

March 6, 2026

CIRCULAR LETTER TO:

*Payment Service Providers authorized under the Central Bank Act, Chap. 79:02 (as amended);
E-Money Issuers Registered under the E-Money Issuer Order, 2020 (as amended);
Bureau de Change Operators licensed under the Exchange Control Act, Chap. 79.50*

REF: CB-OIFI-753/2026

**MONEY AND VALUE TRANSFER SERVICE PROVIDERS
AGENT INFORMATION RETURN**

The Central Bank of Trinidad and Tobago (“Central Bank”) advises of the introduction of the attached Agent Information Return (“Return”), pursuant to Regulation 31A of the Financial Obligations Regulations, 2010 (as amended) and Section 5.2A and Schedule II of the Terms and Conditions for the Operation of a Bureau de Change.

The Return is applicable to Payment Service Providers, E-Money Issuers and Bureau de Change Operators (collectively “authorized persons”) who utilise agents to facilitate delivery of their services. The Return is intended to assist authorized persons with their obligation to understand and mitigate the money laundering, financing of terrorism and proliferation financing risks associated with the use of an agent network.

In this regard, you may also consider Sections 1.3 and 2.4 of Part C of the Central Bank’s Guideline on Anti-Money Laundering and Combatting of Terrorism Financing, which outline the distribution channel risk factors associated with the use of agents and provides guidance on the principal-agent relationship, respectively.

Financial institutions are encouraged to pay attention to the instructions accompanying the Return. The first submission of the Return to the Central Bank is due **April 30, 2026** and by **January 31** annually thereafter. Submissions are to be uploaded to the Go Anywhere Portal.

We thank you for your feedback in finalizing the Return and look forward to receiving your first submission by April 30, 2026.

For queries or clarification, please contact the AML Unit at aml@central-bank.org.tt.

Yours sincerely



Michelle Francis-Pantor
INSPECTOR OF FINANCIAL INSTITUTIONS

Att.