



NJ TRANSIT

BusinessPass™

Better Than Ever

User Guide

(973) 491-7600

businesspass@njtransit.com

NJTRANSIT
The Way To Go.



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Welcome to BusinessPass

The NJ TRANSIT BusinessPass program enables employers to order monthly transit passes or one-way tickets in bulk for their employees or clients. Originally designed simply for convenience, BusinessPass has evolved to help employers and their employees take advantage of the significant “commuter tax benefits” allowed by the Internal Revenue Service (IRS). If you have more than one pass to order, BusinessPass is the program to help you help your employees.

Through BusinessPass, NJ TRANSIT offers employers a better way to meet the commuting needs of their employees. Businesses in today’s economy are focusing on efficiency, cutting expenses and saving money. BusinessPass provides employers with smart ways to save their employees money on commuting while improving their balance sheets. The program is flexible, easy to administer and cost-effective.

NJ TRANSIT does not charge you any administrative fees, processing fees or shipping costs. Your employees will not have to take extra time for long lines at ticket windows or vending machines. Nor will they have to deal with maintaining individual accounts, handling electronic benefit cards or paper vouchers.

BusinessPass is not just for handling the commuting needs of employees. It can be used to provide transportation for clients, customers, students and others.

It’s also not just about monthly transit passes for commuting. Organizations throughout New Jersey, including health agencies, hospitals, personnel and security agencies, supermarkets, colleges, schools and retail stores, use BusinessPass to purchase one-way bus, rail and light rail tickets—in advance—for trips within New Jersey or to New York City and Philadelphia. They use these tickets to help employees travel to off-site locations, to provide complimentary rides for customers or clients, and for many other purposes.

Pre-purchasing one-way tickets eliminates cumbersome cash reimbursements for employee business travel. The tickets also can be used as an incentive to attract new customers by providing a free ride to your place of business. The versatility of BusinessPass makes it “better than ever” for businesses and other organizations.

BusinessPass has helped make doing business much easier for many organizations throughout New Jersey. This BusinessPass User Guide helps you understand how the program operates and serves as a reference tool once your program is up and running. Should you need assistance, we are only a phone call or an e-mail away. Our goal is to provide you with the best service possible.

(973) 491-7600
businesspass@njtransit.com

BusinessPass

Getting Started

To enroll in BusinessPass, simply photocopy and complete the agreement form on page 12 and fax it to NJ TRANSIT at (973) 491-4693. You may include your first order with the agreement form, or order at a later date.

Next, if you're taking advantage of the IRS commuter tax benefit, set up your employees' payroll deductions, pre-tax or including taxed income, as appropriate. Some employers choose to make the program more attractive by "sharing the fare" and offering an employer-paid incentive to encourage their employees to participate, which is also not taxable as employee income under IRS rules.

Commuter Tax Benefits

Employee-Paid Pre-Tax Option

Federal legislation permits mass transportation deductions of up to \$105 a month, \$1260 a year from an employee's pay on a pre-tax basis. Both employees and employers are able to save money with this option. By reducing federal and state tax contributions as well as Social Security and Medicare contributions, employees are able to save up to \$400 a year. Employers save through payroll cost reductions in FICA, Medicare and Federal Unemployment Insurance. In most cases, the savings realized by employers exceeds any costs associated with administering the program.

Because the pre-tax option is not part of a cafeteria plan of benefits or a flexible spending account, you have more flexibility and ease in offering it to your employees. Details may be found under Section 132(f) "Qualified Transportation Fringe" of the Internal Revenue Code, "Mass Transportation Fringe Benefit Program," No. 4, "No Constructive Receipt."

Employer-Paid Option

Federal legislation also allows for an employer to provide each employee with up to \$105 a month, \$1260 a year toward the purchase of transit fares. The allowable amounts are tax-free to the employee and tax-deductible to the employer. Any amount over the allowable \$105 a month is considered taxable income.

Mix and Match

The IRS also allows employers to mix and match the pre-tax and employer-paid options. If you select this option, the combined total may not exceed \$105 a month, \$1260 a year per employee.

Sample Way to Fund a \$150 Monthly Pass:

\$ 30	Employer-Paid Contribution
+75	Employee Payroll Deduction from Pre-Tax Salary
\$ 105	Total Amount Allowed by the IRS Commuter Tax Benefit
+45	Remainder of Cost—Employee Payroll Deduction from Taxable Income
\$ 150	Total Cost of Employee's Monthly Pass

Laying the Groundwork

Implementing BusinessPass is easy and can be done very quickly once you get your employees involved. Ask them what type of transportation they use to commute to work—bus, rail or light rail. If they are already commuting by mass transit, they can simply show you their pass. The specifics of their trips are what you need, such as whether they use a monthly pass or one-way tickets, the number of bus zones traveled, the particular rail stations they travel between or which light rail system they use and the fares they pay.

Information on routes, trip planning, schedules, fares and ticketing is available on the Web or by phone:

- www.njtransit.com
- Transit Information Center 800-772-2222

Large employers may request assistance from NJ TRANSIT at their worksites. At a BusinessPass Sign-Up Day, a representative from NJ TRANSIT will assist in collecting employees' commuting information. We recommend that sign-up events be held during lunch hours in the cafeteria or in some other high-traffic area. At the completion of the event, you will be ready to process your first order.

NJ TRANSIT will be with you every step of the way to ensure that the process runs as smoothly as possible.

Orders

Monthly pass orders are due on or before the 14th of the month for the upcoming month's passes. For example, March passes are ordered by February 14th. When the 14th falls on a holiday or weekend, the orders are due the business day before. Orders must be on your company letterhead; must include your customer number, direct phone number and your name/title; and must be signed. A sample order may be found on page 8.

One-way ticket orders can be made at any time during the month. However, if ordering both tickets and monthly passes, the order must be placed by the 14th of the month for the upcoming month's passes.

Please note that the minimum order for one-way tickets is 25 of the same ticket type. For monthly passes, the minimum is two, not necessarily the same type.

When ordering monthly passes and/or one-way tickets, the following information is necessary:

Bus Passes/Tickets

- Quantity of passes/tickets by the number of zones
- Types of passes/tickets, intrastate (local) or interstate (New York, Philadelphia)
- Unit price of passes/tickets by the number of zones
- Total cost

Rail Passes/Tickets

- Quantity of passes/tickets by origin/destination (stations boarding/disembarking), specify if a bus “feeder fare” is included
- Quantity of PATH QuickCards or ferry passes in combination with NJ TRANSIT order
- Unit price of passes/tickets by trip
- Total cost

Light Rail Passes/Tickets

- Quantity of light rail passes/tickets, specify if parking permit for Hudson-Bergen Light Rail is included
- Unit price of passes/tickets
- Total cost

Orders are faxed each month to the NJ TRANSIT Revenue Department at (973) 491-8881. They must be received by the 14th of the month if ordering monthly passes. Calls will not be made to remind you to order. Orders for monthly passes will not be accepted after the 14th, nor will arrangements be made for special “rush” orders. To check on the status of an order, please call (973) 491-7592.

Ticket Life

One-way bus and light rail tickets have no expiration date; they are good until used. Rail one-way tickets are good for one year from the date of purchase. The long life of the one-way tickets and the ability to buy them in bulk quantities gives you great flexibility. Many organizations keep supplies of tickets on hand.

Monthly passes are good for unlimited trips of the distance purchased during the specified calendar month. This affords commuters a tremendous, upfront savings on their trips. Each month new monthly passes are necessary. The passes are not 30-day passes or a designated number of trips traveled as on other transit systems.

Delivery

The NJ TRANSIT Revenue Department will send the passes and/or tickets you have ordered via overnight mail during the last week of the month, allowing you time to distribute them to your employees. A signature is required on delivery. Post office boxes may not be used. Included with your order will be an invoice for payment.

All orders will be shipped. Passes and tickets cannot be picked up at NJ TRANSIT.

Returns

NJ TRANSIT encourages you to order only the actual passes that your employees request. However, there are occasions when an employee's monthly pass need changes and you find your order arrives with a pass that you no longer require. When this happens, in order to receive a full credit for the unused monthly pass, you must return it to NJ TRANSIT with a postmark before the 10th of the month. Passes returned with a later postmark will have two one-way fares deducted for each business day for each pass.

All returns must be made through the employer. Employees will not receive credit if they return their monthly passes directly to NJ TRANSIT.

When making a return, write "void" with a black felt-tip marker across the monthly pass being returned. Do not cut the passes in half. Make a photocopy of the passes being returned for your records. Send the return with a note on your company letterhead, referencing your customer number. Remember to deduct from your payment the dollar amount of any passes you are returning.

Returns are made to:

NJ TRANSIT Revenue Department
Attention: Ms. Tiela Lewis
One Penn Plaza East, 5th Floor
Newark, NJ 07105-2246

Please note that one-way tickets are not returnable for credit.



Payments

Payments, less dollar value of any returns, are due in full to NJ TRANSIT no later than five business days from receipt of your order. To ensure proper credit to your account, please cross-reference the invoice and customer numbers of your order on your check.

Payments are made to:

NJ TRANSIT Corporation
P.O. Box 35451
Newark, NJ 07193-5451

Please do not send any returned passes to this address. They will not be credited if you do.

Pass Replacements

NJ TRANSIT will not replace lost passes or tickets.

However, NJ TRANSIT may replace a stolen monthly pass based on a “once-in-a-lifetime” policy. Stolen passes will be replaced if NJ TRANSIT receives a police report for the stolen pass from the police department within the jurisdiction in which the pass was stolen. The “once-in-a-lifetime” policy also applies to passes that have been washed out or damaged in some other way, provided that the print on the pass still shows the following:

- Type of monthly pass
- Number of zones (bus or light rail) or origin/destination (rail)
- Authenticity of pass (not counterfeit)



Sample BusinessPass Order

[Company Letterhead]

[Date]

Ms. Tiela Lewis
 Revenue Department
 NJ TRANSIT Corporation
 One Penn Plaza East, 5th Floor
 Newark, New Jersey 07105-2246

Dear Ms. Lewis:

Customer #: _____

Please forward the following passes/tickets for the month of _____ 2005.
 Please call me with any questions on the order at (____) ____ - _____.

BUS	Quantity	# Zone	Type	Unit Cost*	Total
	8	1	Intrastate	\$45.00	\$360.00
	2	2	Intrastate	\$59.00	118.00
	1	3	Interstate	\$90.00	90.00
	11 passes				\$568.00
	100 tickets	2	Intrastate	\$ 1.70	\$170.00
Total/Bus					\$738.00

RAIL	Quantity	Station to Station	Unit Cost*	Total
	10	MetroPark/Newark Penn	\$111.00	\$1,110.00
	10	New York/Newark Penn	\$ 92.00	920.00
	2	Summit/Newark Broad St.	\$ 90.00	\$180.00
	22 passes			\$2,210.00
	50 tickets	New York/Newark Penn	\$2.50	\$125.00
Total/Rail				\$2,335.00

LIGHT RAIL	Quantity	Service	Unit Cost*	Total
	10 passes	Newark City Subway	\$45.00	\$450.00

Total Order: 43 Passes/150 Tickets \$3,523.00

Sincerely,

[Signature]

[Title]

(Fax orders to 973-491-8881)

**Note, prices used in the sample order may not reflect the fares for your area. Please use current fare charts to obtain pricing for passes and tickets in your order.*

How to Reach Us

BusinessPass

(973) 491-7600

businesspass@njtransit.com

NJ TRANSIT Sales & Employer Services

One Penn Plaza East, 4th Floor

Newark, NJ 07105-2246

Schedule and Fare Information

Visit www.njtransit.com or call:

Information Center at (800) 772-2222, daily – 6 a.m. to Midnight

Text Telephone (TT) at (800) 772-2287

Distribution Center, for ordering bus, rail and light rail schedules to be mailed to your worksite, at (973) 414-7931, (973) 414-7933 (Fax)

Trip Planner

Visit www.njtransit.com to plan your next trip or new commute on NJ TRANSIT.

Go to “EZ TRIPS” for information on stations, connections and accessible services with just a few clicks of your mouse.

Other NJ TRANSIT Pass and Ticket Programs

NJ TRANSIT has a variety of ticket and pass programs available:

WorkPass

WorkPass offers Work First New Jersey and other social service and non-profit agencies a better way of meeting the transportation needs of their clients and program participants.

(973) 491-7600

workpass@njtransit.com

Corporate Partners

Corporate Partners is a program available to employers that participate in BusinessPass. When member companies hire new employees that meet the criteria (previously unemployed, entering at a low wage, residing/working within New Jersey are just some of the parameters), NJ TRANSIT will provide the employee with one free bus, rail or light rail monthly pass. It's one of the ways NJ TRANSIT "gives back" to our community, helping people return to the workforce.

(973) 491-7600

businesspass@njtransit.com



OzonePass

OzonePass is a special discounted ticket available to employers that participate in BusinessPass (or any other commuter tax benefit program) and join the New Jersey Air Quality Partnership. It encourages employees to try transit instead of driving on days when poor air quality is predicted. This special ticket is only valid during the summer air pollution ozone season.

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businesspass@njtransit.com

Quik-Tik/Tickets by Mail for Individuals

Quik-Tik is a way for commuters to receive their bus, rail or light rail monthly passes directly at home by setting up an account on line or by phone. With a few clicks of the mouse, commuters may manage their own accounts, suspend their passes during vacations and restart whenever they choose, change their credit card used for payment, use third-party benefit cards/vouchers and more. Quik-Tik is also the perfect solution for employers with only one pass to order for their employee programs.

(800) 648-0215

quiktik@njtransit.com



NJ TRANSIT BusinessPass Agreement

Organization Name _____
Mailing Address _____ <small style="text-align: center;">(no PO Boxes)</small>
City, State, Zip _____
Contact _____
Telephone _____ Fax _____
E-Mail _____

Beginning the month of _____, our organization would like to purchase passes and/or tickets through the NJ TRANSIT BusinessPass Program.

We have been informed of and agree to the following:

- Orders must be submitted by the 14th of each month for monthly passes. One-way tickets may be ordered at any time.
- NJ TRANSIT will not be responsible for reminding companies to order. Late and rush orders will not be accepted.
- NJ TRANSIT ships pass orders through overnight mail the last week of the month and a signature of receipt is required.
- For full credit, returned monthly passes must be postmarked by the 10th of the month that appears on the pass. Employees may not return their passes directly for credit. One-way tickets are not returnable.
- Payments, less returns, are to be made in full no later than five business days from receipt of order.
- Customer numbers, from the first invoice, should be referenced on all orders, payments, returns and correspondence.

Authorizing Signature

Date

Title

(Fax agreements to 973-491-4693)



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