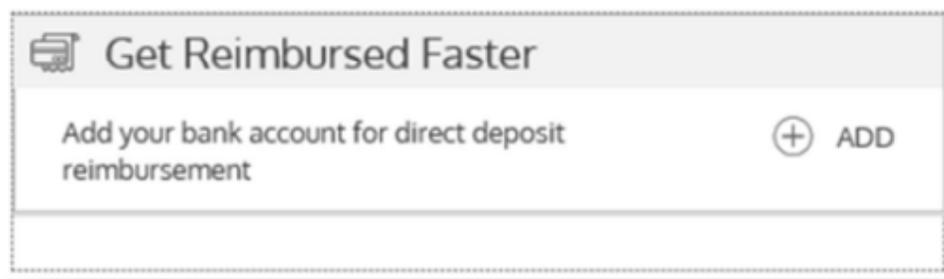


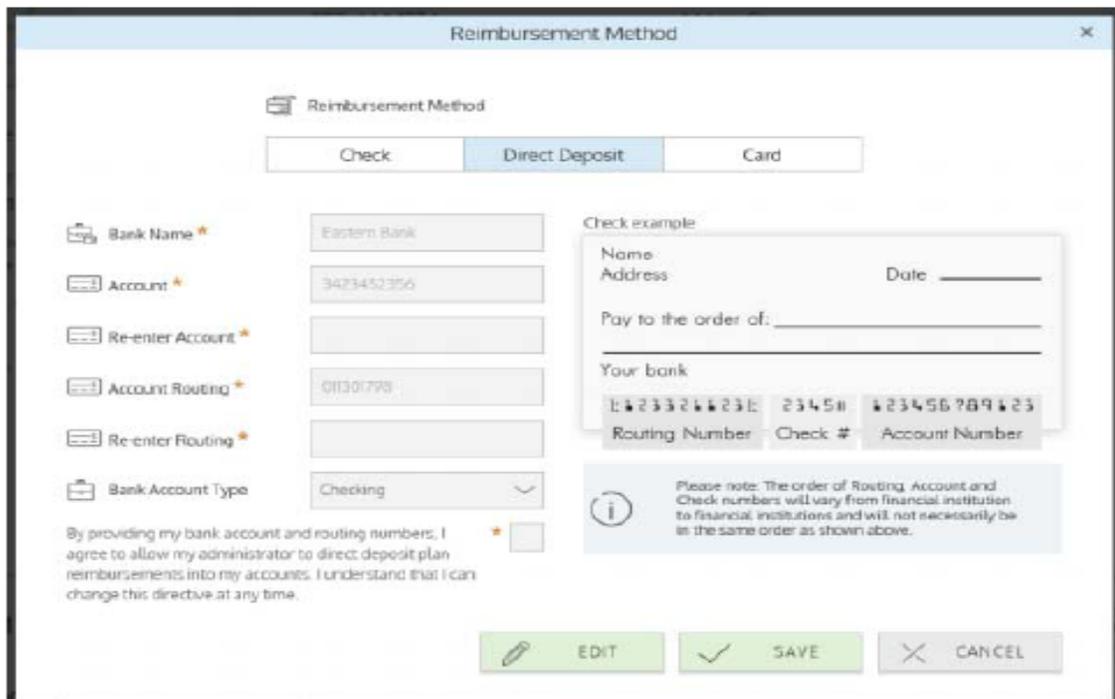
Direct Deposit—Micro Validation

To eliminate hassles and delays caused by invalid participant direct deposit accounts, Point-C has implemented a bank account validation process for new direct deposit accounts. As a participant, you will obtain *micro-transaction* amounts from your bank account and enter them into the WealthCare Portal or Mobile application.

Once you are logged into the portal, you will see the below widget on your home page:



Click the “Add” button and fill in the account information as shown below:

A screenshot of a web form titled "Reimbursement Method" with a close button (X) in the top right corner. The form has three tabs: "Check", "Direct Deposit" (which is selected), and "Card". Below the tabs are several input fields: "Bank Name" (Eastern Bank), "Account" (3473452356), "Re-enter Account", "Account Routing" (011301790), "Re-enter Routing", and "Bank Account Type" (Checking). To the right of these fields is a "Check example" section with fields for Name, Address, Date, and "Pay to the order of:". Below that is a section for "Your bank" with fields for Routing Number, Check #, and Account Number. At the bottom left is a checkbox with a star icon and a text block: "By providing my bank account and routing numbers, I agree to allow my administrator to direct deposit plan reimbursements into my accounts. I understand that I can change this directive at any time." At the bottom right is a blue information box with an 'i' icon and text: "Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above." At the very bottom are three buttons: "EDIT" (with a pencil icon), "SAVE" (with a checkmark icon), and "CANCEL" (with an X icon).

Questions or Concerns? Please call Point-C at 855-403-0343 or e-mail flex@pointhealth.com

Direct Deposit—Micro Validation

Once you have filled out your direct deposit information, two small credits and one offsetting debit will be processed against the bank account entered. These credits are random amounts between \$0.05 and \$0.25.

The screenshot shows a web form for direct deposit micro-validation. It includes the following fields and elements:

- Account Routing ***: 021000021
- Re-enter Routing ***: (empty)
- Bank Account Type**: Saving (dropdown menu)
- Account Status**: Validation Required
- VALIDATE ACCOUNT**: A green button to initiate the validation process.
- Routing Number**: 12345678901234
- Check #**: 23456
- Account Number**: 1234567890123
- Informational Note**: "Please note: The order of Routing, Account and Check numbers will vary from financial institution to financial institutions and will not necessarily be in the same order as shown above."
- Agreement Text**: "By providing my bank account and routing numbers, I agree to allow my administrator to direct deposit plan reimbursements into my accounts. I understand that I can change this directive at any time."
- Buttons**: EDIT, SAVE, and CANCEL.

When the credits have been processed, an e-mail will be generated to the e-mail on file (be sure your information is up to date!) letting you know to validate your account. You will need to check your bank account to obtain the credit and debit amounts.

Then you will log back into the Wealthcare Portal or Mobile app and enter the transaction amounts on the reimbursement settings page. If the amounts are correct, you will have successfully validated your account and are ready to receive direct deposits!

The screenshot shows the "Reimbursement Method" form with the following details:

- Section Header**: Reimbursement Method
- Informational Note**: "Enter the amounts to validate bank account"
- Amount 1 ***: 0.00
- Amount 2 ***: 0.00
- Amount 3 ***: 0.00
- Buttons**: SUBMIT, CANCEL

On the right side of the form, there is a separate section for the validation results:

- Informational Note**: "Enter the amounts to validate bank account"
- Amount 1 ***: 0.18
- Amount 2 ***: 0.29
- Amount 3 ***: 0.11
- Success Message**: "Validation was successful. Now your direct deposit bank account is active." (highlighted with an orange box)
- Buttons**: OK



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