Wisely® Best Practices

ADP SmartCompliance®

ADP SmartCompliance enables you to manage all aspects of your Wisely paycard program. Knowing how to use its many features and capabilities helps reduce task completion times for common tasks and generating reports, so be sure to take advantage of the online help.

Help Center

Click *Help* in the upper-right corner to search for quick, relevant resources on how to complete functions and activities in ADP SmartCompliance.

Managing Access / Permissions

User Administration [Full Access] allows you to assign, create, and manage others' user access and permissions. ADP recommends having at least one User Administration back up with their own user login.

Usernames and Passwords

Make sure each ADP SmartCompliance user has their own user account in ADP SmartCompliance, and never share user IDs and passwords.

Card Inventory

Card Kits [Secure Packets]

Card kits must remain sealed until received by the member, who is the only person authorized to open it. The account number and bar code are visible in the window of the envelope. Card kits must be kept secure and must never be provided to anyone if unsealed to prevent compromising card information. Where applicable, ADP will provide you a copy of disclosures that your employees can review before they elect to receive their pay on the Wisely card.

Expired Cards

Card kits expiring within 90 days cannot be enrolled/issued, and a mailed replacement will be sent within 90 days of the current card's expiration date.

Maintain Card Inventory

It's important to have a supply of instance issue card kits in stock. You can manually reorder inventory or use the Auto Reorder feature in ADP SmartCompliance to set reorder thresholds and amounts to ensure sufficient availability.

Fraud Prevention

Account Enrollment

You cannot reassign Wisely card kits to another employee, even if the original employee never uses the card account.

Mask DOB/SSN

To avoid compromising sensitive data, it's recommended to mask your employees' date-of-birth and

social security number in your HR/payroll software program to users, unless they are critical to the knowledge of that sensitive data.

Secure Identity Verification Documents
Keep identity verification documents securely stored to help ensure the employees' personal information is not available to everyone.

Travel Notices [Geo-fencing]
Out-of-state activity is one of the most common types of fraud, which is why Wisely protects members by limiting access to the account from states beyond the members' home address and bordering states using a "geographical fence". Members may temporarily lift this "geo-fence" by setting up "Travel Notices" through the myWisely® app. If traveling internationally, members must set up their travel notices before traveling, since the myWisely app may not be accessed when out of the country. (Note: Travel notice is not required for EMV chip transactions, but travel notice is required for EMV swipe transactions.)

Funding

ACH [Direct Deposit]

ACH Activity
ADP SmartCompliance allows you to view your ACH deposits to your members via the ACH Activity Workspace or by selecting the employee profile on the Employee's Workspace to view ACH Activity (in real-time on payday).

ACH Notifications
To help ensure members are paid on time, all alert notifications should be turned on (ACH approval) to help you identify errors promptly.

Notifications are turned on in ADP SmartCompliance. Click on your user profile icon [top right corner]> Click on Notification Preferences> Scroll to Wisely section: Uploaded ACH File Errors and select your notification preferences.

ACH Funding Reversals
Funding reversals must be completed within five banking days for the same dollar amount as the original transaction, using the same method. For example, a $100 ACH payment must be reversed within 5 banking days via ACH for $100.

Approved Funding Sources
It is important that we safely list all your funding sources to help ensure members are paid timely. You need to contact us at wiselypay@adp.com if the ACH Name in your file changes or if you plan to pay members under a different company or entity name. (Note: Members cannot receive third-party funds unless they have verified their ID (e.g. tax refunds, other employers, government benefits).

NACHA Files
Contact your bank or payroll provider regarding NACHA file questions or issues. These processes are automated through the Federal Reserve system, and we have limited knowledge beyond the processing of these files.

Routing and Account Numbers
Both the routing and account number can be found in the individual member profile in ADP SmartCompliance. Note: Members can view their routing and account number in myWisely or at mywisely.com.

Instant Funding

Instant Funding
Wisely instant funding is conveniently available 24/7 and can only be utilized if set up with a funding account. To set this up, please contact wiselypay@adp.com.

Instant Funding Reversals
Complete instant funding reversals within 5 calendar days of your initial credit transaction for the same dollar amount as the original transaction using the same funding method in ADP SmartCompliance. For example, a $100 instant funding payment must be reversed within 5 calendar days via instant funding reversal for $100. NOTE: ADP associates cannot assist with these reversals.

Locations

Maintain Accurate Work Location in Member Profiles
Locations help ensure accurate state paycard rules and fees apply to your members.

Maintain Accurate Location Details
It is a good practice to establish a periodic review of your location details (such as contact name, phone number, and email address). Maintaining accurate information helps ensure smooth card order delivery and is particularly important if using the card Auto Reorder feature.

Removing Locations
When you need to remove a location in ADP SmartCompliance, you're first required to transfer unused inventory and members assigned to this location before removing it.

Members

[Accurate personal information will help prevent account restrictions and closures.]

Card Replacement [Lost or Stolen]
Member Services should be contacted immediately in the event of a lost or stolen card. You can provide the member with a new instant issue card kit from your inventory or direct the member to contact Member Services to request a new replacement card.

The number for Member Services is 866-313-6901. Upon card activation, a member will have full access to their funds. Note: A member can also use the check included in their original card kit to access funds.

Disabled Cards Reasons (ID Verification)
Due to privacy policy, we don’t share the reason why a member failed the ID verification process. However, provided below are a few examples of common failure reasons as to why a member may fail the identification process:

- SSN Associated with Deceased
- SSN Issued Before DOB
- SSN Not Found
- SSN Does Not Match
- SSN Tied to Multiple Names
- Members may not be eligible for reenrollment.

Closed or Canceled Cards
You cannot load funds to a card that is either closed or canceled. If the account is closed or canceled, a replacement card can be issued before the load date to avoid any interruption/delay in the member receiving their pay.

Locked Card Status
There are several reasons why a card may be locked by Member Services. The following are a few of the top reasons:

- Member fails identity authentication when speaking with a Member Services Representative
- Required to speak with Compliance to confirm Member activity
- Possible Fraud identified due to suspicious transactions

If a member's card is locked, they should contact Member Services at 866-313-6901 for assistance. There is also an ID Verification Document Upload feature in ADP SmartCompliance that allows you to conveniently upload verification documents (i.g., Social Security card, Driver's license, etc.) on behalf of your member who is experiencing issues verifying their identification.

Member Enrollment
When creating a new account, ensure the accuracy of sensitive personal information. You cannot delete or change to a different person once the profile is created. If you've created a profile in error, you will need to create a new profile with the correct information. Important! Once a card is assigned, it cannot be reassigned to another member's profile, and the old card should be destroyed.

Member Inquiries
You should always advise the member to contact Member Services for any issues with their account. The Client Support Helpdesk is unable to assist with member inquiries (i.e., disputes, chargebacks, and identity verification). The number for Member Services is 866-313-6901.

Member Profile – Updating
Member information (e.g., DOB, SSN, phone number, address) may be updated by the member in their myWisely account before they verify their ID on their account for portability, which means the member can receive third-party loads and access additional features. It is the member's responsibility to update their name if it has been legally changed by contacting Member Services at 866-313-6901.

Never Activated Closure Process
Helps you identify and follow up with employees who have not completed the required action to receive pay on their Wisely card. If the card is not activated or a Wisely check is not authenticated within 90 days of the first load, the employee's Wisely profile will be closed, and any unclaimed payroll funds will be mailed to the employee via paper check at the address in the Wisely profile. More information about this process can be found in the Marketing Toolkit. (Note: This does not apply if an employee self-enrolls for the Wisely card through myADP, an enrollment registration link, or ADP Workforce Now Employee Self-Service.)

Paycard Compliance
Payroll cards are regulated financial instruments with compliance requirements. All accounts should be enrolled with accurate employee information after you have verified the employee's identity through government issued documents and any accompanying credentials. ADP is required to review and validate any enrollment data that is flagged as a potential violation of regulatory requirements.

Rehires
A member can only have one Wisely card account with the same SSN. If they need to replace their card, you can provide a card kit from your inventory or refer them to Member Services at 866-313-6901. (Note: This applies to rehires, seasonal workers, temporary workers, etc.)

Wage Payment Election and Consent
You should obtain and retain each employee's consent (written or electronic) as required by applicable state laws and regulations (see the ADP State-by-State Guidelines for Payroll Cards and Wage Payment Election and Consent Form, located in the Marketing Toolkit).

Other

Card Limits
The maximum allowable card balance is $100,000, and deposits exceeding this amount require approval through ADP SmartCompliance. In the event of reaching this limit, members will be contacted immediately to lower the balance, or any overage amounts will be sent to the member via a check. (Note: Daily withdrawal and transfer limits apply. Depending on the over-the-limit balance, it may take the member several transactions over several days to lower the balance.)

Marketing Toolkit
The Marketing Toolkit provides marketing and compliance resources for your Wisely Pay program. It offers a wide-range of materials (flyers, posters, videos, campaigns), educational resources, and administrator tools to help you run and promote your Wisely program efficiently.
https://communication.adpinfo.com/wisely-pay-electronic-toolkit

State-by-State Guidelines for Payroll Cards
Get familiar with your state(s) requirements. These guidelines contain general information about state-by-state payroll card requirements, direct deposit requirements, and electronic delivery of wage statements. These guidelines can be found in the Marketing Toolkit.

Note: This is not an in-depth analysis of the laws and may not include the most up to date information. The guidelines are provided for informational purposes only and is not legal advice. You should consult your own counsel for legal advice.

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