

From: aleta d.
Sent: Friday, February 20, 2026 1:12:54 PM
To: MTC-ABAG Info <info@bayareametro.gov>
Subject: Clipper Exec Bd Meeting 23 Feb 2026

External Email

Commission Secretary, please forward this message to the full Clipper Executive Board for the General Meeting of 23 February, 2026.

Greetings Board Chair Bob Powers and Members.

Aleta D [REDACTED] for the record, she, her, with Team Folds.

I bring you my comments in relevance to the work and mission of the Clipper Executive Board.

I consider your upcoming General Meeting. I still have not yet returned to our beloved Bay Area and therefore I do not have any hands on experience in paying transit fares with Clipper 2. I do share with you of two successful endeavors. I did sign into the Clipper website and the information displayed was accurate and up to date. I also successfully added \$10 to my Clipper balance in using the Clipper mobile application.

I still hear a lot of negativity when it comes to Clipper 2, both in the media and in Meetings. Some even call for the termination of our contract with Cubic. I share with you that such commentary deeply disturbs and upsets me, and seems framed in anger and animus. I see things very differently. It is true that our Clipper program is having challenges. Yet I am fortunate to know a number of people who work for Cubic. These are good people, people who I would be honored to have lunch or dinner with any day, and I would pay for my own meal as would be expected. And more so these people in Cubic, and MTC as well, have always respected me as the person that I am, even with me being very different. And so I bristle at the negativity that I hear out on the street concerning our partnership with Cubic.

I share with you my honest and respectful comments in regards to Clipper 2 and our work with Cubic. I do know that Clipper 2 is one of the most complex fare collection and management systems ever proposed. And complex work is by its inherent nature very

difficult to deliver. And this complexity is not new. I consider the SEPTA fare system that has been evolving in the Philadelphia area. That system has had challenges as well. I am sure part of that comes from having a very complex fare schedule. I have used SEPTA several times and found myself indecisive in which fare products to purchase. And there have been challenges in New York with the OMNY system. This is also very complex work, given that OMNY primarily serves a fleet of about 5600 buses and the legendary and historic transportation system that is the New York City Subway. And the original underground line of the Subway was opened in 1904. It is not easy building modern technology in very old infrastructure. More recently OMNY has been integrated with the JFK AirTrain, a venture of the Port Authority of New York and New Jersey, the Westchester Bee Line, and Nassau Inter County Express (NICE). And so I find this anger I hear out on the world to be inappropriate to say the least. It is understandable for the Public to be frustrated but that is never an excuse for disrespectful behavior.

And what matters most to me is to devote our efforts in an all hands on deck manner to building the very best Clipper program that we can have. This is what I want for Clipper, which I have used since the brand's inception in 2010. I would like to hear from those who are finding Clipper working normally as would be expected. I do have my trepidations, but when I return to the Bay Area I anticipate that Clipper will work normally for me as it always has. It is normal for me to have trepidations about many things. I am profoundly afraid of flying, and I have flown over a hundred times in the last four years. I flew to New York last year and I ended up being diverted to Pittsburgh due to thunderstorms. I arrived in New York three hours late. I could have spent the night in Chicago, but I was not prepared for the cold. I really didn't want to stand on "L" station platforms in 20 degree weather. I felt that even with my trepidations that it was better for me to continue on to New York. It was very important for me to be in New York, for me to celebrate my birthday in the Oyster Bar in Grand Central Terminal, which I have enjoyed since the fall of 1980. And I did get to have my birthday meal, even after a rough ride on an airplane at night.

I consider that you will be taking nominations for your leadership team for a new term of office. I am in the neutral on this. I am supportive of Bob Powers and April Chan continuing to serve in their leadership positions. Yet I am also open to new possibilities. I do not have any names to offer here. Instead I will listen to what you have to say and then I can offer my thoughts in the appropriate period of Public Comment.

It seems that open payments is slowly coming into its own on Clipper, around 8 percent. BART leads in this area, with about 14 percent. Perhaps this greater difference is due to BART serving two airports, San Francisco and Oakland. In New York, the largest city in the

United States, there are only two airports, John F Kennedy International and LaGuardia. Both of these are located in the borough of Queens and owned by the City of New York. Yet BART serves SFO and Oakland directly. There are other cities that have direct rail service to airports, Chicago, Philadelphia, Seattle, and Washington DC. JFK Airport has the Airtrain. LaGuardia has a free bus service that connects to the Subway at two Subway stations in Queens. This free bus service also connects to a Long Island Railroad stop. And it is absolutely essential to remember that BART has the unique distinction of being The Peoples System. And I feel that open payments will take greater hold over time, though to me open payments has not grown as much as I expected by this time.

It would be interesting to see how much of OMNY usage is through open payments. You see, when using OMNY, there are two options, open payments, and OMNY cards, which are available in both plastic and mobile wallet forms. Perhaps a report will be available in showing the usage values of these two parts of the OMNY program. About 1-2 percent of New York City Transit trips are still being taken using paper MetroCards. These patrons are using up residual value from their MetroCards that have not yet expired.

I am interested in the growth of account based usage as well. I am concerned that as of this writing that bulk migration is not happening. I do have the 19 digit mobile card, such was automatically upgraded on 11 December, 2025. And yet I still have not been to the Bay Area to practice using this. I find that academic expositions only go so far and that puts me at a disadvantage when it comes to speaking on the subjects that are near and dear to me.

I can only share things as I know them, and I call things as I see them. I share of many things about myself in order to give context as to who I am. And our journey in bringing Clipper 2 into its own is long, complicated, and sometimes fraught. This is all the more reason to continue our efforts to solve the challenges that Clipper 2 faces today. I ask that no one “pick on the help”, but instead to support the help. I do call out issues and I will push back when needed. If I have issues I will articulate them respectfully to those who are in the best positions to solve them. I expect the fullest of accountability and transparency as anyone reasonably should. I believe that we have very good teams of people in both MTC and Cubic to continue this most important work of Clipper 2. I expect of all of you to render appropriate oversight, to put forth clear and understandable directions, and most of all to hold each other accountable. I ask that you never be arrogant or impetuous, but instead to devote your energies to bringing the very best of Clipper 2 to our beloved Bay Area.

Thank you.

for Clipper Executive Board

From
Aleta D [REDACTED]
To
MTC-ABAG Info
Recipients
info@bayareametro.gov

External Email

Greetings Commission Secretary, with thanks, please forward this message to the full Clipper Executive Board and enter into the record for the next General Meeting.

Good afternoon Board Chair Bob Powers and Members.

Aleta D [REDACTED] for the record, she, her, with Team Folds.

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

First this. I enclose a copy of the message I sent to you for the Meeting of 26 January, 2026. I did not see the message in the posted Agenda so I am sending it you you at this time for your review.

Letter begins here.

Greetings Commission Secretary, please forward this message to the Clipper Executive Board for the General Meeting of 26 January, 2026.

Good afternoon Chair Bob Powers and Members.

Aleta D [REDACTED] for the record, she, her, with Team Folds.

I bring you my comments in pertinence to the work and mission of the Clipper Executive Board.

I recognize that my letter to you might be premature, given that the Meeting Agenda has not yet been posted. I do not know if I will be at your upcoming Meeting in person. I have not been to the Bay Area since early October of last year. I acknowledge my comments might be very well be conjectural. Yet I seek to share on the things of Clipper 2, even given my lack on hands on experience at this time.

I have read various news reports pertaining to Clipper 2 over time. The program opened to much fanfare on 10 December, 2025. I had considered coming to our beloved Bay Area at the time but that trip did not come to pass. And there was a flurry of reporting on the events of opening day. And news travels fast, especially given that the opening of Clipper had many fast moving developments.

I did have some trouble accessing the Clipper website on the first day. I put that aside, given that I did not have anything urgent to take care of. I did access the website on 11 December, 2025. I noticed that my card was upgraded to the new 19 digit format. Given that I am a Clipper Access user (formerly RTC, not to be confused with RTC in Las Vegas), my card was in an early batch of upgrades. This is reflected in the Clipper mobile application that I use for my fare payment when I am in the Bay Area. I did not seek to call the Clipper customer service department, given that I didn't any particular reason to do so at the time.

I have seen various news reports of people having problems using Clipper. Yet these reports seem to be cursory in nature. And problems people could be having with Clipper 2 can take on many forms. Yet I am not hearing them articulated to inform the public. And that leaves me wanting, in seeking to be prepared, including for possibilities that I would hope would never come to pass. To be honest, I never really foresaw having any problems using Clipper 2 upon returning to the Bay Area. I admit that if I had any problems, I would have been quite surprised.

I am aware of some challenges with vending machines on BART and MUNI. I rarely use vending machines, except when I have small change, other than pennies, that I have found along the way. And in the last few months I have found about a dollar in small change. I was saving that for my return to the Bay Area, and adding Clipper value in using the BART vending machines. Yet over time I realized that my bag of small change was like a small pouch filled with pebbles, not doing me any good, and just taking up space. I decided to spend it in a supermarket instead.

And there are many who have issues with Clipper, and yet how do we know what those issues are? There are very few that will prepare a letter, or speak at one of your Meetings. And people rightly contact customer service, but how well do people articulate the details of the

challenges they are having? That can take on many different forms, and the end results remain to be seen.

It was in November of last year, I think, that a close family member of mine was having problems with OMNY in New York. And this individual in using open payments with reduced fare, was finding their payment attempts for the Subway rejected, despite their being in good standing with the bank. This problem came about from a software update that was loaded in order for OMNY to be ready for changes effective in the new year. I raised the issue in general terms in a Meeting of the Metropolitan Transportation Authority, headquartered at Number Two Broadway, New York, NY, 10004, by way of Zoom. And eventually I recommended my family member to visit the customer service center at Penn Station (1, 2, 3, services, A Division, IRT). And my close family member has not any problems paying for the bus system and the Subway after that. I am sure that behind the scenes the issues were being worked on as well. It is not easy navigating New York without the Subway. There are many in New York who get around in various ways, walking, cycling, buses, and in cars. Yet it is that legendary and historic transportation system that is the Subway that truly brings New York together, for residents and visitors alike. For me, a visit to New York would feel incomplete without the Subway, which I pay for by using OMNY with reduced fare.

I really have not heard much about performance values on Clipper 2 lately, it seems like transit boards aren't sharing much about that in their Meetings. I think that they should, in order for the Public to be more informed. It is at Meetings that I obtain the information that I need to move forward. I firmly believe in the importance of going to the source. And this will help to inform the trends going forward. You see, I believe that we are in an era of sea changes, even profoundly so, in which things will be done differently than before. And I am always learning new things, and I share of that as I go along the way.

And yet very few seem to engage deeply on matters of Clipper and fare payment systems in general. And I have used Clipper since the brand's inception in 2010. I did not know about the preceding Translink system, at the time I didn't really see outreach for that. I grew up in the days of the Subway using brass tokens. And I come from four or five generations of users of that historic transportation system that is the Subway. Perhaps some of them might have used the Subway on the opening day of 27 October, 1904, and the fare at the time was five cents. I remember paying tolls on highways with cash, and some of those systems were distance based, and tickets were dispensed.

And how do we get more people interested in using Clipper? Such requires various forms of outreach. Certainly we can practice innovation in our outreach. Recently I was watching some short videos depicting excerpts of a television program called the Soul Train, hosted by Mr Don Cornelius. I was riding on a bus to the laundromat, and I listened to The Sound of Philadelphia (TSOP), by MFSB (1974). At times TSOP was the opening and closing theme of The Soul Train. I vaguely remember the first time I heard TSOP on the radio. It was in early 1974, and I was in the car, and we were driving in Brooklyn. And we passed under an elevated section of the Subway, there might have been a train going over it at the time. If only I could bring in a large group of people, and in the style of the Soul Train dancers, they would pay their way through the new BART fare gates. I would have TSOP playing on a large speaker. You see, when everyone was listening to rock and roll, I was listening to disco and soul. I expound more on matters of the Soul Train in my letter to the BART Board for the General Meeting of 22 January, 2025. This letter can be found in the Meeting Details, under Public Comment, on the BART Legistar calendar. In the letter I share of other things, including a scene from National Lampoon's Animal House (1978), where a deeply philosophical conversation about vegetables takes place. Then again I often share of Mr Gerry Rafferty, who was surely thinking of New York City in working on his songs as well. And more so I refer to BART having the unique distinction of being The Peoples System.

And I hope to be in the Bay Area soon, and then I will have hands on experience in using Clipper 2 in its various forms. Then I will be able to articulate my experiences to you in speaking in your Meetings and in the preparation of letters. Yet most of all I am appreciative of the team, both our MTC group led by Jason Weinstein, and our vendor partners as well. And in this time of challenges I ask that no one "pick on the help", but give the fullest of support to the help instead. I admit I am not surprised that there are problems. This is not a negative reflection on anyone but instead is an acknowledgement of the complexity of the work, that even the best laid plans might not work out as expected. Yet I have found the team leading and performing this work always rising to the occasion, and working through the challenges as they appear. And the extraordinary work being done to solve these challenges does not surprise me in the least. I continue to support the ongoing work of Clipper 2 and I ask of you to share bread with me in that as well. I always try buy bread with crust that is not too hard. I look forward your Meeting where I will have my chance to hear this most important information directly from the source, and to respectfully share my thoughts with you in Public Comment as well.

Thank you.

Letter ends here.

I reflect on your Meeting of 26 January, 2025, of which I attended and shared my comments with you on Zoom. I still have not been to the Bay Area and thus I do not have any hands on experience in using Clipper as I normally would. Therefore my testimony to you in this message might be of academic conjecture. Yet I endeavor to share with you what I know, based on experience as much as possible.

During your Meeting I went into the Clipper mobile application to perform a test. I decided to add \$10 to my Clipper balance. And I was able to do so successfully. The process did take a little bit longer, perceptibly so, but not overly longer. I consider that in my area that the network seemed slower across the board, both in cell phone service and in home WiFi. I have WiFi from the local cable television provider, hard wired into my home. I probably did not need to add \$10 to my account, given that I do not know when I will return to the Bay Area. Yet I wanted to share of that experience with you in Public Comment, but some kind of technical difficulty prevented me from doing so at the time.

I figure I will use the balance eventually, given that open payments have not yet been enabled for users of discount programs. I have been keeping my balance low over time given my anticipation of open payments for discount users. I have used open payments on OMNY in New York. OMNY does offer a program where one can keep a balance, using an OMNY card or account. This is not new, given that the former paper MetroCards allowed for stored value as well, for those who did not see a need to use time period passes. And so when open payments comes to Clipper for discount users, I anticipate that will be my plan going forward, in not having to think about unused funds that are waiting for an undetermined period of time.

I think back to things said in your Meeting, both from you and also from the public. I can see a lack of confidence on the part of some of you. I would be concerned for my constituents if I had to face a similar situation. Yet are these problems outliers, or possibly the proverbial tip of the iceberg? I want neither, what I do want is for everyone to be able to use Clipper 2 in its intended manner. And so I successfully loaded more value into my Clipper balance, just as I always have. I fully expected that but I wonder if I sometimes get to the point where I expecting something to go wrong? Perhaps it is tempting to look for and expect a “see I told you so” situation. Yet my Clipper account is working fine, at least where I sit now. Yet when I come to the Bay Area, I am expecting Clipper 2 to work for me as it always has. And we don’t want anyone to be left behind. Yet I do not know anyone personally who has experienced problems with Clipper 2. Then again I don’t know many people who use Clipper anyway, of those who do, it’s not something that ever comes up in lunchtime conversation. And this is because many of the people I know in the Bay Area get around primarily by driving.

And when a close family member of mine was having problems with OMNY in New York, I tried to help but I was not there. I would have liked to have been there, I would have been on the speaker phone with the people from OMNY. I would have gone with my family member to the customer service center at Penn Station. It is hard for me to understand things when I am not there. I wanted to be there, not just to help, but also to learn for myself. I feel that learning often comes from practice and experience, and for me, more so than simply hearing from others.

And in hearing of these issues that people are experiencing with Clipper 2, how do we know how pervasive the problem is? Are issues only known about because of reports from the Public? I consider the basics of electric meters and power grids. In the past, when electric meters were of an analog nature, the utility only knew of a power outage when the customer reported that. Yet today we have what are called smart meters, I have one on my home. And when the power goes out, the utility knows that the power is out. I still report the issue anyway, generally through the website, as anyone should. There might be some specific issues that I can relate, whether the power failure is intermittent or sustained. Yet with smart meters, a utility can find out more about the extent of power outages, and such can help in ascertaining the root causes. Is there a way that Clipper 2 can know about issues that are not directly reported by customers? I would hope so. Yet I am nowhere near an expert in these technical matters, which is why I rely on these experts to perform the work and report on the status of such work.

Feedback is an absolutely essential part of this work. I presume that the vast majority of people who are using Clipper 2 are having positive experiences, as would be expected. I would like to hear these positive stories, as such will inform me of what I hope to experience upon my return to the Bay Area. I will give my feedback to you regardless of my experience. I have done so in this letter to you, regarding my adding value to my Clipper account.

Yet even in these challenges I feel we have the very best teams in place to lead this most important work of Clipper 2. I ask of all of you to be responsive, and to stay the course. I ask that none of you give up on the work of Clipper 2. I like having options, as with other applications such as Token Transit. I use the Token Transit app in a number of places, and I have done so with AC Transit. I ask of you to remember and practice a well known message of John Fitzgerald Kennedy (JFK). Mr Kennedy said, “we choose to go to the moon in this decade and do the other things, not because they are easy, but because they are hard.” JFK also said, “those who dare to fail miserably can achieve greatly”. I ask you not to be avoidant, but adventurous. It is true that Gerry Rafferty said, “and if you get it wrong you’ll get it right next time”. Surely Mr Rafferty was speaking of the challenges of life in 1970’s New York City, not just on the street but also in the Subway. Yet I know full well we have to get the work of Clipper 2 right the first time, and I think fundamentally we are doing so.

And as much as I like options, I don’t want discouragement in this work. I am concerned that if the Public is discouraged away from Clipper 2, we’ll see the result in greater cash and paper ticket usage. For many, it’s an all or nothing proposition, either going to cards and apps, or staying with cash and paper. And with the Super Bowl coming up, it is essential that we inform the Public of their options, and work toward Clipper 2 being the best choice going forward. You see, it is common at sports events for tickets to be in digital form. And given that, it should be easy for Super Bowl ticket holders to use digital payment for Public Transportation. I plan to go forward with using Clipper 2 when I return to the Bay Area, and I ask all of you to do so as well.

And so it goes. I look forward to your next Meeting. I also expect deeper and more granular reporting on Clipper usage, especially from our operating partner agencies, ideally presented in Meetings. I also expect meticulous preparation of Agendas, including the timely placement of Public Comment materials. It is my hope to be at your Meeting in person with you soon.

Thank you.

Public comment for Clipper Executive Board

From
Craig [REDACTED]
To
MTC-ABAG Info
Recipients
info@bayareametro.gov

You don't often get email from [REDACTED] Learn why this is important

External Email

I gave this information to Commissioner Abe-Koga in District 5, and am providing this info for Public Comment to the Clipper Executive board.

Here is the timeline of my case: 1. I noticed in mid-December, that my virtual Clipper card, if I tapped on a VTA terminal would give a Card Invalid error message.

2. I called Clipper on December 18, 2025. After a long wait, I spoke to an agent.

The agent said he did some things (not sure what) on his side, and my card would

work again the next day. It never did. 3. I called Clipper again on December 30, 2025. I mentioned that I called before,

and the actions done by the previous agent did not solve my problem. Agent opened a case and took all my information and contact phone number. 4. I have sent multiple e-mails to custserv@clippercard.com since December 30. I have received responses saying that they cannot solve the problem over e-mail, even with a case number, I need to call (!!). Wait times on the phone are very long, due to high call volumes, due to all the problems with Clipper 2.0 As of January 26, 2026, my problems with Clipper have still not been resolved, and I have receive no responses from Clipper. This Clipper 2.0 rollout has affected lots of people You can see many complaints from the public about Clipper 2.0 on social media, for example: <https://reddit.com/r/bayareacclippercard/>

Why did all these problems happen with Clipper 2.0? Who is to blame? How can this be avoided in future? Where is the accountability? Thank you.