

- **Increase and develop financial/banking services in post offices**
 1. Introduce regulations in the new contract for the POCA to be used for Direct debits and standing orders.
 2. Require more banks (E.g. HSBC, NatWest and the Royal Bank of Scotland) to enable people with bank accounts to withdraw cash or pay in cheques and cash at a post office.
 3. Allow people (without a bank account) to pay cheques and cash into the POCA.
 4. Encourage more older people and those in receipt of disability allowances without a bank account to open a POCA
 5. Encourage greater use of post offices as payment collection points particularly for local authorities.

- **Joint ownership of policies across Government Departments for the use of post offices.**
 1. Government should actively encourage their depts. to make their services available through **post offices**.
 2. Post offices could provide a one 'stop shop' idea for information about Government services on a face to face basis. (Concept of Village Agents - Link-Age Plus)
 3. Government should be encouraged to work with the financial services industry to secure the use of free to use cash machines, particularly located in settlements where residents are at risk of financial exclusion.
 4. De-regulation of the services of what post offices can and cannot offer customers. Flexibility of opening hours to suit locality.

- **Promoting Partnership and increasing the network's commercial viability.**
 1. Allow local authorities to promote the use of post offices through the use of the post office logo. E.g. on Council tax bills. (few people know of this facility)
 2. Partnership working should be encouraged between Credit Unions and Post offices. (Evidence that newly retired people are running into debt)
 3. Review the contractual arrangements with Royal Mail to enable Post Office Ltd. innovation to contract with competitors.
 4. Review contractual arrangements with Parcel Force and other similar organisations for post offices to act as collection points for customers.

