Transit Benefit
Fare Program

Account Setup Guide For Administrators

mytransitbenefit.com

rta

Introduction

Welcome to the RTA Transit Benefit Fare Program (TBFP). You've taken the first step toward improving your company's benefits package by offering transit tax savings to your employees. The RTA TBFP provides transit benefit administrative services to employers to help them make the most of what they offer their employees.

Follow the easy steps in this "Account Setup" guide to enroll your company and then get ready to place your first order.

Setup Options

Before you begin to set-up your account, you must decide how your organization's transit benefit account will be managed.

Decision 1: How will you handle employees whose monthly commute costs are greater than the pre-tax cap set by the IRS?

The IRS sets a monthly cap that your employees can have pre-tax monies from their payroll deducted to put toward their transit and parking costs. Congress adjusts these pre-taxes annually and for 2025, the monthly amount is $325 for transit and $325 for parking.

There are two options your company can offer to your employees:

- ***Option 1: Post-tax deductions from payroll***
  This option allows your employees to have up to $325 of their pre-taxed transit and $325 of their pretaxed parking funds deducted from their payroll. They can have additional funds deducted from their payroll to go toward their transit or parking funds but those funds will be taxed.
- ***Option 2: Limit deductions to pre-tax cap***
  This option limits payroll deductions to the pre-tax cap. Employees whose commute costs exceed the pre-tax cap would be required to pay the extra amount out-of-pocket. This option may require customers to purchase their transit tickets at ticket windows, as some transit agencies do not allow split payments online or at ticket vending machines.

Decision 2: Who will place the orders?

Your company has the option to have an administrator place orders on behalf of their employees (Employer Ordering) or let their employees order their own (Employee Ordering). The RTA's ordering platform can be set-up to make your employee's orders recur each month. This means that if there are no changes, the employee's order can be placed automatically each month.

- ***Option 1: Employer Ordering***
  The administrator is responsible for placing orders each month on behalf of all employees through the RTA Transit Benefit platform. Employees must provide the administrator all the necessary information to sign-up for their benefits, including their desired product and pre-tax deduction amount. The administrator will place and change orders at the employee's request.
- ***Option 2: Employee Ordering***
  This option requires each employee to manage their own orders. Once enrolled, the employee will manage their order by logging into the RTA Transit Benefit platform and selecting their desired product and pre-tax deduction.

Credit Adjustment/Month Delay options: Timeline of when any credits or adjustments for a company or employee(s) will be applied back on the invoice.

- Default to Third Party Administrator (TPA) Standard default of 1 month return
- Refund Immediately – Return on upcoming invoice
- Not Returned - Returned only upon employee termination
- Returned after 2, 3, or 6 months

Decision 3: What products do you want to offer your employees?

The RTA Transit Benefit Fare Program has three products that you can offer your employees. You must select which of the following products you want to offer your employees.

- ***RTA Transit Benefit Prepaid Mastercard® (RTA Transit Benefit Card)***
  This product is a reloadable prepaid card that can only be used to purchase transit fares from qualified transit agencies where Debit Mastercard®, Maestro® cards and NYCE® cards are accepted. Employees can use the RTA Transit Benefit Card at a station sales window, a ticket vending machine, or to make an online purchase only where transit products are sold. If the parking benefit option is activated, the card may also be used at CTA, Metra, and Pace Park & Ride stations as well as other qualified parking garages where the same types of card payments are accepted.

  The RTA Transit Benefit Card is mailed after the 15th of the month, prior to the benefit month of which you ordered. The account is funded on the 19th of each month and the funds are available for use on the 20th of each month. There is a maximum card balance of $2,000.

- ***Ventra® Direct Load***
  This product allows pre-tax funds to be directly deposited into your employee's existing Ventra accounts for use on the CTA, Pace and Metra. Metra riders can buy and display mobile tickets with their smartphones (using the Ventra App only). Ventra accounts can be loaded with a pass product or select denominations in transit benefit value; the direct load will be available by the last day of each month. There is a maximum card balance of $500 value limit.

- ***Pace Vanpool Load***
  This product allows pre-tax funds to be directly deposited into your employee's Pace Vanpool account; funds will be available the 20th of each, or the next business day. Like carpools, Pace Vanpool connects individuals who live near each other and have similar travel patterns/work hours to form a workday rideshare arrangement. More information is available on Pace's website at **www.pacebus.com/vanpool**

Decision 4: What payment method will you use when placing orders?

The RTA accepts payment via ACH debit and credit card.
Each payment method has different fees and the order deadline is shown in the table below.

Payment Method	Monthly Fee	Order Deadline	Other Information
ACH Debit	$0.00 per month/order	10th of each month at 10:59 CST	Funds are withdrawn from the employer's account on the 15th of the month or the next business day. Employer's bank account must be set up to allow ACH debits. RTA ACH filtering ID is available.
Credit Card	4% of the total order	10th of each month at 10:59 PM CST	MasterCard, Visa, and American Express are accepted. Cards are charged on the 15th of each month or the next business day.

Additional Information

Based on the decisions you have made, you will need the following information to set up your company account:

- **Company Federal Tax ID**
  - You will be required to upload your W-9 – your Headquarter address should be the same on your W-9 and must be signed and dated.
- **Year your company was established**
- **NAICS (North American Industry Classification System) Code**
- **If paying by ACH Debit:**
  - Bank name
  - Bank account number
  - Bank routing number
- **If paying by credit card:**
  - Credit card number
  - Name on credit card

Setting Up Your Company Account

Step 1: Go to **mytransitbenefit.com** and click on the “Employer Login” link located under the “Employers” section. You will be transferred to the RTA Transit Benefit platform.

Step 2: Once on the RTA Transit Benefit platform, click on “New Employer” on the vertical navigation bar on the left side of the screen.

Step 3: You will now fill out a series of pages with information about your company and the decisions discussed previously. If you do not immediately see the first page for input please scroll down.

- **Page 1 – Company Info**
  Create a user ID and password. Enter basic company information including your company’s Federal Tax ID.
- **Page 2 – Company Contacts**
  Enter the primary and secondary contacts at your company. The primary contact should be the person who will manage your company’s account. You will be required to upload your W-9, your Headquarter address should be the same on your W-9 and must be signed and dated.
- **Page 3 –Transit & Parking Option**
  Select whether you want your employees to be able to order products greater than the pre-tax cap (Decision #1). If yes, what the post-tax cap should be. Select Employer or Employee ordering model and the Credit Adjustment preferred option (Decision #2).
- **Page 4 – Transit & Parking Filter**
  Select which products you want to offer your employees (Decision #3).
- **Page 5 – Payment Option**
  Select the payment method you want (Decision #4) and enter the necessary information.
- **Page 6 – Terms and Conditions**
  You will need to acknowledge and accept the Terms and Conditions for RTA’s Transit Benefit Fare Program.

Once you have completed all of the pages, a summary page will display. Please go back and make any changes if necessary. If no changes are made, you should print this page for your records and click “Finish” to submit your account information. Once submitted, the system will automatically send your information through a verification process. This will take 10 business days. You will be notified through your Primary and Secondary Contact email addresses once your account has completed verification.

While you cannot submit your first order until your account has been verified, you can begin to set-up your company’s first order by logging into your account and clicking on “Step 1: Getting Started Guide”.

Scan the code to visit
mytransitbenefit.com