San Mateo 101 Express Lanes Go Card Program Terms and Conditions

Updated 10/01/26

CUSTOMER AGREEMENT TERMS AND CONDITIONS

This Customer Agreement governs participation in the San Mateo County Express Lanes Joint Powers Authority's (SMCEL-JPA) Go Card Program (Program), which offers Customers a $200 prepaid card for transportation purchases. Customers are eligible to receive this benefit on an annual basis subject to meeting the Program's eligibility requirements.

By applying to and enrolling in the SMCEL-JPA's Go Card Program, the Customer agrees to these terms and conditions in order to obtain the Program benefits.

1. **Definitions:**
    a. Applicant: An individual who has applied to the Program through the online application portal or in-person with a community-based organization partner and has uploaded the required information directly onto the Program's system of record.
    b. Customer: An individual who has applied to and been approved for the Program.
    c. Prepaid card: For the purposes of the Program, a preloaded payment card restricted to transportation purchases.
2. **Program Eligibility**: Applicants must demonstrate that they meet the Program requirements at the time of submitting the application, and annually thereafter if they wish to recertify to receive the benefit each year.
    a. Applicants must demonstrate that they are 18 years of age or older by providing a valid government-issued identification card that lists their date of birth:
        i. Driver's license
        ii. Passport
        iii. State-issued ID
        iv. Foreign country-issued ID card
        v. Green card
        vi. Military ID
        vii. Employment Authorization Document (EAD)
    b. Applicants must demonstrate proof of residency in San Mateo County by providing a document from the following list:
        i. ID document
        ii. Utility bill
        iii. Bank statement
        iv. Credit card statement
        v. Lease agreement
        vi. Employment letter
        vii. Government-issued letter

viii. Insurance document
ix. Tax document
x. USPS Change of Address

c. Applicants must demonstrate an individual annual income at or below 60% of the San Mateo County area median income (AMI) based on household size by providing one of the following documents:
   i. Tax form
   ii. Employment letter
   iii. Bank statement
   iv. Employer verification letter or offer letter
   v. Pay stubs
   vi. Social security benefits statement
   vii. Unemployment or disability benefit statement
   viii. Self-declaration of income form

3. **Card Format**: Customers will receive a $200 prepaid card. Upon Program approval, Customers may elect to receive a virtual prepaid card or a physical prepaid card. Physical prepaid cards are sent by mail and may take up to 10 business days to arrive. Virtual prepaid cards are sent to the Customer's mobile immediately,
4. **Card Usage**: The Go Card Program's prepaid cards are loaded with funds that can be used immediately after prepaid card activation. These prepaid cards are valid to use on transportation transactions, including purchases on transit, express lanes, toll bridges, paratransit, bikeshare, and scooter share providers. The SMCEL-JPA reserves the right to change the types of transactions that are authorized within the Program. Prepaid cards issued by the Go Card Program are not reloadable using personal funds.
   a. **Reselling Card**: Prepaid cards may not be resold. The prepaid card should only be used by the card recipient. If the reselling or redistributing of a prepaid card occurs, the SMCEL-JPA reserves the right to reclaim the distributed funds and to prohibit the Customer from reapplying to the program or renewing their benefits.
   b. **Multiple Active Cards**: If a Customer holds more than one active card at a time, the SMCEL-JPA reserves the right to cancel the cards and reclaim funds.
5. **Program Funds:** Customers are responsible for the security of the physical prepaid cards, if applicable, and the management of funds in their prepaid card once it is provided to them. Customers are responsible for all costs after their prepaid card funds have been depleted. The SMCEL-JPA reserves the right to cancel and claw back funds for Go Card Program prepaid cards that are not activated after one year from receipt.
6. **Expiration:** The Go Card Program's prepaid cards will expire after three years. An expiring card will be reissued if all three conditions are met (1) the card has been used in the last 90 days (2) the card is registered; and (3) the card has a positive balance. If a Customer recertifies their Program eligibility annually, they may receive the new $200 reloaded directly onto the existing prepaid card up until the prepaid card's expiration.

7. **Unused or Lost Prepaid Cards:** If an activated Go Card Program prepaid card is not used for 12 consecutive months, a monthly charge of $6.95 will be deducted from the available funds on the prepaid card. Go Card Program prepaid cards that are lost or stolen with remaining balances may be replaced subject to a charge for processing costs.

RELEASE OF LIABILITY

Applicant hereby releases the SMCEL-JPA from all loss, damage or injury whatsoever, known or unknown, arising out of or in any manner connected with the use of a Go Card Program prepaid card issued by the SMCEL-JPA. Neither the SMCEL-JPA nor its agents will have any obligation or liability with respect to use or the performance of the prepaid card. Customer agrees to hold harmless the SMCEL-JPA and its agents from all liability for any loss, damage, or injury to persons or property arising from or related to the misuse of the prepaid issued under the Program.

TERMINATION

The SMCEL-JPA reserves the right to terminate this Agreement at any time by providing written or electronic notice to Customer.

CHANGES

The SMCEL-JPA reserves the right to change the terms of this Agreement and our policies at any time by providing written or electronic notice to Customer. Customer agrees to all changes upon further use of the prepaid card issued under the Program.

FAILURE TO COMPLY

Failure to comply with any portion of this Agreement may result in removal from the SMCEL-JPA's Go Card Program and termination of any benefits that have been issued under the Program.

COMMUNICATIONS

By enrolling in the SMCEL-JPA's Go Card Program, Customer agrees that the SMCEL-JPA may, at its discretion, send surveys and other Go Card Program communications to the contact information associated with the Program account. Please address all correspondence to:

San Mateo County Express Lanes Joint Powers Authority
Care of C/CAG
555 County Center, 5th Floor
Redwood City, CA 94063

PRIVACY POLICY

The SMCEL-JPA's treatment of personal information is described in the Privacy Policy, available at https://101expresslanes.org/media/254/download?inline and is consistent with Federal and State laws governing an individual's rights to privacy. Disclosure of personal information other than such specified in the Go Card Program application to be eligible for benefit(s) or receipt of Program communications related to this Go Card Program is voluntary.