

# Adobe Edenred FAQ

## 1. What is Edenred Mastercard?

Adobe's Commute Alternatives Program helps employees find alternative transportation to and from work that is convenient, affordable and sustainable.

The commute program provides all employees with a \$150/month subsidy for transit/vanpooling and transit parking, or a \$20/month subsidy for biking. Employees are eligible for one type of subsidy per month. Please keep in mind that the \$150 subsidy is for transit/vanpooling and transit parking combined. You may divide the \$150 between each of these modes however you choose.

- The commuter dollars provided by Adobe are provided free of any payroll implications and are in no way linked to your paycheck. It is provided for you to use as needed.
- The commuter dollars count towards the IRS' monthly pre-tax commuter benefits cap of \$315 for transit/vanpooling. Only orders that exceed Adobe's \$150 subsidy for transit/vanpooling will be deducted pre-tax from your payroll, up to the \$315 monthly cap. Amounts exceeding the \$315 monthly cap will require payment via credit card.
- For example: a monthly order of \$315 will be broken down as: \$150 subsidized by Adobe, \$165 deducted pre-tax from payroll.

## 2. What can I use the prepaid Mastercard for?

The Edenred Prepaid Mastercard is convenient reloadable card that can be used to pay for qualified transit and/or transit parking expenses under Adobe's Commuter Benefit Plan.

- **Eligible transit, parking, and biking expenses:** bus, ferry, train, trolley tickets and passes; transit parking expenses (meters, garages, and lots); vanpool fees; bike repairs, bike storage.
- **Ineligible expenses:** tolls, taxis, gas/fuel, mileage, business trip costs, airport parking fees, and parking fees at your home. Visit the Edenred [support page](#) for more information.

## 3. How do I register and submit an order in Edenred to receive my monthly subsidy?

Please visit the [How To Guide](#) on how to submit your order on Edenred.

## 4. How do I withdraw my own pre-tax dollars and apply them to parking?

Please visit the [How To Guide](#) on how to submit your order on Edenred.

## 5. When are my transit, parking, or bike funds loaded onto my Mastercard?

Funds are loaded on your card on the 15th of each month for use for the following benefit month. Be sure to select the "Recurring Order" option to have funds automatically loaded onto your card each month.

**6. I missed the Edenred deadline to place my order by the 10<sup>th</sup> of the preceding month. What should I do?**

**For all locations outside of New York:** If you have missed the month's deadline, please contact [commute@adobe.com](mailto:commute@adobe.com) for assistance. Let them know you have missed the month's order deadline, and would like an expedited order processed. The commute team can assist and provide a temporary commuter card.

**For New York:** If you have missed the month's deadline, please call Edenred Customer Service at 888-235-9223. Let them know you are calling from Adobe, have missed the month's order deadline, and would like an expedited order processed. Edenred will then provide you with a 30-day MTA pass.

Please reach out to [commute@adobe.com](mailto:commute@adobe.com) with any questions.

**7. How do I use the Mastercard?**

Your card can be used for debit or credit commute transactions. Debit purchases can be made on qualified transit, parking and/or bike purchases by entering the Personal Identification Number (PIN) associated with your card. You will receive your PIN from Edenred in a separate mailing within a couple days after receiving your card. Your activation code can be obtained through [Edenred's online profile](#) under the "My Account" tab. Credit purchases can be made for qualified purchases where debit Mastercard is accepted by selecting "Credit" at the time of purchase. Your card cannot be used for cash advances or to make cash withdrawals.

**8. How do I use the monthly subsidy amount for public transit, transit parking, or biking to work?**

Every month, employees can choose either the \$150 subsidy for transit / vanpooling, and transit parking; OR the \$20 subsidy for biking.

Public Transit:

Place an order for public transit in the form of a direct pass or e-cash loaded onto your transit pass (e.g. Clipper, MTA), or in the form of a prepaid MasterCard.

*\*Please note: if you plan to use the subsidy for public transit and vanpooling, we recommend placing an order for a prepaid MasterCard as this can be used to load your transit card and as a payment method in the apps.*

Transit Parking:

Place an order for a prepaid transit parking MasterCard with your own pre-tax dollars, up to \$315/month. The transit parking funds in the MasterCard can be used at transit station lots and other parking lots or street parking that accept MasterCard. You can place your subsidy for transit/vanpool and pre-tax parking funds in the same MasterCard. The system will denote the type of funds in subsequent order that it is placed.

### **Biking:**

Subsidies for biking come in the form of \$20 loaded to an Edenred MasterCard that can be used at any participating bike retailer. MasterCard can be used towards any bike, bike-related equipment, or maintenance.

### **9. Can the Edenred subsidy be used for carpooling apps?**

Due to IRS regulations on commuter benefits, Edenred cannot be used for carpooling options. The IRS currently allows commuter benefits to be used on transit, vanpooling, transit parking and biking.

### **10. Can the Edenred subsidy be used for bike-sharing or scooter-sharing apps?**

Due to IRS regulations on commuter benefits, Edenred cannot be used for bike or scooter sharing options like Lime or Bird. However, Adobe's annual wellness reimbursement program may be used toward bike sharing memberships. More detail about qualified expenses can be found at [benefits.adobe.com](https://benefits.adobe.com).

### **11. Are the Edenred subsidy funds added to my monthly paycheck, or are they separate additional funds?**

The subsidy funds provided by Adobe are provided free of any payroll implications and are in no way linked to your paycheck. It is provided for you to use as needed.

The subsidy counts towards the IRS' monthly pre-tax commuter benefits cap of \$315. Only orders that exceed Adobe's \$150 subsidy will be deducted pre-tax from your payroll, up to the \$315 monthly cap. Amounts exceeding the \$315 monthly cap will require payment via credit card.

For example: a monthly order of \$315 will be broken down as: \$150 subsidized by Adobe, \$165 deducted pre-tax from payroll.

### **12. Do unused transit, parking, or bike funds expire or roll over on my Mastercard?**

Any unused transit and transit parking subsidy provided by Adobe *will not* rollover on the Mastercard. Any unused employee contributions is applied to your Edenred account at the end of each month for future use. Unused company subsidy are removed from the Mastercard and returned to Adobe on the 14th of each benefit month. The next month's subsidies are then placed on your card the following day on the 15th.

Any unused bike funds will remain on the card and are not returned.

### **13. How do I Edit, Opt-Out, or Delete my current order?**

Login to your Edenred online profile to Delete your current order. From your Benefits Dashboard: Click Options and select the appropriate action.

**14. How do I update my address for Edenred?**

Edenred receives the “additional” address field from WorkDay. Information regarding address changes can be found in the [Adobe Support Center](#).

Edenred Direct is coupled with HR's Benefits address (Secondary/Additional address) on file. If you change/update the address on Monday-Friday, it will be reflected the following Monday during our next eligibility update.

**15. What should I do with my expired paper vouchers?**

Expired paper transit or parking vouchers will no longer be renewed. If you have any expired paper vouchers to return to Adobe, please follow the below instructions:

- Mail your vouchers to: Attn: Edenred Returns PO Box 540515 Waltham, MA 02454
- Include your first and last name, employee ID, company name, and employee code: 1100-13421

Expired or unused bike vouchers may be returned to Edenred for account credit. If you have any expired or unused paper vouchers to return, please follow the below instructions:

- Mail your vouchers to: Attn: Edenred Returns PO Box 540515 Waltham, MA 02454
- Include your first and last name, employee ID, company name, and employee code: 1100-13421

**16. I forgot my username/password. What should I do?**

If you have forgotten your username/password, please select “Forgot your Username/Password” option on [Edenred](#) home page. When prompted for company ID, enter 1100.