

Qualified Transportation Benefits Program FREQUENTLY ASKED QUESTIONS



Helpful Hints, Tips and Reminders when using the Swipe-N-Save MasterCard

1) Your Swipe-N-Save MasterCard will be arriving at your mailing address by regular mail.

Please note that it will be in a plain white envelope, the return address will be from

QTB Services, Inc.

Swipe-N-Save

P.O. Box 418

Merrick, NY 11566

2) Please remember as you begin using your Swipe-N-Save MasterCard, although it is legally considered a debit card (because it is funded by your transportation election), **the card should be swiped at the point of sale as a "Credit" card transaction**. Your transaction will not require a pin number.

3) You may only use the Swipe-N-Save MasterCard at locations that are in the sole business of selling transit passes or parking. Each time the card is swiped, the system checks the codes and terminal ID that is associated with the vendor's card machine. The codes and terminal ID must match the list of IRS approved codes in order to be accepted. For example, the card will be accepted at transit vending machines, but will be rejected at convenient stores. Please note that if your card is not accepted, you may be eligible to submit a claim form in order to be reimbursed.

4) Common reasons why the transaction will be denied

a) The vendor is not in the sole business of selling transit passes or parking.

b) The purchase amount is greater than the amount available in your account at that point in time.

c) The purchase amount will cause you to exceed the IRS limits.

5) If you are at a vendor that you feel is a valid vendor, but your transaction is not accepted, please contact QTB Services for assistance. customercare@qtbervices.com

6) ZipCode

Purchasing your transit pass with any credit or debit card may require you to enter your ZIP code.

If asked for your ZIP code, you should use zip code on our database (your employer's office zipcode). Entering a ZIP code that does not match the records may cause the transaction to fail.

7) Online and mobile login instructions will be sent in a separate email after you have enrolled in the program. This will allow you check your account balance and activity.

Qualified Transportation Benefits Program

FREQUENTLY ASKED QUESTIONS

Swipe-N-Save



1. **(Q) What is the Swipe-N-Save MasterCard?**
(A) It is a MasterCard that is specifically used to purchase mass transit tickets/passes and pay for commuter parking at approved transit/parking vendors.
2. **(Q) Who are approved vendors for the Swipe-N-Save MasterCard?**
(A) Any vendor that is in the sole business of selling Mass Transit tickets/passes and/or commuter parking. For example: ticket vending machines, Mail&Ride programs, online ticket sites, and most commuter parking lots/garages.
3. **(Q) What vendors are not approved vendors for the Swipe-N-Save MasterCard?**
(A) Any vendor that is not in the sole business of selling Mass Transit tickets/passes. For example: convenience stores, newsstands, parking spots at the gas station near the train station, town parking permits.
4. **(Q) How do I get a Swipe-N-Save MasterCard?**
(A) Shortly after your payroll deductions begin and card will be mailed to the address you provided on your election form.
- 4 **(Q) What if the Swipe-N-Save MasterCard transaction is declined?**
(A) If it is not an approved vendor, you should try another vendor. If it is an approved vendor it is most likely there are not enough funds in your account to cover the transaction. You should complete the transaction using another form of payment, and check your account balance online. You can also contact Swipe-N-Save Customer Care for assistance. You may be advised to file a claim to be reimbursed for the payment you made.
- 5 **(Q) What if I use a non-approved vendor to make my purchase?**
(A) You can change to an approved vendor to make your purchase and reap the conveniences of using the Swipe-N-Save MasterCard.
- 6 **(Q) What if my Swipe-N-Save MasterCard is lost or stolen?**
(A) You should contact Swipe-N-Save immediately to report the card lost or stolen. The sooner we are notified we can de-activate the card and the more likely we can protect the available funds.

Qualified Transportation Benefits Program

FREQUENTLY ASKED QUESTIONS



1 (Q) What is the Transportation Benefit Program?

(A) The Transportation Benefit Program takes advantage of an Internal Revenue Code section permitting employers to offer employees a tax-free benefit to commute to and from work. The net result is an increase in the employee's take home pay. The program has two sections, Transit and Parking.

2 (Q) Who is eligible to participate in the program?

(A) All employees can participate in the program except, Partners, Sole Proprietors, Independent Contractors, Self-employed individuals, 2% S-corporation shareholder, and non-employee family members.

3 (Q) What is an eligible transportation expense?

(A) Eligible expenses are any mass transit or parking expenses spent for traveling to and from work that are not otherwise reimbursed.

- ◆ Transit expenses include trains, buses, subways, passenger ferries vanpools and other forms of public transportation or mass transit. A vanpool (commuter highway vehicle) must be a vehicle with seating capacity of at least six adults, excluding the driver, in which at least half of the seating capacity is used. The commute to work should account for at least 80% of the vehicle's mileage

- ◆ Parking expenses include commuter lots or a parking lot near your employer's business.

7 (Q) What is an ineligible transportation expense?

(A) Any and all transit and parking expenses unrelated to your commute to and from work are excluded. Additionally, expenses for operating your private vehicle (mileage, tolls, etc.), and taxi or car service fares are excluded, as are expenses for residential and personal parking.

5 (Q) How do I enroll in the program?

(A) You enroll by completing a Transportation Benefit Enrollment/Change Election Form. The form is a monthly salary reduction agreement between you and your employer for an elected amount. The form has been included in this package provided to you.

6 (Q) Do I need to make an election every month?

(A) No. The election will stay in effect each month until you submit a new Transportation Benefit Enrollment/Change Election Form. The transportation benefit program recognizes that transportation expenses repeat from month to month.

7 (Q) How do I determine my election?

(A) You should base your election on your expected transportation expenses that you will incur in the following month.

8 (Q) Can my election be changed?

(A) Yes. Most people have consistent commuting expenses, but there are many reasons that can cause a change in the employee's commuting expenses. The Transportation Benefit Program recognizes the need to change. If you expect your next month's expenses to change, complete a Transportation Benefit Enrollment/Change Form and submit it to your Payroll Administrator..

9 (Q) Are there pre-tax limits on the program?

(A) Yes. For calendar year 2015, the pre-tax maximum is \$255 per month for transit expenses and \$255 per month for parking expenses. The IRS may adjust these amounts in future years.

These limits may be reduced for some individuals by an amount that their employer directly subsidizes transit or parking. Check with your employer for the amount of the subsidy.

Example: An employer subsidizes an employee's transit expense by \$15 per month. The IRS transit limit of \$255 is reduced for that employee by \$15 to \$240 per month. The pre-tax transit maximum is \$240 for this employee.

10 (Q) How do I know when the limits are changed?

(A) QTBS Services, Inc. will notify your employer who, in turn, will notify you prior to the actual effective date of the change.

11 (Q) How do I file a claim?

(A) Complete a Transportation Benefit Claim Form. Receipts should be copied onto one side of one or more white 8½ x 11 sheets of paper. You can copy multiple receipts onto one page. You should always keep the originals for your records. **Transit claims are for card exceptions only.** Claims must be received within 180 days of the date of service.

Online	Fax
www.swipensave.com	516-794-7452 No cover page. Claim form 1 st , then receipts.
Mail	Email
QTBS Services, Inc. P.O. Box 418 Merrick, NY 11566-0418	claimforms@qtbservices.com Acceptable attachment types: .doc, .tif, .gif, .pcx, pdf

12 (Q) When will my payroll deduction take place?

(A) Check with your employer for the specific timing of the payroll deductions in each month.

13 (Q) Will my Social Security Benefits be reduced?

(A) In some cases, participants may have their Social Security Benefits minimally reduced. This is true of any benefit program that reduces FICA tax.

14 (Q) What is the benefit to my employer?

(A) The employer will provide a value-added benefit to the employees. There are basically no significant financial savings or expense for the employer. Expenses to administer the program offset employer tax savings.

15 (Q) Who do I direct my questions to?

(A) You can direct your questions to a QTBS Services customer service representative by email (customer@qtbservices.com), by fax (516-794-7452) or by phone (516-794-1953 ext: 23). In addition to your question, you must provide your employer's name and your name. For a fax response, also provide a fax number, emails will be responded to the address from which the question came.