

## Answers to Frequently Asked Questions (FAQs) – Clipper Autoload Set Up Guide

### 1) What is a Clipper Card?



Clipper® is an all-in-one transit card that keeps track of any passes, discount tickets, ride books and cash value that you load onto it, while applying all applicable fares, discounts and transfer rules. This lets you customize your card for your own transit needs. The Clipper card can hold multiple passes, ride books or tickets (which are specific to the transit system being used), as well as up to \$300 in cash value at one time. Cash value on your Clipper card can be used to ride any participating transit system.

You can add value (in the form of both passes and cash value) to your card as you go, or for added convenience, you can set up your WageWorks® Commuter Card to automatically reload whenever your pass expires or your cash balance falls below \$10.

Clipper can be used on Muni, BART, AC Transit, VTA, SamTrans, Caltrain and Golden Gate Transit and Ferry.

### 2) How do I obtain a Clipper Card?

You can pick up a free Clipper Card at the Department of the Environment located at 11 Grove Street (off Civic Center BART Station). We are open from 9am to 5pm Monday-Friday. Alternatively, we can mail you the card. Please email your mailing address to [commuterbenefits@sfgov.org](mailto:commuterbenefits@sfgov.org).

You can also order a [Clipper card online](#). You should receive your adult Clipper card(s) in the mail within 5 to 7 business days of the date when you place your order. (If you set up Autoload at the same time using a bank account, you should allow up to 10 business days for your card to be mailed.) If you need to obtain a Clipper card immediately, please visit a transit agency ticket office or retailer. Find a list of locations [here](#).

**To setup the Autoload feature using pre-tax dollars, you must have your funded WageWorks® Commuter Card available. For further information, see FAQ #6.**

### 3) How do I register my Clipper Card?

If you have a Clipper card that you obtained from the Department of the Environment or a retailer, you must [register your card](#) at the Clipper card site to utilize the Autoload feature. You will need to have your Clipper card available to enter the serial number found on the back of the card. You must register your Clipper Card first before obtaining a WageWorks® Commuter Card.

### 4) What is a WageWorks® Commuter Card?



The WageWorks® Commuter Card (Card) makes it even easier to pay for eligible commuting expenses with pre-tax dollars. The Card is a VISA-issued stored value debit card that you can use to pay for eligible transit expenses at many Bay Area transit agencies wherever VISA is accepted. The Card can also be used directly to fund

your Clipper card thus avoiding the \$2 load fee when an administrator directly funds a Clipper card. While this is a debit card, you must choose the “credit” option when using it. There is no PIN associated with the Card. You cannot withdraw the funds from the Card using an ATM.

## 5) How do I obtain a WageWorks® Commuter Card?

The website for managing your Commuter Benefits is [www.wageworks.com](http://www.wageworks.com). When visiting for the first time as a City and County of San Francisco (CCSF) employee, find and click on the “[Register with WageWorks now](#)” link. You will be taken to the registration page. The page will prompt you to enter some personal information along with your Unique ID in order to create a user name and password and complete the registration process. Your Unique ID is the last four digits of your DSW number, often found on the back of your City ID badge or on your electronic paystub. For additional instructions, visit the special CCSF Commuter Program page at [www.wageworks4me.com/ccsf](http://www.wageworks4me.com/ccsf).

Once logged in, follow these simple steps to enroll for the Card.

1. Click “Enroll in Commuter”
2. Click “Commuter Transit Plan” then go through enrollment wizard

### a. Select your Operator (Clipper)

The screenshot shows the 'ENROLL IN A TRANSIT PLAN' page for October 20, 2012. The current step is 'Select Operator', indicated by a progress bar with 5 steps, where step 1 is active. The page has 'BACK' and 'NEXT' navigation buttons. Below the title, there are two search options: 'SEARCH BY ZIP CODE' and 'SEARCH BY NAME'. The 'SEARCH BY ZIP CODE' field contains '94602' and a 'SEARCH' button is next to it. Below the search fields, it says 'Popular Operators (8)'. There is a grid of 8 operator cards, each with a logo and name: Clipper, MUNI, BART, AC Transit, Golden Gate Transit, Caltrain, SamTrans, and Vallejo Transit (SolTran...). At the bottom, it says 'All Results(25)'.

b. Select Transit Card Plan

BACK

1 2 3 4 5  
**Select Plan**

NEXT

**Clipper**  
 Clipper  
<http://www.clippercard.com>

2 Plan(s) Available

**Transit Card Plan (Recommended)**  
 The WageWorks Commuter Card is a stored value card that works just like a credit card at transit agency ticket vending machines and ticket windows. The funds you elect to put on the card through your payroll deduction are available for use on your pay date. Learn more about the **WageWorks Commuter Card**.

**Transit Pass Plan**

Select this plan if you know your transit agency does not accept credit cards, you commute via Vanpool, or if you prefer home delivery of your passes. The ordering deadline for this plan is the 10th of each month for delivery by the 1st day of the following month (e.g. January 10th for usage in February). Learn more about the **Transit Pass Plan**.

Order by  

Jan  
10  
2012

c. Enter your enrollment amount (monthly payroll contribution) and click Next

ENROLL IN A TRANSIT PLAN
October 20, 2012

BACK

1 2 3 4 5  
**Select Monthly Amount**

NEXT

**Monthly Election \$** 100.00

We recommend that you pick an amount that will cover your usual monthly transit expenses

Your first contribution is scheduled for your **December 4** paycheck. Funds will be loaded to your WageWorks Commuter Card on your pay date and will be available for use on the same day.

**Election Summary**

Below is a calculation of your election details based on your monthly election.

		Pre-Tax	Post Tax
Monthly Election Amount	\$100.00	100.00	0.00
Estimated Payroll Deduction	\$50.00	50.00	0.00
<b>Estimated Annual Savings*</b>	<b>\$360.00 - \$480.00</b>		

**What if I don't have enough funds on my card to make a purchase?** If you don't have enough funds on your card to make the purchase you need, you can transfer funds to your card from a personal credit card or debit card. To do this, select the **ADD FUNDS** option once you confirm your enrollment. This process

- d. Confirm your mailing address and contact information (please include a valid email address – all communications and order confirmations for your account will be sent electronically only)

ENROLL IN A TRANSIT PLAN October 20, 2012

1 2 3 4 5

**Confirm Contact Information**

BACK NEXT

Mailing Address

City

State  ▼

ZIP  -

Work ZIP

Daytime Phone  -  -  -

Email

This address will be used for any orders or communications that we will mail to you.  
DO enter a residential address where you want to receive this mail.  
DO NOT enter your work address, a PO Box or a non-residential address.

A number where we can contact you or leave a message during the day.  
An address you check often Where we can send time-sensitive and critical information including confirmations and account statements.

I confirm that this information is accurate

- e. Confirm your enrollment by clicking Submit

ENROLL IN A TRANSIT PLAN October 20, 2012

1 2 3 4 5

**Confirm Enrollment**

BACK SUBMIT

**Transit Card Plan**

First Payroll Deduction and Usage Month	<b>December</b>
Monthly Election	<b>\$100.00</b>

Mailing Address/Contact Info Amos M Griggs My Address My City, CA 94602 (415) 555-5555 myemail@email.com	Card Should be Received By <div style="border: 1px solid #ccc; padding: 2px; display: inline-block;">                     Dec  <span style="font-size: 24px; font-weight: bold;">07</span>                      2012                 </div>
---	--

Change/Cancel Until

15  
 Nov  
 2012

Your Commuter Card will be loaded with your payroll deductions on your pay date.

Reminder - When using the Commuter Card at ticket vending machines, be sure to select Credit Card when entering the payment type. The WageWorks Commuter Card does not require a PIN.

Is the Commuter Card a Credit Card? The Commuter Card is a Visa stored value card, which works just like a credit card at transit locations. There is no

ENROLL IN A TRANSIT PLAN October 20, 2012

1 2 3 4 5  
**Thank You** NEXT

**Your Order Has Been Placed**  
A confirmation email will be sent by the end of the day.  
Select NEXT to return to Commuter Program Details.

[Print Current Page](#)

**Transit Card Plan**

First Payroll Deduction and Usage Month	<b>December</b>
Monthly Election	<b>\$100.00</b>
Mailing Address/Contact Info Amos M Griggs My Address My City, CA 94602 (415) 555-5555 myemail@email.com	Card Should be Received By 
Change/Cancel Until 	

Your Commuter Card will be loaded with your payroll deductions on your pay date.

When you enroll by the 15th of the month, your card will be delivered by the beginning of the following month. Payroll deductions are taken from the first two paychecks of each month beginning the following month. Funds will be loaded to your Card on your pay date and will be available for use the same day. However, it is recommended you wait until your first full monthly election has been posted to the Card before using it.

For example:

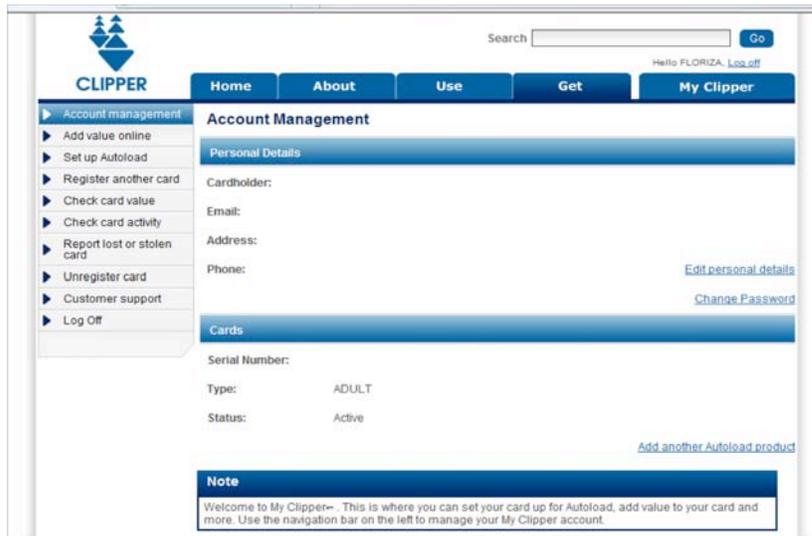
- Order the Card by January 15, 2013
- Receive the Card by February 5, 2013
- Deductions taken and posted to the Card on February 12, 2013 and February 26, 2013
- Begin using your Card March 1, 2013

## 6) How do I set up the Autoload feature with my WageWorks® Commuter Card?

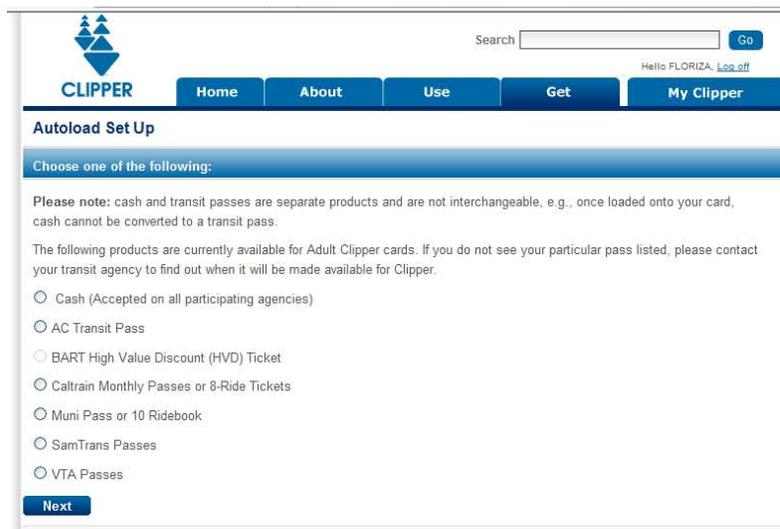
Instead of having to purchase your pass each month, you can set it up so that the money from your WageWorks® Commuter Card is used to purchase a pass or load e-cash onto your Clipper Card automatically each month. Below is a step-by-step guide on how to set up the Autoload feature.

Log into your Clipper card account at [www.clippercard.com](http://www.clippercard.com)

1. Click "Set Up Autoload"



2. Select your Autoload option



3. Follow the prompts to complete your Autoload selection

4. When prompted for your credit card information, enter your WageWorks® Commuter Card number and click submit. Your WageWorks® Commuter Card is issued by VISA.

Country:

**Account Information**

**Credit Card**

Card Type:  VISA  MasterCard  Discover

Card Number: \*

Expiration Date: \*

Name on Card: \*

Verification Number: \*  (The 3-digit number printed on the back of your card.)

**Bank Account**

Full Name on Account: \*

Bank Account Number: \*

Bank Routing Number: \*  (The 9-digit number printed on the check directly before your account number.)

Bank Name: \*

ABOUT SSL CERTIFICATES

Please do not go back or refresh the page after clicking "Submit".

**Your new Autoload setup may take 3–5 days to take effect.** A confirmation will be sent to you by email from the issuing agency. Once your new or updated Autoload is set up, the value you designated will appear the first time you touch your Clipper card to a card reader.

#### 7) What if I already have a Commuter Check MasterCard® from FBMC?

Your Commuter Check MasterCard® from FBMC will be cancelled effective December 10, 2010. To continue using the Autoload feature for your Clipper card transit options, you will need to log into your personal Clipper Card account at [www.clippercard.com](http://www.clippercard.com) to associate your new WageWorks® Commuter Card (Card) with your account. You may need to consider the timing of this action to ensure you have sufficient funds on your Card to cover your Clipper card transaction.

To associate your new WageWorks® Commuter Card (Card) with your account:

1. Login to your account at [www.clippercard.com](http://www.clippercard.com)
2. In your account, click on "Check card value"
3. Click on "Change Billing Information"
4. Enter your WageWorks® Commuter Card information into the Credit Card information section (the WageWorks® Commuter Card is issued by VISA)

#### 8) What happens if I don't have enough money on my Card to pay for my order?

Another improvement is that you may add personal funds (via a credit card or debit card) to your WageWorks® Commuter Card (Card) if your mass transit order exceeds the balance remaining on your Card. Enter your personal credit or debit card information in your WageWorks account by logging into [www.wageworks.com](http://www.wageworks.com).

#### 9) What happens if I cancel my payroll deductions?

If you decide to cancel your payroll deduction for the upcoming month, the money previously taken through payroll deductions (or already paid with your personal credit card or debit card) will remain on your WageWorks® Commuter Card and will be available for future use.

To cancel your Autoload instructions, you must log into your Clipper card account at [www.clippercard.com](http://www.clippercard.com) to disable the Autoload option.

**10) What happens to my Card if I separate from the City and County of San Francisco?**

You have 90 days from your separation date to spend any remaining balances on your WageWorks® Commuter Card (Card). You should manage your Card balance and avoid building up excessive balances. Any remaining funds on the Card after the 90 day period will **not** be refunded to you.

**11) Where can I go to learn more?**

For questions specifically about the Clipper card, visit the Clipper and WageWorks® Commuter Card [Resource Center](#)