



AMERICAN BENEFITS GROUP

My Commuter Connect

COMMUTER CHECK CARD FAQ

What is the Commuter Check Card Prepaid MasterCard?

The Commuter Check Card is a re-loadable commuter benefit card. There are two types of Commuter Check Cards, one for Transit and one for Parking. Transit is ONLY accepted at Transit Agencies or designated transit retail centers where only transit passes, tickets, fare cards, and vanpool passes are sold. The Commuter Check Card for Parking is accepted at any parking provider that accepts Debit MasterCard for payment. They are both compliant with the IRS section 132 (f) regulations; whereas the card can only be used for purchasing transit or parking products under an employer sponsored Commuter Benefit Program. Participants will receive one card which will be funded each benefit month without the need of a new card for either transit or parking.



How can I obtain a Commuter Check Card?

You can order the Commuter Check Card through your My Commuter Connect Web Portal.

What denominations are available for the Commuter Check Card?

The Commuter Check Card is available in any whole dollar denomination you require with a \$10 minimum and a \$700 maximum balance load. Cents are not available.

How many times per day can participants use their Commuter Check Card?

The Commuter Check Card can be used up to six transactions or up to \$600 each day. Once max has been reached for either scenario participants will be unable to use their card for the remainder of that day.

How do I use the Commuter Check Card?

The Commuter Check Card is best suited for those transit agencies that have vending machines available. It is also accepted at designated retail centers where only transit passes, tickets, fare cards, and vanpool passes are sold and where MasterCard debit cards are accepted. Use your Commuter Check Card the same way you would use a credit card at your local transit agency. You can only use the Commuter Check Card for commuter products as defined by the tax code that governs this benefit program.

How can I activate my Commuter Check Card?

You can activate your Commuter Check Card by calling 866-264-2440 or by logging into My Commuter Connect to view your online commuter benefit profile.

When I am asked to use my Commuter Check Card as a “DEBIT” or “CREDIT” transaction which one should I choose?

There is a PIN associated with your card, you can request a PIN mailer when you activate your card. However your transactions can be processed as “CREDIT”. If a signature is required then provide a signature as requested.

Can I load my personal funds onto the Commuter Check Card?

Commuter Check Cards are only reloaded based on your monthly benefit order of pre-tax and post-tax funds.

How can I obtain card account information about my Commuter Check Card?

You can obtain card account balances and transaction history by logging into My Commuter Connect and viewing your benefit profile.

When does the card expire?

The expiration period for your Commuter Check Card is 36 months.

What happens when my Commuter Check Card is lost or stolen?

Commuter Check Cards should be treated like cash. If your card is lost or stolen, notify us immediately by calling 866-264-2440 or by logging in to My Commuter Connect and viewing your online commuter benefits profile -- click on Card Management and follow the directions to report your card lost/stolen and request a replacement. Note there is a \$15 card replacement fee, which will be deducted from your card balance.

What happens if I never receive my Commuter Check Card?

If you did not receive your card in the mail before the beginning of the benefit month you ordered it for, notify us immediately by calling 866-264-2440.

Can I use the Commuter Check Card to pay for bridge and highway tolls?

No. The tax code limits the use of these funds to pay for public transportation and vanpools only.

How do I close my card account if I no longer need to use the card?

If you want to close your card account, please call 866-264-2440 and speak with a customer service representative.

What happens to the funds when I close my card account?

Any remaining pre-tax funds will be reflected within your employer's Order Funding Report. Based on your company settings, the post-tax funds will either be reflected within your employer's Order Funding Report.

Is there a cost to close my card account?

No.

I don't see my question here; how can I contact Customer Service?

Customer Support is available from 8:30 AM to 5:00 PM Eastern time and you can reach us as follows. Tel: 800-499-3539 or Email Support@amben.com

What Happens to The Funds on My Commuter Check Card When I Terminate Employment?

You will have until the end of the benefit month, in which you placed your order, to use any funds on your card. After that time any remaining funds will be returned to your employer.

For instance if you placed an order for the month of September and you terminate on September 15th, you will have until September 30th to use the balance on your card.