Employer ACH Origination Agreement

Employer Name:	Client ID:

ACH Origination Agreement

The National Automated Clearinghouse Association (NACHA) issues operating rules governing ACH transactions. Under NACHA guidelines our spending account partner, Alegeus, dba WealthCare Saver, is a Third-Party Sender for the originating bank, BMO Harris Bank.

NACHA rules require agreement from our clients to the following:

- Client has requested approval to initiate debit and credit entries to accounts maintained at the Third-Party Sender and other Third-Party Senders by means of the Automated Clearing House (the "ACH") Network.
- Client authorizes Independence and its spending account vendor, Alegeus, to initiate ACH entries on behalf of the client.
- Client agrees that ACH transactions covered by this agreement shall be used solely for funding of Health Savings Accounts or for making adjustments to Health Savings Accounts.
- Client agrees to take appropriate measures to designate one individual within its organization to be responsible for determining and overseeing who has access to ACH-related information.
- Client agrees not to originate entries that violate the laws of the United States.
- Client agrees to be bound by NACHA rules governing ACH transactions (available at www.nacha.org).
- Recognizes the right of Independence, Alegeus, or BMO Harris (the issuing bank), to suspend the agreement for breach of NACHA operating rules.

ACH Designated Contact Information

◯ Add Contact ◯ Update Contact ◯ Remove Contact

Name:	Title:
Tel:	Email:

Signatory Contact Information

☐ ACH Designate and Signatory are the same:

Name:	Title:
Tel:	Email:

Signature/e-Signature:	Date:

A completed Employer ACH Origination Agreement will be required in addition to an Employer Banking Authorization Form.

Employer HSA Banking Authorization Form

Employer Name:	Client ID:

Instructions

Use this form to submit or change HSA banking information. Please complete the form and return it to your account representative using a secure method. You should also ensure that your bank has been notified about the funding bank filtering information listed below.[1]

BMO Harris Company ID Filter and Bank Notification

If your bank uses ACH filtering, to ensure proper payroll funding, please also inform them of the BMO Harris Company ID Filter before submitting your first contribution request.

The BMO Harris Company ID Filter:I900808825 (Note that the first character is an alpha character, not the number 1.)

Additional notes (optional)

Employer HSA Funding Primary Contact

Name:	Title:
Tel:	Email:

Banking Information and Authorized Signature

This bank account is for employer-directed HSA contributions.

Employer hereby authorizes the HSA Administrator or its agents to initiate ACH transfer entries for the following depository:

Bank Account Number:	Routing Number:
Bank Name:	Type of Account: ☐ Checking *or* ☐ Savings
Name of Authorized Signer:	Title of Authorized Signer:
Signature/e-Signature	Date:

1. If your bank uses ACH filtering and you fail to notify them, the actual contribution submissions will fail.