



U.S. Department of
Transportation
Office of the Secretary
of Transportation

TRANServe Electronic Fare Media (EFM) FAQ's



You can check your account information on line @: www.myaccount.chase.com OR call [1.866.891.6951](tel:1.866.891.6951)

- 1. Q: What is the goal of electronic fare media?**
A: The primary goal of the transition to Electronic Fare Media is to use a **single fare media delivery system** that offers enhanced internal controls to preserve the transit benefit by deterring waste, fraud, and abuse.
- 2. Q: Why change from paper fare media?**
A: The DOT transit benefit program provides a non-taxable subsidy designed to encourage federal employees to use mass transit for their home to work commute.

In 2007, TRANServe determined an operational shift was necessary given the fraudulent actions of a few participants receiving the transit benefit as investigated by General Accountability Office.

Transit authorities across the nation are moving away from paper fare media and are implementing electronic fare media such as the Orca, "Q", SmarTrip & Breeze cards.
- 3. Q: What is the TRANServe EFM Debit Card?**
A: The TRANServe Debit Card is a Visa branded electronic fare media card provided by the U.S. Department of Transportation. It will provide agency approved federal employees the ability to receive their transit benefit electronically.
- 4. Q: Who is eligible to participate in the TRANServe Debit Card Program?**
A: The Debit Card is open to agency approved federal employees who use public transportation for their home to work to home commute and are not named on a worksite parking permit at any Federal Agency or participate in a carpool.
- 5. Q: How do participants get their Debit Card?**
A: One of two ways:
1. The TRANServe Debit Card will be delivered to your Agency's POC(s) for distribution, or;
2. TRANServe will continue to distribute at a designated location.
- 6. Q: When can participants begin using the Debit Card?**
A: Funds will be loaded to the Debit Card and available for use on the 10th of each month. Participants will be able to use the funds through the 9th of the following month. **Participants are not eligible to pick-up paper fare media after transitioning to the Debit Card.**
- 7. Q: How do participants activate the Debit Card?**
A: Participants activate their Debit Card by dialing the number located on the card carrier in the envelope that contains the card. JPMC's Interactive Voice Response (IVR) system will lead them through the automated process.

When calling to activate the Debit Card, participants should be prepared to answer security questions, and PIN.

Note: Debit Cards do not have a monetary value until they are activated by the participant.
- 8. Q: What security questions are participants asked to verify?**
A: Cardholders are asked to confirm the following:
1. *Common Identifier**,
2. *Work Phone Number, and;*
3. *Work Zip Code***

* *Common Identifier is a required field. However, as part of the security verification for the Debit Card certain Agency's opted for an acceptable alternative. This is an alpha numeric field that can hold 25 characters. Please refer to the agency POC for instruction on alternative inputs for this field.*

***The Work Zip Code is the POC zip code for their place of employment. This information will be provided to you at distribution.*
- 9. Q: Can participants add their own funds to the Debit Card?**
A: No, only JPMC can make deposits to the Account for which the Debit Card has been issued. Participants may not make deposits in any form to this Account.

10. Q: What is a PIN number and when do participants use it?

A: The PIN is a four-digit number that the participant selects to access his/her account online. The PIN should be kept in a secure location and not revealed to anyone. The participant must use the PIN to

- Check their balance;
- Review transaction history;
- Change their PIN; and
- Contact customer service

11. Q: What should participants select when using their new Debit Card?

A: For ALL purchases, participants should select the “credit” option for the transaction to process successfully. Do not select Debit to pay for fare media, even if prompted. In some cases, selection of Debit could prevent a transaction from completing.

Participants are required to activate their new Debit Card before their initial use.

12. Q: Where can participants use the Debit Card?

A: Use the Debit Card at a point-of sale (POS) merchant where the Visa logo is accepted. Purchases can be made from a number of mass transit vendors. However, participants can only use the Debit Card to purchase fare media for their regular home to work transportation. Any transportation costs that exceed the amount of the transit benefit will need to be paid for with personal funds.

13. Q: Can participants use the Debit Card to make multiple purchases from more than one Transit Authority?

A: Yes, participants can use the Debit Card at a point-of-sale (POS) merchant where the Debit Card is accepted. However, only use the Debit Card and the transit benefit for regular home to work transportation.

14. Q: Can participants make purchases online with the Debit Card?

A: Yes, many transit authorities provide the convenience of purchasing fares online. Participants may use the Debit Card at an online merchant where the Visa logo is accepted. However, they can only use the Debit Card and the transit benefit for regular home to work transportation.

15. Q: What happens if a participant’s transit benefit does not cover the full cost of his/her home to work to home commute?

A: Any transportation costs that exceed the amount of your transit benefit will need to be paid for with your personal funds.

16. Q: Can participants use their Debit Card for non-transit expenses?

A: No, it is fraudulent to use the transit benefit for any purpose other than Home to Work to Home commute using mass transportation. Participants certified to this when they submitted the application. Also, at each swipe of the Debit Card, participants are personally certifying that they are using the Debit Card and the transit benefit only for their regular home to work transportation.

The use of the TRANServe Debit Card will authorize transactions only to vendors that are identified as Transit Authorities through their Merchant Category Code (MCC).

17. Q: Why do participants have to certify?

A: Use of the Debit Card is the participant’s personal certification that they will:

- Surrender the Debit Card to their employing Federal Agency upon demand.
- Not be named on a worksite parking permit at any Federal Agency or participate in a carpool.
- Not transfer or authorize the use of their Debit Card to anyone.
- Ensure that the amount of the transit benefit they receive does not exceed their actual monthly commuting cost by public transportation.
- Use this card and the transit benefit only for their regular home to work transportation.

18. Q: How can participants check their Debit Card balance?

A: Participants can check their account information online at www.myaccount.chase.com. They will need their Debit Card number and PIN or call [1-866-891-6951](tel:1-866-891-6951).

19. Q: What happens to unused funds on the Debit Card at the end of the monthly cycle?

A: Any unused funds on the account will be swept off the Debit Card at the end of the monthly cycle (9th of each month). The participant’s certified amount will be re-loaded at the beginning of each monthly cycle (10th of each month).

20. Q: What if the participant's Debit Card is not accepted?

A: In the event a participant is attempting to use the Debit Card at a Transit Authority and the card is not accepted, contact Customer Service at [1.866.891.6951](tel:1.866.891.6951).

21. Q: What do participants do in the event of a lost, stolen, or damaged Debit Card?

A: In the event a Debit Card is lost or stolen the participant should notify JPMC Customer Service at [1.866.891.6951](tel:1.866.891.6951) to have their card cancelled. In addition, the participant should notify their POC and/or transit benefit manager (TBM) to ensure any funds remaining on the Debit card can be transferred to a new Debit Card.

22. Q: How do I get a replacement Debit Card?

A: If your Debit Card is lost or you need a replacement card for another reason, you must contact the JPMC Customer Service at [1.866.891.6951](tel:1.866.891.6951) to initiate the replacement card process.

23. Q: Is there a cost for a replacement Debit Card?

A: No. At this time there is no charge for a replacement Debit Card.

24. Q: How long does it take for a participant to receive his/her replacement Debit Card?

A: Once you have contacted JPMC Customer Service and purchased your replacement Debit Card, the agency Point of Contact should receive that Debit Card within 5 calendar days.

25. Q: Where does a participant pick-up his/her replacement Debit Card?

A: Replacement Debit Cards are mailed to the agency Point of Contact.

26. Q: I have a name/address/other change for my employee, what do I do?

A: Use the current Agency designated process for completing changes to your participant record.

27. Q: An employee changes agencies, what happens to his/her Debit Card?

A: Debit Cards assigned to a user can be returned to the POC when the individual departs from their agency, or at the request of their POC. The user can also destroy the debit card.

28. Q: What happens if a participant's transit benefit does not cover the full cost of his/her home to work to home commute?

A: Any transportation costs that exceed the amount of your transit benefit will need to be paid for with your personal funds.

16. Q: Can participants use their Debit Card for non-transit expenses?

A: Use of the Debit Card to use the transit benefit for any purpose other than the Home to Work to Home commute using mass transportation. Participants certified to this when they submitted the application. Also, at each swipe of the Debit Card, participants are personally certifying that they are using the Debit Card and the Transit benefit only for their regular home to work transportation. Not be named on a worksite parking permit at any Federal Agency or participate in a carpool.
• Not transfer or authorize the use of their Debit Card to anyone.
• Ensure that the amount of the transit benefit they receive does not exceed their actual monthly commuting cost by through their Merchant Category Code (MCC).
• Use this card and the transit benefit only for their regular home to work transportation.

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