



Visa Government Solutions | Disbursements

# Governments can better reach and serve the unbanked with Visa Prepaid cards

For people without a bank account, traditional payment methods can pose challenges, such as delayed access to funds and limited ways to use them. For the estimated [2.1 billion people worldwide](#) who are underserved by digital financial services,<sup>1</sup> prepaid cards can offer a way to receive funds sooner and join the digital economy.

By disbursing benefits on Visa Prepaid cards, program administrators can:



## Effectively deliver support

Contribute to unbanked constituents' financial security with timely digital payments and a safer way to manage their benefits.



## Improve the user experience

Enable convenient in-store and online purchases wherever Visa Debit cards are accepted, and help remove the social stigma associated with government vouchers, etc.



## Drive financial enablement

Help people monitor balances digitally, avoid overdrafts from overspending, and start saving (payouts are held separately from recipients' other funds).



## Promote social impact

Configure cards to align spending with program goals — such as helping people buy essentials or supporting the local economy.

~1 week

In Spain, authorities distributed almost 400,000 prepaid cards to aid vulnerable beneficiaries affected by lockdowns during the pandemic. Often, it was possible to set up a program and distribute the cards in [less than a week](#).<sup>2</sup>



In Germany, delivering benefits on a prepaid card — aka the [SocialCard](#) — can help local governments streamline disbursements while creating an easier experience for unbanked recipients.<sup>3</sup>

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

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

