

# Arroweye's flexibility and speed to market helps Qolo and their partner win major state government contract

## Challenge:

In final months of 2022, peak card production season, one of the 10 largest state governments in the U.S. needed to send one-time government assistance payouts, including virtual and physical card packages to more than 3 million residents state-wide in a matter of weeks. Qolo, an omnichannel fintech payments platform, was well-positioned to process the payments but needed a fast, nimble digital card production partner to fulfill the requirements of the contract—and deliver on their promises to send out hundreds of thousands of physical cards in-market within a very short time frame.

Qolo and their partner knew the state had a complex web of decisions to make about how to implement and manage its programs, requiring extensive flexibility and responsiveness in an abbreviated timeframe. The state was expected to provide card recipient data in numerous small batches periodically, and that data flow would likely be inconsistent. Qolo needed a card production partner who could manage this high volume, high touch project while being nimble enough to deliver with precision in record time.

## Solution:

Qolo turned to Arroweye, leveraging the company's patented on-demand digital card solution to set up the new programs in less than 48 hours and deliver cards to payout recipients less than a week later.

**Arroweye was the only North American provider that had the supply chain, integration, and overall capabilities to deliver on this critical project thanks to its on-demand production process. The company worked very closely with Qolo and the state to:**

- Set up new programs with the state's specifications
- Create the card design and carrier artwork
- Coordinate all mailing collateral, such as the card carrier, multiple inserts, and more
- Quickly respond to change requests to optimize programs' needs



**Card and packaging orders fulfillment began in less than 48 hours**



**Cards delivered within days**



**\$1B in funds distributed**



## Results:

Qolo's partner won the state's contract because they were the only provider—in partnership with Arroweye—that could deliver in time to put these urgent payments in the hands of the state's assistance programs' participants.

Arroweye had the programs set up in 24-48 hours and high-quality branded prepaid cards in the end users' hands in another four days. Each recipient received a card loaded with \$350 and information from the state outlining the funding purpose, and how and where to use the cards.

Thanks to Arroweye's digital on-demand technology, more than 130,000 cards were printed and in market almost immediately, and nearly 740,000 cards were fulfilled within eight weeks.



**First 130,000 cards in market in the first week**



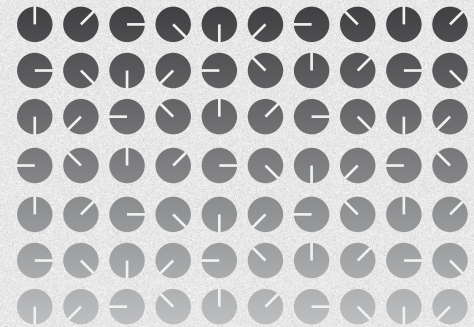
**Nearly 740,000 cards fulfilled within eight weeks**

### Program Setup

**ARROWEYE**  
24-48 hours



**TRADITIONAL**  
10 days - 10 weeks

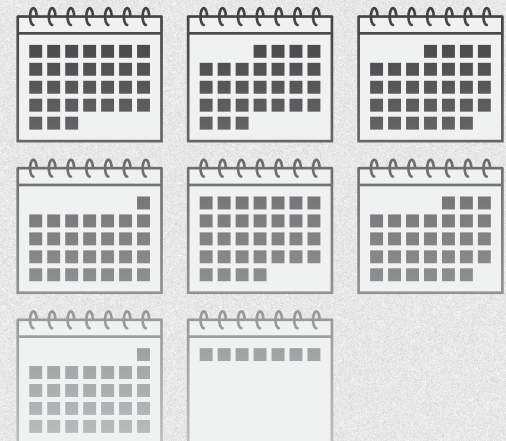


### First Cards in Market

**ARROWEYE**  
10 days



**TRADITIONAL**  
31 weeks



## About Arroweye Solutions

Arroweye Solutions is the only provider of on-demand, just-in-time payments cards for banks, credit unions, neobanks and other fintech businesses. Arroweye meets new industry demands through patented, innovative technologies and manufacturing processes that provide unmatched flexibility and scalability, cost-effective production, and high-quality products delivered with unmatched speed. Founded in 2000, Arroweye cards, including EMV and dual interface, are approved by Visa, Mastercard, American Express, and Discover.

**For more information, visit [arroweye.com](http://arroweye.com).**  
**(702) 938-6730**  
**[sales@arroweye.com](mailto:sales@arroweye.com)**

