



What is RideECO?

RideECO is an employer-offered commuter benefit program. With RideECO, employees use tax-free dollars to purchase tickets, tokens and/or passes to pay their commute on any of the region's transit agencies (SEPTA, PATCO, NJ Transit, DART First State and AMTRAK). The program is allowed under the IRS tax code 132(f) and employees can set aside up to \$130/month to be used toward their commuting costs on public transportation.

Companies of any size can offer RideECO. Whether you have one or one thousand employees, RideECO benefits both employees and their employer. RideECO amounts are exempt from Federal Income Taxes and FICA payroll taxes for your employees, and the employer saves on the matching FICA—up to an annual savings of \$120 per employee. RideECO is virtually cost-free to administer, helps boost employee morale and promotes the use of public transit, which contributes to improving air quality and reducing traffic congestion. You may download our brochure at this [link](#), or open the attached pdf.

How does my company sign up?

Establishing a RideECO program is simple and can be started at any time—companies are not tied to a January 1 start date. Employers choose between two programs:

- **RideECO (www.RideECO.org):** Our traditional program allows for employers to purchase a bulk supply of RideECO vouchers, PATCO FREEDOM card loads, or bicycle vouchers. RideECO vouchers come in seven denominations and are valid for 13 months from the date of order. Distribution is handled by the employer and the vouchers are a bearer-document, allowing them to be redeemed by anyone.
- **RideECO Select (www.RideECOSelect.com):** Our value-added program that allows for easy online program administration and distribution assistance. Participants in RideECO Select can place their own orders for RideECO products—vouchers, PATCO FREEDOM Card loads, SEPTA fare materials (monthly passes and 10-trip tickets), bicycle vouchers, or our Stored Value Card (SVC). The SVC is a personalized debit card that is re-loaded each month and offers balance protection. RideECO Select administration is easy because invoices and payroll files are available online and products are distributed directly to employees' homes.

Once an employer determines which program is best for their company, implementing either program can be done in less than a month.