

List of Approved E-Money Issuers (“EMIs”), Payment Service Providers (“PSPs”), and Payment System Operators (“PSOs”) as at August 01, 2026

- 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.
6) Convenience Pay Technologies Limited (a subsidiary of United Independent Petroleum Marketing Company Limited (UNIPET))	“Convenience Pay Wallet”	https://conveniencepay.co/	Provisionally registered effective from June 03, 2026, 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://republctt.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 – August 01, 2026. Grace Kennedy Trinidad and Tobago Ltd., operators of Bill Express, was initially registered as a Bill Payment Service Provider ¹ on September 30, 2014 and was subsequently registered as a full Payment Service Provider on August 01, 2026.
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. <i>(PBS Technologies ceased its SurePay operations in Trinidad and Tobago on March 15, 2025, however the de-registration process is on-going.)</i>

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

Registered/Licensed Entity	Payment Service Name	Website	Status
Brightstar Lottery Cyprus Limited	VIA	https://www.brightstarlottery.com	Registered – September 02, 2025. VIA was initially registered on December 13, 2019 and its registration was continued to Brightstar Lottery Cyprus Limited on September 02, 2025.
WiPay Payment Solutions Limited	WiPay	https://wipaycaribbean.com/	Registered – January 22, 2020.
Convenience Pay Technologies Limited <i>(a subsidiary of United Independent Petroleum Marketing Company Limited (UNIPET))</i>	Convenience Pay	https://conveniencepay.co/	Registered – June 03, 2026.

• 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.