



GUARANTEED INCOME DISTRIBUTION OPTIONS

The below information is provided as a resource for guaranteed income demonstrations. Please note that the Guaranteed Income Community of Practice (GICP), the GICP co-chairs, and the GICP co-conveners, do not recommend any particular product. We encourage you to speak with other GICP community members about their experiences and perform appropriate review when determining what options are right for your demonstration.

QUESTIONS TO CONSIDER

When reviewing potential disbursement partners, you may wish to explore the following questions.

- What products are available for ITIN filers, undocumented community members, and others who do not have a social security card?
- Are recipients able to transfer their payments onto other platforms or into cash?
- What fees may recipients face when using the product(s)?
- Is financial product usage literacy education provided (how to access funds in various ways, including accessing cash, paying bills, etc., without incurring funds)?
- If you are conducting research with non-recipients, does the disbursement partner offer a product to compensate subjects for their participation?
- What are the costs to the guaranteed income program?

DISBURSEMENT PARTNERS

AidKit

AidKit enables nonprofits and governments to quickly and securely deliver direct cash assistance and guaranteed income to those in need. Our cutting-edge platform handles the full aid lifecycle from program design and training, building and hosting the application, and delivering and tracking payment for both banked and unbanked individuals. We integrate automations and leverage technology to make eligibility determinations and reduce the burden of proof required for applicants. Payments can be disbursed through ACH, pre-loaded debit card, check, or Western Union. AidKit has been configured to support programs that serve diverse populations, including undocumented workers, low-income families, the unhoused, childcare providers, and refugees.

- <https://www.aidkit.org>
- Resources
 - [AidKit At-A-Glance](#)
 - [AidKit Features](#)
- Partnerships include In Her Hands, Denver Basic Income Project, Excluded New Jerseyans Fund, Left Behind Workers Fund Direct Cash (State of CO), Left Behind Workers Fund Rental Aid (State of CO), Mile High United Way FFN Fund, Utah Left Behind Workers Fund, Adams County Low Income COVID Positive Aid, Adams County Vaccine Equity Fund, Grand Lake Business Relief Fund

Community Financial Resources (CFR)

CFR is a non-profit economic justice organization that provides disbursement and product options, based on what the partner needs. Products include the Focus Card, a no-to-low fee portable, reloadable, ATM-friendly prepaid debit card, for SSN holders. Credit Union accounts are available for ITIN and non-ITIN holders. The Focus Card will be able to support ITIN holders by the end of Q2 2022.

- <https://www.communityfinancialresources.org/>
- Resources
 - [CFR GI Overview](#)
 - [Focus Prepaid Visa Debit Card Information](#)
 - [Self-Help Federal Credit Union Access Checking Account Information](#)
 - [Self-Help Credit Union Membership & Savings Account Information](#)
- Partnerships include Stockton Economic Empowerment Demonstration, County of Santa Clara Basic Income Program for Young Adults Transitioning Out of Foster Care, and South San Francisco Guaranteed Income Program

The Fund for Guaranteed Income (F4GI)

F4GI is trusted by governments and community organizations to administer and disburse guaranteed income and cash assistance across the country. Our proprietary platform automates program outreach, applications, and payment disbursement securely and easily. Payments are sent through prepaid debit cards (no ITIN required), direct deposit, PayPal, and Venmo using bank-grade security. Our customizable platform can launch new programs in under two weeks and provides tools for case management, additional financial literacy resources, participant surveys, financial compliance, and multiple language support. F4GI can administer programs end-to-end and supports with research, benefits counseling, media strategy, and in-house customer service. We design our technology and services to reach those who need cash most, including the undocumented, formerly incarcerated, low-income, unbanked, and those who struggle with technology. We make programs accessible by minimizing overhead and participant burden. We do not use facial recognition or store personal banking information.

- <https://www.f4gi.org>
- Resources
 - [F4GI Platform Summary](#)
- Partnerships include The Compton Pledge and Chicago Future Fund

GiveDirectly

GiveDirectly, the leading non-governmental organization in digital cash transfers internationally, partners on cash transfer programs in nine countries, including the U.S. GiveDirectly provides a variety of ways to receive the payment, including a deposit into an existing bank account, a mailed prepaid card, MoneyGram, or PayPal.

- <https://www.givedirectly.org/>
- Resources
 - [GiveDirectly U.S. Cash Capabilities](#)
- Partnerships include In Her Hands

MoCaFi

MoCaFi is a Black-led financial services company that offers prepaid cards issued by Sunrise Bank. MoCaFi offers both instant-issue cards with low barrier to entry (no ITIN or SSN required) as well as a fully portable reloadable prepaid card; recipients can also start with an instant-issue card and graduate to the fully-featured product.

- <https://www.mocafi.com>
- Partnerships include the Abundant Birth Project, SF Guaranteed Income Pilot for Artists (YBCA), Basic Income Guaranteed: Los Angeles Economic Assistance Pilot (BIG:LEAP)

Providers

Providers is a tool for low-income Americans to manage their finances. The smartphone app, used by over 5 million households (1 in 4 SNAP participant households) includes balance checking features for government benefits and a debit account designed for low-income households. Providers is an appropriate partner for demonstrations providing guaranteed income to SNAP recipients.

- <https://www.joinpropel.com>
- Partnerships include GiveDirectly Project 100

Steady

Steady's work with guaranteed income programs was born of our mission to help our nearly 5 million community members stabilize their income. Building on this work, we began to support guaranteed income programs, and are now proudly distributing more than \$75M in program funding across the country. Programs love working with Steady because we make distribution and impact measurement easy, while also increasing access for and encouraging the overall financial health of our pilot participants. Steady 1.) supports income and identity verification (ITIN, undocumented, etc.) to help offload labor intensive applicant evaluation processes; 2.) distributes funds securely, efficiently and quickly via a variety of methods, including directly to participants' existing bank accounts (Steady supports setting up a new, no-fee bank account if participants are unbanked and want to go this route), as well as to reloadable debit cards, PayPal, and more; 3.) measures impact through collection of research data (including survey and testimonial), tracking overall spending and income improvements over time, and; 4.) provides hands-on customer support with a team that speaks 9 languages to ensure recipients feel connected and taken care of throughout the pilot. Steady is trusted by government agencies, including in Louisiana and Alabama, to provide better access to safety net benefits like unemployment.

- <https://steadyapp.com/>
- Resources
 - [Steady - Cash Distribution Product Suite for GICP](#)
 - [Steady - Guaranteed Income - Service Description & Deliverables](#)
- Partnerships include Mayors for a Guaranteed Income demonstrations

UpTogether

UpTogether, formerly Family Independence Initiative, offers both a payment platform and a community platform that connects and supports people who share some of the same interests and goals. UpTogether offers three payment options: direct deposit to your bank account, a physical prepaid card, and a digital/virtual payment card.

- Website: <https://www.uptogether.org>
- Resources
 - [Payment Options](#)
- Partnerships include Oakland Resilient Families, Camp Harbor View, New Mexico state demonstration