



Revolutionizing lottery payments: A success story in the State of Maine

*Maine pioneers change with
real-time* payouts*

From Portland to Portage, State of Maine officeholders and administrators are constantly looking for ways to innovate, be more efficient and improve their constituent experience.

However, when it came to rewarding the state lottery winners, the government relied on the traditional and inefficient method of paper check disbursements.

**Paper checks can cost up
to \$6 per check¹**

**Reissued checks can cost
up to \$21 per check¹**

In addition, citizens were expressing a desire for fast and easy access to their winnings. That's when lottery officials decided to implement real-time* disbursements enabled by Visa Direct.

1. The Total Economic Impact™ Of Real-Time Funds Disbursements Vs. Traditional Methods Cost Savings And Business Benefits Enabled By Visa Direct, June 2020
* Actual funds availability varies by receiving financial institution, receiving account type, region, and whether transaction is domestic or cross-border.

A win-win situation for everyone

Visa worked closely with the State of Maine and its partners U.S. Bank and Elavon to create a winning solution. The real-time* lottery payout pilot realized benefits for both citizens and the State of Maine.

For Citizens



Speed

Lottery winners can now receive funds to their bank account within minutes—much faster than waiting for a paper check and the additional time to deposit and funds to post.



Secure and Safe

Winners can access their funds in a safe and secure manner with Visa's network using their existing debit card. No need to provide sensitive bank account information.



Financial Stability

Winners have the freedom to access their money in real-time, allowing them to plan and make financial decisions with more certainty, knowing when their money will arrive.

For the State of Maine



Increased Citizen Satisfaction

Because they no longer have to deposit or cash a check mailed to their home address, vacationers and other out of state winners can now spend those funds in Maine.



Improved Efficiency

Real-time payments have dramatically reduced the complexity and administrative layers associated with check-based disbursements.



Cost Effective

Real-time payments reduce the costs associated with printing and mailing checks.



Real-time* electronic payments are, without a doubt, a groundbreaking innovation that has significantly boosted our office's success and responsiveness.

Henry Beck
Treasurer
State of Maine

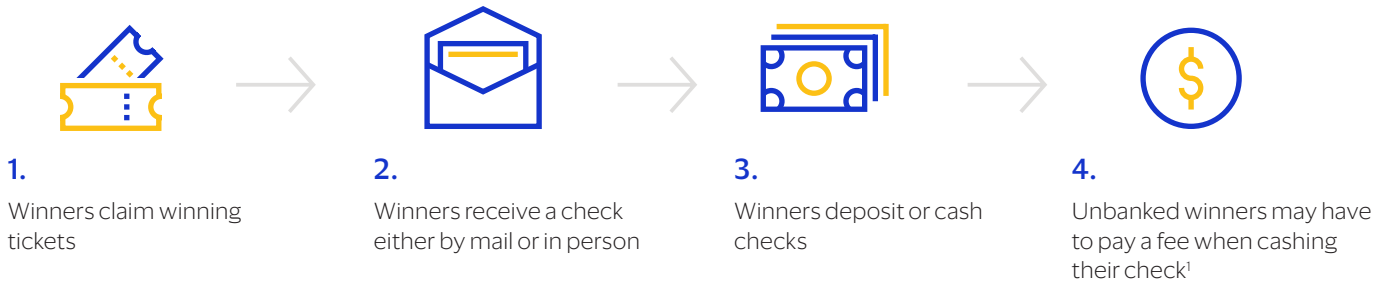


* Winnings are separated from traditional bank accounts, and lottery winners do not need existing banking relationships to qualify. Funds are immediately available once the card is activated.
* Actual funds availability varies by receiving financial institution, receiving account type, region, and whether transaction is domestic or cross-border.

How real-time* lottery payouts work

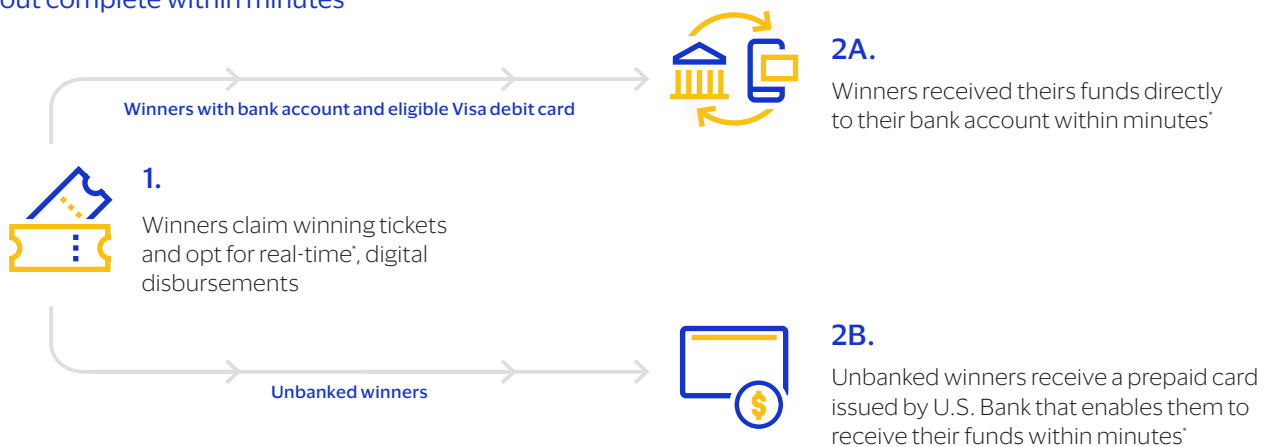
Before:

Payouts can take up to five days or more



After:

Payout complete within minutes*



Delivering fast payments with best-in-class partners.

U.S. Bank, Elavon, and Visa joined forces with the State of Maine to revolutionize the state's lottery payments.

As a provider of general banking services, U.S. Bank ensures seamless financial transactions forming the back bone of the real-time* payout solution.

U.S. Bank issues prepaid cards to unbanked individuals allowing lottery winners to access their winnings quickly.



A global leader in merchant processing services, Elavon enables disbursements to lottery winners to their own debit cards or prepaid card for unbanked individuals.

Elavon also empowered state lottery employees with comprehensive training on transaction and reporting processes—thereby streamlining the implementation of the real-time* payout solution.

Visa facilitates the delivery of funds directly to eligible debit or prepaid cards within minutes.*

Visa also provided targeted consumer marketing to drive consumer adoption of Maine Lottery's real-time* payout solution.

¹Winners that cash their check at U.S. Bank are not charged a fee.

* Actual funds availability varies by receiving financial institution, receiving account type, region, and whether transaction is domestic or cross-border. All brand names, logos and/or trademarks are the property of their respective owners, and do not necessarily imply product endorsement.



Paving the way for a better future

Building upon the success of the lottery pilot, the State of Maine is looking to apply the speed and cost-savings of real-time payments across a wide range of use cases, including tax refunds, unclaimed property, payroll functions, and more.

By embracing innovation, the State of Maine is not only increasing citizens' confidence in their government and its employees but also shaping a future filled with positive change.



Learn more

To see how Visa Direct can transform your payments process and constituent experience, speak to your account manager or visit our website at

<https://usa.visa.com/run-your-business/visa-direct.html>
