



Pacific
E-commerce
Initiative

Monitoring and Evaluation 4th Report for the Pacific Regional E-commerce Strategy and Roadmap

March 2026



PACIFIC ISLANDS FORUM

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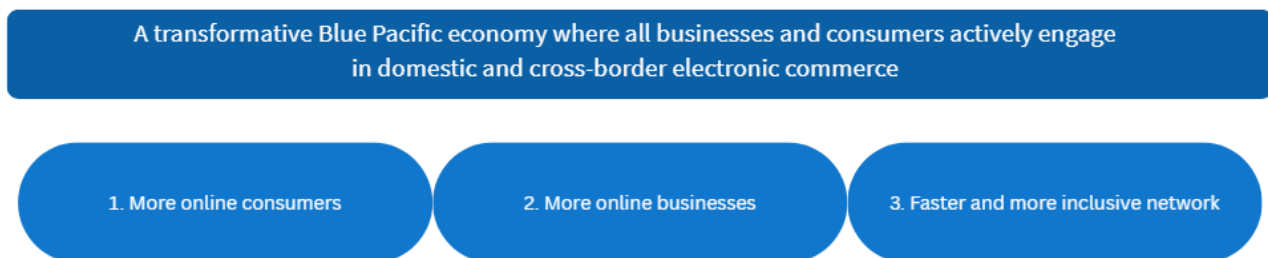
MONITORING AND EVALUATION REPORT

1. Background

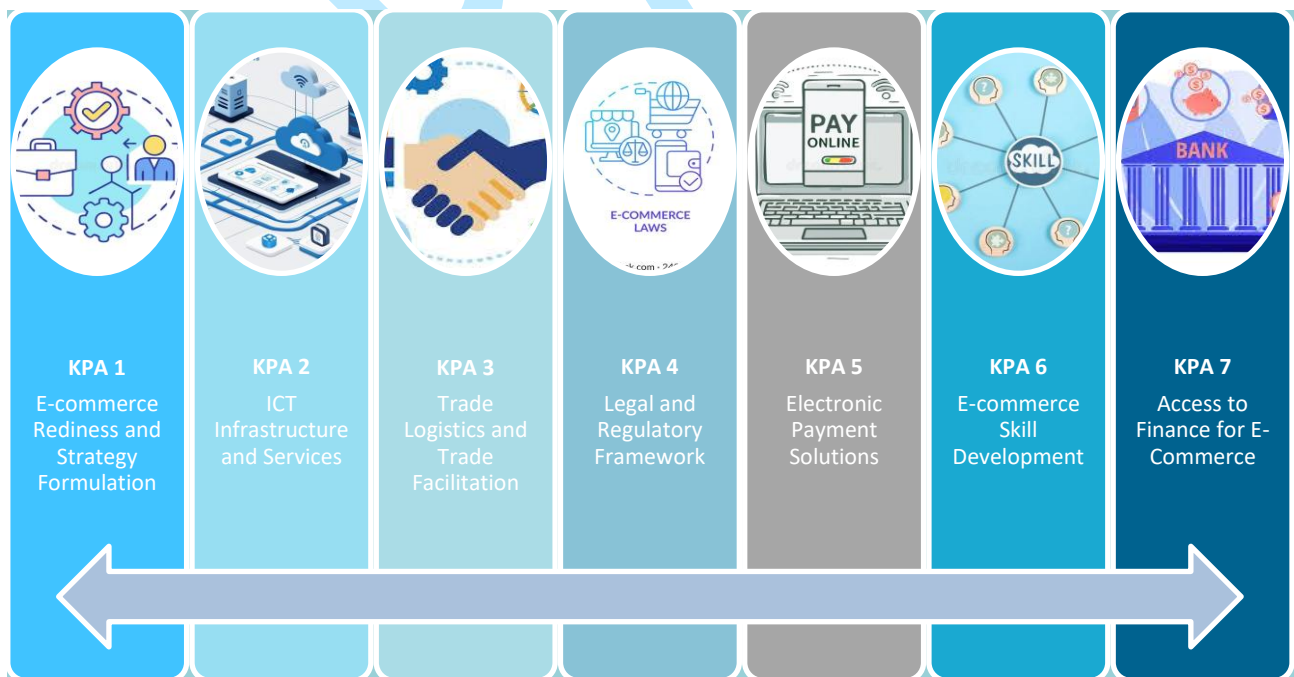
The [Pacific Regional E-commerce Strategy and Roadmap](#) (henceforth the Strategy) proposes a vision of a transformative Blue Pacific economy where all businesses and consumers actively engage in domestic and cross-border electronic commerce. By accelerating the region's digital trade transition, the Strategy supports inclusive and sustainable economic growth across Forum Island Countries, in line with the Resources and Economic Development Thematic Area of the [2050 Strategy](#) for the Blue Pacific Continent.

To achieve its vision, the Strategy targets three Overarching Outcomes, namely (1) more online consumers; (2) more online businesses; who are (3) connected through a faster and more inclusive network.

Figure 1: Vision and Overarching Outcomes



Seven intermediate or Thematic Outcomes are conducive to the three Overarching Outcomes. These Thematic Outcomes are referred as **Key Priority Areas**, or **KPAs**, in the Strategy.



Direct impacts on the KPAs are captured through **18 Strategic Outputs (SOs)**, which are delivered through **54 Measures**. Numerous programs are in place which contribute to

implement the recommended Measures of the Strategy. Each program comprises one or more projects. These strategic levels, as well as their practical implementation, are shown in the illustration below.

Figure 2: Strategic Levels



The Strategy seeks to implement regional actions across the 16 Forum Island Countries (FICs).¹ Donor partners financially support programs and projects contributing to the Strategy’s implementation, while implementing agencies work with beneficiary countries to carry out the necessary activities.²

Drawing from the information base available in the [Projects](#) and [Progress](#) Sections of the [Pacific E-commerce Portal](#), this report presents the finding and assesses the progress made towards the Strategy’s targets for the period up to March 2026.

The report introduces the methodology for the M&E system and then presents an overview of the Strategy’s implementation by strategic level (KPAs, SOs and Measures).

2. Methodology

In 2023-24, following guidance from the Pacific E-commerce Committee, the Pacific Islands Forum Secretariat (PIFS) E-commerce Unit upgraded the M&E system used to track the implementation of the Strategy.³ The upgraded system now allows us to confirm whether a project has begun implementation and to measure its level of progress. It also captures each project’s specific contribution to the implementation of individual Measures under the Strategy.

The M&E system is integrated into the Projects section of the Pacific E-commerce Portal. It gathers data from project pages submitted by the agencies implementing the Strategy. Each project entry includes key information such as alignment with the Strategy’s Key Priority Area (KPA), Strategic Objective (SO), and Measure, its geographical focus, implementing agencies, contributing donors, budget, and implementation progress.

The Strategy consists of 54 Measures, each linked to at least one indicator, a baseline, and a target, as outlined in the Implementation Roadmap. Annex 1 provides the updated list of indicators, baselines, and targets following a recent review.

Each Measure is categorised as either Top Down (TD) or Bottom Up (BU) based on the type of

¹ Cook Islands, Federate States of Micronesia, Fiji, French Polynesia, Kiribati, Republic of Marshall Islands, Nauru, New Caledonia, Niue, Palau, Papua New Guinea, Samoa, Solomon Islands, Tonga, Tuvalu and Vanuatu.

² For a limited number of projects captured by the M&E system funding and implementation comes from national governments.

³ The [Governance](#) section of the Pacific E-commerce Portal reports material and resources developed for all past Committee and Sub-committee meetings.

indicator used:⁴

- **Top Down Measures** rely on macro-level statistics. For example, Measure 5.1.4 tracks the average fees per remittance transaction to and from forum island countries. Progress is assessed using data from international sources such as the World Bank rather than from individual projects.⁵
- **Bottom Up Measures** rely on aggregated information from project pages on the Portal. For example, Measure 3.1.2 tracks the number of forum island countries having adopted ASYCUDA World. Each relevant project is assigned a weight based on its contribution to the target, and the overall level of implementation is calculated using a weighted average.

Out of the 150 projects currently listed on the Portal,⁶ 65 projects have been assigned a weight of zero because they do not directly contribute to the indicators of any Measure. However, these projects still play a meaningful role in advancing e-commerce development and remain visible on the Portal, credited to their respective donors and implementing agencies. They are simply not counted in the Strategy's implementation score.

The system calculates the degree of implementation using simple averages:

- The implementation degree of a Strategic Objective (SO) is the average of the implementation degrees of all Measures under that SO.
- The degree for a Key Priority Area (KPA) is the average of the degrees of its associated Measures.
- The Overall Strategy degree is the average of all 54 Measures.

For example:

- SO 2.2 has four Measures. Its degree of implementation is the average of the implementation rate of these four Measures.
- KPA 2 has seven Measures. Its degree of implementation is the average of the implementation rate of all the seven Measures .
- The Strategy as a whole includes 54 Measures. Its overall degree is the average of the degree of implementation of all 54.

2.1 Underreporting

Since the majority of Measures (37 out of 54) are classified as BU, the M&E system relies heavily on implementing agencies to create and regularly update their project pages on the Pacific E-commerce Portal. When projects are not reported, the contributions of donor partners and implementing agencies are not captured, which affects the accuracy of the Strategy's implementation tracking.

⁴ The formulas for TD and BU can be found in [Annex 2](#).

⁵ The PIFS E-commerce Unit creates dummy programs and projects in order for the system to capture data on these Measures. Examples are the 'Usage of fintech-based solutions for transferring remittances' program and the 'Average fees per remittance transactions in the Pacific' project, which provides the most updated data from the World Bank on remittance fees.

⁶ There are currently 156 projects listed on the Portal. However, 6 of these were created by the PIFS E-commerce Unit to support Top Down (TD) Measures and are therefore not included in the official project count.

Despite the best efforts of the Pacific E-commerce Unit, some implementing agencies have yet to create or update their own project pages. Implementing agencies that have not yet done so are encouraged to submit their project information directly to the Unit, which can assist with the creation or updating of pages on their behalf.

Reporting has further been affected by technical limitations in the Pacific E-commerce Portal system over recent months. The Portal currently operates on WordPress, a platform that functioned effectively during the initial years of implementation when the volume of projects, documents, and users was relatively limited. As usage and traffic increased, additional features and functionalities (plugins) were introduced to accommodate expanding reporting needs, which has progressively affected the Portal's overall performance. Known issues include difficulties with user credential creation and the management of new projects and program pages. To address these limitations, PIFS plans to migrate the M&E database, including all project and program records, to the ePulse system, which was developed specifically for M&E purposes and is expected to provide improved functionality and scalability. Subject to funding availability, migration is planned for 2027.

In addition to incomplete project registration, the quality of reporting across existing project pages remains limited:

- **91 out of 150** existing projects do not include information on committed budget. As a result, donor contributions can only be reflected for approximately 40% of projects. This data indicates further efforts needed from implementing agencies to report budget information.
- **50 out of 150** do not identify the donor(s) supporting implementation, limiting system reporting on donor support to 67% of projects. Despite the increase in total projects from 123 to 150 in the current reporting period, the completeness of reporting on donor support has only slightly improved from 65% in the previous cycle to 67% in the current cycle, an increase of 2 percentage points.

3. M&E Findings

3.1 General Overview

Since the Strategy's endorsement at the Forum Trade Ministerial Meeting in August 2021, FICs and their development partners have mobilised teams and resources to support its implementation. According to the M&E system of the Pacific E-commerce Portal, 50 donor partners are currently supporting 52 programs, comprising 150 projects implemented by 69 agencies.

While all 150 projects are aligned with the Strategy and its Measures, only 85 projects **directly** contribute to the implementation of specific Measures.⁷ Collectively, these projects contribute

⁷ Donor partners and implementing agencies supporting these 85 projects are referred to in the main body of the report. The

to the implementation of **34.34%** of the Strategy’s Measures. To date, donor partners have committed approximately USD 153.1 million in support of the Strategy’s implementation.⁸

In 2022, the M&E system did not yet have the functionality to track project progress or measure the extent of each project’s contribution to specific Measures. At that stage, the system could only identify whether a Measure was being actioned through one or more active projects. Consequently, the 2022 M&E report was unable to calculate the overall degree of implementation of the Strategy and could only report that 43% of Measures were being actioned.⁹

Following guidance from the Pacific E-commerce Committee, the PIFS E-commerce Unit upgraded the M&E system in 2023 to strengthen implementation tracking and reporting. The upgraded system now enables the monitoring of project commencement, implementation progress, and the extent of contribution towards individual Measures. It also captures detailed information on budget allocations and resource contributions linked to Measure implementation. This enhanced methodology has improved the accuracy and depth of M&E reporting, supporting more informed policy and decision-making processes.

Using the upgraded methodology, the 2023 reporting cycle recorded an overall Strategy implementation rate of 23.04% across 63 projects directly implementing specific Measures. In 2024, implementation increased to 30.46% across 75 projects. During the current reporting period, implementation has continued its upward trend, reaching 34.34%. Similarly, resource allocations have increased significantly over time, rising from USD 96.2 million in 2023 to USD 152.9 million in 2024, and now standing at approximately USD 153.1 million.

Figure 3: Donor Partners’ Contribution to Implementation

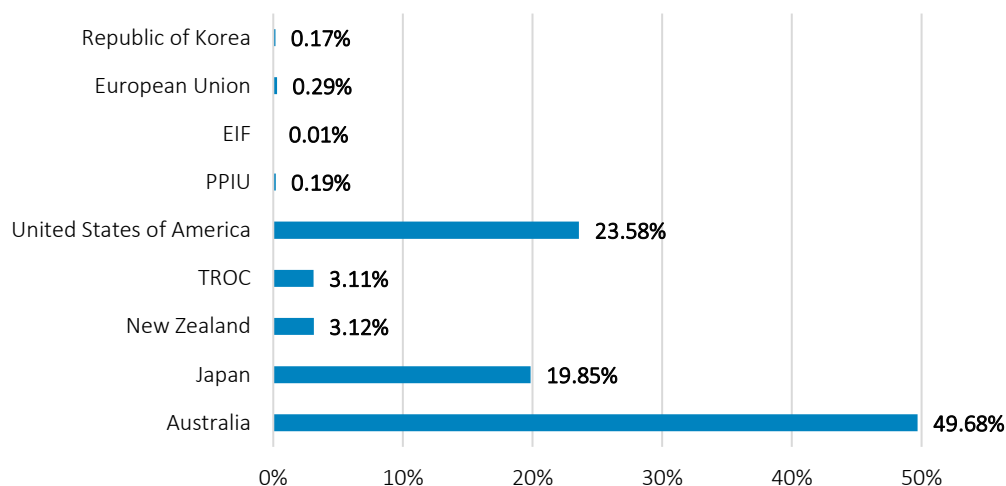


Figure 3 above illustrates the distribution of total donor resources towards implementation.

list of donor partners and implementing agencies supporting the full set of 150 projects are reported in Annex 3 with their KPA focus. There, all development partners are listed, independently of whether they implement or support the implementation of a project that does not directly implement a Measure.

⁸ This refers to the committed amount to project and not their budget execution or expended thus far for implementation.

⁹ As of March 2026, 65% of all Measures are under implementation.

Australia remains the largest contributor, providing almost 50% of total resources across all KPAs. The United States of America follows with 24%, mainly supporting projects under KPA 2 and 3 while Japan contributes 20% across KPAs 2, 3, 5, and 6.

New Zealand and Taiwan/Republic of China (TROC) contribute smaller shares, 3.12% and 3.11% respectively supporting projects across multiple KPAs. The European Union accounts for 0.28% of total resources, supporting initiatives under all KPAs, while the PACER Plus Implementation Unit (PPIU) allocates 0.19% toward KPAs 1, 3, 6, and 7. The Republic of Korea provides 0.17% to projects under KPAs 3, 4, 6 and 7. Finally, the Enhanced Integrated Framework (EIF) contributes 0.01% resources to projects under KPA 1, 3 and 4.

The allocation of resources for implementing the Strategy is significantly influenced by the high cost of projects under KPA 2: ICT Infrastructure and Services, which tend to be substantially more expensive than those under other KPAs. While projects in most KPAs are typically budgeted in the thousands of USD, those under KPA 2 often involve multi-million-dollar investments. This discrepancy is largely due to large-scale infrastructure initiatives, such as the [East Micronesia Submarine Cable Project](#) and the [Tuvalu Vaka submarine cable](#) supported by Australia, Japan and United States of America.

Figure 4 below illustrates the distribution of resources across each KPA. Donor support is concentrated in KPA 2, followed by KPA 1 and 7. In contrast, only Australia is reported to be funding projects under KPA 3.¹⁰ However, this pattern may reflect gaps in donor and budget reporting, rather than the actual funding distribution.

Figure 4: Donor Partners' Contribution to Implementation by KPA

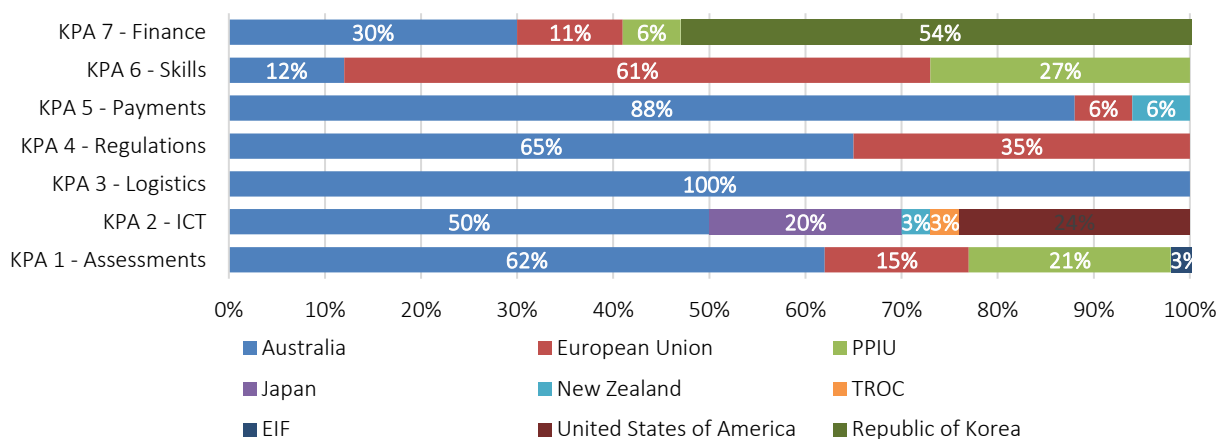
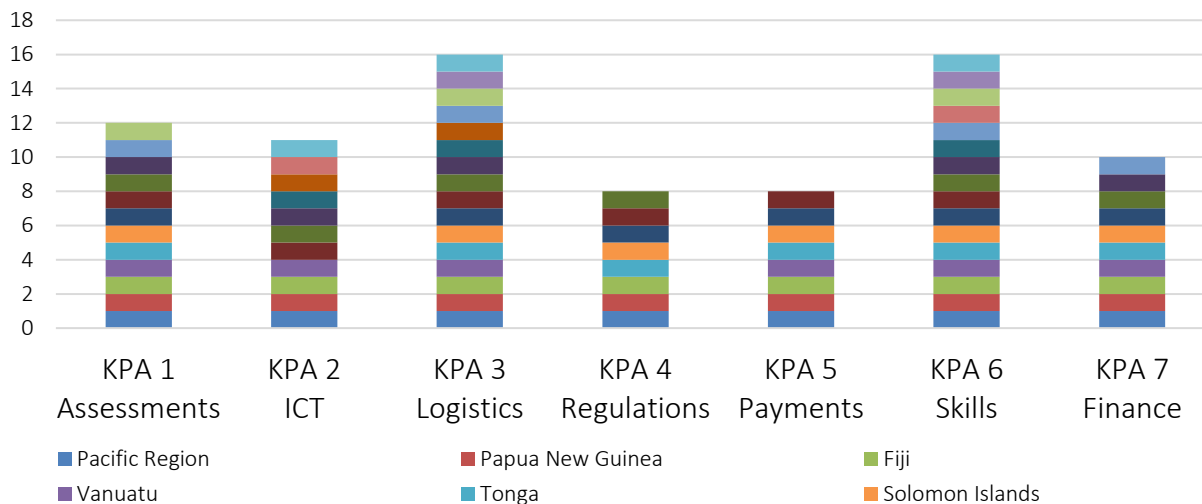


Figure 5 below shows, by KPA, FICs that have benefitted from the implementation of at least one project supporting the Strategy. Overall, more than half of FICs have benefitted from at least one project across each of the seven KPAs, indicating a broad coverage of support under the

¹⁰ This is likely to be revised by the end of the year.

Strategy. Implementation reach is particularly high under KPA 3 (all except French Polynesia) and KPA 6 (all except New Caledonia). In contrast, coverage is limited under KPA 4 and 5 with only seven countries benefitting from projects in each of these areas, suggesting a comparatively lower reach.

Figure 5: Geographical Focus of Implementation

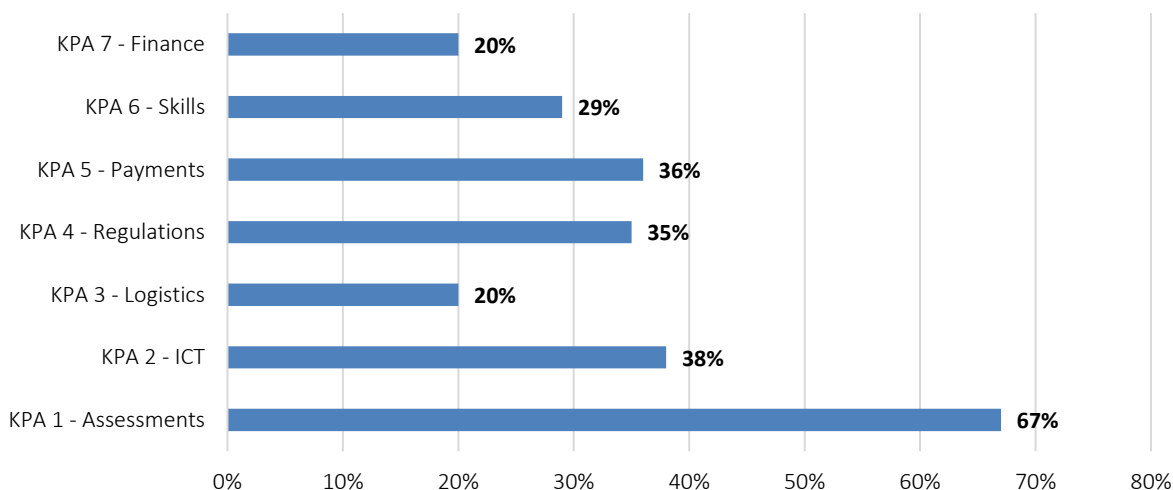


3.2 Progress by Key Priority Area

3.2.1 Overview

To understand how the 34.34% implementation of the Strategy is distributed across its strategic dimensions, it is necessary to examine each KPA. Figure 6 below presents the degree of implementation by KPA.

Figure 6: Degree of Implementation by KPA



KPA 1 remains the highest performing area in 2025, increasing slightly from 66% in 2024 to 67% in 2025. This sustained high implementation rate reflects the maturity of regional coordination efforts and the strong engagement of Forum Island Countries (FICs) in developing National E-commerce Strategies and establishing National E-commerce Committees and

regional knowledge products, including the *Pacific Digital Economy reports* (2022 and 2024), alongside digital tools such as the Pacific E-commerce Portal and the [Pacific E-commerce Database](#) that has continued to strengthen evidence-based policymaking and implementation tracking. The relatively small year-on-year increase suggests that this KPA is reaching implementation maturity, with many foundational measures already substantially achieved.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** National Governments,¹¹ Pacific Community, PIFS, TradeWorthy, United Nations Conference on Trade and Development (UNCTAD).
- **Donor partners:** Australia, EIF, European Union and PPIU.

Following is **KPA 2**, recording the second highest implementation rate in 2025 at 38%, up from 31% in 2024. This 7 percentage point increase represents one of the strongest improvements across all KPAs during the reporting period. Progress has largely been driven by the completion and near completion of major ICT infrastructure investments, particularly submarine cable projects that have improved connectivity in FSM, Tuvalu, and Kiribati. These developments are critical enablers for digital trade and e-commerce participation, as improved connectivity directly supports access to online platforms, digital services, and cross-border transactions.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** Asian Development Bank, Google, International Telecommunication Union (ITU), Japan International Cooperation System, National Governments and Tuvalu Telecommunication Corporation.
- **Donor partners:** Australia, Japan, Joint SDG Fund, New Zealand, TROC, United States of America.

Following closely is **KPA 5** on Payments recording an implementation rate of 36% in 2025, compared with 31% in 2024, reflecting a strong 5 percentage point increase. Progress in this area has been supported by FIC efforts to strengthen financial inclusion ecosystems through National Financial Inclusion Strategies, regulatory sandboxes, and the development of national payment systems. These initiatives have improved the enabling environment for electronic payments by supporting both consumers and financial service providers. The progress also demonstrates growing regional readiness for fintech innovation and digital financial services, which are essential components of e-commerce development.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** Alliance for Financial Inclusion (AFI), International Finance Corporation, National Central Banks¹², Fintech Pacific, PTI Australia, United Nations Capital Development Fund (UNCDF), UNCTAD, and Vodafone.
- **Donor partners:** Australia, European Union and New Zealand.

¹¹ Kiribati Trade Promotion Division, Solomon Islands Ministry of Commerce, Industry, Labour & Immigration, Tonga Ministry of Trade and Economic Development, Tuvalu Department of Trade, and Vanuatu Aid-for-Trade Management Unit, Fiji's Ministry of Commerce and Business Development, PNG National Trade Office, Samoa Ministry of Commerce Industry and Labour.

¹² Bank of Papua New Guinea, Central Bank of Samoa, Central Bank of Solomon Islands, National Reserve Bank of Tonga, Reserve Bank of Fiji, and Reserve Bank of Vanuatu.

SPOTLIGHT ON IMPLEMENTATION – MEASURE 5.1.2

Implement harmonised regulatory sandboxes or similar mechanisms for fintech development using recently approached AFI guidelines for regulatory sandboxes for fintech

Full implementation of Measure 5.1.2 has been achieved, with 100% of the target met through the adoption of rules aligned with the Pacific Regional Regulatory Sandbox Guidelines across six FICs. Fiji, Papua New Guinea, Samoa, Solomon Islands, Tonga, and Vanuatu have each successfully launched Fintech Regulatory Sandbox Frameworks, marking a significant step forward in fostering innovation within a controlled and secure regulatory environment.

Regulatory sandboxes play a critical role in enabling responsible fintech innovation, allowing new financial products and services to be tested under regulatory oversight before wider market deployment. This approach helps address a longstanding challenge in the region, where regulators have taken cautious positions due to the potential risks fintech innovations may pose to financial stability, despite their strong potential to advance financial inclusion and efficiency.

Guided by the Alliance for Financial Inclusion (AFI) Pacific Islands Regional Initiative (PIRI) [Regulatory Sandbox Guidelines \(2020\)](#), participating countries have established frameworks that provide clarity on application processes, eligibility requirements, and testing procedures. These frameworks create a structured pathway for fintech providers to engage with regulators, while enabling authorities to better understand emerging technologies and refine their regulatory approaches.

The successful rollout of sandbox frameworks across the six countries demonstrates growing regulatory confidence and regional alignment in addressing fintech development. It also reflects a shift towards more adaptive and innovation-friendly regulatory ecosystems, supported by strengthened institutional capacity within central banks and relevant authorities. By meeting the regional target, this measure highlights how coordinated implementation of shared guidelines can accelerate progress across multiple jurisdictions. The establishment of these sandboxes not only supports the safe introduction of innovative financial solutions but also lays the groundwork for more inclusive, resilient, and modern financial systems across the Pacific.

Since the launch of sandbox frameworks in the region, several entities have entered testing phases, demonstrating the practical value of these mechanisms. In the Solomon Islands, the Central Bank supported solutions such as [M-Selen KlickEx](#), a digital remittance service tested through the sandbox that is now live and facilitating more accessible and efficient money transfers, particularly benefiting underserved communities. In Fiji, the Reserve Bank admitted a parametric insurance product developed in partnership between UNCDF and FijiCare Insurance and [Sun Insurance Limited](#) into its sandbox, which has since progressed and is now being implemented to provide rapid, data-driven payouts in response to climate-related events. These examples highlight how sandbox environments are not only enabling testing but also supporting the successful transition of innovative solutions into live markets, with further impactful developments expected as frameworks continue to mature.

With the rollout of regulatory sandbox frameworks now established across all six participating countries, further tangible outcomes are expected to emerge over time. These

include an expanded pipeline of tested and approved fintech solutions, increased market entry for innovative financial services, and strengthened regulatory learning that will continue to refine supervisory approaches as more firms progress through structured testing phases under these frameworks. Importantly, these developments are expected to contribute to improved access to financial services for remote and vulnerable populations by enabling the testing and scaling of digital solutions, such as mobile money and alternative payment systems, that can overcome geographical barriers and extend financial inclusion to underserved communities across the Pacific.

KPA 4 reached 35% implementation in 2025, increasing from 32% in 2024. Progress continues to be driven by projects supporting policymakers to develop e-commerce legislation aligned with UNCITRAL model laws on electronic transactions, while also strengthening regional trade negotiation capacities. However, despite ongoing activities, implementation progress remains relatively modest due to the lengthy processes associated with drafting, reviewing, consulting on, and adopting legislation. Compared to other KPAs, regulatory reform naturally progresses at a slower pace because of institutional and legal complexities involved in policy adoption and enforcement.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** National Governments¹³, PIFS, United Nations Commission on International Trade Law (UNCITRAL), UNCTAD and World Economic Forum.
- **Donor partners:** Australia, EIF and European Union.

SPOTLIGHT ON IMPLEMENTATION – MEASURE 4.2.1

Develop FIC negotiators' skills on E-commerce laws and regulations to support negotiation and implementation of future digital trade agreements and E-commerce provisions in FTAs

A significant milestone under Measure 4.2.1 has been successfully achieved, with 100% of the target met through the delivery of the PIFS E-commerce Rules course for Pacific policymakers. This initiative responds directly to the growing need for FICs to strengthen capacity to engage in increasingly complex digital trade negotiations.

Since its launch, the course has been delivered across two completed cohorts, with a third currently underway. The first cohort in 2022 saw 72 participants successfully complete the course, comprising 49 females and 23 males, and included participants from Cook Islands, Fiji, FSM, Kiribati, New Caledonia, Niue, PNG, Samoa, Solomon Islands, Tonga, Tuvalu, and Vanuatu. The second cohort in 2023 recorded 30 completions, with 18 females and 12 males, representing Cook Islands, Kiribati, Marshall Islands, New Caledonia, PNG, Samoa, Solomon Islands, Tonga, Tuvalu, and Vanuatu. The third cohort, launched in early 2026, has drawn over 200 registered participants, reflecting a significant scale-up in regional demand and engagement.

¹³ Fiji Government, Kiribati Government, PNG Government, and Tuvalu Government, Samoa Government, Solomon Government and Kingdom of Tonga

The course covers key areas of e-commerce rule-making, including World Trade Organisation (WTO) work on e-commerce, international rule-making efforts involving both global partners and FICs, as well as core regulatory domains shaping the digital economy and the proposed rules governing them. It also provides participants with practical insights into the modalities and dynamics of e-commerce negotiations, which are central to ongoing discussions such as the WTO Joint Statement Initiative on E-commerce and are increasingly embedded in modern free trade agreements.

Participants from earlier cohorts highlighted the strong relevance of the training to their day-to-day responsibilities, particularly in enabling more confident engagement with the technical aspects of digital trade negotiations. As noted by Ms Rachel Sengi, Senior Trade Officer at the National Trade Office in Papua New Guinea, “The course significantly strengthened my understanding of international and regional e-commerce rule-making. It provided me with practical insights into WTO negotiations, digital trade disciplines, and the development and implementation of e-commerce laws aligned with national and regional strategies. Despite its comprehensive and demanding structure, the course enhanced my capacity to engage confidently in digital trade negotiations and policy discussions.”

By building a critical cadre of trained negotiators, the course has strengthened the region’s readiness to participate in, negotiate, and implement e-commerce provisions in future trade agreements. This is especially important given that many agreements involving FICs have historically included limited or no dedicated e-commerce provisions.

Importantly, the impact of this capacity-building effort is already visible at the national level. In Solomon Islands, knowledge gained from the course contributed to the establishment of the country’s first dedicated national E-commerce Unit, the first of its kind in the Pacific, tasked with coordinating and driving national e-commerce strategy and policy implementation. This represents a tangible institutional outcome demonstrating how targeted training can translate into structural reform.

In addition, the course content is reviewed and updated at the start of each new cohort to ensure it remains current and aligned with the rapidly evolving landscape of e-commerce rule-making, including emerging issues in digital trade governance. Following completion of each cohort, the updated course is also made available for self-paced learning on the [Pacific E-commerce Portal](#), accessible free of charge to all interested users. This promotes continuous and flexible capacity building beyond formal training cycles. Successful participants are also awarded a certificate of completion, further recognising their achievement and supporting professional development.

Overall, this achievement underscores the value of sustained, scalable capacity-building in strengthening both individual expertise and institutional frameworks, ensuring that FICs are better positioned to shape and benefit from the evolving global digital economy.

Looking ahead, PIFS intends to expand this support by offering targeted, country-level assistance upon request: helping individual governments draft, shape, or implement e-

commerce legislation. This would represent a significant step toward the more structured, sequenced, and institutionally embedded approach that progress under KPA 4 requires, and development partners are encouraged to support and complement this direction through improved coordination and sustained investment in legal reform capacity across the region.

KPA 6 improved modestly from 27% in 2024 to 29% in 2025. Progress during the reporting period reflects both improved reporting by implementing agencies and stronger investments in entrepreneurship training, women's digital participation, incubator development, and broader digital skills initiatives. However, implementation tracking under this KPA remains uneven. Measures linked to business development and productive capacity are easier to monitor, whereas educational outcome measures such as Measure 6.2.1,¹⁴ continue to face coordination challenges due to the need for stronger engagement with education sector stakeholders, including UNESCO and UNICEF. This highlights the difficulty of monitoring multi-sectoral implementation and should be considered in the design of the successor of the Strategy after 2026.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** Ka Hao House of Indigenous e-Commerce, PIFS, PTI Australia, PTI New Zealand, International Telecommunication Union (ITU), UNOPS, Tonga Women in ICT, UNCTAD and YGAP (UNCDF).¹⁵
- **Donor partners:** Australia, European Union, Joint SDG Fund and PPIU.

KPA 3 increased marginally from 19% in 2024 to 20% in 2025, making it one of the slowest progressing areas under the Strategy. Implementation challenges continue to stem from the time required for countries to ratify and operationalise regional agreements, such as the UNESCAP Framework Agreement on Facilitation of Cross-border Paperless Trade, as well as the institutional coordination needed to establish national addressing systems and integrate postal and customs services. Despite these constraints, important progress has been observed through the adoption of interoperable customs systems such as ASYCUDA and the emergence of regional online marketplaces like the Maua App. However, underreporting by implementing agencies and incomplete donor reporting continue to limit the visibility of actual progress and investment in this KPA.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** Oceania Customs Organisation (OCO), Siuhuu Pty Ltd, SkyeEye, UNCDF, UNCTAD, Economic and Social Commission for Asia and the Pacific (UNESCAP).
- **Donor partners:** Australia and Self-funded.¹⁶

¹⁴ Enhance the digital inclusive skills of students at all levels, including at primary and secondary schools, Post School Education and Training (PSET) level, and at community level. Develop standardized training curricula on E-commerce at PSET level.

¹⁵ For many of its projects, UNCDF labels its service providers, beneficiaries or contractors as implementing agencies and for this reason, it does not appear itself on the graph of the implementing agencies. However, it should be considered as an implementing agency.

¹⁶ So far, Siuhuu has been created and launched by its founder and director, Akanesi Kaufusi, using her own funds.

KPA 7 recorded the most significant year-on-year improvement across all KPAs, rising from 11% in 2024 to 20% in 2025, representing a 9 percentage point increase. Although it remains the lowest overall implementation area, the substantial growth demonstrates increasing regional attention toward improving access to finance for e-commerce businesses. This progress is primarily attributed to regional grant schemes and loan mechanisms implemented by the Pacific Tourism Organisation (SPTO), PIFS, and UNCDF across the Federated States of Micronesia (FSM), Kiribati, Niue, Samoa, Solomon Islands, Tuvalu, and Vanuatu to support businesses transitioning online.

Additional momentum has also been generated through regional initiatives such as the Pacific Tech Village initiative, which supports Pacific participation at the VivaTech event in Paris in 2025 and provides opportunities for Pacific startups to showcase innovative digital solutions and strengthen international engagement. Preparations for the inaugural Pacific E-commerce Symposium 2026, organised by PIFS, have also contributed to increased implementation of this KPA through coordination of a regional event to bring together stakeholders involved in e-commerce development across the Pacific to share experiences, strengthen partnerships, and identify opportunities for collaboration. Nevertheless, underreporting remains a major issue in this KPA, reducing the visibility of donor-supported financing initiatives and limiting the ability to fully capture the scale of regional support being provided.

Development partners contributing to the implementation of this KPA are:

- **Implementing agencies:** SPTO, PIFS and YABX (UNCDF).¹⁷
- **Donor partners:** Australia, European Union, PPIU and Republic of Korea.

3.2.2 Priority areas for further improvement

The findings of this M&E report demonstrate steady regional progress in implementing the Strategy. While foundational areas continue to perform strongly, challenges remain in areas requiring long-term institutional reform, cross-sector coordination, and regional integration. Development partners should prioritise support for KPA 3, KPA 6, and KPA 7, as these remain critical enablers of sustainable e-commerce growth despite relatively low implementation rates. Priority interventions include customs and logistics modernisation, integration of digital skills into education and training systems, and expansion of grant schemes, fintech initiatives, and business incubation programmes. Strengthening cross-sector collaboration and improving reporting on partner-supported initiatives will also be important to enhance implementation visibility and maximise regional impact. Although KPA 2, KPA 4 and KPA 5 continue to progress, further attention is needed to fully realise the Strategy's vision of a transformative Blue Pacific economy driven by active domestic and cross-border e-commerce participation.

KPA 3: Trade logistics and Trade Facilitation

Logistics should remain a high priority due to its persistently low implementation rate and its foundational importance for enabling cross-border e-commerce. Development partners can

¹⁷ For many of its projects, UNCDF labels its service providers, beneficiaries or contractors as implementing agencies and for this reason, it does not appear itself on the graph of the implementing agencies. However, it should be considered as an implementing agency.

provide targeted technical assistance and investment support for customs modernisation, interoperability of postal and logistics systems, implementation of national addressing systems, and support for ratification and operationalisation of regional trade facilitation agreements. Strengthening logistics systems will directly improve the efficiency and affordability of e-commerce participation for Pacific businesses.

KPA 6: E-commerce Skill Development

This KPA also requires increased support, particularly in areas linked to digital literacy, education sector integration, and entrepreneurship development. While progress has been made in training businesses and women entrepreneurs, stronger collaboration is needed with education-focused agencies and institutions to address gaps in digital skills development and educational outcomes. Development partners should therefore support cross-sector programs that integrate digital commerce skills into education systems, vocational training, and youth empowerment initiatives to build long-term regional digital capacity.

KPA 7: Access to finance for E-commerce

Although KPA 7 recorded the strongest year-on-year improvement, it still remains the lowest overall performing KPA. This suggests that while momentum is building, access to finance continues to be a major barrier for Pacific businesses seeking to participate in e-commerce. Development partners should therefore continue expanding grant schemes, blended finance mechanisms, innovation funding, fintech support, and digital business incubation programmes to sustain this positive trajectory. Greater support is also needed to improve visibility and reporting of financing initiatives to better capture regional contributions and impact.

KPA 2: ICT Infrastructure and Services

Despite retaining momentum in upward gains in implementation for KPA 2, findings also highlight persistent structural challenges that could limit the full realisation of ICT investments in creating an enabling environment for e-commerce. Key issues include uneven access to connectivity across urban and rural/outer islands populations, affordability constraints and varying levels of national ICT readiness to fully integrate and utilise new infrastructure. In addition, the benefits of improved connectivity are not yet evenly distributed across sectors or communities, with MSMEs and remote populations still facing access and capacity barriers. Going forward, sustaining progress in KPA 2 will require a shift from infrastructure expansion alone toward a more holistic ICT service delivery approach, through strengthening the performance, reach, affordability, and usability of existing ICT infrastructure and services, particularly to address uneven access and remaining service constraints across FICs.

KPA 4: Legal and Regulatory Frameworks

Progress under KPA 4 has been modest but steady, reflecting the inherently slow nature of legal and regulatory reform: drafting, consulting on, and passing legislation takes time, and this is unlikely to change. What can change is where development partner support is directed. To date, assistance has tended to be ad hoc and fragmented. A more effective approach would focus on the full regulatory cycle: not just drafting laws, but building the institutional capacity to implement and enforce them, and supporting harmonisation across FICs so that legal

frameworks keep pace with the rapidly evolving digital economy. Accelerating progress under this KPA requires a shift toward more structured, sequenced, and institutionally embedded support, with coordination among development partners to avoid duplication and ensure that legislative reform translates into practical change on the ground.

KPA 5: Electronic Payment Solutions

Despite positive momentum resulting from growing collaboration between FICs Central Banks, Finance Ministries and financial regulators in promoting digital financial inclusion, several persistent challenges continue to limit full implementation. Interoperability between payment platforms, high transaction costs, fragmented regulatory frameworks across jurisdictions in the Pacific and varying levels of customers trust and digital literacy remain a challenge. To strengthen progress under this KPA, development partners should focus on accelerating the development of interoperable, inclusive and regionally integrated digital payment ecosystems. Sustained and coordinated support in these areas will be essential to move KPA 5 from incremental progress towards a fully connected and inclusive Pacific digital payments ecosystem.

3.3 Progress by Strategic Output

Table 4 in Annex 4 provides a comprehensive overview of implementation progress, detailing all 18 Strategic Outputs (SOs) and 54 Measures, along with their respective degrees of implementation. The latest M&E results indicate that, although overall progress continues to improve incrementally, tangible advancement at the SO level remains concentrated, with six of the 18 SOs reporting implementation levels equal to or exceeding 50 percent.¹⁸ Half of these higher-performing SOs are clustered under E-commerce Readiness and Strategy Formulation, reflecting the relatively mature nature of foundational planning activities, strong national ownership of strategy development processes, and sustained technical assistance from development partners in establishing institutional coordination mechanisms.

The remaining higher-performing SOs are distributed across Legal and Regulatory Frameworks, Trade Facilitation and Logistics, and ICT Infrastructure and Services, highlighting that progress is strongest where implementation is supported by either established institutional mandates or capital-intensive investments already underway. In ICT Infrastructure and Services, for example, improvements are largely driven by completed or near-completed submarine cable projects and broadband expansion initiatives, which provide clear, measurable outputs once deployed. Similarly, in Trade Facilitation and Logistics, gains are associated with the gradual uptake of interoperable customs systems and regional trade facilitation tools, although progress remains moderated by the slow pace of ratification of regional agreements and uneven implementation capacity across countries.

In contrast, SOs outside the higher-performing group are primarily concentrated in KPA 5, KPA 6 and KPA 7, which together continue to face more structural and systemic implementation constraints. In KPA 5, progress is shaped by the early-stage nature of interoperability reforms,

¹⁸ Same as previous reporting levels.

fragmented regulatory environments, and varying levels of maturity in national payment systems. In KPA 6, implementation is constrained by persistent coordination challenges across education and training systems, as well as difficulties in fully capturing outcomes related to digital skills development beyond enterprise-focused activities. In KPA 7, although there has been a notable year-on-year increase in implementation, progress remains uneven due to underreporting of donor-supported initiatives and the continued challenge of scaling access to finance for MSMEs across dispersed and high-cost markets.

Overall, the distribution of SO performance suggests a continued pattern where progress is strongest in areas with clearly defined technical outputs or infrastructure investments, while more complex reform-oriented areas particularly those requiring multi-sector coordination, legislative change, or behavioural shifts, continue to lag. This reinforces the need for sustained, targeted support to address implementation bottlenecks in regulatory harmonisation, cross-sector coordination, and data/reporting systems to ensure more balanced progress across all SOs in future reporting periods.

3.4 Progress by Measures

Table 4 shows that seven out of 54 Measures have been completely implemented, up from six in the previous reporting period, following the completion of Measure 5.1.2 during the current period. All these seven measures in detail include:

1. **Measure 1.1.4:** Create an alliance of regional organizations, industry leaders and development partners (PacifEcom) to galvanize support, innovation and partnership for e-commerce development.

Implementation evidence: A Statement of Intent for the Pacific E-commerce Alliance was approved by the members of the Pacific E-commerce Committee in July 2023. The Alliance was established in Q4 2023 with three implementing agencies joining it as founding partners.

Budget: USD 68,000.

Beneficiaries: Pacific region.

Implementing agency(ies): PIFS.

Donor(s): Australia.

Progress update: The alliance currently counts six partners: Commonwealth Secretariat, OCO, PIFS, SPTO, UNCTAD and UNESCAP.

2. **Measure 1.2.2:** Produce Digital Economy Reports for the Pacific.

Implementation evidence: UNCTAD published two Pacific Digital Economy reports, one in 2022 and the other in 2024.

Budget: Not reported.

Beneficiaries: Pacific region.

Implementing agency(ies): UNCTAD.

Donor(s): Australia and European Union.

3. **Measure 1.3.2:** Launch a Pacific E-commerce Portal providing information on how to operate an E-commerce business, pre-requisites on access to payment gateways, E-

commerce supporting programs, initiatives and development partners funded projects.

Implementation evidence: A Pacific E-commerce Portal was launched in Q3 2022 to be the most comprehensive information repository on e-commerce development in the Pacific.

Budget: USD 41,000.

Beneficiaries: Pacific region.

Implementing agency: PIFS.

Donor(s): Australia.

Progress update: As the administrator of the portal, PIFS continues to manage, maintain, update, and upgrade the platform.

4. **Measure 3.4.2:** Support the expansion of leading national marketplaces towards the creation of a private sector-led Regional E-commerce Marketplace (REM).

Implementation evidence: Maua app and the Siuhuu platform are two Pacific online marketplaces that offer products from two or more FICs.

Budget: USD 102,500.

Beneficiaries: Pacific region.

Implementing agency: Siuhuu Pty Ltd and SkyEye.

Donor(s): Australia, European Union and Self-funded.

5. **Measure 4.2.1:** Develop FIC negotiators' skills on E-commerce laws and regulations to support negotiation and implementation of future digital trade agreements and E-commerce provisions in FTAs.

Implementation evidence: Regional courses on E-commerce rules for policymakers and online and in person training workshop on Legal Frameworks for the Digital Economy were conducted in 2022 and Q4 2023-Q1 2024. An example is the [PIFS E-commerce Rules course for Policymakers](#).

Budget: USD 68,992.

Beneficiaries: Pacific region.

Implementing agency: PIFS.

Donor(s): Australia and European Union.

6. **Measure 5.1.2:** Implement harmonised regulatory sandboxes or similar mechanisms for fintech development using recently approached AFI guidelines for regulatory sandboxes for fintech.

Implementation evidence: This measure has been implemented through the establishment and rollout of harmonised regulatory sandbox frameworks for fintech across six Forum Island Countries, aligned with AFI guidelines for regulatory sandbox design and implementation. Participating countries have progressively adopted and operationalised sandbox guidelines to support fintech innovation while maintaining regulatory oversight. Early adopters include Fiji, Papua New Guinea, Samoa and Solomon Islands with recent adoption and launch by [Tonga](#) and [Vanuatu](#) completing the six FIC beneficiary targets under this measure.

Budget: N/A.

Beneficiaries: Fiji, Papua New Guinea, Samoa, Solomon Islands, Tonga and Vanuatu.

Implementing agency: National Central Banks¹⁹ and AFI.

Donor(s): N/A.

SPOTLIGHT ON IMPLEMENTATION – MEASURE 5.1.1

Promote the establishment of new fintech providers focusing on serving the whole region

The Pacific's fintech ecosystem has grown steadily over the past decade, with a range of mobile money, digital payment, and cross-border transfer solutions now operating across FICs. Services such as Digicel MyCash, Vodafone M-Paisa and its country variants, KlickEx, Wantok Wallet, and several Solomon Islands-based e-wallet providers have expanded access to financial services for populations that remain largely unbanked or underserved by traditional banking infrastructure. Cross-border remittance providers including WorldRemit, Thunes, and MasterRemit have further deepened the region's digital payments landscape. While many of these solutions predate the Strategy, they collectively demonstrate both the demand and the viability of fintech solutions tailored to Pacific conditions, validating the ambition of Measure 5.1.1.

Against the IMF's four-area framework for fintech development in the Pacific (innovative payment systems, identification requirements, credit information sharing, and risk assessment and management) the region has made meaningful progress primarily in the first area. Domestic and cross-border payment solutions have multiplied, with several platforms now achieving interoperability with national payment systems, most notably in Fiji. Progress in the remaining three areas remains limited, underscoring the need for continued effort to attract and support fintech providers with broader capabilities.

Measure 5.1.1 currently records a 60% implementation rate. Three projects are highlighted below as examples of on-the-ground progress since the Strategy's adoption, alongside a special mention of an emerging homegrown fintech with regional ambitions.

Hotel Link Pay has introduced an integrated digital payment solution tailored to the Pacific hospitality sector, enabling tourism businesses, one of the region's primary economic drivers, to accept and process digital payments efficiently. By addressing a sector-specific gap, Hotel Link Pay illustrates how fintech solutions can be developed around Pacific business needs rather than simply adapted from external models.

Vodafone Mobile Money, offered under the M-PAiSA (Fiji), M-Vatu (Vanuatu), M-Tala (Samoa), and M-PAiSA (Kiribati) brands, operates across Fiji, Vanuatu, Samoa, Cook Islands,

¹⁹ Reserve Bank of Fiji, Bank of Papua, Central Bank of Samoa, Central Bank of Solomon Islands, National Reserve Bank of Tonga and Reserve Bank of Vanuatu

and Kiribati. Its product suite covers domestic money transfers, bill payments, phone credit top-ups, and international remittances across select Pacific corridors including Fiji–Vanuatu, Fiji–Cook Islands, and Fiji–New Zealand and Australia. Notably, Vodafone's platform also incorporates fraud and scam awareness resources, reflecting a growing attention to financial literacy alongside service delivery, directly responsive to one of the key barriers identified in Measure 5.1.1.

Fintech Pacific, based in Suva, Fiji, is one of the few homegrown Pacific fintech companies explicitly oriented toward building open, equal-access payment and financial services infrastructure across the region. A licensed issuing and acquiring partner with Mastercard, Fintech Pacific's flagship product, the Open Wallet, provides mobile payment, contactless payment acceptance via SoftPOS, and P2P transfer capabilities. Its Dua Pay initiative, developed in partnership with Mastercard and YGAP Pacific Islands and supported by the Australian Department of Foreign Affairs and Trade, has been piloted with women market vendors in Fiji, targeting female entrepreneurs and micro-SMEs that fall outside traditional banking risk profiles. Fintech Pacific represents precisely the type of purpose-built, Pacific-focused fintech provider that Measure 5.1.1 seeks to promote, though its small scale underscores the ongoing need for policy support, regulatory facilitation, and development finance to help homegrown providers grow and sustain operations.

Special mention, **Smartie** from the Cook Islands. A new entrant to the Pacific fintech space is Smartie, a recently established fintech from the Cook Islands. Smartie is among the rare examples of a locally founded Pacific fintech with explicit ambitions to scale beyond its home market and serve the wider region. The company is currently seeking capital investment to support that expansion. While still in its early stages, Smartie embodies the spirit of Measure 5.1.1, a homegrown provider building solutions responsive to Pacific needs with a vision for regional reach. Its development trajectory will be worth monitoring as an indicator of whether the conditions fostered by the Strategy are enabling a new generation of Pacific-born fintech entrepreneurs to emerge and grow.

7. **Measure 6.1.2:** Partner with existing co-working spaces and innovation hubs to develop a regional program of short courses supporting the business community with skill development and with mentoring for the digital economy.

Implementation evidence: Regional programs of short courses were developed in partnership with local innovation hubs and co-working spaces throughout 2022 and 2023. An example is the [Empowering Indigenous Private Sector through e-Commerce](#) program from PTI New Zealand.

Budget: USD 63,000.

Beneficiaries: Pacific region.

Implementing agencies: Ka Hao House of Indigenous e-Commerce, PIFS, PTI Australia and PTI New Zealand.

Donor(s): Australia and European Union.

Encouraging progress is evident across 19 additional Measures, each now showing an implementation rate exceeding 50%. Notably, these Measures span across all KPAs.

However, it is also important to note that Measures with no recorded implementations is at 23, one less measure with no implementation compared to the previous reporting period which records 24. These are primarily concentrated under KPA 3, KPA 6 and KPA 7. A 0% implementation rate indicates that either no projects on the Pacific E-commerce Portal directly address the indicators for those Measures, or that existing projects, while aligned, do not contribute directly to their implementation, therefore, they are not reflected in the system's tracking.

3.5 Pacific e-commerce priorities for 2026

To inform the implementation outlook for 2026 and identify priority areas for accelerated action, an online survey was conducted among members of the Pacific E-commerce Committee, the Pacific E-commerce Development Partners Sub-committee, and the Pacific E-commerce Private Sector Sub-committee. The survey was undertaken following the release of the [2024 M&E Report](#), which highlighted the need to accelerate progress in implementation with a specific focus on areas performing below the overall Strategy implementation rate of 30.46% reported for that period. The findings of the survey were subsequently consolidated into the [Pacific E-commerce Priorities Report 2025](#), a new annual publication by PIFS designed to guide coordinated action and investment towards the region's most urgent e-commerce development priorities.

The survey findings reveal strong alignment across governments, development partners, and the private sector on the Pacific's key e-commerce priorities. Across all stakeholder groups, the highest priorities identified were trade logistics, digital payments, legal and regulatory frameworks, skills development, and access to finance. Governments placed greater emphasis on system-wide policy reforms and regional freight solutions, while the private sector prioritised practical enabling measures such as last-mile connectivity, affordable digital devices, interoperable payment systems, and improved access to financing. Development partners highlighted payment interoperability, legal harmonisation, and alignment with international standards, reflecting continued support for strengthening foundational digital systems and governance frameworks.

The findings also indicate that while several initiatives are already contributing towards these priority areas, progress remains uneven and limited in scale. Some of the highest priority measures, particularly those relating to regional freight assistance packages and logistics support mechanisms, continue to show limited implementation progress despite broad stakeholder recognition of their importance.

Overall, the survey demonstrates a complementary multi-stakeholder approach to regional e-commerce development, where governments play a central enabling and coordinating role, the private sector drives innovation and market adoption, and development partners provide technical and financial support. The findings reinforce the importance of sustained regional

coordination and targeted investment to strengthen implementation efforts and build a more resilient, inclusive, and sustainable Pacific e-commerce ecosystem.

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ANNEX 1

Table 1 below lists all 54 Measures of the Strategy. The blue highlighted cells identify changes from the original indicators and targets.

Table 1: Updated list of Strategy's Measures (M), Indicators and Targets

M	Indicator	Baseline	Target
1.1.1	Number of FICs with validated E-commerce strategies	0	16
1.1.2	Pacific E-commerce Committee (Y/N)	N	Y
1.1.2	Number of National E-commerce Committees	0	16
1.1.3	Number of national E-commerce associations or national chapters of a regional E-commerce association	2	16
1.1.4	PacifEcom Alliance (Y/N)	N	Y
1.2.1	Number of E-commerce related statistics	0	60
1.2.2	Number of Pacific Digital Economy Reports	0	2
1.3.1	Pacific TLD (Y/N)	N	Y
1.3.1	Number of businesses adopting Pacific sTDL	0	100
1.3.2	Regional E-commerce portal (Y/N)	N	Y
2.1.1	Number of FICs without access to high-speed broadband internet (KIR, NRU, TUV) who get connected through submarine cable or satellite solutions	0	3
2.2.1	Number of FICs with a share of population with access to 4G connection above 50 percent	4	14 ²⁰
2.2.2	Number of FICs with UAF or comparable mechanism in place	TBC	16
2.2.3	Number of FICs with initiatives developed to improve last-mile digital 'meso' infrastructure and 'micro' infrastructure	0	16
2.2.4	Baseline study (Y/N)	N	Y
2.3.1	Number of FICs with a domain registered per person above world average in 2021	3	16
2.3.2	Number of FICs with a cost of mobile broadband basket as a percentage of Gross National Income (GNI) below 2.7, which was the average percentage among SIDS in 2020	2	14 ²¹
3.1.1	Number of FIC which have implemented at least 50% of the measures contained in the Framework of Standards	TBC	10
3.1.2	Number of FICs having adopted ASYCUDA	6	16
3.1.3	Number of FICs having ratified the CBPT agreement	2	16
3.1.4	FICs having successfully connected Customs and Posts system for clearance of small parcel	1	8
3.1.5	Number of FICs with deminimis	1	16
3.2.1	Number of businesses receiving support for E-commerce transport costs	0	100
3.2.2	Number of Pacific businesses receiving support to access fulfilment centres	0	100
3.3.1	Number of post operators having completed implementation of ORE, DRE and PRE	0	24

²⁰ This target has been chosen since ITU's data cover only 14 FICs and not 16.

²¹ This target has been chosen since ITU's data cover only 14 FICs and not 16.

3.3.2	Number of countries having implemented physical addressing in line with UPU standard S42 or alternative geocode systems	0	16
3.4.1	Number of MSMEs supported to onboard onto global B2B and B2C marketplaces	0	100
3.4.2	Number of regional marketplaces offering products from at least 2 FICs	0	2
4.1.1	Number of FICs having adopted laws on Electronic Commerce transactions modelled on UNCITRAL MLEC	1	16
4.1.2	Average number of areas for which FICs have developed E-commerce legislation – out of the four areas included in the UNCTAD Cyberlaw Tracker database	1	3
4.1.3	Number of international standards that support E-commerce adopted by FICs	0	5 in 7 FICs
4.2.1	Number of FIC negotiators trained on E-commerce	0	50
4.2.2	E-commerce Agreement in the Pacific (Y/N)	N	Y
5.1.1	Number of new fintech digital payment solutions developed by nonbank payment service providers and applied on a regional scale	0	5
5.1.2	Number of countries adopting rules aligned with the Regional Regulatory Sandbox Guidelines	2	6
5.1.3	Status of regional mechanism to ensure compliance of non-bank digital payment solution providers with Financial Action Task Force (FATF) recommendations	0	1
5.1.4	Average fees per remittance transaction	10%	2.5% ²²
5.1.5	Average number of e-wallet solutions available at country level in the Pacific out of 9 most popular global e-wallet	0	1
5.1.6	Number of countries with updated financial inclusion strategy	6	16
5.2.1	Number of countries that developed a national payment system infrastructure (digital payment platforms) to improve interoperability between banks and MNOs in the Pacific	0	16
5.2.2	Debit card and credit card average fees per transaction	3.75%	1.5%
6.1.1	Number of FICs with regional incubator / accelerator supporting e-commerce / digital development	3	16
6.1.2	Number of FIC businesses trained by regional programs of E-commerce short courses	0	100
6.1.3	Number of certified trainees from the distance learning programme	0	30
6.1.4	Number of FICs benefitting from a program run in partnership with leading tech multinationals and promoting the use of digital technologies for business (app development, content, payment integration, etc.)	2	16
6.1.5	Number of FICs benefitting from dedicated programmes addressing challenges of women in ICT	1	16

²² The target was set to the global average in 2021, i.e. 6.25%, for the M&E report 2023. However, revised data from the World Bank on average fees per remittance show that the original target of 2.5% can be reintroduced.

6.2.1	Number of FICs where curriculum includes specific objectives or a subject on basic computer skills (or computing)	0	16
6.2.1	Number of FICs where curriculum includes recommendations for ICT-assisted instruction to form part of subject delivery	0	16
6.2.1	Status of standardized regional curricula on E-commerce at PSET level	0	1
6.2.2	Status of comprehensive training programme for government officials and politicians in relevant ministries - trade, industry, ICT, finance	0	300
6.2.3	Number of FICs with score above 22 at the next edition of the ITU Global Cybersecurity Index ²³	3	11 ²⁴
7.1.1	Number of MSMEs benefiting from the grant & loan scheme for E-commerce (or online transition) purposes	0	500
7.1.2	Number of MSMEs benefiting from the credit guarantee schemes for E-commerce (or online transition) purposes	0	100
7.1.3	Number of investors benefiting from funding mechanisms using blended finance	0	10
7.1.4	Number of events organized	0	2
7.2.1	Amount of seed funding (USD) generated through crowdfunding of E-commerce projects	0	1,000,000
7.2.2	Amount of venture capital (USD) generated through pitching events	0	2,500,000
7.2.3	Value of capital (USD) allocated towards the grants	0	1,000,000

²³ The latest edition of the ITU Global Cybersecurity Index came out in 2024 and can be accessed [here](#).

²⁴ The ITU Global Cybersecurity Index 2024 reported data only on 11 Forum Island Countries.

ANNEX 2

Bottom down (BU): data is captured from the Project Section.

Degree of implementation of Measure x :

$$\sum_{i=1}^n \theta_i * W_i$$

Which opens as follows:

$$[(\theta_1 * W_1) + (\theta_2 * W_2) + (\theta_3 * W_3) + (\theta_n * W_n)] * 100$$

Where:

- x : measure number x (it could be 1.1.1, 1.1.2, etc)
- θ_i : implementation rate of project i that implements Measure x
- W_i : implementation weight of project i that implements Measure x (we need to impute this manually for each project - backend functionality)

Top down (TD): data is captured by macro level statistics.

Degree of implementation of Measure x :

$$\frac{\alpha_x}{T_x} * 100$$

Where:

- α_x : current value of indicator for Measure x
- T_x : target of indicator for Measure x

ANNEX 3

Table 2: Donor Partners Focus by KPA^{25,26}

Donor partners	KPA
Amalgamated Telecom Holdings	2
AP Telecom	2
Australia	1, 2, 3, 4, 5, 6, 7
Austria	3
Canada	3
China	3, 4
Czech Republic	3
Denmark	3, 6
EIF	1, 3, 4
European Investment Fund	2
European Union	1, 2, 3, 4, 5, 6, 7
Fiji	3
Finland	3
France	2, 3
French Tech New Caledonia	7
German's Federal Ministry for Economic Cooperation and Development	2
Germany	3, 6
Google	2
Hong Kong SAR China	4
Ireland	3, 6
Italy	6
Japan	2, 3, 5, 6
Luxembourg	6
Mastercard Pacific	5, 6
Monaco	6
National Government	1, 2, 3
New Zealand	1, 2, 3, 5, 6
Netherlands	6
Neotech	7
Norway	3, 6
Papua New Guinea	3
Portugal	6
PPIU	1, 3, 6, 7
Qatar Development Bank	2
Republic of Korea	3, 4, 6, 7
Samoa	3
SDG Joint Fund	2, 5, 6
Self-funded	3
Solomon Islands	3
Spain	6

²⁵ Forum Island Countries are listed in the table as donors if they have allocated some of their own resources to support the implementation of one or more projects aligned with the Strategy within their own territorial boundaries.

²⁶ The following donors are not Forum Dialogue Partners or Observers but have supported the implementation of one or more projects aligned with the Strategy. As such, they are recognised in the table with their area of focus.

SPC	7
Special Customs Territory of Taiwan	2, 3
Sweden	2, 6
Switzerland	6
Telstra	2
The Commonwealth	2
UN Development Account	3
United Kingdom	3, 4
United States of America	2, 3
Vanuatu	3

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Table 3: Implementing Agencies Focus by KPA

Implementing agencies	KPA
3 Wolves Pty Ltd	3
ADB	2, 5, 6, 7
Alcatel Submarine Networks	2
Alliance for Financial Inclusion	5
ANZ Bank	5
Belau Submarine Cable Corporation	2
Commonwealth Secretariat	2, 3, 4, 6
Commonwealth Small States Office in Geneva	4, 6
Commonwealth Telecommunications Organization	6
Cyberfood Fiji	3
Digicel (Tonga)	3
ECA	1, 3
ECE	3
ESCWA	3
eTrade Alliance	3
FAO	6
Fintec Pacific	5
French Tech New Caledonia	7
GATF	3
Google	2
IFC	5
ILO	6
Island Tech	3
Island Tech Solomons	3
IT GALAX	5
ITC	2, 6
ITU	1, 2, 5, 6
JICS	2
Ka Hao House of Indigenous e-Commerce	6
Kiribati Postal Services	3
Mastercard	5, 6
mHITS	5
National Central Bank	4, 5
National Government	1, 2, 3, 4, 6
NeoTech	7
OCO	3
Our Telekom	5
PIFS	1, 3, 4, 6, 7
PTI Australia	5, 6
PTI New Zealand	6
Samoa Post	3
Siuhuu	3
SkyeEye	3
Solomon Islands Post Corporation	3
SPC	1, 7

SPTO	7
TFAF	3
Tonga Post	3
Tonga Women	6
TradeWorthy	1
Tuvalu Telecommunications Corporation	2
UNCDF	1, 3, 5, 6, 7
UNCITRAL	1, 4
UNCTAD	1, 3, 4, 5, 6
UNESCAP	1, 3
UNESCO	6
UNODC	6
UNOPS	6
UNDP	1, 5, 6
UNSD	1
UPU	1, 3
Vodafone	5
World Bank	3
WCO	3
WEF	4
Women in Tech	6
WTO	1
YABX	7
YGAP	6

ANNEX 4

Table 4: List of SOs and Measures with their degree of implementations

SO/M	Descriptions	Degree of Implementation
1.1	National E-commerce strategies are developed and implemented in FICs, which are built on domestic consensus and inspired by the Regional E-commerce Strategy and Roadmap	60.16%
1.1.1	Develop national E-commerce strategies in all FICs built on the model of the regional E-commerce Strategy and Roadmap	56.25%
1.1.2	Establish a Pacific E-commerce Committee and national E-commerce committees modelled on the regional body to strengthen cooperation between government institutions, regulatory bodies and leading private sector partners	71.88%
1.1.3	Establish digital economy or E-commerce business associations in all FICs and at regional level to foster collaboration between companies, offer services, and advocate private sector interests on E-commerce	12.50%
1.1.4	Create an alliance of regional organizations, industry leaders and development partners (PacifEcom Alliance) to galvanize support, innovation and Public Private Partnerships for E-commerce development	100%
1.2	Statistics on E-commerce are available to inform national and regional policymaking of FICs and the formulation of donor-funded programmes	96.67%
1.2.1	Establish a regional collection, production, compilation and dissemination mechanism for E-commerce statistics	93.33%
1.2.2	Produce Digital Economy Reports for the Pacific	100%
1.3	E-commerce potential and opportunities in the Pacific are visible and recognized internationally	50.00%
1.3.1	Establish a .pacific (DotPacific) sponsored top-level domain (sTLD) 12 for businesses, organizations and individuals from the region	0%
1.3.2	Launch a Pacific E-commerce Portal providing information on how to operate an E-commerce business, pre-requisites on access to payment gateways, E-commerce supporting programs, initiatives and development partners funded projects	100%
2.1	International connectivity is expanded and strengthened across the Pacific	83.25%
2.1.1	Expand the submarine cable infrastructure and its affordability in the Pacific to ensure all FICs are connected to main international cables and broadband bandwidth is acquired with the best value for money approach	83.25%
2.2	Supply of general and last-mile domestic connectivity is expanded across the Pacific	30.65%

2.2.1	Expand the 4G network and wi-fi connectivity as well as access to devices in rural communities through supply-side and demand-side incentives	85.71% ²⁷
2.2.2	Set up or strengthen Universal Access policies and programmes, including but not limited to Universal Access Funds (UAF)	0%
2.2.3	Develop and scale market-led initiatives for last-mile digital 'meso' infrastructure and 'micro' infrastructure, as well as availability of devices	6.25%
2.2.4	Conduct a regional study to understand the requirements and implications for deploying 5G in the region. Identify use-cases for 5G technology for business, government and essential services, and undertake comparative assessment vis-à-vis efforts to scale up 4G	0%
2.3	Demand for connectivity is stimulated across the Pacific	43.75%
2.3.1	Promote development of online local content by the private sector	37.50%
2.3.2	Increase affordability and promote demand-side measures such as subsidized internet packages, supportive regulatory environment and support partnerships with cable operators suitable to reduce the price of download/upload per unit of data, thus promoting extensive uptake of E-commerce practices	50.00% ²⁸
3.1	Trade procedures relevant to cross-border E-commerce are digitized and harmonized across FICs	23.75%
3.1.1	Accelerate the harmonized implementation of the WCO Framework of Standards for Cross-Border E-Commerce	0%
3.1.2	Deploy interoperable customs systems including ASYCUDA in all FICs that have not acquired one, to increase harmonization of processes and procedures with the ability to connect to future single window systems	71.88%
3.1.3	Accede to Framework Agreement on Facilitation of Cross-border Paperless Trade in Asia and the Pacific	9.38%
3.1.4	Deploy Customs Declaration System (CDS) at FICs' post offices, and interface with customs systems	25.00%
3.1.5	Establish a regional <i>deminimis</i> value threshold that countries can consider across the region	12.50%
3.2	Logistics systems relevant to E-commerce are strengthened and their cost to business reduced	0%
3.2.1	Develop regional freight assistance packages (cost-share basis) to lower the costs of cross-border E-commerce	0%
3.2.2	Incentivize the development of fulfilment centres for Pacific products in main export markets by private sector operators	0%
3.3	Postal readiness for E-commerce has increased	0%
3.3.1	Modernize postal operational processes by using Universal Postal Union (UPU) standardized programs	0%
3.3.2	Adopt home addressing systems incorporating UPU standards or alternative geocode systems to facilitate last-mile delivery	0%
3.4	Accessibility of E-commerce platforms has increased	50.00%

²⁷ Indicator relies on ITU data on internet coverage. At the time of development of this report, the latest data available were for 2023.

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3.4.1	Develop regional freight assistance packages (cost-share basis) to lower the costs of cross-border E-commerce	0%
3.4.2	Support the expansion of leading national marketplaces towards the creation of a private sector-led Regional E-commerce Marketplace (REM)	100%
4.1	E-commerce-related laws are made or amended based on UNCITRAL model laws as best international standard, plus other best international practices	25.69%
4.1.1	Adopt UNCITRAL model laws on electronic transactions	43.75%
4.1.2	Adopt other relevant laws and regulations increasing confidence for consumers and businesses and predictability of E-commerce	33.33%
4.1.3	Increase the adoption and use of international standards that support E-commerce, as well as technology and network neutrality and interoperability	0%
4.2	International agreements on E-commerce benefitting FICs are negotiated and concluded	50.00%
4.2.1	Develop FIC negotiators' skills on E-commerce laws and regulations to support negotiation and implementation of future digital trade agreements and E-commerce provisions in FTAs	100%
4.2.2	Negotiate a regional agreement on E-commerce to promote transparency, and predictability of domestic and cross-border E-commerce	0%
5.1	Non-bank digital payment solutions for E-commerce are deployed across the Pacific	44.29%
5.1.1	Promote the establishment of new fintech providers focusing on serving the whole region	60.00%
5.1.2	Implement harmonised regulatory sandboxes or similar mechanisms for fintech development using recently approached AFI guidelines for regulatory sandboxes for fintech	100%
5.1.3	Implement regional mechanisms for mitigating the risk of criminal misuse of fintech by using adequate technologies to strengthen compliance with Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) measures.	0%
5.1.4	Promote the use of fintech-based solutions for transferring remittances	62.00%
5.1.5	Operationalize partnerships with leading payment solutions providers for the creation of Pacific digital wallets with simple functionalities	0%
5.1.6	Launch a region-wide advocacy campaign on the advantages of digital payment solutions, and their implications for E-commerce adoption and digital financial inclusion (banking the unbanked)	43.75%
5.2	Business-friendly digital payment solutions spearheaded by commercial banks and Mobile Network Operators are integrated in E-commerce ecosystem	12.50%
5.2.1	Improve interoperability between payment service providers at national level (e.g. between banks, between MNOs or between banks and MNOs) through payment system infrastructure and legal reforms	25.00%
5.2.2	Partner with the major international banks in the Pacific to improve the quality of digital financial services available to businesses and consumers (internet banking, payment gateways, etc.)	0%

6.1	The regional innovation/start-up ecosystem for E-commerce business ventures is strengthened	43.75%
6.1.1	Strengthen the regional network incubators, digital business clusters and accelerators and connect this network to the other elements of the regional innovation ecosystem	37.50%
6.1.2	Partner with existing co-working spaces and innovation hubs to develop a regional program of short courses supporting the business community with skill development and with mentoring for the digital economy	100%
6.1.3	Develop a regional distance learning programme for E-commerce business service providers for E-commerce in partnership with leading international organizations, through the PacificEcom Alliance	0%
6.1.4	Develop a regional training and acceleration program for select companies from across the digital economy spectrum in collaboration with leading tech multinationals	0%
6.1.5	Provide digital and business skills training to all women entrepreneurs	37.50%
6.2	Digital skills are enhanced for all	18.18%
6.2.1	Enhance the digital inclusive skills of students at all levels, including at primary and secondary schools, Post School Education and Training (PSET) level, and at community level. Develop standardized training curricula on E-commerce at PSET level	0%
6.2.2	Develop regional awareness raising programme focusing on technology knowledge for lawmakers and policy makers	0%
6.2.3	Accelerate business and consumers readiness to pre-empt or mitigate cybersecurity and cyber-safety risks	54.55%
7.1	Availability of risk sharing facilities and blended finance solutions has increased for E-commerce players (marketplace, vendors, merchants)	35.38%
7.1.1	Develop a regional grant & loan scheme for tech start-ups and E-commerce MSMEs	79%
7.1.2	Develop regional credit guarantee scheme for tech start-ups and E-commerce MSMEs	0%
7.1.3	Leverage blended-finance tools from development banks, UN agencies (such as the United Nations Development Programme UNDP and the United Nations Capital Development Funds UNCDF) and other investors to de-risk E-commerce investments by the private sector	0%
7.1.4	Develop ecosystem enabling activities (events, exchanges, etc.) to promote new financing opportunities and partnerships between various stakeholders of the digital economy	62%
7.2	Alternative sources of finance for E-commerce ventures have been mainstreamed in access to finance solutions and are promoted regionally	0%
7.2.1	Support to the development of alternate financing options like crowdfunding and pre-sales mechanisms for start-ups to gain access to capital from the contributions of many small investors	0%
7.2.2	Organize an annual pitching event of most promising Pacific E-commerce ventures with leading venture capital funds from Asia and the Pacific	0%

7.2.3	Organize annual E-commerce innovation challenge grant	0%
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