wisely by ADP

Be prepared for life's expenses.



Wisely® makes it easy to build emergency savings.

From car repairs to medical bills, unexpected expenses can happen. With a Wisely® digital account[1], you could get your pay up to 2 days early[2] and build a savings safety net to help you stay prepared.

Put saving on auto pilot.

Automatically set aside a portion of your pay in a savings envelope[3] with the myWisely® app.[4]

Access your money — anytime.

Your money is accessible on your card and in the myWisely app. It goes with you even if you change jobs.[5]

Pay no hidden fees.[6]

There are no fees on your everyday purchases and no annual or minimum balance fees.

Sign up for Wisely today!

Talk to your Payroll Department.

Take control of your financial life.
Afford yourself every advantage.™

[1] 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.

[2] You must log in to the myWisely app or 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 or the myWisely app.

[3] 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 using the myWisely app or at mywisely.com.

[4] Standard message and data rates may apply.

[5] 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.

[6] To view applicable fees, please log in to the myWisely app or 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, 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. ADP, the ADP logo, Wisely, myWisely, and the Wisely logo are registered trademarks of ADP, Inc. Copyright © 2025 ADP, Inc. All rights reserved.