

List of Approved E-Money Issuers (“EMIs”), Payment Service Providers (“PSPs”),
and Payment System Operators (“PSOs”)
as at November 07, 2025

- 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) Massy Remittance Services (Trinidad) Ltd	WIDiT	https://massyremittance.com/	Full Registration – effective March 03, 2025.
5) WamNow Technologies Limited	WAM	https://wam.money/	Full Registration – effective November 07, 2025.

*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.gkmsonline.com/bill-payment/#	Registered – September 30, 2014. *Grace Kennedy Trinidad and Tobago Ltd. operators of Bill Express, has been a registered Bill

Registered/Licensed Entity	Payment Service Name	Website	Status
			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. (PBS Technologies ceased its SurePay operations in Trinidad and Tobago on March 15, 2025, however the de-registration process is on-going.)
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	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: 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.