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# Payments dialogue

Best practices:  
International money transfer

Tuesday, 6 July 2021 – 16.00 to 17.00 CET



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# Payments

Background

## Money order evolution

- Payments exchanged via letter mail since 18th century: Stable until mid-20th century
- Evolution of computerized systems and dematerialized paper-based payments
- Democratization of IT
  - Emergence of money transfer operators (trademark centred)
  - Evolution from postal money orders to electronic postal money orders





## Payment services

- Mobile/card payments
- Peer-to-peer payments
  - DLT and blockchain
  - Cryptocurrencies

## Questions to address:

- What will be the future of payments and the payment industry?
- Customers behaviour?
- Possible answers?



Payments Dialogue sessions prepared to provide insight:

- 1 The future of payments (4 February 2021)
- 2 Evolution and revolution/consumer perspective (22 March 2021)
- 3 Best practices





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# The PosTransfer trademark



## History

Creation and development of the UPU PosTransfer trademark started in late 2013 (2013.2 POC)

## Activities

- Creation of the PosTransfer logo
- Worldwide registration of the trademark
- Postal Payment Services User Group tasked with the development of the trademark
- Development of a set of PosTransfer promotion materials
- In parallel, preparation of the PosTransfer quality of service standards and tools
- Deployment of the trademark





The Postal Payment Services User Group (PPSUG) supported by the UPU Financial Services team

- Countries in all regions have adhered or in the process to implement PosTransfer
- Early adopters: Djibouti, Senegal and Moldova

Countries / designated operators members of the PPSUG profit from:

- Free use of the trademark
  - PosTransfer agreement to be signed
- UPU support in development and setup of the trademark:
  - creation of promotional material
  - Videos,
  - exchange with partners, etc.



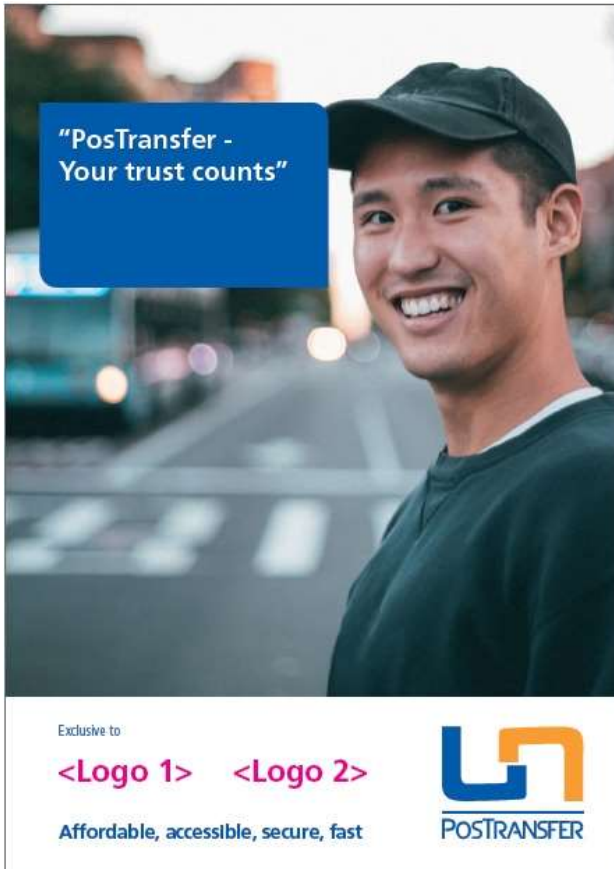




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# PosTransfer – promotion

## Promotional materials





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**PosTransfer – promotion and  
webinars**

**Explanatory video**







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DJIBOUTI

## Presentation from Djibouti

**By**

Monsieur Mohamed Eleyeh,  
Directeur des services commerciaux,  
La Poste de Djibouti



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# The PostTransfer – The Technology



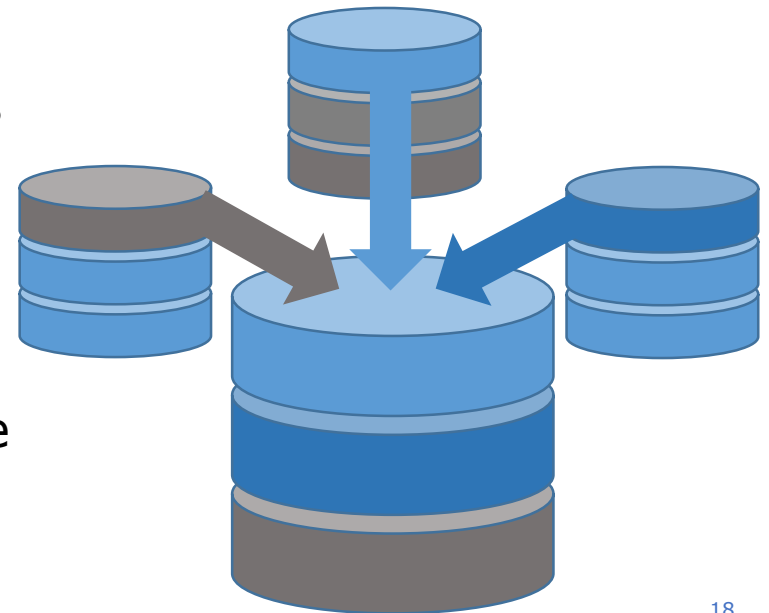
## Background

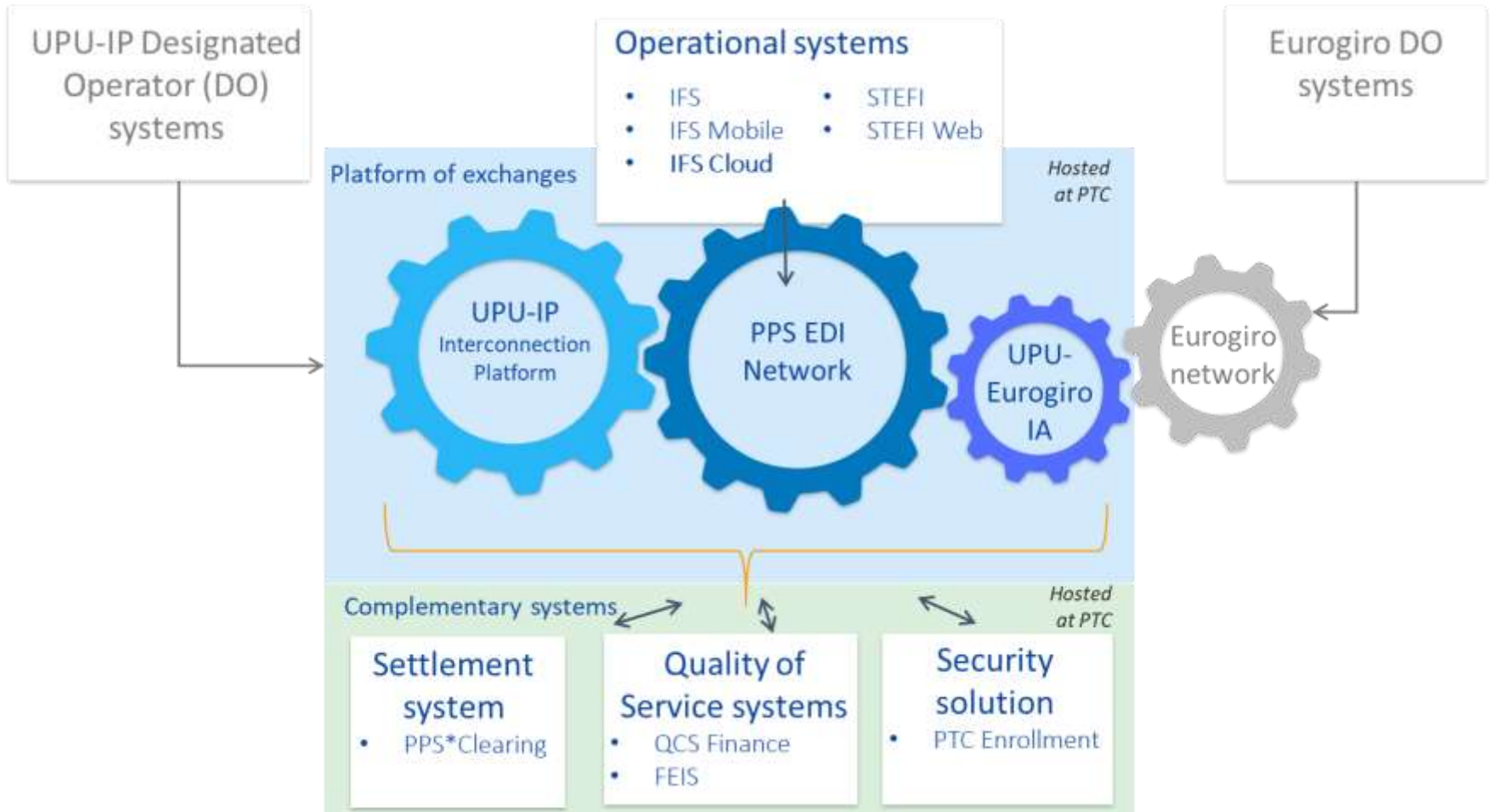
Mid-1990 the Postal Technology Centre at the UPU created the IFS software suite



2016 UPU Istanbul Congress

- Creation of the a centralized payments database– UPU-IP
- Real-time transactions
- Connection via Web-services APIs
- Backward compatibility to IFS software suite assured
- Cloud solution: IFS.Cloud







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# Questions?





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POSTTRANSFER

**Thank you**  
**Merci**