

Reaching vulnerable families in Guatemala

When time is of the essence, how can governments effectively deliver aid to those who need it most, including the unbanked? Guatemala faced this urgent question as it took action to help families affected by COVID-19.



Action



The Guatemalan government deployed the “Bono Familia” (Family Bonus) program to support low-income families by sending three monthly grants of 1,000 quetzals (approximately \$130 USD).



Visa, the local acquirer, and 11 financial institutions partnered to help the government disburse aid directly to citizens. The program determined recipients' eligibility for aid using data from utility companies.



Beneficiaries were able to access funds via a virtual bank account to make essential purchases at eligible merchants, such as gas stations and convenience stores, or to withdraw cash. No physical cards were used.

Result

Despite the country's limited digital infrastructure, this innovative solution reached nearly 2.7 million beneficiaries, including the unbanked.¹

Nearly

2.7M

beneficiaries reached.

See how governments can transform public disbursements with digital payment options.

Learn about Visa solutions for [government disbursement programs](#).

¹ UNICEF. *Being Prepared and Acting Fast: Guatemala Case Study*. October 2021.