

# PAYFLEX®

What you need to know when opening your account

## Protecting your health savings account (HSA)

When you apply for your HSA, we'll first need to confirm some of your information. We'll confirm your full name, address, birth date and Social Security number. This is required under Section 326 of the USA PATRIOT Act. It's also known as the Customer Identification Process (CIP).

### For faster enrollment, make sure your information is complete and correct

Always use the most accurate and current information when you enroll in an HSA.

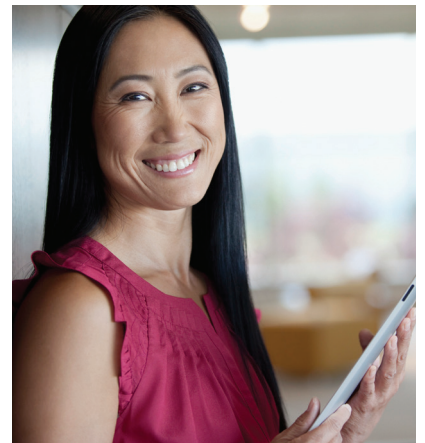
#### Here are a few tips:

- Use your current residential address, not a PO box or a non-U.S. address.
- You must be at least 18 years old.
- Use your full legal name. You may not have legally changed your name after marriage or divorce yet.
- Don't use your nickname (for example, "Becky" for "Rebecca").
- Use your middle initial.
- Don't use the Americanized version of your name (for example, "Sue Young" rather than "Soon Yong").
- Don't use a different spelling of your name (for example, "Caren" for "Karen" or "Marie Delacruz" instead of "Marie De La Cruz").
- Use your correct Social Security number.

### Next steps if your information doesn't pass

We'll send you a letter within three business days. It will explain the CIP issue and request the documentation needed to confirm your identity or address.

- If you don't respond within 30 days, we'll send you a second letter.
- If you don't respond within 30 days of your second letter, we'll send you a third and final letter.



### Questions? Talk to us.

Visit [payflex.com](https://www.payflex.com) or call us directly at **1-844-PAYFLEX (1-844-729-3539)**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

### Don't forget:

- Carefully complete your enrollment application.
- Always respond if we ask for additional information.

PayFlex Systems USA, Inc.

This material is for informational and educational purposes only. It does not contain legal or tax advice. You should contact your legal counsel or your tax advisor if you have any questions or if you need additional information. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (U.S.) economic or trade sanctions. For more information about PayFlex, go to [payflex.com](https://www.payflex.com).