# First Caribbean Nation to Adopt UPI - Trinidad and Tobago

***Prelims:*** *Current events of national and international importance | International Relations*

## Why in News?

*Recently, Trinidad and Tobago's High Commissioner to India, announced that the active rollout of a Unified Payments Interface (UPI)-based digital payments platform is underway.*

- It makes Trinidad and Tobago the **first nation in the Caribbean region** to adopt India's flagship Digital Public Infrastructure (DPI) technology.
- It follows the agreement signed between ***NPCI International Payments Limited (NIPL)*** and Trinidad and Tobago's **Ministry of Digital Transformation**.

## Key Highlights

### National Platform Ownership Model

- Trinidad and Tobago will retain *100%* sovereign ownership and administrative control over its national payment platform.
- India's NIPL will provide core technical expertise, system architecture, operational knowledge, and capacity building.

### Scope of Digital Ecosystem

- Enables real-time, interoperable **Person-to-Person (P2P)** and **Person-to-Merchant (P2M)** transactions across commercial banks and non-banking financial entities.
- Designed to reduce the cash-dependence ratio, cut transaction costs for small businesses, and accelerate financial inclusion.
- **Geographic Expansion of UPI-** It joins the earlier adopters such as Singapore (PayNow linkage), UAE, France, Mauritius, Sri Lanka, Nepal, Bhutan, Qatar, the Maldives, and Cambodia.

## Geopolitical Context

- **Strong Diaspora Connection -** Around *35%–37%* of Trinidad and Tobago's population is of Indian, creating a strong cultural baseline for digital adoption.
- **DPI Export Strategy -** Demonstrates India's growing role as a provider of **Digital Public Goods (DPGs)** to the Global South, offering an alternative to costly proprietary global card networks.

**Reference**

India TV News | UPI goes global again

SHANKAR IAS PARLIAMENT
*Information is Empowering*