Never-Activated Card Closure Process

Pay cards require specific actions by your employees to receive their pay. Employees who choose to receive wages on the Wisely® card **must activate it prior to or on payday** to ensure timely receipt of their wages or be paid by another permissible means.



It is important that your employees receive their pay in the time frame required per applicable law. The following process will help you identify and follow up with employees who have not completed the required action to receive their pay on the Wisely card. If the card is not activated after 90 or more days, the employee's Wisely profile will be closed, and any payroll funds that remain unclaimed will be mailed by ADP® to the employee through a traditional paper check at the address on record.

Here's the process

- On our Smart Compliance portal, you will have access to a Never-Activated Report of all employee profiles that have received payroll loads and have not activated a Wisely card within the past 90 or more days.
- On the first day of each month, ADP will close the Wisely profiles of all employees with unclaimed payroll funds that have aged 90 or more days.
- The balance at the time of closure will be mailed in the form of a traditional paper check, with free standard shipping, to the employee's address indicated on their Wisely profile.
- On our Smart Compliance portal, you will have access to a separate Closure Report to confirm the employee profiles that were closed; these employees must be paid via another permissible method.
- Checks not cashed within 180 days will be voided and sent to the respective unclaimed property state agency in accordance with applicable law.
- Profiles of employees who have not received payroll loads will remain open, as there are no unclaimed payroll funds associated with their profiles.

What you need to do

Run and review your Never Activated Report regularly for updates of employee Wisely cards at risk of closure. Again, it's important to ensure that those employees who elected to receive their wages on the Wisely card activate their card on or before payday to receive their pay in compliance with applicable law. Activation of the Wisely card account constitutes acceptance of the Cardholder Agreement and Fee Schedule. **If you feel funds were loaded in error, please contact Wisely card services immediately**.

Review your monthly Closure Report and **remove** the corresponding direct deposit information of closed employee profiles from your payroll system to ensure no future loads are sent to that closed account, as they will be rejected. You will need to determine the permissible payment method you will use for impacted employees going forward.

Wisely provides the Never-Activated Report,
which gives insight as to who does not have access to their wages.

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