

# Participant Portal Guide

## SET-UP DIRECT DEPOSIT REIMBURSEMENT

In cases where you were unable to use your Benefits Card to pay for an expense and needed to pay out-of-pocket, you can add the expense through your Igoe portal and request reimbursement. Reimbursement through direct deposit to your bank account is the fastest way to receive funds. Follow the steps below to connect your personal bank account to your Igoe account for direct reimbursement to your bank account.

**IMPORTANT NOTE:** For security purposes, set-up is a 2-day process that involves your verification of microtransactions successfully being deposited to your bank account. For a successful connection, all steps must be completed within 48 business hours.

### Step 01

#### Helpful Tip

Begin by gathering the following information:

- Your Bank Name
- Bank Account Number
- Type of Account (checking/savings)
- Your Bank's Routing Number

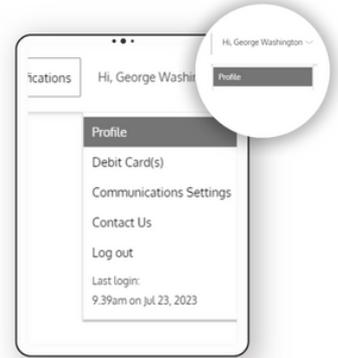
### Day 1

## Login to Igoe

### Step 1. Login to your account and select "Profile" from the upper right menu

Once you have logged in to your account at [www.goigoe.com](http://www.goigoe.com), you will be directed to your **Dashboard**. In the upper right corner of the screen, you will see your name.

Click on your name to access the drop-down options menu and select **"Profile"** from the list of options.



### Step 02

#### Helpful Tip

Need help finding the correct routing number for your financial institution? Ask for a copy of our FAQ for ways to locate the correct ACH Routing Number for your bank.

### Day 1

## Provide Your Bank Account

### Step 2. Enter the personal bank account to which you would like your Igoe account connected

From your User Profile, select the option to **"Edit"** your **Reimbursement Method**.

Select the circle for **"Direct Deposit"** followed by **"Edit"** on the **Reimbursement Method** screen.

Complete the form with your personal bank details.



### Step 03

#### Helpful Tip

This completes Day 1. Check your bank account on the next business day for two small credits and one debit from our banking partner MBI.

### Day 1

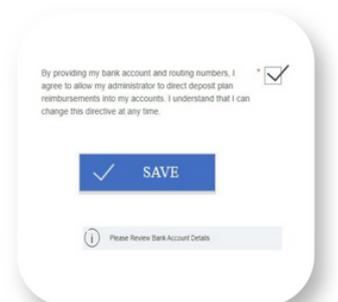
## Save Your Changes

### Step 3. Review and save

Review your entry and update if needed.

Check the box after you have reviewed the disclaimer and select **"Save"**.

Day 1 is now complete. **Check your bank account tomorrow** for microtransactions (2 credits and 1 debit) to finish the set-up process.



## Step 04

### Helpful Tip

Look for 3 consecutive offsetting transactions (2 credits and 1 debit) from Igoe's partner "MBI". "MBI" may be noted in the transaction description on your recent transactions.

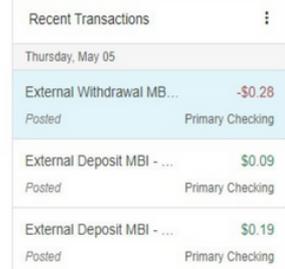
Day 2

## Login to Your Bank Account

### Step 1. Locate the microtransaction values

Log into your personal bank account and note the transactions from Igoe's banking partner "MBI".

Note the dollar values & posting order of the three "MBI" transactions.



Recent Transactions	
Thursday, May 05	
External Withdrawal MB...	-\$0.28
Posted	Primary Checking
External Deposit MBI - ...	\$0.09
Posted	Primary Checking
External Deposit MBI - ...	\$0.19
Posted	Primary Checking

## Step 05

### Helpful Tip

Direct deposit is not set-up for your account until validation is complete. You will continue to receive check reimbursement.

Day 2

## Login to Igoe

### Step 2. Login to your Igoe account to validate your direct deposit transactions

Log into your Igoe account and select "Profile" from the drop-down list of options in the upper right corner under your name.

Select "Edit" near Reimbursement Method.

Click "Validate" and enter the transaction dollar values in posting order of the three "MBI" transactions you copied from your personal bank account.



VALIDATE

To help verify the ownership of your account, we have made two small deposits (less than a dollar) and one off-setting credit to your bank account. Validate your account by providing us with the exact amounts.

Amount 1*	0.32
Amount 2*	0.15
Amount 3*	0.46

## Step 06

### Helpful Tip

If you were unable to complete the validation in the allotted time, reach out to our team using the information at the bottom of this page to request a reset and to begin the process again.

Day 2

## Submit

### Step 3. Submit to finalize your validation

Review your entries and click "Submit" to confirm your responses.

You will receive a message that your validation is successful and your bank account is active.

Follow the prompts to exit the screen.



SUBMIT

To help verify the ownership of your account, we have made two small deposits (less than a dollar) and one off-setting credit to your bank account. Validate your account by providing us with the exact amounts.

Amount 1*	0.18
Amount 2*	0.09
Amount 3*	0.28

Validation was successful. Now your direct deposit bank account is active.



# You are now connected!

Your Igoe account is now connected to the bank account you provided for reimbursement. Claims that are entered after this point - either online through the Participant Portal or via Igoe Mobile - will be reimbursed to this bank account.

## Download Our App

Download Igoe Mobile to access all features

Get it on Google Play

Get it on the App Store



Web-Based Guide  
Participant Portal

### Additional Tips for Your Best Experience

- Review and manage communications and alerts
- View accounts to track spending timelines and submission due dates
- Order a Benefits Card for a spouse or dependent over age 18
- Download the Igoe Mobile app to access real-time information on the go

800-633-8818 option 1

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