

Wisely FAQs

1. What is Wisely?

Wisely is a prepaid account that allows individuals to receive their paychecks electronically. This feature is a strong benefit to affiliate employees who are currently paid by hard copy payroll check.

2. What does Wisely do?

Wisely allows you to receive your paycheck (up to two days prior to check date) and manage your finances. It is a reloadable card, meaning funds can be added to it, and it can be used anywhere Visa debit cards are accepted. (A no-cost upgrade is required for Wisely additional features).

3. Is Wisely only a physical paycard?

No, Wisely is not just a physical paycard. It is a prepaid account and digital account that offers both a physical card and a digital account accessible through the myWisely app. You can even add your Wisely account to your mobile wallet for contactless payments through the app.

4. To use Wisely, do I have to upgrade it?

No. If you do not upgrade your Wisely account, you will still be able to use it for payroll direct deposit and make purchases anywhere Visa debit is accepted, including online and in stores. You can also withdraw cash at ATMs. You will not be able to enjoy the additional features.

5. Is Wisely available for all affiliate employees?

Yes. All affiliate employees are welcome to accept this voluntary payment option.

6. What information is needed for me to sign up for a Wisely card?

To sign up for a Wisely account, you will need to provide personal information to verify your identity, including your:

- Name
- Home Address (it cannot be a PO BOX)
- Date of Birth
- SSN

7. How can I sign up for a Wisely account?

There are two ways you can sign up for a Wisely account:

- Obtain a Wisely Card from your HR/PR Representative within your facility**
- Scan the Ensign/Wisely QR code**
 - **Instructions on how to sign up via one of these methods is in the Help Docs section below

8. Is Wisely a credit card; Will it help me build my credit?

No, Wisely is not a credit card; it is a prepaid card. This feature will not be able to help build credit because it does not require a credit check and does not report to credit bureaus. Wisely is designed as an alternative to direct deposit for receiving paychecks.

9. What else does Wisely offer?

In addition to the features previously mentioned, Wisely offers:

- **Cashback Rewards** – Earn cashback on everyday purchases made with Wisely
- **Bill Pay** – Pay bills online, in-app, or by phone
- **Budgeting Tools** – The myWisely app offers features like budgeting tools, savings envelopes, and spend tracking to help you manage finances.
- **No Overdraft Fees** – Since it's a prepaid card, you can't spend more than what's loaded on the card, eliminating the risk of overdraft fees.

Fraud Protection – Wisely offers protection against fraud, including real-time alerts and the ability to lock the card.

10. Are there fees associated with using Wisely?

Yes, there are some fees associated with using Wisely, but many common transactions are free. While Wisely emphasizes no annual fee, minimum balance or overdraft fees, certain actions like using out-of-network ATMs or loading funds via certain methods may incur charges. Please refer to your Wisely fee chart.

11. What if I sign up for Wisely and never use it?

If you sign up for Wisely and don't activate it, or if you activate it but don't use it, Wisely may close your account and send you a check for the balance after a certain period of inactivity. Typically this timeframe is 90 days.

12. Does Workday allow for multiple direct deposit accounts, including Wisely?

Yes, you may have multiple direct deposit accounts in Workday as payment elections, including Wisely.

*DailyPay is the only Workday payment election that cannot have multiple payment elections.

Wisely Help Documents

1. How can I sign up for Wisely?

There are two ways to sign up:

- Obtain a Wisely card packet from your HR/PR Representative and enter the account as your payment election in Workday.
- Scan the QR code below using your phone's QR code reader, then enter the account as your payment election in Workday.



2. I need help with my account. How can I reach Wisely?

You can contact Wisely 24 hours a day, 7 days a week.

- Phone: 866-313-6901
- “Chat with us feature” within the myWisely app.