

Health Savings Account (HSA) CIP Verification Process

Why is this required?

The Customer Identification Program (CIP) is a combination of requirements set forth in Section 326 of the USA PATRIOT Act. The Act states that all financial institutions must verify the identity of individuals wishing to conduct financial transactions with them.

A Health Savings Account is a bank account established with Avidia Bank. For this reason, Avidia Bank is required to follow the CIP verification process.

What information is being verified?

The verification process reviews your SSN, home mailing address, date of birth, and full legal name, against two federal databases

Next Steps:

A notice sent via email from HSA@avidiahealthcaresolutions.com, or mail if an email address is not on file, containing the information which needs to be provided to establish your account.

In order to verify the account, Avidia Bank will need up to three documents, one from each category below:

1. **Proof of Identification**- Valid State Driver's License, State Issued ID, Passport
2. **Proof of SSN number**- Social Security Card
3. **Proof of Address**- Utility Bill, Paystub, Phone Bill, Bank Statement, Insurance Statement (documents must be dated within the last 30 days)

Submit Documentation:

Send in your documentation by fax, mail, or by upload through your HSA Portal. If documents are submitted by fax or mail, please reference your account number and/or SSN.

- **Upload** – Sign into your www.flores247.com site, enter into your HSA portal, and choose *Submit Documentation* listed under Your Accounts (see *Navigating the HSA Portal* for more information).
- **Fax** - (844) 560-6760
- **Mail** - Avidia Bank, PO Box 161390, Altamonte Springs, FL 32716

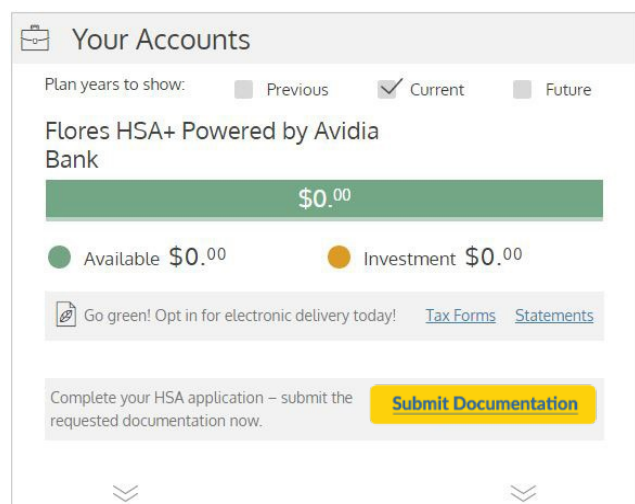
Why did I fail?

If Avidia Bank was provided with an out of date address, nickname, maiden name, or an incorrect date of birth they will request that additional information be sent to verify the information provided.

Review the data provided for accuracy at www.flores247.com.

- If all information is correct, proceed to provide the documentation.
- If information is incorrect, you will need to reach out to your company's Human Resource Department and request an update be made.

CIP Online Portal Submission Section



The screenshot shows the 'Your Accounts' section of the HSA portal. It includes a 'Plan years to show' filter with 'Current' selected. The account is identified as 'Flores HSA+ Powered by Avidia Bank' with a balance of '\$0.00'. Below the balance, it shows 'Available \$0.00' and 'Investment \$0.00'. There is a 'Go green! Opt in for electronic delivery today!' link with 'Tax Forms' and 'Statements' links. At the bottom, there is a prompt to 'Complete your HSA application – submit the requested documentation now.' with a yellow 'Submit Documentation' button.

*If the additional documentation is not received within 60 days, the account will be closed.