

Debit Card Substantiation

Getting a Request

If you use your 24HourFlex Debit Card to pay for an FSA product or service, you may be asked to submit an itemized receipt to substantiate the expense -- that is, prove it to be eligible.



Why Do We Ask for Receipts?

The IRS requires us to show that all debit card transactions were used to purchase eligible items. Some of the time, we can't see the specific items you purchased, preventing us from approving the expense right away.



It's also a form of protection, ensuring that you are always compliant and can continue to enjoy your FSA benefit!

What Makes A Good Receipt?

If you are asked to submit a receipt, the documentation you upload **must** include the following 4 pieces of information:

- The date of service or purchase
- An itemized list of services provided or products purchased
- The name of the provider or merchant
- The cost of the products or services

Examples include an EOB, an itemized bill showing the amount you actually paid, or a standard receipt showing each item purchased (no credit card slips).

How to Submit A Receipt

You can submit your receipt in two ways:

- Online Consumer Portal
- 24HourFlex Mobile App



View our training posts at www.24hourflex.com for help!

Timeline

It's important to submit your receipts as quickly as possible, though we will send you reminders along the way. Here is what to expect from us after a receipt is requested:

