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## PRESS RELEASE

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4<sup>th</sup> May 2026

### **CBS Approves Regulatory Sandbox Testing of ‘PacWallex’ and ‘TickTap Card’ in Samoa**

The Central Bank of Samoa (CBS) wishes to inform the public that FreedomPacific Samoa Limited has been approved to commence testing of its new digital payment products, ‘PacWallex’ and ‘TickTap Card’, under the CBS Regulatory Sandbox Framework. This approval reflects CBS’s ongoing commitment to support responsible financial innovation while ensuring the safety and stability of Samoa’s financial system.

The ‘PacWallex’ is a digital wallet that enables individuals and businesses to securely store, send, and receive electronic money using a mobile phone, enabling merchant payments, money transfers, and pay for everyday services, such as utilities, in a simple and efficient manner. Additionally, the ‘TickTap Card’ is a contactless payment card linked to the ‘PacWallex’ wallet, enabling users to conveniently make ‘tap-and-go’ payments at participating merchants.

The testing of the ‘PacWallex’ and ‘TickTap Card’ will be conducted over a period of nine (9) months, commencing on 4<sup>th</sup> May 2026 and concluding on 3<sup>rd</sup> February 2027. During this period, the products will operate within a controlled and limited environment, with clearly defined safeguards, user limits, and transaction caps to ensure that any potential risks are effectively managed.

The CBS assures the public that the testing will be conducted under strict regulatory oversight with requirements for safeguarding customer funds, ensuring data security, transactions monitoring, and providing clear processes for handling customer complaints and disputes. These controls are designed to protect users and maintain public confidence throughout the testing period.

Members of the public are advised that ‘PacWallex’ and ‘TickTap Card’ are currently being tested under the CBS Regulatory Sandbox and are not yet fully licensed financial services. Participation in the testing is voluntary and limited. The sandbox provides a supervised environment that allows new and innovative financial services to be tested in the market before being fully approved for commercial use. The objective is to encourage innovation that improves access to financial services, enhances efficiency within the financial system, and allows CBS to better understand emerging technologies and associated risks while maintaining appropriate consumer protection and safeguards.

The CBS remains committed to promoting a modern, inclusive, and resilient financial system. The approval of the said products for sandbox testing represents an important step towards advancing digital payments and expanding financial inclusion in Samoa, while ensuring that innovation is introduced in a safe and responsible manner.

For further information, please contact the Financial System Development Department via email: [rsb@cbs.gov.ws](mailto:rsb@cbs.gov.ws)

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