

Government Payment Solutions That Work For People

U.S. Bank used Visa Prepaid cards to help the City of Saint Paul provide financial support



Background: The People's Prosperity Guaranteed Income Pilot Program

The City of Saint Paul launched a pilot program in November 2020 in response to household financial pressures made worse by the COVID-19 pandemic. The purpose: to deliver a guaranteed monthly stipend to low-income families who had been negatively impacted by the pandemic and had young children at home. There were 150 Saint Paul families participating in the pilot. Each received \$500 per month for 18 months.

Essentials for the City of Saint Paul

Saint Paul Mayor Melvin Carter wanted to test the idea of providing money to impacted individuals with the flexibility to use the funds as needed for their families. The City of Saint Paul teamed up with U.S. Bank to pilot the new guaranteed income program.

The U.S. Bank ReliaCard®* helped streamline distribution of funds plus provided an easier way for families to use their money. Since the cards were reloadable there was no need to print and mail multiple checks. Additional benefits included:

- Cost savings for the City of Saint Paul
- Efficient program administration

Why Visa Prepaid cards?

Saint Paul had prior experience using checks to disburse government funds and wanted to overcome some of the check-related obstacles. Visa-branded prepaid cards offered big benefits.

Improved Payment Experience for Individuals/Families



Flexibility—Families were free to use the card for whatever helped most, from coats and car repairs to medical bills and job training.



No check-cashing fees—Using prepaid cards meant no check-cashing fees.



Fast access—Prepaid cards allowed quick access to money as soon as it was received.



Convenience—Funds could be used in multiple ways: online to shop or pay bills, in-person at retail, at ATMs or banks to access cash.



Easy sign-up—ID requirements were flexible. No credit checks or Social Security numbers were needed, allowing for streamlined enrollment.



Safety—Cards could be replaced if lost or stolen and came with fraud protection features like Visa's Zero Liability Policy** and Purchase Security.

The U.S. Bank expertise was key

As an established, trusted partner, U.S. Bank was the City of Saint Paul's first choice to administer the pilot. U.S. Bank handled:



Program onboarding and launch



Cardholder support including educating participants on how to use the card and access information via:



Card issuance



City agency support and training

- Website
- Mobile app
- Text and email alerts
- Toll-free customer service

The ReliaCard was the payment method of choice, based on its success with government programs. The card is an inclusive payment method with a strong security infrastructure. It provides quick, easy access to funds and can be used everywhere Visa Debit cards are accepted.

Smooth roll out

During implementation of The People's Prosperity pilot there was close collaboration between the bank and the City of Saint Paul to reach critical milestones. Despite obstacles posed by the pandemic, first funding of the cards was completed by early November 2020. The pilot provided:

- **Experienced program management** — The program was up and running in under six weeks, thanks to experienced relationship management, implementation, and marketing teams.
- **Individual on-boarding** — Each program participant had a one-on-one meeting with Saint Paul's Office of Financial Empowerment. Recipients received a program handbook and FAQs, so they knew what to expect, how to access funds, and how to get answers.
- **Exceptional recipient experience** — Recipients used the cards readily with minimal complaints or difficulties. Effective training and communication contributed to this result.

Looking to the future

Following the success of the groundbreaking People's Prosperity pilot, Saint Paul is launching a new guaranteed income program – CollegeBound Boost. The program will utilize payment capabilities from U.S. Bank and Visa.

*The ReliaCard is issued by U.S. Bank National Association pursuant to license from Visa U.S.A. Inc. © 2023 U.S. Bank. Member FDIC.

**Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more details.

"U.S. Bank was thrilled to partner with the City of Saint Paul's People's Prosperity pilot to assist the City in quickly and efficiently disbursing these critical funds with the trust and reliability of a Visa Prepaid card. We look forward to other government partnership opportunities in the future."

—Pete Klukken,
SVP, General Manager
Prepaid Division,
U.S. Bank

How can your government agency benefit?

If your federal, state, or municipal government agency disburses funds, consider using the Visa Prepaid card solution.

It offers a nearly seamless process and inclusive payment method that's convenient, widely accepted, and puts financial choice in people's hands.

To learn more, contact your Visa Account Executive or send an email to GovSolutions@visa.com.

