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# Using your commuter benefits in New York City

This article provides information about the most common ways you can use your commuter benefits in New York City.

A commuter benefits plan is used to set aside a portion of your salary, before taxes, to pay your expenses to get to and from work. Commuting costs include mass transit, parking, and vanpooling expenses.

## Additional resources

- Commuter benefits can be used for any eligible expense as determined by IRS regulations. See [Commuter Benefits eligible expenses](#) for more information.
- See our [interactive chart](#) for a complete list of products and services you can pay for.

Note: Use the eligible expense list as a guide. Reimbursement isn't guaranteed.

## Your transit authorities

The Metropolitan Transit Authority (MTA) provides subway, bus, rail, paratransit, and vanpool services to New York City through Long Island, southeastern New York state, and Connecticut.

The Port Authority Trans-Hudson (PATH) rapid transit system serves as the primary link between Manhattan and New Jersey urban communities as well as suburban railroads.

## Payment methods

You can use your funds to purchase or load an OMNY or SmartLink® card. OMNY is accepted as a payment method for MTA expenses. Both OMNY and SmartLink® card are accepted as payment methods for PATH expenses. You can also use your benefits debit card as a primary form of payment for auto-loading an OMNY card via your SmartLink® card via your PATH SmartLink® account. Lastly, you can add your benefits debit card to Apple Pay, Google Pay, and Samsung Pay to pay for MTA expenses.

To commute with Amtrak using your commuter benefits, use your benefits debit card when purchasing trips online, in-person or via the Amtrak app.

## One-time purchase

Use the benefits debit card to purchase or reload a SmartLink® card. Log in to your PATH SmartLink® account and use your debit card as the payment method. You can also use the debit card in your transit app or at a vending machine for tickets and passes.

Fare payment options include the SmartLink® card, eTix® mobile app and Mail & Ride program. See [MTA fare information](#) or [PATH fare information](#) for more details on selecting an MTA or PATH pass.

## Vanpools

In New York City, 511NY Rideshare offers vanpool services including ride-matching, corporate vanpool information and route planning. For information on common eligible vanpool expenses, see [Understanding vanpool expenses](#). For information about payment for vanpool expenses, see [Pay with your benefits debit card using funds from your Commuter Benefits](#).

## Parking

For information on common eligible parking expenses, see [Commuter Benefits eligible expenses](#). For information about payment for parking expenses, see [Pay with your benefits debit card using funds from your Commuter Benefits](#).