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