

# POSTAL NEWS

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## **1. An Post And Ryanair Offer Top Up Service**

16 March 2009 by Sarah Sharpe - © Hellmail.co.uk

An Post, Ireland's largest retail network and Ryanair, Europe's largest low fares airline, are taking a no-frills approach to card based transactions.

The Ryanair prepaid card is a new way to pay for goods and services on line or at point of sale and allows customers to reload cash directly to the card on a pay-as-you go basis at over 1,000 post offices nationwide.

The card is a MasterCard payment service which allows customers to prepay with their own money, to shop online, or at retail outlets where MasterCard is accepted.

An Post Head of Sales, Jason Byrne, said "An Post has a strong presence in e-fulfilment and the online market. The facility to reload cash to the card at Post Offices is the latest innovation to our integrated range of products and services, both online and traditional, offering flexibility and ease of access to those customers choosing prepaid and online retail options.

The free, post office cash reloading option is a challenge to conventional thinking in the prepaid card market, offering significant advantages to consumers when shopping online.

As the card is not linked to a bank account the user only has exposure for the amount on the card and this is guarded by chip and pin technology.

The prepaid card is expected to be popular with a range of consumers, providing a straightforward solution to budgeting, home shopping, online ticket purchases, a safe and convenient method for parents to give money to children, a new payment option for those without a bank account and for those fearful of identity fraud.

In addition to limiting liability for all online shoppers, the prepaid card is a simple solution for those who do not have access to a credit card but want to make online purchases, or who would rather carry a card than cash.

Customers who want control and flexibility over their personal finance will benefit from the range of payment options by cash or laser card at Post Offices.

Ryanair's Sinead Finn said: "Ryanair revolutionised the way people purchase airline seats with 99% of our guaranteed lowest fares purchased online. Our new MasterCard will allow everyone to carry a payment card which is accepted not only online, but also for traditional purchases in shops and restaurants. The application process is simple, the fees are clear and customers can now carry a MasterCard without credit checks or even having a bank account. It is ideal for those who want to control their finances, or who want to provide a family member with a MasterCard which they can control."

The Ryanair prepaid card is topped-up like a mobile and used like a debit card. Cards are available from [www.ryanairprepay.com](http://www.ryanairprepay.com) or on a link from [www.ryanair.com](http://www.ryanair.com).  
Source: An Post

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## **2. UK Snail Mail Sees New Electronic Competitor**

16 March 2009 by David Lynch - © Hellmail.co.uk

Traditional postal operators such as Royal Mail, face a barrage of competition not just from other postal operators but the growth in Hybrid Mail.

Now the UK's first next-day electronic postal service has been developed by Integrated Documents Solutions (IDS), a document production specialist and is being rolled out by UK Mail, part of the Business Post Group. 'imail' combines the ease and environmental friendliness of electronic communication with the impact of physical mail.

Users of the system login via an Internet browser, compose their letter then with click of the button, the letter is sent electronically to a UK Mail sorting depot closest to its destination, where it is printed and inserted in a pre-paid envelope ready for delivery by the Royal Mail.

UK Mail estimate the traditional method of generating and posting first class mail can be as much as £1 per item. With imail, this price drops to just 47 pence, inclusive of materials, production and first class delivery.

Integrated Documents Solutions (IDS), a document production specialist since 1997, has successfully developed the service.

UK Mail was the first organisation to be licensed by Postcomm, the independent regulator, to provide a competitive postal service effectively ending 370 years of Royal Mail's monopoly. It is the leading alternative to Royal Mail for business mail requirements and is the Business Post Group's fastest growing division handling 2.3 billion mail items every year, with a 15% share of the UK mail market.

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### **3. Call for 'people's postal bank'**

Page last updated at 01:35 GMT, Tuesday, 17 March 2009

Making the Post Office the "people's bank" could secure its future and help those not served by banks, a coalition of MPs and interest groups is arguing.

They are due to outline plans for a Post Bank, offering a wide range of financial services at its branches.

Unions say it would help those without bank accounts while business groups say it could create as many as 11,000 jobs.

Ministers, who want post offices to offer more products, "welcomed" the ideas being put forward.

'Inclusive'

However, the Department for Business said there would be different views about how to implement them.

Thousands of post offices have closed in recent years; benefit payments are often paid directly into bank accounts and other products - such as car tax discs - are increasingly sold online.

Despite £1.7bn in government subsidy designed to keep 11,500 branches open, there are fears that more shops will be forced to close, particularly in rural areas.

Supporters of the Post Bank model want it to become a fully-fledged "socially inclusive" alternative to commercial banks, serving more than 20 million customers every week.

Labour MP Jon Cruddas and Lib Dem treasury spokesman Vince Cable will be among those arguing for a Post Office branded institution offering competitive savings products, affordable loans and mortgages at an event in London - at which postal minister Pat McFadden will also speak.

Supporters of the proposal say that even before the current banking crisis about three million people did not have to basic bank accounts, with pensioners and those on low incomes most marginalised.

With public confidence in banks at a low ebb, unions say there is a real need for a trusted institution offering over-the-counter service in some of the most deprived and remote parts of the UK.

"The Post Bank answers the needs of the financially excluded and will appeal to many in this time of economic uncertainty," said Billy Hayes, general secretary of the Communications Workers Union which represents postal workers.

"The Post Bank will be a true people's bank, meeting the needs of society and business alike, and will bring crucial security to the post office network."

Job creation

Efforts to give post offices more commercial freedom are backed by employers' groups who say small firms, whose access to credit has dried up, rely on a successful network to help their business.

"Most sub-post offices are run like small businesses and keeping the network alive by establishing Post Bank would not only retain jobs but could also, we estimate, create 11,000 new jobs," says John Wright, chairman of the Federation of Small Business. Pensioners groups said people had "lost faith" in High Street banks over the past year and a postal bank could provide "much-needed security" to those fearing for their savings.

The Post Office has sought to diversify its business in recent years, offering mortgages since 2003.

But with most of the 12,000 branches run by sub-postmasters or franchisees, there are concerns over whether they have the expertise to expand in this way and how this will be funded.

Ministers say the Post Office is looking at new business opportunities to ensure it remains sustainable, such as being the sole provider for pictures for new passports and ID cards.

Late last year the government awarded the contract to issue the Post Office Card Account - used by four million benefit claimants - to the Post Office amid fears that an extra 3,000 post offices could close if it were contracted out.

"The Post Office already offers a successful range of financial services products," said a Department for Business spokesman.

"But it could deliver more banking and financial services right in the heart of local communities."

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#### **4. FERS Flu Cure Puffing Along**

March 16, 2009 - 9:47am

What does tobacco have to do with the FERS flu? And for that matter what's the FERS flu?

FERS is the largest of the government's in-house retirement plans. The Federal Employees Retirement System. It covers more than 1.2 million government scientists, engineers, postal clerks, astronauts, federal judges and others hired since the mid-1980s. FERS replaced the old Civil Service Retirement System which covers just under half a million working feds.

FERS flu is an affliction that hits tens of thousands of federal and postal workers almost exclusively during their last year or two of service. Bosses find that once hale-and-hearty retirement-eligible FERS employees suddenly take a lot of leave. Many suspect that the FERS workers, who are under a use-it-or-lose-it system, are simply burning up sick days they haven't used.

But the FERS flu might be wiped out if Congress passes a plan to give those feds the same incentive to save their sick leave. Feds under the CSRS have, since the late 1960s, been able to credit their unused sick leave toward retirement. If, for example, a CSRS employee is eligible to retire after 27 years service, and has banked a year's worth of sick leave, he will be credited with having 28 years of service. That will boost the CSRS retiree's lifetime, indexed to inflation, annuity by 2 percent.

Before CSRS employees were given the incentive to save their sick leave (like for when they are sick) government auditors found that the typical employee used more than 40 days of sick leave in his last year of service.

It recently dawned on Congress that the incentive that helped stamp out the CSRS flu years ago might work for FERS employees. Reps. James Moran (D-Va.) and Frank Wolf (R-Va.) cosponsored a bill that would give FERS workers the same sick leave credit now available to CSRS employees.

The good news is that the FERS flu cure plan is tucked inside legislation to further regulate the tobacco industry. It passed the House easily last year. It ran into trouble in the Senate in part because of objections from Senators from states where tobacco is a major, if not the major cash crop. They point out that things like orchids, pineapples and oranges don't do all that well in Virginia, North Carolina, Kentucky, Tennessee and even Connecticut which is a tobacco producer.

Backers of the plan will try the same approach this year. The new FERS flu bill, H.R. 1256, is again wrapped inside a larger package that would give the FDA more oversight over tobacco. The bill passed the Energy and Commerce Committee earlier this month. It is chaired by fed-friendly Rep. Henry Waxman (D-CA). Next stop is the House Government Oversight and Reform Committee where the package is expected to have smooth sailing.

After that, it will be scheduled for a full House vote. Once approved, as expected, it will go to the Senate. It will face many of the same tobacco-related obstacles it did last year.

This is a one-step-at-a-time thing.

The FERS flu bill, while popular with feds and their political allies, isn't something most members of Congress, or most of the American public, is panting to pass. If it is going to pass, it will be on the politics of tobacco regulation.

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## **5. DHL to invest \$ 8m on Lanka's logistic sector**

DHL, the world's premier express and logistics company will invest US\$8 million on Sri Lanka's logistic sector.

The company yesterday announced a joint venture agreement with Capitol AEI (Pvt) to form DHL Global Forwarding Lanka which offers more service capabilities to customers, integrating global forwarding expertise and supply chain capabilities.

The new entity operates a combined warehouse area of over 380,000 square feet, a fleet of about 40 vehicles and employs almost 250 people.

Chairman, Capitol AEI (Pvt) Ltd and Member of the Board of Management of DHL Global Forwarding in Sri Lanka Faiz-ur Rahman said they will invest US\$ 8 million over the next three years on the joint venture, employees' training, upgrading of information systems and introducing new services to the market.

DHL is focusing on the fashion and apparel industry with an excellent potential market in Sri Lanka. He told Daily News Business that they also hope to initiate a new strategic plan for areas in the North East. We are quite confident of exploring logistic opportunities in the liberated areas, he said.

"We have a positive outlook towards the ongoing North East developments and hope to locate strategic places in the North East and provide infrastructure facilities in the new logistic areas in the North East," he said.

DHL Sri Lanka has shown tremendous growth in the past twenty-seven years despite the ups and downs of the economy, he said.

Source :Daily News

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