

ADP

*WISELY*

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## Wisely Direct Toolkit | Batch 2 | R5

June 30, 2022



### CONTACT

**Designer:**

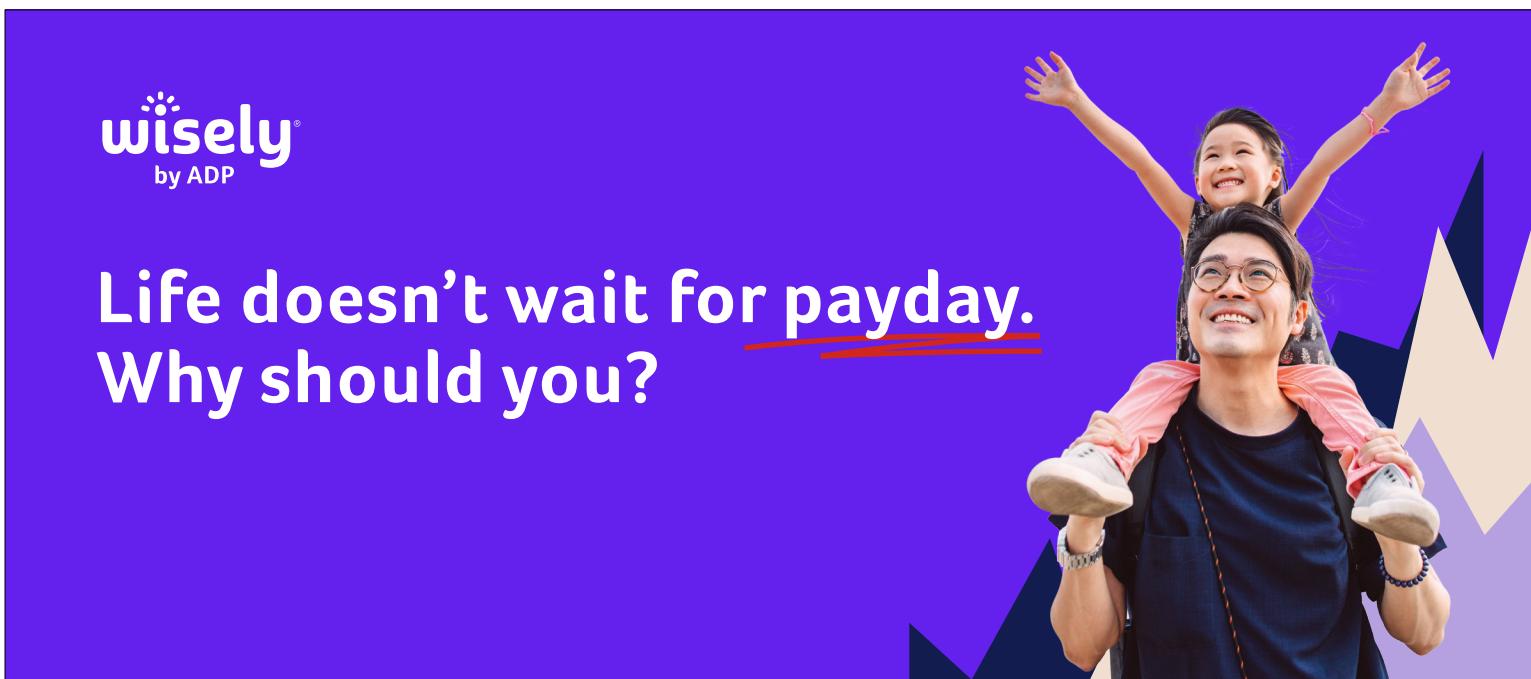
Jenn Baldwin

[jennifer@sagecommunications.com](mailto:jennifer@sagecommunications.com)

**Writer:**

Gina Gallagher

[gina@sagecommunications.com](mailto:gina@sagecommunications.com)



## Life doesn't wait for payday. Why should you?

Manage your money on your terms with a  
Wisely® digital account! 

Get direct deposit up to  
2 days early.<sup>2</sup>

Get cash at 40,000 surcharge-  
free ATMs nationwide.<sup>3</sup>

 Shop with confidence — wherever  
Mastercard® is accepted.

 Save<sup>4</sup> for emergencies with the  
myWisely® mobile app.<sup>5</sup>

<sup>1</sup>The Wisely card is a prepaid card. References to a digital account refer to the management and servicing of your prepaid card online digitally or through a mobile app. The Wisely card is not a credit card and does not build credit.

<sup>2</sup>You must log in to the myWisely app or mywisely.com to opt-in to early direct deposit. Early direct deposit of funds is not guaranteed and is subject to the timing of payor's payment instruction. Faster funding claim is based on a comparison of our policy of making funds available upon our receipt of payment instruction with the typical banking practice of posting funds at settlement. If you have a Wisely Pay or Wisely Cash card (see back of your card), this feature requires an upgrade which may not be available to all cardholders. Please allow up to 3 weeks for funds to be loaded to the card after initial setup of direct deposit to your card.

<sup>3</sup>The number of fee-free ATM transactions may be limited. Please log in to the myWisely app or mywisely.com and see your cardholder agreement and list of all fees for more information.

<sup>4</sup>Amounts transferred to your savings envelope will no longer appear in your available balance. You can transfer money from your savings envelope back to your available balance at any time using the myWisely mobile app or at mywisely.com.

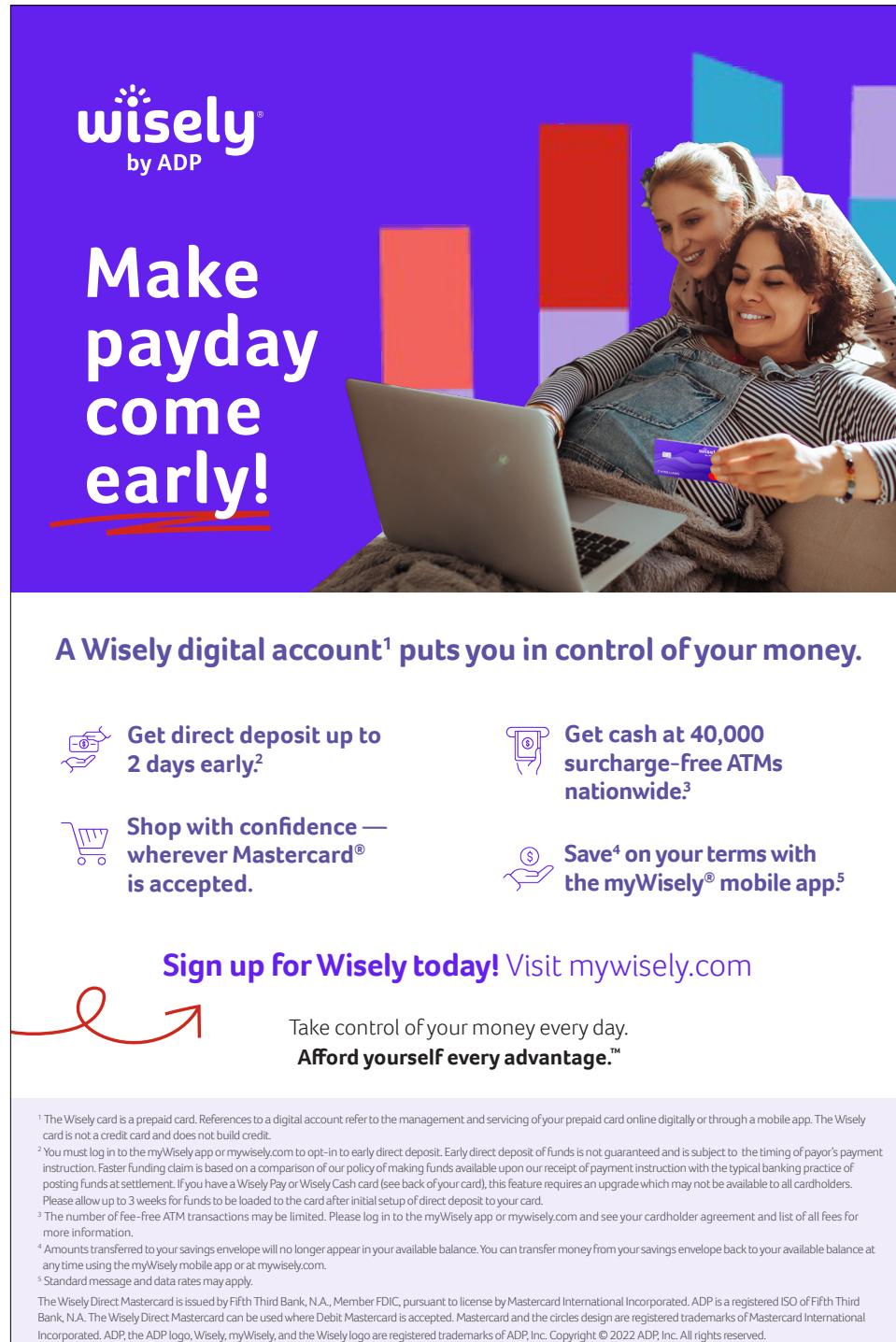
<sup>5</sup>Standard message and data rates may apply.

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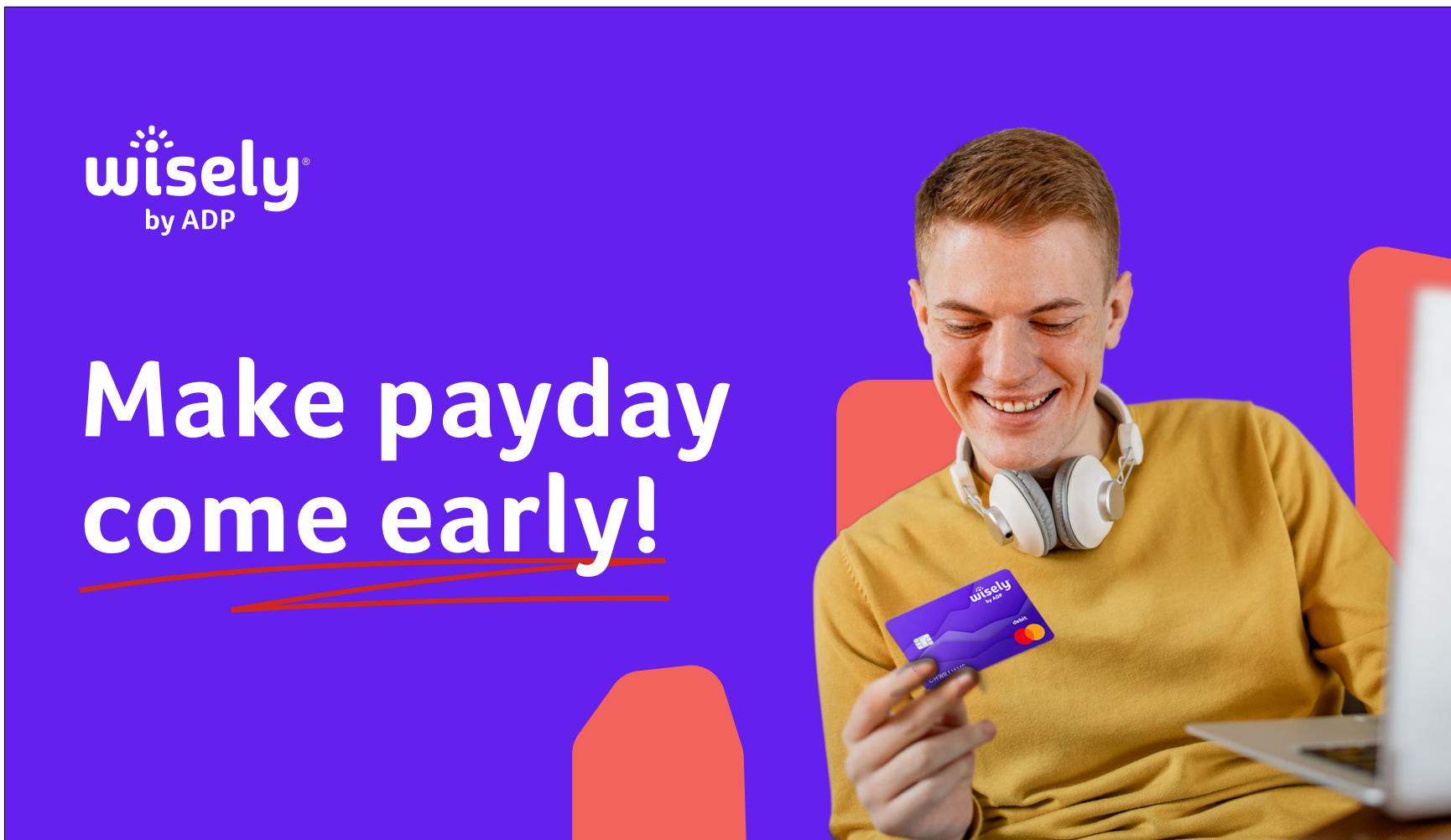
Sign up for  
wisely today!

Visit [myWisely.com](http://myWisely.com).

Afford yourself  
every advantage.™



The tent card features a purple header with the 'wisely by ADP' logo. Below it, a large white text block reads 'Make payday come early!' with a red underline. To the right is a photograph of two women smiling and looking at a laptop screen. The main body of the card is white with purple text. It starts with the headline 'A Wisely digital account<sup>1</sup> puts you in control of your money.' followed by four bullet points: 'Get direct deposit up to 2 days early.<sup>2</sup>', 'Shop with confidence — wherever Mastercard® is accepted.', 'Get cash at 40,000 surcharge-free ATMs nationwide.<sup>3</sup>', and 'Save<sup>4</sup> on your terms with the myWisely® mobile app.<sup>5</sup>'. Below these is a red graphic of a stylized arrow pointing right. The text 'Take control of your money every day. Afford yourself every advantage.™' is centered. At the bottom, a light gray box contains small print: '1 The Wisely card is a prepaid card. References to a digital account refer to the management and servicing of your prepaid card online digitally or through a mobile app. The Wisely card is not a credit card and does not build credit.' '2 You must log in to the myWisely app or mywisely.com to opt-in to early direct deposit. Early direct deposit of funds is not guaranteed and is subject to the timing of payor's payment instruction. Faster funding claim is based on a comparison of our policy of making funds available upon our receipt of payment instruction with the typical banking practice of posting funds at settlement. If you have a Wisely Pay or Wisely Cash card (see back of your card), this feature requires an upgrade which may not be available to all cardholders. Please allow up to 3 weeks for funds to be loaded to the card after initial setup of direct deposit to your card.' '3 The number of fee-free ATM transactions may be limited. Please log in to the myWisely app or mywisely.com and see your cardholder agreement and list of all fees for more information.' '4 Amounts transferred to your savings envelope will no longer appear in your available balance. You can transfer money from your savings envelope back to your available balance at any time using the myWisely mobile app or at mywisely.com.' '5 Standard message and data rates may apply.' 'The Wisely Direct Mastercard is issued by Fifth Third Bank, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. ADP is a registered ISO of Fifth Third Bank, N.A. The Wisely Direct Mastercard can be used where Debit Mastercard is accepted. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. ADP, the ADP logo, Wisely, myWisely, and the Wisely logo are registered trademarks of ADP, Inc. Copyright © 2022 ADP, Inc. All rights reserved.'



# Make payday come early!

Get paid up to 2 days early<sup>1</sup> with a Wisely digital account<sup>2</sup>



Get early direct deposit<sup>1</sup> — at no cost.



Shop wherever Mastercard® is accepted.



Earn up to 10% cash back<sup>3</sup> on everyday purchases.



Get cash at 40,000 surcharge-free ATMs nationwide.<sup>6</sup>



Save<sup>4</sup> on your terms with the myWisely mobile app.<sup>5</sup>



Safeguard your money from fraud.<sup>7</sup>

Get Wisely today! Visit [mywisely.com](http://mywisely.com)

Make your money work for you.

**Afford yourself every advantage.™**

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<sup>2</sup>The Wisely card is a prepaid card. References to a digital account refer to the management and servicing of your prepaid card online digitally or through a mobile app. The Wisely card is not a credit card and does not build credit.

<sup>3</sup>Cash back rewards on purchases at participating merchants are powered by Dosh Rewards. Opt-In is required for Dosh Rewards only. Most Cash Back Rewards will appear in your Wisely Rewards savings envelope within 4 weeks after the transaction has completed. Only Cash Back Rewards for the purchase of eGift cards will appear instantly. eGift Card Cash Back offers range from 2% - 12%, depending on the gift card that is purchased. Cash Back amounts will be disclosed before you select a gift card. Please review the Terms and Conditions of each eGift card product before purchase. Funds from all Rewards can be moved from the savings envelope into the available balance on your card. You must log in to myWisely to access the Rewards feature for purchases and eGift cards. These optional offers are not a Fifth Third Bank, Pathward or a Mastercard or Visa product or service, nor does Fifth Third Bank, Pathward or Mastercard, or Visa endorse this offer.

<sup>4</sup>Amounts transferred to your savings envelope will no longer appear in your available balance. You can transfer money from your savings envelope back to your available balance at any time using the myWisely mobile app or at mywisely.com.

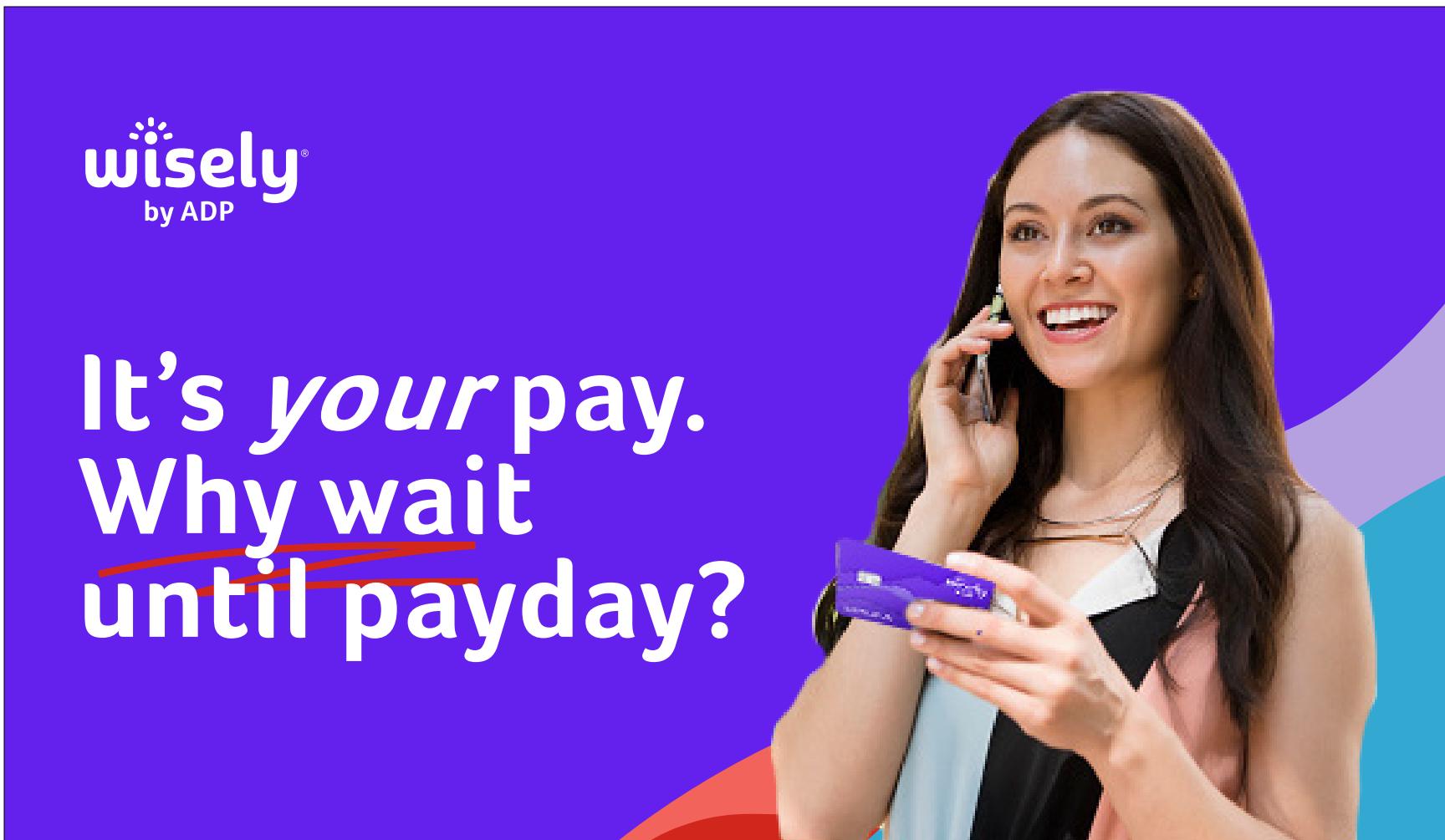
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<sup>7</sup>Your funds are protected from fraud if your card is lost or stolen. You must notify us immediately and assist us in our investigation if your card is lost or stolen or you believe someone is using your card without your permission. For more information, please review your cardholder agreement by logging in to the myWisely app or online at mywisely.com.

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# It's *your* pay. Why wait ~~until~~ payday?

Take charge of your money with a Wisely digital account.<sup>1</sup>



Get early direct deposit<sup>2</sup> — at no cost.



Shop wherever Mastercard® is accepted.



Earn up to 10% cash back<sup>3</sup> on everyday purchases.



Get cash at 40,000 surcharge-free ATMs nationwide.<sup>6</sup>



Save<sup>4</sup> on your terms with the myWisely mobile app.<sup>5</sup>



Safeguard your money from fraud.<sup>7</sup>

**Get Wisely today!** Visit [mywisely.com](http://mywisely.com)



It's your money. Be in control of it.

**Afford yourself every advantage.™**

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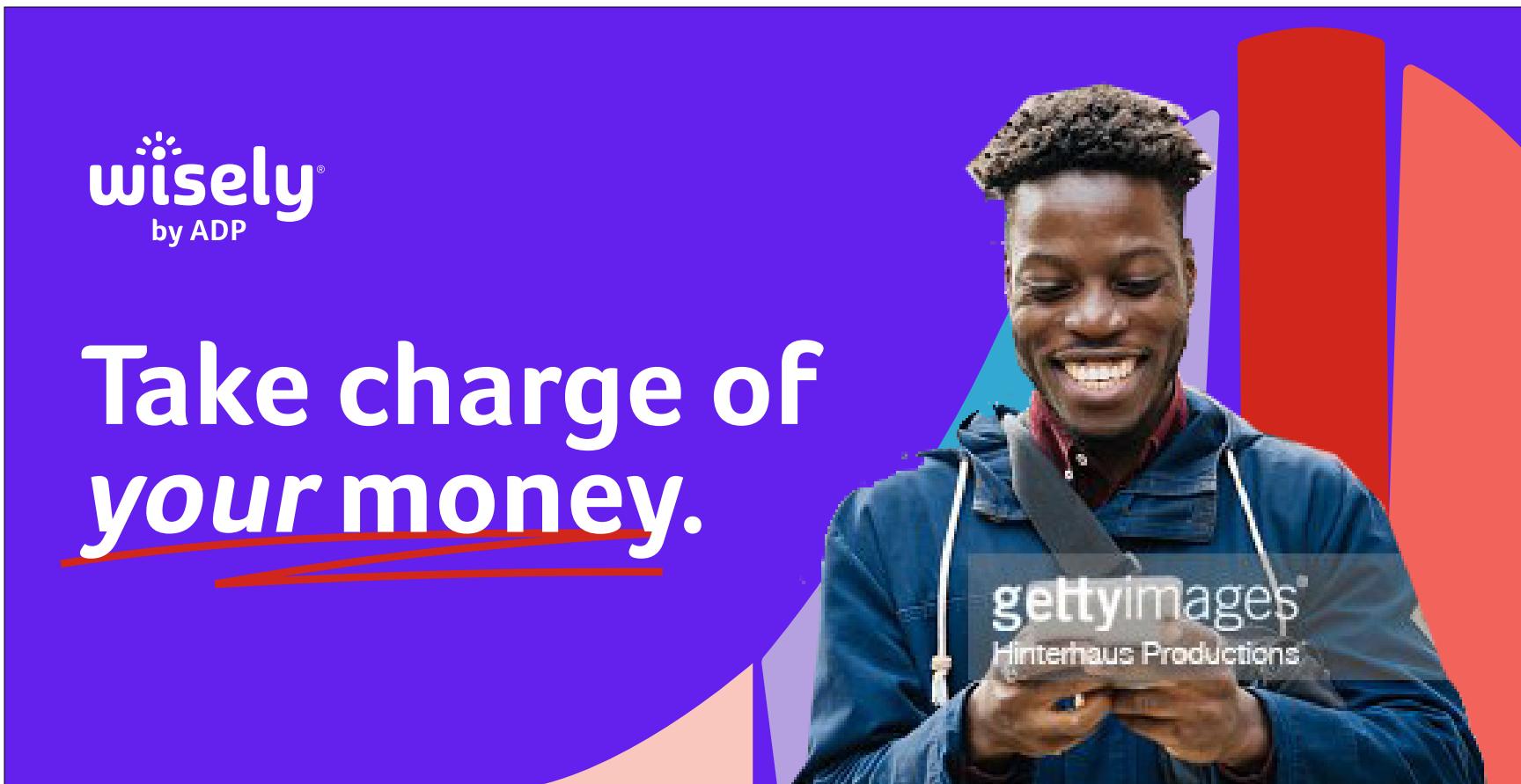
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<sup>7</sup>Your funds are protected from fraud if your card is lost or stolen. You must notify us immediately and assist us in our investigation if your card is lost or stolen or you believe someone is using your card without your permission. For more information, please review your cardholder agreement by logging in to the myWisely app or online at mywisely.com.

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# Take charge of your money.

Spend, save, and plan on your time with the myWisely® mobile app!<sup>1</sup>

-  Access your pay up to 2 days early<sup>2</sup> — at no cost.
-  Save<sup>3</sup> on your terms with the myWisely® mobile app.<sup>1</sup>
-  Save<sup>3</sup> for emergencies.

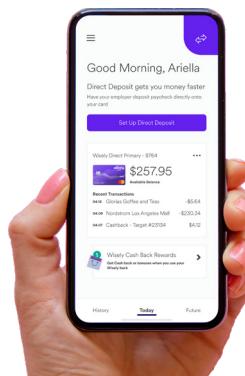
-  Use in-app Bill Pay<sup>4</sup> at no cost.

-  Deposit checks in a snap from your mobile device.<sup>5</sup>
-  Lock/unlock a lost or stolen card.

Download the myWisely mobile app today!



Put your money in your hands.  
Afford yourself every advantage.™



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<sup>3</sup> Amounts transferred to your savings envelope will no longer appear in your available balance. You can transfer money from your savings envelope back to your available balance at any time using the myWisely mobile app or at mywisely.com.

<sup>4</sup> The bill pay feature, powered by Papaya, is available through the myWisely app. Additional terms and limits apply. This optional offer is not a Fifth Third Bank or a Mastercard product or service, nor does Fifth Third Bank or Mastercard endorse this offer.

<sup>5</sup> Additional terms and third-party fees may apply. Please log in to the myWisely app or mywisely.com to see your cardholder agreement and list of all fees for more information.

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# Frequently Asked Questions (FAQs)



**See how easy it is to manage your money with Wisely®.**

Read our FAQs to learn more about how a Wisely digital account<sup>1</sup> and card can help you manage your money. Of course if you have additional questions, just give us a call at **1-866-313-9029**.

## Getting Started

**When will I get my card in the mail?**  
You should have it within 7-10 days after you sign up.

**How do I activate my card?**  
It's simple. Just visit <https://www.activatewisely.com> or call **1-866-313-9029**.

**How do I receive my pay directly onto my card?**  
That's easy, too. Just visit your employer portal and click on the Direct Deposit tile to get instructions.

*Don't have access to the employer portal?* Simply contact your company's HR representative to enroll in direct deposit and have your pay deposited onto your card.<sup>2</sup>

Be sure to have your Wisely routing number and account numbers ready, which you can find on the myWisely® mobile app<sup>3</sup> or at [mywisely.com](http://mywisely.com). Then, go to your account settings and tap or click "Account Numbers."

**Are there fees for using my card?**  
Good question. There are no overdraft fees because we will not allow you to overdraw your card.<sup>4</sup> There are also no minimum balance, monthly, or annual fees.

Keep in mind that there is a \$4.00 monthly activity fee if you don't use your card for more than 90 days. Also, there may be other charges for using certain features on your Wisely card. To learn more about usage fees that may apply, refer to the Wisely® by ADP List of All Fees.

**Where can I get the myWisely app?**  
Right here.



## Key Features

### How do I make purchases with my Wisely card?

You can use your Wisely card on the phone, online, or in any store that accepts Debit Mastercard®.

You can also add your Wisely card to your mobile wallet to pay with a single touch, anywhere Apple Pay®, Samsung Pay® or Google Pay™ is accepted.

### Can I add money from other sources?

You bet! You can direct deposit income from second jobs, tax refunds, or other government benefits onto your Wisely card. Simply provide your account and routing numbers to your company's HR representative. You can find these numbers on the myWisely mobile app<sup>3</sup> or at myWisely.com. Just open your account settings and select "Account Numbers."

### Can I transfer funds to my bank account or another card?

Sure! Just register or log into the free myWisely mobile app<sup>5</sup> or at myWisely.com and tap or click the transfer arrows in the upper right corner. Then, enter the routing number and account number of the receiving bank or card to complete the transfer.

Please note: it may take 3 business days to enroll and validate an account at another financial institution. After validation, it may take up to 3 additional business days to complete each transfer.

### How do I check my balance and view transaction history without a fee?

You can get your balance, view transaction history, find nearby ATMs, see your spending trends, and access your card account, anytime, at no cost, at myWisely.com or with the myWisely mobile app<sup>3</sup>.

And to make it even easier to stay on top of your money, you can set up email and text alerts like low balance notifications for any amount you decide.<sup>3</sup>

### Can I send money to family and friends?

Absolutely. You can link your card to all your favorite peer-to-peer apps like Venmo® and Zelle®.<sup>6</sup>

Have a friend that's in a bind? You can also visit a retailer near you and use MoneyPak® to send anywhere from \$20 - \$500<sup>7</sup> to friends and family. If you have a Wisely Pay or Wisely Cash card (see back of your card), this feature requires an upgrade which may not be available to all cardholders. Just follow these steps:

1. Grab a MoneyPak from the prepaid card rack at the register.
2. Hand your cash and the MoneyPak card to the cashier. A flat fee of **\$5.95** will apply.
3. Next, scratch off the unique MoneyPak number on the back of the card and give the number to your friend.
4. Ask your friend to sign up at moneypak.com and follow the step-by-step instructions to add money to their eligible card.

To learn more and find a participating retailer near you, visit moneypak.com.

### How can I start saving money?

Wisely's savings envelope<sup>5</sup> makes it easy to save for emergencies or any other purpose that's important to you. Just register or log in to the myWisely mobile app<sup>3</sup> or myWisely.com. Then, tap or click "Future," and start saving. myWisely will even uncover opportunities for you to roll over extra cash into your savings envelope.<sup>5</sup> You can also arrange to have a portion of your pay saved automatically.

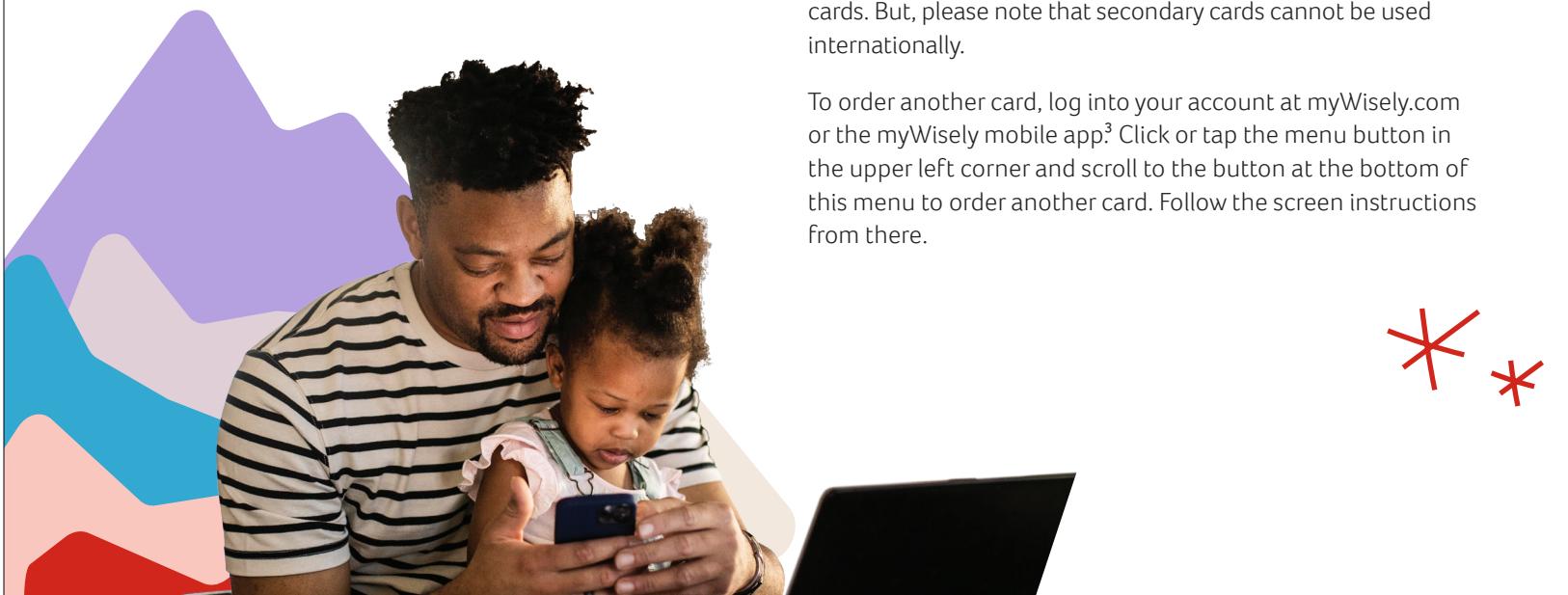
### How do I use my card to pay for recurring monthly payments (such as my mobile phone bill)?

Contact your biller/retailer for their direct bill payment options to see if they accept card payments.<sup>6</sup> If they do, enter in your card information into the recurring billing payments form.

### Can I request a card for a spouse or family member?

Of course you can! As a primary cardholder, you can transfer funds to and from secondary cardholders.<sup>8</sup> Each of you will have full and immediate access to your money on your individual cards. But, please note that secondary cards cannot be used internationally.

To order another card, log into your account at myWisely.com or the myWisely mobile app<sup>3</sup>. Click or tap the menu button in the upper left corner and scroll to the button at the bottom of this menu to order another card. Follow the screen instructions from there.



## Adding/Removing Cash

### How do I add cash to my card?

You have a couple of options:

- **Reload at the Register™.** You can add cash at almost every major retailer near you using Reload at the Register,<sup>7</sup> including CVS, Dollar General, Rite-Aid, 7-Eleven, Walgreens, Walmart, and many more. There are tens of thousands of locations nationwide! Just hand your cash to the cashier. They'll swipe your card and the money will automatically load onto your card.
- **Use Western Union.** You can also visit any Western Union location in the U.S. to add cash to your card.<sup>6</sup> Log into myWisely for more information or visit <https://wiselydirect.adp.com/my-card/>.

### How can I get cash using my card?

You've got a few options with that too.

- **ATMs.** You can get cash at 40,000 surcharge-free ATMs nationwide with your Wisely card. Log into myWisely to search for ATMs in your area.
- **Banks.** You can visit any Mastercard participating bank and withdraw all of your money to the penny by doing an over-the-counter withdrawal with a teller. You may be asked to show your ID.

## Protecting Your Account

### What if my card is lost, stolen, or used without my permission?

Don't worry! Your card balance is FDIC insured<sup>9</sup> and you are not liable for unauthorized purchases.

You must report a lost, stolen, or damaged card to our call center immediately by calling 1-866-313-9029. We'll cancel your card and transfer your money to a new card that will be sent to you. You may also log into myWisely, visit your account settings, go to card settings, and lock/unlock your card with a single click or tap.



## Have more questions?

We're here to help. Just call **1-866-313-9029**.

Get the answers to your financial challenges.

**Afford yourself every advantage.™**

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<sup>4</sup> Because this card is prepaid, you can only spend what is on the card and thus are unable to overdraft.

<sup>5</sup> Amounts transferred to your savings envelope will no longer appear in your available balance. You can transfer money from your savings envelope back to your available balance at any time using the myWisely mobile app or at [mywisely.com](http://mywisely.com).

<sup>6</sup> Additional terms and third-party fees may apply. Please log in to the myWisely app or [mywisely.com](http://mywisely.com) to see your cardholder agreement and list of all fees for more information.

<sup>7</sup> You may load \$20-\$500 in cash onto your Wisely Card for a flat rate of up to **\$4.95** (subject to card and balance limits). If you have a Wisely Pay or Wisely Cash card (see back of your card), this feature requires an upgrade which may not be available to all cardholders.

<sup>8</sup> To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify and record information that identifies each person who opens a card account.

<sup>9</sup> Your card balance is FDIC insured up to the eligible amount and you are not liable for unauthorized purchases.

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