

¹⁰ While the unbanked and underbanked need AFS credit products as well as transaction products, credit products are not within the scope of this Study. Although urgently needed by the unbanked, the Postal Service does not now offer credit products, and they raise different risks and legal issues than transaction products.

¹¹ Since the survey, some banks have begun to perceive a revenue opportunity in international remittances. The section on International Remittances, *infra*, provides further details about this recent development.