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Electronic postal payment services quality of service standards

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1 Introduction

The minimum quality of service standards for postal payment orders sent by electronic means defined in this document, based on article RP 1101.1.1 to 1.5 (Quality of service for postal payment orders sent by electronic means) of the Postal Payment Services Regulations (PPSR), are:

- updating of the International Bureau database;
- timely processing of postal payment orders;
- timely cancellation;
- percentage of inquiries dealt with on time;
- percentage of claims dealt with on time.

Postal payment orders

This document sets the minimum quality of service standards to be applied to electronic postal payment orders corresponding to the following postal payment services (PPS):

- money order in cash (C2C – cash to cash);
- outpayment money order (A2C – account to cash);
- inpayment money order (C2A – cash to account); and
- postal transfer (A2A – account to account).

For each of the above-mentioned electronic postal payment services, two different time frames are set according to the speed at which each of these services is offered to the clients:

- normal;
- urgent.

Cancellation

This document defines the time frame for cancelling electronic postal payment orders, in accordance with article RP 1604 (Treatment of requests for revocation) of the PPSR.

Inquiries

This document also indicates the percentage of inquiries related to electronic postal payment orders to be dealt in time under article RP 1902 (Time limits for processing) of the PPSR.

In addition, Annex 1 provides the measurement standards for evaluating the quality of the electronic postal payment services provided by the designated operator, as set out in this document.

2 Scope

This document defines the quality of service standards for electronic postal payment orders which are applicable to the entire worldwide electronic postal payment network (WEPPN). It includes the minimum requirements and measurements.

The quality of service standards for electronic postal payment orders described herein may also be applicable to COD money orders (PPSA article 1.1.5), depending on the service chosen by the recipient of the COD item to pay the amount charged by the sender of the COD item.

3 Normative references

The following referenced documents are indispensable for the implementation of this document:

- Postal Payment Services Agreement;
- Regulations of the Postal Payment Services Agreement.

4 Terms and definitions

A number of common terms used in this document are defined in the UPU Standards Glossary and in documents referred to in the normative references and in the bibliography.

5 Postal Payment Services (PPS)

The following principles lay the foundation for the development of quality of service standards:

For reasons of fairness, as the transmission time of the electronic postal payment orders from the sending DO to the receiving DO involves two systems, one at each end, the total service speed set for each PPS should be divided into two time frames, one corresponding to the sending DO and one to the receiving DO.

5.1 Money order in cash (C2C – cash to cash)

5.1.1 Definition (PPSA, article 1.1.1)

"Money order in cash: the sender hands over funds at the service access point of the designated operator and asks for the full amount to be paid to the payee in cash, with no deductions."

Tariffs are not included in the full amount to be paid to the beneficiary of the electronic postal payment orders at the access point of the designated operator. The applicable tariffs for sending electronic postal payment orders will depend on the tariffs set by the sending DO in accordance with the service speed proposed to the sender.

5.1.2 Service speed

The C2C service speed is the elapsed time between the issuing of the money order in cash at the sending designated operator's C2C service access point and the reception of the electronic postal payment orders message on the system of the paying DO.

For money orders in cash, two service speeds are defined:

- Normal – The money order in cash is available the same day, in 8 h maximum;
- Urgent – The money order in cash is available in 30 minutes maximum.

Two time frames per service per designated operator:

<i>Service</i> \ <i>Operator</i>	<i>Sending DO (A/B)</i>	<i>Receiving DO (C)</i>	<i>Total</i>
Normal	4 h max	4 h max	8 h max
Urgent	0 h 15 max	0 h 15 max	0 h 30 max

A: Money order issued.
 B: Message sent to system of destination DO.
 C: Message sent acknowledging receipt by the system of the DO of destination.
N.B. – "h" is the working hours. Time is shown in absolute values without including time zones. Only banking days and hours are accounted for.

5.2 Outpayment money order (A2C – account to cash)

5.2.1 Definition (PPSA, article 1.1.2)

"Outpayment money order: the sender gives instructions for his account held by the designated operator to be debited and asks for the payee to be paid the full amount in cash, with no deductions."

Tariffs are not included in the full amount to be paid to the beneficiary of the electronic postal payment orders at the access point of the designated operator. The applicable tariffs for sending electronic postal payment orders will depend on the tariffs set by the sending DO in accordance with the service speed proposed to the sender.

5.2.2 Service speed

The A2C service speed is the elapsed time between the debiting of the amount from the client's account at the sending designated operator's A2C service access point and the receipt of the electronic postal payment orders message on the system of the paying DO.

For the outpayment money order, two service speeds are defined:

- Normal – The money order in cash is available the same day, in 8 h maximum;
- Urgent – The outpayment money order is available in 30 minutes maximum.

Two time frames per service per designated operator:

<i>Operator</i> <i>Service</i>	<i>Sending DO</i> <i>(A/B)</i>	<i>Receiving DO</i> <i>(C)</i>	<i>Total</i>
Normal	4 h max	4 h max	8 h max
Urgent	0 h 15 max	0 h 15 max	0 h 30 max

A: Outpayment money order issued (debiting of the amount from the account).
 B: Message sent to destination DO's system.
 C: Message sent acknowledging receipt by the destination DO's system.
N.B. – "h" is the working hours. Time is shown in absolute values without including time zones. Only banking days and hours are accounted for.

5.3 Inpayment money order (C2A – cash to account)

5.3.1 Definition (PPSA article 1.1.3)

"Inpayment money order: the sender hands over funds at the service access point of the designated operator and asks for them to be paid into the payee's account, with no deductions."

Tariffs are not included in the full amount to be paid to the beneficiary of the electronic postal payment orders at the access point of the designated operator. The applicable tariffs for sending electronic postal payment orders will depend on the tariffs set by the sending DO in accordance with the service speed proposed to the sender.

5.3.2 Service speed

The C2A service speed is the elapsed time frame between the issuing of the money order, in cash, at the sending designated operator's C2A service access point and the receipt of the electronic postal payment orders message on the system of the paying DO.

For the inpayment money order, two service speeds are defined:

- Normal – The inpayment money order funds are credited to the payee's account in 24 h maximum;
- Urgent – The inpayment money order funds are credited to the payee's account in 12 h maximum.

Two time frames per service per designated operator:

<i>Service</i> \ <i>Operator</i>	<i>Sending DO (A/B)</i>	<i>Receiving DO (C/D)</i>	<i>Total</i>
Normal	12 h max	12 h max	24 h max
Urgent	0 h 15 max	11 h 45 max	12 h max

A: Inpayment money order issued (payment of the amount into an account).
 B: Message sent to destination DO's system.
 C: Message sent acknowledging receipt by the destination DO's system.
 D: Funds credited to payee's account.

N.B. – "h" is the working hours. Time is shown in absolute values without including time zones. Only banking days and hours are accounted for.

5.4 Postal transfers (A2A – account to account)

5.4.1 Definition (PPSA, article 1.1.4)

"Postal transfer: the sender gives instructions for his account held by the designated operator to be debited and asks for the payee's account with the paying designated operator to be credited with the equivalent amount, with no deductions."

Tariffs are not included in the full amount to be paid to the beneficiary of the electronic postal payment orders at the access point of the designated operator. The applicable tariffs for sending electronic postal payment orders will depend on the tariffs set by the sending DO in accordance with the service speed proposed to the sender.

5.4.2 Service speed

The A2A service speed is the time elapsed between the debiting of the amount from the client's account at the sending designated operator's A2A service access point and the crediting of the funds to the payee's account.

For postal transfers, two service speeds are defined:

- Normal – The postal transfer funds are credited to the payee's account in 24 h maximum;
- Urgent – The postal transfer funds are credited to the payee's account in 12 h maximum.

Two time frames per service per designated operator:

<i>Service</i> \ <i>Operator</i>	<i>Sending DO (A/B)</i>	<i>Receiving DO (C/D)</i>	<i>Total</i>
Normal	12 h max	12 h max	24 h max
Urgent	0 h 15 max	11 h 45 max	12 h max

A: Postal transfer issued (debiting of the amount from the account)
 B: Message sent to destination DO's system
 C: Message sent acknowledging receipt by the destination DO's system
 D: Funds credited to payee's account

N.B. – "h" is the working hours. Time is shown in absolute values without including time zones. Only banking days and hours are accounted for.

6 Cancellation

6.1 Definition

Article RP 1510 (Request for cancellation) of the PPSR:

"The sender of a postal payment order may request the withdrawal of a postal payment order, except in the case of a COD money order."

6.2 Service speed

Article RP 1604 (Treatment of requests for revocation) of the PPSR, § 3:

"Where the funds have not been remitted to the payee or his account has not yet been credited, the paying designated operator shall act on the request."

The total elapsed time for the treatment and return of a revocation request for postal payment orders sent by electronic means should not exceed 2 hours and 30 minutes in total.

One time frame for all services per designated operator:

<i>Service</i> \ <i>Operator</i>	<i>Sending DO (A/B)</i>	<i>Receiving DO (C/D)</i>	<i>Total</i>
Cancellation	1 h max	1 h 30 max	2 h 30 max
<p>A: Cancellation request issued. B: Message sent to destination DO's system. C: Revocation request received by the paying DO. D: Postal payment order returned to the sending DO or reply that it is not possible to return it is received. N.B. – "h" is the working hours. Time is shown in absolute values without including time zones. Only banking days and hours are accounted for.</p>			

7 Inquiries

7.1 Definition

Article 19 (Inquiries) of the PPSA:

"Inquiries shall be entertained within a period of six months from the day after that on which the postal payment order was accepted."

Article RP 1901 (Inquiries) of the PPSR, § 1 and § 3:

"1 The sender or the payee may lodge an inquiry with his designated operator.

[...]

3 Inquiries shall be entertained within a period of six months from the day on which the postal payment order was issued."

7.2 Service speed

Article RP 1902 (Time limits for processing) of the PPSR, § 1 and § 3.1:

"1 The inquiry shall be processed immediately by the designated operator that received it. If the matter cannot be resolved by that designated operator, the other designated operator concerned shall be informed at the latest by the next working day following receipt of the advice. The designated operator concerned shall provide the final response within three working days for electronic postal payment orders.

[...]

- 3 A definitive reply to the inquiry shall be given no later than:
- 3.1 three working days after the arrival of the inquiry concerning a postal payment order sent by electronic means in the country of destination; [...]"

One time frame for all services per designated operator:

<i>Operator</i> <i>Service</i>	<i>Sending DO</i> <i>(A)</i>	<i>Receiving DO</i> <i>(B/C)</i>	<i>Receiving DO</i> <i>(D)</i>	<i>Total</i>
Inquiries	4 1 day max	1 day max	max 1 day	d+3

A: Inquiry request issued.

B: Inquiry request received by the paying DO.

C: Preliminary answer to the sending DO.

D: Final answer to the sending DO.

N.B. – "d" is the day of issue of the postal transfer. Only banking days and hours are accounted for.

Quality of service measurements**1 Accessibility by type of service**

Description:	Percentage of contact points providing each type of postal payment service.
Reference:	Preamble to the Postal Payment Services Agreement and article 10.1 of the PPSA.
Type of indicator:	Strategic

Definitions

Functional:	For each type of service (money orders in cash, outpayment money orders (account to cash), inpayment money orders (cash to account) and postal transfers), number of postal contact points providing the service as a percentage of the total number of postal contact points under the aegis of the DO.
Purpose:	<ul style="list-style-type: none"> – Allows the signatory government to ascertain the geographical distribution of the contact points providing postal payment services, and the way the geographical distribution evolves over time. – Allows other governments to ascertain the status of the postal payment services offering of the country concerned. – Allows DOs to measure the level of implementation of the PPS offering in other countries and develop their business. – Allows the UPU to measure the level of implementation in each country and at global level, and to accurately define the worldwide network.

Properties

Unit of measurement:	Percentage
Frequency:	Twice yearly
Mode of dissemination:	Electronic PPS Compendium, Quality of service control (Quality Control System – QCS), Posttransfer Group – activity dashboard

Calculation formula:

$$QSM_1 = \frac{\text{No. of postal contact points providing the type of service}}{\text{Total No. of postal contact points}} \times 100$$

N.B. – One indicator for each type of service

Sources of information:	Designated operator
Breakdown of indicator:	By type of service, by country and globally
Responsible for defining the indicator:	Posttransfer Group
Objective set by the POC:	80%

2 Efficiency of the service

Description: Percentage of money orders paid.

Reference: Resolution C 74/2008 (adopted by the 24th Congress).

Type of indicator: Activity, efficiency

Definitions

Functional: For each type of service (money orders in cash, outpayment money orders (account to cash), inpayment money orders (cash to account) and postal transfers (account to account)), and overall, the number of money orders paid in relation to the number of money orders issued (see the second calculation formula below).

Purpose:

- Allows the signatory government to ascertain the overall efficiency of the service and the efficiency of the service by paying country of destination.
- Allows DOs to evaluate the efficiency of the PPS offering in other countries and take necessary measures.
- Allows the UPU to evaluate the efficiency of the service by paying country and overall (in relation to the worldwide network), and to draw lessons.

Properties

Unit of measurement: Percentage

Frequency: Monthly

Mode of dissemination: QCS, Postransfer Group – activity dashboard

Calculation formula:

$$QSM_2 = \frac{\text{No. of money orders paid by country of destination}}{\text{No. of money orders issued by partner countries of country of destination}} \times 100$$

- N.B.** –
- 1 One indicator for each type of service and by country.
 - 2 The money orders "issued" are those that were not rejected at destination (missing fields, etc.).
 - 3 Ratios should be based on the validity period of the electronic postal payment orders (and not on a consecutive period)
 - 4 Present an aggregate annual figure.

Sources of information: Systems used

Breakdown of indicator:

- a By type of service and by country and globally
- b On a bilateral basis, as a sub-indicator of the above:
 - Money orders issued by country "A" and paid by country "B"
 - Money orders issued by country "B" and paid by country "A"

Calculation formula:

$$QSM_{2a} = \frac{\text{No. of money orders issued by country "A" and paid by country "B"}}{\text{No. of money orders issued by country "A"}} \times 100$$

$$QSM_{2b} = \frac{\text{No. of money orders issued by country "B" and paid by country "A"}}{\text{No. of money orders issued by country "B"}} \times 100$$

Responsible for defining the indicator: Postransfer Group

Objective set by the POC: 90%

N.B. – In addition to the bilateral standpoint, it is interesting to see the efficiency of a DO's service in relation to that of all the DOs with which it exchanges money orders.

3 Development of the service

Description: Percentage increase in the number (No.) of money orders issued.

Type of indicator: Activity

Definitions

Functional: Year-on-year increase in the total number of money orders issued (monthly comparison)

- Purpose:
- Allows the signatory government to ascertain the development of the service on the basis of the two preceding indicators (accessibility and efficiency).
 - Allows DOs to evaluate the development of the service on the basis of the two preceding indicators (accessibility and efficiency) and take necessary measures.
 - Allows the UPU to monitor, by country and globally, the evolution of money order volumes.

Properties

Unit of measurement: Percentage

Frequency: Monthly

Mode of dissemination: QCS, Postransfer Group – activity dashboard

Calculation formula:

$$QSM_3 = \frac{\text{No. of money orders issued month (m) in year (n)} - \text{No. of money orders issued month (m) in year (n - 1)}}{\text{No. of money orders issued in month (m) in year (n - 1)}} \times 100$$

N.B. – The money orders "issued" are those that were not rejected at destination (missing fields, etc.).

Sources of information: IFS database

Breakdown of indicator: By country and overall, to be monitored monthly on a year-on-year basis

Responsible for defining the indicator: Postransfer Group

Objective set by the POC: 5% to 10%

4 On-time processing of inquiries

Description:	Percentage of inquiries processed within 10 days.
Reference:	Article 19 of the Postal Payment Services Agreement; articles RP 1901 and RP 1902.
Type of indicator:	Efficiency, quality

Definitions

Functional:	<ul style="list-style-type: none"> – Conformity of the processing of inquiries with an objective set by the POC. – For each type of service (money orders in cash, outpayment money orders (account to cash), inpayment money orders (cash to account) and postal transfers (account to account)), and overall, the percentage of inquiries processed within the deadlines set.
Purpose:	<ul style="list-style-type: none"> – This indicator allows governments to ascertain whether inquiries are processed within the deadline stipulated in the PPSR (three days). This deadline can be reviewed by the POC each year, as can the deadline for each bilateral relationship. – Allows DOs to evaluate the development of the service rendered to customers and take necessary measures. – This indicator allows the UPU to monitor conformity in the processing of inquiries, at both individual country and global levels.

Properties

Unit of measurement:	Percentage
Frequency:	Monthly
Mode of dissemination:	Postransfer Group – activity dashboard

Calculation formula:

$$QSM_5 = \frac{\text{Number of inquiries processed within the deadlines set by the UPU}}{\text{Total number of inquiries}} \times 100$$

- N.B. –**
- 1 One indicator for each type of service, as well as a global indicator.
 - 2 Presentation of the annual aggregate results.

Sources of information: FEIS (Financial Electronic Inquiry System) and DO systems

Breakdown of indicator: By type of service and overall, and by country and overall

Responsible for defining the indicator: Postransfer Group

Objective set by the POC: 80%

5 Customer satisfaction

Description:	Volume of inquiries as a percentage of total orders issued.
Reference:	Article 19 of the Postal Payment Services Agreement; articles RP 1901 and RP 1902.
Type of indicator:	Quality

Definitions

Functional:	<ul style="list-style-type: none"> – Monitoring of "non-quality" of service. – For each bilateral relationship and overall, for each type of service (money orders in cash, outpayment money orders (account to cash), inpayment money orders (cash to account) and postal transfers (account to account)), the volume of inquiries as a percentage of the total orders issued.
Purpose:	<ul style="list-style-type: none"> – Allows each signatory government to ascertain the status and evolution of the overall quality, the quality of each type of service and the quality of incoming and outgoing traffic. – Allows DOs to monitor "non-quality" of the service rendered to customers and take necessary measures. – Allows the UPU to monitor "non-quality" in relation to the objectives set by the POC, by country and globally.

Properties

Unit of measurement:	Percentage
Frequency:	Monthly
Mode of dissemination:	Postransfer Group – activity dashboard

Calculation formula:

For incoming money orders

$$QSM_{6a} = \frac{\text{No. of inquiries}}{\text{No. of money orders issued}} \times 100$$

For outgoing money orders

$$QSM_{6b} = \frac{\text{No. of inquiries}}{\text{No. of money orders issued}} \times 100$$

- N.B. –**
- 1 Two indicators for each type of service.
 - 2 Presentation of the annual aggregate results.

3 The money orders "issued" are those that were not rejected at destination (missing fields, etc.).

Sources of information:	IFS database and FEIS
Breakdown of indicator:	By type of service and overall, and by country and overall
Responsible for defining the indicator:	Postransfer Group
Objective set by the POC:	80%

6 Total payout time

Description: Percentage of money orders paid out within the time limits corresponding to the quality of service standards.

Type of indicator: Quality, efficiency

Definitions

Functional: For each bilateral relationship and overall, for each type of service (money orders in cash, outpayment money orders (account to cash), inpayment money orders (cash to account) and postal transfers (account to account)), measurement of the share of payments within the time limits corresponding to the quality of service standards.

Purpose:

- Allows DOs to measure the actual level of payments within the time limits corresponding to the quality of service standards.
- Allows the UPU to measure the actual level of payments within the time limits corresponding to the quality of service standards.

Properties

Unit of measurement: Percentage of payment within the time limits corresponding to the quality of service standards

Frequency: Monthly

Mode of dissemination: QCS, Postransfer Group – activity dashboard

Calculation formula:

$$QSM_{11} = \frac{\text{No. of money orders paid within the set time frame at destination DO}}{\text{No. of money orders sent by the sending DO to the receiving DO}} \times 100$$

Unit of measurement: Percentage by delay of payment

Frequency: Monthly

Mode of dissemination: QCS, Postransfer Group – activity dashboard

Calculation formula: $QSM_{12} = 100 - QSM_{11}$

N.B. – 1 Delay of payment means the number of days between the purchase date and the payout date.

2 One indicator for each type of service and service speed.

Sources of information: IFS database

Breakdown of indicator: By type of service, by country and globally

Responsible for defining the indicator: Postransfer Group

Objective set by the POC:

- 1 Urgent money orders: 80% within 4 working days
- 2 Normal money orders: 80% within 10 working days

7 Total transmission time

Description: Percentage of money orders which are created and entered into the issuing partner's system and made available for payout in the paying partner's system within the defined time limits.

Type of indicator: Quality, efficiency

Definitions

Functional: Measurement of the transmission time between systems and availability for payout.

Purpose: This indicator will provide the overall network and system quality to the network users.

Properties

Unit of measurement: Percentage

Frequency: Monthly

Mode of dissemination: QCS, Posttransfer Group – activity dashboard

Calculation formula:

$$TTM_1 = \frac{\text{No. of money orders received within the set time frame at destination DO}}{\text{No. of money orders sent by the sending DO to the receiving DO}} \times 100$$

N.B. – One indicator for each type of service.

Sources of information: Systems used

Breakdown of indicator: By type of service

Responsible for defining the indicator: Posttransfer Group

Objective set by the POC: 95%