



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

Meeting Agenda

Clipper Executive Board

Robert Powers, Chair

April Chan, Vice Chair

Monday, November 17, 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/86598743923>

iPhone One-Tap:

US: +16699006833,,86598743923# US (San Jose)

+14086380968,,86598743923# 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: 865 9874 3923

International numbers available: <https://bayareametro.zoom.us/j/86598743923>

Detailed instructions on participating via Zoom are available at:

<https://bayareametro.zoom.us/j/86598743923>

<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. [25-1248](#) Minutes of the October 20, 2025 Meeting
Action: Approval
Attachments: [2a 25-1248 1 CEB Minutes 2025 10 20](#)
- 2b. [25-1504](#) Proposed 2026 Clipper Executive Board Meeting Calendar
Proposed Dates for 2026 Clipper Executive Board Meetings for Board Approval
Action: Approval
Presenter: Akash Ghosal, MTC
Attachments: [2b 25-1504 1 Proposed 2026 CEB Meeting Calendar](#)
[2b 25-1504 2 CEB Calendar 2026 Attachment A](#)
- 2c. [25-1249](#) Current Clipper® Operations and Performance Update
Update on current Clipper System Operations and Performance
Action: Information
Presenter: Akash Ghosal, MTC
Attachments: [2c 25-1249 1 Current Clipper Operations and Performance Update](#)

3. Approval / Information

- 3a. [25-1247](#) Next Generation Clipper® Transition Readiness Update
Update on key implementation achievements and remaining items in preparation for the start of Customer Transition for the Next Generation Clipper System.
Action: Information
Presenter: Jason Weinstein, MTC
Attachments: [3a 25-1247 1 Clipper Transition Readiness Update](#)
[3a 25-1247 2 Clipper Transition Readiness Update](#)
[3a 25-1247 3 Public Comment Combined Letter of Organizations](#)

- 3b.** [25-1126](#) Next Generation Clipper® Transition Plan and Overview
- Update on plan to transition current Clipper cardholders to the Next Generation account-based system.
- Action:** Information
- Presenter:** Edward Meng, MTC
- Attachments:** [3b 25-1126 1 Clipper Transition Update](#)
[3b 25-1126 2 C2 Transition Summary](#)
- 3c.** [25-1246](#) Next Generation Clipper Marketing Communications
- Update on Next-Generation Clipper marketing communications plans and sample ads
- Action:** Information
- Presenter:** Lysa Hale, MTC
- Attachments:** [3c 25-1246 1 Clipper Marketing Communications](#)

4. Executive Director's Report – Weinstein

5. Public Comment / Other Business

*Remote participants wishing to speak should use the raise hand feature or dial *9. When called upon, unmute yourself or dial *6.*

- 5a.** [25-1523](#) Public Comments Monday November 17, 2025
- Action:** Information
- Attachments:** [5a. 25-1523 1 Public Comment Aleta Dupree](#)

6. Adjournment / Next Meeting

The next meeting of the Clipper Executive Board is scheduled to be held at 1:00 p.m. on Monday December 15, 2025 at BART, 1st Floor Board Room, 2150 Webster Street, Oakland CA 94612. 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 Título 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 #: 25-1248 **Version:** 1 **Name:**
Type: Minutes **Status:** Consent
File created: 9/5/2025 **In control:** Clipper Executive Board
On agenda: 11/17/2025 **Final action:**
Title: Minutes of the October 20, 2025 Meeting
Sponsors:
Indexes:
Code sections:
Attachments: [2a 25-1248 1 CEB Minutes 2025 10 20](#)

Date	Ver.	Action By	Action	Result
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Subject:
Minutes of the October 20, 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, October 20, 2025

1:00 PM

Board Room - 1st Floor

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 meeting to order at 1:02 p.m.

Heather McKillop acted as a delegate and voting member of the Clipper Executive Board in place of Member Eddy Cumins. Attendance and actions noted below as "Cumins" were taken by McKillop.

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 Vice Chair Chan 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. [25-1123](#) 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](#)

The following individuals spoke on this Item:

Jason Baker, Caltrain; Adina Levin, Seamless Bay Area; and Aleta Dupree, Team Folds.

Upon the motion by Board Member Fremier and seconded by Board Member Wegener, the Clipper Executive Board unanimously approved to set December 10, 2025 for Start of Customer Transition for the Next Generation Clipper System. 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

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](#)

The following individuals spoke on this Item:

Aleta Dupree, Team Folds.

Upon the motion by Board Member Fremier and seconded by Vice Chair Chan, the Board unanimously approved 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. 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

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](#)

The following individuals spoke on this Item:
Aleta Dupree, Team Folds.

Upon the motion by Board Member Mulligan and seconded by Board Member Kirschbaum, the Clipper Executive Board approved unanimously, the Amended Clipper Two Year Operating and Capital Budgets for FY 2025-26 and FY 2026-27. 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

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](#)

The following individuals spoke on this Item:
Aleta Dupree, Team Folds.

5. Executive Director's Report – Weinstein

6. Public Comment / Other Business

The following individuals spoke on this Item:
Aleta Dupree, Team Folds; and Roland Lebrun.

7. Adjournment / Next Meeting

Chair Powers adjourned the meeting at 2:49 p.m.

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.



Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 25-1504 **Version:** 1 **Name:**

Type: Action Item **Status:** Consent

File created: 10/30/2025 **In control:** Clipper Executive Board

On agenda: 11/17/2025 **Final action:**

Title: Proposed 2026 Clipper Executive Board Meeting Calendar
Proposed Dates for 2026 Clipper Executive Board Meetings for Board Approval

Sponsors:

Indexes:

Code sections:

Attachments: [2b 25-1504 1 Proposed 2026 CEB Meeting Calendar](#)
[2b 25-1504 2 CEB Calendar 2026 Attachment A](#)

Date	Ver.	Action By	Action	Result
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Subject:

Proposed 2026 Clipper Executive Board Meeting Calendar

Proposed Dates for 2026 Clipper Executive Board Meetings for Board Approval

Presenter:

Akash Ghosal, MTC

Recommended Action:

Approval

Attachments:

Clipper® Executive Board

November 17, 2025

Agenda Item 2b

Proposed 2026 Clipper® Executive Board Meeting Calendar

Subject:

Proposed Dates for 2026 Clipper Executive Board Meetings for Board Approval

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 provided as Attachment A to this memo.

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 November 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

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FEBRUARY

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JULY

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SEPTEMBER

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OCTOBER

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NOVEMBER

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DECEMBER

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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 #: 25-1249 **Version:** 1 **Name:**

Type: Report **Status:** Informational

File created: 9/5/2025 **In control:** Clipper Executive Board

On agenda: 11/17/2025 **Final action:**

Title: Current Clipper® Operations and Performance Update

Update on current Clipper System Operations and Performance

Sponsors:

Indexes:

Code sections:

Attachments: [2c 25-1249 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:

Akash Ghosal, MTC

Recommended Action:

Information

Attachments:

Clipper® Executive Board

November 17, 2025

Agenda Item 2c

Current Clipper® Operations and Performance Update

Subject:

Update on current Clipper System operations and performance

Background:

Transaction and Sales

In October 2025, Clipper processed over 16.4 million legacy Clipper transactions and settled over \$38 million in revenue. There were over 528,000 open payments trips and over \$3.1 million in fare revenue came from open payment trips.

Clipper Mobile Card Adoption and Usage

In October 2025, 33.4% of Clipper trips were taken using a mobile card, compared to 34.6% in October 2024. This decrease is likely due the growth of open payments use on BART.

There has also been a notable decline in the provisioning of both new mobile cards and converting a physical card to a mobile card. However, there has not been a significant decrease in the number of trips taken using mobile cards. This suggests that some new users are choosing open payments instead of mobile cards, but that existing users of mobile cards are still using them.

Clipper START Card Issuance and Usage

In October 2025, the Clipper START program approved 1,744 applications. There were 27% more Clipper START trips in October 2025 than in October 2024.

BART Open Payments Reporting

Over 360,000 unique bank cards have been used since launch. In October, 172,826 unique bank cards were used. There has been a notable decline in the number of Clipper cards being dispensed through BART ticket vending machines (TVMs). At SFO, for example, only 2,513 cards were dispensed during the week of October 20 compared to a pre-launch average of 7,836 cards. This represents a 68% decrease at SFO. Systemwide, 11,397 cards were dispensed in the week of October 20, down from an average of 25,585, a 55% reduction.

Issues:

None identified.

Recommendations:

Information.

Attachments:

- None

Jason Weinstein

[https://bayareametro.sharepoint.com/sites/committees/CommitteeDocs/Clipper Executive Board/CEB2025/CEB_2025_10_20/4a_25-1124_1_Current_Clipper_Operations_and_Performance_Update_v1.docx](https://bayareametro.sharepoint.com/sites/committees/CommitteeDocs/Clipper%20Executive%20Board/CEB2025/CEB_2025_10_20/4a_25-1124_1_Current_Clipper_Operations_and_Performance_Update_v1.docx)



Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 25-1247 **Version:** 1 **Name:**

Type: Report **Status:** Informational

File created: 9/5/2025 **In control:** Clipper Executive Board

On agenda: 11/17/2025 **Final action:**

Title: Next Generation Clipper® Transition Readiness Update

Update on key implementation achievements and remaining items in preparation for the start of Customer Transition for the Next Generation Clipper System.

Sponsors:

Indexes:

Code sections:

Attachments: [3a 25-1247 1 Clipper Transition Readiness Update](#)
[3a 25-1247 2 Clipper Transition Readiness Update](#)
[3a 25-1247 3 Public Comment Combined Letter of Organizations](#)

Date	Ver.	Action By	Action	Result
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Subject:

Next Generation Clipper® Transition Readiness Update

Update on key implementation achievements and remaining items in preparation for the start of Customer Transition for the Next Generation Clipper System.

Presenter:

Jason Weinstein, MTC

Recommended Action:

Information

Attachments:

Clipper® Executive Board

November 17, 2025

Agenda Item 3a

Next Generation Clipper® Transition Readiness Update

Subject:

Update on key implementation achievements and remaining items in preparation for the start of Customer Transition for the Next Generation Clipper System.

Background:

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

On October 20, 2025, the Clipper Executive Board (CEB) unanimously approved the recommendation that the next generation Clipper system begin transitioning customers to the new system and launch open payments on all Clipper operators on December 10, 2025.

Operator and MTC staff, and Cubic have been meeting daily to discuss remaining open items, testing new software in the system, and classifying any new issues. Cubic and the other vendors are working together to resolve the remaining open items and prepare the system for the Start of Customer Transition. As part of the presentation by MTC staff, we plan to bring forward the most current list of open items that require fixes and/or workarounds to start transition.

The next-generation full system roll-out provides the most benefit to all riders 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 before and beyond the start of transition. Staff will also continue working with transit operators 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 continue to provide frequent communication to this Board as we progress toward the December 10 start of customer transition.

C2 Schedule Open Items

MTC continues to work with Cubic, transit operators, and other partners to address open issues.

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 readers (TR4s) at its ticket vending machines continues in parallel with Cubic investigation and software updates to address issues with Clipper card read times and add-fare transactions.

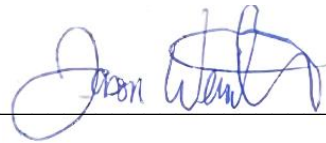
Issues:

A current set of potential open items needing fixes and/or workarounds will be presented at the meeting.

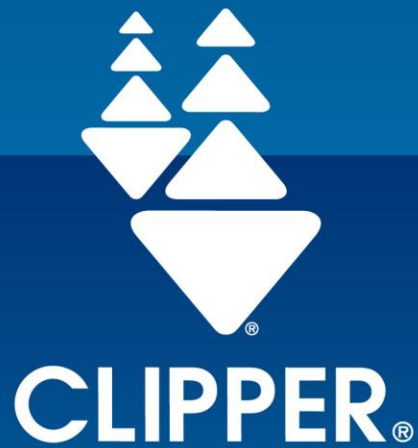
Recommendations:

Attachments:

- Attachment A: Next Generation Clipper Transition Readiness Update Presentation

A handwritten signature in blue ink, appearing to read "Jason Weinstein", is positioned above a horizontal line.

Jason Weinstein



Clipper[®] Next-Generation Program Transition Readiness Update

Clipper Executive Board
November 17, 2025

Overview

- **Start of Customer Transition: 12/10/2025**
 - Credit/debit cards accepted on all Clipper operators
 - Migration of Clipper cards and customer accounts begins
- **Focus of remaining weeks:**
 - Confirming full operation of all installed/delivered equipment (customer service terminals, fare inspection devices)
 - Ticket vending machine readiness (BART, Caltrain, GG, Muni, SMART, VTA)
 - Fixes/configuration changes/workarounds for remaining issues
 - Preparing operators, institutional/transit benefits partners, and customers

Ongoing Workstreams

- **Field verification testing**
(testing of C2 system components and software)
- **Customer Service Terminals**
(installations at in-person customer service centers and other operator locations)
- **Fare Inspection devices**
(delivery of handhelds for fare inspectors and other field staff)
- **Muni ticket vending machines**
(software updates for account-based functionality)
- **VenTek ticket vending machines**
(software updates for account-based functionality)
- **BART vending machines**
(reader upgrades and software updates for account-based functionality)
- **Apple mobile integration**
(account-based Clipper cards in Apple Wallet)
- **Google mobile integration**
(account-based Clipper cards in Google Wallet)
- **Fare card fulfillment**
(verification and processing of orders of new Clipper cards)
- **Institutional/Transit Benefit Portal**
(website for institutions and transit benefit providers to manage Clipper orders)
- **Customer notifications**
(email/text alerts for account activity for registered Clipper customers)
- **Account migration**
(upgrading Clipper cards and customer accounts to C2)
- **Financial reporting/settlement**
(settlement of Clipper revenue and associated reconciliation reports)
- **Customer education**
(marketing and communications for Next-Generation Clipper launch)



Critical Remaining Work/Open Issues (as of 11/12/2025)

- **BART vending machines**
 - Address upgraded Clipper reader stability
 - Resolve Add-Fare Machine transaction issues
 - Mitigate slow Clipper card read times
- **Muni ticket vending machines**
 - Resolve issues with ticket sales, account-based transactions, and mobile Clipper cards
 - Deploy/install at all stations
- **VenTek ticket vending machines**
 - Resolve issue blocking GGF Youth/Senior ticket sales
 - Deploy at all Caltrain and VTA stations
- **Customer Service Terminals**
 - Enable Youth card issuance for eligible ages
 - Resolve issue blocking card replacements
- **Field verification testing**
 - Confirm fixes to fare rules (e.g., transfer discounts)
 - Deploy Clipper reader geolocation fix to GGT/Sonoma buses
- **Account migration**
 - Implement fixes to pass migration for Clipper START cards
 - Enable adding value in Wallet for migrating mobile cards
- **Institutional/Transit Benefit Portal**
 - Implement fixes/process changes for program member management
- **Financial reporting/settlement**
 - Validate overall settlement process
 - Initiate daily settlement



Customer Benefits at Start of Customer Transition

- **Migration of Clipper cards and customer accounts begins**
 - New account-based fare rules
 - Free and discounted transfers between operators
 - New operator-specific fare rules (e.g., fare caps, new passes)
 - Value available immediately
- **New Clipper website/app features**
 - Transfer value between your registered cards
 - Manage others' Clipper cards
 - Apply for youth and senior cards online
- **Credit/debit cards accepted on all operators**
 - Visa, Mastercard, American Express, and Discover (plastic cards, Apple Pay, Google Pay)
 - Adult fare with new account-based fare rules

Post-Transition Features

Deferred features (presented to CEB in Dec. 2024):

- Mobile tickets in Clipper app
(visual validation of ticket on phone)
- Sales mode for fare inspection devices
(cash value and pass sales on handhelds)
- Auto-correction of missing taps based on travel history
(automatic fill-in of missing tap-on or tap-off based on previous tap locations)
- Certain new operator-specific features, including:
 - Conductor mode for BART fare inspection devices (processing entry or exit taps on handhelds)
 - Control of certain Clipper reader settings via the bus driver's Operator Control Unit
 - Fare caps applying to multiple service types

Clipper staff will continue to reach out directly to individual operators on any issues needing their specific attention or escalation



Pre-Launch Timeline

- **Open issue resolution**
 - Test and finalize fixes to include in final releases
 - Finalize workarounds for remaining issues
- **Final releases for launch (as of 11/12/2025)**
 - Retail device updates: 11/17–11/25
 - Clipper reader geolocation fix for GGT/Sonoma buses: 11/19
 - Account-based website update: 11/19
 - Customer notification updates: 11/21
 - Back-office and migration updates: 12/3
 - Customer Service Terminal software updates: 12/4
 - Credit/debit card enablement update: 12/9
 - Screen updates with credit/debit brand logos: 12/11–12/17
- **Ongoing**
 - Continue regular updates to all operator GMs and staff
 - Prepare operators and institutional/transit benefits partners



Post-Launch Timeline

- **12/10/2025: Start of Customer Transition**
 - Credit/debit cards accepted on all Clipper operators
 - Migration of Clipper cards and customer accounts begins
- **Post-Launch (Dec.–Jan.)**
 - Operations support and triage of critical issues
 - Customer Service Terminal installation to match migration ramp-up
- **Post-Launch (Jan. on)**
 - Updates to address workarounds and open issues
 - Preparation for end of Transition and sunsetting of card-based system





TRANSFORM



November 17, 2025

Re: Clipper Schedule, Implementation, and Deployment Recommendation
To: Clipper Executive Board, Regional Network Management Council

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 continue to work on the 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

Laurel Paget-Seekins

Senior Transportation Policy Advocate
Public Advocates

Carter Lavin

Co-founder
Transbay Coalition



Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 25-1126 **Version:** 1 **Name:**

Type: Report **Status:** Informational

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

On agenda: 11/17/2025 **Final action:**

Title: Next Generation Clipper® Transition Plan and Overview

Update on plan to transition current Clipper cardholders to the Next Generation account-based system.

Sponsors:

Indexes:

Code sections:

Attachments: [3b 25-1126 1 Clipper Transition Update](#)
[3b 25-1126 2 C2 Transition Summary](#)

Date	Ver.	Action By	Action	Result
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Subject:

Next Generation Clipper® Transition Plan and Overview

Update on plan to transition current Clipper cardholders to the Next Generation account-based system.

Presenter:

Edward Meng, MTC

Recommended Action:

Information

Attachments:

Clipper[®] Executive Board

November 17, 2025

Agenda Item 3b

Next Generation Clipper[®] Transition Plan and Overview

Subject:

Update on plan to transition current Clipper cardholders to the next generation account-based system.

Background:

Transition Overview

One of the original goals of the next generation Clipper system was to provide as seamless a transition as possible for current Clipper users. The Transition Plan is intended to show how that goal will be achieved, and to prepare both MTC and transit operators to transition both **technically** and **operationally** for full-scale Account-based operations.

Once Customer Transition starts, we will begin upgrading cards from the current card-based back office and migrating them to accounts in the new Account-based back office and subsequently “flipping” cards (i.e. the process by which a customer’s current card-based (“C1”) media is upgraded to an Account-based (“C2”) fare media). Once a card has been migrated, two years’ worth of transaction data will be transferred from the card-based back office to the Account-based back office. There are two ways in which a customer’s card-based media will be “flipped” to Account-based.

1. Bulk Transition

The primary way for customers to be transitioned is through the “bulk transition” process, whereby if a customer’s profile, ride history, fare category, membership in institution, products, and other such characteristics fit a certain profile (described below), then their card numbers will be migrated and their media are scheduled to be upgraded, or “flipped”. Initially, the Transition Plan calls for a relatively smaller number of cards to be bulk transitioned the first week, with the plan to responsibly ramp up to approximately 1 million cards added to the list each week.

Clipper staff also understand that this would be occurring during the winter holiday season, and are working with transit agency partners, and our contractors to minimize customer disruption.

There are currently approximately 13M-14M active cards in circulation, 1.5M unique cards used

in a month, and 4M accounts. Most frequent Clipper card users will likely be flipped to C2 within the first 6-8 weeks. We are expecting to complete all card transitions within 3 months, but this timeline may be modified to ensure a seamless and positive experience for Clipper users.

Clipper Card Transition Priority

As presented to the Clipper Executive Board at its February 2025 meeting, current discount category populations (Youth, Senior, RTC/Clipper Access, START means-based) and cards associated with institutional programs, transit benefit providers, and Caltrain monthly passholders would be a priority, based on considerations such as regional customer equity, operational and service impacts, and the desire to minimize potential disruptions to customers. For non-discounted adult populations, multi-agency “frequent” riders will be prioritized for transition, regardless of a user’s registration status. The order of bulk transition is shown in Attachment A to this memorandum, but the overall intent is that this transition process should be seamless for the average Clipper cardholder.

2. On-Demand Transition

The other way for customers to be transition is through entirely customer-initiated “on-demand” means. At the Start of Customer Transition, all cards associated with a customer’s card-based account will be flipped if:

- A registered customer logs into their account on the new Account-based Clipper website;
- A registered customer logs into the new Account-based Clipper mobile app; or
- A customer calls and provides their Clipper card number to the new Account-based customer service center.

Once a customer initiates these actions after the Start of Customer Transition (December 10, 2025), their Clipper card serial number (CSN) (as well as all other CSNs associated with their account) will be migrated to the Account-based back office and then subsequently placed on an upgrade list. Once on the upgrade list, customers with plastic cards will need to tap a validator to upgrade to the account-based system. Customers with mobile cards will upgrade automatically within about 24 hours, and will then be recognized by the next generation Clipper system.

Account-Based Functionality at Start of Customer Transition

Once Customer Transition begins, contactless bank cards that are branded Visa, Mastercard, American Express, and Discover, will be able to be used as transit fare payment on the next generation Clipper system. Additionally, cards with the aforementioned brands that are in Apple and Google wallets will also be able to be used as transit fare payment. New tapping procedures will apply for customers riding at several different agencies, and new account-based features, such as the new regional inter-operator transfer discounts, fare capping and accumulators, new passes and products, and real time loads will be available for all account-based customers.

Issues:

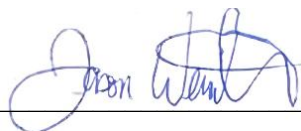
None

Recommendations:

Information

Attachments:

- Attachment A: Next Generation Clipper Transition Timeline



Jason Weinstein



Next Generation Clipper Transition Timeline

Approved Transition Priority– Discount and Institutions/TPBs

- Youth, Senior, RTC Clipper Access, START means-based

Discount Category	Cards – Total (approx.)	Cards – Active 6 Months	Cards – Active 12 Months
Youth	185,000	75,000	90,000
Senior	640,000	215,000	260,000
RTC / Clipper Access	150,000	25,000	30,000
START Means-Based	30,000	25,000	27,000

- Institutions and Transit Benefit Providers
 - Third parties require training on new C2 tools, portals, and sites
 - Lessens administrative burden of two different processes to manage programs
 - Customers who receive benefits most likely to use Clipper and tap regularly
 - Caltrain Monthly Passholders

Approved Transition Priority Proposal – Adult Population

Group	Size (Estimated)
Marin Transit, Golden Gate Transit, Golden Gate Ferry, SMART, Sonoma County, Santa Rosa City Bus, Petaluma Transit Multi-Agency	250,000
BART Multi-Agency (Frequent Riders)	350,000
Caltrain Multi-Agency	300,000
WETA Multi-Agency	130,000
Muni Multi-Agency (Frequent Riders)	300,000
AC Transit Multi-Agency	500,000
VTA Multi-Agency	180,000

Group	Size (Estimated)
SamTrans Multi-Agency	175,000
County Connection, Tri Delta Transit, LAVTA, WestCAT, Union City Multi-Agency	100,000
NVTA, Soltrans, FAST, Vacaville CityCoach Multi-Agency	20,000
BART Multi-Agency (Infrequent Riders)	400,000 – 1.3M
Muni Multi-Agency (Infrequent Riders)	200,000 – 900,000
All “Single Operator” riders	Descending population size



Bulk Migration Priority

Priority 1 (Discounts) (est. 750K cards)

Clipper START

Youth

RTC Access

Seniors

Priority 2 (Inst/TPB, Caltrain) (est. 500K cards)

Institutions / Transit
Benefits

Caltrain Monthly
Passholders

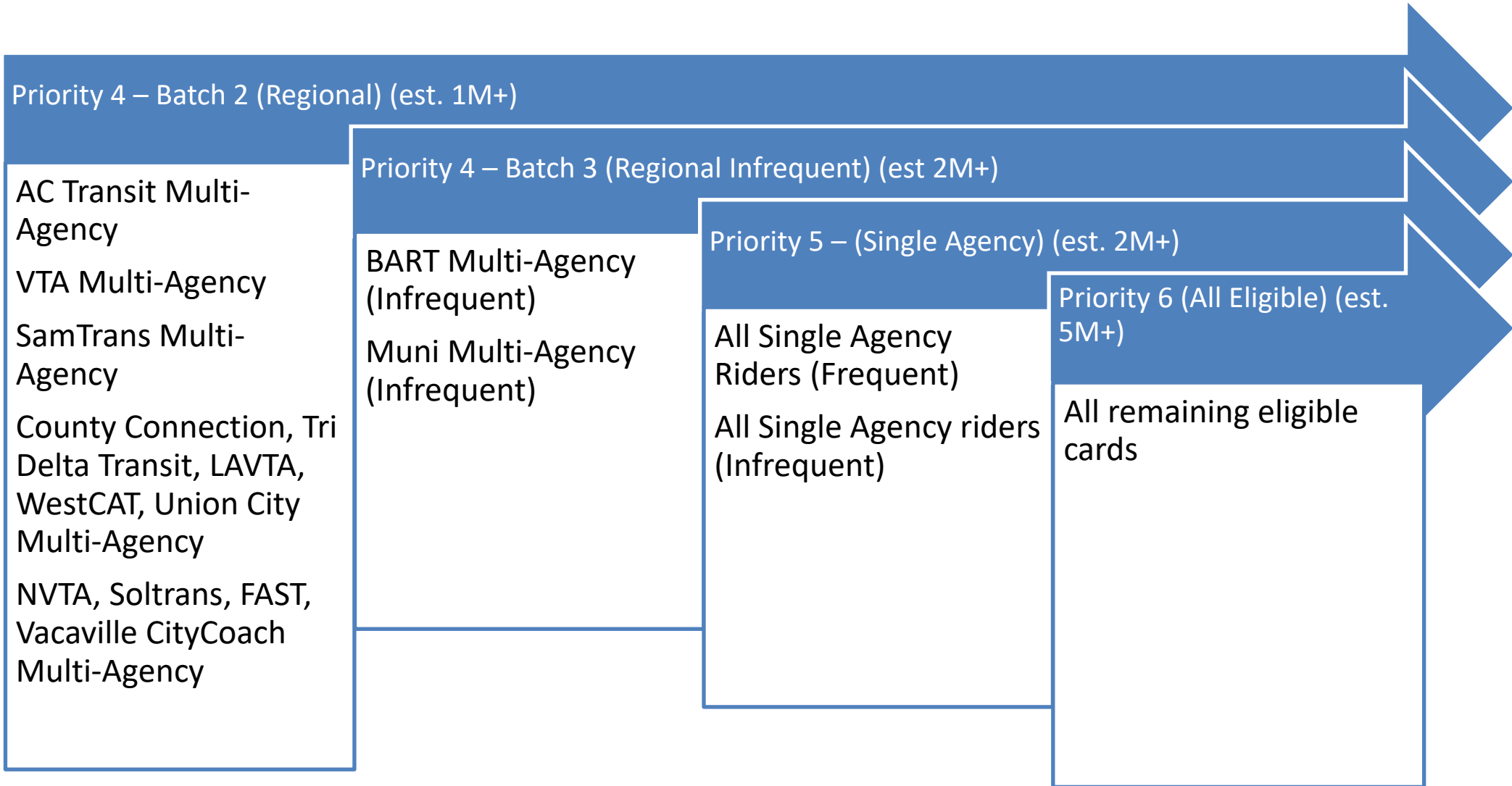
Priority 3 (North Bay) (est. 250K cards)

Marin Transit, Golden
Gate Transit, Golden
Gate Ferry, SMART,
Sonoma County, Santa
Rosa City Bus,
Petaluma Transit Multi-
Agency

Priority 4 – Batch 1 (Regional
Frequent) (est. 2M+ cards)

BART Multi-Agency
(Frequent)
WETA Multi-Agency
Caltrain Multi-Agency
Muni Multi-Agency
(Frequent)

Bulk Transition Priority





Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 25-1246 **Version:** 1 **Name:**

Type: Report **Status:** Informational

File created: 9/5/2025 **In control:** Clipper Executive Board

On agenda: 11/17/2025 **Final action:**

Title: Next Generation Clipper Marketing Communications

Update on Next-Generation Clipper marketing communications plans and sample ads

Sponsors:

Indexes:

Code sections:

Attachments: [3c 25-1246 1 Clipper Marketing Communications](#)

Date	Ver.	Action By	Action	Result
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Subject:

Next Generation Clipper Marketing Communications

Update on Next-Generation Clipper marketing communications plans and sample ads

Presenter:

Lysa Hale, MTC

Recommended Action:

Information

Attachments:

Clipper® Executive Board

November 17, 2025

Agenda Item 3c

Next-Generation Clipper® Marketing Communications

Subject:

Update on Next-Generation Clipper marketing communications plans and sample ads

Background:

MTC is continuing to prepare the marketing communications for the start of Customer Transition to next-generation Clipper on December 10. Dino Guevarra of VTA is serving as co-project manager of the marketing communications program.

Draft ads were shared with transit operators, including marketing staff, on October 10 and October 16. Operators provided feedback, and MTC made adjustments accordingly. Ads are currently being sized and readied for printing and digital placement. The launch will consist of three distinct campaigns:

- Contactless payment accepted on all transit operators
- Get charged correctly: to let people know they need to remove their plastic card from their wallet to tap and to use the same card to tap in and out, where applicable.
- Check your balance: to let people know how to check their balance since balances will no longer be shown on Clipper readers.

MTC also developed an operator toolkit and Operator's Guide and distributed these to operators on November 7. MTC also is coordinating with SFMTA on a media event to take place December 10.

MTC posted a news article on its website (<https://mtc.ca.gov/news/next-generation-clipper-set-sail-december>) on the day of the Clipper Executive Board October 20 meeting explaining some of the features beyond contactless payment that will come with the soft launch:

- Instant value
- Free and discounted transfers
- Managing multiple accounts

- Online applications for youth and senior cards
- Maximum fares (on select agencies)

While not available at launch, future benefits will include:

- Mobile ticketing (i.e., flash passes, on select agencies)
- Promotions portal to allow easy management of transit promotions

Issues:

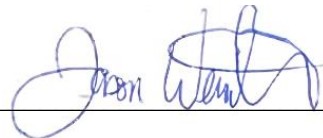
None

Recommendations:

Information

Attachments:

- Attachment A: Campaign Ads



Jason Weinstein

Attachment A: Campaign Ads

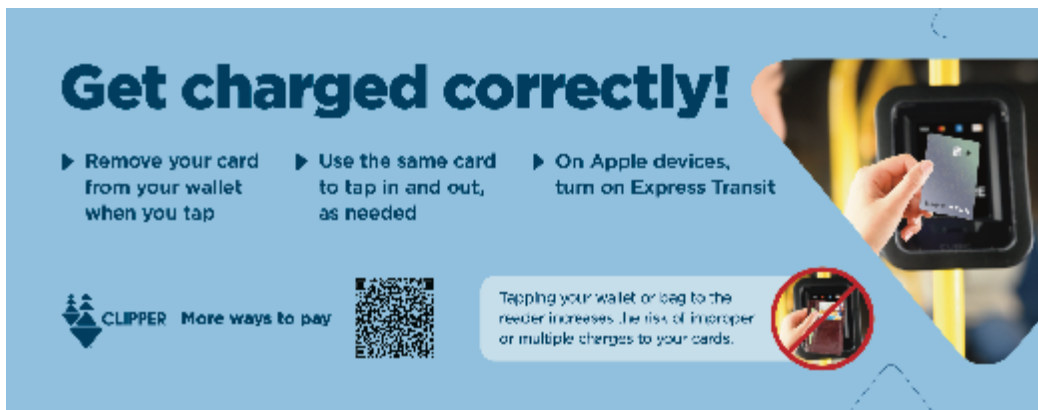


**Tap your bank card
on all Bay Area Transit!**

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


  More ways to pay



Get charged correctly!

- ▶ Remove your card from your wallet when you tap
- ▶ Use the same card to tap in and out, as needed
- ▶ On Apple devices, turn on Express Transit

 More ways to pay 

Tapping your wallet or bag to the reader increases the risk of improper or multiple charges to your cards. 



**Check your Clipper
balance 24/7!**

- ▶ In the **Clipper app**
- ▶ In your **mobile wallet**
- ▶ At **clippercard.com**
- ▶ At **ticket machines**

 It's easy to access your account 



Metropolitan Transportation Commission

375 Beale Street, Suite 800
San Francisco, CA 94105

Legislation Details (With Text)

File #: 25-1523 **Version:** 1 **Name:**
Type: Report **Status:** Informational
File created: 11/16/2025 **In control:** Clipper Executive Board
On agenda: 11/17/2025 **Final action:**
Title: Public Comments Monday November 17, 2025
Sponsors:
Indexes:
Code sections:
Attachments: [5a. 25-1523_1_Public Comment Aleta Dupree](#)

Date	Ver.	Action By	Action	Result
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Subject:
Public Comments Monday November 17, 2025

Recommended Action:
Information

Attachments:

From: aleta dupree [REDACTED]
Sent: Friday, November 14, 2025 12:15:55 PM
To: MTC-ABAG Info <info@bayareametro.gov>
Subject: Clipper Exec Bd Meeting 17 November, 2025.

External Email

Greetings Commission Secretary, with thanks, please forward this message to the Clipper Executive Board for the General Meeting of 17 November, 2025.

Good afternoon Board Chair Bob Powers and Members.

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

I bring you my comments pertaining to the ongoing work and mission of the Clipper Executive Board.

First I share with you a message that I sent to the Metropolitan Transportation Authority in New York City, as part of a series of Public Hearings on matters of fare adjustments and policy changes. I had originally sent this for your Meeting of 22 September, 2025, which was cancelled.

Letter begins here.

Greetings Board Chair Janno Lieber and Members.

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

I bring you my comments pertaining to fare adjustments and policy changes at the Metropolitan Transportation Authority, based in New York City.

I start in sharing on technical matters of proposed policy changes. I am generally in alignment with the proposals presented herein. I fully support the OMNY rolling 7 day fare accumulation program being made permanent. OMNY is a program that I have availed

myself of since the initial pilot in 2019, on a segment of the Lexington Avenue Line (4, 5, 6 services, A Division, IRT). It is absolutely essential to continue framing OMNY in the context of being a megaproject. In my various engagements with you at Meetings I have shared of the importance of OMNY, and its profound and positive effects for diverse communities.

You see, for many, the concern about overpaying for transit is commonplace and foremost in the minds of many. This comes from having to make a choice between single ride fares and time period passes. And the rolling 7 day fare accumulation eliminates that concern. And a rolling seven day period keeps our visitors in mind, many who might arrive on a Friday and leave on a Sunday, in keeping the 7 day period intact even when crossing from one calendar week into another.

Given our adoption of the rolling 7 day period for fare accumulation as the standard policy, I support the elimination of the sale of period passes. For those who have a preference for period passes, the OMNY 7 day fare accumulation allows for practicing this, just in a different way. You see, I used to pay \$17 for a weekly Reduced Fare MetroCard. Yet with an OMNY card, I can pay the \$17 into stored value, treating such as a weekly pass. Yet if for some reason, I do not use the system twelve times in the rolling 7 day period, I would have some funds left over, which I can use for travel in future rolling 7 day periods. And for those who prefer to store monthly pass amounts, that can be preloaded as well. And so it goes, OMNY cards and accounts can offer Customers many different ways to manage their Fare balances according to their needs and preferences, much like a basic bank account, and without the risk of overpayment.

I read of tap and go becoming the new and default standard for our bus network. I am fully in support of this change. You see, in London, Stockholm, and other places, tap to go is the standard for bus fare payment. And these programs have over time worked well, improving the service experience for all concerned.

I consider that there may be some pushback to the idea of operating a cashless bus system. Yet I believe this can be successful, as evidenced in other places such as London and Stockholm. Messaging is an absolutely essential component of this work. And cash users will not be left behind. You see, as mentioned many times before, the OMNY vending machines will still take cash. Yet also the importance of a robust community retail network for OMNY is an essential component as well.

You see, given the physical nature of currency and coinage, such requires a transfer and conversion in order to take possession. And many receive paper checks for payment and

cash them. And so these customers throughout the region can purchase stored value for their OMNY cards right in their communities. And this network should extend to the farthest and least densely populated areas of our region, to ensure no one gets left behind.

I admit I might be speaking academically, give that I do some things very differently. I use OMNY on my phone, with an embedded Visa card, and I am registered for Reduced Fares. Given that, I pay no more than \$17 per week to use the buses and the Subway. I do not need to perform cash transactions to use OMNY, given that I receive my income through direct deposit. As a person with disabilities on a fixed income, I am able to participate in many programs where I am able to access appropriate financial services. I have done so even in a period of unsheltered living. You see, I am a Veteran of Operation Desert Storm, and while living in tents in the middle of the desert, I had my pay deposited twice monthly into my bank account. And we have seen great success with the open road tolling on our bridges and tunnels. This is not just practiced on various toll facilities on the East Coast and in Illinois, but also in California. I believe this transition will be successful. And so I ask you to be prepared for possible pushback, and continue to state your case for improving safety and the customer experience through this new tap and go proposal for the bus network.

I have mentioned about simplifying the fare structure on commuter rail, pertaining to peak fares. I am looking forward to Reduced Fares being available on the rail network 24/7. This will make it easier for Customers, in not having to figure out a time specific purchase. This will also make it easier for onboard personnel, not having to risk conflict over issues of ticket prices.

I support the new plan to simplify ticket purchasing on Train Time. I am used to buying tickets for future use. Yet I support the idea of one transaction instead of two, and having a four hour time frame. This change will require our underground facilities to ensure consistent Internet access in order to purchase and activate tickets just before boarding the train. Perhaps a stored value component would be helpful, an option to be used for these ticket purchases and activations. We want things to be easier for all concerned, and that includes that everyone has to be in compliance with the Fare Ordinance when boarding and riding on the trains.

I do feel we have a well thought out fare policy plan going forward. It is true that my bus and Subway costs will go from a weekly limit of \$17 to \$18. I think I am going to be all right. I believe that the MTA is a community institution, and that requires full participation of all of our stakeholders in ensuring the highest quality of service. That includes the Public paying appropriate fares and following the rules of conduct. I think back to a recent Meeting,

where one of you said something like this, “the Subway is the greatest transportation system the world has ever seen.” I am in full agreement here. For I believe that the Subway is The System that is Legendary and Stately. The Subway holds to ideals that are steeped in tradition and mindful of history. I ask of you to stay the course in this work, and I look forward to your final presentation and vote on these matters.

Thank you.

Letter ends here.

I enclose this message as a way of giving context to the direction and potential as we move into the era of Clipper 2. And ultimately the programs that Clipper 2 can offer would be founded in fare policies passed by governing boards, given that executive staff does not have unilateral authority to enact fare adjustments and policies. And in the case of the MTA in New York, even though the positions of Board Chair and Chief Executive Officer are held by the same person, Janno Lieber, it is the full MTA Board of Directors that makes the ultimate decisions on all things related to policy, including on matters involving fares. And even though you as General Managers sit on this panel, the ultimate success of Clipper is really predicated on the support of the governing boards that you all report to. And yet how do we engage with our governing boards on these matters of Clipper, especially when very few such as myself engage with you at your Meetings? I do speak at other Meetings, such as BART, which is not only practicing open payments, but also has the unique distinction of being The Peoples System. It is not easy carrying the water in this work, but I enjoy doing so. I often say to governing boards, “do not forget the important work of Clipper 2 which will be here soon”. I consider the words of Argeo Paul Cellucci, who declared to the world, “we must also remember that our work is not done”. Yet can we have our all hands on deck moment in not only bringing Clipper 2 into full revenue service, but for all of our operating agencies to bring their systems into full Clipper usage as well?

I do sense trepidation from various operating agencies when it comes to moving away from paper fare media and toward electronic methods such as Clipper, and soon to come, open payments. Some often raise the words, “equity concerns”. Yet Clipper shows itself to be a program that addresses equity concerns instead of opposing such. And so for me being a person who lives with equity based issues, it is Clipper that helps me to navigate matters when it comes to the payment and management of transportation Fares.

I relate to you a story. I mention that recently I visited a community space where there is an informal coffee shop if you will. And there are various baked goods offered, in exchange for suggested free will donations. I noticed a tall glass vase filled with bills of various denominations, but no cash register or QR codes. I mentioned to the people behind the counter that I would like a baked good and that I did not have any money on my person. I also said that I would like to participate by making a donation on the website. I was given the baked good of my choice and I was sent on my way to enjoy it.

And so I did make a small donation on the website as appreciation for the work involved in selling the baked goods. I asked this of myself, I was in a space with most likely a fairly affluent population, and everyone around me was using cash to pay for their baked goods. And so when I mentioned my paying through the website, it was welcomed, but very new to them, not something they had ever seen before. And I have found over time that cash seems often used more by the affluent than by the economically disadvantaged. I am on a fixed income and I have a free checking account with a debit card, and I receive my income through direct deposit. You see, in Las Vegas, there are many of affluent means who use cash often. And that is because there are many, residents and visitors alike, who play various games in the casinos. So if someone is planning to do some gaming, and withdraws cash for that, they'll withdraw cash for other things in life as well, such as paying for groceries, utility bills, home supplies, etc.

And so I see an imperative for our operating agencies to move into Clipper as completely as possible. And BART operates completely on Clipper. Yet cash users are not excluded, because the BART vending machines take cash, and there is a community payment network as well. And these cash payment methods are ways that people can spend down the cash in their piggy banks and coffee cans and convert those funds into Clipper value. I have mentioned this methodology to the Bay Area Toll Authority Oversight Committee as well.

It looks like open payments on BART have plateaued for the time being. That is to be expected given that BART open payments are standing alone at this time. Yet come 10 December, this will all change, and change quickly. I expect Clipper stored value balances will decline, both on an individual basis, and also in the general Clipper float fund. Some will continue to use stored value, and that should always be an option. For some, keeping stored value is a way to manage funds separately, much like filling a gas tank or charging a battery. And the OMNY (One Metro New York) fare system on New York City Transit is not just about open payments but OMNY stored value cards are available as well. And New York City Transit is known for operating North America's largest bus network, and the

legendary and historic rail transportation system that is the Subway. I am interested in seeing how OMNY can be integrated into paratransit as well. I am not an expert on matters of paratransit but it is essential that paratransit be Clipper enabled. And we have to take on the work of enabling discounted fares with open payments as soon as possible after opening day of Clipper 2.

The time to turn on Clipper 2 is nearing, and quickly. This will be an all hands on deck effort. I ask that you as a panel support the teams that are working to bring Clipper 2 into service. I continue to meditate on the words of Gerry Rafferty who has shared this refrain, “and if you get it wrong you’ll get it right next time”. Surely Gerry Rafferty was considering New York City and its many interesting places in working on his songs. Yet as much as I like the words of Mr Rafferty, in our work of Clipper 2, there is no next time. We have to get this right the first time. It is the Public, our residents and visitors who will benefit greatly from this work. And I do believe, with good reason, that when we get this work done, the Public will indeed be grateful for that.

Thank you.