wisely by ADP

Financial Wellness with Wisely®

Discover valuable benefits for you and your employees



See the difference Wisely can make for you and your employees

Financial wellness matters. Yet so many employees today struggle with making the right choices to save, spend and manage their money.

With Wisely, you can empower your employees with financial knowledge and tools and gain a powerful hiring advantage for your company.



Employees are seeking help with their finances. With Wisely, you can offer it to them.

3 in 5 employees believe it's important for employers to offer financial education to help support and enhance the financial well-being of their employees.[1]

2 in 3 employees would welcome financial education from their employers, but only **2 in 5 employers** currently support the financial wellness of their employees.[1]

How Wisely can help promote financial wellness for your employees

Cost savings

With Wisely, your employees can avoid costly check cashing fees. Plus, there's no minimum balance requirement, no overdraft fees,[2] and no charge for direct deposit.[3]

Earlier access to their pay[4]

With Early Direct Deposit, your employees can access their pay up to 2 days early.[4]

Easier shopping and bill paying

Your employees can shop and pay bills in stores, by phone, or online everywhere Visa® debit cards are accepted or where Debit Mastercard® is accepted.[5]

Easy access to cash

Your employees can get cash back at major retailers and enjoy surcharge-free ATM withdrawals at tens of thousands of ATMs.[6]

Help with saving

Employees can easily build an emergency fund and save for planned goals with the myWisely® savings envelope.[7]

Easy money management

Employees can access their card balance, view transaction history, find local ATMs and more all at their fingertips with the myWisely app.[8]

Protection and peace of mind

Employees are protected if their cards are lost or stolen.[9]

1. Visa Financial Wellness Research Sept 2023, commissioned by ADP.
2. Because this card is prepaid, they can only spend what is on the card and thus are unable to overdraft.
3. To view applicable fees, they can log in to the myWisely app or mywisely.com to see their cardholder agreement and list of all fees for more information. Please allow up to 3 weeks for funds to be loaded to the card after initial set up of direct deposit to their card.
4. They 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.
5. Additional terms and third-party fees may apply.
6. The number of fee-free ATM transactions may be limited. Review the cardholder agreement and list of all fees for more information.
7. Amounts transferred to their savings envelope will no longer appear in their available balance. They can transfer money from their savings envelope back to their available balance using the myWisely app or at mywisely.com.
8. Standard message and data rates may apply.
9. They must notify us immediately and assist us in our investigation if their card is lost or stolen or they believe someone is using their card without their permission. For more information, they can review their cardholder agreement by logging in to the myWisely app or online at mywisely.com.

Why Wisely is good for your business

Electronic pay flexibility

With Wisely's pay solution in 50 states, you can move closer to 100% electronic pay.

Reduced costs/increased efficiency

As you reduce paper checks, you can lower monthly costs and increase efficiency on weekly payroll and off-cycle, one-time and on-demand payments.

A way to attract and retain employees

With Wisely's financial wellness tools, you'll have a powerful benefit that can help you attract and retain employees.

Easy administration

Wisely offers a convenient administrative portal and fund-approval workflow. Plus, you'll have access to payment optimization tools and marketing/educational support that can help you reach your paycard adoption goals.

"Wisely has helped to cut down on the number of live checks we process each week, which in turn cuts down the cost."

— **Vanessa Cocolan**, Accounting Specialist, Advance'd Temporaries, Inc.

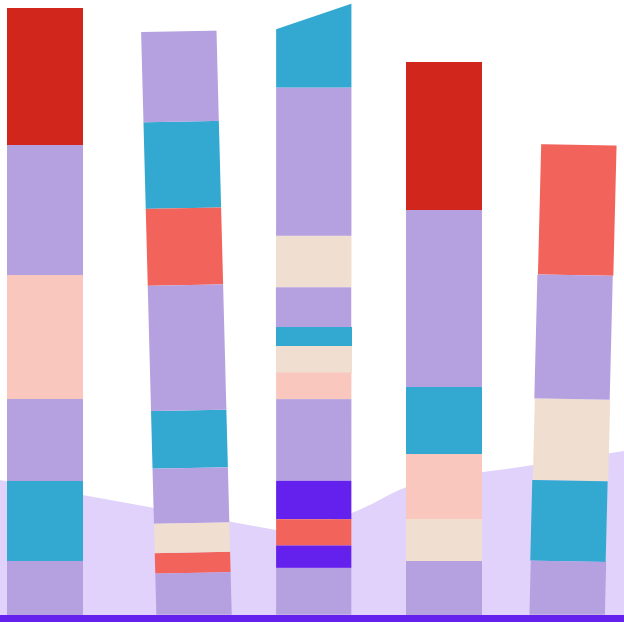


Did you know?

It's estimated to cost $4,000 for every thousand paychecks you issue.[10]

10. 2022 Association for Financial Professionals Payments Cost Benchmarking Survey.

Why employers put Wisely to work



Ease and efficiency

"The benefits of a fully electronic program include cost reductions due to check stock, voids and reissues and employee wait times for checks to be cashed."

— **Lisa Boulier**, Director of Payroll, Stakeholder Payroll Services, LLC

Cost savings

"I love that I am no longer being charged courier fees to deliver paychecks to 16 different company codes. The fees definitely have added up over time."

— **Eric Smothers**, Payroll Manager, Stars and Strikes

Easy access for employees

"We are in the age of everything electronic, so the fact that our associates are able to view their funds and pay bills easily and conveniently is probably the biggest benefit of all."

— **Robin Kern**, PayCard Project Manager, Kroger

"Our employees have their banking needs at their fingertips; it's super user friendly and they like the thought of being rewarded for simply using the card."

— **Vanessa Cocolan,** Accounting Specialist, Advance'd Temporaries, Inc.

Are you and your employees making the most of Wisely?

Visit the Wisely Employer Toolkit for marketing and educational resources to put Wisely to work for you and your employees.



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