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

- **Interbank Payment System Operator**

  Interbank Payment System Operators are licensed 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**

- **Non-Interbank Payment System Operator**

Non-Interbank Payment System Operators are licensed pursuant to section 93 of the Financial Institutions Act Chap 79:09 and Payments System Guideline Number 2 – Registration and Operation of Non-Interbank Payment Systems.

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

- **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. E-Money Issuers (EMI) are PSPs registered to issue e-money or provide digital wallet services pursuant to the E-Money Issuer Order 2020 (as amended December 2023).

Registered/Licensed Entity	Payment Service Name	Website	Class of Payment Service	Status
Brightstar Lottery Cyprus Limited	VIA	**https://www.brightstarlottery.com**	**PSP**	**Registered effective 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.
Convenience Pay Technologies Limited *(a subsidiary of United Independent Petroleum Marketing Company Limited (UNIPET))*	Convenience Pay	**https://conveniencepay.co/**	**PSP/EMI**	**Registered as a PSP and provisionally registered as an EMI effective June 3, 2026.**
Grace Kennedy (Trinidad and Tobago) Limited	Bill Express	**https://tt.gkmsonline.com/bill-payment/#**	**PSP**	**Registered effective 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.
Massy Remittance Services (Trinidad) Ltd	WIDiT	**https://massyremittance.com/**	**PSP/EMI**	**Registered as a PSP and provisionally registered as an EMI effective September 2, 2024.** **Fully registered as an EMI effective March 03, 2025.**

Registered/Licensed Entity	Payment Service Name	Website	Class of Payment Service	Status
PayWise Limited	Paywise	https://www.paywise.co/	**PSP/EMI**	**Registered as a PSP effective March 13, 2019.** **Registered as an EMI effective September 01, 2023.**
PBS Technologies Limited (formerly Massy Technologies InfoCom (Trinidad) Ltd.)	SurePay	http://surepaybills.com/home-trinidad/	**PSP**	**Registered effective 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.)*
PESH Money Limited	PESH	https://www.peshmoney.com/	**PSP/EMI**	**Registered as a PSP and provisionally registered as an EMI effective March 1, 2023.** **Fully registered as an EMI effective September 01, 2023.**
Telecommunications Services of Trinidad and Tobago Limited (TSTT)	TSTT - PAYPR	https://www.tstt.co.tt/	**PSP/EMI**	**Registered as a PSP and provisionally registered as an EMI effective March 1, 2023.** **Fully registered as an EMI effective September 01, 2023.**
WamNow Technologies Limited	WAM	https://wam.money/	**PSP/EMI**	**Registered as a PSP and provisionally registered as an EMI effective December 1, 2024.** **Fully registered as an EMI effective November 07, 2025.**
WiPay Payment Solutions Limited	WiPay	https://wipaycaribbean.com/	**PSP**	**Registered effective January 22, 2020.**

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

- **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.**