

# Mongol Post empowering Mongolia's nomadic tribes through digitally enabled services offered via delivery staff

Mongol Post is advancing financial and digital inclusion for nomadic tribes and Mongol society at large through a strategic partnership involving the UPU and Mongolia's ARD Group, a non-bank financial institution. Because of regulatory restrictions that prevent Mongol Post from directly offering financial services, the partnership enables it to leverage its extensive infrastructure to deliver digital financial services such as microloans, insurance, and investment opportunities through ARD subsidiaries – ARD Credit, ARD Insurance, and ARD Securities. These products are seamlessly integrated into software systems installed at post offices and point-of-sale (POS) terminals across rural Mongolia.

With financial support from the Japanese Ministry of Internal Affairs and Communication's Japan Fund at the UPU, Mongol Post has deployed 150 POS terminals – specifically personal digital assistants (PDAs) – to extend service delivery into remote areas lacking physical post offices. Postal delivery staff utilize the PDAs to facilitate transactions, provide financial literacy training, and deliver essential digital financial services directly to nomadic pastoralists, enhancing financial access and skills for rural populations. The initiative aims for broad impact, including enrolling pastoral households into livestock insurance schemes, supporting microenterprises, and empowering women financially – thus actively promoting inclusive growth and resilience among Mongolia's rural communities.

Mongol Post is collaborating with other key partners such as Unitel and e-Mongolia to further expand its digital service offerings. Through its partnership with Unitel, Mongol Post sells SIM cards and hosts mobile operator services at post office locations, generating additional revenue and supporting mobile connectivity in rural areas. Meanwhile, its integration with the e-Mongolia digital government platform allows citizens to access over 600 e government services at post offices, where staff assist users in navigating the platform and applying for vital documents such as passports, ID cards, and birth and marriage certificates. These services are especially important for rural residents who lack reliable internet access. Looking ahead, Mongol Post plans to roll out additional services such as credit scoring, e-commerce platforms, online loans, and securities trading, and to act as an agent for telecom and private pension services, further solidifying its role as a cornerstone of inclusive digital transformation in Mongolia and effectively turning Mongol Post into a one-stop shop for digital services.

