

ADP SmartCompliance®

# WISELY® BY ADP®

Save time and money.  
Deliver flexibility and  
convenience.



Attract, engage and retain  
top talent through the  
convenience, and flexibility  
of a worker-focused payment  
offering.

### With Wisely you can:

- Benefit from more electronic pay options
- Reduce costs
- Have easy (or no) program administration

You can do it all with the confidence that comes from partnering with a leader in payroll innovation.

## The power of pay in the palm of your workers' hands

The myWisely® mobile app<sup>1</sup> for Wisely members gives workers access to their Wisely card account to pay bills, manage transactions, engage cardmember services and leverage easy-to-use tools to manage their financial futures. With resources for savings<sup>6</sup>, spend tracking and making better financial decisions, myWisely can help consumers do more and go farther down a path toward financial wellness.

Most importantly, members have control over their card account(s), with on-demand access and peace of mind that personal information and transactions are safeguarded.



**Wisely can deliver financial  
wellness tools to your employees.**

# Flexibility, freedom and financial savvy for your employees.

With Wisely, workers have a new way to get pay and other sources of income that could help save time, and costs while providing valuable financial wellness tools.

## Cardmembers can enjoy:

- **Cost savings** – no minimum balance requirement, no overdraft fees<sup>2</sup> and no charge for direct deposit (primary jobs, other jobs, tax returns, government benefits).<sup>3</sup>
- **Ability to shop and pay bills** – Shop and pay bills in stores, by phone or online, everywhere Visa® or Mastercard are accepted.<sup>4</sup> Works with with Apple Pay® and Google Pay®.
- **Getting cash** – on purchases at major retailers, and surcharge-free ATM withdrawals at tens of thousands of locations.<sup>5</sup>
- **Savings potential** – Build a rainy-day fund<sup>6</sup> with the myWisely savings envelope. Put money away to reach goals and avoid unintentional spending.
- **Money management** – check their card balance, view transaction history, find local ATMs and more, all at their fingertips.<sup>1</sup>
- **Safety and security** – know their balance is protected from fraud if the card is lost or stolen.<sup>7</sup> The funds in the account are FDIC insured.

### Sources:

1. Standard text message fees and data rates may apply.
2. Because this card is prepaid, you can only spend what is on the card.
3. Please see the List of All Fees for applicable fees. Adding funds from other sources requires additional cardholder identification verification.
4. Additional terms and third-party fees may apply
5. The number of fee-free ATM transactions may be limited. Please see your cardholder agreement and List of All fees for more information.
6. Amounts transferred to your savings envelope will no longer appear in your available balance.
7. 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.

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## About ADP SmartCompliance®

ADP SmartCompliance integrates with your HCM system to give you a comprehensive solution that's configurable to your company's current and future needs. You'll have the tools to manage and understand the full breadth of your company's HCM compliance activities. You can leverage experts who are veterans of various regulatory agencies. And you'll have professionals with domain expertise in various compliance areas working directly on your behalf.

### ADP SmartCompliance® helps with these processes:

- Employment tax
- Unemployment claims
- Employment verification
- Wage garnishments
- Health compliance
- Payment solutions
- Tax credits



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