

# Metavante: Leading the Way on IIAS Compliance

Over the past few years, various attempts have been made to introduce merchant-based substantiation solutions that satisfy IRS requirements. Many vendors have implemented solutions with a number of merchants – solutions that vary in design, technology, and business processes. Because there wasn't a single standard solution for all merchants that would address all of the healthcare-related cards in the industry, none of the solutions gained wide acceptance in the market.

In response to this situation, Metavante became a driving force behind the effort to create a standard Inventory Information Approval System (IIAS) for all merchants. At Metavante's request, a health benefit card working group, a diversified group of organizations affected by the recent IRS rulings, pulled together its collective resources in order to form IIAS standards that could be implemented across the merchant industry and universally accepted by the healthcare payments industry.

## Solution Design Complete

The working group first met at Metavante's corporate offices in February 2007, after which they continued to have multiple weekly meetings and teleconferences. By October 2007, the standard solution design was complete. As a result:

- The card associations/networks made their IIAS standards updates available to merchants in their October 2007 releases
- Metavante released our support for the standard IIAS solution immediately following the card associations' release
- A significant number of merchants released their support for the IIAS beginning in October of 2007,

with continual merchant adoption from that point forward

## We're COMMITTED to your success

Metavante is proud to have been an instrumental part of the health benefit card working group. Our commitment to your business and your future led us to collaborate with major players in the industry to create an effective solution to meet the IIAS regulations.

The benefits of the IIAS standard system to our industry include:

- The system leverages existing card infrastructure and is accepted by all card associations
- Merchants will be provided with a standard blueprint for implementation
- Standard features will increase merchant adoption, allowing your debit card transactions to be approved everywhere the system is in place

Benefits to you with Metavante's Benefits Payment System (BPS) include:

- **Increased Flexibility** - Within Metavante's BenSoft, IIAS-approved merchants will allow for greater flexibility in plan design over current substantiation solutions with select merchants
- **Decreased Transaction Denials** – With this standard in place, cardholders can more easily pay for healthcare expenses at all IIAS-approved merchant locations without administrators having to turn on each Merchant Category Code (MCC). This system will work at any IIAS merchant regardless of their MCC
- **Increased Auto-Substantiation** - As a result of increased card usage driven by these new IIAS



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standards, administrators benefit from higher substantiation rates, reduced paper claims, and lower administrative costs

- **Ease of Use** - For our administrator customers, there is little to no setup in Metavante's BenSoft for IAS. Once merchants have adopted this system, you can begin authorizing transactions at those locations with ease

## Contact Us

Metavante is committed to reducing paper claims and increasing the number of automatically substantiated card transactions.

If you have any questions about the IAS standard or Metavante's involvement in its design, please call 1-800-822-6758.