sale, made the company its distributor in Trinidad and Tobago and later in the early 2000s its master distributor for the Caribbean. That meant that TSL would now operate in several different countries. It also meant that company's staff had to be able to write and provide the software development for banks throughout the region, so TSL embarked on a robust, internal education campaign. Today, TSL provides about 90 percent of the software development for regional banks. "Any time you walk into a Verifone credit card terminal in the Caribbean, chances are that those are delivered from my organization," says Galt. "And the software that runs them comes from my organization."

Over the years, TSL continued to innovate and expand its business footprint. "There are a lot of different areas of business that we're involved in," Galt says. The company partnered with Xerox to sell its equipment and was able to move its market share from 4.5 percent in 1996, to 34 percent in 1998. In 2001, it launched a digital, air time, cellular phone system in

Trinidad and Tobago. TSL provides recording solutions to judicial courts throughout the Caribbean islands, and serves the oil and gas sector with an application that provides a full 3-D picture of seismic data. Galt, himself, wrote the leading application in the Caribbean for the human resource management field, covering payroll, time, and attendance. TSL also became the first and only local company in the region to write the software for "Chip and Pin" technology, which provides a safer way to utilize credit cards while protecting user information and limiting the liability of the card companies. "We've become the first port of call for any technology company looking to do business in the Caribbean, today. They first seek representation with TSL. We get to cherry-pick the organizations that we want to deal with," says Galt.

Galt believes that TSL differentiates itself from the competition because while some other companies outsource certain services that they can't deliver, TSL won't employ that model. "We stopped doing that a