



Digital Financial Services (DFS)

The two-week Digital Financial Services course are essential for postal industries as they modernize traditional services, enhance financial inclusion, and **create new revenue opportunities**-particularly in remittances and strategic collaborations. **Digital platforms** allow **for real-time transfers**, integration with mobile wallets, and greater convenience for both senders and recipients, bridging the gap between traditional cash-based systems and modern financial tools. By leveraging their wide-reaching networks, postal operators can offer faster, **more secure, and accessible remittance solutions**, especially to rural and underserved populations. DFS also enables partnerships with banks, fintech companies, and international money transfer operators, allowing postal services to act **as trusted last mile agents** for digital transactions. These collaborations not only expand service offerings but also position postal operators as key players in delivering inclusive financial solutions, supporting government payments, and **advancing national digital and financial inclusion goals**.

Mobile wallets and QR Code	Study Visits	Remittance Services
Cyber Security	E-KYC and Data Security	Digital Postal Payments
Case Studies from across the world	UPU Initiatives	Experts as Guest Faculty
Cross-Border Transactions	Digital Currencies	Digital Banking



Ms. Suchismita, who joined APPC in January 2024, is the course director for the DFS course. She brings over a decade of service with India Post. Her extensive hands-on experience and deep expertise include her previous role as Director of Postal Service in an Indian Province, where she managed financial services **especially remittance service** across over 8,000 post offices and partnered with state governments to implement social-financial welfare schemes. She has also organized in-house training in remittances services , social payments , government payments, rural financial business for MSMEs, insurance, **digital postal payments**, financial literacy, banking services and fraud investigations. Her dedication to creating new learning pathways promises an unforgettable experience for all participants.

