



Modernizing Bail Payments

A Digital Payment Infrastructure for the American Justice System

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The bail system plays an essential role in balancing liberty and accountability within the American justice system. Yet the mechanics of bail payments have failed to keep pace with the evolution of modern financial systems.

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Executive Summary

Across the United States, the mechanics of bail have remained largely unchanged for generations. The legal principle is straightforward: individuals accused of crimes may secure their release prior to trial by providing a financial guarantee that they will appear in court. This mechanism serves as a practical balance between the presumption of innocence and the justice system's need to ensure court appearance.

While the concept of bail has endured, the financial systems through which Americans access and transfer money have transformed completely. Today, debit cards, credit cards, and digital banking account for more than **80 percent of consumer transactions** in the United States. The average American carries less than **\$70 in cash**. Yet across more than 3,000 local jails, posting cash bail continues to require physical currency or a certified check—financial instruments most people rarely carry.

The result is a system that incarcerates people not because they cannot afford bail, but because they cannot access their own funds in the form the jail requires.

8A Payments has built the payment infrastructure to resolve this problem. The foundational design choice that distinguishes 8A Payments from every existing provider is that **the government entity—the jail or sheriff's office—is the merchant of record**. This means transactions are classified as low-risk government payments by card networks, funds settle directly to the jail within one to two business days, and no money transmitter license is required. By operating as a **Payment Facilitator (PayFac)** under this structure, 8A Payments enables individuals to pay cash bail at booking using a debit or credit card—eliminating the need for physical currency, bail bondsmen, or unnecessary overnight incarceration.

The opportunity is significant. Approximately **13 million misdemeanor arrests** occur in the United States each year. With an average bail of approximately \$2,500, the theoretical annual transaction volume for this market approaches **\$32 billion**—a marketplace in which digital payments are largely absent. Even modest digital penetration represents a substantial financial opportunity.

Our distribution strategy centers on embedding the 8A Payments platform directly within **Jail Management Systems**—the operational backbone of every detention facility in the country. Rather than approaching 3,000+ jails individually, a single JMS integration unlocks distribution across that vendor's entire installed base. This is how digital bail payments scale.

The Problem: An Analog Payment System in a Digital Economy

The Eighth Amendment of the U.S. Constitution was ratified in 1791 with a clear intent: bail amounts must be **reasonable**, not punitive. Yet today, a different kind of injustice has emerged—not from excessive bail amounts, but from an inaccessible payment system.

When bail was designed, requiring cash was a reasonable standard. Physical currency was the primary financial instrument available to most Americans. Today, that is no longer true.

According to Federal Reserve data, cash now accounts for less than **19 percent of consumer payments** in the United States. The average American carries **\$67 in cash**—against an average

bail of approximately **\$2,500** for a misdemeanor. The gap between what people carry and what bail requires is not a matter of affordability. It is a matter of access.

The consequences are direct:

- Individuals who can fully afford their own bail remain incarcerated because the jail cannot accept a debit or credit card.
- Sheriffs absorb the operational cost and legal liability of detaining individuals who should never set foot in a cell.
- The burden falls disproportionately on working people who have sufficient funds in their bank account but not in their wallet.

The bail system has not failed in principle. The **payment system supporting it has simply failed to evolve.**

Structural Barriers to Digital Bail Payments

For decades, the absence of digital bail payments was not an oversight. It was the product of specific structural barriers that made implementation genuinely difficult. Some existing providers have attempted to solve parts of this problem—but as the section below explains, the way they are structured has created a new set of limitations that prevent them from fully serving the bail payment market. Understanding these barriers is essential to understanding why 8A Payments' approach is both necessary and distinct.

1. The Merchant Payment Model Does Not Apply

In a standard card transaction, the payment processor deducts its fee from the merchant's payment. A retailer selling a \$100 item receives \$98.50 after a 1.5 percent processing fee—a trade-off most businesses willingly accept.

Bail payments do not permit this trade-off. The jail must receive **100 percent** of the bail amount. Any deduction means the detainee has not met bail. The traditional merchant model, without modification, simply does not work in this context.

8A Payments resolves this through a PayFac structure in which a separate service fee is added to the bail amount and paid by the detainee. The jail receives 100 percent of bail. 8A Payments collects an **8 percent service fee**—paid by the detainee on top of the bail amount—from which card network and processor fees of approximately 3 percent are paid. The remaining margin funds operations and, critically, self-insures 8A Payments' ability to cover chargebacks on the jail's behalf.

2. The Perceived Risk of Chargebacks

Sheriffs consistently cite chargeback risk as their primary concern about accepting card payments. The scenario they fear: a detainee is released on bail, then disputes the charge—leaving the jail without its financial guarantee.

In practice, this risk is substantially lower than perceived. Jails possess more evidence to contest a chargeback than virtually any merchant: booking records, fingerprints, video, and biometric signatures. Fraudulently disputing a bail transaction would also elevate a misdemeanor to a felony—a powerful deterrent. 8A Payments models an expected chargeback rate of **less than one percent**; the operational and financial model is built around a conservative **0.8 percent** actual rate.

More importantly, 8A Payments **contractually assumes chargeback risk on behalf of the jail**. The jail's payment is guaranteed regardless of what happens downstream. This guarantee is not merely contractual language—it is financially backed by the margin built into 8A Payments' service fee structure, which is specifically designed to self-insure against chargeback losses. Chargeback risk is not merely reduced—it is removed from the jail's balance sheet entirely.

3. Most People No Longer Carry Enough Cash

The average American carries \$67 in cash. Average misdemeanor bail is \$2,500. The shortfall is \$2,433. No financial instrument that is both practical and legal closes this gap at 2:00 AM on a Sunday in a jail lobby—except a card.

The mechanism of bail was designed so that an average person could reach into their wallet and pay. That ability has quietly disappeared. The system has not adjusted.

4. Jails Are Not Payment Operators

Sheriffs and jail administrators are law enforcement professionals. Establishing and operating a payment processing system—with merchant accounts, compliance requirements, and risk management obligations—falls entirely outside their expertise and mission.

8A Payments operates as the payment infrastructure layer so that jails do not have to. Onboarding a new facility requires only the establishment of a sub-merchant account under 8A Payments' master merchant account—a streamlined process requiring no technical expertise from jail staff.

5. A Blanket Classification Problem

Payment processors have historically classified bail-related transactions alongside bail bonds—a categorically different financial product. Bail bondsmen are third-party financial intermediaries who charge fees and assume risk on behalf of defendants; many processors explicitly prohibit this type of transaction.

Cash bail, however, is a **direct payment to a government entity**—no different in nature from a court fine, a DMV fee, or a government service payment. Card networks do not prohibit these transactions. By working directly with jails and correctly classifying transactions, 8A Payments operates within permitted merchant categories and existing card network rules.

6. Why Existing Solutions Cannot Fully Solve This

Several providers—including AllPaid, GovPayNow, and TouchPay—have built portal-based systems that allow card payments for bail. These solutions represent a meaningful step forward but carry a structural limitation that 8A Payments is specifically designed to avoid: **they are the merchant of record, not the jail.**

When a payment is processed through these platforms, settlement occurs into the provider's own account. The provider must then transfer the funds to the jail—a process that requires a **money transmitter license**, which is regulated independently in each state. This creates a patchwork of compliance obligations, licensing costs, and operational complexity that adds friction to every deployment.

It also means jails wait longer for their money. Rather than receiving bail funds within the standard one-to-two business day card settlement window, jails relying on these platforms may wait several additional days while funds are processed through the intermediary's account and transferred out.

The deeper problem is risk classification. Because these providers are financial intermediaries—not government entities—the card networks classify their transactions as **high risk**. This results in higher processing fees, greater scrutiny, and ongoing exposure to account termination or restrictions that jails simply do not want to navigate.

8A Payments' model is structurally different. By establishing the **government entity—the sheriff's office or jail—as the merchant of record**, the transaction is classified as a government payment, not a financial intermediary transaction. No money transmitter license is required. Settlement flows directly to the jail's account within one to two business days. And the card network risk classification is low—the same category as a court fine or DMV payment.

A newer entrant, Cash Bond Online (CBO), represents a distinct but comparably limited model. CBO processes card payments for bail—but exclusively as a **post-incarceration, third-party** service: a family member or attorney pays online after the detainee has already been booked into jail. CBO is the merchant of record, carrying the same structural limitations as the portal providers above. Beyond that, CBO's service is capped at **\$2,500 inclusive of fees**—meaning a \$2,500 bail costs the payor more than \$2,500 in total—versus 8A Payments' **\$10,000 maximum exclusive of fees**. CBO charges a 10 percent service fee compared to 8A Payments' 8 percent. Transactions are processed online or by phone as card-not-present, carrying higher fraud risk than 8A Payments' in-person, card-present model. And critically, CBO does not address the pre-incarceration opportunity at all—the detainee is already inside the jail before any payment occurs. The problem 8A Payments solves—enabling release **before** incarceration begins—is entirely outside CBO's scope.

The structural differences across all providers are worth examining directly:

	8A Payments	AllPaid / GovPayNow / TouchPay ¹	Cash Bond Online ¹
Merchant of Record	Government entity (jail / sheriff's office)	Payment provider / intermediary	
Merchant Category Code	9399 – Government Services (low risk)	High-risk financial intermediary category	
Money Transmitter License	Not required	Required – regulated at the state level	
Settlement to Jail	1–2 business days, direct to jail account	3–5+ days, routed through provider account first	
Chargeback Risk to Jail	Zero – fully assumed by 8A Payments	Jail bears exposure in some, but absorbed by merchant in others	
Pre-Incarceration Release	Yes – payment at booking, before entering jail	Portal only – therefore post-booking	3rd Party Pay – post-incarceration only
Transaction Channel	In-person, card-present only	Portal-based (card-not-present)	Online / call center (card-not-present)
Maximum Transaction	\$10,000 (exclusive of service fee)	Varies by provider	\$2,500 (inclusive of fees)
Service Fee	8% – fixed, charged on top of bail	Varies – typically higher than 8%	10% – charged on top of bail
Compliance Standard	CJIS ² + PCI DSS ³	PCI DSS	Not publicly disclosed

¹ Based on available market information

² CJIS compliance requirements protect national security while safeguarding the civil liberties of individuals and businesses and shielding private and sensitive information. It is an integral part of securing organizations for law enforcement and civil agencies, with access to criminal justice information (CJI) and ensuring they do not become victims of cybercriminals looking to exploit CJI for ransom or cause public damage.

³ PCI compliance refers to adherence to the Payment Card Industry Data Security Standard (PCI DSS), a set of requirements that help ensure the security of credit card transactions.

The National Opportunity

The scale of the opportunity becomes significantly clearer when viewed at a national level.

The United States operates more than **3,000 local jails** at the county, municipal, and regional level. On any given day, approximately **664,000 individuals** are held in these facilities. Over the course of a year, local jails record approximately **7.6 million admissions**—a figure that reflects the enormous operational throughput of facilities that primarily process short-term detentions.

Looking at the misdemeanor universe specifically: approximately **13 million misdemeanor arrests** occur in the United States each year. With an average bail of approximately **\$2,500**, the

theoretical annual transaction volume for this market approaches **\$32 billion**—a marketplace in which digital payments are largely absent today.

Even a conservative estimate illustrates the scope. If just 20 percent of annual jail admissions involve bail-eligible offenses at an average transaction of \$2,000, the addressable volume still approaches \$3 billion annually. At any level of penetration, the financial infrastructure opportunity is substantial.

Geographic concentration matters for go-to-market prioritization. The **top 50 counties by booking volume** account for approximately 21 percent of national admissions; the **top 200 counties** account for approximately 44 percent. Strategic focus within the highest-volume jurisdictions can drive disproportionate early transaction volume.

Geographic Market Viability

Cash bail remains fully operational in the vast majority of U.S. jurisdictions. Of the 50 states, fewer than five have moved to significantly curtail or eliminate cash bail for most offenses—most notably New Jersey, which restructured its pretrial system in 2017, and Illinois, which enacted broader reform in 2023. These represent a small fraction of the national market and are reflected in 8A Payments' go-to-market sequencing.

The highest-priority markets combine three characteristics: high booking volume, active cash bail systems, and no meaningful legislative threat to cash bail in the near term. The Southeast and Southwest in particular represent deep, durable markets—Texas, Florida, Georgia, and Arizona alone account for a substantial share of national jail admissions and operate robust cash bail systems with broad political support.

The Midwest and Mid-Atlantic offer similarly strong conditions. Pennsylvania, Ohio, and Michigan each operate high-volume jail systems with conventional cash bail structures. Even in states where reform legislation has passed in narrower forms—such as New York's 2019 Bail Reform Act, which eliminated cash bail for most misdemeanors and non-violent felonies—cash bail remains intact for violent and serious offenses, preserving a meaningful addressable market.

California presents a more complex picture. Proposition 25, which would have eliminated cash bail statewide, was defeated by voters in 2020, leaving the existing system intact. Cash bail in California remains fully operational, and the state's size and jail volume make it a long-term priority.

The geographic reality is that 8A Payments has more than enough high-quality, durable market to build a national business without ever touching a reform-affected jurisdiction. The initial deployment focus on the highest-volume counties in cash bail—stable states reflects both the largest near-term opportunity and the most straightforward path to the Jail Direct data that drives the 8A Proof Flywheel.

The Pretrial Detention Dynamic

A majority of individuals held in local jails on any given day are detained pretrial—awaiting court proceedings rather than serving sentences following conviction. In many jurisdictions, roughly two-thirds of jail detainees fall into this category.

For many of these individuals, bail represents the mechanism through which release can be secured. And for the majority of misdemeanor detainees, the barrier to release is not financial capacity—it is access to funds in the form required by the jail. This is the problem 8A Payments solves.

The Convergence Moment: Why Now

For years, the barriers described above were sufficient to prevent meaningful digital bail payment adoption. Today, several developments have converged to make the timing uniquely right.

The Transformation of Consumer Payments

Electronic payments now represent more than 80 percent of consumer transactions in the United States. For bail systems to remain functional for the people they serve, the mechanics of payment must reflect how those people actually access their money.

The Rise of Embedded Finance

Across industries, operational software platforms have integrated financial capabilities directly into their workflows. Payments now occur seamlessly within the same systems used to manage logistics, commerce, and customer relationships.

Jail Management Systems already serve as the operational backbone of every detention facility in the country. Embedding payment infrastructure within these platforms is not a disruptive change—it is a natural extension of a broader technological shift already underway across every other industry.

Corrections Technology Modernization

Every jail in the United States operates within a broader ecosystem of specialized technology. Jail Management Systems coordinate booking, inmate records, and release procedures. Biometric identification platforms verify and record detainee identity at intake. Inmate communications, commissary, and monitoring systems each serve distinct operational functions.

These platforms are deeply embedded in jail operations, and their vendors maintain long-standing relationships with sheriffs and administrators. The foundational infrastructure to support digital payment integration already exists across the country. What has been missing is the payment layer to connect to it.

Mounting Operational Pressure

Local jails face significant and growing operational pressures: rising personnel costs, increasing medical obligations, legal exposure from inmate injuries, and chronic overcrowding. The average cost of housing a detainee exceeds **\$100 per day** in many jurisdictions.

Payment infrastructure that enables faster pre-incarceration release is not merely a convenience—it is an operational tool with direct and quantifiable financial consequences for county budgets.

Bail Reform as Context

Bail reform has been a persistent political debate for more than a decade, with many advocates pushing to eliminate cash bail entirely for misdemeanor offenses. An effective digital bail payment system changes the nature of this debate.

If individuals can pay their own bail at booking—quickly, using a card they already carry—the practical problem driving the reform argument is largely resolved. The issue was never cash bail itself; it was the inability of people to access bail in practice. 8A Payments addresses the root cause.

The Solution: 8A Payments Platform

8A Payments has built a payment infrastructure specifically engineered for bail transactions. The foundational design choice that distinguishes 8A Payments from every existing provider is this: **the government entity—the sheriff's office or jail—is the merchant of record.**

This single structural decision resolves the cascade of problems that have prevented digital bail payments from working at scale. Because the merchant is a government entity, the card network classifies the transaction as a low-risk government payment—the same category as a court fine or a DMV fee. No money transmitter license is required. Settlement flows directly to the jail's account within one to two business days, not through an intermediary's account first.

8A Payments operates as a **Payment Facilitator (PayFac)** under this structure, handling all payment infrastructure, compliance, and risk management on behalf of the jail—without inserting itself as a financial intermediary in the transaction flow. The result:

- **Full bail to the jail.** The jail receives 100 percent of the bail amount. No deduction. No shortfall.
- **Service fee model.** The detainee pays an 8 percent service fee on top of bail. Approximately 3 percent covers card network and processor costs; the remaining margin funds operations and self-insures 8A Payments' chargeback guarantee.
- **Zero chargeback exposure.** 8A Payments contractually assumes all chargeback risk on behalf of the jail.
- **Low-risk classification.** Transactions are classified as low-risk government payments by card networks.
- **Major card networks.** Payments process across all major card networks—Visa, Mastercard, American Express, and Discover.

8A Payments is backed by **Worldpay, a Global Payments company**, as its payment processor and white-label platform provider. Worldpay is among the largest payments technology companies in the world, processing transactions across card networks globally and providing the platform infrastructure through which 8A Payments manages transaction flow from the detainee's issuing bank to the jail's acquiring bank.

How the Transaction Works

From the perspective of jail staff, the process is simple and familiar:

- Booking staff enter charges, and the JMS calculates bail.
- The detainee presents a debit or credit card.
- The transaction is routed through the card network to the issuing bank, which validates funds and returns an authorization.
- The authorization is recorded directly within the booking system, linked to the detainee's record.
- **The detainee is eligible for immediate release—before ever entering the jail.**
- Settlement occurs within one to two business days. The full bail amount is deposited to the jail's account. The service charge settles separately to 8A Payments.

The outcome compares favorably with the traditional bail bond model. A bond provides an authorized guarantee of **future** payment if the accused fails to appear. A card authorization provides guaranteed payment in **one to two days**—settled faster, more reliably, and entirely in the hands of the detainee. By all measures, 8A Payments' model delivers a better outcome for the jail than the traditional bail bond.

Distribution Strategy: The Jail Technology Ecosystem

The defining strategic choice in 8A Payments' go-to-market approach is distribution through **established players within the jail technology ecosystem** rather than engaging each of the 3,000+ jails in the country individually. Approaching facilities one by one would require an enormous sales infrastructure with significant time-to-scale limitations. More importantly, it is unnecessary.

Every jail in the United States already relies on multiple specialized technology platforms—systems for booking management, biometric identification, inmate communications, and commissary. The vendors behind these platforms maintain deep, trusted relationships with sheriffs and administrators, and their software is woven into daily operations. A single integration with the right ecosystem partner unlocks distribution across that vendor's entire installed base.

This model mirrors how digital payment infrastructure has scaled across other industries. Stripe did not build separate relationships with millions of individual merchants—it embedded its

infrastructure into the platforms merchants already used. 8A Payments applies the same playbook to corrections. The solution is cloud-based, eliminating the need for on-site hardware or complex software installation, and leverages a unified processing approach, meaning all transactions flow through a single platform, simplifying reconciliation and reporting.

Why the Ecosystem Approach Matters

The JMS market is highly fragmented. Even the two largest JMS vendors combined account for roughly 30 percent of the national market. No single JMS provider offers a clear path to national scale on its own.

The broader jail technology ecosystem, however, tells a different story. Consider the biometric identification space: iris-scanning technology has largely displaced traditional fingerprinting as the standard method for detainee identification at booking. The leading provider of this technology is currently deployed in more jails across the United States than Tyler Technologies and Central Square—the two largest JMS providers—combined.

The significance for 8A Payments is direct: biometric identification platforms operate at exactly the moment bail payment occurs. When a detainee is booked, their identity is confirmed biometrically, charges are entered, and bail is calculated—all within the same workflow. The 8A Payments module integrates at the natural hand-off point: after identification, before release. The result is a seamless digital bail payment experience embedded within a platform that already has broader deployment than any individual JMS vendor.

Some of these ecosystem vendors also offer complementary JMS products, which further deepens the integration opportunity and the value delivered to jails that use both.

Three-Track Go-to-Market Strategy

Track One – Jail Direct

8A Payments is actively engaged with individual sheriffs and jail administrators today. Under the **Jail Direct** model, any jail can begin accepting digital bail payments immediately through a hosted payment portal. Each jail is provided with a dedicated, secure link; booking staff enter the detainee's identifier and process the card payment through a streamlined checkout. No platform integration is required on the jail's end.

Jail Direct is critical for two reasons beyond initial revenue. First, it establishes real-world deployments quickly, giving 8A Payments a presence on the ground in facilities across the country. Second, and equally important, it generates the operational data needed to **quantify the value proposition with precision**—actual release rates, cost savings per detainee, chargeback outcomes, and transaction volume by jurisdiction. This data is the foundation of every subsequent conversation with ecosystem technology partners.

Jail Direct, however, does not scale nationally on its own. Engaging 3,000+ jails one sheriff at a time would require a sales infrastructure that is neither practical nor efficient. It is the right place to start—not the mechanism for national reach.

Track Two – Ecosystem Platform Integration

National scale is achieved through the jail technology ecosystem. The 8A Payments payment module is integrated directly into the booking workflow of established jail technology platforms—whether a biometric identification system, a Jail Management System, or another operational tool that sits at the booking touchpoint.

Once integrated, payment capability is available to every facility in that vendor’s installed base. Onboarding shifts from a one-by-one sheriff conversation to a streamlined sub-merchant activation. The Jail Direct deployments and the data they generate become the proof of concept that accelerates ecosystem partner conversations and shortens sales cycles.

For technology partners, the model introduces a new recurring revenue stream tied to transaction volume—with none of the infrastructure, compliance, or risk management burden of operating a payment platform. 8A Payments handles all of that.

Track Three – Jail Portal Integration

Third-party bail payments—enabling family members and attorneys to pay bail on behalf of a detainee through a public-facing jail portal—represent a significant expansion of platform reach and transaction volume. 8A Payments is designed to support this capability.

This track will be introduced deliberately. Third-party transactions carry a structurally different risk profile than first-party payments, and expanding into this model requires that 8A Payments first establish a demonstrated track record with its payment partner, Worldpay, a Global Payments company. The sequencing is intentional: prove the first-party model, build the data, earn the underwriting confidence, then extend the infrastructure to third-party use cases. The foundation being built today is the prerequisite for Track Three.

The 8A Proof Flywheel

The three tracks are not independent. They are designed to reinforce each other in a self-accelerating cycle.

It begins with Jail Direct. Each facility deployment generates real operational data—actual release rates, cost savings per detainee avoided, chargeback outcomes, and transaction volume by jurisdiction. This is not projected data or market research. It is verified performance data from live deployments.

That data transforms the ecosystem partner conversation. The single most common barrier in enterprise technology sales is the absence of proof—the “show me it works” problem. Every Jail Direct deployment closes that gap. By the time 8A Payments approaches an ecosystem partner, it arrives with a documented case: here is what happened in these facilities, here is what the sheriff said, here is the cost per detainee avoided. The sales cycle shortens. The partner’s risk calculus changes.

Ecosystem integrations then multiply scale. A single integration with a vendor deployed across hundreds of facilities activates that entire installed base without engaging each

jail individually. That volume generates more data, strengthens the performance record, and builds the track record with Worldpay that is the prerequisite for Track Three.

More data. Stronger proof. Faster deployments. Greater scale. The flywheel accelerates with each turn.

For any competitor attempting to replicate 8A Payments' structural model, this compounding advantage is the barrier that matters most. The government-as-merchant PayFac structure can be copied. The installed base, the performance record, the chargeback history with Worldpay, and the embedded ecosystem relationships cannot be acquired overnight. Speed of deployment today is the defensibility strategy for tomorrow.

Strategic Partnership Opportunity for Jail Technology Providers

For any technology provider that operates at the booking workflow—whether a biometric identification platform, a Jail Management System, an inmate communications provider, or another corrections technology vendor—integrating bail payment infrastructure represents an opportunity that extends well beyond functional improvement.

Embedded payments transform operational platforms from tools that manage detention into **infrastructure that also monetizes it**. The foundation layer through which financial transactions flow across the detention lifecycle represents an entirely new revenue category for vendors whose existing business model is primarily software licensing or per-transaction communications fees.

The model is straightforward: transaction-based revenue sharing. As bail payment volume grows across a vendor's installed base, the technology partner shares in that revenue without bearing the infrastructure, compliance, or risk management costs associated with operating a payment platform. 8A Payments handles all of that.

For biometric identification vendors whose platforms are present at booking in jails across the country, the integration creates a direct path from identity confirmation to payment authorization—a workflow that already exists operationally and simply needs a payment layer to complete it.

The net effect for any ecosystem partner: a differentiated product, financial upside tied directly to customer utilization, and a stronger position at the center of an increasingly modernized—and monetized—corrections technology ecosystem.

Value Proposition

The modernization of bail payments creates measurable value across three distinct groups.

For Sheriffs and Jail Operators

- Save hard dollars. The average cost of housing a detainee ranges from \$40 to \$100 per day. Each person who pays at booking and is released before incarceration represents direct, quantifiable cost savings.
- Reduce legal liability. Detainees get hurt in jail. Medical costs, legal exposure, and potential settlements follow. Fewer unnecessary detentions means fewer incidents and less exposure.
- Eliminate payment complexity. 8A Payments handles merchant account setup, payment processing, compliance, and chargeback management. Jail staff process a transaction. Nothing more.
- Address overcrowding. Expanded access to digital bail at booking is a direct, practical lever for reducing jail population—one of the most difficult operational challenges sheriffs face today.

For Detainees

- Pre-incarceration release. For misdemeanor charges with predetermined bail amounts, the detainee can pay at booking and be released before ever entering the jail. One night is one too many.
- Access to their own funds. Not everyone can reach a bail bondsman at 2:00 AM. A card payment gives individuals direct, immediate access to the financial resources they already have. Bail payments are processed as standard credit transactions—not cash advances—meaning the only constraint is available credit headroom, not daily withdrawal limits.
- Lower real cost. A bail bondsman charges 10–15 percent of bail as a non-refundable fee—money the detainee never gets back. The 8A Payments service fee is 8 percent, and unlike a bond premium, it is charged on an obligation that is fully refunded if the case is dismissed or charges are reduced.
- No time lost from work. A single night in jail, a missed shift, a terminated employment—even one night has cascading consequences for many working people.

For Local Government

- Operational efficiency. Digital payments reduce administrative friction and improve financial record-keeping at booking—every transaction captured automatically within existing jail technology systems.
- Constitutional alignment. The Eighth Amendment's prohibition on excessive bail was designed to ensure individuals could reasonably access it. Ensuring the mechanics of payment are accessible is a natural extension of that principle.
- Reduced pressure for bail reform. Much of the political pressure for bail elimination stems from the practical inaccessibility of bail. Improving access to bail—at the moment it matters most—reduces the temperature of this debate substantially.

Beyond Bail: The Future of Corrections Payments

Bail payments are the entry point, not the destination. The infrastructure 8A Payments is building—a PayFac platform embedded within the jail technology ecosystem, with the government entity as merchant of record—is the foundation for a far larger financial infrastructure opportunity across the entire corrections lifecycle.

Consider the scale of the broader problem. Local jails and corrections systems across the United States collectively manage tens of billions of dollars in financial transactions each year—and the vast majority of that activity runs through legacy systems that are fragmented, manual, paper-dependent, and entirely disconnected from modern payment infrastructure.

The Corrections Payments Landscape

Bail represents only one financial event within a much longer corrections lifecycle. For individuals who move from arrest through court proceedings, supervision, and beyond, the financial touchpoints multiply at every stage.

Inmate trust accounts—the accounts through which detainees access commissary, phone calls, and other services—represent a multi-billion dollar annual market. Deposits into these accounts are largely made by family members, typically through third-party services that charge fees well above what modern payment infrastructure would require. The same population that benefits from digital bail access at booking has an immediate and ongoing need for a better way to receive financial support during detention.

Court fines, fees, and restitution represent an even larger pool of obligation. Estimates of outstanding court-ordered financial obligations in the United States run into the hundreds of billions of dollars—much of it uncollected or collected through inefficient, fragmented channels. Every court system in the country is a potential beneficiary of modern payment infrastructure that reduces friction and increases collection rates.

Supervision and monitoring fees—charged to individuals on probation, parole, or electronic monitoring—add further volume. These are recurring, often monthly obligations that are ideally suited to card-on-file payment models. The supervision population is large, geographically distributed, and currently served by payment mechanisms that have not meaningfully evolved in decades.

The Unified Financial Layer

The strategic vision for 8A Payments is not to build multiple separate products for each of these use cases. It is to build a **single unified financial infrastructure layer** that connects jails, courts, supervising authorities, and the individuals moving through the system—across the entire corrections lifecycle, on modern payment rails.

The booking moment is the optimal entry point for this infrastructure. It is the first financial event in the corrections lifecycle, the moment when identity is confirmed, records are created, and the relationship between the individual and the system begins. A payment relationship

established at booking—through digital bail—creates a financial record and a payment infrastructure that can extend naturally to every subsequent transaction.

The expansion roadmap from bail includes:

- Inmate trust account deposits and commissary payments
- Booking and administrative fees
- Court fines, fees, and restitution payments
- Supervision and electronic monitoring fees
- Victim restitution disbursements

Each of these represents a substantial, underserved market in its own right. Together, they define a corrections payments ecosystem that dwarfs the bail market alone. The national corrections system does not need more point solutions layered on top of legacy infrastructure. It needs a **financial infrastructure layer**—one that connects every stakeholder in the system through modern payment rails. 8A Payments is building that infrastructure. Bail is where it starts.

Conclusion

The bail system plays an essential role in balancing liberty and accountability within the American justice system. The mechanics of bail payments have simply failed to keep pace.

The result is a structural inefficiency that costs county governments money, increases risk for sheriffs, and results in unnecessary incarceration for individuals who could otherwise secure their own release—today, using the card in their wallet.

8A Payments has built the infrastructure to resolve this inefficiency: a Payment Facilitator engineered specifically for bail transactions, distributed through the jail technology ecosystem that already serves as the operational backbone of every detention facility in the country. The jail receives 100 percent of bail. The detainee pays at booking. The sheriff absorbs zero chargeback risk.

The opportunity is immediate. The technology exists. The regulatory pathway is clear. The market is ready. What has been missing is a payment partner willing to do the specific, difficult work of building infrastructure for this environment.

That is what 8A Payments has done.

Next Steps

8A Payments is actively building deployment partnerships and welcomes conversations with stakeholders across the corrections ecosystem. The right next step depends on who you are.

If you are a sheriff or jail administrator: We can have your facility accepting digital bail payments through the Jail Direct model within days—no integration, no IT project, no

infrastructure investment required. Contact us to schedule a demonstration and discuss onboarding your facility.

If you are a jail technology provider: Embedding bail payment infrastructure within your platform creates a new recurring revenue stream tied directly to your installed base—with no compliance burden, no risk exposure, and no infrastructure to build or maintain. We would welcome a conversation about what integration looks like for your specific platform and customer base.

If you are an investor or institutional partner: 8A Payments is executing against a validated market opportunity with a structurally differentiated model, a national distribution strategy built around the jail technology ecosystem, and a payment partner in Worldpay whose backing reflects the commercial credibility of the approach. We are happy to provide additional detail on our financial model, market sizing, and deployment roadmap.

About 8A Payments

8A Payments LLC is a financial technology company building digital payment infrastructure for the American criminal justice system. Operating as a Payment Facilitator (PayFac) under a government-as-merchant model, 8A Payments enables individuals to post cash bail at booking using a standard debit or credit card—delivering 100 percent of bail directly to the jail, within one to two business days, with zero chargeback exposure to the facility. The company is backed by Worldpay, a Global Payments company, as its payment processing and platform partner.

8A Payments was co-founded by a team of three executives and is led by David Forbes as CEO. Forbes is a senior executive and entrepreneur with more than 30 years of experience across digital strategy, payments, telecommunications, and large-scale operational transformation. Forbes spent more than two decades at AT&T in successive executive roles—including VP of Corporate Strategy and Executive Director of Digital Strategy reporting to the Chief Digital Officer—leading platform strategy, enterprise IT transformation, and the development of new business models for digital products and services. He subsequently served as VP/GM of TheDataSherpas.com, a cloud, data, and analytics consultancy, and has held advisory and consulting roles spanning Fortune 500 enterprises and the U.S. Department of Defense.

Forbes brings an uncommon combination of enterprise technology expertise and direct operational familiarity with the corrections environment. As a volunteer CERT (Community Emergency Response Team) member with the Forsyth County Sheriff's Office, he developed firsthand insight into how jails operate, the pressures sheriffs face, and the specific friction points in the booking and release process that 8A Payments is designed to resolve. He holds an MBA from Emory University's Goizueta Business School and a BA from Hampden-Sydney College.

For more information:

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