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| **Abstract:** | The Universal Postal Union (UPU) has collaborated with ITU in the area of digital financial services since 2015. This document provides an update on the work of the joint working group on digital financial services between ITU and UPU Secretariats for the period June 2023 – July 2024. |
| **Action** | For information to TSAG. |

The Universal Postal Union (UPU) has collaborated with ITU in the area of digital financial services since 2015, in the ITU-T Focus Group on Digital Financial Services (FG DFS) and contributed actively to one of the reports ([The Role of Postal Networks in Digital Financial Services](https://www.itu.int/en/ITU-T/focusgroups/dfs/Documents/10_2016/The%20Role%20of%20Postal%20Networks%20in%20Digital%20Financial%20Services_Formatted.pdf) ) of the Focus Group. The DFS Glossary developed by FG DFS was also adopted by the Postal Operations Council and was published as a joint report (see [DFS Glossary](https://www.upu.int/en/Publications/Digital-financial-services-glossary)) of UPU and ITU in 2017.

Subsequently, at the World Telecommunication Standardization Assembly (WTSA-16) held on 25 October - 3 November 2016, Resolution 11: Collaboration with the Postal Operations Council (POC) of the Universal Postal Union in the study of services concerning both the postal and the telecommunication sectors, was amended. The new Resolution 11 instructs the Director of the Telecommunication Standardization Bureau to consult with UPU on the establishment of a joint working group between both organizations on digital financial services to share lessons learned through the implementation of projects in the area of digital financial inclusion in order to drive standardization activities in both organizations.

A meeting was held with UPU Secretariat in January 2017, to discuss the setting up of the working group on Digital Financial services. In the meeting, it was mentioned by UPU that the POC is composed of Member States and as such it would not be feasible to have such a working group composed of the POC with ITU Secretariat. It was therefore agreed that ITU and UPU secretariats would meet regularly (quarterly) to discuss and coordinate on digital financial services activities of each organisation.

These quarterly meetings of the joint working group are held with ITU and UPU secretariats to discuss different activities on digital financial services and are ongoing. Four such meetings have been held in the period June 2023 – July 2024.

A virtual DFS Security Clinic for UPU staff was held on 19 June 2023 to explain the DFS Security recommendations and how it could be also adopted for the security of mobile money applications used by post offices. There was a strong interest from UPU to adopt the DFS Security recommendations, especially the security best practices for mobile payment apps based on OWASP Mobile Top 10 security risk. At the joint ITU-UPU meeting in November 2023, UPU confirmed that it would be interested to set up the DFS Security Lab so that the UPU staff could conduct the security tests for mobile payment apps. ITU shared the IT equipment needed for the Security Lab which needed to be procured by UPU. On 19 February 2024, a virtual security clinic was held for the staff of UPU who would manage the DFS Security Lab that UPU would set up.

After procurement of the IT equipment, UPU sent an official request to ITU in June 2024 to conduct a knowledge transfer programme for its staff to be able to perform security audits of mobile payment applications based on USSD, iOS, and Android. This knowledge transfer programme will be held in August 2024.

At TSAG meeting of June 2023, TSAG sent a [liaison statement](https://www.itu.int/net/itu-t/ls/ls.aspx?isn=29291) to UPU for their views on the perspective for collaboration between UPU POC and ITU-T study groups by identifying which technical areas, domains are of possible interest for collaboration in scope of ITU-T study groups and the mechanism for UPU POC to engage with ITU-T study groups and any proposal on possible amendments to Resolution 11. UPU submitted their feedback on the activities related to WTSA Resolution 11, suggestions for amendments to Resolution 11 and proposed new areas for consideration for further collaboration between ITU-T and UPU POC (See iLS from UPU: [TD459](https://www.itu.int/md/meetingdoc.asp?lang=en&parent=T22-TSAG-240122-TD-GEN-0459) (Jan. 2024)).

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