

## Commuter Benefits

### Frequently Asked Visa Card and Claim Questions

#### Q: What are qualified Transit expenses?

A: An expense for mass transit such as train, bus, commuter rail, ferry, Lyft Shared Ride, Uber Pool or van pool to travel between your home and place of employment.

#### Q: What are qualified Parking expenses?

A: An expense for parking at or near your work location, or expenses at a location from which you commute using mass transit.

#### Q: How do I get my money out?

A: Use the Visa card to pay for the expense or submit a claim.  
(Some restrictions apply for transit claims.)

#### Q: Where can I use my Visa card for Parking?

A: You should be able to use your card at parking lots or garages provided they take a Visa card and they are registered with Visa as a parking merchant.

#### Q: Where can I use my Visa card for Transit?

A: The IRS restricts where you can use your Visa card for transit expenses. The merchant must be qualified transit merchant registered with EdenRed. EdenRed has a confidential list of qualified merchants that we are not able to provide to you, but our Customer Service team can access to let you know if a merchant you want to go to is on the list. Please note that sometimes a merchant on the list has a location/kiosk, etc. that is not set up properly and the card will not work. In the scenario you are trying to purchase a pass at a location/kiosk that is not setup properly with EdenRed, please try to purchase

*your pass at another location/kiosk as they most likely will be setup with EdenRed.*

**Q: Do I use my Visa card as credit or debit?**

*A: Your card can be used for either for parking; provided you have set up the pin to use it as a debit card. Your card can only be used as credit at a qualified transit merchant registered with Edenred.*

**Q: Can HRCTS request that new merchants be added to the Edenred list of qualified merchants?**

*A: No, HRCTS and our software platform are not able to add a merchant to the Edenred network. The merchant must work through EdenRed to become an approved merchant on their list. The merchant will need to contact EdenRed directly at:*

*Jay Retkevicz*

*Affiliations Manager/Prepaid Compliance Officer*

*Edenred Commuter Benefits Solutions LLC*

*[Jay.retkevicz@communterbenefits.com](mailto:Jay.retkevicz@communterbenefits.com)*

**Q: Can I use my Visa Card on the MBTA mobile app?**

*A: Yes, the card can be used on the mobile app and is often very convenient if you are having a hard time locating somewhere to use your card.*

**Q: Do I need to provide a receipt when I use my Visa card?**

*A: No receipts are not required.*

**Q: What if my Visa card doesn't work at a parking location?**

*A: You can pay for the expense and submit a manual claim for parking online, via fax, mail or mobile app. No receipt is needed when submitting a manual claim for a parking expense paid for out of pocket.*

**Q: What if my Visa card doesn't work at a transit location?**

*A: You can pay for the expense and submit a manual claim under the following circumstances:*

- 1) If your Visa Card was not accepted by the transit authority indicated for the expense you are claiming.*
- 2) There was an unforeseen circumstance out of your control in which you were not able to purchase the expense with your Visa Card.*
- 3) The merchant does not accept a split transaction and your employer doesn't offer a post-tax option.*

**Q: When do I have to submit the claim by?**

*A: The claim must be submitted within 180 days from the date of service & with 90 days after the end of the plan year.*

**Q: When are the funds available on my card?**

*A: The funds for the commuter benefits are accrued and deposited on your card as they come out of your paycheck. Please note any employer contribution is available on the 1<sup>st</sup> of the month. Your card will not work if you are trying to use it for more than your available balance.*

**Q: Who can I call if I have additional questions?**

*A: HRCTS Customer Service at 603-647-1147 option 1 between 8:30am-7:30pm EST. You can also reach us via live chat or email at: [customerservice@hrcts.com](mailto:customerservice@hrcts.com).*