The **Commuter Prepaid Mastercard** may be the best option for you if:

- You want to save up to 30% from your monthly transit expenses*. 
- You use Long Island Railroad, Metro-North Railroad, PATH or New Jersey Transit or other transit providers that accept credit cards to purchase fares.
- You use online/web options such as the MTA Mail&Ride program or WebTicket program or New Jersey Transit Quik-Tik program.
- You use the MTA EasyPayXpress program.
- You use the MTA Reduced-Fare MetroCard.
- You ride on MTA express buses.
- You change transit providers from month to month or week to week.
- You want to occasionally buy daily or weekly tickets.
- You prefer Pay-Per-Ride MetroCards.

*Up to 30% is illustrative of typical savings. Your actual savings depend on the cost of your transit options, your particular tax situation and the monthly IRS limits.

**What is the Commuter Prepaid Mastercard?**

The Commuter Prepaid Mastercard is a stored value debit card linked to a special Transportation Spending Account, secured by CUNY’s Transit Benefit provider, Edenred Commuter Benefits Solutions. Under this option, you can elect to have any deduction amount up to $270, the current pre-tax per month. Deductions exceeding $270 are allowed. The amount over $270 will be deducted post-tax. With the Commuter Prepaid Mastercard, you designate a deduction amount to suit your commuting needs and the card is funded each pay day with your transportation deduction.

The Commuter Prepaid Mastercard is a financial instrument issued and regulated by Central Bank of Kansas City, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. By accepting, signing or using this Card, you agree to the terms of the Cardholder Agreement. For customer service, call 1-833-584-8109.

**Where is the Commuter Card accepted?**

Your Commuter Card will work at transit provider vending machines and ticket windows throughout the New York metropolitan area including NYCT MetroCard Vending machines, Metro-North Railroad, Long Island Railroad, New Jersey Transit, PATH and many other providers. Your Commuter Card can only be used at transit provider vending machines, ticket window and transit provider online stores. Your Commuter Card cannot be used to purchase tickets at other merchants (for example, a grocery store, drug store or newsstand).

**Are there any service fees for this program?**
Yes. There is a monthly administrative fee of $1.25 for account maintenance and transaction costs. The administrative fee is a post-tax payroll deduction.

**How is my W-2 affected?**
Your taxable wages in Box 1, Social Security and Medicare wages in Boxes 3 and 5, and state and local wages in Boxes 16 and 18 will be reduced by the value of the pre-tax Transportation Deductions from your pay.

**How does the program work?**
After you enroll in the Commuter Benefits Program, your elected commuter card deduction amount will be taken from your wages every pay day. You will receive your new stored value Commuter Card in the mail. Upon receipt of your Commuter Card you will activate the card. Your Commuter Card will remain valid for as long as your participation in the program continues. A new Commuter Card is issued before the expiry date of the one in your possession.

**If I enroll, how will I receive my Commuter Prepaid Card?**
Your Commuter Card will be mailed to you at the address on file with Edenred, CUNY’s Provider. Make sure you provide a complete and accurate address so that you will receive your Commuter Card in a timely manner.

**Are there any purchasing restrictions?**
The provisions of Internal Revenue Code (IRC) Section 132(f) do not permit pre-tax earnings set aside for transportation to be used for any other purpose.

**How do I use my Commuter Card at transit vending machines?**
You use your Commuter Card at a transit provider vending machine in the same manner as you would use a personal credit or debit card. One key thing to remember is to select "Credit" rather than "Debit/ATM" for the type of card. Although the Commuter Card is not a credit card, this is the appropriate option to choose since this card does not require a Personal Identification Number or PIN. The amount of your purchase at the machine is deducted from your Commuter Card balance.

**Is the Commuter Prepaid Mastercard a Credit Card or Debit Card?**
Neither. Your commuter card is a stored value card that functions like a credit card at transit locations. There is no line of credit available, and your personal credit is not affected by use of the card - only the funds you elect to put on the card are available for use.

**What happens to the balance on the card at the end of the month?**
Any unused balance will remain on your card for future use. Balances exceeding $2,000 will be stored in your commuter account.

**What are the eligible commuter benefit expenses I can purchase with my Commuter Card?**
You can use the Commuter Card to purchase transit fare media for buses, subways, trains and ferries.
What are the ineligible commuter benefit expenses I cannot purchase with my Commuter Card?
Ineligible expenses include, but are not limited to, gas, tolls and parking.

Why would my Commuter Card be rejected?
Your Commuter Card transaction could be rejected for several reasons:
1. You do not have enough funds in your card account to pay for the transaction.
2. You are trying to purchase from an ineligible merchant.
3. If you were prompted for a “billing zip code” and you did not enter the zip code on file with Edenred.
4. You selected “Debit” instead of “Credit.”
5. There is a temporary network problem that is preventing your card from working. You may want to try another machine or try again later in the day.

Can I use the Commuter Card at an Automated Teller Machine (ATM) or a Check Casher to purchase my pass?
No, you may not use your Commuter Card at an Automated Teller Machine (ATM) or a Check Casher to purchase your pass. Your Commuter Card can only be used at transit provider vending machines and online.

What happens if my Commuter Card is not received or is damaged, lost, or stolen?
As soon as you realize your card has not been received or is damaged, lost, or stolen, contact Edenred Customer Service at 833-584-8109. Your old Commuter Card will be deactivated within 24 hours after you have spoken with an Edenred Customer Service Representative. A new Commuter Card will be mailed to you to at the address on file with Edenred.

Can I get a refund when my Commuter Card is Undelivered, Damaged, Lost, or Stolen?
No, there is no need for a refund as your transportation deductions will still be available in your account.

Can I get a refund of my Commuter Benefits deductions if the fare media I purchased with my Commuter Card becomes Damaged or is Lost or Stolen?
If the fare media you purchased with your Commuter Card is damaged or is lost or stolen, you should contact your transit provider directly. If a MetroCard you purchased with your Commuter Card becomes damaged or is lost or stolen, you can call 718-330-1234, call 311, or go to the MTA website for additional information.

How do I enroll in the Commuter Benefits Program Commuter Card Plan?
Complete an enrollment form and submit to your College Benefits Officer for processing.

Will my enrollment carry over if I transfer to another state or city Agency?
No, your enrollment will not carry over if you transfer to another state or city agency. You will have a 90-days spend down period to use remaining account balances. Unused pre-tax balances remaining in your account, after the 90-days spend down period, will be forfeited.

**Will my enrollment carry over if I transfer to another CUNY college?**

It depends.

If you are transferring from a senior college to another senior college, your Edenred account will remain intact. However, you may need to complete a new enrollment form to restart deductions. Contact the Benefits Officer at your new college for more information, or ask about transferring your Edenred account during onboarding.

If you are transferring from a senior college to a community college you will be required to re-enroll for a new account. You will have a 90-days spend down period to use remaining account balances. Unused pre-tax balances remaining in your account, after the 90-days spend down period, will be forfeited. Contact the Benefits Officer at your new college for more information, or ask about enrolling in Edenred during onboarding.

**What happens if I leave CUNY employment?**

If you leave CUNY employment, you have 90 days after your separation date to spend the remaining funds in your Commuter Card.

**How can I check my Commuter Card balance?**

Use the following options to access your Commuter Card balance with Edenred:

- Log in to your account on [Edenred’s website](https://www.edenred.com).
- Call Edenred Customer Service at 833-584-8109 Monday-Friday, 8am-8pm and follow the prompts to check your balance. You will be required to provide your N#, which can be found on your pay stub.

For additional information visit [Edenred online](https://www.edenred.com) or call Edenred Customer Service at 833-584-8109, Monday to Friday, 8am-8pm.