



Case Study

CHICAGO MOVES DISTRIBUTES \$12.5 MILLION IN TRANSPORTATION COST RELIEF

Chicago Moves, an initiative by the City of Chicago, offers financial assistance to help Chicago residents afford the rising cost of transportation. The program needed a simple, convenient, and cost-effective way to disburse financial relief payments. After partnering with Onbe and Fifth Third Bank, the City is ready to distribute prepaid gas and transportation cards that are easy to use and will empower 150,000 Chicago residents to get where they need to go.

THE OPPORTUNITY

The financial impact of the COVID-19 pandemic, inflation, and the rising cost of fuel has disproportionately affected Chicago's low-income residents. To remove the financial barrier to transportation access, the City of Chicago allocated \$12.5 million in relief funding for low-income citizens through its Chicago Moves program. The City needed to be able to distribute funds quickly and cost-effectively, offer citizens their choice of transportation method, and ensure that payments are accessible and easy to use.

THE SOLUTION

Together with Onbe and Fifth Third Bank, the City of Chicago developed a physical prepaid card program that will provide Chicagoans with financial assistance for transportation expenses. To promote cleaner and more cost-efficient transportation, the City will provide 100,000 prepaid cards in the amount of \$50 each for use on public transit. The City will also distribute up to 50,000 physical prepaid cards, in the amount of \$150 each, to be spent on fuel at Chicago gas stations.

Onbe will provide:

- Custom-branded, easy-to-use prepaid cards
- Seamless, full-service program administration
- 24/7/365 customer service



onbe^o

IN TOTAL
150,000
RESIDENTS
WILL RECEIVE
EASY-TO-USE
PAYMENTS CARDS

“Chicago is a city that moves. People have to be able to get to work, school, places of worship, medical offices, grocery stores. **The goal of this program is to help make those moves easier.**”

—Lori E. Lightfoot, Mayor of Chicago

Fifth Third and Onbe will also provide the physical prepaid cards and payment processing for the program with no transaction fees, allowing all \$12.5 million in program funding to go directly to Chicago residents.

THE RESULTS

The City of Chicago will begin distributing prepaid cards in May 2022. 75,000 of the public transit cards will be allocated based on geographic data, prioritizing residents of low-income neighborhoods that rely on public transportation. The remaining 25,000 public transit cards and all 50,000 gas cards will be distributed to low-income citizens via a lottery system. In total, 150,000 residents will receive easy-to-use payment cards that will ease the burden of rising transportation costs and help Chicago families thrive.