

We Know Cards

With more than 4.3 million healthcare spending account cards (Flexible Spending Accounts, Health Reimbursement Accounts and Health Savings Accounts) in market currently, UMB has the experience and the capacity to create a benefits card program to meet your individual needs.

For example, our multipurpose card combines the benefits of **FSAs, HRAs and HSAs** on a single card, providing your account holders with a convenient option when paying for a range of qualified healthcare services. This multipurpose card can also be used for other benefit related programs including medical, dependent care, or even transit and parking expenses.

Similarly, as more companies focus on wellness programs and improving participation and outcomes, our **wellness benefit cards** offer payer-determined benefits and incentive rewards for pursuing a healthy lifestyle.

Card Association (Bank Identification Number) Sponsorship

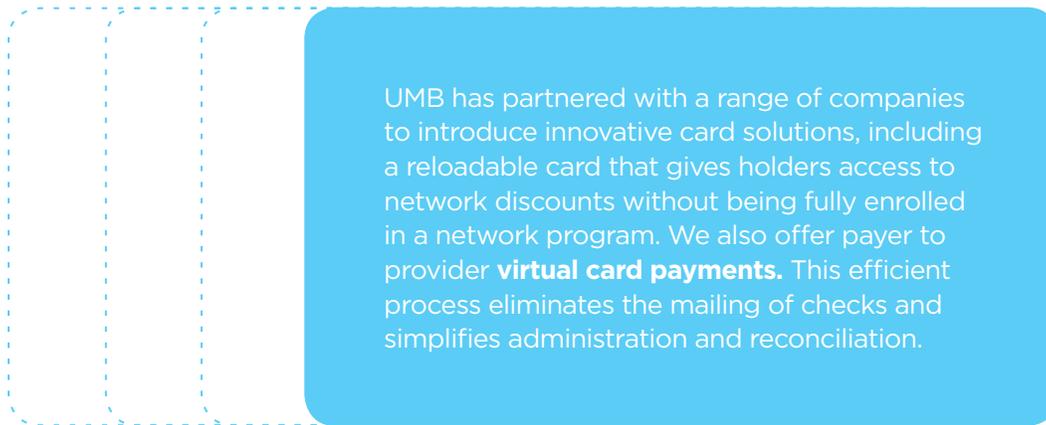
UMB represents Visa/MasterCard as a member bank that markets, issues and accepts funds on Visa or MasterCard's behalf. By partnering with VISA/MasterCard, UMB is able to bypass the traditional Bank Identification Number (BIN) sponsorship application process and offer a scalable end-to-end solution that could include multiple benefits purses, specific Merchant Category Code blocking, eligibility info and more.

Additionally, our BIN program partners, First Data, TSYS and Alegeus, are three of the largest debit transaction processors in the world, providing robust healthcare platforms, partner-designed processing rules, and high auto-substantiation rates.

These strategic partnerships have resulted in the most cost-effective benefit card solution currently in the marketplace. A solution we are proud to offer our clients.

Always Moving Forward

Thanks to our broad range of capabilities, our clients are able to explore and create groundbreaking programs that improve the lives of their members.



With UMB, if you can think it - we can do it. So, if you don't see a specific service on this page, it's because we're waiting to create it with you.

Adding Value

At UMB, we focus on providing real value to our clients. We're happy, when our clients are happy. From revenue sharing opportunities to our comprehensive settlement process, it's the little things that can make a big difference.

Revenue Share Opportunities

In order to achieve the best possible pricing terms for all parties, UMB offers our clients the potential to share in the fee revenue generated through our BIN Sponsorship and card programs.

Settlement Process

As a BIN sponsor, UMB works with leading processors in the healthcare industry to settle our client's card accounts. Depending on the specific need, we can provide multiple settlement options.