



CHANGE
powered by rapid!

**Benefits your
agency just can't
get from checks**

Reduce costs. Improve efficiency. Retain talent.

As one of the most comprehensive paycard programs, CHANGE® card is designed to eliminate paper checks in your payroll department, offering almost-immediate time and cost savings for your agency.

After enrollment with CHANGE card, you'll be able to issue cards immediately to all of your talent.

Reduce costs

Expanding direct deposit participation will generate significant cost savings over current methods of printing and delivering checks and wage statements.

With an average cost of up to \$2.00 to cut and process a paper check¹, versus 35 cents or less for direct deposits, making the switch to electronic payroll disbursements could spell huge savings for a staffing agency with dozens (or hundreds) of workers.

Improve efficiency

By eliminating paper checks, your exposure to check fraud will be minimized, lost or stolen check problems will be eliminated, business continuity will be improved, and off-cycle payments problems will be lessened.

Retain talent

CHANGE card provides talent with a real benefit over paper checks. This can assist your agency in hiring and talent retention in today's ultra-competitive employment market.



**Ready for CHANGE?
877-4AVIONTE**

(877-428-4668), Option 2

Please leave a voice mail with
contact info if there is no answer

By email:

INFO@AVIONTE.COM

¹ Payroll Costs for Small Businesses Explained, <https://joinhomebase.com/blog/payroll-cost/>

Information intended for staffing agencies. Do not distribute to CHANGE cardholders.



Security and convenience your talent just can't get from paper checks

CHANGE is a safe, secure and hassle-free option for talent who do not have access to traditional banking. They can have their pay automatically deposited to their paycard, giving them prompt access to their money the morning of every payday.

- **Save time:** no more standing in line to cash checks or coming to work to pick up a check
- **Eliminate check cashing fees:** talent keeps more of their hard-earned money, avoids check-cashing fees of 1-10%²
- **Shop everywhere Visa debit cards are accepted:** in store, online, and by phone
- **Pay bills online 24/7:** skip the trips and fees to pay bills
- **Avoid the risk of carrying large amounts of cash** — Once your card is activated, if you ever lose or misplace it, the card can be turned off/locked until you receive a replacement
- **Deposits are FDIC insured**
- **Access cash:** at 78,000+ of surcharge-free ATMs in the U.S. and Walmart stores
- **Get cash back:** with purchases, at no cost to the cardholder, at participating retailers
- **No credit check required:** CHANGE is not a credit card and no credit check is needed
- **Save money:** talent can start saving now by opening a savings account with CHANGE card. With no monthly fees, it's easy to transfer funds from their card and earn interest
- **Real-time clearing and partial authorizations:** CHANGE eliminates gas holds with real-time clearing for gas purchases and partial authorizations
- **Monitor transactions easily:** online, via mobile app, and text alerts (all at no charge)³
- **Free 24/7 customer service:** multilingual options available

Additional methods for accessing pay:

- Point-of-sale purchases, including cash back, where available
- Request a paper check
- U.S. Post Office money order
- Electronic transfer to a bank account

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² The Cost of Being Unbanked: Hundreds of Dollars a Year, Always One Step Behind, <https://nerdwallet.com/article/banking/unbanked-consumer-study>

³ Message and data rates may apply.

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