**Annex 1 – Scope of FITAF projects**

1. **Digital financial services (DFS) strategy/assessment**

*a Understand business opportunities and required investments in digital finance*

*b Institutional and operational assessments, e.g.:*

* Management, partnership models;
* Analysis of a Post’s operations to identify the concrete opportunities and benefits of digitization;
* Review of operational procedures to adapt to new digital environment;
* Drafting of the specifications and business models;
* Help in the identification of a DFS provider.

**2 Provision of DFS (as agent, in partnership or own product)**

*a Assistance with the selection of one or more mobile money providers in order to act as an agent, e.g.: design and establishment of an agent network*

*b Assistance with the selection of a DFS partner, e.g.:*

* DFS partner mapping;
* Design and implementation of an IT platform to integrate the partner’s systems with the Post’s system;
* Design of the joint product.

*c Assistance to launch own DFS, e.g.:*

* Review of technical, HR and financial requirements;
* Market assessment.

**3 Improvement and diversification of DFS**

*a Analysis of the shortcomings and weaknesses of existing DFS and identification of opportunities*

*b Customer segmentation to improve efficiency of DFS (one specific service or various services)*

*c Assessment of new business opportunities, requirements and implications*

*d Help positioning and promoting the new financial service*

**4 Other (anticipated financial inclusion impact must be significant)**

Digitization of operations to offer financial services (payment, insurance, etc.), e.g.: mobile devices owned by the Post (instead of by clients) and used by staff for transactions