

## WISELY® PAY FREQUENTLY ASKED QUESTIONS

### Getting Started

#### **Important information about procedures for opening a new prepaid card account.**

To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a Card account. What this means for you: When you open a Card account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

#### **How do I activate my card?**

To activate your card, visit <https://www.activatewisely.com> or call 866.313.6901. You will need to choose a PIN (Personal Identification Number) when you activate your card.

#### **Where can I get the myWisely® app?\***

Right here. Access your card account anywhere, anytime. You can check your balance, view transaction history, find nearby ATMs, see spending trends, and set aside savings.



#### **What are the benefits of upgrading my card?**

Upgraded cardholders get access to premium features that allow you to add funds to your card from a variety of places: a second job, Western Union, and government benefits. All for no fee.<sup>13</sup>

#### **How can I upgrade my card?**

Call us at 866.313.6901.

### Adding Money

#### **How do I add cash to my card?**

You have a couple of options.<sup>13</sup>

##### **Reload @ the Register™**

You can add cash (\$20-\$500) to your Wisely card at almost every major retailer near you using Reload @ the Register for a flat fee of \$5.95 (subject to card and balance limits), in addition to the amount you wish to load onto your Wisely card.<sup>11,13</sup> Retailers include CVS, Dollar General, Rite-Aid, 7-Eleven, Walgreens, Walmart, and many more. Over 70,000 locations nationwide! Just hand your cash to the cashier. They will swipe your card and the money will automatically load onto your card.

##### **Western Union**

You can visit any Western Union location in the U.S. to add cash to your card (third-party load fees may apply).<sup>8</sup> Log in to your cardholder account at [mywisely.com](https://mywisely.com) for more information on how to add cash, or visit <https://wiselypay.adp.com/my-card/>.

### **Additional Retail Locations**

You may load \$20-\$500 in cash onto your Wisely card at over 70,000 retail locations nationwide using MoneyPak® for a flat rate of \$5.95 (subject to card and balance limits), in addition to the amount you wish to load onto your Wisely card. Retailers include CVS, Dollar General, Rite-Aid, 7-Eleven, Walgreens, and Walmart. You should confirm your access to this feature before attempting to load cash to your card.<sup>11</sup> Learn more about how to reload your card with cash at [moneypak.com](http://moneypak.com).

### **Can I transfer funds to my bank account or another card?**

Yes! You must first upgrade your card at no cost. Call 866.313.6901 to upgrade.<sup>13</sup>

1. Register or log in to the myWisely mobile app<sup>7</sup> or [myWisely.com](http://myWisely.com).
2. Tap or click the transfer arrows in the upper right corner.
3. Enter your routing number and account number of the receiving bank or card to complete the transfer.

Please note: It may take 3 business days to enroll and validate an account at another financial institution. And once an account is validated, it may take up to 3 business days to complete each transfer.

### **How do I find my Wisely account and routing information?**

You can get the routing and account number for your Wisely Pay card by downloading the myWisely mobile app<sup>7</sup> or logging in at [myWisely.com](http://myWisely.com). Go to your account settings, then tap or click "Account Numbers."

### **How do I load funds with my mobile device?**

You can load funds with Ingo® Money<sup>8,9</sup> by snapping a photo and following the prompts in our myWisely mobile app.<sup>7</sup> Approval times vary depending on the type of check and approval from Ingo Money.<sup>8</sup>

### **What are the card load limits?**

The maximum load limits to your Wisely card via Western Union, Ingo, Reload @ the Register, or MoneyPak are currently as follows:

<b>Reload Through Western Union</b>	<b>\$1,500/day \$5,000/month</b>
<b>Reload Through Reload @ the Register or MoneyPak</b>	<b>\$1,500/day or 4 loads \$3,500/week or 7 loads \$5,000/month or 20 loads</b>
<b>Ingo per Check Load Limit</b>	<b>\$1,500</b>
<b>Ingo Monthly Check Load Limit</b>	<b>\$5,000</b>

ADP® may increase or decrease these limits from time to time at its discretion and without notice to you.

### **Can I add money from other sources?<sup>13</sup>**

Yes. If you pass a validation process, the primary cardholder can directly deposit income from a second job, your tax refund, or other government benefits onto your Wisely Pay card.<sup>2</sup> Enter your account and routing numbers into the applicable direct deposit form, or hand it to the HR person responsible for your pay. To retrieve these numbers, register or log in to the myWisely mobile app<sup>7</sup> or at [myWisely.com](https://mywisely.com) and visit your account settings, then tap or click "Account Numbers."

## **Using Your Card**

### **How do I make purchases with my card?**

You can use your Wisely Pay card everywhere Visa® debit cards are accepted and where Debit Mastercard® is accepted—whether on the phone, online, or in store. You can also add your Wisely Pay card to your mobile wallet. Pay with a single touch anywhere Apple Pay®, Samsung Pay®, or Google Pay™ is accepted.

### **Is there a fee for making internet purchases with my card?**

There is no fee for making Internet purchases with your Wisely card.

### **How can I get cash using my card?**

You've got a few options.

**ATMs.** You can get cash at millions of ATMs worldwide. There are also 80,000 surcharge-free ATMs nationwide where you can get cash with your Wisely Pay card. [Click here](#) or log in to myWisely to find in-network, surcharge-free ATMs in your area.<sup>5</sup>

**Banks.** You can go to any participating bank and withdraw all your money down to the penny. Inform the teller you wish to do an over-the-counter transaction,<sup>15</sup> and tell them the amount you would like to withdraw. You may be asked to show your ID. [Find participating banks here.](#)

**Walmart Retail Outlets.** You can go to select U.S. Walmart retailer checkout counters, access cash without making any purchases or paying fees, and get to-the-penny cash amount.<sup>14</sup>

### **Can my card be used for debit or credit transactions?**

Your Wisely card can be used to make select debit or credit transactions. Debit transactions will require a Personal Identification Number (PIN) and are best used when you want cash back from a merchant. These transactions do not incur a fee. Credit transactions do not require a PIN and do not incur a fee.<sup>4</sup>

### **How can I start saving money?**

It's easy! Register or log in to the myWisely mobile app<sup>7</sup> or at [myWisely.com](https://mywisely.com). Tap or click "Future," and start saving today. myWisely will even discover opportunities for you to roll over extra cash into your savings envelope.<sup>12</sup>

### **How do I use my card to pay for recurring monthly payments (such as a mobile phone)?**

Contact your biller/retailer for its direct bill payment options to see if they accept card payments.<sup>4</sup> If they do, enter your card information into the recurring billing payments form.

### **Can I request a card for a spouse or family member?<sup>6</sup>**

Of course! Primary cardholders will be able to transfer funds to and from secondary cardholders. You and all secondary cardholders may be required to pass an additional validation process. Each person has full and immediate access to the funds on their individual card. But please note that secondary cards cannot be used internationally. To order another card,<sup>6</sup> log in to your account at [myWisely.com](https://mywisely.com) or the myWisely mobile app.<sup>7</sup> Click or tap the menu button in the upper right corner and scroll to the button at the bottom of that menu to order another card. Follow the on-screen instructions from there.

### **How do I check my balance and view transaction history without a fee?**

[myWisely.com](https://mywisely.com) or the myWisely mobile app<sup>7</sup> allows you to check your balance, view transaction history, find nearby ATMs, see spending trends, and much more. You can access your card account online or from your phone anytime, anywhere with myWisely. You can also set up email and text alerts, including low balance notifications at whatever amount you decide.

### **Can I add my Wisely Card to Apple Pay, Samsung Pay, and Google Pay?**

Wisely cards can be added to mobile wallets for use at participating stores, online, and on apps that accept Apple Pay, Samsung Pay, and Google Pay.

### **What are pending transactions?**

This is the amount of money that has been set aside for purchases made with your card, but has not yet been collected by the merchant.

### **What is a pre-authorization hold?**

Certain purchases (hotels, restaurants, car rentals, gas stations, etc.) require pre-authorization and may temporarily hold money from your card balance that would be greater than the actual purchase amount once the purchase is processed. The money will be released, and your balance will be adjusted. Availability of the pre-authorized money could take up several days to be released into your card balance.

#### **Gas Stations**

When using your card at gas stations, it is best to prepay for the exact amount with the cashier. If you pay at the pump, a hold of up to \$100 or more may be placed on your card. This hold may last up to 5 days. (Hold times may vary depending on the merchant.)

#### **Restaurants**

Restaurants may automatically add up to 25% or more to your bill to cover a tip. If you do not have a sufficient balance on your card to cover the amount, the transaction will be declined.

#### **Hotels**

Hotels may place a hold on your account for your room reservation. It is typically released upon checkout but may last up to a couple of weeks.

### **Why do pre-authorization hold times differ?**

Some merchants may require different authorization hold times. The above information is a reference and not a guarantee of hold length.

### **Can I use my card to pay bills?<sup>8</sup>**

You can pay merchants that accept Visa debit cards or who accept Mastercard debit cards directly with your card without a fee. Contact your billers/retailers for their direct bill payment options as third-party fees may apply. You will also be able to use the services of a third-party bill payment provider by logging in to your account on the myWisely mobile app<sup>7</sup> or at [myWisely.com](https://www.mywisely.com). Click on the link to the third party's website once logged in. Please refer to the separate terms and conditions and fees pertinent to the bill payment service provider.

### **What transactions are not allowed on the card?**

You cannot use the Wisely card for unlawful Internet gambling or any illegal transaction.

### **Does Wisely offer EMV chip cards?**

We have released EMV (chip) cards for our upgraded Mastercard cardholders! To upgrade call 866.313.6901.<sup>13</sup>

### **Can I use my Wisely card outside of the U.S.?**

To use your Wisely card for transactions outside the U.S., including in U.S. territories, you are first required to upgrade your card by passing additional validation. To upgrade, call 866.313.6901.<sup>13</sup> Your card **is charged** an ATM fee when you use an **international ATM**. Please log in to your account and refer to the Wisely Pay List of All Fees for applicable usage fees.

## **Receiving and Sending Money**

### **Can I send money to family and friends?**

Absolutely. You can link your card to all your favorite peer-to-peer apps like Venmo<sup>®</sup>, Masterpass<sup>®</sup>, and Zelle<sup>®</sup>.<sup>4,13</sup>

Got a friend who is in a bind? You can also visit a retailer near you and use MoneyPak to send money to friends and family. Just follow these steps:

1. Grab a MoneyPak from the prepaid card rack at the register.
2. Hand your cash and the MoneyPak card to the cashier. A flat fee of \$5.95 will apply.
3. Next, scratch off the unique MoneyPak number on the back of the card and give the number to your friend.
4. Ask your friend to sign up at [moneypak.com](https://www.moneypak.com) and follow the step-by-step instructions to add money to his or her eligible card. Participating retailers include 7-Eleven, CVS, Dollar General, Rite-Aid, Walgreens, Walmart, and many more. You can send anywhere from \$20 to \$500.<sup>11</sup>  
To learn more and find a location near you, visit [moneypak.com](https://www.moneypak.com).

### **Can I take this card with me if I change jobs?**

Absolutely! You can use the Wisely Pay card to directly deposit money from multiple sources, including a second job regardless of your employer.<sup>13</sup>

## **Card Help**

### **What if my card is lost, stolen, or used without my permission?**

Don't worry! Your card balance is FDIC insured, and you are not liable for unauthorized purchases.<sup>9</sup> If your card is lost or stolen, be sure to lock your card using the myWisely app.<sup>7</sup> You can instantly lock your card so it cannot be used. Log in to the myWisely app<sup>7</sup> and go to Account Settings, then open Card Settings to use this feature. If you find your card, you can instantly unlock it and resume using it.

But report a lost, stolen, or damaged card to our call center **immediately** by calling 866.313.6901. We will cancel your card and transfer the funds to a new card that will be sent to you.

### **How much does it cost to replace a lost, stolen, or damaged card?**

We understand your card can be lost, stolen, or damaged, and that's why we will grant one (1) free card replacement for a lost/stolen primary or secondary card per calendar year. Each additional card replacement for a lost/stolen primary or secondary card per calendar year will incur a fee.

### **What happens if my card is expiring or has expired?**

No worries. Your new card will come in the mail! We'll send an updated card your way as the expiration date on your card gets closer. If you don't receive the new card before your current one expires, please contact us at 866.313.6901.

### **How can I change my PIN number?**

If you would like to change your PIN, you can log in to the myWisely app<sup>7</sup> and tap Card Settings to enter a new PIN.

### **How do I change or update my personal information?**

You can update your email, street address, and phone number directly from the myWisely app<sup>7</sup> or at [myWisely.com](http://myWisely.com).

To change your personal information on the **myWisely mobile app<sup>7</sup> or at [myWisely.com](http://myWisely.com)**:

1. Go to **Account Settings**.
2. Tap the **Profile Info** button.
3. Make your changes.

### **What if I forget my user ID or password?**

You may request your username and password [here](#) or on the myWisely app.<sup>7</sup>

### **What if I forget my PIN?**

If you forget your PIN or would like to change it, you can do so by calling cardholder services, using the phone number on the back of your card.

### **Can you tell me more about additional fraud protection?**

Transactions that qualify are protected by either the Visa Zero Liability Policy or Mastercard Zero Liability Policy.<sup>16</sup> The Zero Liability Policy provides protection from unauthorized purchases. Other restrictions may apply. You may also have other protections under applicable law, such as Federal Regulation E, which implements the Electronic Funds Transfer Act. Please refer to the Cardholder Agreement you received when you enrolled for the Wisely Pay card. You can view the Cardholder Agreement on the myWisely app<sup>7</sup> or at [myWisely.com](http://myWisely.com). With Wisely Pay, cardholders have additional fraud protection. Transactions made outside of the cardholder's residential state and adjoining states may be declined unless the cardholder calls cardholder services and requests to temporarily allow transactions in the additional area(s).

## **Fees**

### **Are there fees for using my card?**

There are no overdraft fees because we will not allow you to overdraw your card.<sup>3</sup> There are no minimum balance fees. There are no monthly fees or annual fees. There are, however, inactivity fees of \$4.00 assessed on a monthly basis after 90 days of inactivity. Keep in mind there are also charges for using certain features on your Wisely Pay card. Please [log in to your Wisely account](#) and refer to the Wisely Pay list of all fees for applicable usage fees.

## **Disputes**

### **What do I do if I have a question or think there is an error with a transaction on my card?**

If you have a question about your account, contact Wisely Member Services at 866.313.6901. They will be able to provide assistance.

### **How do I dispute a transaction?**

If you notice unauthorized charges on your account, contact Wisely Member Services at 866.313.6901. They will be able to review the account transaction history and provide assistance.

### **How long does a transaction dispute take to resolve?**

An average transaction dispute will be resolved within days.

### **Will Wisely freeze my funds while a dispute is being resolved?**

Wisely does not freeze funds while investigating disputes. If you recognize unauthorized activity on your account, we recommend you have a new card issued. When a new card is requested, the current card will become invalid, and it may take up to 10 business days to receive a new card. Expedited card delivery is available for an additional fee.

We know that customers having access to their money is extremely important and we strive to resolve customer issues quickly. Customers should include all relevant details when submitting a claim to help speed up the process.

### **How do I reach the Wisely support team?**

If you need to speak with Wisely Member Services or contact us with questions, concerns, or issues, you can reach us at 866.313.6901.

We're open 24/7:

Log in to your account at [mywisely.com](https://mywisely.com) or in the myWisely app.<sup>7</sup>

NOTE: The myWisely mobile app<sup>7</sup> is only available on devices using the following versions:

- iPhone (iOS 10.0 or later)
- Android (5.0 and up) devices

## **Travel Notices: Frequently Asked Questions**

To help protect you against fraud, we've added travel notices for enhanced security. Your Wisely card will work in your home state and any bordering state upon activation. However, if you travel beyond your area, log in to your myWisely app<sup>7</sup> or at [myWisely.com](https://mywisely.com), open Card Settings, and add a travel notice in order to avoid declines on your card.

## **Additional verification is required to use this feature internationally.**

### **What is a travel notice?**

A travel notice allows you to use your Wisely Pay card while traveling outside of your home state and bordering state(s).

### **How can I set a travel notice?**

Log in to the myWisely app<sup>7</sup> or at [myWisely.com](https://mywisely.com). Select **Account Settings/Card Settings/Travel Notices**. You may also call cardholder services at 866.313.6901.

### **What happens if I forget to set a travel notice?**

Your card may be declined if you travel outside of your home state and bordering state(s).

### **How long will it take me to set a travel notice?**

It takes only seconds to select a travel notice and help protect yourself against fraud.

### **What should I do if my card is declined when traveling?**

Log in to the myWisely app<sup>7</sup> or at [myWisely.com](https://mywisely.com) to set up a travel notice. You may also call cardholder services at 866.313.6901.

### **How long does it take for a travel notice to take effect?**

A travel notice becomes effective immediately upon saving changes.

### **How do travel notices help protect me from fraud?**

They reduce the opportunity for out-of-state and international fraud, providing you more protection.

### **Is a fee charged if my card is declined?**

No fee is charged if your card is declined.

### **What do I do if I misplace or lose my card while traveling?**

You can instantly lock your card on the myWisely app<sup>7</sup> so it cannot be used. If you find your card, you can instantly unlock it and resume using it. If you cannot find your card, please contact cardholder services at 866.313.6901 and order a replacement card.

### **Why would I want to lock or unlock my card?**

Your card cannot be used while it is locked, adding an additional level of security. You can lock or unlock your card by logging in to the myWisely app<sup>7</sup> or visiting [myWisely.com](https://mywisely.com).

## **Disclosures**

- 1 To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a card account.
- 2 Please allow up to 3 weeks for your pay to be loaded to the card after initial setup of direct deposit to your card.
- 3 Because this card is prepaid, you can only spend what is on the card and thus are unable to overdraw.
- 4 Please review your cardholder agreement to learn how this applies to you.
- 5 The number of fee-free ATM transactions may be limited. Please see your cardholder agreement fee schedule for more information.
- 6 Additional verification identification may be required.
- 7 Standard text message fees and data rates may apply.
- 8 Additional terms and third-party fees may apply.



- 9 Ingo Money is a service provided by Ingo Money, Inc., and First Century Bank, National Association, Member FDIC, subject to Ingo Money and First Century Bank Terms & Conditions and Privacy Policy. Approval review usually takes 3-5 minutes, but may take up to one hour. All checks are subject to approval for funding in Ingo Money's sole discretion. Unapproved checks will not be loaded to your card. Ingo Money reserves the right to recover funds from bad checks if you knew the check was bad when you submitted it, if you attempt to cash or deposit it elsewhere after funding, or if you otherwise act illegally or fraudulently. Fees may apply for loading or use of your card. See your Cardholder Agreement for details. All checks are subject to approval by Ingo in its sole discretion. Fees and other terms and conditions apply to check load services. Visit <http://ingomoney.com/tc.html> for complete details.
- 10 Nearly 100% of cardholders receive their pay on or before 9am on payday.
- 11 You may load \$20-\$500 in cash for a flat rate of \$5.95 (subject to card and balance limits), in addition to the amount you wish to load onto your Wisely card. You should confirm your access to this feature before attempting to load cash to your card.
- 12 Amounts transferred to your savings envelope will no longer appear in your available balance.
- 13 You must first pass an additional verification process.
- 14 There are limits on frequency and amounts of cash withdrawals at Walmart.
- 15 There is a \$25,000 daily over-the-counter teller cash withdrawal limit.
- 16 Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more details. Under MasterCard's Zero Liability Policy, your liability for unauthorized transactions on your Card Account is \$0.00 if you notify us promptly upon becoming aware of the loss or theft, and you exercise reasonable care in safeguarding your Card from loss, theft, or unauthorized use. These provisions limiting your liability do not apply to debit transactions not processed by MasterCard or to unregistered cards.

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