PARTNERING WITH GOVERNMENTS TO TRANSFORM PAYMENTS
For more than 25 years, Visa has worked closely with our government partners to demonstrate the power of digital currency. Together, we have increased efficiencies, promoted financial inclusion and driven economic growth. Today, we continue this tradition and push it even further with payment innovations that bring the same levels of convenience, access and security to new channels and the latest devices.

Through our collaborations all over the world, we have seen benefits accrue at every level of government. You can apply our solutions for everything from disbursing aid and paying for products and services, to receiving payments for taxes, public transit or other services. In every use, Visa Government Solutions can help you do more with fewer resources and increased accountability.

We are proud to be helping our government partners use digital currency to transform day-to-day operations, give citizens easier access to the financial mainstream, and offer all constituents greater convenience. I invite you to explore how Visa Government Solutions can help your government transform.

Joseph W. Saunders
Visa Inc. Chairman and Chief Executive Officer
For governments wanting to get more out of making, receiving and disbursing payments, digital currency is the innovation that makes transformation possible. The government of Western Australia has gained operational efficiencies and cost savings using digital currency for procurement and travel. In Peru, municipal governments have turned to digital currency to make it easier for citizens and businesses to pay taxes. And in South Africa, the government uses digital currency to increase the convenience and safety of delivering critical social benefits. This is the value of innovation, leading to transformation and enabling progress.

For more than 25 years, Visa has been a trusted partner in helping governments around the world transition to digital currency. We know the value it can bring by increasing efficiency, promoting inclusion and facilitating economic growth. We understand the importance of helping countries around the world leave behind the inconvenience of cheques and the risk of cash. We’ve seen the advantages of moving away from paper-based payments and processes to digital currency. This is the motivation behind our every innovation.

Learn more about the benefits of digital currency at www.currencyofprogress.com.
PROGRESS
STARTS WITH YOU

Around the globe, governments are the biggest generators of payments. Government expenditures contributed nearly 39 per cent of the US$61.7 trillion global gross domestic product (GDP) in 2010 while global government payment flows were estimated at over US$40 trillion in 2009. But according to the World Bank’s 2008 Global Payment Systems Survey, 90 per cent of governments see the need to improve the overall efficiency of their payment systems. This is an opportunity for transformation, for progress.

EFFICIENCY

We understand that you have to do more with fewer resources. Accountability for your expenditures is of the utmost importance and saving even a little bit can have an impact. According to a study of electronic payments in Europe, if a country can shift from a paper-based payments system to an electronic one, it can save up to one per cent of its GDP. For many governments, Visa digital currency solutions can deliver savings that can make a dramatic difference.

GROWTH

If your objective is to increase financial inclusion, to minimise the impact of the shadow or informal economy, or simply to improve the flow of funds between the public and private sectors, electronic payments can make a difference. According to the World Bank, from 1999 through 2007, shadow economies represented a weighted average of 17.2 per cent of total GDP in 162 countries studied. Research has shown that electronic payments have proven effective in curbing shadow transactions, which reduces lost government revenues. In fact, a study by Moody’s Economy.com found that the migration to electronic payments contributed US$1.1 trillion to the global economy from 2003 through 2008, representing a 0.5 per cent increase in global GDP over this period. Visa digital currency solutions can help you facilitate economic growth in the most appropriate way for your situation.

4. Cost Savings from Electronic Payments and ATMs in Europe, David Humphrey, Florida State University, USA, Magnus Wilsson, Göran Bergendahl, Ted Lindhors, University of Gothenburg, Sweden, August 2010.
TRANSPARENCY
Like every government organisation, you have to clearly demonstrate accountability in managing public money. Electronic payments, like those enabled by Visa, have clear advantages in this effort. Whether you look at a card programme’s enhanced ability to enforce procurement policies through spend management and reporting tools that increase visibility and control, or how online and mobile technologies are helping governments reduce transaction costs, improve traceability and increase the safety of paying and getting paid, Visa digital currency solutions present extensive opportunities for more transparent governance.

SECURITY
When it comes to financial activities, security is one of your top concerns. At Visa, security is one of our top priorities. Our vision is to be the world’s most trusted currency, which is why we implement smart technologies such as chip, Verified by Visa, Visa Advanced Authorisation and Visa Mobile Alerts to fight fraud. We have strict policies in place to prevent purchases of illegal products or services using Visa-branded products. And we are also committed to protecting sensitive account information through our efforts as contributors to the Payment Card Industry Security Standards Council (PCI SSC). As a result of our technical innovations and advances in risk management, fraud rates have declined by more than two-thirds in the past two decades and have remained steady near historic lows, so you can feel confident using Visa digital currency solutions.

For us, helping you reach your objectives, address your concerns and advance your country’s economy is the goal of transformation and the essence of progress.


PARTNERING WITH GOVERNMENTS FOR PROGRESS

Every government is different. For transformation to succeed, we realise that digital currency solutions need to be tailored to the realities of the public sector and flexible enough to address unique situations. Visa has led the transition to digital currency by building a global payment technology network, VisaNet, that facilitates a more connected, more powerful digital economy that benefits everyone.

Visa Government Solutions helps governments at every level put VisaNet to work in the way it can best serve their unique needs. We offer a range of products and services for all types of government payments in three key areas: disbursing payments to citizens, making payments to businesses and receiving payments from citizens and businesses. Across all of them, Visa electronic payment solutions deliver efficiency, convenience and security for all.
Drawing upon Visa’s wide range of credit, debit and prepaid products, as well as a wealth of supporting technologies and services, Visa Government Solutions can help you transition to digital currency, increase efficiencies, improve service, expand inclusion and keep up with the latest technologies. We can help you transform.

Over 5,000 government programmes in 47 countries enjoy the advantages of Visa Government Solutions.¹⁰

TRANSFORMATION IN ACTION — A VISA GOVERNMENT SOLUTIONS SUCCESS STORY

A MORE EFFECTIVE METHOD FOR DELIVERING RELIEF.

SITUATION
In recent years, Pakistan has experienced rapid economic development at the same time it has had to contend with serious armed border conflicts and an environmental crisis that affected millions. In 2009, more than 1.5 million people living in the Northwest Frontier Province of Pakistan fled their homes to escape ethnic fighting. Then again in 2010, nearly 20 million people were affected by massive flooding.

SOLUTION
With millions in need, NADRA, Pakistan’s national identity agency, had to act quickly and efficiently. NADRA approached Visa and its partner banks to use electronic payments to help distribute aid rapidly, securely and transparently, while ensuring that the financial assistance reached the people in need. In 2009, United Bank Limited and Visa distributed over 300,000 Visa prepaid cards loaded with 25,000 Pakistani rupees (US$300) to internally displaced persons (IDPs) for purchasing food and medicine. With the success of its initial relief aid cards, the Pakistani government once again turned to United Bank Limited, Habib Bank Limited, Bank Alfalah and Visa to distribute 1.6 million Watan Visa prepaid cards loaded with 20,000 Pakistani rupees (US$230) during the floods in 2010.

RESULT
In addition to simplifying distribution of aid through the issuance of nearly two million Visa prepaid cards in 2009 and 2010, Visa and its partner banks also helped make using the aid monies easier by installing mobile point-of-sale (POS) terminals in local businesses. Not only did this give affected citizens immediate access to essential goods and services, it also resulted in the added benefit of increased sales for Pakistani merchants. Visa worked with the government and banks to develop infomercials and radio programmes throughout the affected areas teaching cardholders new to the banking system how to correctly use their cards. All subsequent financial aid can now be routed through the Visa prepaid card programme.

In the short term, the programme has helped rebuild lives. Longer-term it is helping to build a stronger economy by enabling financial inclusion.

“We selected Visa because we wanted to show the world that the systems we are using are absolutely transparent.”

—Ali Arshad Hakeem, Chairman, NADRA

¹⁰ Visa Inc., October 2011; based on programme information reported by client financial institutions and available through public sources, and therefore may be subject to change. Includes countries in Visa Europe territory.
When it comes to disbursements, electronic payments are easier for everyone. In fact, 45 per cent of the 40 conditional cash transfer social programmes launched around the world between 1999 and 2009 took advantage of this by using an electronic payment mechanism.\(^\text{11}\) Whether for social benefits, disaster relief, tax refunds, grants and scholarships, payroll or even government loans, Visa debit and prepaid cards offer an easy-to-implement solution with valuable advantages for citizens and governments.
INCREASED EFFICIENCY FOR ALL

Paper-based payments like cash and cheques are time-consuming, costly and inherently less traceable than electronic payments. According to a 2010 study of India’s social benefits system, conducted by McKinsey & Company, the Indian government could save an estimated US$22.4 billion a year, almost 10 per cent of payment flows between the government and households, by transitioning to electronic payments.\(^\text{12}\) Digital currency is safer than cash and gives recipients faster access to their money because they no longer have to wait for mailed cheques or find a place to cash them. And for the approximately 2.5 billion people—or half the world’s adult population\(^\text{13}\)—who do not use formal financial services to save or borrow, this can be an important step towards financial inclusion.

FLEXIBILITY YOUR CITIZENS WILL APPRECIATE

Visa prepaid cards are a convenient alternative to cash and cheque disbursements because they can be used anywhere Visa is accepted, including at ATMs for access to cash. Alternatively, to ensure adherence to a specific benefit programme’s requirements, you can restrict their use to certain kinds of merchants. Your agencies have the flexibility to use them for one-time payments or to provide a reloadable card for ongoing payments to the same individual. Cards also offer a security advantage because access to funds can be blocked if the card is lost or stolen, preventing unauthorised or fraudulent transactions.

SINGLE CARD—MULTIPLE USES

Visa card technology helps simplify government operations by enabling a variety of services via a single card. Now citizens can use their government-issued Visa cards for official identification, receipt of social benefits, mass transit, health insurance, merchant discounts, even secure building access. With Visa’s unique multi-function chip technology, these powerfully convenient cards can help governments streamline operations, reduce expenses and offer citizens a smart, easy-to-use solution for a variety of needs.

With increasing immigration and global mobility of the workforce, sending money to family members in other countries is a common and growing practice. By 2013, worldwide recorded remittance flows are expected to reach nearly US$536 billion.\(^\text{14}\)

As part of India’s Unique Identification Programme (Aadhaar, which means “foundation” or “support” in Hindi), a projected 600 million citizens are expected to receive biometric-based unique identification numbers by 2014;\(^\text{15}\) which could potentially be linked to bank accounts for delivery of social benefits. According to the Unique Identification Authority of India (UIDAI) website (www.uidai.gov.in), Aadhaar-enabled services will support the efforts of the government in promoting inclusive growth and bringing greater efficiency and transparency in governance. Visa is collaborating with UIDAI and partner banks to extend the various benefits of electronic payments to the unbanked and underbanked communities in the country. By providing the infrastructure to process payment transactions using biometric authentication from Aadhaar, Visa is enabling financial institutions to execute on the Indian government’s financial inclusion objectives.

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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.

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

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.

MORE EFFICIENT BENEFITS DELIVERY IN THE DOMINICAN REPUBLIC.

SITUATION
The Dominican Republic is a small, densely populated country with a large, impoverished population dependent on welfare benefits. Because many eligible recipients are unbanked, the government previously distributed benefits manually. Trucks with food baskets would park at central points and the food was offered to whoever was there. With no electronic records or tracking mechanisms, food was often provided to ineligible people, leaving many who should have received food empty-handed. In addition to being inefficient, this process was also costly. The magnitude of the problem was compounded by a severe recession in the Dominican Republic in 2003.

SOLUTION
In 2004, the Dominican Administradora de Subsidios Sociales (ADESC) partnered with Visa and four financial institutions to launch the Solidaridad prepaid card to beneficiaries of the Comer es Primero (“Eat First”) subsidy. Since then, Visa has helped install more than 4,500 terminals at participating corner stores and local merchants, so they can accept and process grocery transactions using the cards. The card can only be used at participating merchant locations and funds cannot be withdrawn at ATMs. With the success of this payment system, ADESC added the Incentivo a la Asistencia Escolar (“School Attendance Incentive”) to provide grants that encourage attendance among school-aged children.

RESULT
Thanks to its Visa prepaid card programme, the Dominican Republic can now track and control benefits distribution to ensure it helps those who need them most while reducing subsidy distribution costs. Because this system has proven to be easy and effective, the Dominican Republic now uses the Visa Solidaridad card to disburse funds for nine subsidies including support to low-income university students, fuel, gas and electricity subsidies. According to the ADESC website (www.adess.gov.do), as of November 2011, over 33 billion Dominican pesos (approximately US$846 million) have been distributed to nearly 850,000 beneficiaries on Visa Solidaridad cards. In addition to greater social responsibility, this effort has resulted in economic advantage for everyone involved.

“I can go to the store and they swipe the card... the whole process is very easy for me. I am able to buy my milk, oatmeal, sugar, rice, oil, pasta... I am way better than before.” — Maria Alta Gracia Reyes Alberria, Solidaridad Card User

EXPLORE OUR SUCCESS STORIES TO LEARN MORE ABOUT HOW GOVERNMENTS AROUND THE WORLD ARE INCREASING EFFICIENCIES AND PROMOTING FINANCIAL INCLUSION THROUGH DIGITAL DISBURSEMENTS:

• UNITED STATES – Delivering Unemployment Insurance – p. 42
• SOUTH AFRICA – Social Benefits Distribution – p. 43
• RUSSIA – The Multi-Use Moscow Social Card – p. 44
• PERU – Funding Home Construction Loans – p. 45
• UNITED STATES – Public School Payroll – p. 46

A Focus on Financial Literacy
Knowledge is power, especially when that knowledge is shared. Ensuring your citizens manage their money wisely is important to your economy. That is why Visa offers financial literacy programmes to teach people how to spend, save and budget responsibly. Visa’s global financial literacy initiative is localised across more than 20 countries. Visit www.practicalmoneyskills.com to see how Visa is helping to educate people of all ages about the essentials of personal finance.
Electronic payments can help governments simplify payment processes, increase accountability and lower costs. By partnering with Visa, you have the flexibility to make electronic payments to your suppliers and businesses the way that best suits your situation — via credit (either with a revolving line or as a charge card), debit or prepaid accounts. Plus, with Visa’s powerful spend and performance management tools, you can keep track of who is buying what, from whom and when, with the detailed audit trail and transparency Visa programmes offer.
OPPORTUNITIES FOR SUCCESS IN MAKING PAYMENTS

Procurement – Bring efficiency, flexibility and security to your purchasing processes. A Visa Purchasing card or virtual account can streamline acquisition of supplies, equipment, materials and professional services. You’ll have the convenience of buying directly from the source, which reduces time-consuming paperwork and approvals, and allows your staff to use their time more efficiently.

Robust transaction reporting enables effective management of your organisation’s budget and provides a valuable tool for negotiating supplier pricing. Pre-defined spending parameters regulate card usage, increasing flexibility and control, and limited liability provides you protection from possible card misuse by employees. Plus, with Visa programmes, you may enjoy a longer settlement period with your issuing bank while your suppliers are paid promptly. This offers opportunities to generate income from interest-bearing deposits, increase liquidity and strengthen cash flow.

Travel Expenses – Give your employees the convenience of a specific card for their business travel needs. Your staff can use their Visa Travel card anywhere Visa is accepted. It can even eliminate the need for cash advances if authorised by your agency for use at ATMs for cash withdrawals. And employees will no longer need to pay for travel expenses using personal funds or wait for reimbursements. Limits can be set at the individual, group or department level, as well as by merchant type, transaction value or cumulative spend. Plus, the robust transaction data provided makes expense report filing easy, simplifies compliance with expense policies, protects against misuse, and facilitates spend analysis to inform term and pricing negotiations with service providers.

All-in-one Card – Enjoy the advantages of a single, integrated card for all your travel, procurement and fleet expenses. With the Visa Commercial card, you’ll have the flexibility to make any kind of purchase or restrict purchases and spending limits by department, division or employee.

Your staff is protected with Visa. Visa Travel cardholders have access to assistance at all times for help with lost or stolen card reporting and replacement and other travel and emergency assistance services provided by your issuing bank.

Realise the benefits of using Visa to pay for travel for non-cardholders with a Central Travel Account. This complement to a Visa Travel or Visa Commercial card programme offers a single, centrally billed account to pay for, monitor and control all official travel expenses with preferred suppliers.

Budget management. Pricing negotiations. Pre-defined spending parameters. Limited liability. Visa Purchasing incorporates a range of features to boost organisational effectiveness and prevent card misuse.

19. The New Zealand Government’s Carbon Neutral Public Service programme aims to demonstrate government leadership on sustainability by reducing government’s environmental impact. The programme objective is to make the six lead agencies carbon neutral with the other 28 agencies being on the path to carbon neutrality by 2012.

When professional truck drivers in South Korea purchase fuel using a Visa or other payment card, government fuel subsidies are automatically credited to their card. According to the Korean Ministry of Construction and Transportation, this efficient, paperless system has reduced the cost of administering the fuel subsidy programme by 90 per cent with an estimated US$2.3 million in process cost savings a year for the Korean government.21

Intelligent Payment Solutions – With Visa’s information management solutions, you have a range of user-friendly, web-based tools to simplify access to your financial information. This includes Visa IntelliLink Spend Management, a powerful spend and performance management tool to help you keep track of who is buying what, from whom and when.

Custom reports generated by Visa IntelliLink Compliance Management can help you identify trends and anomalies, meet reporting and regulatory requirements, simplify monitoring of compliance with spending policies, and detect, analyse and manage potential misuse and fraud. Visa also offers services to help automate your payables process, identify suppliers that accept Visa, manage supplier relationships, and optimise your programme and purchasing processes based on Visa’s best practice experience. Flexible, customised data delivery options provided by Visa enable data integration with procurement, expense management and enterprise resource planning systems.

Fleet Expenses – Increase your control over fleet-related expenses with Visa Fleet. You can assign individual cards to specific drivers or vehicles and set spending limits by transaction, usage frequency or supplier type.

Loan Payments – Automate the administration of government-sponsored loans for businesses by making lines of credit available on Visa cards. Interest rates, repayment terms and parameters for the use of funds can be built into the card system.

Mexico’s development bank, Nacional Financiera (NAFIN), provides incentives to financial institutions for granting financing to small- and medium-sized establishments (SMEs) through its Guarantees on Credit programme. With this backing, several banks in Mexico are extending credit to SMEs through various payment channels, including Visa Business cards. In 2010, financial institutions disbursed a total of nearly 200 billion pesos in loans to assist 135,704 SMEs.22

SITUATION
As one of the largest governments in the world, the United States generates hundreds of millions of transactions each year. In an effort to save money and create a more efficient procurement process, the U.S. government was one of the first to integrate electronic payment methods for internal purchases.

SOLUTION
For more than 25 years, Visa has partnered with the U.S. government to provide innovative, highly-efficient electronic payments solutions. Through the U.S. Government SmartPay® programme which is managed by the General Services Administration (GSA), purchase, travel, fleet and integrated charge cards are provided to government employees for procurement, travel and vehicle expenses.

RESULT
According to the GSA website (www.smartpay.gsa.gov), there are currently over 350 agencies and organisations participating in the SmartPay programme, spending US$30 billion annually through 100 million transactions on over three million cards. The GSA estimates US$1.7 billion in annual savings (US$70 per transaction) when purchase cards are used in place of written purchase orders and US$3.6 billion in annual savings from airfare discounts when travel cards are used to purchase air tickets through the GSA City Pairs programme. For every dollar spent by U.S. government agencies on purchase and travel cards, approximately 90 cents is on a Visa card.23 Just by using Visa cards instead of cheques or cash, the United States is putting the taxpayers’ money to work wisely.

Explore our success stories to learn more about how making payments using digital currency can save you time and money:

+ UNITED KINGDOM – Government Procurement Card – p. 47
+ BRAZIL – Government Employee Purchase Programme – p. 48
+ AUSTRALIA – A Single Card Solution – p. 49
+ ARGENTINA – Government Fleet Card – p. 50
+ BRAZIL – Small and Medium Business Loans – p. 51

23. Visa Inc.; Based on spend volume on Visa cards under the SmartPay programme for year ended September 30, 2011.
In today’s digital world, your constituents appreciate when their government takes card payments. By accepting Visa payments in person, over the Internet and by phone or mail for taxes, pension contributions, tickets, tolls, parking, fines and other service fees, your government can be available 24/7, making life easier for citizens as well as businesses.
ENHANCED OPERATIONS—ADDED CONVENIENCE

Card payments deliver both operational and service advantages. Accepting electronic payments simplifies administration by automating receiving and reconciling payments, reduces payment processing costs, and increases security with Visa’s industry-leading fraud prevention and authentication measures. Quicker processing and the flexibility card payments offer your citizens can also mean faster access to funds and improved cash flow for your government. In fact, the Taiwan Ministry of Finance found that taxes paid by card were collected 30 days sooner than those made with other payment methods.23 Plus, your citizens will enjoy the flexibility to pay for their services in a way that best fits their financial situation, whether they pay ahead with a Visa prepaid card, pay now with a Visa debit card, or pay later with a Visa credit card.

Visa Advanced Authorisation is a global risk tool that extends the power of VisaNet by helping issuers optimise loss prevention and better manage risk through effective risk decisioning capabilities. Using this tool, Visa monitors multiple payment channels for fraud whether the transaction is conducted online, over the phone, face-to-face or at an ATM. Visa Advanced Authorisation has identified over US$1 billion in annual fraud globally.24

The Indian government has implemented a five-year plan for the complete migration of payments for government services to online and mobile platforms to combat corruption and increase transparency.27

OPPORTUNITIES FOR SUCCESS IN RECEIVING PAYMENTS

Tax Payments – For income, vehicle, sales or VAT, and other tax payments, accepting Visa cards as a payment method gives your payers greater flexibility, while streamlining administrative processes and allowing faster access to funds. In fact, use of electronic payments helped South Korea increase its tax revenues from US$46 billion to US$76 billion between 1998 and 2002.28

Governments around the world accept Visa cards for various tax payments. For example:

+ ARGENTINA – National and municipal taxes
+ AUSTRALIA – Personal and business taxes
+ BRAZIL – State and municipal taxes
+ CHILE – National taxes and municipal vehicle taxes
+ GUATEMALA – National income taxes
+ JAPAN – Vehicle and light vehicle taxes
+ MEXICO – National income and state vehicle taxes
+ PERU – Municipal, vehicle and other taxes
+ ROMANIA – Local taxes
+ TAIWAN – Income, land, housing, property and vehicle taxes
+ UNITED STATES – Federal and some state income taxes, state business taxes and property taxes

For many years, the only way to pay both business and personal taxes in Australia was through cheques, cash, direct bank transfers and BPAY (Australia’s domestic bill payment system). Not having the option to pay taxes with a credit card was inconvenient for some people and caused cash flow problems for some businesses. Small business owners wanted the option to pay for all of their expenses, including taxes, with a card. In response to the needs of the taxpayers, the Australian Taxation Office (www.ato.gov.au) started accepting credit cards as a payment method for taxes in June 2010. Businesses and individuals can now pay their tax liabilities using credit cards, including Visa cards, either online or by phone, which gives them greater financial control.

For example, the Mexican government established a fund to subsidise the cost of electronic payment terminals in small shops. Colombia and Argentina instituted a sales tax discount for retail purchases made using electronic payment cards. In Italy, the Decreto Bersani law has encouraged widespread electronic payments.29

27. India to Establish a Payment Gateway for Government Services, CardLine (India), February 2011.
Transit Payments – Visa cards are an efficient payment option for mass transit tickets, tolls, parking meters and even fines. With Visa payWave contactless technology, commuters can enjoy the speed and convenience of simply waving their Visa card in front of a secure reader in taxis, buses, trains and ferries to pay their fare. Since 2003, Singaporean public transportation users have enjoyed the convenience of being able to automatically top-up their transit cards using a Visa credit or debit card when the balance falls below the minimum fare.

The Singapore government’s one-stop online portal, eCitizen (www.ecitizen.gov.sg), enables fast, secure and convenient electronic delivery of government services and information to citizens and businesses. Through eCitizen, online payments can be made using Visa credit and debit cards for over 70 government services such as business registration fees, donations and charitable contributions, fees for various licences, certificates, applications, permits, subscriptions and courses, traffic, parking and court fines, replacement fees for cards and documents, and more.

Fee Payments – Paying for government services such as utilities, business licences, registration and other services through Visa digital currency solutions can be convenient, secure and reliable.

In October 2011, UAE’s Ministry of Finance launched the second-generation G2 E-Dirham system, as part of a continuous effort to enhance government e-payment methods and better manage financial resources. The G2 E-Dirham is a Visa-branded prepaid card that can be used to expedite online payments for various government services, including Emirates ID cards, visa renewals, court cases and utility bills, as well as e-commerce. The G2 E-Dirham cards are issued by the National Bank of Abu Dhabi (NBAD) and have security features such as smart-chip technology. In the near future, G2 E-Dirham users will be able to complete payment transactions using mobile phones and e-wallets. The successful collaboration between the Ministry of Finance and NBAD demonstrates the positive impact that public and private sector partnerships can have on economic development and growth.


To help reduce fraud risk and make e-commerce transactions more secure for all participants, in August 2009 the Reserve Bank of India (RBI) mandated the use of two-factor authentication for all domestic e-commerce transactions in India. To comply with this requirement, Indian payment card issuers and merchants are using Verified by Visa passwords to authenticate a cardholder’s identity for all online transactions and Visa Short Message System (SMS) notifications for high-value transactions. Verified by Visa has helped to build customer confidence by enabling secure and convenient electronic payments via the Internet. For participating issuers, Verified by Visa has contributed to nearly 80 per cent reduction in domestic e-commerce fraud and an 80 per cent increase in e-commerce spending.¹¹

Explore our success stories to learn more about how receiving payments electronically can help improve your cash flow and streamline operations:

+ **UNITED STATES** – New York Transit Accepts Visa payWave – p. 52
+ **TUNISIA** – Paying University Registration Fees – p. 53
+ **ROMANIA** – Simplifying Tax Payments – p. 54
+ **SINGAPORE** – One Card for the Youth Olympics – p. 55
+ **BRAZIL** – Road Toll Collection – p. 56

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¹¹ Enabling E-commerce, Verified by Visa - Market Implementation in India, Case Study Findings and Benefits, July 2011.
A PROVEN SOURCE FOR GOVERNMENT PAYMENT SOLUTIONS

Visa is one of the world’s most recognised and trusted payment brands. Through Visa Government Solutions, we connect citizens, businesses, financial institutions and governments by enabling them to use digital currency instead of cash and cheques.

Our primary objective is to provide a better way to pay and get paid. Visa doesn’t issue cards, set cardholder fees and interest rates, or make loans to cardholders. This is done by our financial institution clients who package and deliver Visa products and services to their customers.

POWERED BY VISANET

Visa makes digital currency possible. To accomplish this, we built one of the world’s most advanced processing platforms — VisaNet. This powerful, global network enables the transfer of value and information among consumers, businesses, merchants, financial institutions and governments. It can handle more than 20,000 transaction messages a second34 and connects 200 countries and territories. Using VisaNet, we are able to give everyone more options for both domestic and international payments — whether they want to pay before with prepaid, pay now with debit, or pay later with credit. And we continue to develop new payment products and technologies that give everyone who uses VisaNet greater choice and access to value-added services.

VisaNet is a centralised and modular payments network providing three essential functions in one complete, flexible package: domestic and international transaction processing services, risk management services and information services.

VisaNet offers governments and central banks an integrated payments system that powers domestic processing, delivering the efficiencies and convenience of digital currency throughout a nation’s economy, while linking domestic economies instantly into the larger, global economy.

GOVERNMENT PAYMENTS GO MOBILE

Visa is at the forefront of mobile payment technologies, enabling mobile devices to act as virtual cards and helping to extend the convenience and security of digital currency to government payments around the world. This empowers citizens and businesses to electronically receive or make government payments, transfer funds, top-up wireless air time, or receive transaction alerts in near real-time. It also enables merchants to accept payments using mobile devices. Many governments are also using mobile technology to more cost-effectively update their payment infrastructure.

THE BENEFIT OF VISA SPONSORSHIPS

Visa’s sponsorships of the world’s most beloved and celebrated sporting events, such as the Olympic and Paralympic Games and the FIFA World Cup™, allow us to initiate programmes that facilitate the development and advancement of the payment infrastructure in host cities and help enable growth in emerging economies.

A PROVEN SOURCE FOR GOVERNMENT PAYMENT SOLUTIONS

Visa is one of the world’s most recognised and trusted payment brands. Through Visa Government Solutions, we connect citizens, businesses, financial institutions and governments by enabling them to use digital currency instead of cash and cheques.

Our primary objective is to provide a better way to pay and get paid. Visa doesn’t issue cards, set cardholder fees and interest rates, or make loans to cardholders. This is done by our financial institution clients who package and deliver Visa products and services to their customers.

POWERED BY VISANET

Visa makes digital currency possible. To accomplish this, we built one of the world’s most advanced processing platforms — VisaNet. This powerful, global network enables the transfer of value and information among consumers, businesses, merchants, financial institutions and governments. It can handle more than 20,000 transaction messages a second34 and connects 200 countries and territories. Using VisaNet, we are able to give everyone more options for both domestic and international payments — whether they want to pay before with prepaid, pay now with debit, or pay later with credit. And we continue to develop new payment products and technologies that give everyone who uses VisaNet greater choice and access to value-added services.

VisaNet is a centralised and modular payments network providing three essential functions in one complete, flexible package: domestic and international transaction processing services, risk management services and information services.

VisaNet offers governments and central banks an integrated payments system that powers domestic processing, delivering the efficiencies and convenience of digital currency throughout a nation’s economy, while linking domestic economies instantly into the larger, global economy.

GOVERNMENT PAYMENTS GO MOBILE

Visa is at the forefront of mobile payment technologies, enabling mobile devices to act as virtual cards and helping to extend the convenience and security of digital currency to government payments around the world. This empowers citizens and businesses to electronically receive or make government payments, transfer funds, top-up wireless air time, or receive transaction alerts in near real-time. It also enables merchants to accept payments using mobile devices. Many governments are also using mobile technology to more cost-effectively update their payment infrastructure.

THE BENEFIT OF VISA SPONSORSHIPS

Visa’s sponsorships of the world’s most beloved and celebrated sporting events, such as the Olympic and Paralympic Games and the FIFA World Cup™, allow us to initiate programmes that facilitate the development and advancement of the payment infrastructure in host cities and help enable growth in emerging economies.

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34. Based on testing conducted in August 2010 with IBM.
35. Includes payment and cash transactions globally for the four quarters ended September 30, 2011.
A PROVEN PARTNER IN TRANSFORMING PAYMENTS

When it comes to transforming government payments, Visa can offer you outstanding expertise. As one of the world’s most recognised brands, Visa understands the importance of trust. Our objective is to ensure we deliver solutions you can depend on to help you increase accountability, efficiency and convenience.

Partnering with Visa puts experience to work for you. We have 1.9 billion cards in the market, a network that processes 76 billion annual transactions for a total volume of US$5.9 trillion, 15,300 associated financial institutions, millions of merchant outlets and 1.9 million ATMs that accept Visa worldwide, and more than 5,000 government programmes already in place. That all adds up to an understanding of what it takes to make transformation happen. And with a dedicated, global team of government experts, you have a partner with years of knowledge and experience to help you address your government’s most pressing challenges.

At Visa, we have seen the value digital currency has brought to governments around the globe. Are you ready to bring those advantages to your economy? We welcome the opportunity to partner with you in that transformation.

EVERYONE WINS WITH ELECTRONIC PAYMENTS

- **National Economies**
  - Become more efficient, save money and reduce shadow economy losses.

- **Businesses and Citizens**
  - Give your constituents the convenience, safety and immediacy of electronic payments.

- **Agencies and Organisations**
  - Streamline making and receiving payments so you can do more with less and better serve your citizens and businesses.

- **Suppliers**
  - Strengthen your relationships by providing fast payment and increased controls.

If you’re ready to transform payments in your government, contact your financial institution or Visa today. You can also visit www.visagovernmentsolutions.com or email governmentsolutions@visa.com. We look forward to partnering with you.

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36. Figures are rounded, exclude Visa Europe and are as of September 30, 2011 unless otherwise noted. Total volume and transactions include payments and cash transactions. Number of cards and ATMs are as of June 30, 2011. Number of ATMs are as reported by client financial institutions and therefore may be subject to change includes ATMs in the Visa Europe territory. Number of programmes is based on information reported by client financial institutions and available through public sources as of October 2011, and therefore may be subject to change. Includes countries in Visa Europe territory.
Innovations are only impactful if they can provide a real-world benefit. Digital currency delivers. Visa has partnered with governments worldwide to create programmes that have generated powerful returns. We are sharing some of these successes here to help you envision what electronic payments could enable in your economy.
A SMART DELIVERY OPTION FOR UNEMPLOYMENT INSURANCE.

SITUATION
Administrative costs and processes for distributing unemployment insurance can be expensive. While exploring ways to cut operational expenses and optimise unemployment insurance processes, one U.S. state found that it cost approximately US$4 to issue a cheque to an unemployment recipient. This included bank fees, paper handling, reconciliation and postage costs. Despite an attempt to increase direct deposit participation, over 55 per cent of payments were still being made by cheque. With over 1.3 million cheques issued each year, the cost was adding up for the state and the inefficient processes delayed payment for recipients.

SOLUTION
Partnering with Visa and a U.S. bank, the state gave existing benefit recipients a new electronic payment option — the Visa® Government Disbursement card. Existing recipients were encouraged to switch from paper cheques to the new prepaid card, while new claimants were only offered the choice between direct deposit and a prepaid card.

RESULT
Since implementing a Visa Government Disbursement card programme in late 2006, this state has successfully grown electronic disbursement of unemployment insurance benefits from 45 per cent to 99.5 per cent, saved more than US$32 million and issued over 470,000 Visa prepaid cards to unemployment benefit recipients. Recipients have also enjoyed the advantages of fewer cheque cashing fees, which can vary from a flat fee of US$3 to 2–6 per cent of the cheque value, as well as the ability to make purchases and pay bills anywhere Visa debit cards are accepted.

Today, approximately 39 U.S. states are using or are in the process of implementing Visa prepaid cards to disburse government benefits for more than 80 programmes with over 14 million Visa prepaid cards issued.  

STREAMLINED, SAFER BENEFITS DISTRIBUTION IN SOUTH AFRICA.

SITUATION
Provincial governments in South Africa are responsible for distributing social grants for pensions, disability benefits and child support. Historically, this payment distribution involved cash payments that were costly and difficult to manage. People had to wait in long lines to receive their benefits, and the cash-in-hand made them easy targets for theft.

SOLUTION
Working with the South African government’s Department of Social Development, Absa, a leading financial institution in South Africa, and Visa introduced a more efficient payment process — the Absa Sekulula Visa debit card. Sekulula literally means ‘it’s easier’. In four South African provinces where it is used for payment distribution, the Absa Sekulula Visa card definitely lives up to its name. On the first working day of each month, the accounts of Absa Sekulula users are automatically credited and the cardholders can add additional money with cash or electronic transfers. The cards can be used at any merchant that accepts Visa cards, as well as at ATMs to withdraw cash.

RESULT
Benefit recipients appreciate the convenience and increased safety the card offers, while the provincial governments have seen significant savings because they no longer have to transport, secure and disburse cash. One additional benefit of the programme has been its promotion of financial inclusion. With over 1.2 million cards distributed, the Absa Sekulula Visa card has opened up banking to thousands of people who have never previously experienced the advantages of modern financial management.

38 Alpha Group Cheque Cashing Study, February 2010.
39 Visa Inc. reporting and U.S. state agency websites, November 2011. Number of Visa prepaid cards is based on data reported by client financial institutions in Visa Operating Certificates for quarter ended June 30, 2011.
ONE POWERFUL CARD. MANY CONVENIENT USES.

SITUATION
Following a radical change to Russia’s political and economic environment in the 1990s, the Moscow government needed to find an efficient way to control the distribution of 350 different social benefits to the citizens of Moscow. By partnering with various agencies, an accurate database of residents and benefits was created, allowing the government to issue a single card for multiple uses.

SOLUTION
Each beneficiary card had a unique social number and originally provided access to medical and transit benefits. With the success of these applications, more functions were added to the card — including railways and over-ground transport — and merchants began to offer discounts for use of the card. In early 2002, a proprietary banking application was added to the cards and all cards have since been issued with the Visa Electron acceptance mark. The card has a magnetic stripe for purchases and a contactless chip containing cardholder information, which enables it to combine payment functionality and identification on a single card.

RESULT
According to the Bank of Moscow, nearly eight million Visa cards had been issued to pensioners, students, school children, war veterans, expectant mothers and other eligible citizens by May 2010, offering them a secure, convenient and reliable way to receive social benefits. The card has resulted in significant savings for the Moscow government, including fraud reduction and lower distribution costs.

REBUILDING PERU WITH THE BANMAT CONSTRUCTION LOAN CARD.

SITUATION
Receiving construction loans in Peru used to be a lengthy and inefficient process. For borrowers, funding took as long as six months from the time of application, and banks could not accurately account for the actual purchases.

SOLUTION
In November 2005, the Banco de Materiales, a government development bank, together with InterBank, launched the BanMat Visa Electron prepaid card programme for home construction loans for low-income individuals. The new card programme delivered loans ranging between US$600 and US$14,000, 80 per cent of which could be used for construction materials purchased from over 1,300 pre-approved suppliers. Up to 30 per cent of the loan amount could be used as cash advances for labour.

RESULT
Now low-income participants can receive construction funds quickly on a Visa prepaid card with a clearer evaluation process. Additionally, Banco De Materiales can account for where and how the money is being spent while reducing costs and improving processes. More than 10,000 BanMat Visa cards have been issued since the programme was launched and over US$40 million has been disbursed in loans. The programme has been so successful that in 2007, the BanMat card was an integral tool in helping the population affected by the earthquake in the Pisco region.
SITUATION
Chicago Public Schools (CPS) is the third largest school district in the United States and employs approximately 50,000 teachers, administrators and support staff, as well as about 4,000 student workers. Reducing costs for a major public school system is not easy, but in recent years due to budget cuts and layoffs, it has become increasingly important. For CPS, managing payroll costs was a key area for reductions.

SOLUTION
The district turned to Visa and the Visa® ADP TotalPay® card programme to provide employees and student workers with a safe and convenient payroll solution at a lower cost to the district. Delivering payroll on a Visa prepaid card streamlined the payment process, generated costs savings for the district, offered convenience for employees, and gave student workers who did not have a bank account greater flexibility.

RESULT
With the Visa Payroll card, cardholders enjoy the security and convenience of making purchases, paying bills and accessing cash everywhere Visa debit cards are accepted. Today, nearly 100 per cent of the district’s payroll is distributed electronically, including more than 5,000 district employees and student workers who use the Visa Payroll card.40 With ADP handling all issuance and customer service responsibilities, Chicago school officials can now spend their time on the most important aspect of their jobs — educating the youth.

“The Visa Payroll card programme has met all our objectives. We are very happy with our choice.”

— Tom Miller, Compliance Manager, Chicago Public Schools


SITUATION
Government organisations in every country are under pressure to deliver services as efficiently, transparently and cost-effectively as possible. The United Kingdom is no exception. Replacing outdated, inefficient, manual procurement methods has been a priority for the nation’s public sector for over a decade.

SOLUTION
In 1997, Visa created a Government Procurement Card programme known as GPC Visa (www.purchasingcard.info). Using either a charge card or a virtual account for purchasing has helped streamline employee procurement of government supplies, equipment, professional services and materials. GPC Visa gives supervisors flexible parameters to regulate spend and usage. Additionally, management may now keep track of who is buying what, from whom and when, with intelligent software proactively identifying and suggesting performance improvements.

RESULT
To date, more than 2,000 public sector organisations have spent over €7 billion via GPC Visa. With proven monetary savings and accountability, taxpayers have benefited from an estimated €1 billion in efficiency savings since the programme began in 1997.41

Government organisations have also integrated their GPC Visa programme with e-procurement, electronic invoicing and other back-office systems, to take advantage of the automation made possible with Visa’s enhanced data services. This has brought substantial savings by reducing paperwork and man-hours, and providing fast transaction reconciliation and management systems to identify best practices.

ACHIEVING EFFICIENCY AND TRANSPARENCY IN BRAZIL.

SITUATION
In an effort to modernise and streamline government purchasing across federal agencies, the Brazilian government needed a procurement solution that was easy to implement, flexible and provided greater transparency to the public.

SOLUTION
Partnering with Banco do Brasil, the Brazilian government introduced the Cartão de Pagamento do Governo Federal (CPGF) in 2001. Designed by the Ministry of Planning, Budget and Administration, the Visa card programme covered travel expenditures, as well as purchase of low-value goods and services. While it provided a government-wide solution, it also gave each agency the flexibility to determine eligibility and spending limits per card.

RESULT
The CPGF programme changed the way federal agencies, including the Presidency and 24 ministries, make purchases. The programme includes a significant effort to increase accountability and transparency. In fact, all card transactions with detail about the value of the transaction, date and type of merchant can be tracked by agency and individual cardholder on the federal government’s transparency website (www.transparencia.gov.br). According to the site, by September 2011, nearly R$398 million was spent and over 1.2 million transactions were made using Visa cards.

ONE CARD TO SAVE MILLIONS.

SITUATION
Through a statewide review of procurement processes among its 138 public authorities, the government of Western Australia discovered that it did not have a standardised procedure for purchasing high-volume, low-value items (under A$5,000). The existing fragmented approach was causing inconsistencies and inefficiencies that impacted the state’s annual budget and prevented achieving maximum savings.

SOLUTION
In May 2004, the government of Western Australia partnered with one of Australia’s largest Visa-issuing banks to implement an interlinked Visa Purchasing card and Central Travel Account (virtual card) programme for government procurement and travel expenses. Using a single card allowed the government to provide a uniform, cost-effective method for purchasing low-value items and to centralise accounts payable for all public authorities. The solution also enabled public authorities to use a Central Travel Account to purchase air travel from a government nominated service provider for staff who travel frequently. This account helped improve reconciliation, control and visibility of spend, as well as reduce paperwork and administrative costs associated with purchase orders and petty cash requests.

RESULT
With no revolving interest payments and a simplified, cost-effective purchasing process, the government of Western Australia saved time and money through the reduction of petty cash, purchase orders, invoices and cheques. In the programme’s first two years, the state boosted annual transaction savings by over A$368,000 and gained estimated efficiency savings in excess of A$9.6 million.42

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The BNDES card project is very important to the country, because it allows business financing to be distributed more efficiently. The credit card is efficient, fast and eliminates bureaucracy.

—Ricardo Albano Dias Rodrigues, Card Manager, BNDES
SITUATION
New Yorkers are always on the go, navigating the city’s 305 square miles via a complex system of taxis, trains, ferries, subways and buses. Over the years, paying for these rides has transitioned from cash to tokens to fare cards. While fare cards offer greater convenience, they require agencies like the New York Metropolitan Transportation Authority (MTA) to spend millions of dollars a year on processing. As a result, MTA was looking for a better way to collect fare payments.

SOLUTION
In 2010, Visa partnered with MTA to demonstrate the use of Visa payWave contactless technology for fare payments. Both cards and mobile devices were successfully tested over a period of four months. Once contactless readers are fully deployed by MTA, commuters and tourists will be able to simply wave or tap their Visa card on a secure terminal to pay for a subway ride, bus fare or a commuter train trip. And they will no longer need to dig for transportation cards, wait in line at MTA refill stations or fumble for cash at stores.

RESULT
MTA is planning a full-scale rollout of the new fare payment system which will allow commuters and tourists to pay using Visa payWave technology on buses and subways by 2015, with commuter railroads to follow. Visa payWave will not only help people save time, it could also reduce the cost of fare collection, potentially saving tens of millions of dollars annually for MTA, while improving service to its customers. Together, MTA and Visa are continuing to improve the way commuters can pay by utilising mobile and chip technology as the way of the future.

“Contactless technology can save us on the order of US$50 million a year in fare collection costs, and that’s pretty significant.”
—Amy Linden, Senior Director, New Fare Payment Systems, MTA
As part of our ongoing innovations to increase convenience for our cardholders, we worked with partners to incorporate transit, ticketing and payment into one single prepaid card to celebrate the inaugural Youth Olympic Games. The card was the first of its kind in the world and has garnered positive feedback.

—Ooi Huey Tyng, Senior Vice President and Head of Cards, DBS Bank
PUTTING TOLL PAYMENTS ON THE FAST TRACK.

SITUATION
In Brazil, carrying cargo across the country is a significant industry and all major federal and state highways are toll roads. Previously, transportation companies were using cash to pay for use of the country’s highways, which was difficult to monitor, left companies vulnerable to fraud, and was expensive to manage. Because many truck drivers were not reimbursed by customers for their toll fees, they opted to stay off the major highways, putting a strain on local roads and decreasing important revenue to maintain the highway system. After implementing a prepaid voucher system for truckers, the Brazilian federal government sought a more efficient way to administer this kind of programme.

SOLUTION
In 2001, the Brazilian National Ground Transportation Agency (ANTT), an agency of the Ministry of Transportation, regulated the use of Visa Vale Pedágio as an official method of toll payment. Developed jointly by Visa do Brasil and Banco Bradesco, Visa Vale Pedágio is a prepaid chip card that can be used by truck drivers to pay exclusively for tolls on state and federal highways. Transportation companies load the appropriate funds onto the cards based on their trucking routes. When a truck passes through a toll booth, the exact amount is deducted from the card balance in under six seconds. The Visa Vale Pedágio card records the time and date of the transaction on the chip, and the trucking company can then download the data from the card or the Internet.

RESULT
Visa Vale Pedágio has been a huge success for both the Brazilian government and the Brazilian transportation industry. By June 2011, three of Visa’s partner banks had issued more than 700,000 Visa Vale Pedágio cards. Drivers now have fewer delays at tolls, companies are able to better monitor and manage the movement of their fleet throughout Brazil, pressure is relieved on local roads, and the government is receiving the revenue it needs to maintain highways.

To learn more, visit www.visagovernmentsolutions.com or email governmentsolutions@visa.com.