

# Wisely® frequently asked questions



## Getting started

### Important information about procedures for opening a new Wisely card account.

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. What this means for you: When you open a Card account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

### How do I activate my card?

To activate your card, go to the myWisely app.<sup>1</sup> You will need to choose a PIN (Personal Identification Number) when you activate your card.

### What if I don't activate my card?

If you do not activate your card within 90 days and it has funds loaded on it, the card will be closed, and a check issued to your primary address on file.

### Where can I get the myWisely® app?<sup>1</sup>



Access your Wisely card account anywhere, anytime. You can check your balance, view transaction history, find nearby ATMs, see spending trends, and set aside savings.<sup>2</sup>

### What are the benefits of upgrading<sup>15</sup> my card?

Upgraded members get access to premium features<sup>8</sup> like early direct deposit<sup>3</sup>, peer-to-peer (Venmo/PayPal) transactions<sup>4</sup> and adding funds to your card from a variety of places: A second job, Western Union, and government benefits.<sup>5</sup> All for no fee.<sup>6</sup>

### How can I upgrade<sup>15</sup> my card?

You can upgrade via the myWisely app.<sup>1</sup> You must pass an ID validation process. Failure to pass additional ID validation may lead to your card being locked or closed.

## Adding money

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

You have several options. Your card must be upgraded<sup>15</sup> in order to add third party funds (i.e., a second job, Western Union and government benefits).<sup>5</sup>

## Reload @ the Register™

You can add cash (\$20-\$500) to your Wisely card at almost every major retailer near you using Reload @ the Register<sup>7</sup> for a flat fee of \$4.95 (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, Walmart, and many more. Over 70,000 locations nationwide! Just hand your cash to the cashier. They will swipe your card and the money will automatically load onto your card.

## Western Union

You can visit any Western Union location in the U.S. to add cash to your card (third-party load fees may apply).<sup>4</sup> Log on to the myWisely app<sup>1</sup> or [mywisely.com](http://mywisely.com) for more information on how to add cash.

## Additional Retail Locations <sup>8</sup>

You may load \$20-\$500 in cash onto your Wisely card at over 70,000 retail locations nationwide using MoneyPak<sup>®</sup> 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.<sup>14</sup> 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 at [moneypak.com](http://moneypak.com).

## How do I deposit a check to my account?

You can load funds with Ingo<sup>®</sup> Money<sup>4,9</sup> by snapping a photo of your check and following the prompts in the myWisely app<sup>1</sup>. Approval times vary depending on the type of check and approval from Ingo Money<sup>9</sup>. Additional terms apply.

## What are the card load limits?

The maximum load limits to your Wisely card via Western Union, Ingo<sup>9</sup>, Reload @ the Register<sup>7</sup>, or MoneyPak<sup>14</sup> are currently as follows:

<b>Reload through Western Union</b>	\$1,500/day \$5,000/month
<b>Reload through Reload @ the Register or MoneyPak</b>	\$1,500/day or 4 loads \$3,500/month or 7 loads \$5,000/month or 20 loads
<b>Ingo per Check Load Limit</b>	\$1,500/month
<b>Ingo Monthly Check Load Limit</b>	\$5,000/month

ADP<sup>®</sup> may increase or decrease these limits from time to time at its discretion and without notice to you.

## Can I add money from other sources?<sup>5</sup>

Yes. If you pass a validation process, the primary cardholder can directly deposit<sup>5</sup> income from a second job, a tax refund, or other government benefits onto your Wisely card. Enter your account and routing numbers into the applicable direct deposit form, or hand it to the HR person responsible for your pay. To retrieve these numbers, register or log in to the myWisely app<sup>1</sup> or at [mywisely.com](http://mywisely.com) and visit your account settings, then tap or click "Account Numbers."



## Can I transfer funds to my bank account?

Absolutely! You can transfer your money to an external bank account.

1. Log in to the myWisely mobile app<sup>1</sup> or [mywisely.com](https://mywisely.com).
2. Tap or click the transfer arrows in the upper right corner.
3. Enter your routing number and account number of the receiving bank to complete the transfer.

Please note: It may take 3 business days to enroll and validate an account at another financial institution. And once an account is validated, it may take up to 3 business days to complete each transfer.

## How do I find my Wisely account and routing information?

You can find your routing or account number in the myWisely app<sup>1</sup> or at [mywisely.com](https://mywisely.com). Go to your settings after you log in, then select Direct Deposit.

## Using your card

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

You can use your Wisely card everywhere Visa<sup>®</sup> debit cards are accepted or where Debit Mastercard<sup>®</sup> is accepted — whether on the phone, online, or in store. You can also add your Wisely card to your mobile wallet. Pay with a single touch anywhere Apple Pay<sup>®</sup>, Samsung Wallet<sup>®</sup>, or Google Pay<sup>™</sup> is accepted.

### Is there a fee for making purchases with my card?

Wisely charges no fee for making domestic purchases with your Wisely card.

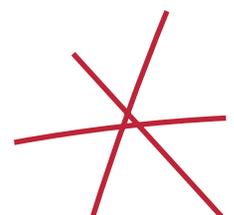
### How can I get cash using my card?

You've got a few options.

- **Cash Back at Point of Sale.** You can get cash back at many retailers after making a debit transaction and help avoid having to make another stop at an ATM.
- **ATMs.** There are tens of thousands of surcharge free ATMs nationwide<sup>10</sup> where you can get cash with your Wisely card. Log in to myWisely or visit [mywisely.com](https://mywisely.com) to find in-network, surcharge-free ATMs in your area.
- **Banks.** You can go to any participating bank and withdraw all your money down to the penny.<sup>11</sup> 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. Find participating banks in the myWisely app<sup>1</sup>.

### Can my card be used for debit or credit transactions?

Your Wisely card can be used to make select debit or credit transactions. Debit transactions will require a Personal Identification Number (PIN) and are best used when you want cash back from a merchant. These transactions do not incur a fee.<sup>6</sup> Credit transactions do not require a PIN and do not incur a fee.<sup>6</sup>



## How can I start saving money?

It's easy! Register or log in to the myWisely mobile app<sup>1</sup> or at [mywisely.com](https://mywisely.com) Tap or click "Future," and start saving<sup>2</sup> today. You can tell Wisely to automatically move a portion of each paycheck with the auto-save feature. Each Wisely account starts with two envelopes: "Rainy Day Fund" and "Wisely Rewards". You can add up to five additional customized envelopes (vacation fund, college savings, etc.) and you can set individual goals for each savings envelope.<sup>2</sup>

## Does Wisely offer rewards?

Cash back rewards and e-gift cards.<sup>12</sup>

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

Of course! To order another card, log in to your account on the myWisely app<sup>1</sup> or [mywisely.com](https://mywisely.com), scroll to the bottom and select "+ Add a card to this account". Follow the on-screen instructions from there. Please note you will need to provide the SSN and DOB for the additional member. During activation, they will use that information to activate their card. Primary members will be able to transfer funds to and from secondary members. Please note: Secondary members cannot independently load funds to their cards. However, Secondary members can use the myWisely app<sup>1</sup> to manage their account.

## How do I check my balance and view transaction history without a fee<sup>6</sup>?

[mywisely.com](https://mywisely.com) or the myWisely mobile app<sup>1</sup> allows you to check your balance, view transaction history, find nearby ATMs, see spending trends, and much more. You can also call the number on the back of your card for balance and transaction information.

## Can I add my Wisely Card to Apple Pay, Samsung Wallet, and Google Pay?

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

## What are pending transactions?

This is the amount of money that has been set aside for purchases made with your card, but has not yet been collected by the merchant.

## What is a pre-authorization hold?

Certain purchases (gas stations, restaurants, car rentals, hotels, etc.) require pre-authorization and may temporarily hold funds from your card balance that is greater than the actual purchase amount. Once the purchase posts to your account, the money will be released and your balance will be adjusted based on the posted transaction. Hold times may vary by merchant. If you do not have a sufficient balance on your card to cover the pre-authorized amount, the transaction will be declined.

- **Gas Stations.** When using your card at gas stations, it is recommended to prepay for the exact amount with the cashier. 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.
- **Restaurants.** Full-service restaurants may automatically add up to 25% or more to your bill to cover a tip. If you do not have a sufficient balance on your card to cover the amount, the transaction will be declined.
- **Hotels/Car Rental/etc.** Refer to the merchant's policy regarding holds.



### **Why do pre-authorization hold times differ?**

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

### **How do I use my card to pay bills?**

There are two easy ways for you to pay Bills with Wisely.

1. The myWisely app<sup>1</sup> comes with free Bill Pay<sup>13</sup> functionality, where you can take a picture of any bill you receive and pay it through your Wisely account.
2. If your biller accepts card payments, you can enter your card information on their website or call their customer service.

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

Contact your biller/retailer for its direct bill payment options to see if they accept card payments.<sup>4</sup> If they do, enter your card information into the recurring billing payments form of that biller/retailer.

### **What transactions are not allowed on the card?**

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

### **Do you offer cards with EMV chips?**

If you received your card in a packet directly from your employer, your card likely does not have an EMV chip. To get one with an EMV chip, please call the number on the back of your card.

### **Can I use my Wisely card outside of the U.S.?**

Yes, you can use the Wisely card outside of the U.S., including U.S. territories. You will need to set a travel notice PRIOR to traveling outside of the U.S. in order to use the card internationally. Please note that you will not be able to access the myWisely app<sup>1</sup> or [mywisely.com](https://mywisely.com) internationally. Please log in to your account and refer to your Wisely List of all Fees for international usage fees that may apply.

## **Receiving and sending money**

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

Absolutely. You send money by linking your card to all your favorite peer-to-peer apps like Venmo<sup>®</sup> and PayPal<sup>®4</sup>, and when you upgrade your card, you will be able to receive money<sup>8</sup> as well. You can also visit a retailer near you and use MoneyPak<sup>14</sup> to send money to friends and family.

### **Can I take this card with me if I change jobs?**

You can use the Wisely card to direct deposit<sup>5</sup> money from multiple sources, including a second job regardless of your employer. You will need to upgrade<sup>15</sup> your card first.

## Card Help

### What if my card is lost, stolen,<sup>16</sup> or used without my permission?

Don't worry! You are not liable for unauthorized purchases.<sup>17</sup> You can instantly lock your card on the myWisely mobile app<sup>1</sup> so it cannot be used. Go to Account Settings then open Card Settings to use this feature. If you find your card, you can instantly unlock it and resume using it.

If you don't find your card, contact Member services by calling 866.313.6901 immediately. We will cancel your card and mail you a new one. **Please note:** You will not have access to your funds through the card or any digital wallet, from the time your card is canceled until you activate your new card.

### How much does it cost to replace a lost, stolen,<sup>16</sup> or damaged card?

We understand your card can be lost, stolen, or damaged. We will send you one (1) free card replacement for a lost/stolen/damaged primary or secondary card per calendar year. Each additional card replacement for a lost/stolen/damaged primary or secondary card per calendar year may incur a fee.

### What happens if my card is expiring or has expired?

You will receive an updated card prior to the expiration date. If you don't receive the new card before your current one expires, please contact us at 866.313.6901. It is important to ensure we have your current mailing address on file. You can update your address on the myWisely app<sup>1</sup> or [mywisely.com](https://mywisely.com) or by calling us at 866.313.6901.

### How can I change or reset my PIN number?

How can I change or reset my PIN number? If you would like to change or reset your PIN, you can log in to myWisely. Select Menu, Account settings, and then Card Settings to enter a new PIN. You can also call us at 866.313.6901.

### How do I change or update my personal information?

You can update your email, street address, and phone number directly from the myWisely app<sup>1</sup> or at [mywisely.com](https://mywisely.com).

To change your personal information on the myWisely mobile app<sup>1</sup> or at [mywisely.com](https://mywisely.com):

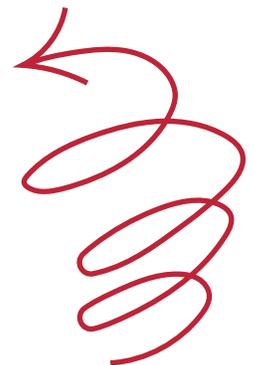
1. Go to **Account Settings**.
2. Tap the **Profile Info** button.
3. Make your changes.

### What if I forget my user ID or password?

You may request your username and password [here](#) or on the myWisely app<sup>1</sup>.

### Can you tell me more about additional fraud protection?

Transactions that qualify are protected by either the Visa Zero Liability Policy<sup>17</sup> or Mastercard Zero Liability Policy.<sup>18</sup> The Zero Liability Policy provides protection from unauthorized purchases. Other restrictions may apply. You may also have other protections under applicable law, such as Federal Regulation E, which implements the Electronic Funds Transfer Act. Please refer to the Cardholder Agreement you received when you enrolled for the Wisely card. You can view the Cardholder Agreement on the myWisely app<sup>1</sup> or at [mywisely.com](https://mywisely.com). With Wisely, members have additional fraud protection. Transactions made outside of the member's residential state and adjoining states may be declined unless the member calls member services and requests to temporarily allow transactions in the additional area(s).



## Fees

### Are there fees for using my card?

Most of what you do with Wisely does not incur a fee. For example, there are no overdraft fees<sup>19</sup>, no minimum balance fees and no annual fees. However, there are times when you will be charged a fee for an action you take or if your account becomes inactive.<sup>20</sup> Please log in to your account using the myWisely app<sup>1</sup> or [mywisely.com](https://www.mywisely.com) and refer to the list of all fees for your account.

## Disputes

### What do I do if I recognize unauthorized activity on my account?

If you have a question about your account or any transaction, contact Wisely Member Services at 866.313.6901. They will be able to provide assistance.

### Will Wisely freeze my funds due to unauthorized activity?

Wisely does not freeze funds while investigating disputes. We know that having access to your money is extremely important, and we strive to resolve member issues quickly. If unauthorized activity occurs, it may be related to a compromised card, as a result we will re-issue you a new card. **Please note:** You will not have access to your funds through the compromised card or any digital wallet, from the time your compromised card is canceled until you activate your new card.

### How do I reach the Wisely support team?

If you need to speak with Wisely Member Services or contact us with questions, concerns, or issues, you can reach us at 866.313.6901.

We're open 24/7:

Log in to your account at [mywisely.com](https://www.mywisely.com) or in the myWisely app.<sup>1</sup>

## Using your Wisely card while traveling

To help protect you against fraud, we've added travel notices for enhanced security. Your Wisely card will work in your home state and any bordering state upon activation. However, if you travel beyond your area, log in to your myWisely app<sup>1</sup> or at [mywisely.com](https://www.mywisely.com), open Card Settings, and add a travel notice to avoid declines on your card.

### What is a travel notice?

A travel notice allows you to use your Wisely card while traveling outside of your home state and bordering state(s).

### How can I set a travel notice?

Log in to the myWisely app<sup>1</sup> or at [mywisely.com](https://www.mywisely.com) Select Account Settings/Card Settings/Travel Notices. You may also call cardholder services at 866.313.6901.

### What happens if I forget to set a travel notice?

Your card may be declined if you travel outside of your home state and bordering state(s).



## **What should I do if my card is declined while traveling?**

Log in to the myWisely app<sup>1</sup> or at [mywisely.com](https://mywisely.com) to set up a travel notice. You may also call member services at 866.313.6901.

## **How long does it take for a travel notice to take effect?**

A travel notice becomes effective immediately upon saving changes.

## **How do travel notices help protect me from fraud?**

They reduce the opportunity for out-of-state and international fraud, providing you more protection.

## **Is a fee charged if my card is declined?**

No fee is charged if your card is declined while trying to make a purchase.

## **What do I do if I misplace or lose my card<sup>16</sup> while traveling?**

You can instantly lock your card on the myWisely app<sup>1</sup> so it cannot be used. If you find your card, you can instantly unlock it and resume using it. If you cannot find your card, please call member services at 866.313.6901 and order a replacement card which will be sent to your address on file.

## **Card Protection – Lock/Unlock**

Your card cannot be used while it is locked, adding an additional level of security. You can lock or unlock your card by logging in to the myWisely app<sup>1</sup> or visiting [mywisely.com](https://mywisely.com).

### Disclosures

<sup>1</sup> Standard message and data rates may apply.

<sup>2</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 app or at [mywisely.com](https://mywisely.com).

<sup>3</sup> You must log in to the myWisely app or [mywisely.com](https://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. Please see full disclosures on [mywisely.com](https://mywisely.com) or the myWisely app. 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 after your initial setup of direct deposit for your pay to start loading to your card.

<sup>4</sup> Additional terms and third-party fees may apply. Please log in to the myWisely app or [mywisely.com](https://mywisely.com) to see your cardholder agreement and list of all fees for more information.

<sup>5</sup> Please allow up to 3 weeks after your initial setup of direct deposit for your pay to start loading to your card.

<sup>6</sup> 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. Please log in to the myWisely app or [mywisely.com](https://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> 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>9</sup> Ingo Money is a service provided by Ingo Money, Inc. and First Century Bank, National Association, Member FDIC, subject to Ingo Money and First Century Bank Terms & conditions and Privacy Policy. Approval review usually takes 3-5 minutes but may take up to one hour. All checks are subject to approval for funding in Ingo Money's sole discretion. Unapproved checks will not be loaded to your card. Ingo Money reserves the right to recover funds from bad checks if you knew the check was bad when you submitted it, if you attempt to cash or deposit it elsewhere after funding or if you otherwise act illegally or fraudulently. Fees may apply for loading or use of your card. See your Cardholder Agreement for details. All checks are subject to approval by Ingo in its sole discretion. Fees and other terms and conditions apply to check load services. Visit <http://ingomoney.com/tc.html> for complete details.

<sup>10</sup> The number of fee-free ATM transactions may be limited. Please log in to the myWisely app or [mywisely.com](http://mywisely.com) and see your cardholder agreement and list of all fees for more information.

<sup>11</sup> There is a \$25,000 daily over-the-counter teller cash withdrawal limit.

<sup>12</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 features for purchases and eGift cards. These optional offers are not Fifth Third Bank, Pathward, Mastercard or Visa products or services, nor does Fifth Third Bank, Pathward Mastercard or Visa endorse these offers.

<sup>13</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, Pathward or a Mastercard or a Visa product or service, nor does Fifth Third Bank, Pathward or Mastercard or Visa endorse this offer.

<sup>14</sup> You may load \$20-\$500 in cash onto your Wisely Card for a flat rate of up to \$5.95 (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>15</sup> If you have a Wisely Pay card or Wisely Cash card (see back of your card), access to certain features or loading funds from sources other than the company you received your card through requires an upgrade, which you can request in the myWisely app or by calling the number on the back of your card. Requesting an upgrade will automatically initiate an identity verification process utilizing your personal information already on file which must be validated in order to upgrade. Card may be restricted or closed if your identity cannot be verified. Upgrade may not be available to all cardholders.

<sup>16</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](http://mywisely.com).

<sup>17</sup> Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use.

<sup>18</sup> Under MasterCard's Zero Liability Policy, your liability for unauthorized transactions on your Card Account is \$0.00 if you notify us promptly upon becoming aware of the loss or theft, and you exercise reasonable care in safeguarding your Card from loss, theft, or unauthorized use. These provisions limiting your liability do not apply to debit transactions not processed by MasterCard or to unregistered cards.

<sup>19</sup> Because this card is prepaid, you can only spend what is on the card and thus are unable to overdraw.

<sup>20</sup> To view applicable fees, 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.

The Wisely Pay Visa® is issued by Fifth Third Bank, N.A., Member FDIC or Pathward, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. The Wisely Pay Mastercard® is issued by Fifth Third Bank, N.A., Member FDIC or Pathward, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. ADP is a registered ISO of Fifth Third Bank, N.A. or Pathward, N.A. The Wisely Pay Visa card can be used everywhere Visa debit cards are accepted. Visa and the Visa logo are registered trademarks of Visa International Service Association. The Wisely Pay Mastercard can be used where Debit Mastercard is accepted. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. Apple, the Apple logo, and Apple Pay are registered trademarks of Apple Inc. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Pay, Google Play, and the Google Play logo are trademarks of Google LLC. Samsung Wallet is a registered trademark of Samsung Electronics Co., Ltd. Western Union is a registered trademark of Western Union Holdings, Inc. PayPal and Venmo are registered trademarks of PayPal, Inc. Ingo is a registered trademark of Ingo Money Inc. ADP, the ADP logo, Wisely, myWisely, and the Wisely logo are registered trademarks of ADP, Inc. ADP, the ADP logo, Wisely, myWisely, and the Wisely logo are registered trademarks of ADP, Inc. Copyright © 2023 ADP, Inc. All rights reserved.