**2020 Global Panorama Questionnaire**

Questionnaire on postal financial inclusion

Please complete this questionnaire and return it **by 30 November 2020** to [fi.panorama@upu.int](mailto:fi.panorama@upu.int) and Mr Saleh Khan ([saleh.khan@upu.int](mailto:saleh.khan@upu.int)).

There are *25 questions* in this short survey. We recommend that you collect the background information using this template before starting the survey.

Please provide the contact details of the person completing the questionnaire:

|  |  |  |
| --- | --- | --- |
| Which country are you operating in?  Click or tap here to enter text. | | |
| Full legal name of designated operator/organization/financial institution  Click or tap here to enter text. | | |
| Full name of person filling in this questionnaire  Click or tap here to enter text. | | Ms  Mr |
| Position/title/department  Click or tap here to enter text. | | |
| Tel.  Click or tap here to enter text. | E-mail  Click or tap here to enter text. | |
| Date  Click or tap to enter a date. |  | |

If your organization does not provide postal financial services (payments, money transfers, savings, etc.), on its own behalf or in partnership with other financial institutions, please tick the relevant box below and return the form to us by e-mail.

Please **do not complete the survey** if either of the following cases applies to you:

|  |  |
| --- | --- |
|  | We are not allowed by national regulations/law to offer any postal financial services. This survey does not apply to us. |
|  | We do not offer any postal financial services. |

**Section 1: General and background information**

1. General information

|  |  |
| --- | --- |
| How many post offices (POs)/branches does your organization have? | Click or tap here to enter text. |
| How many are functioning/operational? | Click or tap here to enter text. |
| How many POs/branches are in rural areas? (please use your organization’s definition of rural areas when responding) | Click or tap here to enter text. |
| How many POs/branches are connected to the Internet? | Click or tap here to enter text. |
| How many POs/branches offer postal financial services? | Click or tap here to enter text. |
| How many full-time staff does your organization have? | Click or tap here to enter text. |
| How many full-time staff are dedicated to postal financial services? | Click or tap here to enter text. |

2 Please select all of the statements below that apply to your postal financial services entity:

|  |  |  |
| --- | --- | --- |
| BM 0 | We rent out our POs/branch premises to other businesses to provide financial services |  |
| BM 1a | We provide cash-in/cash-out services for domestic or international remittances on behalf of a provider (like Western Union, or MoneyGram) |  |
| BM 1b | We provide cash-in/cash-out services for government payments (receiving pensions or salaries, or paying government fees) |  |
| BM 1c | We collect bill payments in cash (utilities, education, etc.) |  |
| BM 1d | We provide cash-in/cash-out services for insurance companies (collection of premiums, payout of insured amounts) |  |
| BM 1e | We provide cash-in/cash-out services for mobile phone operators (MNOs) or FinTech (registration, cash-in, cash-out, mobile wallet or airtime top-up) |  |
| BM 1f | We provide cash-in and cash-out services for microfinance institutions and banks (disbursement and repayment of loans, deposit and withdrawal from accounts, cash-in and cash-out of bank transfers) |  |
| BM 2a | We have our own/postal brand proprietary domestic money transfer service |  |
| BM 2b | We have our own/postal brand proprietary international money transfer service |  |
| BM 2b1 | We use the UPU-brand international money transfer service |  |
| BM 2c | We are in partnership with a telecom provider (MNO) or a FinTech to offer a money transfer service |  |
| BM 2d | We have our own subsidiary to offer international remittances |  |
| BM 3a | We offer insurance services in partnership with an insurance company |  |
| BM 3b | We offer financial services in partnership with a telecom provider (MNO) or a FinTech |  |
| BM 3c | We offer account-based services, loans, and/or insurance in partnership with a bank |  |
| BM 4a | We have our own postal giro centre and/or savings bank |  |
| BM 4b | We offer our own unlicensed postal insurance |  |
| BM 5a | We have a microfinance institution licence (possibly through a subsidiary) |  |
| BM 5b | We have a limited postal bank licence |  |
| BM 5c | We have a universal postal bank licence |  |
| BM 5d | We have our own licensed postal insurance |  |

**Section 2: Legal and regulatory information**

3 What is the legal status of the entity providing postal financial services? (please tick all that apply; multiple answers possible)

|  |  |
| --- | --- |
| Department of the Post |  |
| Subsidiary of the Post |  |
| Postal bank with special licence |  |
| Postal bank with banking licence |  |
| Other (please specify) |  |
| Click or tap here to enter text. | |

4 Please indicate the owner(s) of the postal financial services entity:

|  |  |  |
| --- | --- | --- |
| *State* | *Private institution* | *Other* |
| Click or tap here to enter text.% | Click or tap here to enter text.% | Click or tap here to enter text.% |

5 Are the financial services that you provide regulated? (please tick all that apply; multiple answers possible)

|  |  |
| --- | --- |
| No |  |
| Yes, by Ministry of Information / Communication |  |
| Yes, by the Central Bank |  |
| Yes, by the Ministry of Finance |  |
| Yes, by the postal/communications regulator |  |
| Other |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Yes | No |
|  | | | |
| 6 Are you allowed by law/local regulations to act as an agent for a financial service provider? |  |  |  |

7 Does your postal financial entity have access to the national payment and settlement systems?  
(please tick all that applies, multiple answers possible)

|  |  |  |
| --- | --- | --- |
| No |  |  |
|  | *Direct participant* | *Indirect participant* |
| Yes, to the Real-time gross settlement (RTGS) system |  |  |
| Yes, to an Automated Clearing House |  |  |
| Yes, to a National Card Switch |  |  |
| Other |  |  |

**Section 3: Postal financial services details**

8 Which of the following postal financial services do you offer? (please tick all that applies, multiple answers possible)

|  |  |  |
| --- | --- | --- |
|  | *On your own* | *In partnership with another provider* |
| Bill collection |  |  |
| Checking/current accounts |  |  |
| Credit card |  |  |
| Debit/ATM card |  |  |
| Government-to-Person payments (national pension, civil servant salaries, payment of subsidies, social safety net payments, payment of disability benefits, direct cash transfer to the poor, etc.) |  |  |
| Insurance |  |  |
| Loans |  |  |
| Mobile credit/airtime top-up |  |  |
| Mobile wallet top-up |  |  |
| Remittances (domestic) |  |  |
| Remittances (international) |  |  |
| Savings account |  |  |

9 If you provide any of the above services in partnership, please indicate the type of institutions you partner with. (please tick all that apply; multiple answers possible; if this is not applicable to you, please leave blank)

|  |  |
| --- | --- |
| Agricultural bank |  |
| Commercial bank |  |
| Cooperative bank |  |
| Credit card company (for example Visa, MasterCard or AmEx) |  |
| FinTech company (a financial technology company, for example PayPal, or Bibimoney) |  |
| Government agency or ministry |  |
| Insurance company |  |
| Microfinance NGO/bank |  |
| Mobile phone/telecommunications operator |  |
| Money transfer agent |  |
| Private sector financing institution/non-bank financial institution (a leasing company, for example) |  |
| Other, please specify:  Click or tap here to enter text. | |

10 What are your business models for the partnership(s)? (please tick all that apply; multiple answers possible‎)

|  |  |
| --- | --- |
| Fees per transaction |  |
| Fixed fee |  |
| Percentage |  |
| Tiered scheme |  |
| Annual fee |  |
| Other, please specify:  Click or tap here to enter text. |  |

11 Do you offer financial products specifically designed for any of the following groups? (please tick all that apply; multiple answers possible)

|  |  |
| --- | --- |
| Differently abled/disabled population |  |
| Migrants |  |
| Retirees/pensioners/elderly |  |
| Small and medium enterprises (SMEs)/small businesses |  |
| Students |  |
| Women |  |
| Youth |  |

12 How many money orders do you send/pay per year? (Latest fiscal year available. For electronic money orders, please include postal money orders and money transfer operations conducted on behalf of partners – money transfer providers, mobile operators, etc.)

|  | *Number of transactions* | *Total value  (please indicate currency)* |
| --- | --- | --- |
| Domestic paper money orders sent | Click or tap here to enter text. | Click or tap here to enter text. |
| Domestic paper money orders paid | Click or tap here to enter text. | Click or tap here to enter text. |
| International paper money orders sent | Click or tap here to enter text. | Click or tap here to enter text. |
| International paper money orders paid | Click or tap here to enter text. | Click or tap here to enter text. |
| Domestic electronic money orders sent | Click or tap here to enter text. | Click or tap here to enter text. |
| Domestic electronic money orders paid | Click or tap here to enter text. | Click or tap here to enter text. |
| International electronic money orders sent | Click or tap here to enter text. | Click or tap here to enter text. |
| International electronic money orders paid | Click or tap here to enter text. | Click or tap here to enter text. |
| This data is for the year | Click or tap here to enter text. |  |

13 Do you provide any of the following financial services via mobile phone?

*Service may be via an app, website, or SMS (multiple answers possible; please leave blank if you do not offer mobile-based services)*

|  | *On your own* | *In partnership with another provider* |
| --- | --- | --- |
| Basic account balance viewing (current or savings) |  |  |
| Buying insurance |  |  |
| Applying for and receiving loans |  |  |
| Ordering domestic money transfer |  |  |
| Ordering international money transfer |  |  |
| Not yet, but we would like to provide one or more such services within the next year |  |  |

14 Do you provide financial services through your own website?

*(Multiple answers possible; please leave blank if you do not offer any such services)*

|  |  |  |
| --- | --- | --- |
|  | *On your own* | *In partnership with another provider* |
| Basic account balance viewing (current or savings) |  |  |
| Buying insurance |  |  |
| Applying for and receiving loans |  |  |
| Ordering domestic money transfer |  |  |
| Ordering international money transfer |  |  |
| Not yet, but we would like to provide one or more such services ‎ within the next year |  |  |

15 In the next 12–18 months, what kind of products or solutions **are you planning** to roll out for your clients?

*(Multiple answers possible; please leave blank if you are not planning any such services)*

|  | *On your own* | *In partnership with another provider* |
| --- | --- | --- |
| Bill collection |  |  |
| Checking/current accounts |  |  |
| Credit card |  |  |
| Debit/ATM card |  |  |
| Government-to-person payments (national pension, civil servant salaries, payment of subsidies, social safety net payments, payment of disability benefits, direct cash transfer to the poor, etc.) |  |  |
| Insurance |  |  |
| Loans |  |  |
| Mobile credit/airtime top-up |  |  |
| Mobile wallet top-up |  |  |
| Remittances (domestic) |  |  |
| Remittances (international) |  |  |
| Savings account |  |  |
| Cryptocurrency based solutions |  |  |
| Digital currency accounts |  |  |
| Postal mobile wallet |  |  |
| Other, please elaborate |  |  |
| Click or tap here to enter text. |  |  |

**Section 4: Outreach and revenue**

16 Please answer the following questions about your postal financial institution (please enter “0” if you do not offer any such services)

|  |  |
| --- | --- |
| How many account holders does your institution have? | Click or tap here to enter text. |
| How many active accounts does your institution have? | Click or tap here to enter text. |
| How many of your total account holders (active and inactive) are women? | Click or tap here to enter text. |
| How many savings accounts does your institution have? | Click or tap here to enter text. |
| How many current accounts does your institution have? | Click or tap here to enter text. |
| What is your gross annual revenue (in local currency) from financial services? | Click or tap here to enter text. |
| What percentage of the Post’s gross revenue comes from financial services? | Click or tap here to enter text.% |
| How many ATMs does your organization have? | Click or tap here to enter text. |
| How many point-of-sale (POS) devices does your organization have? | Click or tap here to enter text. |
| How many POs/branches are equipped with POS devices? | Click or tap here to enter text. |
| The above data is as of this date (please provide data for your last fiscal year, and indicate the date) | Click or tap to enter a date. |

17 Please rank the categories below, in an order of revenue earned from financial services:

| *(Please rank 1, 2, or 3 for the top three categories of service)* | *Rank* |
| --- | --- |
| Bill collection | Click or tap here to enter text. |
| Checking/current accounts | Click or tap here to enter text. |
| Credit card | Click or tap here to enter text. |
| Debit/ATM card | Click or tap here to enter text. |
| Government-to-person payments (national pension, civil servant salaries, payment of subsidies, social safety net payments, payment of disability benefits, direct cash transfer to the poor, etc.) | Click or tap here to enter text. |
| Insurance | Click or tap here to enter text. |
| Loans | Click or tap here to enter text. |
| Mobile credit/airtime top-up | Click or tap here to enter text. |
| Mobile wallet top-up | Click or tap here to enter text. |
| Remittances (domestic) | Click or tap here to enter text. |
| Remittances (international) | Click or tap here to enter text. |
| Savings account | Click or tap here to enter text. |

**Section 5: Human capital development and back-office automation**

|  |  |
| --- | --- |
| 18 What percentage of your staff are computer literate? (with at least a basic knowledge of MS Word, Excel, and any management software used in your organization) | Click or tap here to enter text.% |

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Yes | No |
|  | | | |
| 19 Do you have an anti-money laundering/combating the financing of terrorism (AML/CFT) compliance programme? |  |  |  |
| 20 Do you have a special training programme for postal financial services? |  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 21 If so, how often do you train your staff in postal financial services? | | | | | | |
| Once, after recruitment | Monthly | Every six months | Once a year | Every two years | Other |
|  |  |  |  |  |  |

|  |  |  |
| --- | --- | --- |
| 22 How would you best describe the back-office function for all your postal operations? | | |
| Fully manual | Semi-automated/some computerization | Fully automated |
|  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Yes | No |
|  | | | |
| 23 Do you have a management information system for postal financial services? |  |  |  |
| 24 Do you have a financial/accounting system dedicated to postal financial services? |  |  |  |
| 25 Do you have an automated cash management system to monitor cash availability in the network? |  |  |  |

Thank you!

* Please enter one response per organization.
* Please e-mail a completed copy of this document to [fi.panorama@upu.int](mailto:fi.panorama@upu.int) and [saleh.khan@upu.int](mailto:saleh.khan@upu.int).