

Debit Card (e.g. WageWorks, Commuter Check Card, TransitChek Quickpay, etc.)

Employer Perspective

Pros

- Both personalized and non-personalized options available.
- Non-personalized option is easy to administer because vouchers not tied to individual employees.
- Fees can be as low as voucher
- Cards are valid up to several years.
- Can be used online although non-personalized debit cards cannot be used for the autoloading feature with TransLink.
- No cost if participation drops to zero for employers who are required to have a program.
- Can be started quickly.

Cons

- Employees must communicate changes to employer.

Employee Perspective

Pros

- Can be used at machines or on-line. Rated easier than paper voucher but not quite as easy as receiving tickets directly on BART rider survey.
- Residual funds can be used at a later date.

Cons

- Due to IRS compliance issues, they should not be used at locations that sell non-transit products such as Safeway, Lucky, and Longs.

Tip

Be sure to ask about compliance with the IRS rules that take effect in 2010.

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