Wisely Direct by ADP®
Commonly Asked Questions

If you can’t find the answer to your question here, call us at 1-866-313-9029.

Getting Started

**How long will it take to get my personalized card in the mail?**

You should receive your card in the mail 7-10 business days after enrollment. If you don’t, give us a ring at 1-866-313-9029.

**How do I activate my card?**

To activate your card, visit [https://www.activatewisely.com](https://www.activatewisely.com) or call 866-313-9029.

**How do I receive my pay directly onto my card?[^2]**

It’s easy. Visit your employer portal and click on the Direct Deposit tile to follow instructions. Don’t have access to an employer portal? Simply contact your employer’s HR representative to enroll for direct deposit and provide your Wisely Direct card’s routing and account numbers. Ask him or her to send your pay to your Wisely Direct card.

You can get the routing and account number for your Wisely Direct card by downloading the myWisely™ mobile app[^3] or logging into mywisely.com. Go to your account settings, then tap or click “Account Numbers.”

**Where can I get the myWisely™ app?**

Right here.
**Are there fees for using my card?**

There are no overdraft fees because we will not allow you to overdraw your card.⁴

There are no minimum balance fees.

There are no monthly fees or annual fees.

There are, however, inactivity fees of $4.00 assessed on a monthly basis after 90 days of inactivity. Keep in mind there are also charges for using certain features on your Wisely Direct card. Please refer to the [Wisely Direct List of All Fees](#) for applicable usage fees.

### Key Features

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

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

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

#### Can I add money from other sources?

Yes, you can direct deposit income from second jobs, your tax refund or other government benefits onto your Wisely Direct card.² 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 into the free myWisely mobile app³ or at myWisely.com and visit your account settings, then tap or click “Account Numbers.”

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

Yes! Register or log into the free myWisely mobile app³ or at myWisely.com. Tap or click the transfer arrows in the upper right corner. Enter your 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. And once an account is validated, it may take up to 3 business days to complete each transfer.*

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

myWisely.com or the myWisely mobile app³ allows you to check your balance, view transaction history, find nearby ATMs, see spending trends, and much more. You can access your card account online or from your phone, anytime, anywhere, with myWisely.

You can also set up email and text alerts, including low balance notifications at whatever amount you decide.³

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

Absolutely. You can link your card to all your favorite peer to peer apps like Venmo®, Masterpass® and Zelle®.⁵

Got a friend that is in a bind? You can also visit a retailer near you and use MoneyPak® to send money 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 his or her eligible card.

Participating retailers include 7-11, CVS, Dollar General, Rite-Aid, Walgreens, Walmart, and many more. You can send anywhere from $20 to $500.⁶ To learn more and find a location near you, visit moneypak.com.
How can I start saving money?
It’s easy! Register or log into the free myWisely mobile app³ or at myWisely.com. Tap or click “Future,” and start saving today. myWisely will even discover opportunities for you to rollover extra cash into your savings envelope.⁷

How do I use my card to pay for recurring monthly payments (such as mobile phone)?
Contact your biller/retailer for their direct bill payment options to see if they accept card payments.⁵ 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! Primary cardholders will be able to transfer funds to and from secondary cardholders. Each person has full and immediate access to the funds on their individual card. But please note that secondary cards cannot be used internationally.

To order another card,¹ log into your account at myWisely.com or the myWisely mobile app.³ Click or tap the menu button in the upper right corner and scroll to 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™. 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.⁵ Log into myWisely for more information on how to add cash or visit https://wiselydirect.adp.com/my-card/.

How can I get cash using my card?
You’ve got a few options.

ATMs. You can get cash at millions of ATMs worldwide. There are also 40,000 surcharge free ATMs nationwide where you can get cash with your Wisely Direct card. Click here or log into myWisely to find in-network, surcharge-free ATMs in your area.⁹

Banks. You can go to any participating bank and withdraw all of 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. Find participating banks here.

Protecting Your Account

What if my card is lost, stolen, or used without my permission?
Don’t worry! Your card balance is FDIC insured and you are not liable for unauthorized purchases.¹⁰ But report a lost, stolen, or damaged card to our call center immediately by calling 1-866-313-9029. We will cancel your card and transfer the funds to a new card that will be sent to you. You may also log into myWisely, visit your account setting, go to card settings, and lock/unlock your card with a single click or tap.
Can you tell me more about additional fraud protection?

**Fraud protection.** Transactions that qualify are protected by the 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 Federal Regulation E, which implements the Electronic Funds Transfer Act. Please refer to the Cardholder Agreement you received when you enrolled for the Wisely Direct card. You can view the Cardholder Agreement on the free myWisely mobile app or at myWisely.com.

With Wisely Direct 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 area(s).

Wisely Direct is brought to you by ADP.

Have questions? Need assistance?

Call us at 1-866-313-9029.