



ADP SmartCompliance[®]

Wage Payments Module — 100% Electronic Pay with Wisely by ADP[™]

Giving you an easier way to stay a step ahead of the payments evolution

An emerging workforce is here, with evolving pay expectations, changing employee demographics and developing ideas for employment arrangements. Today, many Millennials and Gen Zs are moving away from banking entirely and the “gig economy” is growing rapidly. Not keeping up with these changes may mean losing out on talent while adding burden to your payroll staff. That’s where ADP comes in.

The ADP SmartCompliance Wage Payments module is a leap forward in the evolution of pay. Through strategic acquisitions, investments in best-in-class technology and an in-house processing platform, our wage payments solution not only helps you move closer to becoming 100% electronic, it allows you to give your employees more pay options, easy access to their pay and helps support their financial management.

Key Features — Wage Payments Module

- Fully compliant in all 50 states²
- Innovative wage funding and distribution
- Flexible payment disbursement options
- Immediate electronic pay options to virtually eliminate payroll delays
- Easy connections with in-house and third-party systems
- Free mobile app to view electronic statements and track pay
- Convenient bill payment, peer-to-peer transactions and mobile purchases through digital wallet functionality (Google Pay[®] and Apple Pay[®])

More Ways to Get to 100% Electronic

- Wisely Pay by ADP paycard¹
- Wisely Check by ADP¹
- Full-service direct deposit
- ADPCheck[™] with check distribution
- Electronic Statements with Self Service



Employer Benefits

Reliability. A single resource allows you to handle all of your payroll options and helps reduce the burden of managing multiple vendors.

Efficiency. An electronic pay solution lets your payroll department easily monitor direct deposits, Wisely paycard activation and Wisely check authentication and completion.

Savings. An electronic pay solution gives you the ability to virtually eliminate printing and distribution expenses, especially with electronic pay statements, less bank fees and other vendor costs.

Flexibility. Multiple electronic pay options and payment capabilities, and the ability to split pay, help you meet your employees’ various payment needs.

Employee Benefits

Experience a digital world. Employees can access electronic statements, manage their pay through mobile capabilities (myADP.com and ADP Mobile Solutions app) and have digital wallet functionality (Google[®] Pay and Apple Pay[®]).

Receive flexible ways of pay. Multiple electronic pay options and payment capabilities, and the ability to split pay, helps employees get paid how they want to.

Reduce fees. By using their Wisely paycard or Wisely check, your employees can reduce banking, check-cashing and bill payment fees, and there are fee-free options to receive their pay on their Wisely paycard or to cash their self-issued payroll check.⁷

Gain peace of mind. Direct deposit and the Wisely paycard let employees know that their money is automatically deposited so they don’t have to worry about getting paid on sick days, vacation days or during inclement weather.

A Deep Dive – Wage Payments Module Pay Options



Wisely Pay by ADP

Once employees activate and have funds on their Wisely paycard, they can enjoy the following benefits:

- Quick cash access with fee-free withdrawals from thousands of ATMs and banks nationwide plus cash-back from retailers³
- Spending power to shop online and in-stores, pay bills, transfer funds to bank accounts, order family-member cards and make peer-to-peer transactions
- Opportunities to enter into exclusive cardholder sweepstakes⁴
- Single digital account to access all funds from one source including adding income from other jobs, tax refunds, and more⁵
- Simple funds management with online and mobile account management tools



Wisely Check by ADP

Designed to meet state requirements,⁶ the Wisely check is a self-issued payroll check that employees can choose to use to receive their payroll funds. There is no charge to cash their authenticated Wisely check⁷ and it's supported by 24/7/365 service.⁸



Full-Service Direct Deposit

Direct deposit helps virtually eliminate the need for paper checks by electronically depositing payroll funds directly into your employees' accounts.



ADPCheck

Our industry-leading check disbursement option is backed by a dedicated and secure production and distribution center with ten check fraud protection features. A single-source vendor allows the check to be quickly generated and sent precisely where it needs to go. The checks can also be personalized and includes expanded check and earnings statements.



Electronic Statements and Self Service

While many payroll providers only allow online statements to be viewed by current employees, our wage payments solution gives both active and former employees secure anytime access to their pay, tax, Wisely paycard account and electronic statement information online and via myADP.com and the ADP Mobile Solutions app.

Why ADP?

Experience and distinction matter for a wage payments solution you can count on.



Getting Employees to Join the Payments Evolution

Who We Pay

- Process payroll for 26 million (1 in 6) workers in U.S
- In FY2017 made 748M+ Direct Deposits valued at \$899B
- In FY2016 ADP loaded \$11.8B to 3.6M+ active paycards in FY2016
- Issued 77M+ checks valued at \$52B

What We've Won

- Paybefore Pay Award Change Agent of the Year Best-In-Category Award for Global Protect Technology
- Paybefore Pay Award Product of the Year Award for Self-Service Direct Deposit
- Paybefore Pay Award Best Incentive Programs (Visa and MasterCard Cardholder Sweepstakes)⁹

Driving employee adoption is key for launching a successful electronic pay program. We'll provide you with hands-on guidance from an ADP professional to help create the best adoption plan for your company. With the right deployment strategy backed by a proven best-practices model, we'll help you promote and market to your employees with posters, launch letters, online flyers and more.

adp.com/wisely | 1.855.237.4236

1. Wisely Pay by ADP and the Wisely Check by ADP are part of ADP SmartCompliance's Wage Payments Module, a bundled payment solution; 2. Subject to client's compliance with ADP Employer Guidelines and provides a fully electronic solution; 3. The number of fee-free ATM transactions may be limited as reflected in the cardholder fee schedule; 4. Official rules apply and subject to change; 5. After passing an additional validation; 6. If used in accordance with Employer Guidelines; 7. If cashed at the check issuing bank printed on the check; 8. Two Wisely checks are included in the Wisely Pay Welcome Kit and replacement checks can be ordered by phone at no charge; 9. The Paybefore Pay Awards are given annually for excellence in the global prepaid and payments technology industry

About ADP SmartCompliance

ADP SmartCompliance is a cloud-based platform of outsourced services that integrates with many leading payroll, HR and financial systems to help you maintain HCM-related compliance, mitigate risk associated with noncompliance, improve efficiencies and drive operational growth. Its unified capabilities can help handle your health care, employment tax, tax credits, wage payments, employment verification, unemployment claims, W2 management and wage garnishments needs. Your information is organized in one place to be concise and actionable.

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