

How to set up direct deposit

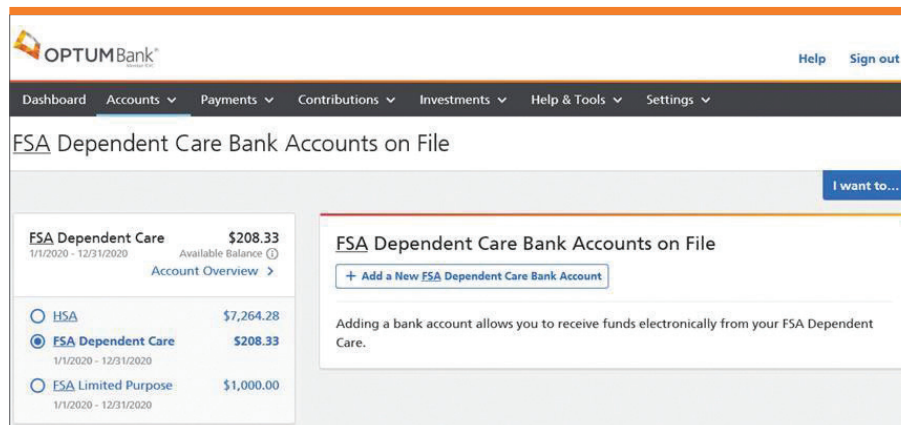


Set up direct deposit for your Optum Bank health account(s)

Link a personal checking or savings account to transfer funds between that account and your Optum Bank health account(s).

Adding an account

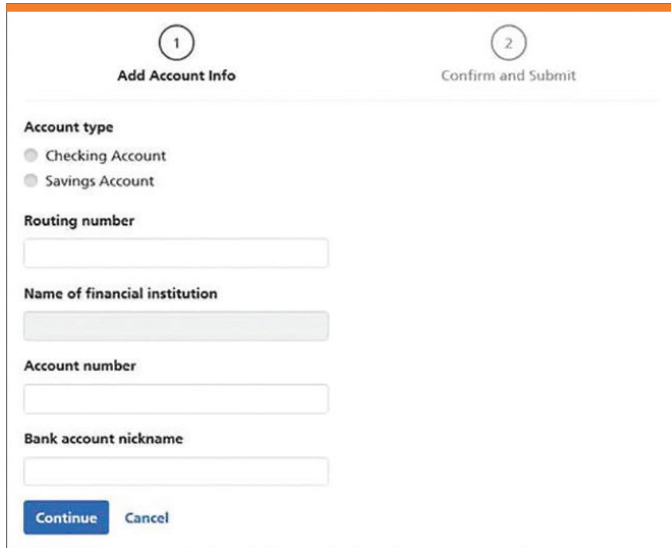
1. Sign in to **optumbank.com/tennessee**.
2. From the top menu, select **Settings**, and then **Bank Accounts**.
3. Select the radio button next to the health account you want to link to a personal account. Select the **Add a New Bank Account** button. You will need to do this for each of your health accounts, individually.



The screenshot shows the Optum Bank website interface. At the top, there is a navigation bar with the Optum Bank logo on the left and 'Help' and 'Sign out' on the right. Below the navigation bar is a menu with options: Dashboard, Accounts, Payments, Contributions, Investments, Help & Tools, and Settings. The main content area is titled 'FSA Dependent Care Bank Accounts on File'. On the right side of this title is a blue button labeled 'I want to...'. Below the title, there are two columns. The left column lists three account types: 'FSA Dependent Care' with an available balance of \$208.33, 'HSA' with a balance of \$7,264.28, and 'FSA Limited Purpose' with a balance of \$1,000.00. The 'FSA Dependent Care' account is selected with a radio button. The right column is titled 'FSA Dependent Care Bank Accounts on File' and contains a button labeled '+ Add a New FSA Dependent Care Bank Account'. Below this button is a text box that says 'Adding a bank account allows you to receive funds electronically from your FSA Dependent Care.'

How to set up direct deposit

4. On the **Add Account Info** screen, select checking or savings account and fill out required information. Once you populate the routing number and account number, the bank nickname field will auto-populate with the bank name. Select **Continue**.



1 Add Account Info

2 Confirm and Submit

Account type

Checking Account

Savings Account

Routing number

Name of financial institution

Account number

Bank account nickname

Continue Cancel

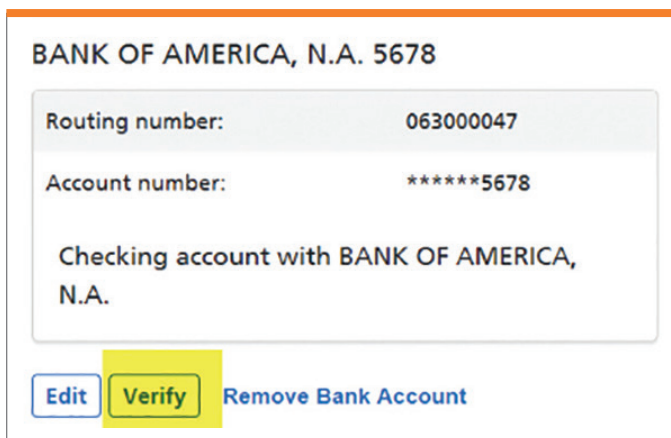
5. Confirm the information entered is correct and select **Add this Bank Account**.
If an edit is needed, select the **Edit** button.
6. To link another health account to a personal checking or savings account, repeat steps 3–5.

Verifying an account

Within 1–2 business days, two small test deposits from Optum Bank will be made to the personal account you just added. Take note of these amounts, as they will be used to complete direct deposit setup.

Please note: If your bank account was previously verified with Optum Bank, it does not need additional verification and you may skip remaining steps to set up direct deposit. If it is a new bank account, then it will need to be verified by following steps below.

1. Sign in to **optumbank.com/tennessee**.
2. From the top menu, select **Settings**, and then **Bank Accounts**.
3. Any account previously set up will be listed. If the box underneath the account information says “verify”, you will need to input the two test deposit amounts.



BANK OF AMERICA, N.A. 5678

Routing number: 063000047

Account number: *****5678

Checking account with BANK OF AMERICA, N.A.

Edit Verify Remove Bank Account

4. Select the **Verify** button. Enter in each test deposit amount with no decimals (e.g., if \$0.21 cents and \$0.05 cents were deposited into your external account, enter 21 and 05). Select **Submit**.

Note: If the test deposit amounts are entered incorrectly three times, you will need to start over by removing and re-adding the external account information. You will then need to wait 2–3 business days to receive new test deposits.

| CORRECT | |
|--|-----------------------------|
| DEPOSIT 1 | 21 |
| DEPOSIT 2 | 05 |
| BANK OF AMERICA, N.A. 5678 | |
| Routing Number: 063000047 | Deposit Amount \$ 0. |
| Account Number: **5678 | Deposit Amount \$ 0. |
| Financial Institution: BANK OF AMERICA, N.A. | |
| Account Type: CHECKING | Submit Cancel |

Removing an account

Follow these steps to remove a linked personal account if needed.

1. Sign in to **optumbank.com/tennessee**.
2. From the top menu, select **Settings**, and then **Bank Accounts**.
3. Any account previously set up will be listed. Select **Remove Bank Account**.
4. A pop-up window will appear to confirm. Select **I'm Sure**.

Have questions? We're here to help.

Please visit optumbank.com/tennessee or call **866-600-4984**, 24/7, excluding major U.S. holidays.



Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®, Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. Flexible spending accounts (FSAs) are administered by OptumHealth Financial Services and are subject to eligibility and restrictions. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.