

# Adding your UMR debit card to your mobile wallet



## Easy and contactless payments through your mobile device

Your mobile wallet is an application in your smartphone or mobile device that can store your debit and credit cards, allowing you to pay on the go.

Over half of the largest retailers incorporate mobile payment for their products and services, and now you can add your UMR debit card to your mobile wallet to pay for your qualified expenses from your phone. Mobile wallets can store your card data safely.

You will be able to add your UMR debit card to your Google Pay, Apple Wallet or Samsung Wallet.

### Adding your debit card to your wallet

- **Fast and easy:** Adding your debit card is simple. Once it's in your wallet, you can make payments with just a tap. This saves you time and the trouble of finding the right debit card at checkout.
- **Safe and convenient:** Rather than having to carry a physical card, it's stored in your mobile wallet and helps prevent loss or theft of your card.
- **Efficient:** Adding your debit card to your mobile device means having to carry less in your actual wallet.

### Eligible plans

If you have an active UMR plan and have been issued a debit card, you can link it to your mobile wallet.

These plans include:

- Flexible spending account (FSA)
- Dependent care account (DCA)
- Transit
- Parking
- Health savings account (UMR HSA)
- Health reimbursement account (HRA) except HRAs with claim payment system

### Qualified payments

UMR will ensure your debit card is configured to allow expenses as outlined in your specific plan.

## More information about your mobile pay options with UMR

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| <b>Accessibility</b>  | <p>When you receive a UMR debit card, you must activate it before adding it to your mobile wallet.</p> <p>You will be able to use your card for 213(d) eligible expenses* through your payment application.</p> <p>Whether you have Google Pay, Samsung Wallet or Apple Wallet applications, you can add your debit cards to your mobile device and make payments. Please review your application's procedures and terms of service for more details.</p> <p>If you are enrolled in a transit plan, you can use your debit card for transit expenses. Qualified transportation expenses which cover your commute to and from your place of work will allow you to use your mobile wallet to pay for the MTA New York transit system and most of the country's transit systems except for the Washington D.C. Metro transit system.</p>  |
| <b>Substantiation</b> | <p>Per IRS regulations, we may request documentation from you to validate the expenses from your debit card transactions and ensure they are eligible for reimbursement. You can submit documentation as an itemized receipt, statement, bill or explanation of benefits (EOB) showing:</p> <ul style="list-style-type: none"><li>• The provider that administered the service</li><li>• Date the service was incurred</li><li>• What service was provided</li><li>• Total amount of the service and amount insurance paid (if applicable)</li></ul> <p>If the transaction cannot be substantiated via any of the automated processes, you may receive a request from UMR to submit appropriate documentation. This would be the same documentation that you would include with a manually filed claim.</p> <p>Substantiation is not required for your UMR HSA distributions.</p>   |
| <b>Security</b>       | <p>UMR adheres to strict guidelines to safeguard our members, therefore:</p> <ul style="list-style-type: none"><li>• Mobile phone number and email must be updated or validated at the onset when adding your UMR debit card to your device</li><li>• Dependents or individuals other than you cannot call in to add your debit card to your mobile device</li><li>• If you decide to call UMR Customer Service to complete the process, you will be required to pass multi-level authentication questions</li><li>• A verification code is sent for you to input before your card is added to your mobile device</li><li>• An immediate notification is sent to your mobile device or email as soon as your card is successfully added</li></ul> <p>In the event of an unexpected security breach or theft of your UMR debit card, through your payment application, you can update the debit card status in your member portal so that it is locked and inaccessible until you update the status.</p> |

\*213(d) medical expenses refer to Section 213 of the Internal Revenue Code. The IRS defines qualified medical care expenses within the IRS Section 213(d).

## Adding your UMR debit card to your mobile wallet

**Note:** If you have already set up your account on our website, you may have been asked to provide UMR with an email address and mobile phone number. If you have done so, please note that you must do so again when following the instructions for setting up the mobile wallet. You must activate your debit card before adding it to your mobile wallet.

Whether you have an Apple, Samsung or Google device, use the following steps to set up the mobile wallet for your UMR debit card.

- 1 Sign in to the secure member website and select **Consumer account\$**.
- 2 Select the **type of plan** you have, either FSA, HSA or HRA.
- 3 On the next screen, select the green **View account** button.
- 4 Select your **user profile name** at the top of the screen for a drop-down menu.
- 5 On the drop-down menu, select **Profile Summary**.
- 6 On the **Profile Summary** page, select **Update Profile** to add or verify your email address and mobile phone number.
- 7 Open the mobile wallet application.
- 8 Follow the prompts to set up the wallet.

The screenshots illustrate the process of updating a profile on the UMR website:

- Step 1:** The first screenshot shows the UMR website's main navigation bar. The 'Consumer account\$' dropdown menu is open, showing options like 'Flexible spending account (FSA)', 'Health savings account (HSA)', 'Health reimbursement account (HRA)', 'Retiree reimbursement account (HRA)', and 'Lifestyle account (LSA)'. An arrow points from step 1 to this menu.
- Step 3:** The second screenshot shows the 'Flexible spending account' page. A dropdown menu is open, showing 'My Favorite Company'. A green 'View account' button is visible. An arrow points from step 3 to this button.
- Step 5:** The third screenshot shows the 'Profile / Profile Summary' page. A dropdown menu is open, showing 'Cade Blank'. The 'Update Profile' button is highlighted. An arrow points from step 5 to this button.

*(Fictionalized data)*

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| <b>Customization</b> | <p>It is expected that your physical UMR debit card may look different from the image of the same debit card in your mobile wallet; however, there is no change in the core debit card functionality.</p> <p>Unlike your other debit/credit cards in your mobile device, you have the option to distinguish your UMR debit card from your other mobile cards by labeling or naming the card.</p> |
| <b>Termination</b>   | <p>If you are terminated from your employer, depending on your plan, you may have the option to continue to use your debit card.</p> <p>If you are terminated from an FSA, HRA or transit plan, your card will be disabled and will no longer function in your mobile wallet.</p>  |

## Removal of UMR debit card from your mobile wallet

If you no longer want your debit card in your mobile wallet, you can follow the procedure outlined by your mobile device for removal.