



OPPORTUNITIES FOR SUCCESS IN DISBURSING PAYMENTS

Social Benefits - Visa debit and prepaid cards are currently in use by governments around the world to deliver a wide range of social benefits that provide for basic needs such as pensions, food and fuel subsidies, unemployment, disability assistance, child support, health services and educational scholarships.



Bansefi Bank estimates it will have issued six million Visa debit and prepaid social benefits cards by the end of 2012 to support the **distribution of government subsidies** for food, education, health services and other necessities through the Oportunidades programme in Mexico.

1 MILLION



Almost one million Argentines have benefited from social benefits provided by several provincial governments on Visa prepaid cards through the Visa Vale Social programmes.¹⁶



The Brazilian government has partnered with six Visa issuing banks to cost-effectively disburse social security payments to pensioners and retirees through Instituto Nacional do Seguro Social (INSS) bank accounts which may be linked to Visa Electron debit cards.



The state of Nebraska began issuing the Visa Reliacard in 2004 for child support benefits. Today, 97 per cent of disbursements from the Nebraska Child Support Payment Centre are done electronically either by direct deposit or prepaid debit cards. Since the centre introduced electronic payments, the **cost of paper, printing and postage has been reduced by 93 per cent.**¹⁷

16. Visa Argentina, September 2011.

17. Nebraska's Prepaid Debit Card Praised in Washington, D.C., April 28, 2011, www.treasurer.org/news/treasurer/20110428.asp.



Disaster Relief – Issuing relief monies and humanitarian aid on a Visa prepaid card enables faster access to funds and reduces stress during a crisis. Visa prepaid card inventories can be stocked in advance so that when disaster strikes, **cards can be instantly activated and distributed.** For example, after flooding in the U.S. state of Tennessee in 2010, the Navy-Marine Corps Relief Society was able to provide military families with interest-free loans on Visa prepaid cards within 24 hours.

Payroll – With the Visa Payroll card, government employees have an electronic pay option beyond direct deposit for salaries and wages. Employees get the convenience and utility of a Visa card, while **governments can enjoy cost savings by eliminating cheque processing.** Visa prepaid cards can also be issued to full-time employees and contractors for bonuses, incentives and reimbursement of expenses.

Tax Refunds – For many local, state and federal governments, delivering tax refunds via prepaid cards has proven both **cost-effective and convenient for constituents.** In fact, for the 2010 tax season, the U.S. Internal Revenue Service (IRS)-sponsored Volunteer Income Tax Assistance (VITA) programme used Visa prepaid cards to deliver tax refunds electronically to low-to-moderate income wage earners at 73 VITA sites across the United States.¹⁸

Loans – Expanding economic opportunities is easy with government-issued loans provided on Visa cards.



Following the 2008 bushfires and 2011 floods in Victoria, Australia, Westpac and Australia and New Zealand Banking Group (ANZ) helped the government disburse emergency relief on Visa prepaid cards.



18. VITA Programme Uses Visa Prepaid Cards to Speed Tax Refunds and Empower Underbanked Clients, Visa Government Disbursement Card Success Story, 2011.