



WHY IS MY TRANSACTION DENIED?

- **The merchant's credit card terminal code is not set up to recognize transactions as health related:**
Contact an Allegiance representative (Mon.-Fri., 7:00am-6:00pm MST) at the number on the front of your card for assistance (1-877-424-3570). If the merchant is providing a medically necessary service or product, an Allegiance representative may permit a one-time-only exception for that specific merchant. If an exception is made, documentation of the eligible expense will need to be submitted to Allegiance.
- **The product or service being purchased is not a medical item or is combined with non-medical items in the same transaction:**
Use the card to purchase eligible medical items only. If you are purchasing non-medical items as well, ask the merchant to separate the charges. You may then use your card to purchase the medical items.
- **The transaction amount exceeds the plan's maximum transaction limit set up by your employer for the type of purchase being made:**
Use the card for a smaller transaction amount and pay for the remainder out-of-pocket, or, pay for the entire transaction out-of-pocket. A paper claim can then be submitted for reimbursement of the out-of-pocket amount. You may contact an Allegiance representative for the maximum transaction amount that has been set up by your employer.
- **The transaction amount exceeds the remaining balance in your flex account:**
Use the card for the balance of your flex account and pay for the remainder out-of-pocket or pay for the entire transaction out-of-pocket and submit a paper claim for reimbursement. You may contact an Allegiance representative or use your password on the Allegiance web site to check the balance of your flex account.
- **There is an existing unsubstantiated/ineligible transaction on your Flex Convenience Card account:**
Be certain to respond to all Allegiance requests for documentation of card transactions. If you have not responded to a request for documentation, if the documentation submitted was incomplete, or if the service/product is ineligible, your card will be deactivated. Contact an Allegiance representative to assist you.
- **The card is being processed as debit instead of credit:**
Make sure that the merchant is selecting credit. The card will not be approved if debit is selected.
- **The merchant or the card provider is experiencing technical difficulties with the terminal or the approval system:**
Contact an Allegiance representative to determine if the problem is technical in nature.
- **The merchant does not accept MasterCard®:**
Your *Flex Convenience Card* is only accepted at merchants where **MasterCard®** is accepted.
- **The information you input does not exactly match the card information during an internet transaction:**
Verify that the information you are providing to the internet merchant matches exactly with the information on your card.
- **Your card is not active:**
If you have not re-enrolled for the card, your employer has not submitted your enrollment form, or you are no longer employed by the same employer, your card will be inactive. If you are actively employed, call an Allegiance representative for assistance. Your spouse must also be re-enrolled each year.

***If you experience any other problems, please contact an Allegiance representative at
1-877-424-3570 – Monday through Friday, 7:00am-6:00pm MST***