Wisely® frequently asked questions

Getting started

How do I activate my card?

Once you've received your card, you will need to activate it and set your PIN (personal identification number). For your security purposes, do not use personal information as your PIN. To activate your card, log into the myWisely® app[1] or mywisely.com. Click or tap on **Activate Card** and follow the instructions. You may also call 1-866-313-6901 to activate your card.

Where can I get the myWisely app?

The myWisely app[1] can be downloaded from either the Apple® or Google Play™ store.



Using card

How do I make purchases with my card?

Use your Wisely card on the phone, online or in any store where Debit Mastercard® is accepted or everywhere Visa® debit cards are accepted. You can also add your Wisely card to your mobile wallet. You can use contactless pay anywhere Apple Pay®, Samsung Pay® or Google Pay is accepted.

Does my Wisely card offer any features or benefits?

With a Wisely card, you have no minimum balance requirements or annual fees.[2] You can opt-in to get paid up to two days early[3] once you set up direct deposit[4], pay your bills[5], and set up savings envelopes[6]. Visit mywisely.com/benefits to learn more about these benefits.

Can my card be used to make debit or credit transactions?

Your Wisely card can be used to make either a debit or credit transaction. 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. Credit transactions do not require a PIN and do not incur a fee.[7]

How can I get cash using my card?

There are multiple ways you can access cash using your card (Note: Limits may apply to the amount of cash you are able to withdraw at merchants and ATMs).[8]

- **Cash-back from participating merchants:** The easiest way to get cash back with your card is at the places you already shop, like grocery and convenience stores.
- **ATMs:** Get cash at millions of ATMs worldwide, including tens of thousands surcharge-free, in-network ATMs nationwide.[8]
- **Cash from a bank:** Go to any participating bank, let the teller know you want 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.[1]

Can I add my Wisely card to Apple Pay, Samsung Pay, Google Pay?

Yes. 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. Log into the myWisely app[1] to automatically add your Wisely card to your mobile wallet.

Managing your account

Can I request a card for a spouse or family member?[9]

Of course! You, as the primary Wisely member, can request up to three cards for your spouse or other family members. Wisely secondary cards can be used to make point-of-sale or purchases everywhere Visa debit cards or where Debit Mastercard are accepted. This eliminates the need to carry cash when grocery shopping, paying bills, going out to eat, and any other daily activities. Secondary card members may also download the myWisely app[1] to view and manage their account. Age limits may apply, please reference your Cardholder Agreement and List of Fees for more information.[9]

How do I check my balance and view transaction history without a fee?[7]

Log into the myWisely app[1] or mywisely.com to check your balance, view transaction history, find nearby ATMs, see spending trends, and much more.

You can also set up email, push or text alerts,[1] including low-balance notifications at whatever amount you decide.

Are there fees[2] for using my card?

There are no overdraft fees[2] because we will not allow you to overdraw your card.[10] There are no minimum balance fees, monthly fees or annual fees. There may be inactivity fees assessed after a certain period of inactivity. Keep in mind there are also charges for using certain features on your Wisely card. Log into your Wisely account and refer to the Wisely List of All Fees to see all fees that apply to your account.[2]

What is a pre-authorization hold?

Certain purchases (hotels, restaurants, car rentals, gas stations, etc.) require pre-authorization and may temporarily hold money from your card balance that would be greater than the actual purchase amount once the purchase is processed.

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

Yes. Use the Wisely card to direct deposit[4] money from multiple sources, including second jobs, regardless of your employer. ID verification[11] may be required for Wisely Pay cards. See the back of your card to determine card type.

Can I send money to family and friends?

Absolutely. You can link your card to all your favorite peer-to-peer apps like Venmo® or PayPal®. Or if you prefer, you can purchase a MoneyPak®[12] at a retailer near you to send cash to friends and family.

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 1-866-313-6901. **We're available 24/7.**

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Fraud and security

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

Don't worry! You are not liable for unauthorized purchases. You can instantly lock your card on the myWisely mobile app[1] or on mywisely.com so it cannot be used. Go to **Account Settings** then open **Card Settings** to lock your card. If you find your card, you can instantly unlock it and resume using it.

If you cannot find your card, or you think there is an error with a transaction on your card, contact Member Services immediately by calling 1-866-313-6901. We will cancel your card and transfer the funds to a new card that will be sent to you. Please note that funds are not transferred until your new card has been activated.

What do I do if I have a question or think there is an error with a transaction on my card?

Contact Wisely Customer Service right away at 1-866-313-6901 and we'll provide assistance.

Why would I want to lock or unlock my card?

Your card cannot be used by anyone while it is locked, adding an additional level of security. You can lock or unlock your card by logging into the myWisely app[1] or visiting mywisely.com.

How will Wisely notify me of unusual account activity?

We utilize two-way texting,[1] which makes it easy to receive and reply to important alerts within seconds of a declined transaction. Verify that the phone number we have on your record is a valid mobile number. Also, be sure to download the myWisely app[1] to see the latest updates, manage your account, and view your transactions.

What is a travel notice?

A travel notice is an enhanced security measure that helps to protect you against fraud when using your Wisely card while traveling outside of your home state, bordering state(s), and internationally.

Your Wisely card will work in your home state and any bordering state upon activation. However, your card may be declined if you travel outside of your home state and bordering state(s). To set a travel notice, log into the myWisely app[1] or mywisely.com. Then select **Account Settings > Card Settings > Travel Notices.** You may also call Wisely Customer Service at 1-866-313-6901.

Note: Adding a travel notice is not required for transactions made domestically when you use your digital wallet, such as Apple Pay, Google Pay, or Samsung Pay or if you insert your chip card at point-of-sale. You can request a personalized, EMV chip card at no cost[8] by calling Wisely Member Services at 1-866-313-6901.

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

Yes, you can use all Wisely cards outside of the U.S. where Debit Mastercard is accepted or everywhere Visa debit cards are accepted internationally. To use your Wisely Card for transactions outside the U.S., including U.S. territories, set a travel notice in the myWisely app.[1]

Note: Your card is charged an ATM fee when you use an international ATM. The foreign exchange rate is calculated by the bank that offers the ATM. Please refer to the Cardholder Agreement and List of Fees for applicable usage fees.

Have additional questions about your Wisely card and managing your account?

Find the full list of our FAQs by visiting mywisely.com/help or by scanning here:

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1. Standard message fees and data rates may apply.
2. To view applicable fees, please log into the myWisely app or mywisely.com to see your cardholder agreement and list of all fees for more information.
3. You must opt-in to early direct deposit on mywisely.com or the myWisely mobile app. Early direct deposit of funds is not guaranteed and is subject to payor's support and 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 or the myWisely app.
4. Please allow up to three weeks for your pay to be loaded to the card after initial setup of direct deposit to your card.
5. 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, Mastercard or Visa product or service, nor does Fifth Third Bank, Mastercard or Visa endorse this offer.
6. 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.
7. 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 into the myWisely app or mywisely.com to see your cardholder agreement and list of all fees for more information.
8. The number of fee-free ATM transactions may be limited. Please see your cardholder agreement fee schedule for more information.
9. Important information for opening a 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.
10. Because this card is prepaid, you can only spend what is on the card and thus are unable to overdraft.
11. If you have a Wisely Pay or a 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 you to verify your identity, which you can request in the myWisely app or by calling the number on the back of your card. The identity verification process utilizes your personal information already on file, which must be validated. Card may be restricted or closed if your identity cannot be verified. This may not be available to all cardholders.
12. 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 ID verification which may not be available to all cardholders. You should confirm your access to this feature before attempting to load cash to your card.

The Wisely Pay Visa® is issued by Fifth Third Bank, 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, pursuant to license by Mastercard International Incorporated. ADP is a registered ISO of Fifth Third Bank, 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 and the Apple logo are registered trademarks of Apple Inc. App Store is a service mark of Apple Inc., registered in the U.S and other countries. Google Play and the Google Play logo are trademarks of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd. ADP, Wisely, myWisely and the Wisely logo are registered trademarks of ADP, Inc. Copyright © 2025 ADP, Inc. All rights reserved.