



ASIAN-PACIFIC
POSTAL
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Postal Financial Services Working Group

Presentation by India and Viet Nam

Executive Council Meeting
Ulaanbataar, Mogolia
30 June – 05 July 2025



Agenda

- Opening of the meeting and adoption of the agenda
- Major outcomes of POC C4 Postal Financial services
 - a) Issues of Regulations and Standards Group
 - b) Issues of Postal Payment Services User Group
 - c) Dubai Business Plan – DWP 26
 - d) UPU Vision 2030 for Postal Payments Services
- Presentation of AXA Insurance: Inclusive Insurance utilizing Postal Networks
- Presentation of India/UPU: UPU – Interoperability Platform
- Any other business



Issues of the Regulations and Standards Group

- Postal Payment Services Agreement (PPSA)

- Resolution submitted by Egypt and Italia

- Periodic dissemination of existing information

Issues of the Postal Payment Services User Group

- Development of additional PPS-related products and services



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Issues related to the Regulations and Standards Group



PPSA revision:

29 Proposals focus on:

- Modernize the legal framework in line with the market development.
- Promoting the interconnection of WPSPs in line with the UPU's opening up policy
- Enhancing AML/CFT compliance to improve service quality and network security
- Advancing digital Integration by developing the UPU-IP.



Amendments

1. Extension of the scope of service:

The amendments

- - Highlight the UPU's role in promoting financial inclusion through secure and accessible postal payment and postal financial services.
- Expand service scope by developing optional services beyond the traditional payment methods: saving accounts, bill payments, social benefits, government payments, mobile money and e-wallets.

Proposals: 40.0.1, 40.25.91, 40.1.1

2. Adjust provisions to insert WPSPs throughout PPSA:

- Legitimize third parties (banks, fintechs, payment providers, microfinance institutions ...) to join postal payment systems under UPU oversight.

Proposals: 40.3.1, 40.5.1, 40.5.2, 40.10.1.



Amendments

3. Enhance compliance and security.

- Strengthen AML/CFT provisions and personal data protection
- Improve service quality standards and consumer protection

Proposals: 40.8.1, 40.9.1, 40.16.1, 40.11.1, 40.11.91

4. Digital Integration:

Develop the UPU-IP platform to improve connectivity between domestic and international postal payment systems and enhance accessibility to WPSP.

Proposals: 40.12.1, 40.14.1.

5. The rest proposals: update on new definitions and terms.

Most of proposals was discussed and endorsed at the POC Sessions to submit to the Congress.



Resolution

- Egypt and Italy

- To support and accelerate the extension of the WEPPN to other WPSPs' networks to help DOs to strengthen their business



Invites member countries and their DOs to actively support the IB in identifying and reaching out to other payment and financial service providers to connect them to the WEPPN

Requests IB, and POC C 4 and its groups to reach out to connect wider postal financial service players through the UPU-IP



Issues related to the Postal Payment Services User Group

Periodic dissemination of existing information

The PosTransfer network



**An additional PPSUG member is non-IT equipped*



Issues related to the Postal Payment Services User Group

Development of additional PPS-related products and services

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Key updates

AML/CFT Enhancements (POC C 4 D18):

In 2025, UPU-IP will be upgraded to support AML/CFT compliance. This includes integrating with a denied parties screening provider and proposing AML scanning tools for PPSUG members.

New PPSUG Fees & Procedures (POC C 4 D15):

Revised membership fees, approved at the latest PPSUG General Assembly, will apply from 2025. Fixed-fee invoices have been issued, and updates to the Rules of Procedure are in progress.