Next Generation Clipper® Program Update

Regional Network Management Meeting

November 14, 2025

1

Clipper: Backbone for Regional Network Management

22 Transit Operators

Governance: Clipper Executive Board

94% Satisfaction

Mobile Clipper Cards
4.6M Cards / 40% of taps

Monthly Statistics

- $36M Collected for Operators
- 16M Taps
- Over 1.2M Unique Cards Used

Next Generation Clipper

- **All New Equipment**
- **Real-Time Value Availability**
- **Contactless Bank Cards**
- **Regional Transfer Discounts**
- **Supports Transit Agency Promotions**
- **Supports Existing Equity Programs**

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August 20, 2025: Launch of “Tap and Ride” on BART

- Enabled BART fare gates to accept contactless bank cards for fare payment
- Over 213,000 unique bank cards used
- Nearly 900,000 trips in first 60 days

Photo: Noah Berger

Next Generation Clipper Coming December 10th

- On Monday, October 20, 2025, the Clipper Executive Board unanimously approved December 10, 2025, as the Start of Customer Transition

Customer Benefits

- Open Payment acceptance at all operators
  - Visa, Mastercard, American Express, Discover, Apple Pay, Google Pay

- Account-Based Features
  - Value available immediately
  - Free and discounted transfers between agencies
  - Online access to youth and senior card applications
  - Ability to manage others' Clipper cards

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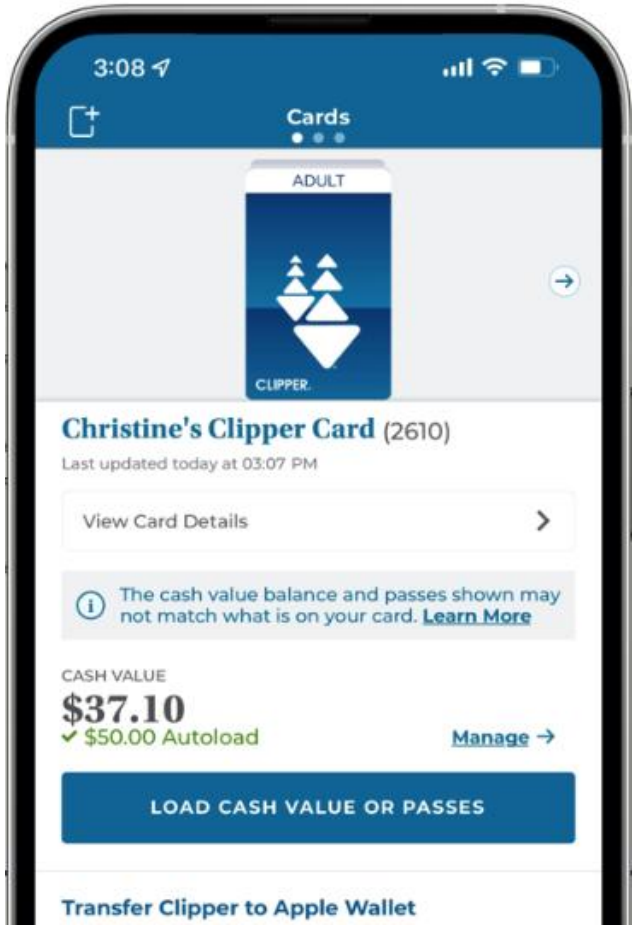
Account Transition

- Converting from card-based to account-based (“upgrading”)
  - Upgrading will result in a card's cash value, products and transaction history migrating to the account-based Next Generation Clipper back office

- Back Office Transition
  - Generate list of card serial numbers prioritized based on card and customer profile
  - Once on list, plastic card will fully upgrade when tapped and mobile cards will appear in Wallet with new 19-digit card serial number

- Customer-Initiated Option
  - Log into clippercard.com
  - Log into Clipper mobile app
  - Call the Clipper customer service center



Transition Prioritization | Goals and Considerations

- Customer equity
- Operational impacts
- Mitigate differences in customer experiences by capturing as many customers as possible within first month
- Target riders who will likely benefit most from new Clipper features

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Transition Priority – Discount Card Holders

- 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

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Transition Schedule

- Customer upgrades to Next Generation Clipper will follow a scheduled rollout over 2–3 months

- Early upgrade available via:
  - Clipper website
  - Clipper mobile app
  - Clipper Customer Service (followed by a tap)

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Marketing Schedule

- Pre-Launch
  - Between now and December 10, 2025
- Soft Launch
  - Starts December 10, 2025
- Hard Launch
  - Begins once majority of customers have been upgraded and have access to the full benefits of the new system
  - Expected to start 2 to 3 months after soft launch

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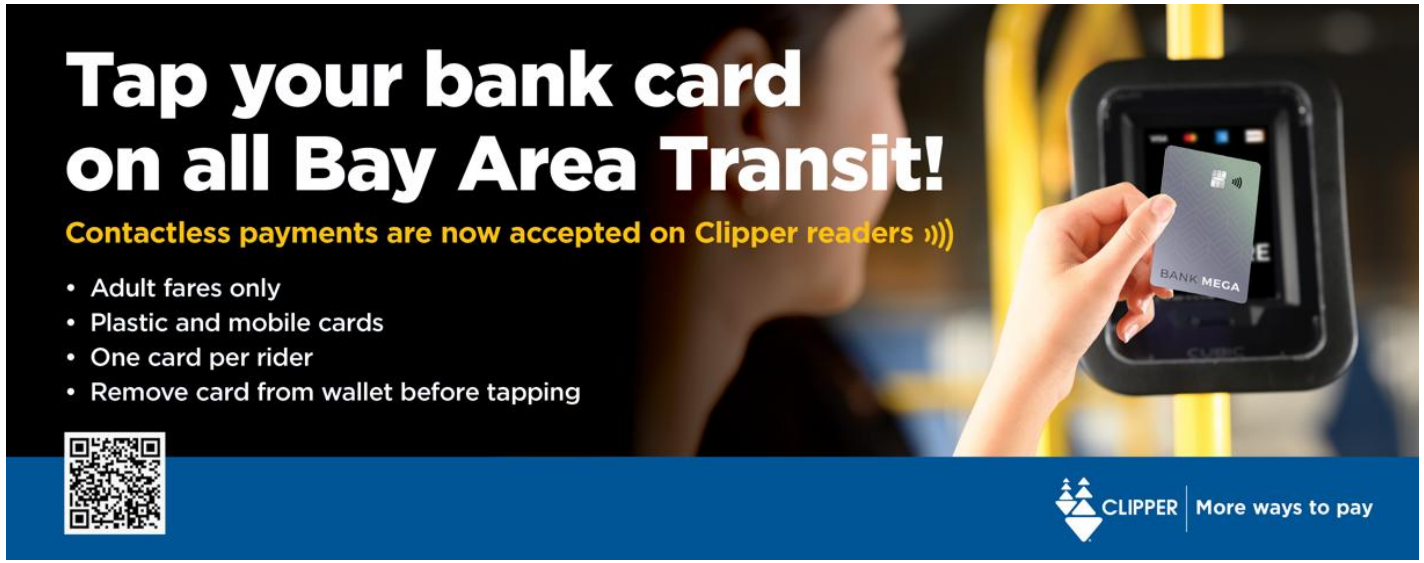
Marketing Tactics

- Transit Advertising (donated and paid)
- Additional Out-of-Home Advertising (targeting new riders)
- Newspapers (targeting new riders)
- Paid Digital Advertising (targeting new riders)
- Clipper Outreach Ambassadors
- Organic Social Media
- Public Relations
- Marketing Collateral



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Other Partnerships

- Extend reach through Bay Area organizations
  - Seamless Bay Area
  - Bay Area Council
  - Commuter Benefits Program
  - Other employer groups
  - Travel and hospitality organizations
  - Airports

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