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To: [MTC-ABAG Info](#)
Subject: Clipper Exec Bd 27 July 2026

External Email

Commission Secretary, with thanks, please forward this message to the Clipper Executive Board for the General Meeting of 27 July, 2026.

Greetings to the Chairs and Members of the joint Meeting of the Network Management Committee and the Clipper Executive Board.

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

First I proffer to you my comments which were intended for the General Meeting of 1 June, 2026, but were not published in the associated Agenda.

Letter begins here:

I reflect on the Proceedings of your most recent Meeting, that which convened on 27 April, 2026. This was definitely one of our longer Meetings, and I appreciate the robust discussion, even with things being testy at times. This was also the first Meeting where I was able to address Julie Kirschbaum as your Chair. It is not easy managing a megaproject such as Clipper, nor is service in leadership positions involving General Management. I share things as I know them and I call things as I see them. I do not have specific experience in management of public transportation systems. I do however, come to you with fifty six years of public transportation experience, beginning in the New York City Subway in early 1970.

I consider the mechanics of money, and various shifts in how money is tendered to public transportation agencies, and enterprises in general. I have seen many changes over the years. At one time the Subway used brass tokens, there were no credit card readers, and the revenue was collected using special trains. These trains brought the daily revenue to underground loading areas adjacent to the headquarters at the Transportation Building (370 Jay Street, Brooklyn, New York, 11201). And paper magstripe tickets have existed for many years, including on BART. And now we're in the era of tap and ride, though such is not new, tap and ride systems have been used in other countries for a long time.

I consider the mention of batching payment transactions. I think this is a matter that should definitely be considered. You see, underlying bank interchange fees for most categories of transactions have both fixed and variable components. Therefore smaller transactions result in the underlying bank fee being of a larger percentage of the total transaction amount than with larger transactions. Given that, debit card transactions from what are called regulated institutions are more favorable toward larger transaction amounts, given a low variable percentage component but a fairly high fixed component. The opposite is pretty much true for credit card transactions, where the fixed portion of the fee is lower, yet a higher variable rate. And different categories of merchants have different transaction profiles. As such, a small coffee shop has many small transactions, most probably under \$10. Yet a hotel could often see single transactions of more than \$1000 for a stay of several nights. Sometimes these single transactions are over \$5000. And in any case, these transaction fees are embedded into the cost of offering products and services to end users.

It was a few years ago that I inquired of the Metropolitan Transportation Authority (MTA) in New York City pertaining to electronic transaction protocols. You see, with the advent and growth of the OMNY (One Metro New York) fare payment system, there are now millions more smaller transactions. In the days of the MetroCard, many

bought weekly passes at vending machines, with transactions ranging between \$15 and \$30, given some were of Reduced Fare. Yet now the MTA has millions of \$3 transactions on a given day, and some of \$1.50 as well. Yet the MTA does not batch transactions, it was implied to me that their transaction cost percentages really hadn't changed much. And so given my use of the Subway, and buses as well, in a given 7 day period, I have up to 11 transactions at \$1.50 each. The 12th is \$1, after that the 17.50 fare cap is reached, and all trips afterward are free until the 7 day period expires.

Yet the MTA (New York, not to be confused with MUNI), also has larger transactions that can be averaged in. These larger transactions are generally found in commuter rail, of which monthly passes are as much as \$500. About 70 percent of commuter rail fares are purchased and presented through the Train Time mobile application, which I use.

And some laundromats I have been to batch transactions. Some laundromats also issue a pre authorization, and several days later, the final amount is posted to the customer's checking account or credit card. And when using batched transaction protocols, outreach is essential as this is a fairly uncommon practice. For this who need to itemize expenses such as individual transit trips, a way to access and import such information is necessary.

And moving into a world of "micro" payments brings about interesting challenges. Yet for many, there is a bifurcation between large and small transactions. For many it's routine to pay for hotel stays and higher end restaurant meals with cards. Yet many still feel like they need to pay cash for their morning hot drink or a piece of candy. And I asked myself, why is that, especially when I can use my card to pay for almost anything?

I think back to a few years ago when I appeared at a BART Board Meeting. I made comments about the add fare functions being cash only. I stood up and said, I went to a supermarket and bought a banana for twenty six cents, and nothing else, and I paid for that with my card. I then mentioned, why can't BART do the same? And BART did enable electronic payment functionality for add fare machines, just as with the vending machines outside the paid area. I mentioned in my comments over time the importance of BART being The Peoples System, with the goal of building the best BART that we can have.

I am perhaps one who is all in on electronic payments and transfers. The last time I used cash in any substantial form was at the Pinball Hall of Fame, 4925 Las Vegas Blvd South, Las Vegas, NV, 89119. The Pinball Hall has several hundred historical pinball machines and some other kinds of games as well. The Pinball Hall is a non profit museum showcasing these games in their original forms. Therefore I wouldn't expect of them to put electronic payment interfaces on the games, which would certainly change the experience. And this place is a rare and understandable exception. For the purchase of merchandise, there are peer to peer payment options available. There are ATM machines available as well, they are owned by the museum, so the ATM fees go directly to the museum instead of a third party.

I consider my recent time in New York, and my preparations to depart from LaGuardia Airport. It was very early, before 5 AM, and I found myself in the Queens Plaza Subway Station (E, F, R, services, B Division). This station is an "express station", but not a "big station", (big stations are several stations connected together). I went down the stairs to the platform and I noticed a penny on the steps. I decided to let it go, and wait fifteen minutes for the train, and I was the only person on the platform. And then I returned to the steps a few minutes later, it was still there, I decided to pick it up and then the train arrived. And I will once again spend this in a grocery store, as I have done so before.

I feel it important to understand on a global scale, across our Bay Area transit network, the amounts of revenue collected using all the different modes, and the percentages thereof. And how do we go to an all Clipper based system? Such requires not only deep technical expertise but also keen understanding of the populations our public transportation network serves. And I am seeing this work in New York City Transit, in 98 percent of all fares collected using the OMNY system. And most of those transactions are from customers using their own cards and devices. Yet there are also many who use plastic OMNY cards, which can be refilled using cash, by way of the retail network and the 980 OMNY vending machines located throughout the system. And how do we in our beloved Bay Area move fully into the era of tap and ride? We can certainly learn from our friends in New York. And unlike in New York, our Clipper system works on commuter rail (Caltrain, SMART), and of course our unique rail system that is BART. (In New York commuter rail fares are not yet enabled for open payments).

And there is a small subset of people in New York who still use legacy MetroCards and coins on the buses. People are spending down their MetroCard balances, though these balances can be converted to OMNY value. Perhaps some are nostalgic, though the changes will eventually come, and with broad notification. And there are similar subsets of our population here in our Bay Area. And things continue to change, and change is not only inevitable but also necessitates deep and thoughtful conversations.

I reflect on my time in New York, and one day I didn't really have anything planned, so I decided to take the PATH train (Port Authority Trans-Hudson) to Journal Square in Jersey City. I wanted to take advantage of the new Reduced Fare program for persons with qualifying disabilities. And I was able to set up an account so I could practice open payments with Reduced Fares, just as I do with OMNY. About a week and a half later I received a message acknowledging my qualification for using Reduced Fares on PATH. Given this, I will be paying \$1.60 instead of \$3.25 per trip going forward.

And some might say, why do you bring up matters of PATH? I do not know if any of you have experience with PATH. You see, PATH is a commuter railroad that has about fourteen miles of route, and every trip makes all stops, much like BART. I share this with you as proof positive once again that Reduced Fares can be practiced with open payments, and in systems very much in common with our own.

I consider the challenges that our Clipper program endures. Yet I do not believe things to be frozen, but instead that they evolve and improve with time. Just because there is a problem with Clipper today, that doesn't mean we'll have that problem tomorrow. I believe in the ideal of continuous improvement. For me, Clipper has basically been a good news story. That being said, I have had issues along the way, unnerving at times, but not existential. And we never want to minimize the issues of others. I can only understand things as I know them, but I am not able to read the minds of others. I can conjecture, but that often doesn't go very far, and such can be fraught.

And I emphasize the importance of the basics. There are inherent challenges in ventures that have not been done before. And patience is not easy to come by. We as people and society are more geared to instant gratification than waiting for the best results. I find utility in using a microwave oven (I have two). Yet preparing brisket or pork shoulder can take all day. It is not easy leaning into things that are uncomfortable in the moment. And I do believe we have a very good group in place, both with MTC, and our contracting partners, to deliver this most important work. I ask for your oversight to always be respectful, and we certainly have to hold the help accountable. Yet I ask that you not be arrogant or petulant in your approach. I ask that you remember the importance of the People, and of things much bigger than ourselves. For it was in Grand Central Terminal, on my first visit in the fall of 1980, that I first came to discovering things much bigger than myself. And I often say, "one can never have enough Grand Central Terminal", which is located in New York City. A day will come that we will achieve our ultimate goal, a Clipper that is embraced by a grateful Public. I look forward to your next General Meeting.

Thank you.

Letter ends here.

I consider the importance of timely transmission of written comments to you. You see, some of my writings are time sensitive, and perhaps perishable if you will. And how can we ensure the timely transmission of comments, especially given various staff changes in the Clipper program? I expect meticulous preparation of the Agenda, in order that the business of the Meeting can proceed in an orderly and efficient manner. And written Public Comments are an essential part of Meetings, given the limitations of speaking time on the part of the Public. Such is understood, given the importance of ensuring fairness to all speakers when Public Comments are called for. I ask for oversight and accountability in this matter, so the exchange of ideas can continue in building on this most important work that is our Clipper program.

I am enjoying Next Generation Clipper and the benefits thereof, especially the transfer credits. However, recently, there was a problem that I needed to have resolved. On two occasions, I was charged the excursion fare on BART, yet the trips I took were between two different stations. Besides, excursion fares are supposed to be refunded if the corresponding entries and exits occurs within thirty minutes of each other. Upon discovering these issues I waited a few days to see if the system would update and correct itself. This is understood given some transactions do not update immediately, much as I would like them to.

And in having some conversations with people in BART, it seemed like this problem originated with the fare gate in the platform level of Embarcadero Station, that which serves the elevator. And on both of these incorrectly charged trips, I had used the fare gate on the platform at Embarcadero. You see, on those trips, I had decided to use the elevator, really because I feel like it. I believe in the idea that elevators in BART should be available for everyone to use in their intended manner. It is stated very clearly that elevators in the New York City Subway are open for all to use. And the Subway does not take elevators for granted. You see, the Subway has stations opened as early as 1904, and that original line was only accessible by stairs. And before 1990, there were only a few accessible stations, three at ground level with ramps, the Archer Avenue Line, and World Trade Center (formerly Hudson Terminal).

And some might ask, why this mention of accessibility in the New York City Subway in a letter about fare systems in the Bay Area? For me, I used the elevator in Embarcadero as a means of introducing myself to the friendly employees of District Works. I shared my “elevator pitch” of elevators being for everyone. Yet in the aftermath of this problem with Clipper at this particular fare gate, I have refrained from using the elevator. For me, using the elevator is a choice for the most part, though at times my knee acts up, especially when the weather changes. But what about those who have to use the elevator at Embarcadero, and possibly finding themselves having to ask for fare adjustments? These things should never happen. And no one should have to change plans and use different elevators to avoid fare issues.

I feel that in our work of managing our Clipper program that root cause analysis is absolutely necessary. And so is the issue of the platform fare gate in Embarcadero a Clipper problem or a BART problem, or perhaps both? I expect ownership of the situation and expeditious correction. I will not lay blame, given that I am not privy to the deep and complex matters of fare system mechanics. Yet I expect the fullest of collaboration of all concerned to work toward addressing the issues that come up over the course of time.

I did contact the Clipper customer service center by phone. And my call was answered by a person in a bit under two minutes. And that time is from when I initiated the call, including the various messages and call prompts. And I respectfully articulated my issue and a refund was issued to me in short order, and posted to my Clipper balance before the call was ended. I am impressed with the professional and courteous service I received from the Clipper customer service department. And the next day I called the same customer service line with a different question, again the call was answered in under two minutes. Both calls took place on weekday mornings. Should we be surprised? I am not surprised. I think that we all should not be surprised. Clipper has always exhibited professionalism in their work and mission since the brand’s inception in 2010.

I consider the transfer credits and understandings thereof. For me as a Reduced Fare user of the system, there are various layers. Such entails up to a \$1.40 credit when changing systems, except on BART, which is \$1.10, for transferring between different systems within a two hour period. And it seems like these credits are being calculated correctly. As simple as this system of credits seems, are there more nuanced variations to be concerned with? Such comes up with transferring into a system with a two hour period of rides from the time of entry to that particular system. For MUNI, that two hour period allows unlimited transfers within MUNI. Yet on AC Transit, the two hour period allows one transfer before additional fare is charged. AC Transit also has a daily, weekly, and monthly fare cap.

And it is possible for me to save money when I use a system that is less expensive as the first and then transfer to a more expensive system subsequently. Such can take on many forms and can be quite complicated to explain. In brief, if the fare on the first system I use is less than the second, then in transferring second system I can often save some money. Over time the choices one makes in which systems to use and in what order can make a substantial difference in fare expenditures. When in San Francisco, I have taken BART one stop, and transferred to MUNI. In that case I save about forty cents.

I think back to 1 July, 2026, just a few weeks ago. I decided to go to South San Francisco. I asked myself, can I do five different systems within two hours? And so I started in Emeryville on AC Transit. Then I took BART from MacArthur to Embarcadero. Then the MUNI “N” line to Fourth and King (not to be confused with the “N” service of the New York City Subway). Then I used Caltrain to South San Francisco. Upon arrival in South San Francisco I sought to use SamTrans to finish the trip. I was still within the two hour window when SamTrans arrived. And I discovered that SamTrans was free that day. I’m not going to complain about free transit. Yet I saw just how powerful these transfer credits are.

AC transit \$1.37
BART \$.70 (\$1.10 credit)
MUNI \$.00 (\$1.40 credit)
Caltrain \$.60 (\$1.40 credit)
SamTrans \$.00 (free due to SamTrans 50 anniversary celebration)
Total \$2.67

However, if not for transfer credits, the fare would have been as follows.

AC Transit \$1.37
BART \$1.80
MUNI \$1.40
Caltrain \$2.00
SamTrans \$.00 on 1 July, but normally \$1.00

Total \$6.57 (\$7.57 when normally paying \$1.00 for SamTrans).

Yet if I also consider this scenario.

Emery Go Round to MacArthur. \$.00
BART \$2.20
SamTrans \$.00 (\$1.00 without credits).

This trip with transfer credits would cost me \$2.20. And without transfer credits, \$3.20. And this shows how fare integration can somewhat even out the costs of travel in using diverse systems and routes.

And these are Reduced Fares, so for full fare users the costs would be about double. And so I am enjoying the benefits of Next Generation Clipper, and everyone should. It is my hope we can start migrating cards in bulk, even in small batches, and closely monitor the progress thereof. And I consider my resume of fifty six years of using Public Transportation, beginning in the New York City Subway. And for a time in 1980-81, I skipped fare often. Yet later in 1981, I received a free Subway pass good for weekdays when school was in session. And so I only had to pay for the Subway on weekends. The Subway has the unique distinction of being the System that is Legendary and Stately. I also am cognizant of the importance of BART being The Peoples System. And I often share of using OMNY in New York, and seeing BART style fare gates in the Metropolitan Avenue Station in Brooklyn (G service, B Division, IND). And I feel the new BART fare gates are achieving their stated goals, and operating in a mindset of continuous improvement. And there is more that I can say, and I seek to be intentional when it comes to the things of Clipper. I look forward to your upcoming General Meeting.

Thank you.