



West  
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West Yorkshire

# FAQs for Employees

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## Section 1: What is a Corporate Annual MCard?

### 1.1 Background

As your organisation is a member of the West Yorkshire Travel Plan Network you are entitled to a 12% discount on a Corporate Annual MCard, which allows you to travel on buses and trains throughout West Yorkshire. The Annual MCard is a chipped SmartCard similar to the Oyster card in London, which is scanned on buses and trains in the travel zones in which your ticket is valid. Your company have agreed to meet the cost of your annual MCard and will deduct the cost of the card from your salary on a monthly basis allowing you to spread the cost over the year.

### 1.2 What does it look like?

The Annual MCard is a yellow plastic card that contains your name, photograph, ticket type and expiry date.



### 1.3 How do I use it?

Simply hold the MCard against a card reader when you travel and the machine will read it. Where there is not a card validation machine simply show the pass to the bus driver/ train guard.

### 1.4 Terms and conditions

Please be aware MCard is not part of the Delay Repay scheme as it is a multi-modal zonal product allowing the holder to travel on any bus and train (this does not include football/concert specials) within West Yorkshire. For full terms and conditions please visit [www.m-card.co.uk](http://www.m-card.co.uk)

## Section 2: How do I get a Corporate Annual MCard?

### 2.1 Apply online

Your co-ordinator will send you the guide and a unique reference to allow you to apply online.

## 2.2 How do I pay for my Corporate MCard?

The cost of the corporate MCard is deducted from your salary each month allowing you to spread the cost over the year.

## 2.3 How much will it cost?

Prices are listed in section 4.

## 2.4 When will my MCard start?

You will see two start date options during your application. Our deadline for completed applications is the 10<sup>th</sup> of a month for a card to start on the 1<sup>st</sup> of the following month. See example below:

Apply between 11 <sup>th</sup> March - 10 <sup>th</sup> April	If you want your card to start 1 <sup>st</sup> May
Apply between 11 <sup>th</sup> April - 10 <sup>th</sup> May	If you want your card to start 1 <sup>st</sup> June

## 2.5 When will I receive my MCard?

We usually complete our final checks on the 15<sup>th</sup> of a month and then cards are sent to print. They are posted first class so cards should be received by the 25<sup>th</sup> of the month before the card is to start at the delivery address you have entered in your online application. The Corporate Annual MCards always start on the 1<sup>st</sup> of a month.

## Section 3: Replacements/ Changes to tickets

### 3.1 What happens if my MCard is lost/stolen/damaged?

You will be able to order a replacement by logging into your account at [www.m-card.co.uk](http://www.m-card.co.uk)  
Click on **Apply & Manage My Travel Cards** – click on **Replace**



Corporate Annual  
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Replace

More about Corporate Annual

There will be a £5 charge for a replacement card. If you are unable to replace your card online, you will need to visit a bus station travel centre and pay the fee over the counter.

**\*Please note that we will not cover the cost of any tickets purchased during the time to produce and delivery of the replacement MCard.**



### 3.2 Can I change the ticket type?

It is possible to change the ticket zone you have. You will need to contact your organisation's Co-Ordinator who will arrange this for you.

### 3.3 What happens if I leave the organisation?

You will need to contact your organisations Co-Ordinator.

### 3.4 Can I cancel my MCard?

**When you join the Corporate Annual MCard scheme you will have signed a season ticket loan agreement.** If you leave the business before you have paid for the MCard, the balance can be deducted from your final salary and you can keep their MCard. Alternatively, you can surrender your MCard for a refund and what's left will go towards paying off your loan agreement.

**When returning your MCard for cancellation, you will lose the benefit you originally received. The amount will be calculated by deducting full priced weekly and monthly tickets from the purchase price. Any refund/credit will go to your employer as they have paid for your card in full. The Co-Ordinator there should calculate whether you owe them money or vice versa.**

**Please be aware that you will only benefit from the discount if you keep the MCard for the full term.**

**Example of a refund for a 1<sup>st</sup> January 2025 Zones 1-3 MCard, cancelled on 14<sup>th</sup> June 2025 (with price increase from 2<sup>nd</sup> March 2025):-**

Administration fee = £10.00  
Monthly 01/01/2025 to 31/03/2025 = (£143.00 x 3) £429.00  
Monthly 01/04/2025 to 31/05/2025 = (£149.60 x 2) £299.20  
Weekly 01/06/2025 to 07/06/2025 = £38.90  
Weekly 08/06/2025 to 14/06/2025 = £38.90  
Used Amount = £806.00  
Paid Amount = £1,292.46

**Refund: £476.46**

### 3.5 Can I get a Corporate Annual MCard at any time of the year?

Yes, if you wish to join the scheme at another time of year. You will still be provided with a full years travel.

### **3.6 Will the MCard price go up every year?**

Price increases usually come in to affect early March but the annual price of a Corporate Annual MCard does not affect corporate passes until 1<sup>st</sup> April although prices can change at any time. Your organisations Co-ordinator will be notified of the changes as soon as possible prior to the change.

### **3.7 Which operator services do not recognise MCard?**

MCards are not accepted on special bus services e.g. football, concerts etc. All operators within West Yorkshire accept Corporate Annual MCards on regular bus and train services.

### **3.8 What if I live just outside a zone boundary?**

You need to get a MCard which covers the zone of the train station you would like to use.

### **3.9 Do you offer Zone 6 and 7 MCards?**

Zones 6 and 7 are in North Yorkshire and we cannot cover these areas.

### **3.10 What if I live outside the West Yorkshire boundary?**

MCards are only valid within West Yorkshire.

## Section 4: Prices and Zonal Map

### 4.1 Prices

<b>Corporate MCard prices from 2nd March 2025</b>			
<b>Ticket Type</b>	<b>Full Price</b>	<b>12% Discount</b>	<b>Approximate Monthly Payment (based on 12 months)</b>
<b>Bus only</b>	TBC	TBC	TBC
<b>Zone 1-3</b>	£1,536.30	<b>£1,351.94</b>	<b>£112.66</b>
<b>Zone 1-4</b>	£1,804.80	<b>£1,588.22</b>	<b>£132.35</b>
<b>Zone 1-5</b>	£2,166.80	<b>£1,906.78</b>	<b>£158.90</b>
<b>Zone 2-5</b>	£1,513.40	<b>£1,331.79</b>	<b>£110.98</b>

Please note that the monthly payment may vary depending on the number of months your organisation takes the payment. Please speak to your organisations Co-Ordinator regarding the payment of your MCard.

### Is it cheaper for me to get an operator ticket (Arriva, First Bus, Northern Rail)?

The best value ticket depends on the journey you make and how much you will be using it. You can speak to your organisations co-ordinator to see if there are any loan schemes available directly with transport operators.



## 4.2 Zonal Map

