wisely by ADP

Make your money work for you!



Wisely® puts you in control of your money.

A Wisely card with digital account access[1] makes it easy to get your money, spend, plan, and save with fewer fees[2] and headaches.

Get paid early.[3]

Have your pay direct deposited up to 2 days early.

Skip ATM fees.

Get access to tens of thousands surcharge-free ATMs nationwide.[6]

Shop with confidence.

Pay online, in store, in app[5], or by phone everywhere Visa® debit cards are accepted or where Debit Mastercard® is accepted.

Save[7] and manage money on your terms.

Use the myWisely app[5] to save[7] for life's expenses.

Earn rewards.[4]

Earn promotions at thousands of participating retailers when you buy eGift cards through the myWisely® app.[5]

Leave hidden fees[2] behind.

Pay no annual, minimum balance or overdraft fees.[8]

Enroll for Wisely today!

Talk to your Payroll Department.

Be in charge of your money every day.

Afford yourself every advantage.™

Frequently asked questions

Have questions about managing your money? Wisely has answers.

When will my pay load onto my Wisely card? Please allow up to 3 weeks for funds to be loaded to the card after initial setup of direct deposit to your card.

Can I get my pay before payday? You bet! You can opt-in to early direct deposit[3] on the myWisely app[5] to receive your pay and other sources of income up to 2 days early.[9]

Where can I see my balances and activity? They're right there on the myWisely app.[5] You can even set up alerts[5] to notify you about your account such as when your balance is low.

How do I make purchases with my card? You can shop by phone, online, in store, or everywhere Visa debit cards are accepted or where Debit Mastercard is accepted. You can also add your Wisely card to your mobile wallet and pay with a single touch anywhere Apple Pay®, Samsung Pay® or Google Pay™ are accepted.

Why should I use the myWisely app?[5] It's a convenient way to see your balances and transactions, know when your money has been loaded, and save[7] for life's planned and unplanned expenses.

Can I load funds from multiple sources onto my Wisely card?[9] Sure, you can load your pay and other sources of income, such as your tax refund and government benefits, after you verify your ID.[9] Just use the myWisely app[5] to view your Wisely card routing and account numbers and then provide them to your employers or government benefits providers to set up direct deposits[10] into your Wisely card account.

Is the money in my Wisely account safe? You're not liable for unauthorized purchases made with your card. And, if your card is lost or stolen,[11] you can lock it using the myWisely app[5].

Have more questions?

We're here to help. Just call **1-866-313-6901.**

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. 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.
3. 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.
4. eGift Card cash back offers are powered by Blackhawk Network and range from 2% - 12%, depending on the gift card that is purchased. Cash Back amounts will be disclosed before you select a gift card. Please review the Terms and Conditions of each eGift card product before purchase. Funds from all Rewards can be moved from the Wisely Rewards savings envelope into the available balance on your card. You must log in to myWisely to access the Rewards feature for eGift cards. These optional offers are not a Fifth Third Bank, Mastercard, or Visa product or service, nor does Fifth Third Bank, Mastercard or Visa endorse this offer.
5. Standard message and data rates may apply.
6. The number of fee-free ATM transactions may be limited. Please log in to the myWisely app or mywisely.com and see your cardholder agreement and list of all fees for more information.
7. 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.
8. Because this card is prepaid, you can only spend what is on the card and thus are unable to overdraft.
9. 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.
10. Please allow up to 3 weeks after your initial setup of direct deposit for your pay to start loading to your card.
11. 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.

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