

David K. Young Consulting, LLC  
Debit Card Information & Setup Worksheet

Attached, Please find the ACH Authorization Instruction Sheet, ACH Authorization Release Form and the Participants Information Worksheet.

We need to have the following completed and returned:

- ACH Release
- Voided check
- Business Card
- Participants Information Worksheet
- Debit Card Information & Setup Worksheet

We will the follow information to Setup your mbi account:

1. Do you want the Debit Master Cards sent?

- Employer
- Participant

2. Per IRS guidelines we have to conduct a random sampling of Debit Master card transactions and ask for the receipts and documentation to support the purchase. (less than 5 percent of the total debit transactions)  
Employers should instructed the participants to retain all receipts for purchases.

Do you want our request for supporting information to go to the participant's?

- E-mail address \* (We suggest E-mail for the best way of direct contact to participants)
- Mailed to their home address.

3. What is the frequency of your payroll cycle?

\* Information needed to know how often you will be making deposits into the ACH account for Debit Master Card access.

- Weekly
- Bi-Weekly
- Semi-monthly
- Monthly
- Other: \_\_\_\_\_

Over

David K. Young Consulting, LLC  
11107 Wurzbach Road, Suite 403 San Antonio, Texas 78230  
210-558-0999 Fax 210-641-7771

4. We will provide reports from MBI System to show the account balances, bank reconciliation, transaction history, etc.

Would you like these reports sent?

(We can provide sample reports if you would like to review them.)

- Weekly
- Bi-Weekly
- Semi-monthly
- Monthly

5. Will you allow employees to present manual paper claims for processing?

- No
- Yes (If so, you may direct them to our website at [www.dkyoung.com](http://www.dkyoung.com) under “Client Information” for the claims forms to complete and attach their receipts for reimbursement)

Do you want David K. Young Consulting, LLC to issue checks for these “manual” claims and wait for the funds?

- No (We will issue our own checks.)
- Yes (To release checks funding will need to be sent to David K. Young Consulting, LLC)

Do you want us to release the checks to the?

- Employer
- Participant

6. How would you like to receive your manual claims reports form David K. Young Consulting, LLC?

- Fax
- E-mail
- Fax & E-mail

After we have received the above information, the ACH Release form, voided checks, and the signers business card and the worksheets it will take approximately 2 business weeks to setup the group and for the Debit Master cards to arrive to the participants.

If you have any questions, please don't hesitate to call us.

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## Employee Announcement of mbi Flex Convenience Master card

Participants with the Debit Master card should retain all receipts for purchases made using the mbi Flex Convenience Card. Per IRS guidelines you may be asked for your receipts and documentation to support the purchase.

Cards are valid for up to three years. You should not throw away the card after the plan year has ended or when your account balance has reached zero.

The Flex Convenience Card functions as a credit card at the point of sale (merchant). If the participant is presented with the option at the merchant terminal of choosing credit or debit they should always select credit. Selecting debit will prompt the participant to enter a PIN, which you do not have. This will result in a denied transaction.

Participants will have to return in all Flex Convenience cards at the time of resignation or termination.

## Employers

If David K. Young Consulting, LLC indicates a group's bank account is a zero balance David K. Young Consulting, LLC will notify the group in advance. You will be receiving an e-mail each day.

The Flex Convenience Card should be requested for the participant and all dependents if possible when the employee is terminated or has resigned.

The employer should call David K. Young Consulting, LLC as soon as possible to deactivate the employee and dependents Flex Card. If the employer fails to collect the card and notify David K. Young Consulting, LLC the employee will be able to access funds in the account.

Enrollment information should be provided to David K. Young Consulting, LLC 2 weeks prior to the start of the plan year if possible. A delay may prevent employees from using their cards at the start of the plan.