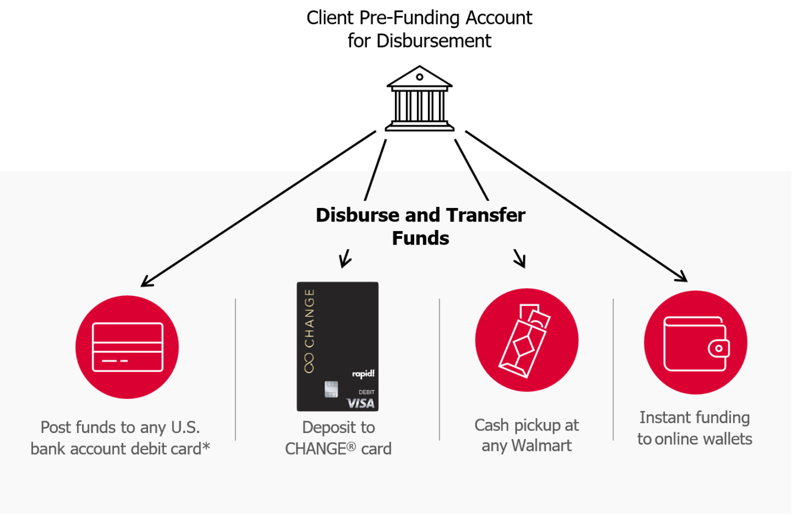
Solving for multiple payout needs in the digital economy

CHANGE Disbursements™ payment options

CHANGE Disbursements is a modern payment solution that replaces slow and costly traditional pay methods with affordable and secure digital payments. It enables near real-time payment to any account in the U.S.

Through simple plug-and-play integration, employers can pay 100% of their workers, and individuals can decide how and when they wish to receive their pay. CHANGE Disbursements works seamlessly with all payroll systems and is compliant in all 50 states.

CHANGE Disbursements includes a range of payment options to fit the needs of today's rapidly evolving, diverse workforce.



*$1.00 per transaction charged to clients for disbursements made to endpoints other than CHANGE card

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

Direct-to-debit payment

CHANGE Disbursements Direct-to-Debit enables businesses to promptly deliver money to debit cards issued by most banks or credit unions in the U.S., as well as to most payroll cards and pre-paid cards. Funds are delivered within 30 minutes at most, usually within a few minutes. The Direct-to-Debit payment option facilitates near-instant, fully verified delivery of funds for termination pay and payroll corrections, and enables on-demand early access to earned but unpaid wages. Direct-to-Debit accelerates delivery and improves cash flow for payday wages, 1099 contractors, and payouts to customers and business partners.

Green Dot Bank® has established a large network of financial industry partners that includes multiple debit card networks including: Mastercard Send™, Visa Direct, STAR®, NYCE®, Pulse®, and SHAZAM®. CHANGE Disbursements' intelligent routing algorithm is optimized for the fastest possible delivery time, and it can post funds to pre-paid debit cards directly. In contrast to ACH electronic funds delivery, the Direct-to-Debit service leverages the same financial network pathways as ATMs and the debit card networks of Mastercard® and Visa®. Due to compliance regulations and a lack of proprietary pre-paid connections, competing payment platforms can't deliver to all pre-paid debit cards swiftly. Thus, CHANGE Disbursements achieves the highest Direct-to-Debit coverage in the industry.

Broadest coverage	Delivery to more debit card accounts due to **proprietary integration with pre-paid processors** and direct connection to **multiple debit card networks,** including: Mastercard Send, Visa Direct, and ATM debit card networks
Fastest routing possible	Our highly evolved routing algorithm chooses the **fastest channel to deliver the funds** to the card in **minutes**
Near-instant validation	**Up front** validation confirms the customer's debit card is eligible and available for delivery within minutes

Prior to funds delivery, CHANGE Disbursements validates that the target account is eligible to receive the funds. This allows corrections to be made and improves delivery rates. The disbursement status of all funds can be tracked and verified.

Employers, and other CHANGE Disbursements clients, don't need to store debit card numbers. Green Dot stores all data in its secure servers, and each client stores a unique code. This approach minimizes security risks, reduces liability, and simplifies compliance requirements.

As the sponsor bank (required for connecting with the payment delivery networks), Green Dot Bank eliminates the need for a third-party sponsor. Green Dot handles all required approvals for the networks and generates a clear, customizable transaction description on each recipient's account statement.

Please note that some categories of disbursement are prohibited by the policies of the payment delivery networks.

ACH payment

CHANGE Disbursements can deliver funds to any bank account via standard or same-day ACH. Automated Clearing House (ACH) is an electronic network for financial transactions in the United States.

This payment system is used with payroll, direct deposit, tax refunds, consumer bills, tax payments, and other payment services. Green Dot becomes the Originating Depository Financial Institution (ODFI) for delivering these payments via the Federal Reserve. Green Dot Bank sends and receives billions of dollars in ACH payments each year for wage payroll, tax refunds, etc.

Employer benefits

- Attract and retain talent
- No change to payroll process
- Launch with peace of mind

Offering a broad range of payout methods

CHANGE Disbursements provides the technology platform and an associated financial network to deliver funds via a broad range of digital and traditional payout methods.

Already have an existing account?
Funds recipients can choose from these payout options:

- Prompt payout to any bank account
- Fast payout in minutes to existing reloadable debit card
- Immediate payout to a virtual wallet (e.g. Apple Wallet, Google Wallet, etc.)

Don't have an account set up?
Open a new card account:

- New bank account with debit card
- New reloadable prepaid debit card
- New payroll card

Not interested in opening an account?
Select a non-account option:

- Cash pick up at a local Walmart store
- Paper check delivery

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

CHANGE® | DISBURSEMENTS™
powered by rapid!

New Card Accounts

CHANGE card permits disbursement of funds in five to 15 minutes, without any cost. If funds are sent to a bank account, bank debit card, or other settlement, there is a cost of $1.00 for the extra cost incurred by Avionté.

There are two basic use cases:

Disburse funds to a card account for the recipient to own and manage.	Provide a card account for use, covering a business expense or vendor payments.

The CHANGE Disbursement services offer quick funding for CHANGE Urgent Pay™ and CHANGE Same-Day Pay™, which provides the agency flexibility in meeting the multiple pay variables that occur each week.

The funding method is flexible to you as the client, giving you a "tool in your toolbox" to help you with talent needs in areas of: emergency gas, babysitting, equipment to get to a client, and more. It can also take the place of checks at termination.

Common payment scenarios include the following:

- Wage payments to underbanked talent
- Insurance payments to underbanked claimants
- Incentive payouts
- Payments to talent who don't have bank accounts
- Funding balances in mobile wallets
- Payments to online vendors and business partners

CHANGE® card

CHANGE is a payroll card that employees can use for personal finance similar to a bank account. If the employee has a second employer, they can provide funds to that account as a standard payroll deposit. These cards are ideal for paying wages to employees who don't have demand deposit accounts given the multiple benefits in CHANGE Same-Day Pay and CHANGE Urgent Pay.

With CHANGE Virtual Card®, the ability to hire talent remotely, send a CHANGE card to their smart phone to immediately begin using, and pay them at the end of that day, or send them urgent pay funds, provides you as the employer the ultimate tools in this competitive staffing environment.

People who are not interested in opening a bank or card account can opt for a payout via digital check.

CHANGE card is issued by Green Dot Bank®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. This card is accepted everywhere Visa debit cards are accepted. The savings account is established by Green Dot Bank, Member FDIC.

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