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OPERATIONS AND TECHNOLOGY COMMITTEE

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WORKING GROUP ON DIGITALIZATION AND INNOVATION (DIGWG)

21ST MARCH 2024 (Online) 09:00 (GMT)

PAPU DIGITAL FINANCIAL SERVICES WORKSHOP REPORT

1. Subject: PAPU Digital Financial Services Workshop Report	References/paragraphs PAPU Action Plan 2022-2025
2. Decisions expected <ul style="list-style-type: none">• Take note of the report;• Provide guidance where necessary.	

1. INTRODUCTION

Stemming from the PAPU Action Plan 2022-2025, the Annual Programme of Activities for the financial year 2024/2025 included the organization of the Digital Financial Services Workshop under the theme: **“Fostering Financial inclusion through Digital Solutions”** which was held from 11th to 13th December 2024 at the PAPU Tower in Arusha, the United Republic of Tanzania.

The Workshop’s main objective was to share knowledge, skills and experiences, benchmark on best practices as well as appreciate cutting edge tools needed to provide and manage digital financial services.

More specifically, it was aimed at equipping participants with knowledge to, *inter alia*:

- a) Foster financial inclusion by use of digital solutions to better serve the citizenry and connect them to the diaspora community;
- b) Establish mechanisms for how Financial Inclusion can contribute to Regional Integration by identifying services and remittance corridors;
- c) Share experience and benchmark on best practices;
- d) Assess the role of stakeholders in assisting members to roll out financial inclusion projects across the continent.

1.1 Day 1 Proceedings (Summary)

On Day one, two (2) panel discussions were conducted under the sub theme “Financial Inclusion: Strategies and Technological Developments” which focused on the following topics:

- The Role of the Post in Driving Financial Inclusion to Promote Socio-economic Development in the Digital Age;
- Digital Solutions and their Benefits on Postal Financial Inclusion.

The Two Panel discussions conducted as follows:

Panel 1: UPU as the lead Presenter, PAPU as Moderator, DOs (Madagascar, Benin)

Panel 2: Tunisia as Lead Presenter, Amarante Consulting Group, PAYTOTA, Cote d'Ivoire

1.2 Summary of Day 2 Proceedings

On Day two, three (3) presentations discussions were conducted under the sub theme “Digital Solutions Enhancing Postal Financial Services Access which focused on the following topics:

- a) Money Transfer: Role of Postal Operators in Cross Border Transactions;
- b) How can the Post be involved in enabling microfinancing solutions/initiatives through Partnership in Africa?
- c) Benchmarking on fostering digital Financial Inclusion via the Post.

The three presentations were composed of the following discussants:

- i) **Presentation 1:** UPU, VISA, Niger, Kenya,
- ii) **Presentation 2:** PAYTOTA, UPU, Tanzania, VISA, Botswana (**online**),
- iii) **Presentation 3:** Zimbabwe, Tunisia, Senegal, Cote D'Ivoire

Day 3 Proceedings (Summary)

On Day three, three (3) panel discussions were conducted under the sub theme “Enablers to Achieving Financial Inclusion via the Post” which focused on the following topics:

- a) Technological innovations as drivers of universal access to basic financial services; ;
- b) Capacity building is a key success factor for the delivery of digital postal financial services; Can Regulatory Interventions make or break the digital financial services delivery?

The three panels were composed of the following discussants:

- i) Panel 1: VISA as lead Presenter, BOT, PAYTOTA, TANZANIA;
- ii) Panel 2: Zambia, UPU, Morocco (online), Tunisia;
- iii) Panel 3: PAPU as Lead Presenter, Burkina Faso, BOT, UCC, TCRA.

The full report is attached herewith as **Annex 1**.

2. KEY TAKE-AWAYS

- a) Designated Operators request for much more effective assistance and guidance from Regulators, Central Banks, as well as greater flexibility in the way licenses are granted.
- b) It is also conspicuously noted that the regulator's responsibility is to put order and “clean up” the sector;

- c) It was observed that there is need for change in DO's attitude towards Regulators: they need to see regulators as partners (not our enemies) on the path to transformation by abandoning old ways of doing things and embracing innovation and new technologies, such as Artificial Intelligence.
- d) Be aware of the many strategic advantages such as embracing innovation & new technologies, AI etc. that FinTech's can develop in partnership with the Post which it enjoys over other players in the ecosystem;
- e) There is need to redefine the DO's position in Society by creating products that meet current and future requirements.

3. Decisions expected

The Working Group is requested to:

- Take note of the report;
- Provide guidance where necessary.



Annex 1

PAPU DIGITAL FINANCIAL SERVICES WORKSHOP REPORT 11-13 DECEMBER 2024

PAPU TOWER, ARUSHA, TANZANIA THEME: “FOSTERING FINANCIAL INCLUSION THROUGH DIGITAL SOLUTIONS”

1. INTRODUCTION

According to **Resolution No.09/PAPU/AC/XXXVII/2017** and **04/PAPU/AC/XXXVII/2018** on the implementation of Digitization and Financial Inclusion Projects to ensure the improvement of financial services, it was resolved that Member States should exhaust all possible funding sources to facilitate financial inclusion initiatives. By extension, the resolution urged Member States to implement Financial Inclusion Projects, including digitization, by using available solutions to facilitate efficient and cost-effective financial services.

Furthermore, **Resolution No.04/PAPU/AC/XXXVIII/2019 on the Implementation of Financial Inclusion Projects**, the Pan African Postal Union (PAPU) Administrative Council, stressed, in part, that Financial Inclusion is in line with the United Nations Sustainable Development Goal 6 as well as Aspiration 1 of the African Union Agenda 2063.

Based on the foregoing frameworks, PAPU organized a PAPU Digital Financial Services Workshop on 11th -13th December 2024 at the PAPU Tower, Arusha, Tanzania under the theme “**Fostering Financial Inclusion Through Digital Solutions**”

The overarching objective of this workshop was to ensure that all key stakeholders, namely Governments, Regulatory Authorities, and Designated Operators, gain a common and comprehensive understanding of the role of the Post in the provision of postal financial services and the contributions that these services make to uplift the citizens’ standard of living.

2. OPENING CEREMONY

a) **UPU remarks:** The UPU representative, in this case Mr Ihab ZAGHLOUL, thanked PAPU for this great initiative in order to share and discuss the orientations, perspectives and strategies of postal operators and UPU in the face of Digital Financial Services and their distribution channels.

b) **TPC remarks:** Mr. Constantine KASESE representing the Postmaster General of Tanzania Postal Corporation (TPC) delivered his message around the essential points below:

- i) There is need for Postal Operators to deliver digital postal financial services that are suitable and accessible to the population;

- ii) The interoperability of payment solutions to meet customer needs is key;
- iii) There is need to strengthen relationships with community through effective bilateral and multilateral partnerships;
- iv) It is important to embrace sharing experiences and best practices with technical partners;
- v) Market segmentation and appropriate support strategies.

c) PAPU's SG, Dr Sifundo Chief MOYO, Remarks

The PAPU Secretary General, Dr. Sifundo Chief Moyo commenced his remarks by reiterating the overarching objective of the workshop which was to ensure that all key stakeholders, gain a common and comprehensive understanding of the role of the Post in the provision of postal financial services and the contributions that these services make to uplift the standard of living of the citizens. In the same spirit he observed that Digital Financial Services have dramatically improved access to formal accounts, especially for marginalized and underbanked communities. To underscore this point, he pointed out that Digital transformation of financial services results in improved productivity and efficiency by automating manual processes, eliminating paper-based workflows, and enabling real-time collaboration. By leveraging digital tools and technologies, Designated Operators can streamline their operations, reduce manually induced errors, and optimize resource allocation.

He observed however, that although digitization is fast advancing, the reduction in transaction costs, the lack of adequate infrastructure and systems for the Post and the existing regulations guiding the provision of financial services continues to be a serious hindrance to the realization of full potential of digitalization of postal Financial Services.

It was against this realization that PAPU in its wisdom decided to organize the workshop on Digital Financial Services and offered a full fellowship to one participant from each Member State.

In conclusion, the Secretary General was highly optimistic that the knowledge from this workshop would trickle down to other members of staff of the Designated Operators who were not present to ensure that all stakeholders are fully aware of the importance of digitalizing the provision of financial services.

He finally wished all participants a successful workshop.

3. PARTICIPATION

The following DOs participated in the Workshop: Algeria, Benin, Botswana (online), Burkina Faso, Burundi, Cameroon, Congo (Dem. Rep.), Cote d'Ivoire, Eswatini, Ethiopia, Equatorial Guinea, Ghana, Kenya, Lesotho, Liberia, Libya, Madagascar, Morocco (online), Malawi, Mali, Mozambique, Niger, Nigeria, Senegal, Tanzania, Tunisia, Zambia and Zimbabwe.

The following Partners participated in the Workshop: AfCFTA, AMARANTE CO., BOT, PAYTOTA, TCRA, UPU, UCC and VISA

Detailed list of participants is attached herewith as **Annex 1** to this report.

4. WORKSHOP PROCEEDINGS DAILY PROGRESS OF SESSIONS

4.1 Day 1 Proceedings

On the first day, the work began with a presentation by PAPU to focus on the discussions, reflections and expectations around the main theme "Financial inclusion: strategies and technological orientations".

The main highlights of the presentation were:

- Money transfers in the African postal network;
- High fees encourage informal channels;
- Status of Digitalization of Postal Services in Africa;
- Analysis of the questionnaire of Digitalization on Postal Services in Africa;
- Workshop expectations and structure.

After the presentation by PAPU, Panel discussions examined the subtheme **Financial Inclusion: Strategies and technological developments** by focusing on the following two (2) topics in:

4.1.1 The Role of the Post in driving Financial Inclusion to Promote Socio-economic Development in the Digital Age.

Under this topic it was noted that postal operators and their financial subsidiaries rank second only to banks in terms of contribution to global financial inclusion, well ahead of microfinance institutions, money transfer institutions, cooperatives and all other financial service providers. Furthermore, more than 90% of the world's postal operators offer financial services.

Moreover, Smart Posts and mobile technologies are now part of the postal infrastructure portfolio to expand financial services. However, the Panelists highlighted one important factor associated with the credibility of partners such as Fin Techs wishing to support postal players in the digitalization of service distribution channels taking into account the fact that negative experiences have been reported in some countries.

Having assessed the current status of the programme's beneficiaries, the UPU is also urging operators to approach it in order to benefit more from the FITAF programme.

In addition, the UPU underscored the low attendance of Designated Operators during physical and even online meetings. The UPU therefore urges Postal Operators to attend these vital meetings.

4.1.2 Digital solutions and their benefits on Postal Financial Inclusion

From the discussions, panelists stressed the fact that the postal network can unlock significant opportunities for the digitization of MSMEs by embracing strategic business models that leverage their infrastructure and reputation as a trusted player.

To improve target management, emphasis was placed on the fact that it is imperative to consider customer segmentation and adopt appropriate models based on value-added digital services. Moreover, it is vital to identify seasoned technical and financial partners with a thorough understanding of the postal sector and develop business plans to ensure profitability. Regional, sub-regional and international entities, as well as Designated Operators, have worked with or partnered with renowned service providers and FinTechs that are ready to support the postal sector.

4.2 Day 2 Proceedings

The second day's proceedings were interspersed with the following three (3) sets of presentations on the theme: **Digital solutions enhancing access to postal financial services.**

4.2.1 Money transfer: Postal operators in cross-border transactions

The UPU delivered a presentation entitled “**Role of Postal Operators in Cross-border Money Transfers**”.

This was followed by a presentation by VISA on the topic “**Remittance and Disbursement Solutions**”.

Lastly, Niger and Kenya presented the Niger Mobile Postal Account solution and the digital payment solution for financial inclusion, respectively.

Money transfers are the cornerstone of postal financial services, from which other financial services have emerged in various shapes and sizes. These services can now be accessed via different distribution channels, such as cash-to-cash, cash-to-wallet, cash-to-account, wallet-to-wallet and account-to-account, among others.

The major challenge for financial sector regulators is to tackle cash handling. To meet this challenge, it is vital for payment systems to be interoperable. Solutions offered by partners such as VISA and FinTechs can be integrated into the postal network, meeting the needs of an increasingly digital customer base.

Nevertheless, the POSTTRANSFER brand - a promising UPU initiative - deserves to be enhanced and further developed. For example, the mobile solution could boost this offering by revising the conditions of access and the compensation system.

These various tools and solutions implemented by the postal network have the potential to meet people's cross-border transaction needs more effectively.

4.2.2 How can the Post be involved in enabling microfinancing solutions/initiatives through Partnership in Africa?

- a. The UPU led the discussions on this topic focusing on how the Post can help to promote microfinance solutions/initiatives through partnerships in Africa. According to the UPU, there are four engagement models available to postal operators. The models are:
 1. Postal intermediary DFS provider (no DFS licence);
 2. Postal Co-branded DFS partner (access partner's DFS licence);
 3. Postal licensed DFS provider (DFS licensed provider);
 4. Postal digital neo-banking DFS provider (neo-banking licensed).

However, careful consideration of the choice of partnership is crucial to the success of the chosen model.

Thereafter, the following partners and DOs beefed up the discussions

- a) PAYTOTA, who had just formally signed an MoU with which PAPU during this workshop, presented on the topic: “Transforming post offices into digital hubs: A Route to Preparing for Future” in alignment with the topic.
- b) VISA also showcased their expertise during their presentation, highlighting the benefits of a fruitful partnership for the postal network in implementing solutions and initiatives;
- c) Tanzania Post Corporation (TPC) presented its solution for providing financial services. It is leveraging partnerships with a range of banks and Mobile Network Operators (MNOs) to extend these services across its extensive postal network as a branch using partner systems and POS.
- d) Botswana Post's presentation offered insights into how to promote microfinance solutions through partnerships in Africa. The second set of presentations was concluded with VISA, which gave a presentation focusing on the digitalization of payments and postal services.

In summary, the presentations by Tanzania Postal Corporation (TPC) and Botswana Post highlighted tried and tested models demonstrating the strong commitment of these postal institutions, constituting a source of inspiration at multifaceted levels.

Most of the discussions were centered on how to deploy solutions and initiatives. The implementation of these solutions is conditioned by the model selected and the opportunities offered by the regulatory authority, particularly with regard to the options with or without an operating license.

4.2.3 Benchmarking on fostering digital Financial Inclusion via the Post

The last series of presentations were made by the following DOs:

- a) Zimbabwe on the topic: Benchmarking on how to foster digital financial inclusion through postal services highlighting on the post insurance product and its impact as well as value creation by post insurance;
- b) Tunisia’s financial inclusion strategy: e-Dinar by Tunisia dwelling on mapping of digital solutions of the Tunisian post (Electronic Payment Methods, Online payment platforms, Mobile payment platforms) and Tap On Phone Payment;
- c) Senegal presented her Initiatives on African postal financial services stressing on The Postecash card strategic partnership, The Postpay Wallet (from FITAF), The Postpay Wallet (from FITAF);
- d) Côte d'Ivoire presented her “Dôni-Dôni” savings scheme focusing on the benefits for the user of the micro-saving product and the intervention of the Post Office.

4.3 Day 3 Proceedings

The sub-theme of the final day “**Enablers to achieving financial inclusion via the Post**”, was interrogated by three (3) panels as follows:

4.3.1 Technological Innovations as Drivers of Universal Access to Basic Financial Services

Under this topic, it was noted that cutting-edge technologies such as virtual currency, blockchain and cryptocurrency are increasingly taking over the financial sector, including the postal sector, albeit to a lesser extent. The partners and DOs below discussed the topic:

- a) BOT’s¹ cooperation in e-Commerce in Tanzania is based on payment regulation collaboration between banks, insurers and TPC;
- b) Tunisia Post is interested in blockchain technology and artificial intelligence in order to integrate them into the solutions it offers. Launch of the international technology card: International Online Payment System (MPGS²);
- c) PAYTOTA is ready to support the “Tourism Super App” service, which simultaneously offers connectivity for all, the ability to carry out transactions and access to a broad spectrum of digital financial services.
- d) Visa B2B connect is one such solution. Additionally, post offices can adopt blockchain solutions, albeit with caution, in light of the fact that there is no comprehensive regulation for the time being. A comprehensive study is currently being undertaken by the UPU This study, entitled BLOCKCHAIN for a sustainable Postal Future published in 2022, examines how Posts can implement distributed ledger technologies (DLTs³) in two areas: mail logistics management and financial inclusion through postal services.

All the discussants stressed the need for Personal Data Protection, cybersecurity and financial literacy should be borne in mind when using these cutting-edge technologies.

Moreover, currently, for monetary and fiscal stability, which are the main missions of Central Banks, it is necessary before the effective implementation of cryptocurrency to take into account appropriate measures on the modes of operation, risk control according to Central Banks, in the case of Tanzania to BOT.

4.3.2 Capacity Building is a Key Success Factor for Delivering Digital Postal Financial Services

The discourse on this topic was centered on the fact that strengthening the financial culture of citizens is an essential part of the Post’s mission. In Tunisia, for example, ambassadors are trained to be competent in regulations, strategies, product and service as well as in policies. These are mobilized to inform and raise awareness among the population. Through their efforts, they contribute to a better understanding of financial

issues and to empowering citizens in the management of their resources. Capacity-building and improvement of operational tools and guides are highly recommended to guarantee the quality of the services offered and ensure a sustainable and effective transformation.

However, the solutions proposed must be carefully tailored to the segmentation of the customer base. It is therefore important to set aside an appropriate budget to be able to reach as many customers as possible. Moreover, distribution channels must be clearly defined to optimize access to services by making Digital Transformation the Strategic Pillar by ensuring that digital financial services that are offered are inclusive, affordable, secure and easily accessible to all, establishing partnerships with FinTechs where necessary.

In the same vein, there is need to adopt a methodology based on a customer-centric approach with digital teaching aids enabling us to gain a better understanding of our customers and their needs. This methodology will assist in creating solutions tailored to the needs of marginalized populations by leveraging emerging technologies and strategic partnerships.

4.3.3 Can Regulatory Interventions Make or Mar Digital Financial Services Delivery?

Digital financial control instruments include regulations and directives, licenses and authorizations, capital requirements and prudential standards, supervision and monitoring, and the imposition of sanctions. Thus, the challenges faced by Postal Operators in implementing digital financial services include outdated or strict regulations, difficulty in obtaining a license, regulatory fragmentation and lack of interoperability standards.

However, TCRA⁴ has a platform to encourage innovators in digital solutions, offering them facilities until they reach a level of maturity. This is an enabling policy to stimulate technological advances and innovations by young people.

According to BOT, the key success factors are: awareness, education, but also energy, connectivity, equipment and end-to-end innovation.

4. KEY TAKEAWAYS

Designated Operators are calling for much more effective assistance and guidance, as well as greater flexibility in the way licenses are granted. It is also noted that the regulator's responsibility is to put order and "clean up" the sector for efficiency and effectiveness in the provision of Postal Financial Services

Moreover, there is need for attitude change towards regulators by ensuring that regulators are seen as partners (not our enemies) on the path to transformation. This entails abandoning old ways of doing things and embracing innovation and new technologies, such as artificial intelligence.

There is need to be aware of the many strategic advantages such as embracing innovation & new technologies, e.g. AI etc. that FinTech's can develop in partnership with the Post enjoys over other players in the ecosystem;

It is imperative that the Posts position in society is redefined by creating products that meet current and future requirements.

5. PRESENTATIONS

All presentations can be accessed on the link below:

<https://drive.google.com/file/d/1y58yu3ySX3D94eLv6mRUZfvDMqSbpdPB/view?usp=sharing>

6. CONCLUSION

From the evaluation that was conducted through a questionnaire that was administered at the end of the Workshop, the responses showed that the event was a resounding success.

Annex 2 to this report illustrates the detailed scores under each pillar.

General feedback from the facilitators as well as participants was also very positive throughout the Workshop.

PAPU Management and staff at the General Secretariat are highly applauded for their unwavering support before and during the Workshop. This will ever remain on record and we do not take this gesture for granted.

DETAILED LIST OF PARTICIPANTS



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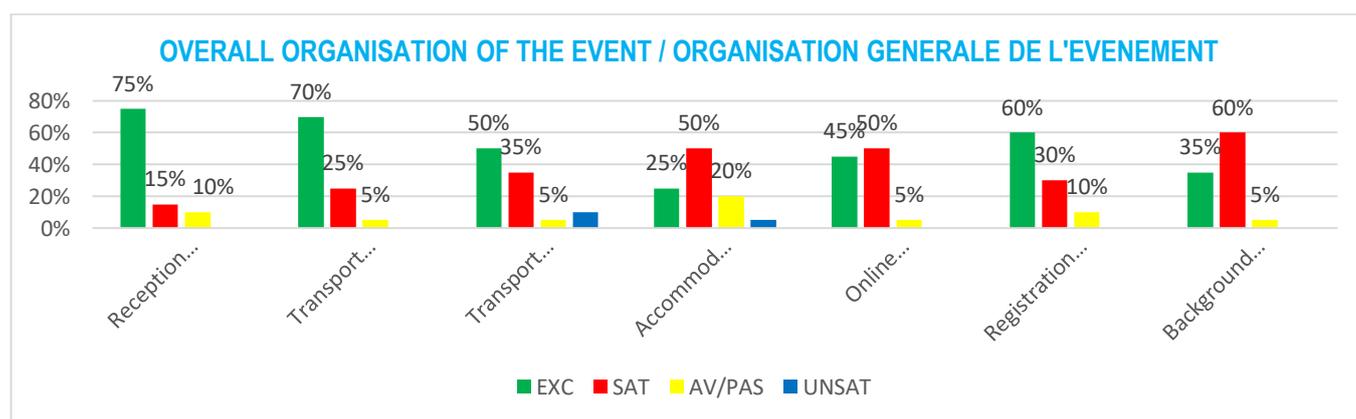
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ASSESSMENT REPORT OF THE DIGITAL FINANCIAL SERVICES (DFS) WORKSHOP

Following the workshop, an online questionnaire was administered to the participants in order to evaluate the preparation, organization and competition of the workshop. The questionnaire was administered for a seven days period from 18th to 24th December 2024. Twenty (20) responses were received and recorded, the results of which are presented in the tables below.

i. Overall organization of the Event

OVERALL ORGANIZATION OF THE EVENT / ORGANISATION GENERALE DE L'EVENEMENT	EXC	SAT	AV/PAS	UNSAT
Reception at airport / Accueil à l'aéroport	75%	15%	10%	0%
Transport to Arusha / Transport vers la ville d'Arusha	70%	25%	5%	0%
Transport between hotel and meeting venue / Transport vers le/du lieu de réunion	50%	35%	5%	10%
Accommodation (hotel room, staff, etc...) / Hébergement (chambre, personnel de l'hôtel etc.)	25%	50%	20%	5%
Online registration / Inscription en ligne	45%	50%	5%	0%
Registration of delegates at meeting venue / Enregistrement des délégués au lieu de la réunion	60%	30%	10%	0%
Background/Practical Information on the Workshop / Information sur la tenue de l'atelier	35%	60%	5%	0%
	51%	38%	9%	2%



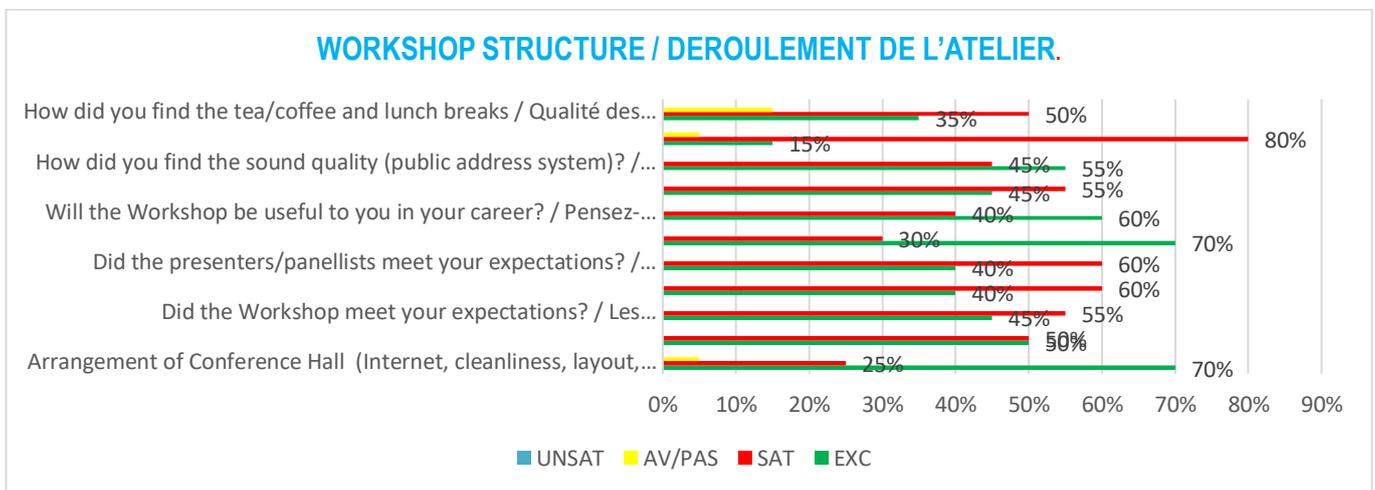
Regarding the general organization of the event, out of the 20 responses received, 51% considered the organization excellent, 38% were satisfied against 2% dissatisfied. 9% considered the organization of the event passable.

In addition, the following suggestions were noted:

- Not much to add here but I think transportation from the hotel to the workshop should be available even for none sponsored members, because is tough to deal with when you are new in the city;
- Earlier engagements with event partners on interventions to better align and connect all themes and messages will be great;
- Plan a recreational activity between participants outside the workshop;
- I would recommend to PAPU that the transport from the airport be more relax and not speeding because of the many speed breakers, the driver should take it slow when leaving the airport;
- I suggest that the transportation from hotel to the meeting hall, should be for every participant because the city, people, currency might be tough to deal with;
- I suggest that the possibility be given to have information on the progress of the workshop and the various communications directly through a WhatsApp group.

ii. Workshop structure

WORKSHOP STRUCTURE / DEROULEMENT DE L'ATELIER.	EXC	SAT	AV/PAS	UNSAT
Arrangement of Conference Hall (Internet, cleanliness, layout, etc.) / Aménagement de la salle de conférence (Internet, propreté, disposition etc.)	70%	25%	5%	0%
Were the presentations and information provided clearly articulated? / Les objectifs de l'atelier ont-ils été clairs ?	50%	50%	0%	0%
Did the Workshop meet your expectations? / Les présentations et les informations étaient-elles claires ?	45%	55%	0%	0%
Relevance of deliberations / Pertinence des débats	40%	60%	0%	0%
Did the presenters/panellists meet your expectations? / Performance des présentateurs/panelistes	40%	60%	0%	0%
Do you think the Workshop was useful to your organization? / Pensez-vous cet atelier vous sera utile pour votre organisation ?	70%	30%	0%	0%
Will the Workshop be useful to you in your career? / Pensez-vous cet atelier vous sera utile dans votre parcours professionnel ?	60%	40%	0%	0%
How did you find the language interpretation? / La qualité de l'interprétation	45%	55%	0%	0%
How did you find the sound quality (public address system)? / La qualité de la Sonorisation	55%	45%	0%	0%
.Length of meetings / Durée des travaux	15%	80%	5%	0%
How did you find the tea/coffee and lunch breaks / Qualité des pauses café et pauses déjeuner	35%	50%	15%	0%
	48%	50%	2%	0%



In terms of the structure of the workshop, 48% of the responses indicated that it was excellent while 50% of the participants indicated that they were satisfied with the workshop structure. Finally, only 2% of the participants scored as average.

iii. Strengths of the workshop (Excerpts from participants)

- The workshop was well-organized, the respect and consideration given to all the participants, the knowledge and expertise received from organizers and others members, and the value that this kind of event brings was good;
- The Workshop was very informative on the future of digital transformation for the posts considering how the sector progressing. It was very important to learn how others are doing and tap into the experiences;
- The Workshop offered an opportunity for benchmarking and learning from each other. It was a very good initiative that allowed participants to learn and collaborate with other members;
- Even though it was my first time, for me, the workshop was completely success. And there are a lot of strength like the level of organization itself, the appropriate time management, the knowledge and experience given to us participants and the overall development of the even;
- Sharing a lot of information and experience from various countries and the quality of the different speakers is a very remarkable element.

iv. Weaknesses of the workshop (Excerpts from participants)

- The workshop was very good overall but with more time allowed for intervention alignments before the event could make the engagements stronger and more beneficial for the audience;
- No clear visibility on the UPU's commitment to the development of digital solutions that posts will be able to use given the high cost of investments resulting from the partnership with Fin Techs;
- the tables were a little tight to facilitate passage, absence of the French version of the documents;
- Challenges with connection for online participants;
- Timelines was a bit inadequate for some presenters, too many presenters per day;
- Failure to create a WhatsApp group to further facilitate exchanges between participants.
- Communications could have been shared during the seminar and translated into French.

v.Recommendations & Proposals from Participants (Excerpts from Participants)

- I think those presents workshop should be more often because it brings more interaction between participants, the knowledge and experience are well delivered and received;
- I would propose each member country to attach timelines of implementing some of the digital plans especially to start piloting some of the digital financial channels phase by which will encourage other member countries;
- Organize several same workshops, La présence des techniciens du CTP est vivement recommandé;
- If we had more time to prepare in advance before the workshop, I would have suggested that workshop could have a number of breakup sessions formed of different member groups to validate and discuss amongst themselves a financial inclusion thematic topic and to present their findings on the topic to the attendees. This delivers better interactions amongst member countries on prospect important different topics that will benefit the postal network members. However, well done on a great event. Resource persons should endeavor to be punctual;
- My recommendation is that after the training or workshop, we should have at least one person carrying us to the market and or showing us around instead of us just going with the driver all alone;
- Considering the packed schedule, the circulation of presentations to delegates a day before the presentations is recommended;
- I don't know what is the frequency this particular workshop occurs but I think it should be more often because this physical interactions and share of expertise bring side to side;
- There is need to intercede on behalf of the Designated Postal Operators with Central Banks to promote cooperations between the two;
- The topic of financial inclusion is of great importance for the future of the posts, therefore encouraging restricted unions and area work in view of similarities in practice;
- UPU and PAPU are further increasing work on these inclusion issues and are establishing the framework and encouraging partnerships between designated operators moving in this direction.