

## Banking Information

### Banking Information is required to complete your set up and enroll participants.

In order to establish Difference Card Benefits, a bank account must be provided to fund claim activity. This bank account is used for funding claim activity and invoice activity. The bank account is owned by you, the Employer. Some clients prefer to use a zero balance account or set up a separate bank account for Difference Card Benefits. Clients with Flexible Spending Accounts may also want to establish a separate bank account for those reimbursements, although this is not required.

Participants may use debit cards (if offered), sign up to receive direct deposit or request reimbursement via check. Claims reimbursed via debit card or direct deposit will be drawn via ACH pull from the account you indicate below. Checks will be written from the account provided by you. Direct deposits and checks are issued daily to your employees to get reimbursements as quickly as possible. The Difference Card will not have signing authority or access to this bank account. Any stop payment requests or inquiries on the status of checks can only be authorized by the client.

How often would you like to release claim reimbursement checks and direct deposit?

Daily  Weekly  
(recommended)

I hereby authorize the Difference Card to ACH draw from the bank account provided below for the purposes of:

Medical Expense Reimbursement Plan (MERP)

Flexible Spending Plans

Invoices

One-time Binder Check

### Please provide banking information:

Bank Name

Bank Account Number

Routing Number

Authorized Signer Name

Authorized Signer Title

Signature

**Please note: the signature above must be completed by the authorized signer(s) on the account as this is the signature that will appear on checks. Please print this document, sign with a black ink. The signature must fit within the box.**

Does your bank require Positive Pay?

Yes

No

If your bank requires test checks for your positive pay/payee verification bank account, please forward the complete Bank Specification Sheet and/or MICR form and we will produce the required number of test checks

The Difference Card will perform a \$1.00 prenote ACH debit to your account to ensure the bank account is open and we can access it. This helps protect you from fraudulent activity. If you only allow certain organizations to draw from your bank account, you will need to provide the following filter information to your accounting organization:

#### For Direct Deposit Card Activity

Bank Name: BMO Harris Bank

Origination IDS: 07500005

Routing Number: 075000051

#### For Invoices

Bank Name: SunTrust

Origination IDS: 1383931703

Routing Number: 61000104