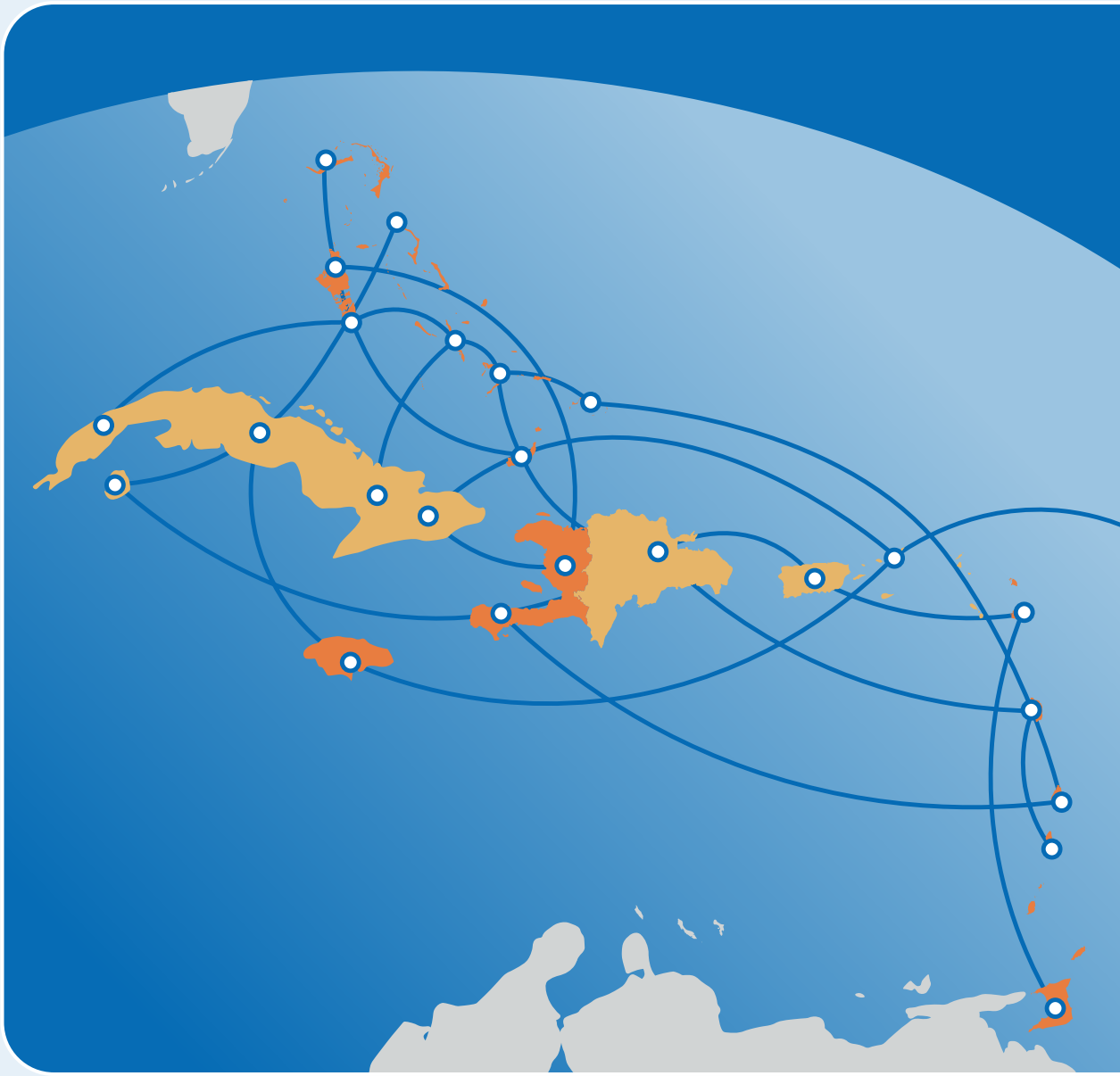
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Assessing the Digital Readiness for Cross-border Portability of Social Security Benefits in CARICOM



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List of acronyms

ABIPCO	Antigua and Barbuda Intellectual Property and Commerce Office
API	application programming interface
AS/400	Application System/400
BVI	British Virgin Islands
CAMIS	IT system used by Antigua and Barbuda Social Security
CARICOM	Caribbean Community
CQAF	CARICOM Quality Assurance Framework
CSME	CARICOM Single Market and Economy
DCI	Digital Convergence Initiative
DICOM	Digital Imaging and Communications in Medicine
DPI	Digital Public Infrastructure
DSPDS	Digital Social Protection Delivery Systems
EESSI	Electronic Exchange of Social Security Information
ERP	enterprise resource planning
EU	European Union
FHIR	Fast Healthcare Interoperability Resources
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
HL7	Health Level Seven
ICT	information and communication technology
ID4D	Identification for Development
IDB	Inter-American Development Bank
IEC	International Electrotechnical Commission
ILO	International Labour Organization
ISO	International Organization for Standardization
ISSA	International Social Security Association
JSON	JavaScript Object Notation
MBS	BLYCE Multi Benefit Solution
MS SQL Server	Microsoft SQL Server
NHI	National Health Insurance
NIDS	National Identification System
NIMS	National Insurance Management System
OECD	Organisation for Economic Co-operation and Development
OpenVMS	OpenVMS (VMS stands for Virtual Memory System)

PRAS	Pensioen Registratie & Administratie Systeem
SAP	Systems, Applications, and Products in Data Processing
SAP ECC 6.0	SAP ERP Central Component 6.0
SIMIS	Social Insurance and Management Information System
SIRAS	Sistema di Registracion y Administracion di Seguronan di trahador
SSAS	Social Security Administration System
TWG	technical working group
UNDP	United Nations Development Programme
UNU-EGOV	United Nations University Operating Unit on Policy-Driven Electronic Governance
USP2030	Global Partnership for Universal Social Protection to Achieve the Sustainable Development Goals
XML	eXtensible Markup Language

Executive summary

Labour mobility is a defining feature of Caribbean labour markets and the regional economy, with 19.6% of the resident population working abroad in 2024 (UNDESA, 2024; IOM, 2025) and remittances estimated to account for 5.4% of the region's gross domestic product (GDP) in 2025 (OECD & IDB, 2026). Despite this, the Caribbean Community (CARICOM) faces an implementation gap in relation to social security portability. While a regional policy and legal foundation is in place through the CARICOM Reciprocal Agreement on Social Security (1996) and its 2013 Protocol, as well as broader initiatives such as the Vision and roadmap for a CARICOM single ICT space (CTU, 2017; CARICOM, 2017) and the CARICOM Single Market and Economy (2021), implementation remains uneven and digitally underdeveloped.

The challenge of making social security portable in a region like CARICOM is shaped not only by legal and institutional fragmentation, but also by the structural realities of small jurisdictions – limited scale, dispersed geographies, infrastructure costs, skills shortages, and climate vulnerability. This makes it difficult for social security organisations to modernise in isolation, while increasing the importance of regional cooperation, shared standards, and interoperable approaches to cross-border benefit coordination. Towards overcoming these challenges, this research was conducted to assess the digital readiness for the cross-border portability of social security benefits in the region.

The primary objective of this report is to provide a comprehensive picture of the current state of the digital systems, solutions capabilities and arrangements used to support social security administration and the cross-border portability of benefits across CARICOM member states, associate members, observers, and other jurisdictions in the region. The analysis focuses on identifying the legal, administrative, technical, data and cross-border exchange-related barriers which constrain secure and efficient interoperability. The findings will be used to generate actionable and context-sensitive recommendations to improve both the domestic and cross-border coordination of entitlements and, thus, social security portability.

Methodologically, the analysis adopts a mixed-methods approach combining desk research, a structured questionnaire, semi-structured interviews, institutional self-assessments, and a regional consultation workshop. The desk review covered 23 jurisdictions, while the questionnaire, consultation workshop and related tools engaged 12 participating jurisdictions.

The findings point to a regional landscape of partial readiness. The analysis found that CARICOM has already established many of the necessary building blocks for cross-border social security portability, but these have not yet been integrated into a functioning regional operating environment. The legal basis exists; administrative systems are a scalable administrative reality.

In relation to the legal dimension, the analysis found that although a regional foundation exists, implementation remains fragmented and constrained by differences in national regulations. In addition, there are limited formalised data-sharing arrangements and harmonised procedures for processing routine cross-border claims (manual and digital) are absent.

Concerning the administrative dimension, the analysis suggests that social security organisations in the Caribbean are in a transitional phase with benefit portability being largely manual, fragmented and inconsistently applied across institutions, resulting in delays and operational inefficiencies. Although all participating jurisdictions report IT-supported back-office environments, these systems do not support end-to-end digital workflows across key service areas. Manual interventions remain common in intake, claims processing, appeals, and case management, and progress is further constrained by resistance to workflow redesign, skills gaps, and instability in relation to some cloud-based tools. The central challenge or gap is, therefore, not the absence of administrative systems, but the absence of end-to-end redesign for portability-sensitive processes whether manual or digital.

From a technical and data management perspective, notable gaps remain in system interoperability, data standardisation, the use of unique identifiers, and alignment with international data exchange standards. With respect to the technical dimension, the analysis found that social security organisations do have operational systems, including enterprise resource planning (ERP) platforms, benefit management systems, custom-built applications, portals, application programming interfaces (APIs), and web services. However, these systems exist within a highly heterogeneous technical landscape. The main technical weakness is the absence of shared technical standards, trusted exchange arrangements, and a coordinated interoperability architecture.

With respect to data management, the analysis found a strong base of digital storage, which is an important regional strength. Persistent challenges in validation, reconciliation, and standardisation continue to constrain usability and exchange. The central gap is, therefore, the disconnect between digitised storage and standardised, interoperable, and auditable data flows.

Significant variations in institutional capacity, digital maturity and technical infrastructure across member states limit the establishment of seamless, secure and efficient cross-border data exchange mechanisms, whether manual or digital. The analysis found that although the demand for portability-related services is strong, delivery capacity remains limited and struggles to keep up with actual and potential demand. A key strength is that priority services are clearly emerging: cross-border claims co-ordination was identified as the most frequently requested service. Hence, there is a mismatch between the demand for portability-related services and the limited operational capacity of current exchange arrangements.

Taken together, the analysis found that the CARICOM's challenge is both normative and operational, with the current bottleneck lying primarily in implementation. The region does not lack policy ambition, institutional activity, or basic digital assets. What is missing is the actual harmonisation of legal and regulatory enablers, end-to-end workflow redesign, common data standards, technical coordination, and the phased implementation mechanisms needed to convert these assets into a reliable regional portability system.



1 Introduction

The Caribbean Community (CARICOM) faces a persistent implementation gap with respect to its CARICOM Reciprocal Agreement on Social Security (1996). However, the underlying reasons for this have not been systematically analysed. With some 19.6% of the Caribbean resident population working abroad (UNDESA, 2024; IOM, 2025), the region has a high level of labour mobility. Its labour market is increasingly regional and globally connected and circular and seasonal migration are common. These factors have led to a rise in the demand for the portability of pensions and other social insurance entitlements across borders.

Contextualising labour mobility in the Caribbean

Labour mobility is a structural feature of Caribbean labour markets. In 2024, an estimated 8.7 million Caribbean-origin migrants were living abroad, some 19.6% of the region's resident population. Intra-CARICOM mobility remains much smaller at around 165,000 people (UNDESA, 2024; IOM, 2025). The extent of labour mobility varies by jurisdiction, ranging from an estimated 44% for Jamaica to 2% in The Bahamas (OECD & IDB, 2026). Migration in the region is primarily driven by wage and employment differentials, skills shortages and career opportunities, with significant effects on sectors such as healthcare, education, tourism, construction and agriculture (ILO, 2026; OECD and IDB, 2026). Remittances are economically significant, averaging approximately 5.4% of regional GDP in 2024 – the highest share of any main world region – and reaching an estimated USD 20.9 billion in 2025 (OECD & IDB, 2026). In several Caribbean economies, remittances are equivalent to 10–20% of GDP, underlining the importance of migrant labour income to household consumption and economic resilience (OECD & IIDB, 2026).

Despite this demand, social security portability in the Caribbean and CARICOM context constitutes a significant challenge. Demographically, the 23 Caribbean jurisdictions covered in this analysis had a combined population of approximately 19.7 million in 2024, of whom around 13.1 million were of working age, defined here as ages 15–64 (World Bank, 2024a; World Bank 2024b). Recent regional estimates point to substantial intra-regional and extra-regional migration, although no single CARICOM-wide count of migrant workers is currently available (ILO, 2026). Labour mobility is a core political and everyday issue in the region as illustrated by the CARICOM Single Market and Economy free-movement framework, and the CARICOM Skills Certificate regime, which recognises 12 categories of wage earners entitled to move and work freely as CARICOM Skilled Nationals (CARICOM, 2024a). While migrant workers are found across skilled, professional and service occupations, comparable statistics on the share of claims or benefit payments requiring cross-border data exchange are not readily available across the 23 jurisdictions (Holzmann & Wels, 2020).

At the same time, governments across the region are investing in digital public infrastructure (DPI) and interoperable systems, creating a timely opportunity to modernise the administrative arrangements that underpin social security coordination. Advancing regional integration, particularly the free movement of skilled labour, has out-paced the manual administrative systems originally designed for paper-based cross-border coordination. The development of social security coordination within CARICOM has evolved alongside the broader process of regional integration and labour mobility in the Caribbean. The **CARICOM Reciprocal Agreement on Social Security (1996)**, signed in Georgetown and entering into force in 1997, is a regional legal framework for the coordination of social security rights for workers moving within the region, including the totalisation of insurance periods, administrative cooperation, and the facilitation of benefit portability for migrant workers and their families (CARICOM, 2013a; ISSA, 2014). As labour mobility increased within the framework of the **CARICOM Single Market and Economy (CSME, 2021)**, the growing complexity of cross-border cases highlighted the operational importance of efficient administrative cooperation between competent institutions. In this context, the **Protocol Amending the CARICOM Reciprocal Agreement on Social Security (2013)** clarified aspects of Articles 18 and 33 relating to claims processing and administrative cooperation among member states. While the Agreement and its Protocol do not establish mechanisms for electronic data exchange, their broad coordination framework remains compatible with the development of administrative and digital cooperation tools through institutional and operational arrangements, as well as the digital transformation aims of the CSME. Hence, while a formal legal framework for coordinating benefits between member states is in place, its effective implementation remains uneven, constrained by fragmented institutional arrangements, limited capacities (manual and digital), weak data governance, and the limited interoperability of digital systems (CARICOM, 1996). Against this backdrop, this report is especially timely.

The primary objective of this report is to conduct a comprehensive status quo and gap analysis of the digital systems and solutions currently in place to support social security administration and benefit portability in CARICOM member states, observers, and non-member states in the region. In doing so, it will lay a solid foundation to support

CARICOM member states and others in their transition toward resilient and inclusive social protection systems, that are fit for a highly mobile, shock-prone region.

The analysis focuses on assessing current capacities, and identifying legal, administrative, and technical barriers to secure and efficient data exchange and interoperability. The analysis recognises that social security organisations and their service portfolios do not operate in isolation, but are tightly coupled with population registries, civil registries, tax, employment, health, education, and other core systems. National approaches to identity management, data-sharing agreements, privacy frameworks, and inclusive digital strategies are often integral components of effective social protection digitalisation, including digital processes for the portability of entitlements (UNDP, 2023; UN Office for Digital and Emerging Technologies, 2024; Meyerhoff Nielsen, 2022).

The main purpose is to generate actionable, context-sensitive recommendations to strengthen both domestic and, in particular, cross-border interoperability, thereby improving the implementation of the CARICOM Reciprocal Agreement on Social Security (following 2013 amendment) and enabling more seamless coordination of entitlements across jurisdictions (CARICOM, 1996; CARICOM, 2024b). These effort are closely linked to ongoing regional initiatives to enhance benefit portability, data exchange and identity authentication across the region (CARICOM, 2021; CARICOM, 1996). It also builds on global initiatives such as the Digital Convergence Initiative, the ISSA Innovation Hub, and the ISSA Working Group on International Social Security Agreements and Data Exchange, which provide a rich body of standards, case studies and operational guidance on secure, rights-based and interoperable social protection systems (ILO, 2021; ISSA, 2023; ISSA, 2026).

This report uses a mixed-methods approach that combines a structured desk review, region-wide questionnaire, institutional self-assessments, and semi-structured interviews with CARICOM social security institutions, complemented by a validation workshop presenting preliminary findings to participants from CARICOM member states, observers, and regional stakeholders. Grounded in the CARICOM Reciprocal Agreement on Social Security and aligned with ILO standards, ISSA ICT Guidelines and regional digital governance initiatives, the analysis examines the legal, institutional, administrative and technical dimensions of digital social protection and cross-border benefit portability covering 23 jurisdictions.

The report is organised as follows. Section 2 presents the background and analytical framework, including a desk review of relevant policy, legal, and technical frameworks, highlighting global and regional initiatives that shape the digital transformation of social security in CARICOM. Section 3 describes the methodology, including the design of the research tools, sampling strategy, and data collection processes. Section 4 presents the key findings and observations, covering the legal framework, administrative systems, technical infrastructure, key datasets and processing, and cross-border data exchange. Section 5 provides the analysis and conclusion, consolidating the main findings across the five dimensions (legal, technical, administrative, cross-border and data) and identifying the principal gaps in interoperability and benefit portability.



2 Background and analytical framework

2.1 Regional legal and policy foundation

Digital social security and cross-border benefit portability in CARICOM are shaped by a layered set of regional factors. They are governed by a foundational, but digitally underdeveloped, framework, the CARICOM Reciprocal Agreement on Social Security (1996). This agreement provides the core legal basis for coordinating and delivering benefits across borders, but its implementation remains partial and uneven, particularly in relation to electronic data exchange, standardised procedures and institutional cooperation. This agreement establishes core principles relating to the totalisation of insurance periods, prevention of benefit loss, and administrative cooperation across 12 member states for five specific long-term risks: invalidity pensions, disability pensions, old age/retirement pensions, survivors' pensions, and death benefits in pension form (see Article 2, CARICOM, 1996).

However, the lack of more uniform processes and modern digital implementation mechanisms have limited the agreement's practical effectiveness, leading to the 2013 Protocol Amending the CARICOM Reciprocal Agreement on Social Security, which clarified Articles 18 and 33. The Protocol is a critical policy pivot towards cross-border coordination and a framework defined by common definitions and the interoperability of both information (i.e. data) and services across jurisdictions. By modernising Articles 18 and 33, the Protocol provides the legal and administrative foundation necessary for national social security institutions to move beyond siloed operations. Its primary objective is the creation of a harmonised information and data exchange environment, which mitigates the 'administrative lag' that historically delayed pension pay-outs for migrant workers. The shift towards more uniform processes, interoperability and a common data framework, will ensures that physical and digital records carry the same legal weight, enabling the real-time totalisation of contributions across borders.

From a policy perspective, the Protocol functions as a catalyst for systemic convergence across the Caribbean. While technology neutral and not explicitly mentioning electronic data exchange, the Protocol helps to address technical gaps by mandating those diverse domestic sources of information – and indirectly databases – to achieve interoperability, allowing for the seamless transfer of sensitive worker data. This data-first approach not only enhances the portability of invalidity, disability, old-age, death and survivor benefits, but also strengthens the regional labour market by providing workers with transparent, automated assurance and simplified access to their social protection entitlements. Consequently, the 2013 amendment provides the legal basis for the exchange of information and data, and, indirectly, the technical implementation to turn the vision of the regional integration of social protection benefit provisions in the 1996 Agreement into reality.

Initiatives such as the Vision and roadmap for a CARICOM single ICT space (CTU, 2017; CARICOM, 2017), CARICOM Single Market and Economy (CSME) (2021) and alignment with the EU's Model Data Protection Act (i.e. EU Data Act, Regulation 2023/2854, see EU, 2023) further articulate a vision for shared digital infrastructure, with interoperable, digital and secure services (including the use of common service forms) (Caribbean Data Initiative, 2025). While the aim is a single market with the free movement of goods, services and people, most member states are still in the early stages of realising this vision.

Table 1. Key gaps in the regional legal framework

Instrument	Core provisions	Digital implementation gaps and challenges
CARICOM Reciprocal Agreement on Social Security (1996)	Totalisation, exportability, bilateral coordination (administrative cooperation) including the use of common administrative forms by member organisations	No electronic data exchange protocols; no standardised contribution formats; limited institutional liaison mechanisms
Protocol Amending the CARICOM Agreement on Social Security (2013)	Recognises information and data records, enables interoperable information and data exchange, speeds up benefit portability and contribution totalisation	Legacy systems, uneven ICT capacity, weak standards, and privacy-security constraints
CARICOM Single ICT Space (2017) (i.e. Vision and roadmap for a CARICOM single ICT space, see CTU, 2017; CARICOM, 2017)	Regional cloud, data standards	Minimal social security institution participation

Instrument	Core provisions	Digital implementation gaps and challenges
Model Data Protection Act (i.e. EU Data Act, Regulation 2023/2854, see EU, 2023)	Cross-border data flows	Only 4 out of 15 jurisdictions have enacted this legislation.
CARICOM Single Market and Economy (CSME) (2021)	Single market and free movement of goods, services and people; moving from paper-based systems to electronic exchange	Fragmented digital implementation across member states; uneven ICT and legal capacity; limited use of shared regional systems; weak institutional coordination; persistent reliance on paper-based procedures despite policy commitment to digital integration

2.2 Small jurisdictions context: Challenges and opportunities

Small island developing states in the Caribbean face structural constraints that shape the digital transformation of social security systems. Limited population size, dispersed geographies, high infrastructure costs, skills shortages, and exposure to climate-related disruptions constrain the capacity of individual jurisdictions to develop and sustain fully integrated systems on their own. These conditions make regional cooperation particularly important, especially in areas where scale is essential for efficiency and resilience.

Within this context, the cross-border portability of social security benefits is a priority for CARICOM, because of the high level of intra-regional labour mobility and the need to protect the social security rights of migrant workers. Ensuring the continuity of contributions and entitlements across jurisdictions is central to preserving benefit access when workers move within the region. This is also a key rationale for the present study and for the Digital Convergence Initiative's (DCI's) technical assistance, as it supports evidence-based solutions for regional interoperability and portability.

Regional progress demonstrates feasibility within these constraints for shared digital infrastructure and standards-based integration (Meyerhoff Nielsen & Yildiz, 2024; CARICOM, 2014; CTU, 2017; CARICOM, 2017). Jamaica's National Identification System (NIDS) achieved International Organization for Standardization and International Electrotechnical Commission (ISO/IEC) Level 2 assurance through an eight-year phased rollout, while Barbados leveraged GovStack building blocks for a 40% development cost reduction, and Saint Lucia piloted shared e-Gov cloud infrastructure. The Vision and roadmap for a CARICOM single ICT space (CTU, 2017; CARICOM, 2017)

establishes foundational data standards, and is complemented by the DCI's interoperability standards targeting public service interoperability. Social security institutions remain early adopters at best, operating in parallel rather than integrated with these broader GovTech frameworks.

Comparative experiences from other small jurisdictions reveal scalable strategies uniquely suited to resource-constrained environments. The Faroe Islands implemented digital public infrastructure aligned with EU interoperability standards, maintaining 95% elderly coverage through deliberate hybrid paper-digital channels during transition. Trinidad and Tobago's digital transformation strategy provides a stronger example, as it pairs interoperability planning with a government cloud, national e-ID, and cybersecurity roadmap, thereby creating the trust and infrastructure needed for secure data sharing and service integration (IMF, 2024). The Maldives optimised digital ID and payment rails for its tourism and migrant workforce, demonstrating how targeted use cases can justify investment, even on a small scale. These models converge on four replicable principles: legal precedence to build institutional trust, standards leveraged to minimise custom development, phased realism acknowledging the timelines of small jurisdictions, and multi-channel design preventing exclusion (ILO, 2021; UNDP, 2023; Meyerhoff Nielsen & Yildiz, 2024).

Persistent risks, however, demand deliberate policy safeguards. Studies from Jamaica, Barbados, and Saint Lucia underscore that while digital ID systems, government clouds, and interoperable registries enhance efficiency and resilience, they simultaneously expose gaps in legal safeguards and access by vulnerable group, which require proactive mitigation (CARICOM, 2014). With approximately 60% of the Caribbean population remaining offline, acute digital exclusion risks exist when services are shifted to single-channel digital access (UNDP, 2023). While front-office digital channels may improve access and user experience, they are not sufficient on their own to make benefits portable across borders. To operationalise the cross-border portability of benefits, the more immediate priority is back-office optimisation and digitalisation, especially harmonised administrative workflows, data exchange, identity verification, and interoperable registries. Front-office digital channels may improve access and user experience, but they are not sufficient on their own to make benefits portable across borders.

Within this context, social security systems occupy a central role in advancing human development, economic and societal resilience, and social cohesion. Digitisation offers concrete opportunities to expand coverage, improve eligibility verification, and ensure timely, more efficient service delivery, for example, through digital identity systems and interoperable data infrastructure that support the real-time verification and portability of entitlements (World Bank, 2023). However, these gains depend on deliberate inclusion strategies, strong data governance, and adequate institutional and financial capacity. Exclusion as a result of a lack of connectivity, credentials or digital skills, weak data governance, algorithmic bias, and inadequate legal safeguards are persistent risks, particularly for older adults, migrant workers, and informal sector participants or a combination of these (ILO, 2021; ILO, 2023; ISSA & UNU-EGOV, 2022). Internationally, guidance from organisations such as the International Labour Organization (ILO), International Social Security Association (ISSA), the World Bank, the Inter-American

Development Bank (IDB), United Nations Development Programme (UNDP) and the Organisation for Economic Co-operation & Development (OECD) all highlight the importance of digital public infrastructure, GovTech ecosystems, and standards-based interoperability for digitally enabled social protection systems including cross-border portability. These sources emphasise common foundational components like digital identity, digital payment systems, secure data exchange platforms, and integrated service delivery channels, as well as robust data protection and inclusive design to avoid exacerbating existing inequalities. In short, these commonly referenced standards and principles are directly relevant to CARICOM's efforts to modernise social security and enhance benefit portability.

2.3 Analytical framework: Five dimensions

The analytical framework for this assessment consists of five dimensions: legal, technical, administrative, cross-border and data. These dimensions serve three critical functions: First, they help clarify the normative landscape shaped by regional agreements and international standards. Second, they facilitate the identification of technical/governance prerequisites evident across successful reforms. Third, they help translate good practices into realistic, phased implementation pathways for small jurisdictions, where capacity constraints, legacy systems, and limited resources require incremental rather than wholesale digital transformation. The analysis also recognises that social security organisations and their service portfolios do not operate in isolation, but are tightly coupled with population registries, civil status, tax, employment, health, education, and other core systems.

The analysis applied these five dimensions across the social protection delivery chain from application and validation through to processing, coordination and payment. The legal dimension governs both domestic and cross-border totalisation rules; the technical dimension enables secured data exchange and interoperability domestically and across borders; the administrative dimension standardises workflows internally and externally; the cross-border coordination dimension enables verification, totalisation, and cooperation between jurisdictions; and the data exchange dimension ensures quality, accuracy and consistency of exchanged information.

Dimension 1: Legal framework

The legal framework encompasses the regional agreements, domestic laws, and institutional rules that establish the authority, scope and safeguards in place for domestic and cross-border social security coordination. It includes the recognition of contribution periods, as well as the exchange of data, and the operational roles and responsibilities of participating institutions. Given privacy is the default position under data protection rules, cross-border data exchange cannot occur on the basis of technical need alone. In the absence of a specific legal framework authorising disclosure, institutions must treat personal data as confidential and refrain from sharing it.

Data-sharing agreements are, therefore, essential legal instruments. They establish the purpose, scope, safeguards, responsibilities, and accountability mechanisms that make the lawful exchange of data possible while protecting the rights of data subjects. This dimension is essential, as cross-border agreements are dependent on domestic legal and regulatory frameworks for data sharing, clear mandates, data protections, and mechanisms for mutual recognition and administrative cooperation. The legal dimension is analysed based on the review of agreements on social security as well as relevant national legislation, and the extent to which these instruments enable electronic exchange, institutional liaison, and back-office interoperability.

Dimension 2: Technical infrastructure

Technical infrastructure encompasses digital systems and solutions, related standards, and a connectivity layer that enables secure and reliable interoperability between social security organisations, as well as domestically with other government entities, private sector actors, and beneficiaries. It includes digital identity verification, digital signatures, core registries, data exchange standards, application programming interfaces (APIs), and secure mechanisms for authentication, transmission and record. This dimension is core to cross-border portability because benefits can only move reliably across jurisdiction when institutions can securely identify claimants, verify contribution benefits, exchange records, and process entitlements in a consistent way. The technical dimension is analysed by reviewing the extent to which jurisdictions have interoperable registries, secure identity and authentication tools, standardised data formats, reliable connectivity, and practical mechanisms for electronic exchange between organisations.

Dimension 3: Administrative system

The administrative system is at the core of social security delivery and operations. This dimension encompasses end-to-end workflows and the associated IT systems through which social security organisations register contributors and beneficiaries, collect contributions, process claims, issue payments, and handle complaints and appeals. The dimension captures the extent to which these functions are supported by integrated processes – whether manual or digital – across both front-office and back-office operations, as well as the standard operating procedures (SOPs) that ensure efficiency, accuracy, continuity, and user responsiveness. This dimension is critical for cross-border portability given that benefit portability depends on whether an institution can process cases consistently, trace contribution histories, and verify entitlements across jurisdictions in a timely manner. The administrative dimension is analysed by reviewing workflow digitisation, case management practices, the standardisation of procedures, and the degree of integration between intake, adjudication, and payment functions across service areas.

Dimension 4: Cross-border social security benefit coordination

Cross-border coordination encompasses the administrative arrangements that enable social security organisations in different jurisdictions to recognise contribution periods, verify identity, totalise entitlements, identify entitlements that are portable where applicable, and exchange information in support of portable benefits. It represents the strategic objectives of regional social security agreements and mutual recognition through established administrative cooperation, in order to facilitate free movement while preventing the loss of benefits. In practice, such coordination may evolve from manual liaison arrangements to bilateral electronic exchanges and, eventually, to broader multilateral platforms where institutional capacity allows. Coordination is central to cross-border portability because the legal right to move with social security entitlements depends on practical cooperation between institutions, including liaison, verification, and claims processing across borders. This dimension is analysed by looking at the extent to which regional arrangements move from manual correspondence toward structured electronic exchange, and the presence of operational mechanisms such as liaison networks, bilateral coordination arrangements, and shared protocols for priority benefits.

Dimension 5: Social security data exchange and data governance

Social security data exchange and data governance encompasses the data rules, standards, and management practices that make secure and reliable data exchange possible domestically and across borders. Data governance constitutes the cross-cutting enabler of interoperable social protection systems, given that benefit totalisation, entitlement calculation, and benefit portability depend on data that are accurate, standardised, timely, accessible, and traceable. This dimension is assessed through different quality dimensions such as quality, access, accuracy, completeness and timeliness, as practical criteria for reviewing administrative datasets and data exchange arrangements. The analysis also considers whether jurisdictions have machine-readable formats, quality assurance procedures, data lineage tracking, and the source reconciliation mechanisms needed for reliable cross-border verification.

The ILO and ISSA underscore that digitalisation gains, such as expanded coverage, improved eligibility determination and timely verification, are conditional on deliberate inclusion strategies to mitigate the risks of digital exclusion (particularly of elderly, rural, informal workers), weak data governance, and algorithmic bias (ILO, 2025; ISSA, 2025).

Together, the five dimensions reflect the multi-layered nature of both domestic and cross-border interoperability. The legal and governance dimensions define the mandates, data-sharing permissions, and safeguards for social security coordination. The administrative dimension shapes how benefits are awarded, processed, coordinated, and transferred in practice. The technical infrastructure dimension determines whether systems can support secure, reliable and timely processing and exchange of information and data. The cross-border coordination dimension captures the institutional mechanisms

that enable verification, totalisation, and cooperation between jurisdictions. The data exchange dimension assesses whether information is accurate, standardised, and fit for exchange. Structuring the analysis along these dimensions facilitates the assessment of interoperability readiness and the identification of key gaps and barriers.

To summarise, the analytical framework's five dimensions inform both the design of the research tools (including the questionnaire, self-assessment tool, interview guides, and stakeholder consultations) and the status quo and gap analysis. These dimensions ensure that the empirical findings are against recognised norms and good practices, while remaining sensitive to the specific constraints and opportunities of CARICOM.

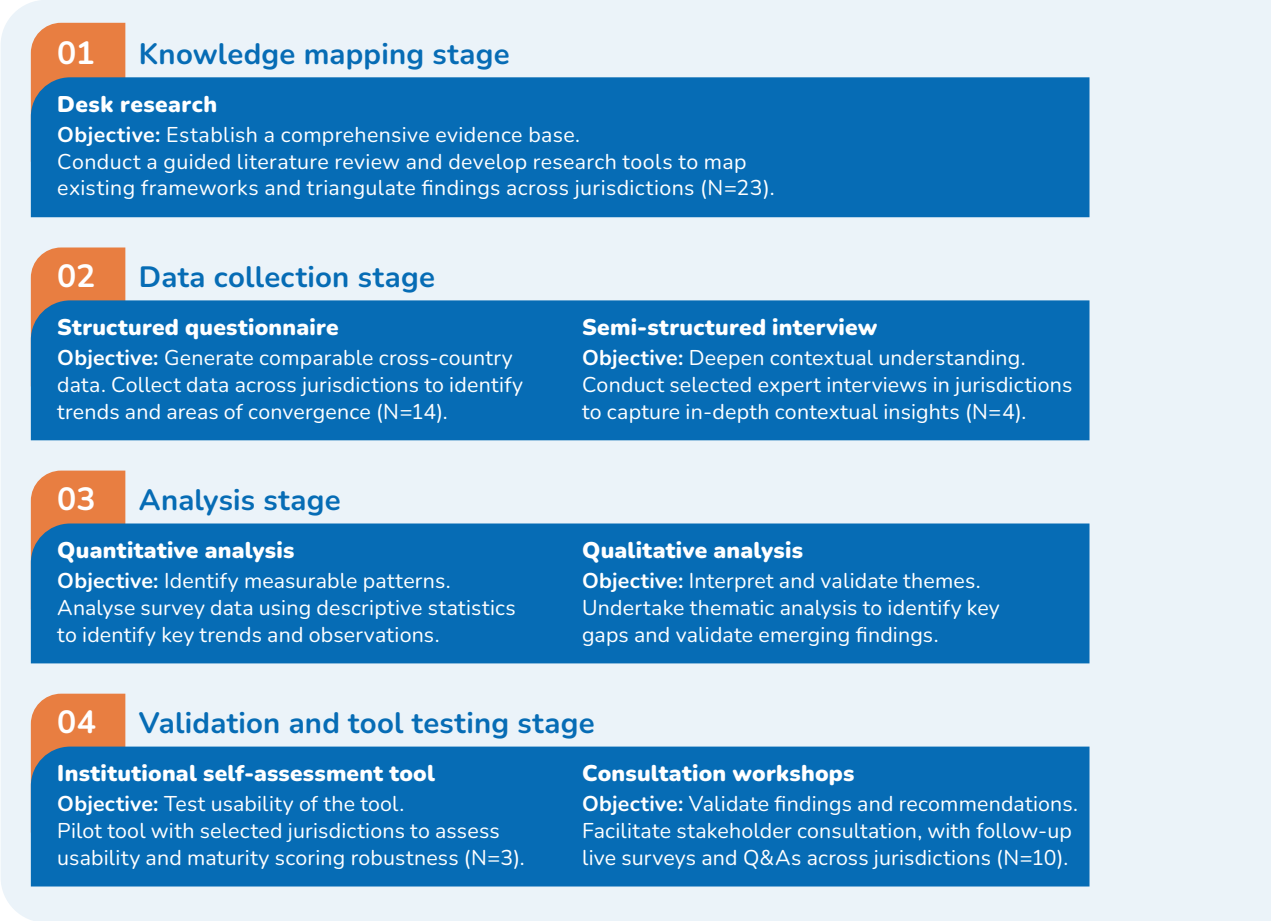


3 Methodology

3.1 Research design and approach

The analysis adopted a mixed-methods research design using quantitative and qualitative approaches to assess the readiness of CARICOM social security institutions for cross-border social security data exchange and benefit portability. The research design follows a sequential logic structured around four main steps: (1) a desk review, (2) a structured questionnaire and in-depth interviews with key stakeholders, (3) qualitative and quantitative analysis to identify the state-of-affairs, strengths, weaknesses and gaps to improve, and (4) a self-assessment by a select number of social security organisations as well as a consultation workshop to validate and complement the findings.

Figure 1. Research design



The overall analytical framework was designed to realise a status quo and gap analysis of data sharing across social protection systems and cross-border interoperability facilitating the portability of social security in the region, whether manual or digital. The research examined the extent to which current legal, institutional, administrative, and technical arrangements enable or constrain cross-border data exchange and benefit portability, and how these compare with good practices and recommended minimum requirements.

Empirically, the research was organised around five key tools. First, the desk research focusing on relevant literature including policy papers, reports, strategies, action plans and legislation. This was complemented by relevant research findings. Second, a structured questionnaire was administered to senior officials or designated focal points in social security organisations across CARICOM. The questionnaire captured quantitative and structured information across the five key areas: governance and legal frameworks, administrative systems, technical infrastructure, data management and key datasets, and cross-border data exchange. Third, a series of semi-structured interviews were conducted with select institutional and beneficiary representatives to explore in greater detail the drivers, challenges, and opportunities identified through the questionnaire and self-assessment. Fourth, a self-assessment exercise invited select participating institutions to critically reflect on their own capacities and readiness, using a common set of criteria derived from international guidelines and regional priorities.

Fifth, a virtual workshop was held with key regional social security organisations, at which the initial findings were presented for input and feedback (including facilitated discussions and pop-up questions aligned with the five dimensions and questionnaire).

3.2 Development of research tools and methodology

3.2.1 Tool design (research, questionnaire, interview guides, self-assessment tools, consultation workshop)

The research tools were designed to capture both descriptive information and structured institutional self-reflection on readiness for cross-border social security data exchange in CARICOM. To complement the desk research, four complementary main tools were developed: a structured questionnaire (Annex 2), a semi-structured interview guide (Annex 3), an institutional self-assessment tool (Annex 4 with results in Annex 5), and a consultation workshop (Annex 6), as well as questions and pop-up surveys (Annex 7).

Table 2 outlines how each analytical dimension was reflected in the questionnaire, interviews and self-assessment tools. Further details are provided in Annexes 2 to 7.

Table 2. Integrated framework: Pillars, dimensions, research instruments

Dimension	Questionnaire	Interview probes	Self-assessment tool
Legal	Q5–9 (Legal framework) Q18–20 (Cross-border exchange)	Q8: Supportive legislation in place for data exchange? Q11: Legal framework parts that need strengthening for regional exchange?	Groups 3, 8, 9 (legal framework, cross-border exchange, legal compliance)
Technical	Q6 (Digital ID) Q11–14 (Technical infrastructure)	Q12: APIs available (walk through specific use case for data exchange)? Q13: Most appropriate method for electronic exchange (API/web/secure email)? Q14: Primary barriers to interoperability with national/CARICOM systems?	Groups 5, 6, 10 (technical Infrastructure, digital ID, interoperability)
Administrative	Q10 (14 Service areas) Q12 (User-centred design)	Q15: Most service areas partially digitalised – what are main reasons? Q16: Cross-border claims coordination process step-by-step and challenges?	Groups 4, 12 (administrative systems, user-centred design)

Dimension	Questionnaire	Interview probes	Self-assessment tool
Cross-border	Q15 (Barriers/ challenges) Q18–20 (Cross-border initiatives)	Q18: Regional/bilateral initiatives – what works/gaps/ challenges? Q19: One obstacle to remove for better cross-border portability? Q20: Which services to prioritise regionally for CARICOM?	Groups 1, 2, 7 (governance, institutional structure, key datasets)
Data	Q16–17 (Key datasets) Q19 (Technical standards)	Q17: How to ensure accuracy/ completeness of core datasets from multiple sources?	Groups 7, 11 (key datasets, security/data protection)

Note: *Comprehensive mapping ensured that each dimension was systematically assessed through aligned research instruments. The question references are from the Survey Questionnaire (Annex 2) and Self-Assessment Tool (Annexes 4 and 5).*

The questionnaire was structured around five core areas (legal, administrative, technical infrastructure, cross-border and data). It combined closed and open questions to collect information on:

- The existence and scope of legislation governing data sharing, reuse, and personal data protection, including specific provisions for international or cross-border data exchange, and links to primary legal documents
- The degree of digitalisation of key administrative processes (e.g. communication with beneficiaries, registration, contribution collection, claims processing, payments, appeals, case management, compliance, reporting, and cross-border claims coordination)
- IT systems used to manage social security data and claims, interoperability with other government systems and CARICOM institutions, data exchange capabilities (e.g. APIs, web services, manual transfers), and perceived technical barriers (infrastructure, skills, leadership, policy)
- Experience with cross-border data exchange initiatives, technical standards used for interoperability (APIs, XML, JSON, HL7, etc.), and service areas most frequently involved in cross-border coordination
- How core datasets (identity, employment history, contribution and benefit information, claims data, dependants, etc.) are stored and exchanged, distinguishing manual and digital storage, and different channels of submission and exchange

The interview guides complete the toolset by providing a semi-structured framework for qualitative data collection. They follow the same thematic areas as the questionnaire, but focus on unpacking the reasons behind scores and questionnaire responses, as well

as documenting concrete experiences, good practices, and challenges. The guides were designed to be used with both institutional representatives and, where relevant, beneficiary or social partner representatives, to capture multiple perspectives on digitalisation and portability.

The self-assessment tool was designed as a structured maturity and compliance assessment instrument. It is organised into 12 thematic areas: (1) governance and strategy, (2) institutional structure and regulations, (3) legal framework, (4) administrative systems, (5) technical infrastructure, (6) digital identity and authentication, (7) key data sets and processing, (8) cross-border data exchange, (9) legal compliance, (10) interoperability, (11) security and data protection, and (12) user-centred design and accessibility. Each section includes a series of questions to be scored on a 0–3 scale, with an accompanying comments field to capture evidence, examples, or qualifications. It operationalises key aspects of the ISSA ICT and related guidelines (governance, process optimisation, technology, security, and user-centred service design) into a practical tool that can be used both for the project and for ongoing institutional monitoring.

3.2.2 Validation process (consultations and piloting)

A structured validation process was realised to ensure that the tools aligned with regional priorities, and were feasible for use across diverse CARICOM contexts. Draft versions of the questionnaire, self-assessment tool, and interview guides were first developed by the project team and then shared with the project's technical working group (TWG), including representatives of ISSA, ILO, United Nations University Operating Unit on Policy-Driven Electronic Governance (UNU-EGOV) and select CARICOM social security institutions. The content, structure, terminology, and scoring approach were reviewed, with particular attention to consistency with the CARICOM Reciprocal Agreement on Social Security and relevant ILO and ISSA standards.

Following validation by the TWG, a group consultation workshop was organised with the participation of CARICOM member states, observers, and non-member states. During this consultation, results and findings from the three tools (i.e. questionnaire, interviews, and self-assessment) were shared, and feedback collected through moderated discussion and two pop-up surveys. A workshop report was produced providing an executive-level summary of the proceedings, following the structure of the presentation and giving weight to the contributions made by participating social security organisations.

3.2.3 Sampling strategy and target population

The research design reflects both the regional scope of the project and the relatively small number of social security institutions in the CARICOM area, where the aim was to maximise coverage rather than obtain a statistically representative sub-sample. The primary target population consisted of social security institutions responsible for the administration of contributory social security schemes and related benefits in CARICOM

member states, associated members and observer jurisdictions, i.e. a total of 23 jurisdictions. Responses were received from 13 institutions/countries, including Anguilla, Antigua and Barbuda, Barbados (two institutional responses), Belize, British Virgin Islands, Curaçao, Dominica, Grenada, Jamaica, Montserrat, Saint Vincent and the Grenadines, Turks and Caicos, and Sint Maarten, with additional responses arriving, as the questionnaire remained open.

For the interview phase, the study used purposive sampling, informed by the questionnaire and self-assessment results. Institutions were selected to capture variation in readiness and digital maturity (e.g. institutions with more advanced digitalisation and interoperability alongside those at nascent or emerging stages), diversity in legal and governance arrangements (e.g. presence or absence of explicit cross-border provisions) and different country characteristics (size, economic structure, exposure to mobility and natural disasters). The jurisdictions that participated in the interviews included Antigua and Barbuda (one representative) and Barbados as well as the British Virgin Islands (two representatives), and Grenada (one representative).

The institutional self-assessment was made available to the broader group of CARICOM social security institutions. Heads of institutions were invited to coordinate internal completion, engaging staff with expertise in governance, legal frameworks, ICT, data management and service delivery. During the two-month pilot period, only three institutions volunteered to participate: Antigua and Barbuda, Saint Vincent and the Grenadines, and the British Virgin Islands. The institutions were selected on a purposive basis, given their expressed interest in early participation and testing the tool.

Table 3. Participating jurisdictions in the desk research, questionnaire, interviews, self-assessment tool, and consultation workshop (CARICOM member states, associated members, observers) (2026)

		Desk research (N=23)	Questionnaire (N=13)	Interview (N=4)	Self-assessment tool (N=3)	Consultation workshop (N=10*)
Antigua & Barbuda	Member states	■	■	■	■	
Barbados		■	■	■		■
Dominica		■	■			
Grenada		■	■	■		■
Guyana		■				
Haiti		■				
Jamaica		■	■			
Montserrat		■	■			
Saint Kitts & Nevis		■				
Saint Lucia		■				
Saint Vincent & the Grenadines		■	■		■	■
Suriname		■				
The Bahamas		■				■
Trinidad & Tobago		■				

Note: **A total of 23 participants attended the consultation workshop from 10 jurisdictions.*

		Desk research (N=23)	Questionnaire (N=13)	Interview (N=4)	Self-assessment tool (N=3)	Consultation workshop (N=10*)
Anguilla	Associated members	■	■			
Belize		■				■
Bermuda		■				
British Virgin Islands		■	■	■	■	■
Cayman Islands		■				
Curaçao		■	■			■
Turks & Caicos		■	■			■
Aruba	Observers	■	■			■
Sint Maarten		■	■			■

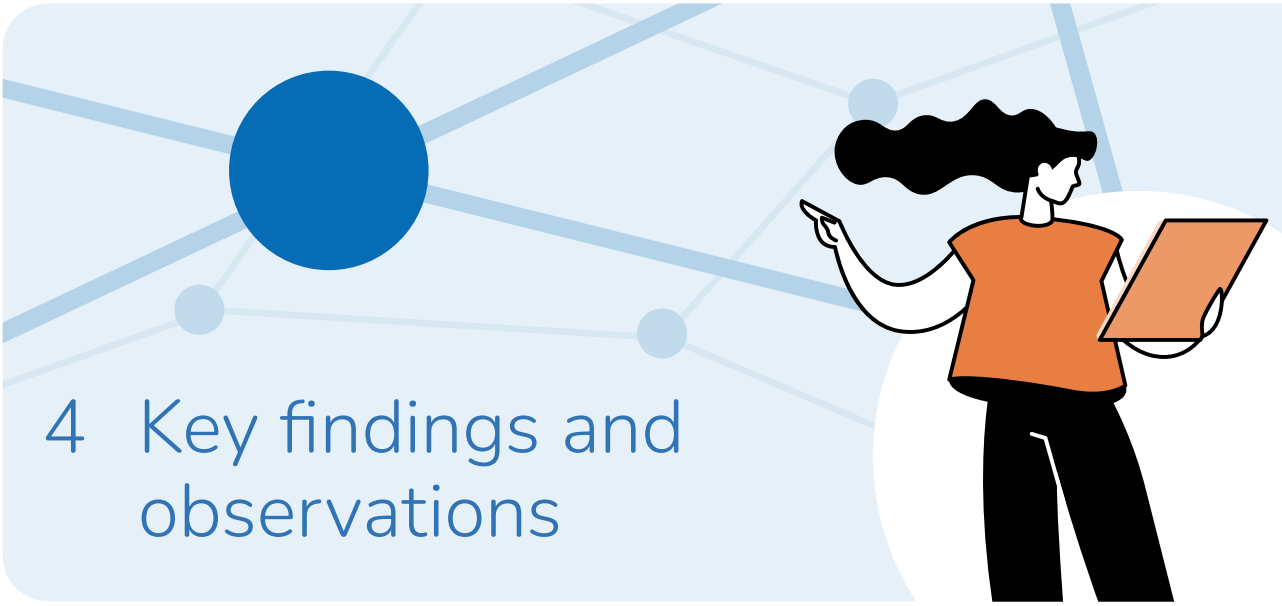
3.3 Data analysis methods

Descriptive analysis was used focusing on questionnaire responses and responses to the institutional self-assessment tool. Closed survey questions (e.g. yes/no items, categorical responses, and digitalisation scales) were summarised using frequencies, percentages and simple cross-tabulations. This provided an overview of, for example, how many institutions have data-sharing legislation, the proportion of service areas that are fully, partially or not digitalised, and the prevalence of specific technical standards or barriers.

For the self-assessment tool, scores (0–3) were aggregated within each thematic group (i.e. governance and strategy, legal framework, administrative systems, technical infrastructure, cross-border data exchange, legal compliance, interoperability, security and data protection, user-centred design). Subtotals were converted to percentages of the maximum possible score to classify each dimension along maturity or compliance bands (e.g. nascent, emerging, established, advanced/not, partially, mostly, fully compliant). These scores were interpreted as interoperability and digital readiness indicators.

Descriptive indicators and readiness scores were used to construct profiles across institutions and jurisdictions (e.g. clustering institutions by level of digitalisation or cross-border readiness). Simple comparative tables and charts were constructed to highlight patterns. Qualitative analysis was done on the interview materials, which were thematically coded against core questions on legal and governance barriers, institutional coordination, administrative bottlenecks, technical constraints, data governance, inclusion, and cross-border coordination. This coding was used to identify recurring challenges and enabling factors, and explain quantitative patterns.

The study used an integrated mixed-methods approach, bringing together quantitative and qualitative evidence to support robust, policy-oriented gap identification. Where questionnaire responses or self-assessment results diverged from the desk research, they were examined further by triangulating the different findings and looking at variations in timing, definitions, coverage, or institutional reporting practices and perspectives, rather than treating one source as automatically overriding the other. For each thematic area, results were interpreted alongside key narratives on drivers and barriers, allowing the report to distinguish where institutions are broadly aligned with good practice, where partial progress co-exists with important gaps, and where more fundamental changes are required.



4 Key findings and observations

This section synthesises the principal findings emerging from complementary data sources: a structured questionnaire administered to social security institutions across 12 jurisdictions, semi-structured interviews with institutional representatives from 4 jurisdictions, desk research covering 23 jurisdictions, a regional consultation workshop attended by participants from 10 jurisdictions, and a self-assessment tool tested by 3 volunteer jurisdictions. These sources provide a multi-layered, evidence-based overview of the current state of legislative readiness, the level of digitalisation of core service areas, the maturity of IT systems and interoperability frameworks, and the operational challenges affecting data governance and cross-border exchange. Taken together, these findings also provide an evidence-based overview of regional strengths, systemic gaps, and priority areas for coordinated action to advance secure, efficient, and interoperable social security administration across jurisdictions.

4.1 Legal framework

4.1.1 Data protection, data sharing and data reuse legislation

All data sources collectively indicate a mixed and uneven legislative landscape across CARICOM jurisdictions. While a broad regional trend toward establishing data governance legislation is evident, critical gaps remain, particularly with respect to provisions specifically designed to enable electronic and cross-border social security data sharing and reuse, as envisaged by the CARICOM Reciprocal Agreement on Social Security (1996, amended 2013). The need for electronic data exchange, therefore, stems from the practical requirements of implementing social security portability in a cross-border context. However, as the findings below show, only a limited number of jurisdictions have translated that operational need into binding legal or administrative arrangements.

The desk review found that 16 of 23 (70%) jurisdictions are confirmed to have data protection legislation in place, most enacted within the past decade, reflecting a region-wide legislative modernisation trend. Six jurisdictions could not be verified through publicly available official sources (Anguilla, Belize, Dominica, Montserrat, Suriname, and Turks and Caicos), and Haiti stands as the only jurisdiction with a confirmed absence of comprehensive data legislation. Table 4 sets out the desk research findings on the existence of data protection legislation.

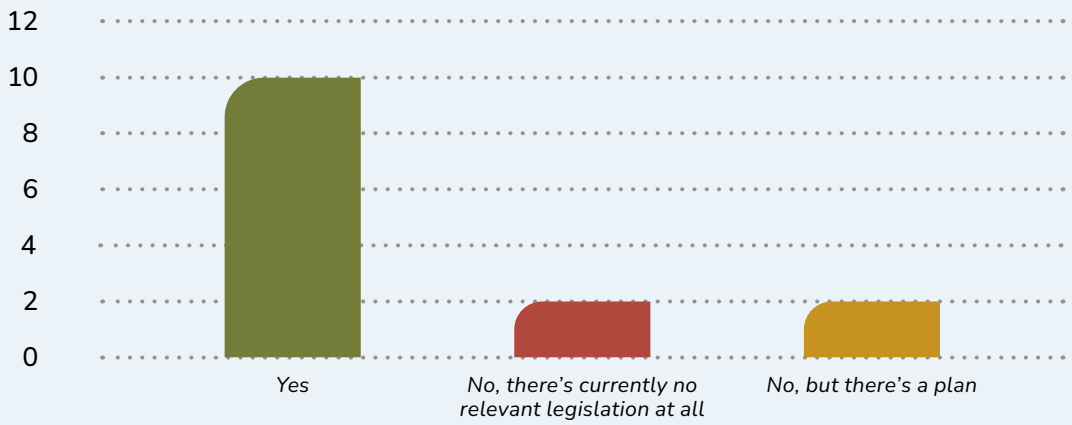
Table 4. Existence of legislation governing the sharing and reuse of general, social security, and personal data (N=23)

Question	Antigua and Barbuda	Barbados	Dominica	Grenada	Guyana	Haiti	Jamaica	Montserrat	Saint Kitts and Nevis	Saint Lucia	Saint Vincent and the Grenadines	Suriname	The Bahamas	Trinidad and Tobago	Anguilla	Belize	Bermuda	British Virgin Islands	Cayman Islands	Curaçao	Turks and Caicos Islands	Aruba	Sint Maarten
CARICOM Status	Member States														Associate Members							Ob-server	
Does your country have legislation that governs the sharing and reuse of general, social security, and personal data?	Yes	Yes	No	Yes	Yes	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Unknown	Unknown	Yes	Yes	Yes	Yes	No	Yes	Yes

Legend: Yes | Partial | No | Unknown

Questionnaire findings from 14 responding jurisdictions (▶ Figure 2) confirm the findings of the desk review. Ten jurisdictions confirm having legislation governing data sharing and reuse, primarily in the form of national data protection laws, that is: Anguilla, Antigua and Barbuda, Aruba, Barbados, Belize, the British Virgin Islands, Curaçao, Grenada, Jamaica, and Sint Maarten. The legislation governing data sharing and reuse, is primarily in the form of national data protection acts. Two jurisdictions, Dominica and Turks and Caicos, reported having no relevant legislation in place, while Montserrat and Saint Vincent and the Grenadines indicated that legislative measures are planned, but have not yet been enacted. Figure 2 summarises the questionnaire responses for legislation on data sharing and reuse.

Figure 2. Does your country have legislation that governs the sharing and reuse of general, social security, and personal data? (N=14) (Questionnaire, 2025)



Yes: Anguilla, Antigua & Barbuda, Aruba, Barbados, Belize, British Virgin Islands, Curacao, Grenada, Jamaica, Sint Maarten

No, there's currently no relevant-legislation-at-all: Dominica, Turks & Caicos

No, but there's a plan: Montserrat, Saint Vincent & the Grenadines

The questionnaire, interviews and the consultation workshop broadly confirm and extend the desk research. Taken together, these findings underscore that while a legislative foundation for data governance is increasingly common across CARICOM and the region, universal coverage has not yet been achieved. The absence or unverified status of enabling legislation in several jurisdictions, particularly among smaller jurisdictions, may constrain both domestic digital transformation and participation in cross-border data exchange mechanisms.

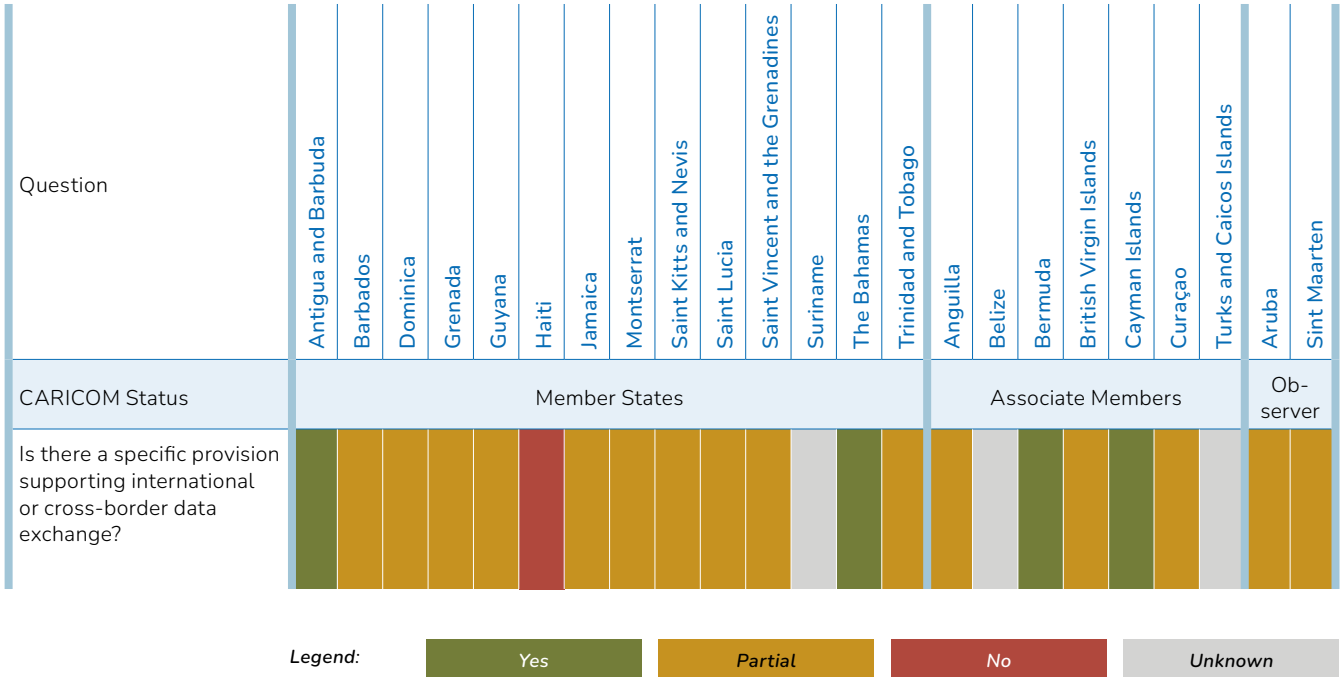
4.1.2 Cross-border data exchange provisions

The existence of general data protection legislation typically does not include the authorisation of cross-border data exchange, whether manual or digital. While data protection legislation is increasingly prevalent across the region, specific provisions enabling cross-border data exchange remain limited and, where present, insufficiently tailored to social security contexts.

Only four jurisdictions are found to have explicit legal provisions for cross-border data exchange in place: Antigua and Barbuda, Bermuda, the Cayman Islands, and The Bahamas. All four reflect general exchange or data transfer frameworks (manual and digital) rather than instruments designed for the portability of social security benefits. None specifically refer to the digital exchange of data, although this is not always a legal prerequisite.

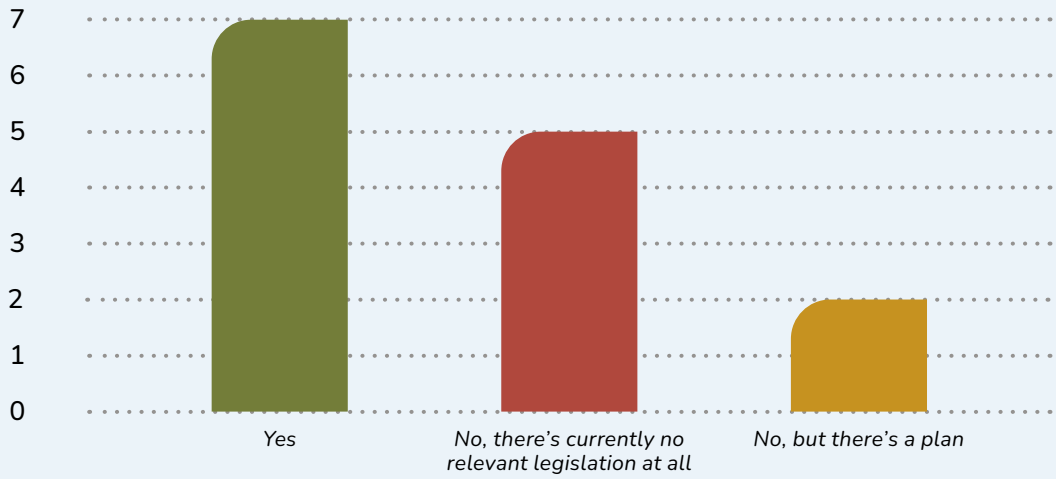
A further 15 jurisdictions exhibit partial alignment, as existing legislation refers to international data transfer in broad terms, without establishing CARICOM-specific mechanisms for cross-border social security exchange. This pattern reveals a substantive gap between the existence of data legislation and its practical applicability to cross-border social security portability. Table 5 presents the findings of the desk research.

Table 5. Existence of specific provision supporting international or cross-border data exchange (N=23)



This gap is particularly significant in the context of the CARICOM Reciprocal Agreement on Social Security Portability, which requires administrative cooperation and data exchange among member states and their partners. The questionnaire, self-assessment responses and consultation workshops confirm the existence of this gap. Of the jurisdictions responding to the questionnaire, only five (Aruba, Barbados, British Virgin Islands, Jamaica, and Sint Maarten) confirmed the existence of at least partial legal provisions supporting international or cross-border data exchange. Five jurisdictions reported no such provision, and two (Anguilla and Montserrat) indicated that such provisions are planned. Figure 3 summarises the questionnaire responses related to cross-border data exchange provisions.

Figure 3. Is there a specific provision supporting international or cross-border exchange? (N=14) (Questionnaire, 2025)



Yes: Aruba, Barbados, British Virgin Islands, Jamaica, Sint Maarten

No, there's currently no relevant-legislation-at-all: Antigua & Barbuda, Dominica, Grenada, Saint Vincent & the Grenadines, Turks & Caicos

No, but there's a plan: Anguilla, Montserrat

Questionnaire responses, interviews, self-assessment results and the validation workshop further contextualise this legislative gap. Institutional representatives noted that even where data protection legislation exists, its provisions are frequently interpreted in ways that restrict rather than enable data sharing due to its rigidity, including between government agencies within the same jurisdiction. For instance, Antigua and Barbuda's questionnaire response suggests that no current provision for cross-border exchange is operationally recognised, while the desk review identified documentary references to enabling provisions. Similarly, the following interview response indicates that there is data protection legislation:

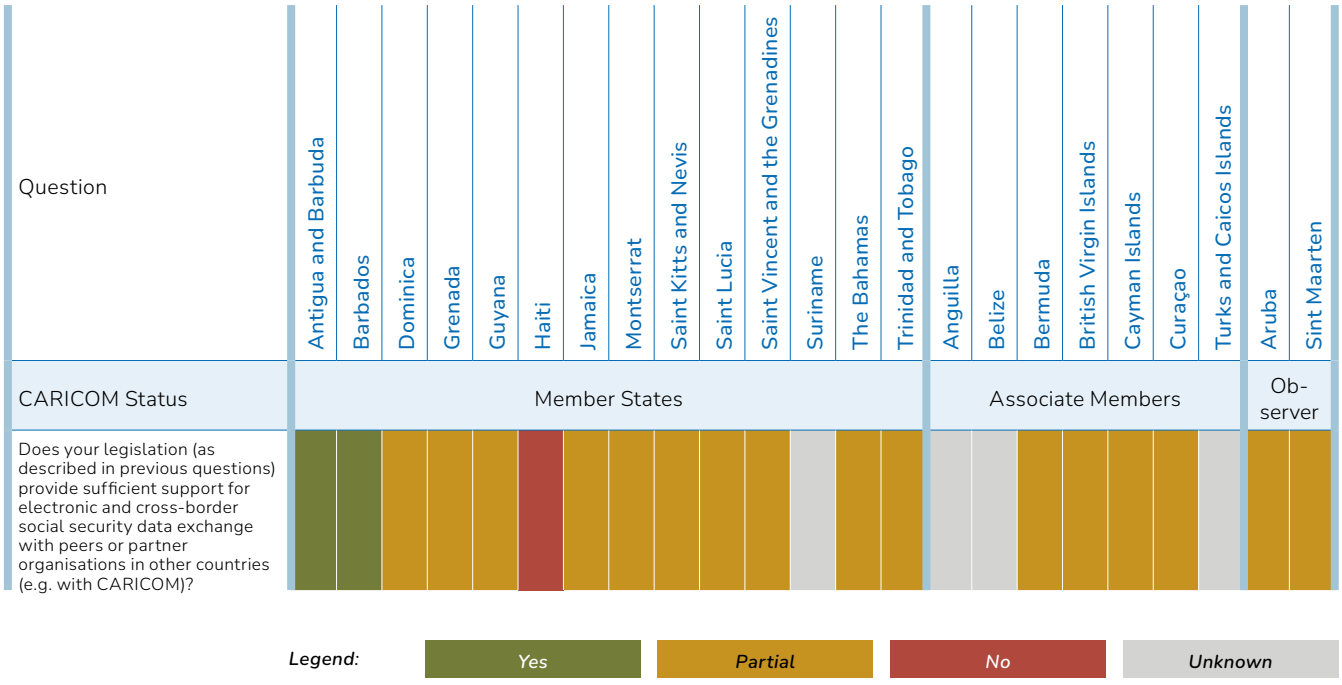
> *The current barrier is our very rigid Data Protection Act ... for example ... there are only three entities within Antigua that can access social security information ... Currently, we are sharing information for the purpose of legal action, investigation by any of our law enforcement entities, or where there is the national security interest. Those things limit our interoperability locally as well as regionally.* *(Interview 1)*

Such discrepancies and the specific finding suggest that the absence of cross-border provisions is not merely a technical or administrative oversight, but reflects a deeper legal culture of data restriction that will require deliberate legislative reform to address it, or, as illustrated by Antigua and Barbuda, a difference between self-reported institutional practice and documentary evidence for the jurisdiction as a whole.

4.1.3 Legislative support for electronic social security data exchange

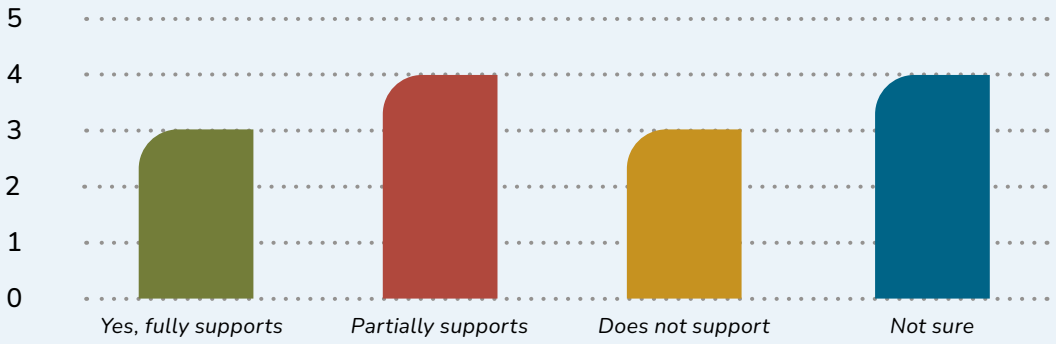
The desk research offers a cautious assessment at the regional level. Of the 23 jurisdictions, 18 are deemed to have a partial legal basis in place, meaning that there are general data protection or electronic transaction laws in place. Triangulating questionnaire responses, Antigua and Barbuda and Barbados are found to have legislation in place to fully support cross-border data exchange, whether that support is manual or digital. That said, the majority of jurisdictions are yet to establish rules specifically governing the electronic exchange of social security data with CARICOM peers. Haiti is the only jurisdiction with a confirmed absence of any relevant legislative basis; four jurisdictions remain unverified. Table 6 presents the findings of the desk review.

Table 6. Existence of legislation sufficiently supporting electronic and cross-border social security data exchange with peers or partner organisations in other countries (e.g. with CARICOM) (N=23)



When asked whether existing legislation sufficiently supports electronic and cross-border social security data exchange with regional or international partners, the questionnaire reveals a fragmented picture. Only two jurisdictions, Antigua and Barbuda and Barbados, have legislation in place that fully supports cross-border data exchange, whether manual or digital support. Three jurisdictions, Jamaica, Montserrat, and Saint Vincent and the Grenadines, report that their legal frameworks provide partial support for international data exchange. Three, the British Virgin Islands, Grenada, and Turks and Caicos, reported that their current legislation does not support such exchange while four were uncertain (Anguilla, Aruba, Dominica, and Sint Maarten). Figure 4 summarises the questionnaire responses related to legislative support for electronic social security data exchange.

Figure 4. Existence of legislation sufficiently supporting electronic and cross-border social security data exchange with peers or partner organisations in other countries (e.g. with CARICOM) (N=14) (Questionnaire, 2025)



Yes, fully supports: Antigua & Barbuda, Barbados, Curaçao

Partially supports: Jamaica, Montserrat, Saint & the Grenadines, Belize

Does not support: British Virgin Islands, Grenada, Turks & Caicos

Not sure: Anguilla, Aruba, Dominica, Sint Maarten

These patterns are reinforced by the results of the self-assessments (▶ Annexes 4 and 5) in the three pilot jurisdictions. Antigua and Barbuda rated its legal framework as 'Advanced' (9/14), but scored cross-border legal compliance only 'Mostly compliant' (5/6), reflecting the same tension between having legislation and that legislation actively enabling regional exchange, as identified in the interviews. The British Virgin Islands self-assessed the legal framework as 'Emerging' (4/14), with no legal compliance for cross-border exchange (0/6), consistent with its questionnaire response indicating no relevant provision. Saint Vincent and the Grenadines rated its legal framework as 'Established' (8/14), but only 'Partially compliant' (3/6), noting that sector-specific CARICOM provisions exist, but no comprehensive national cross-border data exchange regime is operational. This graduated divergence between legal framework scores and compliance scores across all three jurisdictions illustrates the gap between having laws in place and those laws being operationally fit for cross-border exchange. Interestingly, jurisdictions such as Aruba, Curaçao and Sint Maarten, are exchanging proof-of-life related data with the Netherlands under regulations governing data exchange within the Kingdom of the Netherlands (Consultation Workshop, 2026).

To summarise, the progression across the three legal framework questions reveals a consistent narrowing of legislative readiness as requirements become more operationally specific. Many jurisdictions have enacted general data protection legislation, fewer have established cross-border data exchange provisions in general, and none have yet developed rules specifically governing electronic social security data exchange at the regional level specifically. This legislative bottleneck represents one of the most fundamental barriers to the implementation and operationalisation of the CARICOM

Reciprocal Agreement on Social Security. Eliminating this gap will require dedicated national and regional policy action. This could, potentially, include a harmonised legislative framework, model provisions and/or a checklist combined with political commitment to a roadmap.

4.2 Administrative systems

The research found limited verifiable evidence of back office administrative and IT systems, while the questionnaire found that social security institutions across CARICOM are in a transitional phase of administrative digitalisation. While all jurisdictions have some form of IT supported back-office, the adoption of end-to-end digital workflows remains the exception rather than the norm. Most of the social security service areas researched are reported as partially digitised, with manual and paper-based elements persisting alongside digital tools. This hybrid administrative reality constrains both internal operational efficiency and the prospects for cross-border interoperability and social security portability.

With respect to the degree of digitalisation across core social security business processes (Figure 5), functions such as beneficiary records, compliance monitoring and enforcement, reporting and analytics appear to be most often supported digitally; although this is generally partial rather than end-to-end. Cross-border claims coordination is also an area which has a degree, although limited, of digital support in the back-office, but not to an extent that justifies it being classified as fully digitised. No institution reported any service area as having fully digitalised end-to-end workflows or process support in the back-office.

Operational processes generally rely on hybrid models combining digital systems with manual or paper-based workflows. This was observed across all social security service areas, including communication with beneficiaries, registration and enrolment, contribution collection, customer service, and claims processing. Payment and contribution collection are the most digitised functions across service areas and jurisdictions. In comparison, appeals and grievance handling remain among the least digitalised functions across the region.

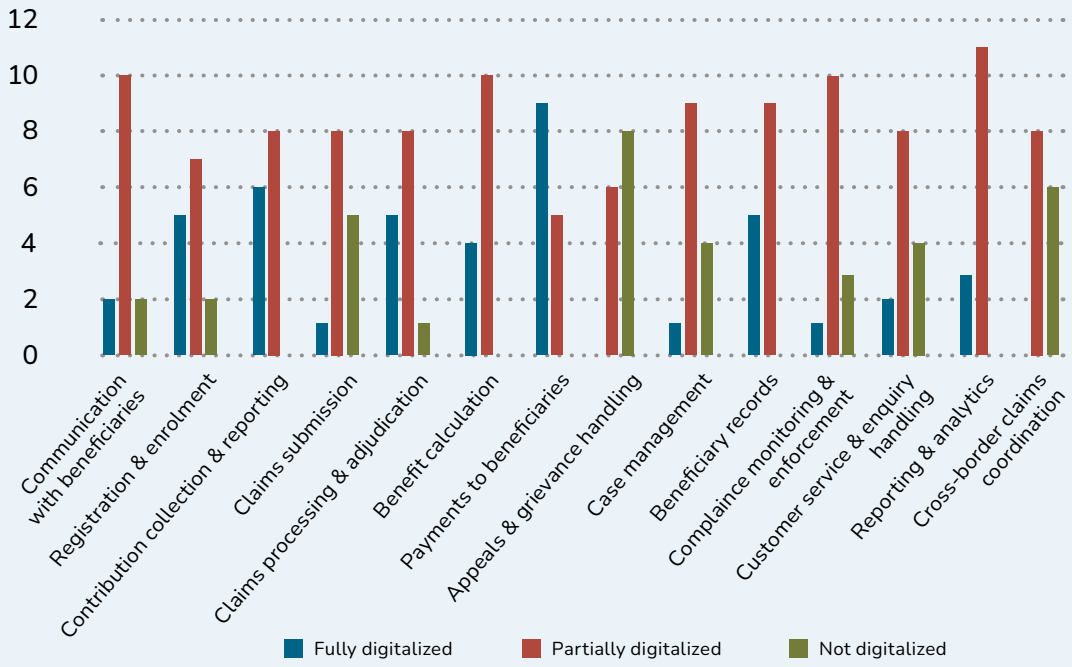
The stakeholder interviews and the consultation workshop reinforced the questionnaire findings and illuminated the institutional dimensions of this digitalisation gap. Interviewees cited staff resistance to new systems, ICT skills shortages, and the challenges of managing cloud-based tools as concrete operational constraints:

> *One of the greatest challenges that we faced was staff buy-in. There was a lot of resistance from the staff … The granular controls and audit trails that are in a modern management system are things that are alien to the more senior staff. The younger the staff, the more open and accepting [they are to] learning the system … We also have another difficulty with our cloud license … we utilise cloud for generation of certain reports … There are moments when the cloud crashes.* *(Interview 1)*

Notably, self-assessment results (see Annex 5) from the three pilot institutions offer a degree of reassurance on administrative maturity. All three rated their administrative systems as 'Established' or 'Advanced' – Antigua and Barbuda (11/15, Established), British Virgin Islands (12/15, Advanced), and Saint Vincent and the Grenadines (12/15, Advanced) – implying that standard operating procedures, service digitalisation, and data collection capacity have progressed meaningfully, even in smaller territories. This positions administrative readiness as a relative regional strength and underscores that the primary barriers to cross-border exchange lie in the legal and interoperability dimensions rather than in daily administrative capability.

These findings indicate that while foundational IT systems are present across much of the region, end-to-end digital workflows are not yet the norm. The predominance of partial digitalisation reflects an institutionally uneven transition, with opportunities to consolidate systems, automate processes, and build the data integrity controls that are a prerequisite for regional interoperability. There are also indications of the introduction of digitised payment functions being prioritised due to the frequency and volume of this activity, as well as the relative ease of such integrations, as banks and financial institutions tend to have a relatively high degree of digitisation.

Figure 5. For each key service area listed below, please indicate the extent to which it is digitised (N=14) (Questionnaire, 2025).



Complete responses from: Anguilla, Antigua & Barbuda, Aruba, Barbados, British Virgin Islands, Dominica, Grenada, Jamaica, Montserrat, Sint Maarten, Saint Vincent & the Grenadines, Turks & Caicos

4.3 Technical infrastructure

The analysis reveals a highly heterogeneous IT landscape across CARICOM social security institutions, a finding that is consistent across all data sources. Institutional autonomy in system selection and development has produced significant technical diversity both domestically and across the region, ranging from legacy mainframe environments to modern enterprise resource planning (ERP) platforms and custom-built applications. This diversity poses considerable challenges for interoperability, regional harmonisation, and cross-border data exchange.

4.3.1 IT systems in use

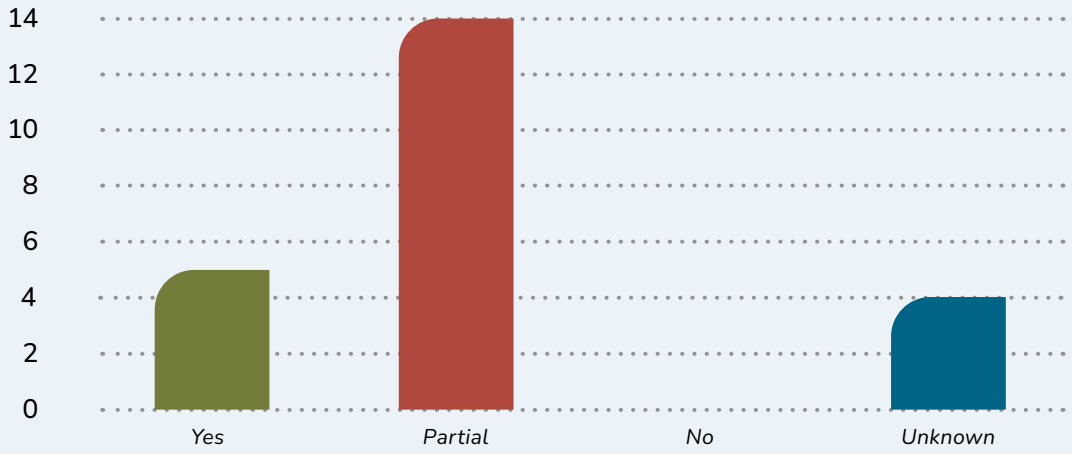
The desk research confirmed the existence of operational, publicly accessible social security portals or claims management systems through official sources in five of 23 jurisdictions: Aruba, Curaçao, Grenada, Saint Lucia, and The Bahamas. For the majority of jurisdictions (14) there was evidence of digital government infrastructure being used, but whether or not this included specific social security platforms could not be validated. For 4 jurisdictions no real evidence could be identified due to insufficient publicly available documentation. Table 7 presents the desk research findings, while Figure 6 summarises the questionnaire responses.

Table 7. Public availability of IT systems or platforms used to manage data and the claims process in organisations (N=23)

Question	Antigua and Barbuda	Barbados	Dominica	Grenada	Guyana	Haiti	Jamaica	Montserrat	Saint Kitts and Nevis	Saint Lucia	Saint Vincent and the Grenadines	Suriname	The Bahamas	Trinidad and Tobago	Anguilla	Belize	Bermuda	British Virgin Islands	Cayman Islands	Curaçao	Turks and Caicos Islands	Aruba	Sint Maarten
CARICOM Status	Member States														Associate Members							Ob-server	
What IT systems or platforms are used to manage data and the claim process in your organisation?																							

Legend: Yes | Partial | No | Unknown

Figure 6. Public availability of IT systems or platforms used to manage data and the claims process in organisations (N=23).



Yes: Aruba, Curaçao, Grenada, Saint Lucia, The Bahamas

Partial: Anguilla, Barbados, Belize, Bermuda, British Virgin Islands, Cayman Islands, Dominica, Guyana, Montserrat, Saint Kitts & Nevis, Saint Vincent & the Grenadines, Suriname, Trinidad & Tobago, Turks & Caicos

No: N/A

Unknown: Antigua & Barbuda, Haiti, Jamaica, Sint Maarten

The questionnaire, interviews, and consultations broadly confirmed the findings of the desk research, including the limited availability of public information on social security-specific systems and how the back-office is organised, operates and is potentially supported by IT systems (Figure 6). With respect to data management and claims processing, a wide range of platforms are currently in use (see Table 8). Several institutions reported continued reliance on legacy platforms, particularly AS/400-based environments (including AS400/SIMIS and AS/400 [SBS] configurations) (e.g. Grenada), in some cases integrated with specialised claims management tools such as Plexis Claims Manager for National Health Insurance (NHI) in British Virgin Islands. Other respondents indicated the use of long-standing systems such as National Insurance Management System in Montserrat, including implementations hosted on OpenVMS with PowerHouse applications. This suggests that a number of institutions operate mature, but potentially aging, core systems that may present constraints in terms of scalability, integration, and modernisation.

At the same time, a number of institutions are leveraging enterprise and commercial solutions. These include SAP ECC 6.0, Microsoft-based ecosystems (including MS Structured Query Language (SQL) Server, MS Dynamics GP, SQL Services Reports, and Power BI) (e.g. Barbados), as well as dedicated benefits administration platforms such as the BLYCE Multi Benefit Solution (MBS) and other benefits management systems in Anguilla. Several respondents also reported using customised or fully custom-built applications tailored to national requirements (e.g., Aruba, Jamaica, Sint Maarten). In some cases, accounting platforms such as QuickBooks are integrated into broader administrative workflows (e.g. Montserrat).

Table 8. Reported IT systems and digital platforms used by CARICOM jurisdictions for data management and claims processing

Jurisdictions	IT system used for data management and claims processing
Anguilla	MS SQL Server, BLYCE Multi Benefit Solution (MBS), MS Dynamics GP, SQL Services Reports, Power BI
Antigua & Barbuda	CAMIS and 2Interact Social Security Administration System (SSAS)
Aruba	Custom built IT systems (PRAS – Pensioen Registratie & Administratie Systeem, SIRAS – Sistema di Registracion y Administracion di Seguronan di trahador) and third-party applications
Barbados	SAP ECC 6.0
British Virgin Islands	AS400 (SBS) and Plexis Claims Manager (NHI)
Dominica	SSAS
Grenada	AS400/SIMIS Application; currently transitioning to a multi benefit solution
Jamaica	Custom built application
Montserrat	National Insurance Management System (NIMS)/Quickbooks

Jurisdictions	IT system used for data management and claims processing
Sint Maarten	Microsoft and customised solutions
Saint Vincent & the Grenadines	NIMS, a PowerHouse application hosted on OpenVMS
Turks & Caicos	Benefits Management System

In summary, the overall picture is one of institutional autonomy in system selection and development, resulting in limited standardisation both domestically and across the region. While many institutions appear to have robust internal systems for data storage and claims processing, the diversity of platforms, ranging from legacy mainframe environments to modern ERP and analytics tools, poses challenges for interoperability, regional harmonisation, and cross-border data exchange. The absence of common architectural standards or shared technical frameworks will require deliberate coordination efforts if CARICOM aims to advance toward more integrated digital social security services. Such collaboration could be between social security organisations. Such efforts should be done in close consultation with relevant national authorities responsible for digital transformation of the public sector, to avoid the duplication of efforts or deviating approaches to interoperability and data governance, frameworks and standards within social security and the public sector at large.

4.3.2 Interoperability with national government systems

The research found that only two jurisdictions (Guyana and Saint Lucia) demonstrate interoperability and actual data exchange with other national government systems. An additional three jurisdictions (Cayman Islands, Jamaica, and Suriname) indicate levels of partial interoperability. The proportion of unknown responses (18 of 23) is attributable primarily to the absence of publicly available official documentation rather than a confirmed lack of integration. This transparency gap itself represents a barrier to regional coordination as social security organisations will find it difficult to identify which data exists, in what form, and whether digital data exchange is possible etc. Table 9 summarises the desk research findings.

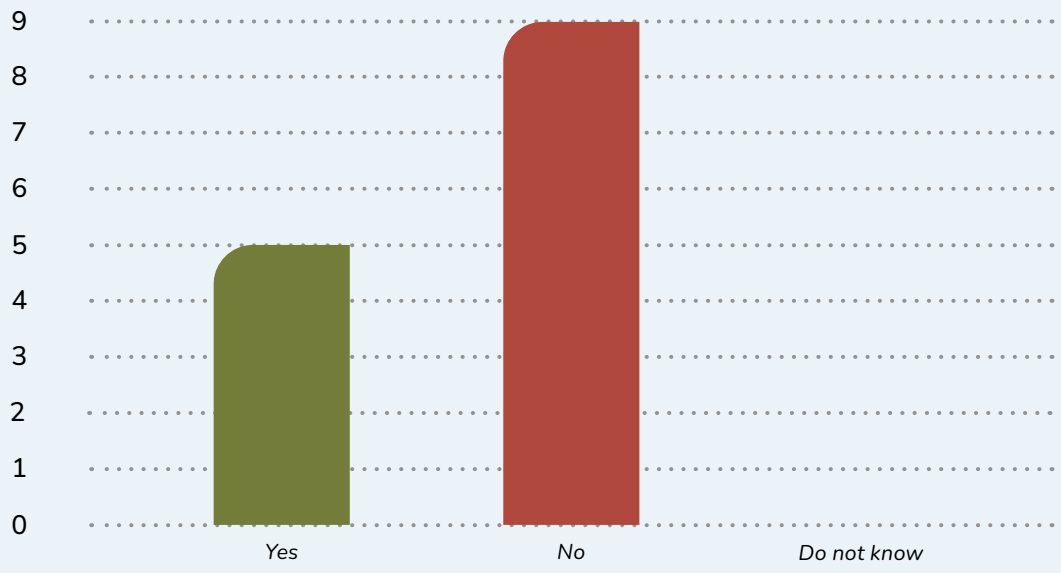
Table 9. Public availability of information on systems interoperability with other government systems (e.g. national ID, tax, health) (N=23)

Question	Antigua and Barbuda	Barbados	Dominica	Grenada	Guyana	Haiti	Jamaica	Montserrat	Saint Kitts and Nevis	Saint Lucia	Saint Vincent and the Grenadines	Suriname	The Bahamas	Trinidad and Tobago	Anguilla	Belize	Bermuda	British Virgin Islands	Cayman Islands	Curaçao	Turks and Caicos Islands	Aruba	Sint Maarten
CARICOM Status	Member States														Associate Members							Ob-server	
Are these systems interoperable with other government systems (e.g. national ID, tax, health)?					Yes		Partial			Yes		Partial							Partial				

Legend: Yes | Partial | No | Unknown

The questionnaire, interviews, self-assessment and consultation workshop broadly confirmed the findings of the desk research. From the questionnaire responses (Figure 7), only four jurisdictions (Anguilla, Antigua and Barbuda, Aruba, and Jamaica) reported that their systems are interoperable with other national systems. The remaining eight respondents reported no such interoperability. Interviews also suggest that this limitation reflects in part the restrictive interpretation of national data protection acts rather than purely technical constraints, a finding that underscores the interconnection between legal and technical barriers noted in Section 4.1.

Figure 7. Are these systems interoperable with other government systems (e.g. national ID, tax, health)? (N=14) (Questionnaire, 2026)



Yes: Anguilla, Antigua & Barbuda, Aruba, Jamaica

No: Barbados, British Virgin Islands, Dominica, Grenada, Montserrat, Sint Maarten, St. Vincent & the Grenadines, Turks & Caicos

Do not know: N/A

Self-assessment data (▶ Annex 5) from the three pilot institutions mirrors this pattern. Antigua and Barbuda, which scored highest on technical infrastructure overall (Advanced, 17/21), scored only partially on interoperability (3/6, Established), consistent with its questionnaire response confirming national interoperability with the Antigua and Barbuda Intellectual Property and Commerce Office (ABIPCO) and the Inland Revenue Division, while CARICOM-level interoperability remains at the planning stage. The British Virgin Islands and Saint Vincent and the Grenadines both rated their technical infrastructure as 'Established' (11/21 and 12/21, respectively), but scored low on interoperability (1/6 Nascent and 3/6 Established), which is consistent with earlier findings that neither has achieved meaningful integration with national or regional government systems. Although not within the CARICOM context, Aruba and Sint Maarten confirmed that proof-of-life data are exchanged through non-automated exchange, including by email, with their partners and counterparts in the Netherlands.

To summarise, the lack of national-level integration not only constrains social security portability and social security organisations individually, but has government wide consequences domestically. It results in the duplication of data collection, quality assurance, management and storage, and contributes to both cost inefficiencies and reduced data quality in service delivery. This suggests the potential benefit of developing or strengthening direct institutional engagement (e.g. on response times for data queries), national and regional overviews in relation to data registries (i.e. which data is managed where) and the classification of schemes (e.g. related to quality and the reliability of data) to operationalise data exchange and social security portability in practice.

4.3.3 Interoperability with CARICOM social security institutions

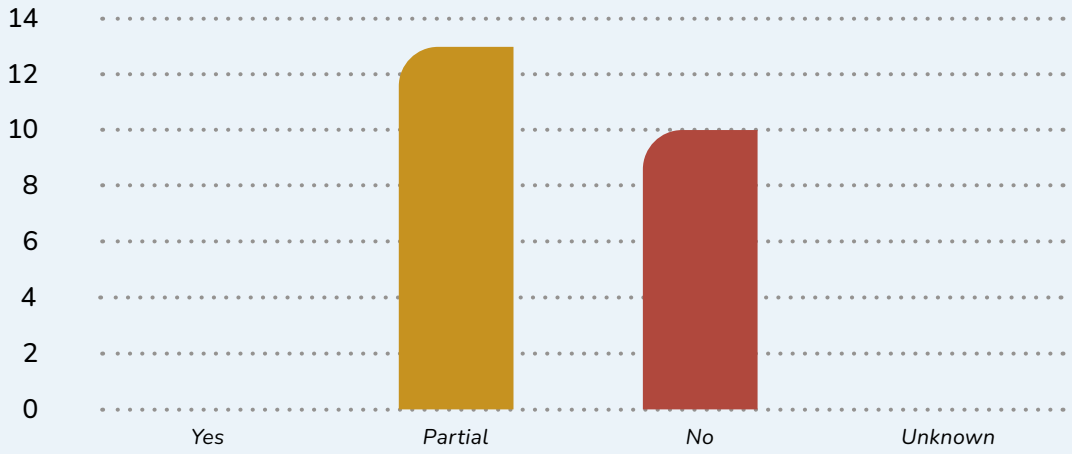
Compared to interoperability at the national level, interoperability within CARICOM social security institutions is even more limited. The desk research found that no jurisdiction has demonstrated live, operational technical interoperability with other social security institutions within CARICOM. Thirteen jurisdictions, all CARICOM member states, are assessed as 'partial', a classification that reflects their participation in the CARICOM Reciprocal Agreement on Social Security, which provides for the legal portability of benefits. However, legal portability does not constitute technical interoperability, and no evidence of active, system-to-system data exchange between social security institutions was identified through publicly available sources. For the remaining ten jurisdictions, predominantly associate members and observers, there is no evidence of system-to-system data exchange, underscoring the structural divide between full member states and other CARICOM affiliates. Table 10 summarises the desk research findings, while Figure 8 summarises the questionnaire responses.

Table 10. Public availability of information related systems' interoperability with other social security institutions within CARICOM (N=23)

Question	Antigua and Barbuda	Barbados	Dominica	Grenada	Guyana	Haiti	Jamaica	Montserrat	Saint Kitts and Nevis	Saint Lucia	Saint Vincent and the Grenadines	Suriname	The Bahamas	Trinidad and Tobago	Anguilla	Belize	Bermuda	British Virgin Islands	Cayman Islands	Curaçao	Turks and Caicos Islands	Aruba	Sint Maarten
CARICOM Status	Member States														Associate Members							Ob-server	
Are these systems interoperable with other social security institutions within CARICOM?	Partial	Partial	Partial	Partial	Partial	No	Partial	Partial	Partial	Partial	Partial	No	No	Partial	No	Partial	No	No	No	No	No	No	No

Legend: Yes | Partial | No | Unknown

Figure 8. Public availability of information related systems' interoperability with other social security institutions within CARICOM (N=14)



Yes: N/A

Partial: Antigua & Barbuda, Barbados, Belize, Dominica, Grenada, Guyana, Jamaica, Montserrat, Saint Kitts & Nevis, Saint Lucia, Saint Vincent & the Grenadines, The Bahamas, Trinidad & Tobago

No: Anguilla, Aruba, Bermuda, British Virgin Islands, Cayman Islands, Curaçao, Haiti, Sint Maarten, Suriname, Turks & Caicos

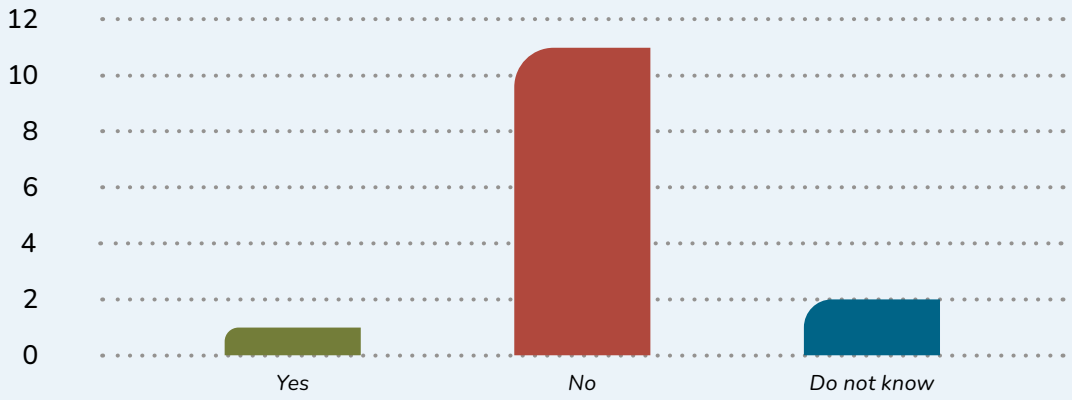
Unknown: N/A

The questionnaire (Figure 9) identified one jurisdiction (Anguilla) that has systems interoperability with other social security institutions in the region.[1] All other respondents reported no interoperability or were uncertain. Despite a CARICOM-wide attempt at regional standardisation (such as through forms), communications and data exchanges internally and with other jurisdictions are still mainly by email, confirming that cross-border digital integration remains at an early stage and is not yet systematically implemented. Contributions from Aruba, Belize and Sint Maarten (Consultation Workshop, 2026) confirmed this when highlighting that the low volumes of proof-of-life data is done manually, as did the interviews, e.g.:

> *There's a common CARICOM form … to ensure that we have standardised requests … but [in terms of] API hookup or sharing a network … we have not gotten to that point. Right now, our means of communication is using a secure email to exchange information. Depending on the maturity of the systems, some of that information might be produced manually by other territories. We are producing it digitally here [in Barbados], converting it into a manual form, and sending it out to respective persons.* (Interview 2)

1 Anguilla reported some degree of interoperability with other social security institutions in the region; however, the questionnaire response did not identify the specific partner institutions or operational functions involved.

Figure 9. Are these systems interoperable with other social security institutions within CARICOM (N=14) (Questionnaire, 2025)



Yes: Anguilla, Curaçao

No: Antigua & Barbuda, Aruba, Barbados, Belize, British Virgin Islands, Dominica, Grenada, Montserrat, Sint Maarten, Saint Vincent & the Grenadines, Turks & Caicos

Do not know: Jamaica

To summarise, the lack of cross-border social security collaboration for data exchange (manual or digital), constrains social security portability in practice. Like the lack of national-level integration this also constrains social security organisations individually, and has government wide consequences domestically.

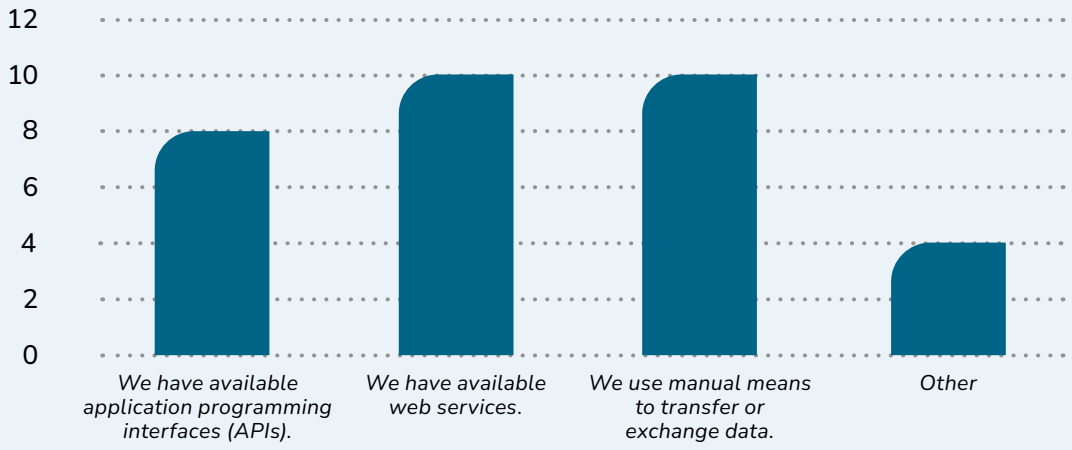
4.3.4 Data exchange capabilities and barriers

In terms of technical capabilities for data exchange, several institutions reported the availability of APIs and web services, indicating that foundational technical building blocks for interoperability are emerging in parts of the region. However, the majority of responding social security organisations continue to rely on non-automated means (e.g. email, spreadsheets, or paper-based processes) for transferring or exchanging data. This reliance on manual mechanisms introduces risks related to data security, accuracy, timeliness, and auditability. Figure 10 summarises the questionnaire findings related to data exchange capabilities and barriers.

The risks inherent in manual data exchange are further underscored by the self-assessment results (▶ Annex 5) on security and data protection, where all three pilot institutions scored in the low-to-partial range (Antigua and Barbuda: 1/6 Nascent; Saint Vincent and the Grenadines: 2/6 Emerging; British Virgin Islands: 3/6 Established). Particularly notable is that Antigua and Barbuda, one of the more technically advanced institutions in the pilot, reported that end-to-end encryption is not in use for data transfers and that data breach response protocols are only at the planning stage.

This pattern suggests that security practices may not be keeping pace with digitalisation efforts across the region, representing a significant operational risk as institutions move toward more active data exchange arrangements.

Figure 10. What are your current systems' capabilities in terms of data integration and exchange (N=14) (Questionnaire, 2025)



We have available application programming interfaces (APIs): Anguilla, Aruba, Barbados, Belize, Grenada, Sint Maarten, Turks & Caicos, Curaçao

We have available web services: Anguilla, Aruba, Belize, British Virgin Islands, Curaçao, Dominica, Grenada, Jamaica, Sint Maarten, Turks & Caicos

We use manual means to transfer or exchange data: Anguilla, Aruba, Barbados, British Virgin Islands, Dominica, Grenada, Jamaica, Montserrat, Turks & Caicos

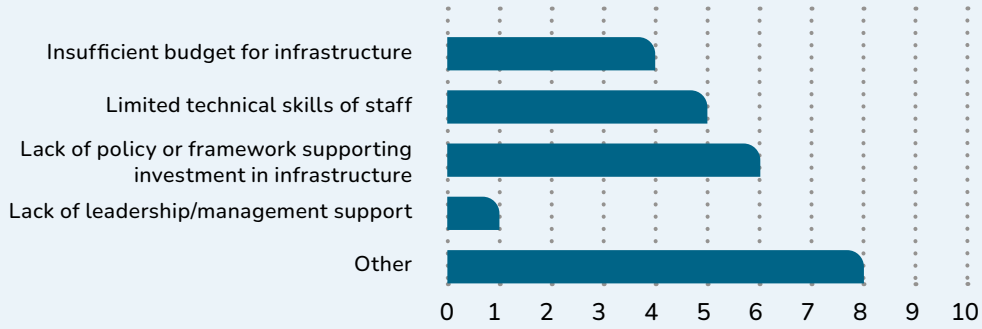
Other: Antigua & Barbuda, British Virgin Islands, Jamaica, Saint Vincent & the Grenadines

The barriers identified by questionnaire respondents (Figure 11) reinforce the findings in the previous section. The most frequently cited constraints were lack of a policy or infrastructure investment framework and 'Other', each reported by six jurisdictions, followed by limited technical skills among staff (five jurisdictions) and insufficient budget for infrastructure (four jurisdictions). Limited leadership or management support was cited by one jurisdiction, Sint Maarten.

The six jurisdictions selecting 'Other' provided additional contextual factors related to the legal, technical, and governance dimensions in their jurisdiction. Several pointed to policy and governance gaps, including the absence of a regional interoperability policy (Saint Vincent and the Grenadines), lack of clarity on what information should be shared (Barbados), and legislative constraints limiting data exchange (Aruba). On the technical side, legacy systems were cited as a concrete barrier to interoperability, although at least one jurisdiction (British Virgin Islands) noted that an active system

upgrade is underway. Two further jurisdictions flagged the absence of an agreed information-sharing infrastructure and investment framework as core obstacles (Antigua and Barbuda, Turks and Caicos). The consultation workshop confirmed this pattern (Consultation Workshop, Pop-up Survey, 2026).

Figure 11. What technical or IT-related barriers and challenges do you face in facilitating cross-border data exchange? (N=14) (Questionnaire, 2025)



Insufficient budget for infrastructure: Aruba, Dominica, Montserrat, Sint Maarten

Limited technical skills of staff: Aruba, Barbados, Jamaica, Montserrat, Sint Maarten

Lack of policy or framework supporting investment in infrastructure: Anguilla, Barbados, Dominica, Grenada, Montserrat, Sint Maarten

Lack of leadership/management support: Sint Maarten

Other: Antigua & Barbuda, Aruba, Barbados, Belize, British Virgin Islands, Curaçao, Sanit Vincent & the Grenadines, Turks & Caicos

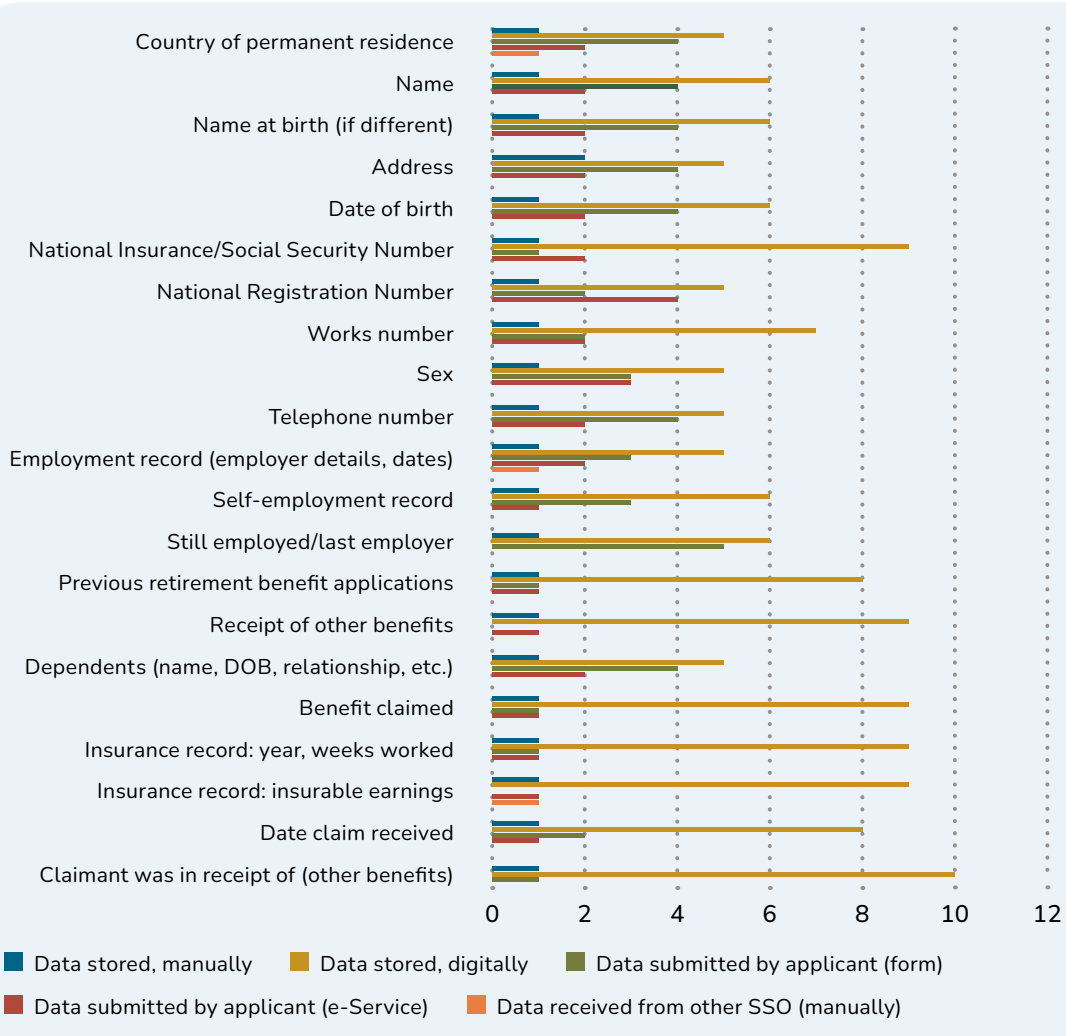
To summarise, the overall findings show that technical interoperability in the context of Caribbean social security remains limited and uneven, domestically and between jurisdictions. While some social security organisations have begun to develop APIs, web services, and other digital building blocks, most continue to rely on non-automated exchange mechanisms such as email, spreadsheets, and paper-based processes. The main barriers are not only technical, but also institutional and governance-related, including legacy systems, limited skills, insufficient investment, and the absence of shared standards and coordination frameworks for secure data exchange.

4.4 Key data sets and processing

4.4.1 Data sets collection, storage, and exchange

With respect to data capture channels, the results of the questionnaire (Figure 12) show that many key datasets continue to be submitted by applicants through traditional forms. For personal identification and contact information (e.g. country of residence, name, address, telephone number), four jurisdictions (Aruba, Antigua and Barbuda, Jamaica, Turks and Caicos) report continued reliance on paper-based forms. Employment and self-employment records are also frequently submitted via forms, with limited uptake of electronic service channels.

Figure 12. For each of the datasets listed below, please indicate how this data is currently stored or exchanged in your system (N=14) (Questionnaire, 2025)



Complete responses from: Antiqua & Barbuda, Belize, Aruba, Barbados, British Virgin Islands, Curacao, Dominica, Grenada, Jamaica, Montserrat, Sint Maarten, Turks & Caicos

Incomplete responses from: Anguilla, Saint Vincent & the Grenadines

Electronic submission through e-Services[2] is present, but uneven. Certain identifiers, such as the national registration number and sex, show relatively higher use of e-Service submission channels in four jurisdictions (Antigua and Barbuda, British Virgin Islands, Sint Maarten, Jamaica) compared to other data elements. Interview evidence also mentions that e-Services are used to effectively share data with employers and service providers, especially when it comes to insurance information:

> *Currently, we only use our web services for our national health insurance … we utilise [it] for communication between our employers where they would share contribution and registration information. We also have web services for our providers [where they] would upload claims information and then obviously, the payment of those claims would go back to the provider digitally.* *(Interview 3)*

However, for many employment-related and benefit-history datasets (e.g. still employed/last employer, previous retirement applications, benefit claimed, insurance records), electronic submission was reported only by Antigua and Barbuda. This suggests that while back-office data storage is largely digital, front-end service interfaces remain partially digitised in several jurisdictions, with hybrid intake models still common. Interview evidence further explains this hybrid dynamic:

> *So for instance, we have a web portal [which] allows claimers to submit their claim online … but then, once the claim gets inside [the National Insurance System] … some of the process is not automated … The system should be able to calculate how much the benefits that the person is allowed to get. [But] in some cases, persons need to manually calculate that … So you have automation in the customer facing end, but in terms of the backend, you still have that manual intervention. You still have persons having to go and calculate … printing stuff, signing off on it.* *(Interview 4)*

Importantly, cross-institutional data exchange remains limited. Very few datasets are reported as being received from other social security organisations and, where this occurs, it is primarily through manual means. For instance, Dominica reported receiving the 'country of permanent residence' dataset from external institutions in this manner, while Sint Maarten indicated the same for 'employment records' and 'insurable earnings' data. Interview evidence also explains that life event data should be shared within CARICOM and the region, reinforcing earlier findings with respect to technical infrastructure, which highlighted the absence of interoperability frameworks and structured electronic data exchange mechanisms within CARICOM:

2 This report follows the United Nations E-Government Development Index (EGDI) definition for online electronic services (i.e. e-Services) which refers to information and communication technologies (ICTs) and web-based platforms by governments or public institutions to deliver public services, information, and data to citizens, businesses, and other stakeholders.

> *So … in the case of a death of a person, that date is important for us … especially for a pensioner. We don't have anything connecting us to births and deaths [life events]. So, when somebody registers that life event … we don't automatically get that information.*
> *(Interview 4)*

In terms of data storage, the questionnaire found evidence that core social security datasets are currently predominantly stored digitally across participating institutions. No respondent reported exclusive manual storage for any of the listed data elements. Basic identity attributes, including name, name at birth, address, and date of birth are digitally stored by five institutions (Anguilla, Barbados, Dominica, Grenada, Montserrat). Foundational identifiers such as the national insurance/social security number and insurance record data (including weeks worked and insurable earnings) show even higher levels of digital storage, with seven jurisdictions (Aruba, Barbados, British Virgin Islands, Dominica, Grenada, Montserrat, Turks and Caicos) maintaining these datasets electronically. Similarly, records related to benefit history, such as previous retirement applications, benefits claimed, and receipt of other benefits, are largely digitally maintained. This strong trend toward digital storage suggests that the region has made substantial progress in transitioning away from paper-based record-keeping for core beneficiary and contribution data. From a systems perspective, this establishes an essential precondition for interoperability, automation, analytics, and cross-border exchange. However, digital storage alone is not sufficient to enable interoperability or standardised data structures.

In summary, the questionnaire demonstrates that while internal digital record-keeping is well advanced for core social security data, the digital transformation of intake processes and (cross-border) data exchange remains incomplete. The persistence of manual submission channels and the absence of electronic exchange between social security organisations indicate that operational efficiency, data quality, and timeliness could be further strengthened through expanded e-Service adoption, standardised data models, and the implementation of secure regional interoperability frameworks to facilitate social security portability.

4.4.2 Key challenges in data and claims processing

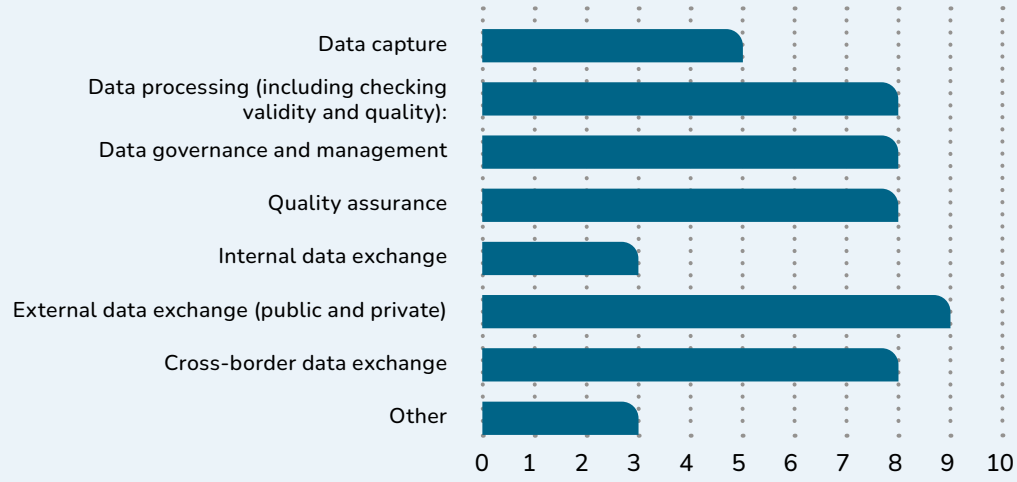
In their questionnaire responses, social security organisations (Figure 13) emphasised that challenges are present across the full data life cycle; that is, from data capture and data processing and management to cross-border exchange. Data processing, including validation and quality checks, constitutes the most widely cited challenge, affecting a large majority of responding social security organisations, including time consuming and multi-stage verification processes. Interviewees similarly highlighted the complexity of these processes, which involve multiple verification stages, liaison with counterpart institutions in other territories, and sequential audit and calculation steps:

> *When an application is received by the National Insurance and Social Security Service, we go through the normal checks to ensure via your basic records, your birth certificate, your passport, your ID card … other forms of information … Once that information is sent in, we use those as basis for verification. Once you've indicated on the back of your application that you worked in a territory to which we have an agreement, we will then source that information … we'll send that off to the territory, then it is returned to us indicating that the information has been verified. We do our checks to ensure if there's anything questionable, then we will refer back to the territory … [Then] our calculations are done, and at that process, there's [another] verification because it goes through an audit and calculation process … [Then if] we determined that the information is indeed correct, we will process and payments are issued.*
> *(Interview 2)*

Data governance and management issues are also prominent, suggesting that formal data stewardship frameworks, standardised definitions, and quality controls are not consistently implemented. Data capture remains a challenge in several jurisdictions, reflecting possible issues with digitisation at source, the integration of legacy systems, or reliance on manual data entry. Quality assurance concerns and limitations in both internal and external data exchanges were also widely reported. Interview evidence sheds light on the data capture and quality challenges:

> *[One of the] challenges has been legacy data because it has to be converted to our modern databases … [Another challenge is] of course, making sure that that data was clean and correct before we bring it into the new system.* *(Interview 3)*

Figure 13. What are the key challenges in data and claims processing? (Please select all that apply) (N=14) (Questionnaire, 2025)



Data capture: Antigua & Barbuda, British Virgin Islands, Dominica, Montserrat, Sint Maarten

Data processing (including checking validity and quality): Anguilla, Antigua & Barbuda, Barbados, British Virgin Islands, Grenada, Jamaica, Montserrat, Sint Maarten

Data governance and management: Anguilla, Antigua & Barbuda, Aruba, Belize, British Virgin Islands, Jamaica, Saint Vincent & the Grenadines, Sint Maarten

Quality assurance: Anguilla, Antigua & Barbuda, Aruba, Barbados, Belize, Dominica, Grenada, Sint Maarten

Internal data exchange: Aruba, British Virgin Islands, Sint Maarten

External data exchange (public and private): Anguilla, Antigua & Barbuda, Curaçao, Aruba, Jamaica, Montserrat, Sint Maarten, Saint Vincent & the Grenadines, Turks & Caicos

Cross-border data exchange: Anguilla, Aruba, Barbados, British Virgin Islands, Dominica, Grenada, Saint Vincent & the Grenadines, Sint Maarten

Other: British Virgin Islands, Saint Vincent & the Grenadines

Importantly, cross-border data exchange is identified as a challenge by many jurisdictions, reinforcing earlier findings related to legal and technical constraints. The combination of governance, technical, and process-related challenges indicates that strengthening cross-border exchange will require systemic reforms rather than isolated technical upgrades. One of the contextual challenges associated with cross-border data exchange in the Caribbean is the relatively small populations. The volume of service requests and the capacities of social security organisations are, therefore, relatively low, limiting economies of scale and the justification for investments in digital solutions and systems, as emphasised at the stakeholder consultation workshop (Consultation Workshop, 2026). Another cross-border data exchange challenge is the varying turn-around time for data requests, which leads to inconsistencies in delivery time for each specific case:

> *Sometimes it takes several requests. We don't know if it's a case in point where from their end, they can't verify the person because in their system the person has a different name … we don't know what the delays are. Sometimes, it can take an extraordinary period of time for other territories to respond to us, in which case we have to follow up with second or third requests.* *(Interview 2)*

To summarise, there are challenges across the full data life cycle, with processing and verification being the biggest bottleneck because of slow, multi-stage checks and cross-jurisdiction back-and-forth. Data capture, governance, and quality assurance was found to be weak, reflecting inconsistent stewardship, limited standardisation, legacy systems, and manual or weakly integrated processes. Cross-border exchange is a key systemic weakness, shaped by technical and legal barriers, uneven response times, repeated follow-ups, and data mismatches. A further structural gap is limited scale – small populations and low case volumes weaken the case for major digital investment. Overall, isolated IT fixes will not be enough; stronger governance, cleaner source data, standard definitions, and end-to-end reform are needed to facilitate not only social security portability, but also internal organisational efficiency.

4.5 Cross-border data exchange

4.5.1 Involvement in regional and bilateral cross-border data exchange

Despite the legal, technical, and operational constraints identified in previous sections, the questionnaire, interviews, self-assessment and consultation workshop confirmed that the majority of responding social security organisations participate in some form of bilateral or regional cross-border data exchange initiative.

With respect to the questionnaire (Figure 14), participation in such arrangements was reported by 8 of 12 respondents (Anguilla, Antigua and Barbuda, Aruba, Barbados, Dominica, Grenada, Sint Maarten, and Saint Vincent and the Grenadines). The self-assessment scores reported by Antigua and Barbuda, as well as Saint Vincent and the Grenadines, confirms this (▶ Annex 5), as does the exchange of data between Aruba, Curacao and Sint Maarten (Consultation Workshop, 2026). Two jurisdictions (British Virgin Islands and Montserrat) are not involved in data exchange, while two others (Jamaica and Turks and Caicos) are uncertain.

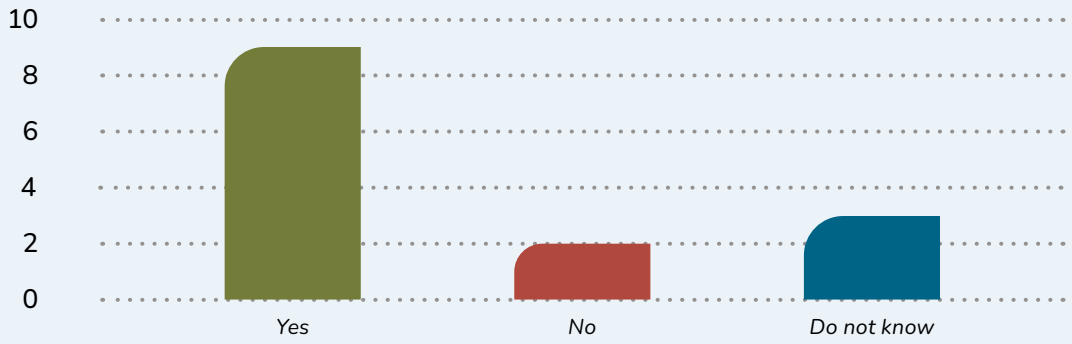
In the interviews, one associate member explained that while they are not part of the agreement, they do have bilateral arrangements with several Caribbean jurisdictions:

> *While we are not a part of the Reciprocal Agreement … we do have a relationship with [some] of the Caribbean islands … to administer our pensions to persons who have worked in [our jurisdiction] and have relocated to their hometown … We had problems where post office was shut down [and also the exchange rate, such as during the recent hurricane and the pandemic], where persons had difficulties getting their pensions … So what we currently do with those islands is that on a monthly basis, we have them administer the pension … it's been administered by the counterpart social security system where we dispose the funds to them and then they pay [the] benefits on our behalf. It works tremendously well for us because the customers have reported that they now get their pensions on time … we've been doing that for almost more than five or six years.* *(Interview 3)*

Moreover, as imparted in the interviews, Barbados has data exchange agreements not only with CARICOM and neighbouring jurisdictions, but also with countries such as Canada and the United Kingdom (UK), such as with information related to earnings; the British Virgin Islands also have pension-related agreements with the United States of America (USA), while Antigua and Barbuda is considering entering into agreements with the UK and the USA due to increasing demand from end-users. Additional evidence from the regional consultations revealed that Aruba, Curaçao and Sint Maarten have established agreements with the Netherlands for data exchange on proof-of-life events:

> *The data exchange that we have is limited to old age pensioners. So, we verify with each other if the pensioners, for example, of the Netherlands that are living in [our jurisdiction], if they're alive or not, instead of each individual having to submit a certificate of life. So basically, it is limited just to verification of proof-of-life between the countries … So the other [datasets], we don't exchange. We are working on that for the future.* *(Regional Consultation 2)*

Figure 14. Has your institution been involved in any regional or bilateral cross-border data exchange initiatives? (N=14) (Questionnaire, 2025)



Yes: Anguilla, Antigua & Barbuda, Aruba, Barbados, Curaçao, Dominica, Grenada, Saint Vincent & the Grenadines, Sint Maarten

No: British Virgin Islands, Montserrat

Do not know: Jamaica, Belize, Turks & Caicos

To summarise, in practice, data exchange is mainly identified outside the context of the CARICOM portability agreement, notably through bilateral pension and verification arrangements with Caribbean neighbours and countries such as the United Kingdom, Canada, the Netherlands, and the United States of America, where higher volumes and user demand create sufficient scale. These arrangements have the potential to enhance service delivery, particularly by improving the reliability of pension payments and proof-of-life processes. However, important gaps remain: many exchanges are still narrow in scope, limited to specific data types, and do not cover the full range of services envisaged by the CARICOM objectives for social security portability. Moreover, existing arrangements tend to be partial and fragmented rather than fully integrated within the individual service or social security organisation.

4.5.2 Technical standards for data interoperability

In terms of technical standards used for interoperability (Figure 15), two distinct, but complementary, layers of technical implementation can be identified. At the interface layer, APIs are the most commonly reported mechanism, as reported by 8 of 12 jurisdictions (Antigua and Barbuda, Aruba, Barbados, Grenada, Jamaica, Sint Maarten, Saint Vincent and the Grenadines, and Turks and Caicos).

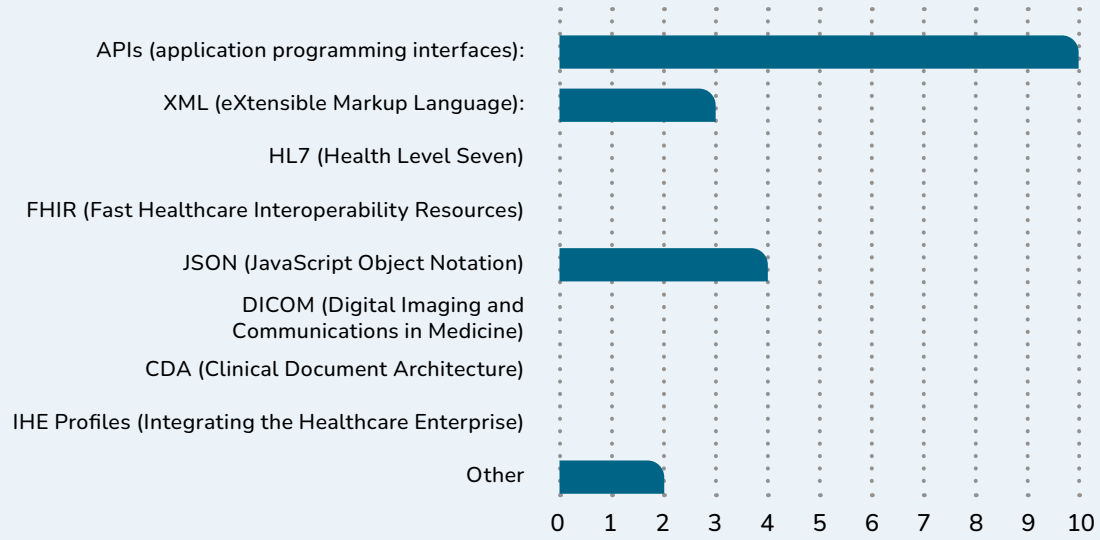
With respect to the data format layer, eXtensible Markup Language (XML) is used by Anguilla and Aruba, while JavaScript Object Notation (JSON) is used in jurisdictions such as Aruba, Barbados, and Saint Vincent and the Grenadines. As is standard practice, jurisdictions using APIs would typically employ XML or JSON as the underlying data format for the information exchanged. These layers are complementary rather than alternative approaches.

Two jurisdictions (British Virgin Islands and Dominica) reported using other standards without further specification. No respondents reported the use of healthcare-specific standards such as Health Level Seven (HL7) or Fast Healthcare Interoperability Resources (FHIR), which is consistent with the social security focus of the questionnaire.

The need for common technical specifications, such as a regional API standard with a defined XML or JSON schema, was exemplified during the regional consultation workshop:

> *I think it's thinking of IT in silos and not having an overarching IT design or data exchange protocol. So many institutions have their own data formats and there is no governance about interoperability agreements between institutions. So it's a practical challenge around operationalising it, like how do we put it in place? ... And then there's an additional layer [that] the data may not be defined in the same way or structured.* (Regional Consultation 1)

Figure 15. What technical standards (e.g. APIs, XML, HL7) are used for data interoperability? (Please select all that apply) (N=14) (Questionnaire, 2025)



APIs (application programming interfaces): Antigua & Barbuda, Aruba, Barbados, Belize, Curaçao, Grenada, Jamaica, Sint Maarten, St. Vincent & the Grenadines, Turks & Caicos

XML (eXtensible Markup Language): Anguilla, Aruba, Belize

HL7 (Health Level Seven): None

FHIR (Fast Healthcare Interoperability Resources): None

JSON (JavaScript Object Notation): Aruba, Barbados, Belize, St. Vincent & the Grenadines

DICOM (Digital Imaging and Communications in Medicine): None

CDA (Clinical Document Architecture): None

IHE Profiles (Integrating the Healthcare Enterprise): None

Other: British Virgin Islands, Dominica

To summarise, the approach to standards for data and data exchange in the Caribbean is fragmented and inconsistently documented. The absence of a shared interface and data format standard across institutions creates barriers to regional interoperability, as systems built on different API architectures or incompatible data formats cannot exchange information without additional translation layers. Harmonising around common technical specifications, such as a regional API standard with a defined XML or JSON schema, would be a prerequisite for scalable cross-border data exchange and thus social security portability in practice.

4.5.3 Requested service areas for cross-border data exchange

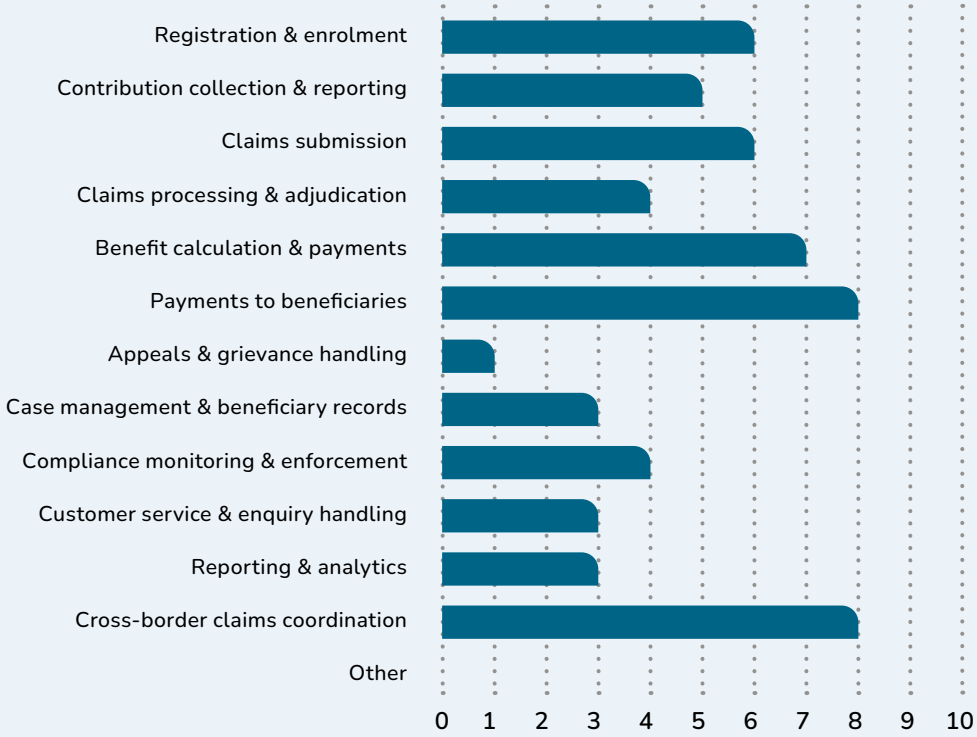
Regarding service demand related to cross-border data exchange (Figure 16), cross-border claims coordination emerges as the most frequently requested service area by 8 of 12 respondents (Anguilla, Antigua and Barbuda, British Virgin Islands, Dominica, Grenada, Jamaica, Montserrat, Saint Vincent and the Grenadines). Benefit calculation and payments, payments to beneficiaries, contribution collection and reporting, and registration and enrolment are among the most frequent social security process claims involving portability.

This demand profile reflects the practical realities of labour mobility within CARICOM and underscores the operational importance of timely and accurate cross-border data exchange, as well as the benefit of social security portability for the end-user. Figure 16 summarises the questionnaire responses related to the most requested service areas for cross-border data exchange.

Taken together, these sections indicate that cross-border data exchange is technically possible, but not yet fully standardised across CARICOM social security institutions. APIs, XML, and JSON are in use, but the lack of common schemas and interoperability agreements continues to constrain exchange, while cross-border claims coordination emerged as the most requested service area.

To summarise, the findings on cross-border data exchange present a broadly consistent picture across the data sources: there is clear regional recognition of the importance of coordinated social security services, anchored in the end-user value of portability. However, the practical delivery of this objective remains constrained by limited operational capacity, incomplete legal enablement, and weak technical interoperability. Existing exchange mechanisms are still predominantly manual, and data-sharing arrangements are often insufficiently specific or unevenly implemented domestically and across borders. Addressing these gaps will require coordinated action to strengthen legal and regulatory frameworks, standardise data and systems, and build institutional capacity in order to realise the objectives of the CARICOM Agreement on Social Security.

Figure 16. Which of these service areas are the most requested in terms of cross-border data exchange? (Please select all that apply) (N=14) (Questionnaire, 2025)



Registration & enrolment: Anguilla, Aruba, British Virgin Islands, Belize, Montserrat, Sint Maarten

Contribution collection & reporting: Anguilla, Antigua & Barbuda, Belize, British Virgin Islands, Jamaica

Claims submission: British Virgin Islands, Belize, Dominica, Montserrat, Sint Maarten, Jamaica

Claims processing & adjudication: Antigua & Barbuda, Belize, Jamaica, Sint Maarten

Benefit calculation & payments: Antigua & Barbuda, Barbados, Belize, British Virgin Islands, Grenada, Jamaica, Sint Maarten

Payments to beneficiaries: Anguilla, Aruba, Barbados, Belize, British Virgin Islands, Dominica, Jamaica, Turks & Caicos

Appeals & grievance handling: Jamaica, Belize, Turks & Caicos

Case management & beneficiary records: Antigua & Barbuda, Dominica, Sint Maarten

Compliance monitoring & enforcement: Anguilla, Belize, Curaçao, Turks & Caicos

Customer service & enquiry handling: Aruba, Jamaica, Montserrat

Reporting & analytics: Anguilla, Jamaica, Montserrat

Cross-border claims coordination: Anguilla, Antigua & Barbuda, British Virgin Islands, Dominica, Grenada, Jamaica, Montserrat, St. Vincent & the Grenadines

Other: N/A



5 Gap analysis

This section provides a constructive, but critical, fact-based analysis of the current state of cross-border social security portability across the 23 jurisdictions covered. It identifies the present state-of-affairs, key strengths and weaknesses, and principal gaps. Table 11 presents a heatmap triangulation of the findings and assessment of the desk research, questionnaire, interviews and self-assessment and consultation workshop, with Table 12 providing an assessment across the five dimensions of the analysis.

Table 11. Heatmap of cross-border data exchange readiness and interoperability in CARICOM

		Does your country have legislation that governs the sharing and reuse of general, social security, and personal data?	Is there a specific provision supporting international or cross-border data exchange?	Does your legislation (as described in previous questions) provide sufficient support for electronic and cross-border social security data exchange with peers or partner organi-sations in other countries (e.g. with CARICOM)?	What IT systems or platforms are used to manage data and the claim process in your organisa-tion?	Are these systems interoperable with other government systems (e.g. national ID, tax, health)?	Are these systems interoperable with other social security institutions within CARICOM?
Antigua & Barbuda	Member states						
Barbados							
Dominica							
Grenada							
Guyana							
Haiti							
Jamaica							
Montserrat							
Saint Kitts & Nevis							
Saint Lucia							
Saint Vincent & the Grenadines							
Suriname							
The Bahamas							
Trinidad & Tobago							

		Does your country have legislation that governs the sharing and reuse of general, social security, and personal data?	Is there a specific provision supporting international or cross-border data exchange?	Does your legislation (as described in previous questions) provide sufficient support for electronic and cross-border social security data exchange with peers or partner organisations in other countries (e.g. with CARICOM)?	What IT systems or platforms are used to manage data and the claim process in your organisation?	Are these systems interoperable with other government systems (e.g. national ID, tax, health)?	Are these systems interoperable with other social security institutions within CARICOM?
Anguilla	Associated members						
Belize							
Bermuda							
British Virgin Islands							
Cayman Islands							
Curaçao							
Turks & Caicos							
Aruba	Observers						
Sint Maarten							

Legend: Yes | Partial | No | Unknown

Table 12. Regional assessment across five dimensions.

Dimension	Current status (CARICOM)	Gap analysis (prioritised)
Legal	7/14 jurisdictions have data laws; 4/14 have cross-border provisions; 2/12 fully support e-exchange of social security data	• No dedicated CARICOM legal basis for cross-border social security data exchange • General data protection laws exist, but do not yet provide CARICOM-specific enablement for portability • Limited harmonisation of legal provisions for mutual recognition, data sharing, and institutional cooperation • No binding regional trust framework for lawful electronic exchange
Technical	Heterogeneous systems (AS400 – SAP); APIs emerging (5/14); no CARICOM interoperability	• No CARICOM-wide interoperability standards or trust framework • Fragmented technical infrastructure prevents scalable API exchange • Missing resilient core registries and digital identity verification • Heterogeneous systems (AS400 – SAP); APIs emerging (5/12)
Administrative	Partial digitalisation (no service fully digital end-to-end); hybrid workflows dominant	• No end-to-end digital workflows across 14 core service areas • Manual interventions persist across claims processing, payments, appeals
Cross-border	Claims coordination top demand; manual processes; fragmented standards	• Lack of operational regional exchange blocks totalisation/exportability • Manual liaison processes create delays in claims aggregation • No standardised electronic protocols for proof-of-life verification
Data	Core datasets digitised; manual intake dominant; no SSO electronic exchange	• No regional data dictionary • Heterogeneous formats and manual validation prevent automation • Missing automated quality controls

5.1 Legal framework: Foundation exists but fragmented

The analysis found that the Caribbean region has a meaningful legal and policy basis for cross-border social security portability. Social security portability is already anchored in the CARICOM Reciprocal Agreement on Social Security and its 2013 Protocol, which together establish the principle that benefit rights should not be lost when people move across borders within the region. However, the regional framework has not yet been translated into a coherent for-purpose legal environment that enables

routine information and data exchange across all jurisdictions covered in the analysis, neither does it explicitly mention digital data exchange where relevant and feasible. It remains incomplete, unevenly translated into domestic law, and insufficiently operational for routine digital data exchange.

The first important finding is that the region is not starting from a legal vacuum. Many jurisdictions already have some of the domestic legal building blocks needed for cross-border data exchange. The analysis found that 16 of 23 jurisdictions have data protection legislation in place, and 7 jurisdictions reported in their questionnaire responses that they had legislation governing data sharing and reuse in place. This suggests that there is already a partial legal infrastructure that could support more secure and structured cross-border exchange if it were better aligned with regional portability requirements. The existence of pending or planned reforms in some jurisdictions, including Montserrat and Saint Vincent and the Grenadines, also create an opportunity to align national legislative updates with the regional agenda.

At the same time, the analysis found that legal readiness does not extend to the more specific and operational requirements of social security portability. The main gap is not simply the absence of relevant legal provisions, but the absence of adapted legal enablement for contribution histories, benefit coordination, proof-of-life verification, and institutional cooperation between social security organisations. Where cross-border provisions do exist, they are generally broad and not designed to support routine data exchange (digital or otherwise) or the processes required for social security portability. This creates uncertainty for institutions and limits the practical use of legal frameworks for coordinated benefit delivery.

What emerges from this pattern is not merely an issue of technical drafting, but a problem of legal certainty. In some jurisdictions, data protection laws may be interpreted as a constraint rather than an enabler of lawful exchange, even when no explicit prohibition exists. This matters because institutions need to have both the legal mandate and the confidence that they can exchange data for legitimate administrative purposes without breaching domestic obligations. A legal framework that generates operational uncertainties may, in turn, result in social security organisations and their partners behaving cautiously, delaying exchanges and relying on manual workarounds.

The key gap, therefore, is not the absence of legal foundation, but the absence of harmonised and operational legal certainty. The region has broad principles, but lacks social security-specific legal provisions that clearly authorise, govern and safeguard routine electronic cross-border exchange. This legal ambiguity constrains administrative and technical reform, because institutions cannot build robust digital systems on uncertain legal ground. One response could be the development of a common legal reform package for participating jurisdictions such as the model provisions, standard clauses, or a regional legislative checklist – focused specifically on social security portability, electronic records, lawful exchange purposes, data minimisation, access controls, auditability and institutional responsibilities. Such an approach would not require full legal uniformity, but it would create a more consistent minimum standard across jurisdictions.

5.2 Administrative systems: Transitional phase

The analysis found that administrative systems across the region are in transition. They are sufficiently developed to sustain core social security operations, but they are not yet redesigned to support efficient and dependable cross-border portability of social security benefits. The evidence shows that digitalisation is already underway across the region, but it remains partial, uneven and heavily reliant on hybrid workflows in which manual back-office processes continue to play a central role. No social security organisation reported end-to-end digital workflows across the main service areas examined. Instead, digital and manual processes coexist across registration, contribution collection, claims handling, communication with beneficiaries, compliance, reporting and cross-border coordination.

A clear strength is that administrative systems are not static. The analysis found that all jurisdictions have some form of IT-supported back office, and that some operational areas are more advanced than others. Payment functions and contribution collection appear to be among the more digitised service areas. Beneficiary records, compliance monitoring and reporting also show comparatively stronger levels of digital support. This is significant because it suggests that institutions have already digitised several high-volume or operationally critical functions. The pilot self-assessments reinforce this picture. Antigua and Barbuda scored 11 out of 15 on administrative systems, the British Virgin Islands scored 12 out of 15, and Saint Vincent and the Grenadines scored 12 out of 15, placing them in 'Established' or 'Advanced' ranges. These are no signs of administrative systems in collapse. These are signs of institutions that have made meaningful progress, especially in internal process management.

The main weakness identified is that this progress remains insufficiently connected across the full-service production and delivery chain. Manual interventions persist precisely at the stages where cross-border portability becomes most vulnerable to delays and inconsistencies: front-end intake, validation, claims adjudication, appeals, and inter-institutional follow-up. Appeals and grievance handling remain among the least digitised areas. This matters, because social portability cases often involve incomplete records, timing issues, identity discrepancies, or questions about contributory history across more than one jurisdiction. Where appeal and exception-handling functions are weakly digitised, cases can be slow to resolve and less transparent to claimants.

A second weakness lies in the institutional conditions under which digitalisation is being pursued. The analysis identified staff resistance, uneven digital skills, and issues with cloud-based tools as practical constraints. This indicates that the administrative challenge is not merely about software procurement, but also about organisational change, staff capability, process redesign and business continuity. A system may be digitised in form, but still fragile in operation if staff do not trust it, understand it, or have the skills to use it consistently.

The main gap, therefore, is the absence of end-to-end administrative redesign for portability-sensitive processes. Current arrangements often digitise individual tasks while leaving the broader workflow fragmented. The result is a system that can manage national routines relatively well, but struggles when cases cross borders or move between institutions or systems. Addressing this gap requires standard operating procedures for social security portability cases, clearer service-level expectations, stronger case management tools, and targeted digitalisation of the weakest stages, especially claims intake, exception handling, appeals, and inter-institutional coordination. Ideally, this should be complemented by capacity-building and treated as a core reform component, given the evidence on the importance of staff buy-in and operational adoption.

5.3 Technical infrastructure: Heterogeneity blocks integration

The analysis found that technical infrastructure is one of the most significant structural constraints on the regional portability of social security. This is because systems are highly heterogeneous, institution-specific and only weakly connected. Across the jurisdictions studied, technical environments range from legacy mainframe-based systems such as AS400 and OpenVMS to ERP platforms such as SAP ECC 6.0, custom applications, benefits management systems, reporting tools and modern analytics environments. Questionnaire responses revealed 11 distinct platforms in use across CARICOM, from legacy AS400/SIMIS to modern SAP ECC and custom solutions, confirming extreme technical diversity. Specific examples include CAMIS and 2Interact SSAS in Antigua and Barbuda, SAP ECC 6.0 in Barbados, AS400-based environments in Grenada and the British Virgin Islands, NIMS on OpenVMS in Saint Vincent and the Grenadines, custom-built systems in Aruba and Jamaica, and Benefits Management Systems in Turks and Caicos.

A strength is that social security organisations have invested in systems that meet their domestic operational needs. No jurisdiction operates entirely without systems support. Some 5 of 23 jurisdictions had publicly identifiable social-security-specific portals, and 5 of 14 questionnaire respondents report the use of APIs for domestic inter-institutional data exchange. Several institutions use web services and enterprise platforms, indicating reasonably mature internal environments where reporting services or dedicated benefits administration tools are deployed. This means that technical building blocks already exist within the region, and that these could support more advanced integration. In addition, some institutions appear to have reasonably more advanced integration. The problem, however, is systemic disconnection.

National interoperability exists in only 3 out of 14 jurisdictions, while CARICOM level interoperability is absent. Technical readiness is undermined by platform complexity and the absence of shared standards such as ISO/IEC 24760, which emphasise standardised APIs and modular architectures. The analysis found that policy and infrastructure

investment frameworks (7/14) are a main barrier, followed by lack of sufficient technical skills (4/14). At the national level, interoperability with other government systems could be publicly confirmed in only 2 of 23 jurisdictions, (Guyana and Saint Lucia), although questionnaire responses identified four jurisdictions reporting interoperability with national ID, tax or health systems. The regional weakness is more pronounced as the analysis found no validated case of live, operational technical interoperability between CARICOM social security organisations. The questionnaire, interviews, self-assessments and workshop identified only Anguilla as reporting interoperability with another CARICOM social security institution, while all other jurisdictions reported either no interoperability or uncertainty. Email remains the dominant mode of exchange.

This creates a fundamental disconnect between social security portability principles and operational/technical capacity. A worker's entitlement may be portable in principle, but the systems required to retrieve, verify, reconcile and exchange the necessary information are not yet reliably connected. Anguilla's singular CARICOM interoperability success, consisting of fast-track API-based contribution totalisation verification using existing JSON/XML standards (partially used across 3/14 institutions), merits detailed study to identify scalable approaches.

The principal gap is, therefore, the absence of a regional data and technical interoperability layer. This not only includes APIs, but also common exchange protocols, minimum data and technical standards, shared identity and trust frameworks, structured messaging formats, security expectations, and agreed integration points for the priority services. Rather than attempting full-system harmonisation from the outset, jurisdictions could adopt a staged approach that progressively develops common standards and data exchange specifications around a set of agreed priority services. This would allow technical convergence to be built incrementally, driven by real demand rather than abstract architecture.

5.4 Data management: Digitised storage and manual flows

The analysis found that data management across CARICOM social security institutions is characterised by a significant, but incomplete, transition from paper-based administration to digital record-keeping and claims management. Core social security datasets, including identity attributes, contributions records, insurance history and benefits data for the social security services covered by the CARICOM Reciprocal Agreement on Social Security,[3] are predominantly stored digitally, thereby eliminating paper-based

3 The CARICOM Agreement on Social Security covers the portability of long-term benefits, including invalidity, disablement, old-age or retirement, survivors', and death benefits. These are linked to the agreed data elements on the following eight forms: Application for Retirement/Old Age Pension (CARICOM 1 form); Application for Invalidity Pension (CARICOM 2); Application for Survivors' Pension (CARICOM 3); Application for Industrial Disablement/Occupational Disease Pension (CARICOM 4); Application for Industrial Death Benefit (CARICOM 5); Certificate of Dependency (CARICOM 6); Notification of Claim Received (CARICOM 7); Details of Insurance (Claimant/Deceased) (CARICOM 8A) (see Annex 8).

record-keeping as a systematic constraint within social security organisations and with respect to cross-border portability. This is an important strength, as such records constitute the minimum informational basis required for verification, entitlement assessment and eventual portability. In other words, the region has crossed an essential threshold: no system can coordinate benefits or exchange data across borders without holding its own core records electronically.

However, a critical gap exists between digital storage and digital flow. Back-office record-keeping is more digitally advanced than front end service capture. The latter is largely paper-based forms with respect to personal, employment and benefit-related data submissions (8/14). The electronic exchange of data between social security organisations is currently non-existent. This creates isolated digital silos that fall short of CARICOM Quality Assurance Framework requirements for standardised electronic protocols. Figure 11 identifies data processing/validation (8/14) and data capture (5/14) as the primary bottlenecks with respect to data quality. While storage is found to be mature, the front-end digitisation of service requests (and thus capture of data from end-users) and regional connectivity remain fundamental gaps blocking interoperability, operational efficiency and social security portability in practice. Cross-institutional data exchange also remains minimal and largely manual. No jurisdiction reports a systematic approach to electronic exchange between social security organisations. As a result, digital records are often transmitted through non-automated channels, which limits the value of digital storage and creates avoidable friction in portability cases.

A key weakness lies in fragmented data practices across the full data cycle (i.e. data capture, validation, governance and exchange). Manual data capture increases the risk of inconsistent formats and incomplete or erroneous records, while repeated verification requests suggest inadequate matching and reconciliation, particularly in cases involving name discrepancies and cross-jurisdictional contributory histories. The lack of publicly documented interoperability standards compounds the problem, making it difficult to assess how data is structured, validated or transmitted. The result is data that may be digitally stored, but remains insufficiently standardised, trusted or timely for routine cross-border use.

A key strength worth emphasising is that the region already possesses many of the data elements that matter most for social security portability. Identifiers, benefit histories and core administrative records are often maintained electronically, providing a realistic base for future interoperability and data exchange efforts. This shifts the challenge from digitising historical records to improving the quality, consistency and exchange-readiness of the data already held, a more tractable problem than starting from largely paper archives. Anguilla's interoperability represents an important learning case for scalable regional data exchange protocols, demonstrating practical pathways to overcome current fragmentation.

Data governance to facilitate internal organisational data management and social security portability, including an operational approach to data definitions, exchange formats, validation rules, error-handling, auditability and stewardship, constitutes an

important gap. Without such a framework, data records (digital or not) remain siloed in individual organisations. While useful domestically, such data is regionally difficult to interpret or reuse, thereby limiting social security portability in practice. The analysis highlights the value of common data definitions, validation logic and procedural standards in supporting interoperability across social security services covered by the portability agreement. Such approaches would help systems communicate more reliably, while allowing jurisdictions to retain their existing platforms.

5.5 Cross-border exchange: Demand exceeds capacity

The analysis found that the strongest case for reform lies in the gap between the evident demand for cross-border services and the limited capacity currently available to deliver them efficiently. Cross-border data exchange is not a hypothetical future need. It is already an operational requirement. The analysis identified cross-border claims coordination as the most frequently requested service, while benefit calculation and payments, contribution collection, and registration and enrolment were also cited as frequent areas of demand. The presentation material further indicates that 9 out of 14 respondents prioritise claims coordination, underscoring the practical pressure on existing arrangements.

A notable strength is that demand is relatively well defined. Social security organisations know which services are most frequently requested and why. This is a major advantage because it allows prioritisation. The analysis also found that participation in cross-border initiatives is broad, even if shallow. Some social security organisations are already engaged in regional or bilateral efforts, and a few jurisdictions have developed, or are exploring, extra-regional arrangements. Barbados has established agreements with Canada and the United Kingdom; Aruba, Curaçao and Sint Maarten with the Netherlands; while Antigua and Barbuda is exploring arrangements with the United Kingdom and the United States of America. These examples show that the demand for portability is concrete enough to drive institutional action where conditions permit.

The weakness is that current exchange arrangements are too manual, too slow and too dependent on informal persistence. Email, spreadsheets, secure email and standard forms remain the principal operational mechanisms. One of the clearest examples identified by the analysis is that information may be produced digitally in one jurisdiction and then converted into a manual form for onward transmission. This is a particularly revealing weakness, because it captures the broader pattern across the region: digital capacity exists within organisations, but breaks down at the point of exchange. Interviews also describe repeated requests, uncertain delays and difficulties verifying individuals when naming conventions differ. Some cases use fast-track API-based contribution totalisation verification, which leverages existing JSON/XML standards already in partial use across 3 out of 14 institutions. This suggests a scalable model for CARICOM, especially when combined with the regional consensus that cross-border

claims coordination should be the priority for electronic exchange pilots. Rather than treating this as a once-off exception, it should be examined as a possible entry point for broader interoperability.

The main gap is, therefore, one of delivery capacity and exchange design. End-user demand has already matured, but the mechanisms for meeting that demand remain underdeveloped. There is no clear regional exchange model with scalable workflows, standard response logic, common service priorities and dependable technical channels to operationalise social security portability in practice. To address this, reform should begin with the highest-demand services rather than with an attempt to digitise everything at once. The findings of the analysis suggest that progress toward regional interoperability would benefit from a phased approach. Such an approach could begin with a set of priority processes such as claims coordination, proof-of-life, contribution history verification and pension-related calculations, supported by standard forms in machine-readable format, common turnaround expectations, and secure digital channels for exchange. This would allow visible service improvements to emerge gradually, while experience is built for broader interoperability.

5.6 Portability integrated gap assessment

The analysis identified significant strengths across all five dimensions. These strengths provide a foundation for progress. First, the legal foundation for data capture and reuse exists at least partially in the majority of jurisdictions (16/23), with full or partial legal coverage for data exchange (19/23). Second, in those social security organisations that responded to the questionnaire, 100% of core datasets (14/14) are stored electronically, eliminating paper-based constraints as a systemic barrier. Third, 5/14 respondents already use APIs, which means that the technical capacity exists to begin piloting data exchange. Fourth, strong cross-border demand is evident, with clear consensus among respondents to prioritise claims coordination as the entry point for reform.

However, critical operational gaps persist across all dimensions, preventing these strengths from delivering regional interoperability (Table 13):

Table 13. Summary of current strengths and weaknesses, and preliminary suggestions to address gaps by dimension

Dimension	Current strengths and weaknesses identified	Key gaps and weaknesses	Preliminary suggestions to address the gaps
Legal framework: Foundation exists but fragmented	The analysis found a credible regional legal basis for portability. Strengths include: • Regional legal framework: CARICOM Reciprocal Social Security Agreement, and the 2013 Protocol • General data governance legislation in 16 of 23 jurisdictions • Legislation on data sharing and reuse in 7 of 11 jurisdictions	Domestic legal operationalisation remains uneven. Weaknesses include: • Only 4 of 23 jurisdictions had explicit cross-border provisions; these provisions were general rather than social-security-specific. • Only 2 of 23 jurisdictions were assessed as fully supporting electronic cross-border social security exchange. • The legal environment is partial and uncertain, which does not support routine digital portability operations.	Develop a common legal reform package for portability including: • Develop model clauses or a legislative checklist. • Clarify/define lawful purposes for social security exchange purpose • Clarify institutional responsibilities, safeguards for personal data. • Recognise electronic records. • Put in place minimum cross-border administrative cooperation rules.
Administrative systems: Transitional phase	The analysis found that administrative systems are functioning. Strengths include: • IT-supported back offices in all jurisdictions • Strong digitalisation: payments, contributions, beneficiary records (7/14), reporting • 3 jurisdictions score Established/ Advanced (11/15)	The administrative system remains transitional. Weaknesses include: • Zero end-to-end digital workflows (0/14) • Manual interventions in intake, claims, appeals • Staff resistance and skills gaps; cloud tool instability	• Redesign portability-sensitive workflows end-to-end, rather than digitising tasks in isolation. • Prioritise claims intake, adjudication, appeals, and case management. • Introduce clearer service standards for cross-border cases. • Strengthen staff capability, change management and operational support.

Dimension	Current strengths and weaknesses identified	Key gaps and weaknesses	Preliminary suggestions to address the gaps
Technical infrastructure: Heterogeneity blocks integration	The analysis found that institutions have systems. Strengths include: • Operational systems across all jurisdictions • ERP platforms, benefits systems • Custom-built applications, portals, APIs and web services in some institutions	Institutions do not share technical environments. Weaknesses include: • Highly diverse platforms/limited national interoperability • No validated live CARICOM-level SSO interoperability • Reliance on email as the dominant exchange channel	Develop a regional interoperability layer focused initially on a limited number of priority use cases including: • Define minimum technical standards, and exchange protocols. • Develop trust frameworks and security requirements. • Develop interface specifications. • Implement incrementally; build around real service needs.
Data management: Digitised storage and manual flows	The analysis found a strong base of digital storage. Strengths include: • 100% core datasets digitised digital storage of core records • Strong storage for 8 CARICOM services, especially identifiers and benefit histories	Limited and weak data flows persist. Weaknesses include: • Front-end capture remaining paper-based (8/14 cases) • Limited cross-institutional digital exchange • No systematic electronic exchange between social security organisations • Persistent challenges in validation, reconciliation and standardisation	Establish a CARICOM data framework including: • A common minimum data set for portability, together with a shared data dictionary, validation rules • Structured set of exchange formats • Improved front-end digitisation for key submissions and stronger audit trails and stewardship arrangements for portability-related records

Dimension	Current strengths and weaknesses identified	Key gaps and weaknesses	Preliminary suggestions to address the gaps
Cross-border exchange: Demand exceeds capacity	The analysis found that demand for portability-related services is strong. Strengths include: • Clear identification of priority services • Cross-border claims coordination for the most frequently requested data with 9/14 of institutions prioritising claims coordination • Evidence of bilateral and extra-regional initiatives in some jurisdictions	The analysis found that delivery capacity remains limited. Weaknesses include: • Broad but shallow participation in exchange initiatives, manual transmission methods • Repeated follow-up requests • Inconsistent turn-around times, and weak traceability of delays	• Begin with a phased regional exchange model focused on the highest-demand services: claims coordination, proof-of-life, contribution history verification and pensionrelated calculations. • Standardise the relevant forms and messages in machine-readable format. • Define response expectations. • Introduce secure digital channels for routine exchange.

In conclusion, CARICOM has already established many of the necessary building blocks for cross-border social security portability, but has not yet integrated them into a functioning regional operating environment. The legal basis exists, although it remains fragmented and insufficiently specific. Administrative systems are operational, but still rely heavily on hybrid workflows and manual interventions. The technical infrastructure is present across the region, but remains highly heterogeneous and with limited connectivity. Core data are often digitised, but data flows remain manual and poorly standardised. Demand for cross-border services is clear and significant, but current exchange capacity remains too shallow to operationalise social security portability reliably. The most important conclusion is that the region's challenge is now both legal and operational with the practical bottleneck lying in implementation. Social security portability exists in principle, but not as a routine, timely and scalable administrative reality. Taking into account the financial and institutional capacity available across the region, the appropriate response is to identify and prioritise the required resources for a sequenced implementation approach that combines legal clarification with administrative and technical reform:

- Clarify and, when necessary, strengthen the legal basis for exchange.
- Redesign portability-sensitive workflows (claims, appeal, verification).
- Define common data and technical standards for priority services.
- Prioritise a limited set of high-demand cross-border services for early interoperability. (claim coordination, proof-of-life, contribution history).

This progressive approach would build institutional confidence and capability progressively, leveraging existing strengths rather than waiting for ideal conditions.



6 Next steps and future directions

Building on the findings of this status quo and gap analysis, the next phase of the project will focus on translating the identified gaps and priorities into a practical and phased implementation approach to strengthen interoperability and enable more effective cross-border portability of social protection benefits within CARICOM. Priority should be given to support the development of a regional implementation roadmap outlining key actions across legal, administrative, technical, data governance and cross-border coordination dimensions. The roadmap should adopt a phased and flexible approach, taking into account the varying levels of digital maturity and institutional readiness across CARICOM social security organisations.



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Annexes



Annex 1. Desk research repository

Access at: https://www.social-protection.org/gimi/ShowRessource.action?id=59555

Annex 2. Survey questionnaire

Download from: https://www.social-protection.org/gimi/ShowRessource.action?id=59557

Annex 3. Interview guide

Download from: https://www.social-protection.org/gimi/ShowRessource.action?id=59554

Annex 4. Self-assessment tool

Download from: https://www.social-protection.org/gimi/ShowRessource.action?id=59558

Annex 5. Summary of self-assessment scores

Dimension	Max Score	Antigua & Barbuda (raw)	Antigua & Barbuda (%)	Antigua & Barbuda Level	British Virgin Islands (raw)	British Virgin Islands (%)	British Virgin Islands Level	St. Vincent & the Grenadines (raw)	St. Vincent & the Grenadines (%)	St. Vincent & the Grenadines Level
1. Governance & Strategy	9	9	100	Advanced	2	22	Nascent	4	44	Emerging
2. Institutional Structure	9	7	78	Advanced	6	67	Established	3	33	Emerging
3. Legal Framework	12	9	75	Advanced	4	33	Emerging	8	67	Established
4. Administrative Systems	15	11	73	Established	12	80	Advanced	12	80	Advanced
5. Technical Infrastructure	21	17	81	Advanced	11	52	Established	12	57	Established
6. Digital Identity & Auth	9	9	100	Advanced	6	67	Established	4	44	Emerging
7. Key Datasets & Processing	9	3	33	Emerging	2	22	Nascent	6	67	Established
8. Cross-Border Exchange	12	8	67	Established	0	0	Nascent	6	50	Established
9. Legal Compliance	6	5	83	Advanced	0	0	Nascent	3	50	Established
10. Interoperability	6	3	50	Established	1	17	Nascent	3	50	Established
11. Security & Data Protection	6	1	17	Nascent	3	50	Established	2	33	Emerging
12. User-Centred Design	6	2	33	Emerging	0	0	Nascent	0	0	Nascent

Legend: *Advanced (≥75%)* *Established (50–70%)* *Emerging (25–49%)* *Nascent (<25%)*

Annex 6. Consultation workshop, agenda

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INTERNATIONAL SOCIAL SECURITY ASSOCIATION
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ASOCIACIÓN INTERNACIONAL DE LA SEGURIDAD SOCIAL
INTERNATIONALE VEREINIGUNG FÜR SOZIALE SICHERHEIT

ILO/ISSA/GIZ Status Quo and Gap Analyses of Digital Social Protection Systems and Cross-Border Portability of Benefits in CARICOM

Objective
Present preliminary findings, gather participant feedback to validate and refine the analyses, and inform practical recommendations and next steps.

Agenda

1. **Welcome and opening remarks**
2. **Methodology,** Overview of the analytical approach, including desk review, interviews, scope of the assessment, and use of stakeholder feedback
   - Presentation
   - Interactive feedback - Q&A
3. **Status quo of digital social protection systems**, preliminary findings
   - Presentation
   - Interactive feedback - Q&A
4. **Gaps and challenges in digital social protection systems**, preliminary findings
   - Presentation
   - Interactive feedback - Q&A
5. **Cross-border portability of benefits**, preliminary findings
   - Presentation
   - Interactive feedback - Q&A
6. **Closing**

Annex 7. Consultation workshop, questions and pop-up survey

Access copy of the presentation used during the regional consultation workshop here: https://www.social-protection.org/gimi/ShowRessource.action?id=59559

Access pop-up survey questions and results here: https://www.social-protection.org/gimi/ShowRessource.action?id=59556

Annex 8. CARICOM Reciprocal Agreement on Social Security

Download from: https://www.social-protection.org/gimi/ShowRessource.action?id=59553

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