



Innovating Social Benefits Disbursement  
Across Europe:  
**The Success Story of Implementing  
over 150,000 Payment Cards  
in the Netherlands and Germany**

## Executive Summary

The disbursement of social benefits to refugees such as asylum seekers presents a significant challenge for public administrations across Europe. While this issue is typically addressed at the national level, the administrative challenges are very similar in all EU member states: in-person cash disbursements strain staff resources, create long wait times, and increase inefficiencies and error risks. However, digital solutions exist that solve these challenges efficiently like in the Netherlands and Northern Germany. To date, over 150,000 cards have been issued based on a state-of-the-art solution through a partnership between Yoursafe and Visa.

### Key Benefits

*Quickly deployable and adaptable to local needs across municipal, state and federal level.*

*Immediate access through pre-registered cards that can be instantly issued without waiting periods.*

*Cutting-edge privacy protection using alias tokens instead of personal data on cards and advanced encryption.*

*Seamless integration into the cashless society with support for digital transactions and financial literacy education.*

*Flexible account options catering to different identification levels, from „card only“ accounts to full-featured accounts with online access.*

*Proven concept that allows European municipal, state or federal governments to issue Visa Debit cards without the need for a tender.*



With rising numbers of refugees and strained public resources, the Yoursafe Alias Budget Card (ABC) solution with Visa Debit card innovates social benefit disbursement through secure digital payments, reducing bureaucracy while empowering and including vulnerable populations financially. The two companies share the same mission to include everyone, everywhere into our financial system by being the best way to pay and be paid. Payment cards pave the way for further disbursement use cases, such as support for other social benefits recipients and expansion to NGOs and donors.

# 1 Introduction: Administrative Overload

In the European Union (EU), the member states' public administrations face significant challenges regarding their administrative burden and escalating personnel costs. Over 45 % of EU citizens believe their country's public administration is complex, burdensome, and slow, while 52 % feel reducing bureaucracy would boost confidence in the public sector.<sup>1</sup> The digitalization of public administrations in the EU is an important building block for their modernization. Acknowledging the urgency for increased efficiency, EU member states are actively seeking innovative, digital solutions.

The disbursement of social benefits is a tangible use case. In many countries, social benefits are still handed over manually in cash or by cheque by administrative staff in individual appointments. Digitalization measures such as the introduction of payment cards can significantly streamline social benefit distribution and enhance financial inclusivity. With over one million first-time asylum seekers applying for international protection in the EU in 2023 - a 20 % increase from 2022 - the need for reducing the workload of public administrations has become essential.<sup>2</sup> Countries such as the Netherlands, Finland, and France have already embraced the payment card solution with promising results. Other nations, including Germany, are in the process of implementing similar strategies.



1 European Commission: "Understanding Europeans' views on reform needs", 2023. <https://europa.eu/eurobarometer/surveys/detail/3054>

2 Eurostat: "Asylum applicants by type, citizenship, age and sex - annual aggregated data", 2024. [https://ec.europa.eu/eurostat/databrowser/view/migr\\_asyappctza/default/table?lang=en](https://ec.europa.eu/eurostat/databrowser/view/migr_asyappctza/default/table?lang=en)

## 2 The Yoursafe ABC Solution

Yoursafe IBANs with Visa Payment cards are issued by public authorities to social welfare recipients. They offer several benefits:

- Issuing authorities can transfer social benefits directly to recipients on the due date, providing immediate access. These transfers are executed by SEPA, as each recipient will receive a unique IBAN, allowing municipal, state and federal governments to use existing bank payment processes for such SEPA transfers. This streamlines and digitizes entire processes for local administrations.
- The regular payments can be executed fully automatically on an ongoing basis, similar to a conventional standing order on a regular payment account.
- Monthly cash or check payments to individual beneficiaries can be eliminated entirely, freeing up capacity for on-site staff and increasing appointment availability for other citizens.
- The burden on beneficiaries is reduced, as they no longer need to queue at social welfare offices and distribution points. This increases the overall financial inclusivity of all population groups.

Visa and the Dutch FinTech Yoursafe have recognized these advantages and are committed to assist government agencies across all EEA countries in their digitalization steps. We enhance their operational workflows through the adoption of digital payment solutions using state-of-the-art technology. Regarding the digitization of social benefit disbursements, Visa and Yoursafe draw upon extensive experience within the EEA, where we have supported both federal institutions and NGOs in realizing their initiatives.

The Yoursafe Alias Budget Card (ABC) solution is specifically designed to help European authorities distribute social benefits (budgets) safely and efficiently to their recipients. Crucially, only an end-to-end solution tailored for both cardholders and municipalities unlocks the full potential of these benefits, streamlining processes, reducing administrative burdens, and enhancing financial inclusivity.



Within the Yoursafe ABC Solution there are three parties involved:

**THE SPONSOR.**

This is the municipal, state or federal government, a public body, a NGO or even a company. It's the party that provides the (social) benefits.



**THE BUDGET.**

This is the money made available to the beneficiary.



**THE USER.**

This is the recipient or beneficiary of the Budget. Each User will receive a unique IBAN – available for fund transfer within SEPA.



**The Secret Sauce**

The secret sauce of the Yoursafe ABC Solution lies not in simply connecting Sponsors to Users – something any bank could do – but in providing a secure, flexible, and compliant system for public fund disbursement.

**WHITELISTING OF THE SPONSOR.**

Each User receives a unique IBAN. Only pre-registered (whitelisted) Sponsors can send SEPA funds, preventing illicit or unintended transfers while maintaining full SEPA flexibility.

**SPONSOR TRANSFER.**

When a beneficiary moves—across regions or borders—Yoursafe allows a new Sponsor (e.g. another municipality) to take over. The previous Sponsor is automatically blacklisted, and the new Sponsor can begin disbursing funds immediately.

**SPENDING RESTRICTIONS.**

Sponsors can create Card Profiles and Card Profile Groups to manage fund usage. All Visa Debit Cards are POS-enabled. ATM and e-commerce options can be enabled at the Sponsor's discretion. Additional controls include ATM withdrawal limits and category restrictions (such as high-risk merchants, gambling, etc.) via sets of MCC code configurations. Please note that certain jurisdictions do not allow restrictions on certain cash disbursements.

**ELECTRONIC CARDS.**

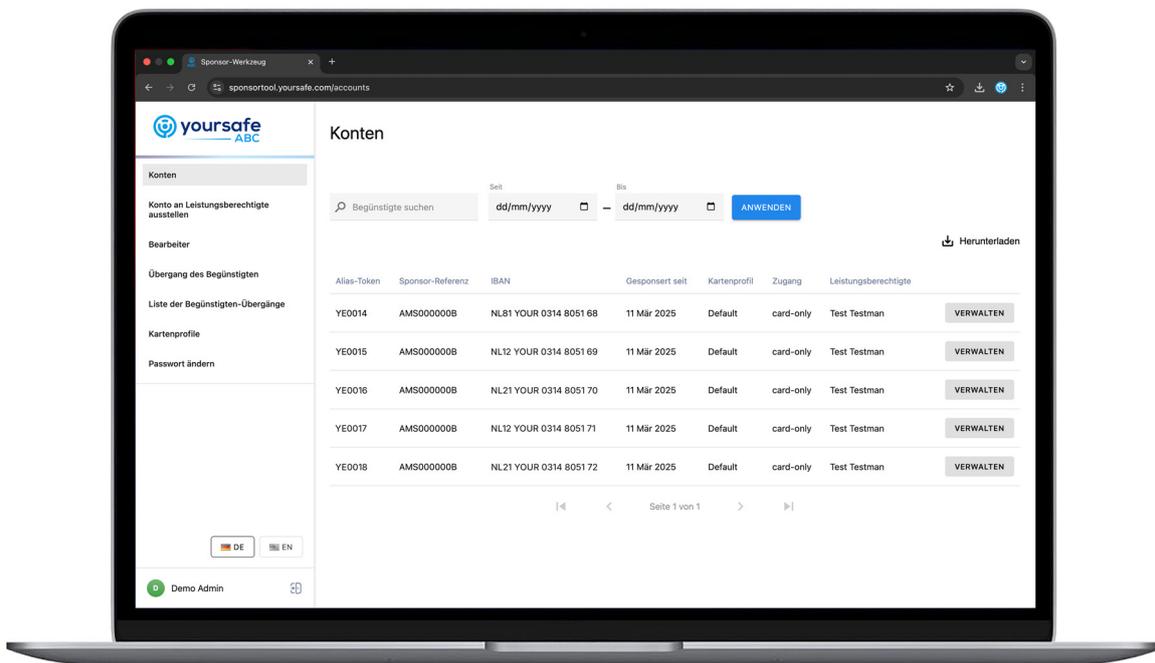
Both plastic card and electronic Visa Debit cards are available. Electronic cards can be added to Android and Apple mobile wallets via NFC—eliminating the need for physical cards.

### GDPR COMPLIANT.

While Sponsors fund and may restrict the Budget, Users decide how to spend disbursements. No transaction data is shared with Sponsors. Depending on the jurisdiction, even balance information may be withheld.

### SPONSOR TOOL.

The above technology all comes together in a Sponsor Tool. The Sponsor Tool is an online multi-user management system where Sponsors can activate accounts, issue cards, get reporting, block cards, and revoke accounts. Upon signup, the Sponsor assigns an Administrator, who can delegate specific roles - such as account/card issuance or reporting - to colleagues.



## Using Existing Processes – No Need for a Tender

The Sponsor Tool is normally used for Yoursafe’s Regular Sponsor base – those requiring less than 25,000 cards and no further integration. There is no setup or signup fee for Regular Sponsors.

A small per-card fee applies for both plastic and electronic Visa Debit Cards. Transferring a User with an existing Yoursafe ABC card to a new Sponsor incurs no cost.

Yoursafe has obtained a legal opinion about the European tender requirements regarding its Yoursafe ABC Solution. This legal opinion is provided by Six Legal in Amsterdam and can be found as an addendum of this white paper.

If Sponsors require advanced integration, such as the Central Agency of the Reception of Asylum Seekers (COA) did in the Netherlands, a tender process may be applicable. Yoursafe is able to provide advanced integrations under the Advanced Sponsor Program.



# 3 Use Case in the Netherlands: The Visa-Yoursafe Solution for COA

The Dutch asylum system is managed by the Central Agency for the Reception of Asylum Seekers (COA), which oversees the accommodation and reception centers for asylum seekers. Previously, COA faced challenges such as lack of visibility for recipients, ATM rushes on paydays, and difficulties in handling lost or stolen cards. To enhance financial inclusion and innovate the disbursement of social benefits, COA initiated a market screening and tender process, which selected Visa and Yoursafe as the best solution in December 2022. Yoursafe proposed a state-of-the-art technology featuring a payment account and card system that enables asylum seekers to securely and easily pay for goods and services. Since 2023, over 150,000 cards have been issued, successfully integrating recipients into the modern European financial system.

## Technical Details

The Yoursafe ABC solution for Advanced Sponsors offers various distinct account versions based on the level of identification provided by the Sponsor or by the User. Each account is uniquely identified with an IBAN. This approach ensures immediate availability of a payment solution while facilitating a seamless transition to financial and online inclusion.

ACCOUNT VERSIONS AT COA	APP INTEGRATION	ALIAS TOKENS
<ul style="list-style-type: none"> <li> <b>Card Only</b>                      For individuals without a mobile phone, allowing basic transactions.                 </li> <li> <b>Limited Account</b>                      For those with a mobile phone but lacking valid identification, enabling limited transfers and spending.                 </li> <li> <b>Basic Account</b>                      For individuals with a valid identification document and a mobile phone, offering unrestricted access to online payments and SEPA transfers.                 </li> </ul>	The Yoursafe app plays a crucial role in the solution, enabling onboarding, account management, balance checking, and transaction authorization. The app supports strong customer authentication (SCA) for secure electronic payments and is available in many languages.	Yoursafe employs anonymous Alias Tokens instead of names on cards to protect the identities of asylum seekers, addressing privacy concerns.



## Customer Journey

At COA, the customer journey begins with identity verification at a reception center, where the recipients' personal data is securely shared with Yoursafe to open an IBAN and issue a debit card. The staff member creates an account in the system, and the recipient receives two sealed envelopes: one containing the Visa Payment card and another with the PIN. Then the recipient downloads the Yoursafe app, available in multiple languages (1), scans a QR code to link to their account (2), and performs a facial match for verification (3).

If their phone is compatible, the recipient can set up the card with Apple or Google Pay for contactless payments (4). The recipient then has access to and insight into their balance, an overview of all transactions and payments made, which they can access in their personal login area, either via a web interface or the Yoursafe app (5). As their status progresses, the recipient can gain access to more full-featured accounts by scanning identity documents (6). Throughout the process, Yoursafe ensures compliance with data protection regulations. Personal data is securely stored, and transactions are encrypted. The payment card doesn't reveal the source of funds, maintaining privacy.

The customer receives everything digitally through a streamlined process: scans a QR code from the screen at a counter, immediately has an account with money, and a virtual card on his or her phone (7). Thanks to the instant top-up option by instant SEPA transfer, asylum seekers can directly use their card for personal purchases as soon as they leave the COA office.





## Benefits

### ADMINISTRATIVE INNOVATION

The Visa-Yoursafe payment solution is innovating COA's bureaucratic processes, ensuring swift access to financial resources for asylum seekers.

#### IMMEDIATE ACTIVATION

Debit cards can be distributed instantly, as they are pre-registered with alias tokens. This means asylum seekers can get an IBAN and debit card right after registration, without waiting periods or bureaucratic delays.

#### EFFORTLESS DISTRIBUTION

Migration authorities can easily distribute these cards across various locations without complex logistics. Recipients can activate and use any card without needing a personalized setup before this activation.

#### SELF-MANAGED ACCOUNTS

Recipients can manage their accounts using the user-friendly Yoursafe app, giving them access to financial services without needing help from intermediaries. This empowers them, reduces reliance on administrative assistance, and improves efficiency.

### PRIVACY ENHANCEMENT

The Yoursafe payment solution prioritizes privacy and data protection, ensuring the confidentiality of users' personal information.

#### DATA PROTECTION

Yoursafe uses FaceMatch, biometric facial recognition for secure authentication without disclosing sensitive data. All user data exchanged between the Yoursafe app and database systems is encrypted to prevent unauthorized access.

#### ALIAS TOKEN

Yoursafe links debit cards to user accounts using a 6 character alphanumeric alias token instead of direct personal information, adding a layer of privacy protection.

#### STRINGENT COMPLIANCE

With over 25 years of industry experience, Yoursafe's compliance specialists verify identity documents using advanced techniques like IDScan, which is capable of checking over 1,700 types of ID documents, ensuring regulatory compliance and protecting users' privacy.



## FINANCIAL INCLUSION PROMOTION

The Yoursafe payment solution is fostering the financial inclusion of asylum seekers in the Netherlands, empowering them to navigate the digital financial landscape with confidence.

### FLEXIBLE ACCOUNT TYPES

Three account types match users' risk profiles and access to ID documents and mobile devices, ensuring financial services access regardless of background or technological literacy. Users can upgrade their accounts as they acquire valid IDs or phones, enhancing their financial capabilities.

### INTEGRATION INTO THE MODERN CASHLESS SOCIETY

By offering immediate access to debit cards and IBANs, Yoursafe helps asylum seekers integrate into the modern cashless society, enabling participation in digital transactions and contemporary financial practices.

### EDUCATIONAL SUPPORT

Yoursafe provides comprehensive support, including a 24/7 helpdesk and online tutorials, guiding users in financial transactions. This educational assistance fosters financial literacy and informed decision-making, promoting long-term financial inclusion and well-being.

## Quotes and testimonials from COA employees



"Yoursafe is a strategic and flexible partner for COA, making an important contribution to improving payment solutions for our residents."

(Translation from Dutch)

**Wicher Sieders**  
Contract Manager



"Thanks to the implementation of the payment card and the smartphone app, we are making progress towards a modern and efficient payment system."

(Translation from Dutch)

**Tijs van der Linden**  
Policy Advisor



"The payment solutions are flexible and continuously evolving. They are well aligned with the capabilities and limitations of our target groups, both the solutions themselves and the user support provided by the back office."

(Translation from Dutch)

**Wicher Sieders**  
Contract Manager

# 4 Use Case in Germany: Expanding Yoursafe's Success to Mecklenburg-Vorpommern

## Navigating Municipal Challenges

Municipalities in Germany are crucial for delivering essential public services, but they are grappling with heavy workloads due to legal requirements, citizen demands, and a shortage of skilled workers. If unchecked, this widening shortage could lead to one million public sector vacancies by 2030.<sup>3</sup> To address these challenges, there is a pressing need for administrative digitization to streamline processes and achieve long-term cost savings. Additionally, refugee numbers in Germany surged in 2023, with 351,915 asylum applications, a 51.1% increase from last year, according to the Federal Office for Migration and Refugees (BAMF).<sup>4</sup> The European Union Agency for Asylum expects further rises in the coming years. This further strains municipalities' limited staff capacity, making administrative digitization essential for effective management.



**“We are thrilled to offer our joint Yoursafe-Visa solution, a secure, innovative, and user-friendly payment solution tailored to the needs of refugees and municipal administrations. By combining our global expertise and state-of-the-art technology, we are confident in delivering a best-in-class solution that promotes financial inclusion, enhances efficiency, and streamlines administrative processes.”**

**Albrecht Kiel**

Visa Regional Managing  
Director CE



<sup>3</sup> PwC: “Skills shortage in the public sector”, 2022.  
<https://www.pwc.de/de/branchen-und-markte/oeffentlicher-sektor/pwc-fachkraeftemangel-im-oeffentlichen-sektor.pdf>

<sup>4</sup> BAMF: “Asylum business statistics for the full year and December 2023”, 2024.  
<https://www.bamf.de/SharedDocs/Meldungen/DE/2024/240108-asylgeschaeftsstatistik-dezember-und-gesamtjahr-2023.html?nn=284830>

## Yoursafe's Configurable Solution for Germany's Decentralized System

Given Germany's federal structure, the Yoursafe payment solution addresses the digitization and administrative challenges of German municipalities while being adaptable to local circumstances. Building on its success in the Netherlands, Yoursafe offers a user-friendly, fully configurable system for the distribution of social benefits to refugees in Germany.

- Operating from a branch in Emmerich am Rhein, North Rhine-Westphalia, Yoursafe provides comprehensive training for authority staff. The system includes a web interface for sponsor staff to manage decentralized roles and functions, as well as options for cash withdrawal and merchant categories, ensuring flexibility aligned with the requirements of local authorities.
- Yoursafe offers comprehensive IBAN account packages in Germany, presenting an unparalleled payment solution where beneficiaries are fully integrated into the financial system – a setup unmatched by any other offering in the German market today.
- The Yoursafe cards for Germany are state-of-the-art, personalized with alias tokens instead of typical payment card designs. This approach enables convenient card issuance by local municipalities, eliminating multiple administrative visits and waiting times associated with other solutions.
- The Yoursafe card eliminates potential stigma towards beneficiaries by being indistinguishable from regular payment cards, which are already used by the public in Germany.
- Over 1.5 million Visa acceptance points and 55,000 ATMs throughout Germany provide comprehensive coverage without requiring separate contracts, while all services comply with German data protection regulations and GDPR requirements. Besides ATMs, cash disbursements is in Germany available as money withdrawal with purchases (up to EUR 200) at large retailers.<sup>5</sup>



Example of the Yoursafe ABC solution in use by refugees in Germany.

<sup>5</sup> Visa: "Bargeld Service", 2025. <https://www.visa.de/support/verbraucher/bargeldservice.html>

## Award of Contract to Yoursafe in Mecklenburg-Vorpommern

In August 2024, the state of Mecklenburg-Vorpommern awarded the contract for its asylum seeker payment card system to the Yoursafe ABC solution with Visa Payment cards. The decision followed an EU-wide tender and is aligned with nationally agreed standards. With the introduction of the Yoursafe ABC solution, Mecklenburg-Vorpommern aims to reduce the high administrative effort involved in monthly cash payments – especially in its own facilities and at the local level.

The rollout has begun with the state’s central reception center and is expanding to all counties and independent cities. The cards are used like standard debit cards for daily necessities, with a set monthly cash withdrawal option. Foreign transfers will not be permitted. Early feedback from staff highlights the operational advantages of the solution:



**“With the introduction of the payment card, we as a district are implementing an important initiative that ensures both transparency and the targeted use of public funds. At the same time, we want to create a fair and practical solution that can be easily implemented by all parties involved.”**

(Translation from German)

**Tino Schomann**

District Administrator of Nordwestmecklenburg

# 5 Yoursafe's Full-Scale European Implementation

Cash benefits have increasingly transitioned to rechargeable cards in the European Union.<sup>6</sup> Notable further countries that have already implemented payment card systems beyond Germany and the Netherlands include Finland, France, Greece, and Sweden.<sup>7, 8, 9, 10</sup> While most of these systems are centrally overseen at the national level, there are many local and de-centralized initiatives as well, such as in Austria.<sup>11</sup>

Yet the current implementation scale falls significantly short of addressing Europe's growing needs. According to the European Union Agency for Asylum (EUAA), approximately 1.1 million asylum applications were lodged in the EU+ during 2023 – an 18 % increase from the previous year and the highest annual total recorded in seven years. This trend continued throughout 2024, with asylum applications consistently reaching around 86,000 per month. Additionally, as of November 2024, approximately 4.4 million persons displaced by the Russian invasion of Ukraine were receiving temporary protection in EU+ countries.<sup>12</sup>

This substantial and growing population requiring social benefits presents an unprecedented administrative challenge for European governments at all levels. The manual processing of these benefits not only consumes valuable administrative resources but also delays crucial support for vulnerable populations.



6 EUAA: "4.7.3.3. Use of pre-paid cards for material reception conditions in cash", 2023.

[https://euaa.europa.eu/asylum-report-2023/4733-use-pre-paid-cards-material-reception-conditions-cash#footnote661\\_sll3nwg](https://euaa.europa.eu/asylum-report-2023/4733-use-pre-paid-cards-material-reception-conditions-cash#footnote661_sll3nwg)

7 Enfuze: "Enfuze awarded contract by the State Treasury of Finland and Kela to deliver modern prepaid disbursement cards", 2023.

<https://enfuze.com/press-releases/enfuze-delivers-modern-prepaid-disbursement-cards-state-treasury-finland-kela/>

8 Welcome Place: "Welcome Place launches refugee card pilot in France with Enfuze, Epassi & Visa", 2022.

<https://welcome.place/2022/12/29/blog/en/welcome-place-launches-refugee-card-pilot-in-france-with-enfuze-visa-epassi/>

9 UNHCR Help Greece: "Access To Cash Assistance", 2024.

<https://help.unhcr.org/greece/wp-content/uploads/sites/6/2024/03/help-unhcr-org-greece-living-in-greece-access-to-cash-assistance-.pdf>

10 Swedish Migration Agency: "Bank card for asylum seekers", 2024.

<https://www.migrationsverket.se/en/you-are-waiting-for-a-decision/asylum/you-have-applied-for-asylum/payment-card.html>

11 Der Standard: "Bundesweit einheitliche Bezahlkarte für Asylwerbende ab 2025 geplant", 2024.

<https://www.derstandard.de/story/3000000222949/bundesweit-einheitliche-bezahlkarte-fuer-asylwerbende-ab-2025-geplant>

12 EUAA: "Latest Asylum Trends", 2025. <https://euaa.europa.eu/latest-asylum-trends-asylum>



The Yoursafe solution offers a unique opportunity for standardized, efficient implementation across the European Economic Area thanks to its comprehensive EU-wide regulatory compliance and technical infrastructure:

## SCALABILITY

As an EU-licensed e-money institution, Yoursafe has passported its services across the EEA without additional licensing requirements. Core processes and IT systems are established, requiring only adaptations for local regulations when scaling.

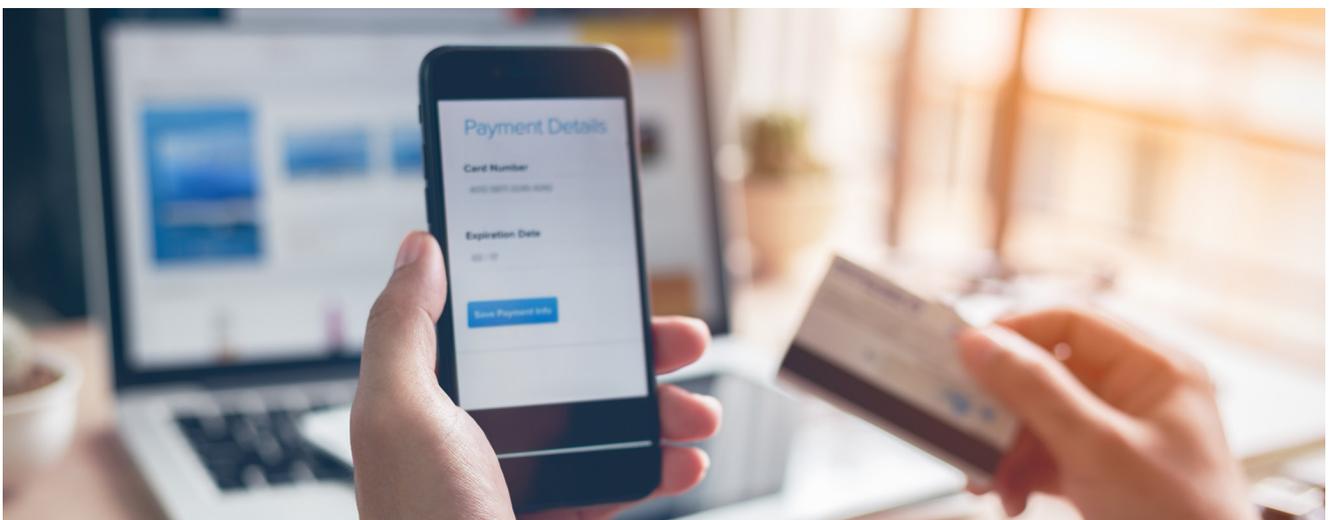
## CROSS-BORDER APPLICABILITY

Visa debit cards issued by Yoursafe seamlessly operate across the Visa network for payments and cash withdrawals internationally. Yoursafe has implemented EU-wide standards like SEPA, SCA, and PSD2. Additionally, the multi-language Yoursafe app can be used in all countries across the EEA

## FORWARD-LOOKING COMPLIANCE

Yoursafe aligns with the European Accessibility Act, effective June 2025, by making its digital interfaces, communication channels, and customer services fully accessible. Unique symbols and QR links help overcome language barriers, making all functions easy to understand for everyone.

Yoursafe has opened up offices in many European countries, including Germany, Spain, France, Italy, Liechtenstein, Latvia, Lithuania, Hungary and Czech Republic – all to ensure that a local presence is able to provide sufficient support to all governmental bodies throughout the EEA.





## 6 The Road Ahead: Further Application Fields

While the payment card solution for refugees demonstrates high potential, it represents just one application of digital payment innovations in public administration. The scope for such solutions extends far beyond this initial use case.

The Yoursafe solution is versatile in integrating previously unbanked groups into digital financial products and payment systems. In addition to governments, its applications extend to NGOs and donors, where it can enhance transparency and control in aid distribution, particularly in managing “last mile” fund delivery. By offering greater oversight, the solution ensures that aid reaches its intended beneficiaries across diverse groups with transparency and efficiency.

Beyond asylum seekers and other refugees, the Yoursafe ABC solution can also benefit other social benefit recipients such as welfare, housing, or unemployment beneficiaries. By utilizing Visa debit cards or the Yoursafe app, the solution could streamline supermarket purchases by digitizing food stamps or vouchers, thereby enhancing convenience. The solution’s straightforward account opening process could even facilitate the disbursement of scholarships or apprenticeship allowances.

The payment card solution has the potential to create substantial efficiencies and improvements in public service delivery within a very short timeframe. By digitizing and optimizing social benefits distribution, opportunities exist to reduce administrative overhead, increase transparency, and improve financial access for underserved populations.

Yoursafe and Visa are ready to partner with public authorities across Europe to implement such solutions. As digital payment technologies continue to evolve, there will likely be further opportunities to enhance public services, making them more efficient and responsive to citizens’ needs. Continued collaboration between all actors involved will be crucial in realizing the full potential of these innovations for societal benefit.

The governmental Social Insurance Bank (SVB) in the Netherlands has contracted with Yoursafe to provide payment cards for the Repatriation and Departure Service (DT&V). This collaboration supports formerly employed migrants, helping them to return to their home countries. Each year, Yoursafe distributes cards to approximately 500 individuals, empowering them financially.

You can find more information about Visa’s solutions in the public sector on [visa.de](https://www.visa.de). Additionally, for inquiries regarding the use of digital payment solutions, you can contact Dr. Sven Schmitz, Public Sector Lead Central Europe at VISA, via email at [schmitzs@visa.com](mailto:schmitzs@visa.com).