# CHANGE® Same-Day Pay™ FAQs

CHANGE powered by rapid! | SAME-DAY PAY™

## What is CHANGE Same-Day Pay?

CHANGE Same-Day Pay (SDP) enables your agency to pay employees within minutes for any time work is completed, 24/7. It provides your agency frictionless flexibility to pay talent based on the specific customer work assignment and need.

If an employee works a weekend gig and completes the work on Sunday night at 9:00 P.M., your staffing agency can transfer funds within minutes, regardless of if they have a CHANGE card. Payment can be made to any bank debit card, bank account, or a CHANGE card.

## What is the cost for the CHANGE Same-Day Pay program?

There is no cost for the CHANGE card program. All implementation regarding CHANGE card and materials are available to your agency at no cost. In the same measure, all implementation and collateral materials for the CHANGE Same-Day Pay program also have no cost.

There is a minor cost when paying to a bank account or other prepaid card. If sent to a demand deposit account (DDA), a $1.00 fee is charged to your agency (deducted from your pre-funding account). There is no cost to the employee for the transaction.

## How does my agency fund our bank pre-funding account (PFA)?

There are several options to fund your PFA with the method and amount of your choosing.

- Top Up - recommended
- ACH
- Wire transfer

The Top Up method of funding maintains a designated balance, determined by you. Each day, following a movement of funds (debited from your PFA), a credit from your business account to your PFA will be completed. Therefore, you will always have “good funds” and never be short funds to meet an urgent need. Top Up eliminates the need to manage funding for your PFA.

If you choose the ACH or wire transfer, you must have enough funds available in your PFA to complete your payment(s). If the account is not funded, payment(s) may/will be delayed until you deposit the amount needed.

## How and where do I log in to my PFA?

Upon account creation, your agency will be provided a user name, password and security key.

- Login URL: **URL TBD**
- Your security key will be required any time money is transferred into or out of your account.

## How will I know the transfer from our PFA to the employee was completed?

You can log into your PFA and see the activity.

You can also see deposits to your employee on the rapid! client portal. As you may be sending multiple employees CHANGE Same-Day Pay due to special needs or circumstances, you can easily reconcile by logging into your PFA where you will see the approved dollar transfer from the multiple pay deposits in total value, debited to match the payroll processed.

## Can I complete a transfer to an employee if our agency doesn't have enough funds in our PFA?

SDP operates on a "good funds" model, which means if you have not funded your bank trust account with sufficient funds, you will not be able to complete a transfer to your employee until additional funds are deposited into the PFA.

## How can we know the balance of our agency's PFA?

Your agency will have 24/7 visibility into your account. You are in control of the funding and the balance you retain. You can also remove the funds at any time you wish or increase or decrease the balance held for SDP.

Log into your account to the view your balance and activity.

## Will I see my employee's account balance?

You will not have visibility to an employee's account. This is to protect you and your staff from liability regarding privacy information or data.

You will be able to see deposits to the employee's account that you have made, and you will be able to see debits and credits from your PFA.

## If my employee needs support, who do they 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.

## Where can funds be deposited for employees for Same-Day Pay?

The Staffing Client's options are:

- Move the funds to the employee's CHANGE card
- Move the funds to a bank debit card
- Move the funds to a bank account

## Definitions for reference

**Pre-funding account held at Green Dot Bank or MetaBank (PFA):** This is the bank trust account which holds the funds you deposit pending transfer to an employee(s). The funds are FDIC insured and held pursuant to business banking regulations.

**TOP UP:** Funding method which includes a base funding amount established by the staffing client (recommended at 3x one-day average salary expense), and for which additional options are provided for ease of accounting and overdraft.

**WIRE and ACH:** Bank-to-bank methods of moving money between accounts for initial set up or additional funding by the staffing client.