

## List of Approved E-Money Issuers (“EMIs”), Payment Service Providers (“PSPs”), and Payment System Operators (“PSOs”) as at December 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	<a href="https://www.paywise.co/">https://www.paywise.co/</a>	Full Registration – effective September 01, 2023.
2) PESH Money Limited	PESH	<a href="https://www.peshmoney.com/">https://www.peshmoney.com/</a>	Full Registration – effective September 01, 2023.
3) Telecommunications Services of Trinidad and Tobago Limited (TSTT)	TSTT - PAYPR	<a href="https://www.tstt.co.tt/">https://www.tstt.co.tt/</a>	Full Registration – effective September 01, 2023.
4) Massy Remittance Services (Trinidad) Ltd	WIDiT	<a href="https://massyremittance.com/">https://massyremittance.com/</a>	Provisionally registered effective from September 02, 2024, for an initial 6-month period.
5) WamNow Technologies Limited	WAM	<a href="https://wam.money/">https://wam.money/</a>	Provisionally registered effective from December 01, 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	<a href="https://republictt.com/personal/endcash">https://republictt.com/personal/endcash</a>	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	<a href="https://tt.gkmonline.com/bill-payment/#">https://tt.gkmonline.com/bill-payment/#</a>	Registered – September 30, 2014. *Grace Kennedy Trinidad and Tobago Ltd. operators of Bill Express, has been a registered Bill Payment Service Provider since September 30, 2014 <sup>1</sup> .

<sup>1</sup> A Bill Payment Service Provider is treated as a sub-category of Payment Service Provider.

Registered/Licensed Entity	Payment Service Name	Website	Status
PayWise Limited	Paywise	<a href="https://www.paywise.co/">https://www.paywise.co/</a>	Registered – March 13, 2019.
PBS Technologies Limited (formerly Massy Technologies InfoCom (Trinidad) Ltd.)	SurePay	<a href="http://surepaybills.com/home-trinidad/">http://surepaybills.com/home-trinidad/</a>	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	<a href="http://www.igt.com">www.igt.com</a>	Registered – December 13, 2019.
WiPay Payment Solutions Limited	WiPay	<a href="https://wipaycaribbean.com/">https://wipaycaribbean.com/</a>	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"> <li>LINX - Debit Card</li> <li>Automated Clearing House/Electronic Funds Transfer – ACH/EFT *previously operated by Trinidad and Tobago Interbank Payment System (TTIPS)</li> <li>Automated Clearing House/Electronic Cheque Clearings – ACH/ECC</li> </ol>	<a href="https://infolink.co.tt/">https://infolink.co.tt/</a>	<b>Licensed on:</b> <ol style="list-style-type: none"> <li>February 1, 2010</li> <li>March 28, 2022</li> <li>February 15, 2023</li> </ol>

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