



**Espresa**  
Powering Great Workplaces®

# Industry-Leading LSA Debit Card Capability

The LSA Debit Card allows an employee to easily access their LSA funds.

Espresa's eligible expense decision-making supports programmable rules that can be edited and updated by a rules file in minutes. These rules use information that is presented on every card swipe to our decision engine and returns one of three results:



## Automatically Approved

This transaction is fully eligible and does not need a receipt to be uploaded. Funds are deducted from the LSA for this transaction.



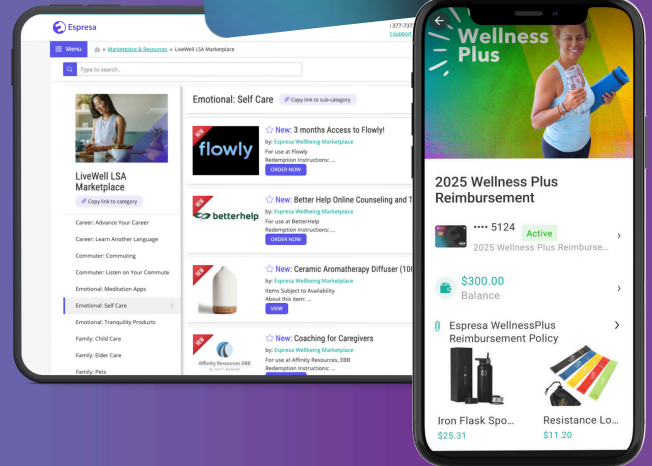
## Conditionally Approved

This transaction is approved but the employee must upload a receipt. If the purchase is found to be ineligible, the employee can pay back the expense through Espresa using a credit card, paycheck deduction, or forfeit reimbursement of a previously approved expense.



## Declined

All transactions that are not approved or conditionally approved are declined.



## What We Support



### Balance Check

All transactions that exceed the real time available LSA balance are declined to avoid double spending



### Merchant Category Code (MCC)

Every card swipe has an associated MCC. Specified lists of MCCs can be preapproved or conditionally approved



### Merchant ID Code (MID)

Every card swipe has an associated MID code sent by the merchant. Specified lists of MID codes can be preapproved or conditionally approved



### MCC and MID Pairs

Specified lists of MCC and MID pairs can be preapproved or conditionally approved

# Our Capabilities

Cards are currently available in USD. European cards are expected to be available in Q2 2025 with additional countries following.

Espresa provides HR and people leaders with real-time data and insights into team performance. Supported by our customer success team and 24/5 global employee support, Espresa is the reliable partner you can trust to make your LSA impactful.



## The Benefits of an Espresa LSA Debit Card:

- ✓ **Flexible Claim Repayment**  
Employees have multiple repayment options if a conditionally approved claim is denied
- ✓ **Self-Service Card Requests**  
Simplifies the process while reducing unnecessary mail and plastic waste
- ✓ **Mobile Wallet Ready**  
Employees can add debit cards to their phone's wallet app, ensuring that the card is always on-hand
- ✓ **Unified Card Number**  
Virtual and physical cards share the same number, minimizing confusion and reducing support needs
- ✓ **In-Claim Chat Support**  
Employee can speak directly with an Espresa adjudicator who can resolve their issue
- ✓ **Enhanced Security**  
Protects personal information by eliminating the need to share sensitive data like SSN

