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Pay Card Vendor Evaluation Criteria

Category	Questions to ask when evaluating a pay card partner	Wisely Pay by ADP™	Vendor 2	Vendor 3
Experience	How long have you been in the paycard business?	ADP has been in business for over 70 years and in the pay card business more than ten years. We process 600M transactions for over 7,000 pay card clients annually.		
Compliance	Is your solution compliant in all 50 states?	Yes, our pay card program is designed to enable compliance with applicable pay card laws in all 50 states, enabling employers to drive 100% electronic pay.		
	Is it necessary for employees to activate their card to get their net pay?	Cardholders do not need to activate their card or accept the card Terms and Conditions to access their net pay. They can get funds down to-the-penny with a Wisely Check as part of our fully electronic Wage Payments solution. Additionally, if the card has been activated the program is designed to allow the employee to obtain their net pay- to-the- penny and still be compliant in all states.		
	Do you offer regulatory guidance?	Yes, we have a compliance team that monitors changes in the law and provides industry best-practice tools for our client's reference. These tools, which can be discussed with and trained on by our compliance experts, help our clients achieve compliance in all 50 states.		
	Do you have a compliant solution for termination and off-cycle pay?	Yes. Wisely Now™ provides a solution that is compliant in all states for termination pay, off-cycle and on-demand pay. Checks are issued by one of the four top national banks and ADP also sends the check issuing bank a positive pay file, ensuring compliant availability of funds for a secure and better customer experience.		
	Do you offer instant-issue cards?	Yes.		

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	Do you offer convenience checks?	Yes. Convenience checks are self-issued by the employee and can be used to obtain net pay- to- the-penny, as part of our fully electronic Wage Payments solution option.		
	Do you offer any other pay options?	Yes. In addition to pay cards, ADP offers checks, ACH direct deposit and Wisely Now™, an employer-authenticated check for off-cycle pay (including termination pay). Beyond pay, we can also help you deliver electronic paystubs and W-2 Forms. With one file from your payroll system, you can distribute net pay to employees via check, ACH direct deposit and/ or pay card. Employees can also access their pay statements via multiple methods: online, ADP's Mobile App, and IVR.		
	Do you have the ability to accommodate 1099 workers?	Yes.		
Operation	Can we submit a single file for all payment methods?	Yes. With one file from your payroll system, you can distribute net pay to employees via check, ACH direct deposit and/ or pay card.		
	Do you rely on a 3rd party processor, or do you own the processing platform?	ADP owns its own payment processing platform, enabling greater program flexibility and faster development speed.		
	Do you offer an employer/administrator interface that supports pay cards? And other ADP Smart Compliance Solutions products?	Yes. ADP has developed the ADP Smart Compliance® portal, which links all ADP Smart Compliance solutions, including Wisely pay cards, for clients to manage from a single interface easily and efficiently.		
	Do you offer EMV protected cards?	Yes.		

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Field & Implementation Support	Do you offer dedicated implementation and account management support?	Yes.		
	How can you help us with program roll-out and achieve 100% electronic payments?	ADP's field support team can provide customized onboarding, field training and optimization programming. Your field support specialist works with you to monitor your program success on a regular basis and support your electronic goals. Our compliance experts can also be available for assistance in conjunction with the field support team.		
	What fees will you charge me as the client?	ADP does not impose employer fees, except for the flat rate shipping costs of pay cards. There are no fees for the Wisely Pay instant issue card kits.		

The Cardholder Experience

Do you provide...	access to surcharge-free ATM networks? If so, how many?	ADP provides access to the largest network of over 80,000 surcharge-free ATMs including Allpoint®, MoneyPass®, PNC® Bank and Fifth Third Bank®. The number of surcharge free ATMs is subject to the cardholder agreement.		
	the ability to perform Over-the-Counter (OTC) transactions?	Yes, ADP provides OTC transactions as a free option to obtain cash, down to the penny, at any Visa member bank (more than 120,000 locations throughout the U.S.).		
	reload and deposit capabilities?	Yes. Cardholders can use their Wisely Pay card to add funds from different sources of income (other jobs, tax returns) and can reload money through Green Dot locations. Cardholders must first request an upgrade which requires passing additional ID verification		
	bill pay and peer-to-peer capability?	Yes.		
	early access to earned wages?	Yes, Wisely Pay offers early access to earned, unpaid income through a third party to address immediate needs.		

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	fraud protection features?	<p>In addition to protection provided with the EMV chip Wisely card, signature-based transactions that qualify are protected by either the VISA or Mastercard Zero Liability Policy which provides protection from unauthorized purchases.</p> <p>Geofencing technology provides another layer of fraud protection to cardholders. Transactions made outside of the cardholder's residential state and adjoining states will be declined unless the cardholder requests to temporarily allow transactions in the additional area(s). Card balance is FDIC insured and protected from fraud if the card is lost or stolen.</p>		
	the ability to allow overdrafts?	No. We don't feel a solution that allows overdraft of a card is sound financial behavior.		
	support for mobile wallets?	Yes, ApplePay®, Samsung Pay® and Google Pay™.		
	notifications?	Yes, the cardholder can opt-in to get notifications for current balance and transactions performed.		
	mobile card lock?	Yes.		
	portability?	Yes, (The cardholder who must pass additional ID verification for availability.)		
	ability to have multiple cards?	Yes, up to three additional/secondary cards with separate balances.		
	mobile account management?	Yes, cardholders can manage their account online or with the mobile app, including the ability to pay bills, transfer money, deposit checks, track spending, and leverage savings tools on the myWisely app.		
	24x7 cardholder customer support?	Yes.		
	electronic paystubs?	Yes.		
	Reg E coverage?	Yes.		

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