

HIGH-SPEED FSA, EBT AND CREDIT CARD AUTHORIZATION



PHARMACIES AND DRUG STORES NEED FSA DEBIT CARD AUTHORIZATION TO KEEP LOYAL CUSTOMERS

Flexible Spending Account (FSA) cards are becoming the standard payment method for prescriptions and over-the-counter (OTC) drugs and supplies. In fact, MasterCard estimates that 75% of all out of pocket medical expenses, over \$200 billion a year, are paid by an FSA debit card. In addition, 78% of employees with FSAs will have an FSA debit card¹. Can you take the chance that your customers may go elsewhere if you do not accept FSA debit cards?

Do you also sell food items that qualify for the US or state food assistance programs? If so, you can also accept the Electronic Benefit Transfer (EBT) debit cards used to purchase US and state approved food items and to obtain state assistance cash.

This integrated FSA, EBT and credit card authorization system allows your loyal customers a choice in payment and ease in using their FSA or EBT debit cards. Using high-speed internet, FSA, EBT and credit card authorization is reduced to a few seconds. No more double entry into a separate bankcard device and your main POS system, thereby reducing errors and speeding up checkout. With Activant Eagle®, customers can choose what payment method is appropriate at point-of-sale and the Eagle® system will identify and separate the items and payment methods depending on if the items are FSA debit card approved, EBT card approved or non-approved. On the customer receipt, prescription, OTC, EBT and non-approved items are noted separately for tracking by the customer. In addition, these FSA and EBT transactions are archived on the Eagle system to meet IRS, federal and state auditing requirements. Signature capture, pin based debit authorization, check verification, and electronic check conversion are also available with the Eagle system.

Activant is a Special Interest Group for IIAS Standards (SIGIS) certified inventory information approval system (IIAS) and Third Party Service (TPS) Provider for SIGIS. Our TPS provider certification allows our customers access to a fast-track process for SIGIS Certification. SIGIS certification allows a pharmacy or drug store to quickly obtain the Health Card Eligible List from SIGIS needed to process FSA debit cards.

BENEFITS

- Accepts FSA debit cards with SIGIS IIAS certification
- Accepts EBT cards from US SNAP, WIC and state assistance programs
- Reduces FSA, EBT and credit card authorization to a few seconds
- Speeds the checkout process and reduces errors by eliminating double entry at point-of-sale



KEY BENEFITS OF HIGH-SPEED FSA, EBT AND CREDIT CARD AUTHORIZATION

Retain loyal customers with a SIGIS certified IIAS solution for FSA debit cards processing

- Authorizes FSA/HRA debit cards through a high-speed network
- Shows and separates prescriptions, OTC approved items and non-FSA items on the receipt
- Archives all FSA transactions for later IRS auditing

Provide access to EBT debit funds from US Supplemental Nutrition Assistance Program (SNAP), Special Supplemental Nutrition Program for Woman, Infants and Children (WIC) and other federal and state assistance programs

- Authorizes EBT debit transactions for federal and state supplemental food and assistance programs
- Shows and separates EBT and non-EBT items on the receipt
- Archives all EBT transactions for later federal or state auditing

Speed checkout with a single solution for all payment tenders

- Supports multiple-transactions processing, eliminated the need to wait for one transaction to complete before submitting another at multiple POS lanes
- Fully supports multiple tenders to include FSA, EBT, credit and other tender types in a single transaction
- Speeds up the checkout process and reduces data entry errors by eliminating the need for double-enter transactions into a separate FSA, EBT or credit card authorization system
- Easily add pin based debit, check verification and electronic check conversion to this system (sold separately)

ABOUT ACTIVANT

Activant, a leading technology provider of business management solutions serving small and medium-sized businesses, offers customers tailored proprietary software, professional services, content, supply chain connectivity and analytics. Activant's systems are designed to help customers increase sales, boost productivity, operate more cost-efficiently, improve inventory turns and enhance trading partner relationships.

To learn more about this or other Activant products and services, please call 800.538.8597.

1. Millonig, Marsha, "The IRS Ruling on FSAs: Will You Be Ready?", Computer Talk May/June 2008

Hardware requirements

As part of the high-speed FSA, EBT, and credit card authorization solution, a separate bankcard server will be provided. Because bankcard processing, especially FSA debit processing, is critical to all pharmacies and drug stores, having a separate server with redundant data capability is an important approach to providing uninterrupted bankcard processing capabilities.



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