



Merchant

MetroCard Sales Manual

April 2019



New York City Transit

MetroCard
increases
customer traffic
to your store.

Welcome

The rules and procedures governing:

- selling
- ordering
- promotions
- payment
- delivery
- questions
- returns

Periodic updates will be provided.



Selling MetroCard

- We will provide you with free advertising materials to display in the front door or window of your business. Additional free promotional materials such as the MTA New York City Subway map and MetroCard menus are available upon request. For your convenience MetroCard menus are currently available in the following languages: English, Spanish, Russian, Creole, Chinese and Korean.
- MetroCard customers are MTA New York City Transit customers and should be treated courteously.
- MetroCard must be available for sale during all hours and days that your business is open. Merchants must not require customers to purchase other items in order to purchase MetroCard.
- MetroCard must not be removed from individual wrappers prior to sale. A customer may refuse to buy any MetroCard with an open or damaged wrapper.
- MetroCard may not be sold for more than face value or the dollar value listed on the wrapper.
- Merchants are not permitted to charge fees or premiums, including the \$1.00 NEW card fee.
- MetroCard should not be sold within 30 days of the expiration date printed on the back of the card.
- To return a supply of current MetroCard for credit, see return procedure beginning on page 12 or call the MetroCard Merchant Service Center at 888-345-3882.
- NYC Transit reserves the right to limit the number of MetroCards sold to a merchant.
- Only MetroCard Retail Merchants are entitled to a Commission. Please refer to page 4 for qualification details.



Questions about MetroCard Sales?

Call toll free: 1-888-345-3882 | 8 a.m. to 5 p.m., Monday through Friday | Fax: 386-597-4355



Ordering

Call 888-345-3882

Before you call:

- Have your merchant number, business name and business address ready.
- Have your MetroCard order ready.

Merchants can sell both pre-valued MetroCard and Unlimited Ride MetroCard. See schedule below for the MetroCard products that are currently available.

	MetroCard type	Value Description
Pre-Valued	\$5.50 MetroCard	2 local bus and subway rides and free transfers.
	\$11.00 MetroCard	4 local bus and subway rides and free transfers.
	\$22.00 MetroCard	8 local bus and subway rides and free transfers.
	\$33.00 MetroCard	12 local bus and subway rides and free transfers.
	\$44.00 MetroCard	16 local bus and subway rides and free transfers.
	\$67.50 MetroCard	10 express bus rides, or 24 local bus or subway rides and free transfers.
Unlimited Ride	\$33.00 7-Day Unlimited Ride	7 consecutive days of unlimited rides on subway and local bus from initial use.
	\$62.00 7-Day Express Bus Plus	7 consecutive days of unlimited rides on subway, express bus and local bus from initial use.
	\$127.00 30-Day Unlimited Ride	30 consecutive days of unlimited rides on subway and local bus from initial use.
AirTrain MetroCard		Value Description
\$5.00 MetroCard for AirTrain		1 AirTrain JFK ride or 1 subway, local bus ride and free transfer.
\$25.00 10-Trip AirTrain MetroCard		10 rides on AirTrain JFK only within 1 year of initial use.
\$40.00 30-Day AirTrain Unlimited		30 consecutive days of unlimited rides on AirTrain JFK only from initial use.



Questions about MetroCard Sales?

Call toll free: 1-888-345-3882 | 8 a.m. to 5 p.m., Monday through Friday | Fax: 386-597-4355

Ordering



Minimum MetroCard order is 1 batch

MetroCard type	Quantity per batch	Price per batch
Pay-Per-Ride MetroCard		
\$5.50 MetroCard	50	\$275.00/batch
\$11.00 MetroCard	50	\$550.00/batch
\$22.00 MetroCard	50	\$1,100.00/batch
\$33.00 MetroCard	25	\$825.00/batch
\$44.00 MetroCard	25	\$1,100.00/batch
\$67.50 MetroCard	10	\$675.00/batch
Unlimited Ride MetroCard		
\$33.00 7-Day Unlimited Ride	50	\$1,650.00/batch
\$62.00 7-Day Express Bus Plus	25	\$1,550.00/batch
\$127 30-Day Unlimited Ride	10	\$1,270.00/batch
AirTrain JFK		
\$5.00 MetroCard for AirTrain:	50	\$250.00/batch
\$25.00 10-Trip AirTrain MetroCard	10	\$250.00/batch
\$40.00 30-Day AirTrain Unlimited	10	\$400.00/batch

Commission Schedule

\$5.50 MetroCard and \$5.00 AirTrain JFK MetroCard

No commission is given with these cards and they are not counted in batch totals for discounts.

\$11.00 MetroCard; \$33.00 MetroCard; \$44.00 MetroCard; \$67.50 MetroCard; \$62.00 Express Bus Plus; \$25.00 10-Trip AirTrain JFK; \$127.00 30-Day Unlimited; and \$40.00 30-Day AirTrain JFK Unlimited
1 batch – 1.5%, 2 batches 2.5%, 3 – 9 batches – 2.7%, 10 batches or greater – 3%

\$22.00 MetroCard and the \$33.00 7-Day Unlimited

1 batch – 2.5%, 2–4 batches – 2.7%, 5 batches or greater – 3%

Note: Commission is deducted at the time of purchase.

Note: New MetroCard Retail Merchant applicants must comply with the following standards in order to qualify for commissions on orders:

- Applicant must currently sell retail goods to the general public from a visible location that is conveniently accessible to the public.
- Applicant's establishment must have clearly posted hours of operation.
- Approved merchant agrees to display MetroCard signage and materials in a prominent location on its premises.
- Approved merchant agrees to make MetroCard available for sale to the general public during posted hours of operation.
- The physical street address of an approved merchant must be on file with MTA New York City Transit so it can be listed on the MTA's website. This convenience will aid customers in locating the establishment and facilitate MetroCard purchases.
- Merchant should be located in the New York Metropolitan Area unless otherwise approved by NYC Transit



Promotion

Promotion of MetroCard

- All retail accounts are listed on the MTA website
<http://tripplanner.mta.info/metrocardmerchants/>
Customers can search for merchants in their neighborhood by entering their street address.
- The MetroCard Hotline, 511, or 718-330-1234 can assist customers with a listing of merchants based on their request.
- From time to time, NYC Transit may list retail locations in brochures or signage to promote retail merchants in certain neighborhoods.
- NYC Transit may occasionally make special promotional MetroCards available for sale through merchants. These cards would feature limited-edition designs or special discounts.
- To learn more about advertising on MetroCard visit:
<http://web.mta.info/nyct/AdvertiseonMetroCard.html>



Questions about MetroCard Sales?

Call toll free: 1-888-345-3882 | 8 a.m. to 5 p.m., Monday through Friday | Fax: 386-597-4355



Paying for your order

Full net payment

- On the day the order is placed, merchant must have funds available for payment equal to the purchase price of the MetroCards. The purchase price of the MetroCards will equal the full face value, as printed on the wrapper, less the applicable commission.

Payment Options:

ACH Payment

- Payment for your order will be deducted from your bank account the day the order is placed or very soon thereafter.
- The merchant hereby authorizes New York City Transit to initiate and complete such electronic transfers in accordance with the merchant's contract.
- You must have funds in your account to cover your order on the day you place it. The funds must remain in your account until payment is deducted.
- You will be charged \$35.00 by NYC Transit for each ACH payment reject, and your account will be placed on hold until we confirm the replacement payment has cleared.
- Please keep your records up-to-date. Notify NYC Transit when any information originally provided on your application changes, especially the name of your bank, your bank account number or the name or address of your store.

Credit Card Payment

- Payment for your order will be authorized and processed the day the order is placed.
- Payment will be processed using the credit card provided by the merchant at the time the merchant account was set up or any time thereafter.
- Please keep your credit card payment records up-to-date.
- Notify NYC Transit when any information originally provided on your application changes.



Questions about MetroCard Sales?

Call toll free: 1-888-345-3882 | 8 a.m. to 5 p.m., Monday through Friday | Fax: 386-597-4355



Paying for your order

Check Payment

- An order form can be found on page 16 of this manual.
- Payment for your order must be included with your order form.
Make checks payable to **New York City Transit**.
- Orders should be mailed to:
MetroCard Sales
NYC Transit
General Post Office, PO Box 26133
New York, NY 10087-6133
- If you pay for MetroCard via check, you **cannot** call in your order.
- You will be charged \$35 by NYC Transit for every returned check, and your account will be placed on hold until we confirm the replacement payment has cleared.
- In the event your check is returned by the bank, your account will be placed on credit hold.
- Please keep your records up-to-date. Notify NYC Transit when any information originally provided on your application changes.

Wire Payment

- Payment for your order via wire transfer is due to NYC Transit at the time of the order.
- NYC Transit has provided the account information you will need for wiring funds. If you do not have this information, call merchant services, at 888-345-3886.
- Please fax a copy of the wire transfer authorization credit notice including your merchant ID, to 386-597-4355 after each transaction to insure that your account receives proper credit.



Questions about MetroCard Sales?

Call toll free: 1-888-345-3882 | 8 a.m. to 5 p.m., Monday through Friday | Fax: 386-597-4355



Delivery Procedure

- Your MetroCard order will arrive 3-4 business days after it is placed. No deliveries on holidays, or weekends. No charge to approved Retail Merchants whom receive deliveries via Rapid Armored Car.
- Included with each order is an MTA Invoice that provides a listing of each item you ordered. It is important that you keep this invoice for your records—you will need it if there is a problem with your order.
- When you receive your MetroCards, inspect them carefully to make sure they conform to the following:
- Each batch of cards comes in a tamper-proof pouch. Examine all pouches to see that they have not been opened or damaged.

MetroCard Type	Quantity Per Batch
\$5.50	50
\$11.00	50
\$22.00	50
\$33.00	25
\$44.00	25
\$67.00	10
\$33.00 7-Day Unlimited Ride	50
\$62.00 7-Day Express Bus Plus	25
\$127.00 30-Day Unlimited Ride	10
\$5 AirTrain MetroCard	50
\$25 10-Trip AirTrain MetroCard (only MetroCard)	10
\$40 30-Day AirTrain MetroCard (only Unlimited)	10

- Each MetroCard comes individually wrapped in clear plastic. Examine all individual packages to see that they are intact.
- Every wrapper displays the MetroCard denomination and instructions on how to use the card.
- Every MetroCard should have an expiration date (printed on the back) that is no earlier than one year from the date of delivery.
- All MetroCards in a 10-, 25-, 50-, 100-card batch size should have consecutive serial numbers.



Questions about MetroCard Sales?

Call toll free: 1-888-345-3882 | 8 a.m. to 5 p.m., Monday through Friday | Fax: 386-597-4355



Delivery Procedure

- Upon receipt of the requested MetroCard order, the merchant should verify that the batch counts and batch denominations match both the MetroCard order request and the MTA invoice.

Important

- The delivery service will not wait while you make your inspection. When you sign for the delivery, it means only that you took shipment, not that you inspected it. If you have questions or problems regarding your delivery, you should call merchant services within 24 hours.
- Do not remove the individual cards from the wrappers. This should be done only by your customers after they have purchased the cards.

Important

- Once you take delivery of MetroCard, title and risk are passed to you. MetroCard is prevalued and must be safeguarded. Treat it like cash. NYC Transit takes no responsibility for lost or stolen cards. Once you accept delivery of MetroCard, the liability for loss or theft is yours alone.



Questions about MetroCard Sales?

Call toll free: 1-888-345-3882 | 8 a.m. to 5 p.m., Monday through Friday | Fax: 386-597-4355



Problem with Order

Call 888-345-3882

The MetroCard Merchant Service Department should be your first point of contact if you have questions or problems with your order. Customer Service representatives are available from 8 a.m. to 5 p.m., Monday through Friday.

The representative who answers your call can do the following:

- Track your order.
- Track your delivery.
- Answer questions about your billing.
- Tell you what to do about customer problems relating to merchant sales.
- Arrange for the delivery of free signs and promotional material.
- Merchant agrees that if MetroCards in merchant's possession are lost, stolen, tampered with, mutilated, or destroyed neither NYC Transit or any of its affiliates have any obligation to refund any amounts relating to these cards.
- Merchants are not responsible to customers for damaged, expired, or defective MetroCards. Business Reply Envelopes (BREs) are provided for merchants to distribute to customers who experience a problem with a MetroCard. BREs include a form and an envelope for customers to return a MetroCard for credit.



Window Posters
8 1/2" x 11", 11" x 15", 17" x 23"



Questions about MetroCard Sales?

Call toll free: 1-888-345-3882 | 8 a.m. to 5 p.m., Monday through Friday | Fax: 386-597-4355



Return Exceptions

- While MetroCard Sales has a **no-refund policy** for Merchants, there are situations where MetroCard may be returned for credit. Examples of an approved return include: receipt of a wrong order; replacement of a card type with a new card type due to a change in Fare Policy (when a card value is discontinued); the return of MetroCard approaching expiration (within 30 days); and expired MetroCards returned within the redemption time frame as described below.

Important Notice

- MetroCard will not be redeemed more than two years after the expiration date. **This is an MTA New York City Transit tariff regulation.** There are no exceptions. These cards have no value.

- Only approved returns will be accepted for credit by MetroCard Sales.
- Merchants can only return MetroCards they originally purchased via their own Merchant Account. If a merchant returns MetroCards purchased by another merchant, or any additional unapproved MetroCards, then a \$10.00 shipping fee will be applied to their account and the cards will be returned to the merchant.
- Orders placed by merchants that are subsequently refused and returned are considered unauthorized returns and are subject to a \$45 delivery and restocking fee.
- To initiate a return, complete a MetroCard Return Request Form and fax or email as prescribed on the Return MetroCard Authorization (RMA) form. A copy of this Form is included in this manual on page 17.

To obtain additional copies, call the Merchant Service Department at **888-345-3882**

For each return, please provide the following information:

MetroCard Account Number:

7-digit account number used for all MetroCard transactions.

Card Type: Denomination of cards returned (\$5.50, \$11.00, \$22.00, \$33.00, \$44.00, \$67.50, \$33.00 7-day Unlimited, \$62.00 7-Day Express Bus, \$127.00 30-Day Unlimited, \$5.00 MetroCard for AirTrain, \$25.00 10-Trip AirTrain, \$40.00 30-Day Unlimited AirTrain).

Batch Number: 8-digit number below the expiration date on the back of the MetroCard. All cards within a packet have the same batch number.

Full/Partial: Indicate whether you are returning a full batch, “F” or loose cards, “P.”



Questions about MetroCard Sales?

Call toll free: 1-888-345-3882 | 8 a.m. to 5 p.m., Monday through Friday | Fax: 386-597-4355



Return Exceptions

- Please note that unwrapped MetroCard **will not** be accepted for return.

Number of MetroCards: Indicate the total number of each type of MetroCard you are returning.

Reason: On the bottom of the form circle the reason you want to return the MetroCard.

Once you have completed the form fax, e-mail or mail it as prescribed below:

Fax: 646-252-6709

E-mail: *MetroCardMerchantSales@NYCT.com*

Mailing Address: *MetroCard Retail Sales
2 Broadway, C10.76
New York, NY 10004*

Once you receive approval, merchant services will make the arrangements for the cards to be picked up.

Note: Customers that receive deliveries via UPS—your return procedure is slightly different. You need to mail the RMA form and MetroCards to the address listed on the form.

Only approved returns will be processed for credit.

Credits

- Once NYC Transit receives verification from the warehouse that the authorized return has been received back into inventory, an adjustment is made to the merchant's account in the form of a credit memo.
- The credit is calculated based on the net value of the MetroCards returned, that is, card value minus commission.
- A credit memo may be refunded back to the Merchant or applied to future invoices. This election can be made at the bottom of the MetroCard Return Request form. Refund requests will be processed through the same medium as the original payment with the exception of wire transfers, which will be refunded via check. Please also note that in order to receive a reimbursement payment by check, a current W9 must be on file.





Return Instructions

Instructions for completing a Return MetroCard Authorization (RMA) form

In order to receive a refund for an authorized MetroCard return, the form must be filled out completely and accurately. The diagram on the following page shows where to look for the information you'll need to complete the form. (the numbers from the diagram are for illustration purposes only.)

Following are additional instructions:

RMA #	Leave blank. We will assign the number.
Merchant Account #	The 7-digit number assigned to you upon approval of your merchant application.
Invoice #	The original invoice number under which the order was placed. If you do not know that number, leave this space blank.
Card types being returned	\$5.50, \$33 7-Day Unlimited, etc.
Batch #	See letter A next page for location of the 8-digit number. All cards within a packet have the same batch number.
# of MetroCards	List the quantities of each card type you are returning, keeping those from the same batch together.
Expiration date	See letter B next page so you'll know where to look for the expiration date on the cards you are returning.
Reason for return	Why are you returning the card(s)? Please circle one reason.
How to handle Account Credit	Circle either apply credit memo or refund.

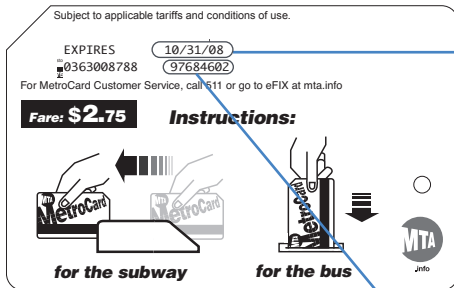


Questions about MetroCard Sales?

Call toll free: 1-888-345-3882 | 8 a.m. to 5 p.m., Monday through Friday | Fax: 386-597-4355



Return Instructions



2019 MetroCard Return Authorization Form



RMA # _____ (For office use)

I am requesting approval to return the following MetroCards:

To: RMA Coordinator
MetroCard Sales
MTA New York City Transit
2 Broadway – C10.76
New York, NY 10004
Tel: 646-252-5050
Fax: 646-252-6709
Email: metrocardmerchantsales@nycct.com

From: MetroCard Acct# _____
Contact Person: _____
Customer Name: _____
Pick up Address: _____
Fax: _____
Phone: _____
Email: _____

- Complete the return information below, including the reason for the return, fax this form to the RMA Coordinator for approval.
 - MetroCards should be returned directly to the RMA Coordinator at the address listed above.
 - Note: MetroCards sent in (e.g. via FedEx, UPS or the US postal service) are sent at the shipper's risk and expense.
 - Note: MetroCards removed from their wrappers will not be accepted for return.
 - Note: Per NYC Transit Tariff regulations, MetroCards expired for more than 2 years cannot be processed for a refund.
 - Note: While MetroCard Extended Sales has a no-refund policy, there are situations where a MetroCard may be returned for credit:
 1. Receipt of wrong order.
 2. Expired MetroCards returned within 2 years of their expiration date or which will expire within 30 days.
 3. MetroCards returned due to fare policy changes.
 4. Orders placed by merchants that are subsequently returned or refused (Returned Orders).
- These types of returns are considered unauthorized and will be charged a delivery/restocking fee of \$45.00.

List each batch/serial number separately. Use additional pages if necessary. Refer to Merchant Sales Manual for terms and conditions of returns. Include the loose MetroCard serial numbers being returned below.

Invoice #	Card Price	Batch Number	Full/Partial	Number of Cards	Expiration Date	MetroCard Serial Number
(Order Conf#)	(e.g., \$5.50 \$11.00, \$22.00 \$33.00, \$62.00, \$127.00)	(Listed on back of card under expiration date and serial #)	Full – Sealed bag Partial – loose cards			
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

List each batch/serial number separately. Use additional pages or send excel spreadsheet if necessary. Refer to the Agency or Merchant Sales manual on MTA.info for return terms and conditions.

Revised: March 2019, 111_19



Questions about MetroCard Sales?

Call toll free: 1-888-345-3882 | 8 a.m. to 5 p.m., Monday through Friday | Fax: 386-597-4355

MetroCard Order Form

ORDER CANNOT BE PROCESSED WITHOUT CUSTOMER NUMBER AND CHECK
FOR ORDER INQUIRIES CALL CUSTOMER SERVICE TOLL FREE AT 1-888-345-3882

Date: _____ Customer Number: _____

Business Name: _____

Address: _____

City/State/Zip: _____

Contact: _____ Phone: _____

☐ Send Labels ☐ Send Signage ☐ Send BREs Free

☐ \$5.50 MetroCard w/Bonus (50-card batch) @ \$275.00 per batch

☐ \$11.00 MetroCard w/Bonus (50-card batch) @ \$550.00 per batch

☐ \$22.00 MetroCard w/Bonus (50-card batch) @ \$1100.00 per batch

☐ \$33.00 MetroCard w/Bonus (25-card batch) @ \$825.00 per batch

☐ \$44.00 MetroCard w/Bonus (25-card batch) @ \$1,100.00 per batch

☐ \$67.50 MetroCard w/Bonus (10-card batch) @ \$675.00 per batch

☐ \$33.00 7-Day Unlimited (50-card batch) @ \$1,650.00 per batch

☐ \$62.00 7-Day Express Bus Unlimited (25-card batch) @ \$1,550.00 per batch

☐ \$127.00 30-Day Unlimited (10-card batch) @ \$1,270.00 per batch

☐ \$127.00 30-Day Unlimited (50-card batch) @ \$6,350.00 per batch

☐ \$5.00 AirTrain MetroCard (50-card batch) @ \$250.00 per batch

☐ \$25.00 10-Trip AirTrain MetroCard (10-card batch) @ \$250.00 per batch

☐ \$40.00 AirTrain 30-Day Unlimited (10-card batch) @ \$400.00 per batch

SUBTOTAL:

Less Discount (see below):

TOTAL COST:

Discount Schedule:

• \$5.50 MetroCard and \$5.00 AirTrain MetroCard

No commission is given with these cards and they are not counted in batch totals for discounts.

• \$11.00 MetroCard; \$33.00 MetroCard; \$44.00 MetroCard; \$67.50 MetroCard; \$62.00 Express Bus Plus; \$25.00 10-Trip AirTrain; \$127.00 30-Day Unlimited; and \$40.00 30-Day AirTrain Unlimited

1 batch – 1.5% 2 batches – 2.5% 3 – 9 batches 2.7% 10 batches or greater – 3%

• \$22.00 MetroCard and the \$33.00 7-Day Unlimited

1 batch – 2.5% 2 – 4 batches – 2.7% 5 batches or greater – 3%

Please make checks payable to NYC Transit/MetroCard. Mail this form, with your check, to:

NYC Transit/MetroCard Sales
G.P.O. Box 26133
New York, NY 10087-6133

2019 MetroCard Return Authorization Form

RMA # _____ (For office use)



I am requesting approval to return the following MetroCards:

To: RMA Coordinator MetroCard Sales MTA New York City Transit 2 Broadway – C10.76 New York, NY 10004 Tel: 646-252-5050 Fax: 646-252-6709 Email: metrocardsales@nyct.com	From: MetroCard Acct# _____ Contact Person: _____ Customer Name: _____ Pick up Address: _____ Fax: _____ Phone: _____ Email: _____
---	---

- Complete the return information below, including the reason for the return, fax this form to the RMA Coordinator for approval.
- MetroCards should be returned directly to the RMA Coordinator at the address listed above.
- Note: MetroCards sent in (e.g. via FedEx, UPS or the US postal service) are sent at the shipper's risk and expense.
- Note: MetroCards removed from their wrappers will not be accepted for return.
- Note: Per NYC Transit Tariff regulations, MetroCards expired for more than 2 years cannot be processed for a refund.
- Note: While MetroCard Extended Sales has a no-refund policy, there are situations where a MetroCard may be returned for credit:

1. Receipt of wrong order.
2. Expired MetroCards returned within 2 years of their expiration date or which will expire within 30 days.
3. MetroCards returned due to fare policy changes.
4. Orders placed by merchants that are subsequently returned or refused (Returned Orders).

These types of returns are considered unauthorized and will be charged a delivery/restocking fee of \$45.00.

List each batch/serial number separately. Use additional pages if necessary. Refer to Merchant Sales Manual for terms and conditions of returns. Include the loose MetroCard serial numbers being returned below.

Invoice #	Card Price	Batch Number	Full/Partial	Number of Cards	Expiration Date	MetroCard Serial Number
(Order Conf#)	(e. g., \$5.50 \$11.00, \$22.00 \$33.00, \$62.00, \$127.00)	(Located on back of card under Expiration Date eight digit #)	Full – Sealed bag Partial – loose cards			
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

List each batch/serial number separately. Use additional pages or send excel spreadsheet if necessary. Refer to the Agency or Merchant Sales manual on MTA.info for return terms and conditions.

Revised: March 2019, 111_19

MetroCard brings in
customers & commissions.

