E-Services and Markets Development Working Group

Chaired by: NEW ZEALAND

ASIAN-PACIFIC POSTAL UNION EXECUTIVE COUNCIL MEETING

22 June 2020 , Online Session

Today's Running Order:

1. Agenda and its adoption
2. Presentation by India Post
3. Interactive presentation on the UPU Digital Economy and Trade programme
4. POC Committee 3, updates on since APPU-EC Tokyo 2019 – time permitting:
   i. POC 2019.2 / S6
   ii. POC 2020.1 / S7
5. Any other business

2. Presentation by India

Delivery of financial benefits – Payments at the doorstep

using a biometric based electronic payment system

Digital Financial Inclusion through India Post

ASIAN-PACIFIC POSTAL UNION EXECUTIVE COUNCIL MEETING

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Postal Financial Services Network

- UPU estimates suggest that worldwide the postal financial services network comprises 1.96 billion accounts and that 91% of all postal operators offer some form of financial services.

- Most common financial services offered by Posts are **money transfers and remittances, bill payments and government to-person (G2P) payments**.

- **Not all Posts offer the same set of inclusive financial products** and services with only 8% of Posts offering a broad range of products and services through full fledged postal banks

Financial Inclusion

- **Financial Inclusion**: Delivery of financial services at an affordable cost to hitherto unbanked environments, especially the low-income and under-privileged.

- Financial Inclusion has been integrated into 7 of the 17 Sustainable Development Goals of the United Nations.

- Over time Financial Inclusion has acquired more dimensions – from simply meaning access to services and accounts, it now means access**, increase in usage** of such accessed services and **improvement in quality** of such services.

Enablers for Financial Inclusion in India – Banking Regulations

- **Bank Led model** entailing **expansion** in number of rural bank branches & opening of Basic Savings Account under the **"Jan Dhan" (Public Wealth)** Scheme. With Jan Dhan Scheme Government introduced millions of households to banking by opening 380 Mn+ bank accounts. (Percentage of Indians having a bank account increased from 17% to almost **90%** between 2008 to 2018)

- **Allowing the banking correspondent model-** To bridge the gap in the last mile connectivity, Reserve Bank of India (Central Bank) permitted banks to **engage Business Correspondents / Business Facilitators** which resulted in cost effective delivery of services through ICT based solutions.

- **Differentiated banking -** Differentiated bank category viz., Small Finance Banks (SFBs) and Payments Banks were set up to provide specialized services. India Post set up **India Post Payments Bank (IPPB)** under this category in September 2018.

Enablers for Financial Inclusion in India - Digitization

- **Rapid pace of digitization -** India's population has gone digital at a very fast pace. 1.02 Bn Active Mobile Phone Users, 500 Mn Smartphone Users & the number of internet users is 560 Mn which is expected to touch **639 million** by December 2020 and rise further.

- **Aadhar (Unique Identity) Programme-** Government's biometric identification database, i.e. Aadhar, contains information of over **1.25 billion Indian citizens**. This has eased efforts required for first-level verification of customers. It is the **largest biometric identity project** in the world that has been successfully completed.

- **Digital initiatives –** Govt of India (GoI) launched *Digital India* programme which helped creation of **Digital Payments Infrastructure**. Various modes of digital payments were made available such as Aadhar Enabed Payment System (AePS), USSD, Universal Payment Interface (UPI), Micro ATMs, Point of Sale etc.

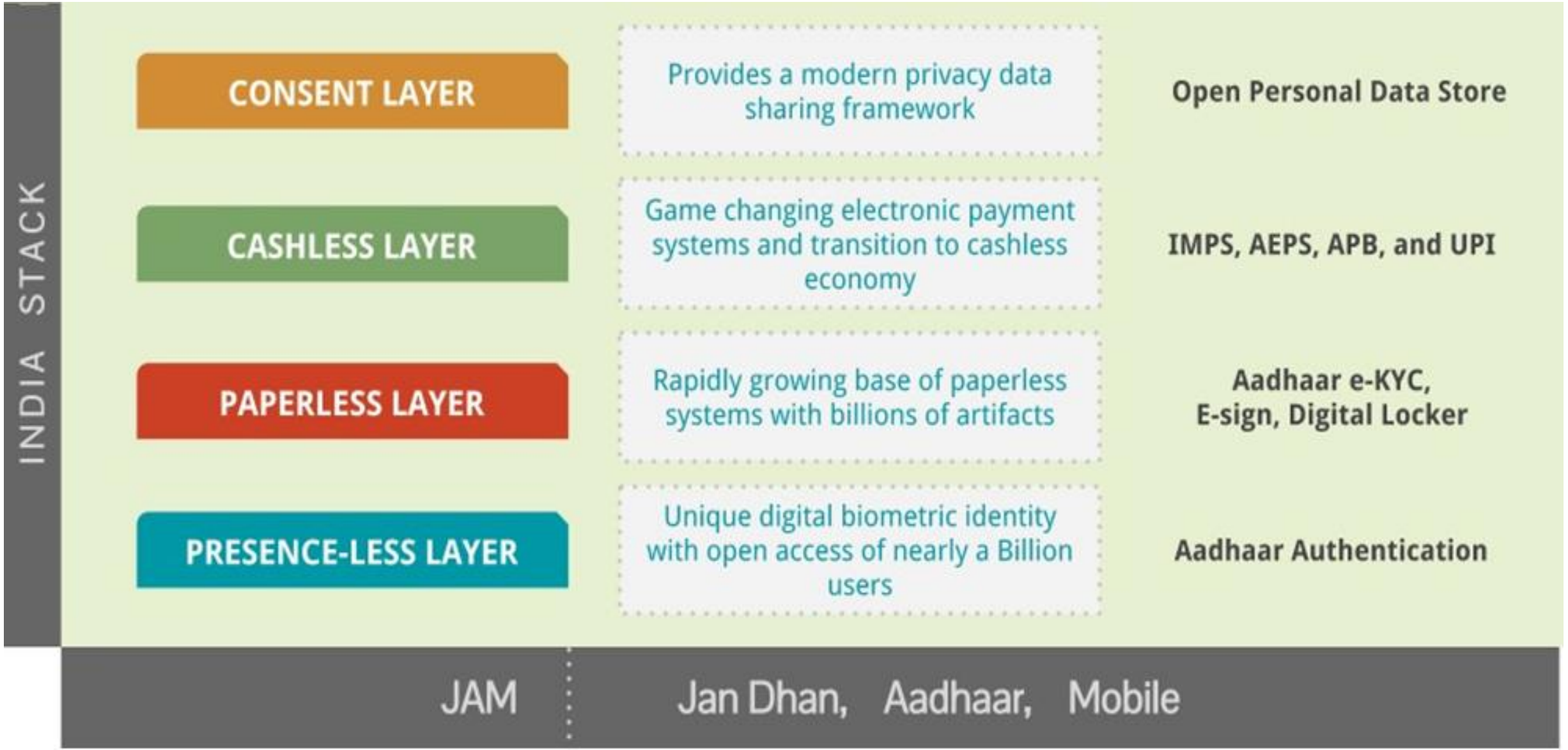
Enablers for Financial Inclusion in India – FinTech Innovations

- **JAM Trinity-** Integration of **J**an Dhan Accounts, **A**adhaar biometric ID and **M**obile (JAM) has created building blocks for a digital financial infrastructure in the country.

- **India Stack:** India Stack provides presence less, paper less, cashless platform to bring India's population into the digital age. India Stack is the largest open API in the world.

- **Direct Benefit Transfers (DBT):** Provided a unique opportunity of DBT for all welfare schemes. Direct Benefit Transfer has enabled efficiency, effectiveness, transparency and accountability in all Government to Persons (G2P) transfers. Plugged Leakages, Savings of More than US$ 23 Billion (Rs 1.7 Lakh Crores)

India Stack


INDIA STACK
CONSENT LAYER
Provides a modern privacy data sharing framework
Open Personal Data Store
CASHLESS LAYER
Game changing electronic payment systems and transition to cashless economy
IMPS, AEPS, APB, and UPI
PAPERLESS LAYER
Rapidly growing base of paperless systems with billions of artifacts
Aadhaar e-KYC, E-sign, Digital Locker
PRESENCE-LESS LAYER
Unique digital biometric identity with open access of nearly a Billion users
Aadhaar Authentication
JAM
Jan Dhan, Aadhaar, Mobile

INDIA POST PAYMENT BANK (IPPB)

- India Post has traditionally been providing Post Office Savings Scheme.

- **IPPB was launched on 1 Sept 2018 with following objectives:**
  - To leverage the vast postal network of 155,000 post offices and more than 400,000 postal employees in every district, town and village of the country.
  - **Trust-** Capitalize on the age old trusted network of Indian Post Offices, largest Postal Network in the World, to provide seamless Financial services
  - **Leverage innovations** in Banking, Payment and Fintech Space to provide accessible, affordable and economical financial services at the last mile

India Post Payments Bank (IPPB): Guiding Principles

Vision: Building the most **Accessible, Affordable and Trusted** bank for **the common man**

Last mile challenges:

- **Only 49,000** Rural Branches, Avg. distance to bank is **10 km**
- **530 Mn** Basic Saving Bank Deposit & **360 Mn** Jan Dhan Accounts – Accessibility Challenges; Low Usage

Postal Network

- **155,000** (130,000 rural) Post Offices
- **400,000** Postal employees

IPPB Network

- **136,000** (110,000 rural) Banking Access Points
- **More than 200,000+** Postmen enabled as Doorstep Banking Service Providers through Smart Handheld & Biometric Devices
- **250,000** Certified Banking Service Providers
- **10 Million +** Man hours of training – Skilled Banking Workforce

Mission: Spearheading financial inclusion by removing barriers and reducing cost for accessing banking services

IPPB: Leading Digital Financial Inclusion

- **Doubled the last mile banking infrastructure** and increased the rural banking infrastructure by 2.5 times. Post Offices working as access points of IPPB in every 5 kms radius.

- **Universal Access to Financial Services/Accessibility** - Focus on last mile delivery. Leverage Technology and Physical reach of India Post to provide door step services thus **mitigating the accessibility and availability challenges** at the last mile

- **Universal Banking Service Provider:** With the Universal Banking Infrastructure created by IPPB riding on Financial Innovations created by JAM (Jan Dhan-Aadhar-Mobile) trinity like AePS & UPI, IPPB has brought banks effectively at the doorsteps.

- Comprehensive bouquet of banking services is available at the doorsteps of the underbanked and unbanked masses in rural and semi-urban towns.

India Post Payments Bank: Service Element

Aadhaar

India Stack

- Paperless
- Cashless
- Presence-less

Interoperable Payment and Settlement Systems

- **Ease of Banking**

  Simple and Intuitive Interfaces
  - QR Card
  - Assisted UPI
  - Doorstep Banking

- **Affordable Sustainable Banking Model**
- **Financial Literacy**
  - One of the largest digital literacy programs
  - 10 Mn+ man-hours of training

Journey Beyond Barriers

High-end Technology focused on enabling Ease of Banking

IPPB QR Card

- A tangible account identity
- Convenience to customers and agents
- Reduces manual input
- No need to remember account number/ PIN
- Secure and Low CAPEX

Multi-lingual services

- All Self-Service channels (Mobile App, Merchant App) and
- Assisted channels (Micro-ATM) available in 13 languages

Assisted UPI

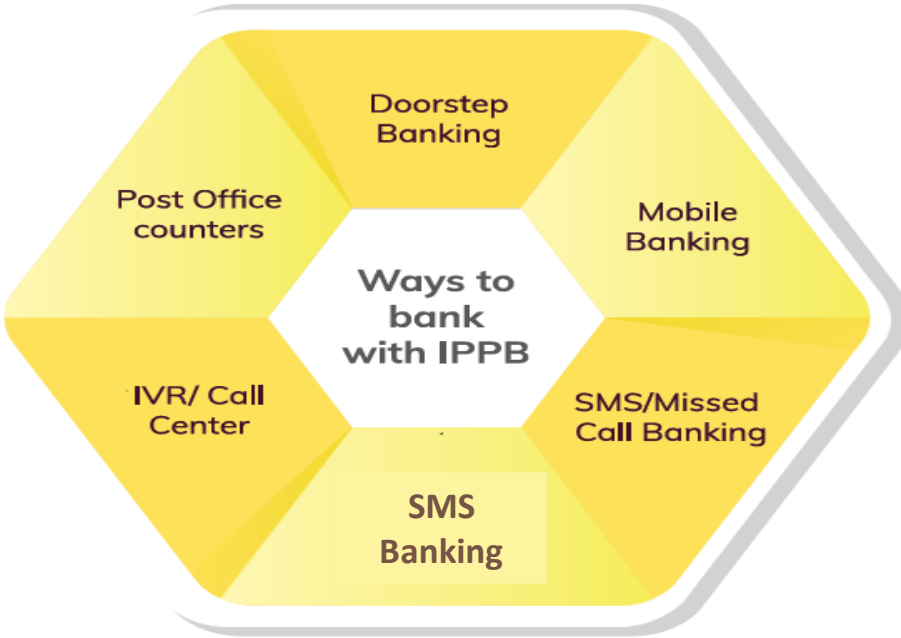
- A unique financial inclusion initiative in partnership with NPCI
- Seamless Onboarding for **customers without a mobile phone**
- Assisted Remittance providing transaction simplicity
- Interoperability for small merchants

Doorstep Banking

- An "**Uber like" doorstep banking service request across the nation**
- Smart auto assignment of doorstep banking requests to nearest / designated service provider with load balancing capability

Customer Segments and Service Channels

A step towards financial inclusion and digital economy…

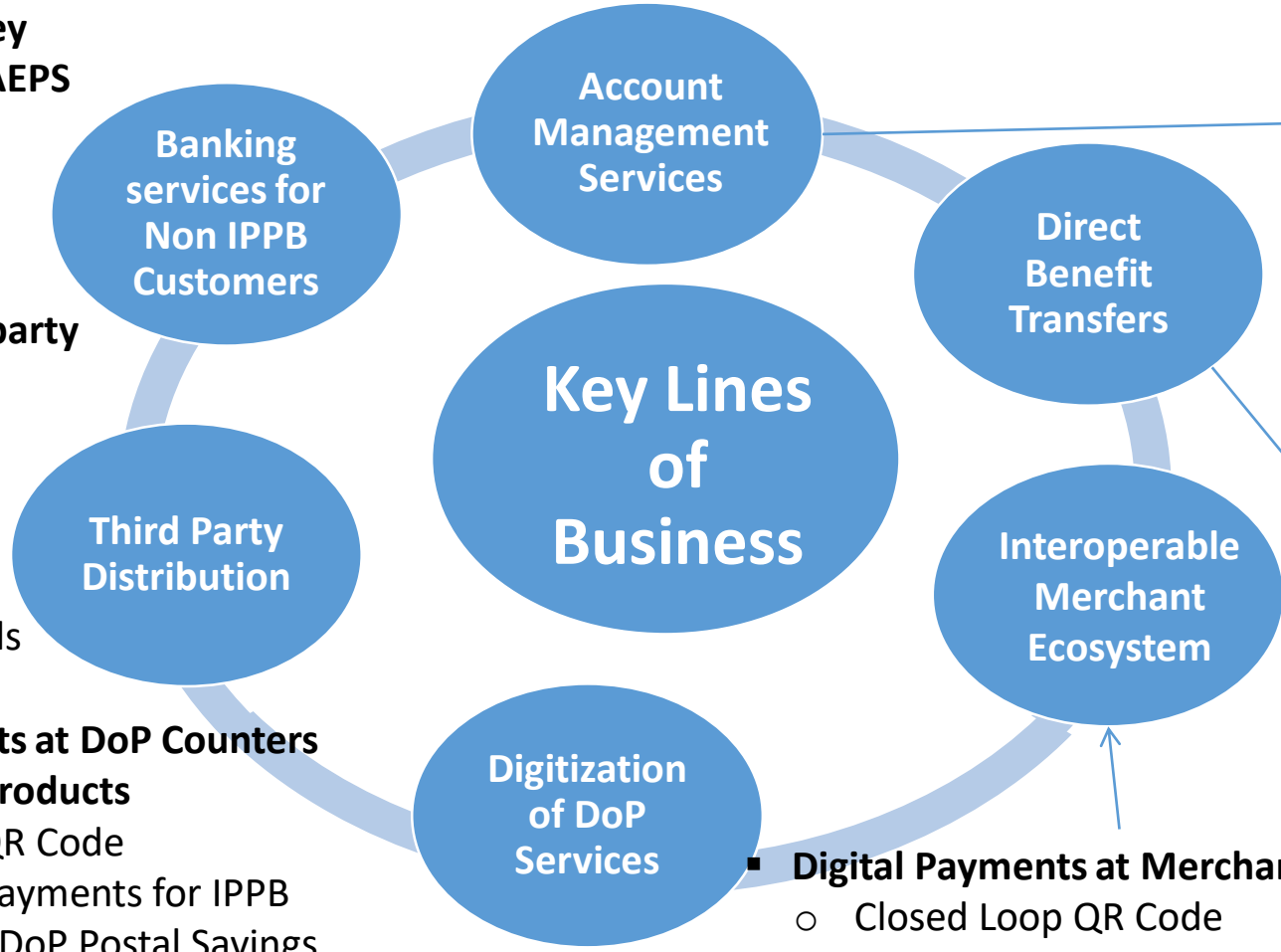


Key Business Lines

- **Interoperable Money Transfer Services - AEPS**
  - Micro ATM
  - CBS

- **Distribution of third party products:**
  - Insurance*
    - Life
    - Non-life
  - Loans

*Awaiting IRDA Approvals



- **Digital Payments at DoP Counters for India Post Products**
  - Closed loop QR Code
  - Closed loop payments for IPPB customers to DoP Postal Savings schemes (PPF, SSY, RD, LARD)

- **Saving Bank/ Current Account**
- **Money Transfer Services**
  - Assisted UPI
  - IMPS
  - NEFT/ RTGS
  - CTS
- **RuPay Virtual Card**
- **Bill Payments (BBPS)**

- Social Benefits Distribution
- Beneficiary enrolment & account opening services
- **Turnkey Solutions for payments**
  - PFMS
  - ABPS
  - NACH

- **Digital Payments at Merchant Outlets**
  - Closed Loop QR Code
  - Interoperable acceptance enabled **by Assisted UPI**

IPPB: Metrices as on date (15th June 2020)

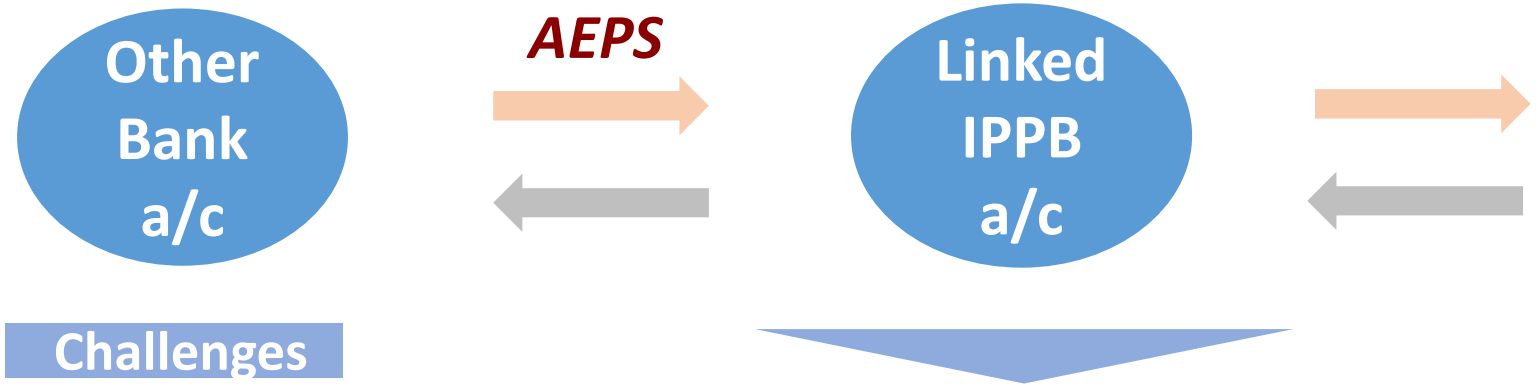
- Access Points – 136,096
- Doorstep Banking Service Providers – 189,736
- Number of Accounts – 30.4 Million
- Financial Transaction Value – Rs 253.8 Billion (US$ 3300 Mn)
- Total Customer Balances – Rs 12.78 Billion (US$ 170 Mn)
- No of Mobile app downloads – 4.67 Million

Universal Banking at Doorstep: AePS

- Aadhar Enabled Payment System (AePS) allows online interoperable financial inclusion transaction at PoS (MicroATM) of any bank using the Aadhaar (Unique ID) authentication.

- With AePS services any common person with a bank account linked to Aadhaar can perform basic banking services such as cash withdrawals and balance enquiry irrespective of the bank they hold their account with.

Universal Banking at Doorstep: AePS



Challenges

- Limited accessibility to bank branches in rural areas
- Limited trust in a fragmented BC model
- Lack of a robust assisted banking model and customer literacy

- Last mile access 1.35 lac Banking Access Points
- Over 200,000 doorstep banking service providers
- Trusted network
- Trained and certified banking service providers

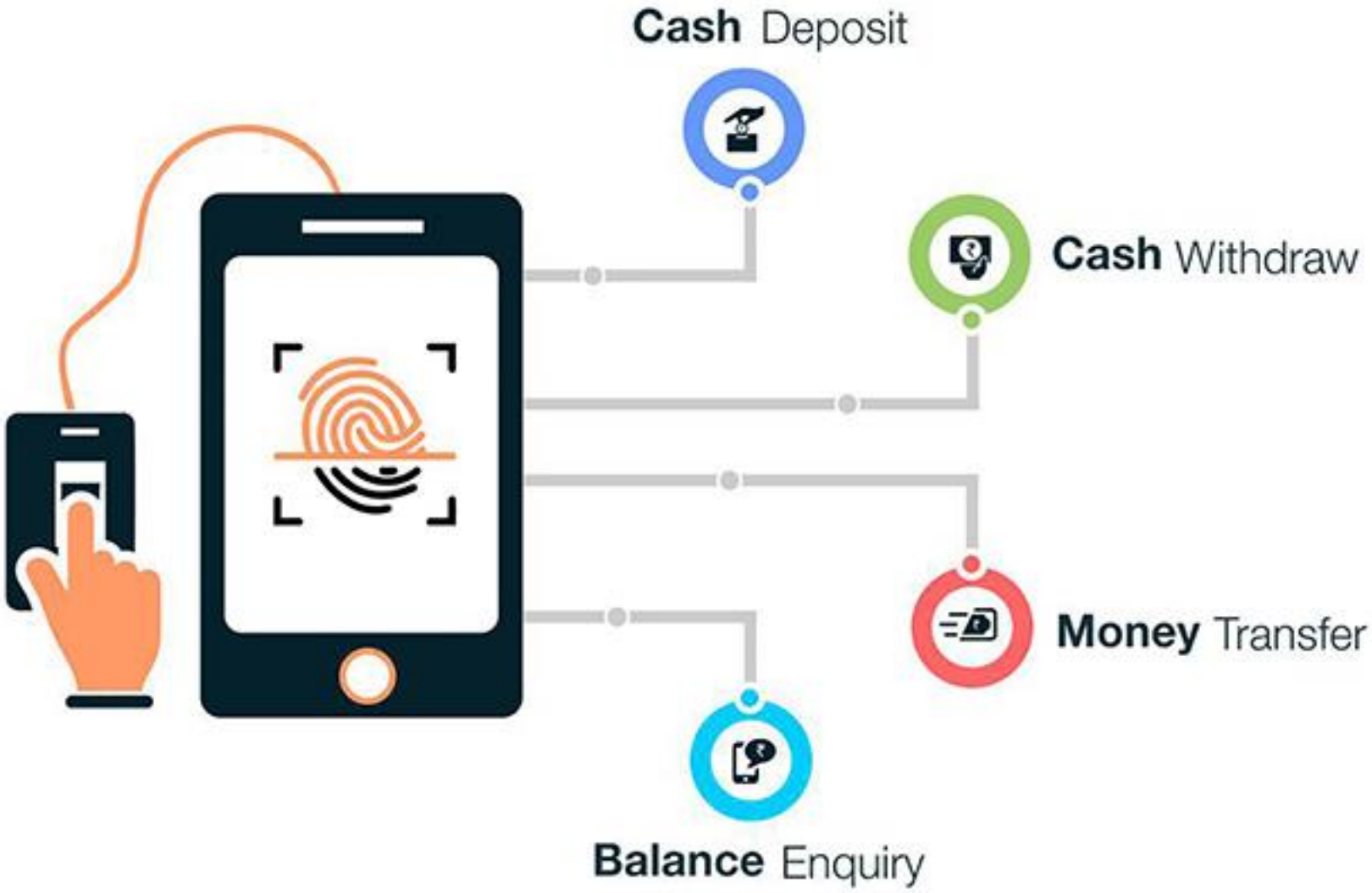
Extending the Interoperable transaction set

Biometric enabled Cash Deposit/ Withdrawals

Funds transfer (IMPS/UPI/NEFT/RTGS)

Bill Payments (BBPS)

3rd Party Products (Loans, Insurance, Investment Products)


Cash Deposit
Cash Withdraw
Money Transfer
Balance Enquiry

Universal Banking at Doorstep: AePS Success Story

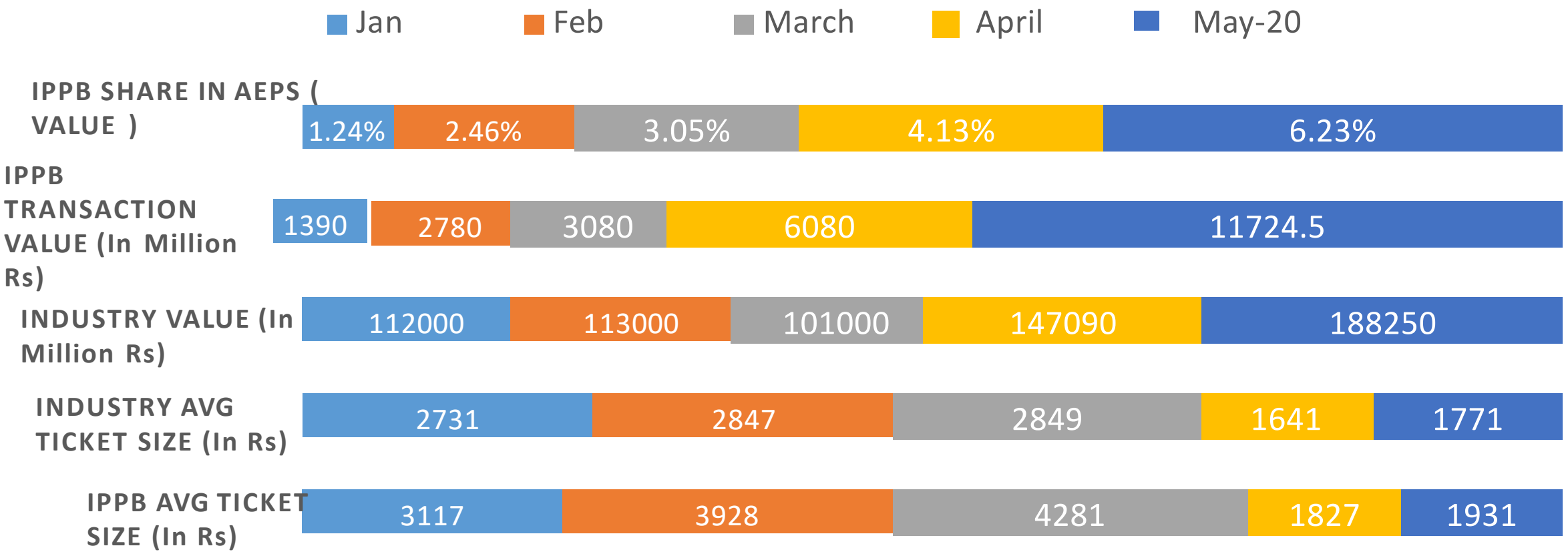
- **Access to account and financial deepening**
  - Inactivity in Jan-Dhan account: Due to lack of accessibility of banks
  - Leverage AePS (Aadhaar Enabled Payment System) for enabling IPPB Micro-ATMs to access the customer's Other Bank account for balance inquiry and Cash Withdrawals
  - Creation of an Aadhaar enabled IPPB a/c in the underbanked and unbanked areas to provide last mile access and enhance transactional capability
  - Single largest platform in the country to provide interoperable banking services with doorstep access to any Bank Account

AePS Success Story – COVID-19 Lockdown Period

- India Post through IPPB Platform **performed more than 12.9 Million Doorstep AePS transactions valued at more than $ 330 Mn** during COVID crisis/ lockdown.

- AePS facility has helped India Post provide doorstep banking services to Physically Challenged, Old Age Pensioners, Infirm, Sick and Elderly and also in containment areas ensuring social distancing.

AePS transactions over last 5 months



Digital Financial Inclusion: Challenges

- Cash Dominant Economy especially Rural Economy
- Low levels of Digital Financial Literacy & Awareness in Rural Areas
- Low Digitization of Supply Chains
- Designing of Low Cost, Easy Access & Simple Products suiting the needs of the target group

Way Forward

- **Providing Digital Micro Insurance** through Doorstep Banking Providers in particular Crop & Cattle Insurance, General Insurance, Health and Life Insurance

- Tying up with Credit Agencies and Lenders for **distribution of Micro Loans** to Small and Marginal farmers

- **Digitizing Merchant Ecosystem:** Enabling Merchants to receive digital **payments** from customers through **Aadhaar Pay** (Authentication) . Digitization of Farm Supply, Milk Supply Chains

- **Smart Digital Financial Products:** FASTag (Electronic Toll Payment Collection), Universal Mobility Card/Wallet, Virtual Debit Card, Tele-Law, Tele-Health

THANK YOU

Access any Bank Account
Receive DBT directly in your accounts
Call on 155299 to avail Doorstep Service
SCAN HERE
How to use QR Card
Show card
Authenticate AADHAAR/OTP
Complete transaction
इंडिया पोस्ट पेमेन्ट्स बैंक
India Post Payments Bank
Aapka bank, aapke dwaar
Download IPPB Mobile App from
App Store

3. Interactive presentation on the

   UPU Digital Economy and

   Trade programme

UNIVERSAL POSTAL UNION

The 21st century post (in COVId-19 times)

www.upu.int

FIC POSTAL UNION EXECUTIVE COUNCIL MEETING

22 June 2020 , Online Session

Agenda

1. Digital Services – developing your digital capability

2. .POST – cybersecurity and visibility of your internet services

➢Digital Economy programme 2021-2024 (UPU Congress proposals)

3. E-commerce, Trade Facilitation and SME support

➢UPU trade support policy 2021-2024 (UPU Congress proposals)

TIME
Never Offline.
The Apple Watch is just the start. How wearable tech will change your life—like it or not
1278
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Tube
SOCIAL

CLOUD

MOBILE

BIG DATA
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DATA

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Bloomberg Businessweek
What's Google Thinking?
Bloomberg Businessweek
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Forbes
THE FACE OF CHINA INC
WeChat
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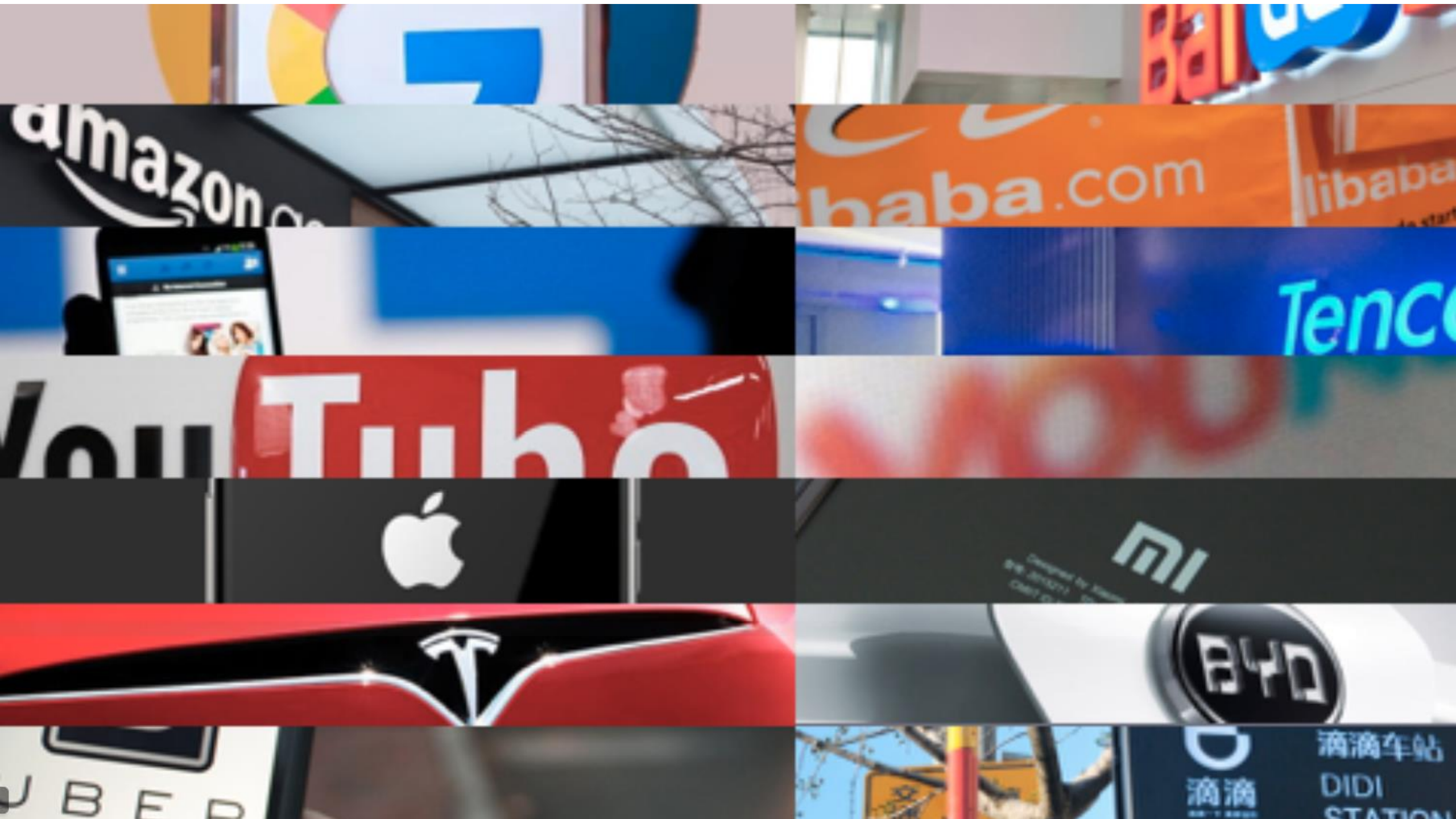
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THE
NETWORK
ALWAYS
WINS

INFORMATION
AS AN ASSET

TRUST
BECOMES ESSENTIAL

Agenda

1. Digital Services – developing your digital capability

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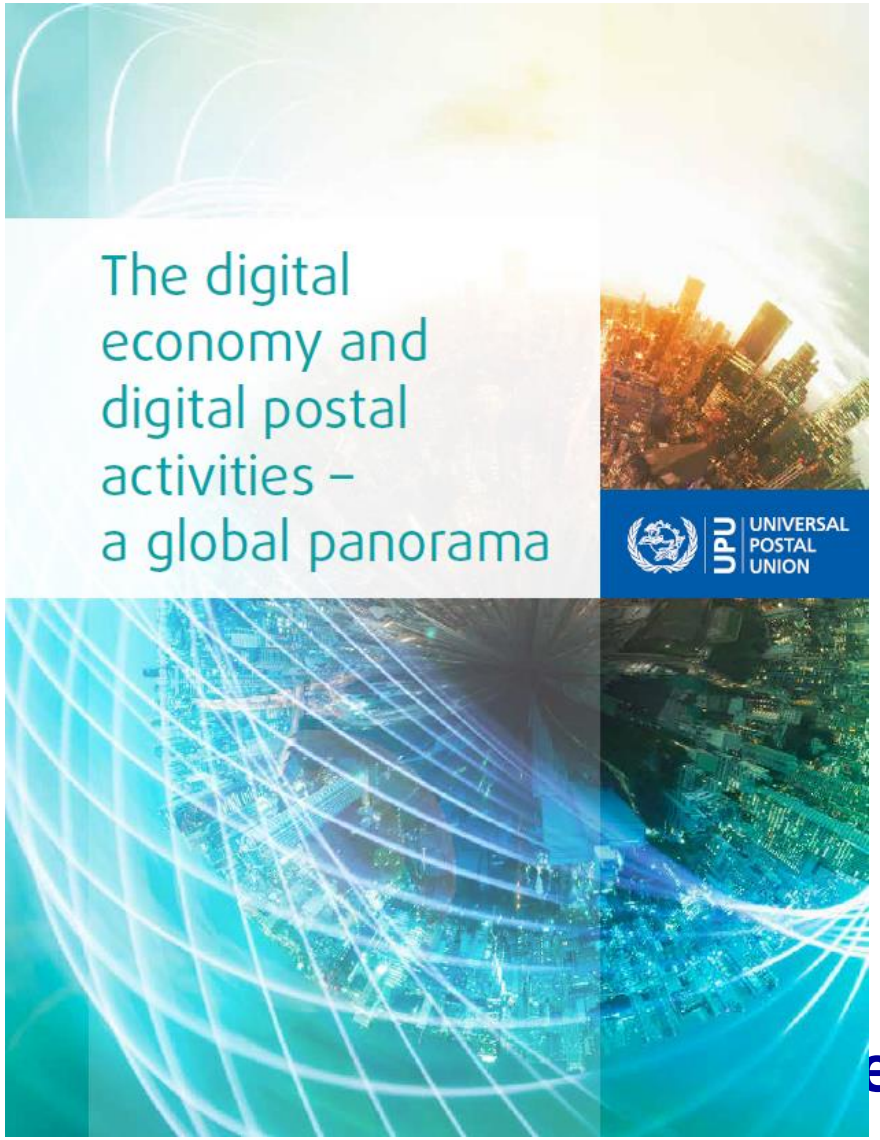

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UNION EXECUTIVE COUNCIL MEETING

e 2020 , Online Session

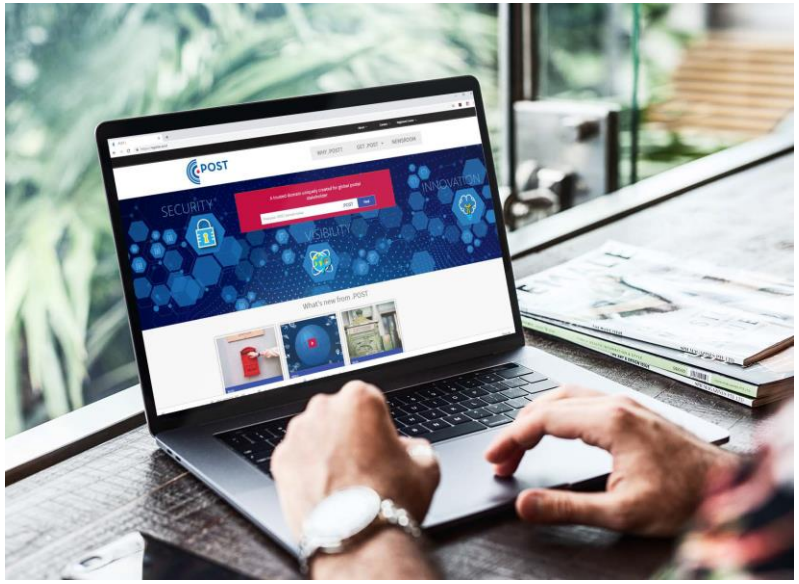
About the report

Justification: digital technologies are transforming Postal sector shaping new *digital postal services that can be exploited as vehicle for digital inclusion, serving citizens and businesses in the digital economy and helping governments achieve the Sustainable Development Goals*

Objective: provide knowledge, guidance and policy advice to member countries on provision of digital postal services by conducting an in-depth study on various aspects of the digital services and policy changes in member countries.

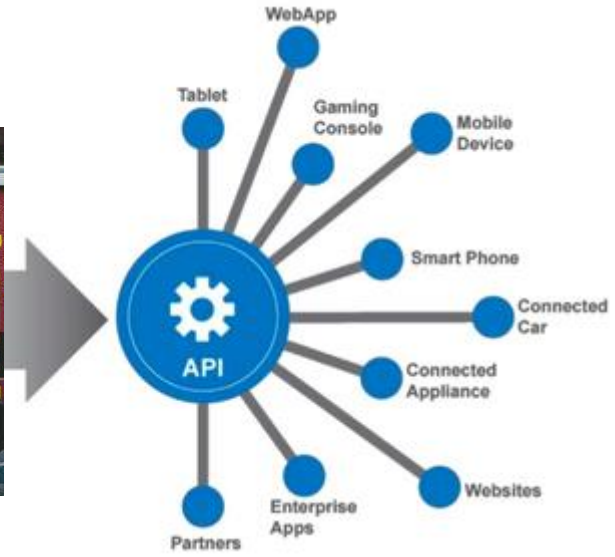
Audience: provide strategic insights regarding digital transformation of the industry for the senior leadership of Postal Operators and also for senior official in Governments in charge of the digital agenda implementation.

GLOBAL TREND: POSTS ARE EMBRACING MULTI-CHANNEL



1. Increased funds for the development of an electronic infrastructure
2. New business department for digital services
3. Creation or strengthening of internal innovation capabilities (research team, innovation lab)
4. Specific training programme
5. Recruitment of individuals with specific know-how in relation to the digital world

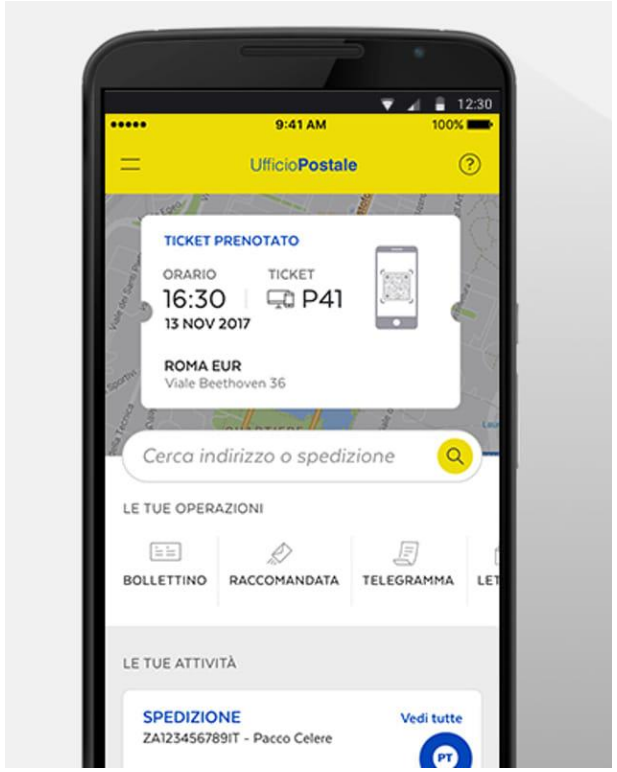
UPU ANALYSIS: GLOBAL POSTAL INDUSTRY PANORAMA



Posts integration and interfacing

(worldwide)

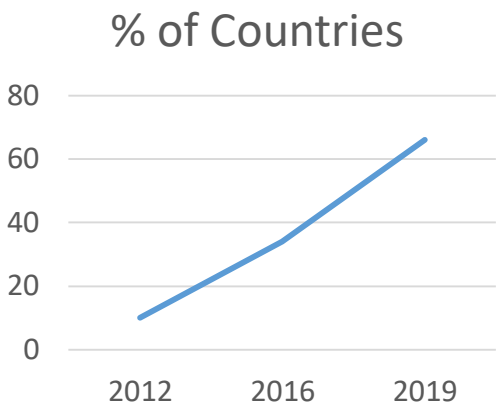
2020: 44%
2016: 30%



Posts providing Mobile app

(worldwide)

2020: 66%
2016: 34%
2012: 10%



Digitalization and Sustainable Development Goals

Goal 9: **Build resilient infrastructure**

Case: Botswana

In Botswana, the development of Internet access and the provision of various communication services in post offices through knowledge centres has increased the revenue of the connected post offices by an average of 25% and provided the local communities with a full range of e-services.

Goal 10: **Reduce inequality within countries**

Case 2: Tanzania (United Rep.)

Tanzania Post Corporation has 36 Internet cafés where customers can access information. Community information centres have been installed at six post offices; these are currently offering e-learning services.

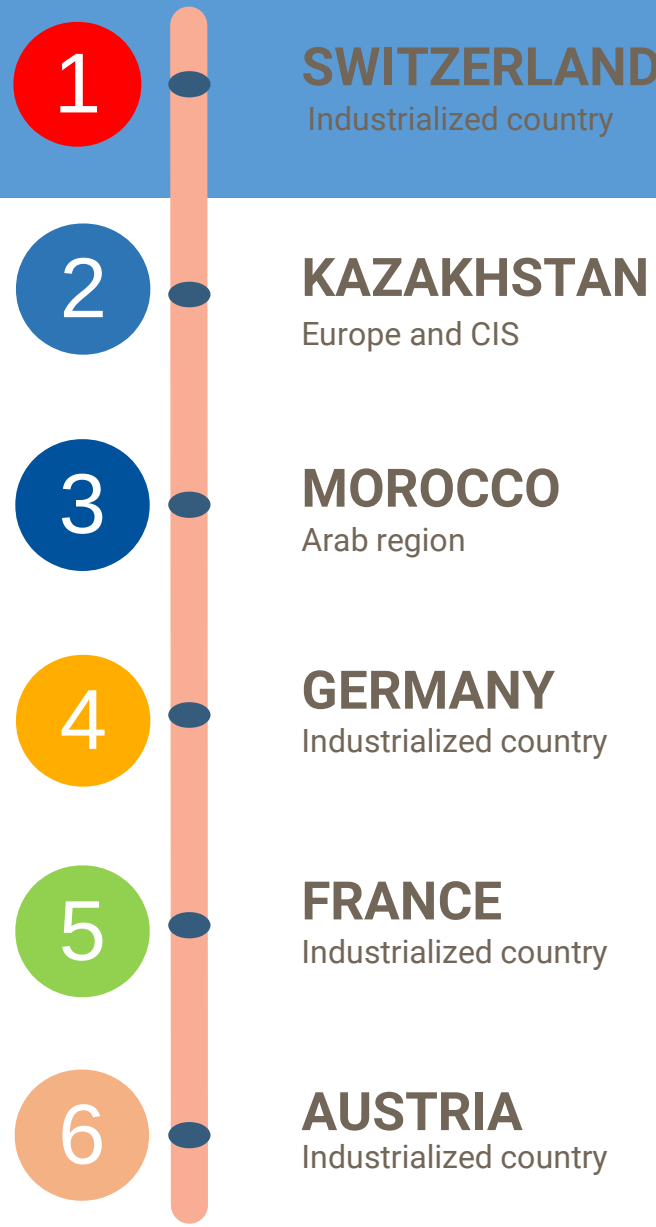
Goal 16: **Peace, justice and strong institutions**

Case: Morocco

In 2011, the Moroccan Post launched Barid eSign, to satisfy the need for a certification platform that ensures the safety, integrity and probative value of all electronic exchanges. This launch was followed by the publication of law enforcement decree 53-05, following approval by the National Agency for Radio and Telecommunications in 2011. Through "Barid eSign", the Moroccan Post has reached a first milestone of its development strategy for digital post services and positioned itself as a leader in the market of secured electronic correspondence/exchanges.

PES INDEX 2019

Using data provided by 124 postal operators, **the PES index is a tool for governments and policymakers to assess designated operators' readiness to contribute to the digitalization of the country (e-gov, e-fin, and e-commerce)**



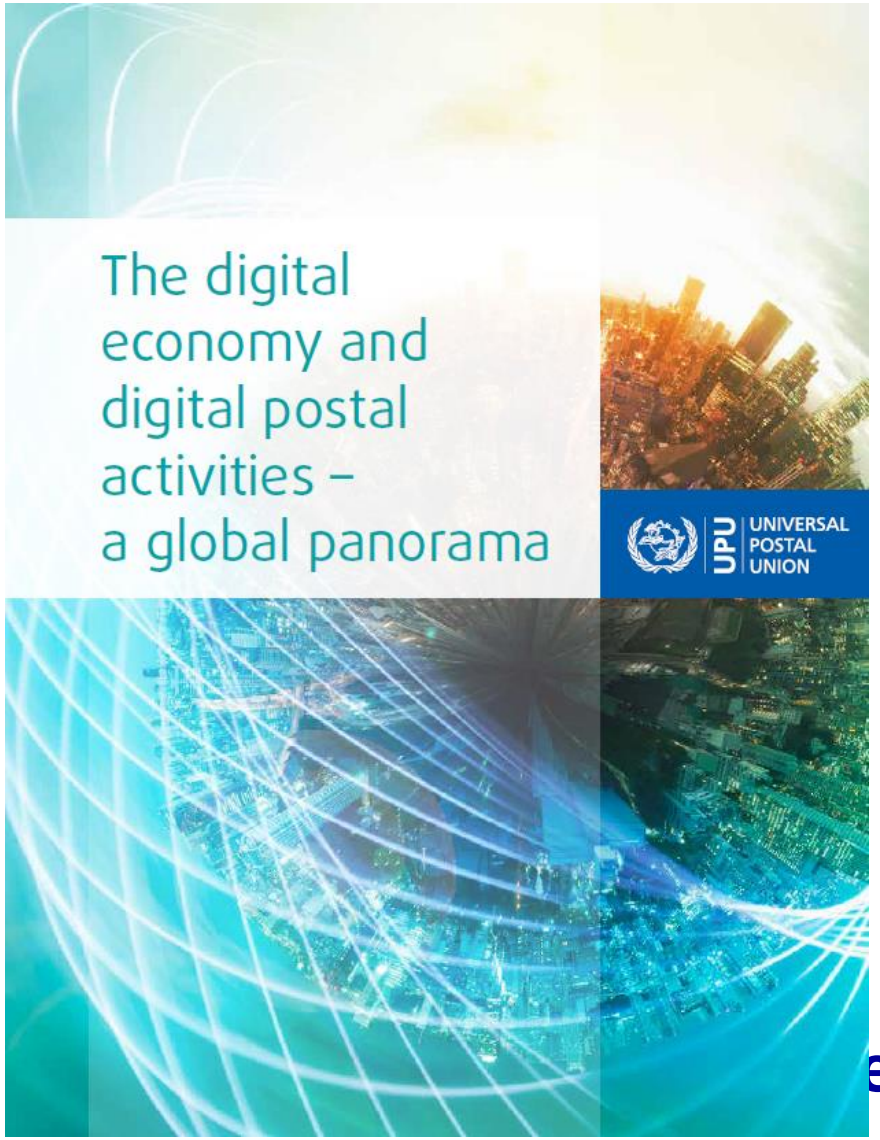
Final remarks

Posts important digital inclusion players

Data shows that Posts are comparatively well positioned to provide e-government, e-commerce and e-finance services to populations that tend to be excluded, such as women, the poor, the less well educated and those in the informal economy.

A call to action: increase the pace of digital transformation

Posts need to speed up the digitalization of their products. This means that postal operators that have not fully digitalized need to do so urgently, or risk being excluded as digital service providers for e-government, e-commerce and e-finance services.



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UNION EXECUTIVE COUNCIL MEETING

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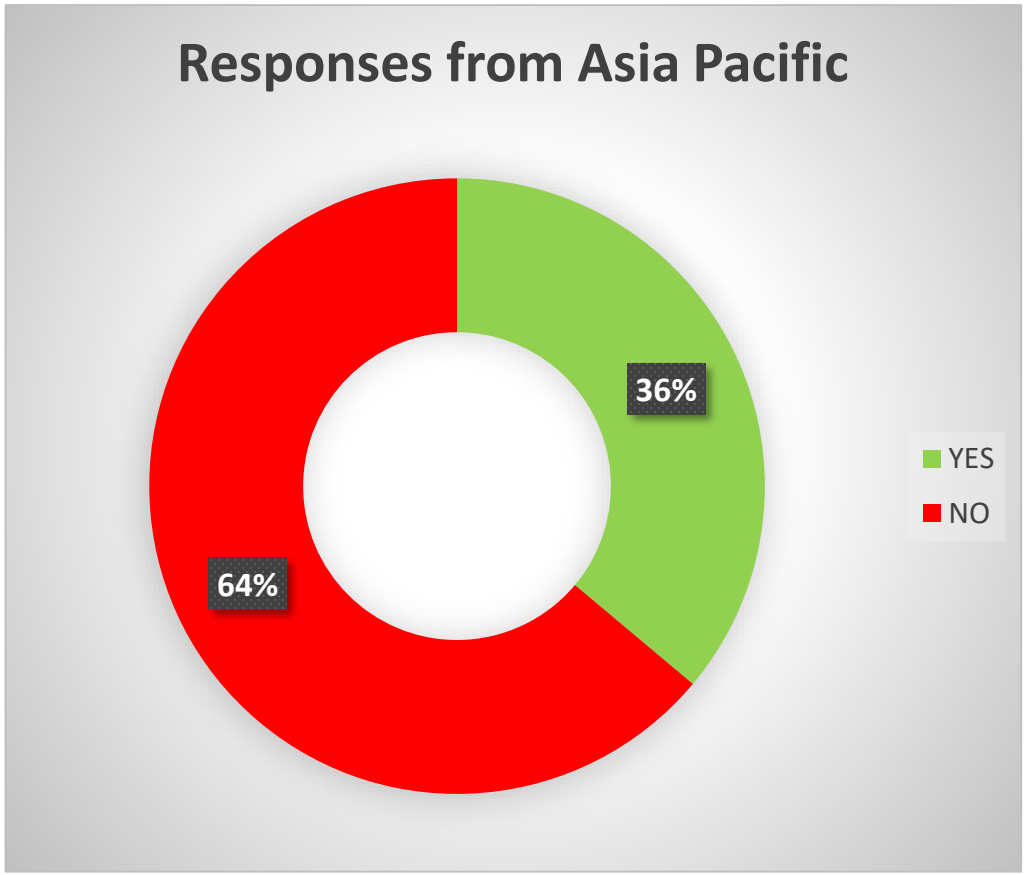
2020 UPU E-services survey



- ✓ Bangladesh
- ✓ Bhutan
- ✓ Dem People's Rep. of Korea
- ✓ Indonesia
- ✓ Kiribati
- ✓ Lao People's Dem. Rep.
- ✓ Malaysia
- ✓ Myanmar
- ✓ Nauru
- ✓ New Zealand (including the Ross Dependency)
- ✓ Sri Lanka
- ✓ Thailand
- ✓ Viet Nam

Thank you

2020 UPU E-services survey

We need your input into the report – Please respond

Afghanistan	Nepal
Australia	Pakistan
Brunei Darussalam	Papua New Guinea
Cambodia	Philippines
China (People's Rep.)	Samoa
Fiji	Singapore
India	Solomon Islands
Iran (Islamic Rep.)	Timor-Leste (Dem. Rep.)
Japan	Tonga (including Niuafo'ou)
Korea (Rep.)	Tuvalu
Maldives	Vanuatu
Mongolia	

WE NEED 100% RESPONSE FROM ASIA PACIFIC

UPU E-commerce Guide (3rd edition, 2020)

- Linkages between e-commerce and SDGs
- E-commerce trends and drivers
- E-commerce key elements for the Posts
- Post's main drivers and challenges to enter e-commerce market
- UPU enablers for e-commerce
  - Operational Readiness for Ecommerce (ORE)
  - Digital Readiness for Ecommerce (DRE)
  - Payments Readiness for Ecommerce (PRE)

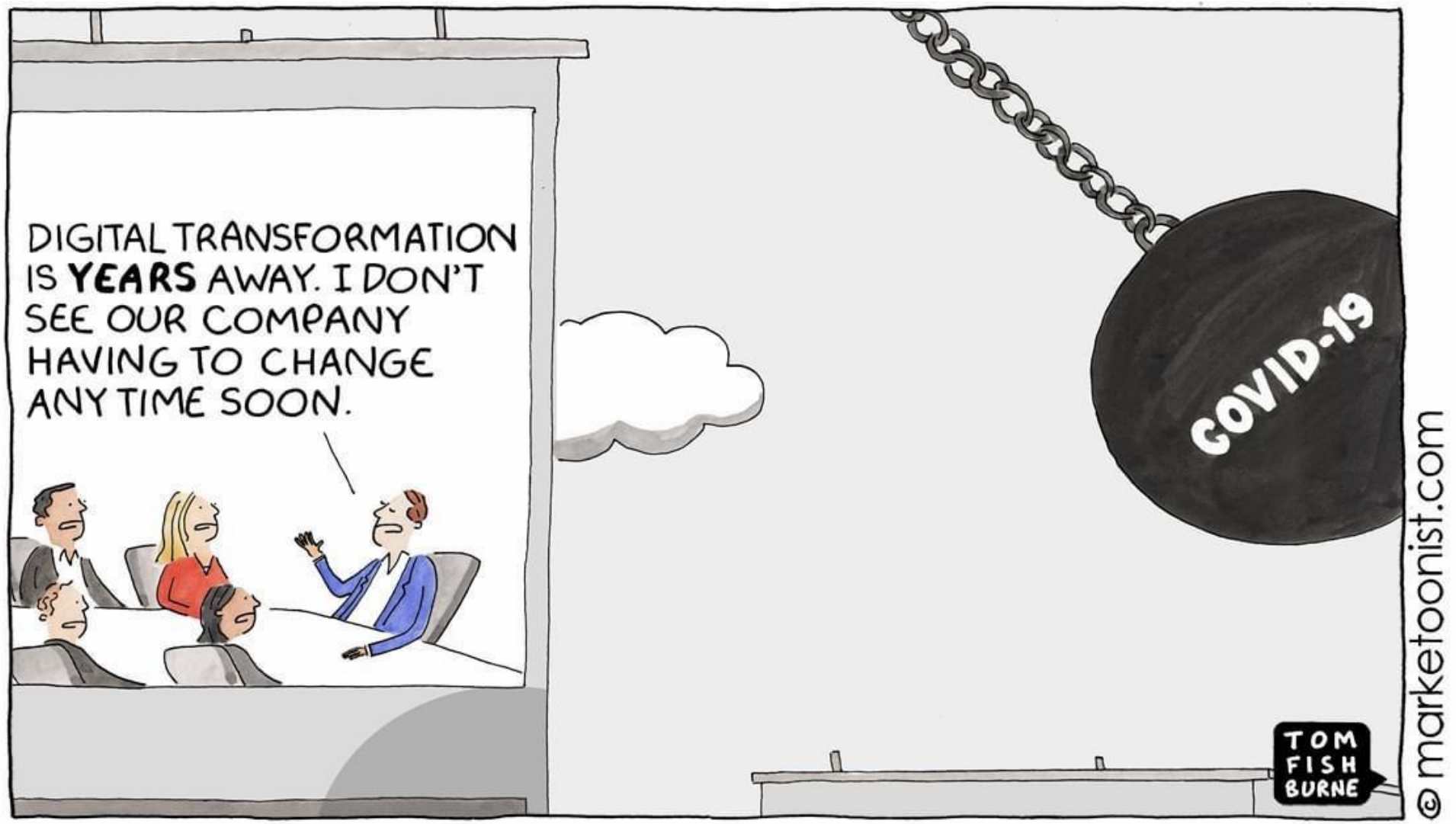
http://www.upu.int/en/activities/e-commerce/publications.html

UPU Digital Transformation Program

Digital Readiness for E-commerce (DRE)

	SCOPE	KEY PILLARS	TIMEFRAME	DELIVERABLES
DRE	- Enhance digital capabilities and use all available tools to implement digital solutions, which meet e-commerce requirements.	- Policy frameworks: E-commerce policy (policy and regulatory framework for the participation of the Post in e-commerce) - Digital strategy: Postal e-commerce and digital strategy (strategy, digital economy) - Digital strategy: Implementing digital capabilities (cybersecurity, product and services and strategy)	10 months	- DRE Assessment of digital capabilities. - DRE Transformation toolkit. (enablers) - Evaluation of postal digital strategy - Final report with proposals and recommendations.

UPU UNIVERSAL POSTAL UNION



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1. Digital Services – developing your digital capability

2. .POST – cybersecurity and visibility of your internet services

- Digital Economy programme 2021-2024 (UPU Congress proposals)

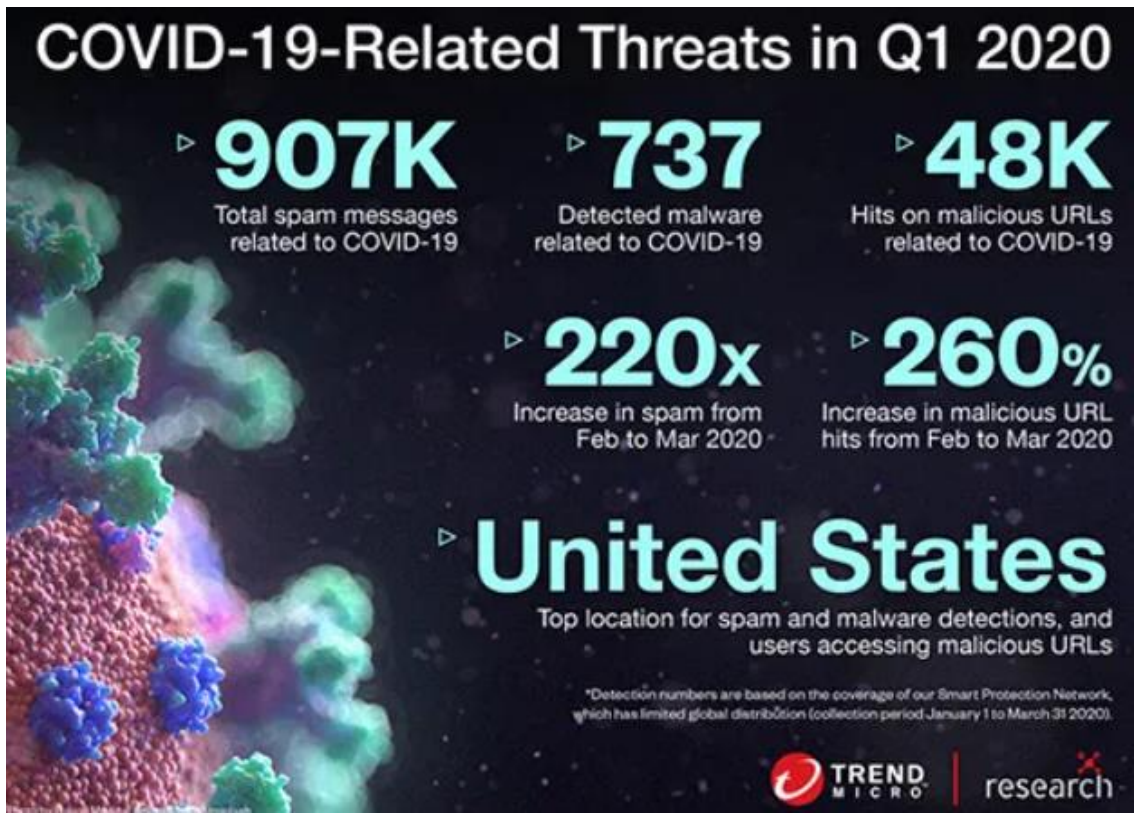
3. E-commerce, Trade Facilitation and SME support

- UPU trade support policy 2021-2024 (UPU Congress proposals)

Cyberattacks:

The **2nd most** concerning risk to doing business over the **next 10 years**

Source: Regional Risk of Doing Business 2019, World Economic Forum



Cybersecurity and .POST

27 May 2020

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gives an new layer of

cyber protection for

your internet services

Capacity building

International Cooperation / Capacity Building

- GOALS

1. Improve postal personnel cyber-awareness and training

2. Raise awareness in postal customers (SME's) via the postal channel

CYBER READINESS
INSTITUTE

Expert Knowledge

The Cyber Readiness Institute was founded by the CEOs of Mastercard, Microsoft, the Center for Global Enterprise, and PSP Partners, following their work on the Commission on Enhancing National Cybersecurity, to provide free tools and resources that your business can use to reduce risks. We believe that if we work together we can create a safer ecosystem for all businesses to thrive. Based on the expert input, the Program focuses on four critical cyber issues: Authentication and Passwords, Software Updates, Phishing, and USBs and Removable Media. The Program also includes guidance for implementing a practical cyber incident response plan.

UNIVERSAL POSTAL UNION

POST

CYBER READINESS INSTITUTE

Expert Knowledge

The Cyber Readiness Institute was founded by the CEOs of Mastercard, Microsoft, the Center for Global Enterprise, and PSP Partners, following their work on the Commission on Enhancing National Cybersecurity, to provide free tools and resources that your business can use to reduce risks. We believe that if we work together we can create a safer ecosystem for all businesses to thrive. Based on the expert input, the Program focuses on four critical cyber issues: Authentication and Passwords, Software Updates, Phishing, and USBs and Removable Media. The Program also includes guidance for implementing a practical cyber incident response plan.

About the Cyber Readiness Program

The Cyber Readiness Program is a practical, step-by-step guide to help UPU designated postal operators become cyber ready. Completing the Program will make your organization safer, more secure, and stronger in the face of cyber threats.

Get Cyber Ready. Be Cyber Strong.

UNIVERSAL POSTAL UNION

POST

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Cyber Readiness Starter Kit

Protect your business, your customers, and your bottom line

You've probably heard of cyber threats like phishing and malware. Did you know that most of these types of attacks are targeted at small businesses? Fortunately, there are basic steps you can take to protect your business. The Cyber Readiness Starter Kit is a great way to get moving.

For many organizations, the Starter Kit is all you need. If you don't have a lot of time or resources, but want to get started, we've compiled helpful information about what you can do to reduce cyber risk, along with training materials for your employees, and much more. It's free and a great first step toward making your organization Cyber Ready.

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MISSION & PURPOSE

Our philosophy is simple: Do Something. Measure It.™

The Global Cyber Alliance (GCA) is an international, cross-sector effort dedicated to eradicating cyber risk and improving our connected world. We achieve our mission by:

- **Uniting Global Communities:** We must stand as a global community, across sectors and geography, if we are to effectively address cyber risks.
- **Implementing Concrete Solutions:** We build concrete solutions that reduce and eradicate cyber risk, and we make those solutions freely available for any organization or individual to use.
- **Measuring the Effect:** We believe in measuring effectiveness. We must measure to know we are doing the right things, and metrics drive action. We need to know what works and what does not.

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POST

GLOBAL CYBER ALLIANCE

DEFEND & DELIVER

DMARC

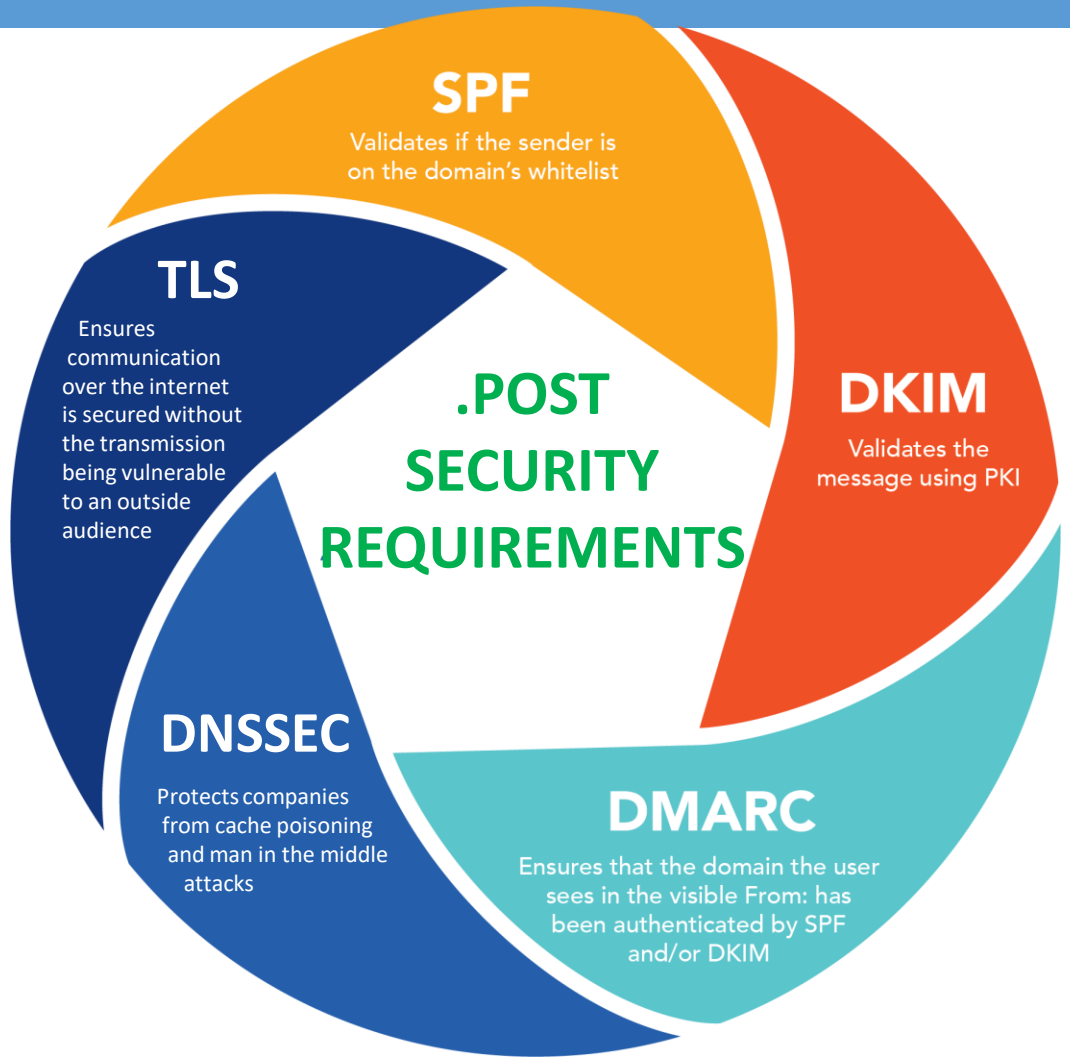
Email authentication for better email security

All IT and security practitioners are urged to join this technical bootcamp series with tools and resources to improve your email security.

ONLINE BOOTCAMP September 2020

For more details:
Email: secretariat@info.post

1 Vulnerability management



.POST PROTECTS YOU IN 5 WAYS

1) **Protection against Denial of Service attacks (DDOS protection)**
2) **Protection against your domain being hijacked and spoofed (DNSSEC)**
3) **Protection against malicious emails from your domains (SPF and DKIM)**
4) **Encryption required for all .POST websites (HTTPS & TLS)**
5) **Verified domain (VERIFIED BY UPU)**

2 Configuration baseline

COMPLIANCE RESOURCES and TOOLS

- These free resources can help understand whether the implementation of .POST domain names address our Security Requirements or identify potential issues that need to be resolved.
-
- **General (IPv6, DNSSEC, HTTPS, DMARC, DKIM, SPF, DANE)**
- https://internet.nl/site
- https://dmarcguide.globalcyberalliance.org
-
- **Domain Name System Security Extensions (DNSSEC)**
- To confirm DNSSEC is deployed and configured properly at each zone and sub-zones for your .POST Domain, you can use these tools:
- http://dnssec-debugger.verisignlabs.com/
- http://dnsviz.net/
-
- **Email Authentication**
- To confirm the publication of DMARC or Sender Policy Framework (SPF) records in the DNS for your .POST Domain and the requested mail receiver policy of your DMARC record, you can use this tool:
- https://www.internetsociety.org/ota/spf-dmarc-tools-record-validator
- https://internet.nl/mail
- https://dmarcian.com/dmarc-inspector

COMPLIANCE RESOURCES AND TOOLS (cont.)

- To test your email server (i.e., MX record domain), the following tool will provide information about the configuration of your email server and whether it is using strong encryption practices:
- https://www.paubox.com/secure-email-check

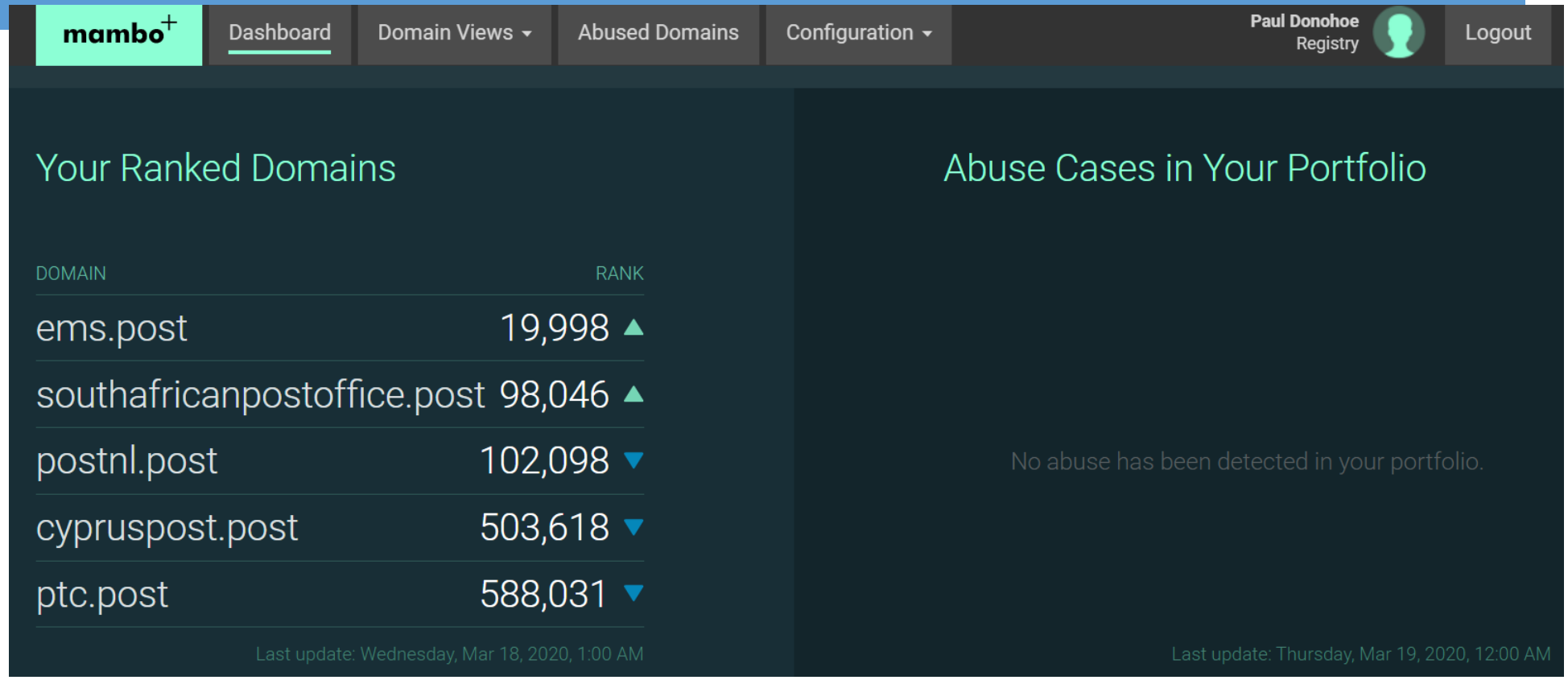
- **Transport Layer Security (TLS)/Encryption**
  TLS must be implemented to protect the integrity and confidentiality of data in transit.
- The following tools allow you test the configuration of servers for TLS implementation:
- https://www.checktls.com
- https://www.htbridge.com/ssl
- https://www.ssllabs.com/ssltest/analyze.html

- Registrants must have a public key certificate (also known as digital identify or TLS certificates) in place to meet the HTTPS-only requirement. Registrants may wish to use a wildcard certificate
  (e.g., *.domainname.post) which covers every DNS name with encryption.
- The following tool allows you to determine if the public key certificate installation has been successful:
- https://www.digicert.com/help/
-

3 Monitoring

Anti-abuse domain monitoring

It is important to monitor 24 X 7 abuse such as phishing, spam, botnets, and malware by continuously scanning different sources (third party and internal).



4

.POST Compliance Program

- Registration and use of a .POST domain name requires initial and ongoing compliance with:

1) .POST Domain Management Policy (DMP)
2) .POST Security Requirements (SR).

- The UPU regularly monitor Registrant's compliance with the .POST Policy and Security requirements.
- Any non-compliance issues promptly forwarded to the Registrant for remediation.
- Failure to resolve any compliance issue or implement a mutually acceptable remediation plan may result in the suspension or deletion of the domain.

- **CIRT (Cyber Incident Response Team)**

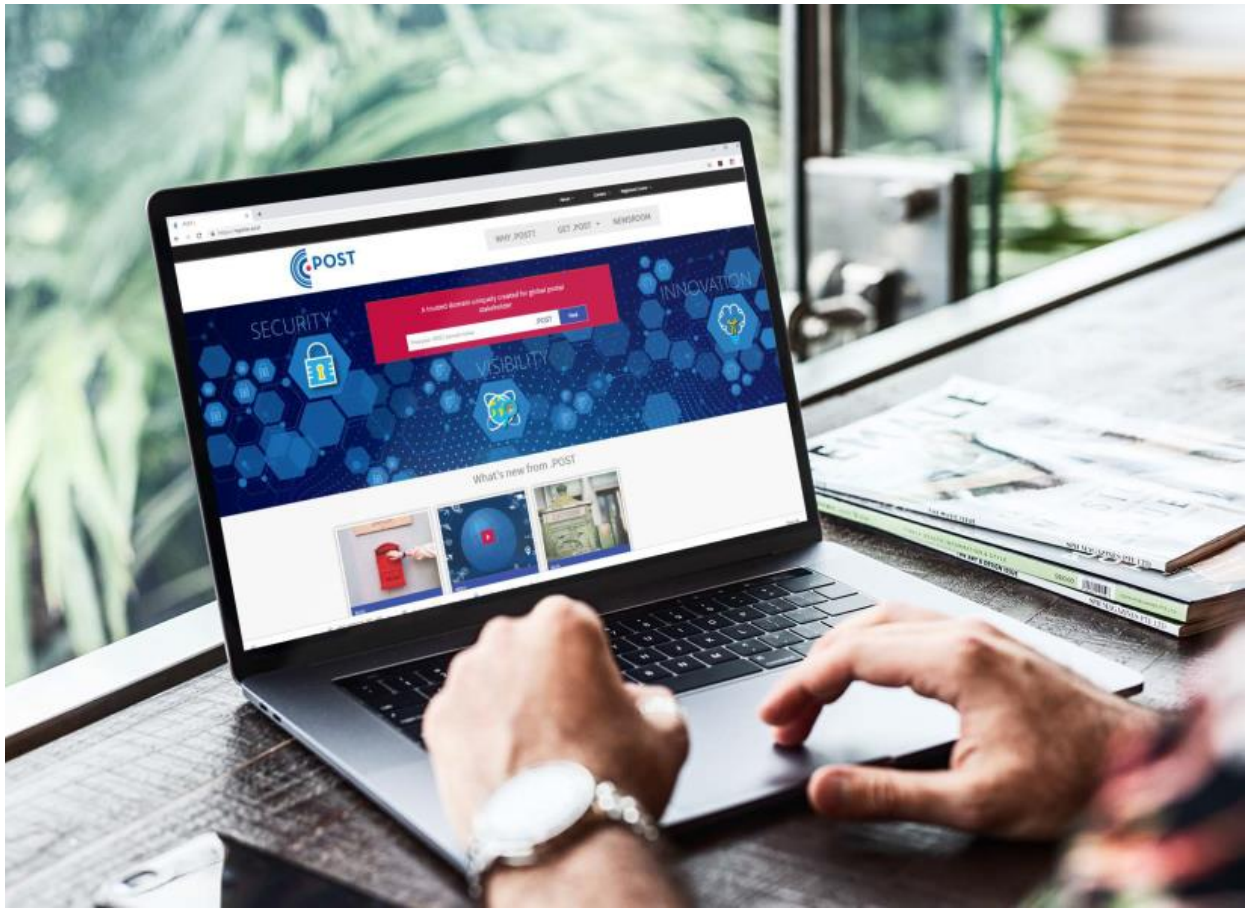
- This team is responsible for responding to security policy breaches and other incidents in .POST registrations.

- In addition to technical specialists capable of dealing with specific threats, it could include experts who can provide appropriate communication in the wake of such incidents.

- The CIRT normally operates in conjunction with the .POST team, communicating to Registrars and Registrants on the incidents, the impact and how to correct them.

How to submit your .POST domain names requests

www.register.post



Registration process overview

Application

apply for your Community ID at
https://apply.info.post

Authentication

verification process and issuing of your Community ID

Registration

register your domain name providing all the requested information

What can you register ?

- **Company and trading names**
- Eg. correos.post, liban.post, saudi.post, southafricapostoffice.post, postnl.post

- **Products names**
- Eg. mypparcel.post, stamps.uy.post, stamps.tz.post, zimpostmall.post

W

- **Country and territory names**
- Eg. China.post, cn.post, Lebanon.post, lb.post, Mauritania.post, mr.post, argentina.post, ar.post,

CONTACT US

-
  secretariat@info.post
-
  .register.post

Agenda

1. Digital Services – developing your digital capability

2. .POST – cybersecurity and visibility of your internet services

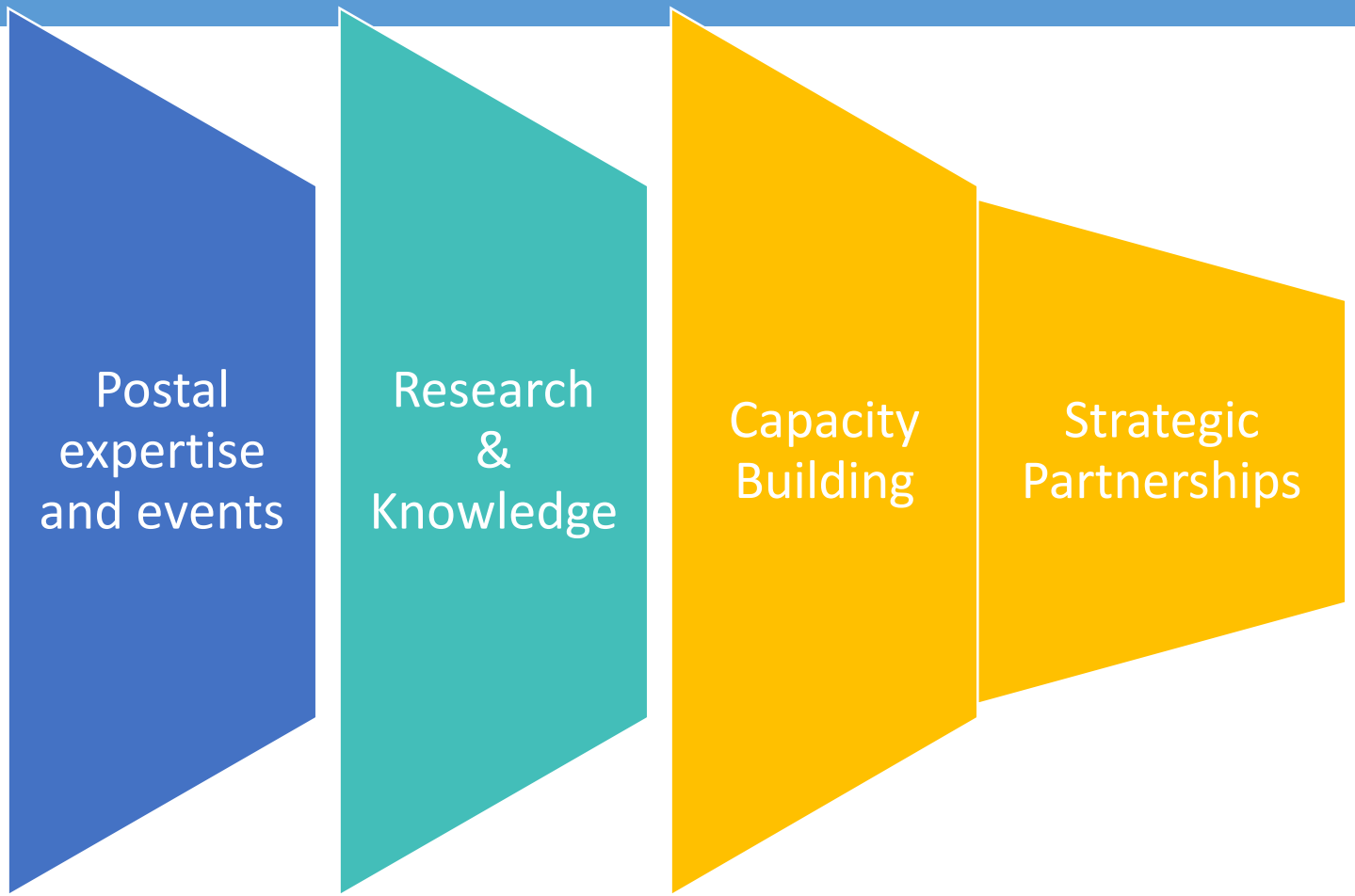
➢Digital Economy programme 2021-2024 (UPU Congress proposals)

3. E-commerce, Trade Facilitation and SME support

➢UPU trade support policy 2021-2024 (UPU Congress proposals)

Proposed Focus Areas

And intervention mechanisms



Work proposals in Draft Abidjan Business Plan for Digital

WP 1.1.16	Digital events and secretariat
WP 3.1.6	Digital research
WP 3.2.4	Digital analysis
WP 2.1.16	Digital capacity building and partnerships

Agenda

1. Digital Services – developing your digital capability

2. .POST – cybersecurity and visibility of your internet services

➢ Digital Economy programme 2021-2024 (UPU Congress proposals)

3. E-commerce, Trade Facilitation and SME support

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- Paul Donohoe, Digital Economy and Trade Programme Manager

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Key objective : Position the postal network as a key enabler for:

✓Trade inclusion

- ✓ Financial inclusion

- ✓ Digital inclusion
- ✓ Social inclusion

Focus →

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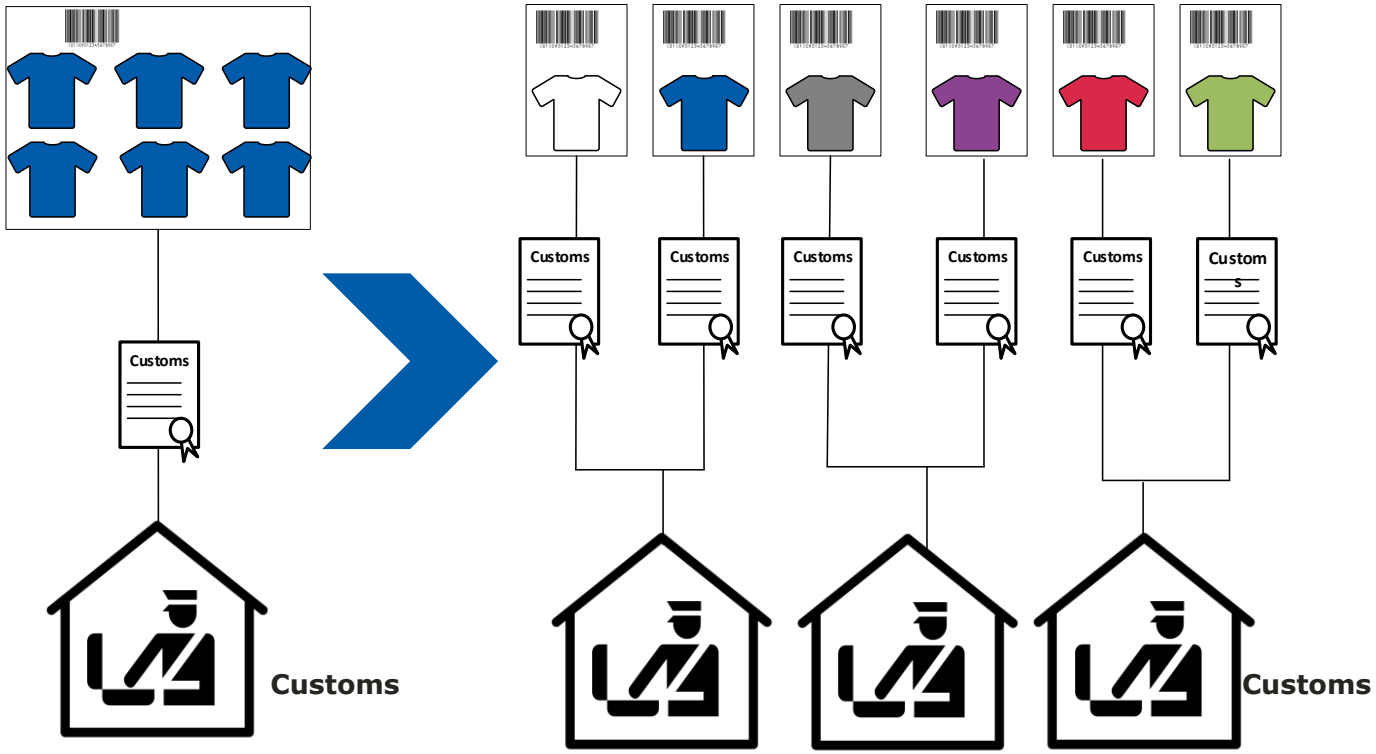
GLOBAL

REGIONAL

MULTIPLICATION OF CUSTOMS PROCESSING OPERATIONS



THE TFA OBLIGATIONS (MEASURES)

ARTICLE 1
Publication and Availability of Information

ARTICLE 2
Opportunity to comment, information before entry into force and consultations

ARTICLE 3
Advance Rulings

ARTICLE 4
Procedures for appeal or review

ARTICLE 5
Other measures to enhance impartiality, non-discrimination and transparency

ARTICLE 6
Disciplines on fees and charges imposed on or in connection with importation and exportation and penalties

ARTICLE 7
Release and Clearance of Goods

ARTICLE 8
Border Agency Cooperation

ARTICLE 9
Movement of goods intended for import under customs control

ARTICLE 10
Formalities connected with importation, exportation and transit

ARTICLE 11
Freedom of transit

ARTICLE 12
Customs Cooperation

Source: WTO TFA Facility

RECENT UPU STUDY CONCLUDED WITH TWO CATEGORIES OF FINDINGS.

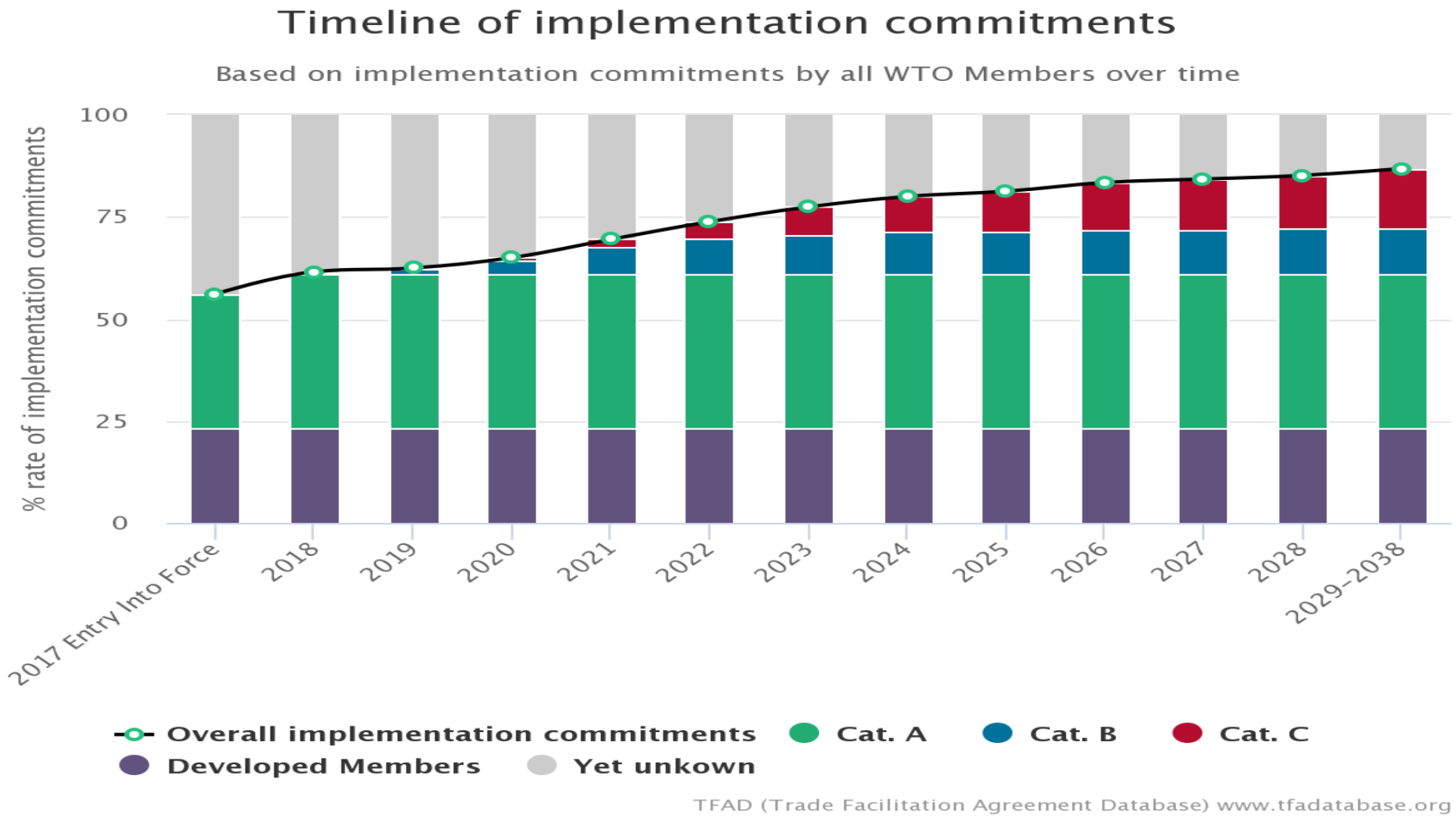
Impact

Responsibilities & Obligations

Opportunities

Rights and solutions

WTO TFA notifications by countries



Trade Facilitation instruments of the UPU

Convention

The UPU Convention provides a **solid legal framework for postal exchanges** in **support of trade facilitation measures**.

Recommendations and Standards

The UPU Standards Board recommendations and standards provide definition on technical matters that allow countries to attain **harmonization and uniformity of postal exchanges supporting trade in goods**.

Guidelines and Guides

UPU guidelines and guides provide very **practical material and information on postal processes, techniques and working methodologies** affecting **trade facilitation**.

Eg: UPU Ecommerce Guide. UPU Global Postal Model. UPU-WCO Model Agreements, Compendia (Letter, Parcel, EMS, Customs), UPU WTO TFA assessment and implementation guidelines

Compilations, case studies, and best practices

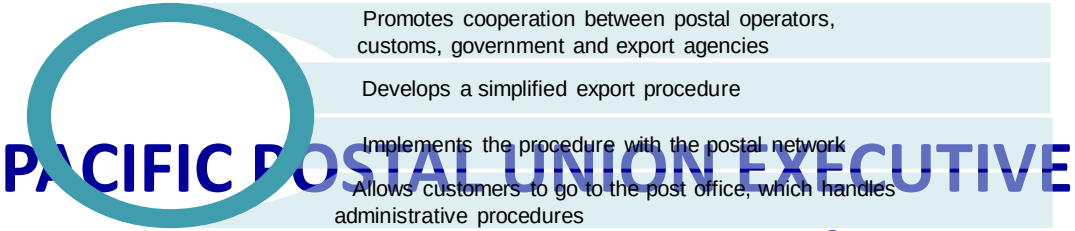
The UPU publishes case studies summarizing a country's experience with the implementation of **postal trade facilitation projects**. Most notably Easy Export or Exporta Facile. These country experiences are a useful source of information as they show a **practical application of concepts and provide information on successful best practices.**

Technology solutions - the connected postal network

The UPU provides **network connectivity and data exchange solutions** (Post*Net) to all member countries to enable data exchange. UPU IT tools provide (IPS, CDS, etc..) **ICT capability for trade facilitation automation**

Export facilitation for MSMEs through the postal network

Implementation of the EASY EXPORT project in Tunisia and Morocco



ASIAN-PACIFIC POSTAL UNION EXECUTIVE COUNCIL MEETING

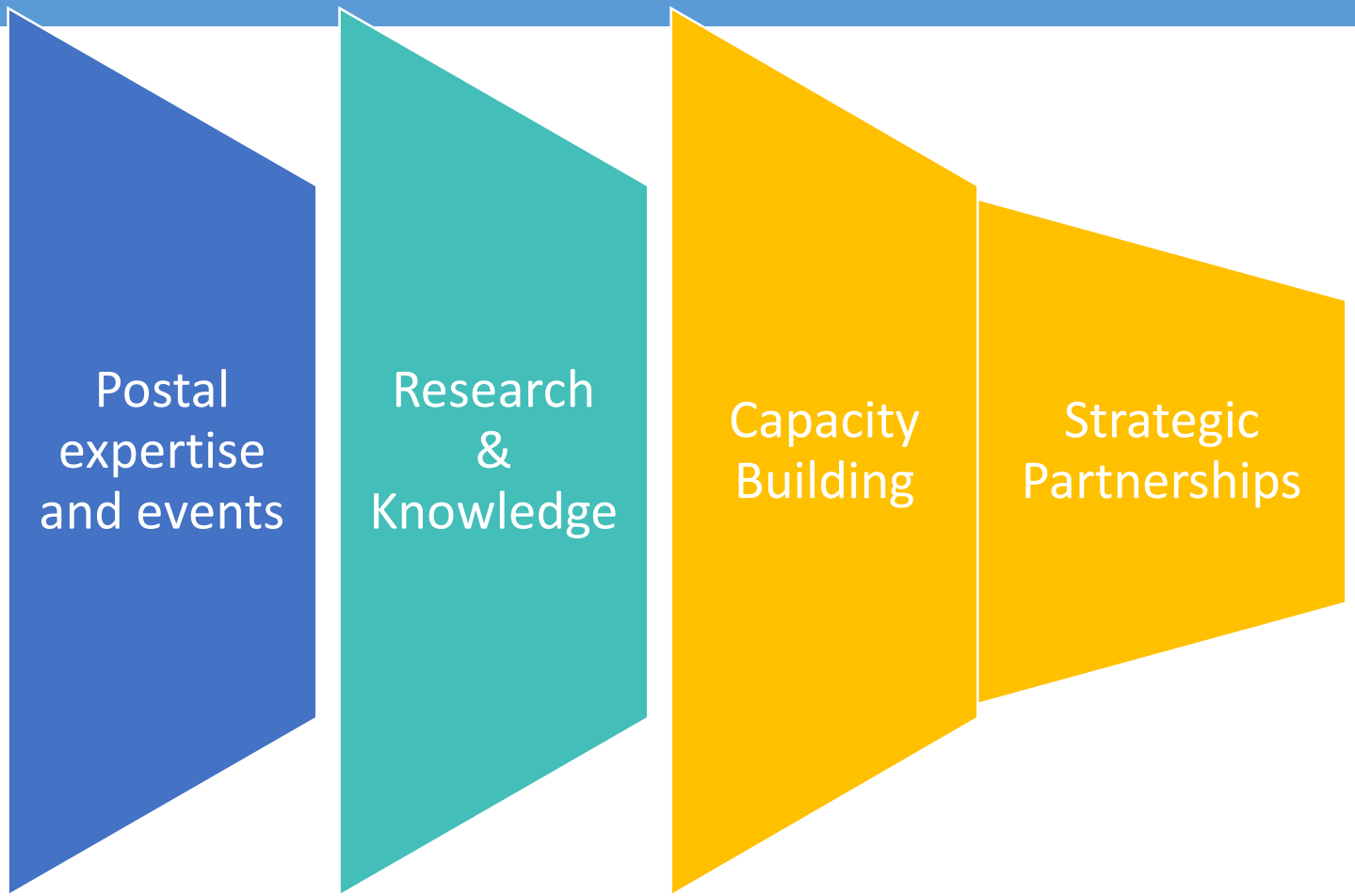
22 June 2020 , Online Session

General Recommendations

1. **Include Post in trade-related stakeholder consultations at National and International level**
2. **Collaborate with implementation partners such as:**
   - WCO, UN ECs, TFA Facility, UNCTAD, ITC, Worldbank, EIF, Regional Development Banks, etc..
3. **Publish guidelines for Posts in national TF implementation**
   - Increase the collaboration, consultation and support for other government agencies (OGA) such as Post
4. **Include postal sector representatives in**
   - National committees for trade facilitation
   - Single window implementation projects
   - National Trade Portals

Proposed Focus Areas

And intervention mechanisms



Work proposals in Draft Abidjan Business Plan (Doc 8d)

WP 1.1.24 Trade events and secretariat (p31)

WP 3.1.11 Trade research (p125)

WP 3.2.6 Trade analysis (p132)

WP 2.1.24 Trade capacity building and partnerships (p89)

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Comments or questions ?

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Questions

Paul Donohoe – Digital Economy and Trade Programme Manager

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WHATSAPP: +41 78 936 5513

www.upu.int/en/activities/electronic-services

www.register.post

4. POC Committee 3, updates on since APPU-EC Tokyo 2019:

   i. POC 2019.2 / S6 – October 2019

   ii. POC 2020.1 / S7 – February 2020

UNIVERSAL POSTAL UNION

Committee 3

POC 2019.2

October 2019

Co-Chairs: Mr Vincenzo Aurelio (IT)
Mr Gürbüz Akbulut (TR)

Secretary: Paul Donohoe, IB

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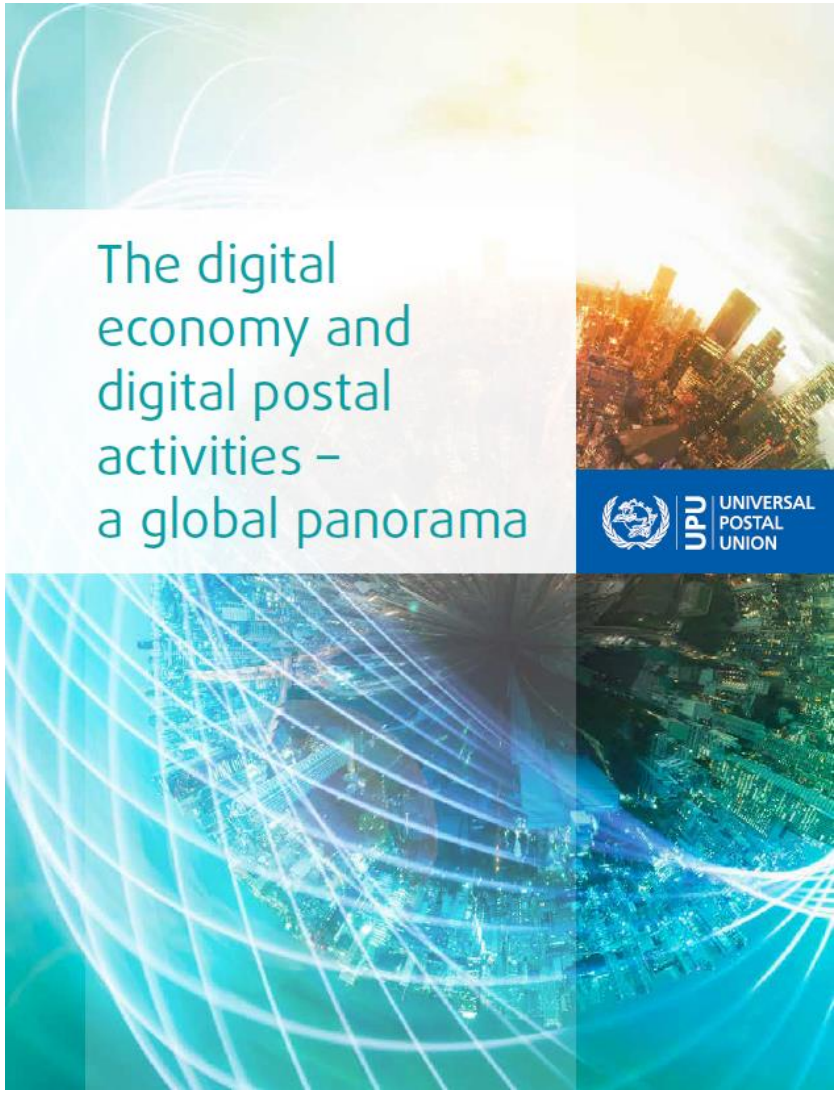
Issues relating to Electronic Services Development Group (ESDG)



- Benchmark the development of digital postal services in UPU member countries (125 survey participants).
- Evaluate the impact of possible barriers and trends affecting the development of digital postal services.
- Strategic importance of digital postal services at a global and regional level.
- A framework of the strategies and policies for digital postal services.

Summary

Committee 3 at the heart of Digital Transformation:

1) New **UPU Flagship publication – Digital Economy and Digital Postal Services – a global panorama** consolidates all digital postal activities across all of the POC work activities

2) Progress on the **DMAB digital platform** for members

3) **Digitalization of Philately** - E-shops and new WNS website

UNIVERSAL POSTAL UNION

Committee 3

POC 2020.1

February 2020

Co-Chairs: ITALY represented by Mr Vincenzo Aurelio
TURKEY represented by Ms Aysun Tay

Secretary: Paul Donohoe, IB

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Issues relating to ESDG Group

- Approved the proposal on innovative regulations for postal sector participation in e-commerce (ESDG-D3);
- Took note of the new version of the UPU E-commerce Guide.
- Took note of the progress on the 2020 E-Services survey (ESDG-D10.1);
- Took note of the progress on 2020 version of the UPU Postal technology radar (ESDG-D10.2);
- Took note of Chapter 8.1 of the POC report to Congress, summarising ESDG achievements 2017-2020;
- Took note of the draft Abidjan Business Plan work proposals 1.1.16, 2.1.16, 3.1.6, 3.2.4

Issues relating to DMAB Group

- Approved the DMAB annual report (DMAB-D6 and DMAB-D7);
- Took note of Chapter 8.2 of the POC report to Congress, summarising DMAB achievements 2017-2020
- Took note of the draft Abidjan Business Plan work proposals 1.1.21, 2.1.21, 2.2.10, 3.1.9

Issues relating to WADP Group

- Took note of the WADP annual report;
- Took note of Chapter 8.3 of the POC report to Congress, summarising WADP achievements 2017-2020
- Took note of the draft Abidjan Business Plan work proposals 1.1.2, 2.3.1, 2.3.2, 3.3.1.

UPU E-commerce Guide (3rd edition, 2020)

- Linkages between e-commerce and SDGs
- E-commerce trends and drivers
- E-commerce key elements for the Posts
- Post's main drivers and challenges to enter e-commerce market
- UPU enablers for e-commerce
  - Operational Readiness for Ecommerce (ORE)
  - Digital Readiness for Ecommerce (DRE)
  - Payments Readiness for Ecommerce (PRE)

5. Any other business

Thank you all for

Time

Attention, and

Participation

The meeting is closed.