

# HSA online banking and education

**UMB Healthcare Services makes managing your HSA easy and secure from the comfort of your home or office.**

View your balance and transactions, print a statement, transfer funds and much more with free online banking that you securely access anytime from anywhere.

## Benefits:

- **Free** - no charge for online banking or bill pay
- **Convenient** - quick access to your accounts anytime, anywhere
- **Mobile** - get access to mobile banking enrollment so you can also bank when you're on the go
- **Secure** - protected by multiple layers of security
- **Budget management** - integrate your HSA online banking with Quicken® for extended money management features
- **Educations tools** - Future and Tax savings calculator help you to determine how you can save with your HSA. Plus how to get started, HSA overview and more helpful information.

## Features and Tools:

- Pay qualified medical expenses online or reimburse yourself
- Set up recurring contributions to your HSA
- Set up recurring reimbursements for your qualified medical expenses
- Track and manage your eligible medical receipts using ReceiptVault
- View current and prior year tax information
- Enroll in and view e-statements online
- Access HSA Future Value and Tax Savings Calculators, detailed FAQs, and other helpful resources.
- Help by phone, e-mail or Web chat

The screenshot shows the UMB online banking interface for a Health Savings Account (HSA). The page features a navigation bar with links for Accounts, Bill Pay, Mobile Banking, HSA Tools, HSA Info, and Change Settings. A welcome message for 'SCOTT' is displayed with a 'Log out' button. The main content area is titled 'Your Accounts' and includes a 'PRINT' button. A prominent banner for 'HSA SAVER INVESTING' is visible, along with a 'Learn more' button. Below the banner, a table lists the account details for the 'Health Savings Account (HSA)'. The table has columns for Account, Balance, and Action. The account is identified as 'HSA - HSA Account (\*\*\*\*0000)' with an available HSA deposit balance of \$11,000.00 and an HSA self-directed investment balance of \$228.81. A link for 'HSA Inquiries' is provided. A footer note asks users to contact support if they believe other accounts should be shown.

Account	Balance	Action
HSA - HSA Account (****0000)	Available HSA Deposit Balance* \$11,000.00	Activity   Statement
	HSA Self-Directed Investment Balance† \$228.81	

Sign up for online banking at <https://myhsa.umb.com/SelfEnrollment/CustAcct.aspx>


Questions? Call 866.520.4472 or visit our website at [hsa.umb.com](https://hsa.umb.com)

*UMB Healthcare Services, a division of UMB Bank, n.a., delivers custodial services for health savings accounts (HSAs) and private-label, multipurpose debit cards to insurance carriers, third-party administrators, software companies, employers and financial institutions.*

# UMB HSA online banking Instructions

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You can access your account online via [hsa.umb.com](https://hsa.umb.com). If you have not yet established a user ID and password you will first need to sign up.

You can do this by clicking  located at the top of the page. In the pop-up box, you will click **Sign up for online banking**.

You will then have two enrollment options to choose from the drop down menu:

## 1. HSA Deposit Account

You will need the following information:

- **10-digit HSA number** - (starts with 98) This can be found on any of your account statements or your welcome letter.
- **Last five digits of your Social Security number**
- **Street Address** - must be entered exactly as it appears on your statements (i.e. Statement reads: *123 W Main St* you must enter it exactly as it appears, If you enter: *123 West Main Street*, you will receive an error)
- **Statement Zip Code**

## 2. HSA Debit Card

You will need the following information:

- **16-digit HSA Visa Debit Card number**
- **Last five digits of your Social Security number**
- **HSA Visa Debit Card expiration date** (MM/YY)
- **Statement Zip Code**

If all the information is entered correctly, you will then be prompted to establish a User ID and Password. When you create a User ID you must click **Check for availability** before continuing.

After you have setup the User ID and Password you will then be asked to sign in and create your Security Profile.

You will go through five steps to set up your security profile the first time you log in:

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<b>1. What is this?</b>	This step will give you an overview of the reason for the enhanced security and a glimpse of how it works.
<b>2. Security Questions</b>	You will select five different questions from the drop down menus and answer each question. There are a total of 30 questions to choose from.
<b>3. Confirm</b>	You will review the information you entered to assure that the information is correct.
<b>4. Complete</b>	You will now be able to continue to Your Online Banking.

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If you have any questions please contact us at 866.520.4472 from 7 a.m. — 7:30 p.m. Monday through Friday CT; and on Saturday from 8 a.m. — 5 p.m. CT.