MEETING REPORT

9TH ANNUAL

TTGF

TRINIDAD AND TOBAGO
INTERNET GOVERNANCE FORUM

2025

Building Our Multistakeholder Digital Future

JANUARY 30TH & 31ST | 2025

HYBRID | igf.tt

About the Trinidad and Tobago Internet Governance Forum (TTIGF)

The 9th annual TTIGF was held as a hybrid event over two (2) days on Thursday 30th and Friday 31st January, 2025. The theme entitled *Building Our Multistakeholder Digital Future,* was inspired by the 2024 United Nations Internet Governance Forum (UNIGF) theme as an important area and next step that needs to reach the local discussion forum for a way forward in Trinidad and Tobago's Internet Governance.

The target audience for the event included:
- Academic Community
- Technical Community/ ICT Civil Society
- Civil Society
- Commercial / Business
- Government
- Students
- All Internet Users.

The IGF is valued as a resource for networking with peers, a forum for sharing information and experiences and "a non-judgmental venue for members to openly discuss their challenges and perspectives.

The TTIGF is hosted annually by the **Trinidad and Tobago Multistakeholder Advisory Group (TTMAG)**. TTMAG is an independent entity for the promotion and development of best practice policy standards for the .tt country code Top Level Domain (ccTLD) and the local Internet ecosystem in the interest of the Internet Community. The entity aims to continue the mandate of the United Nations Secretary-General, to:

1. maximize the opportunity for open, inclusive dialogue and the exchange of ideas on Internet governance (IG) related issues;
2. create opportunities to share best practices and experiences;
3. identify emerging issues and bring them to the attention of the relevant bodies and the general public;
4. contribute to capacity building for Internet governance;
5. facilitate inclusive, productive discussions on Internet-related public policy issues from a general perspective, while keeping all stakeholders involved.

TTIGF **2025**: DAY 1

9:00 - 9:05 am

Opening Remarks:
- Ms. Jacqueline Morris, Chair, *Trinidad and Tobago Multistakeholder Advisory Group (TTMAG)*

9:10 - 9:30 am

Keynote Addresses
- Mr. Cory Belfon, Permanent Secretary, *Ministry of Digital Transformation*
- Ms. Sally Wentworth, President & Chief Executive Officer, *Internet Society & Internet Society Foundation*
- Mr. John Outridge, Chief Executive Officer, *Trinidad and Tobago International Finance Centre (TTIFC)*
- Mr. Javed Sajad, Artificial Intelligence Legal and Policy Consultant, *LACNIC*

9.30 - 11:00 am

Panel Session: AI in Education: Navigating the Future Unlocking T&T's ICT Potential for Global Markets
- Moderator: Jacqueline Morris, Chair, *TTMAG* (Moderator)
- Dr. Andrew Hunte, Chairman, *National Institute of Higher Education, Research Science and Technology (NIHERST)*
- Dr. Lev Gonick, Chief Information Officer, *Arizona State University*

11:10 - 12:40 pm

Presentation: Cybersecurity in Trinidad & Tobago
- Mr. Ajmal Nazir, Director, *TTMAG*

12:40 – 1:30 pm

Open Forum

TTIGF2025: DAY 2

10:00– :10:05am	**Opening Remarks**: Mr. Dev Gosine, Vice- Chair, *TTMAG*
10:05 – 12:00 pm	**Youth Forum: Bullying in the Cyber Age**
1:00 - 1:10 pm	**Opening Remarks**: Ms. Jacqueline Morris, Chair, *TTMAG*
1:10 - 2:40 pm	**Panel Session: Digital Transformation and Financial Inclusion** • Mr. Ajmal Nazir, Director, *TTMAG* (Moderator) • Mr. John Outridge, Chief Executive Officer, *TTIFC* • Mr. Ian T. Alleyne, Founder, *Paywise* • Mr. Shiva Bissessar, Managing Director, *Pinaka Consulting Ltd*
2:45 - 3:25 pm	**Presentation: Presentation: Using AI for Disaster Resilience in T&T** • Ms. Julie David, Director, *TTMAG* (Moderator) • Dr. Letetia Addison, Adjunct Lecturer, School of Science Computing and Artificial Intelligence, *UWI*
3:30 - 4:45 pm	**CTU Session: Accelerating the involvement of Caribbean ccTLDs within the global ccTLD community** **Panel Session 1: Diversity in The Caribbean and Latin America Region** • Mr. Rodney Taylor, *CTU* (Moderator) • Dr. Pablo Rodriguez, Executive Vice President Gauss Research Laboratory Inc.; and GRC Member • Ms. Alejandra Reynoso, ccNSO Chair • Mr. Sean Copeland, cNSO Council **Panel Session 2: Building a Stronger Regional Community** • Prof. Patrick Hosein, *TTMAG* (Moderator) • Mr. Damien Harrigan, Anguilla • Mr. Leendert Pengel, Curacao • Mr. Charles Noir, CIRA, Canada • Mr. Max Larson Henry, Haiti

Panel Session 3: Future Collaboration and Next Steps
- Mr. Tracy Hackshaw, *TTMAG*(Moderator)
- Mr. Albert Daniels, ICANN

Closing:
Mr. Rodney Taylor, *CTU*

4:45 – 4:55 pm   **Closing Address:** Mr. Dev Gosine, Vice-Chair, *TTMAG*

DAY ONE

Opening Remarks

<u>Jacqueline Morris, Chair, TTMAG</u>

The Chair welcomed all to the TTIGF. Ms. Morris shared the view that the Internet can amplify voices, facilitate engagement and provide access to information and knowledge on an unprecedented scale, however, there is a need to grapple with the complex issues that surround the Internet such as ensuring equitable access and safety and security. We must also grapple with the profound implications of emerging technologies like Artificial Intelligence (AI) which can revolutionize areas such as healthcare but also presents concerns over ethics and loss of jobs to name a few.

The IGF provides a vital and timely platform for open dialogue, robust collaboration and exchange of ideas through a multistakeholder lens. Building a digital future cannot be undertaken in silos, as it demands a collaborative approach. This forum presents the ideal space for such collaboration.

> *"Effective and sustainable Internet Governance requires the active participation and meaningful input of all stakeholders "*

Introductory Addresses

<u>Mr. Cory Belfon, Permanent Secretary, Ministry of Digital Transformation (MDT)</u>

Mr. Belfon began by stating that over the years, the TTIGF has built a well-deserved reputation in Trinidad and Tobago and the wider Caribbean as an important forum for the exchange of information and ideas, brainstorming of solutions and strategies and the building of partnerships on all matters relative to the administration and management of the Internet.

The MDT has identified 292 e-services currently offered to citizens. Of these, 145 can be considered transactional and the remaining are primarily informational. As Government becomes increasingly digital, it is essential that the Internet, as the delivery mechanism, is

always available. The MDT is also a partnership Ministry as many major projects involve collaborating with other agencies, private sector and international organizations.

Mr. Belfon expressed his hope that the ideas and discussions shared during the TTIGF will become valuable inputs to support the National Digital Transformation Strategy 2024-2027.

<u>Ms. Sally Wentworth, President & Chief Executive Officer, Internet Society (ISOC) & Internet Society Foundation</u>

ISOC was founded over 30 years ago by some of the Internet's early pioneers to ensure that the Internet is for everyone. Ms. Wentworth shared that with regard to the TTIGF's theme, ISOC firmly believes that everyone has a role to play in the digital future as this is not something to be decided by government or private corporations. She noted that the theme of multistakeholder action was a critical one during the United Nations (UN) IGF in Saudi Arabia in December 2024.

The UN's Global Digital Compact (GDC) recognizes the IGF as the primary multistakeholder platform for discussion of Internet Governance issues. The GDC aspires to achieve an inclusive, sustainable, fair, safe and secure digital future for all and accelerate the UN Sustainable Development Goals (SDGs), however, ISOC is of the view that the GDC was not developed in a truly multistakeholder manner and as such cannot fully endorse it. ISOC will nonetheless, continue working towards the implementation of the GDC's objectives.

2025 marks the 20th anniversary of the World Summit on the Information Society (WSIS) and the WSIS +20 review and discussions will be a significant part of ISCO's work this year. ISOC believes that local action is essential to shaping the future of the Internet which is why they have supported national and regional IGF initiatives.

<u>Mr. Javed Sajad, Artificial Intelligence Legal and Policy Consultant, LACNIC</u>

The theme of the IGF calls for collaboration, foresight and commitment as we navigate the evolving digital landscape. There are still 2.6 billion persons globally who remain offline, the majority of whom belong to developing countries. We must find ways to work together to address the challenges of the digital divide and recognize the need for frameworks that foster innovation and responsibility for all.

Mr. Sajad shared that AI sandboxes, which serve as controlled environments, can be a viable solution for the Caribbean. The AI sandbox is a multistakeholder approach that will develop strategy, create policy, inform the drafting of law and leverage big tech. This collaborative approach will test and understand AI driven solutions while ensuring ethics, compliance and

risk mitigation. It is a controlled environment that allows stakeholders to evaluate the implications of AI technologies before full-scale implementation.

Trinidad and Tobago and the Caribbean must take proactive steps to develop policies that align with international best practices while addressing local realities.

<u>Mr. John Outridge, Chief Executive Officer, Trinidad and Tobago International Finance Centre (TTIFC)</u>

Mr. Outridge shared that according to data and studies, around 80% of persons in Trinidad and Tobago have access to the Internet but a 2023 study found that about 60% did not know how to use digital financial applications. Education therefore remains a key priority in ensuring no one is left behind.

He further shared that 60% of financial transactions are still conducted traditionally in cash. Using the example of ATMs, there is still low penetration of access in rural areas. While banks are leveraging technology and in some cases, closing physical branches, there are persons being left behind who are not able to be on board the digital shift.

More persons are looking to online platforms for freedom however, this requires a lot of education to prevent persons from falling victims to scams and so on.

PANEL SESSION
AI IN EDUCATION: NAVIGATING THE FUTURE

Moderator: Ms. Jacqueline Morris, Chair, *TTMAG*

Panellists:
- Dr. Andrew Hunte, Chairman, *National Institute of Higher Education, Research, Science and Technology (NIHERST)*
- Dr. Lev Gonick, Chief Information Officer, *Arizona State University*

Panel Overview ARTIFICIAL INTELLIGENCE IS RAPIDLY TRANSFORMING EVERY ASPECT OF OUR LIVES, AND EDUCATION IS NO EXCEPTION. THIS PANEL EXPLORED THE IMPACTS OF AI ON THE LEARNING SYSTEM, FROM REDEFINING LEARNING OBJECTIVES AND TRANSFORMING THE ROLE OF EDUCATORS TO ADDRESSING CRITICAL ETHICAL CONSIDERATIONS AND NAVIGATING THE POTENTIAL FOR AI TO EXACERBATE EXISTING EDUCATIONAL DISPARITIES. IT LOOKED AT HOW AI CAN BE LEVERAGED TO CULTIVATE UNIQUELY HUMAN SKILLS, SUCH AS CRITICAL THINKING, CREATIVITY, AND EMOTIONAL INTELLIGENCE, WHILE ENSURING EQUITABLE ACCESS TO QUALITY EDUCATION FOR ALL GLOBALLY

The key points from the discussions are captured below.

TOPIC: BEYOND ALGORITHMS

MODERATOR QUESTION: THERE IS NOTHING PREVENTING STUDENTS FROM USING GENERATIVE AI TO ANSWER QUESTIONS THAT REQUIRE REGURGITATION OF ANSWERS. IF WE WORK ON CRITICAL THINKING, EMOTION, ADAPTABILITY THEN PERHAPS AI ALONE WOULD BE UNABLE TO ANSWER THESE QUESTIONS. DO WE HAVE TO CHANGE WHAT WE TEACH, WHAT WE ASSESS AND THE WAY WE ASSESS?

Dr. Andrew Hunte
- You are either ready for change or you are a dinosaur.
- The main issue is how we assess students. Everything is driven by memorization but with AI, there is an opportunity to change how we assess.
- Error analysis can be one way to assess students. For instance, ask AI to come up with an essay that will not get full marks according to a rubric and present the essay to students to identify errors , thereby focusing on critical thinking skills.
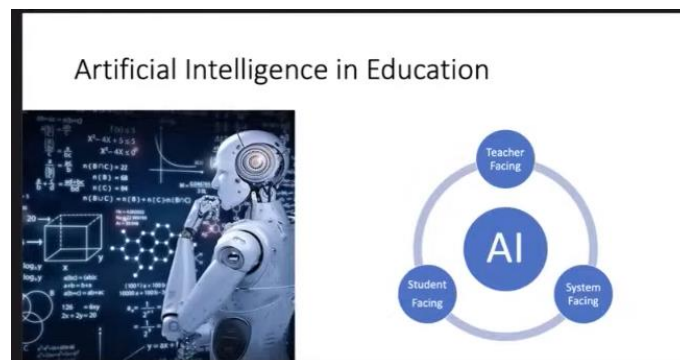
Dr. Lev Gonick
- Educators need to rethink the way we assess the AI era. This era is here although inequitably distributed.

- Arizona State University's (ASU) AI guiding tenets include principled innovation, empowering creativity, keeping pace responsibly and accessible tech for all.
- ASU has created Dreamscape Learn which is an immersive avatar based experience for biology sequences for instances. It includes a personal AI tutor. There is also the AI powered Language Buddy to provide students with real time conversations at their level with transcription services.

MODERATOR QUESTION: CAN THESE AI TOOLS WORK FOR PRIMARY AND SECONDARY SCHOOLS FOR TEACHING AND TUTORING, PARTICULARLY AFTER SCHOOL?

Dr. Andrew Hunte
- AI in education model is student facing, teacher facing and system facing. Student facing AI can push learning out of the classroom with personal tutors that adapt to the needs of the student.

Dr. Lev Gonick
- Students can stream and download any lecture, transcribe it and use AI to generate questions from it to enable learning.
- Tutors can become entrepreneurial using this to help students prepare.

MODERATOR QUESTION: HOW DO YOU GET PERSONS/EDUCATORS ON BOARD WITH AI?

Dr. Lev Gonick
- Pandemic was an experience that aided ASU in its AI journey
- There is evidence that there are opportunities to engage. Peer to peer engagement is important

Dr. Andrew Hunte

- The teacher facing aspect should show the opportunities and how to utilize AI. Teachers work best with each other. There is a need to strategically show teachers how AI can benefit them.
- Teachers can contextualize material to meet their students interest using AI.

TOPIC: ETHICAL DILEMMAS AND GLOBAL IMPACT

QUESTION: HOW DO WE USE AI TO PUSH OUR CULTURE TO OUR PEOPLE?

Dr. Andrew Hunte
- Prompt engineering is important. Give as much information to get the desired output.

Dr. Lev Gonick
- These are very early days of AI.
- There should be collaboration to design the foundational pieces of a large language model.
- If we are not intentional about how we engage with offline AI education, the gap between the haves and the have-nots will widen.

Mr. Lance Hinds (Participant from Guyana)
- Work is being done on how AI tools can help with automated indigenous translation of languages in Guyana. There are 12 tribal languages under "threat".
- It is a research project to see how AI can help with language revitalization. Data collection has been taking place for 2.5 years to enable this.
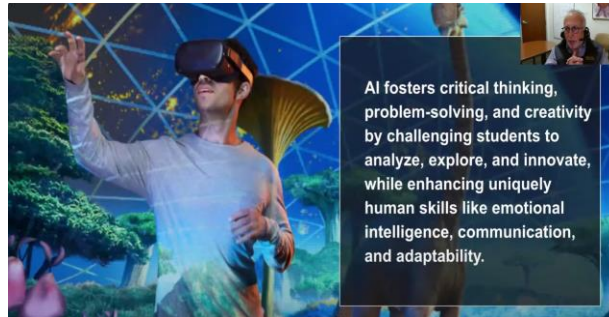
TOPIC: ROLE OF HIGHER EDUCATION IN ADVANCING RESEARCH INTO TECHNOLOGY

Dr. Lev Gonick
- An enormous amount of technical energy is being spent on large language models so tertiary institutes can have input into this.

Dr. Andrew Hunte
- UWI is looking at how to equip teachers on how to use AI.
- UWI Five Islands Campus AI conference had a lot of engagement with industry and academics on how to work collectively to enhance use of AI.
- We need to be innovators and not just consumers.
- UWI has an AI policy and APA has a way to cite AI so there is no plagiarism.

AI fosters critical thinking, problem-solving, and creativity by challenging students to analyze, explore, and innovate, while enhancing uniquely human skills like emotional intelligence, communication, and adaptability.

AUDIENCE QUESTION: HOW DO YOU ENSURE PRIVACY OF DATA USED BY STUDENTS?

Dr. Andrew Hunte
- Antigua and Barbuda is drafting an ICT usage policy to protect students in school.
- Students can provide the prompts but teachers do the typing so that student's data is not stored in the system

Critical Action: Data collection - We need to collect data in order to do the

PRESENTATION
CYBERSECURITY IN TRINIDAD & TOBAGO

Presenter: Ajmal Nazir, Director, *TTMAG*

Presentation Overview
This talk sought to explore the critical role of standards and frameworks like ISO27001, NIST 800-53, and COBIT 2019 in safeguarding digital ecosystems. It focused on the understanding of key controls, strategies, and recommendations tailored for Trinidad and Tobago's cybersecurity landscape. The presentation also looked at secure software development practices, OWASP insights, and the importance of technologies like SSL/TLS, is WordPress secure and benefits of using .tt domains. Security Operations Centres was another topic covered.

The key points from the presentation and discussions are captured below.

INTRODUCTION TO CYBERSECURITY STANDARDS AND FRAMEWORKS
- Different standards were compared including NIST CSF, NIST 800-53 and ISO 27001.
- ISO is a globally recognized standard while NIST 800-53 is US centric and CSF being for both public and private sector.
- ISO 27002 is an annex to ISO 27001. It is not mandatory but rather a guideline which lists 93 controls to be looked at.
- ISO 27001 is a process based approach which is certifiable, while CSF and 853 are compliance driven.
- Trinidad and Tobago should choose 27001 as it is internationally recognized, certifiable, flexible, scalable for organizations of all sizes and takes data protection into account.

COBIT
- This an information technology centric framework, with cybersecurity being one element.

Framework	NIST CSF	NIST 800-53	ISO 27001
1. Purpose	Risk-based approach	Security & privacy controls	ISMS framework
2. Structure	6 core functions	Control families	Risk assessment & security controls
3. Adoption	Private sector & government	U.S. federal agencies	ISO certification
4. Flexibility	Customizable	Highly detailed	Process-based security
5. Compliance & Certification	Voluntary	Compliance-driven	Certifiable

MITRE ATT&CK
- This is a globally-accessible knowledge base of adversary tactics and techniques based on real-world observations.
- It provides deep level analysis of patterns and techniques used for threats which are documented.

OWASP
- A non-profit foundation that works to improve the security of software.
- The top ten security risks include broken access control, cryptographic failures, injection, security misconfiguration, identification and authentication failures, exposed sensitive data, server side request forgery, supply chain failure and security logging and monitoring failure.

BEST PRACTICES
- 80% of cyber attacks target software vulnerabilities. More than half of security breaches exploit coding practices. Developers are the first line of defence in preventing security flaws,

- Best practices include input validation, least privilege principle, secure authentication and authorization, parametrized queries, secure APIs, error handling and logging, shift left design.

WORDPRESS
- The main concerns of WordPress include frequent vulnerabilities in plugins and themes, brute force attacks, default configuration weakness, lack of automatic security patches, SQL injection vulnerabilities, weak passwords, file upload vulnerabilities, insecure hosting environment and unrestricted user roles and permissions.

.TT
- Free security due to strict governance.
- DNS-SEC
- TTNIC verifies the domain before giving it out.

SECURITY OPERATIONS CENTRE (SOC)
- A SOC requires data collection, automation and specialist staffing.

QUESTION: WHAT WOULD BE REQUIRED FOR MINISTRIES SUCH AS THE MINISTRY OF THE ATTORNEY GENERAL AND LEGAL AFFAIRS, WHICH CONTAIN DATA SUCH AS LAND, COMPANY AND BIRTH REGISTRIES? DO WE NEED A UNIT STAFFED WITH CYBERSECURITY SPECIALISTS?
- There is a need for some dedicated staff and specialists. This can be outsourced however, this is costly. Tier 1 and tier 2 specialists would be required.

ISO 42001
- AI-specific risk management.
- Data security and privacy protection.
- AI model integrity and trustworthiness.
- Compliance and regulatory alignment.
- Secure AI deployment and monitoring.

DIGITAL OPERATIONAL RESILIENCE ACT (DORA)
- EU regulation designed to enhance the cybersecurity and resilience of financial institutions and their third-party service providers.
- Covers ICT risk management, incident reporting requirements, digital resilience testing, compliance and penalties.

OPEN FORUM

Described as the heart of the IGF, the Open Forum presented the opportunity for participants to raise any issue for discussion. The key highlights are captured below.

How can we reach larger stakeholders to make them aware on the importance of Internet Governance?

- Go to people in their space, for example, at the TTIGF, there were talks on education and disaster resilience. This speaks to different stakeholders.
- Antigua has capitalized on their domain and are leading some discussions on AI
- The CTU has seen an improvement throughout the Caribbean in terms of the recognition of Internet Governance. The TTIGF is an example and has been consistent however, a lot more outreach has to be done.
- Local ccTLDs should support local initiatives. For instance, TTNIC supports the TTIGF and is part of the TTMAG.
- There is a need to continue building capacity.
- The return on investment needs to be shown – how does this benefit you and what's in it for me?
- There is not enough collaboration among islands of the Caribbean. This is something which has to be improved and it will also help identify gaps.
- HIPCAR was one initiative that sought to harmonize policy and legislation in the Caribbean during 2009-2012.

Promotion of the .tt domain:
- It costs locals half as much as foreigners to register for a .tt domain.
- Incentives were offered to different companies to switch to .tt
- Domain Name System Security Extensions (DNS-SEC) is supported which is an added advantage.

Thoughts about the proposed Tier 4 data centre in Trinidad and Tobago?
- TT has a dated legislative regimen for data governance
- Limited resources locally, particularly human resources as retention is challenging.

DAY TWO

YOUTH FORUM
BULLYING IN THE CYBER AGE

Dev Gosine welcomed all to the session and gave a brief explanation of the term bullying. Bullying is unwanted aggressive behaviour among school-age children that involves a real, perceived power imbalance. The behaviour or has the potential to be repeated over time and can have serious, long lasting effects.

How has technology changed bullying? Bullying can be anonymous and technology distances them from the real life pain that the could be causing.

The youth forum was led by Mr. Raj Ramdass and his team from Restore A Sense of I Can (RSC). Mr Ramdass thanked the TTMAG for having the foresight to host this session, stating that while technology brings vast benefits, it is a double-edged sword. The RSC team created an AI avatar called Diana to assist with this session.

It was stated that bullying nowadays does not only happen in hallways, but rather, it follows persons home and can happen 24/7. Thousands of people can now see cases of bullying

happening to someone online and posts can remain online forever. Feelings of anxiety and isolation tend to affect victims therefore, it is important to speak up.

How can you protect yourself from cyberbullying?
- Do not engage the bully. Bullies thrive on reaction!
- Block and report!
- Talk to a trusted adult!

What can bystanders do?
- Support can help stop the cycle
- Send supportive messages
- Avoid liking or commenting on the post
- Report the post
- Encourage others to speak up
- Spread kindness and uplift others

Students asked the following questions to Diana where she responded accordingly:

- Why do people commit cyberbullying?
- Are there any legal consequences for cyberbullying?
- How can schools help to prevent cyberbullying?
- Is there an authority to whom you can report cyberbullying in Trinidad and Tobago?
- How can an individual heal and move forward after experiencing cyberbullying?
- What can parents do to keep their kids safe from cyberbullying?
- What are some resources we can access if we are experiencing cyberbullying?
- How far can cyberbullying get?
- What should I do as a witness of cyberbullying?
- How can AI help prevent cyberbullying?

Guest What are some warning signs that someone is experiencing cyberbullying?
Diana Some warning signs that someone might be experiencing cyberbullying include avoiding social media or devices and sudden mood changes or withdrawal from activities.
It's important to be attentive to these signs and offer support if needed.

Part of the session allowed for time for students to enter into breakout rooms where they could engage with the avatar following which everyone returned to the main room to ask Diana more questions. Similar questions were phrased differently and some questions were asked in a "Trini" way to show how the avatar can learn as well as demonstrate the types of responses that would be given.

Students will be awarded with certificates of participation for their contributions to this session.

PANEL SESSION
DIGITAL TRANSFORMATION AND FINANCIAL INCLUSION

Moderator: Ajmal Nazir, Director, *TTMAG*

Panellists:
- John Outridge, Chief Executive Officer, *TTIFC*
- Ian T. Alleyne, Founder, *Paywise*
- Shiva Bissessar, Managing Director, *Pinaka Consulting Ltd.*

Panel Overview
The purpose of this panel was to explore the impact of digital transformation on the economy and discuss how to ensure financial inclusion in the digital age.

The key points from the discussions are captured below.

MODERATOR QUESTION TO IAN: HOW HAS FINTECH EVOLVED IN THE LAST 10 YEARS IN TRINIDAD AND TOBAGO?
Ian T. Alleyne
- There has been significant development as legislation has been introduced to support FinTech services in the industry and licenses have been granted to electronic money issuers to operate and promote FinTech services.
- There has been the development and introduction of the TTIFC which has been spearheading development in the industry.

- Government has been moving to digitalise payments within the public sector.

Shiva Bissessar
- Blockchain technology is just one aspect of FinTech. It has solved a problem with electronic money which was a double spend problem. Since then it has been employed in other places and used to retain capital gain over a period of time.
- There has been expansion of uptake within the Caribbean to utilise the technology to deliver public goods.
- Digital public infrastructure is being built to utilise FinTech.

John Outridge
- The mandate of the TTIFC was shifted to focus on enabling FinTech in Trinidad and Tobago as it was seen as a big enabler for digital transformation and facilitator for trade.
- A Financial Inclusion and Strategy Roadmap has been drafted and is being reviewed by the Ministry of Finance. This Strategy, among other things, would facilitate cost efficient fast payment systems.
- A National FinTech policy is being considered.
- Trinidad and Tobago is at the final stages of becoming a member of the *Better than Cash Alliance* with is UN global alliance comprised of member countries seeking to accelerates the transition from cash to responsible digital payments.

MODERATOR QUESTION: WHEN TALKING ABOUT INCLUSION AND CRITICAL MASS, THE UNBANKED KEEPS COMING UP. DOES DIGITAL TRANSFORMATION OR FINTECH MAKE IT EASIER FOR THE UNBANKED TO GET INVOLVED AND GET INTO THAT SOCIO-ECONOMIC SPACE AND TAKE ADVANTAGE OF NEW TECHNOLOGY?

John Outridge
- It is not a technology problem. Regulations have not caught up to the technology which is a challenge.
- There is too much friction and documentation to get into the system which hinders the unbanked.

Ian T. Alleyne
- The unbanked represents a large untapped market.
- FinTechs may find it a challenge for the unbanked to embrace the technology. Education is therefore important as people need to become familiar and comfortable with using digital platforms.

Shiva Bissessar
- A national financial inclusion survey can be useful.
- In an Eastern Caribbean project, there were two versions of the digital wallets. One issued by licensed financial institutions for the customers and a version for persons

who may not have had a bank account. For the latter, the due diligence process was simplified although the limits of that wallet was less.

- Each territory has to define what opportunities exist with respect to the unbanked.

MODERATOR QUESTION: WHAT ARE THE BENEFITS THAT STAKEHOLDERS ARE EXPECTED TO SEE IN THE EVOLUTION OF FINTECH?

Shiva Bissessar

- There is an opportunity for direct account to account transfers rather than having a third party involved.

Ian T. Alleyne

- The introduction of visa debit chip cards allowed for a security element and allowed the consumer to use the card online.
- FinTech entities can partner with banks to issue their own cards which will promote e-commerce and give the unbanked a level of encouragement they have not had in the past.

MODERATOR QUESTION: IS OPEN BANKING ON THE HORIZON?

John Outridge

- There is a supply chain cost for moving money along payment rails.
- Open banking would be difficult to implement in Trinidad and Tobago because it means persons have the freedom of having banking information shared openly across institutions.
- You will be providing a level playing field to all with open banking.

MODERATOR QUESTION: WHAT IS UNIFIED PAYMENTS INTERFACE (UPI) AND ARE THE PLANS FOR UPI IN TRINIDAD AND TOBAGO?

John Outridge

- UPI is a payment rail but it is fast and open source which distinguishes it from other payment rails.
- In Trinidad and Tobago it can provide an alternative payment rail to be used by FinTech to provide person to person transfers.
- The UPI team visited Trinidad and Tobago in December 2024 to look at the landscape and meet with stakeholders. It is at the point of functional requirements to determine the right cases to drive UPI in the country.

MODERATOR QUESTION: IS THE UPI COMPLEMENTARY TO THE FINTECHS OR IS IT COMPETING?

Ian T. Alleyne

- It is complementary and solves one of the biggest problems FinTechs face which is the cost of on boarding money onto the platform.
- Bank transfers are not expensive but are not instant so having a UPI system that can guarantee immediate access to funds is essential.

- It can connect institutions that may not have had payment services or infrastructure.
- It would be good to also have the banks connected to give persons the freedom.

Shiva Bissessar
- Any retail payment innovation system is welcomed.

MODERATOR QUESTION: CAN A DIGITAL IDENTITY REQUIREMENT BE AN ISSUE?

Ian T. Alleyne
- Trinidad and Tobago has a national ID and FinTechs can now legally on-board someone with one form of ID. There are also digital on-boarding third party services in existence. Combining those services which support fast on-boarding with the sole requirement to have one ID and a simplified due diligence process, can get over the hurdle that digital IDs present.

MODERATOR QUESTION: DOES THE LACK OF DIGITAL IDENTITY MAKE IT HARDER FOR UPI FOR INSTANCE TO SUCCEED?

John Outridge
- Adoption and usage is the success factor.
- The e-ID will make on-boarding easier as it would be used for all applications. It can simplify due diligence and help with adoption.

Ian T. Alleyne
- We have the ability to accept one form of payment so it's up to the FinTech to reduce the burden and accept one form of ID.

MODERATOR QUESTION: IS THERE THE CONCEPT OF OTT BANKING COMING ALONG AS A MORE CONVENIENT BANKING ALTERNATIVE?

Ian T. Alleyne
- FinTechs over time may find that their product would resemble what you see or can access abroad.
- If persons needs are not met locally then they will go abroad and technology is allowing this to happen seamlessly.

Shiva Bissessar
- People will go to the provider that meets their needs.
- Local FinTechs are responding to what the market is demanding.
- Uptake and usage will be an issue. There is a need to look at how you attract persons and how do you keep them spending on your platform.

John Outridge
- There is an inherent trust in financial institutions however the shift to digital assets is concerning.
- Crypto has seen more interest with the unbanked and underbanked within the Caribbean.
- There has been an increase in online trading services as there is an attractiveness to make money in a short space of time.

MODERATOR QUESTION: HOW SAFE IS IT?

Ian T. Alleyne
- When you are in the business of money you are in the business of trust. The entire system must have that trust umbrella over it. Many FinTech have to look at infrastructure and also introduce security on the customer side which involves public education.

Shiva Bissessar
- Crypto is being used as remittances in the migrant community.
- Scams are prevalent including extortion scams.
- The internet is borderless.
- Something as simple as digital gift cards can be used to pay scammers.

MODERATOR QUESTION: IS THERE AN EDUCATION PLAN AT TTIFC?

John Outridge
- A national public education campaign was drafted to include the benefits of cashless transactions for example.
- Once your money is in financial institution, it is guaranteed.
- The elderly and youth are most vulnerable.

MODERATOR QUESTION: WHAT WERE THE MAIN FINDINGS FROM THE DIGITAL INCLUSION SURVEY CONDUCTED BY THE TTIFC?

John Outridge
- The financial exclusion rate grew from 18% in 2017 to 24% in 2024.
- Nearly 80% of small business are unable to open a business bank account and therefore unable to offer any form of digital payment.
- Nearly 60% of the population were unaware of how to use digital financial services.

> Government enables, private sector drives

MODERATOR QUESTION: WHAT WOULD YOU LIKE TO SEE HAPPENING OR IS GOING TO HAPPEN?

Ian T. Alleyne
- Greater adoption across the board in terms of FinTech services and a higher level of interoperability between FinTechs

Shiva Bissessar
- Continuation of a stimulating environment for alternative providers to try.

John Outridge
- Within 12 months, someone should be able to make a video about a day in the life without cash in Trinidad and Tobago whereby, all transactions can be conducted with a mobile phone for instance.

PRESENTATION
USING AI FOR DISASTER RESILIENCE IN T&T

Presenter: Dr. Letetia Addison
Adjunct Lecturer, School of Science Computing and Artificial Intelligence, *UWI*

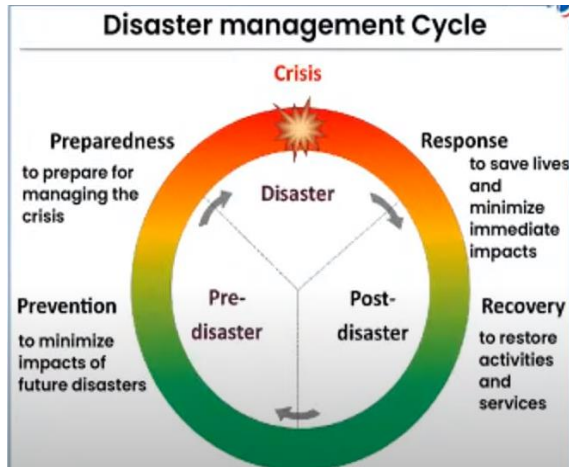The key points from the presentation are captured below.

- Disaster resilience is the capacity of communities and systems to recover from disasters.
- Natural disasters impact 150 million people annually according to the UN Office for Disaster Risk Reduction (UNDRR) and the UN's Global Assessment Report (GAR2022) stated that natural disaster events are projected to reach 560 a year by 2030, exposing half of the world's population to floods, storms and tsunamis.
- The disaster management cycle includes prediction, prevention, emergency response and recovery.
- Digital technologies plays a role with respect to predictive analysis, real time monitoring, rapid response and damage assessment and rescue.
- Data is a crucial aspect for predictive analysis. AI can give more information and more projections than previously had.
- AI is used to predict earthquakes by analysing vast datasets of seismic activity for instance. The UN's Global Initiative on Resilience partnered with Japan to use AI algorithms which identify pre-quake signals using seismic sensors.
- St. Kitts and Nevis has been working with the UN to do drought risk mapping and receive weather forecasts via WhatsApp.

- Tools for disaster prevention include smart infrastructure, GIS mapping, drones for risk assessment, early warning systems and digital twins for disaster simulation.
- Digital technologies enhance emergency response efforts by improving communication, coordination and resource allocation.
- Digital technologies play a vital role in disaster recovery by streamlining processes and supporting affected communities.

Urgent call for Digital Transformation to foster resilience in Caribbean SIDS

- AI for Innovation Challenge 2024 Winner at COP29 in Azerbaijan: The project looked at an AI powered platform proposal to address the unique climate resilience challenges faces by SIDS. It is a scalable solution to other island regions and vulnerable coastal areas globally. It should be adaptive and autonomous.
- Opportunities include investment in resilient digital infrastructure and data collection, public-private partnerships, community-based digital solutions, regional and global disaster resilience network and open source digital solutions and data sharing and interoperability.
- Funding for disaster technology needs to be prioritized as well as regional collaboration. Policy implantation also needs to be considered.
- Challenges include addressing the digital divide, ensuring data privacy and security, building local capacity, limited infrastructure, high costs of implementation.

Disaster management Cycle | DIGITAL TECHNOLOGIES FOR CLIMATE ACTION

Discussions

- Getting the data to create such systems is necessary and a data repository is needed. Data is currently being simulated to see how it will work. Data from social media can be obtained so real data is being paired with the simulation data.
- The CTU is working with the World Bank and ITU to create an early warning system using cell broadcasts within the OECS.
- We need to harness what we use traditionally to communicate given limited connectivity in some places. Radio for instance should not be disregarded.

AUDIENCE QUESTION: CAN WE USE AI MODELS TO GO BACKWARDS FOR INSTANCE, THE FLOODING IN PORT OF SPAIN, TRINIDAD IS AN ONGOING PROBLEM. CAN THE AI ASSESS WHAT HAS BEEN DONE TO COME UP SOME SOMETHING MORE SUCCESSFUL?
- Yes as it is a multidisciplinary area and there are reports which can be used to train the AI.

CTU SESSION: ACCELERATING THE INVOLVEMENT OF CARIBBEAN CCTLDS WITHIN THE GLOBAL CCTLD COMMUNITY
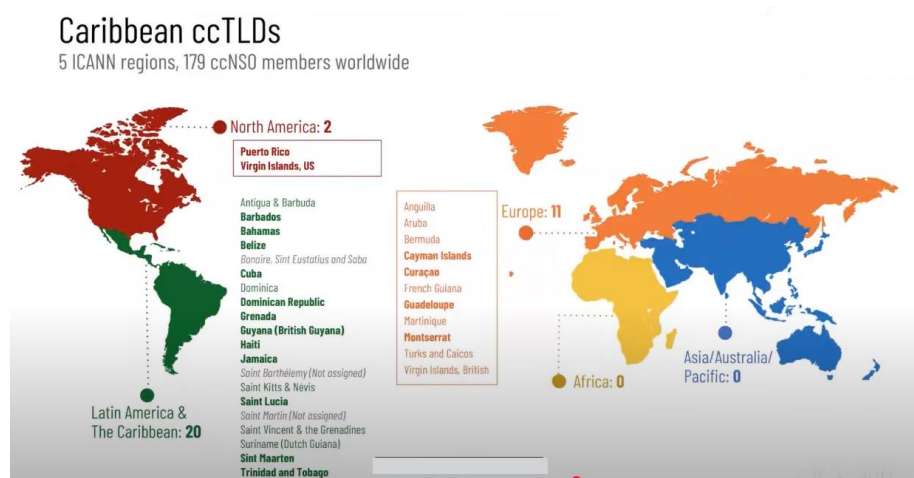
This segment was led by Mr. Rodney Taylor, Secretary General of the Caribbean Telecommunication Union.

SESSION 1 - DIVERSITY IN THE CARIBBEAN AND LATIN AMERICA REGION

Pablo Rodriguez, ccNSO Council, gave an overview of ccTLDs. Some of the information shared include that there are 140 million ccTLDs and 222 million gTLDs, 7 of the top 10 largest TLDs are ccTLDs and the Caribbean region has 33 ccTLDs of which 3 are not in use.

Alejandra Reynoso, ccNSO Chair, discussed the ccNSO including how persons can participate through the use of ccNSO libraries, mailing lists and newsletters, participating in meetings, joint working groups or the ccNSO Council.

Sean Copeland, cNSO Council, talked about how the ccNSO assists ccTLDs. Members of the audience suggested having a library, conducting training, and knowledge sharing as some of the ways to assist and indicated that lack of awareness and financial resources would prevent participation.

SESSION 2 - BUILDING A STRONGER REGIONAL COMMUNITY

Patrick Hosein, TTMAG chaired this session which sought to discuss the challenges and opportunities for ccTLDs and collaborating with regional and international partners to access training and resources. Patrick and the panel shared similar thoughts with respect to the need for greater collaboration and even creating a Caribbean ccTLD group.

Leendert Pengel, Curacao shared the view that it is important to be part of mailing lists as a way to receive information and access opportunities. Membership in different organisations is also important to facilitate collaboration.

Charles Noir, Canadian Internet Registration Authority (CIRA) shared that Canada has done work on a technical community coalition, *tccm.global*, which is involves technical operators from across the world coming together to participate and advocate for policy related to the WISS +20 review. This is an available community for collaboration in the internet policy space.

Max Henry, Haiti stated that ccTLDs in the Caribbean can benefit from more collaborations. Knowledge sharing programs can improve technical and operational capacity and contribute to regional growth. There has been significant growth in the number of internet exchange points in the Caribbean and other areas so the ccTLD space can grow as well.

Damien Harrigan, Anguilla explained that given its small size, it was difficult to Anguilla to dedicate human resources to manage its ccTLD especially as it was not generating much revenue. Anguilla participates in LACNIC however, it would be beneficial to have smaller conversations for Caribbean countries.

Patrick Hosein asked the question of why there has not been collaboration within the Caribbean? He used the example of the TTMAG to show that it was created out of the need for multistakeholder collaboration and it gets support from the TTNIC. If other islands can have a similar initiative supported by the ccTLDs then this can enable regional collaboration through these multistakeholder advisory groups. TTNIC is willing to help other islands with initiatives like providing education institutes with domain names pro bono and fostering research programs.

Community collaboration

PANEL SESSION 3: FUTURE COLLABORATION AND NEXT STEPS

Tracy Hackshaw, TTMAG asked questions on how ccTLDs can be promoted within its country to become the dominant website extension? He called for a finding solutions to work together to raise the profile of the ccTLD in respective countries.

Albert Daniels, ICANN shared that there has been efforts to get ccTLD managers to collaborate. At the ICANN 29 in 2007, there was a meeting of ccTLD managers of the region which spoke about the ways you manage a ccTLD. Participants committed to stay in touch but there was no follow up afterwards. He gave similar examples of meetings in 2014 and 2019. It takes strong commitment and identification of what is important to ccTLD managers.

Kroopa Shah, Identity Digital suggested that there should be some session in the future to discuss building a resilient network of Caribbean operators.

Rodney Taylor indicated that the CTU is willing to lend support to convene a meeting of ccTLDs should this be of interest.

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