



A more human resource.™

Commuter Spending Account Online Ordering Platform

Participant Reference Guide

Version 16.01.1



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Introduction

Commuter Spending Account (CSA) Ordering Platform

Welcome to your new Commuter Spending Account (CSA) online ordering platform! Our ordering platform is specifically designed to be user-friendly, interactive and easily accessible. Whether you wish to order online or on your Smart Phone, we'll guide you through each step of the ordering process and answer all of your questions.

Answers to Your Commuter Spending Account (CSA) Questions

Commuter Spending Accounts were authorized under Section 132(f) of the Internal Revenue Code in 1984. Eligibility for the Commuter Spending Account plan is determined by your employer so please check with your benefit services department to confirm your eligibility to participate.

If you ride public transportation to work, participate in a vanpooling program or pay to park your car at your work place or at a park and ride station, the CSA can help you save money! Every month, the amount that you need to pay for your commute can be deducted from your salary on a pre-tax basis, up to the limit authorized by the Internal Revenue Service (IRS) for that year. For instance, if you ride public transit and your monthly pass costs \$100 per month, this amount will be deducted from your salary before taxes are taken. If your tax bracket is 25%, you'll save \$25.00 per month, amounting to a savings of \$300.00 per year, at no cost to you.

Depending on the type of product you order, your pass will either be sent directly to your home address or electronically reloaded each month. Simple, beneficial and convenient; we hope you'll enjoy this benefit at its full potential!

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Getting Started

Accessing the Ordering Platform and Your Account

To access the online ordering platform for your Commuter Spending Account, you'll need to log into your account by visiting <http://teamhr/Benefits/US/Pages/home.aspx> and selecting the "ADP MyBenefits" link. Once you've accessed your account, select the link for "My Information" and then select "ADP FSA".

To place your first order, you'll need to enroll for the program by selecting "Commuter Enrollment" from the left menu on the account homepage. 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.

Spending Accounts - Active Accounts Printer Friendly View

Spending Accounts

- Active Accounts
- Historical Accounts
- Direct Deposit
- Participant Profile
- Statements and Forms
- Request Additional Card
- Online Claim Submission
- Enroll in my Commuter Benefit**
- Knowledge Center
- Advanced Search
- Change Password

Information

- Contact Us

Dependent Care Account (DCA2013)

 TOTAL DEPOSITS **\$0.00** - PAID CLAIMS **\$0.00** - PAYMENTS TO BE RELEASED **\$0.00** = AVAILABLE BALANCE **\$0.00**

[Show My Account Details](#) [Show My Contributions](#) [Show My Claims](#) [Show My Payments](#)

Flexible Spending Account (FSA2012)

Once you've enrolled in the program and each time you access your account, you'll be directed to the homepage of the ordering platform.




ADP McAfee

Home Place An Order My Account Commuting History Claims Help

Welcome to your ADP Commuter Benefit Center. [Read More](#)

Your Pending Order

Parking Products

Type	Provider Name	Details	Quantity	Unit Price	Total	Recurring	Action
	Direct Pay to Parking Operator	Billing Address 50 West 97th Street, New York NY 10025 Payee Name Icon Parking ParkingAccountNumber 12232455	1	\$50.00	\$50.00	Yes	 

Total Estimated Cost: \$50.00
Estimated Pre-Tax Amount Applied To Payroll: \$50.00

Company Information

ACHIEVE Co.
Benefit Month: Jul 2013
Last order date: 05/14/2013 [EDIT](#)

Member Information

BRAD GILLIS
Delivery Information
999 ANY STREET
BOCA RATON, FL 33428 [EDIT](#)

My Order History

Reference#	Benefit Month	Amount	Type
3964371	Jun, 2013	\$50.00	PRK
3963365	May, 2013	\$50.00	PRK
3960621	Jun, 2009	\$50.00	TRN

[See More](#)

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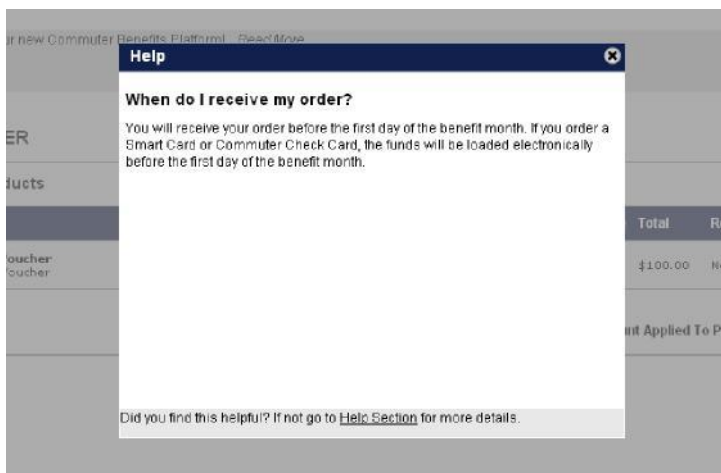
Announcements

If there are any updates about your CSA, the announcement will appear on your home page. Click on the [Read More](#) link to view the message.



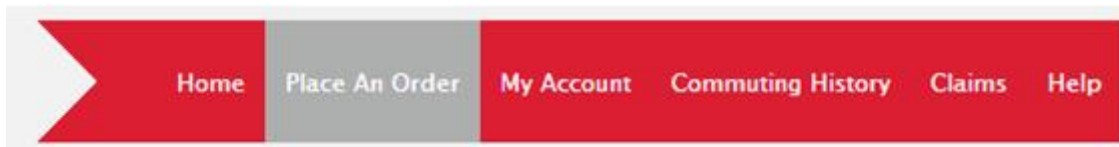
Quick Help links

Throughout the site, there are help icons (?) to assist you with questions you might have about specific items. Clicking on the help icon will open a pop-up window that will provide additional information. If you still have questions, just click on the Help Section link at the bottom of the pop-up window.



Placing Transit and Vanpool Orders

The commuter transit benefit is designed for people who use public transportation to commute to work each day and the online ordering platform provides access to hundreds of transit authorities nationwide. To get started, mouse over “Place an Order” and select Transit.



Available Products

Commuter Check Voucher

The Commuter Check Voucher is a check that can be redeemed at participating transit operators and retail outlets to purchase transit tickets, tokens or passes. The voucher is also accepted by participating vanpools. Please verify that your transit authority accepts the voucher before placing your order. You should think of and treat the voucher as cash. It is not replaceable if lost, damaged or stolen.

Commuter Check Prepaid MasterCard®

The Commuter Check Prepaid MasterCard is a reloadable, prepaid commuter benefit card that you can use to pay for transit and/or parking expenses. The card can be used as either “credit” or “debit” and is accepted at transit authorities and parking facilities nationwide. Transit balances placed on the card can be used any facility whose core business function is to provide transit, meaning a retail center or kiosk where only transit and vanpool passes, tickets and fare cards are sold.

When you place your first order, you’ll receive the card pre-loaded with the amount you specified. In addition to the card, you’ll receive a PIN number by mail. For future orders, funds will be electronically loaded to your card before the first day of the following benefit month.

If your Commuter Check Prepaid MasterCard is lost or stolen, you should immediately report it. A replacement card will be issued and, if any fraudulent charges appear on your account, you may request a fraud package to resolve the charges.

Fare Media and Smart Cards

Fare media is a term that describes different types of transit products, such as passes, tickets and fare cards, used to pay for transit expenses. Smart cards are reloadable cards that can be funded electronically on a monthly basis. These products can be ordered directly from the online ordering platform and will be sent to your home or reloaded electronically each month.

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Transit and Vanpool Ordering Process

Products you have ordered in the previous month will be displayed on the left under “Select a Product”. If you wish to order the same product again, just click on the radio button next to your desired product. There’s no need to search for the product you previously purchased.

If you haven’t made a purchase in the previous month or you need to change your purchase, you’ll see a list of transit authorities that operate close to your home under “Search Result” on the right. This list is pre-populated based on your home zip code. Just select the radio button next to the transit authority of your choice to continue.

If you don’t see your transit agency, remove the zip code from the zip code field and type in the name of your transit agency in the text box in the “Search for Transit Authority” section. If you still don’t see your provider, click on the link for “Can’t find your provider?” below the Search button.

Once you select your transit authority, all of the products offered by this provider will be displayed to you. Select the desired product and continue to your personalized options.

The screenshot shows the ADP online ordering interface. At the top, there is a navigation bar with links for Home, Place An Order, My Account, Commuting History, Claims, and Help. A shopping cart icon in the top right corner shows "0 Product(s)".

The main content area is divided into three sections:

- Select a Transit Product:** Under "Quick Order", there are two radio buttons: "Commuter Check Card" and "Commuter Check Voucher". A callout box points to these buttons, stating: "Here you'll find the last product you ordered. Just select the radio button if you wish to order the same product again."
- Search for transit provider:** This section has a "Transit Provider Name" text box, an "OR" label, and a "Zip Code" text box. Below these is a "Search" button. A callout box points to the "Search" button, stating: "You can search by your transit provider name or search for all providers in your zip code." Below the search button, there is a link: "Please let us know if your transit provider is not listed."
- Search Result:** This section displays a list of transit providers with radio buttons next to them. The list includes: "COLTS (Lackawanna)", "Commuter Check Card Prepaid MasterCard*", and "Commuter Check Voucher". A callout box points to the "Commuter Check Voucher" option, stating: "Select the transit authority of your choice." To the right of the search results, there is a "Commuter Ticket" logo and a "refresh" button.

A callout box in the top right corner points to the shopping cart icon, stating: "See the existing items in your cart. Click the cart icon to proceed to check out."

Tip: The list of transit providers displayed on the page is based on the zip code you entered. If you are looking for a provider you're not seeing, you can enter the provider name in the search box.

On each product detail page, verify the name, price and quantity of your order. For some transit products, you may also be asked for a starting and ending station. Finally, make sure to select your recurring

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options for each product. You'll receive your transit product for every month that you select on your recurring options calendar. If you select "No", you will only receive the product for the next benefit month on this calendar year, which means you'll need to login each month and place an order for the following benefit month.

Your Order

Provider:	Commuter Check Voucher
Product:	Commuter Check Voucher

Min Value:	\$10.00
Max Value:	\$245.00
Max Quantity Per Denomination:	10

Voucher Amount	Quantity	Subtotal	Clear
\$ 245	1	\$245.00	
\$			
\$			
\$			
\$			
Subtotal:		\$245.00	

Would you like to receive this order for multiple months? Yes No

Confirm your purchase and agree to the purchase terms.

Order Summary

Product Name	Quantity	Price	Action
Commuter Check Voucher	1	\$245.00	

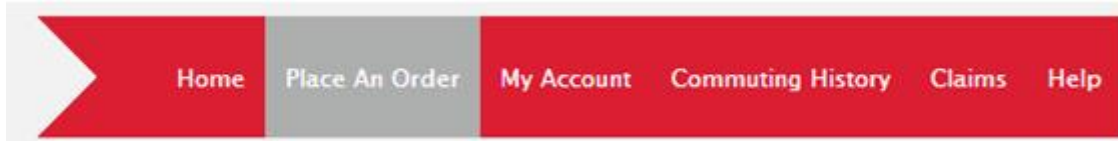
Order Total **\$245.00**

Your order will be mailed to the delivery address located in the "My Account" tab. If necessary, please update your address before the "Order By" date in the upper right hand corner. If you are unable to update your address here, please contact your benefits administrator.

I agree that I ordered the above transit product(s). I certify that only I will use the product(s) for the sole purpose of commuting to and from work. If applicable, I authorize my employer to deduct this order amount from my paycheck on a pre-tax basis (up to the monthly IRS limit) and the remainder on a post-tax basis.

Placing Parking Orders

The commuter parking benefit is designed for people who pay to park their car while commuting to work on a daily basis and the online ordering platform provides access to hundreds of parking providers nationwide. To get started, mouse over “Place an Order” and select Parking.



Available Products

Commuter Check Prepaid MasterCard

The Commuter Check Prepaid MasterCard is a reloadable, prepaid commuter benefit card that you can use to pay for transit and/or parking expenses. The card can be used as either “credit” or “debit” and is accepted at transit authorities and parking facilities nationwide. Parking balances placed on the card can be used any facility whose core business function is to "provide parking", meaning a parking facility where only parking passes are sold or at transit authorities that provide paid parking.

When you place your first order, you’ll receive the card pre-loaded with the amount you specified. In addition to the card, you’ll receive a PIN number by mail. For future orders, funds will be electronically loaded to your card before the first day of the following benefit month.

If your Commuter Check Card is lost or stolen, you should immediately report it. A replacement card will be issued and, if any fraudulent charges appear on your account, you may request a fraud package.

Commuter Check Voucher

The Commuter Check Voucher is a check made payable to your parking provider and sent directly to your home each month. Affiliated parking garages accept the voucher for parking as payment for qualifying commuter parking services.

Vouchers are available in flexible denominations, including cents, from a minimum of \$10 up to the current pre-tax limit set by the IRS and are valid for 15 months from the date of issue. Vouchers can be purchased in excess of the pre-tax limit set by the IRS if you provide a personal form of payment (personal credit/debit card) for the post-tax amount. Before placing your order, be sure to verify in advance that your parking provider accepts the voucher.

Monthly Direct Pay for Parking

If you have an existing account with a parking garage, Monthly Direct Pay enables parking expenses to be paid directly to that parking provider each month. Just indicate where you park and the amount of your monthly payment and the funds will be automatically transferred each month. Please note that you must have an existing relationship

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with your parking provider before placing an order for Monthly Direct Pay. Placing an order for Monthly Direct Pay is merely a payment mechanism that may enable you to save money and does not guarantee that you will have a parking spot in that garage.

Parking Cash Reimbursement

If you pay out-of-pocket for your parking expenses, you may submit a manual claim for reimbursement of qualified expenses. Claim forms may be located and submitted on the ADP Spending Account website under the Forms link.

All eligible parking claims must be submitted within 180 days of the purchase date to be considered for reimbursement. Additionally, if your participation in the plan terminates, you will have 180 days from the date of your termination to submit claims for eligible parking expenses that were incurred on or before your termination date.

Parking Ordering Process

If you chose the Commuter Check Prepaid MasterCard, complete the required fields to place your order. When contacting Customer Support, you will be asked for your notable date and the last 4 digits of your phone number to verify your identity and prevent unauthorized access to your account. Be sure to choose a date that is memorable to you but not easily identifiable by others. Please refer to the Card Management section of this guide for more information on your personalized card.

For all other products, you'll need to specify which parking garage you use. On the map displayed, the blue pin indicates your office location, based on the office address on file. Each red pin indicates a parking garage located within a pre-defined radius of 10 miles. You may increase the pre-defined radius to see more parking options. Once you've chosen your parking garage, specify your parking cost and recurring options and proceed to check out.

Parking Order Details

You've selected Parking Direct Pay, so your payments will be sent directly to the parking provider each month.

- If you found your parking provider in the list displayed, please verify for accuracy the information under Parking Provider Details. Enter your monthly payment amount and your parking account number in the Order Detail section. You can proceed to check out.
Please Note: You must have an existing relationship with this parking provider to order this product. If you do not have an existing relationship, you should instead order another product (e.g. parking voucher).
- If you couldn't find your parking provider, you can create a new payment record. Please enter your provider's information under Parking Provider Details.
 - We'll contact the parking provider to verify the accuracy of your submitted information.
 - If we can verify the accuracy, your payments will be sent directly to the provider.
 - If we can't find your provider or you provide inaccurate information, then a parking voucher made payable to the parking provider will be mailed to your home address. In this case, you will be responsible for submitting the voucher to your provider.

An email will be sent to you once your order has been shipped.

Parking Provider Details

Parking Provider Details (all fields required)

Parking Lot Name: 415 W 71 Street Between : Riverside Blvd & West End approach from Riverside
Street Address: 240 Riverside Blvd
City: New York
State: NY
Zip Code: 10069

Parking Payment Information (all fields required)

Payee Name: Icon Parking
Street Address: 240 Riverside Blvd
City: New York
State: NY
Zip Code: 10069
Phone Number: 877-727-8464

Order Details (all fields required)

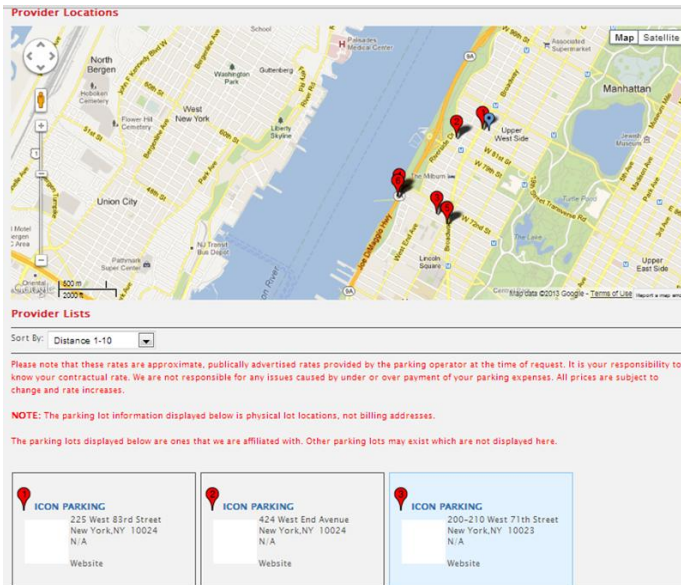
Your Monthly Parking Cost:*
Your Parking Account Number:**

* You can find your parking account number on your last invoice or by contacting your parking provider.
** If you do not have your parking account number, please enter your last name instead.

If you're parking provider is not listed, you may search for your provider by entering their address information in the search box above the map. If you're still unable to locate your parking provider, click

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on the “Can’t find my Parking Provider” link at the bottom of the page. Once this option is selected, you’ll be asked to provide as much information as possible about your provider, including the amount you would like to order for that parking garage. Your order will be processed accordingly.



Confirm your purchase and agree to the purchase terms.

Order Summary

Product Name	Quantity	Price	Action
Direct Pay to Parking Operator	1	\$200.00	
Order Total			\$200.00

Your order will be mailed to the delivery address located in the "My Account" tab. If necessary, please update your address before the "Order By" date in the upper right hand corner. If you are unable to update your address here, please contact your benefits administrator.

I agree that I ordered the above parking product(s). I certify that only I will use the product(s) for the sole purpose of commuting to and from work. If applicable, I authorize my employer to deduct this order amount from my paycheck on a pre-tax basis (up to the monthly IRS limit) and the remainder on a post-tax basis.

[Continue Shopping](#) [Purchase](#)

After you submit your order, your pending order will be visible on your home page until it is processed. Orders are processed monthly on the 15th day of the month. The deadline for placing orders in the current month is noted at the top right corner of your screen.

All orders are fulfilled by the 23rd day of the month prior to the benefit month for delivery before the first day of the benefit month. For example, the order deadline for the June benefit month is May 10th and the processing date is May 15th so your order will be fulfilled by May 23rd and should be delivered to you before June 1st.

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Pending Orders

The order home page is the first page you see when you select the Commuter link from the ADP Spending Account website. This is where your pending order for the coming benefit month is displayed.

All orders must be completed and in your shopping cart on the home page by the 10th of each month. For example, your order for the May benefit month must be in your shopping cart by April 10th. A pending order is what you will receive before the first of the upcoming benefit month.

You have the option to set recurring orders for specific products and the recurring column shows whether or not you have selected recurring orders. You also have the option to designate specific months in which you do not want to receive the recurring order and this will also be reflected in the recurring column. For example, if your pending order says “Recurring Yes, opt out months: February”, you will receive your order every month of the year except for the month of February.

If your recurring options say “No”, you will only receive your order one time for the coming benefit month and you will need to login and place an order each month.

Your Pending Order

Transit & Vanpool Products

Type	Provider Name	Details	Quantity	Unit Price	Total	Recurring	Action
	Commuter Check Voucher	Commuter Check Voucher	1	\$240.00	\$240.00	No	 
Total Estimated Cost:						\$240.00	
Estimated Pre-Tax Amount Applied To Payroll:						\$240.00	

Parking Products

Type	Provider Name	Details	Quantity	Unit Price	Total	Recurring	Action
	Direct Pay to Parking Operator	Billing Address 240 Riverside Blvd, New York NY 10069 Payee Name Icon Parking ParkingAccountNumber 1213456	1	\$200.00	\$200.00	No	 
Total Estimated Cost:						\$200.00	
Estimated Pre-Tax Amount Applied To Payroll:						\$200.00	

Your shopping cart will show the pre-tax and, if applicable, post-tax breakdown of your order. Any post-tax amounts must be paid with a personal form of payment (personal credit/debit card). You can edit or delete your order by clicking the appropriate icon to the right of your cart.

Please note: Unchecking (Opting out) every month of the year does not delete a product from your cart but only makes it “inactive” for the months indicated. After the “inactive” year, you will start receiving this product again. If you need to completely cancel a product order, be sure to delete it entirely from your shopping cart.

Managing Your Account

The online ordering platform makes managing your account simple. The site is arranged by specific sections that allow you to perform specific functions.

Your Account Information

My Info

This section contains basic information about your user account, such as your name and the delivery address where your commuting products are mailed. Please be sure that you always have an updated delivery address on file to prevent errors with processing your order. Clicking on the “View” button will take you to the My Account section of the ordering platform.

Company info

This section contains basic information about your company settings, such as your company name and office address, current benefit month and last day to order. Clicking on the “View” button will take you to the My Account section of the ordering platform.

Order history

This section shows information about your last three (3) commuter benefit orders, including the order type, reference number and order amount. Clicking the “View” button will take you to the Commuting History section of the ordering platform.

Announcements

This section will display any important news, updates or alerts about your account or the products you order.

Polls

This section will display select poll questions that you have the option of answering. Submitting your response will allow you to see the aggregate poll results based on the responses of other users.

Card Management

This section will display if you currently order a Commuter Check Prepaid MasterCard and will show important information about your card, such as the type of card, account balance, expiration date and card status. Clicking on the “View” button will take you to the Card Management tab of the ordering platform.

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Your Personal Information

Select My Account from the main navigation bar to view or manage your personal information. Please note that some information must be updated directly with your employer

My information

The first information box to your left shows your basic contact information: name, email and phone number. If you wish to edit any of this information, you may do so in the Participant Profile information on the ADP Spending Account website.

Delivery Address

Ensuring that your delivery address is accurate is important because:

- If the address is inaccurate, you may receive your order late or not at all. To ensure the fastest delivery of your products, please provide your home address rather than your work address.
- If you order transit passes, the zip code entered will be used as your default location when determining your transit options on the ordering section of the platform.

Address changes must be submitted directly through your employer and you should be sure to provide any address changes promptly. Address changes must be received by ADP no later than 12th of the month prior to the benefit month to ensure proper delivery of your order(s). Please contact your employer's benefit services group to ensure that your address change is received in a timely fashion.

Refund Claim Forms will not be accepted for incomplete/incorrect address information.

Office Address

Ensuring that your office location address is accurate is important because it's used to determine available parking locations near your office. If your employer has multiple office locations and you transfer to a different location, be sure that your records are appropriately updated with your employer's benefit services department.

Your Payment Information

Credit Card

You may be required to enter a personal credit/debit card number if your order(s) exceed the current pre-tax limit established by the IRS. Only the amount that exceeds the pre-tax limit will be charged directly to your credit card at the end of the ordering period. The charge on your credit card statement will appear as "Transit Benefit". If you exceed your credit card limit, your order will not be processed and you will not be able to reorder for that benefit month.

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Your Commuting History

Click on Commuting History from the main navigation menu.



Insurance letter

In some states, insurance companies offer a discount on your auto premium if you can demonstrate frequent use of public transportation. An "order history" letter, which details all orders processed for your account, can be used for this purpose.

To create your letter, simply select the Transit benefit type, enter start and end dates and click "Run Report". You can then print the letter to provide it to your insurance company.

Order History

The Commuting History page retains a record of all orders placed with your account. You can track the status of any order, including payment status, and view the order details of the order by clicking the plus sign (+) next to the reference number for any specific order.

 3174137	April, 2012	\$150.00	Transit	SENT IN FOR FULFILLMENT	
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Claims

Create Never Received Pass Claims

If you have not received your transit pass by the 1st of the month, you should report it as quickly as possible by filing a claim online. From the main menu, select "Commuting History". In the Order History table, find the order for which you want to submit a claim and click the plus sign (+) to the left of the order reference number to view the order details.

Under the "Help & Support" column, click the farthest right icon to indicate that you never received a pass. (If you are unable to select this icon, it most likely means that the product is ineligible for a refund or you may be outside your company's refund policy). Once you've selected the icon, follow the instructions to submit your claim.

Note: Your claim submission must include receipts showing proof of qualified, out-of-pocket expenses and must be received with the claim no later than 11:59 ET on the 10th day of the benefit month. Claims that do not include receipts and/or are received after the submission deadline will not be processed.

You can follow the status of your claim by selecting "Claims" from the main menu and then selecting "Never Received Pass History". If your claim is approved, refunds are issued each Friday following the 10th day of the benefit month and sent via First Class mail. If it is denied, you'll receive an email with the reason for denial. You may contact the ADP Participant Solution Center for information on appealing denied claims.

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Card Management

Your Commuter Check Prepaid MasterCard Overview

The online ordering platform offers the Commuter Check Prepaid MasterCard. The card is a reloadable, prepaid commuter benefit card that you can use to pay for your qualified transit or parking expenses at authorized transit authorities or parking facilities nationwide. You may only use these cards at facilities whose core business function is to "provide transit" or "provide parking."

To view information about your card, select "Card Management" from the main menu.

Information Displayed

Below is an example of what will be displayed for a Commuter Check Card for Transit.

The screenshot shows a web interface for "Card Management". At the top, it says "Please select a card:" followed by a dropdown menu showing "xxxx-xxxx-xxxx-9539" and a "Show Card Details" button. Below this, there's a heading "Your Commuter Check Prepaid MasterCard" and three buttons: "Transaction History", "Report Lost/Stolen", and "Request PIN". A table displays card details:

Last 4 digits:	xxxx-xxxx-xxxx-9539
Date of Expiration:	04/13/2017
Date Mailed:	04/21/2014
Date Activated:	05/15/2014
Status:	Active
Transit Balance:	\$142.00

At the bottom of the screenshot, there is a note: "Please notify us immediately if you did not receive your card before the beginning of the designated benefit month. You can reach Customer Support Monday through Friday from 8 a.m. to 8 p.m. Eastern Time by calling 877-341-5481."

This page displays basic information for your card: the last 4 digits of the card number, expiration date, the balance available on your card and the card status. For questions about your card, please call the Customer Support number on the back of your card, also displayed on this page.

Card Activation

Your card must be activated before it can be used. You may activate your card from the Card Management page by clicking on the "Activate" button or by calling the Customer Support number on the back of your card, also displayed on this page.

Transaction History

Click on the "History" button to view all of the transactions made with your card.

Report a Lost or Stolen Card

You should immediately report a lost or stolen card. You can report a lost/stolen card using the "Report Lost" button on the Card Management page or by calling Customer Support at the number displayed on this page. The

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lost/stolen card will be immediately deactivated and a replacement card will be issued. Once a card has been deactivated as lost/stolen, it cannot be reactivated, even if you find the card.

Help Tool

The Help Tool is designed to assist you with navigating the online ordering platform and performing basic functions. If you're unable to find the specific information you need, you can always search for any keyword using the "Search" bar on the website. There are five (5) main sections in the Help Tool.

Using the Website

This section displays information related to your commuter benefit, your account and the fulfillment process.

Frequently Asked Questions

This section explains how to place an order for the product of your choice and gives additional detailed information.

Transit Authority Information

This provides additional details about specific transit authorities and their products in the form of transit authority information sheets.

Forms & Support Materials

This section provides access to forms related to your account. The specific forms you see in this section are based on the preferences set by your employer.

Contact Us

In this section, you'll find contact information for Customer Support.

USING THE WEBSITE	FREQUENTLY ASKED QUESTIONS	TRANSIT AUTHORITY INFORMATION	FORMS & SUPPORT MATERIALS	CONTACT US
Menu	Results			
<ul style="list-style-type: none"><input type="checkbox"/> Commuter Benefits Information<input type="checkbox"/> Ordering Information<input type="checkbox"/> Personal Information<input type="checkbox"/> Fulfillment Information<input type="checkbox"/> Returns Information	<h4>Using the Website</h4> <p>This section covers the basics of commuter benefits and getting around the commuter benefits website. You will find information on pre-tax commuter benefits, placing an order, updating personal information, and the order fulfillment process.</p> <p>Basic, general information is contained in this page. For more detailed, product specific questions, please visit the "Frequently Asked Questions" page.</p>			