

AVIONTÉ
CONNECT

**Making the most of CHANGE®
account**

The Agenda

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Meet the CHANGE[®] Team



Jim Tingey

Vice President, CHANGE
Account Services



Michael Senn

Customer Success
Manager, CHANGE



Jamie Michelle Flores

Solutions Engineer



Gavin Jones

VP Product, Talent
Experience



CHANGE[®] Account Differentiators



ATTRACT MORE

Attract and retain talent, and have features that allow you to fix issues quickly



CLIENT EMPOWERMENT

Ability to have tools in the toolbox to assist your team in frictionless payroll processing



TALENT EMPOWERMENT

Pay any day, any time of day to CHANGE[®] account or employee bank account

A comprehensive client and talent solution that provides a frictionless staffing experience

The CHANGE[®] Visa pre-paid card is issued by Green Dot Bank, Member FDIC, pursuant to a license from Visa U.S.A., Inc. Visa is a registered trademark of Visa International Service Association. Green Dot Bank also operates under the following registered trade names: GO2bank, GoBank and Bonneville Bank. These registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage up to the allowable limits. Green Dot is a registered trademark of Green Dot Corporation.



CHANGE[®] Account Features/Services



24/7 PAY

Access all the features of CHANGE[®] on the go. Our mobile solution is a responsive web deployment of mychangecard.com within the 24/7 mobile framework.



CHANGE DISBURSEMENTS[™]

Solve for multiple payout needs in the digital economy with CHANGE Urgent Pay[®], Same-Day Pay[™], and Net Pay[™]. A range of payment options to fit the needs of today's rapidly evolving, diverse workforce.



CHANGE VIRTUAL CARD[™]

Register and deliver a digital paycard to talent's smartphone within minutes. Ease the remote hiring process, as well as lost card replacements.

Portals Available on the BOLD platform for CHANGE[®] Black Card

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Information intended for staffing agencies. Do not distribute to CHANGE cardholders. Green Dot Bank approved 07/09/2024.





CHANGE VIRTUAL CARD™

Register and deliver a CHANGE®
card to talent in minutes.

1-BUTTON PROVISIONING!

Information intended for staffing agencies. Do not distribute to CHANGE cardholders.
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AGENCY OR TALENT REGISTERS FOR CHANGE VIRTUAL CARD

The screenshot shows a registration form with the following fields and options:

- Accounting Information:** Includes an "Add on Account" button and a "Share" icon.
- Account 1:** A dropdown menu.
- Account Type:** A dropdown menu with "CHANGE Virtual Card" selected.
- Account Number:** A text input field containing "353080928570".
- Amount Type:** A dropdown menu with "Remaining Amount" selected.
- Register:** A blue button with a checkmark icon.

DELIVERY

CHANGE Virtual card is electronically delivered to talent in minutes.

PERSONALIZED CARD

A personalized CHANGE card is produced and mailed to talent.

ADD TO WALLET

Virtual card provisioned to mobile wallet (Apple, Google, Samsung)

AVAILABLE IN MINUTES

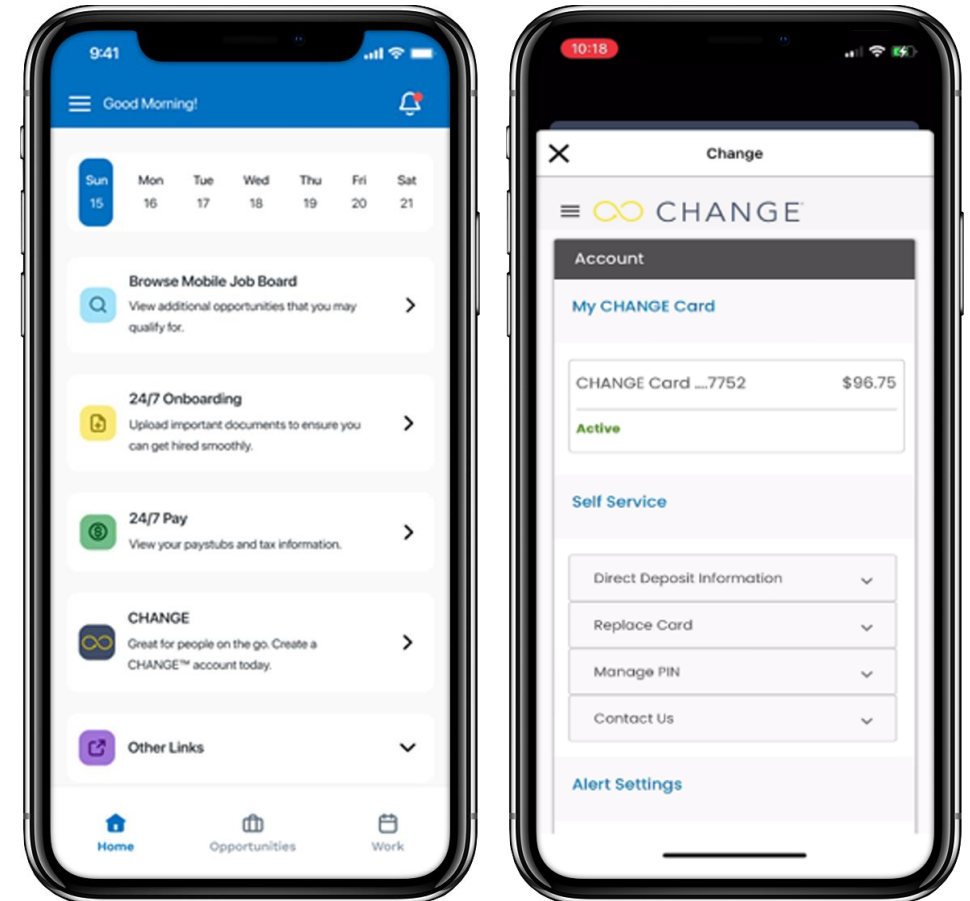
ACTIVATION

Talent activates personalized CHANGE card which shares the same balance.



User and Talent Experience

- Integrated sign-on with Avionté BOLD
- Multi-factor authentication (MFA)
- Apple® and Android® compatibility
- Responsive web design
 - Responds to device screen size
 - Android® and iPhone® form factor
 - iPad® and Android® tablets
- Same code base as mychangecard.com
 - Retains full functionality and navigation as website



CHANGE Disbursements™ Platform



CHANGE Urgent Pay®



CHANGE Same-Day Pay™



CHANGE Net Pay™

For Immediate Payroll Events

For Non-Taxable Events

DISBURSE AND TRANSFER FUNDS



CHANGE® card



Post funds to any U.S. bank account OR debit card*



Cash pickup at any Walmart



Immediate funding to online wallets

*\$1.00 per transaction charged to staffing clients for disbursements made to DBA accounts.





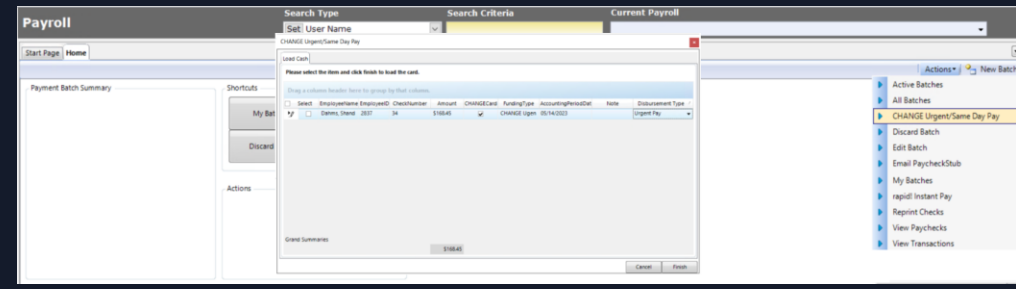
CHANGE URGENT PAY®

One-off transactions that help or reward employees. Talent doesn't need to pay this back.

PAY 24/7-365

ADMIN INITIATES CHANGE URGENT PAY

Select 'CHANGE Urgent' from the dropdown.



PAYROLL

Taxes, deductions, and net are calculated. Pay is processed.

PRE-FUNDED ACCOUNT

Funds are debited from account and credited to disbursement for employee.

DISBURSEMENT

Net pay deposited directly to disbursement. Employee selects endpoint.

AVIONTÉ 24/7

Payday information available to employee in mobile app.

AVAILABLE IN MINUTES





CHANGE SAME-DAY PAY™

Payment for hours worked made
available in minutes.

PAY 24/7-365

TALENT SUBMITS THEIR TIME

Talent submits daily time for manager approval in Avionté BOLD.

Week Ending Apr 03 2022						
Monday Mar 28 2022	Tuesday Mar 29 2022	Wednesday Mar 30 2022	Thursday Mar 31 2022	Friday Apr 01 2022	Saturday Apr 02 2022	Sunday Apr 03 2022
Mon In: 8:00 AM	Tue In:	Wed In:	Thu In:	Fri In:	Sat In:	Sun In:
Mon Out: 5:00 PM	Break Start:	Break Start:	Break Start:	Break Start:	Break Start:	Break Start:
Break End:	Break End:	Break End:	Break End:	Break End:	Break End:	Break End:
Submitted on Apr 5, 2022	Tue Out:	Wed Out:	Thu Out:	Fri Out:	Sat Out:	Sun Out:
Submit Day	Submit Day	Submit Day	Submit Day	Submit Day	Submit Day	Submit Day
Regular Hours: 8.00			Overtime Hours: 1.00			

APPROVED

PAYROLL

Taxes, deductions, and net
calculated. Pay is processed.

DISBURSEMENT

Net pay deposited directly to
the CHANGE® card, debit card
or bank account

AVAILABLE IN MINUTES

TAX & PAY

Statements created.

AVIONTÉ 24/7

Payday information
available in app.





CHANGE NET PAY™

Send payments to talent outside your
agency's standard payroll workflow

PAY 24/7-365

Information intended for staffing agencies. Do not distribute to CHANGE cardholders.
Green Dot Bank approved 07/09/2024.

NET PAY EVENT INITIATED

1. By your agency
2. By an Avionté-approved transaction through BOLD for CHANGE Net Pay™
3. Or by your agency's internal accounting service or payroll software provider, either for a single employee or multiple employees



DELIVERY

Net payment message is delivered to the processor.



DEBIT

Funds are debited from your business' pre-funding account.



DISBURSEMENT

Employee account(s) credited on the CHANGE Disbursements™ platform.

AVAILABLE IN MINUTES



PAYMENT ENDPOINT

Employee logs into their Disbursements account and selects payment endpoint.

- If employee has a CHANGE® account, it is credited immediately.
- If employee uses a bank account, they can direct money to that account or another debit card.*

*\$1.00 per transaction charged to staffing clients for disbursements made to DBA accounts.



COMPLIANCE & ONBOARDING





CHANGE[®] COMPLIANCE

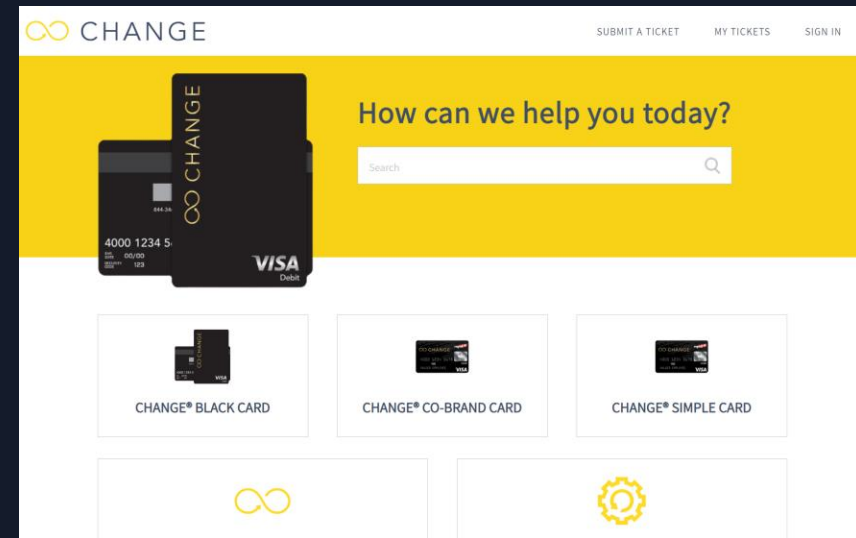
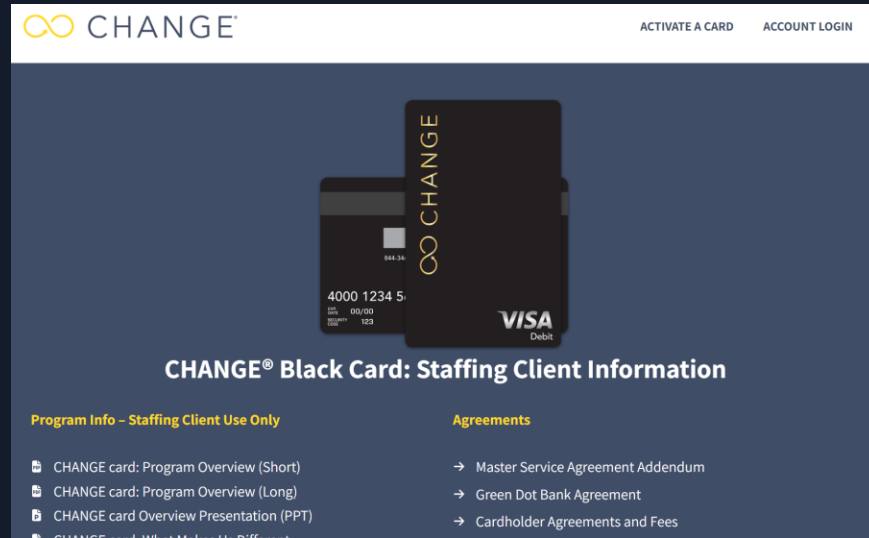
- The Avionté CHANGE program is maintained under the strictest compliance standards.
- All materials for clients and talent are reviewed by CHANGE compliance team and by Bank(s) Compliance teams for conformance with FTC, CFPB, and FDIC.
- All program items and info are verified through two separate reviews, UDAAP risk is mitigated by strict Avionté and Bank policies.
- Data protected under PCI-DSS and SOC standards.
- All funds for client pre-funding and cardholders are FDIC insured.



SUPPORT AND KNOWLEDGE BASE



CHANGE[®] Training and Support Resources



mychange card.com/clients | password: CHANGE4321

support.avionte.com



T1 - Avionté Support

Agents are trained to assist with most common requests



T2 - CHANGE SMEs

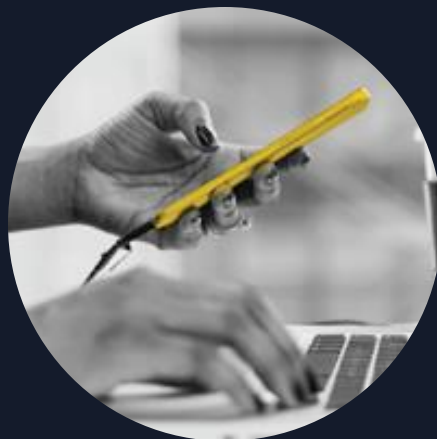
A group of subject matter experts with extensive CHANGE training, positioned to address more complex issues



T3 - Client Success Manager

Available when necessary for urgent matters or escalated issues





ESCALATIONS

Protocol to ensure your concerns are always being addressed

ENSURING TALENT ARE PAID

IF AN URGENT MATTER NEEDS ATTENTION:

Always create a Zendesk TICKET first, then call us at 651-328-6060.

AVIONTÉ SUPPORT CENTER

FIRST LINE

Agents review and troubleshoot most issues.
An agent begins the process immediately.

CHANGE SMEs

SECOND LINE

Specialists in CHANGE receive escalation from first line. SMEs handle more complex issues.

CLIENT SUCCESS MANAGER

THIRD LINE

Michael receives SME escalations regarding code and monitors to ensure critical issues are resolved.

DEV AND PRODUCT

CHANGE® has our own dev and product team to address CHANGE services, prioritization, and roadmap.

rapid! TEAM

If urgent account issues need to be escalated, the rapid! team can handle special requests.





HOW TO MOVE FORWARD

- As you consider CHANGE[®], our sales team will arrange for a conference call to discuss any questions you might have.
- We will send you a simple diligence application required by banking regulations.
- Upon approval, you will sign a sponsor bank agreement and order form.
- An implementation ticket will be opened. Full implementation/training SLA = 21 calendar days.
- Product, training materials, and FAQs are available on Knowledge Base and at mychangecard.com/clients.



Questions & Answers

Thank You

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THANK YOU FOR YOUR FEEDBACK

