CHANGE® Virtual Card FAQs

CHANGE® | VIRTUAL CARD™
powered by rapid!

What is the CHANGE Virtual Card?

The CHANGE Virtual Card provides your employer with the option of sending you a CHANGE Virtual Card to your phone wallet (Apple Pay®1, Google Pay®2, Samsung Wallet®3), which can be used as a virtual paycard. CHANGE Virtual Card is not a physical debit card — it is a digital platform for transferring card information.

Your CHANGE Virtual Card acts in a tap and go fashion at merchants where your phone acts as your card (by storing your card's information). It also allows you to purchase online if you wish. If you have been provided a CHANGE Virtual Card from your employer, a personalized plastic card will be mailed to your home automatically in 7-10 business days.

When you receive the personalized plastic card, you will need to activate it. Upon activation, the Virtual Card will be deactivated. At that time, you can add the new plastic card to your mobile phone's digital wallet. You will have the choice of using the card in your phone or carrying the plastic card, whichever works best for you.

What types of CHANGE cards are available?

We offer three types of cards:

- **CHANGE Virtual Card®** is issued to your mobile phone
    - Apple Wallet®[4]
    - Google Wallet®[5]
    - Samsung Wallet®[6]

- The CHANGE Virtual Card is available to you through your employer when hired. When you are hired, you can choose to receive a CHANGE Virtual Card to your smart phone wallet, giving you access to card information and immediate access to your funds without having to come to the staffing agency branch.

  If you lose your physical card, or your phone's security is breached, your employer can send a new card information to your phone. The CHANGE Virtual Card operates from your phone similar to the plastic CHANGE card and can be used while waiting for the Personalized CHANGE card to arrive by mail.

- **Instant-Issue CHANGE card** (not personalized and no CHIP): If you do not want to have a Virtual Card sent to your phone, the branch has Instant-Issue cards.

- **Personalized CHANGE card**: Features CHIP and PIN, personalized with your name
    - There is no functional difference between the Instant-Issue CHANGE cards and the Personalized card.

- You can obtain a Personalized CHANGE card two ways:

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[1] Apple Pay is a registered trademark of Apple, Inc. Please refer to the Apple Pay user agreement for full terms and conditions.
[2] Google Pay is a registered trademark of Google. Please refer to the Google Pay user agreement for full terms and conditions.
[3] Samsung Wallet is a registered trademark of Samsung, Inc. Please refer to Samsung Wallet user agreement for full terms and conditions.
[4] Apple Wallet is a registered trademark of Apple, Inc. Please refer to the Apple Wallet user agreement for full terms and conditions.
[5] Google Wallet is a registered trademark of Google. Please refer to the Google Wallet user agreement for full terms and conditions.
[6] Samsung Wallet is a registered trademark of Samsung, Inc. Please refer to Samsung Wallet user agreement for full terms and conditions.

1. When a CHANGE Virtual Card is issued, a Personalized CHANGE card is automatically mailed to your home address, arriving in 7-10 business days. The CHANGE Virtual card can be used during the mailing period similar to the plastic card. **When you receive the personalized plastic card, you will need to activate it. Upon activation, the Virtual Card will be deactivated. At that time, you can add the new plastic card to your mobile phone's digital wallet.** You will have the choice of using the card in your phone or carrying the plastic card, whichever works best for you.

2. Upon request. A Personalized card will be mailed to you upon request from the website, mobile app, or a call to the Customer Service at **833-965-0017**. Customer Service is U.S. based and open 24/7 with multilingual capabilities.

How do I contact Customer Support?

The best way to get support is through the website at **www.rapidfs.com**. You can receive your balance, transaction history and other account details, change an address, update your phone number, dispute unauthorized charges, report a card lost or stolen, ask for a replacement card, order a secondary card for another accountholder, pay bills, cash checks and load funds to your account, get payroll direct deposit information, manage account alerts, reset a lost password, etc., all through the website.

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

How do I receive the funds?

Funding is to your card account, which is insured through the FDIC. You receive the funds based on your employer's processing of a payroll, which happens on the schedule you and the employer have established. Unlike a check, which can incur check-cashing fees or processing delays, your funds are deposited when your employer processes payroll with the bank.

Are the cards reloadable?

Cards are reloadable via ACH, direct deposit payroll from any employer you work for, and via bank transfer from any bank account you own. In addition, you may add funds at any Walmart Service Center. Please see the Cardholder Agreement for all the ways you can load and reload your card.

Where can I use my card?

CHANGE cards can be used everywhere Visa® is accepted, online and in-store.

Signing up for an account

How old do I need to be to sign up for an account?

You must be 18 to apply.

During signup, will you check my credit?

We do not conduct a credit check because this is not a credit card.

How do I sign up for an account?

Sign up for the Change card through your employer. When you receive your Change Virtual, Instant or Personalized card, you will need to call Customer Service at **833-965-0017** to activate your card and set a PIN.

This is not a credit card but has similar features such as funds transfer and bill payment features. Should you choose, this can be a deposit point for any second employer payrolls for you and used as an online spend card or card at merchant point of sale. You can also establish a savings account and receive spending rewards.

Why do you need my Social Security number?

We request your Social Security number to comply with the USA PATRIOT Act. We take the privacy and security of your personal information very seriously.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account. What this means for you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see a copy of your driver's license or other identifying documents. Please refer to the Privacy Policy on the website for further details on security of your data.

How long does it take to get my card?

Your CHANGE Virtual Card happens immediately based on your employer registration. If you receive an Instant-Issue card at the branch, it will be given to you and will be available for use upon successful activation of the card following the instructions provided at the time of issuance.

If you are given a CHANGE Virtual Card, you should automatically receive your Personalized card within 7-10 business days. If you haven't received your card after 10 business days, log in to your account online or call the Customer Support number provided.

Once I have a CHANGE Virtual Card, when can I use it?

If your employer has issued a CHANGE Virtual Card, you can begin using it immediately via your smart phone. When your Virtual Card is issued, a personalized plastic card will also be mailed to your home automatically in 7-10 business days.

When you receive the personalized plastic card, you will need to activate it. Upon activation, the Virtual Card will be deactivated. At that time, you can add the new plastic card to your mobile phone's digital wallet. You will have the choice of using the card in your phone or carrying the plastic card, whichever works best for you.

Troubleshooting known errors when adding your new card to your phone's digital wallet:

Error: "Google will not authorize that card for my wallet." – This error will occur when adding the card through Google Wallet instead of adding it through the CHANGE app.

Error: "You don't have a Change Card yet." – This error occurs when your card has not been activated, or your PIN has not been set. You can contact the call center at **833-965-0017 to activate your card, and set your PIN.**

How do I change my address?

You can change your address by calling Customer Service at **833-965-0017**. However, it is requested that you make changes and updates through your agency employer first.

What is my PIN and what is it used for?

A PIN (Personal Identification Number) is a 4-digit numeric code used to identify and authenticate yourself at an ATM or for any PIN-based purchase. You will receive a PIN when you activate your card. **Please remember this number and do not, for any reason, share it with anyone.** Please note that we will never ask you for your PIN.

How do I change my PIN?

You can change your PIN by calling the number on the back of your card.

Is there a CHANGE card expiration date on the card?

The card has an expiration date of three (3) years, or 36 months. In the case of an approaching expiration date, a new card is automatically mailed to the address on file 30 days prior to the expiration date.

ATM

Can I withdraw cash using my card, and is there an ATM fee for cash withdrawals?

You withdraw cash from your account fee free from **in-network ATMs of Allpoint® Network and MoneyPass® Network, and at any Walmart**. Please refer to your Cardholder Agreement for out-of-network and in-network fee information. Please see the ATM portion of the Cardholder Agreement provided online and with the card.

Pre-authorization holds

Do debit transactions go through immediately?

All point-of-sale debit transactions occur just as with any Visa® network card. Where funds are available, the card transaction is immediate. For bill payment transactions, those transactions follow the time frame shown on the website or mobile app and are based on the biller being paid.

What is a pre-authorization hold?

Some merchants, especially gas stations, hotels and sometimes restaurants, will preauthorize or “hold” an amount that is higher than the actual purchase price. If the “held” amount is greater than the funds on your account, the card will decline. For example:

Gas stations: Many gas stations pre-authorize transactions for amounts ranging from $1.00 to $75.00 at the automated fuel pump because they do not know how much gas you will actually pump in advance of your transaction. If you purchase gasoline as a credit transaction at the pump, a hold amount may be placed on your pre-paid card account for an amount of $75 or more. To avoid such holds, we recommend that you purchase gasoline using a debit transaction or take your card inside to the cashier and use your card to pay for the gasoline where you can instruct the cashier of the amount you wish to charge to your card.

Hotels: When using your pre-paid card to make reservations in advance, hotels generally pre-authorize an amount equal to an overnight stay, or more, depending on the length of your stay. This will result in a hold on your account until the merchant sends us the final amount, or the hold expires, whichever comes first. When you arrive, the hotel will place another pre-authorization on your account, often larger than the cost of your stay, to cover possible incidental expenses. If you cancel the reservation, or use a different card to settle your account, please make sure to ask the Hotel to cancel the pre-authorization, otherwise the pre-authorization will not be dropped until the hold expires.

Restaurants: Many times, restaurants will pre-authorize the total amount of your purchase, plus 20%. For example, if your meal is $50.00, the restaurant will “hold” $60.00, so you must have $60.00 available, otherwise the card will be declined.

An authorization hold will typically drop off your pre-paid card account automatically within 8 days from the date of service or transaction if the merchant does not submit the transaction before that timeframe. Hotel and rental car merchant holds may remain on your pre-paid card account for up to 30 days from the date of the transaction date. It is important to note that hotel and rental car agencies may add additional amounts for incidentals and may authorize additional amounts based on your length of stay at a hotel or days of rental for a rental car. It is up to you to work with the merchant to release any holds that are no longer necessary if you have completed your stay at a hotel or returned your car rental. We will not release these outstanding authorizations without specific documentation sent to us directly from the merchant.

If you would like to have an authorization hold released early because the transaction was cancelled, please call Customer Service for review and process instructions.

What's the best way for me to protect the money on my card?

Treat your card like cash.

- Never give your card number to anyone.
- NEVER give out your PIN.
- Verify the authenticity of retailers you do business with before giving them your card number over the phone or Internet.
- Do not email your card number to anyone on the Internet, even if someone offers you money or "winnings."
- If an offer seems too good to be true, it probably is.