

What are pre-paid cards?

What is a pre-paid card?

A pre-paid card is similar to a bank debit card. With a pre-paid card, you're in control of your available balance because you or your employer control how much money is added to the card. Once you load your card with funds, you can start using it immediately to make purchases both online and in-store. You can use your CHANGE card everywhere Visa is accepted, including online and in-store, and take out cash from your account at any time from ATMs worldwide. CHANGE card has a large network of over 89,000 ATMs which are available to you through your mobile app or website. If you use an ATM that is not on that list, you may be charged a fee. Limitations may exist, see Cardholder Agreement for details.

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 card can be used everywhere Visa is accepted, online and in store.

CHANGE card

Is there a fee to order a personalized card?

No. Please refer to the information in your Cardholder Agreement packet on fees. Remember, the non-personalized Instant-Issue card provided is designed to provide many of the same features a standard bank account or bank account debit card would provide. You can choose at any time to request at no cost, a Personalized Card with chip identification. This card, when requested, will be mailed to your home. The features and functions available to you in both card types are the same.

Are there any overdraft or Non-Sufficient Fund (NSF) fees?

No. This pre-paid account is designed to protect you from overdraft fees and NSF fees. Instead, if you do not have enough balance to cover a charge, we will decline the charge. You will receive an alert telling you that the charge was declined, and we will show your available balance in the alert.

How do I best secure my account from unauthorized access?

We want you and your money to be secure. To that end, we recommend the following:

- Log into **rapidfs.com**, and enroll in alerts¹, so that you are alerted immediately when the card is used.
- Sign the back of the card immediately.
- Keep your card in a safe place
- Do not write your personal identification number (PIN) on the card
- Review transactions monthly
- Don't allow websites to remember your card number
- Report a lost or stolen card immediately

If your card is lost or stolen, call the Customer Service number on the back of your card. Your staffing agency will be able to provide you with an Instant-Issue replacement card very quickly, and upon activation you will have access to your funds.

Am I liable for unauthorized transactions?

As long as you report a lost or stolen card to our Customer Service department the moment you know it is missing, you will not be responsible for unauthorized transactions.

The Visa Zero Liability policy provides peace of mind knowing that you will not be held liable for “unauthorized transactions.” Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions, or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.

When will my direct deposit be available in my account?

Funds from direct deposits will generally be available on the day the bank receives the transfer. In case of transmission error, or transfer irregularity, your ability to withdraw funds may be delayed. If this occurs, the funds will generally be available within five business days after the transfer.

We reserve the right to reject or limit transfers via direct deposit in our sole discretion and may reject or suspend any direct deposit that has identifying information that does not match the identifying information (such as name or Social Security Number) that we have on file for you.

What happens if I need to replace my card?

If your card is lost or stolen, go to **rapidfs.com** to report the card lost or stolen. To do this, from the main menu, select “Replace Card” and then select Lost/Stolen for the reason for replacement. If you cannot access the website, contact Customer Support immediately at **833-965-0017**. Your staffing agency will be able to provide you with an Instant-Issue replacement card very quickly. Your money will automatically be transferred to your new card following your call to the customer service center.

Please refer to the fee schedule in the Cardholder Agreement for a list of applicable card replacement fees.

I know I have money in my account, so why was my card declined?

The only funds able to be used for authorization must be in the cardholder account. Some merchants will pre-authorize or “hold” an amount that is higher than the actual purchase price, this is especially true in transactions in which the final transaction amount is unknown until after the authorization is requested (for example to account for tips at restaurants, post check-out charges at hotels, or the actual amount of fuel dispensed at gas stations). Your pre-authorization transactions will appear on the website along with all other transactions on our website or on the website. When the merchant has completed the transaction, which may be several days later, the actual amount shown on the website will be updated to reflect the final transaction amount. Please refer to your Cardholder Agreement to learn more about pre-authorization.

How do I dispute a posted charge?

¹ Message and data rates may apply.

First, verify that the posted charge was unauthorized. Find the transaction in your transaction history on the website and click to view the transaction details. You have the option of disputing a transaction through the website or by calling the customer service center phone number on the back of your card or listed on the website or rapid! portal... Once you have been transferred to our dispute department the below information will be needed for the dispute:

- Your name and account number
- Why you are disputing the charge
- The amount of the charge you are disputing
- The date (or approximate date) the error occurred

Please sign and mail your request along with any supporting documentation such as copies of receipts, invoices, etc. to:

CHANGE Card Services

P.O. Box 42212

Cincinnati, OH 45242

During sign-up, will you check my credit?

We do not conduct a credit check because this is not a credit card. However, 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 signs up for an account. What this means for you: When you are employed the information you provide your employer is verified through a national database to identify you per the banking regulations. We may also ask to see a copy of your driver's license or other identifying documents if there are questions regarding the information.

How can I check my balance?

You can check your available balance by logging into the rapid! portal website, or by calling the number on the back of your card. You can also check your available balance by doing a balance inquiry at an ATM.

How do I contact Customer Support?

The best way to get support is through the website. 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 account holder, pay bills, cash checks and load the funds to your account, get payroll direct deposit information, manage account alerts, reset a lost password, etc., all through the website. You can call our customer service department to receive your account information 7 days per week, 365 days per year, and 24 hours per day by calling the number on the back of your card and using our IVR support services.

Signing up for an account

How do I sign up for an account?

For the CHANGE paycard, your enrollment is through your employer who will provide you an Instant-Issue plastic CHANGE card. When given the card you will need to call the Customer Service Center to Activate your card and set a pin. There is no credit check, and your data is secured during this process (see privacy policy).

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

At any time following the Instant-Issue card enrollment and activation you can request a Personalized CHANGE card with your name on the card.

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

To open and use your Account, you must be 18 years of age or older and a citizen or lawfully residing in one of the 50 states of the United States, the District of Columbia, or Puerto Rico (collectively, the "U.S.").

Why do you need my Social Security number?

We request your Social Security number to verify your identity 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.

What if I have bad credit or no credit?

Not a problem! This is not a credit card, so there is no credit check. You are using your own money at all times.

How long does it take to get my card?

Your Instant-Issue card will be given to you at your employer location and will be available for use upon successful activation of the card following the instructions provided at the time of issuance.

You may request a Personalized chip card at any time, and upon successful ID verification your card will be mailed. You will not be able to load funds to your account until your ID has been verified. Be sure to check your spam folder as you may have received an email asking for more information so that we can successfully verify your identity.

You should receive your 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 order a card, when can I use it?

For the Instant-Issue card, you will receive that immediately from the employer. Upon activation you can use the card. For the Personalized chip card, you should receive your card within 7-10 business days. Once you successfully activate your card and have funds in your card account, you may use it immediately.

Using your card

Once I receive my card, how do I get started?

First, you'll need to activate your card and your PIN. Log into the website and verify funds are in the account balance so you have money to spend. Your pre-paid Visa CHANGE card can then be used everywhere Visa is accepted, online and in-store.

How do I activate my card?

The fastest way to activate your card is to log into the website and follow the prompts to activate your card.

Is there a limit on how much I can load onto my card?

Yes. Our limits are available in your Cardholder Agreement. Please log in to your account to view your Cardholder Agreement.

Do I need to have a minimum balance?

There is no minimum balance. Please note that if your card has a zero balance for a specific period, your card may be automatically closed. Please refer to your Cardholder Agreement as to the specific amount of time you can go with a zero balance.

What is the maximum amount I can spend each day?

This varies by transaction. Please login to view your spending limits in your Cardholder Agreement.

What if I spend more than I put on my card?

If you attempt to make a purchase with an insufficient balance, the transaction may be rejected. You will not incur overdraft or purchase transaction fees; however, if the transaction is covered, you are responsible for any amount that is over your available balance. The merchant may ask for a second form of payment for the difference. You can check your available balance for spending by logging into the website or by calling the number on the back of your card. You can check your available for spending by doing a balance inquiry at an ATM or on the website.

Managing your account

How do I close my account?

You can close your account by contacting the phone number on the back of your card and requesting that your account be closed. Please note that the call center cannot remove funds from your card and your card should have a zero balance. If you wish to close a card with a balance on it visit your nearest ATM, Walmart Center, or transfer funds pursuant to terms and conditions to cash out the spending balance. If a balance remains on the CHANGE card at time of your formal request to close the account, a paper check for the balance remaining in the account mailed to you.

How do I subscribe or unsubscribe from text alerts? **

Log in to your account and click on "Alerts". From there, you can personalize which text alerts you would like to receive.

**Standard text messaging rates from your wireless service provider may apply.

How do I change my address?

You can change your address by calling the Customer Service number on the back of your card. 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 and change it over the phone.

ATM

Can I get cash from my card, and is there an ATM fee for cash withdrawals?

You can take out cash fee-free from your account at any time from **in-network ATMs and at any Walmart**. Please refer to your Cardholder Agreement for out-of-network and in-network fee information. Use of ATMs out of network does have a fee. Please see the fees include in your Cardholder Agreement.

I used an in-network ATM, but they still charged me a fee. Why?

If you have used an in-network ATM and still see a surcharge fee that has been charged by the ATM provider, please contact Customer Service at the number on the back of your card and be prepared to provide the date and time of the transaction, the amount, and the name and address of the ATM provider. Following you reporting the issue, if validated the funds will be credited back to your card.

Card declined/payments

I know I have money in my account, so why was my card declined?

Some merchants will pre-authorize or “hold” an amount that is higher than the actual purchase price, this is especially true in transactions in which the final transaction amount is unknown until after the authorization is requested (for example to account for tips at restaurants, post check-out charges at hotels, or the actual amount of fuel dispensed at gas stations). Your pre-authorization transactions will appear along with all other transactions on our website. When the merchant has completed the transaction, which may be several days later, the actual amount charged will be updated to reflect the final transaction amount. Please refer to your Cardholder Agreement to learn more about pre-authorization.

Pre-authorization holds

What is a pre-authorization hold?

Some merchants, especially gas stations, hotels and sometimes restaurants, will pre-authorize 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.

How will I know if a pre-authorization hold has been placed?

Your pre-authorization transactions will appear along with all other transactions on the website.

Security

Why do I need to provide personal information to activate my card?

You will be required to provide personal information that will allow us to confirm that you are the same person that ordered the card. All personal information is protected in accordance with applicable federal and state laws. Please see the privacy policy on the rapid! cardholder website.

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.

Direct deposit – available on the **CHANGE** Instant-Issue or Personalized cards

Why should I set up direct deposit?

Enrolling in direct deposit is the most convenient way to reload your card, because all (or part) of your pay or federal or state benefits checks can be automatically deposited onto your card — easily and automatically. No more going to the bank to cash your check. Get immediate access to your payroll funds with your pre-paid Visa **CHANGE** card!

How do I set up direct deposit?

To enroll in Direct Deposit, you will need to provide your employer or payer with the direct deposit enrollment form available online. You will need to give your employer a bank routing number and your account number (you can find this information on the website under forms when logged in).

How do I find my routing number and account number?

You can find your account information under “Funds”, then “Direct Deposit” on the website when logged in or on your card carrier you received in the mail.

When will my direct deposit be available in my account?

Funds transferred via direct deposit will generally be available on the day we receive the transfer. If you have arranged to have direct deposits made to the account, you may review your Online Transaction History through the website or call the Customer Service number to verify that each deposit has been made.

Loading Options

Please see below for some examples:

FROM ANOTHER EMPLOYER

To sign up for direct deposit with a second employer, see your employer or log in to your account and see the form attached for direct deposit.

Print the form and give it to your employer or payer.

WITH CASH

To add cash to your pre-paid card account, visit **www.attheregister.com** for a list of reload locations. In addition, you can load funds at any Walmart.

FROM YOUR ACCOUNT

Transfer funds directly from your personal bank checking or savings account to your **CHANGE** card.