



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:

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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 & within 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 1st 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-5:00pm EST.