

VISA GOVERNMENT SERVICES
CARD-BASED TECHNOLOGIES
FOR SOCIAL PROTECTION PROGRAMS



Advance your mission
through **innovation.**

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Visa International
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Card-based technology for social protection programs **helps citizens...**



Gives previously disenfranchised people:

- A powerful new purchasing tool
- A quick and secure way to receive benefits
- A way to enhance financial literacy

Card-based technology for social protection programs **helps governments...**



Improves distribution of social benefits through increased:

- Effectiveness
- Efficiency
- Transparency

Card-based technology for social protection programs **helps nations...**

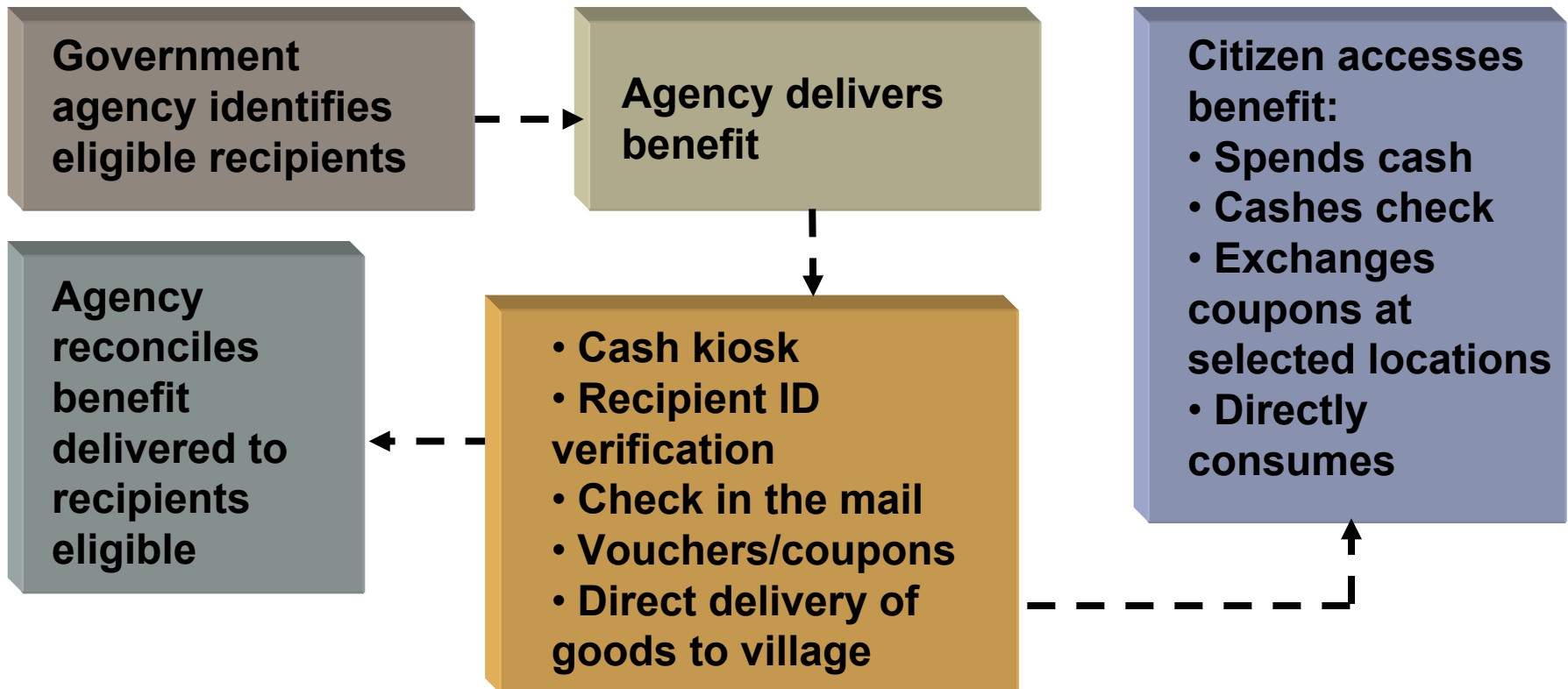


Provides infrastructure for economic development by laying the foundation of financial systems:

- Electronic payment of merchants
- ATMs
- Citizen ID systems
- Payment for mobile services

Paper-based distribution of benefits is inefficient.

Consists of many processes that are prone to delays, error, risk and high overhead.



Card-based distribution of benefits is efficient.



Simplifies the process for both citizens and governments.



Card-based distribution of benefits eliminates steps that cause delays, errors, and risk.



Citizens

- DON'T have to travel to a pick-up point
- DON'T have to queue to get cash
- DON'T have to protect cash
- DON'T have to wait for their checks to come in the mail
- DON'T have to pay check cashing fees

Governments

- DON'T have to verify IDs
- DON'T have to be concerned with managing cash
- DON'T have to be concerned with delivering to correct address
- DON'T have to reconcile with eligibility records

...and adds features that bring education, transparency, and empowerment.



Citizens

- Financial literacy education
- A flexible new payment tool

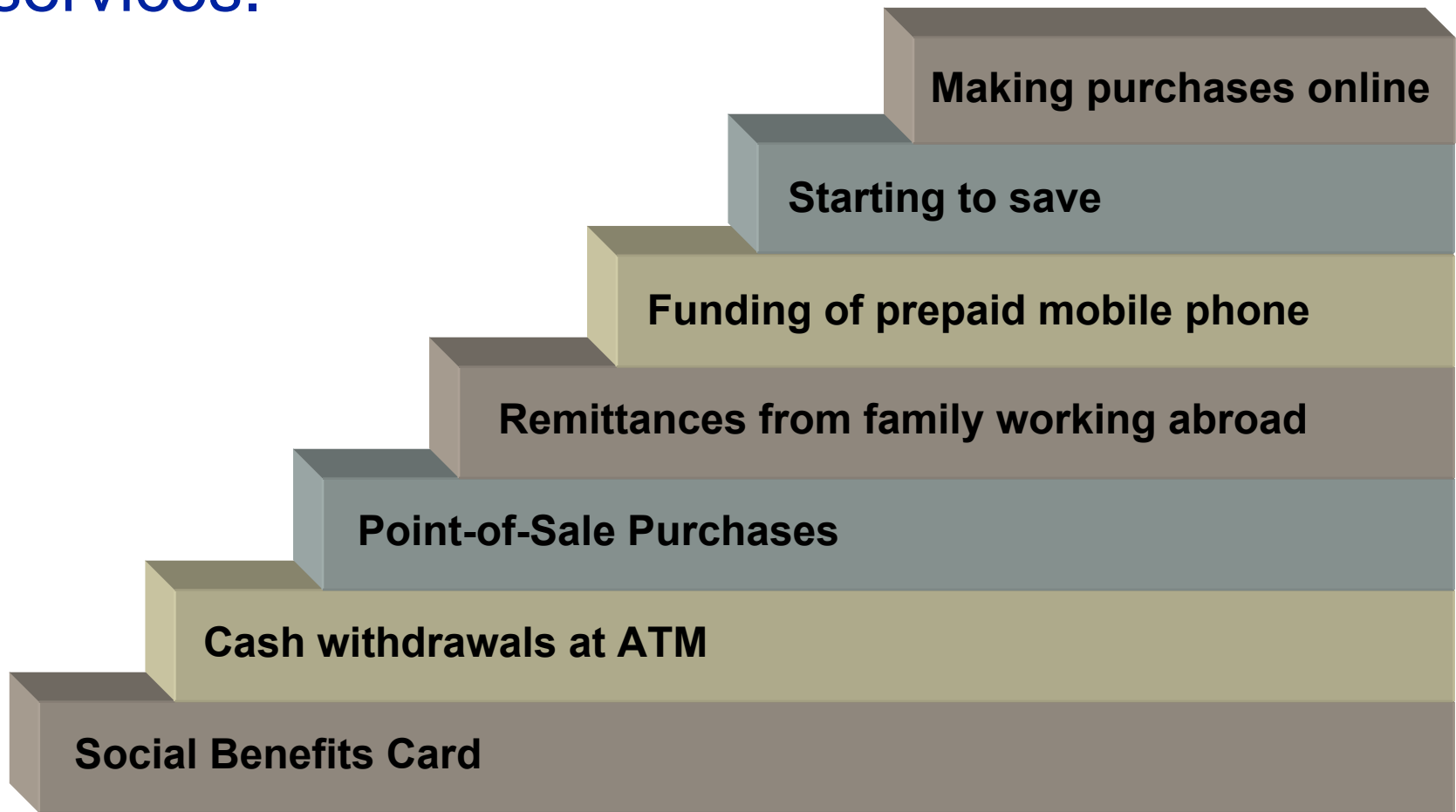
Governments

- On-the-spot card ordering
- Automated account funding
- Reporting

Infrastructure

- Standardized citizen ID system
- Point-of-Sale and ATM terminals

A government benefits card is the first step in a progression of financial services.



Visa Cards form an integral part of government payment programs of many types around the world.



Case Study: South Africans withdraw cash and gain financial literacy



The Sekulula Card

Visa Electron card provides over half a million citizens access to:

- 14,000 ATMs
- Saving account
- Mobile phone top-up



Mobile ATMs and enrollment reach even the most remote provinces

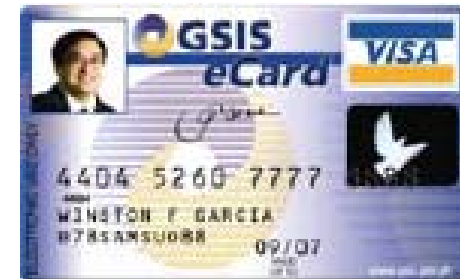
Key to success: Financial Literacy Campaign prepares citizens to build on benefits offered by the Sekulula Card

Case Study: Philippines streamline national ID system with technology



eCard Plus provides over 1.2 million people access to:

- 60,000 merchants
- 5,700 ATMs
- Optional loans
- Hospitalization discount
- National ID card



Replacing checks saved 250 million Pesos

82% of eligible beneficiaries enrolled

Key to success: Program implemented as part of a longer term strategy to improve social protection.

Case Study: in the Dominican Republic, financial access includes small business development



**Pilot 2004: 6,000 cards,
14 merchants**

**End of 2006: 300,000
cards, 1,300 merchants**

The Solidarity Card provides 300,000 people with US\$46 million per year for:

- Basic food basket
- Educational materials
- Medicines

Card-accepting terminals installed at targeted merchants

Keys to success:

- 1) Merchant Acceptance included as part of program
- 2) New department - Social Subsidies Administrator – dedicated to program success



Case Study: Moscow maximizes card technology with multi-function smart cards



The Moscow Social Card provides 2.5 million Muscovites access to:

- Health insurance
- State aid: pension, students, military
- Discount at participating stores
- Subsidies
- Public transportation payment
- Official ID card
- Payment at 45,000 locations
- Full banking services

...through a single Visa Smart card



Delivering on your Mission



- Provide citizens access to financial resources



- Improve efficiency and transparency of government programs



- Build infrastructure for economic development



Thank You.