

Is narwhalpay.ph safe? TrustSniffer's low-trust assessment: 45/100

narwhalpay.ph

Verdict

45

OUT OF 100

LOW TRUST

narwhalpay.ph is low-trust and potentially risky.

Several risk patterns were present. Do not send money or personal details until you have verified this business another way.

Safe for Read-Only

Assessed 2026-08-13 by automated analysis. Classification confidence 55%.

What this site appears to be

Marketing/landing page for NarwhalPay (Narwhal Fintech Corporation), a merchant-facing payment platform offering collection, disbursement, API integration, and dashboards. Provides contact emails, office address, and cites regulation by Bangko Sentral ng Pilipinas (BSP) with contact info. Emphasizes fast integration, secure payments, waived integration fee, zero ADB requirement, and 24/7 support.

Evidence status and limitations

Evidence completeness: UNKNOWN

- The real-world operator identity was not independently verified.
- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	Not available No registration record was returned	NOTED
Web archive	Never archived No public history of this site	WATCH

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Safe for Read-Only.
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

NarwhalPay is a corporate fintech website presenting Narwhal Fintech Corporation as a merchant-facing digital-payments provider. It describes an all-in-one platform for payment collection, disbursement, API integration, transaction monitoring, dashboards, and support for sectors including travel, logistics, lending, e-commerce, food and beverage, retail, and education.

Scam/Impersonation Risk

No confirmed phishing, impersonation, blacklist, or other identity contradiction was observed. External reputation checks were clean, and the homepage behavior did not expose login forms, hidden sensitive forms, wallet-connect activity, suspicious scripts, or external posting activity. These are useful negative indicators, but they do not independently establish the real-world operator behind the service; the overall assessment therefore remains cautious rather than affirmative.

EVIDENCE

- The homepage identifies the service as NarwhalPay and presents a corporate fintech payment-processing model without detected brand-impersonation indicators.
- The homepage completed two successful behavioral runs with no external POST activity, no hidden forms, no wallet-provider interaction, and no suspicious inline scripts.
- External reputation checks recorded zero malicious and zero suspicious detections, with no blacklist or phishing result; the domain is ranked 12,057 globally in the supplied traffic dataset.

Regulatory Verification Notes

The site presents Narwhal Fintech Corporation as the operating business and references regulation by the Bangko Sentral ng Pilipinas, including regulator contact information. The visible material does not provide a license or registration number, independently verifiable authorization record, or extensive terms, pricing, and governance documentation. Because the operator identity is not independently verified, the BSP reference should be treated as an on-site claim pending confirmation rather than as proof of authorization. The commercial claims—fast integration, a waived integration fee, zero average daily balance requirement, secure processing, and 24/7 support—are plausible service propositions but require contractual and operational validation before financial engagement.

EVIDENCE

- The homepage and About/Contact content name Narwhal Fintech Corporation and cite Bangko Sentral ng Pilipinas regulatory information.
- The Services, Documentation, and FAQ areas describe merchant collection, disbursement, API integration, transaction dashboards, and fund-monitoring capabilities.
- The site's transport encryption is a valid DV certificate issued by YE1, valid to 2026-10-28.
- The hosting infrastructure is served from AS45102, ALIBABA-CN-NET — Alibaba (US) Technology Co., Ltd., CN.

What to Verify Next

The claimed regulatory status should be matched against the relevant Bangko Sentral ng Pilipinas register using the exact legal entity and the services actually offered. Before onboarding, the counterparty should obtain executed terms covering settlement timing, fund custody, chargebacks, complaints, data handling, termination, and liability, and should confirm the official contact channels through an independent corporate or regulatory route. Any proposed payment flow should first be tested with a controlled, non-material transaction and documented merchant support escalation.

EVIDENCE

- The homepage supplies the regulatory reference but does not show an authorization number in the supplied content.
- The Services and Documentation areas describe payment and disbursement functionality requiring confirmation of settlement and liability terms.
- The Contact and FAQ areas provide channels for operational follow-up but do not, in the supplied content, independently prove the legal identity or authorization of the operator.

Summary Verdict

The website presents a coherent, professionally structured fintech proposition and no direct scam or impersonation contradiction was observed. Nevertheless, the authoritative posture is **low trust**, with the operator identity and governance basis insufficiently established for an unqualified legitimacy determination. Its appropriate current classification is read-only and verify-before-proceeding.

Infrastructure Integrity

The site is protected by Akamai CDN/WAF infrastructure, with observed CDN edge servers and a potential origin candidate. This provides some mitigation against direct exposure and common service-level abuse, but protective infrastructure is not evidence that the business or its regulatory claims are legitimate.

Closing Assessment

Prospective counterparties should limit engagement to non-sensitive evaluation until the operator, authorization status, contractual protections, and settlement arrangements have been independently confirmed.

Written analysis generated 2026-08-13 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of narwhalpay.ph.

- The request stayed on narwhalpay.ph. It was not redirected to another domain. [CLEAR](#)
- It is hosted on ALIBABA-CN-NET, from a server in US. [NOTED](#)

Domain intelligence

Registrar	Not available
Hosting	ALIBABA-CN-NET - Alibaba (US) Technology Co., Ltd., CN
Country	US
Server IP	47.236.14.20
Name servers	Not available
SSL issuer	YE1
SSL expiry	2026-10-28
Domain age	Not available (no registration date was returned)
Domain expiry	Not available
Archive first seen	Not available
Archive snapshots	0
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about narwhalpay.ph at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/narwhalpay.ph> · assessed 2026-08-13