

JUNE 2023

Credit Card Fraud

Credit card fraud is the unauthorized use of a credit card. While cardholders can often avoid the financial liability for unauthorized transactions, it can come at a high cost for businesses.

Credit card fraud can impact a business in other ways, such as chargeback fees, network assessments and the potential loss of a merchant account.

What happens when a small business has fraudulent charges?

The following scenario is typical when a fraudulent charge is identified by a cardholder:

- The cardholder contacts the card-issuing bank to report the fraud and request the charge be reversed.
- The cardholder's bank verifies that the transaction is actually fraud and not something else, such as a forgotten purchase, and a chargeback or dispute is initiated.
- The disputed funds from the transaction are withheld from the merchant until the issue is resolved.
- The merchant can accept the chargeback or fight it by providing documentation such as receipts with signatures, customer correspondence and delivery confirmation.
- If the card-issuing bank decides in favor of the cardholder, the

disputed funds are returned to them.

When a merchant loses a dispute or decides not to fight it, the result is often:

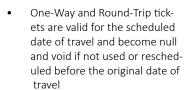
- Loss of revenue from the sale.
- The cost of the product is often written off.

How does Trans-Bridge Lines handle fraudulent purchases for tickets and chargeback scammers?

Our Accounting Department will investigate where their chargebacks are coming from. That is done by analyzing credit card charges to identify patterns. Once it's understood how the chargebacks are happening, a course of action is determined. This can include notifying area police of the fraudulent activity, fighting the chargeback with purchase documentation, and barring the offending passenger from future traveling with our company.

Per Trans-Bridge Lines' Ticket Rules and Limits:

Fares are not guaranteed until booked



- Round-Trip tickets cannot be used for one-way transportation by two (2) passengers
- Trans-Bridge Lines Commuter Pass tickets must be used by the original purchaser only, and may not be shared
- Trans-Bridge Lines, Inc. is not responsible for lost or stolen tickets
- All One-Way, Round-Trip, Reduced Fare, and Pier Transportation tickets purchased are non-refundable and non-exchangeable
- False credit card chargebacks or fraudulent reporting may result in loss of future travel on all Trans-Bridge Lines routes

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Effective August 1, the Lehigh Valley International Airport (ABE) will no longer sell Trans-Bridge Lines bus tickets with regular hours of operation.

What does this mean? The airport will assist passengers when their Passenger Services Desk is staffed and they are able to do so, but will not have scheduled hours for sales.

Passengers are advised to purchase their bus tickets, ahead of travel, online at www.transbridgelines.com or visit our Main Office at 2012 Industrial Drive, Bethlehem (one mile from the airport) for in-person ticket purchases and parking permits.

Main Office ticket hours are Monday through Friday, 7:00 a.m. to 5:30 p.m., closed weekends.



Trans-Bridge Lines will operate with regular schedules on Saturday, July 1 & Sunday, July 2.

On Monday, July 3, we will run with modified schedules.

On Tuesday, July 4, we will run Saturday schedules only.

Please take a moment to review all schedules and reschedule any boarding passes/tickets, as necessary.

VIEW HOLIDAY SCHEDULES >



Commuter Fares will remain unchanged for the month of July.



WALL STREET COMMUTERS

Have you heard?

We now have two new Wall Street runs available Monday through Thursday!

- New Eastbound to New York Run 407 with departures beginning at 5:30 a.m. from Lehigh Valley International Airport (ABE)
- New Westbound from New York Run 404 with departures beginning at 4:45 p.m. from Water Street at Gouverneur

VIEW WALL STREET SCHEDULES >

RUN 176 - FRIDAYS

Run 176 on the Allentown/Clinton/ New York Westbound Schedule departs at 8:30 p.m. from the Port Authority Bus Terminal on Fridays.

Monday through Thursday the run departs at 8:00 p.m., as noted on the schedule.

VIEW WESTBOUND SCHEDULE >

PARKING AT THE **LEHIGH VALLEY AIRPORT**

Trans-Bridge Lines has a designated parking area at the airport which is intended for our passengers only. Anyone not traveling with our company and does not have a parking permit, is not permitted to park their vehicle in the lot.

The airport parking lot is not owned by Trans-Bridge Lines and is under the direction of the Lehigh-Northampton Airport Authority (LNAA). They regularly patrol the lot and check parking permits. Please be sure that your permit is clearly visible by hanging it from your rearview mirror as instructed. Those without a proper permit may face fines and/or having their vehicles towed at the their own expense.



Q: I do not like entering my credit card information on my phone or computer. How can I purchase tickets?

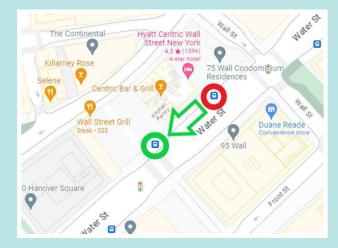
A: If you are not comfortable making your ticket purchase online, you may visit any of our Authorized Ticket Agent locations.

Please note that our ticket agent at the Lehigh Valley Airport is a cashless operation and independent agents can vary on the forms of payment accepted. Be sure to check our website **HERE** for payment information at agent locations.

Even when we are fully transitioned to a reservations-only system, customers will still have the choice to make an in-person purchase.

Wall Street

Water and Wall Street Pickup Temporarily Relocating



Effective immediately and until further notice, Trans-Bridge Lines will relocate its pickup location for Water and Wall Street to Water Street at Gouverneur Lane, Midblock.

Our drop-off at Water and Wall Street will remain unchanged.

This relocation is under the order of the New York City Department of Transportation to accommodate a gas main installation project.

Reduce Your Work STRESS

Source: RobertHalf.com

Stress at work is common and on the rise. Most people in a recent survey say they are overwhelmed at work on a daily basis, and in another recent survey, 39% reported having the "Sunday Scaries", anxiety felt the night before the start of the work week.

Workplace stress can trigger increased health risks and take a toll on everyone. What brings on stress today? For some, it's technology and the fear of being replaced by it. Other common sources of work stress include long hours on the job, bad bosses, lower wages than desired, never-ending to-do lists, limited opportunities for advancement, lack of support, conflicting demands, unrealistic performance expectations and inflexible work schedules. There's also annoying workplace behavior.

Learn to "stress well" with the three P's:

Pause - Push your chair away from your desk and give yourself a moment or two to check in with your breathing, posture and thoughts. Stand up and stretch your legs.

Perspective - Ask yourself, "Am I busy, or is my day full?" "Am I fine or well?" "Do I have to do something or do I get to do it?" This shifts your energy so you can gain a positive perspective.

Prioritize - Determine what you need to do today and what you can do later. Create those to-do lists, clear your desk of clutter and mark what you finish.

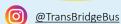
These three things will help you manage your stress so you can change your focus, create healthy boundaries, and move through your day the world with mindfulness.

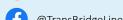
CLINTON PARK & RIDE TICKET OFFICE

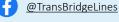
The Clinton Park and Ride ticket office is operating with new hours on Saturdays.

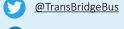
The office is open: Monday-Friday: 4:35 a.m. to 9:50 a.m. Saturday: 7:50 a.m. to 10:50 a.m. Closed Sunday

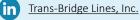
Stay Connected!



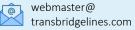














2012 Industrial Dr. Bethlehem, PA 18040





<u>Twitter @transbridgetour</u> | <u>Facebook @TransBridgeTours</u> <u>Instagram @transbridgetours</u> | <u>Email</u> | 610-868-6001

Featured Multi-Day Tour

NIAGARA FALLS, NY
Seneca Niagara Resort & Casino
August 28 (Mon) – 30 (Wed)
3 Day Tour
\$30 in food credit at Casino, 1 Lunch

\$804 Single | \$586 Double \$578 Triple

Attractions include:

- Sonnenberg Gardens & Mansion State Historic Park
- Seneca Niagara Resort & Casino
- Maid of the Mist
- Cave of the Winds
- Niagara Falls Trolley
- New York Power Authority / Niagara Power Vista

Accommodations include:

Seneca Niagara Resort & Casino













One-Day Tours - July through December

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Point Pleasant, NJ & Jenkinson's Aquarium		
Philadelphia Zoo & Adventure Aquarium	July 15 (Sat)	\$109 Adult
Coney Island – Free Time on Own	July 31 (Mon)	\$79 Adult
The Franklin Institute with Disney 100: The Exhibition	. Aug 14 (Mon)	\$116 Adult
Bronx Zoo	. Aug 19 (Sat)	\$102 Adult
Gettysburg Battlefield Tour	. Aug 21 (Mon)	\$103 Adult
"Mystery" at Magic & Wonder Theater	. Aug 29 (Tue)	\$129 Adult
Circle Line Cruise & Little Italy	. Aug 31 (Thu)	\$119 Adult
Ellis Island & Statue of Liberty	. Sep 18 (Mon)	\$99 Adult
"Moses" at Sight & Sound Millennium Theatre	Sep 20 (Wed)	\$158 Adult
Fall Foliage Train Ride &		
Waterfront at Silver Birches	. Sep 27 (Wed)	\$124 Adult
9/11 Memorial & Museum	. Oct 1 (Sun)	\$106 Adult
Washington, DC- Fall Day at the Capitol	Oct 7 (Sat)	\$87 Adult
Lake Tobias Wildlife Park & Safari	Oct 8 (Sun)	\$89 Adult
West Point & Hudson River Cruise	Oct 11 (Wed)	\$162 Adult
Jimmy Buffet's "Escape to Margaritaville"		
at Dutch Apple Dinner Theatre	Nov 4 (Sat)	\$137 Adult
"Miracle of Christmas" at Sight & Sound Millennium Theatre	Nov 29 (Wed)	\$158 Adult
Pennsylvania Christmas & Gift Show	. Nov 30 (Thu)	\$77 Adult
Longwood Gardens Christmas	Dec 3 (Sun)	\$104 Adult
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