

Instant external account verification

Increase employee satisfaction with a benefits platform that facilitates real-time external bank account linking, verification and authentication to allow for timely account transactions.



Members since 2012



Members since 2018



Members since 2006

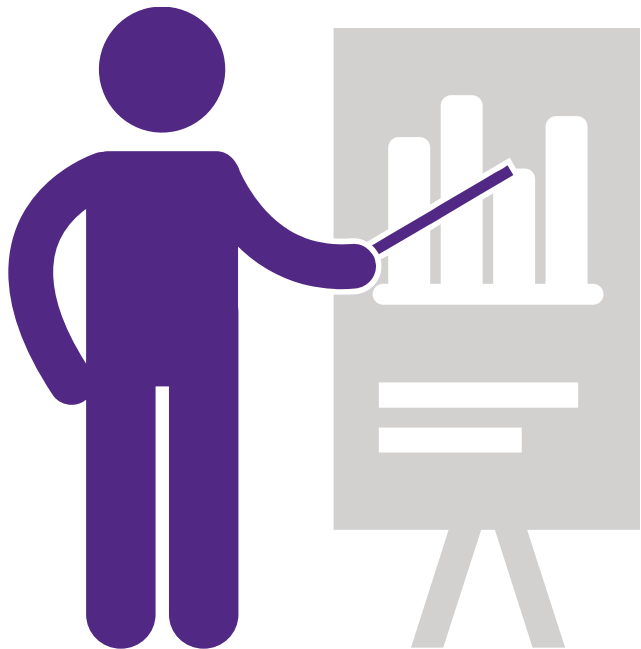
How are we enhancing the experience?

Members will enjoy...

- Simplified external bank account linking
- Instant account verification
- Increased security



Why are we making these changes?



By streamlining our external bank account linking, verification and authentication you'll increase employee engagement and facilitate a more timely and efficient flow of tax-advantage dollars whether reimbursement or contribution transactions.

What are the key benefits?



Easily link external bank accounts to facilitate transactions



Verify added accounts instantly



Increased security through real-time, comprehensive account authentication



Instant external account verification experience

HealthEquity | WageWorks

PAYMENT WIZARD

Select the 'Add Account' button to add an account when moving through the payment wizard.

The screenshot shows the HealthEquity 'Make a Payment' wizard. The browser address bar shows 'demo.healthequity.com'. The page has a dark header with the HealthEquity logo and navigation links: My Account, Claims & Payments, Docs & Forms, Resources, Help, Contact, and Sign Out. The main content area is titled 'Make a Payment' and includes a progress indicator: 'Choose Account / Deductible Met / Payment Type / Expense Details / Payment Detail / Review'. The first step, 'Choose Account', shows a text box with 'This payment will be made from your HSA - Available to Spend: \$270.17' and an 'Add Account' button. Below this is a section titled 'How would you like to enter the claim?' with two radio button options: 'Enter claim record and send payment' (selected) and 'Enter claim record only - use this option if you want to enter your claim information but not send a payment'. At the bottom of this section are 'Previous' and 'Next' buttons. Below the wizard steps is a section for 'Qualified medical expenses from an HSA are those incurred by the following persons:' with a numbered list: 1. You and your spouse, 2. All dependents you claim on your tax return, 3. Any person you could have claimed as a dependent on your return except that: a. The person filed a joint return, b. The person had gross income of \$4,050 or more, or c. You, or your spouse if filing jointly, could be claimed as a dependent on someone else's return. A footnote states: '* This information is listed in IRS Publication 969. For more IRS definitions of qualified dependents please visit the IRS.gov website. Please note that the definition of a dependent for your health insurance plan is different. Please contact your health insurance administrator for details.' The footer contains links for Language Assistance/Non-Discrimination, Privacy Policy, Contact Us, Copyright © 2019 HealthEquity, and a 'Show Me How' button.

PAYMENT WIZARD

Enter an account name to help you distinguish between multiple linked accounts.

Enter account information including the routing number, account type and account number required to link the account.

Select 'Save Account' to initiate the account verification process.

The screenshot shows the 'Add External Bank Account' page on the HealthEquity website. The page has a dark header with the HealthEquity logo and navigation links. The main content area is white and contains the following elements:

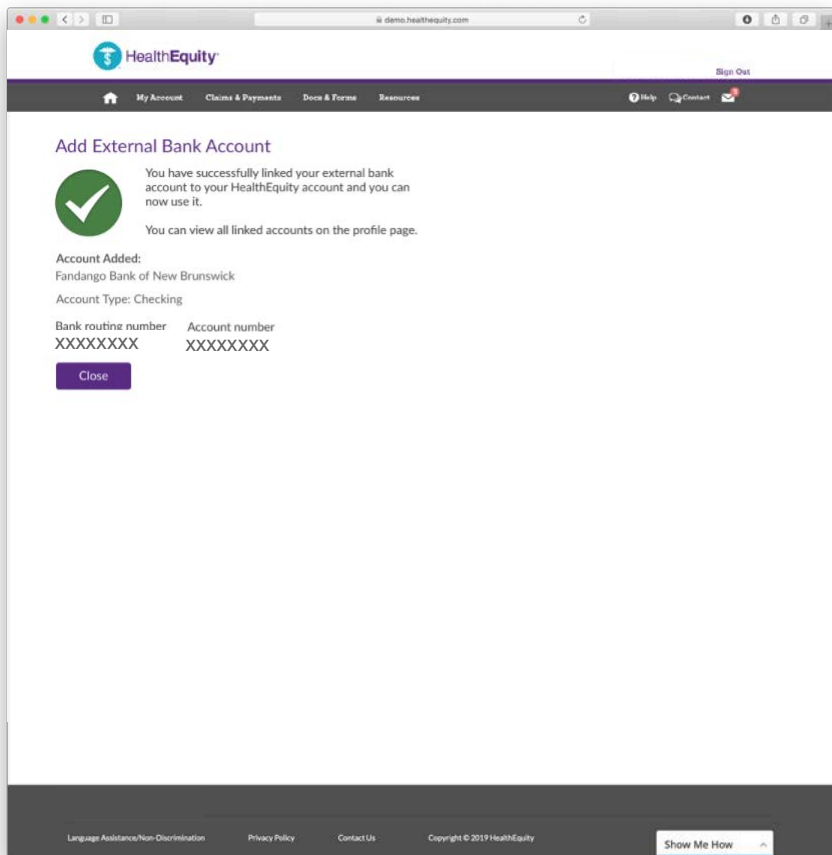
- Section Header:** 'Add External Bank Account' with a sub-header: 'Enter your bank account information below to securely transfer funds between the bank and HealthEquity.'
- Form Fields:**
 - 'Enter an account nickname' with a text input field containing 'Fandago Bank of New Brunswick' and an example: 'Example: My Second Credit Union Account'.
 - 'Enter routing number' with a text input field containing 'XXXXXXXX'.
 - 'Choose account type' with radio buttons for 'Checking' (selected) and 'Savings'.
 - 'Enter account number' and 'Re-enter account number' with text input fields, both containing 'XXXXXXXX'.
- Security Notice:** A purple box with a shield icon containing the text: 'We protect you. Protecting your account is very important to us. As a safeguard, your HealthEquity account locks after too many incorrect login attempts.'
- Buttons:** 'Save Account' (highlighted with a blue line) and 'Cancel'.

The footer of the page contains links for 'Language Assistance/Non-Discrimination', 'Privacy Policy', 'Contact Us', 'Copyright © 2019 HealthEquity', and a 'Show Me How' button.

PAYMENT WIZARD

LINKED ACCOUNT CONFIRMATION

Users will receive confirmation that the account has been linked with the applicable details upon successful verification.



PAYMENT WIZARD

View linked accounts here so that users can specify which account to use when making payments.

The screenshot shows the HealthEquity 'Make a Payment' wizard. The browser address bar shows 'demo.healthequity.com'. The page header includes the HealthEquity logo, navigation links for 'My Account', 'Claims & Payments', 'Docs & Forms', and 'Resources', and a 'Sign Out' button. The main heading is 'Make a Payment' with a breadcrumb trail: 'Choose Account / Deductible Met / Payment Type / Expense Details / Payment Detail / Review'. A blue information box states: 'Your health insurance provider automatically submits your claims to Health Equity. Before manually adding a claim, please allow 2-3 days from the date of service and check the View Claims page to see whether your claim has been added.' Below this, the 'From which account would you like the money to come?' section has two radio button options: 'HSA - Available to Spend: \$1,914.11' (selected) and 'Fandango Bank of New Brunswick #####4321'. The 'How would you like to enter the claim?' section has two radio button options: 'Enter claim record and send payment' (selected) and 'Enter claim record only - use this option if you want to enter your claim information but not send a payment'. At the bottom of the form are 'Previous' and 'Next' buttons. Below the form, there is a section for 'Qualified medical expenses from an HSA are those incurred by the following persons:' followed by a list of three categories. A footnote states: '* This information is listed in IRS Publication 969. For more IRS definitions of qualified dependents please visit the IRS.gov website. Please note that the definition of a dependent for your health insurance plan is different. Please contact your health insurance administrator for details.' The footer contains links for 'Language Assistance/Non-Discrimination', 'Privacy Policy', 'Contact Us', 'Copyright © 2019 HealthEquity', and a 'Show Me How' button.

REIMBURSEMENT

Select the 'Link External Bank Account' hyperlink to add an account when requesting a reimbursement.

Request Reimbursement

No external bank account set up
You currently do not have an external bank account set up, such as a linked checking or savings account. Set one up now for the quickest payment method with no fees (you will need to return to this screen later). Fees may apply for mailed checks if you continue.

[Link External Bank Account](#)

Select an existing or add a new expense to be reimbursed.

[Add a New Expense](#)

Include Closed Expenses

ID	Start Date	End Date	Provider	Expense For	Type	Eligible Amount	Details
0123	03/12/2019	03/14/2019	Northridge Clinic	Carol Johnson	Medical	\$124.28	Details
0122	03/01/2019	03/01/2019	CVS Pharmacy #1234	Alice Johnson	Rx	\$34.56	Details
0121	03/01/2019	03/01/2019	(Private)	William W. Whaleroci...	Medical	\$76.52	Details
0120	03/01/2019	03/01/2019	(Private)	Carol Johnson	Rx	\$65.75	Details
0119	01/31/2019	02/03/2019	6th Street Clinic	Bob Johnson	Medical	\$15.02	Details
0118	03/01/2019	03/01/2019	(Private)	Carol Johnson	Medical	\$32.11	Details
0117	01/15/2019	01/15/2019	Valley Diabetes Care	Bob Johnson	Medical	\$319.31	Details
0116	01/12/2019	01/12/2019	Valley Diabetes Care	Bob Johnson	Medical	\$2158.21	Details
0115	01/10/2019	01/10/2019	Valley Diabetes Care	Bob Johnson	Medical	\$319.31	Details
0114	01/09/2019	01/10/2019	6th Street Clinic	Bob Johnson	Medical	\$15,489.01	Details

Language Assistance/Non-Discrimination | Privacy Policy | Contact Us | Copyright © 2019 HealthEquity | [Show Me How](#)

REIMBURSEMENT

Enter an account name to help you distinguish between multiple linked accounts.

Enter account information including the routing number, account type and account number required to link the account.

Select 'Save Account' to initiate the account verification process.

The screenshot shows the 'Add External Bank Account' page on the HealthEquity website. The page has a dark header with the HealthEquity logo and navigation links: 'My Account', 'Claims & Payments', 'Done & Forms', and 'Resources'. There are also utility links for 'Help', 'Contact', and 'Sign Out'. The main content area is white and contains the following elements:

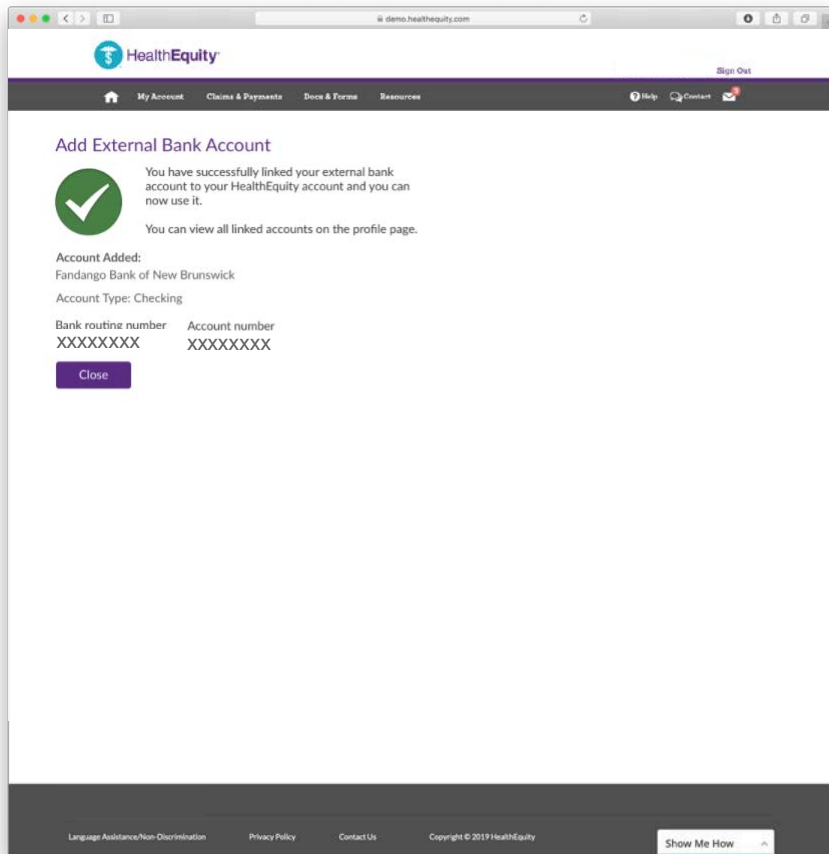
- Title:** 'Add External Bank Account' with a blue icon of a dollar sign and a plus sign.
- Introductory text:** 'Enter your bank account information below to securely transfer funds between the bank and HealthEquity.'
- Form fields:**
 - 'Enter an account nickname' with a text input field containing 'Fandago Bank of New Brunswick' and a subtext 'Example: My Second Credit Union Account'.
 - 'Enter routing number' with a text input field containing 'XXXXXXXX'.
 - 'Choose account type' with two radio buttons: 'Checking' (selected) and 'Savings'.
 - 'Enter account number' and 'Re-enter account number' with two text input fields, both containing 'XXXXXXXX'.
- Security notice:** A purple box with a shield icon containing the text: 'We protect you. Protecting your account is very important to us. As a safeguard, your HealthEquity account locks after too many incorrect login attempts.'
- Buttons:** 'Save Account' (purple) and 'Cancel' (white with purple border).

At the bottom of the page, there is a dark footer with links for 'Language Assistance/Non-Discrimination', 'Privacy Policy', 'Contact Us', and 'Copyright © 2019 HealthEquity'. A 'Show Me How' button is also present in the bottom right corner.

REIMBURSEMENT

LINKED ACCOUNT CONFIRMATION

Users will receive confirmation that the account has been linked with the applicable details upon successful verification.



REIMBURSEMENT

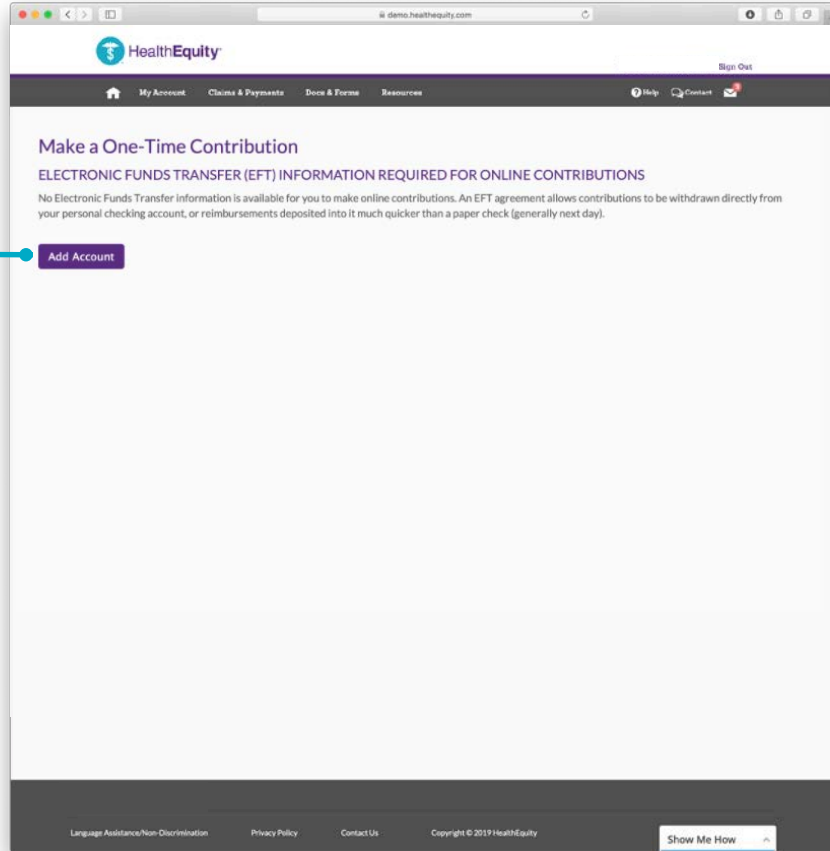
Proceed with the reimbursement process once the account has been successfully linked.

The screenshot displays the 'Request Reimbursement' interface on the HealthEquity website. At the top, there is a navigation bar with 'My Account', 'Claims & Payments', 'Done & Forms', and 'Resources'. Below this, the main heading is 'Request Reimbursement'. A sub-heading reads 'Select an existing or add a new expense to be reimbursed.' There is a button labeled 'Add a New Expense' and a search input field. A checkbox labeled 'Include Closed Expenses' is present. To the right of the search field is a 'Filters' link. Below these elements is a table listing various expenses with columns for ID, Start Date, End Date, Provider, Expense For, Type, Eligible Amount, and Details. The footer contains links for 'Language Assistance/Non-Discrimination', 'Privacy Policy', 'Contact Us', and 'Copyright © 2019 HealthEquity', along with a 'Show Me How' button.

ID	Start Date	End Date	Provider	Expense For	Type	Eligible Amount	Details
0123	03/12/2019	03/14/2019	Northridge	Carol	Medical	\$124.28	Details
0122	03/01/2019	03/01/2019	CVS Pharmacy #1234	Alice Johnson	R	\$34.56	Details
0121	03/01/2019	03/01/2019	(Private)	William W. Whaleroci...	Medical	\$76.52	Details
0120	03/01/2019	03/01/2019	(Private)	Carol	R	\$65.75	Details
0119	01/31/2019	02/03/2019	6th Street	Bob Johnson	Medical	\$15.02	Details
0118	03/01/2019	03/01/2019	(Private)	Carol	Medical	\$32.11	Details
0117	01/15/2019	01/15/2019	Valley Diabetes	Bob Johnson	Medical	\$319.31	Details
0116	01/12/2019	01/12/2019	Valley Diabetes	Bob Johnson	Medical	\$2158.21	Details
0115	01/10/2019	01/10/2019	Valley Diabetes	Bob Johnson	Medical	\$319.31	Details
0114	01/09/2019	01/10/2019	6th Street	Bob Johnson	Medical	\$15,489.01	Details
0113	01/06/2019	01/06/2019	Valley Diabetes	Bob Johnson	Medical	\$54.78	Details
0110	01/06/2019	01/06/2019	(Private)	Carol Johnson	Medical	\$21.14	Details

CONTRIBUTION

Select the 'Add Account' button to add an account when making a contribution.



CONTRIBUTION

HealthEquity

Sign Out

My Account Claims & Payments Done & Forms Resources Help Contact

Add External Bank Account

Enter your bank account information below to securely transfer funds between the bank and HealthEquity.

Enter an account nickname

Fandago Bank of New Brunswick

Example: My Second Credit Union Account

Routing numbers help us identify your bank. These numbers are typically found on checks or available from your financial institution

Enter routing number

XXXXXXXX

Choose account type

Checking Savings

Enter account number Re-enter account number

XXXXXXXXXX XXXXXXXXX

Don't include dashes, letters, or spaces

We protect you.

Protecting your account is very important to us.

As a safeguard, your HealthEquity account locks after too many incorrect login attempts.

Save Account Cancel

Language Assistance/Non-Discrimination Privacy Policy Contact Us Copyright © 2019 HealthEquity Show Me How

Enter an account name to help you distinguish between multiple linked accounts.

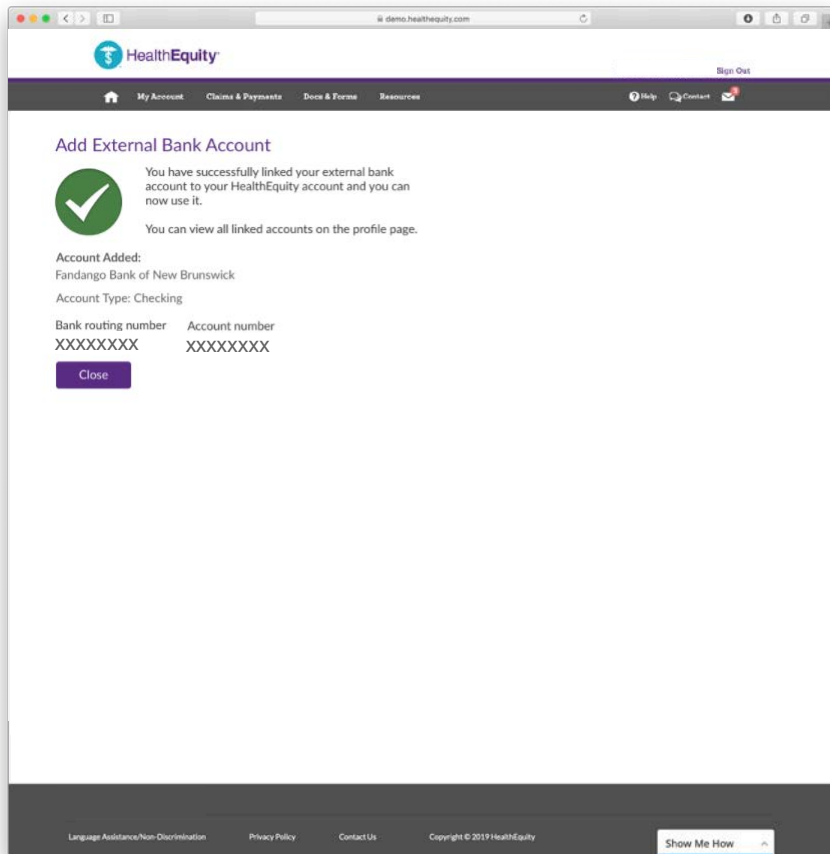
Enter account information including the routing number, account type and account number required to link the account.

Select 'Save Account' to initiate the account verification process.

CONTRIBUTION

LINKED ACCOUNT CONFIRMATION

Users will receive confirmation that the account has been linked with the applicable details upon successful verification.



DATA VALIDATION

Invalid Routing Number

An alert will be displayed when a routing number is entered that doesn't meet the standard routing number convention.

The screenshot shows a web browser window displaying the HealthEquity website. The page title is "Add External Bank Account". The user has entered "Fandango Bank of New Brunswick" as the account nickname. The routing number field contains "XXXXXXX" and is highlighted with a red border and a red "X" icon, indicating an error. Below the routing number field, there is a "Choose account type" section with "Checking" selected. The "Enter account number" and "Re-enter account number" fields are empty. A pink error message "Invalid routing number" is displayed below the routing number field. The "Save Account" button is highlighted in purple, and the "Cancel" button is white with a purple border. The footer contains links for "Language Assistance/Non-Discrimination", "Privacy Policy", "Contact Us", "Copyright © 2019 HealthEquity", and a "Show Me How" button.

DATA VALIDATION

Missing Data

An alert will be displayed when required fields have not been completed

The screenshot shows a web browser window displaying the HealthEquity website. The page title is "Add External Bank Account". Below the title, there is a sub-header "Enter your bank account information below to securely transfer funds between the bank and HealthEquity." followed by a blue icon of a dollar sign with a plus sign.

The form contains several input fields and options:

- "Enter an account nickname": A text input field with a red border and a red 'X' icon to its right. Below it, an example is provided: "Example: My Second Credit Union Account".
- "Routing numbers help us identify your bank. These numbers are typically found on checks or available from your financial institution": A text input field with a red border and a red 'X' icon to its right.
- "Choose account type": Two radio buttons, "Checking" (selected) and "Savings".
- "Enter account number": A text input field with a red border and a red 'X' icon to its right, containing "XXXXXXXX".
- "Re-enter account number": A text input field with a red border and a red 'X' icon to its right, containing "XXXXXXXX".

Below the input fields, there is a security notice: "We protect you. Protecting your account is very important to us. As a safeguard, your HealthEquity account locks after too many incorrect login attempts." This notice is enclosed in a pink box.

At the bottom of the form, there is a pink box with the text: "All fields are required. Verify that you have completed the form." Below this box are two buttons: "Save Account" and "Cancel".

The footer of the page contains links for "Language Assistance/Non-Discrimination", "Privacy Policy", "Contact Us", and "Copyright © 2019 HealthEquity". A "Show Me How" button is also present in the bottom right corner.

DATA VALIDATION

Invalid Special Characters

An alert will be displayed when special characters are used within the account name.

The screenshot shows a web browser window displaying the HealthEquity website. The page title is "Add External Bank Account". The form contains the following fields and elements:

- Account Nickname:** A text input field containing "Fandango Bank of New Brunswick" with a red "X" icon to its right, indicating an error.
- Routing Number:** A text input field containing "XXXXXXXX".
- Account Type:** Radio buttons for "Checking" (selected) and "Savings".
- Account Number:** Two text input fields, both containing "XXXXXXXX".
- Validation Message:** A pink error box at the bottom of the form states: "The account nickname cannot contain the following characters: < > ; ' / ? & { } = ! # --".
- Buttons:** "Save Account" and "Cancel" buttons.

The browser's address bar shows "demo.healthequity.com". The top navigation bar includes "My Account", "Claims & Payments", "Done & Forms", "Resources", "Help", "Contact", and "Sign Out".

DATA VALIDATION

Invalid Characters

An alert will be displayed when the account number doesn't meet the correct account number format.

The screenshot shows a web browser window displaying the HealthEquity website. The page title is "Add External Bank Account". The form contains the following fields and elements:

- Account Nickname:** A text input field containing "Fandango Bank of New Brunswick". Below it is an example: "Example: My Second Credit Union Account".
- Routing Number:** A text input field containing "XXXXXXXX".
- Account Type:** Radio buttons for "Checking" (selected) and "Savings".
- Account Number:** A text input field containing "XXXXXXXX".
- Re-enter account number:** A text input field containing "XXXXXXXX" with a red "x" icon to its right, indicating an error.
- Validation Message:** A pink error box at the bottom of the form states: "Incorrect format detected. The account number field only accepts numbers."
- Buttons:** "Save Account" and "Cancel" buttons are located at the bottom of the form.

The browser's address bar shows "demo.healthequity.com". The top navigation bar includes "My Account", "Claims & Payments", "Done & Forms", "Resources", "Help", "Contact", and "Sign Out".

DATA VALIDATION

Failed Verification: 1st

An alert will be displayed when verification has failed requesting that the user verify the information that was entered before trying again.

The screenshot shows a web browser window displaying the HealthEquity website. The page title is "Add External Bank Account". The form contains the following fields and options:

- Account nickname: "Fandango Bank of New Brunswick" (with an example: "My Second Credit Union Account")
- Routing number: "XXXXXXXX" (with a note: "Routing numbers help us identify your bank. These numbers are typically found on checks or available from your financial institution")
- Account type: "Checking" (selected) and "Savings"
- Account number: "XXXXXXXX" (with a note: "Don't include dashes, letters, or spaces")
- Re-enter account number: "XXXXXXXX"

A pink alert box is displayed with the following text:

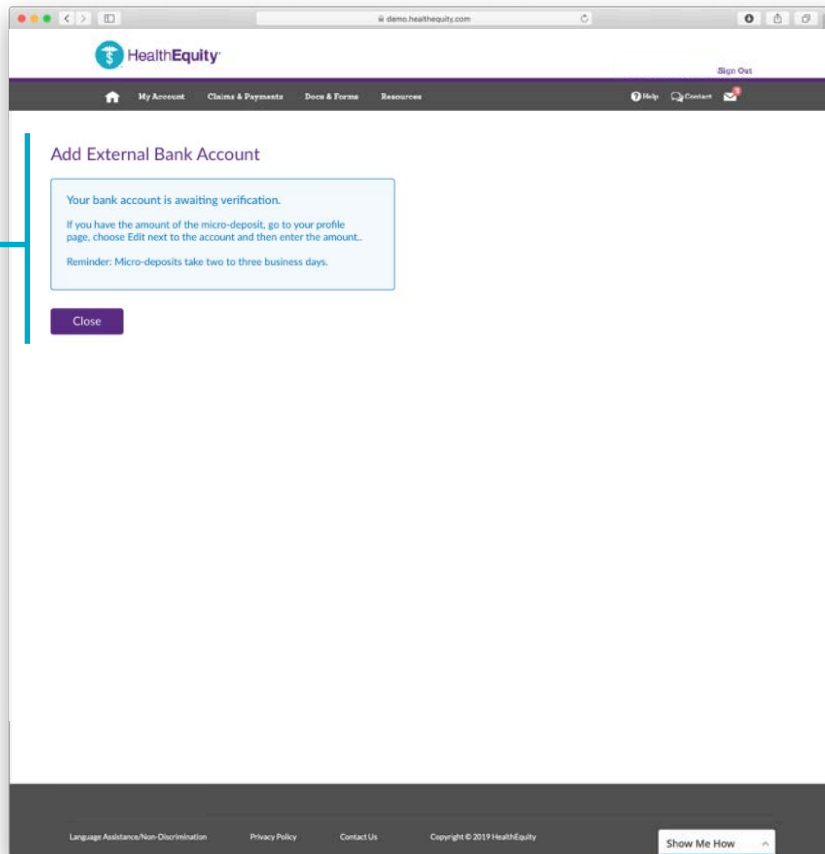
We were unable to verify the details entered above. Verify that the information is correct and try again.

Buttons for "Save Account" and "Cancel" are visible at the bottom of the form.

DATA VALIDATION

Awaiting Verification After
Microdeposit

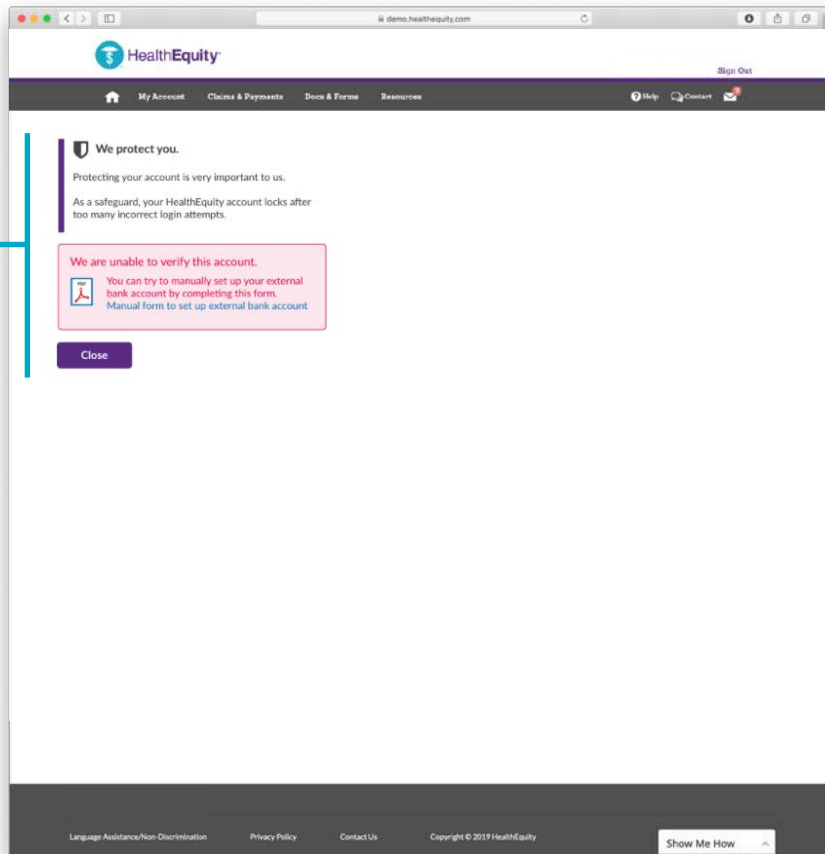
A notification will be displayed when the account has been added but not verified and is awaiting a micro-deposit for verification.



DATA VALIDATION

Failed verification: 2nd & 3rd

A notification will be displayed when an account is not successfully verified.



HealthEquity® | WageWorks®