

# Commuter Check Prepaid MasterCard® FAQ's

## 1. What is the Commuter Check Prepaid MasterCard?

The Commuter Check Prepaid MasterCard is a convenient reloadable card that can be used to pay for qualified transit and/or parking expenses under your employer's Commuter Benefits Plan. Qualified expenses are determined by the Internal Revenue Service (IRS) Section 132(f).

## 2. Is there a contactless Commuter Check Prepaid MasterCard?

Yes. We offer the Commuter Check Prepaid MasterCard Paypass™, which allows for contactless transactions wherever Paypass is accepted.

## 3. Where can I use the Commuter Check Prepaid MasterCard?

The card can only be used for qualified transit and/or parking purchases, as outlined by IRS regulations, where Debit MasterCard®, Maestro® cards, and NYCE® cards are accepted.

- For transit, the card can be used at Transit Agencies, fare vending machines, kiosks, and designated transit retail centers that sell only transit passes, tickets, fare cards, and van pool passes. The card cannot be used at retail locations (i.e., gift shops, pharmacies, etc.) that sell products other than transit media.
- For parking, the Commuter Check Card can be used at qualified parking facilities nationwide.

#### 4. How do I use the Commuter Check Prepaid MasterCard?

Your card can be used for debit or credit transactions. Debit purchases can be made for qualified transit and/or parking purchases where Debit MasterCard, Maestro cards, and NYCE cards are accepted by entering the Personal Identification Number (PIN) associated with your card. You should receive your PIN in a separate mailing within 2 days, and you can also obtain your PIN through the online Commuter Benefits ordering platform under the “Card Management” tab. Credit purchases can be made for qualified transit and/or parking purchases where Debit MasterCard is accepted by selecting “Credit” at the time of purchase. Your card cannot be used for cash advances or to make cash withdrawals.

#### 5. When are my transit or parking benefit account funds loaded onto my card?

Funds are loaded on your card by the 23rd of each month for use in the following benefit month. The amount loaded on your card cannot exceed the available balance in your Commuter Benefits Transit or Parking spending account. Be sure to select the “Recurring Order” option to have funds automatically loaded onto your card each month.

#### 6. Are there individual cards for parking and transit?

No. Your card can be loaded with funds for both transit and parking purchases; however, the funds loaded are specific to each account type. This means you cannot use transit funds to pay for parking expenses or vice versa.

#### 7. What is the minimum or maximum amount that can be loaded on the card?

The minimum amount that can be loaded on to the card is \$10; the maximum amount that can be loaded at one time is \$1,000, and the total balance on the card cannot exceed \$2,000. Order amounts are subject to IRS monthly limits or your employer’s plan maximums for transit and parking, whichever is less.

**For example:** Your transit or parking plan limit is \$100 per month. That means that the maximum amount you could have loaded to your card during the calendar year is \$1,200 (12 months x \$100 per month = \$1,200). Any amounts over your plan’s calendar year maximum must be paid out-of-pocket and are not eligible for the pre-tax savings.

## **8. How can I activate my Commuter Check Prepaid MasterCard?**

You can activate your Commuter Check Prepaid MasterCard by calling 855-518-3746 or by visiting your online account.

## **9. How many times per day can I use my Commuter Check Prepaid MasterCard?**

The Commuter Check Prepaid MasterCard can be used up to six transactions or up to \$1,000 each day. Once the maximum has been reached for either scenario, participants will be unable to use their card for the remainder of that day.

## **10. What happens when my Commuter Check Prepaid MasterCard is lost or stolen?**

If your card is lost or stolen, notify us immediately by calling 855-518-3746. Note there is a \$10 replacement card fee, which will be deducted from your card balance. You will not be liable for any unauthorized charges to your card after you place this call.

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