



Bay Area Metro Center
375 Beale Street
San Francisco, CA 94105

Meeting Agenda - Final-revised

Clipper Executive Board

Robert Powers, Chair

April Chan, Vice Chair

Monday, October 20, 2025

1:00 PM

Board Room - 1st Floor

The Clipper Executive Board is scheduled to meet at 1:00 p.m.

Meeting attendees may opt to attend in person for public comment and observation at Bay Area Metro Center, Board Room - 1st Floor, 375 Beale Street, San Francisco CA 94105.

In-person attendees must adhere to posted public health protocols while in the building.

The meeting webcast will be available at

<https://mtc.ca.gov/whats-happening/meetings/live-webcasts>. Members of the public are encouraged to participate remotely via Zoom at the following link or phone number.

Members of the public participating by Zoom wishing to speak should use the “raise hand” feature or dial *9. When called upon, unmute yourself or dial *6. In order to get the full Zoom experience, please make sure your application is up to date.

Attendee Link: <https://bayareametro.zoom.us/j/81218367785>

iPhone One-Tap:

+16694449171,,81218367785# US

+16699006833,,81218367785# US (San Jose)

Join by Telephone (for higher quality, dial a number based on your current location) US:

888 788 0099 (Toll Free) or 877 853 5247 (Toll Free)

Webinar ID: 812 1836 7785

International numbers available: <https://bayareametro.zoom.us/j/81218367785>

Detailed instructions on participating via Zoom are available at:

<https://bayareametro.zoom.us/j/81218367785>

<https://mtc.ca.gov/how-provide-public-comment-board-meeting-zoom>

Members of the public may participate by phone or Zoom or may submit comments by email at info@bayareametro.gov by 5:00 p.m. the business day before the scheduled meeting date.

Please include the committee or board meeting name and agenda item number in the subject line. All comments received will be submitted into the record.

Clerk: Wally Charles

Roster

Robert Powers, Chair; April Chan, Vice Chair
Eddy Cumins, Andrew B. Fremier, Carolyn M. Gonot, Julie Kirschbaum,
Salvador Llamas, Denis Mulligan, Christy Wegener.

1. Call to Order / Roll Call / Confirm Quorum

A quorum of the Clipper Executive Board shall be a majority of its voting members (5).

2. Consent Calendar

- 2a. [25-1123](#) Minutes of the August 25, 2025 Meeting
Action: Approval
Attachments: [2a 25-1123 1 CEB Meeting Minutes 2025 08 25](#)
- 2b. [25-1241](#) Proposed 2026 Clipper Executive Board Meeting Calendar
Action: Information
Presenter: Edward Meng, MTC
Attachments: [2b 25-1241 1 Proposed 2026 Clipper Executive Board Meeting Calendar](#)
[2b 25-1241 2 CEB Calendar 2026 Attachment](#)

3. Approval

- 3a. [25-1125](#) Clipper® Schedule, Implementation, and Deployment Recommendation
- Update on key implementation developments and recommendation to set a date for start of Customer Transition for the Next Generation Clipper System. Senior staff from Cubic Transportation Systems will be available to answer questions from the Board.
- Action:** Approval
Presenter: Jason Weinstein, MTC
Attachments: [3a 25-1125 1 Clipper Schedule and Implementation Recommendation](#)
[3a 25-1125 2 Transition Schedule](#)
[3a 25-1125 3 Schedule CEB Presentation](#)
[3a 25-1125 4 Public Comment Combined letter of Organizations](#)
[3a 25-1125 5 Public Comment Aleta Dupree](#)

- 3b.** [25-1240](#) Request to Authorize Use of Clipper Float Account Interest for Reimbursement of Transit Operator Fare Revenue Losses
- Request for approval to amend the Clipper Operating Budget for Fiscal Year 2025-26 to add \$1,000,000 in Clipper Float Account Interest funds for contingency to reimburse transit operators for lost Clipper fare revenue resulting from verified system outages and configuration errors.
- Action:** Approval
- Presenter:** Kelley Jackson, MTC, and Angus Davol, MTC
- Attachments:** [3b 24-1240 1 Budget Amendment Lost Fare Revenue](#)
[3b 24-1240 2 Estimated Clipper Fare Revenue Loss on July 1 2025](#)
- 3c.** [25-1365](#) Clipper® Two Year Budget
- The amended Clipper budget for Fiscal Years (FYs) 2025-26 and 2026-27 for the Clipper Executive Board’s review and approval.
- Action:** Approval
- Presenter:** Edward Meng, MTC
- Attachments:** [3c 25-1365 1 Clipper Two Year Budget](#)
[3c 25-1365 2 Clipper Operating Revenue and Budget Update](#)
[3c 25-1365 3 Capital Revenue and Budget](#)

4. Information

- 4a.** [25-1124](#) Current Clipper® Operations and Performance Update
- Update on current Clipper System Operations and Performance
- Action:** Information
- Presenter:** Jennifer Largaespada, MTC
- Attachments:** [4a 25-1124 1 Current Clipper Operations and Performance Update](#)

5. Executive Director's Report – Weinstein

6. Public Comment / Other Business

*Board members and members of the public participating by Zoom wishing to speak should use the “raise hand” feature or dial *9. When called upon, unmute yourself or dial *6.*

7. Adjournment / Next Meeting

The next meeting of the Clipper Executive Board is scheduled to be held at 1:00 p.m. on Monday November 17, 2025 at BAMC, 1st Floor Board Room, 375 Beale Street, San Francisco CA 94105. This will be the third Monday of the month due to the Thanksgiving holiday. Any changes to the schedule will be duly noticed to the public.

Public Comment: The public is encouraged to comment on agenda items at Committee meetings by completing a request-to-speak card (available from staff) and passing it to the Committee secretary. Public comment may be limited by any of the procedures set forth in Section 3.09 of MTC's Procedures Manual (Resolution No. 1058, Revised) if, in the chair's judgment, it is necessary to maintain the orderly flow of business.

Meeting Conduct: If this meeting is willfully interrupted or disrupted by one or more persons rendering orderly conduct of the meeting unfeasible, the Chair may order the removal of individuals who are willfully disrupting the meeting. Such individuals may be arrested. If order cannot be restored by such removal, the members of the Committee may direct that the meeting room be cleared (except for representatives of the press or other news media not participating in the disturbance), and the session may continue.

Record of Meeting: Committee meetings are recorded. Copies of recordings are available at a nominal charge, or recordings may be listened to at MTC offices by appointment. Audiocasts are maintained on MTC's Web site (mtc.ca.gov) for public review for at least one year.

Accessibility and Title VI: MTC provides services/accommodations upon request to persons with disabilities and individuals who are limited-English proficient who wish to address Commission matters. For accommodations or translations assistance, please call 415.778.6757 or 415.778.6769 for TDD/TTY. We require three working days' notice to accommodate your request.

可及性和法令第六章: MTC 根據要求向希望來委員會討論有關事宜的殘疾人士及英語有限者提供服務/方便。需要便利設施或翻譯協助者，請致電 415.778.6757 或 415.778.6769 TDD / TTY。我們要求您在三個工作日前告知，以滿足您的要求。

Acceso y el Titulo VI: La MTC puede proveer asistencia/facilitar la comunicación a las personas discapacitadas y los individuos con conocimiento limitado del inglés quienes quieran dirigirse a la Comisión. Para solicitar asistencia, por favor llame al número 415.778.6757 o al 415.778.6769 para TDD/TTY. Requerimos que solicite asistencia con tres días hábiles de anticipación para poderle proveer asistencia.

Attachments are sent to Committee members, key staff and others as appropriate. Copies will be available at the meeting.



Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 25-1123 **Version:** 1 **Name:**
Type: Minutes **Status:** Consent
File created: 7/31/2025 **In control:** Clipper Executive Board
On agenda: 10/20/2025 **Final action:**
Title: Minutes of the August 25, 2025 Meeting
Sponsors:
Indexes:
Code sections:
Attachments: [2a 25-1123 1 CEB Meeting Minutes 2025 08 25](#)

Date	Ver.	Action By	Action	Result
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Subject:
Minutes of the August 25, 2025 Meeting

Recommended Action:
Approval

Attachments:



Bay Area Metro Center
375 Beale Street
San Francisco, CA 94105

Meeting Minutes - Draft

Clipper Executive Board

Robert Powers, Chair

April Chan, Vice Chair

Monday, August 25, 2025

1:00 PM

Board Room - 1st Floor
Bay Area Rapid Transit
2150 Webster Street
Oakland, CA 94612

Roster

Robert Powers, Chair; April Chan, Vice Chair

**Eddy Cumins, Andrew B. Fremier, Carolyn M. Gonot, Julie Kirschbaum,
Salvador Llamas, Denis Mulligan, Christy Wegener.**

1. Call to Order / Roll Call / Confirm Quorum

Chair Powers called the Clipper Executive Board meeting to order at 1:19 p.m.

Millie Tolleson acted as a delegate and voting member of the Clipper Executive Board in place of April Chan. Attendance and Actions noted below as "Chan" were taken by Tolleson.

Present: 9 - Chair Powers, Vice Chair Chan, Board Member Cumins, Board Member Fremier, Board Member Gonot, Board Member Kirschbaum, Board Member Mulligan, Board Member Wegener, and Board Member Llamas

2. Consent Calendar

Upon the motion by Board Member Fremier and seconded by Board Member Wegener, the Consent Calendar was unanimously approved. The motion carried by the following vote:

Aye: 9 - Chair Powers, Vice Chair Chan, Board Member Cumins, Board Member Fremier, Board Member Gonot, Board Member Kirschbaum, Board Member Mulligan, Board Member Wegener and Board Member Llamas

2a. [25-1062](#) Minutes of the July 28, 2025 Meeting

Action: Approval

Attachments: [2a. 25-1062_1_2025_07_28_CEB_Minutes](#)

- 2b.** [25-1063](#) Current Clipper® Operations and Performance Update
- Update on current Clipper System Operations and Performance
- Action:** Information
- Presenter:** Akash Ghosal, MTC
- Attachments:** [2b 25-1063 1 Current Clipper Operations and Performance Update](#)

3. Information

- 3a.** [25-1064](#) Clipper® Schedule, Implementation, and Deployment Update
- Update on key developments related to the implementation of the Next Generation Clipper System (C2)
- Action:** Information
- Presenter:** Jason Weinstein, MTC
- Attachments:** [3a 25-1064 1 Clipper Schedule and Implementation Update](#)
[3a 25-1064 2 CEB Status Report 2025-08-25](#)
[3a 25-1064 3 Presentation Clipper Schedule slides](#)
- The following individuals spoke on this Item:**
Aleta Dupree, Team Folds; Diego Aguilar-Canabal; Adina Levin, Seamless Bay Area; and Warren Wells, Marin County Bicycle Coalition.
- 3b.** [25-1162](#) Final Clipper® Equipment Change Order
- Information on the updates to the next generation Clipper Change Order that represent final equipment purchased and installed for the program.
- Action:** Information
- Presenter:** Jennifer Largaespada, MTC
- Attachments:** [3b 25-1162 1 Final Equipment Change Order](#)
[3b 25-1162 2 C-8 Equipment Revision 2025.07.18](#)
- 3c.** [25-1137](#) Reimbursement for Lost Fare Revenue from Clipper System Outages
- Update on lost fare revenue due to Clipper system outage on July 1, 2025, and discussion of transit operator reimbursement for lost fare revenue.
- Action:** Information
- Presenter:** Kelley Jackson, MTC
- Attachments:** [3c 25-1137 1 Reimbursement for Lost Fare Revenue](#)
- The following individuals spoke on this Item:**
Aleta Dupree, Team Folds; Adina Levin.

4. Executive Director's Report – Weinstein

The following individuals spoke on this Item:
Adina Levin.

5. Public Comment / Other Business

The following individuals spoke on this Item:
Aleta Dupree, Team Folds; Adina Levin, Seamless Bay Area.

5a. [25-1185](#) Public Comments Monday July 28, 2025

Action: Information

Attachments: [5a_25-1185_Aleta Dupree_public_comment](#)

6. Adjournment / Next Meeting

Chair Powers adjourned the Clipseer Executive Board meeting at 2:25 p.m.

The next meeting of the Clipper® Executive Board is scheduled to be held at 1:00 p.m. on Monday September 22, 2025 at BAMC, 1st Floor Board Room, 375 Beale Street, San Francisco CA 94105. Any changes to the schedule will be duly noticed to the public.



Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 25-1241 **Version:** 1 **Name:**

Type: Action Item **Status:** Consent

File created: 9/4/2025 **In control:** Clipper Executive Board

On agenda: 10/20/2025 **Final action:**

Title: Proposed 2026 Clipper Executive Board Meeting Calendar

Sponsors:

Indexes:

Code sections:

Attachments: [2b 25-1241 1 Proposed 2026 Clipper Executive Board Meeting Calendar](#)
[2b 25-1241 2 CEB Calendar 2026 Attachment](#)

Date	Ver.	Action By	Action	Result
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Subject:
Proposed 2026 Clipper Executive Board Meeting Calendar

Presenter:
Edward Meng, MTC

Recommended Action:
Information

Attachments:

Clipper® Executive Board

October 20, 2025

Agenda Item 2b

Proposed 2026 Clipper® Executive Board Meeting Calendar

Subject:

Proposed Dates for 2026 Clipper Executive Board Meetings for Board Review

Background:

Per the Clipper Executive Board Procedures Manual adopted by the Board in February 2016, the Board adopts a regular board meeting calendar annually. The proposed 2026 Clipper Executive Board Calendar is shown in Attachment A.

Staff recommends that the Board continue to meet on the 4th Monday of each calendar month approximately from 1:00 to 3:00 pm, except when that day falls on or near a holiday (May 2026, November 2026, and December 2026). Currently, there are no major listed conflicts with other major MTC meetings or any of the events hosted by California Transit Association (CTA) or Transportation Research Board (TRB) that have been posted as of September 2025. As of the packet posting date, there have been no dates provided for 2026 events by Conference of Minority Transportation Officials (COMTO) or Women's Transportation Seminar (WTS). It is important for operators to note that there are known conflicts with the following American Public Transportation Association (APTA) events:

- APTA Marketing, Communications, and Customer Experience Workshop (February 22-25, 2026) in Savannah, GA
- APTA International Bus Roadeo (May 15-19, 2026) in Salt Lake City, UT
- APTA Mobility Conference (May 17-20, 2026) in Salt Lake City, UT

Issues:

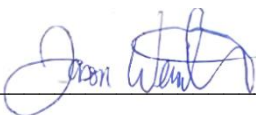
None identified.

Recommendation:

Approval.

Attachments:

- Attachment A: Proposed 2026 Clipper® Executive Board Calendar



Jason Weinstein

Proposed 2026 Clipper Executive Board Calendar (HOLIDAYS IN RED)

Agenda Item 2b; Attachment A

JANUARY

S	M	T	W	T	F	S
			1	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

FEBRUARY

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

MARCH

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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

APRIL

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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

MAY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18*	19	20	21	22	23
24	25	26	27	28	29	30
31						

JUNE

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

JULY

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

AUGUST

S	M	T	W	T	F	S
						1
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16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

SEPTEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

OCTOBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

NOVEMBER

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16*	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

DECEMBER

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Regularly Scheduled CEB: 1:00pm – 3:00pm

*Rescheduled due to Holiday Conflict



Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 25-1125 **Version:** 1 **Name:**

Type: Report **Status:** Committee Approval

File created: 7/31/2025 **In control:** Clipper Executive Board

On agenda: 10/20/2025 **Final action:**

Title: Clipper® Schedule, Implementation, and Deployment Recommendation

Update on key implementation developments and recommendation to set a date for start of Customer Transition for the Next Generation Clipper System. Senior staff from Cubic Transportation Systems will be available to answer questions from the Board.

Sponsors:

Indexes:

Code sections:

- Attachments:** [3a 25-1125 1 Clipper Schedule and Implementation Recommendation](#)
[3a 25-1125 2 Transition Schedule](#)
[3a 25-1125 3 Schedule CEB Presentation](#)
[3a 25-1125 4 Public Comment Combined letter of Organizations](#)
[3a 25-1125 5 Public Comment Aleta Dupree](#)

Date	Ver.	Action By	Action	Result
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Subject:

Clipper® Schedule, Implementation, and Deployment Recommendation

Update on key implementation developments and recommendation to set a date for start of Customer Transition for the Next Generation Clipper System. Senior staff from Cubic Transportation Systems will be available to answer questions from the Board.

Presenter:

Jason Weinstein, MTC

Recommended Action:

Approval

Attachments:

Clipper® Executive Board

October 20, 2025

Agenda Item 3a

Clipper® Schedule, Implementation, and Deployment Recommendation

Subject:

Update on key implementation developments and recommendation to set a date for start of Customer Transition for the Next Generation Clipper System. Senior staff from Cubic Transportation Systems will be available to answer questions from the Board.

Background:

Next Generation Clipper (C2) Project Schedule and Customer Benefit Phase-In

On August 20, 2025, the open payments acceptance pilot was successfully launched on BART. At the last Clipper Executive Board (CEB) meeting on August 25, 2025, MTC presented the progress that has since accelerated on all activities remaining in the lead-up to Customer Transition, as well as the remaining risks to the schedule.

Operator and MTC staff have made significant progress to test the system, identify issues, and discuss remaining open items. Cubic and the other vendors are working together to resolve the open items and prepare the system for the Start of Customer Transition. The previously identified schedule risks are listed below, with most at or near completion:

- ~~BART TVM integration and installation~~ [Risk closed: blockers resolved, installation ongoing]
- VenTek TVM integration: Final fixes in test
- Mobile wallet integration: Final fixes in test
- Fixes for field testing issues: On-going, items being escalated as found
- Institutional & Transit Benefits (ITB) portal integration and validation: Fixes in test
- ~~Customer Service Terminal (CST) integration and installation~~: [Risk closed: installations ongoing]

For the next step in the next-generation system roll-out, MTC believes that deployment of the entire next-generation Clipper system provides the most benefit to riders. MTC and Cubic's schedule assessment shows that deployment of the full system can occur in December 2025. MTC staff recommends that the Clipper Executive Board set December 10, 2025 for Start of Customer Transition. This gives all riders the benefits of next-generation Clipper as soon as possible and allows for credit/debit acceptance across all of Clipper immediately at the Start of Customer Transition.

Staff will continue to work closely with transit operators and Cubic to identify and drive to resolution issues seen as testing progresses. Staff will also continue working with transit operators on their work to prepare for the start of customer transition, including installation coordination and training for inspecting devices and customer service terminals as well as customer marketing and education activities. We will provide more frequent communication to this Board as we progress toward your direction.

C2 Schedule Open Items

MTC continues to work with Cubic, transit operators, and other partners to address the following open items; however we believe we are close to crossing off all the remaining items:

- VenTek TVM integration
- Mobile wallet integration
- Fixes for field testing issues
- Institutional & Transit Benefits (ITB) portal integration and validation

C2 Implementation

Included as Attachment A to this memorandum are a set of extracts from MTC's transition launch schedule reflecting the remaining tasks on the path to customer transition. The extracts include the activities on the critical path, "near-critical path" activities, a two-week lookahead, and activities related to the inspection devices, customer service terminals, and customer communications that will involve transit operator engagement. MTC will continue to engage

Cubic and transit operators on an ongoing basis to update and track progress against this schedule in the lead-up to the recommended December 10, 2025, launch date.

C2 Equipment Deployment

Cubic is continuing delivery of fare inspection devices to operators and installation of Customer Service Terminals at in-person customer service center locations. BART installation of Clipper validators (TR4s) at its ticket vending machines is currently underway.

Issues:

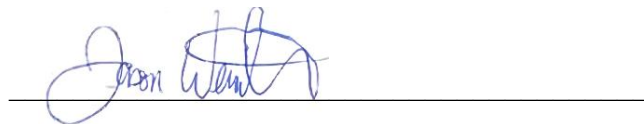
Open schedule items described above and remaining work items for all operators to ensure readiness for customer transition.

Recommendations:

MTC recommends that the Clipper Executive Board set December 10, 2025 for Start of Customer Transition.

Attachments:

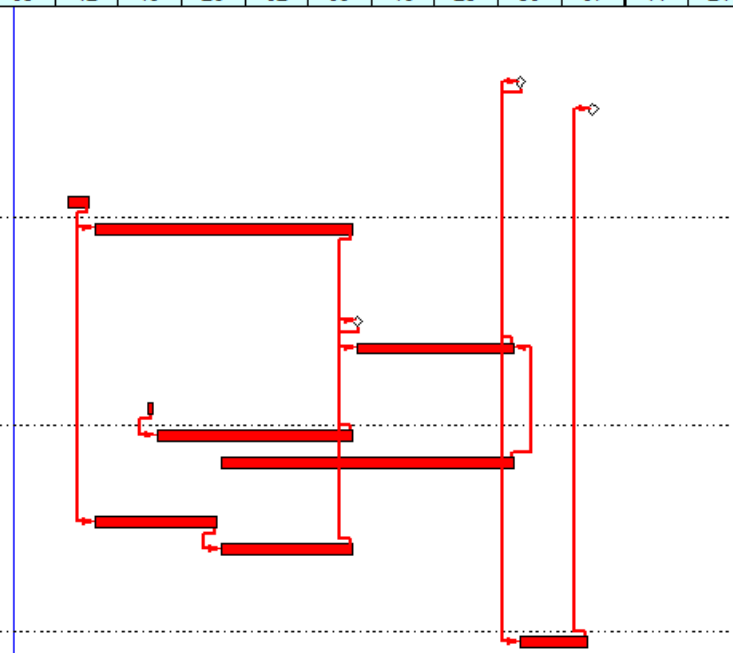
- Attachment A: Next Generation Clipper Transition Launch Schedule Extracts
- Attachment B: Next Generation Clipper Program Update Presentation



Jason Weinstein

15-Oct-2025 Prel DRAFT Interface CPM Schedule – Longest Path

#	Activity ID	Activity Name	Rem Dur	Start	Finish	TF	October 2025				November 2025				December 2025			
							05	12	19	26	02	09	16	23	30	07	14	21
1	CLIPPER Project- Interface CPM Schedule (as of 10/13/2025)			39	13-Oct-25	10-Dec-25	0											
2	Project Milestone			6	02-Dec-25	10-Dec-25	0											
3	Ext-6-MS-1030	Customer Transition Readiness	0	02-Dec-25		0												
4	Ext-MS-1080	Start of Customer Transition	0	10-Dec-25		0												
5	4. Preparation for Pre-Transition Pilot (Readiness Assessment)			23	13-Oct-25	13-Nov-25	0											
6	Integration/Testing/ Install			23	13-Oct-25	13-Nov-25	0											
7	Ext-4-INT-1000-C30	Cubic- LU Media Issuance Testing	3	13-Oct-25*	15-Oct-25	0												
8	Ext-4-INT-1020-M05	Confidex – LU Media Specification & Delivery (previously 35 WD)	20	16-Oct-25	13-Nov-25	0												
9	5. Preparation for Final Pre-Transition Pilot (Full System Check)			30	16-Oct-25	01-Dec-25	0											
10	MS			10	14-Nov-25	01-Dec-25	0											
11	Ext-5-MS-1020	Start of Final Pre-Transition Pilot (Full System Check)	0	14-Nov-25		0												
12	Ext-5-MS-1060	Final Pre-Transition Pilot (Full System Check)	10	14-Nov-25	01-Dec-25	0												
13	Training			26	22-Oct-25	01-Dec-25	0											
14	Ext-5-T-1100-C92	CMStesting for CST operators	1	22-Oct-25*	22-Oct-25	0												
15	Ext-5-T-1100-C94	ITB training for transit benefit providers	15	23-Oct-25	13-Nov-25	0												
16	Ext-5-T-1130-W10	WSP- CSR onboarding and training	20	30-Oct-25	01-Dec-25	0												
17	Integration/Testing/Install			20	16-Oct-25	13-Nov-25	0											
18	Ext-5-INT-1030-O010	Oper- C2 LU media testing	10	16-Oct-25	29-Oct-25	0												
19	Ext-5-INT-1030-O020	Finalize deployment of VenTek TVM software	10	30-Oct-25	13-Nov-25	0												
20	6. Preparation for Customer Transition			6	02-Dec-25	09-Dec-25	0											
21	MS			6	02-Dec-25	09-Dec-25	0											
22	Ext-6-MS-1070	System Cut Over for Customer Transition	6	02-Dec-25	09-Dec-25	0												



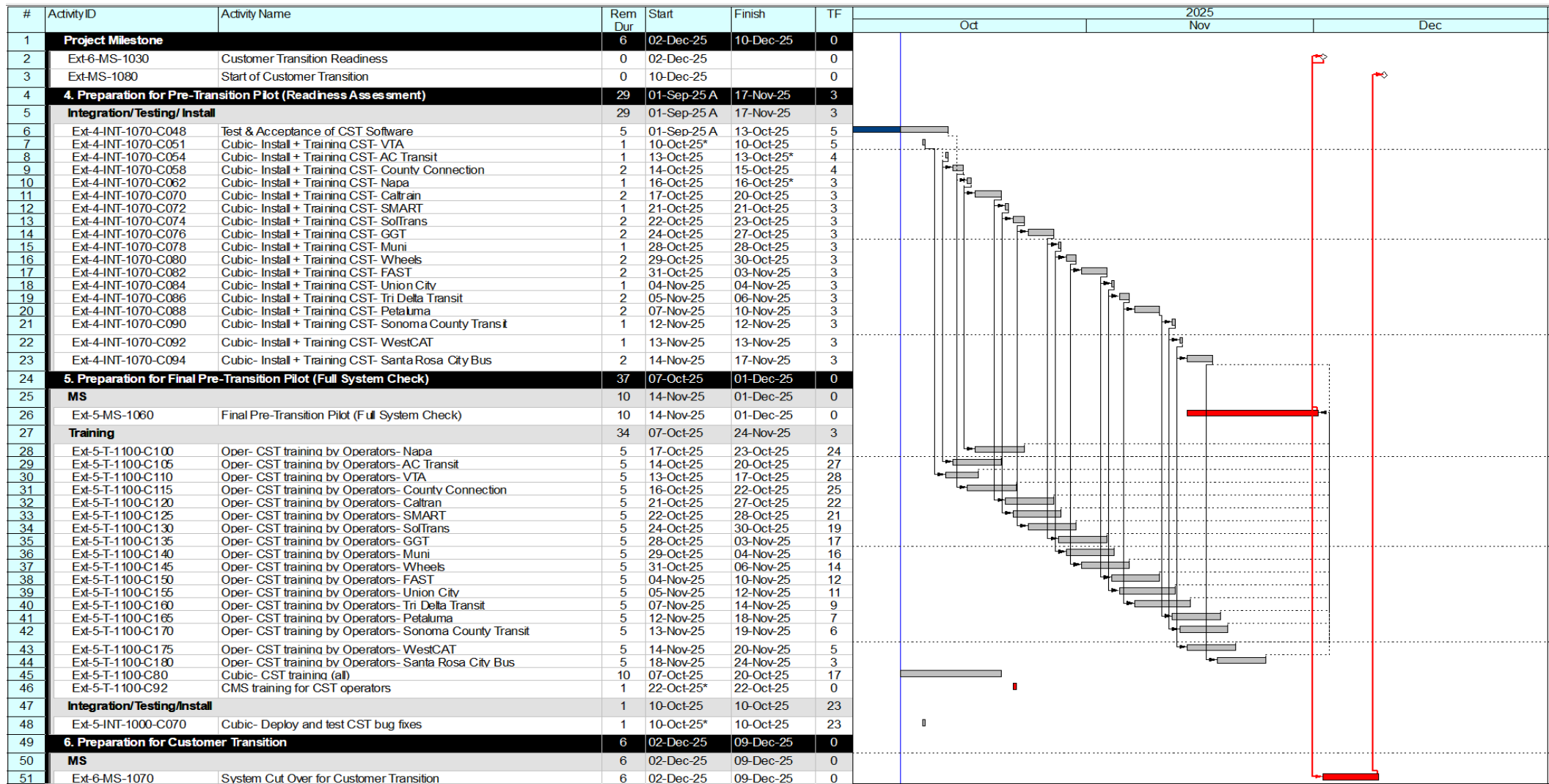
15-Oct-2025 Prel DRAFT Interface CPM Schedule – Total Float less than 4

#	Activity ID	Activity Name	Rem Dur	Start	Finish	TF	2025		
							Oct	Nov	Dec
1	0		39	13-Oct-25	10-Dec-25	0			
2	Ext-4-INT-1000-C30	Cubic - LU Media Issuance Testing	3	13-Oct-25*	15-Oct-25	0			
3	Ext-4-INT-1020-M05	Confidex – LU Media Specification & Delivery (previously 35 W	20	16-Oct-25	13-Nov-25	0			
4	Ext-5-INT-1030-O010	Oper- C2 LU media testing	10	16-Oct-25	29-Oct-25	0			
5	Ext-5-INT-1030-O020	Finalize deployment of VenTek TVM software	10	30-Oct-25	13-Nov-25	0			
6	Ext-5-MS-1020	Start of Final Pre-Transition Pilot (Full System Check)	0	14-Nov-25		0			
7	Ext-5-MS-1060	Final Pre-Transition Pilot (Full System Check)	10	14-Nov-25	01-Dec-25	0			
8	Ext-5-T-1100-C92	CMS training for CST operators	1	22-Oct-25*	22-Oct-25	0			
9	Ext-5-T-1100-C94	ITB training for transit benefit providers	15	23-Oct-25	13-Nov-25	0			
10	Ext-5-T-1130-W10	WSP- CSR onboarding and training	20	30-Oct-25	01-Dec-25	0			
11	Ext-6-MS-1030	Customer Transition Readiness	0	02-Dec-25		0			
12	Ext-6-MS-1070	System Cut Over for Customer Transition	6	02-Dec-25	09-Dec-25	0			
13	Ext-MS-1080	Start of Customer Transition	0	10-Dec-25		0			
14	3		34	29-Apr-25 A	24-Nov-25	3			
15	Ext-3-INT-1030-C20	Complete ITB SIT cases (benefits)	8	29-Apr-25 A	16-Oct-25	3			
16	Ext-3-INT-1030-C70	Complete ITB SIT cases (institutions)	8	29-Apr-25 A	16-Oct-25	3			
17	Ext-4-INT-1070-C062	Cubic - Install + Training CST- Napa	1	16-Oct-25	16-Oct-25*	3			
18	Ext-4-INT-1070-C070	Cubic - Install + Training CST- Caltrain	2	17-Oct-25	20-Oct-25	3			
19	Ext-4-INT-1070-C072	Cubic - Install + Training CST- SMART	1	21-Oct-25	21-Oct-25	3			
20	Ext-4-INT-1070-C074	Cubic - Install + Training CST- SolTrans	2	22-Oct-25	23-Oct-25	3			
21	Ext-4-INT-1070-C076	Cubic - Install + Training CST- GGT	2	24-Oct-25	27-Oct-25	3			
22	Ext-4-INT-1070-C078	Cubic - Install + Training CST- Muri	1	28-Oct-25	28-Oct-25	3			
23	Ext-4-INT-1070-C080	Cubic - Install + Training CST- Wheels	2	29-Oct-25	30-Oct-25	3			
24	Ext-4-INT-1070-C082	Cubic - Install + Training CST- FAST	2	31-Oct-25	03-Nov-25	3			
25	Ext-4-INT-1070-C084	Cubic - Install + Training CST- Union City	1	04-Nov-25	04-Nov-25	3			
26	Ext-4-INT-1070-C086	Cubic - Install + Training CST- Tri Delta Transit	2	05-Nov-25	06-Nov-25	3			
27	Ext-4-INT-1070-C088	Cubic - Install + Training CST- Petaluma	2	07-Nov-25	10-Nov-25	3			
28	Ext-4-INT-1070-C090	Cubic - Install + Training CST- Sonoma County Transit	1	12-Nov-25	12-Nov-25	3			
29	Ext-4-INT-1070-C092	Cubic - Install + Training CST- WestCAT	1	13-Nov-25	13-Nov-25	3			
30	Ext-4-INT-1070-C094	Cubic - Install + Training CST- Santa Rosa City Bus	2	14-Nov-25	17-Nov-25	3			
31	Ext-4-Sys-1070-C38	Cubic - FIMPS credentials set-up for operators- WETA	2	16-Oct-25*	17-Oct-25	3			
32	Ext-4-Sys-1070-C40	Cubic - FIMPS credentials set-up for operators- SMART	3	20-Oct-25	22-Oct-25	3			
33	Ext-4-Sys-1070-C42	Cubic - FIMPS credentials set-up for operators- SamTrans	2	23-Oct-25	24-Oct-25	3			
34	Ext-4-T-1100-C050	Cubic -ITB portal training (benefits)	1	17-Oct-25	17-Oct-25	3			
35	Ext-4-T-1100-C080	Cubic -ITB portal training (institutions)	1	17-Oct-25	17-Oct-25	3			
36	Ext-5-T-1100-C180	Oper- CST training by Operators- Santa Rosa City Bus	5	18-Nov-25	24-Nov-25	3			
37	Ext-5-T-1100-C96	ITB follow-along training for institutions	15	20-Oct-25	07-Nov-25	3			
38	Ext-5-T-1120-O19A	Oper- FIMPS training by Operators- SamTrans	10	27-Oct-25	07-Nov-25	3			

15-Oct-2025 Prel DRAFT Interface CPM Schedule – 2 Weeks Look Ahead

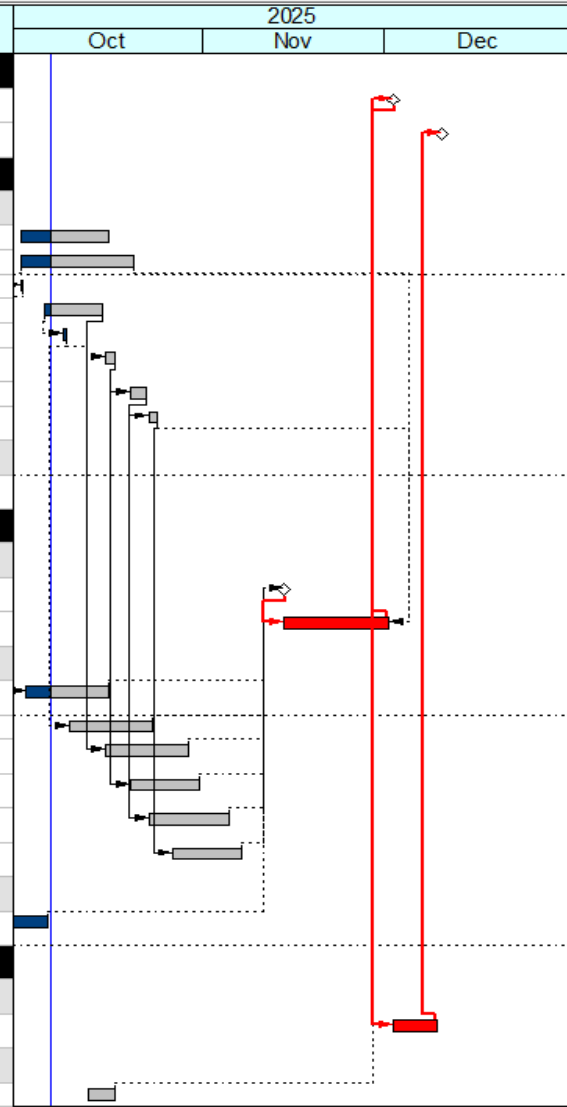
#	Activity ID	Activity Name	Rem Dur	Total Float	10/02 Start	10/02 Finish	October 2025		
							05	12	
1	CLIPPER Project- Interface CPM Schedule (as of 10/13/2025)		9	34	22-Apr-25 A	19-Oct-25			
2	NEXT GENERATION CLIPPER SYSTEM - START OF CUSTOMER TRANSITION		9	11	18-Sep-25 A	19-Oct-25			
3	ATT-A1030	ATT - 3-4 Weeks	3	14	18-Sep-25 A	09-Oct-25			
4	TVM-A1020	BART DEPLOYS VENDOR SOFTWARE INTO PRODUCTIO	1	10	10-Oct-25	10-Oct-25			
5	TVM-A1030	BART DETERMINES VENDOR SOFTWARE HAS RESOLVEI	5	10	13-Oct-25	17-Oct-25			
6	TVM-A1050	A10 - TR4 INSTALLATION- LAKE MERRITT	1	15	18-Oct-25	18-Oct-25			
7	TVM-A1060	A20 - TR4 INSTALLATION- FRUITVALE	1	15	18-Oct-25	18-Oct-25			
8	TVM-A1070	A30 - TR4 INSTALLATION - COLISEUM	1	15	19-Oct-25	19-Oct-25			
9	TVM-A1080	A40 - TR4 INSTALLATION - SAN LEANDRO	1	15	19-Oct-25	19-Oct-25			
10	COMMUNICATIONS		4	23	15-Sep-25 A	10-Oct-25			
11	C-1060	Contactless & Card Clash Campaign- Development Approval	4	8	15-Sep-25 A	10-Oct-25			
12	C-1100	Marin Transit Campaign- Development Approval	4	23	15-Sep-25 A	10-Oct-25			
13	3. Preparation for Initial Pre-transition Pilot		9	34	29-Apr-25 A	17-Oct-25			
14	Ext-3-INT-1030-C50	Fare card fulfillment E2E testing	1	20	07-Oct-25	07-Oct-25			
15	Ext-3-Sys-1090-W10	WSP- IVR menu updates and translation	4	17	30-Sep-25 A	10-Oct-25			
16	Ext-3-INT-1060-W10	WSP- PC/obj testing	5	16	07-Oct-25	13-Oct-25			
17	Ext-3-INT-1030-C15	Cubic- Deploy and test ITB release w/full functionality	5	38	30-Sep-25 A	13-Oct-25			
18	Ext-3-INT-1030-C90	Deploy and test TeleCheck integration	7	14	06-Aug-25 A	15-Oct-25			
19	Ext-3-INT-1030-C20	Complete ITB SIT cases (benefits)	8	3	29-Apr-25 A	16-Oct-25			
20	Ext-3-INT-1030-C70	Complete ITB SIT cases (institutions)	8	3	29-Apr-25 A	16-Oct-25			
21	Ext-3-INT-1040-CM10	Discount application/fulfillment E2E testing	8	13	07-Oct-25 A	16-Oct-25			
22	Ext-3-INT-1050-MW10	CSC E2E testing	5	12	13-Oct-25*	17-Oct-25			
23	4. Preparation for Pre-Transition Pilot (Readiness Assessment)		9	13	22-Apr-25 A	17-Oct-25			
24	Ext-4-INT-1010-CM10	Bulk migration pilot testing	4	18	22-Apr-25 A	10-Oct-25			
25	Ext-4-INT-1020-M90	Mobile Partners- Wallet Integration & Migration Testing	4	18	22-Apr-25 A	10-Oct-25			
26	Ext-4-INT-1070-C051	Cubic- Install + Training CST- VTA	1	5	10-Oct-25*	10-Oct-25			
27	Ext-4-INT-1070-C054	Cubic- Install + Training CST- AC Transit	4	4	13-Oct-25	13-Oct-25*			
28	Ext-4-INT-1070-C048	Test & Acceptance of CST Software	5	5	01-Sep-25 A	13-Oct-25			
29	Ext-4-INT-1000-C30	Cubic- LU Media Issuance Testing	3	0	13-Oct-25*	15-Oct-25			
30	Ext-4-INT-1070-C058	Cubic- Install + Training CST- County Connection	2	4	14-Oct-25	15-Oct-25			
31	Ext-4-Sys-1070-C34	Cubic- FIMPS credentials set-up for operators- SFMTA	7	10	06-Oct-25 A	15-Oct-25			
32	Ext-4-INT-1000-C10	Cubic- On-demand migration testing	8	4	11-Sep-25 A	16-Oct-25			
33	Ext-4-INT-1020-M30	Discount application/fulfillment pilot testing	8	14	07-Jul-25 A	16-Oct-25			
34	Ext-4-INT-1020-M80	MTC- Complete accessibility testing of website/app	8	14	07-Jul-25 A	16-Oct-25			
35	Ext-4-Sys-1070-C28	Cubic- FIMPS Software & Firmware OTA update	8	14	02-Oct-25 A	16-Oct-25			
36	Ext-4-INT-1070-C055	Cubic- Union Station Test - Muni TVM Pilot Install	8	14	07-Oct-25	16-Oct-25			
37	Ext-4-INT-1070-C062	Cubic- Install + Training CST- Napa	1	3	16-Oct-25	16-Oct-25*			
38	Ext-4-T-1100-C050	Cubic-ITB portal training (benefits)	1	3	17-Oct-25	17-Oct-25			
39	Ext-4-T-1100-C080	Cubic- ITB portal training (institutions)	1	3	17-Oct-25	17-Oct-25			
40	Ext-4-Sys-1070-C38	Cubic- FIMPS credentials set-up for operators- WETA	2	3	16-Oct-25*	17-Oct-25			
41	5. Preparation for Final Pre-Transition Pilot (Full System Check)		9	28	30-Sep-25 A	17-Oct-25			
42	Ext-5-INT-1000-C070	Cubic- Deploy and test CST bug fixes	1	23	10-Oct-25*	10-Oct-25			
43	Ext-5-Sys-1070-C001	MTC- CSC- Update and distribute Clipper program materials	5	22	07-Oct-25	13-Oct-25			
44	Ext-5-INT-1000-C030	Bulk migration initiation	2	21	13-Oct-25*	14-Oct-25			
45	Ext-5-T-1120-C012	Oper- FIMPS training by Operators- Golden Gate Ferry	8	19	03-Oct-25 A	16-Oct-25			
46	Ext-5-Sys-1070-C010	Cubic- Deploy and test VPN tunnels for all Operators	9	18	30-Sep-25 A	17-Oct-25			
47	Ext-5-T-1100-C110	Oper- CST training by Operators- VTA	5	28	13-Oct-25	17-Oct-25			
48	6. Preparation for Customer Transition		9	28	07-Oct-25	17-Oct-25			
49	Ext-6-Sys-1070-C40	Cubic- Complete Muni faregate installation	5	32	07-Oct-25	13-Oct-25			
50	Ext-6-T-1080-CM20	Cubic/MTC- Train operators on fare media order process (As	5	28	13-Oct-25*	17-Oct-25			

15-Oct-2025 Prel DRAFT Interface CPM Schedule – CST



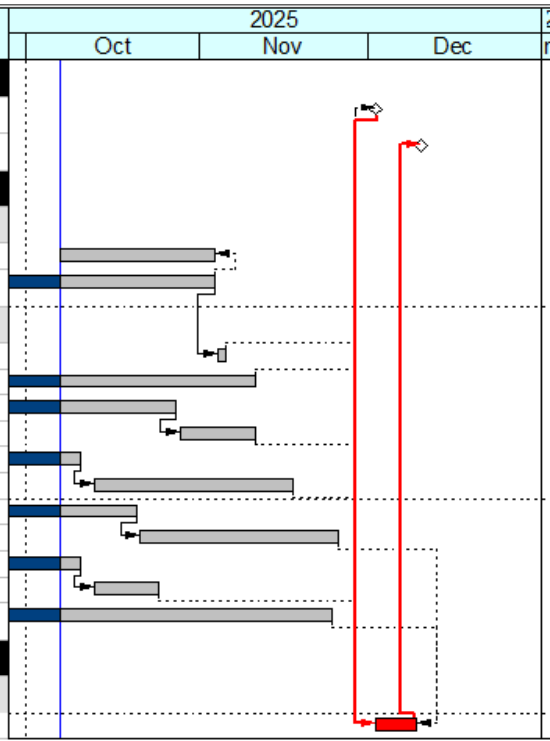
15-Oct-2025 Prel DRAFT Interface CPM Schedule – FIMPS

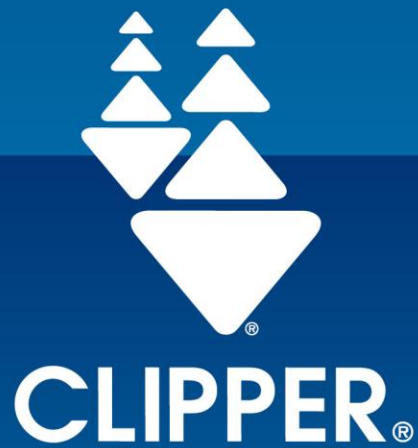
#	Activity ID	Activity Name	Rem Dur	Start	Finish	TF	2025		
							Oct	Nov	Dec
1	Project Milestone		6	02-Dec-25	10-Dec-25	0			
2	Ext-6-MS-1030	Customer Transition Readiness	0	02-Dec-25		0			
3	Ext-MS-1080	Start of Customer Transition	0	10-Dec-25		0			
4	4. Preparation for Pre-Transition Pilot (Readiness Assessment)		14	20-Aug-25 A	24-Oct-25	23			
5	System Setup		14	02-Oct-25 A	24-Oct-25	23			
6	Ext-4-Sys-1070-C28	Cubic- FIMPS Software & Firmware OTA update	8	02-Oct-25 A	16-Oct-25	14			
7	Ext-4-Sys-1070-C30	Cubic- FIMPS credentials set-up for operators All	10	02-Oct-25 A	20-Oct-25	27			
8	Ext-4-Sys-1070-C32	Cubic- FIMPS credentials set-up for operators- Golden Gate Ferr	0	02-Oct-25 A	02-Oct-25 A				
9	Ext-4-Sys-1070-C34	Cubic- FIMPS credentials set-up for operators- SFMTA	7	06-Oct-25 A	15-Oct-25	10			
10	Ext-4-Sys-1070-C36	Cubic- FIMPS credentials set-up for operators- Caltrain	0	09-Oct-25 A	09-Oct-25 A				
11	Ext-4-Sys-1070-C38	Cubic- FIMPS credentials set-up for operators- WETA	2	16-Oct-25*	17-Oct-25	3			
12	Ext-4-Sys-1070-C40	Cubic- FIMPS credentials set-up for operators- SMART	3	20-Oct-25	22-Oct-25	3			
13	Ext-4-Sys-1070-C42	Cubic- FIMPS credentials set-up for operators- SamTrans	2	23-Oct-25	24-Oct-25	3			
14	Integration/Testing/ Install		0	20-Aug-25 A	19-Sep-25 A				
15	Ext-4-T-1100-C10	Cubic- FIMPS training by Cubic	0	20-Aug-25 A	19-Sep-25 A				
16	5. Preparation for Final Pre-Transition Pilot (Full System Check)		37	04-Aug-25 A	01-Dec-25	0			
17	MS		10	14-Nov-25	01-Dec-25	0			
18	Ext-5-MS-1020	Start of Final Pre-Transition Pilot (Full System Check)	0	14-Nov-25		0			
19	Ext-5-MS-1060	Final Pre-Transition Pilot (Full System Check)	10	14-Nov-25	01-Dec-25	0			
20	Training		24	03-Oct-25 A	07-Nov-25	3			
21	Ext-5-T-1120-O12	Oper- FIMPS training by Operators- Golden Gate Ferry	8	03-Oct-25 A	16-Oct-25	19			
22	Ext-5-T-1120-O13	Oper- FIMPS training by Operators- Caltrain	10	10-Oct-25*	23-Oct-25	14			
23	Ext-5-T-1120-O14	Oper- FIMPS training by Operators- SFMTA	10	16-Oct-25	29-Oct-25	10			
24	Ext-5-T-1120-O18	Oper- FIMPS training by Operators- WETA	10	20-Oct-25	31-Oct-25	8			
25	Ext-5-T-1120-O19	Oper- FIMPS training by Operators- SMART	10	23-Oct-25	05-Nov-25	5			
26	Ext-5-T-1120-O19A	Oper- FIMPS training by Operators- SamTrans	10	27-Oct-25	07-Nov-25	3			
27	Integration/Testing/Install		0	04-Aug-25 A	06-Oct-25 A				
28	Ext-5-INT-1000-C060	Cubic- Deploy and test FIMPS bug fixes	0	04-Aug-25 A	06-Oct-25 A				
29	6. Preparation for Customer Transition		39	13-Oct-25	09-Dec-25	0			
30	MS		6	02-Dec-25	09-Dec-25	0			
31	Ext-6-MS-1070	System Cut Over for Customer Transition	6	02-Dec-25	09-Dec-25	0			
32	Training		5	13-Oct-25	17-Oct-25	28			
33	Ext-6-T-1080-CM20	Cubic/MTC- Train operators on fare media order process (Ask S	5	13-Oct-25*	17-Oct-25	28			



15-Oct-2025 Prel DRAFT Interface CPM Schedule –Communications

#	Activity ID	Activity Name	Rem Dur	Start	Finish	TF	2025		
							Oct	Nov	Dec
1	Project Milestone		6	02-Dec-25	10-Dec-25	0			
2	Ext-6-MS-1030	Customer Transition Readiness	0	02-Dec-25		0			
3	Ext-MS-1080	Start of Customer Transition	0	10-Dec-25		0			
4	COMMUNICATIONS		35	01-Sep-25 A	25-Nov-25	8			
5	Clipper Website		20	01-Sep-25 A	03-Nov-25	7			
6	C-1000	MTC- Finalize website content updates	20	07-Oct-25	03-Nov-25	7			
7	C-1010	Test Clipper Website	20	01-Sep-25 A	03-Nov-25	7			
8	Operator Communication and Website		35	01-Sep-25 A	25-Nov-25	8			
9	C-1020	MTC-Deliver Website Content to Operators	2	04-Nov-25	05-Nov-25	15			
10	C-1030	Oper- Customer communications for cash-only SFMTA TVMs	25	22-Sep-25 A	10-Nov-25	12			
11	C-1040	Update & Deliver Clipper Tool Kit	15	22-Sep-25 A	27-Oct-25	12			
12	C-1050	Oper- Internally Distribute Clipper Tool Kit	10	28-Oct-25	10-Nov-25	12			
13	C-1060	Contactless & Card Clash Campaign- Development Approval	4	15-Sep-25 A	10-Oct-25	8			
14	C-1070	Contactless & Card Clash Campaign- Production & Publish	25	13-Oct-25	17-Nov-25	8			
15	C-1080	Check Balance- Development Approval	10	15-Sep-25 A	20-Oct-25	8			
16	C-1090	Check Balance- - Production & Publish	25	21-Oct-25	25-Nov-25	8			
17	C-1100	Marin Transit Campaign- Development Approval	4	15-Sep-25 A	10-Oct-25	23			
18	C-1110	Marin Transit Campaign - Production & Publish	10	13-Oct-25	24-Oct-25	23			
19	C-1120	Mobile Payment Video- Develop Production & Publish	34	01-Sep-25 A	24-Nov-25	9			
20	6. Preparation for Customer Transition		6	02-Dec-25	09-Dec-25	0			
21	MS		6	02-Dec-25	09-Dec-25	0			
22	Ext-6-MS-1070	System Cut Over for Customer Transition	6	02-Dec-25	09-Dec-25	0			





Clipper[®] Next Generation Program Update

Clipper Executive Board
October 20, 2025

Shown at August 25 Clipper Executive Board Meeting

Path to Customer Transition: Weeks of 9/8/2025 & 9/15/2025

Activity	Responsible Party	Update as of 10/15/25
Customer Service Terminals: <ul style="list-style-type: none"> • Installation/training • Configuration/setup for remaining locations 	Cubic, MTC, Operators	Installations underway through early November
Institutional & Transit Benefits portal setup/training	Cubic, MTC	(See next slide)
Inspection Device updates/delivery coordination	Cubic, MTC	Installations underway through end of October
Field verification of bug fixes	MTC	(See next slide)
BART Vending/Add-Fare Machine testing & deployment	BART	Fixes confirmed and installation underway
VenTek Ticket Vending Machine testing & deployment	VenTek	(See next slide)
Mobile card migration testing	Cubic, mobile wallet providers	(See next slide)
Operator toolkit development for full transition	MTC, Operators	Ready for distribution
Customer Service Center training for full transition	MTC, WSP	Training complete, update ² before launch



Remaining Open Items and Status

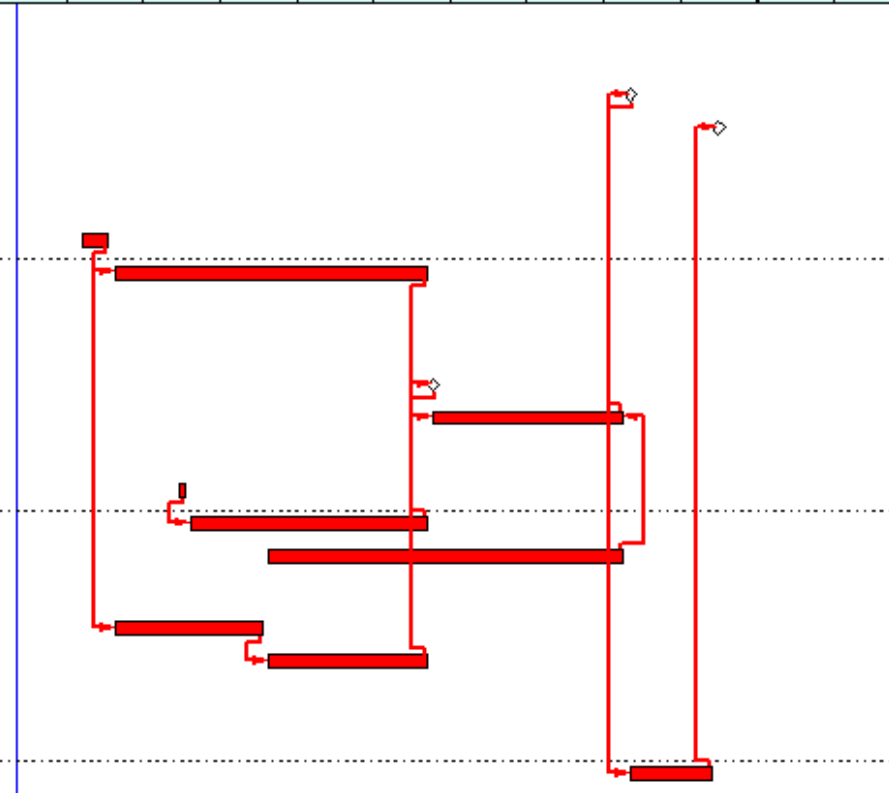
(Updates as of 10/15)

Activity	Responsible Party
Final trainings prior to transition start – CST, SAP advanced reports, Power BI and Data Warehouse training occurred last week. ITB portal fixes needed; new software build is in test	Cubic, MTC, Operators
Field verification – Production testing of 10/7 software, ongoing test of open items <i>Field testing of 1,100 items 50% complete, Critical Items under discussion with operators</i>	Cubic, MTC, Operators
Muni install start – <i>Issue with first Muni install occurred at Union Square station 10/7. Issue is under investigation</i>	Cubic
VenTek final integration and installation – New software build is in test	Cubic, Ventek
Notification fixes complete – Discount Management Portal and ITB notifications – New software build is in test	Cubic
Apple Clipper cards in Wallet on-demand migration – On-demand migration issue requiring an additional software fix by Apple, planned for 10/21.	Cubic
Settlement – Discrepancies with CA650 (settlement report) and WC210 (clearinghouse report) – Update to reports in process, data is in database correctly	Cubic
RTC/START card fulfillment – C2 back-office card fulfillment integration not functional; workaround in development.	Cubic



Overall Clipper Program Schedule shows possible 12/10 Start of Customer Transition (1-week float) Interface CPM Schedule – Longest Path

#	Activity ID	Activity Name	Rem Dur	Start	Finish	TF	October 2025				November 2025				December 2025		
							05	12	19	26	02	09	16	23	30	07	14
1	CLIPPER Project- Interface CPM Schedule (as of 10/13/2025)			39	13-Oct-25	10-Dec-25	0										
2	Project Milestone			6	02-Dec-25	10-Dec-25	0										
3	Ext-6-MS-1030	Customer Transition Readiness	0	02-Dec-25		0											
4	Ext-MS-1080	Start of Customer Transition	0	10-Dec-25		0											
5	4. Preparation for Pre-Transition Pilot (Readiness Assessment)			23	13-Oct-25	13-Nov-25	0										
6	Integration/Testing/ Install			23	13-Oct-25	13-Nov-25	0										
7	Ext-4-INT-1000-C30	Cubic- LU Media Issuance Testing	3	13-Oct-25*	15-Oct-25	0											
8	Ext-4-INT-1020-M05	Confidex – LU Media Specification & Delivery (previously 35 WD)	20	16-Oct-25	13-Nov-25	0											
9	5. Preparation for Final Pre-Transition Pilot (Full System Check)			30	16-Oct-25	01-Dec-25	0										
10	MS			10	14-Nov-25	01-Dec-25	0										
11	Ext-5-MS-1020	Start of Final Pre-Transition Pilot (Full System Check)	0	14-Nov-25		0											
12	Ext-5-MS-1060	Final Pre-Transition Pilot (Full System Check)	10	14-Nov-25	01-Dec-25	0											
13	Training			26	22-Oct-25	01-Dec-25	0										
14	Ext-5-T-1100-C92	CMStraining for CST operators	1	22-Oct-25*	22-Oct-25	0											
15	Ext-5-T-1100-C94	ITB training for transit benefit providers	15	23-Oct-25	13-Nov-25	0											
16	Ext-5-T-1130-W10	WSP- CSR onboarding and training	20	30-Oct-25	01-Dec-25	0											
17	Integration/Testing/Install			20	16-Oct-25	13-Nov-25	0										
18	Ext-5-INT-1030-O010	Oper- C2 LU media testing	10	16-Oct-25	29-Oct-25	0											
19	Ext-5-INT-1030-O020	Finalize deployment of Ven Tek TVM software	10	30-Oct-25	13-Nov-25	0											
20	6. Preparation for Customer Transition			6	02-Dec-25	09-Dec-25	0										
21	MS			6	02-Dec-25	09-Dec-25	0										
22	Ext-6-MS-1070	System Cut Over for Customer Transition	6	02-Dec-25	09-Dec-25	0											



Stakeholder and Customer Education

- MTC and operators are working together to prepare frontline staff for the launch
- Tailored messaging being prepared in English, Spanish, Chinese and Vietnamese for existing Clipper customers, new customers, visitors
- Will build and expand on messaging that supported Tap and Ride launch on BART

Tap your bank card on all Bay Area Transit!

Contactless payments are now accepted on Clipper readers)))

- Adult fares only
- Plastic and mobile cards
- One card per rider
- Remove card from wallet before tapping



CLIPPER | More ways to pay

Recommendation

- **MTC Staff Recommendation: 12/10 Start of Customer Transition**
 - Continue to give daily updates to Operator staff
 - As issues arise, have immediate discussions with Operator staff and escalate for resolution and/or identify features to phase-in to maintain launch timeline.
 - Gives all riders the benefits of next-generation Clipper as soon as possible.
 - Allows for credit/debit acceptance at all Clipper validators immediately
 - Removes any customer confusion on why only BART
 - Preserves costs through ramp-down of existing Clipper system
- **Request approval**



TRANSFORM



Center for
Independent
Living
Access for All



October 17, 2025

Re: Clipper Schedule, Implementation, and Deployment Recommendation
To: Clipper Executive Board

The undersigned organizations are writing to express our concerns that riders eligible for disability, senior, youth, and low-income discount programs will not have access to these discounts with the initial rollout of open payment feature, with the launch of Clipper Next Generation.

We are glad to see staff recommend a December 10, 2025 date for the Start of Customer Transition. Clipper Next Generation is an important part of the Bay Area's transit fare integration strategy. As such, implementation should start as soon as possible. Both the open payment feature and inter-agency free and reduced price transfers program rolling out with Clipper Next generation will be crucial to growing ridership.

The high-cost of using multiple transit agencies discourages transit use and can be cost prohibitive. The inter-agency free transfer program will help reduce affordability barriers.

The open payment feature will help make transit more accessible for infrequent riders, such as out-of-town visitors, as they won't need to purchase a physical or download a digital Clipper Card. Open payment will also benefit riders with limited incomes, so they won't need to allocate limited personal income into a special transit card.

Initial data shows that [about 7.9% of BART trips used the open payment feature](#) (credit, debit, prepaid card and mobile wallet options) in the first five weeks of its launch after August 20th. Nearly 10% of all BART trips used open payment in the last reported week. When the open payment feature is available on all 24 agencies that accept Clipper, we expect its use to jump further as riders will be able to utilize the feature on multiple agencies.

Unfortunately, riders who qualify for discounted fare programs will not be able to access the discounts they are entitled to if they pay with open payment on launch. MTC says access to discounted fares with open payment is planned for the future, but no schedule details are available yet. This is a major

equity gap for riders such as older adults, people with disabilities, people with limited-incomes, and young people who rely on our transit network and discounted fares for their mobility needs.

We have seen through the California Integrated Travel Project (Cal-ITP) that making discounted fare options available to users paying with open payment options is possible through digital eligibility verification and enrollment. For example, Cal-ITP worked with Monterey-Salinas Transit so older adults, medicare cardholders, and U.S. veterans can access discounted fares via open payment.

After the launch of Clipper Next Generation, we urge MTC to provide more clarity about next steps and schedule implementation for when fare discount programs will be available through open payment.

Sincerely,

Adina Levin
Executive Director
Seamless Bay Area

Abibat Rahman-Davies
Transportation Policy Manager
Transform

Warren Cushman
Systems Change Advocate
Community Resources for Independent Living

Michai Freeman
Systems Change Advocate
Center for Independent Living

Collin Thoma
Systems Change Advocate
Disability Services & Legal Center

From: aleta dupree

Sent: Friday, October 17, 2025 4:40 PM

To: MTC-ABAG Info <info@bayareametro.gov>

Subject: Clipper Exec Bd Meeting 20 October, 2025

Commission Secretary, with thanks, please forward this message to the full Clipper Executive Board for the Regular Meeting of 20 October, 2025.

Greetings Board Chair Bob Powers and Members.

Aleta Dupree for the record, she, her, with Team Folds.

I bring you my comments regarding the work and mission of the Clipper Executive Board.

I share with you that my letter might be a bit cursory, given the Friday afternoon submission of the prepared Agenda. I share with you mostly on matters pertaining to a proposed implementation of Clipper 2 on a systemwide basis. I consider that our last scheduled Clipper Executive Board Meeting was cancelled. And there is much behind the scenes work that remains to be performed and completed.

I reflect on the pilot of open payments on BART which began on 20 August, 2025. I have used this pilot several times, with full understanding that adult fares would be charged. I found the system worked well, in both using plastic payment cards and mobile based cards as well. I was reminded of my many times using OMNY on New York City Transit, which operates North America's largest bus network and a famous rail transportation known as the Subway. You see, I like BART almost as much as I like the New York City Subway. I give the Subway such deference given that I have used the Subway since early 1970. Yet in finding performance of the BART open payments pilot to be satisfactory for me, I am indeed reminded of this foundational ideal, that BART is The Peoples System.

I admit that predicting what will happen with Clipper 2 is like the reading of tea leaves, though I have no idea how to read tea leaves, nor does that matter. I foresaw the possibility that Clipper 2 might be implemented piecemeal. Yet in my initial reading of this presentation, this looks to me like Clipper 2 will be turned on systemwide. In this, I expect to see use of open payments for adult fares grow, and quickly so. I see a gradual upward trajectory at first, which will then get steeper as users deplete their Clipper stored value balances.

I know there will be more work to be done after Clipper 2 is turned on. I feel the most important work to focus on next is enabling open payments for Reduced Fare Customers. You see, open payments can offer great benefits to our Senior and Disabled communities. I think back to when the OMNY in New York was turned on, I often and consistently shared of the importance of OMNY for Reduced Fares, and deep work was performed to bring that aspect of OMNY into full revenue service. I am looking for this same addition to be performed expeditiously here in our Clipper Program as well.

It is my hope that the proposed revenue service date will be met, and Clipper 2 will perform at least as expected. As much as I like hearing the words of Gerry Rafferty in “Get it Right Next Time”, in our work there is no next time. We have to get this right the first time. Perhaps Gerry Rafferty was thinking of New York City in working on his songs, not just on the street, but also in the Subway. I want this to get done right, because I am known for being a steadfast advocate of Clipper. I do not want the proverbial egg on my face. I am depending on this work to get done in a safe and timely manner, so we can all enjoy the benefits thereof.

I consider that our work with Clipper 2 might be the most complex project of its kind ever attempted. Yet once this is in service, I will be thinking of the future rather than dwelling on the past. I consider lessons learned, both in our work and also on other systems. Perhaps what we accomplish here will give me a clearer ideal in how to implement open payments in Grand Central Terminal, the world’s largest railroad station, which is located in New York City. And many are asking, how would open payments be practiced on the 44 platform positions of Grand Central Terminal? Such is easier said than done. I ask of you at your Meeting to ensure the importance of clear and understandable directions on the part of all concerned going forward. And our work is not just predicated on technical expertise but also founded in values. It is important to remember that the Subway is The System that is Legendary and Stately, and practices time honored ideals that are steeped in tradition and mindful of history. I expect everyone’s very best as we move toward the finish line, and to cross that line as a team. I look forward to what you all have to say on Monday.

Thank you.



Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 25-1240 **Version:** 1 **Name:**

Type: Action Item **Status:** Committee Approval

File created: 9/4/2025 **In control:** Clipper Executive Board

On agenda: 10/20/2025 **Final action:**

Title: Request to Authorize Use of Clipper Float Account Interest for Reimbursement of Transit Operator Fare Revenue Losses

Request for approval to amend the Clipper Operating Budget for Fiscal Year 2025-26 to add \$1,000,000 in Clipper Float Account Interest funds for contingency to reimburse transit operators for lost Clipper fare revenue resulting from verified system outages and configuration errors.

Sponsors:

Indexes:

Code sections:

Attachments: [3b 24-1240 1 Budget Amendment Lost Fare Revenue](#)
[3b 24-1240 2 Estimated Clipper Fare Revenue Loss on July 1 2025](#)

Date	Ver.	Action By	Action	Result
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Subject:

Request to Authorize Use of Clipper Float Account Interest for Reimbursement of Transit Operator Fare Revenue Losses

Request for approval to amend the Clipper Operating Budget for Fiscal Year 2025-26 to add \$1,000,000 in Clipper Float Account Interest funds for contingency to reimburse transit operators for lost Clipper fare revenue resulting from verified system outages and configuration errors.

Presenter:

Kelley Jackson, MTC, and Angus Davol, MTC

Recommended Action:

Approval

Attachments:

Clipper® Executive Board

October 20, 2025

Agenda Item 3b

Request to Authorize Use of Clipper Float Account Interest for Reimbursement of Transit Operator Fare Revenue Losses

Subject:

Request for approval to amend the Clipper Operating Budget for Fiscal Year 2025-26 to add \$1,000,000 in Clipper Float Account Interest funds for contingency to reimburse transit operators for lost Clipper fare revenue resulting from verified system outages and configuration errors.

Background:

The Clipper Program experienced a system-wide card reader outage that prevented all operators from collecting fares through the Clipper system from the start of the service day until around 11:45 a.m. on July 1, 2025. The root cause of this outage was Cubic not updating a calendar file integrated into the legacy Clipper system when the Clipper Fare Payment System Contract was amended to extend the period of performance to June 30, 2026. Consequently, the calendar file expired at the end of the day on June 30, 2025, and Clipper card readers were unable to validate the correct fare until Cubic deployed a new calendar file with an expiration date of June 30, 2027, to all Clipper card readers.

To estimate the fare loss, Clipper staff performed an analysis comparing the revenue collected on Tuesday, July 1, 2025, with the average revenue collected on the previous three Tuesdays, with an adjustment for lower ridership during the July 4 holiday week based on the same period in 2024. This methodology is consistent with the one used by BART for its own calculation of lost fare revenue. Based on this analysis, Clipper staff estimates the total fare revenue loss to be approximately \$590K. Attachment A shows MTC's calculation of estimated fare revenue losses by operator or operator group, claims received from transit operators for actual fare revenue loss, and proposed reimbursement amounts.

Proposed Clipper Operating Budget Amendment:

Staff recommends an increase of \$1M to the FY 2025-26 Clipper Operating Budget to cover the estimated losses from the July 1, 2025, outage plus a contingency for other verified fare loss claims submitted by individual operators that may occur before the end of the fiscal year and the sunset of the legacy Clipper system.

While MTC pursues options for recourse with Cubic Transportation Systems, Inc, the Clipper contractor, staff recommends that Clipper Float Account Interest Funds be used for the \$1M budget increase. These funds are revenue generated by the Clipper program by MTC's investment of Float Account funds. Use of Clipper program revenue is guided by Appendix B-1, Clipper Cost and Revenue Allocation for Clipper Contract, to the Clipper 2022 Amended and Restated Memorandum of Understanding, which empowers this Board to approve appropriate uses of the revenue.

If approved by this Board, an additional \$1M in Clipper Float Account Interest Funds will be included in the semi-annual update to the Clipper Budget, planned for presentation to the MTC Commission in December 2025, and become available following approval of the mid-year amendment of the overall MTC agency budget.

Following approval of the MTC agency budget amendment, staff will return to this Board to request approval for any other planned distributions of the funds to reimburse individual operators for verified claims.

Issues:

None identified.

Recommendation:

Staff recommends that the Board approve the use of \$1M in Clipper Float Account Interest Funds to increase the Fiscal Year 2025-26 Clipper Operating Budget for the purpose of reimbursing operators for fare revenue loss resulting from the July 1, 2025, outage and any other verified Clipper fare revenue loss claims submitted by individual operators during the current fiscal year.

Attachments:

Attachment A: Estimated Clipper Fare Revenue Loss on July 1, 2025



Jason Weinstein

Attachment A: Estimated Clipper Fare Revenue Loss on July 1, 2025

Operator	MTC Estimate	Operator-Provided Estimate	Proposed Reimbursement
AC Transit	\$24,612	N/A	\$24,612
BART	\$386,005	\$381,500	\$381,500
Caltrain	\$34,941	N/A	\$34,941
Corridor 101 (Santa Rosa)	\$180	\$520	\$520
East Bay	\$4,321	N/A	N/A
East Bay (LAVTA)	N/A	\$1,490	\$1,490
East Bay (Tri Delta Transit)	N/A	\$910	\$910
East Bay (County Connection)*	N/A	N/A	\$1,490
East Bay (WestCAT)*	N/A	N/A	\$910
Golden Gate Ferry	\$15,581	\$16,420	\$16,420
Golden Gate Transit	\$10,593	\$12,798	\$12,798
Marin Transit	N/A	\$1,319	\$1,319
Napa Solano	\$2,614	N/A	N/A
Napa Solano (SolTrans)	N/A	\$2,267	\$2,267
Napa Solano (FAST)*	N/A	N/A	\$300
Napa Solano (NVTA)*	N/A	N/A	\$290
Napa Solano (Vacaville)*	N/A	N/A	\$31
SamTrans	\$11,530	N/A	\$11,530
SFMTA	\$68,906	\$62,992	\$62,992
SMART	\$1,982	N/A	\$1,982
Sonoma County Transit	\$220	N/A	\$220
Union City Transit	\$204	\$434	\$434
VTA	\$10,960	N/A	\$10,960
WETA	\$17,611	N/A	\$17,611
Total	\$590,260	N/A	\$585,527

*The proposed reimbursement amount is based on the percentage split the operator group has adopted for Clipper settlement and calculated in relation to the operator-provided estimates by members of the operator group.



Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 25-1365 **Version:** 1 **Name:**

Type: Action Item **Status:** Committee Approval

File created: 10/2/2025 **In control:** Clipper Executive Board

On agenda: 10/20/2025 **Final action:**

Title: Clipper® Two Year Budget

The amended Clipper budget for Fiscal Years (FYs) 2025-26 and 2026-27 for the Clipper Executive Board's review and approval.

Sponsors:

Indexes:

Code sections:

Attachments: [3c 25-1365 1 Clipper Two Year Budget](#)
[3c 25-1365 2 Clipper Operating Revenue and Budget Update](#)
[3c 25-1365 3 Capital Revenue and Budget](#)

Date	Ver.	Action By	Action	Result
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Subject:

Clipper® Two Year Budget

The amended Clipper budget for Fiscal Years (FYs) 2025-26 and 2026-27 for the Clipper Executive Board's review and approval.

Presenter:

Edward Meng, MTC

Recommended Action:

Approval

Attachments:

Clipper® Executive Board

October 20, 2025

Agenda Item 3c

Clipper® Two Year Budget

Subject:

The amended Clipper budget for Fiscal Years (FYs) 2025-26 and 2026-27 for the Clipper Executive Board's review and approval.

Background:

Under the Memorandum of Understanding, the Clipper Executive Board reviews and adopts a biennial Clipper budget. The budget is intended to provide an understanding of the scope and size of major expense categories, proposed funding plan, and overall summary of Clipper program work elements. The budget is updated annually and includes both current Clipper system and next-generation Clipper system costs, as well as costs to operate, maintain, and implement the overall Clipper program, including staffing, customer education and marketing, and estimated costs from other next-generation Clipper procurements. The Clipper Executive Board approved the Clipper Budget for Fiscal Years (FYs) 2025-26 and 2026-27 at its June 2025 meeting.

Amended FY2025-26 Clipper Budget

Attached for your approval are the amended Clipper Operating Budget (Attachment A) and the Clipper Capital Budget (Attachment B) with FYs 2025-26 and 2026-27 bordered in red, along with estimated projections of both the Operating and Capital Budget five years from the current FY to FY 2028-29. MTC has presented and shared the Clipper budget with transit agency staff, who have indicated support for the item.

When the Clipper budget was approved earlier this year, it included certain assumptions that need to now be revised. The following **amended assumptions** to the Clipper Two Year Budget have the largest financial impact to the Clipper program budget:

- Start of Customer Transition being delayed from July to November 2025;
- Current higher C1 operating costs extended from July to December 2025, with two phases of ramp-down costs starting January 2026 and April 2026, respectively, per the terms and conditions of the C1 O&M Extension agreement;

- An increase in assumed baseline number of calls to the C2 CSC based on either a Start of Transition or Expanded Open Payment Acceptance in November 2025; and
- An increase in Fiserv and American Express costs due to observed increases in estimated purchase transactions and at a lower average rate than estimated, as well as expected increases in open payment transactions.

The **financial impacts** of these updated assumptions to the Clipper Two Year Budget include:

- A net increase of ~\$8.6M in C1 operating costs, with MTC's estimated portion at \$2.8M and transit operators portion at \$5.8M;
- A net increase of ~\$6.0M in C2 operating cost, which includes:
 - A net decrease of \$3.0M in System Integrator costs, split evenly by MTC and transit operators;
 - A \$4.8M increase in CSC costs, split evenly by MTC and transit operators;
 - A \$3.65M increase in payment services costs invoiced to the transit operators; and
 - A \$500K increase in third party commissions (i.e. retail, transit benefit providers) invoiced to the transit operators based on actual increased commissions thus far in FY2025.

The Clipper amended budget also includes:

- Inclusion of an additional \$1M in Float Account Interest to cover fare revenue losses; and
- Other minor adjustments including fund source swapping, revised estimates to AT&T C1 circuit support, and consultant support.

Funding Proposal

Given the expected increase in C1 O&M this fiscal year and the overall funding challenges faced by Bay Area transit agencies, MTC and Clipper staff are proposing to fund up to \$5.8M in transit operator expenses, equivalent to the amount of the C1 O&M increase.

Staff propose using FY25-26 State of Good Repair funds to startup operational costs for the account-based system in the amount of \$5.8M. We are working with transit operator staff on how to procedurally apply these funds to offset \$5.8M of transit operator expenses this fiscal year and will continue to work to identify potential fund sources to help bridge the gap and

manage the program with the knowledge that this deficit exists and identify the need for funding in the future to mitigate it. In the budget presented to the Board, we have updated some fund sources in the future years to indicate potential sources of funding that have not yet been committed, although they are likely to be available to the program. Knowing that this upcoming deficit exists, Clipper staff will also work over the next several budget cycles to identify potential areas for cost savings in the near term.

Overall, MTC has been able to fully fund capital development and deployment work while continuing to ensure that the Clipper system has remained active and operational. MTC will continue to keep transit agency staff updated on the operating and capital budgets and plan to return to the Clipper Executive Board before the beginning of the next fiscal year with the Clipper Two Year Budget for FY2026-27 and 2027-28 for the Board's review and approval.

Issues:

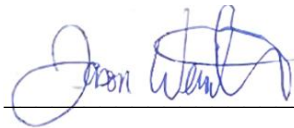
None identified.

Recommendations:

Clipper staff recommend that the Clipper Executive Board approve the Amended Clipper Two Year Operating and Capital Budgets for FY 2025-26 and FY 2026-27.

Attachments:

- Attachment A: Clipper Operating Budget – October 7, 2025
- Attachment B: Clipper Capital Budget – October 7, 2025



Jason Weinstein

CLIPPER® OPERATING BUDGET - OCTOBER 7, 2025

Item No.	Descriptions	FY 24/25 (Actual) (\$M)	FY 25/26 (Approved) (\$M)	FY 25/26 (Amended) (\$M)	FY 26/27 (\$M)	FY 27/28 (\$M)	FY 28/29 (\$M)	5 YEAR TOTAL - FY 24/25 - 28/29 (\$M)
MTC Operating Costs								
1	MTC Staff - Current Clipper Operating	0.3	3.1	3.1	3.2	3.3	3.3	13.2
2	MTC Staff - Next Gen Clipper Operating	2.4						
3	Current Clipper Operating Costs - MTC	22.7	6.2	9.0	0.0	0.0	0.0	31.7
4	Next Gen Clipper SI Operating Costs - MTC	2.1	8.6	7.1	9.3	9.8	10.1	38.4
5	Next Gen Clipper CSC Operating Costs - MTC	0.0	3.6	6.0	2.2	2.3	2.4	12.9
6	Next Gen Clipper Fare Media Operating Costs - MTC	0.0	1.5	1.5	1.3	1.4	1.4	5.6
7	Mobile App Fees - MTC	1.5	1.5	1.5	1.5	2.0	3.0	9.5
8	Clipper Operations - Misc.	0.7	1.3	1.4	1.5	1.5	1.6	6.7
9	In Person Customer Service Centers	1.2	1.0	1.0	1.1	1.1	1.2	5.5
10	Customer Education Program	2.8	2.3	2.3	2.4	2.5	2.7	12.7
11	Transit Operator Reimbursement	N/A	0.0	1.0	0.0	0.0	0.0	1.0
12	<i>Subtotal MTC expenses</i>	33.6	29.1	33.9	22.5	23.9	25.6	137.0
Transit Agency Operating Costs								
13	Current Clipper Operating Costs - Transit Agencies	10.3	7.3	13.1	0.0	0.0	0.0	23.4
14	Next Gen Clipper SI Operating Costs - Transit Agencies	9.0	8.6	7.1	9.3	9.8	10.1	45.3
15	Next Gen Clipper CSC Operating Costs - Transit Agencies	0.0	3.6	6.0	2.2	2.3	2.4	12.9
16	Next Gen Clipper Payment Services Operating Costs -Transit Agencies	0.0	3.5	7.0	3.7	3.8	3.9	18.5
17	Operator Passthrough	0.6	0.6	1.1	1.2	1.2	1.3	5.3
19	RTC Program	0.8	0.7	0.7	0.8	0.8	0.8	3.9
19	<i>Subtotal Transit Agency expenses</i>	20.6	24.3	35.0	17.2	18.0	18.5	109.2
Total Operating Costs (Rows 12 + 19)		54.2	53.4	68.8	39.6	41.8	44.2	246.2
Operating Revenues								
20	Transit Agency Revenue	20.6	17.0	21.9	17.2	18.0	18.5	96.1
21	Total STA Revenues	8.0	7.8	7.8	8.0	8.0	8.0	39.8
22	Regional Measure 2 (RM2) ¹	4.5	4.4	4.4	4.8	4.8	4.8	23.3
23	Low Carbon Transit Operations Program (LCTOP)	6.5	13.0	13.0	0.0	TBD	TBD	19.5
24	State of Good Repair (SB1) ²	1.6	0.0	8.1	0.0	TBD	TBD	9.7
25	Card and Fare Media Fees	1.3	2.0	2.0	3.5	4.0	4.0	14.8
26	Inactive Card Funds	2.6	0.0	0.0	3.1	TBD	TBD	5.7
27	Clipper Float Interest Account (Operator O&M)	10.5	7.3	7.3	0.0	TBD	TBD	17.8
28	Clipper Float Interest Account (Operator Lost Revenue Reimbursement)	0.0	0.0	1.0	0.0	0.0	0.0	1.0
Total Operating Revenue		55.6	51.5	65.5	36.6	34.8	35.3	112.8
29	Carry Forward from Prior FY	7.3	8.7	8.7	5.4	2.3	(4.7)	
30	Net Operating Budget (Carry Forward to Next FY)	8.7	6.8	5.4	2.3	(4.7)	(13.6)	

¹ Contingent upon availability and MTC Commission Approval

² Used for Next-Gen Clipper Operating Startup Costs

CLIPPER® CAPITAL BUDGET - OCTOBER 7, 2025

Item No.	Description	FY 24/25 (EST.) (\$M)	FY 25/26 (\$M)	FY 26/27 (\$M)	FY 27/28 (\$M)	FY 28/29 (\$M)	5 YEAR TOTAL - FY 24/25 - 28/29 (\$M)
Capital Costs							
1	MTC Staff	\$3.7	\$3.6	\$3.8	\$4.0	\$4.2	\$19.3
2	Current Clipper Cards & Fare Media	\$1.0	\$0.0	\$0.0	\$0.0	\$0.0	\$1.0
3	Next Gen Clipper Cards & Fare Media	\$3.4	\$3.2	\$1.0	\$1.0	\$1.0	\$9.6
4	Consultants	\$2.3	\$1.9	\$1.5	\$1.5	\$1.5	\$8.7
5	C1 Capital Contract Extension	\$1.2	\$0.0	\$0.0	\$0.0	\$0.0	\$1.2
6	System Integrator Contract	\$1.7	\$6.1	\$0.0	\$0.0	\$0.0	\$7.8
7	TR4 Integration and Open Payment Deployment	\$0.6	\$0.0	\$0.0	\$0.0	\$0.0	\$0.6
8	Next Gen Clipper Equipment	\$4.7	\$0.0	\$0.0	\$0.0	\$0.0	\$4.7
9	Operator Paratransit Integration	\$0.0	\$2.0	\$0.0	\$0.0	\$0.0	\$2.0
10	C2 CSC	\$2.0	\$0.0	\$1.0	\$1.0	\$1.0	\$5.0
11	RTC and Clipper START Enhancements and Support	\$1.0	\$0.0	\$0.0	\$0.0	\$0.0	\$1.0
12	System Enhancements and Infrastructure Replacement	\$3.0	\$5.1	\$5.0	\$5.0	\$5.0	\$23.1
13	Total Expenses	\$24.6	\$21.9	\$12.3	\$12.5	\$12.7	\$83.8
Capital Revenue							
14	RM3	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0	\$0.0
15	SGR	\$11.3	\$5.5	TBD	TBD	TBD	\$16.8
16	Fare Media and Card Fee Revenue	\$5.1	\$3.0	\$1.0	\$1.0	\$1.0	\$11.1
17	STA	\$2.1	\$0.0	\$0.0	\$0.0	\$0.0	\$2.1
18	Total Annual Revenue	\$18.5	\$8.5	\$1.0	\$1.0	\$1.0	\$30.0
19	Capital Carry Forward (from prior FY)	\$36.0	\$30.0	\$16.6	\$5.3	(\$6.1)	
20	Net Surplus/Deficit (carry forward to next FY)	\$30.0	\$16.6	\$5.3	(\$6.1)	(\$17.8)	



Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 25-1124 **Version:** 1 **Name:**

Type: Report **Status:** Informational

File created: 7/31/2025 **In control:** Clipper Executive Board

On agenda: 10/20/2025 **Final action:**

Title: Current Clipper® Operations and Performance Update

Update on current Clipper System Operations and Performance

Sponsors:

Indexes:

Code sections:

Attachments: [4a 25-1124 1 Current Clipper Operations and Performance Update](#)

Date	Ver.	Action By	Action	Result
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Subject:

Current Clipper® Operations and Performance Update

Update on current Clipper System Operations and Performance

Presenter:

Jennifer Largaespada, MTC

Recommended Action:

Information

Attachments:

Clipper® Executive Board

October 20, 2025

Agenda Item 4a

Current Clipper® Operations and Performance Update

Subject:

Update on current Clipper System operations and performance

Background:

Transaction and Sales

In September 2025, Clipper processed over 16.2 million legacy Clipper transactions and settled over \$37.7 million in revenue, an increase of 8.4% and 10.2%, respectively, compared to September 2024.

Clipper Mobile Card Adoption and Usage

Since the launch of the mobile Clipper card in April 2021, over 4.6 million mobile Clipper cards have been created, and staff have noted a steady increase in both the number and percentage of trips taken using a Clipper mobile card. In September 2025 alone, 39.8% of Clipper trips were taken using a mobile card, compared to 34% in August 2024.

Clipper START Card Issuance and Usage

In September 2025, the Clipper START program approved 1,804 applications. There were 43% more Clipper START trips in September 2025 than in September 2024.

BART Open Payments Reporting

In the first full month of Clipper's open payment on BART, 8.27% of all trips (totaling over 430,000 rides) were paid using bank cards, generating over \$2.6 million in fares. Overall, the highest number of entries and exits made by bank cards were recorded at SFO, followed by the downtown SF stations (Embarcadero, Montgomery, Powell, and Civic Center). Over 213,000 unique bank cards have been used since launch. There has also been a notable decline in the number of Clipper cards being dispensed through BART ticket vending machines (TVMs). At SFO, for example, only 2,771 cards were dispensed the week of September 29 compared to a pre-launch average of 7,836 cards. This represents a 65% decrease at SFO. Systemwide, 13,429

cards were dispensed the week of September 29, down from an average of 25,585, a 48% reduction.

Issues:

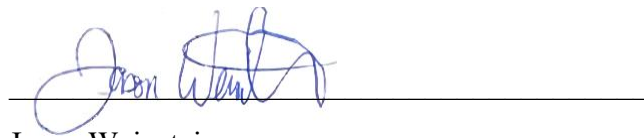
None identified.

Recommendations:

Information.

Attachments:

- None



Jason Weinstein