



Digital Financial Services (DFS)

The **Digital Financial Services (DFS)** course empowers postal operators to transform their networks into dynamic financial service hubs. As customer expectations shift toward digital convenience, this course provides the strategic insights and practical tools needed to modernize postal services, unlock new revenue streams, and strengthen competitiveness in the financial services market. Participants will explore how **digital platforms** enable fast, secure, and real-time remittances, seamless mobile wallet integration, and efficient payment solutions. By leveraging their trusted brand and unmatched last-mile reach, postal operators can expand access to financial services, particularly for rural and underserved communities. The course also focuses on building **high-impact partnerships** with banks, fintechs, and international money transfer operators—positioning postal operators as preferred agents for digital transactions and government payments. Through DFS, postal companies can reinforce their role as key drivers of **financial inclusion**, **national digital transformation**, and **sustainable business growth**.

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	Green Finance



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.

