

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 globally, with payments accepted wherever Visa is accepted.

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

