

CHANGE Disbursements™

FAQ for Employees

What is CHANGE Disbursements?

CHANGE Disbursements is a digital payment solution used by your employer to make near real-time payments to employees. **CHANGE Disbursements puts you in control of how and when you receive your pay.**

Does CHANGE Disbursements work with the CHANGE card?

Yes, CHANGE Disbursements also works with the pre-paid debit CHANGE card.

Where do I add my information (bank account, paycard, etc.)?

You can add your information by logging into the CHANGE Disbursements platform. You are the only individual with access to log into the platform to control your funds.

What does the employee have to do differently?

After your employer has sent the funds to the CHANGE Disbursements platform, you will be notified by email or text message of a funds credit to you.

Log into the CHANGE Disbursements platform and select the endpoint for your funds (bank account, debit card, etc.).

You can select a different payment endpoint each time, **or you can set a default endpoint for any funds being received in the future.** This gives you **flexibility and choice**, and ensures that you control how your money is received each time you are paid.

What if I provided incorrect account information?

If the funds were not remitted to a valid bank account, they will not be disbursed. You will be notified and will have the opportunity to log back into the Disbursements platform, update the information, and verify the payment endpoint. Your funds are held as pending until you update the information and choose the payment endpoint.

- CHANGE Disbursements validates during the request to make sure your account and name match with the bank you are sending fund to.
- If you choose a bank account or card account that is valid (and in your name), the funds will be posted to that account, and it cannot be reversed.

What happens if I don't select where to send my funds?

Your funds are held as pending until you update your information and choose the payment endpoint. They may be returned to your employer if not directed within (____) days.

What if I need a new CHANGE card? Do I also need to update my profile in CHANGE Disbursements?

Yes. The account crediting information in CHANGE Disbursements will need to be updated with your new card number.

If I have questions or need support, who do I contact?

Contact the CHANGE card customer service line at 833-965-0017. Customer Service is U.S.-based and open 24/7 with multilingual capabilities.

Is there a fee to use CHANGE Disbursements?

No. There are no fees charged to you.

Can my employer help me set up my banking information?

No. You are the only person authorized to designate an endpoint for your funds.

Will my employer be able to see my account balance?

No. Your employer will not have visibility into your account. We take your privacy very seriously and go the extra mile to ensure that your data is safe.

What CHANGE Disbursements payment options are there?

Once your pay has been sent to CHANGE Disbursements, you will have several options to transfer your money:

- CHANGE card
- Another debit card
- Deposit to your bank account (ACH)

Will I notice any gaps or delays in getting paid?

No, you will not experience delays.

How quickly can I receive payment?

CHANGE Disbursements permits disbursement of funds in 5-15 minutes.

Can I use CHANGE Disbursements to transfer funds to other paycards?

Yes. You can use this to transfer your money to other U.S. debit cards, or to a bank account of your choosing.