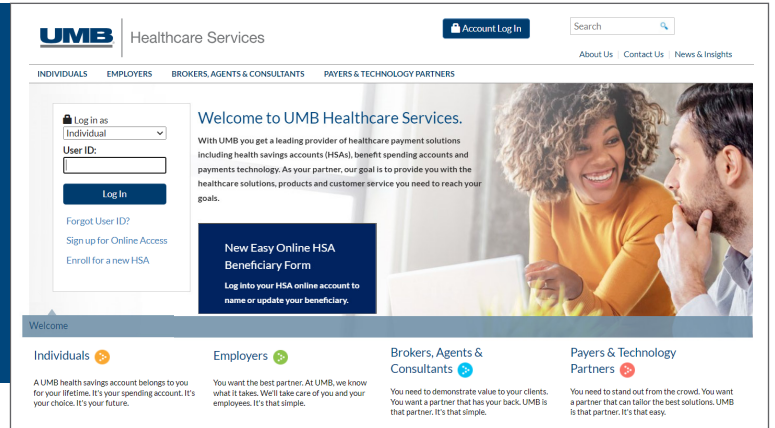




# HSA Online Banking and Education

UMB Healthcare Services makes managing your HSA easy and secure from the comfort of your home or office.



View your balance and transactions, print a statement, transfer funds and much more with online banking that you securely access anytime from anywhere.



## Benefits



### Online Banking & Bill Pay

Included without extra fees

### Convenient

quick access to your accounts anytime, anywhere

### Mobile

get access to mobile banking so you can also bank when you're on the go

### Secure

protected by multiple layers of security

### Budget management

integrate your HSA online banking with Quicken® for extended money management features

### Educations tools

HSA Contributions and Savings calculators to help you get started and grow your HSA over time



## Features and Tools



- Pay qualified medical expenses online or reimburse yourself
- Set up recurring contributions to your HSA
- Set up recurring reimbursements for your qualified medical expenses
- Track and manage your eligible medical receipts using ReceiptVault
- View current and prior year tax information
- Enroll in and view e-statements online
- Add or update your HSA beneficiary online
- Help by phone, e-mail or web chat



# UMB HSA Online Banking Instructions

## ACCESS YOUR ACCOUNT ONLINE AT [HSA.UMB.com](https://HSA.UMB.com).

If you have not yet established a user ID and password you will first need to sign up.

You can do this by selecting [Sign up for Online Access](#) link in the log in box and complete four steps for gaining access.

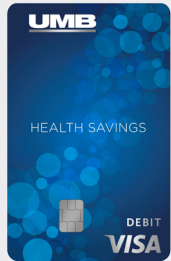
### STEP 1: VALIDATE IDENTITY

Validate your identity using your Health Savings Account Debit Card, Health Savings Account Number or Benefit Spending Accounts.

You will need the following information:

#### Health Savings Account Debit Card

- Last four digits of your HSA Visa Debit Card number
- HSA Visa Debit Card expiration date (MM/YY)
- Date of Birth
- Last five digits of your Social Security number
- Statement Zip Code



#### Health Savings Account Number

- **10-digit HSA number** (starts with 98)  
Found on any of your account statements or welcome letter
- **Street Address** entered exactly as it appears on your statements  
Example: *123 W Main St*  
If you enter: *123 West Main Street*, you will receive an error.
- Last five digits of your Social Security number
- Statement Zip Code

#### Benefit Spending Accounts

- Date of Birth
- Last five digits of your Social Security number
- Statement Zip Code
- Validate Email

### STEP 2: CREATE CREDENTIALS

Create your [user ID and password](#) to be used for online access.

### STEP 3: SET UP SECURITY

Establish your [security questions and answers](#).

### STEP 4: UPDATE PROFILE

Review and update your [profile information](#).

Once you have completed the four steps, you will be asked to authenticate to your account using the credentials you created.

The first time you log in, you will be asked to accept the terms and conditions and then prompted to set up your benefits information and statement preferences.

Questions? Call [866.520.4472](tel:866.520.4472) from 7 a.m.-7:30 p.m. Monday-Friday CT; and on Saturday from 8 a.m.-5 p.m. CT.

Visit our website at [HSA.UMB.com](https://HSA.UMB.com).