Postal Payment Services User Group (PPSUG) Overview

2026-05-01

Overview

- The **Postal Payment Services Agreement (PPSA)**: a treaty for the provision of Postal Payment Services (PPS) which enables Designated Operators (DOs) to develop payments services incl. remittance services by defining the legal framework

- The **Postal Payment Services User Group (PPSUG)** provides **business services**: products and services to support the DOs:
  - a PPS Multilateral Agreement to facilitate the establishment of international PPS exchanges
  - a collective trademark (PosTransfer) and associated marketing materials (logo, flyers, …)
  - the PPS*Clearing system: an automated settlement solution and clearing house to settle the PPS between DOs
  - a set of Quality of Service standards & tools to monitor and enhance the services

- The **PosTransfer network**: set of solutions for secured data exchanges between DOs
  - **UPU Interconnection Platform (UPU-IP)**: for synchronous **data exchanges** (API driven). UPU-IP is a central switch, ready for connecting selected WPSP from 2025
  - For backward compatibility only: an **EDI files platform** (FTP)

PPS Legal Framework - PPSA

A treaty that enables Member Countries to provide postal payment services

The Postal Payment Services Agreement (PPSA)

- Treaty of the UPU for the provision of PPS since the 2008 UPU Congress
- Electronic Postal Payment Services (PPS), in addition to paper-based money orders
- Network of DOs (signatories to the PPSA)
- **Technology neutral – DOs can choose their own platform**
- Abidjan - 72 signatory countries

The PPSA framework is mirrored in signatories postal laws
Enables DOs to develop payments services business activity

DOs can offer agency services to MTO, billing and social payment services – under the same postal laws

PPS is the only remittances service some Posts can provide

Web page with PPS Agreement and its Final Protocol

Postal Payment Services User Group

Products & Solutions to enable Members to provide postal remittances

PRODUCTS & SERVICES

PosTransfer trademark

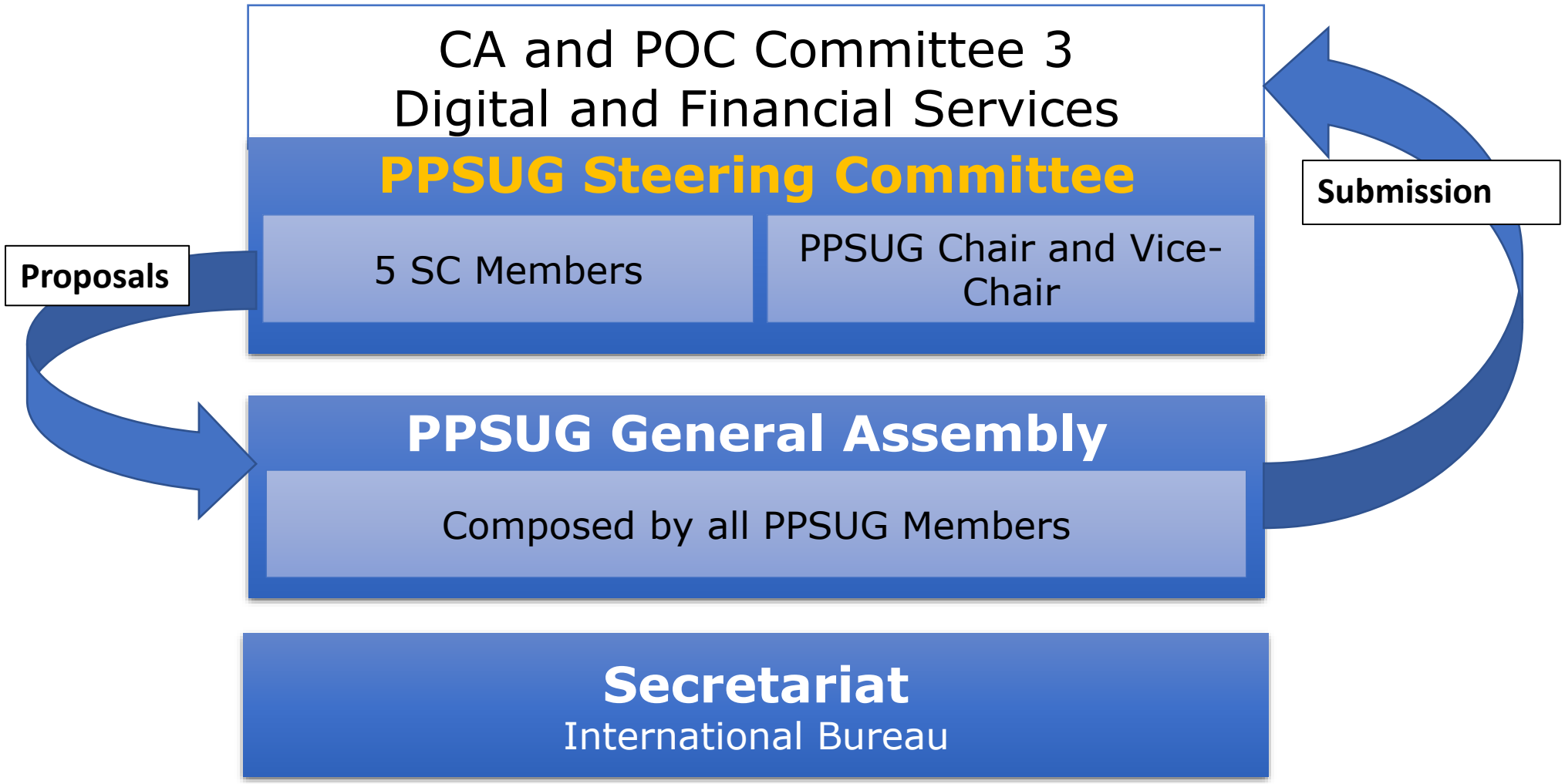
- PPS Multilateral agreement
- The PPS*Clearing for the automated settlement of PPS between DOs
- Quality of Service standards & Tools:
  - QCS Finance
  - PPS eCompendium

Web page dedicated to PPSUG

PPSUG Structure



PPSUG Roles and decision making



PPSUG Membership fees

Fixed component

PPSUG contribution class	Regular UPU budget contribution units	Yearly membership (CHF)
1	X < 1	3,500
2	1 ≤ X <2	4,700
3	2 ≤ X <5	5,900
4	5 ≤ X < 10	7,100
5	10 ≤ X	8,300

- PPSUG contribution class is derived from the member country's UPU budget contribution class, member can select a higher (not lower) class
- Contribution class = voting rights

Variable component

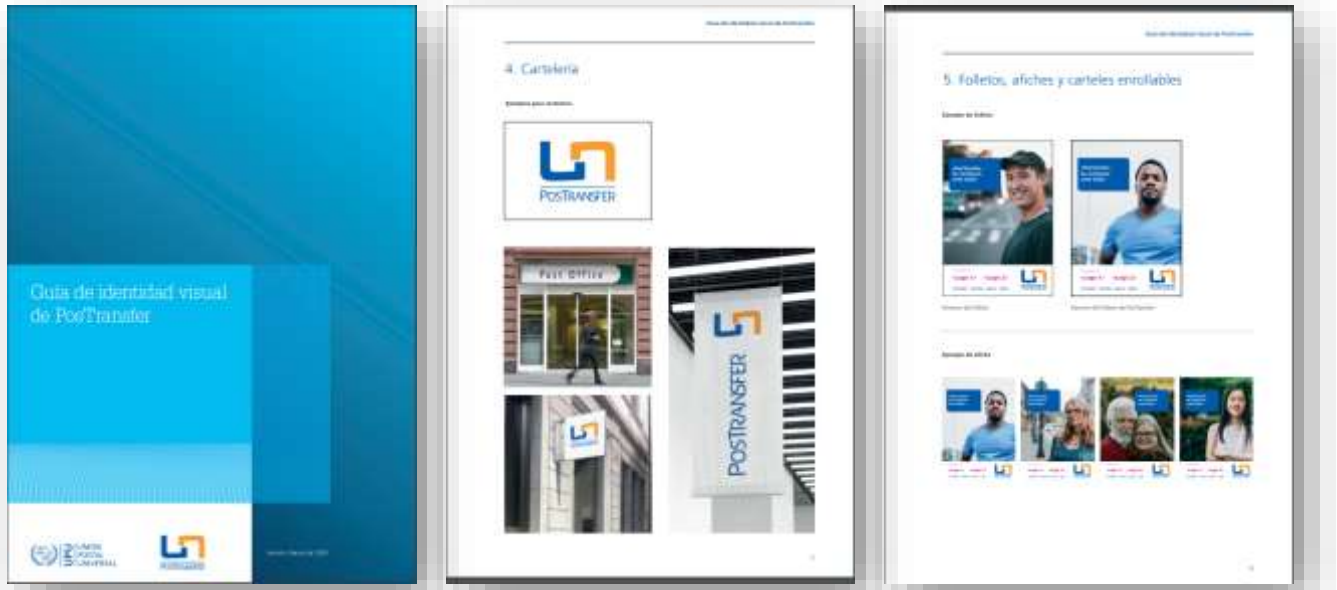
Monthly transaction volume		Contribution (CHF)	
From	To	Outbound	Inbound
1	50	0.08	0.06
51	1,000	0.07	0.04
1,001	5,000	0.06	0.03
5,001	20,000	0.04	0.02
20,001	100,000	0.024	0.012
+100,001		0.004	0.002

- Minimum yearly variable fee of 100 CHF
- Members using the IFS Cloud: 20% surcharge to all fees indicated in the above table (120 CHF as minimum yearly variable fee)

PosTransfer Trademark

A UPU-Licensed trademark

- Affordable: low license fees, free for PPSUG members
- Accessible to designated operators
- Registered in +110 countries
- Brand marketing materials ready for DO use



https://www.upu.int/Postransfer

PPS Multilateral agreement

AGREEMENT

- The Multilateral Agreement for Postal Payment Services is divided into 2 main parts:
  - Agreement for electronic postal payment services
  - Annex with additional information regarding specific conditions between the Parties
- The Multilateral Agreement for PPS is managed by the PPSUG

BUSINESS

- The purpose of the Agreement:
  - ✓ Enable DOs to speed-up opening of corridors ⇨ avoid bilateral agreements
  - ✓ Establish the general terms and conditions that govern the exchange of quality electronic PPS between the parties:
    - Adoption of the UPU trademark PosTransfer
    - Implementation of QS rules and use of QS tools (PPS eCompendium and QCS Finance)
- *Note: Bilateral agreements are not excluded*

Web page with PPS Multilateral agreement

PPS Quality of Service Standards & Tools

THE QS STANDARDS

- QS Standards to be applied to electronic postal payment orders:
  - Money order in cash (C2C – cash to cash)
  - Outpayment money order (A2C – account to cash)
  - Inpayment money order (C2A – cash to account
  - Postal transfer (A2A – account to account)
  - Revocation
  - Inquiries

QS MEASUREMENTS

- **Seven parmeters:**

  1 Accessibility by type of service
  2 Efficiency of the service
  3 Development of the service
  4 On-time processing of inquiries
  5 Customer satisfaction
  6 Total payout time

- **Information from:**
  - ✓ IFS / QCS Finance
  - ✓ DO information

Web page with [PPS Quality of Service Standards]

PPS*Clearing - General information



- Daily exchange rates - supplied by a common, reliable exchange rates provider
- Detailed bilateral invoice statements – including implementation of invoice with exchange rates adjustment mechanisms
- Net statements - (USD or EUR) based on pre-defined calendar to reduce number of settlements agreements, periodical payments and linked banking costs
- Confirmation of settlement (from settlement provider)
- Confidentiality and a secure environment

*Web page with PPS*Clearing documentation*