

List of Approved E-Money Issuers (“EMIs”), Payment Service Providers (“PSPs”), and Payment Service Operators (“PSOs”) as at July 14, 2023

- E-Money Issuers**

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

Trade Name	Registered/Licensed Entity	Website	Status
PayWise	1) PayWise Limited	https://www.paywise.co/	Provisionally registered effective September 01, 2022 for a period of 6 months. *Subsequently, the provisional registration period was extended by the Central Bank for an additional 6-month period .
PESH	2) PESH Money Limited	https://www.peshmoney.com/	Provisionally registered effective from March 01, 2023 for an initial 6-month period.
TSTT - PAYPR	3) Telecommunications Services of Trinidad and Tobago Limited (TSTT)	https://www.tstt.co.tt/	Provisionally registered effective from March 01, 2023 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.

Trade Name	Licensed Entity	Website	Status
Endcash	Republic Bank Limited	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](#)

Payment Service Name	Registered/Licensed Entity	Website	Status
Bill Express	Grace Kennedy (Trinidad and Tobago) Limited	https://tt.gkmonline.com/bill-payment/#	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 ¹ .

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

Payment Service Name	Registered/Licensed Entity	Website	Status
Paywise	PayWise Limited	https://www.paywise.co/	Registered – March 13, 2019.
SurePay	PBS Technologies Limited (formerly Massy Technologies InfoCom (Trinidad) Ltd.)	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.
VIA	IGT Global Services Limited	www.igt.com	Registered – December 13, 2019.
WiPay	WiPay Payment Solutions Limited	https://wipaycaribbean.com/	Registered - January 22, 2020.

- **Interbank Payment System Operator**

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

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.