

List of Approved E-Money Issuers (“EMIs”), Payment Service Providers (“PSPs”), and Payment Service Operators (“PSOs”) as at September 02, 2024

- E-Money Issuers**

Persons other than licensees* may be registered to issue e-money pursuant to the [E-Money Issuer Order, 2020 \(as amended\)](#) December 2023).

Registered/Licensed Entity	Mobile Wallet Application	Website	Status
1) PayWise Limited	PayWise	https://www.paywise.co/	Full Registration – effective September 01, 2023.
2) PESH Money Limited	PESH	https://www.peshmoney.com/	Full Registration – effective September 01, 2023.
3) Telecommunications Services of Trinidad and Tobago Limited (TSTT)	TSTT - PAYPR	https://www.tstt.co.tt/	Full Registration – effective September 01, 2023.
4) MyCash (Trinidad & Tobago) Limited - A subsidiary of Digicel (Trinidad & Tobago) Limited	MyCash (Trinidad & Tobago) Limited	https://mycashtt.com/	Provisionally registered effective from October 02, 2023, for an initial 6-month period. <i>(Subsequently, the provisional registration period was extended by the Central Bank for an additional 6-month period.)</i>
5) Massy Remittance Services (Trinidad) Ltd	WIDiT	https://massyremittance.com/	Provisionally registered effective from September 02, 2024, for an initial 6-month period.

*Licensees or licensed institution means a licensed domestic institution or a licensed foreign institution and includes a financial institution which is deemed to be licensed under the Financial Institutions Act Chap 79:09.

- E-Money Issuance Service provided by a Financial Institution**

Any entity licensed under the [Financial Institutions Act Chap 79:09](#) may issue e-money subject to the approval of the Central Bank.

Licensed Entity	Mobile wallet Application	Website	Status
Republic Bank Limited	Endcash	https://republictt.com/personal/endcash	Approved by the Central Bank under the New Product Guidelines for commercial banks. The End Cash App was launched in March 2021.

- Payment Service Providers (PSP)**

Payment Service Providers are registered pursuant to section 36(cc) of the [Central Bank Act Chap. 79:02](#) and [Payment System Guideline Number 3 – Operation of Payment Service Providers](#)

Registered/Licensed Entity	Payment Service Name	Website	Status
Grace Kennedy (Trinidad and Tobago) Limited	Bill Express	https://tt.gkmonline.com/bill-payment/#	Registered – September 30, 2014. *Grace Kennedy Trinidad and Tobago Ltd. operators of Bill

Registered/Licensed Entity	Payment Service Name	Website	Status
			Express, has been a registered Bill Payment Service Provider since September 30, 2014 ¹ .
PayWise Limited	Paywise	https://www.paywise.co/	Registered – March 13, 2019.
PBS Technologies Limited (formerly Massy Technologies InfoCom (Trinidad) Ltd.)	SurePay	http://surepaybills.com/home-trinidad/	Registered – December 23, 2021. *SurePay was initially registered on October 2019 and its registration was continued to PBS Technologies on December 23, 2021.
IGT Global Services Limited	VIA	www.igt.com	Registered – December 13, 2019.
WiPay Payment Solutions Limited	WiPay	https://wipaycaribbean.com/	Registered – January 22, 2020.

- **Interbank Payment System Operator**

Interbank Payment System Operators are licenced pursuant to section 93 of the [Financial Institutions Act Chap 79:09](#) and [Payments System Guideline Number 1 – Licensing and Operation of Interbank Payment Systems](#).

Licensed Entity	Systems Operator	Website	Status
Infolink Services Limited	<ol style="list-style-type: none"> 1. LINX - Debit Card 2. Automated Clearing House/Electronic Funds Transfer – ACH/EFT *previously operated by Trinidad and Tobago Interbank Payment System (TTIPS) 3. Automated Clearing House/Electronic Cheque Clearings – ACH/ECC 	https://infolink.co.tt/	Licensed on: <ol style="list-style-type: none"> 1. February 1, 2010 2. March 28, 2022 3. February 15, 2023

** There are currently no Non-Interbank Payment System Operators (“NIPSO”) registered with the Central Bank of Trinidad and Tobago.

¹ A Bill Payment Service Provider is treated as a sub-category of Payment Service Provider.