



# 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> 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 log in to [mywisely.com](https://mywisely.com), the myWisely® app<sup>3</sup>, 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 app<sup>3</sup> or at [mywisely.com](https://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 is also no minimum balance or annual fees.

Keep in mind that there is a \$4.00 monthly inactivity fee if you don't use your card for more than 90 days or as otherwise required by law. 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 Wisely account and routing numbers to the company or entity from which you would like to receive direct deposit. You can find these numbers on the myWisely 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 app<sup>3</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. Fees may apply to transfers made directly to a debit card.

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 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>5</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>6</sup> to friends and family. 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>7</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 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>7</sup> You can also arrange to have a portion of your pay saved automatically.

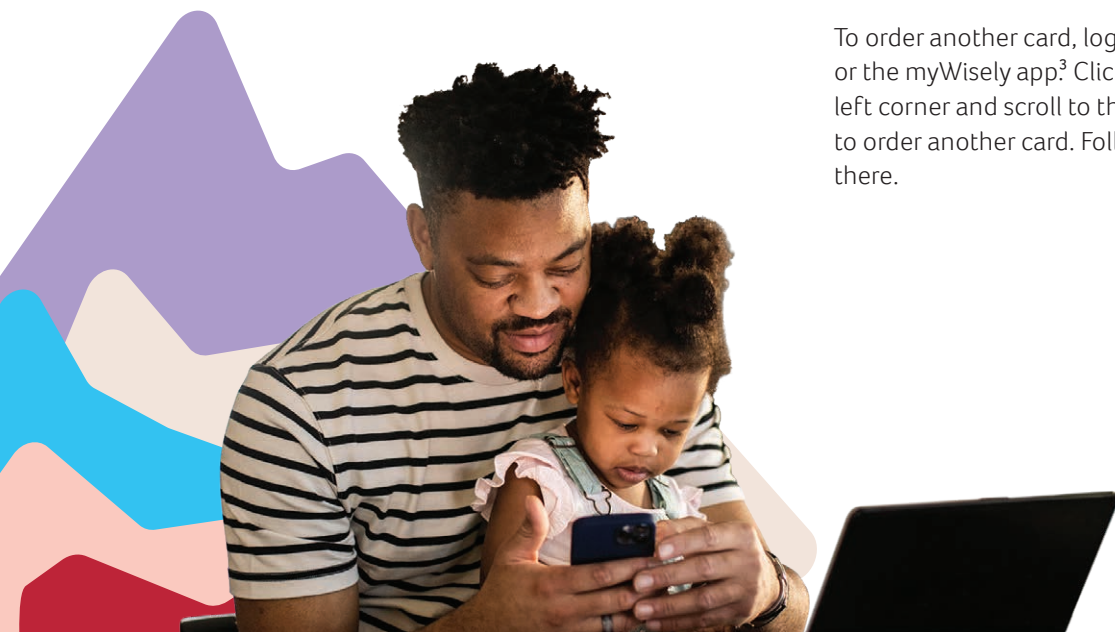
### How do I use my card to pay for recurring monthly payments (such as my mobile phone bill)?

Contact your biller/retailer for their direct bill payment options to see if they accept card payments.<sup>8</sup> If they do, enter your card information into the recurring billing payments form of that biller/retailer.

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

Of course you can! As a primary Wisely member, you can enroll family members to receive a card. Primary members can transfer funds to and from secondary members. Each of you will have access to your individual cards.

To order another card, log into your account at mywisely.com or the myWisely 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 major retailers near you that offer Reload at the Register,<sup>9</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>8</sup> Visit [westernunion.com](https://westernunion.com) for locations.

### 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<sup>10</sup> nationwide with your Wisely card. Log into myWisely to search for ATMs in your area.
- **Banks.** You can visit any participating Mastercard bank and withdraw all of your money<sup>11</sup> 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! You are not liable for unauthorized purchases.<sup>12</sup>

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. For your peace of mind, 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.™**

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

<sup>3</sup> Standard message and data rates may apply.

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

<sup>5</sup> 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. Additional third-party fees also may apply.

<sup>6</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).

<sup>7</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>8</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>9</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).

<sup>10</sup> The number of fee-free ATM transactions may be limited. Please log in to the myWisely app or [mywisely.com](https://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> 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](https://mywisely.com).

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