



THE SIMPLICITY OF PAPER.THE CONVENIENCE OF CARD-BASED PAYMENT. NOW, GET IT ALL WITH THE TRANSITCHEK CARD.

The growing use of ticket vending machines and card-based transactions has made it easier, faster and more efficient for commuters to use public transportation. In response, TransitCenter has introduced the TransitChek® Card, a prepaid Visa® card, that is designed specifically for commuter benefits. Now, employees have a highly flexible, extremely convenient new way to use tax-free dollars for commuting.

The TransitChek Card was created with both employers and employees in mind:

- Employees who rely on tax-free savings get the ability to purchase tickets or passes using ticket vending machines. Employees can avoid lines at ticket windows, while using just one Card for multiple tickets or passes if they use more than one transit service.

KEY BENEFITS FOR EMPLOYERS

- The TransitChek Card is IRS compliant and provides greater flexibility and convenience.
- The TransitChek Card can be used for any transit operator that accepts Visa debit card payments for tickets and passes. Now, one product can serve a variety of employee commuting needs.
- TransitChek Cards are available in a wide variety of denominations up to the current IRS monthly limit of \$230, providing enhanced flexibility for employees.
- TransitChek Cards are ready to use as soon as employees receive them.
- No employee registration or personal information is required for use.
- There are no additional administrative fees for ordering the TransitChek Card.

KEY BENEFITS FOR EMPLOYEES

- The TransitChek Card can be used to purchase tickets and passes for any transit service that accepts Visa debit card payments, whether it's at a station window, or ticket vending machine. Now commuters have one Card through which they can access multiple transit services.
- No personal information is required to use the TransitChek Card.
- Employees have the option to add value from personal debit or credit cards. With this important feature, employees will be able to add their own funds to pay for their total commuting expenses.
- One TransitChek Card can hold up to \$500 in value. And, employees can add value up to three times per TransitChek Card.
- The TransitChek Card can be used to make more than one purchase.
- Remaining balances can be transferred from one TransitChek Card to another TransitChek Card – so employees won't lose value or tax-free savings.
- Employees can check balances at any time online at **www.tccard.transitcenter.com** or by phone at **1.888.288.CHEK (2435)**.

Getting Started

How to incorporate the TransitChek Card into your TransitChek program



POLLING YOUR EMPLOYEES

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The first step in adding the TransitChek® Card, a prepaid Visa® card, to your program is assessing your employees' needs. To make it easier, download the **Employee Enrollment Form** to survey your staff.

- Poll your employees to determine the best product option for them based on their commute.

Here is the product choice available to you and your employees:

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TransitChek Card

The TransitChek Card can be used for any transit service that accepts Visa debit card payments, including Metra, Pace and CTA. The TransitChek Card is also a good choice for employees who use multiple transit services – for example, CTA and Pace.

- *The TransitChek Card can be used to purchase tickets and passes with tax-free dollars for any transit service that accepts Visa debit card payments.*

PLACING AN ORDER

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Once you have gotten feedback from your employees:

- Fill out the TransitChek Order Form.
- If you are a recurring customer, make sure to include your TransitChek Customer Number and e-mail address in the space provided on the Order Form.
- Send the completed Order Form with your payment. All products will be received 7 to 10 business days after receipt of payment.

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If you have any additional questions, call us toll-free at 1.866.511.CHEK (2435).

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ABOUT THE TRANSITCHEK CARD

Q. What is the TransitChek Card?

A. The TransitChek® Card, a prepaid Visa® card, is the newest addition to the TransitChek Program and the nation's first anonymous card designed specifically for commuter benefits. The TransitChek Card is fully compliant with IRS regulations.

Q. What denominations does the Card come in?

A. TransitChek Cards are available in a wide variety of denominations up to the current IRS monthly limit of \$230, providing enhanced flexibility for employees.

Q. Are TransitChek Cards accepted by all transit operators?

A. TransitChek Cards can be used to purchase tickets and passes from all operators that accept Visa debit cards as payment.

Q. How do I order the TransitChek Card?

A. Online order forms are available at www.transitcenter.com/card or use the copy that is included with this informational kit.

Q. Are there any additional administrative fees associated with ordering the TransitChek Card?

A. No, there are no additional administrative fees other than the 4.5% processing fee you will pay on your total order.

Q. How many Cards can I order at one time? Are there any minimum quantities required?

A. There are no minimum quantities required. You can order as many TransitChek Cards as you like. TransitChek Cards are valid for one year.

Q. How will I know if my order has been shipped?

A. An email notification will be sent to you when your order is received and when your order ships. You will need to include your email address with the TransitChek Order Form. Or, you can provide your email address by calling Customer Service at **1.800.945.CHEK (2435)**.

Q. Can I return unused TransitChek Cards for credit or refund?

A. No. TransitChek Cards are not returnable and not refundable.

Q. Can my employees add value to the Card?

A. Yes. Employees will be able to add value to their Card using a personal debit or credit card to pay for their entire commute. They will need to register their TransitChek Card at www.tccard.transitcenter.com in order to add funds, which will require some personal information.

They can also transfer balances from one TransitChek Card to another TransitChek Card by going online or calling **1.888.288.CHEK (2435)**.



ABOUT THE TRANSITCHEK CARD

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Q. What is the TransitChek Card?

A. The TransitChek® Card, a prepaid Visa® card, is the TransitChek Program's newest commuter benefit product. It is an anonymous Card, which allows you to purchase transit tickets, or passes using tax-free dollars wherever Visa debit cards are accepted.

Q. Is the TransitChek Card a credit card?

A. No. The TransitChek Card is a preloaded Card with tax-free funds that allows you to purchase transit tickets and passes using ticket vending machines. You don't need to provide any personal information to use it. It is ready to use as soon as you receive it.

Q. What values does the TransitChek Cards come in?

A. TransitChek Cards are available in a wide variety of denominations up to the current IRS monthly limit of \$230, providing enhanced flexibility for employees.

Q. How do I know if my transit service will accept the TransitChek Card?

A. The TransitChek Card is accepted at all ticket vending machines, and station windows that accept Visa debit cards, including Metra, CTA and Pace.

Q. How do I use the TransitChek Card?

A. For ticket vending machines, follow the onscreen instructions, then insert the TransitChek Card when prompted to complete the transaction. If given the option to choose between "debit" and "credit," choose "credit." If asked to provide zip code information enter your home zip code.
* Some ticket vending machines require a zip code to complete the transaction and to help prevent fraud. This information is not stored or used for any other purpose.

Q. How do I know how much value is on a TransitChek Card?

A. The initial value of the TransitChek Card is embossed on the front of the Card. As you begin using the TransitChek Card you can check your balance by visiting **www.tccard.transitcenter.com** or by calling **1.888.288.CHEK (2435)**.

Q. Can I use the TransitChek Card for more than one purchase?

A. Yes. You can use the Card to make several purchases. However, you must have enough money on your Card to make the purchase.



Q. Can I use the TransitChek Card along with cash, a personal check, or another card to pay for a ticket or pass?

A. Ticket vending machines only accept one form of payment (cash or debit/credit card) for a single purchase. At station windows, some transit operators may allow combined forms of payment for one transaction. Please check with your transit operator to see if split transactions are permitted.

* If you need to make a purchase for more money than is on your Card, you must add additional value to the Card using a personal debit or credit card, or you can transfer balances from one TransitChek Card to another TransitChek Card in order to have sufficient funds. This must be done prior to initiating the transaction.

Q. What if my monthly commuting cost is more than the amount on the TransitChek Card?

A. You will be able to add value to your Card using your personal debit or credit card, up to three times per TransitChek Card, for a maximum value of \$500. You can do this through the TransitChek Card web site at **www.tccard.transitcenter.com**. TransitChek must be registered in order to add funds, which will require some personal information.

Q. Why is personal information required to add value to the TransitChek Card?

A. Because adding value from a personal debit or credit card is a financial transaction, financial institutions require some personal information to verify the transaction.

Q. What if I still have a balance on the TransitChek Card by the time I get a new Card?

A. If you haven't used the entire value of one TransitChek Card you can transfer the remaining balance to a new TransitChek Card. Balance transfers can be made through the TransitChek web site at **www.tccard.transitcenter.com** or by calling **1.888.288.CHEK (2435)**.

Q. Do I need to keep my Card after I've used up all the value?

A. You should keep your TransitChek Card until the fare media value purchased is depleted, or the benefit month is over, whichever is later. If your transit operator needs to reverse a charge, you will need your TransitChek Card number to process your refund.

TransitChek® is an IRS-approved commuter benefits program that lets you save money by paying for your commute by transit or eligible vanpools with tax-free dollars. You are eligible to use up to \$230/month, tax-free. You can use the interactive calculator at www.transitcenter.com/employees/save.aspx to calculate your estimated savings.

To enroll and begin saving, follow the step-by-step instructions below. Return this form to your company's TransitChek Program administrator by: _____

STEP 1: CALCULATE MONTHLY COMMUTING COST

How much are you currently paying for your monthly commute?

\$ _____ / month

STEP 2: DETERMINE MONTHLY PRETAX DEDUCTION AMOUNT

If you are participating in a pretax payroll deduction program, how much of your pay would you like to set aside, tax-free, toward your commute each month (The IRS limit is \$230/month). If TransitChek is being provided as a fringe, insert the amount being offered each month.

\$ _____ / month

STEP 3: PRODUCT SELECTION CHART

Use the *TransitChek Product Selection Chart* on the right to choose the denominations you would like to use for your benefit. Please note that if you multiple denominations of a TransitChek® Card, a prepaid Visa® card the total value of all selections can not exceed the IRS limit of \$230/month.

STEP 4: RETURN COMPLETED FORM

Return this completed form to your TransitChek Program administrator. TransitChek products will be distributed to you at work and will be ready to use.

Employee name: _____

Date: _____

TransitChek® Card, a prepaid Visa® card (Not Returnable/Not Refundable)

Additional value from a personal debit or credit card can be added to the TransitChek Prepaid Visa® Card to pay for commuting costs that exceed the initial amount on your Card.



Quantity

_____ x \$30 = \$ _____

_____ x \$35 = \$ _____

_____ x \$45 = \$ _____

_____ x \$50 = \$ _____

_____ x \$55 = \$ _____

_____ x \$60 = \$ _____

_____ x \$65 = \$ _____

_____ x \$70 = \$ _____

_____ x \$89 = \$ _____

_____ x \$110 = \$ _____

_____ x \$125 = \$ _____

_____ x \$150 = \$ _____

_____ x \$175 = \$ _____

_____ x \$200 = \$ _____

_____ x \$230 = \$ _____

Total of all products selected \$ _____ / month
(Note: Cannot exceed \$230/month)

Chicago Metro Order Form

- Are you a new customer? Yes No
- New mailing or email address provided? Yes No
- Returning customers,
please provide your customer #: _____

Order Frequency: How frequently do you plan to order:
 Monthly Quarterly Semi-Annually Annually

COMPANY INFORMATION Please fill out completely for your order to be processed.	
* Company Name	Date
* Contact Name/Title	
* Address (We do not deliver to P.O. Boxes) * Suite/ Floor/ Room	
* City	* State * Zip
* Phone	Fax
* Email (Important: To receive order and shipping confirmation)	

SHIPPING ADDRESS IF DIFFERENT:	
<input type="checkbox"/> Check if any information on your account has changed	
Company Name	
Contact Name/Title	
Address (We do not deliver to P.O. Boxes) Suite/ Floor/ Room	
City	State Zip
Phone	Fax
Email (Important: To receive order and shipping confirmation)	

PRODUCT SELECTION CHART

ORDER INSTRUCTIONS

TransitChek is an IRS-approved commuter benefits program that lets employees save money on their commute by transit or eligible vanpools with tax-free dollars. They are eligible to use up to \$230/month, tax-free. Please visit our website at: www.transitcenter.com for more information on using the TransitChek Program and other helpful information.

ORDER INFORMATION

1. How to Order

Determine how many products you need to order per employee per benefit cycle. There is no minimum order.

2. Payment Options

Orders will not be processed until full payment is received. Make checks payable to "TransitCenter, Inc." You may use a Certified Check, Bank Check, Money Order or Bank Transfer when placing your order. Sorry no credit card orders at this time.

3. Shipments

All products will be received 7-10 business days after receipt of payment. They will arrive in one box, via FedEx 2 Day service, and require a signature for delivery.

4. Fees

Packaging and delivery fees for TransitChek orders are \$18. Processing fees are 4.5% of your total order.

For questions about your order or assistance with order call TransitCenter Customer Service at: 1-800-945-CHEK (243) Or visit us at www.transitcenter.com

SEND FORM & PAYMENT TO:

Standard _____	Overnight Deliveries: _____
TransitCenter, Inc.	JPMorgan Chase
General Post Office	Attn: Lockbox 27457
PO Box 27457	4 Chase MetroTech Ctr, 7th Fl.East
New York, NY 10087-745	Brooklyn, NY 11245
	1.800.945.CHEK (2435)

PRODUCT RETURN POLICY

TransitChek® Card, a prepaid Visa® card:

Can not be returned for credit or refund. Cards have a one year expiration. Balances on TransitChek Cards that are near expiration or you suspect are damaged can be easily transferred to another TransitChek Card at www.transitcenter.com. Under Manage Your Account, click on TransitChek Card log-in.

Please remind your employees to review their current and unused products to make certain they are used before the expiration date.

TransitChek® Card, a prepaid Visa® card (Not Returnable/Not Refundable)

Denominations	Quantity	Cost/ Item	Total Cost
\$30		x \$30 =	
\$35		x \$35 =	
\$45		x \$45 =	
\$50		x \$50 =	
\$55		x \$55 =	
\$60		x \$60 =	
\$65		x \$65 =	
\$70		x \$70 =	
\$89		x \$89 =	
\$110		x \$110 =	
\$125		x \$125 =	
\$150		x \$150 =	
\$175		x \$175 =	
\$200		x \$200 =	
\$230		x \$230 =	

TransitChek Card Total **A**

FREE TransitChek Card User's Guides Quantity
(Limit one per employee)

4.5% Processing Fee (**A** x .045) **B**

Packaging and Delivery **\$18.00** **C**

Total Order Cost (**A** + **B** + **C**)