



PIFS E-COMMERCE
BUSINESS TOOLKITS

USING E-COMMERCE TO SELL GENERAL MERCHANDISE IN KIRIBATI 2026

A guide to getting more customers online



PACIFIC ISLANDS FORUM



Pacific
E-commerce
Initiative





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FOREWORD FROM THE PACIFIC ISLANDS FORUM SECRETARIAT

Over the past few years, e-commerce has become an increasingly important focus for the Pacific Islands Forum Secretariat. We are working actively in this space because we believe that e-commerce can help Pacific businesses overcome structural challenges such as geographic distance, limited domestic markets, and high transport costs, while strengthening their competitiveness.

Our activities and those of our partners are carried out under the umbrella of the [Pacific E-commerce Initiative](#) and guided by the [Pacific Regional E-commerce Strategy and Roadmap](#). This aligns with the Resource and Economic Development and the Technology and Connectivity thematic areas of the [2050 Strategy](#) and its implementation plan.

As a regional organisation, our role is to support Forum Members to work together toward shared objectives, recognising that regional cooperation allows us to save time, pool resources, and achieve stronger results. The Pacific Regional E-commerce Strategy and Roadmap highlights the importance of developing practical skills and tools for small businesses. The preparation of E-commerce

Business Toolkits is a practical way to deliver this support.

This General Merchandise Toolkit for Kiribati provides hands-on guidance to entrepreneurs who are increasingly using digital platforms, particularly social media, to promote and sell locally made, value added, and imported products.

Based on a common regional methodology, our toolkits benefit from the knowledge of local experts, government officials, and business representatives to ensure that each edition responds to the real needs of its target audience and sector.

I commend the initiative of I-Kiribati entrepreneurs who are embracing digital opportunities and wish them every success as they grow their businesses online.

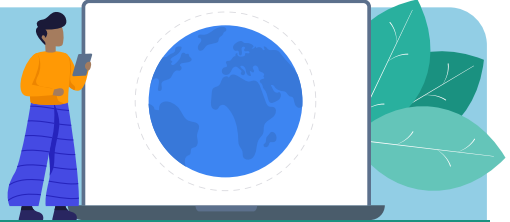
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1

WHY MOVE ONLINE, WHY NOW?

3 STEPS YOU CAN TAKE TODAY TO SELL MORE ONLINE



For micro seller	For established businesses
<p>1 Create a Facebook page for your business.</p>	<p>1 Download Meta for Business and link to your existing Facebook page.</p>
<p>2 Invite your friends to 'follow' your page.</p>	<p>2 Use Canva or PowerPoint to design a post that includes your picture and a logo.</p>
<p>3 Post a picture of your product on that page.</p>	<p>3 Use your ANZ Visa card to 'boost' your latest Facebook post.</p>

In Kiribati, online trading is already common, with Facebook playing a central role in how people buy and sell goods. In 2018, around 27% of the population were social media users, according to the 2019 E-Trade Readiness Assessment. Since then, usage has grown strongly. By June 2025, there were an estimated 65,100 Facebook users in Kiribati, representing about half of the population.¹ This shows that online platforms—especially Facebook—remain highly relevant for business.

Many people already use Facebook groups such as [Buy and Sell in Kiribati](#) (40.3k followers) or [Buy & Sell Tarawa](#) (7.1k followers) to look for clothes, phones, and household goods. Customers are ready. Moving your business online helps you reach more people, save time, and earn more—whether your customers live in Tarawa, the outer islands, or overseas.

Kiribati is becoming better connected. [Vodafone](#), [OceanLink](#), and [Starlink](#) are expanding internet access, and new submarine cables are expected to make connections faster and cheaper. This means even small shops can now promote products online and connect more easily with suppliers and customers.

1. <https://stats.napoleoncat.com/facebook-users-in-kiribati/2025/07/>

Going online has clear advantages. Your business can be visible 24 hours a day and reach buyers on other islands or overseas. Social media advertising is cheaper than radio or printed posters. Customers can view products anytime, and a simple Facebook Business Page or website helps your business look professional and trustworthy. With digital payment tools such as ANZ e-Gate, M-PAiSA, and POSMO, payments can be made quickly and safely.

There is also a growing opportunity with I-Kiribati living overseas, especially in Australia and New Zealand. Many want to buy traditional products such as mats, handicrafts, coconut oil, and local clothing. Selling online makes it easier for them to order, pay, and send goods to family in Kiribati or directly to their own address.

Across the Pacific, small shops already use Facebook Pages, Instagram, and simple online stores to sell products. Shops that post regularly, respond to customers, and show clear prices build trust and earn steady income. Kiribati businesses can do the same—start small, learn what works, and grow over time.

WHAT ARE THE DIFFERENT OPTIONS TO GO ONLINE?

In Kiribati, businesses can start selling online in different ways. You can use Facebook, build your own website, or join an online marketplace. The best choice depends on your budget and what you want to achieve.

1. Social media platforms

Facebook is the easiest way for I-Kiribati businesses to start selling online. Groups like "[*Buy and Sell in Kiribati*](#)" act as the country's main marketplace, with daily posts for clothing, phones, furniture, and food. Many small shops also use Facebook Pages and Messenger to show products, chat with customers, and arrange payments.

Facebook is free and simple, which makes it the most accessible option for micro and small businesses across South Tarawa and the outer islands. But there are limits. Posts disappear quickly as new ones appear, customers may not find your page again, and there is no secure payment feature for business accounts. Most payments still happen in cash or by bank transfer.

Even with these challenges, Facebook remains a powerful first step. You can begin there and later move to more stable platforms as your business grows.

2. Own e-commerce website

Having your own website gives you more control over how your shop looks and how customers buy from you. You can start with a simple catalogue where people message you to order, and later move to a full online shop as local payment options improve.

Platforms like [Shopify](#), [Wix](#), and [WordPress](#) (with [WooCommerce](#)) let you build a website without coding. They have different costs and features, so take time to choose what suits your business. You can also ask a local developer to help set one up.

A website makes your business look more professional and keeps your products visible at all times. Over time, you can link your site to your social media pages, stock updates, email tools, digital payments and, when available, delivery services.

3. E-commerce marketplaces

An online marketplace is a website where many sellers offer their products in one place. Big global examples include [Amazon](#), [eBay](#), or [Etsy](#), and newer regional platforms like [Siuhuu](#) are helping Pacific sellers reach more customers.

For now, Kiribati businesses may find global marketplaces harder to use because it requires international bank accounts and payment systems that are not available locally. These platforms may also charge a commission on each sale, usually between 5% and 15%.

Channel	Pros	Cons
Social media platforms (Facebook, Instagram)	<ul style="list-style-type: none"> • Free and simple to use • Wide reach across South Tarawa, outer islands, and overseas • Instant messaging with customers • Flexible and quick to start 	<ul style="list-style-type: none"> • Posts move down the page quickly and are hard to search for or find • No link to bank accounts or payment systems • Limited control over design and platform changes
Own e-commerce website	<ul style="list-style-type: none"> • Full control over branding, design, and customer experience • Products remain visible at all times • As payment and delivery options become available in Kiribati, it allows you to grow your business more easily • Supports a professional and trustworthy business image 	<ul style="list-style-type: none"> • Higher set-up cost • Requires ongoing updates and maintenance • May need technical support or a developer
E-commerce marketplaces (Amazon, eBay, Etsy, Siuhuu)	<ul style="list-style-type: none"> • Access to large number of buyers • Built-in marketing tools and secure payments • Easy to start selling 	<ul style="list-style-type: none"> • Often requires international payment systems not yet available in Kiribati • Commission fees (5-15%) • Less control over branding and customer experience • Competition with many other sellers

CASE STUDY: HANAN TRADING



Hanan Trading, a wholesale and retail business in Betio, previously relied on sending trucks from shop to shop to take orders. While this approach generated sales, it was inefficient: drivers used more fuel, carried unwanted stock, and often returned with unsold goods.

To solve this, Hanan introduced a simple e-commerce website that allows retailers and individual customers to view products, compare prices, and place orders before delivery. The site clearly shows wholesale (carton) and retail (piece) prices, and payments are made through internet banking or cash on delivery.

This change helped Hanan better plan deliveries and reduce unnecessary trips. Trucks now travel only to confirmed buyers, saving time and fuel. Customers on outer islands can also place orders more easily and arrange shipping through family or other existing channels.

Hanan's experience shows that even basic online tools can help businesses identify problems, improve efficiency, and expand their reach. By starting with a simple solution that fits existing operations, wholesale and retail businesses in Kiribati can adopt e-commerce step by step and achieve practical results.

WHAT COSTS SHOULD YOU CONSIDER TO TAKE YOUR BUSINESS ONLINE?

LOW-COST STARTER BUDGET

ESSENTIAL COSTS TO START DOING BUSINESS ONLINE



Essential (Must-Have) Costs		Why you need it
Mobile data	\$20–\$30/month	Customers can see your posts and message you
Facebook page or account	Free	Customers can see your posts and message you
Visa Debit Card	Card + monthly fees	Needed to pay for Facebook promotions
Facebook promotion budget	\$10–\$20 (when needed)	Helps new customers find your products

MINIMUM ONGOING COST: ABOUT \$30–\$50 PER MONTH

Nice to have (add later)	Why it can help
Laptop or computer	Easier for writing, records, and growing your business
Website	Useful when selling outside Kiribati
Paid design apps	Makes posters and ads look more professional

Going digital has costs but does not have to be expensive. You can start small and grow as your business expands. Below are typical costs that Kiribati shop owners, resellers, and product makers may need to consider.

1. Internet connection

Reliable internet access is the foundation of any online presence. Kiribati currently has two mobile network operators, Vodafone Kiribati and OceanLink, offering mobile broadband, while Starlink is emerging as a high-speed alternative.

- **Vodafone Kiribati:** Offers prepaid and postpaid mobile data plans suitable for phones, tablets, and portable hotspots. Great for small operators or mobile use.
- **OceanLink:** Provides fixed data plans and broadband packages for offices, guesthouses, and lodges.
- **Starlink:** Satellite internet service covering all islands, including remote areas. Monthly subscription is approximately \$100, offering high-speed connectivity. Before you can subscribe, you need to buy the Starlink kit, which costs around \$750-\$900 from local suppliers and includes a small dish, a stand, and a Wi-Fi router.

Provider	Monthly subscription cost	Monthly packages
Vodafone	\$20-\$50	6GB, 8GB and 11GB
Oceanlink	\$6.5- \$40	1GB, 3GB, 9GB and 40GB
Starlink	\$67	unlimited for residential packages ²

Tip Choose a plan that balances affordability and reliability. For businesses in outer islands, Starlink or shared Wi-Fi access may be worth the investment.

2. Devices

You will need at least one reliable device to manage your online accounts, respond to customers, and post content.

Equipment	Estimated Cost	Purpose
Laptop/Desktop	\$1,000-\$1,500	For managing bookings, finances, and marketing.
Smartphone	\$400-\$600	Useful for taking photos and responding to customers.
Camera (if not good enough within smartphone)	\$300-\$1,000	Better image quality for online listings and promotions.
Power backup (solar + battery)	\$500-\$1,000	Helpful for businesses in areas with unreliable electricity.

2. For business packages, the data allowance depends on the subscription tier. Note that Starlink emphasises that Residential plan should not be used for businesses.

Tip

Smartphones are powerful tools. Many general merchants in Kiribati manage all online activities through their phones only.

Software costs: Basic Microsoft Office software, including Word, Excel, PowerPoint, and Outlook, can boost your online business' productivity and professionalism. Microsoft 365 app for Enterprise costs approximately \$12 per user per month. Antivirus for your computer is highly recommended, and may cost around \$10 per month. Additional subscription services, such as Google Workspace (for a name@yourbusiness.com.ki email address), Canva (for designing professional marketing materials), and Mailchimp (for email marketing campaigns), are also worth considering.

3. Social media and online advertising

Social media platforms like Facebook, Instagram, and TikTok are free to use, but investing a small amount in advertising can help you reach more people. To pay for social media advertisements, a Visa Debit Card (ANZ Kiribati) is required. It comes with the following fees: \$10 for card issuance (one card), \$10 for monthly subscription, and 2.85% of transaction value for international transactions. Once you have a Visa card, you can pay for Facebook Ads to be shown to potential customers in Kiribati, even those who don't know your business. Campaigns can technically start from as little as \$2, but to reach a useful number of people and get real engagement, an effective starting budget of around \$10-\$20 per campaign is recommended. You can target specific audiences, for example by geography, age and/or interest.

4. Own website

A website makes your business look professional and helps customers find you easily. It's your online shop where you can show your products, list your prices, and even receive payments directly.

In Kiribati, the best option is to hire a local or regional web developer who can design a simple, clean website that fits your business.³ The developer can also connect your site with ANZ e-Gate, the local online payment gateway. A payment gateway is an online tool that lets your customers pay you securely when they buy an item from your website or through your online store. Once connected, customers can pay you online using their Visa or Mastercard, making it easy for both local and overseas buyers to complete their orders safely.

Below are the common costs you should plan for when setting up your own website:

Item/approach	Estimated cost	Description/notes
Domain name (.ki)	\$100 per year.	Buy from the Communications Commission of Kiribati (CCK). Using a local domain (e.g. www.yourshop.com.ki) gives your business a trusted local identity.
Website development (independent developer)	\$800–\$1,500.	A developer builds a website that suits your products and style. You can include pages for product display, contact form, and payment checkout.
Hosting service	\$20–\$50 per month.	It keeps your website online and secure. Managed either by your developer or a hosting company.
ANZ e-Gate integration	Set-up cost may be included in the developer's fee.	Enables customers to pay online using Visa or MasterCard. You'll need to apply for a merchant account with ANZ.
SSL security certificate	\$50–\$100 per year.	Protects customer data during online payments. Usually included with most hosting plans.
Maintenance and updates	\$50–\$200 per month.	For updating content, checking security, and keeping your site running smoothly.



Start simple. Focus on clear product photos, accurate prices, and easy ways for customers to contact you. You can add advanced features like online payments or order tracking later as your business grows.

Once your business is online, your next goal is to make sure people can find it. Whether you're selling handmade crafts, clothing, or household products, visibility is key. The more people see your products online, the more likely they are to buy. With consistent effort, even a small business in Kiribati can reach customers across the islands and even overseas, including I-Kiribati living in Australia, New Zealand, and beyond.

1. Build a strong online presence

The first step is to create and manage your social media pages. Most people in Kiribati use Facebook, so it's a great place to start. Post photos and short videos of your products, share updates, and respond quickly to messages. Over time, this builds trust and keeps your customers engaged.

Platform/ Tool	Purpose	Tips
Facebook	The most popular platform in Kiribati for promoting products and connecting with buyers.	Create a Business Facebook Page for your shop. Post photos, updates, and offers. Tag suppliers, clients, organisations. Boost your posts. Encourage happy customers to comment and tag your business.
Instagram	Great for visual products like clothing, crafts, or art.	Use bright photos and hashtags like #MadeInKiribati or #KiribatiShop.
Google business profile	Helps your business appear in Google Search or Google Maps.	Add your shop name, contact info, photos, and website. Makes it easier for local customers to find you.
WhatsApp/ Messenger	Commonly used for quick communication.	Add your number or chat link to your page so customers can order easily.
Local online platforms	Useful for community sales and visibility.	Promote your business on Facebook groups like "Buy and Sell in Kiribati" and other local groups.



Keep your phone number, email, and business hours the same across all your social media and website pages.



2. Use photos and videos effectively

Good visuals sell products. Customers want to see what they're buying, so take clear, bright photos and short videos showing how your products look or work. Natural light works best, and tidy backgrounds make your products stand out.

Do:

- Use clear, well-lit photos of your products.
- Show details such as size, colour, texture, packaging.
- Post short videos (10–30 seconds) showing how your product is used or made.

Don't:

- Use blurry, dark, or crowded images.
- Post too many similar photos in one post: Choose the best one(s).



Authentic photos of real customers using your products (with permission) build more trust than polished stock images.

3. Run simple online campaigns

You don't need a big budget to advertise online. Small paid ads can help your business reach more people, especially those who don't already follow you.

Platform	Suggested action	Budget range
Facebook/ Instagram ads	Promote your posts or page to reach customers in Tarawa, the outer islands, or even overseas.	Minimum spend: \$2–\$5 per campaign. For better results, \$10–\$20 works well.
Google ads	Show your products when people search for them online.	\$20–\$50 per month.
Email marketing (Mailchimp, Zoho)	Send updates and promotions to regular customers.	Free – \$30 per month.



Use your ANZ Visa Debit Card to pay for ads or subscriptions. Always test small ads first before spending more.

4. Track your results

Tracking your progress helps you understand what works best. Most online tools give you free insights.

Tool	What it does	Why it matters
Meta Business Suite (Facebook, Instagram)	Shows how many people see, like, or interact with your posts on Facebook and Instagram.	Helps you understand which posts work best so you can improve your content.
Google Analytics	Tracks visitors on your website and what pages they view.	Useful for knowing where your online traffic is coming from.

Tip

Focus more on what gets the best engagement. If photos of your finished products get more likes than plain text posts, share more photos!

CASE STUDY: UEEN MWAUKINKIN MULTIMEDIA SERVICES (UMMS)

Ueen Mwaukinkin Multimedia Services (UMMS) began its journey in 2018 as a 100% online business. Initially, the owner did not own any heavy machinery but successfully sold digital services such as logo design, invoices, banners, and video animations for social media promotions.

In 2023, the business took its first step into physical merchandise on Kiritimati Island. With just a small Epson printer and a standard iron, UMMS started selling t-shirts using heat transfer paper. The business relied entirely on its [Facebook page](#) to build an audience and network, capitalizing on the fact that customers wanted services at their fingertips.

The turning point came in 2024. While pursuing studies in Fiji, the owner invested in professional equipment, including heat press machines, a sublimation printer, and DTF (Direct-to-Film) printers. This investment allowed for higher quality and faster production.

By the start of 2026, UMMS had grown from a small online gig into a fully equipped design shop located in Temaiku. The story of UMMS proves that you don't need to start big; with a strong online presence and a willingness to grow step-by-step, a small digital hustle can transform into a successful physical enterprise.



5

GETTING PAID ONLINE.

PAYMENT OPTIONS
YOU CAN USE TODAY

For...	Use...	Fees...
Local customers	ANZ Mobile app	No fees
Outer islands	POSMO	Customer fees from \$0.50
Overseas customers	Telegraphic Transfer	From \$15 + customer's bank fees

Before you start selling, choose how customers will pay you and make sure you can get the money easily. Kiribati has few online payment options, but there are still good ways to receive money from local and overseas buyers.

1. Cash on delivery (COD)

Many local sellers still accept cash payments when the customer collects their order or when the seller delivers the product. This method is simple, fast, and doesn't require a bank account. However, it only works well for same-island sales and requires you to keep records of every transaction to track your income.

Tip

Always issue a small receipt or record payments in your notebook or phone app to keep your business organised.

2. Internet banking (ANZ Kiribati)

If both you and your customer have an ANZ bank account, they can pay you directly using ANZ Internet Banking or the ANZ mobile app. This is the easiest way to receive money from local customers who prefer online transactions instead of cash.

To use this method, your business needs to have a bank account with ANZ. Once a payment is made, you can confirm it by checking your account within the app; the transaction appears within seconds.

Tip

Send your bank account name and number to your customer and ask them to send a screenshot or transaction slip once they complete the transfer.

3. POSMO (Kiribati Post Money Transfer Service)

If your customers are in the outer islands and don't have access to online banking, they can pay you through the Kiribati Post Office Money Transfer (POSMO) service. POSMO works in a similar way to Western Union and is one of the most common methods of sending money across islands in Kiribati. The customer deposits the payment with a POSMO agent. The money is then transferred through the POSMO system, and the seller can collect the funds in cash from any POSMO agent.

When you give your customer instructions, make sure you provide:

- The correct name that matches the ID of the person who will collect the money.
- The collection branch: Betio, Bairiki, or Bikenibeu.

When collecting the payment, bring your valid ID card (such as a driver's licence, national ID, or passport) for verification.

POSMO is especially useful for customers in the outer islands who don't have a bank account.



Before collecting, always confirm the sender's name, reference number, and exact amount with the customer to avoid mistakes or delays.

4. Telegraphic Transfer (TT) for overseas customers

If you sell to customers living overseas, especially the Kiribati diaspora in Australia, New Zealand, Fiji, or the United States, they can pay you through a Telegraphic Transfer (TT). This is an international bank transfer that sends money directly from their overseas bank to your ANZ Kiribati account.

TT payments are safe and reliable, but they may take 2-5 working days to arrive, depending on the sender's bank. International transfer fees also apply: ANZ charges an inward transfer fee⁴, which is a flat amount that increases with the size of the payment. Fees start at \$15 for payments up to \$50,000, and increase for larger amounts.

To receive an overseas TT payment from ANZ Bank Kiribati, you must give your ANZ Bank Kiribati account details to your customer:

1. Account Number
2. Account Name
3. Residential address
4. Bank Name: ANZ Bank (Kiribati) Limited,

4. <https://www.anz.com/content/dam/kiribati/pdf/kiribati-fees-charges-customer-banking-services.pdf>.

5. Bank Address: Main Street, Bairiki, Tarawa, Kiribati
6. ANZ SWIFT Code: BKIRKIKI
7. BSB #: Leave blank

Make sure the customer writes the information exactly as listed to avoid delays or rejected payments.

TT is a good option for large orders, bulk purchases, and regular customers overseas who prefer paying directly from their bank account. It is also useful for shipping handicrafts, mats, coconut oil, jewellery, clothing, or any product the diaspora wants to buy from Kiribati.

Tip

Before sending your bank details, confirm the total amount, including any charges, such as shipping and money transfer charges. After the customer sends the TT, ask them for payment confirmation issued by the Bank (or a screenshot of the Bank transfer receipt, if all else fails) so you can track the payment.

5. Online payments through ANZ e-Gate

If your business has a website, you can take payments online with ANZ e-Gate. This system connects your website to the ANZ Bank payment gateway, allowing customers to pay instantly using Visa or MasterCard.

This is especially useful if you sell to international customers who prefer using credit or debit cards. To set it up, you need a merchant account with ANZ and a web developer to add the e-Gate system to your site.

Tip

ANZ e-Gate will add credibility to your website. It will show buyers that your business is secure and serious about online sales.

CASE STUDY: VODAFONE'S M-PAISA

M-PAISA is Vodafone's mobile wallet in Kiribati. Today, most people use it for phone top-ups or small transfers between Vodafone users. To add or withdraw cash, you must visit a Vodafone branch or agent. The service does not connect to bank accounts yet, and few merchants accept it, so most payments still happen with cash and scratch cards.

Things are changing. Government started paying Support for the Unemployed (SFU) benefits through M-PAISA. People in South Tarawa can receive monthly payments in their wallet.

This could make M-PAISA more popular. Vodafone plans to add new features, like linking to bank accounts. If that happens, it will be much easier for businesses to use.



The table below summarizes the payment options currently available in Kiribati.

Payment option	Pros	Cons	Best use case	Fees
Cash on Delivery (COD)	Fast, simple, and works without the internet or a bank account.	Only works for same-island sales; not suitable for customers overseas or on other islands; requires good record-keeping.	Local sales within the same island.	No fees. Keep receipts or records.
ANZ Internet Banking Transfer	Safe, traceable, instant confirmation (same-bank transfers).	Only works if both seller and buyer bank with ANZ; some buyers may not have bank accounts.	Local customers with ANZ bank accounts.	No transfer fee for local ANZ-to-ANZ transactions.

POSMO (Kiribati Post Money Transfer)	Accessible to customers and sellers from outer islands; reliable; commonly used.	Requires time to collect cash; depends on cash reserve availability and Post Office hours.	Intra-island sales.	Fees vary; usually paid by the customer.
Telegraphic Transfer (TT)	Safe and reliable; good for large orders; works for any overseas buyer.	Takes 2–5 days; international bank fees apply; requires a bank account.	Overseas buyers, especially Kiribati diaspora in Australia & NZ.	Inward transfer fees start from \$15 and increase with the amount received.
ANZ e-Gate (Online Card Payments)	Very convenient for local and international buyers; money goes straight to your ANZ account; builds trust.	Requires your own website; merchant account approval; developer set-up needed.	Businesses selling to overseas markets or offering online checkout.	Set-up + 3–5% transaction fee.
EFTPOS (Card Machine)	Accepts Visa and MasterCard; fast and reliable; builds trust.	Requires stable power, internet, and ANZ bank account.	Local sales within the same island.	Local cards: \$0.15 flat fee per transaction over \$10. International cards: 2.5% service fee. Terminal rental: Monthly charge (varies).

GET MOVING: E-COMMERCE LOGISTICS.

In Kiribati, there are no formal courier companies that provide door-to-door delivery, so businesses must manage logistics themselves. This section explains the typical ways SMEs move goods around Tarawa and to the outer islands, and what you can do to keep customers satisfied.

1. Delivering within the same island

For local sales, businesses use simple and practical delivery arrangements:

a. Customer pickup

Many small businesses agree for customers to collect their order at the shop, home, or agreed meeting point. This works well for small items such as clothing, craft, accessories, or beauty products.

b. Business delivery

Some businesses offer delivery themselves. This can be done by motorbike, bicycle, car or truck. Delivery fees may be charged or negotiated depending on distance and item size.

c. Large or heavy items

For bulky items like fridges, furniture, timber, cement, or building materials:

- Sellers usually arrange delivery using their own trucks.
- Deliveries are often scheduled on specific days to save fuel and combine orders.
- Delivery may be free or paid by the customer.

2. Sending goods to outer islands

Sending to outer islands requires coordination, as shipping companies and airlines do not provide door-to-door courier services.

a. Family pickup and shipping (most common method)

For individual customers living in the outer islands:



- A family member in Tarawa collects the product from the seller.
- They then organise shipping via Air Kiribati (for small items) or inter-island cargo ships (for large items). See Air Kiribati freight charges.
- The buyer or their family pays the shipping fee directly to the transport company.

This method is common because it is the fastest and easiest for both buyer and seller.

b. Direct shipping by the seller

Some businesses agree to drop the item at the airport or seaport. In this case, the seller prepares the item, labels it, and delivers it to the shipping line or Air Kiribati cargo office. The buyer pays the freight cost, unless otherwise agreed.

c. Wholesaler to retailer deliveries (business-to-business)

Retailers in the outer islands often order goods from wholesalers in Tarawa. The process normally involves:

1. Retailers place their order (by phone, Facebook, text, or email).
2. Wholesalers pick and pack the goods.
3. The wholesaler delivers the packed goods directly to the shipping company and pays the freight cost upfront. To ship with sea freight, you may consider these shipping companies:
 - a. [Seanan Shipping](#)
 - b. [Butaritari Shipping](#)
 - c. [Lu's Marine](#)
 - d. [Keangnimakin Shipping](#)
4. The retailer receives the cargo when the ship arrives on their island.

Government freight subsidy scheme

The Government provides a [freight subsidy](#) to help standardise the cost of living across the country. The subsidy prevents transport costs from making prices for selected shipped products too high. Suppliers can lodge claims with appropriate documentation at the Ministry of Finance and Economic Development (MFED).

What qualifies under the scheme? The list of selected products may change from time to time, and it is highly recommended that you visit MFED and Ministry of Tourism, Commerce and Industry and Cooperatives (MTCIC) for an updated listing. Typically, the list includes:

- General imported merchandise: water tank and staple food like rice and flour.
- Local produce: handicrafts, perishable vegetables such as cabbage, tomatoes, cucumber and eggplant, fruits like banana, pawpaw and pumpkin, and fresh eggs.

7

COMPLYING WITH LAWS AND REGULATIONS.

1. Register your business

All businesses in Kiribati must be registered with the Business and Companies Registration Division, MTCIC as required by the Registration of Business Names Act 1988 and Companies Ordinance Cap 10.

What you need to do:

- Reserve your business or company name.
- Select the type of business (Individual for a sole trader or Firm if the business is owned by more than 1 person).
- Obtain and complete the registration form at the Authority's office in Betio. Provide your valid identification card (Passport, National ID, or Birth Certificate). A form must be signed in person by the applicant and counter-signed by the authority.
- Pay the \$100 registration fee.
- Receive your Certificate of Registration.

This gives your business a legal identity and allows you to operate officially.

2. Join the Kiribati Chamber of Commerce and Industry (KCCI)

If you run a registered business, you must also join KCCI as required under the KCCI Act 2025. You must be a KCCI member before applying for an operational licence.

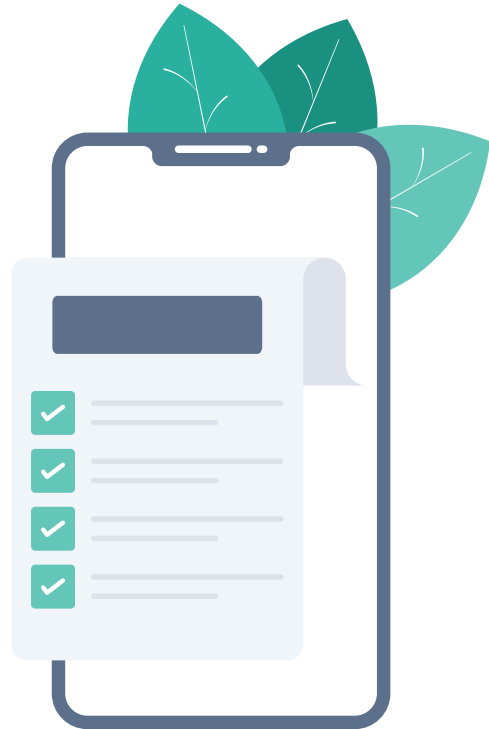
The registration fee varies based on the size of a business as detailed below:

- Small - \$150 (Family business with no paid employee)
- Medium - \$300 (With less than 20 employees)
- Large - \$450 (More than one branch and more than 20 employees)

Register online at www.kcci.org.ki.

3. Get an operational licence

An operational license is required for all businesses operating within a specific jurisdiction. The license is managed and issued by the island council.



What you need to do:

1. Submit a completed application form at your island council office. If you operate in more than one jurisdiction (for example, Betio and Tarawa Teinainano) you must apply to both councils. For businesses in the outer islands, apply with your respective council.
2. Choose between a full-year or half-year license.
3. Pay the appropriate application fee.
4. A site inspection may be required before the license is issued.
5. Licenses are renewable annually. Late fees apply if not paid by the deadline.

Tip

Keep a copy displayed at your shop or online page to show you are operating legally.

4. Register for tax

All businesses must register with the Taxation Division (MFED) and obtain a Tax Identification Number (TIN). If your business earns over \$100,000 per year, you must also register for Value Added Tax (VAT) and receive a VAT Certificate. Once registered, you are required to collect VAT on behalf of the government by adding 12.5% VAT to your prices (either included in the price or added on top). Every quarter, you must pay the government all the VAT you collected, minus any VAT you paid when purchasing from local VAT-registered businesses.

All businesses must register with the Tax Office at the MFED and obtain a Tax Identification Number (TIN). Under Kiribati tax laws:

- If you earn over \$100,000 per year, you must also register for VAT.
- You must file tax returns and pay taxes on time.

Record-keeping. Keep simple records of income, expenses, sales. This is important even if your business operates mainly online.

5. Protect customer data

Kiribati does not yet have a full data protection law, but a Data Protection Bill (2025) is in progress. Until then, follow good data practices:

- Collect only what you need (name, address, phone number, email, payment details, etc).
- Keep information secure and do not share customer data without permission.
- Tell customers how you will use their data (for deliveries, marketing, etc.).

Customers are also protected under the Consumer Protection Act 2001 (amended 2009).

6. Use clear terms and conditions (T&Cs)

Every sale is a legal agreement, so it helps to have clear Terms and Conditions (T&Cs).

These explain things like:

- Prices, payments, and refunds
- Delivery and returns
- How you handle customer data
- Who to contact for complaints or support

Your T&Cs can be shown to customers on your website, Facebook page, or as part of your order form or invoice. You can start with a simple online template (example [here](#)), but it's best to adapt it to match how your business actually works (for example, your payment methods or delivery process).

7. Protect your Intellectual Property (IP)

Your brand, logo, and creative work can be protected under Kiribati IP laws:

- Copyright Act 2018
- Trademark Act 2019
- Patent Act 2022

The Intellectual Property Division (MTCIC) manages these registrations.

You can:

- Register your business name or logo as a trademark.
- Avoid using images, music, or content without permission.
- Respect others' IP when posting online - for example, by asking for permission before using someone's photo or design, giving proper credit, or paying for licensed content when required.

Security tips: Protecting your business online

As you venture into e-commerce, it's crucial to protect yourself from the increasing risk of online scams and cyber threats. Security breaches can lead to major disruptions, including lost sales, compromised customer data, and damage your business reputation – costs that can be avoided by taking preventive measures.

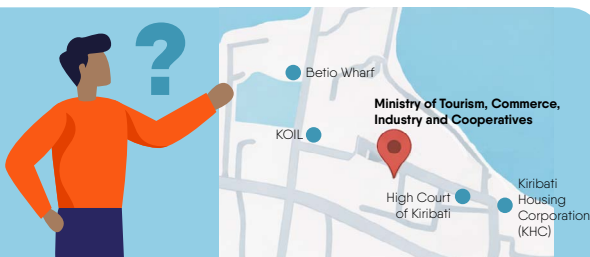
Simple yet effective tips to help safeguard your business:

Security tip	Action	Reason
Upsize your passwords	Use strong, unique passwords with at least 12 characters, including letters, numbers, and symbols. Avoid easily guessable information. You can use a service such as LastPass or 1Password to generate an upsized password.	Longer and more complex passwords are harder to crack, providing an essential layer of security.
Upgrade to two-factor authentication	Enable two-factor authentication on all important accounts. This process involves an additional security step beyond your password. After entering your password, you'll receive a code sent to your phone via text message or to your email. The code will need to be inserted to complete the login.	Adds an extra step, making it significantly harder for unauthorised users to access your accounts, even if they have your password.
Update your apps regularly	Keep software, apps, and operating systems up to date. Enable automatic updates if possible.	Regular updates often include security patches that fix newly discovered vulnerabilities, protecting your systems from attacks.
Uphold your privacy	Be mindful of the information shared online. Adjust privacy settings on social media platforms to limit access to sensitive data.	Reduces the risk of your information being exploited for scams or unauthorised access.

Upscale your data and systems backup	Regularly back up your data using both local and cloud storage solutions. Test your backups to ensure they work.	Ensures you can recover from data loss due to cyberattacks, system failures, or accidental deletion, allowing business operations to continue with minimal disruption.
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For more information: <https://pacson.org/cyber-smart-pacific/cyber-smart-pacific-2023>.

**DON'T
KNOW
WHERE TO
START?**



Go to **Ministry of Trade, Commerce, Industry and Cooperatives (MTCIC)**
to get advice on how to start your e-commerce TODAY.

Kiribati resources

Communications Commission of Kiribati (CCK)

Domain registration (.ki), internet regulation, and telecom information

<https://www.cck.ki>

Ministry of Tourism, Commerce, Industry and Cooperatives (MTCIC)

Business registration, Business Names Act, Companies Act, intellectual property, and licensing

<https://www.mctic.gov.ki>

Kiribati Postal Services (POSMO)

Money transfer services, postal rates, parcel information

<https://www.mict.gov.ki>

Vodafone Kiribati

Mobile data plans, connectivity, SIM registration

<https://vodafone.com.ki>

ANZ Kiribati

Internet banking, merchant accounts, and ANZ e-Gate

<https://www.anz.com/kiribati/>

Regional & e-commerce tools

Pacific E-commerce Initiative

Pacific e-commerce portal (Regional strategy, research and business training resources)

<https://pacificcommerce.org/>

Cyber Smart Pacific

For digital safety, passwords, fraud prevention, and cybersecurity tips

<https://pacson.org/cyber-smart-pacific/cyber-smart-pacific-2023>

Siuhuu (Pacific online marketplace)

A regional marketplace for sellers across the Pacific

<https://www.siuhuu.com>

Business Link Pacific (BLP)

Directory of vetted service providers including website developers and digital experts

<https://businesslinkpacific.com/search>

Global tools for online selling

Shopify learn

Free tutorials on building a simple online store

<https://www.shopify.com/learn>

Meta business help centre

Guidance on Facebook pages, Facebook shops, boosted posts, and ads

<https://www.facebook.com/business/help>



INDUSTRY REFERENCE GROUP MEMBERS

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