



# Prepaid cards ease the way for tribal disbursements

Dash Solutions supported Choctaw Nation by distributing funds to its tribal members with Visa Prepaid cards



## The need: Why this program began

Choctaw Nation is the third largest tribe in the United States. Tribal members were seriously impacted by the Covid-19 crisis, and many experienced significant financial hardship.

In 2020, Choctaw Nation received stimulus funding through the U.S. Government's Economic Impact Payments. The Nation made the decision to use that stimulus money to target food insecurity. Of special concern were children and the tribe's elders, many of whom live on tight Social Security budgets.

Tribe administrators started a nationwide program in partnership with [Dash Solutions](#), delivering Visa Prepaid cards loaded with \$200 to eligible tribal members in all 50 states. The first program launched in 2021, and when more stimulus money became available, additional programs were initiated.

## The process: Built-in controls and tracking were keys to program success

To participate, tribal members in need of assistance were required to submit an application. Once accepted, they received their prepaid card by mail. The process was ongoing – each month a new group of eligible participants received cards, which then had to be activated.

Choctaw Nation had specific requirements to build a program that worked for the tribe:



**Reloadable** – participants needed to have \$200 loaded onto their cards each month



**No cash access** – this helped maintain control over how and where the funds were used



**Restricted purchasing** – merchant category codes (MCCs) were set up so participants could only use the cards at grocery stores and restaurants



**Program oversight** – necessary to track acquisition and spend data to make sure the program benefited the tribe as intended



**Digital and physical cards** – both types were needed to give participants flexibility, whether using the money in person or online

## The choice: Dash Solutions and Visa Prepaid cards

These requirements and controls made it clear that a prepaid card was the best solution to meet Choctaw's program objectives. Checks were not considered as a payment method – staffing challenges and other factors made it impractical to write out and mail a huge volume of checks month after month.

Choctaw Nation chose Dash Solutions and Visa Prepaid cards, and they've never looked back. These partners offered the best combination of fair and affordable pricing, fast set-up, program monitoring and control, plus widespread card acceptance through the Visa network.

### Key benchmarks\*

Since January 2022, the spend rate is

**96.7%**

concluding that the funds are needed to support members' families.

**30K+**

payments are made to Choctaw members monthly.

## The partnership: Dash Solutions makes it easy

What does Choctaw Nation like best about working with Dash Solutions? Their expertise, transparency, and honesty. The tribe always knows the status of the program and trusts the skills and professionalism that Dash Solutions delivers.

Following the launch, Dash Solutions made sure every eligible tribal member received a Visa Prepaid card. They set up confirmations and tracking within the system, so Choctaw Nation could see successful activation and loads to the accounts, plus track the level of spending. Dash Solutions had almost daily standup meetings to check on program status, and the Nation felt they were in expert, capable hands.

## The timetable: Speed was essential

This program required a very quick turnaround, with aggressive deadlines to get money into the hands of members in need. It took roughly 45 days from start to finish to set up a payment program that met Choctaw Nation's requirements, including legal approval, delivering to the right people, reloading on schedule, and providing the necessary data and reporting.

Choctaw Nation learned they were getting stimulus money around July 1, 2021, and had just a month to organize, distribute applications, identify participating stores, educate tribal members, and more. Five weeks later the first prepaid cards were in the mail. Most tribal members throughout the country had their cards in hand by the third week of August.

## The future: More programs are in the works

The food insecurity program was a success, and many tribal members can't imagine being without it. Another program using stimulus money launches in fall of 2023, and the Tribal Council is now making decisions to extend disbursing funds via a prepaid card, using tribal funds instead of stimulus money.

Plans are rolling into 2024 and 2025. The efficiency of this turnkey program is leading to more exciting prepaid card opportunities for Dash Solutions, Visa, and Choctaw Nation.

\*Dash Solutions (2023), unpublished internal company document

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## Can your government agency benefit from a prepaid card program?

Dash Solutions and Visa have a solid infrastructure in place, making it easy to use concepts like this one as a foundation for other programs. Dash Solutions has more than 100 bank approved payment programs that can be configured to meet specific needs or new partners.

If your government agency needs to regularly disburse funds, consider Visa Prepaid cards as your effective distribution solution.

To learn more, contact your Visa Account Executive or send an email to [GovSolutions@visa.com](mailto:GovSolutions@visa.com).



*"There's not a day goes by that I do not hear from a senior citizen how grateful they are for the program."*

**Claudene Williams**

Choctaw Nation, Sr. Director of  
USDA Food and Nutrition Programs

*"With the Visa structure supporting us, we continue to deliver prepaid cards and funds when they're required. With transaction support that is always available, excellent customer service, and great accountability, it's a great opportunity to take concepts like this to others trying to do similar things. This is a big growth opportunity for Dash Solutions and Visa."*

**Stephen Faust**

Dash Solutions, CEO