


Security Measures for Flexible Spending and Reimbursement Accounts Offering

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- **Bank account:** Fraud prevention for our Flexible Spending and Reimbursement Account participant portal
 - Enable real-time verification of consumer bank accounts – when a participant adds or updates a bank account on our Flexible Spending and Reimbursement Accounts participant portal, our Verification Services will authenticate in real-time if the bank account and routing number match.
 - In addition, the participant that updates or adds a bank account is verified to ensure they are associated with the bank account.
 - The number of bank account changes is limited to three per every seven days.
 - **Email Verification:** Prevent fraudulent account takeovers by detecting phony email addresses.
 - When a participant adds or updates an email address, verification will occur to determine if the email address is valid. If fraudulent email is suspected, the participant is blocked from changing their email address.
 - **Dark Web Credential Monitoring:** System monitoring that identifies participants that have been exposed to the dark web

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