

# ADP Spending Account Website

## Registering as a NEW User

### The ADP Spending Account Website

The ADP Spending Account website ([www.flexdirect.adp.com](http://www.flexdirect.adp.com)) provides instant, 24-hour access to your personal Spending Account information. Using the ADP Spending Account website is the easiest and most secure method for managing your account information, monitoring your account balance and verifying expense submissions and payments. Within this website, you can also find useful information about the Spending Account plan(s) you use, eligible expense lists, contribution planning assistance, claim forms (if applicable) and more. By using the ADP website, you can maximize the value of your Spending Account benefit!

### Registering Your Online Account

If you are a new user to the ADP Spending Account website, you'll need to register your online account before you can gain access to your account information. To register your account, go to the ADP Spending Account website ([www.flexdirect.adp.com](http://www.flexdirect.adp.com)) and select the link for "*I have never accessed this site*". You will then need to:

- **Verify your identity.** Our system will verify your identity based on your name, date of birth (DOB), home zip code and employer name. (NOTE: ADP must have your email address on file in order to complete online registration.) If we are unable to automatically verify your identify or if you do not have an email address on file, you will need to contact your Participant Solution Center for registration assistance.
- **Receive your temporary password.** You can receive a temporary password through the website (if we are able to verify your identity and you have an email address on file), by calling your Participant Solution Center and following the automated prompts, or by speaking with a Solution Center representative. Once you receive your temporary password, you'll need to visit the Spending Account website and select the link for "*I have received a temporary password*". Temporary passwords expire 15 days from the date they are issued.
- **Register your account.** To complete your online account registration, you'll need to:
  - Select and answer 4 challenge questions. These questions will be randomly used to identify you if you forget your username or password. The available list of challenge questions has been predetermined by ADP so that they do not ask for any protected information. You can also change your challenge questions at any time through the *Participant Profile* tab on the website.
  - Authenticate your user profile. You'll need to reconfirm some of the information that was used to verify your identity. If you do not have an email address on file, you'll be required to enter this information to complete your registration.
  - Create your account username and password. You will need to create a unique username and password that will be associated with your account. Your username will remain the same unless, for some reason, you need to completely reset your web account. However, passwords will periodically expire and you will need to create a new password each time it expires.

Once you have completed your online registration, you will have full access to all of your Spending Account information.

### Additional Web User Information

The ADP Spending Account website is designed for self-service account management. There's no need to contact customer service or wait for an email to obtain important account information ... everything you need is at your finger tips – just visit the *Participant Profile* tab on the website.

The *Participant Profile* tab allows you to update or change:

- Your preferred email address
- Your banking information for direct deposit reimbursement
- Your password or challenge questions

(NOTE: All mailing address changes should be submitted to your employer's payroll department.)

The website home page ([www.flexdirect.adp.com](http://www.flexdirect.adp.com)) provides quick and easy, self-service access if you forget your username or password. Simply select the applicable link and provide the information requested to retrieve your username or create a new password.

# ADP Spending Account Website Important Security Enhancements for CURRENT Users

## New Security Enhancements for the ADP Spending Account Website

Beginning January 30, 2010, ADP will implement additional security measures on our Spending Account website ([www.flexdirect.adp.com](http://www.flexdirect.adp.com)). These enhancements are designed to further protect your personal information. By reviewing and following the simple guidelines outlined in this guide, you will still be able to quickly and easily access and manage your personal Spending Account through the ADP website.

## Initial One-Time Changes

The first time you access the site on or after January 30, 2010, you will be asked to provide some additional information. Providing this information will allow ADP to quickly and easily identify you without asking you to enter or store your Social Security Number (SSN) through our website. This information will be required before you can access your online account. The items you will be asked to provide are:

- **Answers to 4 challenge questions.** These questions will be randomly used to identify you if you forget your username or password. The available list of challenge questions has been predetermined by ADP so that they do not ask for any protected information. You can also change your challenge questions at any time through the *Participant Profile* tab on the website.
- **Your date of birth (DOB).** Your DOB will replace your SSN as a primary, unique identifier. If we already have this information on file, it will be displayed to you. You can accept the information on file or update it with corrected information.
- **A valid email address.** This information allows ADP to quickly provide you with important updates about your Spending Account. If we already have this information on file, it will be displayed to you. You can accept the information on file or update it with corrected or preferred information. (ADP will never share your email address with unauthorized parties.)

Once you have provided this information, you will be routed to your online Spending Account information. You will not be required to provide this information again. To view a picture of what you will see the first time you attempt to access the website, click [here](#).

## Ongoing Website Improvements

In addition to the one-time changes noted above, the new website protocols will incorporate ongoing enhancements to provide increased security and improve the ease-of-use for some existing functionalities. These ongoing upgrades include:

- **Passwords will periodically expire.** From time to time, you will be asked to create a new password. The website will provide a message indicating that your password is due to expire and will give you the opportunity to change your password at that time or at a later time. If your password has already expired, you will be required to create a new password before you can gain access to your online account. Additionally, you can change your password at any time through the *Participant Profile* tab in the website. To view the new change password page, click [here](#). (NOTE: Passwords must conform to designated security standards for number of characters, types of characters, etc. The password requirements are displayed on the change password page.)
- **The “Forgot Username” function will become self-service.** You will no longer need to contact customer service or wait for an email. If you forget your username, simply go to the Spending Account website ([www.flexdirect.adp.com](http://www.flexdirect.adp.com)) and select the link for “Forgot Username”, answer the challenge questions displayed, and your username will be displayed to you.
- **The “Forgot Password” function will become self-service.** You will no longer need to contact customer service or wait for an email. If you forget your password, simply go to the Spending Account website ([www.flexdirect.adp.com](http://www.flexdirect.adp.com)) and select the link for “Forgot Password”, answer the challenge questions displayed, and create your new password.