

We're excited to welcome you to PayFlex!

At PayFlex, we administer your account/s and help you manage your account funds.

With our convenient online tools and personal service, you'll find using your account can be easy.

Activate your PayFlex Card® Debit MasterCard®

To activate your PayFlex Card and get your Personal Identification Number (PIN), please call the toll free number on the activation sticker from your home or cell phone.

Other family members will use your same PIN. You can change your PIN at any time by calling **1-888-999-0121**.

Important Note: If your card doesn't have an activation sticker, that means it's already active and ready to use.

If your card is lost or stolen, call us immediately at **1-888-879-9280**.

PAYFLEX®

PayFlex Systems USA, Inc.
10802 Farnam Drive
Omaha, NE 68154

Your privacy is important to us.

PayFlex only shares personal information as required by law and to enable your business transactions. You'll find our full Privacy Notice online.

Getting the most out of your PayFlex account:



Register your account online

With an online account, you can access your information anytime. Check your balance, see payments and contributions, order additional cards—day or night, 365 days a year. Simply visit the website listed on the back of your card to get started.

Personalize your account

Personalize your online account so it works best for you. For example, you can:



- Add your bank account information for direct deposits or to transfer funds to/from your account
- Set your communication preferences—choose text, e-mail or regular mail
- Order additional PayFlex Cards for your dependents

Your card is good for five years, as long as you're an active PayFlex member.



Download our mobile app

Once you've created your username and password online, it's easy to manage your account using the PayFlex Mobile® App. The app works with most smartphones and tablets. It lets you:

- Check your account balance & view account activity
- Pay your providers directly from your account
- View your account alerts
- Access a list of common eligible expense items
- Take pictures of receipts and pay yourself back for eligible expenses

To download the PayFlex app, search for "PayFlex Mobile" in your mobile app store.

Keep this notice in a safe place. It might come in handy for reference during the plan year.

Welcome to PayFlex! We look forward to helping you manage your account.

PayFlex Mobile® is a registered trademark of PayFlex Systems USA, Inc.

MasterCard® is a registered trademark of MasterCard International Incorporated.

This card is issued by and is the property of UMB Bank, n.a. pursuant to a license from MasterCard International Incorporated.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs. All fund accounts have limitations and exclusions. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about your fund account, administered by PayFlex, please go to the website listed on the back of your card. For more information about PayFlex, go to payflex.com.

Financial Sanctions Exclusions. If benefits or reimbursement provided by this Agreement violate or will violate any economic or trade sanctions, the benefits are immediately considered invalid. PayFlex Systems USA, Inc. cannot make payments for claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or a country under sanction by the United States, unless permitted under a written Office of Foreign Asset Control (OFAC) license.

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PAYFLEX®

Flexible.
Convenient.
Personalized.
PayFlex.

