# CHANGE® card

## What types of cards are available?

We offer three types of cards:

- **CHANGE Virtual Card®** — ideal for remote hiring, card is issued to the talent's mobile phone
  - Apple Wallet®[1]
  - Google Wallet®[2]
  - Samsung Wallet®[3]
  - Available to you through Avionté Bold employee registration for a paycard. After registering the talent for a paycard, they can add the card to their smart phone wallet, allowing the talent to have the card immediately without having to come to the branch.
- **Instant-Issue CHANGE card** (not personalized and no CHIP) — ideal for new hires and replacement cards
  - When your staffing agency receives the package of CHANGE cards, they will be Instant-Issue cards, which you will register in the Avionté software and issue to the employee. The employee activates based on the instructions provided with the card.
- **Personalized CHANGE card** – features CHIP and PIN, personalized with cardholder's name
  - There is no functional difference between instant-issue CHANGE cards and Instant-Issue cards. Employee name is embossed on the card for identity purposes.
  - All CHANGE cards are chip enabled.
  - Personalized cards are an option to the employee upon request and will be mailed to the employee's home address following employee request from the website, mobile application, or call to the Customer Service at **833-965-0017**. Customer Service is U.S. based, and manned 24/7 with bilingual capabilities.

## Are CHANGE cards reloadable?

All CHANGE cards are reloadable from multiple cash and payroll points identified in the materials provided to the employee. Cash reloading network is enhanced by use of Visa ReadyLink and all Walmart store financial centers.

The Instant-Issue card is non-personalized and is provided by the employer to the employee at the time of employment.

The Personalized CHANGE card has both the name of the employee, as well as the CHIP. The Personalized card can only be requested by the employee following the issuance of an Instant-Issue card, or as part of the CHANGE Virtual Card process.

Please see the Cardholder Agreement, website, and supplied materials for complete details.

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

## How does our agency "issue" the Instant-Issue card to an employee?

When you provide an Instant-Issue card to an employee, in the Avionté system, you will add the card number, located on the card carrier, to the employee's record, and the three-digit prefix code which is provided to you. This will assign a specific card to that employee.

A short five-minute video is available on the website and knowledge base to provide the specific steps. The link to the website is: **https://changecard.zendesk.com/hc/en-us/articles/9219384479635**

Or visit our CHANGE card knowledge base at: **https://changecard.zendesk.com/hc**
Click on Resources > Training Videos and Webinar Recordings > **CHANGE card setup and video** article

## Does my employee need a physical address to be issued a CHANGE card, or will a P.O. Box address suffice?

The employee will need a physical address to register the card. When you provide an Instant-Issue card to an employee, the system accepts the address of record you have recorded in accordance with your I-9 and state laws and requirements. This is the same with the CHANGE Virtual Card.

## Is an email address required for my employee to set up the CHANGE card on the website or the mobile application?

Yes, the employee will need to provide an email address for initial setup of an online account. Thereafter, it is not required to access the account information online.

The employee will need to provide an email address to access their card information when using the mobile application, Avionté electronic service platforms, CHANGE Urgent Pay™, or CHANGE Same-Day™ Pay.

The email address must be unique to the employee, two employees cannot share the same email address when registering a CHANGE card.

## Is the Instant-Issue card personalized with the name of the employee?

No. Instant-Issue cards do not have the name of the employee. To receive a Personalized card with a CHIP, the cardholder must request one or receive one as part of the CHANGE Virtual Card process.

## 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.

## Is there an expiration date on the card?

Instant-issue and personalized cards have an expiration date of 36 months.

If the cardholder is using an Instant-Issue card, a new card will be mailed to the employee 30 days prior to its expiration date.

## Do CHANGE card transactions go through immediately?

All point-of-sale debit transactions occur just as with any Visa network card. Where funds are available, the paycard transaction is immediate and functions anywhere Visa is accepted. 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.

## Can my employee transfer their own money, or money from anyone else, onto the Instant-Issue card?

Yes, cardholders can transfer funds and load funds from cash onto the card. Both Instant-Issue and Personalized cards can be loaded with money.

However, a regulatory CIP check will be performed at that time, and there may be additional information requested that they will need to provide within 30 days to prove their identity. The transaction will occur, but the follow-up information will be needed to meet banking regulatory requirements.

## Can my employee transfer money from their CHANGE card to other CHANGE cardholders, or another account such as DDA, Venmo, etc.?

Yes, the CHANGE card is similar to a standard bank account without a credit feature, so funds can be transferred the same way as any other Demand Deposit Account (DDA).

This is permitted pursuant to the terms and conditions in the Cardholder Agreement. There are limitations regarding dollar amounts of transfer.

## What happens when funds are placed on a CHANGE card and my employee does not use the funds?

When a cardholder does not use funds on the card, inactivity fees, per the Cardholder Agreement may be assessed. If the card expires with fees, state escheatment laws take effect.

Each state has escheatment laws and regulations regarding unclaimed funds. Avionté/CHANGE Compliance Director will oversee the proper transfer of funds pursuant to the individual state of residence of each employee. All funds are transferred from the controlled bank account to the state directly and are audited by the bank and the bank’s regulator annually.

## Is there a cost for supplies, or for the CHANGE card program itself, or for the staffing agency for the CHANGE Same-Day Pay program or CHANGE Urgent 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 cost when disbursing funds directly 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.

## Can we have both the CHANGE card and another payroll card (e.g., ADP, Netspend or rapid!) to have an option for my employees?

Yes. In cases, this occurs for a variety of reasons for a staffing agency, and our card was created to assure no conflict in your choices. You have the ability to add CHANGE card without disruption to another paycard program your employees are using today, and the employee will always have a choice regarding which card they prefer, or what best suits the business or employee needs.

You also have the choice to reissue (mass reorder) CHANGE cards for all employees based on the services unique to CHANGE that we offer. We cannot provide our specific services to the other cards (examples: Virtual Card, CUP, and SDP), save as settlement points.

## What steps should we take if my employee reports their card lost or stolen?

We recommend the following process/steps:

1. If a card is lost or stolen, please advise employees to visit **rapidfs.com** to log into their account, then click on the “Report card as lost/stolen” link, or call Customer Service at **833-965-0017** to report their card lost or stolen.
2. Your branch will then follow the card replacement steps outlined in the Lost/Stolen Card article to issue a new Instant-Issue card to the employee. The branch also has the option to send a CHANGE Virtual Card to the employee’s smart phone during card replacement.
3. Your branch then advises the employee to call Customer Service at **833-965-0017** to report their card lost or stolen. The employee, upon calling, can activate the new card, and the Customer Service center will transfer funds from the lost and stolen card to the new card. The funds are then available for immediate use.

If the employee desires to obtain a Personalized card for replacement, the timing for a reported lost or stolen card to be replaced is 7-10 business days (by mail). There is an option for cards to be sent by overnight mail for a cardholder fee as indicated in the Cardholder Agreement. The time frame for you to provide a card to the employee is the same as the original issuing process.

Again, at every card issuance, once the employee receives their new card, either by mail or by issuance at your office, they will need to activate it and register a PIN before making purchases and withdrawing cash from ATMs or Walmart.

## How do I report any issues with the CHANGE card program?

Just as with all Avionté products, open a Zendesk ticket to provide and track information on your question or concern. Employees who have questions regarding the card can access the Cardholder FAQs found on the **mychangecard.com** website or can contact the customer service line at **833-965-0017**.

For contact regarding the CHANGE Urgent Paycard (CUP) program or CHANGE Same-Day Pay, please refer to the product overview and FAQs on the website or Avionté portal. Our goal is to respond and/or resolve tickets within 24 business hours, whenever possible.

# ATMs

## Which ATM network does CHANGE card use?

CHANGE card utilizes two ATM networks: Allpoint® and MoneyPass®.

This provides one of the largest network structures for paycards.  For a complete list of in-network ATMs, visit or **https://www.allpointnetwork.com/locator.html** and **https://www.moneypass.com/business-services/surcharge-free-atms.html.** Any other networks or ATMs are out of network.

Employees may use any above ATM with the CHANGE card at no cost in unlimited withdrawals, but fees may vary for out-of-network ATMs. Note, employees can also use the Walmart financial center to withdraw funds, down to the penny, at no charge.

Please see the Cardholder Agreement for complete details.

## What is the ATM fee for my employee?

With CHANGE card, employees enjoy surcharge-free ATM withdrawals in the United States, when conducted within the MoneyPass or Allpoint networks, as described above. The combined surcharge-free network provides the largest free ATM access in the U.S.

ATM withdrawals made outside the Allpoint and MoneyPass networks are subject to a third-party fee.

## Is there a dollar limit on the amount of money my employees can withdraw per day from ATM transactions?

Just as with any banking card, there are ATM daily withdrawal limits. Your employee can complete three ATM withdrawals per day, with a maximum of $1,025.00 dollars per transaction, and a maximum of $1,025.00 per day.

# Customer Service

## Is customer service available 24/7?

Yes. Customer Service is available via a live agent in the U.S., 24 hours a day, 7 days a week, 365 days a year at **833-965-0017** with multi language capability.

Many account questions can be answered via the automated phone system, or by logging into the online account at **mychangecard.com**.

# Fees

## How do CHANGE card employee fees compare with other paycards in the market?

CHANGE card employee fees are either on par or less than other cards on the market. We have created the card program to benefit the employee and you, our client. You will note there are very few fees. The fees can be viewed at **mychangecard.com/clients**. In addition to the fees charged, there is a comparison sheet showing other industry card fees for ease of review.

## Are there limits on how my employees can use their CHANGE card?

Yes, the program does have some limits, which vary based on the type of transaction. Details are available in the Cardholder Agreement.

## We are contemplating and/or will switch from another paycard to the CHANGE card. How can we or our employees transfer money from the old paycard to the new CHANGE card?

Any paycard currently being used is subject to the Terms and Conditions of that paycard, until such time that you choose to close or cancel it.

- You may choose to stop funding the currently used paycard and begin processing future payroll directly to the CHANGE card.
- Depending on the Terms and Conditions of the existing card, you may have the option of transferring funds to the new CHANGE Personalized card. We recommend contacting the current paycard's customer service to determine best options for requesting a funds transfer to the CHANGE Personalized card.
- Employees also have the option to spend down the remaining funds on the old paycard and have new funds deposited to the Instant-Issue CHANGE card.

# Third-Party Service Providers (TPSP)

## What categories of personal information do you collect?

We obtain the personal information listed below from the following categories to provide and service CHANGE card accounts:

“California residents” or their representatives by way of physical, audible, and electronic sources, such as websites (including online advertising), mobile application activity, and social media.

“Public records”, including information from federal, state, or local governments. Public records could include information from the media.

“Third parties” such as service providers and consumer data companies that help us prevent fraud, underwrite, market, human resource management activities, and third parties that otherwise support Avionté/CHANGE's daily business activities. Such third parties include other financial institutions and parties involved with potential or actual mergers that Avionté/CHANGE is a party to.

## Who are the third parties with whom Avionté/CHANGE shares personal information for business purposes?

We share personal information for business purposes with the following categories of third parties:

“Third Parties” who provide services such as payment, banking and communication infrastructure, storage, legal expertise, tax expertise, notaries, and auditors.

Government agencies as required by laws and regulations.

## What are the business and commercial purposes for which personal information was collected?

The business and commercial purposes for which we collect personal information are as follows:

**Business operations**
Actions performed for the benefit of Avionté/CHANGE, our members, or others. This includes servicing member accounts, loan processing, transactions and business operations relating to member verification, and business validation.

**Commercial operations**
Avionté/CHANGE engages in actions that promote the growth and success of consumer employees and other activities that promote the financial education and the benefits of payroll cards.

**Quality control**
Activities preventing errors and avoiding problems when delivering products or services to employees using payroll cards.

**Security**
Activities ensuring that all information systems are functional and secure, detecting and preventing malicious and illegal activities that may put Avionté/CHANGE or employees at risk.

**Systems maintenance**
Maintaining system operations and finding and repairing malfunctions that impair existing or intended Avionté/CHANGE system operations.

**Audit and Compliance**
Actions maintaining Avionté Bold policies and procedures or compliance with applicable laws and regulations.

## Questions or concerns about the CHANGE card application?

As you are aware, there is a banking regulatory process for applying to have the CHANGE card product. We have attempted to simplify that process to the greatest extent possible.

If you would like to proceed in using the CHANGE card, please contact your Client Manager or CHANGE Sales and Compliance to request an application, which will be sent to you through DocuSign.