CHANGE® Virtual Card FAQs

CHANGE powered by rapid! | VIRTUAL CARD™

What is the CHANGE Virtual Card?

The CHANGE Virtual Card provides your staffing agency with the option of providing virtual card information to an employee's phone wallet (Apple Pay®1, Google Pay®2, or Samsung Wallet®3). The virtual card information is linked to the employee's bank account. Once activated, the employee can immediately start using the information to purchase goods, access wages, pay bills and get cash.

After providing a CHANGE Virtual Card, a personalized plastic card will automatically be mailed to the employee's home in 7-10 business days. **When the cardholder receives the personalized plastic card, they will need to activate it. Upon activation, the Virtual Card will be deactivated. At that time, they can add the new plastic card to their mobile phone's digital wallet.** They will have the choice of using the card in their phone or carrying the plastic card, whichever works best for them.

What types of cards are available?

We offer three types of cards:

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

  The CHANGE Virtual Card is available to the employee through your staffing agency when hired. When they are hired, the employee can choose to receive a CHANGE Virtual Card to their smart phone wallet, giving them access to card information and immediate access to their pay without having to come to the staffing agency branch.

  If they lose their physical card, or their phone's security is breached, your agency can send new card information to their phone. The CHANGE Virtual Card operates from mobile phones, 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 your employee does not want to have a Virtual Card sent to their phone, your agency branch has Instant-Issue plastic cards.

- **Personalized CHANGE card**: Features CHIP and PIN, personalized with the cardholder's name.

There is no functional difference between the Instant-Issue CHANGE cards and the Personalized card.

[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, Inc. Please refer to the Google Pay user agreement for full terms and conditions.
[3] Samsung Wallet s 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 s a registered trademark of Samsung, Inc. Please refer to Samsung Wallet user agreement for full terms and conditions.

How does an employee receive a personalized CHANGE card?

There are two ways an employee can receive a Personalized CHANGE card.

1. When a CHANGE Virtual Card is issued, a Personalized CHANGE card is automatically mailed to the cardholder's 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 the cardholder receives the personalized plastic card, they will need to activate it. Upon activation, the Virtual Card will be deactivated. At that time, they can add the new plastic card to their mobile phone's digital wallet.** They will have the choice of using the card in their phone or carrying the plastic card, whichever works best for them.
2. Upon request. A Personalized card will be mailed to the cardholder 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.

What is the 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 Virtual Card program also has no cost to your agency.

There is a minor cost to your staffing agency if the employee deposits to a bank account or other prepaid card instead of the CHANGE 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.

Funds are available to the employee within 5-15 minutes of submitting the transaction through Avionté payroll.

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 with a username, password, and security key.
Log in through the CHANGE Client Portal, where you can view your balance and transaction information.

- 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 Staffing Client portal. As you may be sending multiple employees CHANGE Virtual Card 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?

CUP and SDP operate 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 change Virtual Card.

To view your balance, log in to your PFA account.

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.

How do employees receive the funds?

Funding can be to the employee card account. The employee can receive the Instant-Issue card at the branch, or the CHANGE Virtual Card to access the funds.

With the CHANGE Virtual Card, the employee will receive a CHANGE Virtual Card in minutes on their smart phone wallet. A personalized plastic card will be mailed automatically to the employee's home in 7-10 business days. **When the cardholder receives the personalized plastic card, they will need to activate it. Upon activation, the Virtual Card will be deactivated. At that time, they can add the new plastic card to their mobile phone's digital wallet.** They will have the choice of using the card in their phone or carrying the plastic card, whichever works best for them.

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.