

## Divisional Authorization Agreement for Direct Payment

Debit card transactions and direct deposits will be settled within Aptia in cooperation with WEX's bank account. They will then be pulled from the employer's bank account ("Account") at the depository financial institution named below ("Depository"). Direct deposits and checks are issued from a Aptia in cooperation with WEX account. Aptia in cooperation with WEX will initiate an ACH from the account equal to the total debit card transaction settlement amount.

**Note:** All fields are required

### Step 1: Company Information

Employer Name ("Receiver")

Tax ID Number

### Step 2: Primary Account Information

The primary account will be used for participant reimbursements for those participants not assigned to a division. It will also be used for HSA credits.

Check here if there are no changes to the primary bank account information. Please move to Page 2 to submit additional/updated divisional banking information.

Financial Institution Name ("Depository")

Account Number ("Account")

Routing Number (should be nine digits)

/ /

Checking Account

Savings Account

Effective Date (mm/dd/yyyy)

Aptia in cooperation with WEX may in its sole discretion, test the routing number and existence of the Account through a pre-note transaction but is under no obligation to perform such test.

**Primary ACH Contact** — Access to the employer online account and listed as an Authorized Contact (HIPAA). The following will receive the daily automated email indicating the report is accessible via the employer online account. HIPAA contacts are designated by the employer. The below contact is authorized to call, email and receive reporting from Aptia in cooperation with WEX

Name

Email

Phone

### ACH Filter — REQUIRED

Please contact your financial institution and provide them the following information to authorize Aptia in cooperation with WEX to initiate ACH transactions from the Account. Should IDs not be established and/or a placement of ACH dollar limits be set by the bank, ACH errors may occur and may cause Aptia in cooperation with WEX, in Aptia in cooperation with WEX's sole discretion, to stop processing claims and suspend debit card availability, which may negatively affect participants.

**Origination Company Name & ID: WEX (Aptia); 990005855A**

If a participant repays their plan or otherwise submits payment to Aptia in cooperation with WEX, a credit may be issued from Aptia in cooperation with WEX to the Account. Please advise your bank that although most ACH transactions will be debits withdrawing funds from the Account, credits may also be applied.



Add your additional bank accounts below. If you have more than three bank accounts that need to be added, please make a copy or save/edit additional pages to accommodate all bank accounts.

Note: The Divisional ACH Contact will have access to the Leap by WEX account and is listed as an Authorized Contact (HIPAA). An ACH contact must be listed; if one is not, the Primary ACH Contact will be the default.

**Division Name(s)** — Must match the division name provided or currently in the system. If multiple divisions utilize the same bank account, please separate them by a comma.

Check if same as Primary Account Information

/ /  
Effective Date (mm/dd/yyyy)

Name for Divisional ACH Contact

- -  
Phone for Divisional ACH Contact

Financial Institution Name ("Depository")

Account Number ("Account")

Routing Number (should be nine digits)

Checking Account Savings Account

Email for Divisional ACH Contact

**Division Name(s)** — Must match the division name provided or currently in the system. If multiple divisions utilize the same bank account, please separate them by a comma.

Check if same as Primary Account Information

/ /  
Effective Date (mm/dd/yyyy)

Name for Divisional ACH Contact

- -  
Phone for Divisional ACH Contact

Financial Institution Name ("Depository")

Account Number ("Account")

Routing Number (should be nine digits)

Checking Account Savings Account

Email for Divisional ACH Contact

**Division Name(s)** — Must match the division name provided or currently in the system. If multiple divisions utilize the same bank account, please separate them by a comma.

Check if same as Primary Account Information

/ /  
Effective Date (mm/dd/yyyy)

Name for Divisional ACH Contact

- -  
Phone for Divisional ACH Contact

Financial Institution Name ("Depository")

Account Number ("Account")

Routing Number (should be nine digits)

Checking Account Savings Account

Email for Divisional ACH Contact

# Divisional Authorization Agreement for Direct Payment, continued

## ACH Filter — REQUIRED for all bank accounts being added

Please contact your financial institution and provide them the following information to authorize Aptia in cooperation with WEX to initiate ACH transactions from the Account. Should IDs not be established and/or a placement of ACH dollar limits be set by the bank, ACH errors may occur and may cause Aptia in cooperation with WEX, in Aptia in cooperation with WEX's sole discretion, to stop processing claims and suspend debit card availability, which may negatively affect participants.

**Origination Company Name & ID: WEX (Aptia); 990005855A**

If a participant repays their plan or otherwise submits payment to Mercer Marketplace in cooperation with WEX, a credit may be issued from Aptia in cooperation with WEX to the Account. Please advise your bank that although most ACH transactions will be debits withdrawing funds from the Account, credits may also be applied.

## Authorization

Receiver hereby authorizes Aptia in cooperation with WEX to initiate electronic funds transfer ("EFT") processed through the ACH as debit/credit entries, and, if necessary, to initiate adjustments for any transaction debited/credited in error.

Manual/Online Claims (each business day or as they occur)

Debit Card Transactions

HSA Employee/Employer Contributions

If an ACH is rejected for any reason, Aptia in cooperation with WEX reserves the right to stop processing claims and to suspend debit card availability for all bank accounts, which may negatively affect participants. **Upon resolution of an ACH issue, it may take up to four business days for claims processing and debit card functionality to be restored.**

This authorization is to remain in full force and effect until Aptia in cooperation with WEX has received written notification from Receiver's authorized representative of any change or termination in such time and in such manner as to afford Aptia in cooperation with WEX and Depository a reasonable opportunity to act on such written notification. Receiver agrees to comply with and be bound by the National Automated Clearing House Association (NACHA) Operating Rules. Receiver also agrees to comply with U.S. laws with respect to ACH transactions to the Account. Aptia in cooperation with WEX reserves the right to terminate this arrangement and terminate further ACH transactions, in their sole discretion, without prior notice, provided that Aptia in cooperation with WEX provides written notice within 14 days following such termination.

I understand the contents of this form and will contact the bank listed above with Aptia in cooperation with WEX's originating ID number to ensure successful ACH transmission. I further represent and warrant to Aptia in cooperation with WEX that I am an authorized representative and signer of the Receiver and that all information provided herein is true and correct.

Employer Signature

/ /  
Date