wisely by ADP

Be you — and in charge of your money.



Wisely® by ADP lets you manage your money, your way.

You're unique – with different ways of managing your money. With Wisely® by ADP, a digital account[1], you have the freedom to manage your money your way – no matter who you are.



Francie the Freelancer

Wisely makes it easy for her to get paid for all her gigs – in one convenient account.[2]



Steve the Shopper

As the primary shopper for his family, Steve shops and pays bills online[3] with Wisely, helping him save time and money.



Sophia the Saver

Wisely makes it easy for her to save[4] money for emergencies, so she doesn't have to borrow from someone or take out expensive loans.

Brandi the Budgeter

Wisely lets her get paid up to 2 days early[5] and keep up with her balances and transactions on the myWisely® app,[6] so there are no surprises.





Sean the Safety Warrior

Sean sleeps better at night knowing that if his card or personal information gets stolen, he's not liable for unauthorized purchases.[7]

Sign up for Wisely today!

Talk to your Payroll Department.

Build your own financial path forward.

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] Please allow up to 3 weeks after your initial setup of direct deposit for your pay to start loading to your card. 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.

[3] The bill pay feature, powered by Papaya, is available through the myWisely app. Additional terms and limits apply. This optional offer is not a Fifth Third Bank, Mastercard or Visa product or service, nor does Fifth Third Bank, Mastercard or Visa endorse this offer.

[4] 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.

[5] 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.

[6] Standard message and data rates may apply.

[7] 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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