HSA Contributions Manager

User's Guide

UMB | Healthcare Services

HSA Contributions Manager User's Guide

Version 6.11 06102022CONTRIB FINAL

June 2022

Contents

Introduction

UMB's HSA Contributions Manager automates the process of making contributions to employee HSA accounts. Instead of faxing cumbersome paper forms, or the time-consuming process of mailing your forms along with a check, you can use the HSA Contributions Manager to quickly and easily complete online screens that have already been populated with employee names and the last four digits of the Social Security Numbers. The system continually tracks running totals as you enter employee contribution and employer contribution amounts for each employee. The system also enables you to pre-populate the system with amounts from a previously submitted batch, or even import payroll contribution data from an Excel spreadsheet.

After you have entered the appropriate contribution amounts, you specify an account from which to debit the funds. Once you have selected the account and submitted the batch, the funds are electronically transferred from the account you specified to the employees' HSA accounts.

You can use the HSA Contributions Manager to make employee HSA account contributions as often as your company processes require. The system also enables you to make contributions for the previous tax year, through the customary IRS tax filing deadline of April 15.

This guide provides illustrated, step-by-step instructions on accessing the HSA Contributions Manager and using the system to contribute funds to HSA accounts. The guide also includes instructions on viewing detailed reports on the HSA accounts in your organization.

Disclaimer

This guide does not purport to be, and should not be considered to be advice on, or an explanation of, all issues and other considerations relevant to an employer's administration of employee HSAs. This guide reflects the UMB HSA Employer Portal at the time the guide was produced and information in this guide is subject to change without notice. UMB makes no commitment to update this guide and assumes no responsibilities for any inaccuracies that may be contained in this guide. This guide is not intended to make any representation regarding the performance of the UMB HSA Employer Portal and UMB is not responsible for a failure of the UMB HSA Employer Portal to perform as described herein.

What's New in Version 6.11

The HSA Contributions Manager User's Guide has been updated since version 6.0 was released in July 2021. The changes are detailed below.

Updated Login Interface

The login and security setup screens have been updated. For more information, see "Setting Up Your Web Exchange Security Profile" on page 3.

Accessing the HSA Contributions Manager

You access the HSA Contributions Manager via Web Exchange hsa.umb.com.

Browser Requirements

Our Web site was designed for best results using the following specifications:

- Internet browser - Firefox 10 or later, Internet Explorer 8 or later, Safari 5 for Mac OS x only.
- Monitor colors - minimum 256 colors
- Monitor resolution - 1024 x 768 pixels
- 128-bit encryption is required to use our online tools such as online banking.

UMB Customer Technical Support can be reached at (816) 860-3999.

Setting Up Your Web Exchange Security Profile

When you log on to Web Exchange the HSA Contributions Manager you must enter a user ID and password. This prevents others from accessing your information. The highest level of encryption available scrambles the information being sent from your computer. This information can only be decoded by the bank's servers.

In addition to your username and password, you must create a unique security profile. This profile assists UMB in recognizing you and your computer as well as verify for you that you are on the authentic UMB Web site.

If your group has **only** Health Savings Accounts, sign in at this address:

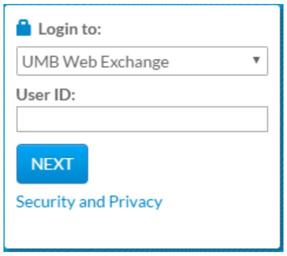
https://hsa.umb.com/employers/home

If your group has Benefit Spending accounts **or** Health Savings accounts and Benefit Spending Accounts, sign in at this address:

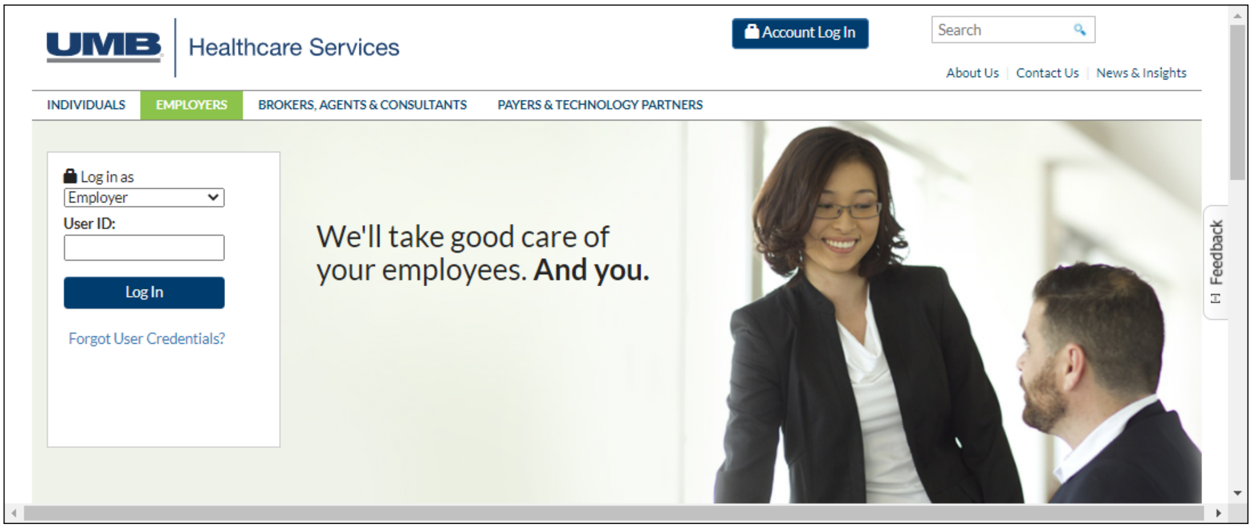
https://umb.com/employer-benefit-accounts

Web Address: https://www.umb.com/Commercial/index.html

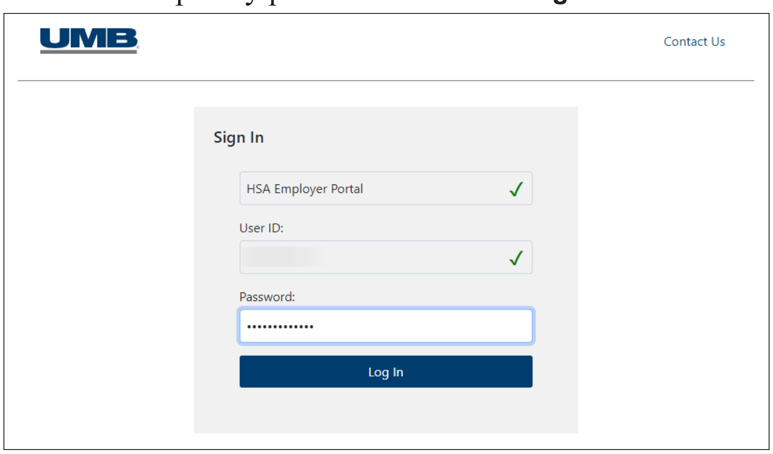
1. Type the user name supplied to you by UMB in the **User ID** field and click the **Next** button.

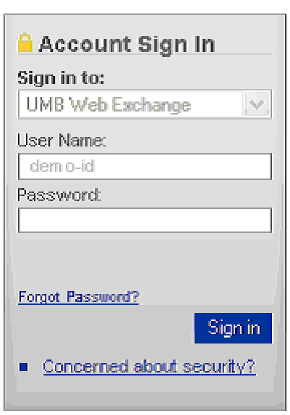


2. Type in the User ID supplied to you by UMB and click **Log In**.

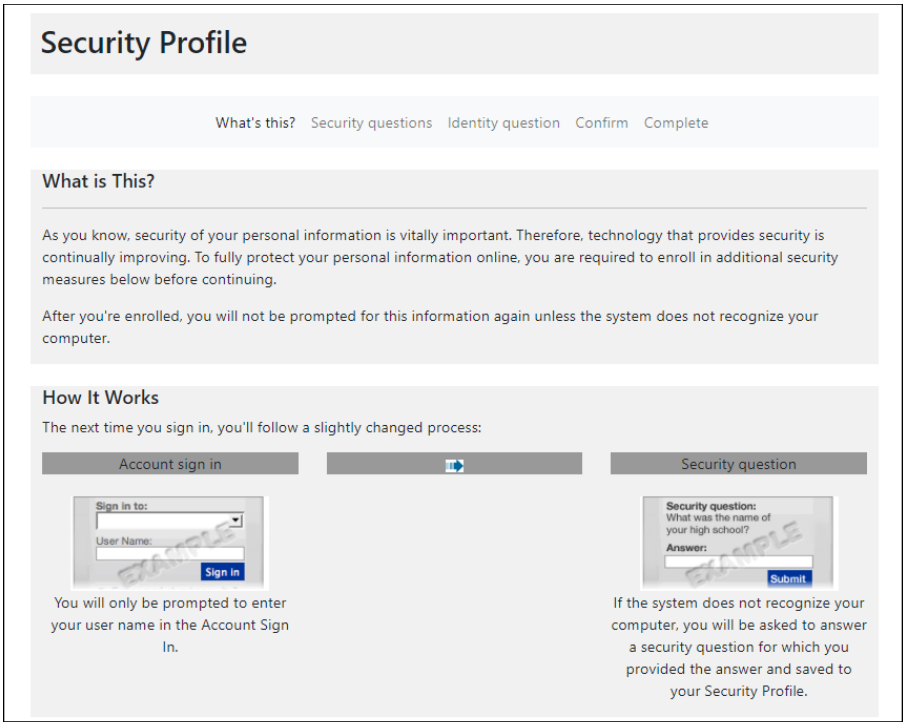


3. Enter the temporary password and click **Log In**.

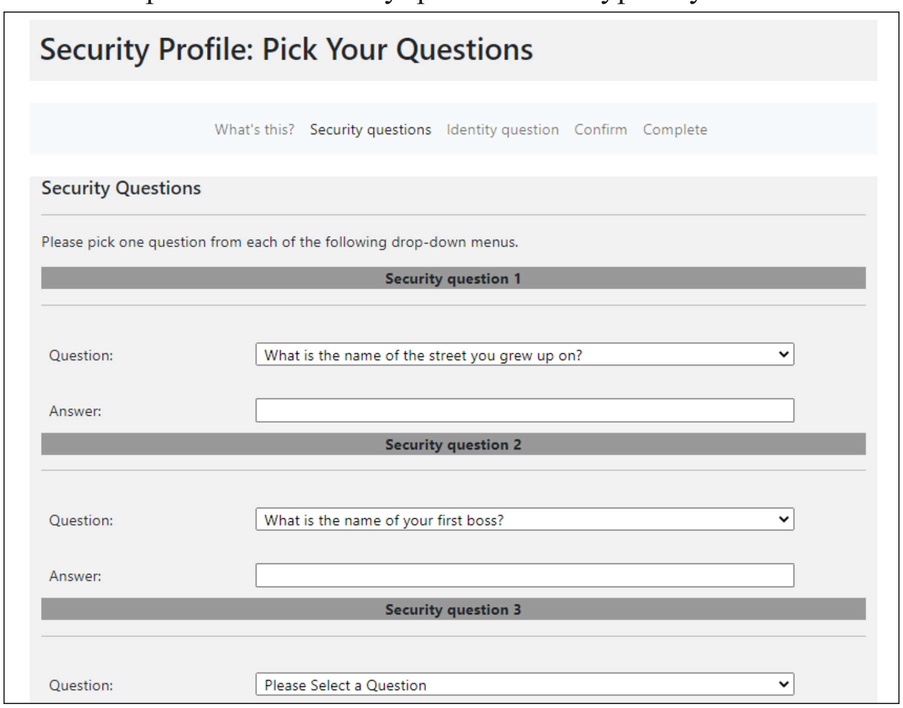




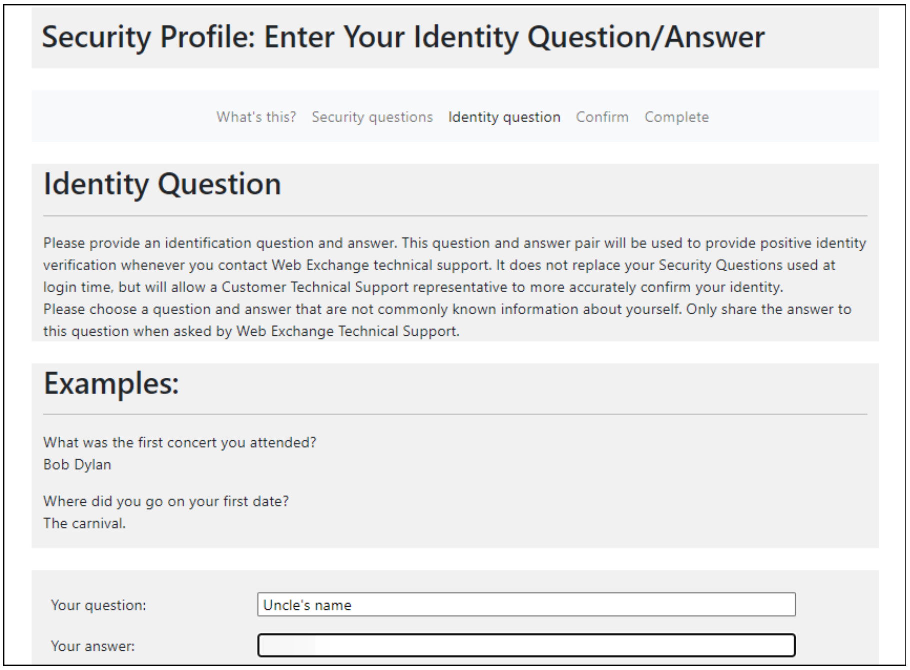
4. This screen explains the setup of your Security Profile. Click **Next**.



5. Select five pre-written security questions and type in your answers. Click **Next**.



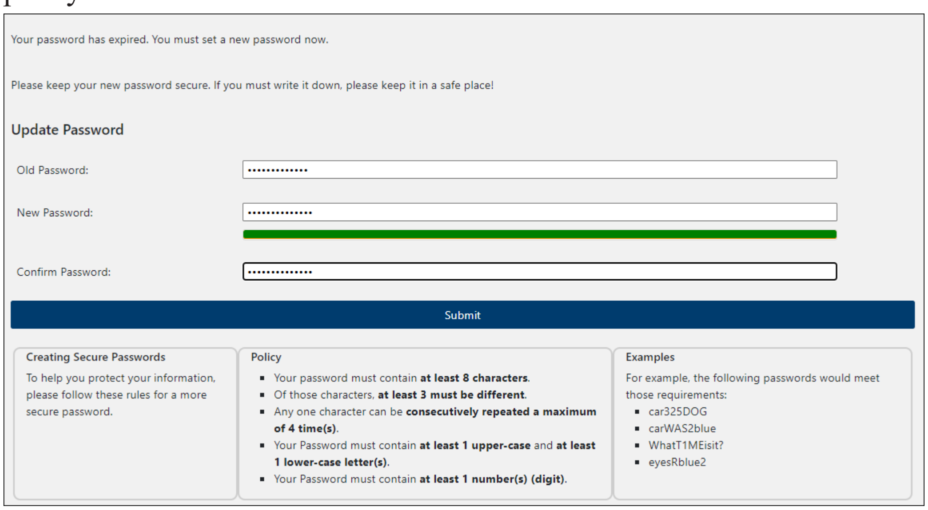
6. Create your own identity question and answer. The question/answer should be information only known by you. It may used to verify your identity if you call UMB for technical support. Click **Next**.



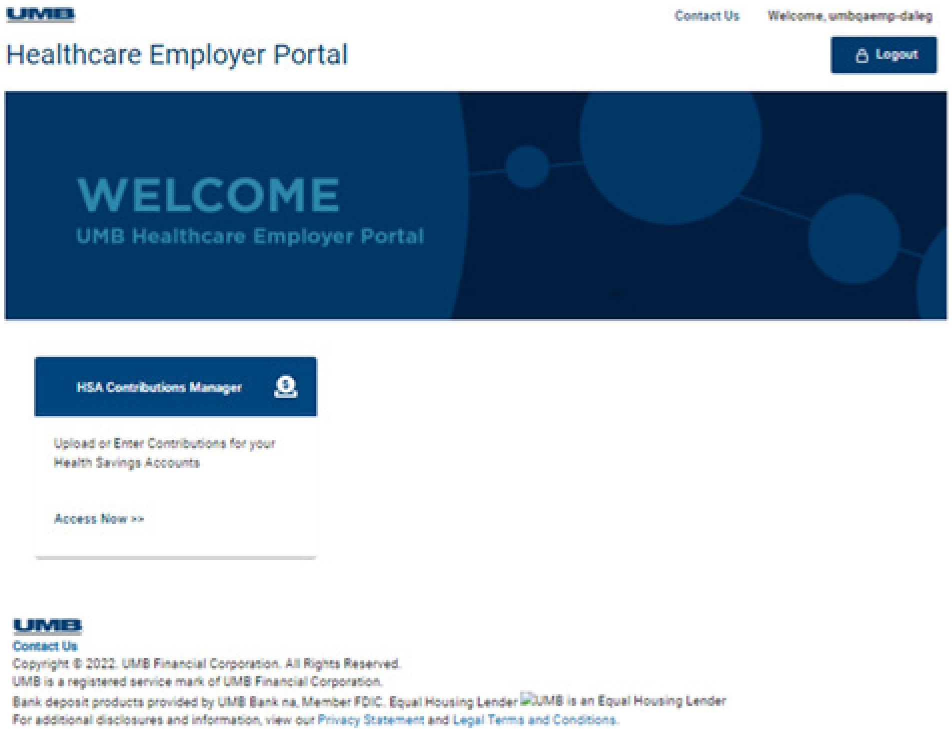
7. The next screen is a confirmation of all your security questions. Click **Next**.

   Your temporary password now expires, and you must change it.

8. Enter temporary password in **Old Password** box. Enter a new password twice using the password policy noted.



9. Click **Submit** and the main dashboard will display.



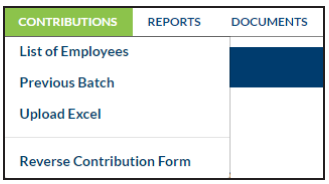
NOTE: You can change your password and security questions at any time by clicking My Security Profile.

NOTE: To return to the dashboard at any time, click the UMB logo in the upper left corner of the screen.

Viewing Demo Videos

To view video overviews of HSA Employer Portal functionality, click **Documents** and select **Contributions Demo**.

Entering and Funding Contributions



The HSA Contributions Manager provides you three options for making contributions to employee HSAs. You can use any option at any time.

- List of Employees

  With this option, the system lists your employees with HSAs, and you manually enter employer and/or employee contributions.

  See "Manually Entering Contribution Amounts" on page 8.

- Previous Batch

  This option enables you to use a previously submitted contribution batch as a template, adding employees or modifying amounts as necessary.

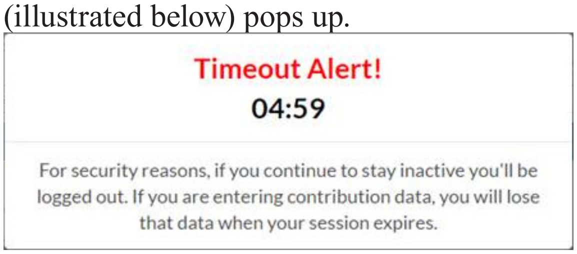
  See "Populating from a Previous Batch" on page 12.

- Upload Excel

  This option enables you to import payroll contribution data from an Excel spreadsheet.

  See "Importing Contributions from an Excel File" on page 17.

NOTE: Your session will time out after 15 minutes of inactivity, logging you off of the system. If you are entering contribution amounts when the session times out, you will lose that data. Five minutes before the session times out, a warning (illustrated below) pops up.

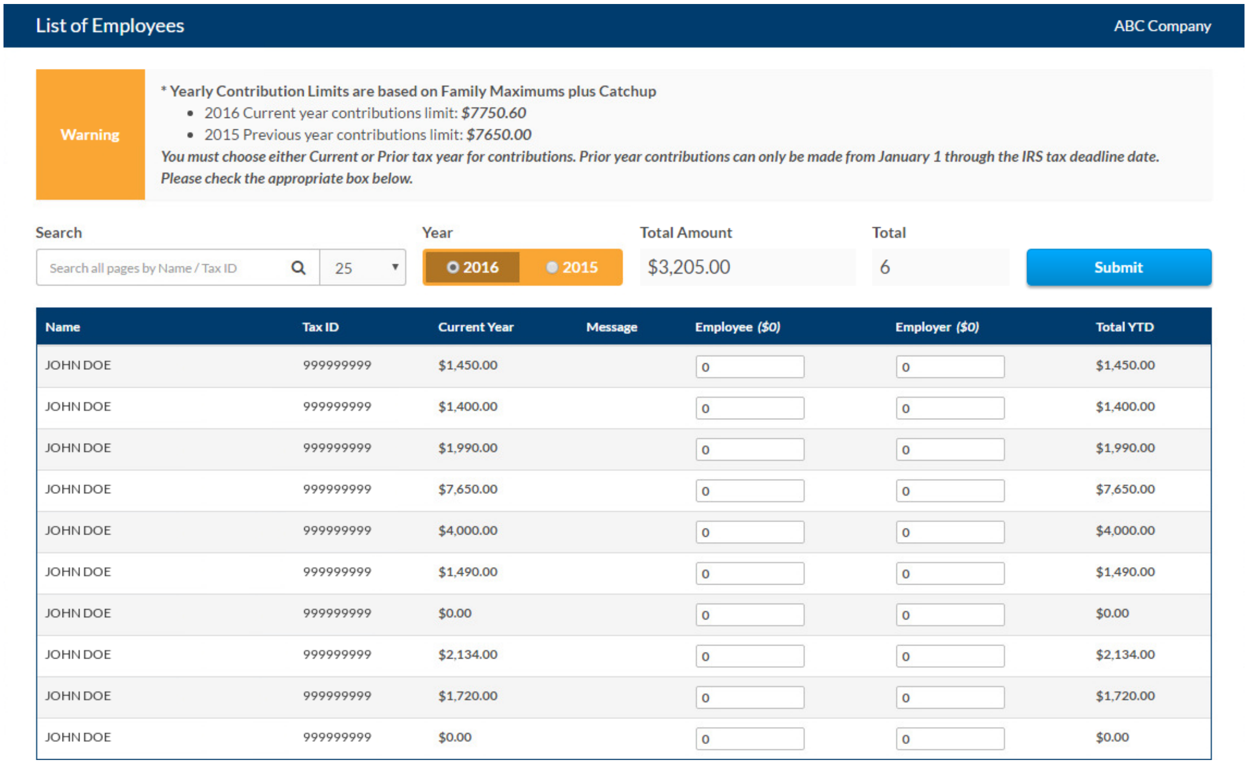


Moving your mouse or typing within the interface will "reset the clock" and keep you logged in.

Manually Entering Contribution Amounts

To enter and submit online employee and/or employer contributions, follow the steps below.

1. Click the **Contributions** menu and select **List of Employees**. This list displays all employees with HSAs, with fields for employee and/or employer contribution amounts.

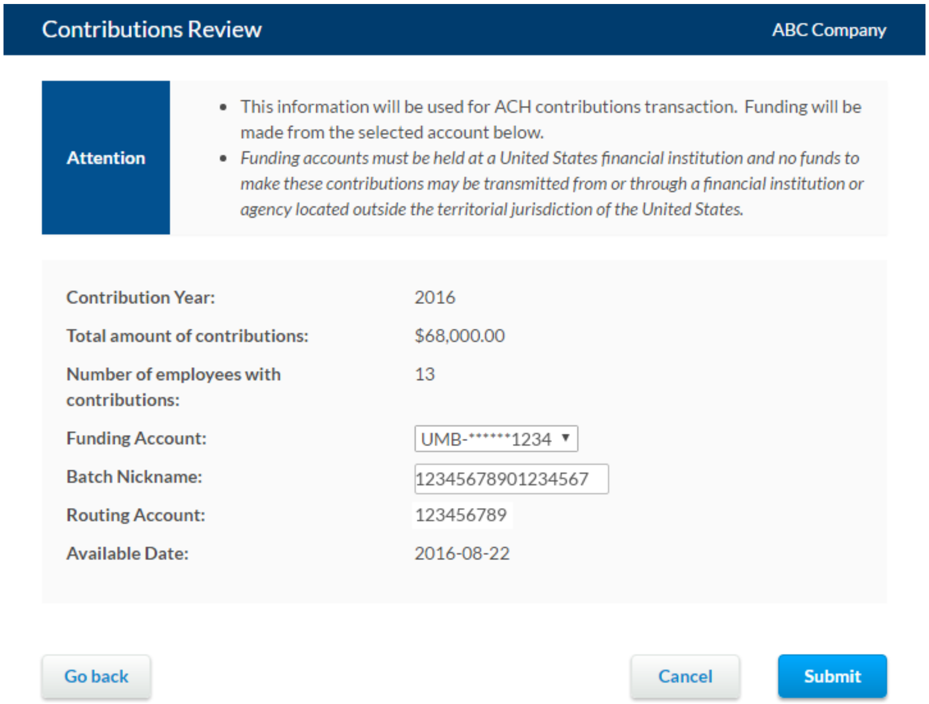


Name	Tax ID	Current Year	Message	Employee ($0)	Employer ($0)	Total YTD
JOHN DOE	999999999	$1,450.00		0	0	$1,450.00
JOHN DOE	999999999	$1,400.00		0	0	$1,400.00
JOHN DOE	999999999	$1,990.00		0	0	$1,990.00
JOHN DOE	999999999	$7,650.00		0	0	$7,650.00
JOHN DOE	999999999	$4,000.00		0	0	$4,000.00
JOHN DOE	999999999	$1,490.00		0	0	$1,490.00
JOHN DOE	999999999	$0.00		0	0	$0.00
JOHN DOE	999999999	$2,134.00		0	0	$2,134.00
JOHN DOE	999999999	$1,720.00		0	0	$1,720.00
JOHN DOE	999999999	$0.00		0	0	$0.00

2. Search for employees by entering search criteria in the **Search** box and pressing <Enter>. You can search by first name, last name or Tax ID.
3. Specify the number of employees to list on each page of results by selecting the appropriate number from the dropdown menu to the right of the search box.
4. Select the check box for the effective year of the contributions, either the current year or the previous year. (If it is too late in the year to make contributions for the prior year, the prior year is unavailable.)

   NOTE: Switching years automatically moves contributions to the year you select.

5. Enter the appropriate **Employee** and **Employer** contribution for each employee for the selected year. The total amount for the employee is displayed on the right in the **Total YTD** column so you can see how close the account is to excess. The total amount for the employer is displayed at the top of screen.
6. To view entries on previous or subsequent pages, click the page number links at the bottom of the page.
7. When you have entered the contribution amounts, click **Submit**. The *Contributions Review* page is displayed.



The page displays information on your contribution batch, including the number of employees with contributions and the total amount of contributions.

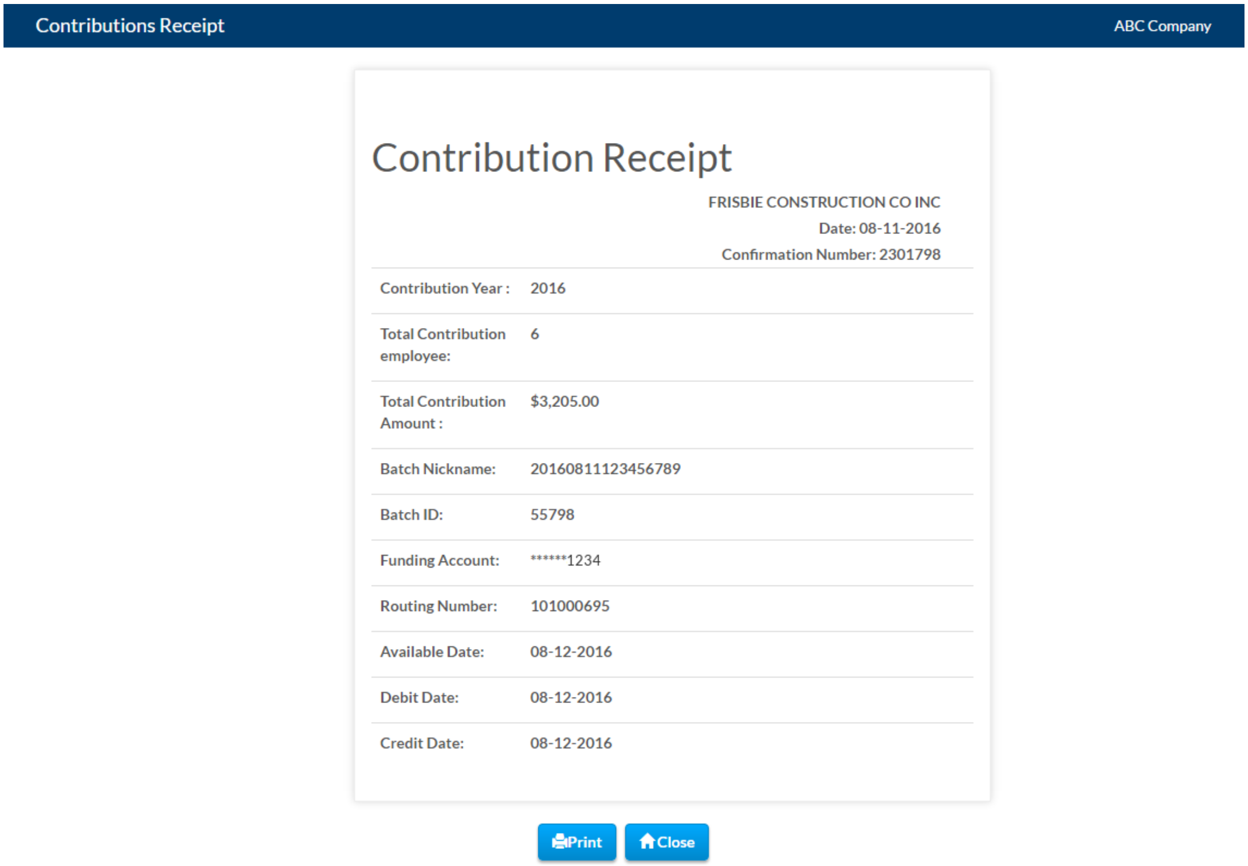
If you need to make any changes to the contributions, click **Go back** and go back to step 2.

8. From the **Funding Account** list, select the account from which the contribution funds will be deducted.

NOTE: Contributions are memo posted to employee accounts immediately. Because of ACH processing times, it may take two to three business days for employers to see withdrawn funds.

9. If necessary, modify the default nickname for the batch in the **Batch Nickname** box. (The default nickname is a timestamp reflecting when the batch was created.) The nickname can help you identify the batch if you need to locate it later.

10. Click **Submit**. The *Contributions Receipt* page displays the funding information, including the **Debit Date**, the **Credit Date** and the **Available Date**.


Contributions Receipt ABC Company

Contribution Receipt

FRISBIE CONSTRUCTION CO INC
Date: 08-11-2016
Confirmation Number: 2301798

Contribution Year :	2016
Total Contribution employee:	6
Total Contribution Amount :	$3,205.00
Batch Nickname:	20160811123456789
Batch ID:	55798
Funding Account:	******1234
Routing Number:	101000695
Available Date:	08-12-2016
Debit Date:	08-12-2016
Credit Date:	08-12-2016

Print Close

- Debit Date

  Date that funds will be debited from the funding account that your company uses for employee HSA contribution.
- Credit Date

  Date that funds will be credited into the employee’s HSA at UMB. The employee(s) will be able to see the contribution in the account but they will not be able to spend those funds until the funding ACH has cleared.
- Available Date

  Date that your employee(s) will be able to spend the dollars that were contributed to their HSAs. This date *may* be the same as Credit Date.

11. Print a copy of the page for your records.
12. Click **Close** to return to the home page.

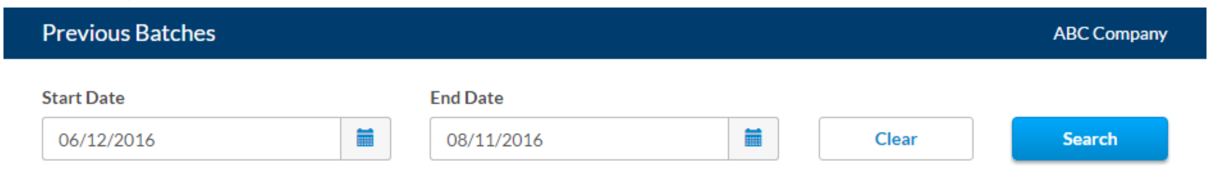
Populating from a Previous Batch

To save you time and effort, the HSA Contributions Manager enables you to use previously submitted contribution batches as templates for current contributions. Selecting a previous batch pre-populates the system with names, Social Security Numbers and contribution amounts that you can then modify as necessary.

You cannot contribute to accounts from previous batches that have since been closed. The accounts display, but with the contribution fields unavailable, as in the example below.

Name	Tax ID	Current Year	Message	Employee ($836)	Employer ($407)	Total YTD
BOZELL STEVE	123456789	$0.00	Account Closed	0	0	$0.00
GRAY MARGARET	098765432	$1,220.00		44	0	$1,264.00
SANTOS JAY	010101010	$0.00	Account Closed	0	0	$0.00

1. Click the **Contributions** menu and select **Previous Batch**. The *Previous Batches* page is displayed, enabling you to search for batches that fall within a specific date range. The page defaults to the last 60 days.



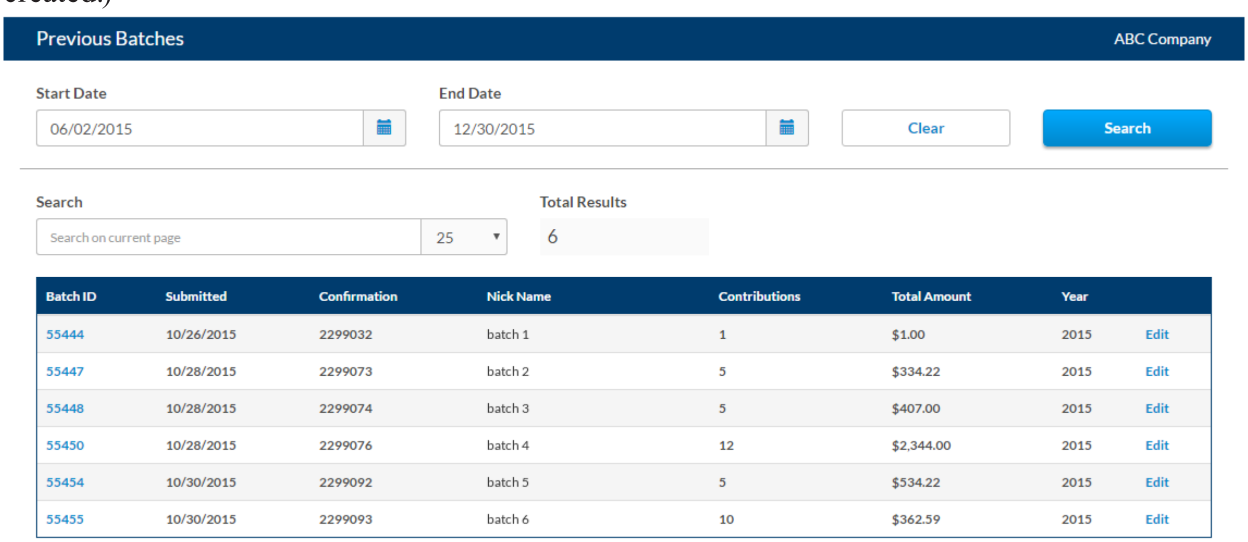
2. Enter a **Start Date** and **End Date** in the format MM/DD/YYYY.

   -or-

   Click the calendar icon to select a date from a calendar.

3. Click **Search**.

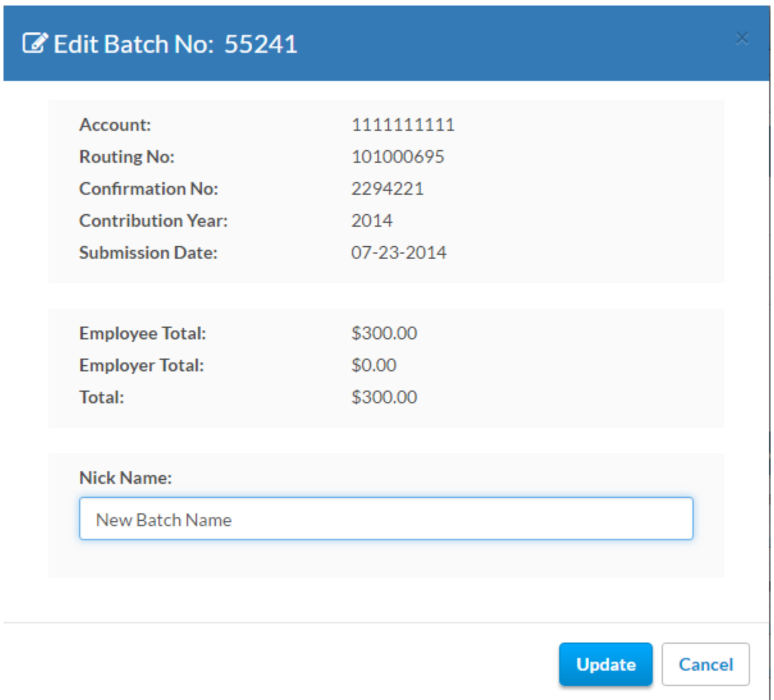
   The page refreshes, listing batch confirmation numbers, the day each batch was submitted, a nickname for each batch and details of each batch. (If no nickname was assigned to a batch, the batch defaults to a default nickname consisting of a timestamp reflecting the date and time it was created.)



Batch ID	Submitted	Confirmation	Nick Name	Contributions	Total Amount	Year	
55444	10/26/2015	2299032	batch 1	1	$1.00	2015	Edit
55447	10/28/2015	2299073	batch 2	5	$334.22	2015	Edit
55448	10/28/2015	2299074	batch 3	5	$407.00	2015	Edit
55450	10/28/2015	2299076	batch 4	12	$2,344.00	2015	Edit
55454	10/30/2015	2299092	batch 5	5	$534.22	2015	Edit
55455	10/30/2015	2299093	batch 6	10	$362.59	2015	Edit

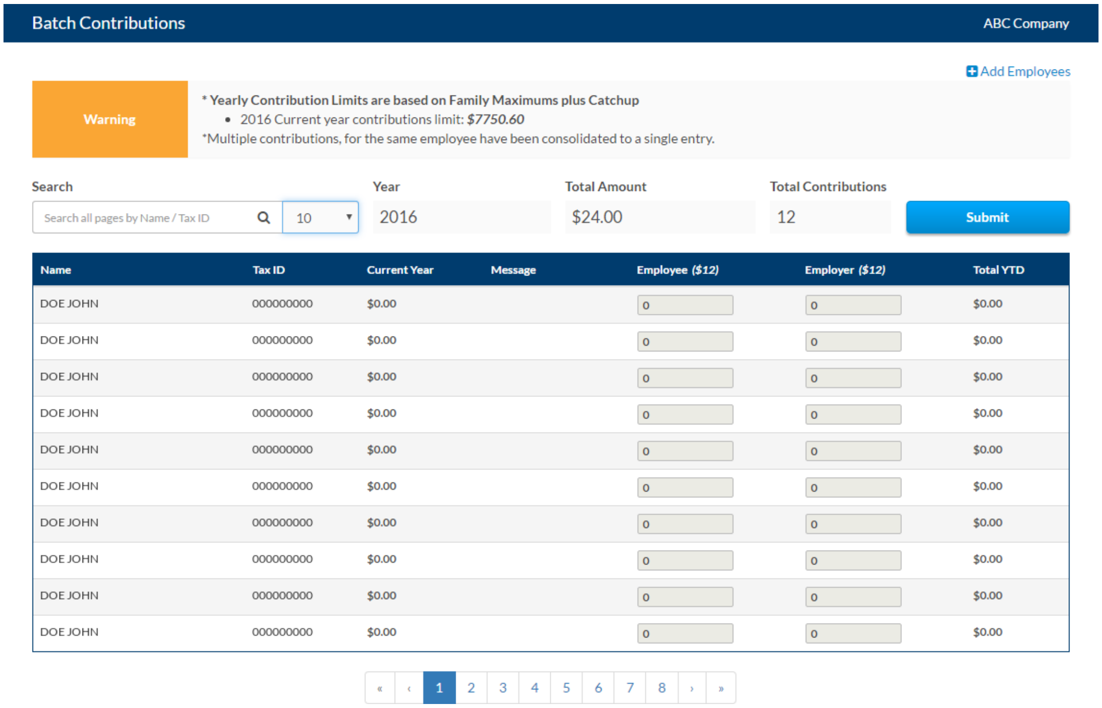
NOTE: You can click a column header to change the sort for that column. If you sort the batch list on the **Nickname** column, batches with no assigned nicknames always sort to the bottom of the list.

4. Search for batches by entering search criteria in the **Search** box and pressing <Enter>. You can search by batch name, batch ID or confirmation number.
5. Specify the number of batches to list on each page of results by selecting the appropriate number from the dropdown menu to the right of the search box.
6. To rename a batch (that is, to give it a new nickname), click the batch's **Edit** link. An *Edit Batch* box opens. The default nickname is a timestamp reflecting when the batch was created.



Enter a new name in the **Nick Name** box and click **Update**. A confirmation message displays. Click **OK** to close the message.

7. Click a confirmation number to select a batch. The employees and contribution totals from the selected batch are displayed, as in the example below.



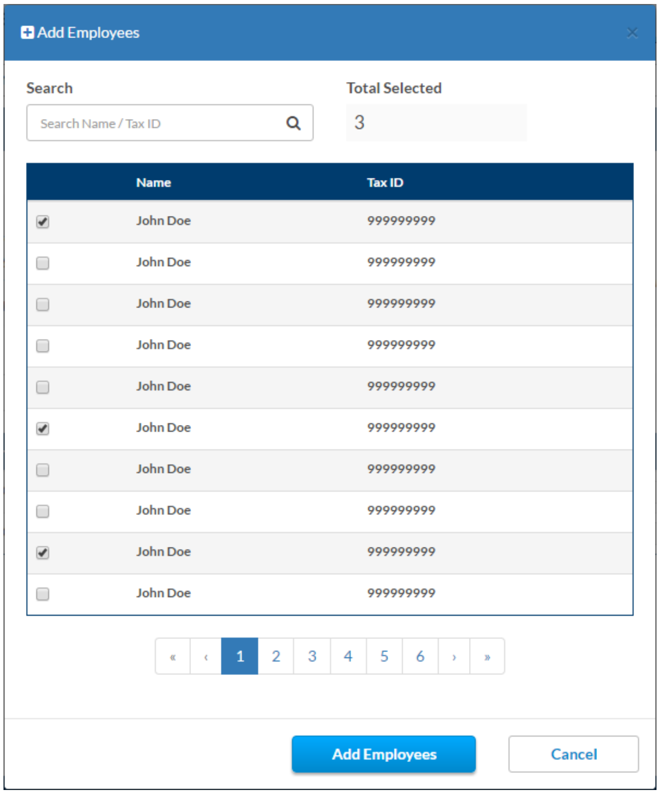
You can click a column header to change the sort for that column.

NOTE: Multiple entries for a single employee are consolidated into a single entry.

8. Select the check box for the effective year of the contributions, either the current year or the previous year. (If it is too late in the year to make contributions for the prior year, the prior year is unavailable.)

NOTE: Switching years automatically moves contributions to the year you select.

9. If you need to add employees to the list, click the **Add Employees** link in the upper right corner of the page. The *Add Employees* page opens, listing your employees.



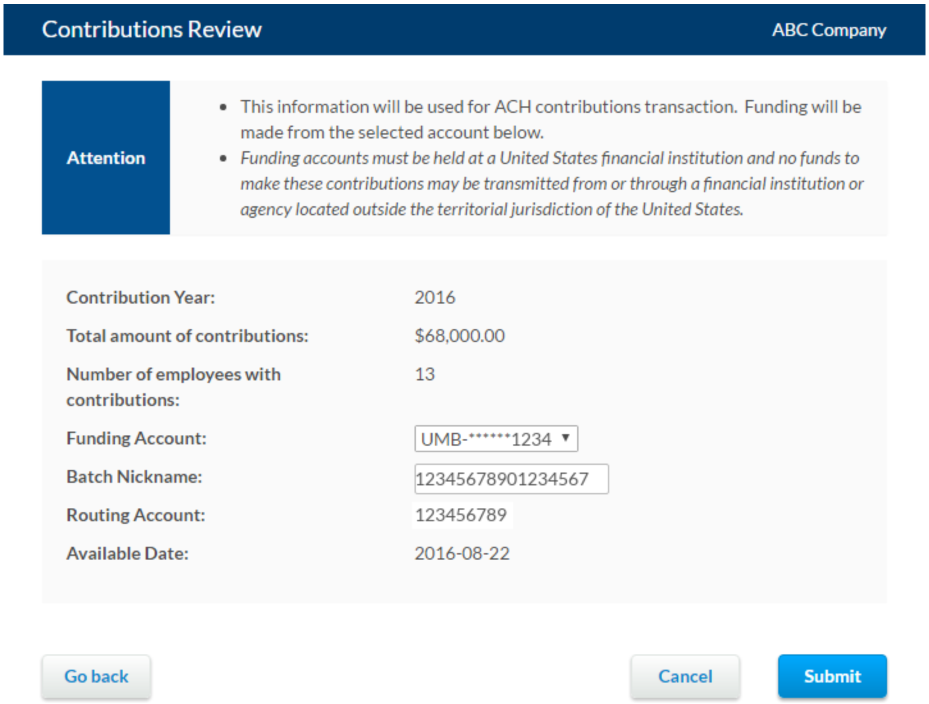
Select the check boxes for the employees you want to add to the list, then click **Add Employees**. The *Add Employees* page closes and the employees are added to the top of the contribution list.

10. Modify the appropriate **Employee** and **Employer** contribution amount for each employee for the selected year.

    The total amount is displayed at the top of screen.

    NOTE: If any employees from the previous batch now have closed accounts, you will not be able to enter contributions for those employees.

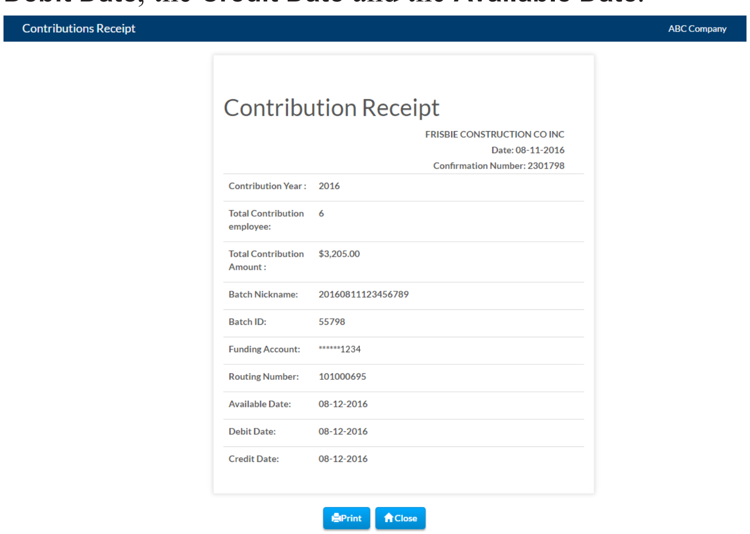
11. To view entries on previous or subsequent pages, click the page number links at the bottom of the page.
12. When you have finished entering or modifying the contribution amounts, click **Submit**. The *Contributions Review* page is displayed.



The page displays information on your account, including the number of employees with contributions and the total amount of contributions.

If you need to make any changes to the contributions, click **Go back** and go back to step 8.

13. From the **Funding Account** list, select the account from which the contribution funds will be deducted.
14. If necessary, modify the optional nickname for the batch in the **Batch Nickname** box. (The default nickname is a timestamp reflecting when the batch was created.) The nickname can help you identify the batch if you need to locate it later.
15. Click **Submit**. The *Contribution Receipt* page displays the funding information, including the **Debit Date**, the **Credit Date** and the **Available Date**.



- Debit Date

  Date that funds will be debited from the funding account that your company uses for employee HSA contribution.

- Credit Date

  Date that funds will be credited into the employee's HSA at UMB. The employee(s) will be able to see the contribution in the account but they will not be able to spend those funds until the funding ACH has cleared.

- Available Date

  Date that your employee(s) will be able to spend the dollars that were contributed to their HSAs. This date *may* be the same as Credit Date.

16. Print a copy of the page for your records.
17. Click **Close** to return to the home page.

Importing Contributions from an Excel File

The HSA Contributions Manager enables you to make contributions by importing payroll data from a Microsoft® Excel file. The Excel file should be formatted as follows:

- The file should be Excel 97 or higher.
- The file must contain four columns of data in the exact order below.
  a. Social Security Number
  b. Employee Name
  c. Employee Contribution
  d. Employer Contribution
- The first row of the spreadsheet does not need to contain those column headings, but they must be in that order. The tab does not need to be titled Contribution.

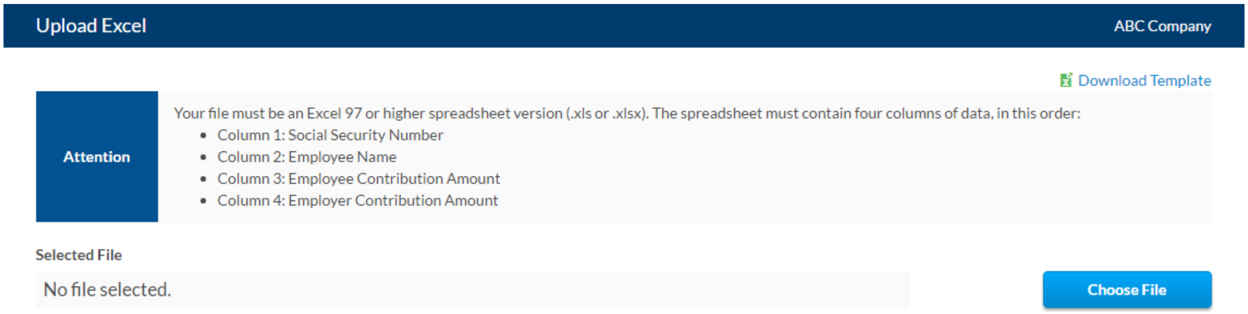
NOTE: If the data does not conform to the above specifications, the file will not import correctly. To ensure your file is formatted correctly, download the Excel template from the *Upload Excel* page.

You cannot use this functionality to contribute to accounts that have been closed. Contribution fields are unavailable for closed accounts, as in the example below.

Name	Tax ID	Current Year	Message	Employee *($836)*	Employer *($407)*	Total YTD
BOZELL STEVE	123456789	$0.00	Account Closed	0	0	$0.00
GRAY MARGARET	098765432	$1,220.00		44	0	$1,264.00
SANTOS JAY	010101010	$0.00	Account Closed	0	0	$0.00

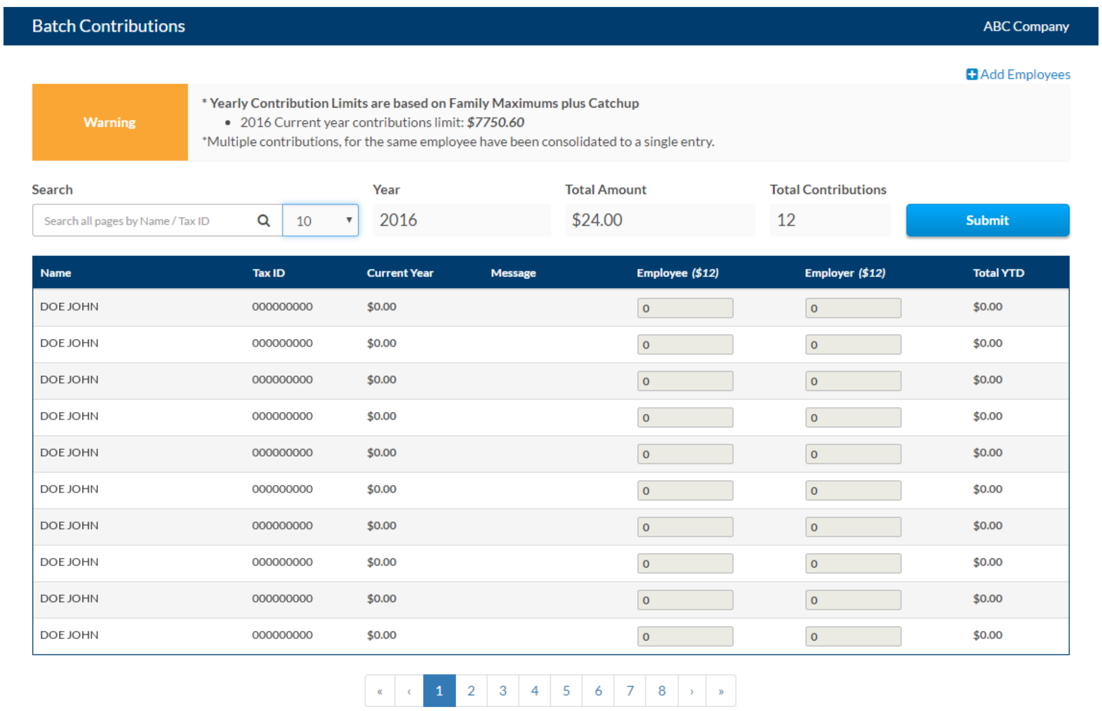
To import contribution data from an Excel file, follow the steps below.

1. Click the **Contributions** menu and select **Upload Excel**. The *Upload Excel* page is displayed.



2. Click **Choose File** to select an Excel file.
3. Browse to the location where the Excel file is stored.
4. Select the file and click **Open**. The full path of the file is displayed in the **Select a file to upload** box.
5. Click **Upload**.

   If the file uploads successfully, the contribution totals from the Excel file are displayed, as in the example below.



This page lists all employees from the imported Excel file, with fields for employee and/or employer contribution amounts. You can click a column header to change the sort for that column.

NOTE: Multiple entries for a single employee are consolidated into a single entry.

6. If any of the data in the spreadsheet is invalid, an error message is displayed and errors are listed for each invalid row in the spreadsheet, as in the example below.

Row	Tax ID	Name	Employee	Employer	Message	Valid
Row 2	123456789		$50.00	$30.00	Employee account not found.	No
Row 3	234567890		$10.00	$20.00	Invalid SSN.	No
Row 4	345678901		$10.00	$5.00	Duplicate	No
Row 5	456789012			$10.00	Invalid employee contribution amount.	No
Row 12	567890123		$0.00	$0.00	Invalid contribution amount. Either employee and/or employer amount should have value greater than 0!	No

Click the **Download Errors** link to download an error log file in Excel format.

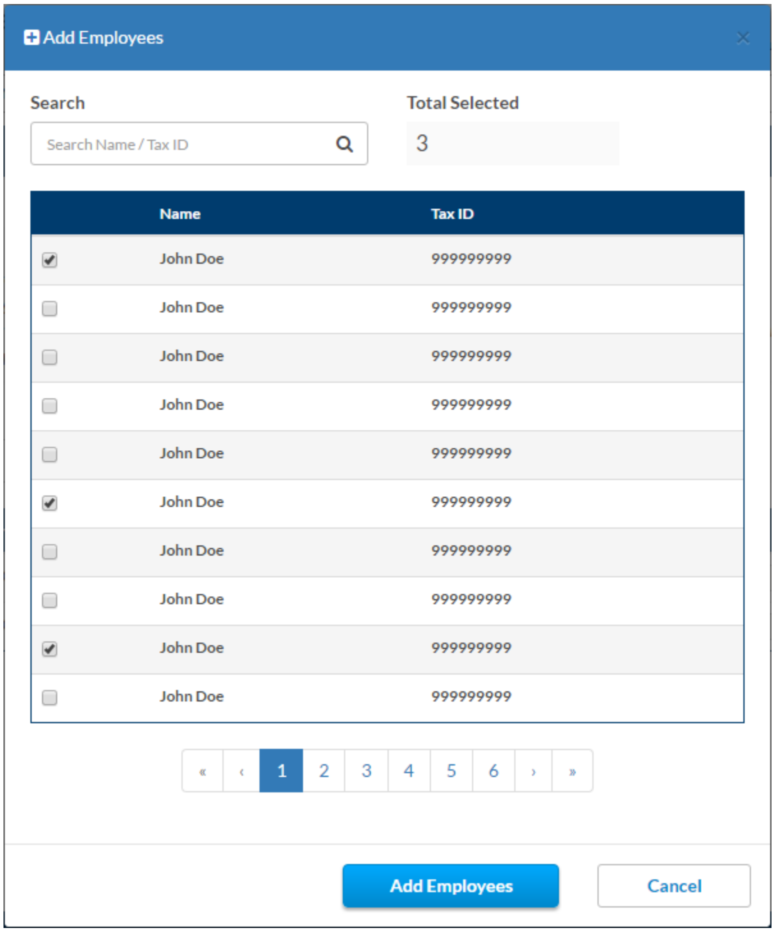
Fix the errors noted in the spreadsheet, remove the error messages and resave the file. For more information, see "Troubleshooting Errors" on page 28.

Click **Clear** and return to step 2 to reimport the file.

7. Search for employees by entering search criteria in the **Search** box and pressing <Enter>. You can search by first name, last name or Tax ID.
8. Specify the number of employees to list on each page of results by selecting the appropriate number from the dropdown menu to the right of the search box.
9. Select the check box for the effective year of the contributions, either the current year or the previous year. (If it is too late in the year to make contributions for the prior year, the prior year is unavailable.)

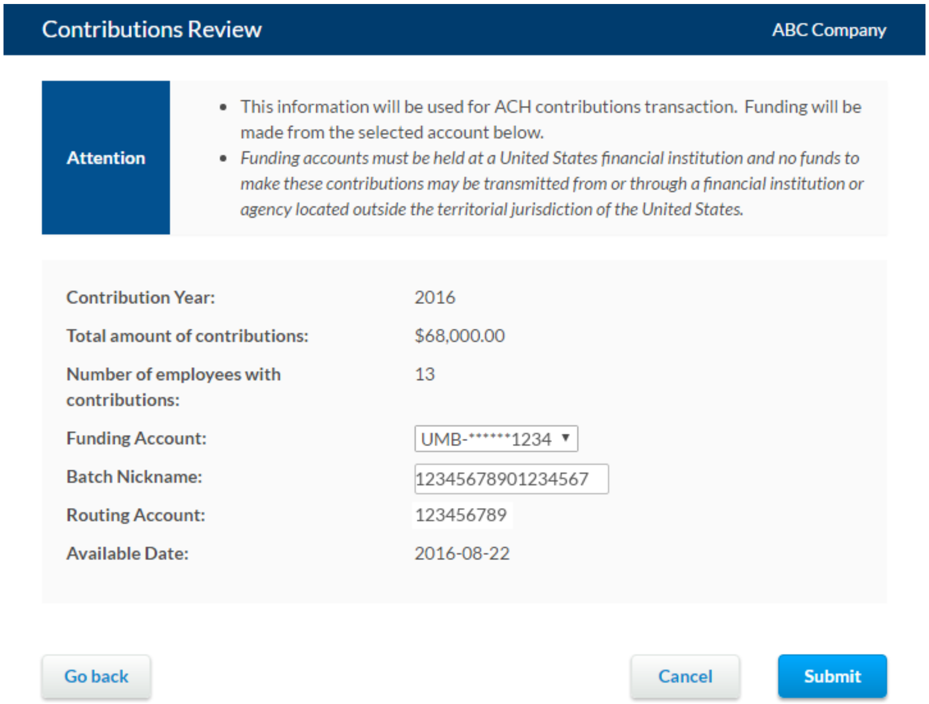
NOTE: Switching years automatically moves contributions to the year you select.

10. If you need to add employees to the list, click the **Add Employees** link in the upper right corner of the page. The *Add Employees* page opens, listing your employees.



Select the check boxes for the employees you want to add to the list, then click **Add Employees**. The *Add Employees* page closes and the employees are added to top of the contribution list.

11. Enter the appropriate **Employee** and **Employer** contribution for each employee for the selected year. The total amount is displayed at the top of screen.
12. To view entries on previous or subsequent pages, click the page number links at the bottom of the page.
13. When you have entered the contribution amounts, click **Submit**. The *Contributions Review* page is displayed.



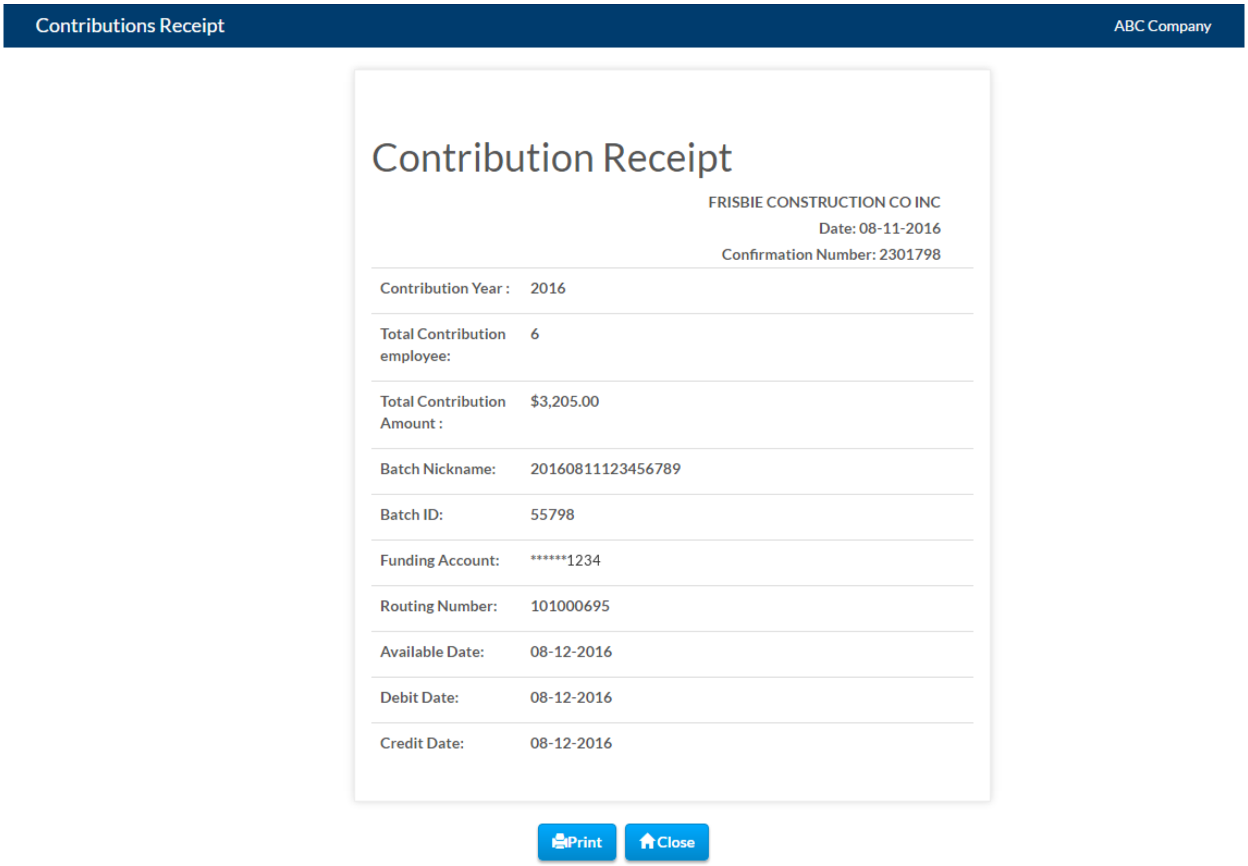
The page displays information on your contribution batch, including the number of employees with contributions and the total amount of contributions.

If you need to make any changes to the contributions, click **Go back** and go back to step 4.

14. From the **Funding Account** list, select the account from which the contribution funds will be deducted.

NOTE: Contributions are memo posted to employee accounts immediately. Because of ACH processing times, it may take two to three business days for employers to see withdrawn funds.

15. If necessary, modify the optional nickname for the batch in the **Batch Nickname** box. (The default nickname is a timestamp reflecting when the batch was created.) The nickname can help you identify the batch if you need to locate it later.
16. Click **Submit**. The *Contributions Receipt* page displays the funding information, including the **Debit Date**, the **Credit Date** and the **Available Date**.



Contributions Receipt ABC Company

Contribution Receipt

FRISBIE CONSTRUCTION CO INC
Date: 08-11-2016
Confirmation Number: 2301798

Contribution Year :	2016
Total Contribution employee:	6
Total Contribution Amount :	$3,205.00
Batch Nickname:	20160811123456789
Batch ID:	55798
Funding Account:	******1234
Routing Number:	101000695
Available Date:	08-12-2016
Debit Date:	08-12-2016
Credit Date:	08-12-2016

Print Close

- Debit Date

  Date that funds will be debited from the funding account that your company uses for employee HSA contribution.

- Credit Date

  Date that funds will be credited into the employee's HSA at UMB. The employee(s) will be able to see the contribution in the account but they will not be able to spend those funds until the funding ACH has cleared.

- Available Date

  Date that your employee(s) will be able to spend the dollars that were contributed to their HSAs. This date *may* be the same as Credit Date.

17. Print a copy of the page for your records.
18. Click **Close** to return to the home page.

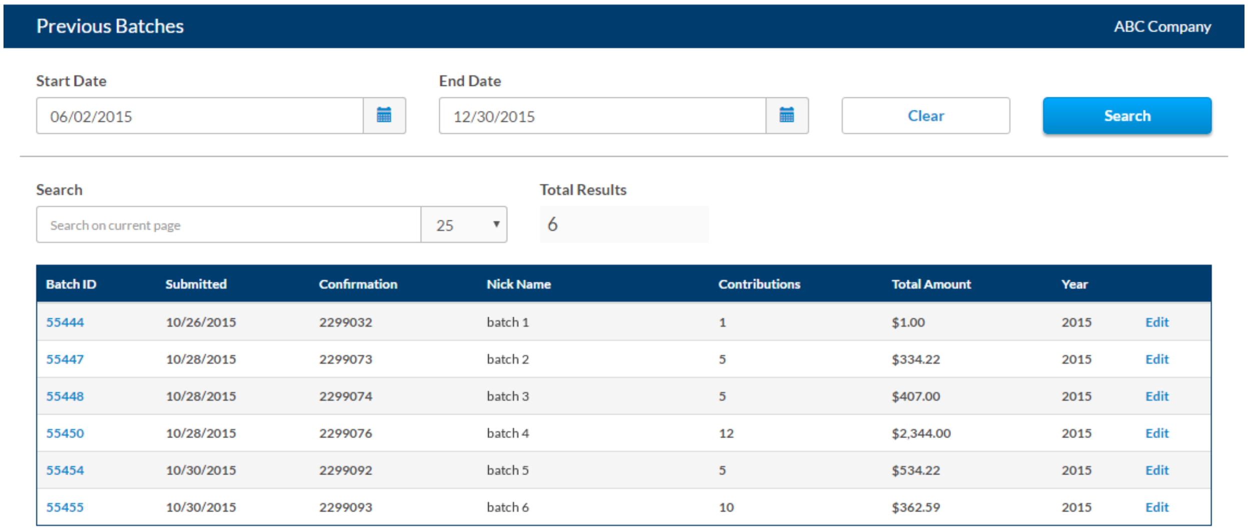
Reversing a Contribution

Follow the steps below to reverse a contribution.

1. Click the **Contributions** menu and select **Reverse Contribution Form**. A PDF of the *Authorization to Reverse Employer Contribution* form downloads.
2. Follow the instructions on the document to complete it.
3. Print, sign and submit the form.

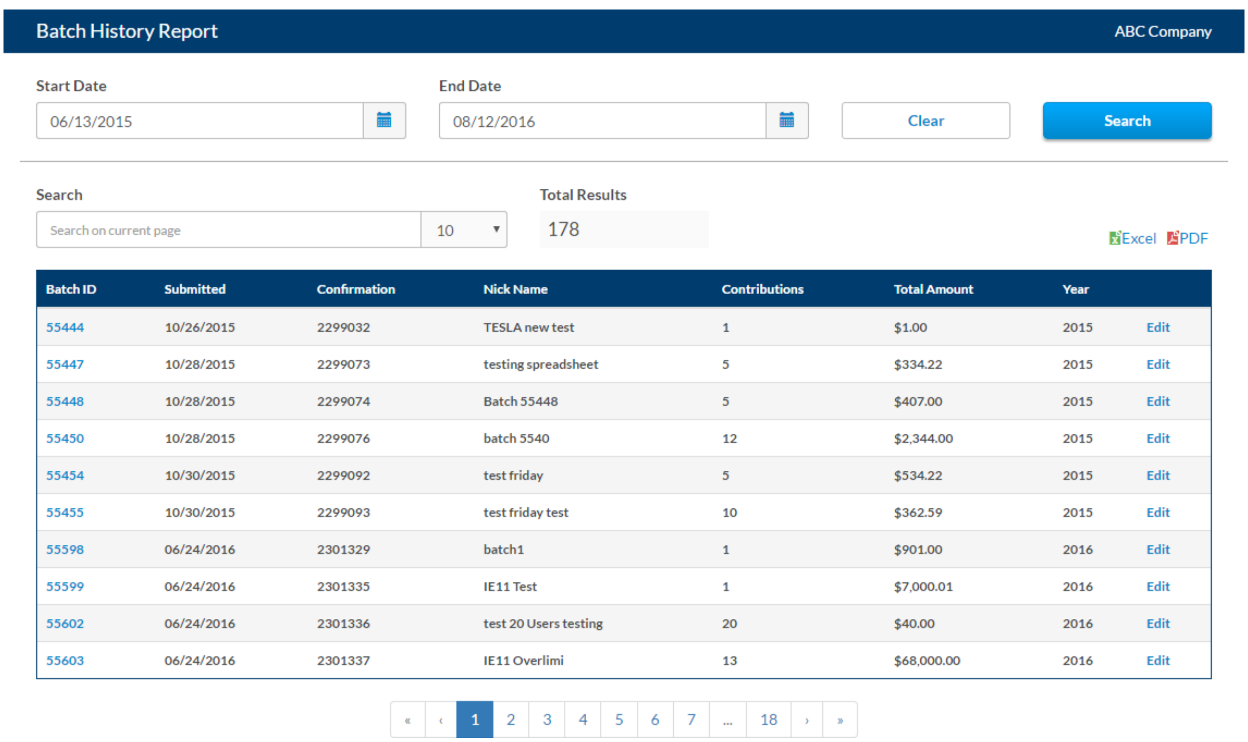
Changing a Batch Nickname

You can change a batch's nickname, or assign a nickname to a batch that has had only default timestamp nickname assigned. You can work with batch nicknames on the *Previous Batches* page (accessible by clicking **Contributions** and selecting **Previous Batch**).



Batch ID	Submitted	Confirmation	Nick Name	Contributions	Total Amount	Year	
55444	10/26/2015	2299032	batch 1	1	$1.00	2015	Edit
55447	10/28/2015	2299073	batch 2	5	$334.22	2015	Edit
55448	10/28/2015	2299074	batch 3	5	$407.00	2015	Edit
55450	10/28/2015	2299076	batch 4	12	$2,344.00	2015	Edit
55454	10/30/2015	2299092	batch 5	5	$534.22	2015	Edit
55455	10/30/2015	2299093	batch 6	10	$362.59	2015	Edit

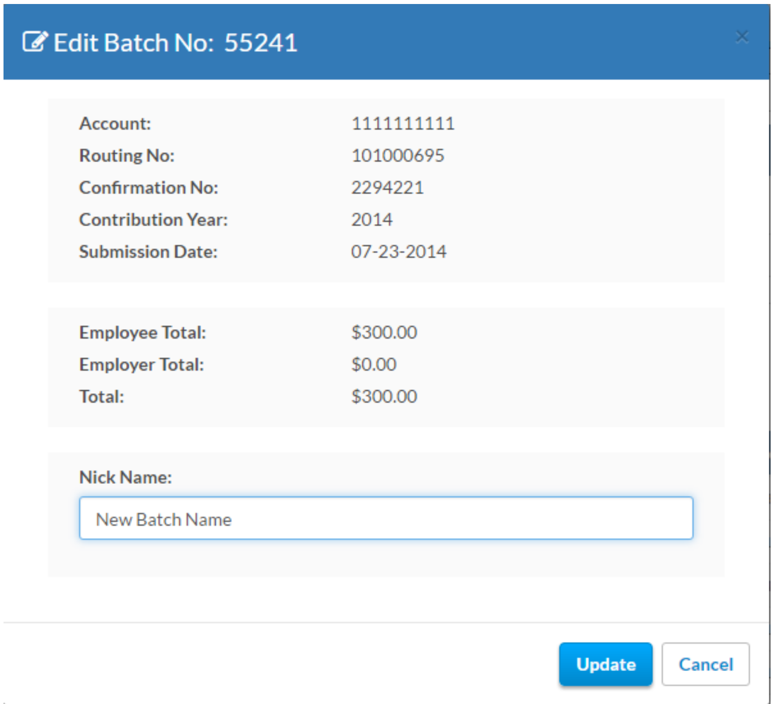
You can also modify nicknames on the *Batch History Report* (accessible by clicking **Reports** and selecting **Batch History**).



Batch ID	Submitted	Confirmation	Nick Name	Contributions	Total Amount	Year	
55444	10/26/2015	2299032	TESLA new test	1	$1.00	2015	Edit
55447	10/28/2015	2299073	testing spreadsheet	5	$334.22	2015	Edit
55448	10/28/2015	2299074	Batch 55448	5	$407.00	2015	Edit
55450	10/28/2015	2299076	batch 5540	12	$2,344.00	2015	Edit
55454	10/30/2015	2299092	test friday	5	$534.22	2015	Edit
55455	10/30/2015	2299093	test friday test	10	$362.59	2015	Edit
55598	06/24/2016	2301329	batch1	1	$901.00	2016	Edit
55599	06/24/2016	2301335	IE11 Test	1	$7,000.01	2016	Edit
55602	06/24/2016	2301336	test 20 Users testing	20	$40.00	2016	Edit
55603	06/24/2016	2301337	IE11 Overlimi	13	$68,000.00	2016	Edit

To change a batch nickname, follow the steps below.

1. Click the batch's **Edit** link. An *Edit Batch* box opens.



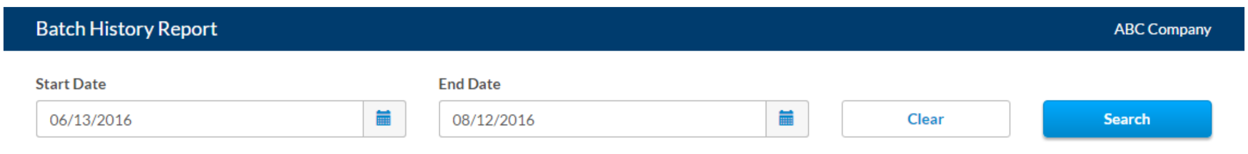
2. Enter a new name in the **Nick Name** box. (The default nickname is a timestamp reflecting when the batch was created.)
3. Click **Update**. A confirmation message displays.
4. Click **OK** to close the message.

Viewing Contribution History

Viewing Batch Details

To produce a report detailing a specific contribution batch, follow the steps below.

1. Click the **Contributions** menu and select **Batch History**. The *Batch History Report* page is displayed.



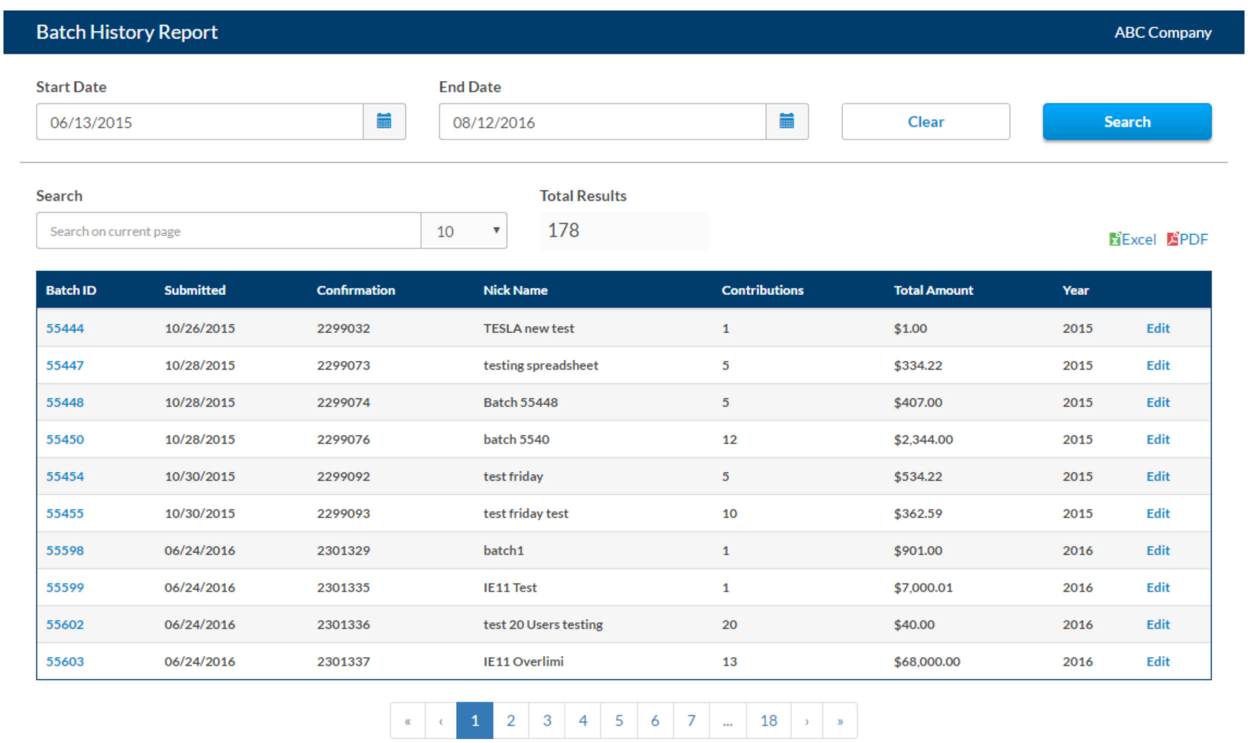
2. Enter a **Start Date** and **End Date** in the format MM/DD/YYYY.

   -or-

   Click the calendar icon to select a date from a calendar.

3. Click **Search**.

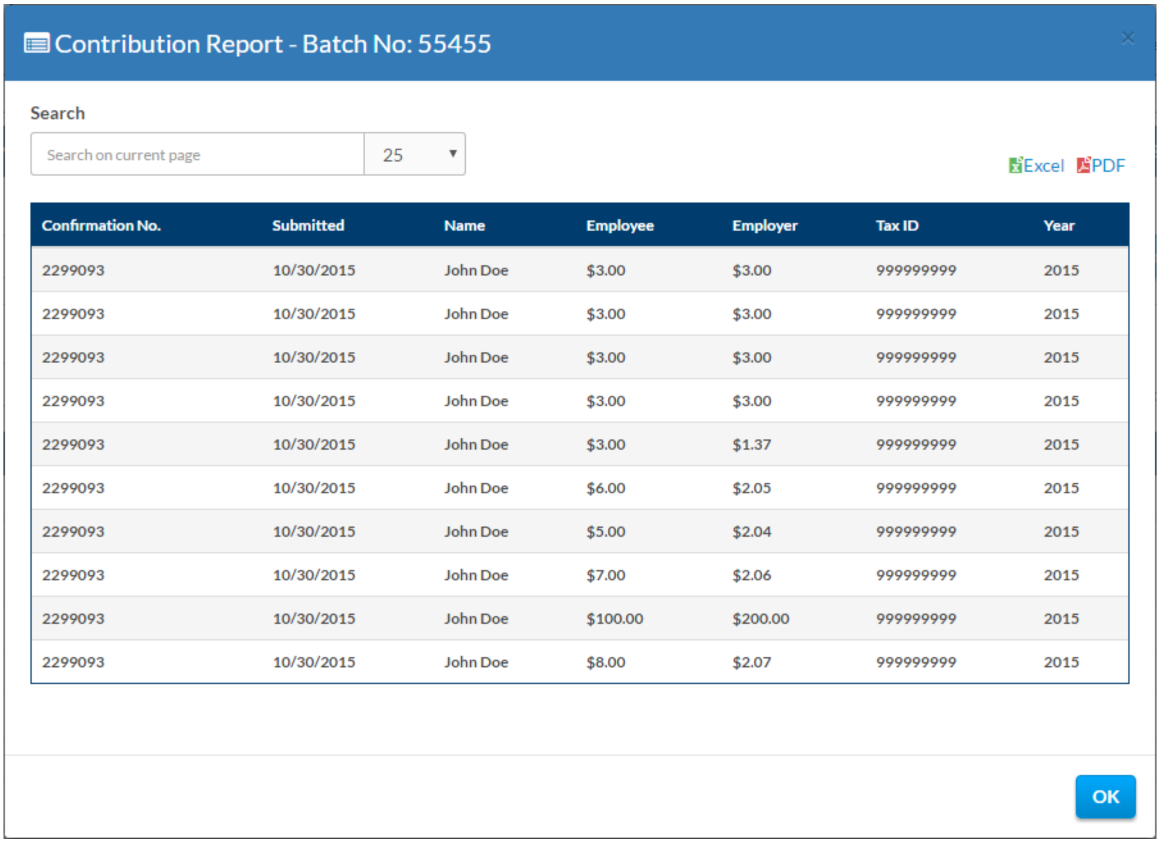
   The page refreshes, listing batch confirmation numbers, the day each batch was submitted, a nickname for each batch and details of each batch.



Batch ID	Submitted	Confirmation	Nick Name	Contributions	Total Amount	Year	
55444	10/26/2015	2299032	TESLA new test	1	$1.00	2015	Edit
55447	10/28/2015	2299073	testing spreadsheet	5	$334.22	2015	Edit
55448	10/28/2015	2299074	Batch 55448	5	$407.00	2015	Edit
55450	10/28/2015	2299076	batch 5540	12	$2,344.00	2015	Edit
55454	10/30/2015	2299092	test friday	5	$534.22	2015	Edit
55455	10/30/2015	2299093	test friday test	10	$362.59	2015	Edit
55598	06/24/2016	2301329	batch1	1	$901.00	2016	Edit
55599	06/24/2016	2301335	IE11 Test	1	$7,000.01	2016	Edit
55602	06/24/2016	2301336	test 20 Users testing	20	$40.00	2016	Edit
55603	06/24/2016	2301337	IE11 Overlimi	13	$68,000.00	2016	Edit

NOTE: If you sort the batch list on the **Nickname** column, batches with no assigned nicknames always sort to the bottom of the list.

4. Click a confirmation number to view the details of that batch. A *Contribution Report* opens, similar to the example below.



See "Viewing Reports" on page 27.

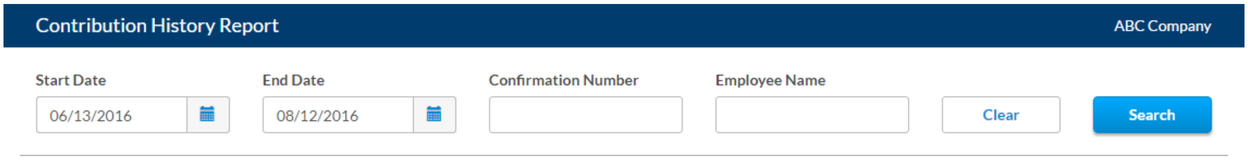
5. Search for batches by entering search criteria in the **Search** box and pressing <Enter>. You can search by batch name, batch ID or confirmation number.
6. Specify the number of batches to list on each page of results by selecting the appropriate number from the dropdown menu to the right of the search box.
7. Click **OK** to close the *Contribution Report*.

Viewing Employee Contributions

To produce a report detailing employee contribution history, follow the steps below.

NOTE: The report lists only those contributions made through the HSA Contributions Manager.

1. Click the **Contributions** menu and select **Contribution History**. The *Contribution History Report* page is displayed.



2. Specify a range of dates for the contributions you want to view. Enter a **Start Date** and **End Date** in the format MM/DD/YYYY.

   -or-

   Click the calendar icon to select a date from a calendar.

   Entering a date range is required.

3. Enter a **Confirmation Number** if you want to view a specific batch.
4. Enter an **Employee Name** if you want to search for a specific employee account name.
5. Click **Search**. The report is displayed in a new window. See “Viewing Reports” on page 27.

Viewing Reports

Batch detail reports and employee contribution history reports feature buttons and icons that enable you to perform various tasks within the window.

- Click to export the report to an Excel file.
- Click to export the report to a PDF file.
- Click **First Page** to jump to the first page in the report.
- Click **Previous Page** to jump to the previous page in the report.
- Click **Next Page** to jump to the next page in the report.
- Click **Last Page** to jump to the last page in the report.

Troubleshooting Errors

The table below lists error messages you may encounter in the HSA Contributions Manager, as well as steps you can take to correct the issues. With the **List of Employees** and **Previous Batch** tasks, error messages are displayed within the interface. With the **Upload Excel** task, the errors are listed in the log file.

Error message	Task	Action to take
Account not found	Import	UMB does not have an HSA for this person. Correct the Social Security Number or remove the employee from the spreadsheet and upload the file again.
Closed Account	Previous Batch	You cannot enter contributions for employees with closed accounts
	Import	Remove the employee from the spreadsheet and upload the file again.
Contains invalid employee contribution amount	Import	Correct the format of the amount on the spreadsheet and upload the file again.
Contains invalid employer contribution amount	Import	Correct the format of the amount on the spreadsheet and upload the file again.
Contains invalid SSN	Import	Correct the format of the Social Security Number on the spreadsheet and upload the file again.
Invalid entry	List	Correct the format of the employee or employer contribution amount that was entered.
	Previous Batch	Correct the format of the employee or employer contribution amount that was entered.
Year to date contributions exceed limit	List	The total of previous contributions and the contributions that you are currently processing exceeds the limit set by the IRS for the year. Lower the contribution amount (or change it to zero).
	Previous Batch	The total of previous contributions and the contributions that you are currently processing exceeds the limit set by the IRS for the year. Lower the contribution amount (or change it to zero).
	Import	The total of previous contributions and the contributions that you are currently processing exceeds the limit set by the IRS for the year. Lower the contribution amount (or change it to zero), and upload the file again.

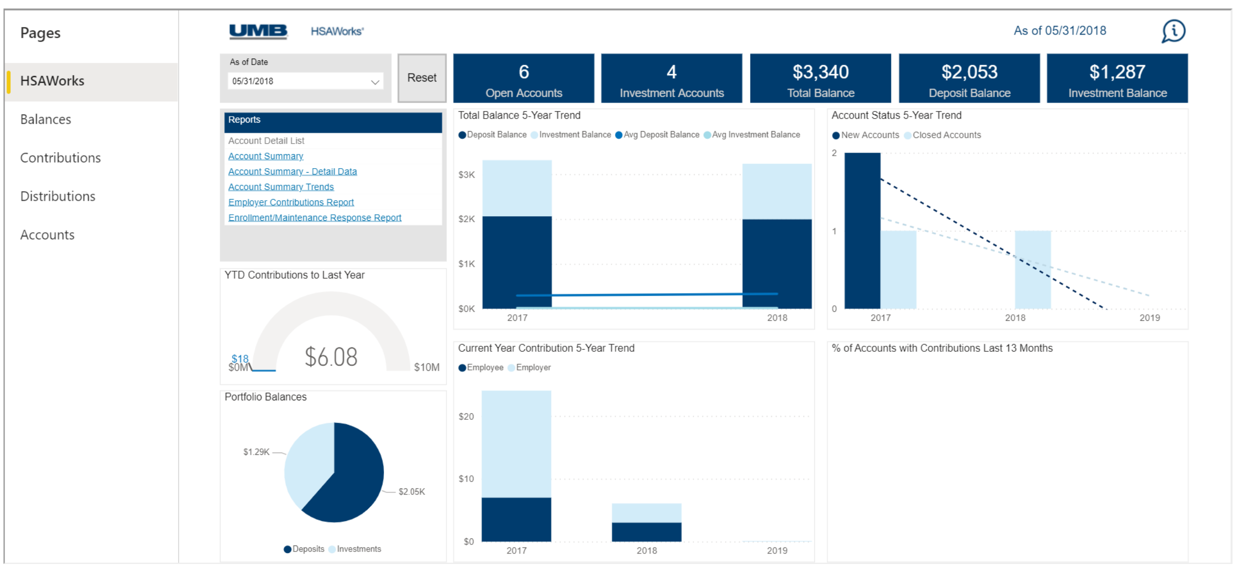
Viewing Employer Reports

HSAWorks offers Health Savings Account employer reports. The interface enables you to view the reports, drill down into the data, and export them to multiple formats.

Accessing Employer Reports

To access HSAWorks, follow the steps below.

Click the **Reports** menu and select **HSAWorks** to proceed to the HSAWorks homepage (illustrated below), which opens in a new window.

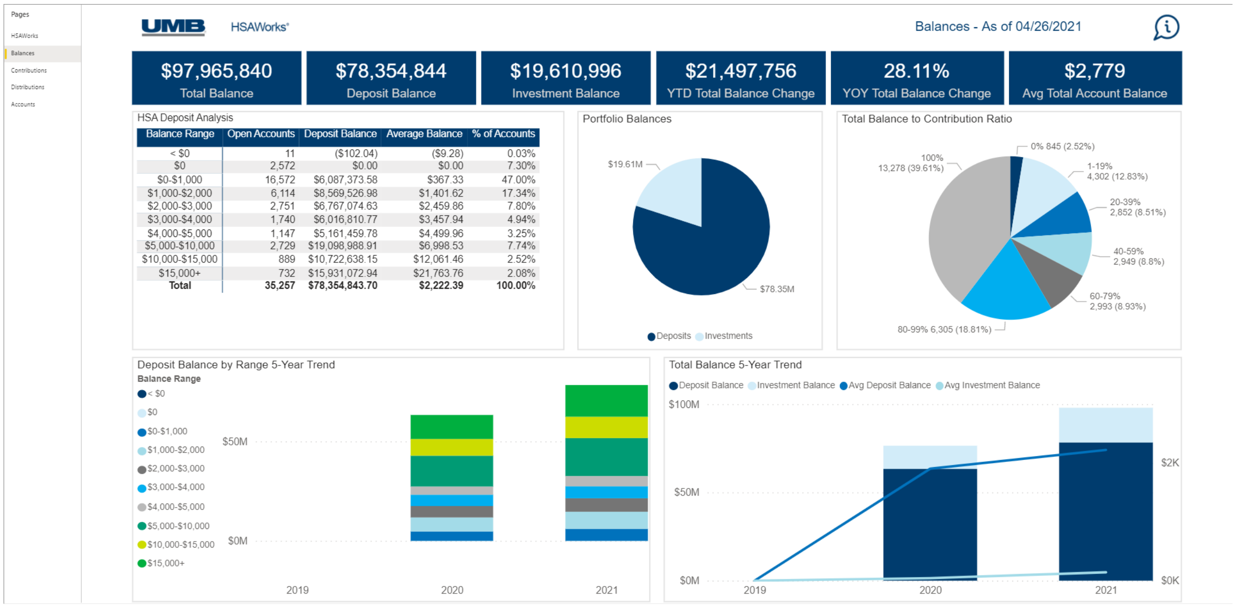


The HSAWorks homepage displays a number of data points and graphs, including:

- Counts: Open Accounts, Investment Accounts
- Balances: Total Balance, Deposit Balance, Investment Balance
- YTD Contributions to Last Year
- Portfolio Balances
- Total Balance 5-Year Trend
- Current Year Contribution 5-Year Trend
- Account Status 5-Year Trend
- Percentage of Accounts with Contributions Last 13 Months

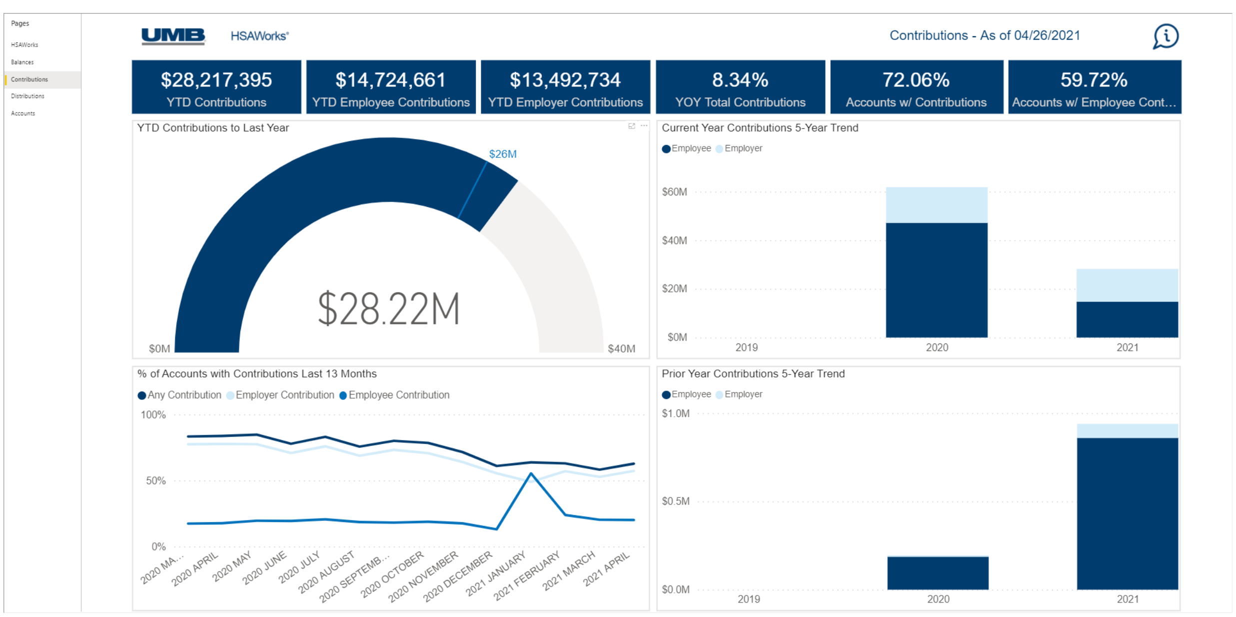
On the left side of the page, you will see links to four more pages of graphs. These pages, along with the data they present, are listed below.

- Balances



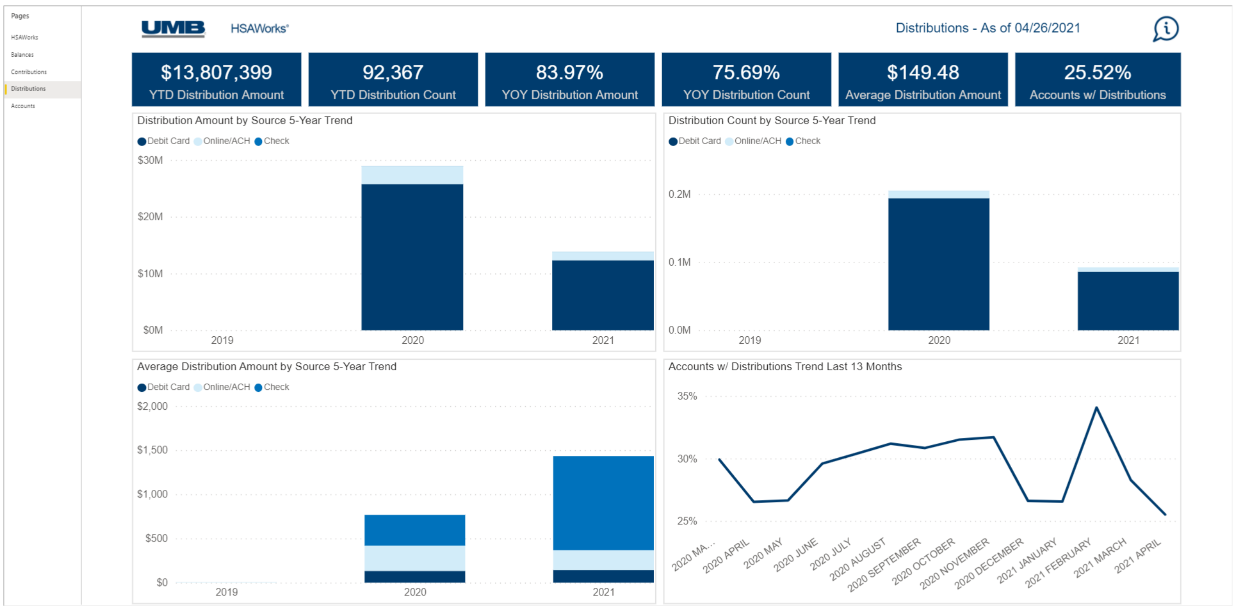
  - Balance Data: Total Balance, Deposit Balance, Investment Balance, YTD Balance Change, YOY (year-over-year) Balance Change, Average Account Balance
  - HSA Deposit Analysis
  - Portfolio Balances
  - Total Balance to Contribution Ratio
  - Deposit Balance by Rnge 5-year Trend
  - Total Balance 5-Year Trend

- Contributions



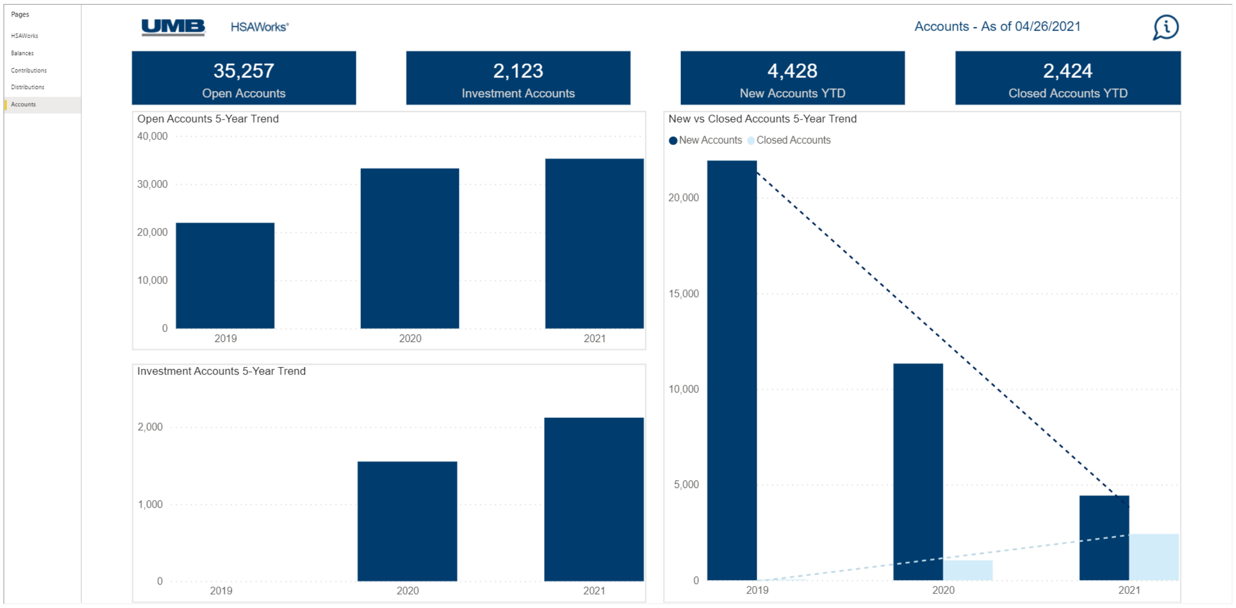
- Contribution Data: YTD Contributions, YTD Employee Contributions, YOY Total Contributions, Accounts with Contributions, Accounts with Employee Contributions
- YTD Contributions to Last Year
- Current Year Contributions 5-Year Trend
- Percentage of Accounts with Contributions Last 13 Months
- Prior Year Contributions 5-Year Trend

- Distributions



- Distribution Data: YTD Distribution Amount, YTD Distribution Count, YOY Distribution Amount, YOY Distribution Count, Average Distribution Amount, Account with Distributions
- Distribution Amount by Source 5-Year Trend
- Distribution Count by Source 5-Year Trend
- Average Distribtuion Amount by Source 5-Year Trend
- Accounts with Distributions Trend Last 13 Months

- Accounts



  - Counts: Open Accounts, Investement Accounts, New Accounts YTD, Closed Accounts YTD
  - Open Accounts 5-Year Trend
  - Investment Accounts 5-Year Trend
  - Account Status 5-Year Trend

Filtering HSAWorks Graph Data

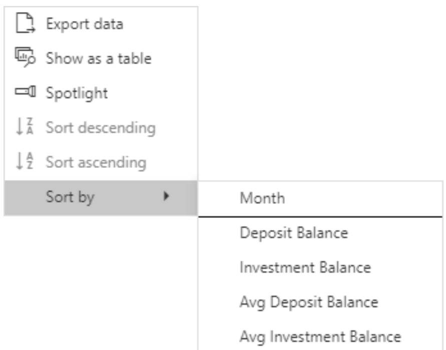
You can filter the data used to create the graphs on the HSAWorks page. The view defaults to the most recent reporting period (**Current Date**).

- To display graphs for another reporting period, select a date from the **As of Date** list. The graphs refresh to reflect data as of that chosen date.
- Click **Reset** to revert the graphs to their default view.

Working with HSAWorks Graphs

When you mouseover the graphs on the five pages within HSAWorks, a number of controls display that enable you to work with the data represented in these graphs.

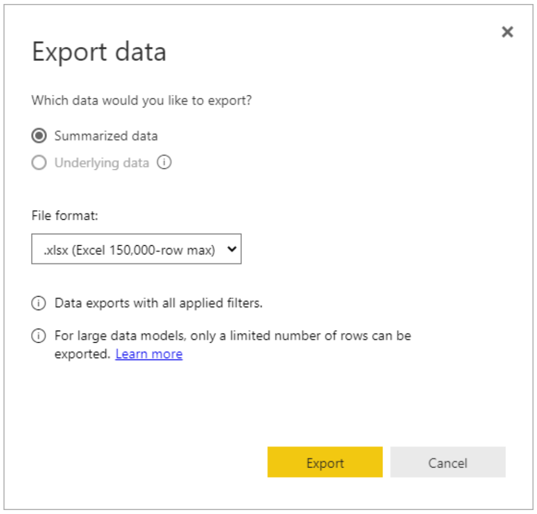
	Click to drill back up to a higher level of data.

	Clicking this icon enables you to drill down into the data by clicking elements of the graph. Click again to turn off that functionality.
	Click to drill down into the next level in the data.
	Click to expand all data down one level in the hierarchy.
	Click to enter Focus Mode, which expands the graph to full-screen. (Click **Back to report** to return to the normal view of the HSAWorks homepage.)
	Click to open a menu with more options.  • **Export data** opens a window that enables you to export the data in the graph to an Excel file or a CSV (comma-separated values) text file. (See "Exporting Graph Data" below.) • **Show as a table** opens the graph in full screen and displays the underlying data in a table underneath the graph. • **Spotlight** dims the rest of the screen to highlight the graph. Click **Spotlight** again to return to the normal view. • **Sort descending** (high to low) and **Sort ascending** (low to high) sorts the data appropriately. • **Sort by** enables you to sort the data in the graph by time or by the columns represented in the data. The columns will vary depending on the graph.

Exporting Graph Data

To export the data from a graph displayed on the HSAWorks page, follow the steps below.

1. Mouseover the appropriate graph on the page.
2. Click **More options** ··· and select **Export data**. The *Export Data* window opens.



3. Select the data you want to export: **Summarized data** or **Underlying data**. Underlying data may not be available, depending on your permissions.
4. Specify the **File format**.
    - Excel (.xlsx) files can export no more than 150,000 rows.
    - Comma-separated values (.csv) files can export no more than 30,000 row.
5. Click **Export**. A progress box displays during the export process.

   When the exported file is complete, it is downloaded to your PC according to the download settings you have configured in your browser.

Reports Overview

- **Account Detail List**

  A list of your employees with HSA accounts as of the selected date. A sample is pictured below. This is a tabular report which includes the following columns of data on the employees:
    - Social Security Number
    - Last Name
    - First Name
    - Middle Name
    - Address
    - Address 2
    - City
    - State
    - ZIP Code
    - ZIP Code 4
    - Account Status

   - Account Open Date
   - Email
   - Last 4 of Debit Card
- **Account Summary Report**

  A report summary of account balances, contribution, and distribution information for the selected Partner and Employer. Sample pages are pictured below.

UMB HSAWorks®

Health Savings Account Summary - As of 5/31/2018

HSA Asset Totals	Open Accounts	Total Balance	Average Balance	% of Accounts
Deposits	6	$2,052.98	$342.16	100.00%
Investments	4	$1,287.32	$321.83	66.67%
Total HSA Assets	**6**	**$3,340.30**	**$556.72**	
Deposit Accounts for Investors	4	$2,048.91	$512.23	66.67%
Deposit Accounts for Non-Investors	2	$4.07	$2.04	33.33%

HSA Deposit Analysis	Open Accounts	Total Balance	Average Balance	% of Accounts
Accounts with a negative balance	0	$0.00	$0.00	0.00%
Accounts with zero balance	0	$0.00	$0.00	0.00%
Accounts with a balance between $0.01 - $999.99	5	$258.89	$51.78	83.33%
Accounts with a balance between $1,000.00 - $1,999.99	1	$1,794.09	$1,794.09	16.67%
Accounts with a balance between $2,000.00 - $2,999.99	0	$0.00	$0.00	0.00%
Accounts with a balance between $3,000.00 - $3,999.99	0	$0.00	$0.00	0.00%
Accounts with a balance between $4,000.00 - $4,999.99	0	$0.00	$0.00	0.00%
Accounts with a balance between $5,000.00 - $9,999.99	0	$0.00	$0.00	0.00%
Accounts with a balance between $10,000.00 - $14,999.99	0	$0.00	$0.00	0.00%
Accounts with a balance greater than or equal to $15,000.00	0	$0.00	$0.00	0.00%
Total HSA Deposits	**6**	**$2,052.98**	**$342.16**	**100.00%**

HSA Account Breakdown			
Open Accounts	6		
Accounts Opened This Month	0	Accounts Opened This Year	0
Accounts Closed This Month	1	Accounts Closed This Year	1

Page 1 of 3 umbqaemp-demo 04/26/2021

UMB HSAWorks® Health Savings Account Summary - As of 5/31/2018

	Current Month			Year to Date	
Contribution Activity	**Amount**	**Accounts**	**Average**	**Amount**	**Average**
Employee Contribution (Includes Pre and Post Tax)	$0.01	1	$0.00	$3.04	$0.51
Employee Prior Year Contribution (Includes Pre and Post Tax)	$0.00	0	$0.00	$0.00	$0.00
Employer Contribution	$0.01	1	$0.00	$3.04	$0.51
Employer Prior Year Contribution	$0.00	0	$0.00	$0.00	$0.00
Total Contributions	**$0.02**	**1**	**$0.00**	**$6.08**	**$1.01**
Trustee Transfers and Rollovers	$0.00	0	$0.00	$0.00	$0.00

	Current Month	Year to Date
% of Accounts with Contributions (any type)	16.67%	116.67%
% of Accounts with Employee Contributions (current year)	16.67%	116.67%
% of Accounts with Employer Contributions (current year)	16.67%	

	Current Month		Year to Date		
Distribution Activity	**Transactions**	**Total Spend**	**Transactions**	**Total Spend**	**Average**
Debit Card Activity	0	$0.00	0	$0.00	$0.00
Check Activity	0	$0.00	0	$0.00	$0.00
Online & ACH Activity	0	$0.00	0	$0.00	$0.00
Total Distributions	**0**	**$0.00**	**0**	**$0.00**	**$0.00**

	Current Month	Year to Date
Average Spend per Account	$0.00	$0.00
Accounts with Distributions	0	
% of Accounts with Distributions	0.00%	

Page 2 of 3 umbqaemp-demo 04/26/2021

- **Account Summary - Detail Data**

  A detailed summary of account balances, contribution, and distribution information for the selected Partner and Employer. This is a tabular report which includes the following columns of data:

  - TPA Name
  - Employer Name
  - Total Accounts
  - Open Accounts
  - Investment Accounts
  - Accounts Opened YTD (year-to-date)
  - Accounts Opened MTD (month-to-date)
  - Accounts Closed YTD
  - Accounts Closed MTD
  - Total Balance
  - Deposit Balance
  - Investment Balance
  - Non-Investor Accounts

- Investor Deposit Balance
- Non-Investor Deposit Balance
- Employee Contribution YTD Qty
- Employee Contribution YTD Amt
- Employer Contribution YTD Qty
- Employer Contribution YTD Amt
- Employee Contribution MTD Amt
- Employer Contribution MTD Amt
- Distribution YTD Qty
- Distribution YTD Amt
- Card Activity YTD Qty
- Card Activity YTD Amt
- Check Activity YTD Qty
- Check Activity YTD Amt
- Other Activity YTD Qty
- Other Activity YTD Amt
- Distributions MTD Qty
- Distributions MTD Amt
- Card Activity MTD Qty
- Card Activity MTD Amt
- Check Activity MTD Qty
- Check Activity MTD Amt
- Other Activity MTD Qty
- Other Activity MTD Amt
- Accts Employee Contr MTD Qty
- Accts Employer Contr MTD Qty
- Accts Employee Contr YTD Qty
- PY Employee Contr MTD Amt
- PY Employer Contr MTD Amt
- Accts PY Employee Contr MTD Qty
- Accts PY Employer Contr MTD Qty
- PY Employee Contr YTD Amt
- PY Employer Contr YTD Amt

- Accts Distribution MTD Qty

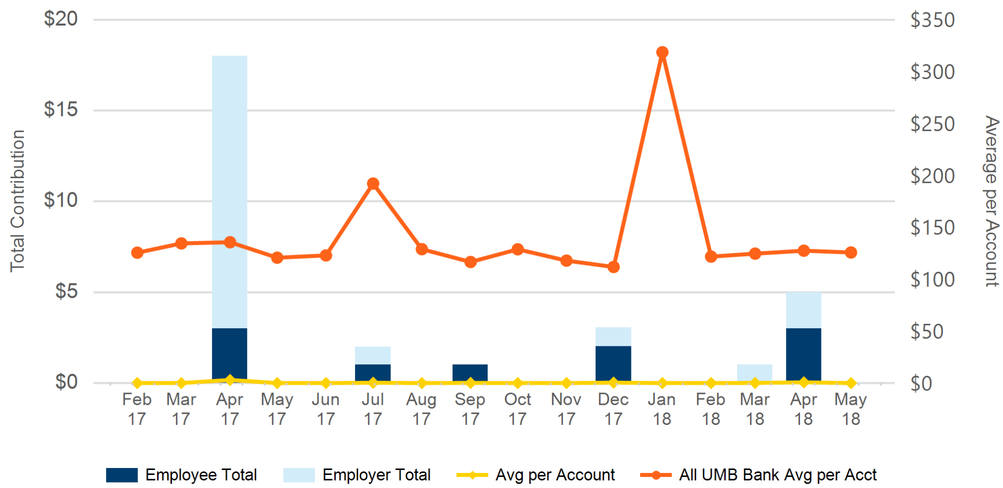
- **Account Summary Trends**

  A package of comprehensive graphs illustrating a rolling 16-month snapshot of your group's HSA trends. These graphs include balances, contributions, distributions, investments, and long-term savings information so you can understand your specific trends and also compare your group's HSA usage with that of the overall average for the entire UMB Bank book of HSA business. This will provide insight into how your organization's participants use their Health Savings Accounts and provide an idea of how you stack up against our portfolio averages.

  Throughout this report set, the orange trend line represents UMB Bank's total portfolio. In comparison, your specific group is represented by the yellow trend line.

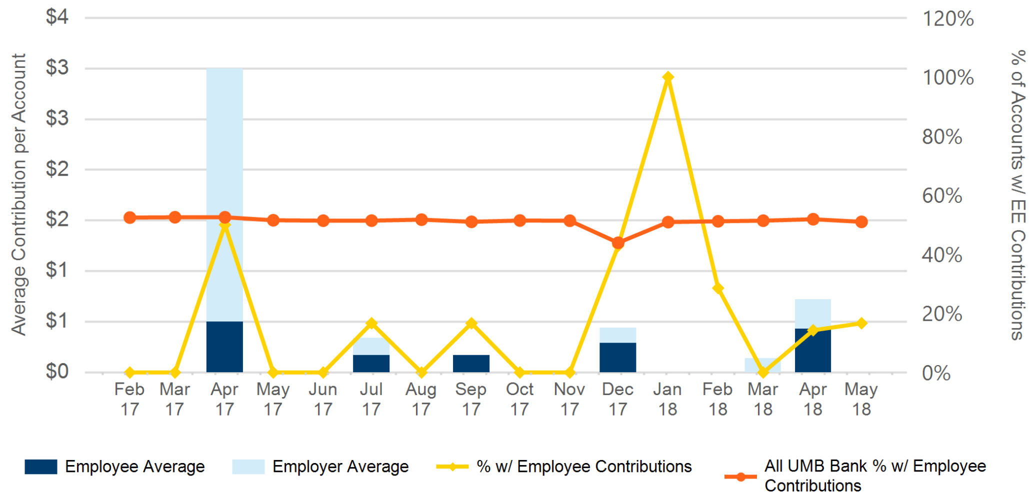
  Each graph also has one or two key "takeaways" or important concepts that we have explained in a narrative for each of the graphs.

  - **Current Year Contribution Totals**



The left axis of this graph displays total contributions by month, for both employer and employee, and the right axis shows the per account total contribution average by month for the group and the UMB benchmark. The key takeaway with this graph is how the group's average contribution per account (represented by the yellow line) compares to the all-bank benchmark (indicated by the orange line).

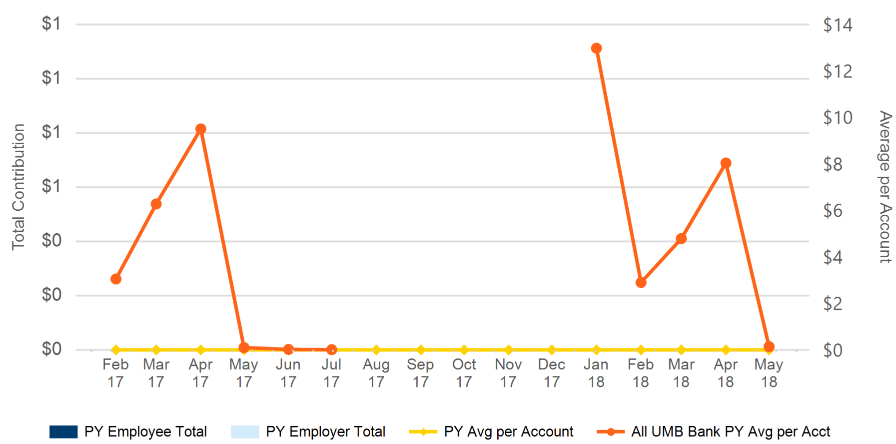
- **Current Year Contribution Averages**



This graph displays a further breakdown of the average contributions by month for both employer and employee amounts on the left axis, while the right axis shows the percentage of accounts with an EE contribution.

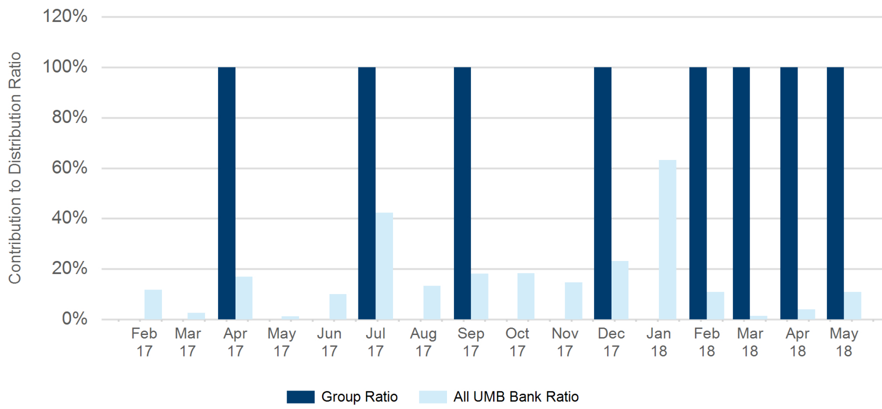
The key aspect here, again represented by the orange and yellow lines, is "How does the group's percentage of accounts with employee contributions compare to the benchmark?" This is a vital metric since it is a good barometer for employees' engagement in their HSAs.

- **Prior Year Contribution Totals**



From January 1 through April 15 of each year, account holders can make contributions to an HSA for the prior year. This graph displays the average and total prior year contributions per account versus the average and total prior year contributions for all of UMB. Account holders making such contributions are typically making the most of their HSAs, taking advantage of the tax benefits of those contributions.

- **Contribution to Distribution Ratio**



This graph shows a simple ratio by month of average contribution vs. distribution for the same month. In other words, if the accounts had more money put in vs. taken out for the month, the number will be positive. If there was more money taken out than put into the account for the month, the number will be negative. We provide this view month-by-month for both the employer group in dark blue and the bank average in light blue.

Employers should not focus on this metric on a month-by-month basis because there are too many factors that can impact this measurement in any one month. Additionally, since this is impacted by the timing of account funding and the resetting of plan year deductibles, there may be seasonal impacts on any given months.

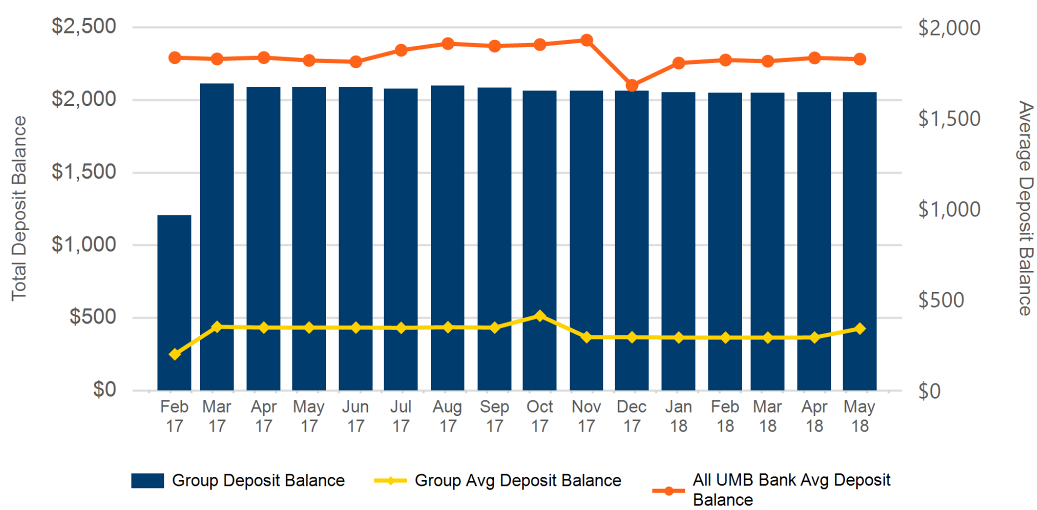
However, the real takeaways here are:

(1) You want to have more months in the positive than the negative, and

(2) what is the group's overall trend?

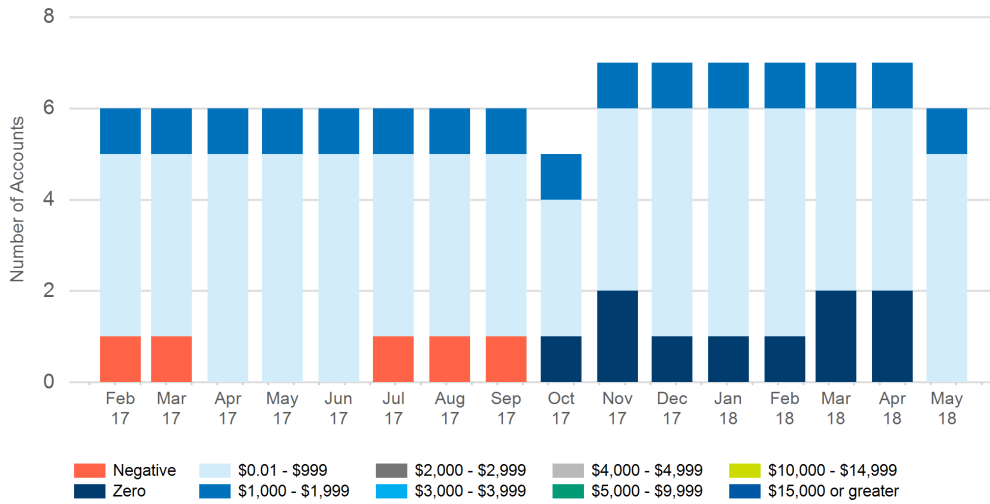
This gives the employer some very detailed views on how the given plan dynamics are impacting their overall trend for the entire year.

- **Deposit Account Balances**



This graph shows the total (left axis) and average (right axis) account balance by month, and the key takeaway again is "How does the group's average balance compare to the all-bank average, again shown by the orange and yellow lines?" This can also be vitally important to see what the overall balance trend is, but the next slide will dissect the balances in even greater detail.

- **Deposit Account Balance Ranges**



This graph provides a breakdown of all accounts by balance tier, bracketed into 10 different ranges, and how they change over time. This is a really important view into the spectrum of accounts, and one that would never be seen by just looking at the average balance.

This allows you a deeper look at the distribution of balance ranges, which is far more telling than just the average balance. For instance, depending on the actual group funding dynamics, you could actually have a situation that the average account balance is going up, while the average employee's account is not.

This could be caused by an employer that has a number of strong funders making max contributions that are pulling up the average, but simultaneously the average account has next to nothing. This disparity, or "bookending," could easily be identified by looking at the balance tier distribution.

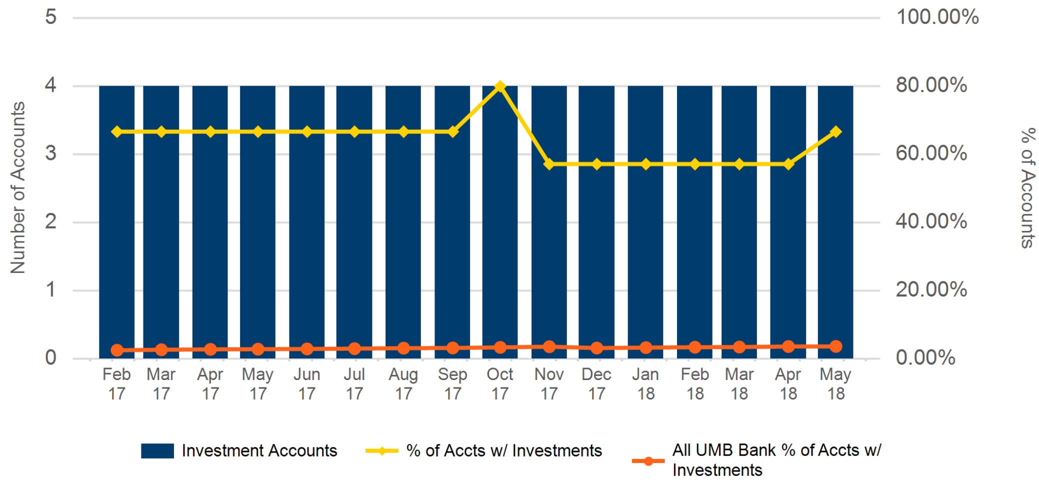
This graph also helps you keep tabs on the zero- or low-balance accounts.

So the key takeaways here are:

(1) Does the group have a healthy distribution of balance ranges, and

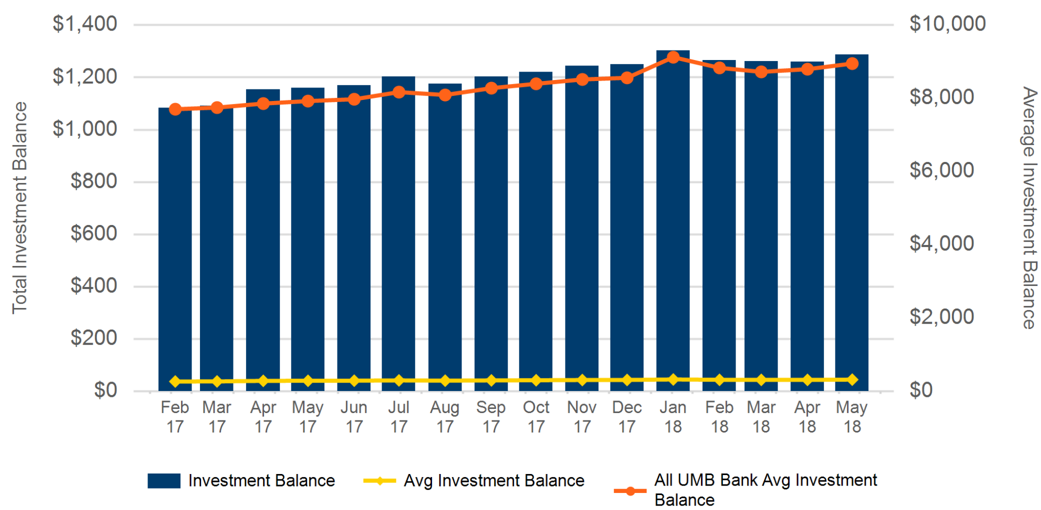
(2) How is the group managing the low balance accounts?

- **Investment Accounts**



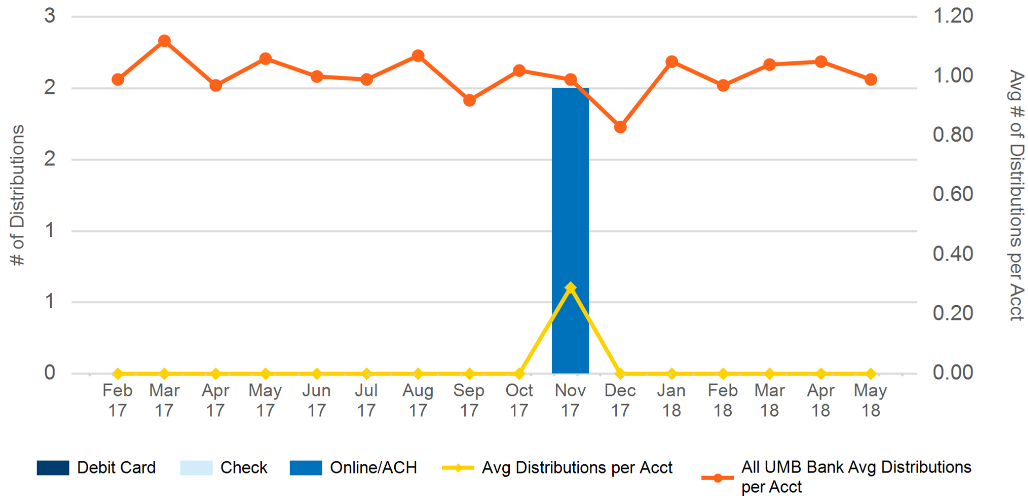
Reflects the group's number of employees choosing to invest HSA balances in mutual funds and compares the percentage of accounts choosing investments to the percentage for all UMB Bank HSA Accounts. Employees that choose to invest are more likely to be engaged in their HSA over the long-term..

- **Investment Balances**



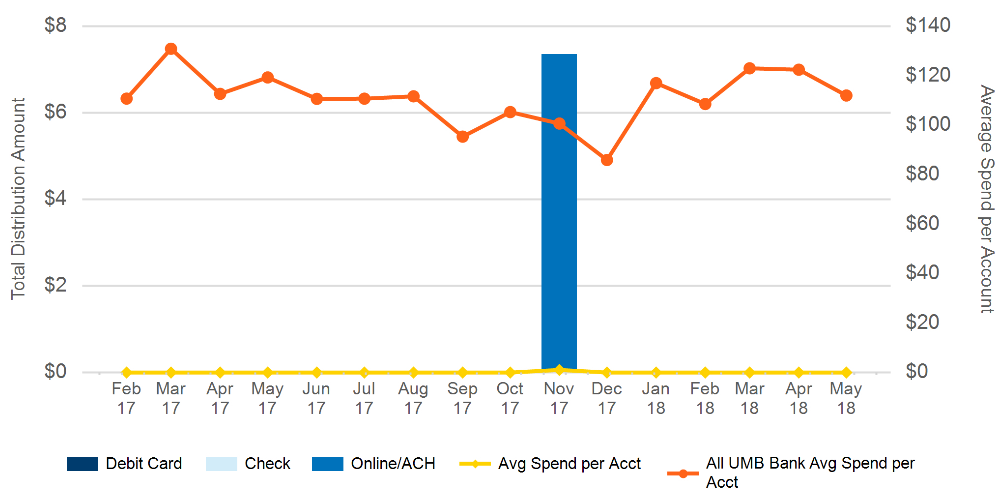
Reflects the total amount of a group's funds that are invested in mutual funds and compares the average investment balance per investment account to the average for all UMB Bank HSA investment accounts.

- **Distribution Transactions by Type**



This slide reflects the breakdown of distribution transactions by type, with the total (left axis) and average number (right axis) of distributions by month, along with method of distribution. The key takeaway here, again, is "How does the group's distribution frequency compare to the average?" Large discrepancies may point to issues that require further investigation.

- **Distribution Totals by Type**



This graph displays the total (left) and average (right) distribution by month, along with volume of distributed dollars, broken down by the method of distribution.

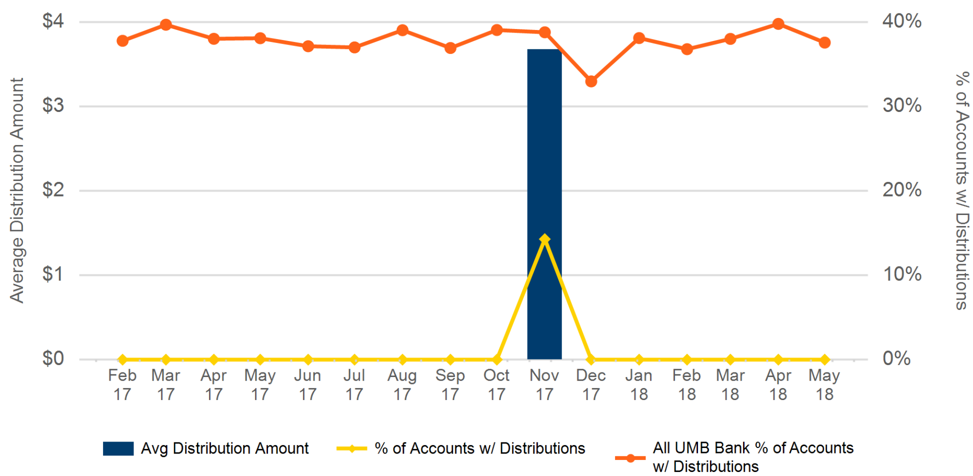
There are actually two key takeaways on this graph:

(1) the average distribution per account in yellow vs. all bank average benchmark orange line, and

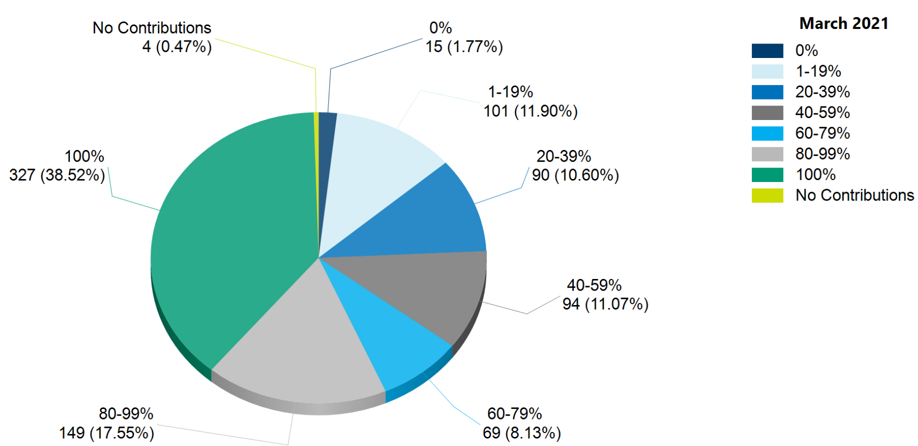
(2) the method of distribution – how the employees are taking their distributions, which is shown by the various colors on the chart bars, showing debit card, online/ACH, and checks.

- **Distribution Averages**

  This graph reflects the group's average amount spent per transaction compared to the benchmark average. This is a good barometer of spending.



- **Remaining Balance to Contributions**



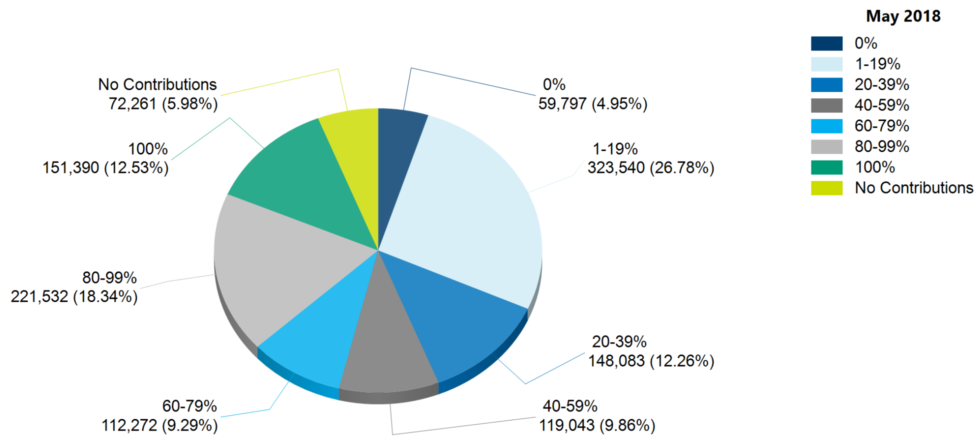
This graph provides a long-term look into account dynamics. It allows the employer to break down the type of account utilization for their group, and see exactly how that distribution can change over time.

This graph shows a ratio of the current account balance versus the total of all contributions **ever** made into the account. For sake of ease here, it is bracketed into eight different tiers. These tiers help identify the breakdown of the spending and saving within the group's accounts.

This make up of spenders versus savers is incredibly telling for the spectrum of account holder activity within the group. More importantly, as an employer trying to drive positive behavior change to the group, you can monitor this metric and how it changes over time.

- **All UMB Remaining Balance to Contributions**

  This graph reflects the ratio of current total balance (deposits and investments) to the total of all contributions ever made for all UMB Bank HSA accounts, to be used as a benchmark for the group's ratio breakdown in the previous chart.



- **Employer Contribution Report**

  This report enables the employer to run a list of every single contribution made into each account for the selected time period. This can be helpful for auditing or compliance purposes. This is a tabular report which includes the following columns of data:

  - Employer Name
  - TPA ID
  - Employer ID
  - Date Posted
  - Last Name
  - First Name
  - Middle Initial
  - Suffix
  - SSN
  - Amount
  - Description
  - Source

- **Enrollment/Maintenance Response Report**

  This is a tabular report which includes the following columns of data:

  - Effective Date
  - TPA ID

- Employer ID
- SSN
- Last Name
- First Name
- Middle Initial
- Response Data Code
- Response Data Message
- Transaction Type
- Physical Address 1
- Physical Address 2
- Physical City
- Physical State
- Physical Zip Code
- Mailing Address 1
- Mailing Address 2
- Mailing City
- Mailing State
- Mailing Zip Code
- Work E-mail Address
- Home Email Address
- Work Phone
- Home Phone
- Date of Birth
- Employee ID
- HDHP Effective Date
- Account Open Date

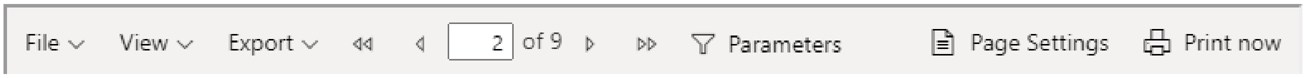
Viewing Reports

To open and view a report, follow the steps below.

1. From the **As of Date** list, select the date of the data to be displayed in the report.
2. Click the name of a report on the **Reports** list. The report opens in a new tab.

Using the Reports Toolbar

When reports are displayed, a special toolbar at the of the window enables you to perform various tasks with the report.



- The **File** menu offers printing options. See “Printing Reports” below.
- The **View** menu enables you to change how the report is displayed on the screen. See “Changing Report Views” on page 48.
- The **Export** menu enables you to export thre report into a number of useful formats. See “Exporting Reports” on page 49.
- Use the arrow buttons to navigate through multi-page reports. The page you are currently viewing and the total page count are displayed.

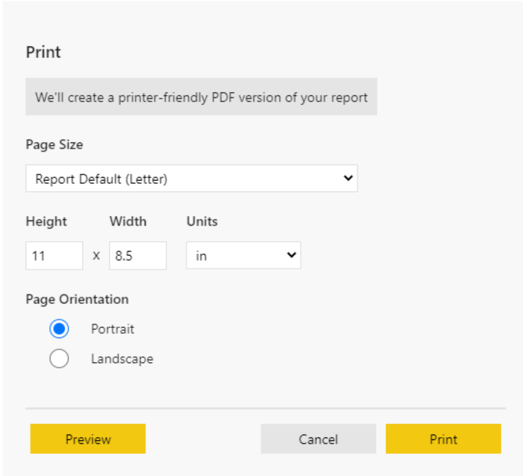
  

  - Enter a page number and press <Enter> to go directly to that page.
  - Click to go to the first page of the report.
  - Click to go to the previous page of the report.
  - Click to go to the next page of the report.
  - Click to go to the last page of the report.
- The **Parameters** icon opens a toolbar that enables you to filter the data displayed in the report. See “Modifying Report Parameters” on page 49.
- The **Page Settings** icon enables you to configure report page appearance. See “Changing Report Views” on page 48.
- The Print now icon enables you to quickly print a PDF of the report. See “Printing Reports” below.

Printing Reports

Printing a report from the **File** menu creates a printable PDF version of the report that is displayed on the screen. To do so, follow the steps below.

1. From the File menu, select Print. A *Print* window opens.



2. If necessary, modify any default print settings: **Page Size**, **Height**, **Width**, **Units**, and **Page Orientation**.
3. Click **Preview** to go to the **Page View** version of the report.
4. Click **Print**. The PDF is created and the standard system *Print* dialog opens.
5. Click **Print** to send the report to the printer.

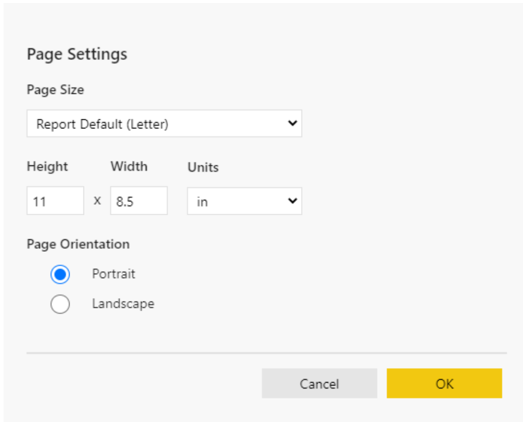
Clicking **Print Now** enables you to quickly print the report PDF with default settings. To do so, follow the steps below.

1. Click **Print now**. The PDF is created and the standard system *Print* dialog opens.
2. Click **Print** to send the report to the printer.

Changing Report Views

The **View** menu gives you control over how the report is displayed in your browser window. The interface givces you two options: Default and Page View.

- Selecting **Default** from the **View** menu displays the report contents in the browser, similar to a web page.
- Selecting **Page View** from the **View** menu displays the report as it would look when printed.
    - When you display a report in **Page View**, the **Page Settings** icon is available in the toolbar. Clicking this icon opens the *Page Settings* window.



Modify any default print settings: **Page Size**, **Height**, **Width**, **Units**, and **Page Orientation**. Click **OK**.

Exporting Reports

You can export the contents of the report to multiple formats:

- Microsoft Excel (.xlsx)
- PDF (.pdf)
- Accessible PDF (.pdf)
- Comma Separated Values (.csv)
- Microsoft PowerPoint (.pptx)
- Microsoft Word (.docx)
- Web Archive (.mhtml)
- XML (.xml)

To export the report, follow the steps below.

1. Click the **View** menu.
2. Select the format for export. A progress box displays during the export process.

   When the exported file is complete, it is downloaded to your PC according to the download settings you have configured in your browser.

Modifying Report Parameters

Some reports allow you to filter the data displayed in the report. Those reports display the **Parameters** icon in the toolbar. Clicking that icon opens the Parameters toolbar, an example of which is pictured below.

The data columns you can filter will vary depending on the report displayed. The reports you can filter and the columns available for filtering are listed below.

- Account Detail List
    - Last Name
    - First Name
    - Last 4 SSN (Last four digits of Social Security Number)
    - Account Status (Active, New, Inactive, Dormant, Escheatable, Pending Closure)
- Employer Contributions Report
    - From Date
    - To Date
    - Last Name
    - First Name
- Enrollment/Maintenance Response Report
    - From Date
    - To Date
    - Last Name
    - First Name
    - Error (Was an error triggered? Yes, No)

To filter report data, follow the steps below.

1. On the reports tolbar, click **Parameters**. The Parameters toolbar displays.
2. To filter on a specific value in a field, uncheck the **Null** checkbox and enter a value to filter against.

   -or-

   Select **Null** to disable the filter for that field, which will allow any value in the column, including no value at all.
3. For date-related columns (**From Date**, **To Date**), enter a date in the format MM/DD/YYYY.

   -or-

   Click the **Date** icon to select a date from a calendar.
4. For columns that enable you to select specific values (**Account Status**, **Error**), select one or more items from the list. You can also choose **Select All** to choose all items in the list.
5. Click **View Report** to update the report based on the parameters you specified.