Wisely Cash Card Information

Pay Card Features

- 1. **Signature Purchases:** Use your pay card as a signature (credit) transaction wherever Visa is accepted for no banking-related fees
- 2. **Account Alerts*:** Sign up online or by phone to be notified by email or text for payday loads or low balances on your card
- 3. Two-Way Texting*: Check card balance and view recent activity for free
- 4. Family Cards: Request additional cards for family members at no fee
- 5. **Bill Pay:** Pay bills direct to merchants or at <u>mywisely.com</u> for no fee
- 6. **Rewards Program:** receive discounts at restaurants, retail stores, movies and much more! Enroll in auto, home and health insurance at group rates
- * Alerts, balance and other features can be created when you link your card online to your computer, smart phone or tablet

How it Works

- West Sound Workforce issues you a cash card with a unique account number.
- Click on the employee login button to access the West Sound Workforce Employee Portal.
- Go to the eDocuments tab and sign up for the direct deposit option. If you do not know how to access the portal or have forgotten your login name or password, please call our office.
- When adding your account number in the direct deposit form, this number is found on the front of the packet envelope. Please call our office with any questions about direct deposit setup.
- The card that you receive in the packet will be usable after you call the number on the card to activate it. Your permanent card with your name on it will be mailed to you after 3 pay cycles.
- If you have an email address that you access on a regular basis, we can set up a weekly email giving you your direct deposit statement each week. You may also access your statements in the employee portal under the pay history tab.
- Review the fees sheet that you receive with your card for fees that may be associated with using the card. There are also a number of ways you can access your money for free:
 - You can walk into any large bank (USBank, Chase, etc.) that accepts Visa/MasterCard and obtain the full amount of your check to the penny.
 - Go to any All Points ATM and withdraw the total amount of funds that the ATM will dispense (typically to the closest \$20). The first transaction after a payroll deposit is free.
 - If you wish to keep money on the card and just use it to purchase items, select "credit" and any credit transaction is free. Use debit only if you wish to obtain money back.
 There will be a \$1.75 fee for this service.
 - You can always obtain your money without charge one time per deposit transaction.
- You should keep track of the balance amount on the card. If you try to make a purchase or
 withdraw money over the amount on the card, the transaction will be denied and you will be
 assessed a \$1.00 fee.
- For balance inquiries, call the number on the card or set up your web account at: <u>mywisely.com</u>
- If you use the cash card to buy gas, you should **ALWAYS PREPAY INSIDE**. If you pay at the pump, gas stations run the card through for up to \$76.00, which is refunded 2-3 days later. If you do not have \$76.00 on the card, the transaction will be denied and you will be assessed a fee. This can be avoided by paying inside for gas.