



PIFS E-COMMERCE
BUSINESS TOOLKITS

USING E-COMMERCE TO HELP TOURISM BUSINESSES 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 a focus for the Pacific Islands Forum Secretariat. We are working hard in this space because we believe that e-commerce has potential to help Pacific businesses overcome their structural challenges and gain a competitive advantage over 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 [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 help our Forum Members work together to achieve their objectives, as working together can help us save time, money, and achieve better results. The Pacific Regional E-commerce Strategy and Roadmap notes the need to work together to develop e-commerce skills for our small businesses. The preparation of E-commerce Business Toolkits is a practical way to do this.

The Tourism Toolkit is the first practical, hands-on support that the Secretariat is providing to Kiribati tourism businesses interested in boosting their online visibility – something that, as we've seen in other Pacific countries, translates directly into increased visitor numbers and greater economic benefits. It's an exciting time to launch this initiative, with so much change happening in Kiribati's digital economy and global tourism markets increasingly seeking new and unexplored destinations and experiences.

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

I commend this progressive public-private partnership and wish our small business every success in their digital journey.

Denton Rarawa

Acting Director, Programmes and Initiatives
Pacific Islands Forum Secretariat

1

WHY MOVE ONLINE, WHY NOW?

Today, being online is essential for every tourism business in Kiribati. Travellers now research, plan, and book almost everything through the internet, and if your business is not visible online, many potential guests simply will not find you. Tourism is also growing: in 2024, Kiribati recorded 9,504 international visitor arrivals, a 16% increase from 2023,¹ showing renewed momentum in the sector.



Tourism is a national priority. Under the [Kiribati 20-Year Development Plan](#), the goal is to grow tourism's contribution from 3.6% of GDP in 2016 to 50% by 2036.² Recent government initiatives—such as the establishment of the Tourism Authority of Kiribati (TAK), improved licensing processes, the National Tourism Strategy, Mauri Mark standards, and official promotion platforms such as [Visit Kiribati](#)—are helping modernise the sector and improve service quality. At the same time, new digital solutions developed with partners, including [Hotel Link Solutions \(HLS\)](#), are helping tourism businesses in Kiribati establish an online presence more easily, without needing advanced technical skills.

Better ICT infrastructure is also supporting this shift. New submarine cables, wider 4G coverage, and Starlink connectivity are improving internet access across the country, making it easier for operators to promote their businesses, manage bookings, and stay connected with guests.

Many tourism operators still rely on email, phone calls, and word of mouth. While this worked in the past, traveller expectations are changing. Improved connectivity now means even small operators can reach guests before they arrive in Kiribati, share accurate information, and manage enquiries more efficiently.

A simple online presence helps guests discover your business, understand what you offer, and book with confidence. Tools such as social media pages, websites, or listings on platforms like Booking.com, Agoda, and Tripadvisor can help accommodation providers, tour operators, and experience hosts stand out in a competitive market.

Even when rooms or tours are regularly full—particularly in South Tarawa or Kiritimati—being online still brings benefits. Digital tools can reduce administrative work, minimise booking errors, prevent no-shows, and support smoother day-to-day operations. Most importantly, clear photos, guest reviews, and up-to-date information build trust and give travellers confidence to book with you.

1. <https://newsletter.visitkiribati.travel/category/stats/>.

2. HLS has been developed with support from Pacific Trade and Invest, the trade and investment promotion network of the Pacific Islands Forum Secretariat.

CASE STUDY: TERAU BEACH BUNGALOW



Terau Beach Bungalow on Abaiang shows how remote tourism businesses in Kiribati can succeed online. With no physical presence in South Tarawa, the owners needed a way for travellers to find them and book with confidence. They began with a simple website to showcase their rooms, activities, and the peaceful charm of life on Abaiang.

To expand their reach, they listed their property on [Booking.com](#), [Tripadvisor](#), [Agoda](#), and [Hotels.com](#). With support from the Tourism Authority of Kiribati (TAK), they are also featured on the Kiribati for Travellers [website](#) and regularly promoted through the [Visit Kiribati](#) Facebook page, which has more than 27,000 followers. This multi-platform visibility gives travellers several easy ways to discover and learn about their accommodation. Their excellent service has earned them strong positive ratings and national recognition, including a [4.8/5 rating on Tripadvisor](#) and the [Best Accommodation Hospitality – Outer Islands](#) award at the 2020 National Business Awards.

Terau Beach Bungalow maintains high occupancy rates. It shows that with the right digital tools, supported by national initiatives, even a small outer-island guesthouse in the remote islands of Kiribati, can connect with international travellers and grow sustainably.

2

WHAT ARE THE DIFFERENT OPTIONS TO GO ONLINE?

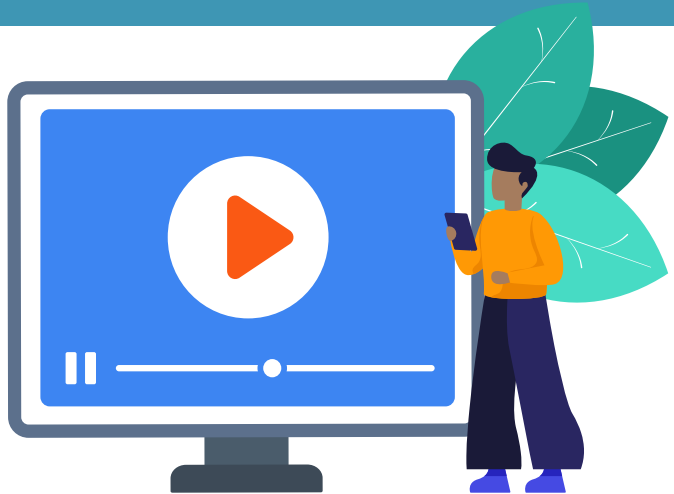
There is no single way to take your tourism business online. You can start small and grow over time. The key is to choose the right mix of online tools that fits your business size, budget, and customer type.

1. Social media platforms

Social media is often the first step for tourism businesses to go online because it's simple, free, and widely used by customers. Platforms such

as Facebook, Instagram, and WhatsApp allow you to post photos, videos, and updates, interact with guests, and build trust through reviews and testimonials.

Local examples: Many tourism businesses in Kiribati, such as [Terau Beach Bungalow](#) and [Utirerei Motel](#), use Facebook pages to promote their accommodation, share updates, and respond to messages. Tourists communicate their bookings through Messenger (Facebook messaging app) which shows the platform's potential even without an integrated booking system.



Pros	Cons
Instant messaging feature allowing quick interaction.	No online booking feature.
Access to a wide audience locally, and worldwide.	Results depend on how the platform decides who sees your post.
Drives traffic to the website.	Posts may easily get lost among other content.
Popular in Kiribati and globally.	No payment feature.

Tip

Post regularly, use good-quality images, and respond quickly to inquiries. Use paid ads and tag the TAK or local travel pages to improve reach.

2. Online marketplaces

Online marketplaces such as Booking.com, Airbnb, and Tripadvisor are powerful tools that help guests find and book accommodation or experiences in Kiribati. These platforms are particularly valuable for attracting international travellers who prefer booking in advance.

Local example: Terau Beach Bungalow in Abaiang is listed on [Booking.com](#), [Airbnb.com](#), [Tripadvisor.com](#), [Agoda.com](#), [Hotels.com](#). Taotin Apartment in South Tarawa is listed on [Airbnb.com](#), allowing travellers to compare room prices, read reviews, and make bookings directly.

Pros	Cons
Global visibility and marketing built-in.	Commission fees (10–25%) reduce earnings.
Secure payment system and verified reviews.	Limited control over own branding (less customisation compared to websites).
Instant credibility with international travellers.	Competition with hotels.
Saves time through automated booking tools.	Marketplace regulations apply.

Tip

Keep your listings updated with accurate room rates, descriptions, and quality photos. Encourage guests to leave reviews because these drive future bookings.

Did you know? You can earn extra income by listing your spare room or home on Airbnb

Airbnb is not only for hotels or tourism businesses, it's also a simple way for everyday households in Kiribati to earn extra income. If you have a spare room, a vacant house, or a family property that sits empty during the year, you can list it on Airbnb and host travellers, researchers, volunteers, or visitors looking for a more local experience.

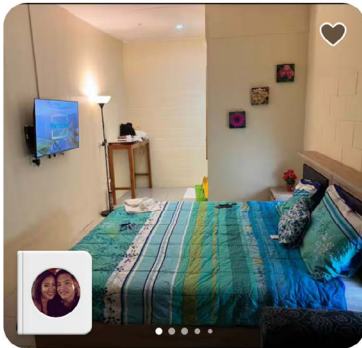
CASE STUDY: KAIRO'S APARTMENT ON AIRBNB

When Mrs Uatara Kairo returned to Tarawa, she renovated a spare room on her family property and listed it on Airbnb. Within days, bookings began to flow in. The strong demand encouraged her to renovate a second room, and her apartment quickly became a popular stay for visitors to Tarawa.



Airbnb made the process simple: guests could book directly online, payments were released to her the day after check-in, and its review platform helped build trust, with her apartment earning excellent ratings thanks to consistent service and amenities like air-conditioning. Today, she manages the entire operation remotely from Australia while family members handle cleaning and guest check-ins. Her rooms are often booked months in advance, showing the strong demand and visibility that global platforms can bring to small operators in remote locations.

Mrs Kairo's experience shows that even without a tourism background, and even remotely, you can successfully run a tourism business from anywhere. Her story highlights how online marketplaces such as Airbnb can unlock new opportunities in Kiribati's expanding tourism sector.



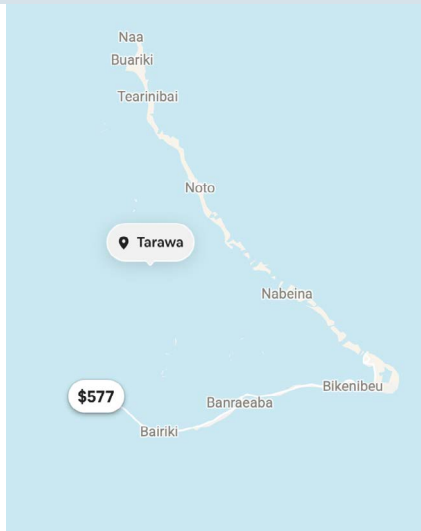
Rooms in Betio

Taotin Apartment Betio

4 bedrooms · 1 bed

Jan 27 – Feb 1

\$577 for 5 nights



3. E-commerce marketplaces

E-commerce websites can be developed to showcase your tourism services and products to both local and global audiences. You can either hire a web developer, or use a platform to generate your own website yourself by customizing existing templates. Having your own website gives you the highest level of control and professionalism. It allows you to showcase your rooms, tours, and services in one place and even accept online bookings and payments using platforms like [Hotel Link Solution \(HLS\)](#), discussed further below.

Local examples: [Betio Lodge](#) and [Utirerei Hotel](#) created their websites using the HLS service. HLS helps hotels show their rooms online, receive bookings, and keep their availability updated on travel platforms Booking.com and Expedia. HLS also provides its own payment service called [Hotel Link Pay](#). When guests book and pay online, HLS collects the money and then, at the end of each month, sends it to the hotel's bank account. HLS keeps a small fee for its service.

ANZ e-Gate is now available in Kiribati, and hotels can connect it directly into their websites to accept online payments. A payment gateway is the online tool that lets your customers pay you securely when they buy something from your website or through your online store. A web developer can help set this up, and once it is done, guests can pay the hotel directly through the hotel's bank. This makes the process faster and more convenient for both the hotel and the guests.

Pros	Cons
Full control of design, content, and branding.	Requires investment for set-up and maintenance.
Can connect to online booking systems and email marketing.	Needs technical support for set-up and updates.
Professional image builds trust with international travellers.	Takes time and effort to gain web traffic and visibility.

3

WHAT COSTS SHOULD YOU CONSIDER TO TAKE YOUR BUSINESS ONLINE?

Before you go online, it's important to understand the types of costs involved. Going digital does not have to be expensive. Start with what you can afford and grow from there. Below are the typical costs that Kiribati tourism operators 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.
- **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; it offers higher internet speeds and is ideal for uploading photos, managing bookings, and video conferencing. However, before paying for a subscription, one has to purchase the Starlink kit which costs anywhere between \$750 to \$900 with local suppliers.

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 ³

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.

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

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 guests.
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.

Tip

Smartphones are powerful tools. Many tourism operators in Kiribati manage all online activities through their phones.

3. Social media advertising and booking platform fees

Both social media and online booking platforms can help you reach more customers, but each comes with its own advertising or commission costs that you should be aware of. With a small amount of paid advertising, it can help your business reach many more customers. To pay for social media ads, a Visa Debit Card (ANZ Kiribati) is required. The card has the following fees: \$10 to issue the card, \$10 per month for maintenance, and a 2.85% fee on international transactions.

- Facebook and Instagram ads: You can start advertising from as little as \$2, but to reach a good number of people and get better results, it is better to budget around \$10–\$20 per campaign. You can also see who sees your ad by targeting specific audiences such as “Pacific travellers” or “Tarawa hotels”.
- Online marketplaces: Platforms such as [Airbnb](#) or [Booking.com](#) charge a fee for each booking. Their commission is usually around 15–20% of the booking amount.

4. Own website

There are two main ways to build a website with a payment gateway in Kiribati:

- 1. Use Hotel Link Solutions (HLS):** HLS is a cloud-based, all-in-one platform designed specifically for hotel operators. It combines essential tools into a single integrated system, including booking engine, payment processing solution and a website builder with customizable templates. It offers ready-made templates and built-in tools for online bookings and payment.
- 2. Hire a web developer:** A local or regional web developer can build a customised website for your business and connect it with payment systems like ANZ e-Gate.

Each approach varies in cost, flexibility, and control.

Item/approach	Estimated cost	Description/notes
Domain name (.ki)	\$100 per year	Purchase through CCK. Using a local domain (e.g. www.yourhotel.com.ki) adds credibility and local identity.
Option 1: Hotel Link Solutions (HLS)	Free of charge	TAK in collaboration with PTI Australia's website development assistance program/ Hotel Link Solutions offers Kiribati accommodation operators an opportunity to develop their secure hotel websites that include a booking engine and other features such as Channel Manager. The web development, onboarding, set-up and training is free. Interested hotel operators can enquire with TAK.
HLS hosting & maintenance	\$50 - \$100 per month	Hosting, updates, and support are managed by HLS. Monthly subscriptions vary depending on the services required (website, booking engine and channel manager). A 5% commission applies for payments processed via HLP.
Option 2: Custom website (independent developer)	Initial set-up range from a few hundreds to thousands of dollars	A developer designs a unique website from the ground up. You have full control over design, branding, and functionality. Suitable for larger tourism operators or those wanting multilingual features, custom booking forms, or additional pages.

Hosting service	\$20–\$50 per month	May be managed by your developer or a third-party hosting provider. Ensure servers are secure and reliable.
ANZ e-Gate integration	Set-up cost may be included in the developer's fee	Enables real-time credit-card payments directly on your site using Visa or Mastercard. Requires merchant account approval from ANZ and developer assistance.
SSL security certificate	\$50–\$100 per year	Protects customer data and is required for online payments. Often included with hosting plans.
Maintenance & updates	\$50–\$200 per month	Covers content updates, security patches, and backups. Cost depends on complexity and whether you self-manage or hire a developer.

Tip

If your business is new to online bookings, start with HLS to gain experience and minimise technical challenges. As your digital capacity grows, you can later migrate to a custom-built site integrated with ANZ e-Gate for faster payments and complete control over your brand.

5. Outsourcing media

Managing an online presence takes time and skills. Outsourcing can help keep your online profile active and professional without adding extra work. You can find freelancers on platforms like [fiverr.com](https://www.fiverr.com) and [freelancer.com](https://www.freelancer.com).

Service	Typical cost (AUD)	Description
Social media management	\$50–\$300/month	Scheduling posts, responding to comments, and managing ad campaigns.
Content creation (photos/videos)	\$50–\$1,000/project	Professional photos or promotional videos for your property or tours.

Tip

Outsourcing keeps your online presence consistent and professional while freeing you to focus on your core tourism operations.

6. Professional email

A professional email address linked to your business domain (for example, info@yourhotel.com.ki) helps build credibility and trust with customers, travel agents, and partners. It shows that your business is organised, legitimate, and easy to contact, which is especially important when dealing with international guests or online bookings.

- Email services: Gmail Workspace, Outlook 365, or Zoho Mail are popular options. Subscription costs vary but generally start from \$8-15 per month per user.

Tip

A branded email address linked to your website (e.g., info@yourhotel.com.ki) looks more trustworthy to guests and helps your business appear credible and well-established online.

4

GETTING NOTICED ONLINE.

Once your business is online, the next step is to make sure people can find it.

There are many hotels and tour operators in the world, so your business needs to stand out to attract customers and build trust. The good news is that with the right online tools and regular updates, even a small tourism business in Kiribati can reach people from all over the world.

1. Build a strong online presence

Platform/ Tool	Purpose	Tips
Facebook	Most used platform in Kiribati for advertising rooms, tours, and restaurants.	Create a Facebook Business Page and post photos, videos, and promotions. Encourage guests to tag your business in their posts. Boost your posts.
Instagram	Great for showcasing scenic photos and short videos.	Use hashtags like #VisitKiribati, #KiribatiTourism, and #SouthTarawa to reach regional and global audiences. Boost your posts.
Google business profile	Increases visibility on Google Search and Google Maps.	Add your business address, contact details, photos, and website. Guests can leave reviews that improve your ranking.
Tripadvisor/Booking.com/Airbnb	Builds credibility and increases booking opportunities.	Respond promptly to reviews (positive or negative). Show professionalism and gratitude.
WhatsApp/Messenger	Used by many Kiribati travellers for quick communication.	Add your WhatsApp number or Messenger link to your website and social media for faster enquiries.
visitkiribati.travel	Being listed on the platform which is maintained by the Tourism Authority of Kiribati builds credibility.	Register your business with the Tourism Authority of Kiribati (TAK) to be listed on the national tourism website. This helps visitors discover you easily and validates your business.


Tip

Always keep your contact information (phone, email, and business hours) consistent across all platforms.



2. Use photos and videos effectively

Tourism is a visual business – people like to see what they are booking. High-quality images can make a huge difference in attracting travellers.

Do:

- Use natural lighting and tidy backgrounds.
- Show your best features: clean rooms, ocean views, meals, and friendly staff.
- Take short videos of experiences (sunsets, fishing, traditional dances).
- Use captions and location tags (for example: “Sunset at Dreamers Guesthouse, Tarawa”).

Don't:

- Use blurry or dark photos.
- Upload too many photos in one post – good quality is better than many photos.

Tip Guests love authenticity. Photos showing real guests enjoying local experiences are more engaging than stock images.

3. Run simple online campaigns

Even with a small budget, you can run digital ads to reach more travellers.

Platform	Suggested action	Suggested budget range
Facebook ads	Promote your page or boost posts to reach travellers in Fiji, Australia, and New Zealand.	\$10 per campaign to start with
Google ads	Target people searching “Hotels in Kiribati” or “Things to do in Tarawa”.	\$20–\$50 per month
Email marketing (Mailchimp, Zoho)	Send newsletters with promotions or updates to past guests.	Free – \$30/month

Tip You can use a Visa debit card (ANZ Bank Kiribati) to pay for Facebook or Google ads.

4. Track your results

Knowing what works helps you spend your time and money wisely.

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 on what works. If short videos get more views than text posts, make more of them!

CASE STUDY: UTIREREI HOTEL

For many years, Utirerei Hotel relied on phone calls and emails to manage bookings. As business grew, this became difficult. Guests often cancelled at the last minute because no advance payment was required, and staff spent long hours replying to messages and confirming reservations manually.

Everything changed when the hotel launched its website, www.utirereihotel.com, developed using the Hotel Link Solutions platform with support from Pacific Trade Invest. The website allows guests to see room types, check availability, and confirm bookings instantly. Importantly, payment is now required at the time of booking, which has significantly reduced cancellations.

A major challenge for hotels in Kiribati has been the absence of a local online payment gateway. Through Hotel Link Solutions' integrated payment system, Utirerei Hotel can now receive secure online payments, giving the business reliable and regular cash flow.

"Guests can now choose their dates, see photos of the rooms, and pay directly online," says the manager. "We can track bookings in real time, and weekly payments through Hotel Link Pay have made our operations much easier."

The results have been clear – smoother communication, less manual work, fewer cancellations, and better financial planning. The hotel also uses Facebook, where it has over 5,700 followers, to promote its services and attract both local and international guests.

For Utirerei Hotel, the website was more than a digital change, it transformed how the business works and how customers experience it.



5

GETTING PAID ONLINE.

Tourists often prefer to book and pay before they travel, so it's important to offer payment methods that are safe, easy, and convenient for both you and your guests.

Tourism businesses in Kiribati have several options to receive payments both locally and internationally. Choosing the right mix helps customers pay easily and securely.

Payment Option	Pros	Cons	Best use case	Fees/notes
Cash	Simple and immediate; no set-up required; works without internet.	Not suitable for advance bookings or online transactions; risk of theft; hard to track sales.	Walk-in customers or small tours on local islands.	No transaction fee.
Bank transfer	Safe and traceable; can receive international payments.	Transfers take several days; manual confirmation needed; some guests may find it difficult.	Large group or corporate bookings; overseas agents.	Inward transfer fees start from \$15 and increase with the amount received.
EFTPOS (Card machine)	Accepts Visa and Mastercard; fast and reliable; builds trust.	Requires stable power, internet, and ANZ bank account.	Hotels, restaurants, and tour operators with physical premises.	Local cards: \$0.15 flat fee per transaction over \$10. International cards: 2.5% service fee. Terminal rental: Monthly charge (varies).

Hotel Pay Link (HPL)	Allows advance payments and deposits online; integrates with hotel websites; trusted system.	5% commission per transaction; only available through HLS system.	Hotels using Hotel Link Solutions websites.	5% commission deducted automatically.
ANZ e-Gate	Secure and reliable; suitable for international bookings; direct payment to your bank account.	Requires ANZ merchant account and developer support; set-up fees apply.	Hotels or tourism operators with their own website.	Set-up + 3–5% transaction fee.

How Hotel Link Pay and ANZ e-Gate work

Many hotels in Kiribati such as Betio Lodge and Utirerei Hotel use Hotel Link Solutions (HLS) to manage online bookings.

HLS builds the hotel website using a professional template and connects it to Hotel Link Pay, which allows guests to pay deposits or full amounts online. Payments are collected by HLS and transferred to the hotel's local bank account at the end of each month, minus a 5% commission.

Now that ANZ e-Gate is available in Kiribati, hotels can also integrate this system directly into their own websites. This allows guests to pay immediately with Visa or Mastercard, and the money goes straight to the hotel's ANZ Bank account. You'll need to hire a web developer to set this up, but it gives you full control over your payments and avoids third-party commissions.⁴



4. The Business Link Pacific (BLP) business advisor directory lists web developers who work with clients across the Pacific, and may be able to assist setting up your ANZ e-Gate.

Feature	Hotel Link Pay	ANZ e-Gate
Integration	Built into the Hotel Link website	Added by a web developer to your own site
Set-up difficulty	Easy (no developer needed)	Moderate (requires ANZ approval and developer set-up)
Payment speed	Monthly settlement	Real-time transfer to ANZ account
Commission	5%	Around 3–5%

Tip

If you're just starting online bookings, use Hotel Link Pay, it's easy and ready to go. Once your business grows and you have your own website, consider switching to ANZ e-Gate for faster and more direct payments.

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.



COMPLYING WITH LAWS AND REGULATIONS.

Many tourism businesses in Kiribati start informally. If you are ready to formalise and promote your business online, you must first make sure it is legally registered and licensed. The steps below provide a simple, step-by-step guide to the key requirements.

Step 1. Register your business

All businesses in Kiribati must be registered with the Business and Companies Registration Division, Ministry of Tourism, Commerce, Industry and Cooperatives (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.

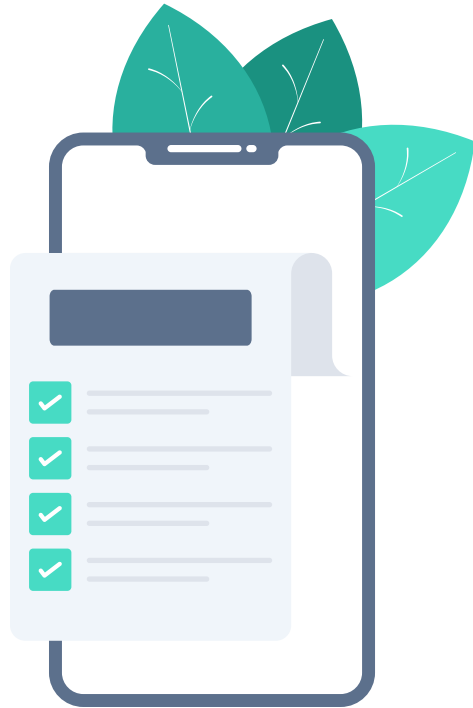
Step 2. Join the Kiribati Chamber of Commerce and Industry (KCCI)

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.



Step 3. Register for taxes

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.

Step 4. Get your tourist accommodation licence & Mauri Mark rating

All accommodation providers (hotels, lodges, motels, resorts, and guesthouses) must be licenced by the Tourism Authority of Kiribati (TAK) as required under the Kiribati Tourism Act 2018 and the TAK Registration & Licensing Regulation 2025. Licensing ensures your business meets national tourism standards and is eligible for inclusion in Kiribati's official tourism registry.

Mauri Mark rating⁵

TAK's Mauri Mark system assesses service quality, cleanliness, guest experience, and sustainability. A good rating improves trust, visibility, and competitiveness.

What you need to do:

Apply for registration & licence

- Submit TAK's application form and pay the required fee.
- Pay the annual accommodation licence fee (fees differ by property type like guesthouses, hotels, outer-island accommodations; see [Schedule](#)).
- Undergo property inspection based on Mauri Mark Standards, health, safety, and environment regulations.
- If approved, receive your 12-month license certificate, which must be clearly displayed at your property.
- Renew annually at least 90 working days before expiry.

Licence fees

From the official schedule:

- Hotels & motels (17+ rooms, VAT registered): \$4,050/year
- Guesthouses & small accommodations (<10 rooms): \$2,050/year
- Outer-island accommodations: \$1,550/year

- Homestays: \$600/year

Operating without a licence is an offence under the Tourism Act.

Step 5. Register with the Kiribati Provident Fund (KPF)

If you employ staff, you must register as an employer with the KPF and make regular contributions for your employees.

Step 6. Apply for an environment licence (if needed)

If you plan to build or expand accommodation or tourism structures, you may need an Environment Licence depending on the location and size of the development.

Apply through the Licensing and Compliance Unit of the Environment Conservation Division (MELAD).

7

SECURITY TIPS.

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 to 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>.

International tourism platforms mentioned in this toolkit

**Airbnb**

Global platform for accommodation bookings.

[airbnb.com](https://www.airbnb.com)

The Booking.com logo features the word 'Booking.com' in a blue, sans-serif font, with 'Booking' in a darker blue and '.com' in a lighter blue.

booking.com

International booking engine widely used by travellers.

[booking.com](https://www.booking.com)

**Tripadvisor**

Popular global review and ranking site for hotels, restaurants, and tours.

[Tripadvisor.com](https://www.tripadvisor.com)

**Hotels.com**

A popular marketplace for hotel browsers.

[hotels.com](https://www.hotels.com)

**Agoda**

A popular marketplace for hotel browsers.

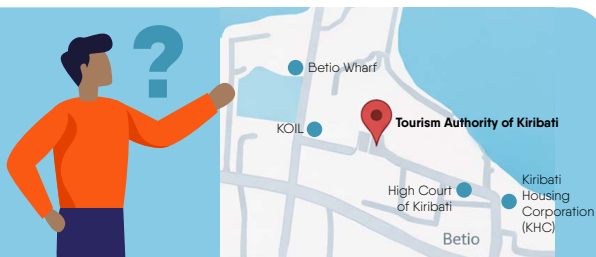
[agoda.com](https://www.agoda.com)

**Withlocals**

Unique and memorable travel experiences guided by locals.

[withlocals.com](https://www.withlocals.com)

DON'T KNOW WHERE TO START?



Go to the **Tourism Authority of Kiribati** to get advice on how to start your e-commerce TODAY.

Kiribati tourism information & registration

Tourism Authority of Kiribati (TAK)

National tourism office: accommodation licensing, Mauri Mark standards, and official information for operators.
<https://www.visitkiribati.travel>

Communications Commission of Kiribati (CCK)

Register a .ki domain name for your website and access ICT regulations.
<https://www.cck.ki>

Regional digital & tourism support

Pacific Islands Forum Secretariat – Pacific E-commerce Initiative

Regional strategy, research, and MSME support tools for going online.
<https://www.pacificcommerce.org>

Cyber Smart Pacific (PACSON)

Trusted guidance on online safety, protecting customer data, and preventing cyber scams.
<https://pacson.org/cyber-smart-pacific/cyber-smart-pacific-2023>

Connectivity & payments

Vodafone Kiribati

Mobile data plans, SIM registration, and business connectivity services.
<https://vodafone.com.ki>

ANZ Kiribati – internet banking & e-Gate

Information on bank transfers, merchant services, and ANZ e-Gate online payment gateway.
<https://www.anz.com/kiribati/>

Hotel Link Solutions (HLS)

Platform used by many Kiribati hotels to create booking-ready tourism websites and receive online payments via Hotel Link Pay.
<https://www.hotellinksolutions.com>



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