How to Order Commuter Check Card Prepaid MasterCard to Fund Your Clipper Card for BART High-Value Tickets

Step 1:
Log in to your account at Commuter Check Direct at http://www.commutercheckdirect.com.

Step 2:
Place a new Transit order for a Commuter Check Card Prepaid MasterCard (MasterCard) and specify the amount you want loaded on the card and select recurring order. Consider which high-value ticket you plan to set up for Autoload with Clipper and how many you would need in a month and put in the appropriate amount. The amount should be:

- For $45 high-value ticket for $48 value: $45, $90 ($45x2) or $135 ($45x3)
- For $60 high-value ticket for $65 value: $60, $120 ($60x2) or $180 ($60x3)

**IMPORTANT:** According to Clipper card website, https://www.clippercard.com/ClipperWeb/commutercheck.do, any MasterCard transaction will incur an additional $2 temporary authorization charge which will be refunded immediately after approval. Clipper charges a penalty fee if the charge was rejected and also blocks your Clipper card. Hence, it is important to make sure you have enough in your MasterCard to cover the purchase amount and the $2 temporary authorization charge. If you only need just 1 ticket, i.e., either $45 or $60, the amount you should order for your MasterCard is either $47 ($45+$2) or $62 ($60+2). If your Clipper card is blocked, you must contact Clipper to unblock it.

Step 3:
Learn how to get a Clipper card from Clipper website: https://www.clippercard.com/ClipperWeb/getTranslinkOrderCard.do or go to Walgreens to purchase one for $3. Then register it at Clipper website: https://clippercard.com/ClipperWeb/registerCard.do.

Step 4:
When the MasterCard arrives, activate it online or by calling the number on the card and hold on to it until the 20th which is the date the fund should be loaded/available on your MasterCard. You can check the balance by logging into your account at Commuter Check Direct website. The fund amount should match what you’ve ordered in Step 2.

Step 5:
On or after the 20th after you have confirmed the fund is available on your MasterCard, log in to your Clipper account at http://www.clippercard.com and select “Add Value to Card” to order BART high-value discount ticket ($45 for $48 or $60 for $64). When asked for a bank account or a credit card, select credit card and enter the information about your MasterCard.
Step 6:
**Wait until 3-5 days later** for the Autoload setup to take affect before you can start using the Clipper card on BART. The first time you tag your Clipper card upon entering BART, either $48 or $64 will be loaded on your Clipper card and in turn either $45 or $60 will be withdrawn from your MasterCard. When your Clipper card value drops below $10, another $48 or $64 will be loaded on your Clipper card and in turn either $45 or $60 will be withdrawn from your MasterCard.

Step 7:
You should monitor both your MasterCard balance and your Clipper card balance. Depending on your BART usage, after a few months you may have a significant balance on your MasterCard. You may decide to suspend the recurring order for one month or lower the amount loaded each month. It’s your responsibility to monitor your own accounts and make appropriate adjustments to ensure you have enough fund for your Clipper card’s next Autoload.

**Helpful Tips**

You will only have to order your Commuter Check Card Prepaid MasterCard once. The card will be reloaded electronically for future orders on the 20th of every month preceding the benefit month.

You will be required to answer two Security Questions, which will be used to authenticate your identity. Have your date of birth and home phone number ready!

Select the Recurring Order option to have funds loaded onto your card automatically each month.

Use the Card Management tab to activate your card, view transaction history and report the card lost/stolen.

Your Commuter Check Card is a NON-PIN debit card, which is processed like a credit card. When given the option for Debit or Credit, you will need to select the CREDIT option.