



FREQUENTLY ASKED QUESTIONS

Q: What are “OTC benefits” - who provides the service?

A: OTC stands for ‘over-the-counter’. The benefits are via a debit card issued by your health insurance provider so members can purchase healthy foods, OTC medications, and more.

Q: As a merchant, what are the benefits of being able to process NationsBenefits OTC (over-the-counter) transactions?

A: Having OTC activated on your PAX payments terminal opens up a new revenue stream. You can now accept all cards issued by NationsBenefits, for payments in your store.

Q: Do I need to have the NRS POS and NRS Pay for NationsBenefit card acceptance, or can I accept the OTC cards with just the POS -or- NRS Pay card reader?

A: You must have an NRS POS to process OTC payments. Is it required to make sure the items in your customers basket are correctly adjudicated, and approved or not.

Q: Where can I find the NationsBenefits payment button on my register?

A: The button can be found in “Other” payment options. If you would like, you can also customize your register homescreen to include the NationsBenefits payments button as to avoid pressing “Other” when processing NationsBenefits transactions.

Q: Is there a monthly fee to have this feature enabled on my processing terminal?

A: There is no fee for accepting NationsBenefits OTC payments. As long as you have NRS Pay and NRS POS, and have at least one eligible OTC SKU, you will also have the ability to process NationsBenefits OTC.

Q: Is NationsBenefits OTC integrated into the POS?

A: Yes, all transactions will flow through your POS, and communicate directly with your PAX processing terminal for payment. You will now see an option to add the NationsBenefits button to your register screen, either directly on the screen or through the “Other” option.

Q: How do I sign up to receive this feature?

A: No sign up necessary! If you have NRS Pay and an NRS POS, and carry at least one eligible OTC SKU, you will have the ability to process NationsBenefits OTC transactions.

Q: Which items are eligible for OTC?

A: OTC is similar to EBT in terms of product eligibility. However, item eligibility varies depending on the member’s specific health insurance plan. That being said, there are a wide variety of products which are eligible, such as: Health foods, vitamins and minerals, pain relievers, first aid and medical supplies, therapy and support, and more.



Q: Do I need to do anything within my pricebook, to tag items for eligibility for purchase with the NationsBenefits card, or is it automatic?

A: No - to process NationsBenefits OTC no manipulation of the pricebook is required.

Q: Do I need to check an ID/License with each NationsBenefit transaction?

A: No - there is no ID requirement for processing NationsBenefits OTC payments.

Q: What happens if I do not use the NationsBenefits button on my register, but instead select the credit/debit button to process a NationsBenefits OTC transaction?

A: The transaction will immediately void after the customer swipes his/her card, and the screen will prompt you to use the NationsBenefits button to complete the transaction.

Q: What happens if a customer has a question about product eligibility?

A: On all cards issued by NationsBenefits there is a phone number on the back. We encourage you as the merchant to suggest your customer call that number. **NOTE:** Only UPC items are eligible for NationsBenefits OTC transactions.

Q: What is the difference between OTC, FOD, and Rewards purses?

A: OTC is typically where funds will be extracted for over the counter medication, or other self care related items. FOD is the purse that is typically used for healthy food items. Lastly, Rewards, is a general purse which can be used to pay for various medical tests, but can often be used to purchase most items. For further clarification please be sure to call the number on the back of your NationsBenefits Debit card.

Q: Is this a health insurance company benefit, or a government program?

A: NationsBenefits OTC is a health insurance program, and it typically has no relationship to government run programs like SNAP (EBT), and eWIC.

Q: Are NationsBenefits OTC cards accepted in Canada or other countries?

A: No - NationsBenefits OTC cards are only accepted in the USA.

Q: What if I don't want to accept NationsBenefit cards in my store?

A: The feature **requires** an attendant to press the NationsBenefits button, in order to process payments. The NationsBenefits button is located within the Other button,, but can be self edited to appear on the main register screen. If you would prefer not to accept NationsBenefits cards simply inform customers you will not be accepting those types of cards.

Merchants must have both an NRS POS unit and NRS Pay services to use this feature and process NationsBenefits OTC card transactions. NRS POS and NRS Pay are services of National Retail Solutions, Inc. (NRS). Contract required for both. POS service and support fees start at \$19.95/month excluding applicable taxes and related surcharges. NRS Pay monthly service fee based on plan. See www.nrsplus.com for details. National Retail Solutions, Inc. is a registered MSP/ISO of Elavon, Inc., Georgia, a wholly owned subsidiary of U.S. Bancorp, Minneapolis, MN. National Retail Solutions, Inc. is a registered ISO of Wells Fargo Bank, N.A., Concord, CA. NRS facilitates the NationsBenefits OTC payments but does not administer the NationsBenefits OTC program. Visit www.nrsplus.com/otc for more information.

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