

# AME EXI

**The New American Express Operating  
Model in the Caribbean Region**

Last Update: January 2025



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# Background

Beginning in August 2022, the American Express operating model for merchant acquiring in some countries and territories of the Caribbean will change. It will transition from direct acquiring by American Express to a licensing model under which third-party merchant service providers (the “Local Provider(s)”) will be responsible for capturing and submitting transactions to the American Express network and for providing services to merchants in the region.

To continue accepting American Express® Cards at your locations in the countries and territories listed below, you will need to enter into a separate agreement with a Local Provider of your choice that operates in each such country or territory and transition servicing by **December 31, 2025**.

If you process transactions on the American Express multicurrency platform, those transactions will be unaffected by these changes.

Below you will find information about available Local Providers and answers to Frequently Asked Questions (FAQ). We may continue to add additional Local Providers in some countries and territories. Please visit this URL periodically for updates.

If you have any questions, please reach out to your American Express Client Manager or call Merchant Services at 1-800-297-2639.

Thank you for welcoming  
American Express Card Members.



# 02.

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List of available  
Local Providers per  
country or territory




**National Commercial Bank of Anguilla Ltd. (NCBA)<sup>2</sup>**
**OPERATING**

1 (264) 497-2101

cards@ncbal.com

www.ncbal.com

📍 **Additional Local Providers that are Expected to Launch:** Republic Bank Limited<sup>1</sup>

## Antigua and Barbuda



Caribbean Union Bank

**Caribbean Union Bank Ltd. (CUB)<sup>2</sup>**
**OPERATING**

(268) 481-8278

customerservice@cub.ag

marketing@cub.ag

www.caribbeanunionbank.com



ACB  
CARIBBEAN  
Simply Smarter Banking

**Antigua Commercial Bank Ltd. (ACB)<sup>2</sup>**
**OPERATING**

1 (268) 481-4200

acb@acbonline.com

www.acbonline.com



Our future, Our bank  
ECAB  
Eastern Caribbean Amalgamated Bank Ltd.

**Eastern Caribbean Amalgamated Bank Ltd. (ECAB)<sup>2</sup>**
**OPERATING**

1 (268) 480-5300/5384/5304

cardservices@ecabank.com

cmartin@ecabank.com

www.ecabank.com


**CIBC Caribbean**
**OPERATING**

(268) 484-5139

Lennox.Thomas@cibcfib.com

www.cibcfib.com/locations/antigua

(1) This entity is in the process of completing the technical and operational certifications required by the American Express network to launch its operation as a Local Provider.  
(2) This third party has been engaged by Local Provider, Caribbean Credit Card Corporation, to provide the services.



## Royal Bank of Canada

OPERATING

800-1RBC (1722) Select Menu Options: 3 - 1  
[www.rbcroyalbank.com/caribbean/business/aruba/index.html](http://www.rbcroyalbank.com/caribbean/business/aruba/index.html)

**Local Providers that are Expected to Launch:** Maduro & Curiel Bank N.V.<sup>1</sup>

# The Bahamas

**Scotiabank.**

## Scotiabank

OPERATING

Kindly contact your local Scotia Bank Officer or send an email to:

(242) 356-1697  
[merchantservices@scotiabank.com](mailto:merchantservices@scotiabank.com)  
[bs.scotiabank.com/small-business/cash-management-services.html](http://bs.scotiabank.com/small-business/cash-management-services.html)

**CIBC**

## CIBC Caribbean

OPERATING

(242) 302-6074  
[Arthur.Johnson@cibcfib.com](mailto:Arthur.Johnson@cibcfib.com)  
[www.cibcfib.com/locations/bahamas](http://www.cibcfib.com/locations/bahamas)



## Royal Bank of Canada

OPERATING

1 242 326-2273 Select Menu Options: 3 - 1  
[www.rbcroyalbank.com/caribbean/business/bahamas/index.html](http://www.rbcroyalbank.com/caribbean/business/bahamas/index.html)

(1) This entity is in the process of completing the technical and operational certifications required by the American Express network to launch its operation as a Local Provider.  
 (2) This third party has been engaged by Local Provider, Caribbean Credit Card Corporation, to provide the services.

# Barbados



## Scotiabank

OPERATING

Kindly contact your local Scotia Bank Officer

📞 (246) 467-3272

✉️ [merchantservices@scotiabank.com](mailto:merchantservices@scotiabank.com)

💻 [bb.scotiabank.com/business-banking/cash-management-services.html](http://bb.scotiabank.com/business-banking/cash-management-services.html)



## CIBC Caribbean

OPERATING

📞 (246) 467-1942

✉️ [Carlos.Bignall@cibcfib.com](mailto:Carlos.Bignall@cibcfib.com)

💻 [www.cibcfib.com/locations/barbados](http://www.cibcfib.com/locations/barbados)



## Royal Bank of Canada

OPERATING

📞 1 888 847-5803 Select Menu Options: 3 - 1

💻 [www.rbcroyalbank.com/caribbean/business/barbados/index.html](http://www.rbcroyalbank.com/caribbean/business/barbados/index.html)

📍 **Additional Local Providers that are Expected to Launch:** Republic Bank Limited<sup>1</sup>

# Bermuda



## Butterfield

OPERATING

📞 +1 (441) 299 3990

✉️ [merchantservices@butterfieldgroup.com](mailto:merchantservices@butterfieldgroup.com)

💻 [www.butterfieldgroup.com/en-bm](http://www.butterfieldgroup.com/en-bm)

(1) This entity is in the process of completing the technical and operational certifications required by the American Express network to launch its operation as a Local Provider.

(2) This third party has been engaged by Local Provider, Caribbean Credit Card Corporation, to provide the services.



## Royal Bank of Canada

OPERATING

📞 0800-1RBC (1722) Select Menu Options: 3 - 1  
 💻 [www.rbcroyalbank.com/caribbean/business/bonaire/index.html](http://www.rbcroyalbank.com/caribbean/business/bonaire/index.html)

📍 **Local Providers that are Expected to Launch:** Maduro & Curiel Bank N.V.<sup>1</sup>

# C Cayman Islands

**Scotiabank.**

## Scotiabank

OPERATING

Kindly contact your local Scotia Bank Officer  
 📞 (345) 949-7666  
 ✉️ [customercarecayman@scotiabank.com](mailto:customercarecayman@scotiabank.com)  
 💻 [ky.scotiabank.com/small-business/cash-management-services.html](http://ky.scotiabank.com/small-business/cash-management-services.html)



## The Bank of N.T. Butterfield & Son (Butterfield)

OPERATING

📞 +1 (345) 949-7055  
 ✉️ [caymanmerchantservices@butterfieldgroup.com](mailto:caymanmerchantservices@butterfieldgroup.com) (Support Email)  
 💻 [www.butterfieldgroup.com](http://www.butterfieldgroup.com)



## Cayman National Bank Ltd (Republic Bank Limited)<sup>1</sup>

OPERATING

📞 +1 (345) 949-4655  
 ✉️ [CNBMerchantServices@caymannational.com](mailto:CNBMerchantServices@caymannational.com)  
 💻 [www.caymannational.com/business/merchant-services](http://www.caymannational.com/business/merchant-services)



## CIBC Caribbean

OPERATING

📞 (345) 815-2203  
 ✉️ [Denisea.Facey@cibcfib.com](mailto:Denisea.Facey@cibcfib.com)  
 💻 [www.cibcfib.com/locations/cayman-islands](http://www.cibcfib.com/locations/cayman-islands)

(1) This entity is in the process of completing the technical and operational certifications required by the American Express network to launch its operation as a Local Provider.  
 (2) This third party has been engaged by Local Provider, Caribbean Credit Card Corporation, to provide the services.





### Royal Bank of Canada

OPERATING

1 888 847-5803 Select Menu Options: 3 - 1  
[www.rbcroyalbank.com/caribbean/business/cayman/index.html](http://www.rbcroyalbank.com/caribbean/business/cayman/index.html)

## Curaçao



### Royal Bank of Canada

OPERATING

0800-1RBC (1722) Select Menu Options: 3 - 1  
[www.rbcroyalbank.com/caribbean/business/curacao/index.html](http://www.rbcroyalbank.com/caribbean/business/curacao/index.html)

📍 **Local Providers that are Expected to Launch:** Maduro & Curiel Bank N.V.<sup>1</sup>

## D

## Dominica

📍 **Local Providers that are Expected to Launch:** National Bank of Dominica<sup>1</sup>, Republic Bank Limited<sup>1</sup>.

## G

## Grenada



### Antigua Commercial Bank Ltd. (ACB)<sup>2</sup>

OPERATING

1 (268) 481-4200  
[acb@acbonline.com](mailto:acb@acbonline.com)  
[www.acbonline.com](http://www.acbonline.com)



### Grenada Co-Operative Bank Ltd. (GCB)<sup>2</sup>

OPERATING

1 (473) 440-2111  
[merchantsupport@grenadaco-opbank.com](mailto:merchantsupport@grenadaco-opbank.com)  
[www.grenadaco-opbank.com](http://www.grenadaco-opbank.com)

📍 **Additional Local Providers that are Expected to Launch:** Republic Bank Limited<sup>1</sup>

(1) This entity is in the process of completing the technical and operational certifications required by the American Express network to launch its operation as a Local Provider.  
(2) This third party has been engaged by Local Provider, Caribbean Credit Card Corporation, to provide the services.

# Guyana



## Citizens Bank Guyana Inc. (CBG)<sup>2</sup>

OPERATING

📞 592 226 1705  
✉ [info@citizensbankgy.com](mailto:info@citizensbankgy.com)  
💻 [www.citizensbankgy.com](http://www.citizensbankgy.com)

📍 **Additional Local Providers that are Expected to Launch:** Republic Bank Limited<sup>1</sup>

# J

# Jamaica



## National Commercial Bank Jamaica Limited (NCBJ)

OPERATING

📞 (876) 935-2600 (24/7 Merchant Support Direct Line)  
(876) 469-2230 (WhatsApp Message)  
✉ [ncbinfo@jncb.com](mailto:ncbinfo@jncb.com) (Merchant Support)  
💻 [www.jncb.com](http://www.jncb.com) (Merchant Support Web Chat)



## Scotiabank

OPERATING

Kindly contact your local Scotia Bank Officer  
📞 (888) 472-6842 (Toll free from anywhere in Jamaica)  
(876) 960-2675 (Other overseas locations)  
✉ [customercare-jam@scotiabank.com](mailto:customercare-jam@scotiabank.com)  
💻 [jm.scotiabank.com/small-business/cash-management-services.html](http://jm.scotiabank.com/small-business/cash-management-services.html)



## CIBC Caribbean

OPERATING

📞 (876) 684-9220  
✉ [Calvin.Harvey@cibcfib.com](mailto:Calvin.Harvey@cibcfib.com)  
💻 [www.cibcfib.com/locations/jamaica](http://www.cibcfib.com/locations/jamaica)

(1) This entity is in the process of completing the technical and operational certifications required by the American Express network to launch its operation as a Local Provider.  
(2) This third party has been engaged by Local Provider, Caribbean Credit Card Corporation, to provide the services.



### Royal Bank of Canada

OPERATING

1 721 546-7288 Select Menu Options: 3 - 1  
[www.rbcroyalbank.com/caribbean/business/saba/index.html](http://www.rbcroyalbank.com/caribbean/business/saba/index.html)

## Saint Kitts and Nevis



### St Kitts-Nevis-Anguilla National Bank Ltd. (SKNA)<sup>2</sup>

OPERATING

(869) 465-2204  
[merchantservices@sknanb.com](mailto:merchantservices@sknanb.com)  
[www.sknanb.com](http://www.sknanb.com)



### Bank of Nevis Ltd. (BON)<sup>2</sup>

OPERATING

1 (869) 469-5564  
[info@thebankofnevis.com](mailto:info@thebankofnevis.com)  
[cardservices@thebankofnevis.com](mailto:cardservices@thebankofnevis.com)  
[www.thebankofnevis.com](http://www.thebankofnevis.com)



### CIBC Caribbean




OPERATING

(268) 484-5139  
[Lennox.Thomas@cibcfib.com](mailto:Lennox.Thomas@cibcfib.com)  
[www.cibcfib.com/locations/st-kitts--nevis](http://www.cibcfib.com/locations/st-kitts--nevis)

**Additional Local Providers that are Expected to Launch:** Republic Bank Limited<sup>1</sup>



(1) This entity is in the process of completing the technical and operational certifications required by the American Express network to launch its operation as a Local Provider.  
 (2) This third party has been engaged by Local Provider, Caribbean Credit Card Corporation, to provide the services.

# Saint Lucia

	<b>Bank of Saint Lucia Ltd. (BOSL)<sup>2</sup></b>  📞 (758) 456-6999 or (305) 501-2931 (Support Line) ✉️ <a href="mailto:bosldigital@bankofsaintlucia.com">bosldigital@bankofsaintlucia.com</a> 💻 <a href="http://www.bankofsaintlucia.com/content-manager/contacts">www.bankofsaintlucia.com/content-manager/contacts</a>	OPERATING
	<b>1st National Bank Saint Lucia Ltd. (FNBSL)<sup>2</sup></b>  📞 1 (758) 455-7000 ✉️ <a href="mailto:manger@1stnationalbankslu.com">manger@1stnationalbankslu.com</a> 💻 <a href="http://www.1stnationalbankonline.com">www.1stnationalbankonline.com</a>	OPERATING
	<b>CIBC Caribbean</b>  📞 (268) 484-5139 ✉️ <a href="mailto:Lennox.Thomas@cibcfib.com">Lennox.Thomas@cibcfib.com</a> 💻 <a href="http://www.cibcfib.com/locations/st-lucia">www.cibcfib.com/locations/st-lucia</a>	OPERATING

📍 **Additional Local Providers that are Expected to Launch:** Republic Bank Limited<sup>1</sup>

# Saint Vincent and the Grenadines

	<b>Bank of St Vincent and the Grenadines Ltd. (BOSVG)<sup>2</sup></b>  📞 (784) 452-4340 (Card Services Customer Support) (784) 457-1844 (Bank's main line) ✉️ <a href="mailto:info@bosvg.com">info@bosvg.com</a> 💻 <a href="http://www.bosvg.com">www.bosvg.com</a>	OPERATING
	<b>1st National Bank Saint Lucia Ltd. (FNBSL)<sup>2</sup></b>  📞 1 (758) 455-7000 ✉️ <a href="mailto:manger@1stnationalbankslu.com">manger@1stnationalbankslu.com</a> 💻 <a href="http://www.1stnationalbankonline.com">www.1stnationalbankonline.com</a>	OPERATING

📍 **Additional Local Providers that are Expected to Launch:** Republic Bank Limited<sup>1</sup>

(1) This entity is in the process of completing the technical and operational certifications required by the American Express network to launch its operation as a Local Provider.  
(2) This third party has been engaged by Local Provider, Caribbean Credit Card Corporation, to provide the services.

# Sint Eustatius

📍 **Local Providers that are Expected to Launch:** Maduro & Curiel Bank N.V.<sup>1</sup>

# Sint Maarten



## CIBC Caribbean

OPERATING

📞 (284) 852-9950  
✉️ [Michael.Jefferson@cibcfib.com](mailto:Michael.Jefferson@cibcfib.com)  
💻 [www.cibcfib.com/locations/st-maarten](http://www.cibcfib.com/locations/st-maarten)



## Royal Bank of Canada

OPERATING

📞 1 721 546-7288 Select Menu Options: 3 - 1  
💻 [www.rbcroyalbank.com/caribbean/business/maarten/index.html](http://www.rbcroyalbank.com/caribbean/business/maarten/index.html)

📍 **Local Providers that are Expected to Launch:** Maduro & Curiel Bank N.V.<sup>1</sup>, Republic Bank Limited<sup>1</sup>, Royal Bank of Canada<sup>1</sup>.

# Suriname

📍 **Local Providers that are Expected to Launch:** Republic Bank Limited<sup>1</sup>

# T Trinidad and Tobago



## Scotiabank




OPERATING

Kindly contact your local Scotia Bank Officer or send an email to:




📞 (868)-627-2684  
✉️ [merchantservices@scotiabank.com](mailto:merchantservices@scotiabank.com)  
💻 [tt.scotiabank.com/business-banking/cash-management-services.html](http://tt.scotiabank.com/business-banking/cash-management-services.html)

(1) This entity is in the process of completing the technical and operational certifications required by the American Express network to launch its operation as a Local Provider.  
(2) This third party has been engaged by Local Provider, Caribbean Credit Card Corporation, to provide the services.

## Trinidad and Tobago (cont.)

	<b>Republic Bank</b>  +1-868-625-3617 customer@rfhl.com www.republictt.com/commercial/point-sale-terminals	OPERATING
	<b>CIBC Caribbean</b>  (868) 224-1928 Kareem.Richardson@cibcfib.com www.cibcfib.com/locations/trinidad	OPERATING
	<b>Royal Bank of Canada</b>  800-1RBC (1722) Select Menu Options: 3 - 1 www.rbcroyalbank.com/caribbean/business/trinidad/index.html	OPERATING

## Turks and Caicos Islands

	<b>Scotiabank</b>  Kindly contact your local Scotia Bank Officer or send an email to: (649) 941-7774 customerserviceTCI@scotiabank.com tc.scotiabank.com/small-business/cash-management-services.html	OPERATING
	<b>CIBC Caribbean</b>  (649) 941-1622 Deanna.Gardiner@cibcfib.com www.cibcfib.com/locations/tci	OPERATING
	<b>Royal Bank of Canada</b>  1 888 847-5803 Select Menu Options: 3 - 1 www.rbcroyalbank.com/caribbean/business/turks/index.html	OPERATING

(1) This entity is in the process of completing the technical and operational certifications required by the American Express network to launch its operation as a Local Provider.  
(2) This third party has been engaged by Local Provider, Caribbean Credit Card Corporation, to provide the services.

# 03.

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## Frequently Asked Questions



## 1. How will my operating setup in the Caribbean change?

In certain countries and territories, rather than directly acquiring merchant transactions, American Express will license local third-party merchant service providers (the **“Local Provider(s)”**) to capture and submit transactions to the American Express network and to provide services to merchants. In some countries and territories, Local Providers may engage third parties to provide these services. Please see the list of Local Providers above for information about these third parties.

To support the new arrangement, you will need to enter into a new agreement with a Local Provider in each such country and territory and transition servicing for your locations there by **December 31, 2025**.

You can select a Local Provider at the individual establishment level, or you can enter into an agreement covering a country or territory or multiple countries or territories within the Caribbean, if offered by the Local Provider.

If you process transactions on the American Express multicurrency platform, those transactions will be unaffected by these changes.

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## 2. What countries and territories in the Caribbean will operate under this model?

- Anguilla
- Antigua and Barbuda
- Aruba
- The Bahamas
- Barbados
- Bermuda
- Bonaire
- Cayman Islands
- Curaçao
- Dominica
- Grenada
- Guyana
- Jamaica
- Saba
- Saint Kitts and Nevis
- Saint Lucia
- Saint Vincent and the Grenadines
- Sint Eustatius
- Sint Maarten
- Suriname
- Trinidad and Tobago
- Turks and Caicos Islands



### 3. When do I need to complete this transition?

You must enter into an agreement with a Local Provider and transition servicing to that provider by **December 31, 2025**. Until then, American Express will continue to capture and submit transactions to the American Express network, ensuring no interruption to your business in the impacted countries and territories. Please note that as of **January 1, 2026** you will only be able to accept the American Express® Cards with a Local Provider.

Please note that each Local Provider has its own timeline to transition merchants. Your Local Provider may require you to transition prior to December 31, 2025.

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### 4. Which Local Providers can I work with in the Caribbean?

Please refer to the above list of Local Providers that are expected to launch in the impacted countries and territories. There will be at least one Local Provider available in each country or territory by December 31, 2025.

We may continue to add additional Local Providers in some countries and territories. Please visit this URL periodically for updates or contact Merchant Services at 1-800-297-2639.

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### 5. I have an existing relationship with a bank or processor in the Caribbean. Can I choose that bank or processor as my Local Provider?

You can continue working with your bank or processor if they are licensed as a Local Provider and you are able to transition servicing with your bank or processor by **December 31, 2025**.

If your bank or processor has been licensed as a Local Provider, they may reach out to you to initiate the transition.

6. When do you recommend transitioning to a Local Provider?

Depending on your Local Provider's timeline to transition merchants, you can transition as soon as your Local Provider launches or at any time before **December 31, 2025.**

We recommend selecting a Local Provider for each applicable country or territory no later than September 2025 to assure continued acceptance of American Express® Cards at all of your locations, as the onboarding process may take time.

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7. I have a global Card acceptance agreement with American Express. How does this change to the Caribbean operating model impact my global agreement?

Your global Card acceptance agreement with American Express remains in effect alongside any new agreements with Local Provider(s). Your Merchant Discount Rate established in the global agreement for your service establishment(s) in the impacted countries and territories will continue to apply.

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8. What are the technical and operational steps needed for the transition?

The technical and operational steps to transition will depend on your current setup and the Local Provider(s) that you select. Please contact your chosen Local Provider(s) for more information.

9. I have an American Express point of sale (POS) terminal. Can I still use my American Express POS terminals after the transition?

Your POS terminal may be owned by American Express or a third party such as your bank or processor. If your existing POS terminal is owned by American Express, it will no longer be operational once you transition servicing to your Local Provider and should be replaced by your Local Provider's POS terminal.

You may be contacted by American Express, a local POS vendor or your Local Provider to retrieve the existing American Express POS terminal from your locations. If you are not sure whether your POS terminal is owned by American Express, please reach out to the American Express' terminal service unit at

**1-800-297-2639**  
**(option #2 for confirmation.)**

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10. What should I do if I have batches or preauthorized transactions in an American Express POS terminal?

You must close your batches and preauthorized transactions in your American Express POS terminal before transitioning to a Local Provider by contacting

**1-800-297-2639 (Option 2)**

Otherwise, we may not be able to settle these transactions.

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11. Who can I reach out to at American Express for more information?

For questions pertaining to your relationship with American Express, your global Card Acceptance Agreement or general questions regarding our new operating model in the Caribbean, please reach out to your American Express Client Manager or Merchant Services at

**1-800-297-2639**

# Thank You

If you have any questions, please reach out to your American Express Client Manager or call **Merchant Services at 1-800-297-2639**

