

The very **first time** you log into the member portal, you'll have to verify your identity, then set up your account. Here's how:

Verify your identity

1. Go to HealthEquity's member portal:
 - o <https://myhealthequity.com>
_or
 - o <https://healthequity.com> and click **LOGIN** in the upper right corner.
2. Click **Member** under the message, "Click below if logging in for the **first time**"
3. Enter the verification code that appears on the screen.
4. Enter your personal information (**first** name, last name, birth date, and Zip code) and click **Next**.

The screenshot shows a user interface for verifying identity. At the top, there is a progress bar with six steps: 1. Find your account, 2. Verify your identity, 3. Additional Identity Verification, 4. Additional Identity Validation, 5. Set up your login, and 6. Your email settings. Below the progress bar, the text reads "Welcome to HealthEquity! Help us find your account". The form contains input fields for "First Name", "Last Name", "Zip Code", and "Birth Date". The "Birth Date" field includes a calendar icon. At the bottom of the form, there are two buttons: "Cancel" and "Next".

5. Enter the last 4 digits of the account holder's SSN and the last 4 digits of a card on file and then click **Next**.
 - o If you enter the card number, you'll skip to [setting up your account](#).

- If you don't have a card, leave that field blank and click **Next**.

Account Activation: Verify your identity

1. Find your account
2. Verify your identity
3. Additional Identity Verification
4. Additional Identity Validation
5. Set up your login
6. Your email settings

Confirm it's you.
Type the last 4 digits of your Social Security Number and HealthEquity card

Last 4 digits SSN
XXX-XX- |

XXXX-XXXX-XXXX- Last 4 digits on card * Leave empty if you do not have a card

- 6. Enter your phone number, select **Text Me** or **Call Me**, then click **Next**.
- This does not have to be the phone number we have on file.

Account Activation: Additional Identity Verification

1. Find your account
2. Verify your identity
3. Additional Identity Verification
4. Set up your login
5. Your email settings

Send me a temporary password
Enter your phone number and we'll send you a temporary password to verify your identity.

Your Phone Number
|

Text Me
 Call Me

- 7. We'll call/text with a temporary password. Enter it and click **Next**.
- If you enter the password, you'll skip to [setting up your account](#).
- 8. If we can't verify your phone number or you click **I don't have a phone**, you'll see a popup with the following message:

HealthEquity is committed to protecting your personal information, for this reason, if you continue you will be presented with additional security questions that will help us validate your identity.

Click **Answer questions**.

9. You will be asked a few questions (usually 3 or 4) on subjects such as:

- vehicle ownership history
- education history
- job history

After answering these questions, you can set up your account (below).

Set up your account

1. Choose a username, password, and security question, then click **Next**.
2. Provide your email address and click **Next**.
3. You'll receive an email with a link – click it to activate your account.
4. Accept the Terms & Conditions.

After completing these steps, your account will be confirmed and ready to use!