



Deliver benefits efficiently and inclusively with Visa Prepaid cards

Governments can provide convenient, secure access to funds for their recipients, including those who lack access to a financial account.

Public disbursements are an important tool to support people and businesses in need.




Administrations can help to enhance their impact by delivering these funds digitally. As an efficient and flexible alternative to traditional payment options, Visa Government Prepaid cards can help simplify the payout process for both governments and their constituents.

A fast and flexible solution to public disbursement challenges

Governments at every level can use Visa Prepaid cards to accelerate disbursements, control costs, and better reach those in need.

| Before | After |
|--|---|
| Inefficient, paper-based processes can be costly, labor-intensive, and prone to risks of fraud and human error. | → Disbursing funds to cards can streamline internal processes and give constituents an easy way to receive, manage, and spend funds. |
| Payment delays and limited spending oversight can reduce the program's impact. | → Governments can send funds quickly and directly to a recipient's Prepaid card, and they can establish spending controls to ensure program funds are used for their intended purpose. |
| For the unbanked, checks and paper-based disbursements may present extra costs, hassles, and limited choice over how funds are used. | → Inclusive digital disbursements can enable constituents to access mobile wallets, e-commerce, and digital financial tools , even if they do not have a bank account. |

Key benefits

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|  <p>Efficiently pay people and businesses while helping to mitigate the risk of fraud and misuse.</p> |  <p>Reduce processing and distribution costs related to cash, checks, and vouchers.</p> |  <p>Provide an inclusive, user-friendly payout experience for unbanked constituents.</p> |
|--|--|---|

2.1B

2.1 billion people are unserved or underserved by digital financial services.*

By delivering public disbursements through digital payment methods such as Prepaid cards, **governments can provide an entry point into the financial system** for people who previously relied on cash.

Advantages for constituents



Cards can be used wherever Visa Debit cards are accepted or to withdraw cash, subject to controls set by the government program administrator.



Reloadable cards help constituents avoid mail-related payment delays or the need to travel to a government office.



Program participants can view balances and manage funds digitally for better planning and budgeting.

Visa Prepaid cards can support a wide range of use cases, including:



- Cost-of-living aid
- Pensions
- Emergency disaster relief
- Humanitarian aid
- Unemployment benefits
- Small business loans/grants
- Tax reimbursements
- Workers' compensation

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

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

* Source: Visa Economic Empowerment Institute. Building an inclusive, equitable digital economy. September 2022. Available at: usa.visa.com/content/dam/VCOM/regional/na/us/sites/documents/veei-digital-equity-framework.pdf.

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