

Health savings account contribution guide — Version 8.0



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Introduction

Welcome to Optum Bank. This **contribution guide** provides information about the options available for making health savings account (HSA) contributions for your employees on behalf of the employer and/or employee.

Getting set up to make contributions takes three easy steps:

- **Step 1: Sign up to receive the [Account Number File \(ANF\)](#).** The ANF provides a listing of individuals tied to your group, their account status and their account number. Use information in this report to submit your contributions.
- **Step 2: Select a contribution method.** There are three options available for making employer initiated contributions. Use the information in this guide to determine the contribution method you'd like to use for your employees.
- **Step 3: Submit your contributions.** Your contributions will be processed most quickly when submitted according to the instructions included in this guide.

All related documentation for submitting contributions is included within this guide or as an attachment.

Please let us know if at any time you have questions, issues or suggestions to improve our products or services. You can contact our Broker Employer Service Team by phone at 1-866-234-8913, option 4, or email us at hsagroup@optumbank.com. We will respond to you within two business days.

Getting started

Step 1: Sign up for the Account Number File (ANF)

The [Account Number File \(ANF\)](#) contains a listing of names, Social Security numbers and account numbers of employees, as well as the status of those accounts. You will begin receiving the ANF once the first account tied to your group is opened and the email address of the ANF recipient has been received and verified.

Take the first step toward receiving this file by identifying who in your organization will need to receive the ANF. Due to the sensitivity of this information, only the individuals designated as approved contacts can receive this file.

- 1. Request the ANF:** Send an email to hsagroup@optumbank.com and include your group ID, group name, the recipient's name, phone number and email address. You can also fax an ANF request to 1-866-314-9795.
- 2. Register for Cisco Secure email:** Each recipient must sign up for a secure email account and will be sent instructions via email once the contact information for that individual has been entered into our system. Instructions on how to utilize Cisco Secure email can be found in the "Creating a secure email account" section of this guide.
- 3. Confirm email address and ANF frequency:** For security purposes, each recipient must respond to the email confirmation request received. Instructions for this will be contained in the email each ANF contact will receive.

Important note: Optum Bank can advise on general HSA rules and the daily logistics for your accounts; however, you are encouraged to contact a tax advisor for questions related to your specific situation. Optum Bank cannot provide tax advice.

The [Account Number File \(ANF\)](#) is delivered via secure email at a frequency you choose. All recipients will receive it at the frequency selected for the employer group. Frequency options are indicated below:

- **Daily:** Sent Sunday and Tuesday through Friday
- **Weekly:** Sent Sundays
- **Semi-weekly:** Sent Sundays and Wednesdays
- **Monthly:** Sent on the first of the month, excluding Saturday

The four statuses that may appear on the ANF include:

1. **Active (A):** The account is open and available for funding.
2. **Closed (C):** Account has been closed. To be eligible for funding, the individual must open a new account.
3. **Pending (P):** Optum Bank received initial enrollment information for this person, but it was not sufficient to open his or her account. Due to the USA PATRIOT Act, we must verify the identity of our applicants. We have notified the applicant of the additional information that is required to open their account.
4. **Physical Address Needed (T):** Initial enrollment information has been received, but a physical address is needed to open the account. A physical address has been requested from the applicant.

Important note: Optum Bank processes deposits for HSAs and does not collect, record or retain the individual "election amounts." Optum Bank will monitor to the family maximum, plus the 55-and-older catch-up amount published by the IRS. The account holder is responsible to ensure that they do not over-contribute, based on their specific situation.

Step 2: Select a contribution method

Once you have initiated a request for the ANF, you should select your contribution method. As described in the table below, there are three methods available to submit employer-initiated contributions. Please note, each of these methods can be used for employer and/or employee contributions. Regardless of the method selected, following the rules for submission contained in this guide will allow Optum Bank to process and post contributions accurately and without delay.

| Method type | Description | Eligible groups | Allocation time frames |
|---|---|--|--|
| 1) Employer portal (ACH is pulled) | Most efficient posting method — we will auto-debit your corporate account for contributions submitted online. Only method that "pulls" funds. Please provide Originator ID 5124384877 to your external bank. | Groups of any size are eligible for this method — recommended over all other contribution options. | Funding requests MUST be submitted and approved online by 3:30 p.m. ET two business days prior to the anticipated funding date. |
| 2) Prearranged payments and deposits (PPD) ACH | Highly efficient posting method — requires only one step from the employer after initial setup. | Groups of any size are eligible for this method. | PPD funds are applied upon receipt of the funds. |
| 3) Combined sum ACH or wire | This popular posting method requires a two-step process from the employer — first an allocation file is sent to Optum Bank indicating the contribution amounts and transaction details. The ACH or wire is originated after validation is received from the bank. | Groups of any size are eligible for this method. | Combined sum ACH and wire funds are applied within one business day of receipt of funds. (A valid allocation file is required to process.) |

Submitting funds via ACH and wire allows for immediate availability to your employees upon receipt and posting of the funds.

Please note that although applied funds will be available and will reflect in the available balance, the actual deposit transactions may take 24 hours to appear on the account.

Step 3: Submit your contributions

Regardless of the contribution type chosen, the following information should always be included for processing:

- Account number and/or Social Security number
- Contribution type (employee or employer)
- Contribution year (contributions for the prior calendar year may be submitted until the published tax deadline the following year). **All PPD ACH contributions post as current year.**

Contributions submitted via PPD ACH are processed immediately upon receipt.

Contributions submitted via employer portal ACH, combined sum ACH and combined sum wire are reviewed and processed within one business day of receipt of funds.

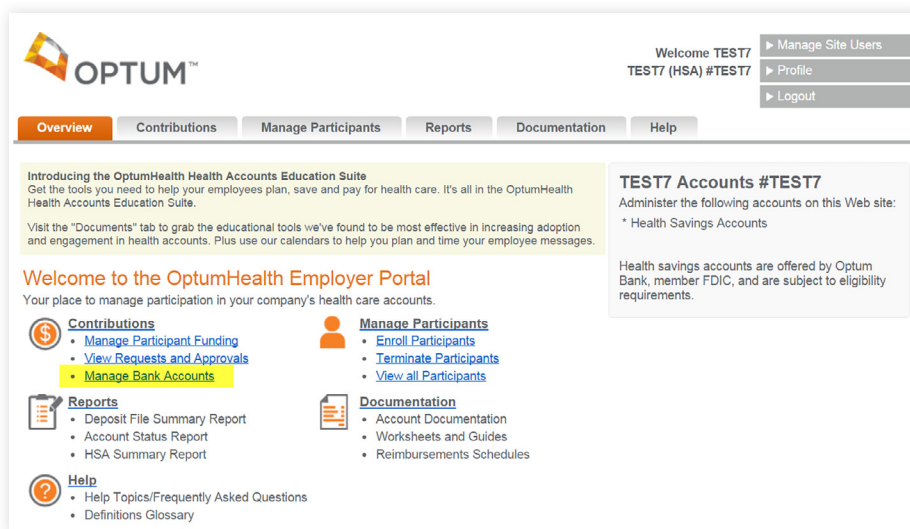
For Employer Service, please contact our Broker Employer Service Team (BEST) by phone at 1-866-234-8913, option 4, Monday–Friday, 8:00 a.m.–8:00 p.m. Eastern time to speak to a representative. You can also email us at hsagroup@optumbank.com. We will respond to your email within two business days.

Contribution instructions per method type

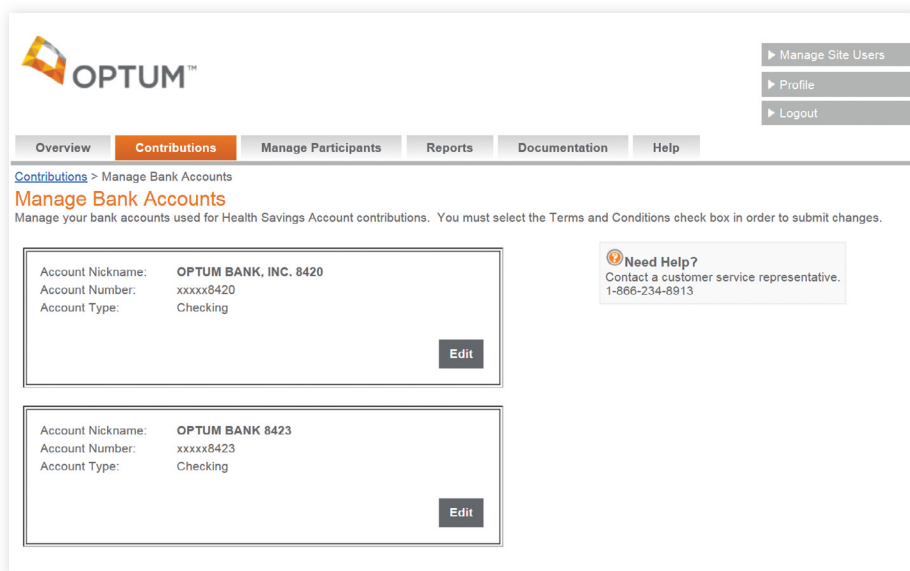
Method 1: Employer portal

For registration information and a guide on how to access the employer portal, please see the [Employer Portal Registration Guide](#), included as a link in your group's "Welcome Email." The employer portal contribution process allows you to submit a funding request online. We will debit your corporate bank account and post the contributions to your employees' HSAs. **In order to have the funds post to the HSAs on Friday, you MUST approve a funding request by 3:30 p.m. ET on Wednesday.** To fund portal contributions, we will debit your designated corporate account via ACH. Some banks require an originator ID for verification when large ACH debits are presented. Please provide the number **5124384877** as the originator ID, authorizing Optum Bank to debit your corporate account for employer portal funding.

Prior to submitting contributions online, your bank information must be entered on the portal. This can be done by selecting the "Manage Bank Accounts" link. Optum Bank allows up to five external accounts to be used for funding. Please note, accounts cannot be edited or deleted while transactions using the account are pending.



After entering all external accounts, they can be managed by selecting “Edit” in the account record.



Important note: Until a file is approved, it will not be submitted for funding. If the same person has both the Submit Contributions and Approve Contributions security roles, **an additional approval is not required as the file is automatically approved and no email notification will be generated.**

We have designed the contribution access to have dual control, with a Submit Contributions role, which can submit a funding request, and an Approve Contributions role, which must approve each funding request before we will actually fund it. After an individual with the Submit Contributions role submits a file for approval, an email will be sent to the individuals with the Approve Contributions role (up to three people), serving as notification that a file is ready for approval. Please note that “Approvers” have priority to receive the email notification prior to the group administrator. The group administrator will not receive an email notification if there are four or more Approvers for your group.

We offer two methods to enter a funding request on the portal: **Enter contributions online or [upload a file](#).**

Enter contributions online: You can access the contributions area by selecting the Contributions link on the Overview page and then selecting “Submit Contribution Details Online.” The portal allows you to enter contributions on a pre-populated online form. This form contains all accounts that are active and eligible for funding. You have the ability to fund all accounts or only a portion of your full population. Please note: This functionality is only available for employer groups with fewer than **500** accounts. If your employer group has more than 500 accounts, please use the “Upload a File” process described below.

Optum™

Welcome TEST7
TEST7 (HSA) #TEST7

Manage Site Users
Profile
Logout

Overview **Contributions** Manage Participants Reports Documentation Help

Contributions > Enter Contributions Online

Contributions

Enter contributions to employee Health Savings Accounts using the table below. Click Submit at the bottom of the page when complete to submit this contribution request for processing.

Enter Contributions Online ([Switch to Upload a File](#))

1 Set your contribution date.
Enter the projected effective date and a contribution name.
**Required*
*Projected Effective Date: 03/16/2016
No earlier than 03/16/2016
Contribution Name:

2 Select a bank account to fund your contribution.
☐ OPTUM BANK, INC. 8423
☐ OPTUM BANK, INC. 0008
[Manage Bank Accounts](#)

3 Select participants and specify contribution amounts.
The last approved contribution amounts for each participant have been pre-populated for your convenience. Please note: Only active accounts are eligible and displayed below.
For security reasons, this session will expire in 15 minutes. To continue your session and prevent your entries from being lost, please follow the prompt that will appear prior to the session expiring.

[Deselect All](#) [Show Selected Only](#)

| Select | Name | SSN | Account # | Previous Contribution Amount | Participant Contribution Amount | Employer Contribution Amount | Contribution Year |
|-------------------------------------|---------------------|-----------|------------|------------------------------|---------------------------------|------------------------------|-------------------|
| <input checked="" type="checkbox"/> | CONTESTONE, EAPTEST | *****4651 | xxxxxxxxxx | 0.01 (P) | 0.01 | | 2016 ▼ |
| <input checked="" type="checkbox"/> | CONTESTTWO, EAPTEST | *****4652 | xxxxxxxxxx | 0.01 (P) 0.01 (E) | 0.01 | 0.01 | 2016 ▼ |

Calculate Totals

| Previous Contributions | Participant Contributions | Employer Contributions | Total Contributions |
|------------------------|---------------------------|------------------------|---------------------|
| 0.01 (E) 0.03 (P) | 0.03 | 0.01 | 0.04 |

Frequently Asked Questions
1. [How do I enter Contributions?](#)
2. [What does the pencil icon mean?](#)
3. [Why should I include a file name?](#)
4. [What does Show Updated Only do?](#)
5. [How can I get a copy of the changes I made for my records?](#)

Need Help?
Contact a customer service representative.
1-866-234-8913
[Download as .CSV File](#)

Important note: The projected effective date **MUST** be a business day. Weekends and holidays are **NOT** counted as business days and should not be chosen as an effective date. Files entered after the cutoff time or on non-business days will be treated as being submitted on the next business day.

Details around the fields you need to populate are contained below:

Projected effective date: The date the funds will post to the health savings accounts. For example, if you want the funds to post on a Friday, you **MUST** submit and approve the file by 3:30 p.m. ET on Wednesday. A file cannot be submitted with an effective date earlier than two business days or more than 90 calendar days from the current date.

Contribution name: Employers have the option to enter a contribution name such as “March Payroll” in order to label the contributions made. If an optional name is not entered, we will assign a name for the contribution file.

Select a bank account to fund your contributions: Employers have the option to store up to five external funding accounts. Selecting which account to fund from is part of the online contribution process.

Select checkbox: Transactions that have a check mark in this box will be included when the funding is submitted for approval.

Previous contribution amount: The amount shown here is the last contribution amount funded through the portal. This amount will auto-populate for the next display of this page. You can modify or delete this amount.

Participant contribution amount: Enter the dollar amount here for any payroll funds that you have withheld and are sending on behalf of your employee.

Employer contribution amount: Enter the dollar amount here for any funds you are contributing on your employee's behalf.

Contribution year: HSA contributions can be made through the tax filing deadline each year for the prior tax year. Please note that the "Effective Funding Date" is the date the accounts will be funded and the "Contribution Year" is the tax year the contributions will be applied toward.

Upload a file: You can [upload a file](#) for funding from your desktop. The source of this file can vary.

1. Downloadable template: For your convenience, a downloadable template is found under the Active Accounts File Template link on the "Participants — Upload a Contribution File" screen. This template will only include accounts that are in an active status. Column 2 will be populated with the account number and column 5 will be populated with the employee's SSN. If any employee's SSN begins with a zero, please use Notepad to save the file, as Excel will remove leading zeros. If the account column is populated, you can simply remove all data in the SSN column except for the column heading. This will ensure that no errors will occur for Social Security numbers with leading zeros.

2. Modify a previously submitted file: The last five files submitted through the portal are available on the "Participants — Upload a Contribution File" screen. You can download any of these files to your desktop, modify any entries and then browse and upload the file.

3. Create and [upload a file](#): You will need to closely follow the formatting instructions so the file is accepted by the portal for processing.

After you have a file prepared on your desktop, you can browse and upload the file to the portal.

The "Upload a Contribution File" feature will provide a listing of any formatting errors that must be corrected prior to your file being processed.

Important note: Each employee can have multiple entries in a single file.

Upload file:

Details around the fields you need to populate are contained below:

OPTUM™

Welcome TEST7
TEST7 (HSA) #TEST7

Manage Site Users
Profile
Logout

Overview **Contributions** Manage Participants Reports Documentation Help

Contributions > Upload a Contribution File

Contributions
Submit contributions to employee Health Savings Accounts by uploading a file with contribution details. Click Submit at the bottom of the page when complete to submit this contribution request for processing.

Upload a Contribution File ([Switch to Enter Online](#))
Contribution File must be uploaded in .CSV format.

1 Set your contribution date.
Enter the projected effective date and a contribution name.
**Required*
*Projected Effective Date: **10E**
This can be no earlier than 03/16/2016
Contribution Name:

2 Select a bank account to fund your contribution.
☐ OPTUM BANK, INC. 8423
☐ OPTUM BANK, INC. 0008
[Manage Bank Accounts](#)

3 Provide your contribution details.
Enter the contribution amount total and click Browse to select a file from your computer. Only .CSV files accepted. After uploading you must click the validate button to continue the contribution upload process.
Contribution Amount Total: \$
Contribution File: No file chosen

[Cancel and Go Back](#)

Frequently Asked Questions
1. [How do I upload a file?](#)
2. [Why do I validate the file?](#)
3. [Why should I include a contribution file name?](#)
4. [Does a file need to be in a specific format to upload on this website?](#)

Active Accounts File
The following .CSV file is a template that includes all active accounts. You can download this file and populate it for file contribution submissions.
[Active Accounts File Template](#)

Prior Contributions Files
For your convenience, we've provided up to the last 5 approved and funded files. These files can be used as populated templates for future contributions submissions. Click on the file below to download and view.
[SSMO Checkout](#)
Funded 03/04/2016
[test confirmation](#)
Funded 01/08/2016
[Test7Upload](#)
Funded 01/09/2016

Need Help?
Contact a customer service representative.
1-866-234-8913

Important note: The projected effective date **MUST** be a business day. Weekends and holidays are **NOT** counted as business days and should not be chosen as an effective date. Files entered after the cutoff time or on non-business days will be treated as being submitted on the next business day.

Important note: Contributions submitted through the employer portal are funded via ACH debit, which are initiated by Optum Bank. Typically your bank will ask for an originator ID in order to authorize ACH debits. **The Optum Bank originator ID is 5124384877.** Failure to authorize these ACH debits with your bank, or entering your bank information incorrectly on the employer portal, can and will result in an ACH return. ACH returns will be processed and resolved immediately, resulting in your HSAs not being funded. Please validate your bank information and your ACH debit authorizations prior to submitting contributions through the employer portal.

Projected effective date: The date the funds will post to the health savings accounts. For example, if you want the funds to post on a Friday, you **MUST** submit and approve the file by 3:30 p.m. ET on Wednesday. A file cannot be submitted with an effective date earlier than two business days or more than 90 calendar days from the current date.

Contribution name: Employers have the option to enter a contribution name such as "March Payroll" in order to label the contributions made. If an optional name is not entered, we will assign a name for the contribution file.

Select a bank account to fund your contributions: Employers have the option to store up to five external funding accounts. Selecting which account to fund from is part of the online contribution process.

Contribution amount total: This amount is populated by the contribution submitter — the approver will see this dollar amount in the approval request email; however, the amount entered in this field has not been validated against what is actually contained in the file. We recommend that individuals in the "Approve Contributions" role always open the file and double-check the dollar amount in the submitted file.

Confirmation of upload and funding: Once submitted, you will receive a confirmation email and your contribution file will appear on the Contribution Request Status screens,

typically within 20 minutes. Peak volumes can increase this to several hours. If it takes longer than 3 hours for your file to show as pending, please contact our Broker Employer Service Team (BEST) by phone at 1-866-234-8913, option 4 or you can also email us at hsagroup@optum.com. These screens contain information regarding your file's status. Pending files will appear under the "Pending Approval" tab. Files in this location are waiting for approval from the "Approve Contributions" contact. Upon approval from this contact, your file will appear under the "Approved" tab. If the contact denies the file, it will be moved to the "Denied" tab. The file will appear under the "Funded" tab on the date the funds are scheduled to be pulled from your account.

Invalid records: After uploading a contribution file, the records will be validated to ensure that Optum Bank has an active account on file for the individuals. Any invalid records will be displayed under the "Invalid Transactions" section as a hyperlink, allowing the file to be downloaded and reviewed.

These requests are approved and currently being processed. Processing requests for funding takes 2-3 business days.

| Date Approved | Funded by Account | Submitted Request | *Projected Effective Date | Requested Contribution Amount | Invalid Transactions | Deposit Total |
|---------------|-----------------------|---|---------------------------|-------------------------------|--|---------------|
| 03/09/2016 | OPTUM BANK, INC. 0008 | SSMO Offline regression | 03/14/2016 | 0.08 | 0.03 View Invalids (.xls) | 0.05 |
| 10/09/2015 | OPTUM BANK, INC. 0008 | TWO BROWSETHREE | 10/14/2015 | 0.01 | Pending | Pending |

Funding notification: For your convenience and records, an email will be sent to the contribution contact for your group upon successful funding of employer portal submissions. This notification is dependent upon accurate contact information and adherence to the instructions above.

Method 2: PPD ACH transmission

This method uses the Automated Clearing House (ACH) Network for electronic clearing of funds between banks. Employer groups that already have ACH initiation capability will need to work with their bank to ensure compliance with Optum Bank PPD ACH requirements.



The PPD ACH transmission method is the choice for the most efficient transaction processing and the easiest to administer after setup. You must work with your originating bank to provide the PPD ACH transmission information in the correct format. Please see the section entitled “Optum Bank HSA,” “PPD ACH Contribution,” “File Format” for a detailed overview of acceptable formats. There are three steps that must be completed prior to PPD ACH transmission. They include:

- 1. Set up the ability to originate from employer bank:** Work with your bank to determine their ability to provide PPD ACH contributions per the required layout located in the Appendix. This may require coordination between your bank and your payroll company to get the required information into the file.
- 2. Test/pre-note:** A pre-note file may be sent from the originating bank to Optum Bank to validate file layout.
- 3. Send contributions:** PPD ACH contributions can be sent at any frequency, as determined by the employer and the originating bank. Please note that corrections to PPD ACH deposits should not be submitted as ACH debits. Corrections done this way will be reported as distributions and will not report correctly on the associated tax documents.

Optum Bank HSA “PPD ACH Contribution” file format

This file format used if employer group elects to make contributions via PPD ACH file transmissions.

NACHA batch header record (PPD)

All files require a header record.

| Field # | Data element name | Positions | Field type (position) | HSA required content |
|---------|----------------------------|-----------|-----------------------|------------------------------|
| 1 | Record Type Code | 01-01 | Numeric (1) | 5 |
| 2 | Service Class Code | 02-04 | Numeric (3) | [Use in standard manner] |
| 3 | Company Name | 05-20 | Alphanumeric (16) | [Insert Company Name] |
| 4 | Company Discretionary Data | 21-40 | Alphanumeric (20) | [Use in standard manner] |
| 5 | Company Identification | 41-50 | Alphanumeric (10) | [Insert standard company ID] |
| 6 | Standard Entry Class Code | 51-53 | Alphanumeric (3) | PPD |
| 7 | Company Entry Description | 54-63 | Alphanumeric (10) | [Use in standard manner] |
| 8 | Company Descriptive Date | 64-69 | Alphanumeric (6) | [Use in standard manner] |
| 9 | Effective Entry Date | 70-75 | YYMMDD | [Date file sent] |
| 10 | Settlement Date | 76-78 | Numeric (3) | [Inserted by ACH Operator] |
| 11 | Origination Status Code | 79-79 | Alphanumeric (1) | [Use in standard manner] |
| 12 | Originating DFI ID | 80-87 | Numeric (8) | [Use in standard manner] |
| 13 | Batch Number | 88-94 | Numeric (7) | [Use in standard manner] |

Here is how Contribution works at the Transaction Level:

Both employee and employer contributions are contained in a single file transmission.

Important note: All PPD ACHs are posted as current-year contributions and cannot be updated. Exceptions and corrections to this policy will not be approved. To fund a prior-year transaction, please use another contribution method listed in this guide. Please note: Any correction to a contribution that was made using PPD-ACH must be submitted to Optum Bank for correction in order to ensure accurate tax reporting on end-of-year tax documents. For additional information, please see the “Error Correction” section contained in this guide.

NACHA batch transaction record (PPD)

All files require transaction records.

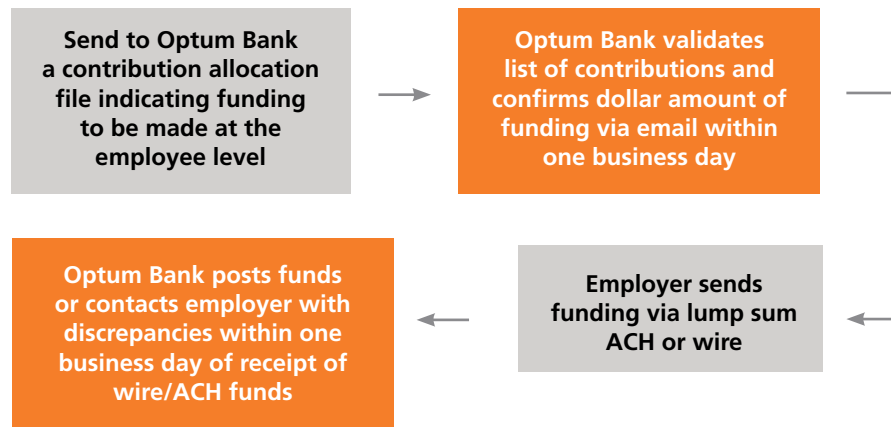
| Field # | Data element name | Positions | Field type (position) | HSA required content |
|---------|-------------------------------|-----------|-----------------------|--|
| 1 | Record Type Code | 01-01 | Numeric, (1) | 6 |
| 2 | Transaction Code | 02-03 | Numeric, (2) | 22 |
| 3 | Receiving DFI Identification | 04-11 | Numeric, (8) | 12438487 |
| 4 | Check Digit | 12-12 | Numeric, (1) | 7 |
| 5 | DFI Account Number | 13-29 | Alphanumeric, (17) | [HSA ACCOUNT NUMBER] |
| 6 | Amount | 30-39 | Numeric, (10) | [Enter Designated Amount] |
| 7 | Individual Identification No. | 40-54 | Alphanumeric, (15) | [Use in standard manner] |
| 8 | Individual Name | 55-76 | Alphanumeric, (22) | [Enter Employee Name] |
| 9 | Discretionary Data | 77-78 | Alphanumeric, (2) | ER or EE ER = Employer funded EE = Employee funded |
| 10 | Addenda Record Indicator | 79-79 | Numeric, (1) | 0 |
| 11 | Trace Number | 80-94 | Numeric, (15) | [Use in standard manner] |

NACHA batch transaction record (PPD)

| Field # | Data element name | Positions | Field type (position) | HSA required content |
|---------|----------------------------------|-----------|-----------------------|-----------------------------|
| 1 | Record Type Code | 01-01 | Numeric, (1) | 8 |
| 2 | Service Class Code | 02-04 | Numeric, (3) | [Use in standard manner] |
| 3 | Entry/Addenda Count | 05-10 | Numeric, (6) | [Use in standard manner] |
| 4 | Entry Hash | 11-20 | Numeric, (10) | [Use in standard manner] |
| 5 | Total Debit Entry Dollar Amount | 21-32 | Numeric, (12) | [Enter total debits] |
| 6 | Total Credit Entry Dollar Amount | 33-44 | Numeric, (12) | [Enter total credits] |
| 7 | Company Identification | 45-54 | Alphanumeric, (10) | [Use in standard manner] |
| 8 | Message Authentication Code | 55-73 | Alphanumeric, (19) | [Use in standard manner] |
| 9 | Reserved | 74-79 | Blank, (6) | [Use in standard manner] |
| 10 | Originating DFI Identification | 80-87 | Numeric, (8) | [Insert Originating DFI ID] |
| 11 | Batch Number | 88-94 | Numeric, (7) | [Use in standard manner] |

Method 3: Combined sum ACH and wire transmission

This popular contribution method requires a simple process as illustrated below:



Important note: Both a contribution allocation file and the contribution funds must be received in order for combined sum ACH or wire funds to be posted.

Wire and ACH funds are posted to accounts on the same day if received prior to 5:00 p.m. Eastern time. If more funds are received than expected, Optum will attempt to notify the employer and obtain further direction on how to proceed. Please note this will delay funding. Submitting excess or insufficient funds will delay processing and posting times. Please review the "Validated Amount" in the "Validation Email" prior to submitting funds.

Sending a contribution allocation file in the correct format is important for prompt processing. See the "Field format instruction" section for detailed instructions. The contribution allocation file includes the account number or Social Security number, amount of deposit and contribution type (employee or employer and current year or prior year). If one employee has one deposit for each contribution type, each contribution must appear as a separate line item. Sending an allocation file with errors may cause your file to be delayed.

File format requirements

Contribution allocation files must be sent in comma separated values (.csv) format. Any other format will result in an inaccurate or failed transaction. A record is required for each contribution. The very first record will contain text headings that describe the data being submitted.

Field format instructions

There are four fields in the contribution allocation file that are required by Optum Bank. Fields 1, 3 and 4 must be populated for each transaction. Either the individual's health savings account number (field 2) or Social Security number (field 5) must also be populated for each transaction. All of these fields must be formatted according to the instructions below. Incorrect formats or the failure to include any of the required fields may result in incorrect or incomplete deposits to the individual HSAs.

Negative or zero-value contributions cannot be accepted in the file. Please see the "Error Correction" section of this guide if trying to correct a deposit.

Important note: When sending combined sum ACH or wire funds, ask the originating bank to indicate your group ID and group name in the description field. Failure to do so could result in an inability to match funds with the file, which will cause a delay in posting or a return of funds.

Important note: To create a .csv file, an Excel document needs to be saved in .csv format. This is done by selecting File, "Save As" and selecting .csv when prompted for "save as type."

Specific field instructions are as described on the following table:

| Column | 1 | 2 | 3 | 4 | 5 |
|--------------|---|--|--|---|--|
| Field header | Transaction type | Account number | Credit amount | Contribution type | Social Security number |
| Format | Must contain the 12-character word: Contribution. No spaces before or after the header text. | Numeric field of 9 digits. No spaces before or after the header text. | Numeric dollar amount, including cents without \$ sign, negative (-) sign or decimal. For example: \$102.34 = 10234 \$1.02 = 102 \$102.00 = 10200 No spaces before or after the header text. | Must use one of four predefined contribution types (must use exact wording — see “Contribution type field values” below). No spaces before or after the header text. | Numeric field of 9 digits. No spaces before or after the header text; please omit dashes and spaces from records. |
| Length | 12 characters | 9 digits | 1 to 11 digits | 34 characters | 9 digits |

Contribution type field values

- 1. Current Year Employee Contribution:** This contribution type signifies funds being taken from employees’ pay to go into their HSAs.
- 2. Current Year Employer Contribution:** This contribution type signifies the employer making the contribution into the account holders’ HSAs.
- 3. Prior Year Employee Contribution†:** This contribution type signifies funds being taken from employees’ pay to go into their HSAs for the prior year.
- 4. Prior Year Employer Contribution†:** This contribution type signifies the employer making the contribution into the account holders’ HSAs for the prior year.

Important note: The header row text must exactly match the wording in the table above. Abbreviations and special symbols, such as #, will cause the file to fail.

Suspense funding

Optum Bank offers our customers the ability to submit electronic funds for both active and non-active accounts. Active accounts will be funded according to the previously discussed timelines. Funds for an individual whose account is not yet opened will be put into a suspense account and held for up to 60 days. Each day, our system will automatically check to see if the account is eligible to be funded. If the account cannot be funded by the end of 60 days, the funds will be sent back to the originator.

For your convenience, “electronic” funds that have aged 60 days in suspense will be returned via ACH. It is essential that you provide your bank information so that we can quickly and efficiently return these funds. Failure to provide your ACH information will result in all unallocated funds being returned to your group immediately via check, and funds will not be held for non-active accounts. Prior to submitting your initial Combined Sum Suspense file for validation, please email the following information through Cisco Secure email to hsacontribution@optumbank.com (instructions on how to use Cisco Secure email can be found in the “Creating a secure email account” section of this guide):

Group ID: _____

Group name: _____

Bank name: _____

† An example of a prior-year contribution would be if an employer were to submit a contribution in January 2016, but want the funds applied to its employees’ 2015 contribution maximum.

Bank address: _____

ABA number: _____

Account number: _____

Account type: _____

Electronic suspense funding is only eligible for use with the combined sum contribution method. For your convenience, the file layout for suspense-eligible files is extremely similar to the standard combined sum file layout. Active accounts can be listed with either the account number or Social Security number. Non-active accounts will not have a valid account number and must be listed with the full Social Security number for identification. The required inclusion of the Social Security number and the slight change to the file naming convention, listed below, are the only changes required to utilize the combined sum suspense funding option.

Suspense notification: This report will be delivered each Wednesday evening detailing the items currently being held in the suspense process for each group. This report will reflect the transaction information and an estimated return date if an account is not established.

Suspense return: This report will be delivered each Friday to groups that have items that have aged 60 days during that week. Please note that the 60-day aging is for the oldest transaction per individual. If an individual has multiple transactions over a period of 60 days, all items will be returned when the oldest item ages 60 days. The return of funds will be initiated shortly after the report has been generated. Please allow 2–3 days for ACH processing.

The example below illustrates the correct appearance of the contribution allocation file in comma separated value (.csv) format.

Example when including account number:

Transaction Type,Account Number,Credit Amount,Contribution Type
Contribution,270000000,10000,Current Year Employee Contribution
Contribution,270055555,10000,Current Year Employer Contribution
Contribution,270000333,2503,Current Year Employee Contribution

Example when including Social Security number:

Transaction Type,Account Number,Credit Amount,Contribution Type,Social Security Number
Contribution,10000,Current Year Employee Contribution,123456789
Contribution,2503,Current Year Employer Contribution,023456789

In these examples, the first individual would be receiving \$100.00 into their account and the last would receive \$25.03.

Important note: Suspense reports will be delivered via secure email to the contribution contact for your group. To add or update contacts, please email hsagroup@optumbank.com.

Important note: These transactions are not eligible for suspense funding due to the exclusion of the Social Security number.

Use contribution allocation file naming convention

The contribution allocation file should be saved in .csv format using one of the naming conventions below:

Standard funding for active accounts only

Deposit_<EmployerNameFundingYear>_<GroupID/Policy#>_Wire
(or ACH)_<FundsSendDate in mmddyyyy format>.csv

Suspense funding

Deposit_<EmployerNameFundingYear>_<GroupID/Policy#>_SuspenseWire
(or SuspenseACH)_<FundsSendDate in mmddyyyy format>.csv

The following example illustrates the correct appearance of a contribution allocation file from the Valley Toy Company, with a GroupID/Policy number of 858402, sent with an anticipated wire date of January 20, 2016.

Example file names:

Standard Funding: Deposit_ValleyToy2016_858402_Wire_01202016.csv

Suspense Funding: Deposit_ValleyToy2016_858402_SuspenseWire_01202016.csv

The file name should not contain any spaces. Contribution allocation files that do not follow the required naming conventions listed above may be returned, delayed or inaccurately posted.

Sending your ACH and wire contribution files

Once you have created your contribution file listing the transactions for each employee, send the file for processing via Cisco Secure email to hsacontribution@optumbank.com. Instructions on how to utilize Cisco Secure email can be found in the “Creating a secure email account” section of this guide.

Optum Bank will validate the amount to be sent and send a response via secure email to all “Contribution” contacts for your group, confirming the amount of funds to be sent. The Service Level Agreement (SLA) for the confirmation/funding secure email is one business day. If a validation is not returned within one business day, please contact hsagroup@optumbank.com.

To set up recipients to receive the email validation, a currently listed group contact can send an email to hsagroup@optumbank.com with the name, email address and phone number for each recipient.

If there is a discrepancy between the amount intended to be sent and what is confirmed, an error report showing which transactions were not eligible for funding will be included in the email as an attachment.

The validation email will include the funding information for the contribution type, which is noted in the contribution file name. Please provide this information to your originating bank.

Upon receipt of the validation email from Optum Bank, employers should initiate the wire or ACH. Within 24 hours of receipt of funds, Optum Bank will post the funds to the accounts as indicated in the allocation file or will contact the employer regarding any discrepancies. Please be aware that it may take up to 48 hours for funds to process and transmit between banks. Please consult your bank to determine the timing for ACH and wire transmissions.

Important note: If the file fails due to a formatting error, the entire file will be rejected and re-submission will be required after correction.

Combined sum contribution file template

For your convenience, please use the [Combined Sum Example](#) or [Combined Sum Template](#) to create your file. Please remember that files that do not follow the required naming convention may be returned, delayed or inaccurately posted.

Optum Bank ACH and wire instructions

ACH origination instructions:

ACH amount: <\$Amount>
ABA number: 1243 8487 7
Addenda record / memo Group/Policy Number – Group Name
Account number: 720000208
Optum Bank address: Optum Bank ACH Operations
2525 Lake Park Blvd
Salt Lake City, UT 84120

Wire origination instructions:

ACH amount: <\$Amount>
ABA number: 1243 8487 7
Addenda record / memo Group/Policy Number – Group Name
Account number: Group ID / Policy Number
Optum Bank address: Optum Bank ACH Operations
2525 Lake Park Blvd
Salt Lake City, UT 84120

Funding notification: For your convenience and records, an email will be sent to the contribution contact for your group upon successful funding of combined sum submissions. This notification is dependent upon accurate contact information and adherence to the instructions above.

Transfer/rollover transactions

Health Savings Accounts can receive rollover funds from multiple sources. The instructions for each rollover type are detailed below. Please note: All transfers and rollovers MUST be applied to the tax year in which the actual funds are received at Optum Bank. Please note that a transfer between account holders, spouses, dependents or any other individual would be deposited as a contribution and would apply to the IRS established contribution limits.

HSA rollover or transfer

Account holders need to request that their bank close their HSA at that institution and send the funds to Optum Bank. It is the account holder's responsibility to work directly with their current financial institution to have the rollover processed. The turnaround time to receive the funds from the other institution can range from 4 to 6 weeks, depending on processing times of the other financial institution. These rollover dollars will not count toward the contribution maximums. Please note that standard check holds may apply.

Important note: When submitting funds please list your Group/Policy Number and your Group/Employer Name in the following fields:

- Wire – Populate the Group/Policy Number and Group/Employer in the 'Addenda record/Memo' field.
- CCD ACH – Populate the Group/Policy Number in the Individual ID field and the Group/Employer Name in the Individual Name field or place both in the 'Addenda record/memo' field.
- CTX ACH – Populate the Group/Policy Number and Group/Employer in the first 'Addenda record/Memo' field.

IRA rollover or transfer

Account holders can roll over funds from their IRA, up to the IRS maximum annual contributions limits. Account holders should check with their IRA custodian to see what their requirements are for requesting an IRA transfer. Account holders can complete the IRA rollover request form, which can be found at optumbank.com in the forms section after you log in. These rollover dollars will count toward the contribution maximums. The rollover amount cannot exceed the contribution maximum for the year. Please note that standard check holds may apply. The IRS limits IRA rollovers to only one occurrence.

Funds posting rejects

There may be occasions when the funds received cannot be posted to an account. For PPD ACH, combined sum ACH or wire transmissions, funds typically cannot be posted to an account if it has been closed between the time the file was validated and the time the funds were received. For checks, this typically occurs when the account is not yet fully opened. Rules for processing excess funds that result from a failed posting are detailed below:

| Funding type | Processing rule |
|---------------------------------------|---|
| Employer portal transmission | Funds will only be pulled for active accounts resulting in no funds posting rejects. |
| PPD ACH transmission | Funds that cannot be posted will be returned to the originating institution automatically. |
| Combined sum ACH or wire transmission | The return of funds is initiated within 3-5 business days. Funds are returned via check or ACH. |

Error corrections

Any errors made by Optum Bank will be corrected upon identification of the error.

For errors made due to the deposit instructions provided by employers, employers can request that a correction be made by using our [Error Correction Template](#).

Error correction requests must be faxed to 1-866-314-9795, ATTN: Transaction Services, and the request must include the following:

- The impacted account(s) — listed by name and account number or Social Security number.
- The specific amount(s) and specific date(s) of deposit(s) to correct for each account. Please note that corrections must be for the full deposit amount.
- A signature and title from someone at the company.

Important note: If there are insufficient funds to process the correction, no debit will be made.

Types of errors that can be corrected, as indicated above, include:

- Contribution year
- Duplicate deposits
- General payroll typographical errors

Types of errors that cannot be corrected, as indicated above:

- **Contribution type:** Changes to the contribution type (employee vs. employer) will not be corrected, as Optum Bank does not report the contribution source to the IRS.
- **Partial deposit amounts:** Partial deposit corrections must be done via the “Over Contribution” correction method by the account holder and funds will be returned to the account holder.
- **Insufficient funds:** Optum Bank reserves the right to deny corrections resulting in a negative account balance, regardless of correction reason.

Creating a secure email account

For security purposes, Optum Bank requires that secure email be used for all Account Number File (ANF) recipients. Each recipient will need to create his or her own account. Each recipient will only be required to do this once. A confirmation/funding request email will be sent via secure email.

Employers sending contribution allocation files for combined sum ACH or wire contributions must send the file via secure email.

Register for an account

In order to register for a secure email account, follow the instructions provided in the [Secure Email Instructions](#) document.

Send contribution allocation files to Optum Bank

Once you have successfully established a secure email account, you are now ready to send HSA contribution allocation files to Optum Bank. To access the secure email site, go to the following URL in your email browser window: <https://res.cisco.com/websafe>.

You will be prompted for your email address and password. Upon log in, the default screen is the “Compose Message” screen. You can send secure messages to Optum Bank from this screen.

At the “Compose Message” screen, enter your sending information. All contribution allocation files must be sent to the following email address: hsacontribution@optumbank.com. If there are multiple individuals that need to receive the validation response, include them as carbon copy recipients on your email and the bank will reply to all. Please note that all recipients will need to have a secure email account to receive the file.

Important note: Corrections to PPD-ACH (direct deposit) items should NOT be submitted as an ACH debit. Corrections done this way will be reported as a distribution and will NOT report correctly on the associated tax documents.

Important note: Optum Bank reserves the right to decline any error correction request for errors not caused by Optum Bank processing. Examples of error correction requests that may be declined include, but are not limited to, excessively aged requests or those that require substantial man hours and do not impact tax reporting.

On the subject line please use the following naming convention (Note: This is the same naming convention as the CSV file name):

Deposit_<EmployerNameFundingYear>_<GroupID/Policy#>_ACH (or WIRE)_<FundsSendDate in mmddyyyy format>.

For example: Deposit_ValleyToy2016_858402_ACH_01202016

To attach the contribution allocation file to your email, follow the instructions on the “Compose Message” screen.

COMPOSE MESSAGE

To:

CC:

BCC:

Subject:

Attachments (none)

To add or remove attachments, click on Attachments. In the popup window, select the file(s) to attach or select and remove attachments you have already added.

Message:

☐ Automatically BCC me on this email.

☐ Send me a read receipt when a recipient has opened this email.

This option does not guarantee a receipt will be sent; recipient email applications can sometimes block read receipt requests.

† = At least one valid recipient must be entered.

Cisco Registered Envelope Service

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Important note: If you have difficulty logging in, opening or sending messages, attaching files or navigating the site, please email hsagroup@optumbank.com. Please include a detailed description of the problem you are experiencing, along with your contact information.



This information presented in this guide is intended to provide general information and is not intended as legal, financial or tax advice. Employers and individuals should consult their own legal, financial and tax advisors for advice specific to their individual circumstances.

Health savings accounts (HSAs) are individual accounts offered by Optum Bank®, Member FDIC, and are subject to eligibility and restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

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