Employer User Guide

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Logging In

HOW TO LOG IN

Forgot your username or password? Contact us.

Main Administrator

1. Go to your online portal.
2. Enter your *employer* username and password

You should have received an email with your set up instructions. If you haven't, please contact us.

New Enrollees

Tell new employees to:

1. After the eligibility file has been submitted, have employees check their inbox for an email to enroll in their HSA.
2. Click the link within the email and complete their enrollment.

Employer Options

ENROLLMENT

The initial set up for employer groups takes up to 10 business days. Once set up, enrollments can be processed quickly by uploading an eligibility file.

Eligibility File Upload	Use our Eligibility File Template in the Employer portal to upload your participants directly. Once you submit your file, you'll be able to contribute immediately to their HSAs and employees will be sent an email with a unique enrollment link only for your selected plan. Once an employee fills out the necessary information, their enrollment is complete and they're able to start managing their HSA.

FUNDING

Option 1	**Direct Deposit** *Allow 3–4 business days for processing*	• If you selected the Direct Deposit option when you submitted your Plan Establishment Guide, we'll be in touch with you once all of your employees are fully enrolled.
Option 2	**Schedule an ACH/EFT Pull** *Allow 3–4 business days for processing*	• Follow the instructions for File Upload or Direct Entry • The amount of the ACH/EFT must equal the total of the payroll contribution file or direct entry exactly, or there will be delays • Feel free to set up more than one bank account, if desired • Funds are distributed to employees' accounts upon receipt
Option 3	**Send a Wire** *Allow 2–3 business days for processing*	• Follow the instructions for File Upload • For Account Transfer Method, select Wire • The amount of the wire must equal the total of the payroll contribution file exactly, or the wire will be rejected • Funds are distributed to employees' accounts upon receipt
Option 4	**Mail a Check** *Allow up to 10 business days for processing*	• Follow the instructions for File Upload • For Account Transfer Method, select Check • Mail check(s) payable to "FPS Trust" to: FPS Trust on behalf of HSA xChange, P.O. Box 3079, Englewood, CO 80155 • Funds are distributed to employees' accounts upon receipt

Employer Contribution & Funding Options

Direct Deposit

Once employees are fully enrolled, we can provide them (or you) with their routing and account numbers. You can then provide this, along with the employees' HSA payroll deductions, to your payroll provider.

ACH/EFT

When you ACH/EFT funds, the amount must equal the total on the file exactly, or there will be delays. Please allow 3–4 business days for processing.

Wire

Do not wire funds until you have uploaded your payroll contribution file. When wiring funds, the amount must equal the total on the file exactly, or the wire will be rejected. Send to:

Bank Name: Vectra Bank
Account Type: Checking
ABA #: 102003154
Account Name: FPS Trust Company
Account #: 5790933252

Wires:
FFC Name: Company Name
FFC Account Number: Plan ID

ACH push:
Addenda information: Company Name and Plan ID

We will begin processing your request when your file and funds are received. Please allow 2–3 business days for processing.

Check

Do not mail check(s) until you have uploaded your payroll contribution file. You may mail checks payable to "FPS Trust" to:

FPS Trust on behalf of HSA xChange
P.O. Box 3079
Englewood, CO 80155

We will begin processing your request when funds are received. Please allow up to 10 business days for processing.

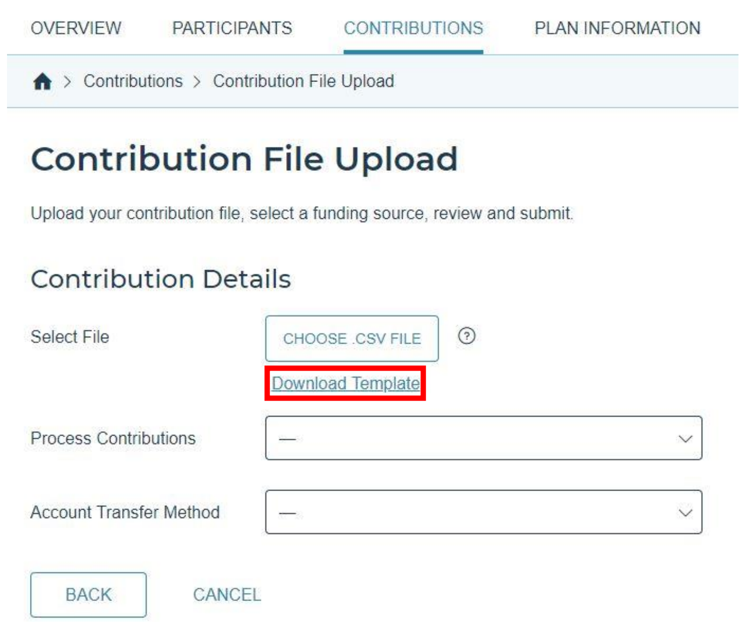
Funding

HOW TO CONTRIBUTE > FILE UPLOAD

1. Log in.
2. **Funding via ACH/EFT pull?** Go to COMPANY SETTINGS > ADD A BANK ACCOUNT to set up your banking information, then proceed to step 3. **Funding via wire, ACH push or check?** Skip this step and go directly to step 3.
3. Go to CONTRIBUTIONS > CONTRIBUTION FILE UPLOAD to upload your contribution file.

Download Template

Download a pre-filled template to use for employee contributions by clicking 'Download Template'.



Format

Your file is pre-filled with plan ID, employees' Social Security numbers (SSN), last and first names.

A	B	C	D	E	F	G	H	I	J	K	L
PLAN_ID	SSN	LASTNAME	FIRSTNAME	PAYDATE	FISCALYEAR	CONT_TYP1	CONT_TYP2	CONT_TYP3	CONT_TYP4	HIREDATE	BIRTHDATE
DEMO_HSA_ER	456789123	Doe	Jane								
DEMO_HSA_ER	555551202	Doe	John								
DEMO_HSA_ER	555550071	McTest	Test								
DEMO_HSA_ER	55551201	Public	John								
DEMO_HSA_ER	[illegible]	Public	Jane								

Format the SSN column, in case any employees have leading zeros in their Social Security numbers. To format SSN:

- Highlight column B (SSN).
- Right click, then select Format Cells.
- Select the Number tab, then select Special.
- Select Social Security Number, then click OK.

Your file should look like this:

A	B	C	D	E	F	G	H	I	J	K	L
PLAN_ID	SSN	LASTNAME	FIRSTNAME	PAYDATE	FISCALYEAR	CONT_TYP1	CONT_TYP2	CONT_TYP3	CONT_TYP4	HIREDATE	BIRTHDATE
DEMO_HSA_ER	456-78-9123	Doe	Jane								
DEMO_HSA_ER	555-55-1202	Doe	John								
DEMO_HSA_ER	555-55-0071	McTest	Test								
DEMO_HSA_ER	055-55-1201	Public	John								
DEMO_HSA_ER	555-50-0050	Public	Jane								

Add

Next, add contribution information to the file:

- In column E, enter the PAYDATE for all employees (M/D/YYYY). This is the date upon which you would like funds deposited into your employees' HSAs. The PAYDATE must reflect today's date or a date in the future. Files containing backdated paydates will result in an error.

Regarding PAYDATE

For paydates that are 3+ business days in the future, we will begin processing your request two business days BEFORE the paydate, assuming your file and funds have been received. We will post funds to employees' accounts on the paydate and employees will have access to their funds on their debit cards on the day AFTER the paydate.

For paydates that are two or fewer days in the future, we will begin processing your request when your file and funds are received. We will post funds to employees' accounts in 3–4 business days and employees will have access to their funds on their debit cards on the day AFTER funds are distributed.

- In column F, enter the FISCALYEAR for all employees (YYYY).
- For columns G through J, please note:
  - CONT_TYP1 = Employer contribution, if any
  - CONT_TYP2 = Employee contribution, if any
  - CONT_TYP3 = Employee after tax contribution, if any
  - CONT_TYP4 = Wellness contribution, if any

Enter positive amounts only (no $ symbols or commas)

- In column K, enter Hire Date, if desired (not required).
- In column L, enter Birth Date, if desired (not required).

Your file should now look something like this:

A	B	C	D	E	F	G	H	I	J	K	L
PLAN_ID	SSN	LASTNAME	FIRSTNAME	PAYDATE	FISCALYEAR	CONT_TYP1	CONT_TYP2	CONT_TYP3	CONT_TYP4	HIREDATE	BIRTHDATE
DEMO_HSA_ER	456-78-9123	Doe	Jane	9/3/2015	2015	50	25				
DEMO_HSA_ER	555-55-1202	Doe	John	9/3/2015	2015	50	50				
DEMO_HSA_ER	555-55-0071	McTest	Test	9/3/2015	2015	50	75				
DEMO_HSA_ER	055-55-1201	Public	John	9/3/2015	2015	50	100				
DEMO_HSA_ER	555-50-0050	Public	Jane	9/3/2015	2015	50	125				

Save the file on your computer, ensuring that you maintain the CSV format.

Test

4. Go to CONTRIBUTIONS > CONTRIBUTION FILE UPLOAD.
5. Click CHOOSE .CSV FILE to locate your file on your computer.
6. For Process Contributions, select "Test Payroll Contribution File (No records will be created)."
7. For Account Transfer Method, **select Check** for testing purposes.
8. Review and agree to the terms and conditions on the right-hand side and click **Submit** to test your file.
   a. You will see error message(s) immediately if your file is not formatted properly. If this happens, correct your file formatting, then test again.
   b. **You must go to CONFIRMATION HISTORIES to check for file content errors**. Review "Test File - Error Report" to determine the cause of the error [e.g., employee(s) not enrolled, incorrect Social Security number(s), etc.]. Correct the file and test again. If there is no "Test File - Error Report," review the "Test File - Contribution Report" to confirm the total amount matches the amount on the uploaded file.

We cannot accept contributions for employees who are not enrolled. You must go to CONTRIBUTION HISTORIES to check for errors. If you see error reports, determine the cause of the error(s) and correct your file. If you fail to correct your file, and you proceed to the next step, your upload will create an error and the funding of your employees' accounts will be delayed and/or the funds will not be pulled or will be returned to you if sent by wire check.

Upload

9. If there are no errors, go to CONTRIBUTIONS > CONTRIBUTION FILE UPLOAD.
10. Select your file by clicking **Choose .CSV File**.
11. For Process Contributions, select "Process Payroll Contribution File (records will be created). "
12. Choose the Account Transfer Method (e.g., ACH, wire, etc.).
13. Review and agree to the terms and conditions, then click SUBMIT.

HOW TO CONTRIBUTE > DIRECT ENTRY

1. Log in.
2. Go to COMPANY SETTINGS > ADD A BANK ACCOUNT to set up your banking information.
3. Go to CONTRIBUTIONS > SCHEDULE A CONTRIBUTION.
4. Search and select the employees you would like to designate a contribution for.

Considering recurring contributions? Recurring contributions are meant for employer groups that do not anticipate staffing changes for the next 6+ months. If you anticipate changes, we recommend scheduling one-time contributions to ensure that you do not fund accounts for employees who no longer work for your company.

5. Enter contribution amount(s) for employees directly into our website.
6. When finished, click STEP 2: SCHEDULE CONTRIBUTION on the bottom right-hand side.
7. Enter the necessary contribution details and review your contribution.
8. Review and agree to the terms and conditions, then click SUBMIT.
9. Print copy of confirmation page for your records.

What to Expect

ACH/EFT

After your request has been submitted, we will begin processing on the NEXT RUN DATE, funds will be distributed to employees' accounts on the NEXT PAYMENT DATE and employees will have access to the funds on the day AFTER the NEXT PAYMENT DATE. Please allow 3–4 business days for processing.

Access Contributions

HOW TO ACCESS CONTRIBUTIONS

To assist with your recordkeeping, you can view past and scheduled contributions made via ACH pull under CONTRIBUTIONS. You can also download a report of past ACH pull contributions as CSV files. If you cannot access your contributions, please contact us during regular business hours.

VIEW/CANCEL UPCOMING CONTRIBUTIONS

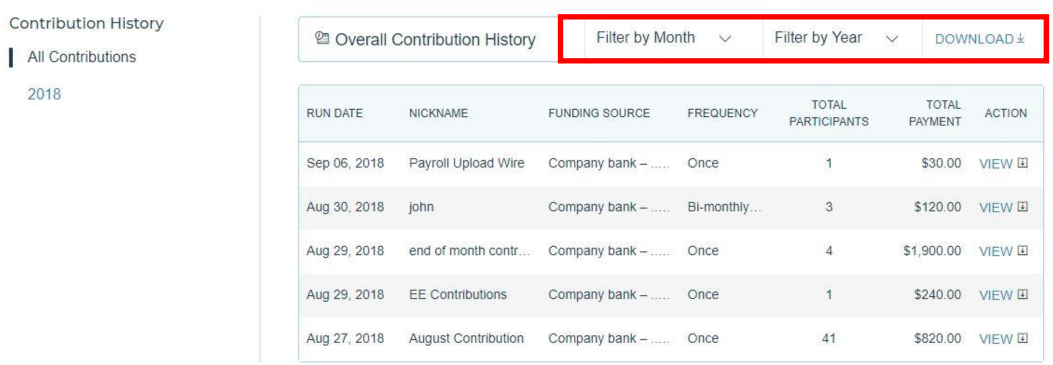
Go to CONTRIBUTIONS. Under “Upcoming Contributions,” you’ll see a snapshot of your scheduled and/or recurring contributions via ACH pull. Click “View” to see the details of each contribution. Need to cancel a contribution? Click the three dots on the right-hand side and select “Delete Contribution”. When prompted, click “Delete Contribution” again and your scheduled contribution will be removed.

VIEW PAST CONTRIBUTIONS

Go to CONTRIBUTIONS. The “Overall Contribution History” provides a snapshot of completed ACH pull contributions. You can view information like the contribution method, start and end date, amount, and date created. You can also click “View” for even more information about an individual contribution.

DOWNLOAD PAST CONTRIBUTIONS

Want to get even more in depth or download the information? Go to CONTRIBUTIONS and view “Overall Contribution History”. You can filter by month, year or download the data as a CSV file.



RUN DATE	NICKNAME	FUNDING SOURCE	FREQUENCY	TOTAL PARTICIPANTS	TOTAL PAYMENT	ACTION
Sep 06, 2018	Payroll Upload Wire	Company bank –	Once	1	$30.00	VIEW
Aug 30, 2018	john	Company bank –	Bi-monthly...	3	$120.00	VIEW
Aug 29, 2018	end of month contr...	Company bank –	Once	4	$1,900.00	VIEW
Aug 29, 2018	EE Contributions	Company bank –	Once	1	$240.00	VIEW
Aug 27, 2018	August Contribution	Company bank –	Once	41	$820.00	VIEW