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GREEN PAPER
ON THE DEVELOPMENT OF THE SINGLE MARKET
FOR POSTAL SERVICES

ANNEXES

(Communication from the Commission)

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ANNEXES

LIST OF ANNEXES

1. Overview of postal services
2. The postal sector in statistics
3. Mail operations and networks
4. Summary of legal situation in Member States
5. Community texts on postal services
6. UPU Convention - key articles
7. Quality of service
8. Terminal dues
9. Remailing
10. Postal operators' codes
11. Postal equipment industry
12. Postal electronic mail
13. Cultural Mail
14. Tariff issues
15. Intra-Community Mail
16. Discussion of criteria to define reserved area

Glossary

ANNEX 1: OVERVIEW OF POSTAL SERVICES

1. INTRODUCTION

Postal services comprise both mail services (provided by both postal administrations and private operators) and postal financial services (provided by postal administrations). In terms of turnover, mail services generate 78% of the postal sector's revenue, and postal financial services 22% (the latter including transaction revenue from mail facilitating and certain miscellaneous services). For postal administrations alone, the proportions of revenue between mail services and postal financial services is 67:33.

The Green Paper concentrates on mail services. Postal financial services should be viewed more in the context of the financial sector overall. In addition, the regulatory issues are more complicated for mail. However, this annex seeks to give a broad perspective of both types of postal service. It also seeks to give an overview of related services.

2. MAIL SERVICES

2.1 DEFINITIONS

There are three categories of mail service - letters, parcels and express. There are several overlaps between these services.

Letters can be distinguished from parcels sometimes by weight (with a somewhat artificial distinction between the two being set sometimes at 2 kilos), or sometimes by contents (the distinction being that letters carry communications and parcels goods). Express services include both express letters (documents) and express parcels (packages). They are distinguished from ordinary letter and parcel services primarily by the speed or the perceived reliability of their services.

2.2 SERVICE PROVIDERS

LETTERS

For letters, postal administrations have an almost complete monopoly. As discussed in the main text, there are some competing letter services provided by private operators, whether legally or not. These include city mailers, document exchanges and remailing - see below at Paragraph 2.5.

For letter mail services offered by postal administrations, all administrations categorise their mail into two operational "tiers". In nine Member States the two categories are letters and postcards (often referred to as LC - "Lettres et Cartes" in French) on the one hand and printed papers and small packets (often referred to as AO - "Autres Objets" in French) on the other. Three postal administrations - those of Denmark, Portugal and the United Kingdom - categorise their mail according to speed, divided into first class and second class (or priority and non-priority). The latter distinction more closely reflects operational costs and, it could be argued, consumer preferences.

Most postal administrations make available contract facilities which permit larger customers to undertake part of the mail process. (The main examples of such activities would be pre-sorting - undertaking part of the sorting process before posting - and enveloping.) Certain administrations also permit third party operators to carry out such activities on behalf of the customers who originate the mail. In addition, particularly in the case of the direct mail, the physical generation of mail can be undertaken by specialist operators.

PARCELS

Parcel services usually refer to the movement of individual goods items up to a limit of, say, 30 kilos. However, parcel carriers including some postal administrations, now also move much larger consignments, usually packed on pallets. Parcel carriers normally offer customers a choice of speeds for the delivery of parcels.

Parcels services operate in free competition. With the exception of two administrations, the postal administrations of all Member States compete in the parcel markets of their countries.

EXPRESS

Concerning express services, the norm is that they are offered in free competition. (Only in three Member States do postal administrations still have a monopoly over such services.) There is a tendency for express organisations to concentrate either on regional, national or cross-border services. There is also some specialisation between the express movement of documents (postal communications sent by express means) and "non-documents" (goods-bearing express parcels).

2.3 APPLICATIONS

Letters and express provide communication services. (Alternative means are therefore telephones, fax and EDI, all of which provide indirect competition to postal services.) Parcels and express provide goods-delivering services (other types of delivery service providing alternatives).

Beyond this general statement, two particular applications are worth mentioning here. Mail order (for selling of material to customers by post) use parcel services for the distribution of the goods. Advertisers use letter services to send direct mail.

2.4 SUBSIDIARY LETTER SERVICES

While all services tend to have the flexibility to be "tailored" to the requirements of large customers, the letter services provided by the postal administrations include some specific variants, certain of which have particular legal importance. Perhaps the most significant are as follows:

- registered letters;
- recorded letters;
- certificate of posting / advice of delivery ;

- special delivery (where, for a supplement, the speed is normally better than the standard letter service);
- direct bags (sometimes called the M-bag service), used for sending a bag containing a quantity of printed papers to a particular destination;
- post office box (where a customer can hire a box at a post office to which his mail is delivered);
- poste restante (where for a temporary period mail is held at a post office pending collection by the nominated individual).

2.5 OTHER MAIL SERVICES

Some other services are beginning to evolve. Generally, new services are provided in free competition. The juridical position of certain of the services mentioned - notably remail - is the subject of debate. Other services - such as city mail - appear to be illegal (except, in that case, in Spain), but continue to operate.

POSTAL ELECTRONIC MAIL

Described further at Annex 12, a "hybrid" service that provides tele-transmission of a message, distance printing and then postal delivery. Postal administrations also provide a public fax service called Bureaufax. Some also now provide a service based on EDI.

DOCUMENT EXCHANGES

Post office box-type facility permitting exchange users to deliver mail directly into the boxes of other users, and to collect their own mail similarly posted by other users. In at least the United Kingdom, it is permissible for different exchanges to transfer mail between each other.

REMAIL

Cross-border letter mail service. Provided by private operators, usually in cooperation with at least one postal administration.

HAND DELIVERY

Delivery of urgent publications by private operators, usually in city centres.

CITY MAIL

Delivery of letters in the city/town in which they were collected. (Legally permitted in Spain.)

UNADDRESSED DIRECT MAIL

Delivery of unaddressed advertising material to targeted areas. (By comparison, addressed direct mail is delivered to the targeted individual or organisation.)

2.6 OPERATIONS

The operations underlying these services are described in detail at Annex 3. Here, it is important to note that the items sent in each of the three service categories are not homogeneous. For example, letters can vary between ordinary items of C5 size, through items of A4 size (sometimes called "flats"), through to packets weighing up to 2 kg or even books weighing up to 5 kg.

Parcels services cover the range in weight from the very light-weight (half kg) up to palletised consignments. Express services cover this range as well, but have the additional complication of often needing to separate between documents (express letters) and goods (express parcels).

This lack of homogeneity of items processed makes the operations underlying mail services more complex than might be supposed (see Annex 3 for a more detailed description of the operation).

2.7 SUMMARY

The majority of mail is generated by organisations. In terms of applications (that is, the market segments that use mail services), the following are the main segments (listed in order of revenue generated): mail order, advertising, publishing, financial services, industry and public administration.

Table 1 below indicates approximately the revenue generated in the different mail services categories (shown in percentages of the total mail services turnover):

Table 1: *Mail services - revenue percentages by segment and operator (1988)*

SERVICE CATEGORIES	POSTAL ADMINISTRATIONS	PRIVATE OPERATORS	TOTAL
Letters	45.7	2.2	47.9
Parcels	6.5	10.9	17.4
Express	4.3	30.4	34.7
Total	56.5	43.5	100.0

Source: CEC (from several sources)

The main mail services are summarised in Table 2. Concerning letter services, it should be mentioned that the distinction between LC and AO services can sometimes be blurred. Further, it should not be thought that each of the services mentioned is homogeneous in itself. Annex 3 describes in detail the operational differences between different sorts of mail which may be posted in one mail service "stream".

Table 2: *Summary of mail services*

<p>A. LETTERS</p> <p>A.1 STANDARD LETTER SERVICES (offered by postal administrations)</p> <ul style="list-style-type: none"> * "Higher streams" <ul style="list-style-type: none"> - either "lettres et cartes" (LC), covering letters and post-cards; - or "first class", covering items for next working day delivery. * "Lower streams" <ul style="list-style-type: none"> - either "autres objets" (AO), covering printed papers and small packets; - or "second class", covering items for slower delivery (with targets of either two or three working days after collection). <p>Standard letter services are offered for both domestic and cross-border services. For cross-border services, the service differentiation is usually LC/AO, in accordance with Universal Postal Union (UPU) guidelines.</p> <p>A.2 SUBSIDIARY LETTER SERVICES (offered by postal administrations)</p> <p>Services include:</p> <ul style="list-style-type: none"> * registered letters; * recorded letters; * certificate of posting/advice of delivery; * special delivery; * direct bags (also called "M-bags"); * post office boxes; * poste restante. <p>A.3 NEW LETTER SERVICES</p> <p>New (or newer) services include:</p> <ul style="list-style-type: none"> * postal electronic mail (including Bureaufax); * document exchanges; * remail; * "hand delivery"; * "city mail"; * unaddressed direct mail. <p>B. PARCELS</p> <ul style="list-style-type: none"> * Normally up to 30 kg per item, but services for heavier items now common * Usually offering choice of service speeds <p>C. EXPRESS</p> <ul style="list-style-type: none"> * Often divided into: <ul style="list-style-type: none"> - documents (postal communications sent by express); - non-documents (goods-bearing express parcels)

3. FINANCIAL SERVICES PROVIDED BY POSTAL ADMINISTRATIONS

Financial services can be split into two main categories: postal financial services (such as mail orders, postal cheques, etc.) and other financial products (like those related to savings bank operations and those known as "giro").

Postal administrations have traditionally played the role of providing readily available financial services, both within individual Member States and internationally. The more traditional services in this area include money and postal orders, postal cheques and savings bank operations. The full list of financial services provided by postal administrations is shown at Table 3 below.

The revenues coming from these help the administrations to balance their operating figures.

The extent to which the services are used varies from Member State to Member State and is influenced by such factors as:

- the spread of commercial banking facilities, mainly in remote areas, and their inter-operability;
- public attitudes to the use of banks and their facilities, which themselves tend to reflect the type of community and its banking system development;
- government regulations either promoting or limiting giro and savings bank development.

Nevertheless, in the Community the situation is not uniform. In some Member States national girobanks provide full banking services in line with the commercial banks, whereas in other Member States giro activity is limited to postal cheque services and in at least one country even this last activity is not authorised.

In almost all administrations the wide spread of postal counter facilities has resulted in their being used for government services, often providing for such facilities as the payment of pensions, welfare services, licence and taxation payments and payments for utilities such as water and telephones.

When such arrangements are in force, they are generally provided free of charge to the government, but there is an argument for introducing some charges based on the cost of providing the services.

Table 3: Summary of financial services provided by postal administrations

<p>A. POSTAL FINANCIAL SERVICES</p> <p>A.1 POSTAL PAYMENT MEANS</p> <ul style="list-style-type: none"> * Money Orders, International Money Orders * Postal Orders * Postal Cheques * "Valeurs déclarées" <p>B. GENERAL FINANCIAL SERVICES</p> <p>B.1 GIROBANK OPERATIONS</p> <ul style="list-style-type: none"> * Tele-payment <ul style="list-style-type: none"> - credit cards - ATM Girobank cards * Interior accounts/deposits/pay-out * Foreign currency * Mortgage <p>B.2 SAVINGS BANK OPERATIONS</p> <ul style="list-style-type: none"> * Home-savings investment * Common funds investment <p>B.3 OTHER PAYMENTS</p> <ul style="list-style-type: none"> * Pensions * Welfare services * Licence/Taxation * Public payments

4. MAIL FACILITATING SERVICES

For postal administrations' mail services, the most important services provided at the post office counters relate to the selling of stamps and the provision of information relating to use of mail services. With the exception of Belgium and Portugal, all postal administrations now permit stamps to be sold in other as well as post office counters.

Post office counters can also be used to give credit for postage "meter" machines, and then accept postings paid for with "meter" impressions. There are also other more specialist services available, such as the sale of philatelic products, or containers in which to post items.

As with postal administrations, the great majority of private operators' volume comes from larger customers, whose postal items are collected directly from their premises. Increasingly, however, private operators are establishing facilities which enable smaller customers (or even individuals) to use their services. Several private

operators now have franchised offices which accept smaller postings; in addition investment is being made in "lodging points" established for the same purpose.

Table 4 below gives a summary of the mail facilitating services.

Table 4: *Summary of mail facilitating services*

POSTAL ADMINISTRATIONS	PRIVATE OPERATORS
<ul style="list-style-type: none"> - Stamp sales - Meter credits - Philatelic products - Container sales - Franchised access points (IRL and UK) 	<ul style="list-style-type: none"> - Franchised access points - Lodging points

5. OTHER TRANSPORT SERVICES

Most private operators who provide postal services have transport services as their main business. The parcel services that they provide are usually part of their general transport operation (although they may be processed through separate networks). If they offer express services, these are generally provided entirely separately.

While private operators have extended down to smaller consignments, some postal administrations have started to move into the general transport market. Thus, several now accept items well beyond the "traditional" weight maximum for parcels of 30 kilos. Sometimes, such large consignment services are provided through the ordinary parcel network, but usually through separate networks.

Parcel/express operators are now increasingly offering warehousing facilities to aid the "just-in-time" strategies of their customers. They are therefore becoming increasingly involved in controlling stock on behalf of customers, and even carrying out simple assembly operations.

Table 5 below summarises these other transport services relevant to the postal sector.

Table 5: *Transport and other services*

TRANSPORT AND DELIVERY	ASSOCIATED ACTIVITIES
<ul style="list-style-type: none"> - General transport - Freight forwarding - Specialist delivery services 	<ul style="list-style-type: none"> - Warehousing - Stock control - Just-in-time services

6. MISCELLANEOUS - POSTAL ADMINISTRATIONS

The post office counters network is now being used increasingly for selling services beyond the traditional government services and mail facilitating services. They are now selling services on behalf of a range of public sector institutions and utilities. To give an impression of the breadth of this range, these may include bus, train or airline

tickets (or passes), phonocards, fishing licences and Red Cross bonds, as well as lottery tickets. Some are also now selling financial services other than banking - insurance presently being the main example.

The range of services sold is crucially affected by the legislation affecting each postal administration. Table 6 below summarises the miscellaneous services sold at the counters of at least some postal administrations.

Table 6: *Summary of miscellaneous services sold at post office counters*

TICKETS	INSURANCE
<ul style="list-style-type: none">- Transport tickets/passes- Non-governmental licences- Phonocards- Lottery tickets	<ul style="list-style-type: none">- Insurance services

ANNEX 2: THE POSTAL SECTOR IN STATISTICS

1. INTRODUCTION

This annex is intended to provide an introduction in figures to the Community' postal sector. Following an over-view of the sector as a whole, it then puts the sector in the context of the Community's overall economy. Next, it examines in more detail the mail services, and then the postal financial services. (Unless otherwise stated, the figures are those of 1988, in order to ensure comparability of information.)

2. OVERALL FIGURES

Table 1 below gives the main figures for the postal sector. The revenue and employment figures relate to the whole sector, while the volume figures relate to mail services only.

Table 1: Community's postal sector - summary in figures

<i>VOLUME</i>			
Items per year			78 billion
Items per working day			290 million
Items per inhabitant/year			244
Rate: Domestic/Community/International			93% / 4% / 3%
<i>REVENUE</i>			
Mails services			
- Postal administrations		ECU 26 bn	
- Private operators		ECU 20 bn	
Postal financial services			
- Postal administrations		ECU 13 bn	
TOTAL		-----	ECU 59 billion
<i>EMPLOYMENT</i>			
Postal administrations			
- Mail services	1,207,000		
- Financial services	153,000		
Private operators		1,360,000	
		350,000	
TOTAL		-----	1,710,000

Source: Sofres study

3. ECONOMIC IMPORTANCE

The postal services provided by the public and private operators generate a total revenue of ECU 59 billion, the equivalent of 1.46% of the Community's GDP. (This figure excludes directly associated industries - such as those of direct mail and mail order - which generate another 0.5% of the Community's GDP.) Of this, mail services generated ECU 46 billion, and postal financial services ECU 13 billion.

However, about half the postal administrations operate at a loss. As well as showing the economic importance of postal services to the different national economies, Table 2 below also shows the external funding that is needed to make up these losses. The profitable postal administrations together earned surpluses of ECU 748 million, while the loss-making administrations recorded a combined loss of ECU 2,699 million. The combined effect was a net loss of ECU 1,951 million.

Table 2: *Importance of postal services to overall economy (1988)*

MEMBER STATES	GROSS DOMESTIC PRODUCT	TOTAL TURNOVER	IMPORTANCE TO GDP	SURPLUS/DEFICIT	CONTRIBUTION TO GDP
	ECU billions	ECU millions	%	ECU millions	%
Belgium	124.8	773.4	0.62	- 272.3	- 0.21
Denmark	91.3	1,156.4	1.27	+ 44.0	+ 0.05
Germany	1,020.1	9,180.0	0.90	- 1,210.0	- 0.12
Greece	44.7	136.0	0.30	- 17.5	- 0.04
Spain	284.8	1,180.3	0.41	- 119.7	- 0.04
France	795.0	12,366.0	1.56	+ 147.0	+ 0.02
Ireland	26.5	246.7	0.93	+ 1.7	+ 0.01
Italy	689.7	4,087.1	0.59	- 1,044.4	- 0.15
Luxembourg	5.6	52.7	0.94	- 0.3	- 0.01
Netherlands	189.1	3,098.0	1.64	+ 297.0	+ 0.16
Portugal	34.7	154.9	0.45	- 34.8	- 0.10
United Kingdom	670.8	6,426.0	0.96	+ 258.0	+ 0.04
EC	3,978.1	38,857.5	0.98	- 1,950.9	- 0.05

Notes: The table above excludes the turnover generated by private operators. This is estimated to be some ECU 20 billion per year. Added to the ECU 39 billion generated by the postal administrations, the total turnover would be ECU 59 billion - or 1.46% of EC GDP.

The figures include revenue of ECU 13 billion generated by postal administrations' financial services.

The turnover figures for Belgium exclude ECU 321 million paid by the Belgian government to the postal administration to compensate it for losses incurred on certain services which the government required it to provide.

The figure for Denmark is before allowance for a special tax of ECU 86 million.

Source: CEC analysis

The figures shown in Table 2 need to be set in the context of a comparison with the two largest postal administrations outside the Community (those of Japan and the United States) and with the largest private operators. Table 3 below seeks to give this comparison. (It should be noted that the figures given for the revenue generated by the private operators in the Community market are estimates only; figures for the postal administrations include revenue from financial services.)

Table 3: *Revenue of largest private operators and non-Community postal administrations (1988)*

CATEGORY	COUNTRY/ COMPANY	REVENUE GENERATED (ECU BILLION)		
		IN COMMUNITY	OUTSIDE COMMUNITY	TOTAL WORLDWIDE
Postal Administrations	Japan	N/a	9.5	9.5
	United States	N/a	30.0	30.0
Private Operators	DHL	0.5	1.5	2.0
	Federal Express	1.5	5.5	7.0
	TNT	1.0	2.0	3.0
	UPS	4.0	8.0	12.0

N/a Not applicable

Source: Several

4. MAIL SERVICES

Mail services are provided both by postal administrations and by private operators. All the ECU 20 billion revenue of private operators is generated by non-reserved services. Of their revenue, postal administrations earn some ECU 21 billion from letter services, the majority being reserved.

PUBLIC AND PRIVATE OPERATORS

Table 4 shows how the mails market is divided up between postal administrations (the public postal operators) and private operators. It also indicates how postal administrations, by generating most of their revenue from ordinary letters, have relatively high throughputs per employee (compared to private operators) but relatively low revenue. The experience of private operators, who generate almost all their revenue in the express and parcels segments, is the converse. As the table indicates, private operators hold an estimated 43% of the total postal market. In the parcel and express segments, their share is much larger - an estimated 63% and 87% respectively.

Table 4: Mail services - comparison of postal administrations and private operators

OPERATORS	PERCENTAGE DISTRIBUTION			PER MAILS EMPLOYEE	
	VOLUME	REVENUE	STAFF	ITEMS (thousands)	REVENUE (ECU)
Postal Administrations	96%	57%	78%	62.0	21,500
Private Operators	4%	43%	22%	8.9	57,150

Source: CEC analysis

UNIVERSAL SERVICE

Postal administrations have a universal service obligation. (In all Member States, they have been granted some special and exclusive rights with the intention that they should be able to meet this obligation.) Universal service refers to the access by which every citizen or organisation may post items into the public postal service; it also refers to the ability of the postal service to gain access to all addresses in the Community in order to deliver postal items. Table 5 below seeks to give an impression of the implications of this obligation.

Table 5: Universal service - collections and deliveries

CRITERION	TOTAL	INHABITANTS PER UNIT (Note 1)
Post office counters	92,772	3,490
Collections points (public)	163,000	1,700 (Note 2)
Delivery rounds	318,000	1,010

Note 1: The total population of the Community divided by the numbers of units mentioned (counters, collection points and delivery rounds).

Note 2: The number of public collection points includes the posting boxes available in post office counters.

Source: Postal administrations

Population density and concentration is also important in terms of the universal service obligation. The Community's average density is 143 inhabitants per square kilometre, the range for individual Member States going from 50 to 350 inhabitants per square kilometre.

MAIL USAGE

80% of letters posted originate from businesses and other organisations (the percentage being even higher for express and parcels services). It is therefore not surprising that there appears to be a link between the number of letters per inhabitant and GDP per capita. Table 6 compares the statistical order for these two criteria. (The same point is made graphically - using the same data - at Chapter 4, Paragraph 3.2 of the main text.)

Table 6: Comparison of letter mail usage and GDP per capita

MEMBER STATE	ITEMS PER CAPITA	STATISTICAL ORDER	GDP PER CAPITA (Note 1)	STATISTICAL ORDER
Belgium	335	4	102	6
Denmark	434	1	134	1
Germany	248	6	128	2
Greece	47	12	38	11
Spain	130	10	67	9
France	332	5	112	4
Ireland	148	9	64	10
Italy	196	8	106	5
Luxembourg	346	3	120	3
Netherlands	409	2	100	7
Portugal	68	11	33	12
United Kingdom	256	7	95	8

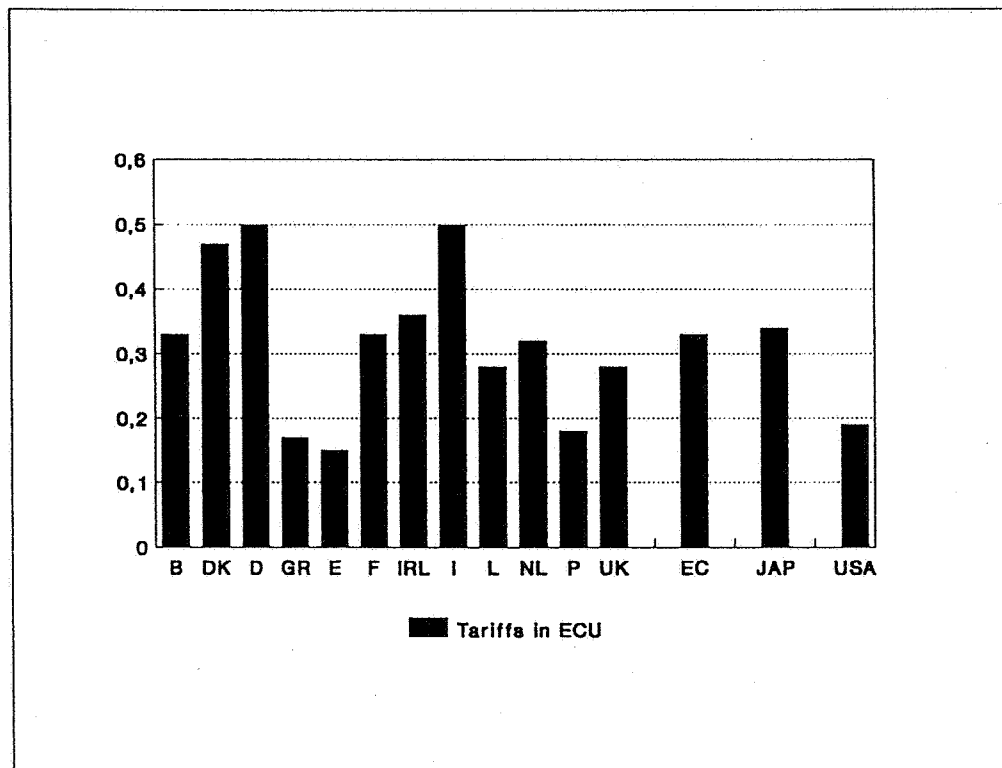
Note 1: This column shows the indexation with the EC average GDP per capita equalling 100.

Source: CEC analysis

TARIFFS

As well as general economic activity, two other important factors affecting levels of use are quality of service and prices. Figure 1 shows the basic domestic letter tariffs (for 1990) offered by the Community's postal administrations. For some administrations, this is the basic price for their main letter services (but with discounts usually being available for larger users). Other administrations, however, offer substantial discounts if the contents are printed papers (including newspapers).

Figure 1: Comparison of basic letter tariffs (1990)



Source: Postal administrations

NATIONAL AND CROSS-BORDER MARKETS

For all mail services, domestic markets are far larger than cross-border markets. Table 5 below shows how letter volumes are composed in the different Member States. (A distinction is made for cross-border mail between, on the one hand, mail going from one Member State to another and, on the other, mail going to or coming from outside the Community.) For reasons of commercial confidentiality, similarly detailed information is not available for parcels and express services.

Table 7 shows that 7% of letter mail is cross-border traffic, 4% being "intra-Community" and 3% being "extra-Community" mail. In revenue terms, the cross-border share is slightly higher - about 10% of letter revenue. For parcel and express services, the cross-border mail is worth about 11% of revenue.

Table 7: *Traffic composition between domestic and cross-border*

MEMBER STATE	DOMESTIC	INTRA-COMMUNITY	EXTRA-COMMUNITY
Belgium	86.0%	8.4%	5.6%
Denmark	95.8%	2.3%	1.9%
Germany	96.2%	1.9%	1.9%
Greece	74.0%	14.4%	11.6%
Spain	88.4%	6.7%	4.9%
France	95.3%	2.6%	2.1%
Ireland	69.9%	24.9%	5.2%
Italy	92.8%	4.6%	2.6%
Luxembourg	53.2%	35.2%	11.6%
Netherlands	90.4%	7.6%	2.0%
Portugal	86.7%	8.1%	5.3%
United Kingdom	92.0%	2.8%	5.2%
Average (weighted)	93%	4%	3%

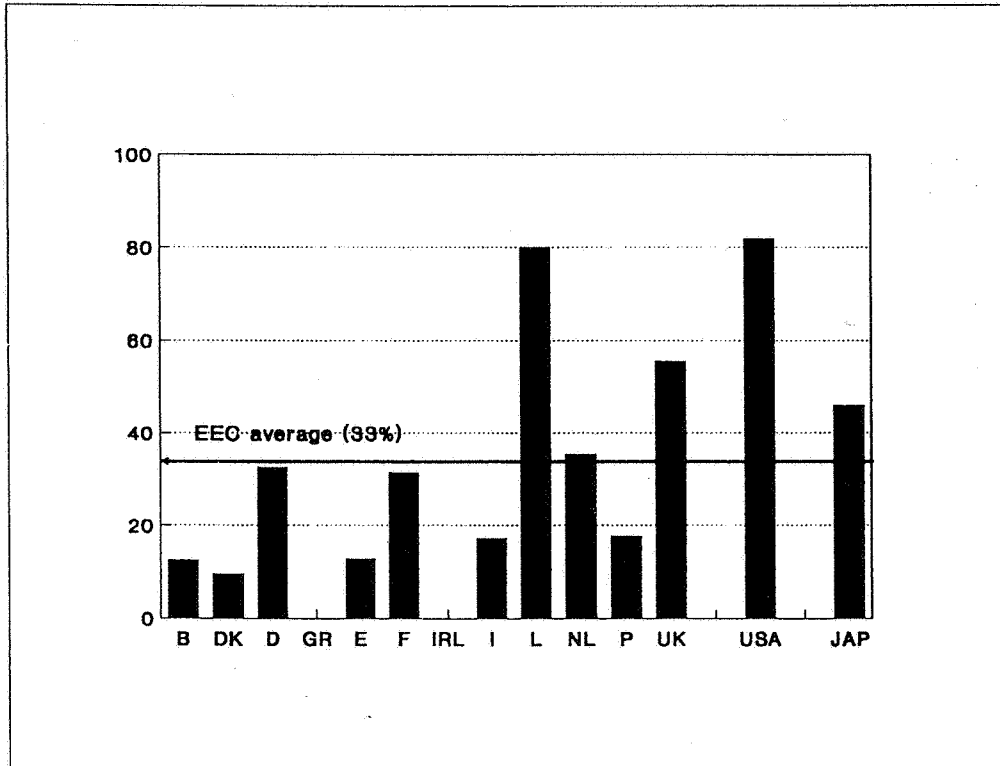
Source: Sofres study

SORTING MECHANISATION

Many postal operators have made significant investments in sorting machinery. Parcel and express operators have specialised sorting equipment which is increasingly linked to bar-coding systems. These bar-codes may also be used for "tracking-and-tracing" systems for following the progress of individual items through the whole process.

Postal administrations have made substantial investments in letter sorting equipment (see Annex 11, Paragraph 5). This equipment is presently heavily reliant on sorting by the post-code. (The subject of post-codes is discussed in detail in Annex 10.) Figure 2 below shows the percentage of letter mail that is automatically sorted by the different postal administrations of the Community. (The figures exclude mail that has been pre-sorted by customers before posting.)

Figure 2: Percentage of letter mail sorted mechanically



Source: Ernst and Young study

5. POSTAL FINANCIAL SERVICES (INCLUDING SALE OF MAIL SERVICES AT COUNTERS)

The Green Paper concentrates on mail services. However, it is important to be aware of the importance of the financial services provided by postal administrations. The size of the postal financial services segment (proportionate to the postal administration's total revenue) varies significantly between Member States.

There appear to be two reasons for this. Firstly, some postal administrations have a postbank as an integral part of their operation (others may not have had one, while some other administrations have sold off their respective postbanks). Secondly, while general economic activity is important, so too is the flexibility permitted to postal administrations in the enabling legislation for their postal financial services. The financial or other services which postal administrations are permitted to sell at their counters varies between Member States.

