# WISELY Paper Check Information

The Wisely Check can be used as a standalone self-issued payroll check made payable to yourself to receive your full net pay if you wish to receive your paycheck through a paper check. <u>You are NOT required to use or activate a Wisely Pay by ADP card to use the Wisely Check to receive your full net pay.</u>

#### Paper Check Process

To receive paper checks, you may choose to enroll in the Wisely Program supplied by Automatic Data Processing, Inc. (ADP). Here are the steps you should follow if you would like to receive paper checks:

- 1. If you selected the Wisely Pay Program or didn't provide CDCN with direct deposit information, you will receive a Wisely Welcome kit in the mail within 7-10 business days of sending the completed form to CDCN. Your Wisely Welcome kit will come in a plain white envelope and includes both your Wisely Pay Card and two paper checks.
- 2. Do not activate the Wisely Pay Card. You cannot have an active Wisely Pay Card and use paper checks at the same time.
- **3.** Your pay will now be deposited into your Wisely Pay Account.

#### Using Paper Checks

- **1.** You must write and authenticate your first check within 90 days of receipt.
  - If you do not write and authenticate your first check within 90 days your account will be deactivated.
  - → If funds are not accessed within 90 days from the first load, the card will be closed, and a check will be mailed to the address on file.
  - If no wages are loaded and there is no activity on the account for 365 days, the card will be closed for inactivity.
- 2. Wisely Checks are to be used instead of the Wisely Card.
  - If you activate the card, you will only be able to use checks if the card is reported lost or stolen and you need to
    access funds before getting a replacement card.
- **3.** Your Wisely Paper Check must be made payable to yourself for the full amount within your Wisely Pay Account. Partial payments are not permitted.
- 4. Call ADP at 1-866-313-6901 to authenticate your Wisely Check.
  - They will provide your with a 6-digit authentication number, which must be recorded on the check.
  - Funds for the check will immediately be deducted from your Wisely balance to allow payment when presented.
  - --- You CANNOT change the check amount, or the check will be returned.
- **5.** Depost or cash your Wisely Check for free at any branch of the bank printed on the check. Please wait one hour after authentication to deposit/cash your check.

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#### Frequently Asked Questions

#### **Q.** Are there fees associated with cashing the ADP Wisely Paper Checks?

**A.** Fees do not apply when cashing or depositing the Wisely Paper Check at any of the branches printed on the check. Fees may apply when cashing or depositing the check to out-of-network branches.

### **Q.** Will you be charged if you request more ADP Wisely Paper Checks?

A. No, Wisely Paper Checks will be sent to you free of charge.

#### **Q.** How do you request additional checks?

**A.** To request more checks, please call ADP at 1-866-313-6901. You may only have six unauthenticated/unused checks in your possession at a time. Please do not wait until you run out of checks to request additional checks.

#### **Q.** What do you do if you need to cancel or stop payment on an authenticated Wisely Check?

**A.** Please call ADP Customer Service at 1-866-313-6901. No fees will be charged for replacing a lost or stolen check or issuing a stop payment.

### **Q.** What do you do if you need help completing and/or authenticating a check?

A. Call ADP Customer Service at 1-866-313-6901.

## Paper Check Example



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