

## Clipper: The Bay Area's All-in-One Transit Card

2015 Caltrans Field Academy

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# Why Clipper?

- 9 counties
- 1.5 million daily transit trips
- 22 transit systems
  - Multimodal: bus, ferry, light rail, commuter rail, heavy rail
- No system carries >50% of riders
  - Muni carries ~45% of all riders
- Diverse fare programs
  - Flat fare
  - Distanced-based
  - Zone-based
  - Various transfer rules and agreements
- Legislative mandate to coordinate services (SB 1474)



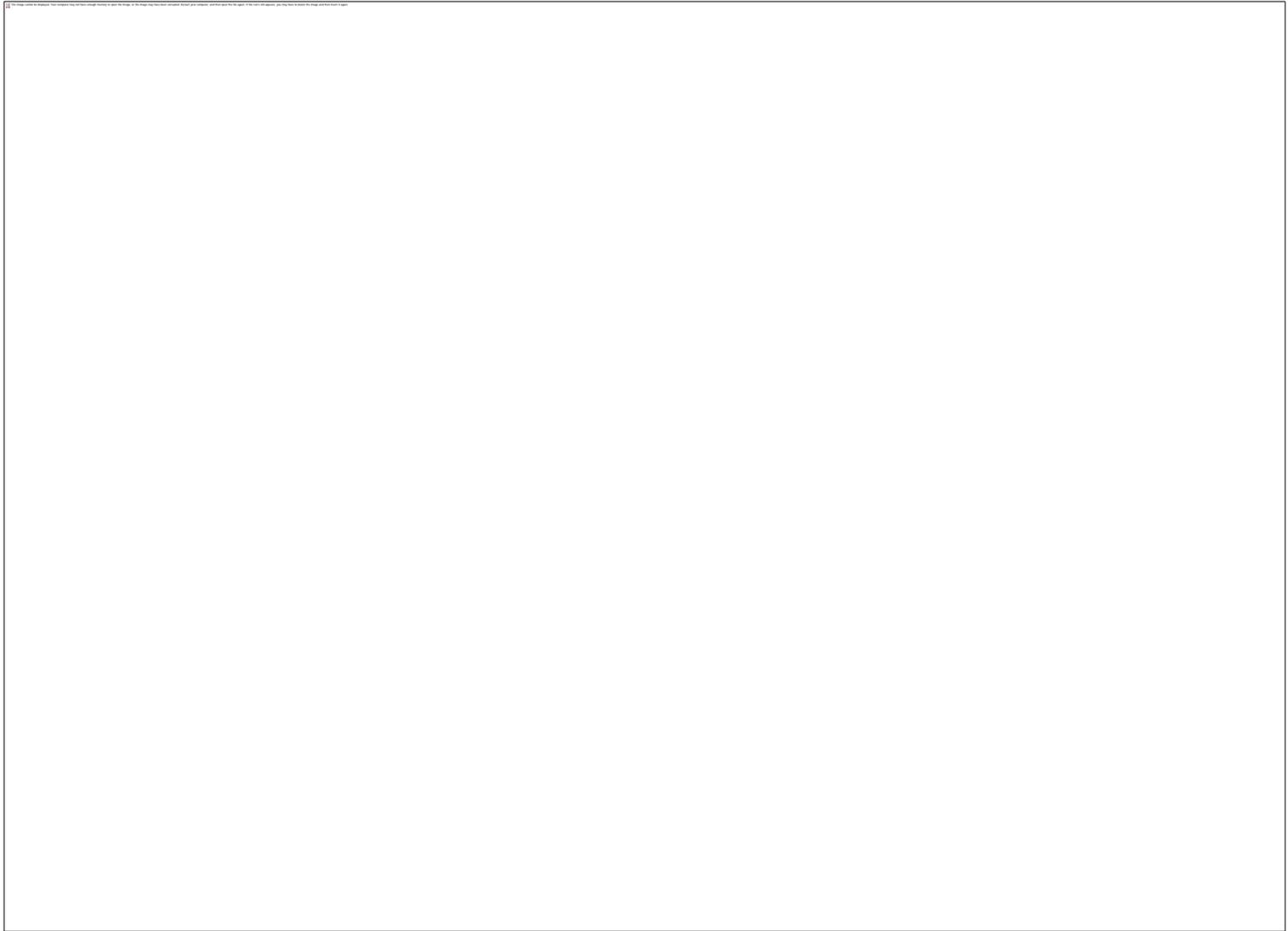
# Program Summary



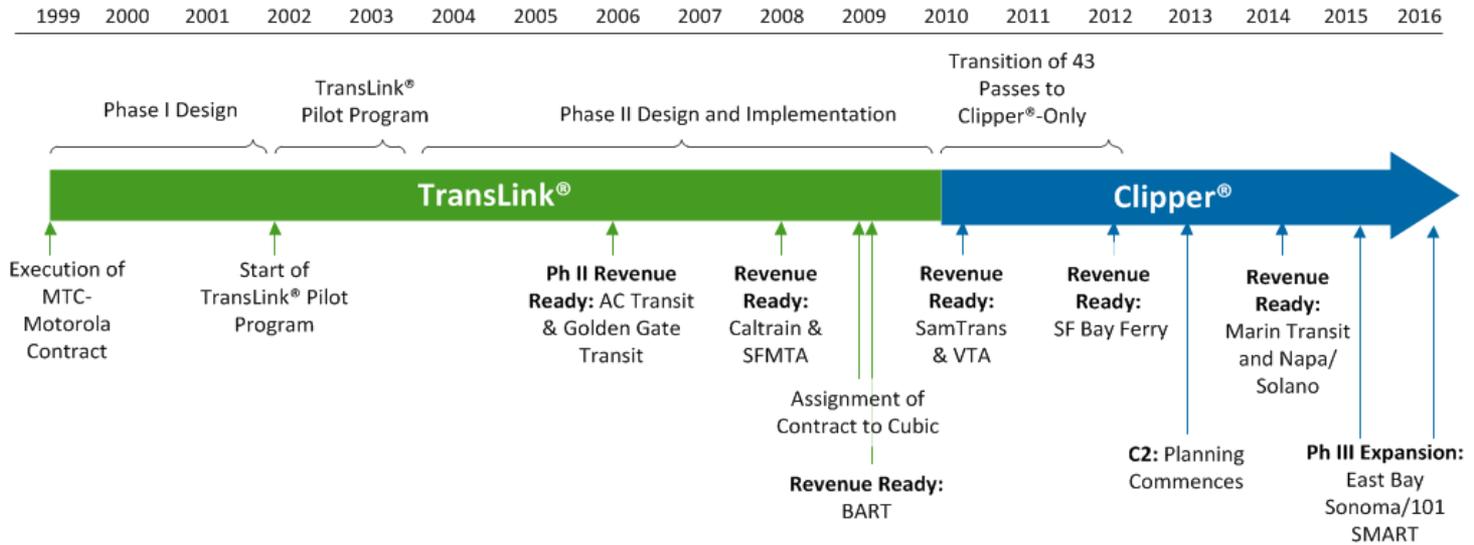
- 13 transit systems
  - Available to >95% of all transit riders
  - 1.5 million active cards
  - Processing \$38 million/month
  - Achieved 50% market share in March
- Fare policy
  - 4 fare categories
  - 4,000+ unique fares
  - 12,000+ transfer combinations
  - 100+ agency passes and tickets
- Limited parking pilot
  - 5 SFMTA-owned garages
  - 1,000 payment transactions/month



# Clipper Still Expanding



# Clipper Development and Growth



# Clipper Works for Bay Area Transit Riders



## Convenience

- No need for correct change or paper transfers
- Many options for adding value
- Faster boarding than cash or magnetic stripe tickets

## Savings

- Many discounted passes, tickets and transfers are only available with Clipper
- Some agencies offer single-ride fare discounts

## Security

- Replacement of lost/stolen registered cards
- Online account management

# Get a Card, Add Value, Set Up Autoload

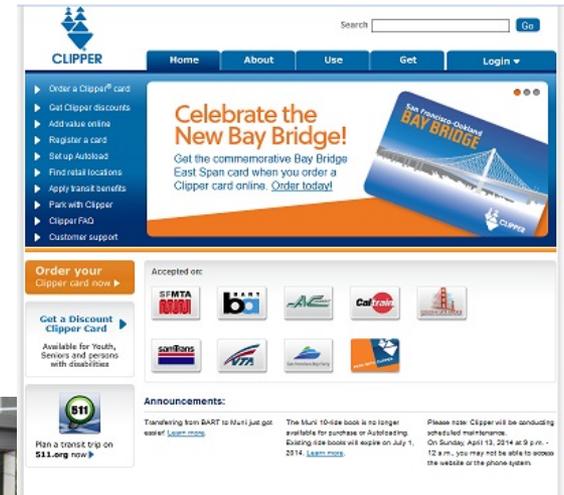
LOCATION	GET CARD	ADD VALUE TO CARD
Clippercard.com	✓	✓
Walgreens, Whole Foods and other retailers (full list on Clippercard.com/retail)	✓	✓
Transit agency ticket offices	✓	✓
Clipper Customer Service Centers (full list on Clippercard.com)	✓	✓
Clipper Customer Service 877.878.8883	✓	✓
Muni and Golden Gate Ferry ticket machines	✓	✓
BART and VTA ticket machines	—	✓
Your workplace transit benefit program	✓	✓



## Autoload

- Automatically reloads value on card when pass expires or balance falls below \$10
- Use a credit/debit card or checking account
- Can set up back-up funding source
- Set it up online
- More than one-third of registered Clipper cardholders are signed up

# Customer Service



 **Bay Area Clipper**  
@BayAreaClipper

 Follow

Access to "My Clipper" will be unavailable from 10pm-12am this Sat, Feb 18th due to maintenance. All other web services will be available.



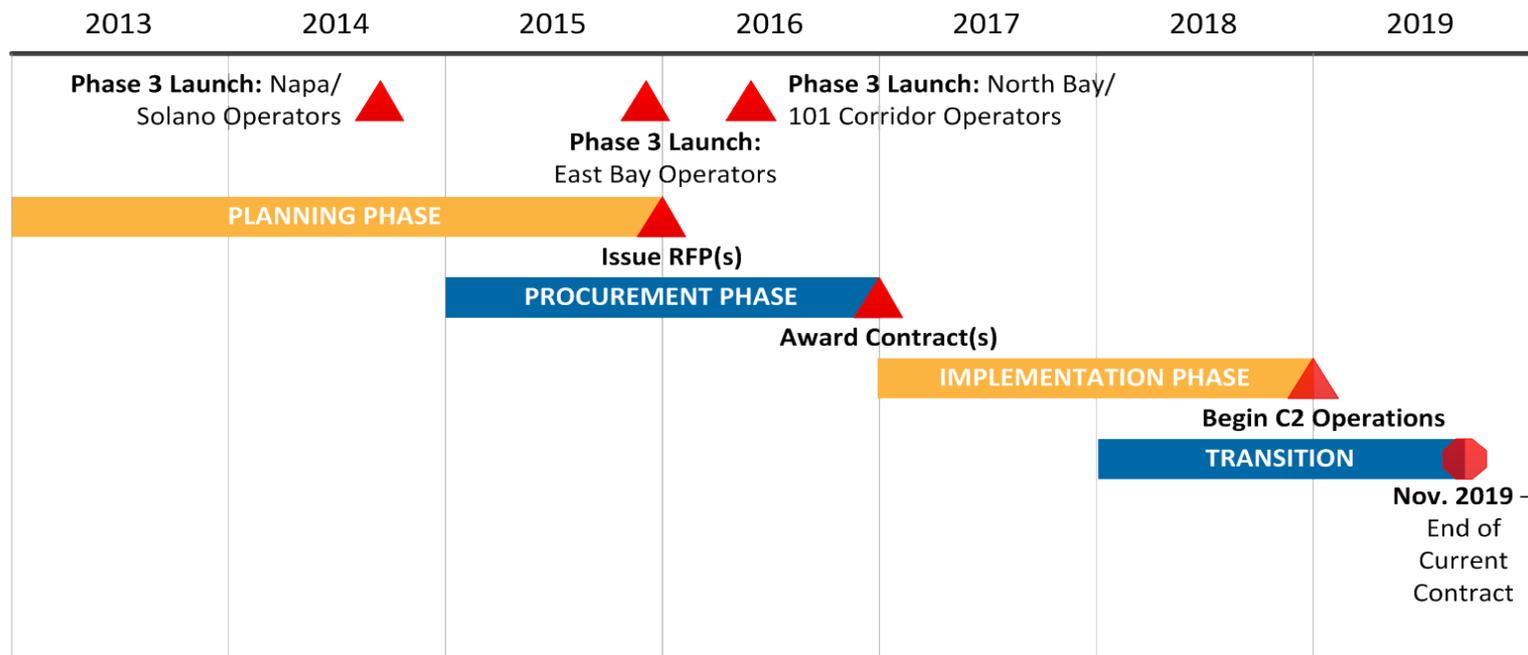
# The Future of Clipper

## Current system limitations

- System architecture is from the late 90s, costly to modify
- Device components approaching end-of-life

## Preparing for new procurement

- Current contract expires in November 2019
- Need to balance participation, planning and speed





# Planning for the Next-Generation Clipper System

## Collaboration between MTC and the transit operators

- Bringing together all transit operators within region
- Development of vision, concept of operations
- Exploring opportunities for fare simplification
- Consensus-based decisions

## Public input process

- Phase I launched in December 2015
- Collection of feedback via online survey, email, phone and public meetings
- Established [futureofclipper.com](http://futureofclipper.com) as part of ongoing effort

## Closely watching industry trends

- Consultant team in place to help the region

# Smart Card Architecture Options

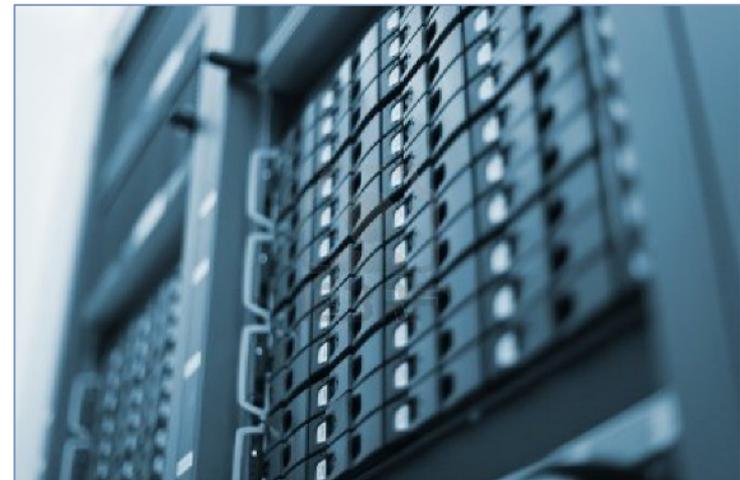
## Card-Based

- Current record of customer account stored on a card
- Fare calculations take place at card reader
- Delays in completing account management requests because data must be transferred between card and central system



## Account-Based

- Master record of customer accounts stored in a centralized system
- Near real-time account management



# Smart Card Payment Structures

## Closed-Loop Payment

- Exclusive use of fare media that is created, distributed and/or managed by transit agencies
- Cannot be integrated easily with other programs

## Open Payment

- Can include media created, distributed and/or managed by external entities, such as contactless credit/debit cards and mobile wallets like Apple Pay
- Provides great flexibility, but increased cost and security issues

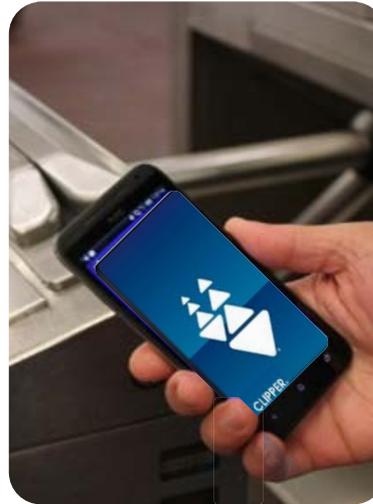


# Role of Mobile is Growing

Mobile Ticket  
(POP/Barcode)



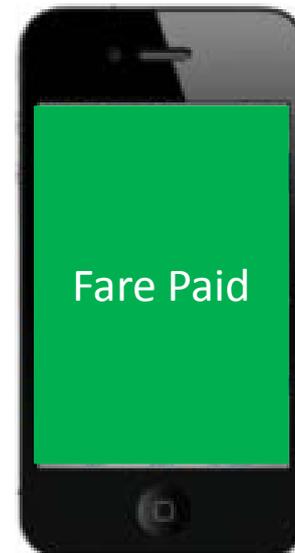
NFC Payment  
(Closed-Loop)



Account  
Management



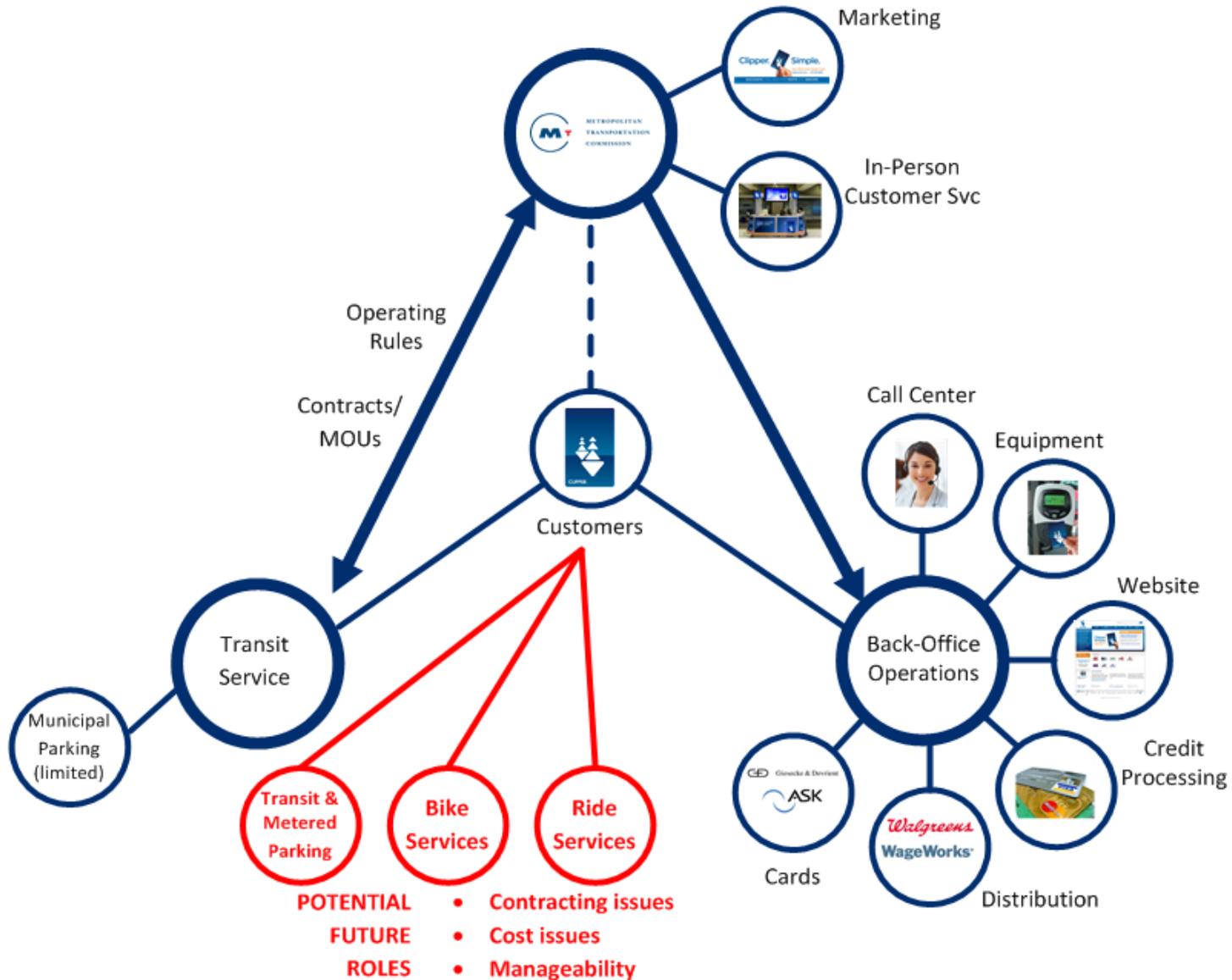
Fare  
Inspection



NFC Payment  
(Open-Loop)



# Expansion Beyond Transit



# MTC Clipper Contact

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**Key project documents available at: [clipper.mtc.ca.gov](http://clipper.mtc.ca.gov)**