Wisely Pay by ADP™ card FAQs

What you need to know about the Wisely Pay card.

Important information about procedures for opening a new prepaid card 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 a prepaid card account, we may require that you provide your name, address, date of birth, Social Security number, tax identification number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Getting Started with Your Wisely Card.

Your employer should fund your card with your pay on payday. You can use the card to purchase goods and services everywhere Visa® or Mastercard® debit cards are accepted, and withdraw cash at all participating ATMs. (Please refer to the Cardholder Fee Schedule for applicable fees.) Once your card is activated, you can view your balance on the FREE myWisely Mobile app, or online at myWisely.com.

Using Your Wisely Card.

Point-of-Sale Purchase
Use your card any place that accepts Visa or Mastercard, such as grocery stores, restaurants, gas stations, and retail stores.

Use as Signature or Debit

- Signature Transactions: These purchases do not require a PIN and are one of the most efficient ways to use your card. These transactions are without a fee.[1]
- Debit/PIN Transactions: These are PIN transactions and are best used when you want cash back from a merchant. These transactions are without a fee.[1]

ATM Transactions
Access your money at ATMs worldwide. You can visit wiselypay.adp.com or log into myWisely.com or download the free myWisely mobile app to find in-network, surcharge-free ATMs in your area.[2]

Multiple Ways to Check Your Card Balance Without a Fee[1]
You can check your current balance anytime without a fee by logging in to your account on the myWisely mobile app, or online at myWisely.com.[3] While you're logged in to your account, you can set up email and text alerts, including balance and transaction alerts conveniently delivered to your email address or mobile phone.

On iOS® and Android™ devices, log in to myWisely.com to access your card balance and transaction history without a fee.[3]

Finally, you may check your balance at any in-network ATM without a fee.[1]

Internet Purchases[1]
There is no fee to make Internet purchases with your Wisely card.[1]

Preauthorization Holds
Gas Stations – When using your card at gas stations, it is best to prepay the cashier the exact amount. If you pay at the pump, a hold of up to $100 or more may be placed on your card. This hold may last up to 5 days. (Hold times may vary depending on the merchant.)

Restaurants – Restaurants may automatically add up to 25% or more to your bill to cover a tip. If you do not have the total on your card to cover the amount, the transaction will be declined.

Hotels – Hotels may place a hold on your account for your room reservation; that hold is typically released upon checkout, but it may last up to a couple of weeks.

Holds – Some merchants may require different authorization hold times. The information listed above is a reference and not a guarantee of hold length.

Using your Wisely Card outside the U.S.A.

To use your Wisely card for transactions outside the United States, including U.S. territories, you are first required to pass additional validation.

Lost or Stolen Cards.

Report a lost, stolen, or damaged card to our call center immediately by calling 866-313-6901. We will cancel your card and transfer the funds to a new card that will be sent to you. If you would like to access your funds prior to receiving your replacement card, please ask the representative to authenticate a Wisely Check by ADP. The check can be found in your original Wisely Card Welcome Kit. Once the Wisely Check is authenticated, the representative will provide you with the available balance and your 6-digit authentication number, which you must record on the check. Funds for that check will immediately be deducted from your card balance to allow payment when presented (you CANNOT change the check amount or the check will be returned).

Card PIN Issues/Reset.

If you forget your PIN or would like to reset it, you may do so by calling customer service using the phone number on the back of your card.

Transactions that are not allowed.

You cannot use the Wisely card for unlawful Internet gambling or any illegal transaction.

Fees For The Card.

There is a charge for using certain features on your Wisely Pay by ADP card. Please refer to your Cardholder Fee Schedule for applicable usage fees. You can view your Wisely Pay by ADP card Fee Schedule at any time on the FREE myWisely mobile app, or online at myWisely.com.

Get Your Money Off the Card Without a Fee[1]
You can go to any participating bank and withdraw all your money to the penny. Inform the teller you wish to do an over-the-counter transaction, and tell them the amount you would like to withdraw. You may be asked to show your ID. You can check your current balance without a fee by logging in to your account on the FREE myWisely mobile app, or online at myWisely.com.[3]

Your Wisely Card is FDIC Insured.

The amounts that you load onto your Wisely Card are insured by the Federal Deposit Insurance Corporation ("FDIC") up to the maximum amount provided by applicable law provided the card is registered in the name of the primary cardholder. Your money is also protected by Regulation E and either the Visa® or Mastercard® Zero Liability Policy.[5]

Fraud Protection.

Signature-based transactions that qualify are protected by either the Visa or Mastercard Zero Liability Policy. The Zero Liability Policy provides protection from unauthorized purchases. Other restrictions may apply. You may also have other protections under applicable law, such as Regulation E. Please refer to the Cardholder Agreement you received with the Wisely Pay by ADP Card, or view the Cardholder Agreement on the FREE myWisely mobile app or myWisely.com.

With Wisely Pay by ADP, cardholders have additional fraud protection. Transactions made outside of the cardholder's residential state and adjoining states may be declined unless the cardholder calls cardholder services and requests to temporarily allow transactions in the additional state(s).

Access Your Wisely Card Account.

Access Your Card Account Online
Go to myWisely.com and log in. If you do not currently have a myWisely account, you may register at any time by creating a username and password. On future visits, only your username and password will be required.

Mobile Access
Access your card account anywhere, any time. You can check your balance, view transaction history, find nearby ATMs, see spending trends, and set aside savings. Visit myWisely.com from any web-enabled device, download in the app store or Google Play.[3]

Account Alerts[2]
You can set up email or text messaging alerts notifying you when a deposit is made and when your card falls below a specified dollar amount. Go online to your card account to set up your alerts today at myWisely.com.

Transaction History
Your transaction history is available when you log in to your account on the FREE myWisely mobile app, or online at myWisely.com. A monthly paper statement can be mailed to you at your request through the cardholder website at myWisely.com. A fee for mailing a monthly paper statement may apply; see your Cardholder Fee Schedule.

Adding Money from Other Sources
If you pass a validation process, the primary cardholder can load money from multiple employers and sources, such as your annual tax refund, government benefits, and child support payments to the primary cardholder's prepaid account. Simply provide your Wisely card's routing and account numbers to the business initiating the payment. You may request your routing and account numbers through the cardholder website by logging in to your account on the FREE myWisely mobile app, or online at myWisely.com.

Transferring funds to your bank account
If you pass a validation process, you can also transfer funds from the card to other financial accounts. Call customer service for more information about the validation process. It may take 3 business days to enroll and validate an account at another financial institution. Once an account is validated, it may take up to 3 business days to complete each transfer.

Additional Deposits
You can load additional funds onto your card at any Western Union location in the United States (third-party load fees may apply). For more information on how to load funds from Western Union, log into your cardholder account at myWisely.com or visit https://wiselypay.adp.com/my-card/.

Loading cash onto your Wisely card by going to a retailer
You may load $20-$500 in cash on your Wisely card at over 70,000 retail locations nationwide using Reload @ the Register™ or MoneyPak® for a flat rate of $5.95 (subject to card and balance limits.), in addition to the amount you wish to load onto your Wisely card. Retailers include CVS, Dollar General, Rite-Aid, 7-Eleven, Walgreens, and Walmart. You should confirm your access to this feature before attempting to load cash to your card.

Learn more about how to reload your card with cash on the following Green Dot websites: attheregister.com or moneypak.com.

Ingo® Money[4]
Deposit a check with Ingo® Money by snapping a photo and following the prompts in the free myWisely mobile solutions app.[3] Approval times vary depending on the type of check and approval from Ingo®.

Load Limits
The maximum load limits to your Wisely card via Western Union, Ingo®, Reload @ the Register™ or MoneyPak® are currently as follows:

Reload Through Western Union	$1,500/day $5,000/mo.
Reload Through Reload @ the Register™ or MoneyPak®	$1,500/day or 4 loads $3,500/week or 7 loads $5,000/month or 20 loads
Ingo Per Check Deposit Limit	$1,500.00
Ingo Monthly Check Deposit Limit	$5,000.00

ADP may increase or decrease these limits from time to time at its discretion and without notice to you.

Request a Card for a Spouse or Family Member.

Log in to your account at myWisely.com to obtain up to 3 additional cards. You and all secondary cardholders may be required to pass an additional validation process. Once secondary cards are activated, you will be able to move funds to your secondary cardholders. Each secondary cardholder has access only to the funds allocated to such secondary cardholder's card. The primary cardholder can transfer funds to and from the secondary cards.

Additional Wisely Card Features.

Bill Pay[1]
Pay merchants who accept Visa® or Mastercard® debit cards directly with your card without a fee.[1]

Contact your billers/retailers for their direct bill payment options. Third-party fees may apply. You will also be able to use the services of a third-party bill pay provider by logging in to your account on the FREE myWisely mobile app, or online at myWisely.com. Click on the link to the bill pay provider's website once you are logged in. Please refer to the separate terms & conditions and fees pertinent to the bill payment service provider.

Download on the App Store

GET IT ON Google Play

Apple Pay® /Samsung Pay® / Google Pay™
Wisely cards can be added to mobile wallets for use at participating stores, online and on apps that accept Apple Pay®, Samsung Pay®, and Google Pay™.

[1] While this feature is available without a fee, certain other transaction fees and costs, terms, and conditions are associated with the use of this card. See your Cardholder Agreement and Disclosure for more details.

[2] Please review your Cardholder Agreement to learn how this applies to you.

[3] Standard text message and data rates, fees, and charges may apply.

[4] Ingo Money is operated by Ingo Money, Inc., and all check funding services are provided by First Century Bank, N.A. See complete terms, fees and conditions at: Ingomoney.com/terms-conditions.html.

[5] See your Cardholder Agreement for full zero-liability information.

To activate your Wisely Pay by ADP card go to: **activatewisely.com**

wisely by ADP

The Wisely Pay by ADP prepaid card and debit Visa or Mastercard are issued by Fifth Third Bank, Member FDIC, pursuant to a license by Visa or MasterCard International Incorporated. The Wisely Pay prepaid card can be used everywhere Debit Visa or Mastercard is accepted. Visa and Mastercard are registered trademarks, and the circles design is a trademark of Visa or Mastercard International Incorporated.

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