

Frequently Asked Questions

Q. What is the Commuter Check Prepaid MasterCard?

A. The Commuter Check Prepaid MasterCard is a convenient, reloadable card that can be used to pay for qualified Transit and Parking expenses under your employer's Commuter Benefits Plan. Qualified expenses are determined by the Internal Revenue Service (IRS).

Q. How do I order the Commuter Check Card for my Transit or Parking account?

A. You may order the card through your ADP Spending Account Commuter Benefits online ordering platform.

1. Select the product type (Transit or Parking).
2. Enter your Zip Code or enter "Commuter Check" as your Transit authority in the appropriate search box and click "Search".
3. Select the Commuter Check Prepaid MasterCard from the list of results.

Q. Where can I use the Commuter Check Card?

A. The card can only be used for qualified Transit and Parking purchases, as outlined by IRS regulations, and 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 card can be used at qualified parking facilities nationwide.

Q. How do I use the Commuter Check Prepaid MasterCard?

A. Your card can be used for debit or credit transactions to make qualified Transit or Parking purchases. Debit purchases can be made 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 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.

Q. How are funds from my Transit or Parking account loaded onto my Commuter Check Card?

A. Your available account 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.

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.

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

A. The minimum amount that can be loaded to the card is \$10. Order amounts are subject to your available ADP spending account balance as well as IRS monthly limits for Transit and Parking.

The Commuter Check Prepaid MasterCard®

Q. How do I manage my card account or check the balance on my card?

A. From the online commuter benefits ordering platform, use the Card Management tab to activate your card, view transaction history, check the available balance on your card, obtain your PIN or report your card as lost/stolen.

Q. What happens to my funds if I have an unused monthly balance on my card?

A. Unused card balances will carry forward from month to month and year to year. As long as you remain enrolled in the plan, your card balance will be available for use (subject to monthly IRS and/or Plan limits). However, if you find you are carrying card balances forward each month, you may want to adjust your contribution amount so that you can exhaust your unused card balance.

Q. Before I place an order for the Commuter Check Card, how do I check the available balance in my Transit or Parking spending account?

A. You may check your account balance(s) online, through the ADP automated phone system or by speaking with an ADP representative.

To check your account balance(s) online, you'll need to log into your account.

1. Go to <http://teamhr/Benefits/US/Pages/home.aspx>.
2. Select the "ADP MyBenefits" link to access your account.
3. Select the link for "My Information".
4. Select the link for "ADP FSA".

To check your account balance(s) by phone, contact the ADP Participant Solution Center at 1-800-678-6684. Account Representatives are available to assist you Monday – Friday, 8:00 a.m. – 8:00 p.m., Eastern time, excluding holidays. Automated account information is available 24 hours per day, 7 days per week.

Q. What if I have never used the online ordering platform?

A. If you have never used the online ordering platform, you simply need to enroll and place your first order to get started. To enroll and place your first order:

1. Go to <http://teamhr/Benefits/US/Pages/home.aspx>.
2. Select the "ADP MyBenefits" link to access your account.
3. Select the link for "My Information".
4. Select the link for "ADP FSA".
5. Select "Commuter Enrollment" from the left menu.

After your initial enrollment in the program, you'll continue to select the Commuter Benefits link from the left menu to access the ordering platform.

Q. If I relocate and no longer need to participate in the plan(s), what happens to any unused funds?

A. If your participation in the plan terminates for any reason, unused funds are forfeited in accordance with IRS regulations. If you know you will be relocating to an area where you'll no longer need to participate in the Transit and/or Parking spending account, you should:

1. verify your account balance(s).
2. adjust your contributions accordingly so that you can spend down your balance(s) as much as possible.
3. notify your employer of the date your participation in the plan(s) will terminate.

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Q. What happens to my funds if my employment with the company terminates?

- A.** In accordance with IRS regulations, unused funds are forfeited if your participation in the plan terminates for any reason.

If you know your employment will be terminating (e.g., retiring or resigning), you should:

1. verify your account balance(s).
2. adjust your contributions accordingly so that you can spend down your balance(s) as much as possible.
3. notify your employer of the date your participation in the plan(s) will terminate.

Q. Can I use my card after my termination date?

- A.** Your card will continue to work until 11:59 p.m., Eastern Time, on the last day of the month for which an order was placed and successfully processed. As a result, the timing of your termination determines when your card is deactivated. Remember that the ordering deadline is the 10th calendar day of the month and orders are processed on the 15th calendar day of the month. Please see the below scenarios.

Scenario 1

Joe places an order on September 3rd for the October benefit month. Joe's participation in the plan then terminates on September 27th. Orders for the October benefit month were successfully processed on September 15th so Joe's card will work until 11:59 p.m., Eastern Time, on October 31st.

Scenario 2

Jane places an order on July 7th for the August benefit month. Jane's participation in the plan then terminates on July 11th. Her termination in the plan occurs before the August orders are processed on July 15th so Jane's August order will not be processed and her card will work until 11:59 p.m., Eastern Time, on July 31st.