

# Text Funding

## EMPLOYER TROUBLESHOOTING FLYER – HSA BANK



### Overview

This flyer was created to assist you with identifying common file issues and/or employee level pended contributions you may encounter when funding your employee's accounts via a text funding file.

### Questions?

**We're here to help!**

Contact your dedicated Cigna Technical and/or Consumerism Account Specialist.

### Having trouble with your text funding file?

IF	THEN
Your employees have not received their HSA contributions	<p><b>Important!</b> HSA Bank will send a notification to the email address listed in the header of file once the file has processed with a description for your records.</p> <p><b>File is Pending:</b> Confirm that the clearing account was funded via an ACH or Wire that matches the total of all contributions listed on the file. The file will pend for a period of 10 business days awaiting the funds, if the funds are not received within 10 business days the file will be canceled and a new file will need to be resubmitted with an updated date in the header of the file.</p> <ul style="list-style-type: none"><li>▪ If your ACH or Wire was rejected, check the following common errors:<ul style="list-style-type: none"><li>○ Clearing Account number is missing or incorrect</li><li>○ The account numbers were listed in the incorrect fields<ul style="list-style-type: none"><li>▪ Clearing account number was incorrectly added to the Beneficiary Account Number field</li><li>▪ Beneficiary Account Number was incorrectly added to the Clearing Account Number field</li><li>▪ For Further Credit Information - The Clearing Account Name is added first, and the Clearing Account Number added second, resulting in HSA Bank only receiving part of the clearing account number. <i>Example: ABC Company 8000</i></li></ul></li></ul></li></ul> <p><b>Future Dated File:</b> Check the date entered in the file, if future dated the file will be dropped for processing but will pend until that date is reached.</p> <p><b>Rejected File:</b> Review the email to determine the reason the file rejected. The file will need to be updated and resubmitted. <i>If you have questions or need assistance with formatting your text file, contact your Cigna Technical Specialist.</i></p> <p><b>Timing:</b> File and matching funds must be received before <b>11am CST</b> to guarantee same day processing. If received after 11am CST, contributions will process on the next business day</p>
Request tab is missing Text (Manual Upload)	Confirm that the employer portal roles were appropriately assigned. <i>Check with your Cigna Consumerism Account Specialist to confirm.</i>
You need to cancel a file	If your file has not processed yet and you need to cancel the file, <i>contact your dedicated Cigna Technical Specialist immediately.</i>
You need to view your clearing account details or file activity	<p><b>Clearing Account Transparency:</b> HSA Bank sends daily and/or monthly clearing account transparency reports to you via email capturing the following information:</p> <ul style="list-style-type: none"><li>• <b>Credits</b>- Amount credited to Clearing Account.</li><li>• <b>Debits</b>- Amount debited from Clearing Account used to process the contribution request.</li><li>• <b>Refunds</b>- Amount debited from Clearing Account to refund rejected transactions and/or excess funds.</li><li>• <b>Account Balance</b>- Clearing Account balance as of date and time of report.</li><li>• <b>Funds on Hold</b>- Pended transactions because of a processed Contribution File.</li><li>• <b>Available Balance</b>- Clearing Account current balance, less funds on hold. This balance may include excess.</li><li>• <b>Unprocessed Files</b>- Contribution files that have been received but not yet processed.</li></ul>
<i>Note: All funding file and clearing account emails HSA Bank sends are encrypted while being transmitted to the recipient's inbox.</i>	

## Employee Level – Pending Contribution Reasons

Once a file processes, HSA Bank will send a notification to the email address listed in the header of file.

If there are any health savings accounts the bank was not able post the funds to, the notification will list the employee's name, amount, and reason for the pending contributions.

HSA Bank retains the funds for 82-90 days and automatically post the funds to the employee's account when the HSA opens.

If the HSA does not open within the 82–90-day time frame the pending funds are returned to you per the elected **Return of Funds** method i.e., ACH or check.

Account Closed	Ambiguous Year of Contribution	Frozen No Transactions
<p>Health Saving Account is closed, you can no longer fund the employee's account.</p> <p><b>Note:</b> Once an employee terminates from the HSA plan the employer sponsored account will close and if there is a balance the HSA moves to free agency.</p>	<p>The transaction type (ER, EX, PE, PX) does not match the year in the Contributions Description.</p> <p><b>Example:</b>  <b>Contribution Date:</b> 2/24/22  <b>Transaction Type:</b> ER (current year employer contribution)  <b>Contribution Description:</b> ER Contributions 2021</p>	<p>HSA Bank has placed a transaction hold on the account, the hold reason must be resolved by the account holder.</p> <p><b>Note:</b> Health Savings Accounts are individually owned accounts. HSA Bank will work directly with the account holder to resolve the issue.</p>
Future Dated Account	Invalid Transaction Type	No Account Linked to FEDID
<p>The employee's HDHP/HSA plan effective date is a mid-month date or future dated.</p> <p><b>Note:</b> Per the IRS; Bank accounts can only be opened on or after the effective date of the HDHP. If the HDHP effective date is other than the first of the month, the HSA will be effective the first of the following month.</p>	<p>The transaction type is invalid.</p> <p><b>Correct Transaction Codes:</b>  <b>EX – Employee Pre-tax</b>  <b>ER – Employer</b>  <b>PX – Prior Year Employee Pre-tax</b>  <b>PR – Prior Year Employer</b></p>	<p>The employee does not have an active Health Saving Account linked to the employer sponsored plan.</p> <p><b>Note:</b> Once an employee terminates from the HSA plan the employer sponsored account will close and if there is a balance the HSA moves to free agency.</p>
No Accounts Found for SSN	No SSN or Account Number	Too Late for Prior Year Contributions
<p><b>No account exists at HSA Bank.</b></p> <p><b>Tip:</b> Check the account status via the employee tab or via the HSA All Account Report.</p> <p><b>SSN may have been entered incorrectly on the file.</b></p> <p><b>Tip:</b> Check the SSN on the contribution file for accuracy</p>		<p>PE or PX (prior year) transaction code was sent on the contribution file, and it is past the IRS tax filing deadline, typically, 4/15.</p> <p><b>Note:</b> HSA Bank is no longer able to accept prior year contributions.</p>

*For questions related to account holder details, please contact your Cigna Consumerism Account Specialist.*

