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**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, American Express' operating model for merchant acquiring in some countries and territories in Caribbean will shift from direct acquiring by American Express to a licensing model under which local third-party merchant service providers (the “**Local Providers**”) will be responsible for capturing and submitting transactions to the American Express network and provide direct services to merchants in the region.

To continue accepting American Express® Cards in your locations in the Caribbean 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**.

Below you will find information about available Local Providers. We may continue to add additional Local Providers in some countries and territories. Please visit this site periodically for updates.

If you have any questions, please reach out to Merchant Services at 1-800-297-2639 available from Monday to Friday from 09:00 to 18:00 EST.

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

Caribbean Union Bank Ltd. (CUB)²
OPERATING

(268) 481-8278

customerservice@cub.ag

marketing@cub.ag

www.caribbeanunionbank.com



ACB
CARIBBEAN
Simply Smarter Banking

Antigua Commercial Bank Ltd. (ACB)²
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)²
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

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

The Bahamas

Scotiabank.

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

CIBC Caribbean

OPERATING

(242) 302-6074
Arthur.Johnson@cibcfib.com
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

(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

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



CIBC Caribbean

OPERATING

📞 (246) 467-1942

✉️ Carlos.Bignall@cibcfib.com

💻 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

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

Bermuda



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.



Royal Bank of Canada

OPERATING

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

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

C Cayman Islands

Scotiabank.

Scotiabank

OPERATING

Kindly contact your local Scotia Bank Officer
 📞 (345) 949-7666
 ✉️ customercarecayman@scotiabank.com
 💻 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 (Support Email)
 💻 www.butterfieldgroup.com



Cayman National Bank Ltd (Republic Bank Limited)¹

OPERATING

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



CIBC Caribbean

OPERATING

📞 (345) 815-2203
 ✉️ Denisea.Facey@cibcfib.com
 💻 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

Curaçao



Royal Bank of Canada

OPERATING

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

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

OPERATING

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



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

OPERATING

📞 592 226 1705
✉ info@citizensbankgy.com
💻 www.citizensbankgy.com

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

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 (Merchant Support)
💻 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
💻 jm.scotiabank.com/small-business/cash-management-services.html



CIBC Caribbean

OPERATING

📞 (876) 684-9220
✉ Calvin.Harvey@cibcfib.com
💻 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

Saint Kitts and Nevis



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

OPERATING

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



Bank of Nevis Ltd. (BON)²

OPERATING

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



CIBC Caribbean




OPERATING

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

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 📞 (758) 456-6999 or (305) 501-2931 (Support Line) ✉️ bosldigital@bankofsaintlucia.com 💻 www.bankofsaintlucia.com/content-manager/contacts	OPERATING
	1st National Bank Saint Lucia Ltd. (FNBSL)² 📞 1 (758) 455-7000 ✉️ manger@1stnationalbankslu.com 💻 www.1stnationalbankonline.com	OPERATING
	CIBC Caribbean 📞 (268) 484-5139 ✉️ Lennox.Thomas@cibcfib.com 💻 www.cibcfib.com/locations/st-lucia	OPERATING

📍 **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 📞 (784) 452-4340 (Card Services Customer Support) (784) 457-1844 (Bank's main line) ✉️ info@bosvg.com 💻 www.bosvg.com	OPERATING
	1st National Bank Saint Lucia Ltd. (FNBSL)² 📞 1 (758) 455-7000 ✉️ manger@1stnationalbankslu.com 💻 www.1stnationalbankonline.com	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.

Sint Eustatius

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

Sint Maarten



CIBC Caribbean

OPERATING

📞 (284) 852-9950
✉️ Michael.Jefferson@cibcfib.com
💻 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

📍 **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




OPERATING

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

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

Turks and Caicos Islands

	Scotiabank 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
	CIBC Caribbean (649) 941-1622 Deanna.Gardiner@cibcfib.com www.cibcfib.com/locations/tci	OPERATING
	Royal Bank of Canada 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.

Frequently Asked Questions



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

In certain countries and territories, rather than direct 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 provide services to merchants. In some countries and territories, Local Providers have engaged third parties for these services. Please see list of available Local Providers above for more information about these third parties.

To support the new arrangement, you must enter into a new agreement with a Local Provider and transition servicing of your American Express transactions to Local Provider(s) by **December 31, 2025**. You will be able to negotiate merchant service fees directly with your chosen Local Provider(s).

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.

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 with that provider by **December 31, 2025**. Until then, American Express will continue to capture and submit transactions in the impacted countries and territories to the American Express network. 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 list of available Local Providers provided above. We may continue to add additional Local Providers in some countries and territories.

Please visit this site periodically or contact Merchant Services at **1-800-297-2639** for information on available Local Providers.

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

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

If your bank or processor has been licensed as a Local Provider, they may reach out to you to notify you of their migration process and the date your business is expected to transition.

6. What benefits will this new model bring to my business?

Local Provider will offer different benefits that include:



Acceptance of Card transactions for local and foreign Cardmembers



Competitive discount rate



Next day payment



Manage disputes and customer service directly



Single account statement and POS terminal for all card products

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

The technical and operational steps to transition will depend on your current set up and the Local Provider that you select. Please contact your Local Provider for more information.

8. I have an American Express point of sales (POS) terminal. Can I still use my American Express POS terminal 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 American Express' terminal service unit at 1-800-297-2639, option #2.

9. I haven an American Express POS terminal. What do I do if I have batches or preauthorized transactions?

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.

10. Who can I reach out to for more information?

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

1-800-297-2639

If you are interested in working with a Local Provider, you can contact them directly.

Thank You

If you have any questions, please reach out
to **Merchant Services at 1-800-297-2639**
available from Monday to Friday from
09:00 to 18:00 EST.

