



Dear TASC Participant:

We understand that you have experienced a decline when attempting to use your TASC Card, and sincerely apologize for the inconvenience. Below are several reason(s) your Card transaction may have been declined, and some suggestions for actions you can take to rectify the situation. **If you have additional questions or need further information regarding this event, please e-mail [tasccard@tasconline.com](mailto:tasccard@tasconline.com).**

### Common TASC Card Decline Codes

1. **IIAS required.** There are two reasons your TASC Card may have been declined.
  - a. The merchant in question is **neither IIAS Certified nor a 90 Percent Registered Merchant**. These are two methods through which merchants must be authorized to accept account-based benefit plan cards.
  - b. The merchant may not have the **TASC BIN 464305** (an FSA healthcare purpose BIN) in their system. The BIN File is distributed by VISA to their processors who in turn provide the BIN information to their merchant customers. Both the merchant and the merchant's processor must have the TASC BIN 464305 in their systems to be able to accept account-based benefit plan cards.

Ask your merchant if they are either IIAS certified or classified as a 90 Percent Registered Merchant, or visit [www.sig-is.org](http://www.sig-is.org) to view a list of these merchants.

You may also use another payment method to purchase the eligible items and then submit a Request for Reimbursement Form to TASC online via fax, or via standard mail. Be sure to include your substantiation documents (receipts) with your request.

2. **IIAS required but item(s) not accepted as eligible expense transactions.** This decline occurred because your merchant's system did not recognize the item you were attempting to purchase as an eligible expense under your benefit Plan.

Please ensure that your purchases are eligible expenses as determined by your Plan. For a list of eligible expenses go to [www.irs.org](http://www.irs.org). In addition, ask your merchant if they are IIAS certified or a 90 Percent Registered Merchant. For a list of all qualifying merchants in your area, visit [www.sig-is.org](http://www.sig-is.org).

Of course you may also use another payment method to purchase the eligible items and then submit a Request for Reimbursement Form to TASC online, via fax, or via standard mail. Be sure to include your substantiation documents (receipts) with your request.

3. **IIAS required, no partial transaction allowed.** The reasons for this decline include:
  - a. The merchant offered to accept another form of payment for non-eligible items and the cardholder declined,
  - b. Or the merchant is not set-up to accept partial payment.

Use another method to purchase the items and submit a Request for Reimbursement Form to TASC online, via fax, or via standard mail. Be sure to include your substantiation documents (receipts) with your request. In addition, make sure your merchant is IIAS certified or a 90 Percent Registered Merchant. For a list of all qualifying merchants in your area, visit [www.sig-is.org](http://www.sig-is.org).

4. **No benefit account found.** This occurs when the card is used for a transaction for a benefit that is currently not offered. For example, Participants with a medical only account cannot use the card to pay for a transportation expense.

Make sure you are using the TASC Card for benefit accounts currently covered under your account-based benefit plan. Discuss with your employer the option of adding benefits to your Plan.

5. **Insufficient funds.** This decline occurs when funds in your account are insufficient to complete the transaction. Some merchant systems require a fund balance that will cover the entire amount requested, and will not accept partial transactions.

Use another payment method to purchase the items and submit a Request for Reimbursement Form to TASC online, or via fax or standard mail. Be sure to include your substantiation documents (receipts) with your request. **You can ascertain your account balance online ([www.tasconline.com](http://www.tasconline.com)), via TASC's Interactive Voice Response System (1-800-422-4661), via e-mail, or via text/SMS message.**

6. **Blocked merchant.** Your card was declined because you attempted to use it at a merchant that is typically not considered a vendor of health plan eligible expenses (i.e. coffee shops, gas stations, clothing stores).

Use another method to purchase the items and submit a Request for Reimbursement Form to TASC online, via fax, or via standard mail. Be sure to include your substantiation documents (receipts) with your request. In addition, make sure your merchant is IIAS certified or a 90 Percent Registered Merchant. For a list of all qualifying merchants in your area, visit [www.sig-is.org](http://www.sig-is.org).

***Specific to Walgreens only:***

7. **Not substantiated.** Your card was declined because one or more of the items you were purchasing could not be substantiated or recognized as an eligible expense by the merchant's system.

Please ensure that your purchases are eligible expenses as determined by your Plan. For a list of eligible expenses go to [www.irs.org](http://www.irs.org). You may also use another payment

method to purchase the eligible items and then submit a Request for Reimbursement Form to TASC online, via fax or via standard mail. Be sure to include your substantiation documents (receipts) with your request.

8. **Invalid transaction type.** Your card was declined because your merchant's system doesn't recognize any of your items as eligible expenses.

Please ensure that your purchases are eligible expenses as determined by your Plan. For a list of eligible expenses go to [www.irs.org](http://www.irs.org). You may also use another payment method to purchase the eligible items and then submit a Request for Reimbursement Form to TASC online, via fax, or via standard mail. Be sure to include your substantiation documents (receipts) with your request.