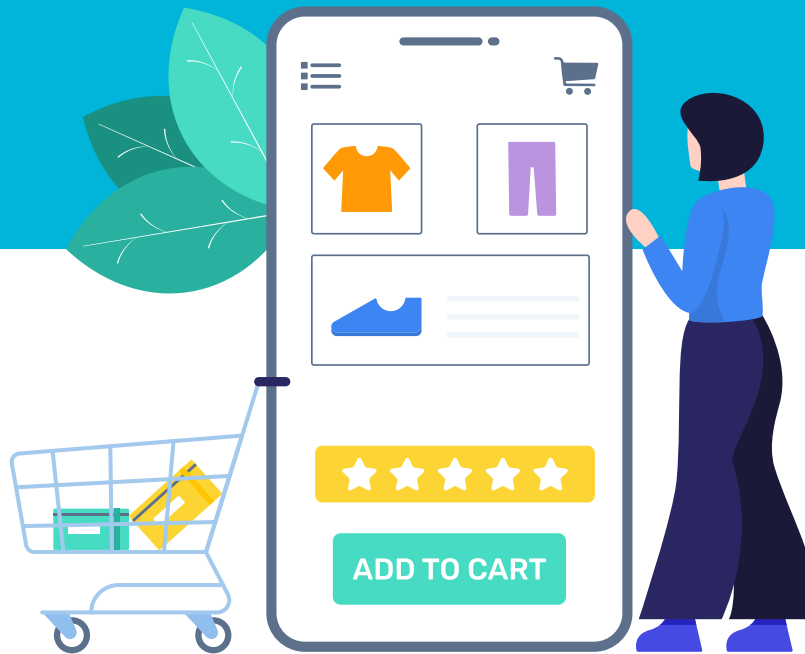
Tablet starting at WST 800, recommended WST 1,100. Laptop start at WST 850 refurbished, recommended for Ecommerce WST 1,750.

A **good quality camera** is very helpful for product photos that can promote your business. If your phone or computer doesn't have a good camera already, you might consider getting a second camera to have for business use.

Recommend good quality smartphone with good camera. Dedicated camera starting price WST 3,000.

Internet Plan. Good access to reliable internet with a backup in case your primary Internet Service Provider goes offline. Vodafone, Digicel, Netvo and Computer Services Limited offer home broadband, satellite internet, fibre optic and 3G/4G cellular services. Fast and affordable internet service is essential for common e-commerce activities such as posting photos/videos, downloading documents, and voice or video calls with customers..

Recommend WST 50 for 50GB Digicel or WST 60 for 60GB Vodafone for 28days.



	Set up costs	Ongoing costs
Social Media	<ul style="list-style-type: none"> • Free. 	<ul style="list-style-type: none"> • Social media and online advertising may be needed to attract clients.
Website	<ul style="list-style-type: none"> • Easy now with online platforms such as Shopify, Squarespace, Wix and Weebly, but monthly fees attached (see below). It is possible to use Open-Source software such as WordPress and Joomla but that will require programming skills or hiring a professional. • It is time consuming choosing the correct theme and creating content such good quality photos and layout. • Finding a payment facility to process payment can be difficult. 	<ul style="list-style-type: none"> • Monthly subscription; for business range USD 10 to USD 500 per month. • Monthly cost for plugins adding features to your website, such as communication plugins for Facebook Messenger and WhatsApp. • Social media and online advertising may be needed to attract clients.
Ecommerce Marketplace	<ul style="list-style-type: none"> • Many do not charge setup fees • Sometimes charge setup fees when the requirements are advanced like payment integration and stock management 	<ul style="list-style-type: none"> • Most charge a monthly subscription fee • Most charge transaction fees on each sale • Extra marketing on the marketplace for your products such as 'Featured' or higher ranking or sponsored require extra payment • May request discounts on products and services

SECTION 4:

GETTING NOTICED ONLINE.

It's not as easy as it used to be to 'go viral', but there are some good practices to follow.

Social media companies use algorithms to make decisions about which content to post on people's news feeds and know what's trending. The algorithm will usually reward a post the more times it is liked, commented, and shared.

- **Be consistent** and be active on your social media accounts.
- **Post answers for frequently asked questions** on your website, product listings, and social media accounts. Some customers don't want to go through the trouble of reaching out to you first.
- **Make sure that pricing and shipping costs are easy to find.**
- **Learn about your customers by using the analytics** tools available to download, usually in the 'Settings' menu of your social media page, marketplace back-end, or website. You can see all kinds of information about your customers, for example which services they were most interested in, which posts they shared the most, and even data about 'abandoned carts', where your customers are from, and how much time they spent on each page of your website.
- **Try to collect emails from your customers** so you can reach out to them with special offers, discounts, and news updates. Since the early days of the internet, email has been, and still is, one of the most effective ways to reach customers on the internet.

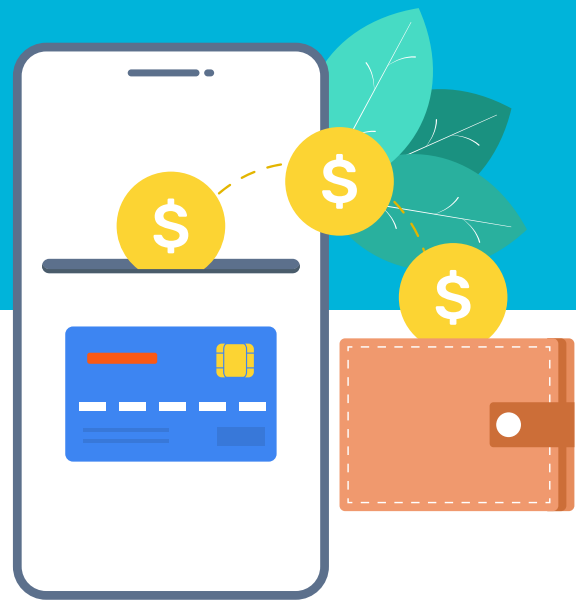
CASE STUDY: Lele Homestead gets noticed

According to Lele Homestead, this is what worked well to get noticed online:

- **Create Social Media Account** – Make use of the existing social media platforms that are free and very popular to promote and market your products such as Facebook, Instagram, TikTok and WhatsApp Business.
- **Photo Quality** – Photos are very important. Use a smartphone with a good quality camera. Take Videos of the production process, especially if your target is for your products to travel the world.
- **Use Free Apps** – There are a lot of free Apps on Play Store or Apple Store that you can use to add value to your product. For example, [Canva](#) is a free poster-making App for your advertisement purposes. Also of course the Maua vendor app, which is available on both Android and Apple to setup a free online store.
- **Communication** – Social Media has made it easier for buyers and vendors to connect, which is extremely important. Personal communication between buyer and vendor helps buyers get the information they need on very quickly and more importantly it helps establishing trust. This is very much unlike the past, when no one could be really sure about the quality and the service behind an outdated website!

SECTION 5:

GETTING PAID ONLINE.



The purpose of the whole exercise is to get sales and get paid. Therefore, it is important to understand all the Terms and Conditions of the online platform that you have registered for, including (1) amount of fees and charges that will be deducted; and (2) payment period – immediately, at regular dates, after certain volumes have been achieved.

Your financial system should have a method to reconcile your sales on other platforms that is not your usual method of selling so your books and accounts are reconciled easily. It is always advisable to run some test transactions to see if what you expect to see is what is reflected on the logs and books. If not, this is the only time to adjust before going live.

If you choose to develop your own **website**, it is important to choose the correct payment gateway. Local payment gateways available in for Samoan businesses seeking to accept payments from overseas are only two.

	Pros	Cons
1. ANZ eGate	Allow for Visa and Mastercard payments globally	Difficult to integrate with specific coding. Website cannot be in HTML for integration to happen (most websites are based on HTML)
	Great management tools to perform reconciliation	Higher fees relative to MTala and MyCash
		Limited Shopping Cart software are compatible and therefore may need customisation
		Limited browser compatibility with only Chrome and MS Edge but Firefox and Safari are also very popular that are not compatible

	Pros	Cons
2. SkyEye MauaPay	Locally owned and supported	Higher fees relative to MTala and MyCash
	Great management tools to perform reconciliation	Manual Vendor settlement at the end of the day
	Allow for local both Digicel and Vodafone Mobile Money payments	
	Relatively easy to setup and only once	
	Allow for overseas payment globally via Stripe Australia – allows for payment via Visa Debit/Credit, Mastercard Debit/Credit, American Express, Discover, JCP or Diners Club	

If you use a **social media platform** you will typically collecting payments directly from your customers. Customers often prefer to use [PayPal](#), [Venmo](#), [CashApp](#), [ApplePay](#), or [GooglePay](#) but in order to use these payment methods, you will need to register your business bank account in a compatible overseas country such as New Zealand or Australia because local bank accounts in Samoa is not compatible with these payment methods. Note that the funds will be deposited into your overseas bank account and not your local bank account. You can create profiles on any of these services and follow the steps to link your profile to your business bank account. [Digicel MyCash](#) and [Vodafone MTala](#) are also excellent options to pay manually by transferring funds from Buyer to Vendor outside of the social media platform, but only support local payments

If you use an **E-commerce marketplace**, it will be the marketplace to provide a payment gateway, and all you'll have to do to get paid is to follow the marketplace's instructions – normally a business bank account or mobile wallet will be required as a precondition to use the different payment options.

SECTION 6:

GET MOVING: E-COMMERCE LOGISTICS

You're ready to get sales online! Here's what you need to do to be ready to accept orders from your customers.

Share your product listings or create a catalogue that shows all your products and how to order them. Provide good quality photos of the product from at least 3 angles, information on its composition, dimension, pricing, and currency. You'll get plenty of positive reviews from your customers if what they receive matches the photos and description they originally saw when they ordered it.

If you can, **specify the origin of product** as often this connects buyers to the community they are buying from. Especially if it's a location renowned for providing high quality of such products. For example: Taro from Savaia Lefaga. Samoan fans from Lauli'i. Miniature Tanoa from Fagalao. Koko Samoa from Fasitoo Uta. Limu from Faga Savaii.

Keep an updated and **accurate inventory** of your products, or clearly describe the production time required to make a custom order so that customers are aware of the time it will take you to fulfil their order.

Make sure the **quality of each product is checked three times:** during production, after production, and before shipping. It is a good practice to take pictures of each shipment before sending to the customer, so you have photo proof if anything goes wrong during the shipment or if the customer is unhappy with the quality.

Post your **terms and conditions** on your website or profile so your policies are clear and easy to reference. Important policies for e-commerce are

shipping policies, payment terms, return policies, and warranty policies (if any). Having publicly posted policies is a requirement by law for e-commerce to do business in most countries. It's easy to find examples from other e-commerce businesses and customize them for your business.

Become familiar with your local post office, and make sure you keep records of how much it costs to send your products to different locations around the world so that you **know what shipping costs to charge** your customers. Don't feel bad about charging the customer for the actual shipping cost, and don't try to compete with Amazon who can afford to offer free 2-day shipping. Try to make sure your product is one-of-a-kind, and your customer understands the shipping costs at the time of purchase.

Always consider and the **costs of packaging** of your goods for delivery or shipping.

It's important to **fill out the customs forms correctly** so the shipment doesn't get returned to you after circling the world due to an error on the customs form. If your product is fragile, make sure you package it to minimize the chances of damage during the voyage. If your product is perishable (like food), make sure it's sealed and secure so that it makes it to the destination without breaking open and spoiling.



CASE STUDY:

Lele Homestead gets moving

When Lele Homestead got a request from a New Zealand customer for home delivery, they looked at rates from express courier services (DHL, FedEx and UPS) and found that sending a 2kg package would cost between WST 300 and WST 500, a price that the customer was not willing to pay. They then checked with Samoa Post, which was able to deliver the 2kg package home delivered in New Zealand for WST 122. This included documentation and handling fees both locally and in New Zealand. Lele Homestead filled an online Customs Declaration form to declare all the necessary information required by Customs locally and overseas about the contents of the package and they were issued with a Document ID that they presented at the Samoa Post office to ship the package. With the Document ID, Samoa Post was able to quickly process the package because the information was already in their system.

SECTION 7:

COMPLYING WITH LAWS & REGULATIONS.



Selling your products online requires you to comply with all the national commercial laws, commercial contracts, and employment requirements. Here are some of the necessary precautions and good practices when doing business online:

- Make sure you have a business licence to operate in Samoa.
- Separate your personal and business finances by opening a business banking account with your local bank.
- Keep accurate financial records and understand all the taxes and reporting requirements for Samoa.
- Start a new domain name and email that you only use for business purposes. Will increase confidence in your business and your e-mails.
- Always post truthful and accurate product descriptions and pricing.
- Maintain clear sales records and keep all customer data collected in a safe, secure, and private place.
- Always treat customers with respect and professionalism. Online shoppers almost always look for customer reviews to know if a product is worth purchasing or if it's safe to do business with you.
- Ensure to have a clear Terms & Conditions document that can be always accessed by your customers.
- Ensure to have a Privacy Policy that clearly outlines the information that you may collect about your customers and how this information will be used and if this information will be provided to third parties and for what purpose. Samoa doesn't have updated legislation for Online Privacy, but it is good practice to align with legislation from New Zealand and Australia because Samoa usually adopts a version of these legislations.
- Ensure to comply with international standards for handling Credit Card information. Payment Card Industry Data Security Standard (PCI DSS) apply to any business handling credit cards. Any business which fails to comply with PCI DSS runs the risks of a data breach which in turn will have a truly devastating impact on your business leading to huge fines and penalties, reputational damages leading to a loss of customers and even worse the risk of your business closing down.
- To avoid having to be PCI compliant, a business can use a 3rd Party Payment Processor or Gateway such as Stripe, PayPal, or Square to name a few.
- Samoa doesn't have a particular legislation that encompasses full protection for Ecommerce and online transactions but there are legislations that together offer adequate level of protection for the current state of online transactions - Electronic Transactions Act 2008, National Payment System Act 2014, Companies Act 2001, Money Laundering Prevention Act 2007, Crimes Act 2013, Copyright Act 1998, and Telecommunications Act 2005, Intellectual Property Act of 2011.

SECTION 8:

FURTHER INFO.

- Samoa Rapid eTrade Readiness Assessment
https://unctad.org/system/files/official-document/dt1stict2017d10_en.pdf
- How One Digital Solution Enabling Samoa's Digital Economy
<https://www.unescap.org/blog/how-one-digital-solution-enabling-samoas-digital-economy#>
- Shopify
<https://www.shopify.com/> or Vaoala Vanila (Shopify Samoa Agent) <https://vaoalavanilla.com/>
- Fiverr
<https://www.fiverr.com/>
- Upwork
<https://www.upwork.com/>
- Thumbtack
<https://www.thumbtack.com/>
- Samoa Market
<https://samoamarket.com/>
- Makeki Online
<https://www.facebook.com/groups/makekionline/>
- The Maua App
<https://www.maua.app/>
- Pacific ECommerce Initiative
<https://www.forumsec.org/wp-content/uploads/2021/02/REGIONAL-ECommerce-Assessment-1.pdf>
- PCI Compliance
<https://www.pcicomplianceguide.org/faq/>
- Stripe
<https://www.stripe.com>
- PayPal
<https://www.paypal.com>
- Square
<https://squareup.com/>



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