

## Pay Card Setup Instructions

(Available for US only)

Securitas can deposit your weekly pay to a Pay Card that can be issued to you. Use your pay card like a pre-paid credit card. See 'Wisely Pay' Frequently Asked Questions at the end of these instructions.

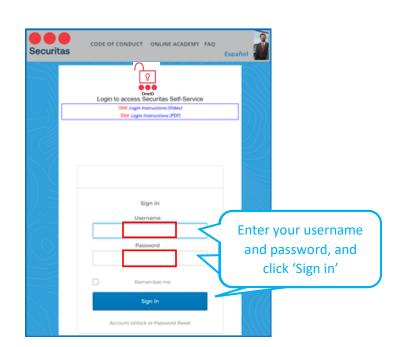
<u>Prerequisite</u>: You MUST be enrolled in **Securitas OneID Multifactor Authentication** before you can set up a pay card.

To sign up for a Wisely Pay Card:

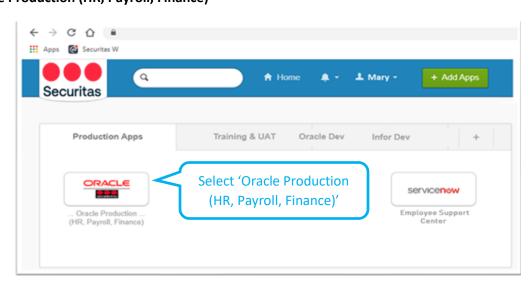
1. Go to the Securitas OneID portal at

https://oneid.securitasinc.com

2. Log in and authenticate with your credentials

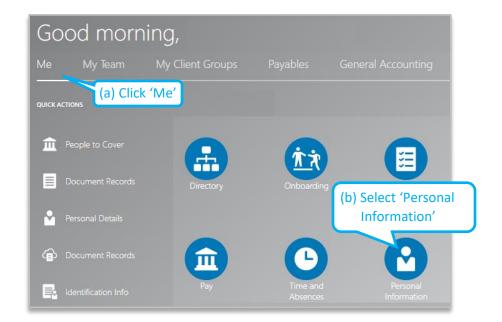


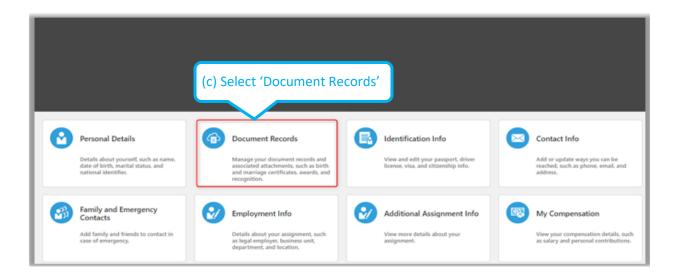
3. Select Oracle Production (HR, Payroll, Finance)

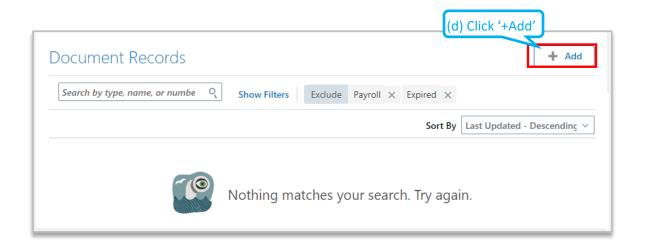


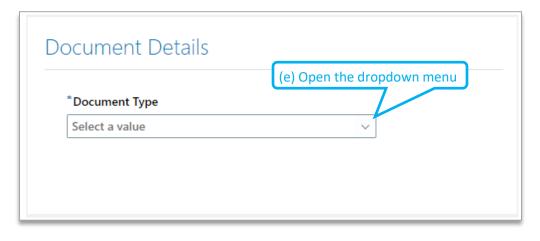
## Follow the instructions illustrated

in the text bubbles:

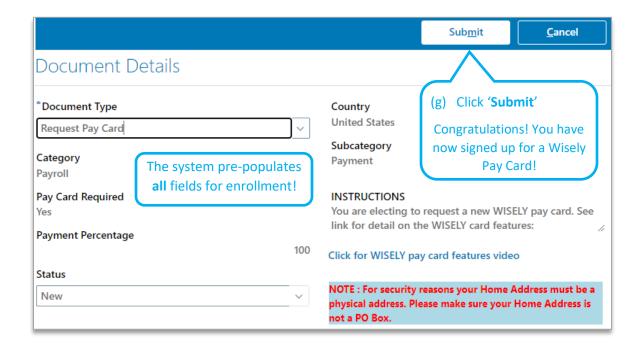












Wisely pay card activation usually takes 2-3 weeks.

Your personalized pay card will be delivered via USPS.

# Wisely® Pay

## **Frequently Asked Questions**

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 myWiselx® app? Access your card account anywhere, anytime. You can check your balance, view transaction history, find nearby ATMs, see spending trends and set aside savings.<sup>1</sup>





What are the benefits of upgrading my card? Upgrade to a Personalized chip card for increased card security. Upgrade to a portable card to get access to premium features that allows 3rd party funds from a variety of places: additional jobs, Western Union, and government benefits.

All for no fee.2

How can I upgrade my card? Call us at 866.313.6901.

## Using your card

How do I make purchases with my card? You can use your Wisely Pay card over the phone, online, or in any store that accepts Debit Mastercard® or Visa®. 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.

Can my card be used to make debit or credit transactions? Your Wisely card can be used to make either a debit or credit transaction

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>3</sup>

Is there a fee to make internet purchases with my card? There is no fee to make Internet purchases with your Wisely

card. How can I get funds 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 funds with your . Wisely Pay card. Log into <a href="mailto:mywlisely">mywlisely</a> to find in-network, surcharge-free ATMs in your area.<sup>4</sup>

Point-of-Sale: Receive cash back while making a purchase at many merchants.

How can I start saving money? It's easy! Register or log into the myWisely mobile app1 or at myWisely.com. Tap or click "Future," and start saving today. myWisely will even discover opportunities for you to rollover extra cash into your savings envelope.5

Can I request a card for a spouse or family member? Of course! Primary cardholders can transfer funds to and from secondary cardholders. Each person has full and access to the funds on their individual card. To order another card, log into your account at <a href="myWisely.com">myWisely</a> mobile app.¹ Click or tap the menu button in the upper left corner and scroll to the button at the bottom of this menu to order another card. Follow the screen instructions from there. Minimum age for a Wisely card is 14 years and

How do I check my balance and view transaction history without a fee? myWisely.com or the myWisely mobile app 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.<sup>1</sup>

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 is a pre-authorization hold? Certain purchases (hotels, restaurants, car rentals, gas stations, etc.) require pre-authorization (verifying funds are available) 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 at 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.
- Why do the 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>6</sup> You can pay merchants who accept Visa or 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 pay provider by logging into your account on the myWisely mobile app¹ or at myWisely.com. Click on 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.

Does Wisely offer EMV chip cards? We have released EMV (chip) cards for our upgraded cardholders! To upgrade call

866.313.6901.2 Can I use my Wisely card outside of the U.S? Yes.

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### Adding money

Can I add money from other sources?<sup>2</sup> Yes. Once you pass a validation process, the primary cardholder can direct deposit income from second jobs, your tax refund, or other government benefits onto your Wisely Pay card.<sup>7</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 into the

myWisely mobile app1 or at myWisely.com and visit your account settings, then tap or click "Account Numbers."

How do I add funds to my card? You have a couple of options.2

. Reload @ the Register™ You can add funds (\$20-\$500) on your Wisely card at almost every major retailer near you using Reload @ the Register for a flat fee of \$4.95 (subject to card and balance limits), in addition to the amount you wish to load onto your Wisely card.<sup>24</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 funds to your card (third-party load fees may apply). Log into your cardholder account at <a href="majority-majo

How do I load a check with my mobile device? You can load a check with Ingo® Money<sup>6</sup> by snapping a photo and following the prompts in our myWisely mobile app.¹ Approval times vary depending on the type of check and approval from Ingo Money.<sup>6</sup>

### 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®, Masterpass®, and PayPal®.<sup>2,3</sup>

Can I take this card with me if I change jobs? Absolutely! You can use the Wisely Pay card to direct deposit money from multiple sources including second jobs regardless of your employer.<sup>2</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. If your card is lost or stolen, be sure to lock your card using the myWisely app. You can instantly lock your card so it cannot be used. Log into the myWisely app 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 Wisely Member Services 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.

Are there fees for using my card? Please log into your Wisely account and refer to the Wisely Pay list of all fees for applicable usage fees.

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 <u>provide assistance</u>.

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 <a href="mayber-nywisely.com">mywisely.com</a> or in the <a href="mayber-nywisely.com">mywisely.com</a> or in the

### Travel Notices and Card Security

To help protect you against fraud, we've added travel notices and lock/unlock your card 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, login to your myWisely app<sup>1</sup> or myWisely.com, open card settings, and add a travel notice in order to avoid declines on your card.

How can I set a travel notice? Log in to the <u>myWisely app</u><sup>1</sup> or <u>myWisely.com</u>. Select account settings/card settings/travel notices. You may also call cardholder services at 866.313.6901.

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 into the <a href="myWisely.app">myWisely.app</a> or visiting <a href="myWisely.app">myWisely.app</a>.

<sup>&</sup>lt;sup>1</sup>Standard text message fees and data rates may apply.

<sup>&</sup>lt;sup>2</sup>You must first pass an additional verification process.

- <sup>3</sup> Please review your cardholder agreement to learn how this applies to you.
- <sup>4</sup>The number of fee-free ATM transactions may be limited. Please see your cardholder agreement fee schedule for more information. <sup>5</sup> Amounts transferred to your savings envelope will no longer appear in your available balance.
- Important information for opening a 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.
- <sup>7</sup>Please allow up to 3 weeks for your pay to be loaded to the card after initial setup of direct deposit to your card.
- "You may load \$20-\$500 in cash with the Reload at the Register feature for a flat rate of \$4.95 (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.
- <sup>9</sup>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 permission. See cardholder agreement for details.

The Wisely Pay Mastercard® is issued by Fifth Third Bank N.A., Member FDIC, or MetaBank® N.A., Member FDIC pursuant to license by Mastercard International Incorporated. The Wisely Pay Visa® card is issued by Fifth Third Bank N.A., Member FDIC or MetaBank® N.A. Member FDIC pursuant to a license from Visa U.S.A. Inc. The Wisely Pay Visa card can be used everywhere Visa debit cards are accepted. The Wisely Pay Mastercard can be used where Debit Mastercard is accepted. Visa and the Visa logo are registered trademarks of Visa International Service Association. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Apple, the Apple logo, and Apple Pay are registered trademarks of Apple Inc. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Pay, Google Play and the Google Play logo are trademarks of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd. Western Union is a registered trademark of Western Union Holdings, Inc. Ingo is a registered trademark of Ingo Money Inc. MoneyPak is provided by Green Dot Corporation. Green Dot and MoneyPak are registered trademarks of Green Dot Corporation. Reload @ the Register is a trademark of Green Dot Corporation. PayPal and Venmo are registered trademarks of PayPal, Inc. MoneyPass is a registered trademark of Gennass, Inc. Allpoint is a registered trademarks of ATM National, LLC. Plastig is a registered trademark of ADP, Inc. Copyright © 2020 ADP, Inc. All rights reserved.