

ADP SmartCompliance[®]

Wage Payments Module — Wisely Pay by ADP

Payment solution built for ease and the future of pay

Evolution of Pay and How It May Impact You

For employers, it's not enough to just reduce paper checks. Today's workforce is evolving and expecting more advanced pay options.

Check out these stats:

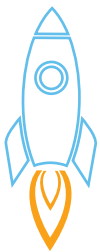
- **51.1 million** Americans are considered underbanked¹
- U.S. workers without bank accounts pay **\$8 billion** per year in fees to check-cashers, payday lenders and bill payers²
- Only **1 in 5 (23%)** of Generation Z workers feel comfortable carrying \$100 in cash³
- **2 out of 3** Generation Z workers used a pre-loaded payment card in the last 12 months³
- **47%** of Millennials and Generation Z workers say they prefer paycards because they would rather not have a bank account³
- As many as **35 distinct tasks** are associated with managing a fully electronic wage payments program⁴



So how do you keep up?

Welcome to the Wisely Way

The Wisely paycard takes a giant leap into the future of pay. With the Wisely paycard, gone is the world of restrictive cash access and transaction visibility, along with limited regulatory insight. Using best-in-class, wholly-owned technology, the Wisely paycard is designed to help you meet employee demands, reduce costs and minimize the burdens of your payroll staff.



Transforming the Future of Pay

The Wisely paycard is all about innovation with features that we believe make it appealing to every employee.

- Single location for all funds, including additional income, tax refunds, child support payments and more⁸
- Cash access from a broad network of fee-free ATMs, banks and point-of-sale cash-back⁶
- Bill payment, peer-to-peer transactions and mobile purchases through digital wallet functionality (Google Pay[®] and Apple Pay[®])
- Financial management including online and mobile account management



Delivering Peace of Mind Backed by Expertise

The Wisely paycard is designed to be compliant nationwide, making it easy to implement and increase wide adoption of paperless pay.

- Fifty-state compliance potential when bundled with the self-issued Wisely Check by ADP (with no requirement for paycard activation) to move to fully electronic pay⁵
- Regulatory experts continuously monitoring rules and legislation backed by decades of wage
- Multiple types of pay supported — from regular payroll to bonus pay



Placing You in the Payments Driver's Seat

The Wisely paycard is powered by a fully flexible, wholly-owned and independently developed processing platform — offering you more visibility and added control.

- In-house platform built specifically to manage paycards so new features can be quickly added
- Dedicated contact for employer support or cardholder issues, including fraud prevention and dispute resolution
- Portal for direct control over funding with proactive resolution of funding and account issues
- Simple integration to any payroll platform using APIs or secure file transfer

Going Above and Beyond Your Employees' Pay Needs

The Wisely paycard benefits include:



- **Quick cash access with fee-free withdrawals** from thousands of ATMs and banks nationwide plus cash-back from retailers⁶
- Spending power to shop, pay bills, transfer funds to bank accounts, order family-member cards and make **peer-to-peer transactions**
- Opportunities to enter into **exclusive cardholder sweepstakes**⁷
- Single digital account to **access all funds from one source**, including adding income from other jobs, tax refunds and more⁸
- Simple funds management with **online and mobile** account management tools

Getting Employees to Join the Payments Evolution

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

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1. Forbes; Global Findex: "Banks Need To Focus On A New Customer: The Unbanked" - May 2017; 2. Forbes, Forbes BrandVoice: "Paper Check Versus Paycard: Weighing The Pros And Cons" - November 2017; 3. ADP, LLC, Paycard: "Generational Trends Shaping the Future of Worker Pay," September 2017; 4. ADP Internal Data; 5. The Wisely Check by ADP is part of ADP SmartCompliance's Wage Payments Module, a bundled payment solution; 6. The number of fee-free ATM transactions may be limited as reflected in the cardholder fee schedule; 7. Official rules apply and subject to change; 8. After passing an additional validation

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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