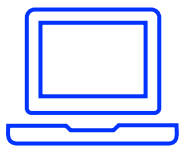


# ACH Direct Deposit

## EMPLOYER TROUBLESHOOTING FLYER – HSA BANK



### Overview

This flyer was created to assist you with answering questions related to funding your employee's accounts via ACH Direct Deposit.

### Questions?

Please contact your dedicated Cigna Consumerism Account Specialist (CAS)

### Frequently Asked Questions (FAQs)

Question	Answer
Where can I obtain our employee's health savings account numbers?	From the HSA Bank Employer Portal website homepage: <ul style="list-style-type: none"><li>Click on the <b>Reports</b> tab</li><li>Select <b>HSA All Account Report with Account Number - Weekly</b></li></ul>
What's HSA Bank's routing number?	<b>075907947</b>
What report will show contributions that have posted?	From the HSA Bank Employer Portal website homepage: <ul style="list-style-type: none"><li>Click on the <b>Reports</b> tab</li><li>Select <b>HSA Account Detail</b> to view the monthly report</li><li>Select <b>+New report</b> to request the report on demand (set date range and parameters)</li></ul>
Can I view contributions that have posted to our employee's accounts without pulling a report?	Yes, from the HSA Bank Employer Portal website homepage: <ul style="list-style-type: none"><li>Click on the <b>Employees</b> tab</li><li>Search employee by <b>name or last 4 of SSN</b></li><li>Select the <b>Contributions</b> tab and sort or filter as needed</li></ul>
Why do we not see any contributions posted for our employees on the HSA Detail Report and/or via the employee tab?	In order to see the contributions via the HSA Bank Employer Portal website, <b>field 9 discretionary data</b> is required on the NACHA file. The discretionary data field is used by HSA Bank to determine the type of contribution being sent. Incorrect coding of this field may result in improper reporting to the customer's account and will limit the access to the funding information you will have access to view.
Is there a work around if sending field 9 data is not possible?	Yes, you can obtain your payroll vendor's <b>Company ID</b> number and provide it to your dedicated Cigna Consumerism Account Specialist (CAS), this will allow the contribution to reflect on employer reporting. <i>If you do not work with a payroll vendor, we recommend that you contact the custodian of your external business account to obtain their Company ID.</i>
How can we reverse a contribution that was sent in error?	National Automated Clearing House Association (NACHA) rules cover if and when a simple reversal is allowed. Your bank can only reverse payment for one of the following reasons: <ul style="list-style-type: none"><li><b>Wrong dollar amount:</b> If the wrong amount was transferred (example, \$200 instead of \$150).</li><li><b>Wrong account number:</b> If the ACH was intended for a different account holder.</li><li><b>Duplicate transaction:</b> If a transfer goes through more than once, duplicate is reversed.</li></ul> <p>In the situations above, the reversal must take place within <b>five days</b>, and the affected bank account owner must be notified that his/her account was debited. In the event that the ACH is reversed the transaction will be coded as a <u>normal distribution</u> at HSA Bank. In order to have the distribution recoded a <b>Health Savings Account Tax Correction</b> form is required.</p> <p>If reversing the ACH is <b>not an option</b> to correct data transmission errors; the necessary, paperwork is required to correct manually.</p> <p><i>Please contact your Cigna Consumerism Account Specialist (CAS) for the correct form(s).</i></p>

**Important!** ACH deposits cannot be initiated before the employee HSA bank account is opened.

If a contribution was sent to a health saving account via an ACH and the account has not yet been open or the account is in a closed status, the ACH will reject back to the originating bank. To research an employee's account status, you can pull the **HSA All Account Report** from the HSA Bank Employer Portal website or search via the **employees tab**.