



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

Last Update: January 2025



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03. Frequently Asked Questions

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.

List of available
Local Providers per
country or territory



National Commercial Bank of Anguilla Ltd. (NCBA)²

OPERATING

- 1 (264) 497-2101
- cards@ncbal.com
- www.ncbal.com

📍 **Additional Local Providers that are Expected to Launch:** Republic Bank Limited¹

Antigua and Barbuda**Caribbean Union Bank Ltd. (CUB)²**

Caribbean Union Bank

OPERATING

- (268) 481-8278
- customerservice@cub.ag
- marketing@cub.ag
- www.caribbeanunionbank.com

Antigua Commercial Bank Ltd. (ACB)²CARIBBEAN
Simply Smarter Banking

OPERATING

- 1 (268) 481-4200
- acb@acbonline.com
- www.acbonline.com

Eastern Caribbean Amalgamated Bank Ltd. (ECAB)²Our future, Our bank
Eastern Caribbean Amalgamated Bank Ltd.

OPERATING

- 1 (268) 480-5300/5384/5304
- cardservices@ecabank.com
- cmartin@ecabank.com
- www.ecabank.com

CIBC Caribbean

OPERATING

- (268) 484-5139
- Lennox.Thomas@cibcfcib.com
- www.cibcfcib.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.

Aruba

Royal Bank of Canada



OPERATING

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

⌚ **Local Providers that are Expected to Launch:** Maduro & Curiel Bank N.V.¹

B

The Bahamas

Scotiabank



OPERATING

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

- (242) 356-1697
- ✉ merchantservices@scotiabank.com
- bs.scotiabank.com/small-business/cash-management-services.html

CIBC Caribbean



OPERATING

- (242) 302-6074
- ✉ Arthur.Johnson@cibcfcib.com
- www.cibcfcib.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

(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

Scotiabank®

OPERATING

Kindly contact your local Scotia Bank Officer

☎ (246) 467-3272

✉ merchantservices@scotiabank.com

💻 bb.scotiabank.com/business-banking/cash-management-services.html

CIBC Caribbean

CIBC

OPERATING

☎ (246) 467-1942

✉ Carlos.Bignall@cibcfcib.com

💻 www.cibcfcib.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

📍 Additional Local Providers that are Expected to Launch: Republic Bank Limited¹

Bermuda

Butterfield

 BUTTERFIELD

OPERATING

☎ +1 (441) 299 3990

✉ merchantservices@butterfieldgroup.com

💻 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.

Bonaire

Royal Bank of Canada



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

OPERATING

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

C

Cayman Islands

Scotiabank

Scotiabank

Kindly contact your local Scotia Bank Officer

- 📞 (345) 949-7666
- ✉️ customercarecayman@scotiabank.com
- 💻 ky.scotiabank.com/small-business/cash-management-services.html

OPERATING

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

BUTTERFIELD

- 📞 +1 (345) 949-7055
- ✉️ caymanmerchantservices@butterfieldgroup.com (Support Email)
- 💻 www.butterfieldgroup.com

OPERATING

Cayman National Bank Ltd (Republic Bank Limited)¹

CAYMAN NATIONAL

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

OPERATING

CIBC Caribbean

CIBC

- 📞 (345) 815-2203
- ✉️ Denisea.Facey@cibcfcib.com
- 💻 www.cibcfcib.com/locations/cayman-islands

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.

Royal Bank of Canada



- 📞 1 888 847-5803 Select Menu Options: 3 - 1
- 💻 www.rbcroyalbank.com/caribbean/business/cayman/index.html

OPERATING

Curaçao

Royal Bank of Canada



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

OPERATING

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

D

Dominica

📍 **Local Providers that are Expected to Launch:** National Bank of Dominica¹, Republic Bank Limited¹.

G

Grenada

Antigua Commercial Bank Ltd. (ACB)²



- 📞 1 (268) 481-4200
- ✉ acb@acbonline.com
- 💻 www.acbonline.com

OPERATING

Grenada Co-Operative Bank Ltd. (GCB)²



OPERATING

- 📞 1 (473) 440-2111
- ✉ merchantsupport@grenadaco-opbank.com
- 💻 www.grenadaco-opbank.com

📍 **Additional Local Providers that are Expected to Launch:** Republic Bank Limited¹

(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)²



- 592 226 1705
- info@citizensbankgy.com
- www.citizensbankgy.com

OPERATING

⌚ Additional Local Providers that are Expected to Launch: Republic Bank Limited¹

J

Jamaica

National Commercial Bank Jamaica Limited (NCBJ)



- (876) 935-2600 (24/7 Merchant Support Direct Line)
- (876) 469-2230 (WhatsApp Message)
- ncbinfo@jncb.com (Merchant Support)
- www.jncb.com (Merchant Support Web Chat)

OPERATING

Scotiabank

Scotiabank.

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
- jm.scotiabank.com/small-business/cash-management-services.html

OPERATING

CIBC Caribbean



- (876) 684-9220
- Calvin.Harvey@cibcfcib.com
- www.cibcfcib.com/locations/jamaica

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.

Royal Bank of Canada

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

OPERATING

Saint Kitts and Nevis**St Kitts-Nevis-Anguilla National Bank Ltd. (SKNA)²**

- (869) 465-2204
- merchantservices@sknanb.com
- www.sknanb.com

OPERATING

Bank of Nevis Ltd. (BON)²

- 1 (869) 469-5564
- info@thebankofnevis.com
- cardservices@thebankofnevis.com
- www.thebankofnevis.com

OPERATING

CIBC Caribbean

- (268) 484-5139
- Lennox.Thomas@cibcfcib.com
- www.cibcfcib.com/locations/st-kitts--nevis

OPERATING

⌚ **Additional Local Providers that are Expected to Launch:** Republic Bank Limited¹

(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

Bank of Saint Lucia Ltd. (BOSL)²



OPERATING

- (758) 456-6999 or (305) 501-2931 (Support Line)
- bosldigital@bankofsaintlucia.com
- www.bankofsaintlucia.com/content-manager/contacts

1st National Bank Saint Lucia Ltd. (FNBSL)²



OPERATING

- 1 (758) 455-7000
- manger@1stnationalbankslu.com
- www.1stnationalbankonline.com

CIBC Caribbean



OPERATING

- (268) 484-5139
- Lennox.Thomas@cibcfcib.com
- www.cibcfcib.com/locations/st-lucia

Additional Local Providers that are Expected to Launch: Republic Bank Limited¹

Saint Vincent and the Grenadines

Bank of St Vincent and the Grenadines Ltd. (BOSVG)²



OPERATING

- (784) 452-4340 (Card Services Customer Support)
- (784) 457-1844 (Bank's main line)
- info@bosvg.com
- www.bosvg.com

1st National Bank Saint Lucia Ltd. (FNBSL)²



OPERATING

- 1 (758) 455-7000
- manger@1stnationalbankslu.com
- www.1stnationalbankonline.com

Additional Local Providers that are Expected to Launch: Republic Bank Limited¹

(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.¹

Sint Maarten

CIBC Caribbean



📞 (284) 852-9950
✉️ Michael.Jefferson@cibcfcib.com
💻 www.cibcfcib.com/locations/st-maarten

OPERATING

Royal Bank of Canada



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

OPERATING

📍 **Local Providers that are Expected to Launch:** Maduro & Curiel Bank N.V.¹, Republic Bank Limited¹, Royal Bank of Canada¹.

Suriname

📍 **Local Providers that are Expected to Launch:** Republic Bank Limited¹

T

Trinidad and Tobago

Scotiabank



Kindly contact your local Scotia Bank Officer or send an email to:
📞 (868)-627-2684
✉️ merchantservices@scotiabank.com
💻 tt.scotiabank.com/business-banking/cash-management-services.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.

Trinidad and Tobago (cont.)

	Republic Bank	
	<ul style="list-style-type: none"> +1-868-625-3617 customercare@rfhl.com www.republictt.com/commercial/point-sale-terminals	
	CIBC Caribbean	
	<ul style="list-style-type: none"> (868) 224-1928 Kareem.Richardson@cibcfcib.com www.cibcfcib.com/locations/trinidad	
	Royal Bank of Canada	
	<ul style="list-style-type: none"> 800-1RBC (1722) Select Menu Options: 3 - 1 www.rbcroyalbank.com/caribbean/business/trinidad/index.html	

Turks and Caicos Islands

	Scotiabank	
	<p>Kindly contact your local Scotia Bank Officer or send an email to:</p> <ul style="list-style-type: none"> (649) 941-7774 customerserviceTCI@scotiabank.com tc.scotiabank.com/small-business/cash-management-services.html	
	CIBC Caribbean	
	<ul style="list-style-type: none"> (649) 941-1622 Deanna.Gardiner@cibcfcib.com www.cibcfcib.com/locations/tci	
	Royal Bank of Canada	
	<ul style="list-style-type: none"> 1 888 847-5803 Select Menu Options: 3 - 1 www.rbcroyalbank.com/caribbean/business/turks/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.

03.

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.

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.

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.

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.

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.

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.)**

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.

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**

