

Relieving economic hardship in Spain

When COVID-19 struck, and pandemic-related restrictions went into effect, Spanish citizens who depended on social benefits were at risk of being cut off from the funds they needed to buy food and other essentials.



Action



Visa partnered with a Spanish financial institution, as well as more than 100 local governments and organizations, to develop welfare prepaid card programs in municipalities throughout the country.



Prepaid cards could be reloaded as needed to provide recipients with uninterrupted access to funds.



The cards could be set up to limit transactions to specific outlets, such as supermarkets and pharmacies.

Result

The solution enabled governments and charities to quickly distribute payments and better control spending, helping ensure targeted use of program funds.

For beneficiaries, the cards provided quick access to benefits, less risk of theft associated with carrying cash, and the ability to monitor spending. Because recipients did not need to have a bank account, this solution also minimized the risk of financial exclusion.

~400k cards delivered by 2022.¹

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

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

¹ Visa Navigate, January 2022.