

Welcome!

Transforming County Payouts With Real-time Innovation

Thursday, September 4, 2025



Presented by:



Knowledge Partners:



Introductions



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Treasurer, Orange County,
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SVP, Payment Solutions, Dash
Solutions



Agenda

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Orange County on Modernizing Disbursements

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Real-time Payouts with Visa Direct

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Visa Direct Partner Dash Solutions Demo

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Live Q&A and Contact Information



1

Orange County on Modernizing Disbursements

County government official
perspectives with Shari



2

Real-time Payouts with Visa Direct

Payment industry perspectives
with Curtis



Legacy money movement options can create friction for consumers and businesses

94%

of workers say anytime access to earnings is important, yet check check and ACH payouts are still prevalent¹

114 days/year

ACH and the supporting Treasury Banks are unavailable—they are closed are closed nights, weekends, and on federal U.S. holidays

88%

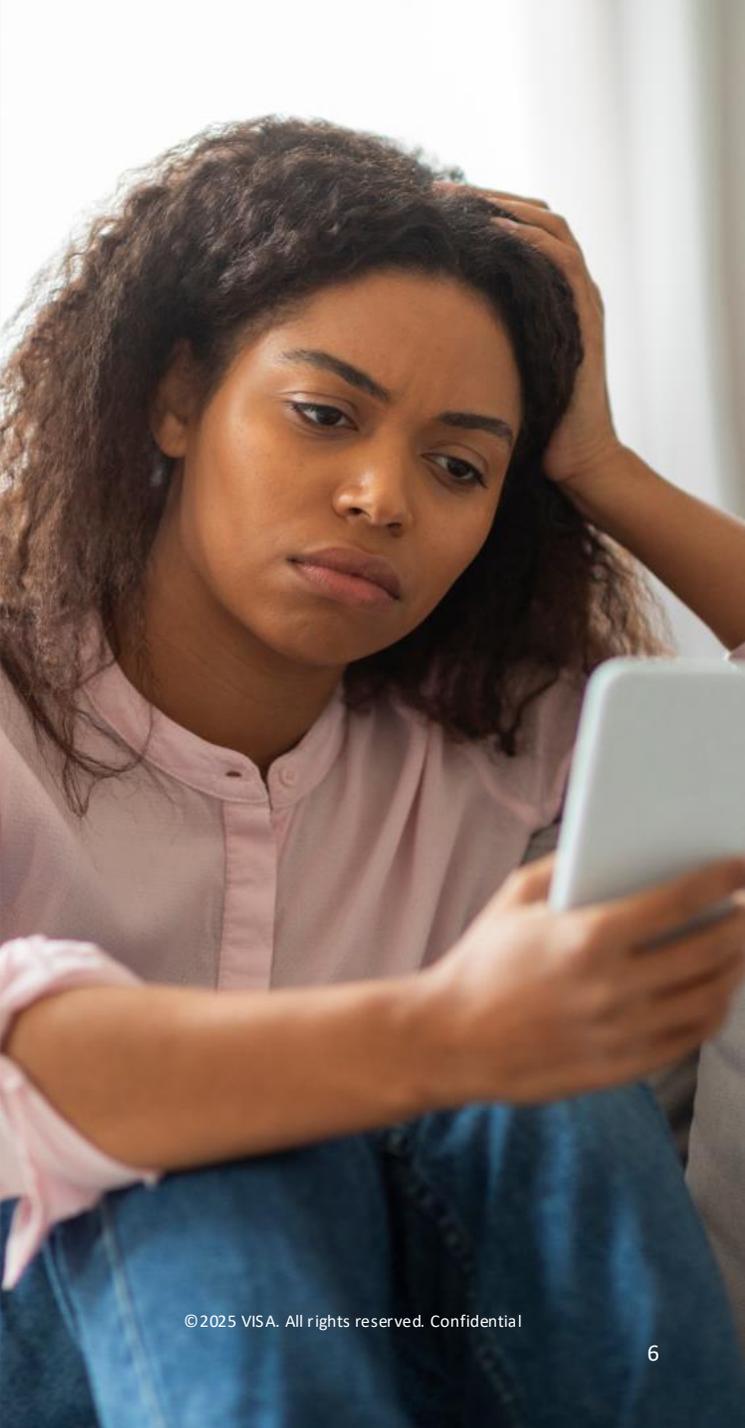
of workers cite on-demand access to earnings as an important factor in factor in deciding who to work for or with¹, but checks typically take 7 days take 7 days while ACH typically takes 2–3 days

#1

stated respondent frustration with the payout experience is not knowing when funds will be available²



[1] "The Payout Revolution: Disbursement in an Era of Ease and Expediency," Visa 2024 [2] Material+ study commissioned by Preferences Study. U.S. research study in October 2024. Surveyed n=1930. Case studies, comparisons, statistics, research and provided "AS IS" and intended for informational purposes only and should not be relied upon for operational, marketing, other advice. Visa Inc. neither makes any warranty or representation as to the completeness or accuracy of the information within assumes any liability or responsibility that may result from reliance on such information. The information contained herein is not or legal advice, and readers are encouraged to seek the advice of a competent professional where such advice is required.



Real-time payments offer faster funds delivery while reducing costs of checks

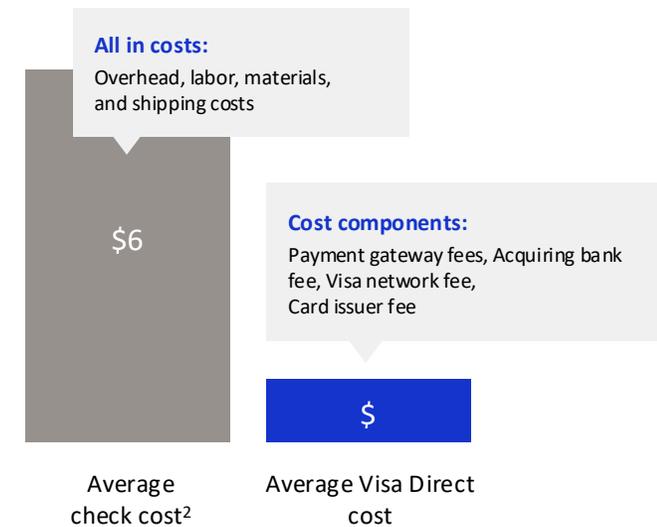
What is Visa Direct?

Visa Direct allows recipients to have money sent within minutes¹ to their card or bank account. Instead of traveling to deposit a check or waiting 2-3 days for a direct deposit to clear, constituents can simply scan or enter their debit card number to get paid.

Fast delivery



Reduced costs



1. Actual fund availability depends on receiving financial institution and region.
2. "The Total Economic Impact™ Of Real-Time Funds Disbursements Vs. Traditional Methods," A Forrester Total Economic Impact™ Study Commissioned By Visa, June 2020.

Visa Direct enables quick, secure government government payouts



Use cases



Tax refunds



Social services



Unclaimed property



Supplier payments



Disaster relief



Lottery payouts



SMB loans



Foreign employee payouts



[1] <https://www.whitehouse.gov/presidential-actions/2025/03/modernizing-payments-to-and-from-america-s-bank-account/> March 25, 2025 [2] Material+ study commissioned by Visa. Visa Consumer Preferences Study. U.S. research study in October 2024. Surveyed n= 1930. Use cases are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations. Case studies, comparisons, statistics, research and recommendations are provided "AS IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. Visa neither makes any warranty or representation as to the completeness or accuracy of the information within this document, nor assumes any liability or responsibility that may result from reliance on such information. The information contained herein is not intended as investment or legal advice, and readers are encouraged to seek the advice of a competent professional where such advice is required.

16X

less fraud risk

digital payments are 16 times less likely to be lost, stolen or altered¹

43%

of surveyed government payment recipients didn't know when the know when the funds would be received²

65%

of surveyed government payment recipients say how quickly funds are transferred/received is important²

Visa Direct stands apart when you compare what really matters

Feature	VISA Direct	Automated Clearinghouse (ACH)	Account-based real-time payment rails
 Routing method	<ul style="list-style-type: none"> ✓ Debit or prepaid card number ✓ Wallet Identifier (XB) ✓ Account/Routing number (XB) 	Account/routing number (domestic only)	Account/routing number (domestic only)
 Endpoint access	<ul style="list-style-type: none"> ✓ Bank accounts ✓ Registered Prepaid Accounts ✓ Wallets 	Bank account	Bank account
 Availability	✓ 24/7/365 ¹	Business hours/days only—no holidays/weekends	24/7/365
 Transaction limit	✓ Push (B2C payouts) — \$125K	\$1M (limited by bank)	\$100,000-\$10M (limited by bank)
 Account access	✓ 99%+ U.S. domestic banked population and 95%+ of the world's world's banked population ²	U.S. only	U.S. only
 Value added services	✓ Advanced	Limited 3 rd party tools	Limited 3 rd party tools
 Security	✓ Advanced	Basic	Limited



[1] Applies only to Visa Direct for Card (VDC). [2] Reach denotes all endpoints across Visa Direct.

How Visa Direct works

Domestic flow

Government "pushes" funds to Sally's bank account via an OCT (Original Credit Transaction) for a tax refund.



Cross-border flow

Jim moved to another country and requires payment from local US government. The platform sends his payout to a local bank account via a Visa Direct-connected bank, with the option to receive funds in a bank account, card or digital wallet.



Wallet functionality varies by market. Please consult your Visa Representative. Use cases are for illustrative purposes only. Program providers are responsible for their program and compliance with any applicable laws and regulations. Actual fund availability depends on receiving financial institution and region. Availability varies by geography. Case studies, comparisons, statistics, research and recommendations are provided "AS IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. Visa neither makes any warranty or representation as to the completeness or accuracy of the information within this document, nor assumes any liability or responsibility that may result from reliance on such information. The information contained herein is not intended as investment or legal advice, and readers are encouraged to seek the advice of a competent professional where such advice is required.



Modernizing jury and election judge payments



Challenge

Knox County's manual check-based disbursement process caused delays of up to a month for jurors and election judges, burdening staff and frustrating recipients.



Solution

The County Clerk's Office launched a digital disbursement pilot using Visa Direct, enabling fast payments directly to debit cards.



Outcome

93%

of election judges and 70% of jurors reported high satisfaction¹

89%

of election judges preferred the new digital digital method²

Revolutionizing lottery payments



Challenge

The State of Maine relied on costly and inefficient paper checks to disburse lottery winnings, causing delays and dissatisfaction among recipients.



Solution

The state implemented Visa Direct fast digital disbursements, enabling winners to receive funds within minutes* to their debit or prepaid cards.



Outcome

Reduced check issuance costs (which can be up to \$6 per check; \$21 for

Increased citizen satisfaction and spending within the state

Streamlined operations and reduced administrative burden

Real-time payments solutions can help you deliver more impactful, cost-effective, beneficiary-centric government disbursements



Build efficient, scalable programs that effectively reach those in need and deliver funds quickly



Advance policy goals to serve constituents better while reducing costs and preventing fraud



Simplify administrative processes for both your staff and constituents



Increase choice and convenience for constituents



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Visa Direct Partner Dash Solutions Demo

Solution provider
prospectives with Tom



Q&A

Not sure where to start?
Get in touch!

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