

## Frequently Asked Questions (FAQs)

### Payment Methods

#### **What type of payment methods are accepted on El Dorado Transit's contactless payment system?**

El Dorado Transit currently accepts Visa, Mastercard and Discover contactless-enabled bank cards and mobile wallets. At this time, accepted mobile wallets include: [Apple Pay](#), [Google Wallet](#), and [Samsung Wallet](#)

#### **How do I know if I have a contactless-enabled bank card?**

Cards that are contactless-enabled have the following symbol (on the front or the back) of them:



Many banks and financial institutions have switched to contactless cards to make payments safer, faster, and more secure for their customers. Check with your card issuer if you are unsure if your card is contactless-enabled.

If you do not have a contactless card, you can also link an existing bank card to your payment-enabled device—or you can order a contactless-enabled [Cash Card](#).

#### **Riders who do not have a contactless bank card can:**

- Check with their bank to see if it can send out a contactless-enabled card. (Call the phone number on the back of a bank card to find out if the bank offers a contactless option.)
- Add *any* payment card (credit or debit) to a mobile wallet on a smart device, and then tap that device to pay the bus fare. Just open the mobile wallet on a smartphone—such as Apple Pay, Google Wallet, or Samsung Wallet —and follow the instructions to enable payment

- Request a contactless card from one of the companies that offer free contactless prepaid debit cards, including Cash Card and Venmo Card.
- Continue to pay with exact cash fare when boarding the bus.
- Buy a pass in advance of boarding.

### Can I still ride El Dorado Transit if I do not have a contactless-enabled card or a payment-enabled device?

Yes. You can still pay for your fare using cash, Connect Card, scrip tickets or monthly passes.

### Can I still use cash?

Yes. You can still use cash when riding the bus. Just pay your fare using the farebox when you board the bus.

### Tapping to Pay

### How do I use my contactless-enabled bank card or payment-enabled device on El Dorado Transit?

Always tap at the start of your journey on a payment reader to pay the right fare.

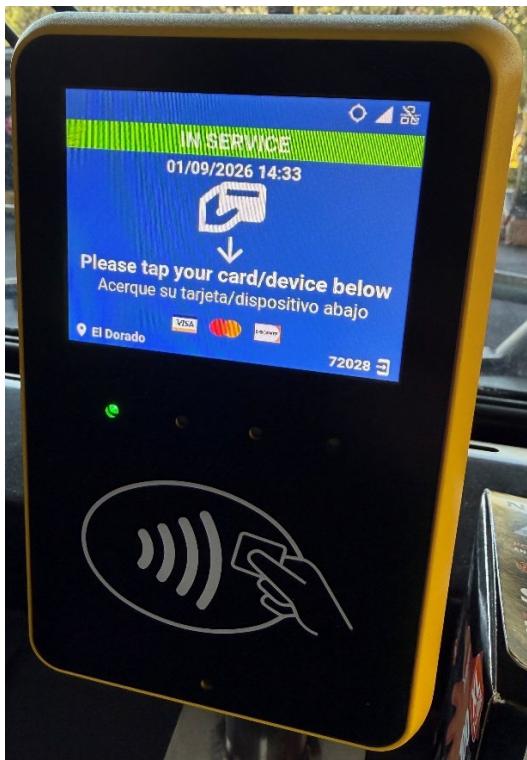
Look for the contactless symbol on the El Dorado Transit readers as you board the bus:



Simply tap your contactless-enabled bank card or payment-enabled device.

## What are payment readers?

The contactless payment readers are the face of El Dorado Transit's new contactless fare payment system. The readers serve as point-of-sale terminals, allowing you to pay your fare and enter the system instantly. They are mounted at the front entrance of the bus and look like this:



## Why doesn't my contactless-enabled bank card work?

If your contactless-enabled bank card is not working, it may be due to one of the following reasons:

- **You have a new card.** If you have a new contactless-enabled card, you might need to activate it first. If after activating your new contactless-enabled card it is still not working, please contact your card issuer at the phone number listed on the back of your card.
- **Your card issuer has declined payment.** This may be due to your bank account not having enough funds for the journey. Please check with your card issuer.
- **Your card may be damaged or expired.** If this happens, you'll need to get your card reissued by contacting your card issuer.
- **Your card type is not accepted**, e.g. American Express and other card brands. Visa, Mastercard and Discover are accepted at this time.



## **Fares: How Calculated and Charged**

### **What will I be charged?**

Contactless fares will be based on the route or service you ride. See fares here <https://eldoradotransit.com/faresandpasses/>

### **What is fare capping?**

Fare capping is available for Tap2Ride users and guarantees you won't be charged more than \$4.50 per day (\$2.25 for registered Senior 65+ and Medicare Card Holders) on [Local Fixed Routes](#) —as long as you pay with the same contactless card or mobile wallet throughout the day.

To take advantage of fare capping, you must always use the same payment method to tap on and off for your trip. For example: Don't use your iPhone to tap on one bus, and then tap on another bus with your Apple Watch. Even though the same bank card may be linked via both devices, you will be charged as if you are beginning a new trip and you will lose the benefit of fare capping.

### **Is there a weekly or monthly payment option?**

Not currently.

### **How do charges appear on my card statement?**

Fare is calculated automatically each time you board and charged to your card's account like a standard credit or debit card transaction with the description "El Dorado Transit Authority" To view your recent El Dorado Transit rides and see what fare you were charged, visit our Customer Transactions Inquiry page <https://eldorado-transit-authority.littlepay.com/> (or check your bank card statement).

### **Is paying via a contactless-enabled bank card or payment-enabled device secure?**

Yes. Tap-to-pay transactions are processed through the same secure networks used for all other Visa, Mastercard and Discover transactions. Contactless cards are built on secure EMV® Chip technology, which has proven effective at reducing counterfeit fraud. Just like inserting your card, each EMV® Contactless transaction delivers a dynamic, one-time code to the payment reader that protects payment information and authorizes the transaction with a single tap.

### **Will my information be kept private?**

Personal data is never stored, sold, or given away by El Dorado Transit or any third-party agent. El Dorado Transit's customer service representatives do not have access to full credit card



account numbers. Customer service representatives will answer customer support queries in accordance with PCI (Payment Card Industry) practices.

### **Does my card issuer see my travel history?**

No. Just like your card issuer does not see what you order from a coffee shop, the issuer will only see the amount of the transaction.

### **Will I be charged a service fee for using my contactless payment method on El Dorado Transit?**

No, there are no additional fees to use contactless-enabled payment methods.

### **Can I pay for more than one person using one contactless payment method?**

No. At this time, each rider must pay with their own contactless-enabled bank card or payment-enabled device.

### **Do I always have to use the same payment method during a trip?**

Yes. You cannot switch payment methods during a single trip. If you switch between payment methods during an individual trip, it will be treated as a new trip, and you will be charged double.

**Important:** You must use the same payment card or device throughout your trips to qualify for benefits like fare capping.

### **Are discounted fares available with contactless payment?**

Discounted contactless fares are available for Seniors (ages 65+) or Medicare Card Holders via a simple, digitized verification program that enables riders to apply for and receive fare discounts.

Riders who are [eligible for a discount fare](#) can still pay the [existing discount fare](#) with cash, a monthly pass or Connect Card when boarding a bus; you'll pay at the farebox instead of using the contactless payment reader.

## **Troubleshooting Issues**

### **What can I do if my payment was not accepted at the payment reader?**

If you tap your contactless card or payment-enabled device and the payment reader indicates that the payment was not accepted, you will need to use another payment method to pay for your ride. Your payment may not be accepted for a few reasons:



- It is possible that your payment method has been blocked if we have not received payment for a prior fare. Until payment is received for that fare, that payment method will remain blocked, even if you use other payment methods in the meantime
- Your payment method has been blocked by your bank
- Your card or smart device is damaged
- Your card is not contactless-enabled
- You may not have enough funds

To resolve an issue with your card, please contact your bank. In the meantime, you can use another Visa, Mastercard or Discover, including a card in your mobile wallet. If you are having trouble with your payment-enabled device, you may need to remove the card from your device and add it back in.

### **How can I get my blocked payment method accepted again?**

Once you have resolved the issue with your payment method, please contact El Dorado Transit Customer Service by calling 530.642.5383, Monday through Friday 8AM to 5PM. Once the issue is resolved, it can take up to 15 minutes before you can continue to use the same payment method at El Dorado Transit payment readers.

### **What is “card clash”?**

Card clash happens when more than one payment method touches the payment reader at the same time. The payment reader may deduct the fare from the wrong bank card/device as it reads the first payment method it comes in contact with—or it will not read either card. It is recommended you present one payment method when paying your fare.

***Note: If you are paying for someone who is traveling with you, you will need to use a different card or device for each person. Do not tap in more than once with the same card or device, to avoid being charged an incomplete journey fare each time you tap in.***

### **How do I apply for a refund?**

If you suspect you have been charged more than once or have not been charged the correct fare, please contact El Dorado Transit Customer Service at 530.642.5383, Monday through Friday 8AM to 5PM.

### **How do I dispute a charge?**

If you did not authorize a charge, or if you believe that you have been charged incorrectly, you can dispute a charge by speaking with an El Dorado Transit Customer Service representative by calling 530.642.5383, Monday through Friday 8AM to 5PM.



### **What if my payment method is lost or stolen?**

- If your card is lost or stolen, contact your bank first to ensure that your card is canceled and to prevent unauthorized transactions.
- If your card is subsequently found, and if your bank did not cancel it, you may continue using your card.

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