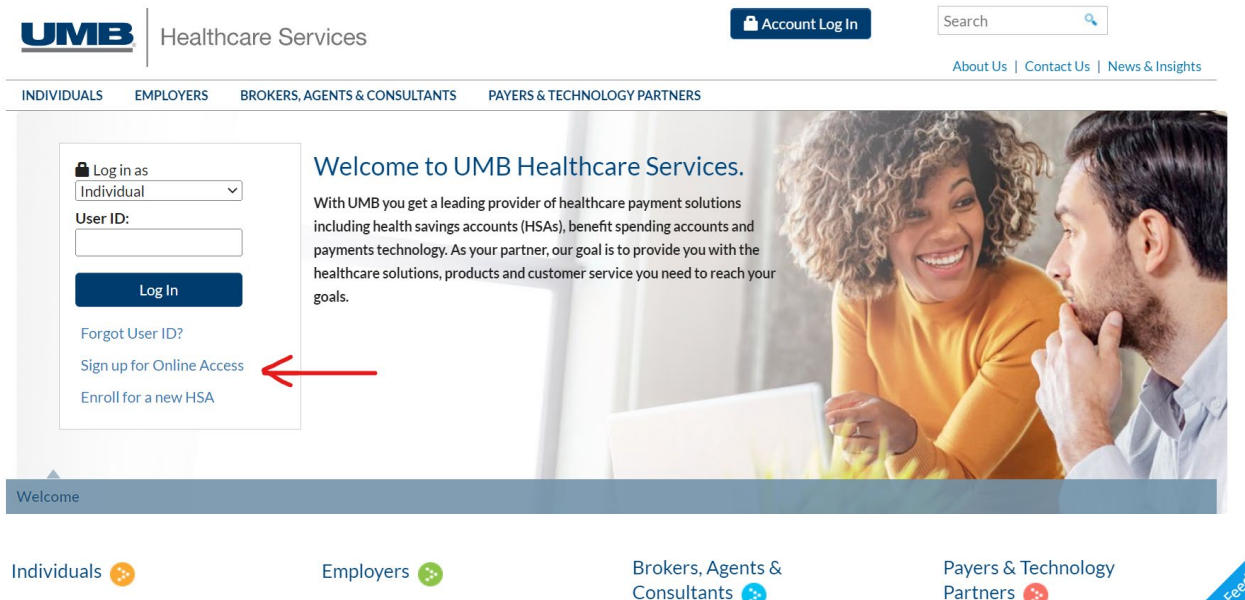


UMB HSA Online Banking Instructions

ACCESS YOUR ACCOUNT ONLINE AT 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 or your Health Savings Account Number. **Note: do not use the Benefit Spending Account selection from the drop down.**

Healthcare Services Online

Sign up

Validate your identity

Choose an account type and then fill out the required fields to validate your identity.



Account Type

- Health Savings Account Debit Card
- Health Savings Account Number
- Benefit Spending Account

Continue

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

Validate Identity Create Credentials Set Up Security Update Profile

Account Type
Health Savings Account Number

Account Number

Street Address (no city or state)

SSN

Zip Code (5 digits)

Continue

Validate Identity Create Credentials Set Up Security

Account Type
Health Savings Account Number

Account Number

Street Address (no city or state)

SSN

Zip Code (5 digits)

Continue

STEP 2: CREATE CREDENTIALS. Create your **user ID and password** to be used for online access. If all the information from Step 1 is entered correctly, you will then be prompted to establish a User ID and Password. When you create a User ID you must click Check for availability before continuing.

USER ID RULES

- Must be between 8 and 32 characters.
- May contain letters, numbers, and up to two of the following characters: _ (underscore) or . (period).
- Must be one that's not taken.

User ID

PASSWORD RULES

- Must be between 8 and 128 characters.
- Must contain at least 1 uppercase letter, 1 lowercase letter, and 1 number.
- Must not contain any character consecutively repeated more than 5 times.
- Must not contain your user ID.

Password

Confirm Password

Continue

STEP 3: SET UP SECURITY - Establish your [security questions and answers](#). After you have setup the User ID and Password you will then be asked to sign in and create your Security Profile.

The screenshot shows the UMB Healthcare Services Online sign-up page. At the top left is the UMB logo, and at the top right is a "Contact Us" link. The main heading is "Healthcare Services Online" with a sub-heading "Sign up". Below this is a grey box with the text "Set up your security" and "Choose your security questions and answers which will be used for online access." A progress bar below the box shows four steps: 1. Validate Identity, 2. Create Credentials, 3. Set Up Security (the current step), and 4. Update Profile. The "Set Up Security" section contains five pairs of input fields, each labeled "Security Question X" and "Answer X", with a dropdown arrow next to each question label. At the bottom of the form is a grey "Continue" button.

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. {See next page}

Update your profile

Review and update your profile information if needed.



First Name

John

Last Name

Doe

Personal Email Address

Primary Phone Number

Continue

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. or Visit our website at HSA.UMB.com.