

## Guide to Substantiating Debit Card Transactions

Uploading is a quick, efficient way of submitting substantiation and it only takes minutes to do. Substantiation can also be submitted via fax or mail.

### Online

#### Step 1: Log In

- Log in at [www.discoverybenefits.com](http://www.discoverybenefits.com)
- Select Reimbursement Account (Employer Sponsored Plans)
- Enter your login information  
(For assistance with your username and password, contact Participant Services at 866.451.3399)

#### Participant Login

- > Reimbursement Account (Employer Sponsored Plans)
  - > Flexible Spending Accounts (FSA)
  - > Health Savings Accounts (HSA)
  - > Health Reimbursement Arrangements (HRA)
  - > Transportation (for participants not on the WiredCommuter platform)

#### Step 2: Click on Receipt(s) Needed under the HOME tab.

**Action Required:**  
[1 receipt\(s\) needed](#) to approve your claims ?

#### Step 3: Click on Upload Receipt beside the claim to which you would like to upload your documentation.

Plan	Date of Service	Merchant / Provider	Recipient	Claim Amount	Receipt Status	
Medical FSA	1/2/2012	Medical	Emily Example	\$2.00	Required	<a href="#">Upload Receipt</a> <a href="#">View Confirmation</a>

#### Step 4: You will be prompted to upload supporting documentation. Browse your documents and select the correct attachment. Once documentation is attached, select Upload.

**Upload Receipts**

Receipts must be in a JPG, GIF, or PDF format and cannot exceed 2 MB.

Test.pdf

[Add Another Receipt](#)

|

#### Step 5: Once uploaded, you will receive the Receipt Uploaded Confirmation and you will see the receipt status of Uploaded for that claim.

**Receipt Uploaded**  
 Your receipt(s) have been successfully uploaded. You may upload additional receipts if needed until the claim is approved.

Medical FSA	1/2/2012	Medical	Emily Example	\$2.00	Uploaded	<a href="#">Upload Receipt</a> <a href="#">View Confirmation</a>
-------------	----------	---------	---------------	--------	----------	---

**\*\*There is nothing further you need to do after Step 5. Your substantiation has been submitted and will be processed within two business days. If further documentation is needed, you will be notified in writing.**

### Fax or Mail

Submit the Receipt Reminder or Confirmation Page with substantiation to Discovery Benefits via fax or mail.

Fax: 866.451.3245

Mail: Discovery Benefits, PO Box 2926, Fargo, ND 58108-2926