

CUSTOMER IDENTIFICATION PROGRAM (CIP)

Due to the USA Patriot Act, all banks are required by federal regulation to implement Customer Identification Programs (CIPs) to prevent financing of terrorist operations and money laundering.

Required with enrollment:

- First and last name
- Date of birth
- Residential address
- Social Security number



What if an employee fails the Customer Identification Program?

We will contact the employee to request additional documentation to verify their identity. The employee must submit two unique forms of identification from the list below to HSA Bank within 90 days of the notification. HSA Bank will close the account if the accountholder is unable to supply the proper forms of identification within 90 days of the account opening.

- Current, Valid Driver’s License or State Non-Driver Identification Card – U.S. Only
- Current Valid Passport – U.S. Only
- Current Valid Passport Card – U.S. Only
- Resident Alien Card
- Permanent Resident Card
- Alien Registration Receipt Card
- Green Card/Temporary Residence Card or Non-Resident Alien Card
- Employment Authorization Card (Form I-766)
- Immigrant or Non-Immigrant Visa

How will HSA Bank contact your employees?

HSA Bank will reach out to all accountholders who are required to submit additional forms of identification. The communication plan minimally consists of the letter frequency listed below and may include phone communications subject to availability.

Timeframe After Enrollment	Letter	Phone Call
4 days	X	
3 weeks	X	
5 weeks		X

Employees can conveniently and securely submit their documents using one of the following methods:

- Upload through secure website (preferred): www.hsabank.com/IDdocuments
- Fax (please copy these forms at 200% before faxing): 877-851-7041
- Mail: HSA Bank, P.O. Box 939, Sheboygan, WI 53082

Tips to Reduce CIP Failures and Other Processing Delays

- Ensure that your records are up to date and the enrollment information is correct when you send it to your Health Plan or HSA Bank.
- When sending employee enrollment files, be sure to provide your employee’s physical address. Please do not include a P.O. Box in the residential address field.
- Educate your employees about the CIP process and encourage them to respond in a timely manner.
- If employees fax documentation to HSA Bank, remind them to copy forms at 200% before faxing to ensure the fax image is legible.