

I have a suggestion for the PNC HSA Website.

I want to add one addition to the website in order to reduce calls and tickets as well. A lot of calls I get (and I am sure other reps get) is the call to reverse an ACH contribution or transaction due to a misunderstanding of the PNC HSA website. This is probably a weekly occurrence (if not more).

Here is a list of tickets \*/\* have personally created for this issue over the past few months:

<u>AHD#</u>	<u>DATE</u>
1724664	10/13/2011
1720791	09/22/2011
1720609	09/23/2011
1713121	08/15/2011
1709133	07/28/2011
1705935	07/14/2011
1697037	06/08/2011
1695403	06/02/2011
1692393	05/20/2011
1685802	04/26/2011

My solution is to have an image that summarizes the transfer options.

I have 2 reasons for this:

**1) It will reduce calls and the number of tickets concerning this issue.**

It will reduce calls to reverse these transactions. On average, I think it takes on average 3 calls to resolve one of these issues (The 1st is to report the issue and create the ticket, the 2nd is to confirm the reversal and the 3rd generally occurs if there are problems stemming from the reversal)

**2) The pictures helps make contributions and redemptions easier to understand.**

A lot of clients DO NOT read the fine print that is listed on each page, so having an image gives their eyes something zoom in on. That's why I decided on a simple image with a bulleted list of the most important transfer details.

I hope to reduce the number of calls and callbacks and the number of tickets generated for this issue. The real problem is that a fair number of clients realize the error too late and they try to pressure the phone reps, the supervisors and AHD processors into getting things corrected in 24 hours when it is originally a user error. Due to the way the deposits/withdrawals are processed, reversals can take 3-5 business for the clients to get their money and then everyone is irate.

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With that out of the way, here is an image of the PNC HSA website's current setup for One-Time Contributions:

### One-Time Contribution

#### One-Time Contribution

Enter the amount you would like to contribute to your Health Savings Account under Purchase Amount. Once confirmed, your bank account will be drafted for the amount requested. Your purchase amount will be split according to your current Fund Elections.

Please Note, these contributions will be processed as current year transactions.

#### Contribute to your HSA

Purchase Amount:

\$0.00

Bank account to draft via ACH:

Jpmorgan Chase Bank, Na Checking#XXXXX0580

Next

\*Please note that contributions into your HSA are post-tax dollars. If you would prefer to have pre-tax contributions, please notify your employer.

Transactions entered today will show immediately on the pending list in Transaction History. Please allow 2-4 business days for your transaction to process completely and post to your account. Deposit transactions (Contributions) will not be available until funds are received.

Here is my mockup for my suggestions to the One-Time Contribution page:

### One-Time Contribution

#### One-Time Contribution

Enter the amount you would like to contribute to your Health Savings Account under Purchase Amount. Once confirmed, your bank account will be drafted for the amount requested. Your purchase amount will be split according to your current Fund Elections.

Please Note, these contributions will be processed as current year transactions.

#### Contribute to your HSA



- This is a one-time contribution
- The transfer takes 2-3 business days.
- You can access the money the day AFTER the transfer completes.
- Saturday and Sundays are NOT counted as a business day.

NOTE:  
If you are looking to make a withdrawal FROM the HSA into your bank account, please go to MANAGE FUNDS>WITHDRAW from the menu above.

Purchase Amount:

\$0.00

Bank account to draft via ACH:

Jpmorgan Chase Bank, Na Checking#XXXXX0580

Next

\*Please note that contributions into your HSA are post-tax dollars. If you would prefer to have pre-tax contributions, please notify your employer.

Here is the Original PNC HSA Withdrawal page:

### Withdraw

Withdraw

Enter the amount you would like to withdraw from your Health Savings Account under Redemption Amount.

Withdraw from your HSA

Redemption Method:  
Partial redemption

Redemption Amount:  
\$0.00

Send proceeds to:  
ACH XFER:Jpmorgan Chase Bank, Na Checking#XXXXX0580

Next

Withdrawal requests received prior to the close of the market will be processed on the date received. Withdrawal requests received after the close of the market will be processed on the next business day.

Withdrawal requests will be processed from the FDIC-insured, Interest-bearing Bank Portion of your HSA account.

Here is my mockup of the Withdrawal page:

### Withdraw

Withdraw

Enter the amount you would like to withdraw from your Health Savings Account under Redemption Amount.

Withdraw from your HSA



- This is a one-time withdrawal.
- Transfer takes 2-3 business days.
- Saturday and Sundays are NOT counted as a business day.

NOTE:  
If you are looking to make a contribution into the HSA FROM your bank account, please go to MANAGE FUNDS>ONE-TIME CONTRIBUTION from the menu above.

Redemption Method:  
Partial redemption

Redemption Amount:  
\$0.00

Send proceeds to:  
ACH XFER:Jpmorgan Chase Bank, Na Checking#XXXXX0580

Next

Withdrawal requests received prior to the close of the market will be processed on the date received. Withdrawal requests received after the close of the market will be processed on the next business day.