

1. Website Analysis

Website: <https://www.paywise.co>

- **What they sell:** PayWise is a digital payment platform and fintech solution in the Caribbean, primarily Trinidad & Tobago. They offer:
 - Sending and receiving money online
 - Paying bills
 - Buying gift cards
 - Accepting card payments for businesses (Linx credit card integration)
 - E-commerce payment solutions for online stores
- **Target audience:**
 - Freelancers, small business owners, and e-commerce merchants in Trinidad & Tobago and the wider Caribbean
 - Individuals who want easy, fast, and secure ways to send money or pay bills
 - Businesses looking for a PayPal alternative in the Caribbean
- **Emotions being sold:**
 - Convenience, trust, security, and speed
 - Empowerment for small businesses to grow online
 - Confidence in cashless transactions
- **Problem framing:**
 - Traditional payment methods are slow, expensive, or limited internationally
 - Small businesses often struggle to accept online payments
 - PayWise positions itself as a simple, secure, and locally adapted solution

Facebook: <https://www.facebook.com/gopaywise>

Instagram: <https://www.instagram.com/gopaywise/>

X: <https://x.com/gopaywise?lang=en>

Youtube: <https://www.youtube.com/@gopaywise>

Linkedin: <https://www.linkedin.com/company/gopaywise>

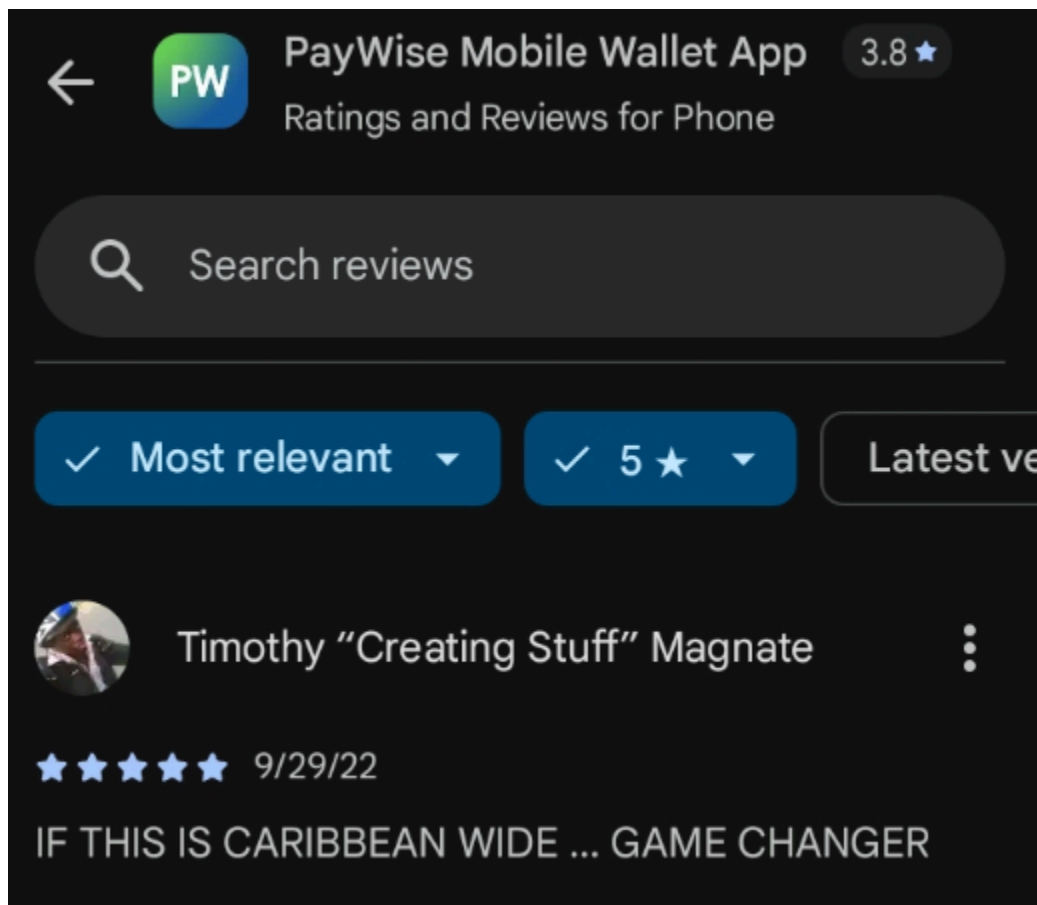
2. Social Media Presence

- **Platforms:** Instagram, LinkedIn, TikTok, YouTube

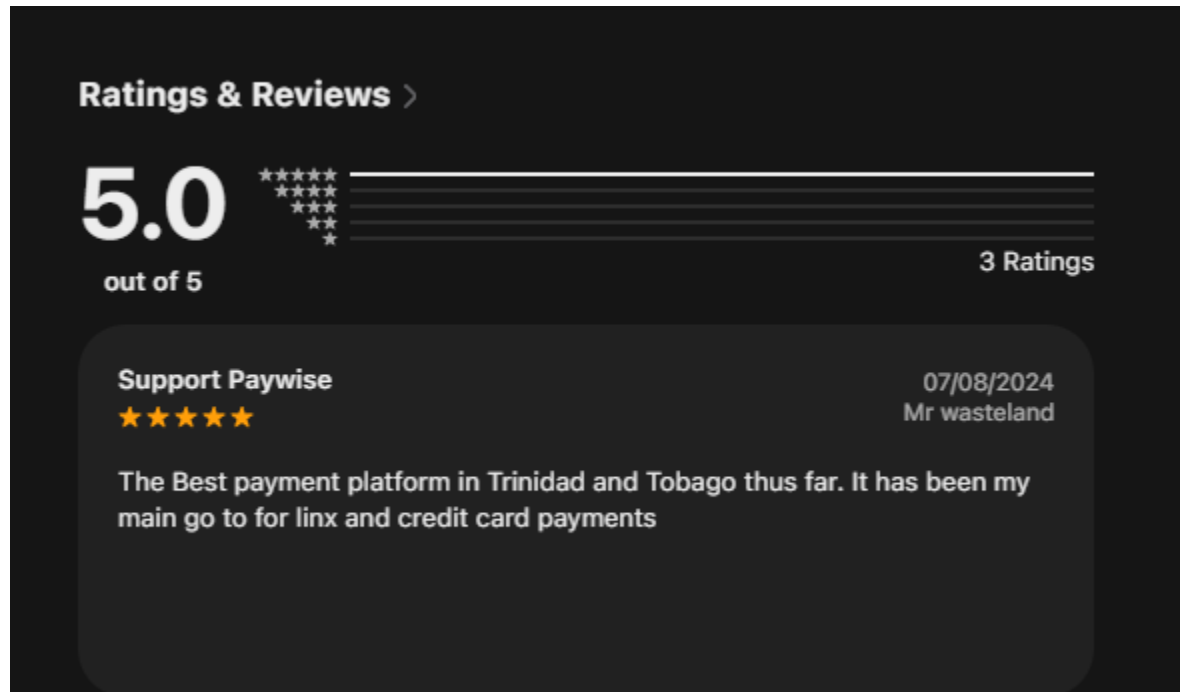
- **Content strategy:**
 - Instagram/TikTok: Short videos showing tutorials (“How to send money with PayWise”), promotional content, and user testimonials
 - LinkedIn: B2B-focused content on payment solutions, financial literacy, and e-commerce tips
 - YouTube: Longer tutorials, explainer videos, and demos for merchants and users
 - **Engagement & observations:**
 - Users ask questions about fees, limits, and how to integrate card payments into websites
 - Comments often praise speed and simplicity, while some ask about international transfers and security
-

3. Reviews

Play Store:



Apple Store:



4. Competitors

- Top 3–5 competitors in the Caribbean fintech/online payments space:

| Competitor | Website | Core Promise |
|-------------|-----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| PayPal | https://www.paypal.com | Global, trusted online payments, widely accepted |
| Flutterwave | https://www.flutterwave.com | Simplified payment solutions for African and Caribbean merchants |
| Stripe | https://www.stripe.com | Flexible online payments and developer-friendly APIs |
| EndCash | https://www.endcash.com/ | Endcash will virtually change the way you send, spend, receive and manage your money with just your phone. |
| Wam | https://wam.money/ | Wam makes sending & receiving money simple, fast, and safe. Pay, get paid, shop, and be social all |

with Wam.

| | | |
|-------|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| WiPay | https://wipaycaribbean.com/ | Payments built for the Caribbean. Accept cards, create payment links, scan QR codes. Get paid directly to your local bank account with transparent pricing. |
| WiDit | https://massyremittance.com/digital-wallet/ | Money transfer services through MoneyGram International in Trinidad, Guyana, St. Lucia, and St. Vincent. |

- **Observations:** Competitors focus on global reach (PayPal, Stripe) or local convenience (Endcash, WiPay, Wam, WiDit). PayWise differentiates by targeting Caribbean users specifically with localized features, business agents to process bill payments, and has the fastest transaction rates.

5. Reddit / Forums Insights



r/Caribbean • 1y ago
kengeo



Digital payments across the Caribbean

Hello everyone,

I'm curious about how digital payments are currently handled in the Caribbean, both for personal and business use. Think along the lines of Stripe, PayPal, and Adyen in the US. What platforms or methods do you prefer, and what improvements would you like to see?

Thanks for your insights!

↑ 1 ↓ · 6



Infamous_Copy_3659 • 1y ago

In Trinidad it is very limited. But some people do accept bank transfer, it doesn't cost much but it is not in real time.



↑ 2 ↓



kengeo OP • 1y ago

Thank you. Where do you think the culture is right now? QR codes mixed with a payment link? The realtime situation could be improved but wonder how much of that depends on the banks' ability to adopt the tech and update their infra?



↑ 1 ↓



Infamous_Copy_3659 • 1y ago

Culture depends on the nature of the business. Established business with physical premises often have physical machines from the bank. They do have minimum spend to cover the bank fees for the machine.

There are delivery companies that will accept payments for you or cash on delivery also for a fee, but this is only nationwide. There is no service that will accept my products for delivery and provide shipping to another island. In this case accepting digital card payment is only half the problem. I need cheaper than DHL shipping costs to be competitive.

Ten years ago registered mail was cheap and reliable. I would no longer risk it for a product for which I don't have duplicates to replace if necessary. I have had customers who were willing to pay the DHL rates. But they are not the majority.

I sell books, btw.

↑ 1 ↓



Significant_Pin_2388 • 1y ago

I live in Trinidad and PayPal should definitely allow you to send funds directly to your local bank account similar to Payoneer. To my knowledge Stripe are for persons with itin, ssn or ein numbers and this platform also does not set up transfers locally. Another alternative will be to using the funds digitally through virtual/physical cards or accessing funds through qr codes which at this point is not remotely close to being introduced and integrated into our society. Due to the 'limitation' of US currency there is a great need to access this digitally.

↑ 1 ↓

Mobile Payments

Hello, I am looking to develop an app to launch in Trinidad and Tobago and pay users through the App. Which virtual payments methods are most popular in Trinidad and Tobago? Paypal, Tigo, Mobile top up?

Thanks!

↑ 0 ↓ 4



DrkAsura • 4y ago

Hi, you'll need to look into how we "get paid" here.

For now you may have better access with integrating Wipay, followed by PayPal.

I'm not certain if the other platforms are operational at this time.

↑ 5 ↓



Stevio006 • 4y ago

Wipay is #1 recommendation for me.

If you cater to the Diaspora that live outside T&T and have jobs in foreign markets, then go ahead and integrate Paypal for those people, however most people in T&T and the wider Caribbean are reluctant to use Paypal simply because Paypal is unreliable at best and dehumanizing at worst; because there's so much that goes on when using Paypal that causes so much frustration; for example the amount of load times that it takes to get money, geolocation restrictions for our region and a diminishing market value overall.

In recent times, there has been a rise of promising projects and players in the market of fintech in Trinidad and Tobago; but what I would recommend to you is that you should first learn about the uniqueness of the demographic needs and economy of Trinidad.

For the average youngster in Trinidad.. getting access to a bank account that allows for financial transactions internationally is a huge pain in the ass. Banks make it hard for people in general to conduct financial transactions internationally, many of their financial products like Visa International debit cards are actually LINX cards in disguise :- it only allows you to do financial transactions locally but not internationally. Banks and financial institutions also like to use the "lack of foreign exchange" excuse to discourage people from using e-commerce solutions ; not realizing that if you help people to do business internationally then revenue could come in locally. The only bank that seems to be getting it right is JMMB but even that bank has limitations on people's account regarding use of funds to conduct online transactions.

If a young person cant get access to a bank account, then the possibility of app purchases is slim to none. Having access to apps is one thing but as the saying goes : Access doesn't always equal quality of service. They may not even want to use the apps if they cant integrate a bank account to go along with it.

Next thing : the average person over the age of 30 in Trinidad and Tobago has a general lack of trust for technology (not saying all are like that, but its still the majority) .

So the idea of even using apps for payments doesnt appeal to them.. they still rather use traditional cash-based methods. Even if they know about the benefits of finTech and what it could do for them , the sad reality is that many people fall into the habit of "old talk" and are conservative rather than progressive.. and any conversation regarding use of technology for anything almost always leads to backward decisions and a mutilation of innovative change.

Notwithstanding, I must be an optimist and I would say that mobile payments are needed for the majority of

instances, however you can also look into the integration of cryptocurrency payments. The cryptocurrency payment solution, given enough time and education, would appeal to the younger generation while you can go the route of integrating mobile payment solutions for the middle-aged and older folks.. maybe together with a website to go along with it that helps them conduct payments online.

I Hope this insight helps, my best of luck to you on your app project.



world12traveler233 OP • 4y ago

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Notwithstanding, I try to be an optimist and I would say that mobile payments has worked for the majority of instances, however you can also look into the integration of cryptocurrency payments. The cryptocurrency payment solution, given enough time and education, would appeal to the younger generation while you can go the route of integrating mobile payment solutions for the middle-aged and older folks.. maybe together with a website to go along with it that helps them conduct payments online.





r/Jamaica • 2y ago
chenshuiluke



Best e-commerce/payment gateway options for Jamaica

Greetings, I would like to build an online store with the option for customers to pay online through a website. What is the best way to get this setup given that a lot of payment gateways don't support Jamaican banks (PayPal for eg doesn't directly transfer funds to Jamaican bank accounts)

↑ 2 ↓ · 3



JahD247365 • 2y ago

Try [amberpay](#)

↑ 1 ↓



AndreTimoll • 2y ago

There is Lynk,ezee pauments,and Wipay,PayPal is a option through Xoom

↑ 1 ↓



Kapil166 • 2y ago

Amber Pay, I work here

↑ 1 ↓



r/TrinidadandTobago • 3y ago
DestinyOfADreamer



Apple Pay Works in Trinidad?



Sherayne Welch
@SherayneWelch



Why didn't anyone tell me you can use Apple Pay in Trinidad once it's a tap machine!? Never going out with a handbag again lol

6:46 PM · 4/22/23 · **1,028** Views

Can someone confirm this?

↑ 53 ↓ · 🗨 42



samjuan • 3y ago

Apple Pay works if the card attached to the Apple device was issued by a US bank. As far as the Linx (credit card) terminal knows, it's simply processing another plastic credit card via NFC.

Really wish locals could use our phones to pay (Apple Pay, Google Pay, etc). Perhaps soon...



↑ 40 ↓



DestinyOfADreamer OP • 3y ago

Right. This makes sense. They probably have a US based bank account and debit card.

↑ 9 ↓



tor899 • 3y ago

That's using Apple Pay as a pass through for your regular credit or debit card. It's not the Apple Pay stored value e-wallet really.

↑ 6 ↓



wussabee50 • 3y ago

I'm pretty sure it works since it's the same mechanism as the tap cards but the problem is Apple Pay is not available as a feature on the iPhone for Trinidad yet. As in you would have to set your phone to a region which DOES have Apple Pay available, enter a foreign credit or debit card & then use that. You can't set it to a foreign



wussabee50 • 3y ago

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Side note- I don't see why CarPlay is also not available in Trinidad. I have my phone set to UK & I use CarPlay just fine. Don't get why it has to be region locked.



HostInternational550 • 3y ago

Don't think it matters the region, both Apple Wallet and Car Play are available to Trinidad however, our cards and banks are not accepted, which is more than likely because of our central bank 🤔 but the feature is there. You can add a trini bank account to your wallet but just not the cards, and it's probably because of the currency I assume



PessimistOTY • 3y ago

our cards and banks are not accepted, which is more than likely because of our central bank

Isn't it illegal to give or accept foreign currencies for goods and services in T&T? F-ing stupid currency peg.



5 more replies ▾



Previous-Swim6646 • 2y ago

question how do you link your trini account to your wallet. im guessing you can use that for purchases and so on?



1 more reply ▾



DestinyOfADreamer OP • 3y ago

I'm confused. How is Carplay region locked?



frostblaze868 • 3y ago

You can change your icloud info to a us location in the settings but CarPlay requires gps access doesn't it?



1 more reply ▾

1 more reply ▾