

## Banking Information

### Banking Information is required to complete your set up and enroll participants.

Participants may use debit cards (if offered), sign up to receive direct deposit or request reimbursement via check. The Difference Card will pay all reimbursements to participants on behalf of you, the employer from a Difference Card account. We will then debit via a consolidated ACH from the employer to cover the reimbursements released the prior day. To facilitate funding of reimbursements, employers must grant ACH authorization to The Difference Card to withdraw funds to cover the reimbursements issued.

In order to establish Difference Card Benefits, a bank account must be provided. This bank account is used for funding claim activity and invoice activity. Many employers prefer to use a zero balance account.

### I hereby authorize The Difference Card to ACH debit from the bank account provided below for the purposes of:

One Time Binder Check

Invoices

Claim Payments

Employers with multiple products sometimes establish separate bank accounts for each product. If you wish to do that, a separate banking page must be completed for each product.

All Products

Individual products, please specify:

### I hereby authorize The Difference Card to initiate ACH debit from the account below:

Bank Name

Bank Account Number

Routing Number

Authorized Signer Name

Authorized Signer Title

Signature

The Difference Card may perform a \$1.00 prenote ACH debit to your account to ensure your bank account is open and we can access it. This helps protect you from fraudulent activity. If you only allow certain organizations to debit from your bank account, you will need to add the following filter information to your bank account:

#### For Invoice Payments

Bank Name: Truist  
Origination ID: 1383931703  
Routing Number: 053101121

#### For Claim Payments

Bank Name: Truist  
Origination ID's: 3383931703,  
4383931703  
Routing Number: 061000104

### Important notes about ACH Failures:

If you have a filter on your bank account and you do not add The Difference Card as an authorized organization to debit your bank account, there could be an ACH failure. Additionally, you are required to keep funds in your account at all times. If there are insufficient funds or if the filter information hasn't been added to your bank account, it could result in an ACH failure. ACH failures could mean debit card and services will be suspended until the ACH failure has been resolved. A \$36.00 penalty fee applies per ACH failure and will be added to your monthly invoice.