



Visa Government Solutions | Disbursements

Send money to billions of endpoints worldwide with Visa Direct¹

Governments can deliver fast, simple payouts to cards, financial accounts, and digital wallets at home or abroad using Visa's global real-time² payments network.

Fast and effective public disbursements are an important tool to support key priorities, including social programs, fiscal stimulus and economic development, pensions, and disaster relief. With Visa Direct, governments can bring greater **speed, simplicity, and flexibility** to their payouts, with the ability to deliver funds to over 8.5 billion endpoints, domestically and across borders.

An innovative solution to public disbursement challenges

With a single connection through a Visa Direct enabling partner, governments can initiate fast digital payments for a wide range of disbursement scenarios.

Before	After
Sending money internationally is difficult due to the complexity of connecting to multiple networks.	→ With Visa Direct, governments can reach 190+ countries and territories without the need for multiple connections to payment networks.
Inconvenience and payment delays can create a negative user experience.	→ Disbursement programs can quickly deliver payments to cards, accounts, and digital wallets , helping to boost confidence in government payments. ^{2,3}
Inefficient legacy processes can drive up costs and create an administrative burden.	→ By reducing check use and minimizing correspondent banking, governments can help control costs and simplify internal processes .

Key benefits



Improved constituent experience through fast payments and flexible ways to be paid

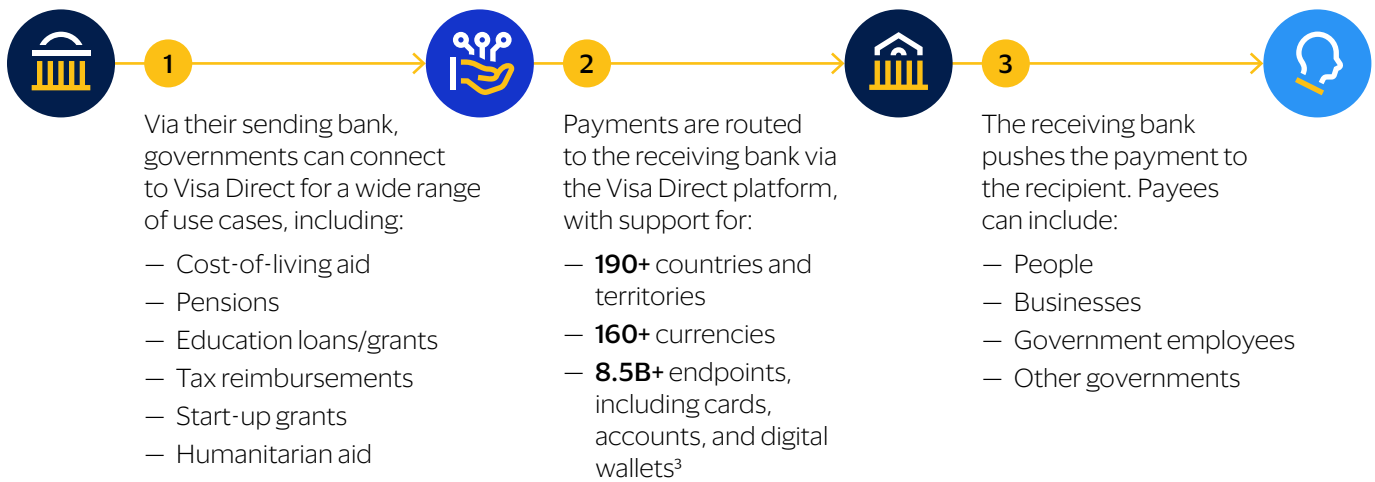


Inclusive disbursement to unbanked recipients via payments to digital wallets



Industry-leading security and compliance controls to help mitigate risk

Accelerate domestic and cross-border payments



Simplify the user experience with value-added services, including:



Alias Directory

Removes friction from the cross-border remittance experience



Request to Pay

Simplifies payment collection and reduces the risk of error



Receiver Directed Payouts

Puts recipients in control of how they get paid

67%

Today, 67% of people can make or receive digital payments⁴ — demonstrating the opportunity to **reach constituents more effectively** with digital disbursements, as well as to **expand access for the unbanked** using digital wallets.

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

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

¹ Visa Direct is a network that facilitates funds transfers by Visa's client financial institutions. | ² Actual fund availability for Visa Direct transactions depends on account type and region. | ³ Wallet functionality varies by market. Please consult your Visa Representative. ⁴ Source: World Bank. Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Available at: worldbank.org/en/publication/globalfindex.