

**METROPOLITAN
TRANSPORTATION
COMMISSION**

Meeting Transcript



OCTOBER 20, 2025

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

CLIPPER EXECUTIVE BOARD

MONDAY, OCTOBER 20, 2025, 1:00 PM

CHAIR, ROBERT POWERS: MADAM CLERK, I HAVE ON MY CLOCK HERE 1:01. AND WHAT TIME IS THIS SCHEDULED TO START AT 1:00? ARE WE GOOD TO KIND OF GET ROLLING HERE? HOW ARE YOU ON THE -- EVERYBODY SET UP ON YOUR TEAM, MADAM CLERK. READY TO GO?

CLERK, WALLY CHARLES: YES, WE ARE READY TO GO.

CHAIR, ROBERT POWERS: OKAY. LOOKS LIKE WE HAVE ENOUGH HERE TO GET THIS MEETING STARTED. SO WHY DON'T I DO THAT. I WOULD LIKE TO CALL TO ORDER THIS MEETING OF THE CLIPPER EXECUTIVE BOARD. THIS MEETING IS BEING WEBCAST ON THE MTC WEB SITE. COUNCIL MEMBERS AND MEMBERS OF PUBLIC PARTICIPATING BY ZOOM AND WISHING TO SPEAK SHOULD USE THE RAISE HAND FEATURE OR DIAL STAR 9, AND I WILL CALL UPON THEM AT THE APPROPRIATE TIME. TELECONFERENCE ATTENDEES WILL BE CALLED WITH THE LAST FOUR DIGITS OF THEIR PHONE NUMBER. OKAY, WITH THAT PREAMBLE, MADAM CLERK, AGENDA ITEM NUMBER 1, WHICH IS THE ROLL CALL AND CONFIRM THAT WE HAVE A QUORUM IN THE ROOM.

CHAIR, ROBERT POWERS: HERE.



OCTOBER 20, 2025

1 **VICE CHAIR CHAN:** HERE.

2

3 **ANDREW FREMIER:** PRESENT.

4

5 **CAROLYN GONOT:** HERE.

6

7 **SALVADOR LLAMAS:** HERE.

8

9 **DENIS MULLIGAN:** PRESENT.

10

11 **CHRISTY WEGENER:** HERE.

12

13 **CLERK, WALLY CHARLES:** WE HAVE ALL PRESENT, THANK YOU -- WE

14 HAVE QUORUM, THANK YOU.

15

16 **CHAIR, ROBERT POWERS:** THANK YOU FOR THAT, MADAM CLERK. WHY

17 DON'T WE MOVE ON TO AGENDA ITEM NUMBER 2, AND FOR THE

18 COMMITTEE MEMBERS HERE, THIS IS OUR CONSENT CALENDAR. THERE

19 ARE TWO ITEMS THERE, A AND B. AND THIS IS AN A ACTION ITEM.

20 LET ME TAKE THE TEMPERATURE. IS THERE A MOTION ON THE CONSENT?

21

22 **VICE CHAIR CHAN:** MOVE APPROVAL. VICE-CHAIR CHAN.

23

24 **CHRISTY WEGENER:** SECOND. WEDENER.

25



OCTOBER 20, 2025

1 **CHAIR, ROBERT POWERS:** A MOTION FROM CHAN. A SECOND FROM
2 WEDENER. OKAY, MADAM CLERK. PUBLIC COMMENT ON CONSENT, EITHER
3 IN THE ROOM HERE OR VIRTUAL, PLEASE.

4

5 **CLERK, WALLY CHARLES:** THERE IS NO ONE RAISING THEIR HANDS
6 ONLINE, NOTHING RECEIVED IN WRITING, AND THERE ARE NO SPEAKER
7 CARDS IN THE ROOM.

8

9 **CHAIR, ROBERT POWERS:** OKAY. COMMENTS ON THE MOTION IN FRONT OF
10 US, WHICH IS THE CONSENT 2-A, 2-B. ANYBODY? NOT SEEING ANY.
11 ALL THOSE IN FAVOR, PLEASE STATE BY SAYING AYE. ANY
12 OPPOSITION? MADAM CLERK, FOR THE RECORD, THE MOTION PASSES
13 UNANIMOUSLY.

14

15 **CLERK, WALLY CHARLES:** THANK YOU.

16

17 **CHAIR, ROBERT POWERS:** OKAY. MOVING ON TO THE HEART OF THIS
18 AGENDA IN FRONT OF US IS AGENDA ITEM NUMBER 3-A, THIS IS OUR
19 CLIPPER SCHEDULE IMPLEMENTATION DEPLOYMENT. AND THIS IS AN
20 ACTION ITEM. THERE IS A RECOMMENDATION IN HERE. AND THIS IS ON
21 -- AT THE HEART OF THIS IS A DISCUSSION AMONGST THIS BOARD
22 WITH INPUT FROM THE PUBLIC AND STAFF SMEs ON A DATE -- SETTING
23 A DATE FOR START OF TRANSITION. AND SO I JUST WANTED TO KIND
24 OF FRAME THAT UP. THAT IS WHERE WE ARE. THAT IS -- THIS
25 MEETING -- IF THIS BOARD IS INCLINED TO DO THAT WOULD SET A



OCTOBER 20, 2025

1 DATE FOR THE CUSTOMER SERVICE START OF TRANSITION. SO, JASON,
2 I AM GOING TO LEAVE IT TO YOU TO KIND OF WALK THE
3 COMMISSIONERS THROUGH THE THINKING HERE. AND THEN WE WILL HAVE
4 A DISCUSSION. AGAIN, COMMISSIONERS, THIS IS AN ACTION ITEM
5 THAT IS GOING TO REQUIRE A VOTE. SO JASON, THE FLOOR IS YOURS.

6

7 **JASON WEINSTEIN:** THANK YOU, CHAIR POWERS. GET THE SLIDE UP.
8 GOOD AFTERNOON, BOARD MEMBERS. I AM EXTREMELY PLEASED TO BE
9 HERE TODAY WITH A LONG-AWAITED AND EXCITING RECOMMENDATION FOR
10 YOUR CONSIDERATION. YOU RECEIVED A DETAILED MEMO WITH
11 ATTACHMENTS AHEAD OF THIS MEETING AND I WILL BE HIGHLIGHTING
12 KEY ELEMENTS FROM THAT MATERIAL. SPECIFICALLY, I WILL BE
13 ASKING FOR YOUR APPROVAL -- WE CAN GO BACK A COUPLE OF SLIDES
14 TO SET DECEMBER 10 DATE FOR THE START OF CUSTOMER TRANSITION
15 FOR OUR NEXT GENERATION SYSTEM. IF WE CAN GET THE SLIDES UP,
16 THAT WILL BE WONDERFUL.

17

18 **CHAIR, ROBERT POWERS:** HANG ON, DIRECTOR WEINSTEIN. LET THEM
19 CATCH UP WITH THE DECK. TAKE A MINUTE HERE.

20

21 **JASON WEINSTEIN:** NO WORRIES. WE NEED ATTACHMENT B.

22

23 **CHAIR, ROBERT POWERS:** ATTACHMENT B.

24

25 **JASON WEINSTEIN:** WONDERFUL. WE CAN GO TO THE NEXT SLIDE. HERE



OCTOBER 20, 2025

1 WE GO. SINCE THE AUGUST 12 LAUNCH OF CONTACTLESS CARDS ON BART
2 AND OUR LAST CLIPPER EXECUTIVE BOARD MEETING ON OCTOBER 25, WE
3 MADE SUBSTANTIAL PROGRESS AND WORKED DILIGENTLY TO MITIGATE
4 RISK AND FEEL CONFIDENT RECOMMENDING THE FULL SYSTEM LAUNCH.
5 THIS SLIDE ORIGINALLY PRESENTED AT THE LAST CEB MEETING IN
6 AUGUST HAS BEEN UPDATED TO REFLECT THE STATUS AS OF LAST WEEK.
7 ITEMS WITH UPDATES ON THE SLIDE HAVE CLEAR RESOLUTIONS AND
8 REMAINING PRIORITY CONCERNS ARE ADDRESSED ON THE NEXT SLIDE
9 FOR THOSE LOOKING ON THE RIGHT OF THIS. NEXT SLIDE, PLEASE.
10 THE MONTHLY ITEMS WE HOLD, DAILY CHECK-INS TO MONITOR
11 CONCERNS, EXPLORE SOLUTIONS AND DEVELOP CONTINGENCY PLANS WHEN
12 NECESSARY. FIELD TESTING IS ONGOING FOR ACCURATE OF THOUSANDS
13 OF BUSINESS ITEMS. AND ANY ISSUES IDENTIFIED ARE SENT
14 IMMEDIATELY TO CUBIC, AND WE TRIAGE THEM FOR RESOLUTION AMONG
15 THE THREE PARTIES: OPERATORS, MTC AND CUBIC. HIGHEST PRIORITY
16 OPEN ITEMS. EACH HAVE IT AHEAD OF A PROPOSED LAUNCH DATE OF
17 DECEMBER 10. LET'S GO THE NEXT SLIDE. THE SCHEDULE DEPICTED
18 HERE IS THE LONGEST PART AND HAS ONE WEEK AFLOAT. ATTACHMENT
19 "A" THAT WAS INADVERTENTLY FLASHED ON THE SCREEN BEFORE HAS A
20 NUMBER OF ITEMS THAT DEPICT THE ITEMS THAT ARE CRITICAL,
21 DETAILED LOOK FOR TERMINAL, DEPLOYMENT, HAND-HELD CARD READER
22 DEPLOYMENT AND COMMUNICATIONS PLAN AND ALL THERE FOR
23 INFORMATION FOR YOU AND THE PUBLIC AND, OF COURSE, WE CAN
24 ANSWER QUESTIONS ON ANY OF THOSE. BUT WE WANTED TO JUST
25 PRESENT ON THIS THE LONGEST PATH. SOME OF THESE, WHILE THEY



OCTOBER 20, 2025

1 MIGHT BE SLIGHTLY BEHIND OF THE ONES THAT YOU SEE IN
2 ATTACHMENT "A," THEY AREN'T ON A CRITICAL PATH, AND WE FEEL
3 VERY CONFIDENT STILL BEING ABLE TO MAKE THAT DECEMBER DATE.
4 LINE 4 OF THIS SCHEDULE CONFIRMED OUR PROPOSED CUSTOMER
5 TRANSITION DATE OF WEDNESDAY, DECEMBER 10. AS PREVIOUSLY
6 SHARED WITH THIS BOARD, THE ACCOUNT TRANSITION ALSO OCCUR IN
7 WAVES WITH DISCOUNTED FARE BEING THE FIRST TO TRANSITION, AND
8 MOST CURRENT PROVIDERS WILL BE TRANSITIONED WITHIN THE FIRST
9 MONTH OR SO WITH THE FULL COMPLETION EXPECTED WITHIN THREE
10 MONTHS. NEXT SLIDE. SO OPERATOR AND MTC STAFF HAVE BEEN
11 PROACTIVELY DEVELOPING EDUCATIONAL MATERIALS ARE IN
12 PREPARATION FOR LAUNCH, EVEN BEFORE THE START DATE WAS BEING
13 DISCUSSED. THESE MATERIALS ARE DESIGNED FOR BOTH PROVIDING
14 PUBLIC AND OPERATING FRONT-LINE STAFF. WHAT YOU WILL SEE ON
15 THIS SLIDE IS AN EXAMPLE OF A RIDER-FACING NOTICE INFORMING
16 CUSTOMERS THAT BANK CARDS WILL BE ACCEPTED SYSTEM-WIDE
17 BEGINNING ON THE FIRST DAY OF CUSTOMER TRANSITION. NEXT SLIDE.
18 THAT GETS US RIGHT TO THE RECOMMENDATION. AS MENTIONED
19 EARLIER, WE CONTINUE TO COLLABORATE CLOSELY WITH STAFF ACROSS
20 ALL CLIPPER OPERATORS TO SHARE UPDATES, ADDRESS ISSUES AND
21 EXPLORE WORK-AROUNDS, IF NEEDED. TODAY WE ARE FORMALLY GETTING
22 BOARD'S APPROVAL FOR THE NEXT GENERATION OF CLIPPER CUSTOMER
23 SERVICE TO THE SYSTEM DECEMBER 10, 2025. THIS MILESTONE WILL
24 BENEFIT RIDERS ACROSS ALL PARTICIPATING TRANSIT AGENCIES AND
25 MARKS A REALLY SIGNIFICANT STEP IN THE MODERNIZING OF OUR



OCTOBER 20, 2025

1 PAYMENT SYSTEM. AS A REMINDER, OPEN PAYMENTS -- AS WE HAVE
2 DUBBED "TAP AND RIDE" AVAILABLE ON DAY ONE ACROSS ALL
3 PARTICIPATING OPERATORS AND BRINGS ANOTHER PAYMENT OPTION TO
4 ALL RIDERS. AND WITH THAT, I WILL LEAVE IT THERE, AND I WILL
5 BE HAPPY TO ANSWER ANY.

6

7 **CHAIR, ROBERT POWERS:** I WOULD EXPECT -- I THINK IT MIGHT BE
8 HELPFUL IF WE KEPT SLIDE 3 ON THE SCREEN IF MY COUNT WAS
9 RIGHT. LET ME SEE WHAT SLIDE 3 WAS.

10

11 **JASON WEINSTEIN:** I THINK THE SCHEDULE SLIDE -- EXCUSE ME, THE
12 RINGS THAT ARE STILL OPEN.

13

14 **CHAIR, ROBERT POWERS:** THAT IS THE ONE.

15

16 **JASON WEINSTEIN:** THIS ONE HERE.

17

18 **CHAIR, ROBERT POWERS:** A GOOD ONE TO LEAVE UP HERE. LET ME
19 FIRST START WITH PUBLIC COMMENT, DIRECTOR WEINSTEIN. IN THE
20 ROOM AND THEN VIRTUAL, MADAM CLERK, AND WE WILL GO TWO MINUTES
21 PER PUBLIC COMMENT, PLEASE.

22

23 **CLERK, WALLY CHARLES:** WE HAVE PUBLIC COMMENTS IN WRITING, IN
24 PERSON, AND VIRTUAL. AND THE ONES IN WRITING WAS A COMBINED
25 LETTER BY SEAMLESS BAY AREA TRANSFORM COMMUNITY RESOURCES OF



OCTOBER 20, 2025

1 INDEPENDENT LIVING, CENTER OF END-POINT LIVING, AND DISABILITY
2 SERVICES OF LEGAL CENTER. AND THEY HAD ALSO A SECOND LETTER
3 FROM ALETA DUPREE. IN THE ROOM, WE HAVE TWO SPEAKER CARDS.
4 STARTING WITH JASON BAKER. IF YOU WILL COME TO THE PODIUM.

5

6 **SPEAKER:** I APPRECIATE THAT. TAKING GOOD CARE OF ME. HI, JASON
7 BAKER, DIRECTOR OF GOVERNMENT AFFAIRS FOR CALTRAIN. THANK YOU
8 ALL FOR BEING HERE. CALTRAIN SUPPORTS THE STAFF RECOMMENDATION
9 TO SET DECEMBER 10, 2025 FOR THE START OF CUSTOMER ROLLOUT OF
10 NEXT GENERATION CLIPPER. ONLY IF THEY PUT IN THE TIME AND
11 RESOURCES TO GET THIS READY FOR THIS DEADLINE. BY UNDERSTAND
12 THAT IS WHAT WE ARE COMMITTED TO. A LOT OF FOLKS IN THE
13 AUDIENCE. THEY MISSED THEIR DEADLINE AND THEIR WORK AND PACE
14 GOING FORWARD SHOULD REFLECT THE URGENCY THEY ARE ALREADY
15 BEHIND, FAR BEHIND. MTC SET A LINE IN THE SAND OF DECEMBER 10
16 FOR THE START OF CUSTOMER TRANSITION, OR AT LEAST THE STAFF
17 RECOMMENDATION AND A COMMITMENT ON BEHALF OF MTC TO CONDUCT
18 THE OVERSIGHT AND MAKE THE COMMITMENT TO THAT DATE HOLDS UP.
19 EXECUTIVE DIRECTOR FREMIER, THANK YOU FOR SETTING THAT DATE
20 AND ADVISING US THAT YOU ARE CONFIDENT THIS WILL BE READY TO
21 ROLL OUT BY DECEMBER 10. OTHER PIECE IS, CUBIC SHOULD BE
22 WORKING EVERY DAY AND BY NO MEANS WORKING LIKE THIS IS A
23 NORMAL DEADLINE, IT IS NOT. THEY SHOULD BE WORKING EVERY
24 MINUTE THAT TICKS BY OCTOBER 16 WITH THIS NOT LAUNCHED IS
25 ANOTHER MINUTE PAST THE DEADLINE WHICH IT IS WHAT IT IS. CUBIC



OCTOBER 20, 2025

1 NOT ONLY REPORTS LIKE THAT BUT REPORTS TO US EVERY DAY AND
2 HAPPY TO HEAR THE EVERYDAY COMMITMENT. THEY ARE FOLLOWING
3 THROUGH WITH THE COMMITMENT TO GET THIS READY TO ROLL OUT BY
4 DECEMBER 10. I AM EXCITED TO BRING THESE IMPROVEMENTS TO OUR
5 CUSTOMERS. I KNOW IT WILL MEAN A LOT TO CALTRAIN RIDERS AND
6 TRANSIT RIDERS THROUGHOUT THE BAY. THANK YOU.

7

8 **CLERK, WALLY CHARLES:** THANK YOU. NEXT SPEAKER IS ADINA LEVIN.
9 YOU HAVE TWO MINUTES. AND I WILL LET YOU KNOW THE TIME.

10

11 **SPEAKER:** ALL RIGHT. ADINA LEVIN WITH SEAMLESS BAY AREA. FIRST
12 OF ALL, GLAD TO SEE THAT THIS MOMENTOUS DAY IS NEARLY UPON US.
13 AND I WANTED TO MAKE THREE POINTS. FIRST OF ALL, AGAIN, THE
14 TRANSFORMATIVE DATA THAT WE ARE ALREADY STARTING TO SEE OUT OF
15 BART, THIS IS VERY IMPORTANT. IT HAS THE POTENTIAL FOR HAVING
16 A MORE TRANSFORMATIVE IMPACT WHEN IT IS AVAILABLE ON ALL 24
17 CLIPPER AGENCIES. NUMBER TWO IS ABOUT PUBLICITY. AND THIS IS
18 SOMETHING THAT MAKES TRANSIT A LOT MORE CONVENIENT AND
19 APPEALING. AND WOULD LOVE TO SEE CREATIVE WAYS OF SHARING THE
20 WORD, INCLUDING, FOR EXAMPLE, THE TRANSIT MONTH WHEN TRANSIT
21 AGENCY BOARD MEMBERS AND OTHER LEADERS WERE SAYING, HEY, I USE
22 TRANSIT. THIS BECOMES AN OPPORTUNITY TO SAY, HEY, I USED -- I
23 PAID FOR TRANSIT WITH A CREDIT CARD. NO BARRIERS. THIS IS
24 EASY, AS WELL AS THINGS FOR INDIVIDUALS TO DO FOR VIRAL
25 CAMPAIGN TO SPREAD THE WORD. MORE CREATIVE IDEAS ARE GOOD.



OCTOBER 20, 2025

1 AND, THREE, WHICH IS MORE OF AN ENCOURAGEMENT SPEAKING TO THE
2 LETTER THAT YOU GOT WHERE THERE WERE, YOU KNOW, ONE MORE
3 ORGANIZATION AFTER THE DEADLINE. THIS LAUNCH WILL NOT YET
4 ALLOW PEOPLE WHO HAVE A SENIOR DISABILITY, LOW-INCOME DISCOUNT
5 TO GET THEIR DISCOUNTS IF THEY ARE PAYING WITH THE CREDIT OR A
6 DEBIT CARD. THIS IS VERY IMPORTANT TO FILL THAT GAP AS SOON AS
7 HUMANLY POSSIBLE. IT IS AN EQUITY ISSUE. A LOW-INCOME PERSON
8 WHO DOESN'T WANT TO HAVE MONEY THAT THEY CAN'T USE FOR FOOD ON
9 A BLUE CARD WILL BE ABLE TO USE THAT OTHER CARD AS SOON AS IT
10 IS AVAILABLE. PLEASE WORK ON THAT TO GET THAT RELEASED AS SOON
11 AS HUMANLY POSSIBLE. THANK YOU.

12

13 **CLERK, WALLY CHARLES:** THANK YOU, CHAIR POWERS, WOULD IT BE
14 OKAY TO TAKE DOWN THE SLIDES SO THE PUBLIC CAN SEE THE TIMER?

15

16 **CHAIR, ROBERT POWERS:** I AM SORRY, MADAM CLERK. I WASN'T
17 CONNECTING THOSE DOTS. SORRY ABOUT THAT.

18

19 **CLERK, WALLY CHARLES:** THAT'S OKAY. NEXT SPEAKER ONLINE IS
20 ALETA DUPREE. I AM SORRY. MY APOLOGIES. YOU MAY UNMUTE
21 YOURSELF AND HAVE TWO MINUTES TO SPEAK.

22

23 **SPEAKER:** THANK YOU, GOOD AFTERNOON, CHAIR BOB POWERS AND
24 MEMBERS, ALETA DUPREE. I WISH I COULD BE WITH YOU, BECAUSE IT
25 IS ALWAYS MORE FUN IN PERSON. THIS IS A BIG DEAL AS I WROTE IT



OCTOBER 20, 2025

1 IN MY LETTER TO YOU. I FEEL LIKE I CAN SAY A LOT OF MY LETTERS
2 AND SHARE ABOUT WHO I AM. I AM LOOKING FORWARD TO THIS
3 HAPPENING. I FEEL CONFIDENT WE ARE GOING TO MAKE THIS DATE,
4 BECAUSE I THINK YOU ALWAYS HAVE GIVEN GREAT WEIGHT IN
5 DETERMINING WHEN TO SET A DATE. IT DOESN'T LOOK LIKE IT IS
6 OVERLY AMBITIOUS. GIVES US ABOUT 50 DAYS. AND WE HAVE TO WORK
7 EVERY ONE OF THESE 50 DAYS TO GET THIS DONE. AND WE HAVE ONLY
8 ONE CHANCE TO GET IT RIGHT. NOW WITH THAT BEING SAID, HOW MUCH
9 BANDWIDTH DO WE HAVE? I OFTEN STATED OVER TIME THE IMPORTANCE
10 OF BEING ABLE TO GET REDUCED FARE USERS VERIFIED AND INTO
11 CLIPPER 2 WITH THE OPEN PAYMENT FUNCTIONALITY ON DAY ONE. I
12 WOULD HOPE WE COULD DO IT. DO WE HAVE THE BANDWIDTH TO DO IT?
13 OR IS IT GOING TO BE TOO MUCH. OBVIOUSLY, WE ONLY HAVE TOO
14 MANY PEOPLE. IN NEW YORK, IT TOOK A PERIOD OF TIME TO GET
15 REDUCED FARE CONTINUE TO OMNI. I WOULD HOPE THAT IT WOULD BE
16 LESS TIME FOR US. BUT REALLY, CAN WE GET REDUCED FARE WITH
17 OPEN PAYMENT ON CLIPPER 2 ON 10 DECEMBER OF THIS YEAR? I WOULD
18 HOPE SO. WE NEED TO MAKE SURE NOW THAT WE SET A DATE, THAT WE
19 CAN MAKE SURE THAT WE CAN DO THIS. THIS IS AN ALL HANDS ON
20 DECK MOMENT. I AM DEPENDING ON YOU. THANK YOU.

21

22 **CLERK, WALLY CHARLES:** THANK YOU. THERE ARE NO OTHER SPEAKERS
23 ONLINE.

24

25 **CHAIR, ROBERT POWERS:** OKAY. THANK YOU FOR THAT, MADAM CLERK.



OCTOBER 20, 2025

1 QUESTIONS, COMMENTARY FROM THE BOARD? WHY DON'T I COME AROUND.
2 WHY DON'T WE START WITH DENIS MULLIGAN, GOLDEN GATE BRIDGE AND
3 DROP BACK TO AFMPA. DENIS.

4

5 **DENIS MULLIGAN:** THANKS, CHAIR POWERS, AGENDA ITEM 3-A,
6 ATTACHMENT "A." LABELED 15 OCTOBER, 2025, PRELIM, DRAFT,
7 SCHEDULE TWO-WEEK LOOK AHEAD. ON LINE 25, WALLET MOBILE
8 INTEGRATION TESTING AND NEXT SLIDE OVER, SAYS FINISH OCTOBER -
9 - 10 OCTOBER, '25. MY QUESTION IS, THE SLIDE WE SAW EARLIER,
10 THE SLIDE 3 SAID THAT APPLE WOULD ROLL OUT A FIX ON, I
11 BELIEVE, 10/21. SO I GUESS MY QUESTION IS, IF APPLE ROLLS OUT
12 A FIX ON 10/21. I ASSUME THAT CUBIC HAS TO DO SOMETHING WITH
13 IT, AND THEN APPLE HAS TO TEST AND THEN TESTING AND BURN-IN
14 PERIOD. SINCE 10 OCTOBER, '25 HAS PASSED THE UPDATED DATE
15 WHERE THE MOBILE WALLETS WILL BE FULLY DONE WITH WHATEVER WE
16 NEED FOR THEM BEFORE WE CAN FLIP THE SWITCH FOR THE LAUNCH.

17

18 **ANGUS DUVOL:** SURE, I CAN TAKE THIS ONE. THAT WAS FOR THE
19 INITIAL TEST OF THE WALLET INTEGRATION. I AM HAPPY TO REPORT
20 THAT THE CORE FUNCTIONALITY OF TAKING EXISTING USER'S CARDS
21 AND MIGRATING AT THE BACK END HAS BEEN SUCCESSFUL. THE
22 REMAINING ITEM ON SLIDE 3, ATTACHMENT B IS SPECIFIC TO A ONE
23 MIGRATION CASE WHERE YOU ARE REMOVING A CARD AND ADDING IT
24 BACK TO WALLET. THE GOOD NEWS IS THAT IS A FIX -- APPLIES ONLY
25 TO WALLET AND NOT INVOLVED CUBIC. SO THAT IS AN APPLE FIX ONLY



OCTOBER 20, 2025

1 AND TESTED DIRECTLY BY THEM AND THEY CAN GIVE THAT SIGN-OFF.

2 SO, YEAH, WE WILL DEFINITELY MAKE SURE TO KEEP THE SCHEDULE UP
3 TO DATE TO REFLECT THOSE.

4

5 **DENIS MULLIGAN:** THE ROLL OUT OR THE TREATMENT OF THE FIX?

6

7 **ANGUS DUVOL:** THE RELEASE AND ARE EXPECTED TO COMPLETE IT FEW
8 DAYS LATER.

9

10 **DENIS MULLIGAN:** JUST A COUPLE OF DAYS? THANK YOU.

11

12 **CHAIR, ROBERT POWERS:** FURTHER COMMENTARY? DENIS, ANYTHING?

13

14 **DENIS MULLIGAN:** I HAVE LOTS OF COMMENTS.

15

16 **CHAIR, ROBERT POWERS:** PLEASE.

17

18 **DENIS MULLIGAN:** I AM CAUTIOUSLY OPTIMISTIC, BUT IT IS REALLY
19 IMPORTANT TO GOLDEN GATE THAT WE MEET THIS SCHEDULE. WE USE
20 LIMITED USE TICKETS FOR OCCASIONAL RIDERS AT OUR VARIOUS
21 FACILITIES. WE ARE BASICALLY OUT OF STOCK ON THOSE TICKETS,
22 AND IF IT IS DELAYED, WE WILL HAVE OPERATIONAL CHALLENGE FOR
23 US ON OUR FERRY SYSTEM. SO I CAN'T EMPHASIZE ENOUGH HOW
24 IMPORTANT IT IS TO MEET THIS SCHEDULE.

25



OCTOBER 20, 2025

1 **CHAIR, ROBERT POWERS:** THANKS. LET ME DROP IN AND CHECK IN WITH
2 OUR GOOD FRIEND FROM SFMA. JULIE KIRSCHBAUM. COMMENTS?

3

4 **JULIE KIRSCHBAUM:** I AM VERY EXCITED TO BE AT THIS MILESTONE
5 AND APPRECIATE THE WORK BY MTC STAFF AND CUBIC. WE REALLY LOOK
6 TO CUBIC TO CONTINUE WITH THIS URGENCY OF THIS DATE CANNOT AND
7 WILL NOT CHANGE. AND THAT IS A TOUGH POSITION FOR US TO BE IN
8 AS GMS BECAUSE MOST OF THE HEAVY LIFTING IS NOT IN OUR COURT,
9 SO WE REALLY ARE LOOKING TO CUBIC FOR THOSE DAILY UPDATES FOR
10 CONTINUING TO BE TRANSPARENT ABOUT PROBLEMS. WE CAN'T SOLVE
11 WHAT WE DON'T KNOW IS BROKEN. SO JUST A REALLY EXCITED THAT WE
12 ARE HERE. THIS IS GOING TO BE SO, SO MEANINGFUL AND REALLY
13 LOOKING TO ONGOING ACCOUNTABILITY TO GET TO THE FINISH LINE.

14

15 **CHAIR, ROBERT POWERS:** THANKS FOR THAT ADVICE, JULIE. THANK
16 YOU. SALVADOR LLAMAS WITH AC TRANSIT. SAL?

17

18 **SALVADOR LLAMAS:** THANK YOU, CHAIR POWERS. I ECHO SOME OF THE
19 COMMENTS OF MY COLLEAGUES UP HERE. I AM VERY EXCITED WE
20 REACHED A MILESTONE. I UNDERSTAND IT IS A HUGE, TREMENDOUS
21 EFFORT BECAUSE OF THE COMPLEXITIES AND THE SCALE OF THIS
22 PROJECT, BUT I AM VERY PROUD OF THE TEAMWORK THAT MTC LED IN
23 PARTNERING WITH THE TRANSIT OPERATORS AND TRANSIT AGENCIES TO
24 GET US TO THIS POINT. DECEMBER 10 IS GOING TO BE IMPORTANT
25 THAT WE DIAL IT IN. AND THAT WE HAVE CLARITY AND TRANSPARENCY



OCTOBER 20, 2025

1 ON WHAT IS GOING TO BE AVAILABLE TO OUR RIDERS. OUR RIDERS'
2 EXPERIENCES ARE THE MOST IMPORTANT THING WE FOCUS ON. IT WILL
3 BE IMPORTANT THAT THAT INFORMATION WILL BE PROVIDED TO TRANSIT
4 OPERATORS ALONG WITH OUR COMMUNICATION TOOLKIT FOR THE RIDER
5 AND OPERATOR -- THE BUS OPERATOR THAT HAS TO EXPLAIN THINGS TO
6 THE RIDER WHEN THEY ARE NOT AWARE THERE IS A FEATURE THAT THEY
7 CAN'T USE THAT THEY HAD BEFORE. AND I UNDERSTAND THAT THERE
8 ARE STILL THINGS THAT ARE BEING WORKED ON. SOME OTHER
9 MILESTONES THAT WE HAVE TO ACHIEVE AT THE BEGINNING OF THE
10 YEAR. FOR AC TRANSIT, IT IS IMPORTANT THAT WE HAVE THE LOCAL
11 TRANSFER AVAILABILITY. THAT IS THE FUNCTIONALITY THAT WILL BE
12 WORKED ON IMPORTANT FOR OUR RIDERS BECAUSE THEY USE THAT A
13 LOT. BUT, AGAIN, THANK YOU SO MUCH FOR ALL YOUR EFFORTS. AND
14 WE REALLY WANT TO CAPITALIZE ON THIS POSITIVE MOVEMENT
15 FORWARD.

16

17 **CHAIR, ROBERT POWERS:** THANK YOU. CAROLYN GONOT, VTA.

18

19 **CAROLYN GONOT:** THANKS, CHAIR POWERS. SO I AM PROBABLY GOING TO
20 -- I AM CAUTIOUSLY OPTIMISTIC. MAYBE -- PROBABLY I ECHO WHAT
21 JASON BAKER SAID FROM CALTRAIN. REALLY, REALLY -- THE
22 DILIGENCE IS IMPORTANT. I HAVE A COUPLE OF QUESTIONS THAT IS A
23 LITTLE MORE INTO THE WEEDS IN THE STUFF BUT WE ARE IN THE
24 MEMO, ONLY BECAUSE I SEE SOME OF THESE THINGS CONTINUOUSLY ON
25 THE AREAS WHERE THEY STILL NEED FIXES. AND I AM GLAD TO SEE



OCTOBER 20, 2025

1 SOME OF THEM CROSSED OFF. FOR EXAMPLE, THE VENTECH, THE NEW
2 SOFTWARE BUILD IS IN TEST PHASE. I GUESS IS THAT FURTHER ALONG
3 THAN WE WERE A MONTH AGO? THOSE ARE THINGS THAT I WANT TO
4 UNDERSTAND. THOSE THREE ITEMS WHERE THEY WERE A MONTH AGO
5 VERSUS WHERE WE ARE NOW SO I KNOW THERE IS PROGRESS BEING
6 MADE.

7

8 **ANGUS DUVOL:** I CAN ASSURE YOU PROGRESS ON THE VENTECH SIDE.
9 THE ACCOUNT-BASED VALUE AND PASSES TO EXISTING CARDS. THE WORK
10 THAT IS STILL REMAINING IS THE FINAL ASPECTS OF THE LIMITED
11 USE TICKET ISSUANCE. AND THAT IS FOR GOLDEN GATE FERRY AND FOR
12 MUNI -- SORRY, NOT MUNI, IT IS NOT THE CUBIC SIDE. OF -- I AM
13 BLANKING FOR THE OTHER ONE. FOR VTA -- FOR VTA, THE
14 FUNCTIONALITY IS -- IS ESSENTIALLY -- ESSENTIALLY THERE JUST
15 TWEAKING AROUND THE EDGES AND TESTING AND NETWORKING ON THE
16 TVMS FOR A WEEKEND.

17

18 **CAROLYN GONOT:** DO YOU THINK THAT WILL BE BY DECEMBER 10?

19

20 **ANGUS DUVOL:** YES.

21

22 **CAROLYN GONOT:** MOBILE WALLET, ON-DEMAND MIGRATION ISSUE A FIX
23 BY APPLE, WHICH IS WHAT YOU ALREADY ADDRESSED. ANY ISSUE WITH
24 THE MOBILE WALLET INTEGRATION?

25



OCTOBER 20, 2025

1 **ANGUS DUVOL:** THERE ARE SOME USER INTERFACE -- SOME USER
2 EXPERIENCE ISSUES THAT REQUIRE A CUBIC FIX IN THE WAY
3 TRANSACTIONS ARE DISPLAYED IN WALLET, BUT THAT IS PURELY A
4 USER INTERFACE APPEARANCE. RIGHT NOW THE BALANCE AND FARE
5 PAYMENT IS ALL WORKING CORRECTLY IN WALLET. SO SOLID THERE.

6

7 **CAROLYN GONOT:** ON THE FIELD TESTING. I NOTICE THAT, LIKE, 50%
8 OF THE TESTING HAS BEEN COMPLETE, AND NOW THE CRITICAL ITEMS
9 ARE UNDER DISCUSSION WITH THE OPERATORS. ARE WE SEEING -- I AM
10 ASSUMING THAT OVER TIME, THOSE ARE STILL GOING TO BE THERE
11 EVEN AFTER DECEMBER 10, LITTLE THINGS THAT COME UP, BUT HOW --
12 ON THESE CRITICAL ITEMS. HOW FAST ARE THEY GETTING RESOLVED.
13 AND HOW FAST ARE THEY GETTING POINTED OUT. I GUESS THAT IS THE
14 OTHER THING. THOSE ARE ALL THINGS THAT I THINK WILL MAKE A
15 DIFFERENCE ON THAT DECEMBER 10 DATE.

16

17 **ANGUS DUVOL:** YES, ABSOLUTELY. TO BOARD MEMBER LLAMAS'S POINT,
18 WE ARE DOING THAT RAISING ISSUES IMMEDIATELY AS THEY ARE
19 RISING WITH OPERATOR STAFF TO MAKE SURE THOSE ARE IDENTIFIED.
20 I DO WANT TO MAKE SURE THERE IS A DISTINCTION. ESSENTIALLY,
21 TWO TYPES OF FIXES. ONE IS A BACK-END SOFTWARE UPDATE NEEDED
22 ON A MORE RECURRING CYCLE. BUT ALSO CONFIGURATION CHANGES THAT
23 CAN BE MADE IN REALTIME AND WORKING CLOSELY WITH CUBIC ON
24 THOSE FIXES THAT IS A SMALL CONFIGURATION CHANGE AND OFTEN
25 RESPONSIBLE WHY SOMETHING WORKS 100% IN THE TEST BED AND IN



OCTOBER 20, 2025

1 THE PRODUCTION ENVIRONMENT, SLIGHT DIFFERENCES OF THOSE TYPE
2 OF MINOR MODIFICATIONS THAT WE ARE REFINING NOW.

3

4 **CAROLYN GONOT:** CAN I ASK YOU SOMETHING? ANYTHING HERE THAT YOU
5 SEE ACTUALLY GOING TO PREVENT A DECEMBER 10 -- LIKE ARE THERE
6 WORK-AROUNDS OR THINGS THAT CAN BE DISCUSSED IF, SAY, THERE
7 WERE STILL A COUPLE OF THINGS THERE THAT COULD BE DISCUSSED AS
8 A RISK THAT -- THAT THE BOARD COULD MAKE A DECISION ABOUT
9 WHETHER WE STILL GO ON DECEMBER 10 EVEN THOUGH THERE ARE ONE
10 OR TWO LITTLE THINGS HANGING OUT IS THERE?

11

12 **ANGUS DUVOL:** THE WAY I RESPOND, THE ITEMS ON THE SLIDE 3, WE
13 FEEL THERE ARE WORK-AROUNDS IDENTIFIED. SOME ARE MUCH MORE
14 MAJOR THAN OTHERS. IF TVMS ARE NOT AVAILABLE HAVE A GREATER
15 IMPACT. BUT ALL ONES WE FEEL THAT EITHER A FIX OR MINOR FIX
16 THAT CAN BE DONE IN TIME OR SOLID WORK-AROUNDS IN PLACE AND
17 GAVE US THE COUNTY DENSE TO COME TODAY --

18

19 **CAROLYN GONOT:** THE ADD VALUE, A LITTLE BIT NOT BEING ABLE TO
20 ADD VALUE.

21

22 **ANGUS DUVOL:** THAT ONE WE KNOW FOR SURE IS WORKING. SO WE FEEL
23 CONFIDENT OF THAT.

24

25 **CAROLYN GONOT:** THIS IS MORE FOR JASON. TALK OF THE CUSTOMER



OCTOBER 20, 2025

1 TRANSITION ON DECEMBER 10. WHEN YOU TALK OF TRANSITION, WHAT
2 DO YOU MEAN. A TRANSITION OVER TIME? OR THE TRANSITION THAT
3 DAY? I WANT TO UNDERSTAND WHAT YOU ARE TALKING ABOUT AND WHAT
4 THAT TRANSITION. I LOOKED THROUGH THE SLIDE, AND I COULDN'T
5 SEE DECEMBER 10 OR BEYOND.

6

7 **JASON WEINSTEIN:** ON DECEMBER 10, WE START THE TRANSITION. WHAT
8 THAT MEANS DAY ONE ANYBODY THAT COMES WITH A CONTACTLESS
9 BANKCARD. THEY ARE ALL WELCOME. NO ISSUES HERE. AS IT RELATES
10 TO OUR CURRENT CLIPPER CUSTOMERS.

11

12 **CAROLYN GONOT:** CURIOUS ABOUT THAT, RIGHT.

13

14 **JASON WEINSTEIN:** PEOPLE WHO HAVE CARDS IN THEIR WALLET. A
15 PLASTIC -- PHYSICAL CARD. THEY WILL START TRANSITIONING. AND A
16 COUPLE OF MONTHS AGO, YOU KNOW, WE WALKED YOU GUYS SORT OF THE
17 ORDER OF OPERATION. BUT A HIGH LEVEL, ESSENTIALLY ALL OF THE
18 DISCOUNT FARE CATEGORIES WILL GO FIRST. THANK YOU YOUTH,
19 SENIOR, RTC, START PROGRAM. ALL OF THOSE WILL BE FIRST IN LINE
20 TO BE TRANSITIONED SO THEY WILL BE SABLE TO TAKE FIRST
21 ADVANTAGE OF ALL OF THE CUSTOMER BENEFITS AND START FOLLOWING
22 ON WITH, YOU KNOW, ALL -- ALL OF THE REST. AND SO WE
23 ANTICIPATE THAT WE ARE PROBABLY GOING TO GET THROUGH THE
24 MAJORITY OF PEOPLE THAT USE TRANSIT EVERY DAY WITHIN THAT
25 FIRST MONTH. SO WE ALLOTTED A FEW MONTHS BECAUSE THERE ARE



OCTOBER 20, 2025

1 SEVERAL MILLION CARDS OUT THERE. AND HOW OFTEN YOU USE IT WILL
2 DEPEND ON WHEN WE SEE THIS BENEFIT.

3

4 **CAROLYN GONOT:** NOT OPERATOR BY OPERATOR, CORRECT? BY USER
5 TYPE.

6

7 **JASON WEINSTEIN:** CORRECT, BY USER TYPE.

8

9 **CAROLYN GONOT:** THAT'S GREAT. THAT'S GREAT. I APPRECIATE THAT.
10 THANK YOU VERY MUCH. AND GOOD LUCK. I AM COUNTING ON YOU.

11

12 **CHAIR, ROBERT POWERS:** THANK YOU FOR THOSE COMMENTS AND
13 QUESTIONS, CAROLYN. VERY THOUGHTFUL. NOW TO ANDREW FREMIER
14 WITH MTC. AND DROP OVER HERE AND VICE-CHAIR WILL HOLD YOU OFF
15 UNTIL LAST.

16

17 **ANDREW FREMIER:** IF I COULD, I WOULD LIKE TO FOLLOW MY COMMENTS
18 WITH A MOTION, SO MAYBE OTHER COMMENTS MIGHT COME IN FIRST AND
19 I WILL FINISH UP, IS THAT ALL RIGHT?

20

21 **CHAIR, ROBERT POWERS:** OKAY. YEAH, YEAH, TOTALLY. LET ME DROP
22 BACK OVER HERE.

23

24 **SPEAKER:** THIS IS HEATHER MCKILLUP FROM SMART. I HAVE A COUPLE
25 OF QUESTIONS -- ONE THING I WANT TO CONCERN BECAUSE THE



OCTOBER 20, 2025

1 CONCERN OF MARIN TRANSIT WITH TAP AND GO BECAUSE THEY ARE WITH
2 GOLDEN GATE. TO PUT THAT TRUST -- WHEN WE GO LIVE ON DECEMBER
3 10, THEY WILL BE SEPARATED, CORRECT?

4

5 **ANGUS DUVOL:** THAT'S CORRECT.

6

7 **SPEAKER:** OKAY. I WANTED TO SEE THAT FOR THE RECORD. I HAVE A
8 FOLLOW-UP ON THE CARD PIECE OF IT. WHEN PEOPLE ARE MIGRATED
9 FROM THE EXISTING C-1 TO C-2, ARE THEY GOING TO GET A NEW CARD
10 AND BE CHARGED FOR THAT?

11

12 **JASON WEINSTEIN:** THEY DO NOT NEED TO HAVE A NEW CARD. THEY CAN
13 USE THE OLD -- THAT IS THE WHOLE THING OF TRANSITIONING. THEY
14 CAN GET A NEW CARD BUT THEY DON'T NEED.

15

16 **SPEAKER:** I WANT TO MAKE SURE BECAUSE I SAID SOMETHING THE
17 OTHER DAY AND THEY SAID REALLY? I AM PRETTY SURE I SAID IT
18 THAT WAY, BUT I WANT TO MAKE SURE. THE TRANSITION SCHEDULE. IT
19 MIGHT BE HELPFUL TO SEND THAT OUT TO ALL OF US. BECAUSE I KNOW
20 YOU DID A COUPLE OF MONTHS AGO, BUT MOST OF US FORGOT THINKING
21 IT IS OUT IN THE FUTURE SOMETIMES AND THAT WILL BE HELPFUL. I
22 ASKED THIS ON ANOTHER MEETING, BUT I WILL ASK TOO. CAN WE GET
23 A LIST OF THE FEATURES THAT ARE OR AREN'T GOING TO BE? I DON'T
24 KNOW WHICH WAY IS EASIER, BUT, FOR INSTANCE, I KNOW EVEN
25 THOUGH WE SAID IN THE TESTING THAT PEOPLE WILL NOT GET THEIR



OCTOBER 20, 2025

1 BALANCE WHEN THEY LOOK AT THE SCREEN. FIRST THING OUR TESTERS
2 SAID I DON'T GET A BALANCE WHEN I LOOK AT THE SCREEN. IF THAT
3 WAS BIG FOR OUR OWN PEOPLE, I THINK THAT WILL PROBABLY BE BIG
4 FOR CUSTOMERS. SO THINGS LIKE THAT THAT WE CAN MAKE SURE WE
5 COMMUNICATE TO OUR CUSTOMERS WOULD BE GREAT. LASTLY, WE ARE
6 VERY EXCITED. I HAVE DONE TWO OF THESE IMPLEMENTATIONS, AND I
7 KNOW HOW PAINFUL THEY CAN BE. I WANT TO WORK THROUGH THOSE
8 THINGS I KNOW AS WE GO ALONG. THANK YOU.

9

10 **CHAIR, ROBERT POWERS:** OKAY. THANK YOU FOR THOSE COMMENTS. AND
11 THE -- JUST SO I HAVE IT IN MY HEAD, WHAT YOU ASKED FOR ON THE
12 TRANSITION IS THE WATCHING SCHEDULE, RIGHT? ARE YOU TRACKING
13 ON THAT, DIRECTOR?

14

15 **JASON WEINSTEIN:** YES, WE WILL SEND THAT. PERFECT.

16

17 **CHAIR, ROBERT POWERS:** AN EXCELLENT IDEA AND DROPS BACK TO A
18 THEME I HEARD OVER HERE. EXCELLENT FOR THAT. TO CHRISTY
19 WEGENER WITH LAFTA, CHRISTY?

20

21 **CHRISTY WEGENER:** THANK YOU, CHAIR POWERS. I AM VERY OPTIMISTIC
22 ABOUT DECEMBER 10. I AM VERY EXCITED TO BE HERE TODAY. I HAVE
23 BEEN A BIT IN THE WEEDS WITH TESTING THE SYSTEM. I DON'T KNOW
24 IF THAT IS A GOOD THING OR A BAD THING, BUT HERE I AM. OCTOBER
25 26, THE GM, DIRECTOR WEINSTEIN JOINED ME IN TESTING AND WE



OCTOBER 20, 2025

1 ALSO HAD A READER SO WE COULD SEE THE FARE WE WERE CHARGED.
2 TAPPING ALONG. THINGS WERE WORKING FINE. WE BOTH ENCOUNTER A
3 BUG ON GOLDEN GATE AND CHARGED AN INCORRECT AMOUNT. JASON SAID
4 THE BUG WOULD BE FIXED. I TRUST JASON BUT I WANT TO VERIFY. I
5 SENT OUT MY INTERN TO ENCOUNTER THE SAME BUG. HE ALMOST DID
6 EXACTLY WHAT I ASKED HIM TO DO, NOT PERFECTLY, BUT I AM HAPPY
7 TO REPORT THAT IT SEEMS LIKE THE TRANSFER DISCOUNTS WORKED
8 APPROPRIATELY. WELL, AND IT LEADS ME TO MY COMMENT REALLY WHAT
9 I THOUGHT ABOUT HOW THE DISCOUNTS WORK WASN'T EXACTLY
10 ACCURATE. I DON'T WANT TO HASH IT OUT HERE, BUT I WANT ALL OF
11 US AND OUR STAFF TO KNOW HOW IT IS SUPPOSED TO WORK. 95% OF
12 THIS WILL BE FINE. PEOPLE WILL TAKE THEIR SINGLE TRANSFER.
13 FOLKS WILL TAKE THEIR SINGLE RIDE AND IT WILL BE FINE. WE NEED
14 TO LOOK AT THE OUTLIERS. WE MAY NEED TO TEST THE SYSTEM. BART
15 SPEED RUNNERS OR INTERESTED FOLKS TO GRAB A CLIPPER 2 CARD. I
16 HAVE THREE AND I WILL BE HAPPY TO LOAN THEM UP, GO ON A
17 MULTIOperator JOURNEY. I THINK IT IS AS WE ARE ROLLING OUT
18 IMPORTANT TO UNDERSTAND THE TRANSFER RULES HOW MUCH WILL GET A
19 DISCOUNT GOES TO WHEELS. IT IS ALSO IMPORTANT TO SEE IT WHAT
20 WE SEE ON GOOGLE TRANSIT AND THE TRANSIT APP IS ACCURATE AND
21 MATCHES THE FARE WE ARE EXPECTING TO CHARGE. TRAINING. IT IS
22 IMPORTANT THAT WE ARE -- WE DO TRAINING AND TRAINING IS
23 RECORDED, BUT I WANT TO REITERATE THE SMALL OPERATORS. WE
24 DON'T HAVE THE SAME RESOURCES AS THE LARGE OPERATORS. I WOULD
25 ASK THAT YOU ENSURE EVERY SMALL OPERATOR HAS A WORKING CLIPPER



OCTOBER 20, 2025

1 1 TERMINAL BEFORE CLIPPER 2 IS ROLLED OUT. I HEARD TRIDELTA
2 TRANSIT. WEST CAT. I AM NOT SURE OF THE STATUS OF THE WEST CAT
3 CLIPPER SYSTEM. I THINK IT IS IMPORTANT THAT WE HAVE BOTH
4 SYSTEMS FUNCTIONING AT ROLLOUT. I WOULD SUGGEST A STANDING
5 MEETING WEEKLY WITH FRONT-LINE STAFF TO TALK ABOUT ISSUES THAT
6 FOLKS ARE ENCOUNTERING, SHARING EXPERIENCES EARLY MAY HELP
7 SMALLER OPERATORS DOWN THE LINE AND I THINK THAT WILL CONCLUDE
8 MY COMMENTS. THANK YOU.

9

10 **CHAIR, ROBERT POWERS:** EXCELLENT COMMENTS THERE. DIRECTOR
11 WEINSTEIN, DID YOU GET THAT? MOST OF THOSE?

12

13 **JASON WEINSTEIN:** I GOT THEM. WE WILL WORK ON THAT.

14

15 **CHAIR, ROBERT POWERS:** ESPECIALLY THE ONE -- THE FRONT-LINE
16 STAFF THAT SHOULD NOT BE MISSED IN ALL OF THESE EFFORTS THAT
17 ARE ONGOING RIGHT NOW. THAT WAS A CHALLENGE WE HAD AT BART
18 WHEN WE WENT TO TAP AND RIDE. SO JUST MAKING SURE THAT
19 HAPPENS, DIRECTOR, WILL BE VERY HELP.

20

21 **SPEAKER:** JENNIFER LARGAESPADA FROM OUR TEAM ALREADY DOES
22 SOMETHING LIKE THAT, BUT THE FREQUENCY IS SOMETHING THAT WE
23 WOULD WANT TO MAKE SURE WE ARE ALL ON BOARD MORE FREQUENTLY
24 NOW AND SHORTLY THEREAFTER WE LAUNCH.

25



OCTOBER 20, 2025

1 **CHAIR, ROBERT POWERS:** LET ME DROP OVER TO MY VICE-CHAIR. DROP
2 TO ANDREW FREMIER WITH MTC. VICE CHAIR CHAN.

3

4 **VICE CHAIR CHAN:** THANK YOU, CHAIR POWERS, I'M GOING TO GET
5 INTO THE WEEDS A LITTLE BIT AND I HAVE A SERIES OF QUESTIONS.
6 I WANT TO FOLLOW UP ON SOMETHING THAT CAROLYN SAID. ON DAY
7 ONE, IF I AM A CUSTOMER OF CLIPPER 2.0, WHAT ARE THE BIGGEST
8 DIFFERENCES I AM GOING TO SAY. IS SOME OF THIS I THINK SO WE
9 HAVE BEEN TOUTING AS WE TRANSITION TO CLIPPER 2.0, TRANSFER
10 DISCOUNTS YOU GET FAIR ACCUMULATOR. IT WOULD BE GOOD TO KNOW
11 WHAT IS THAT LIST OF, I THINK IT WOULD SAY AMENITIES WE ARE
12 GOING TO GET. MAYBE NOT SINGLE GUST HER WILL EXPERIENCE THAT,
13 BUT ON DAY ONE, IF THEY ARE TRANSITIONED THIS IS WHAT THEY
14 WILL SEE AND THESE ARE THE BENEFITS. I THINK THAT WILL BE
15 HELPFUL. AND HOPEFULLY THE KIND OF THINGS THAT WE ARE ROLLING
16 OUT TO THE PUBLIC TO LET THEM KNOW THAT THESE ARE THE BENEFITS
17 AND WHY IT IS SO IMPORTANT THAT THIS IS COMING. I ALSO MAYBE
18 WANTED TO FOLLOW ON SOMETHING THAT CHRISTIE SAID, AND I THINK
19 THESE ARE THE CUSTOMER SERVICE TERMINALS AND THIS IS ON YOUR
20 PAGE TWO, THE VERY TOP ROW. THESE ARE THE INSTALLATIONS THAT
21 ALL OF THE -- AT THE OPERATOR'S CUSTOMER SERVICE TERMINALS,
22 THIS WILL BE UP AND RUNNING BY EARLY NOVEMBER, I THINK THAT IS
23 WHAT IT SAYS ON THE SCHEDULE. AND -- AND PERHAPS MAYBE THAT --
24 I DON'T KNOW, MAYBE SLIDE TWO OR SLIDE THREE, HAVING MAYBE A
25 WEEKLY UPDATE. SENDING IT OUT AT LEAST TO THIS BOARD TO KNOW



OCTOBER 20, 2025

1 HOW THINGS ARE GOING FOR EACH LINE ITEM. SORT OF LIKE A
2 STATUS. THAT GREAT. I WANT TO FOLLOW UP ON SOMETHING THAT
3 ADINA ASKED A QUESTION. THIS IS REALLY MORE OF TRYING TO
4 UNDERSTAND. SO IF SOMEONE IS QUALIFIED TO GET A DISCOUNT, BUT
5 THEY ARE USING A CREDIT CARD, WHAT DO WE ENVISION IN THE
6 FUTURE IF THAT IS SHOWER THIS GOING TO GET. I AM NOT REALLY
7 SURE. IF YOU USE A CREDIT CARD, THERE IS NO WAY TO SEE IF THEY
8 QUALIFY FOR A DISCOUNT OR NOT. I WANT TO SEE HOW WE ANTICIPATE
9 THAT IS SUPPOSED TO WORK?

10

11 **ANGUS DUVOL:** SO I WOULD SAY IN THE SHORT TERM, USE THE SYSTEMS
12 IN PLACE ELIGIBILITY REQUIREMENTS. WORK THROUGH OUR CURRENT
13 SYSTEM SO YOU CAN GET A, YOU KNOW, YOUTH SENIOR, RTC ACCESS,
14 RIGHT, CLIPPER START, ALL THOSE PROGRAMS. IN THE FUTURE AND
15 THE WAY IT WORKS TODAY WHEN YOU COME -- WE DON'T ASK TO YOU
16 IDENTIFY YOURSELF WHEN YOU WANT TO BRING A CONTACTLESS
17 BANKCARD. YOU JUST COME, YOU GO TAP, AND WE TREAT YOU LIKE AN
18 ADULT. WHAT YOU WILL HAVE TO DO IN THE FUTURE AND SOMETHING WE
19 ARE LOOKING AT AND I KNOW THAT CUBIC IS ACTUALLY LOOKING AT IT
20 TOO. NOT JUST FROM US. IS THE IDEA THAT YOUR CONTACTLESS
21 BANKCARD WILL BE THAT CREDENTIAL TOO. WORTH NOTING NOT JUST
22 ANY CARD, BUT A SPECIFIC CARD THAT YOU WANT TO REGISTER FOR
23 YOURSELF AND USE -- TO CONTINUE TO USE THAT CARD. NOT LIKE YOU
24 COULD SLIDE THAT DISCOUNT FROM CARD TO CARD TO CARD TO CARD.

25



OCTOBER 20, 2025

1 **VICE CHAIR CHAN:** TO SOME EXTENT, KIND OF LIKE CURRENTLY YOU
2 HAVE AN IDENTIFIER THAT YOU QUALIFY FOR THE DISCOUNT EXCEPT
3 NOW IT IS SHOWING UP ON YOUR CLIPPER CARD, BUT IN THE FUTURE,
4 YOU COULD POSSIBLY REGISTER IS A CREDIT CARD THIS IS THE ONE I
5 AM GOING TO USE AND POSSIBLY GET YOU THE DISCOUNT.

6

7 **ANGUS DUVOL:** THAT WOULD BE THE IDEA.

8

9 **VICE CHAIR CHAN:** THANK YOU. I WANT TO THANK YOU FOR COMMITTING
10 BOTH MTC AND CUBIC TO THE DECEMBER 10 DEADLINE. I AM VERY
11 HAPPY TO HEAR THAT, BECAUSE I THINK THAT IS THE THING THAT WE
12 SHOULD STRIVE FOR INSTEAD OF THESE STEP-WISE IMPROVEMENTS, AND
13 STEP-WISE TO THE -- SO THE IMPLEMENTATION. I AM GOING TO ASK A
14 HARD QUESTION. WHAT IF DECEMBER 10 THAT DOES NOT HAPPEN, WHAT
15 HAPPENS?

16

17 **JASON WEINSTEIN:** I THINK AS ANGUS OUTLINED BEFORE. WE FEEL WE
18 HAVE THE APPROPRIATE LEVEL OF WORK-AROUNDS. THINGS WE DON'T --
19 AS WE CONTINUE TO GO THROUGH THE REST OF OUR TESTING. AS IT
20 SAYS ON THE SLIDE, 50% THROUGH 1100 ITEMS. HOPING BY THE END
21 OF THE WEEK, CLOSE TO 80% OR 90% DONE WITH THOSE ITEMS. FEW
22 THINGS WE HAVE TO WAIT FOR AS IT RELATES TO MONTHLY PASSES AND
23 THINGS LIKE THAT. VENDING WINDOWS TO TEST THEM WHICH HAS
24 PASSED FOR THIS MONTH. BUT IN ANY CASE, YOU KNOW, AS IT
25 RELATES TO WHETHER WE THINK WE CAN STILL GO. WE ARE CONFIDENT



OCTOBER 20, 2025

1 WE HAVE WORK-AROUNDS IN NOSE THINGS. I THINK I WILL JUST LEAVE
2 IT THERE.

3

4 **VICE CHAIR CHAN:** I HAVE ONE MORE QUESTION. I APOLOGIZE.

5

6 **CHAIR, ROBERT POWERS:** NO, DON'T.

7

8 **VICE CHAIR CHAN:** LINE THREE ON THE SECOND LINE. THIS IS ON
9 TESTING, THE FIELD TESTING. IT SAYS, CRITICAL ITEMS UNDER
10 DISCUSSION WITH OPERATORS. WHO DETERMINES THE CRITICAL -- WHAT
11 ARE CONSIDERED "CRITICAL?" IS IT A JOINT DECISION BETWEEN THE
12 OPERATOR AND MTC AND CUBIC, OR WHAT?

13

14 **ANGUS DUVOL:** I WOULD SAY A FAIR WAY TO CHARACTERIZE IT.
15 EARLIER TEST IN THE LAB ENVIRONMENTS AND INITIAL PRODUCTION --
16 LAB FIELD TESTING AS WELL WE IDENTIFIED ONES THAT IT WERE
17 ESSENTIALLY BLOCKERS TO THE START OF TRANSITION. THESE I
18 RAISED OPERATOR STAFF TO SEE THERE IS A FIX NEEDED AND START
19 DISCUSSING POTENTIAL WORK-AROUNDS NOW, BUT CUBIC HAS COMMITTED
20 TO FIXING THOSE. SO WE ARE -- THEY ARE CONTINUING THAT WORK AS
21 WELL.

22

23 **JASON WEINSTEIN:** CAN I ADD ONE THING TO IT? WE HAVE A DAILY
24 CHECK-IN WITH A SUBSET OF STAFF AND MEET WITH A LARGER GROUP
25 OF STAFF EVERY FRIDAY AS WELL SO THAT WE ARE -- YOU KNOW, THIS



OCTOBER 20, 2025

1 IS NOT LIKE INFORMATION THAT WILL STILL STALE. WE ARE
2 CONSTANTLY TALKING.

3

4 **VICE CHAIR CHAN:** SO IF THERE IS SOMETHING THAT PERHAPS MAYBE
5 NOW THE OPERATOR SAYS, HEY, THAT IS REALLY CRITICAL. WE NEED
6 TO HAVE THIS UP AND RUNNING BY THE TIME WE DO THE TRANSITION
7 ON DECEMBER 10. THAT IS SOMETHING THAT CAN BE DISCUSSED?

8

9 **JASON WEINSTEIN:** ABSOLUTELY. WE WANT IT DISCUSSED. THIS IS THE
10 TIME WE ALL NEED TO TALK TO EACH OTHER.

11

12 **VICE CHAIR CHAN:** I AM GOOD.

13

14 **CHAIR, ROBERT POWERS:** THANK YOU FOR THE INSIGHTS. ANDREW
15 FREMIER FROM MTC.

16

17 **ANDREW FREMIER:** THANK YOU, CHAIR POWERS. I WANT TO SHARE THAT
18 NOBODY IS WAVING THE FOOTBALL AROUND UNTIL IT CROSSES THE GOAL
19 LINE, BUT I FEEL CONFIDENCE FROM YOU AND THE STAFF FROM MTC.
20 AND I AM EXTREMELY EXCITED TO IT BE AT THIS POINT. I WANT TO
21 ALSO SORT OF ATTACH MYSELF TO THE COMMENTS WITH CALTRAIN. I
22 PERSONALLY DO HAVE REGULAR AND DIRECT CONVERSATIONS TO THE CEO
23 OF CUBIC TRANSPORT AND HAVE REPEATEDLY ASKED HIM FOR HIS
24 COMMITMENT TO THIS SCHEDULE, TO THE RESOURCES NEEDED FOR HIS
25 TEAM TO DELIVER, AND HE IS COMMITTED TO DOING THAT ON A



OCTOBER 20, 2025

1 REGULAR BASIS. I ALSO WANTED TO THANK YOU, CHAIR POWERS, OF
2 PUTTING TOGETHER THE WORKSHOP OF OUR COLLEAGUES HERE. I REALLY
3 PUT AN AGGRESSIVE APPROACH HOW WE WOULD ATTACK THIS QUESTION.
4 AND I THINK IT HAS PAID OFF IN DIVIDENDS SETTING UP SOME OF
5 THE PEER MEMBERS FROM THE OTHER AGENCIES TO WORK IN WHAT IS
6 SO-CALLED THE KITCHEN CABINET WHICH IS VERY EFFECTIVE. THANK
7 OUR STAFF AND THE CUBIC STAFF TO BE VERY DIRECT RAISING WHAT
8 THEIR CONCERNS WERE, OPPORTUNITIES FOR BEING SUCCESSFUL AND
9 THAT IS THE PART THAT ADDED TO MY LEVEL OF CONFIDENCE. FINALLY
10 THE REASON WHY I WANTED TO MAKE THE MOTION SUPPORTS THE STAFF
11 RECOMMENDATION HAS TO DO WITH THE ADVOCACY LETTER THAT WE
12 RECEIVED. FULLY BELIEVE THAT IT IS MOST IMPORTANT FOR ALL OF
13 THE SERVICES SUCH AS THE FREE AND DISCOUNTED TRANSFERS TO THE
14 PEOPLE WHO NEED IT MUCH MORE THAN EVEN THE FOLKS WITH
15 CONTACTLESS CREDIT CARDS. SO I WANT TO MAKE A MOTION TO
16 SUPPORT THE STAFF RECOMMENDATION TO START THE TRANSITION ON
17 DECEMBER 10, 2025.

18

19 **SPEAKER:** I WOULD LIKE TO SECOND THAT MOTION.

20

21 **CHAIR, ROBERT POWERS:** WE HAVE A MOTION AND A SECOND. LET'S
22 KEEP THIS DISCUSSION GOING. I DID WANT TO -- I WASN'T QUITE
23 SURE WHAT I WAS GOING TO SAY, BUT I AM NOW. HEY, THE -- I SEE
24 IN THE -- IN THE FRONT ROW, I SEE CYNTHIA ENG AND IN THE BACK,
25 MARK STAFFORD, BOTH THE PROJECT EXECUTIVES FROM CUBIC. AND I



OCTOBER 20, 2025

1 CALL THEM OUT INTENTIONALLY, BECAUSE WHAT WE ARE TALKING
2 ABOUT, SHOULD THIS MOTION PASS -- AND MADAM, I AM NOT LOCKING
3 HORNS WITH YOU IN THE LEGAL DEPARTMENT BECAUSE I DON'T WANT TO
4 GO DOWN THAT ROAD. BUT WE ARE MAKING A CONTRACT WITH THE BAY
5 AREA THAT WE ARE GOING TO DELIVER ON THE 10th OF DECEMBER,
6 START A TRANSITION FOR THE BAY AREA. THAT IS WHAT WE ARE
7 DOING. CUBIC NODDING THEIR HEAD. CYNTHIA MAYBE NODDING HER
8 HEAD. AND MARK NODDING HIS HEAD. AND THAT'S WHAT WE ARE DOING
9 HERE. WE HAVEN'T HAD A GREAT TRACK RECORD. LET'S ALL BE CLEAR
10 ON THAT. I AM ALL IN ON THE 10th, SO DON'T TAKE MY COMMENTS
11 WRONG. I AM ALL IN ON THE 10th. I AM SO MUCH IN ON THE 10th,
12 YOU KNOW, I WROTE DOWN -- AND THIS IS TO YOU, JASON -- I AM
13 GOING TO BE UNFORGIVING AND I AM GOING TO BE UNAPOLOGETIC IF
14 THIS THING -- IF I SEE ANYTHING GOING IN SLIGHTLY IN THE WRONG
15 DIRECTION, I WILL -- I WILL BRING EVERYTHING I HAVE WITH BART.
16 I WILL LEVERAGE EVERYTHING I CAN WITH SFMTA AND WITH GOLDEN
17 GATE BRIDGE THAT WE DELIVER FOR THE BAY AREA, RIGHT? WE WILL
18 MAKE A MOTION AND HOPEFULLY IT PASSES HERE, BUT WHAT IS AT
19 STAKE IS IMPROVING THE CUSTOMER EXPERIENCE AND PUBLIC TRANSIT
20 IN THE BAY AREA. THAT IS WHAT WE ARE MAKING THE COMMITMENT TO.
21 AND I THINK THIS BODY UP HERE, WE CAN NOT LET THIS FAIL. AND
22 WON'T LET THIS FAIL. AND, YOU KNOW IF SOMETHING IS NOT GOING
23 RIGHT, SOMEBODY NEEDS TO RAISE THEIR HAND. WE HAVE PLENTY OF
24 PEOPLE AT BART. JULIE -- PLENTY OF PEOPLE AT SFMTA. MULLIGAN
25 HAS PLENTY OF PEOPLE. PREMIER HAS GOT -- THE FINISH LINE IS IN



OCTOBER 20, 2025

1 FRONT OF US AND WE CAN NOT GET ACROSS -- WE NEED TO GET THERE
2 ON DECEMBER 10, RIGHT. SO I WANT TO MAKE SURE THAT IS WHAT WE
3 ARE DOING. IS THAT THE COMMITMENT HERE?

4

5 **JASON WEINSTEIN:** THAT IS THE COMMITMENT FROM ME AND EXECUTIVE
6 LEADERSHIP AS YOU MENTIONED CHAIR POWERS IS HERE AND IF YOU
7 WOULD LIKE THEM TO RESPOND.

8

9 **CHAIR, ROBERT POWERS:** I DON'T NEED THEM TO RESPOND. I WANT TO
10 PUBLICLY -- WE NEED TO DELIVER THIS FOR THE BAY AREA, RIGHT.
11 NOW IS THE TIME. DECEMBER 10 IS THE TIME THAT THE BAY AREA CAN
12 EXPECT TO START A TRANSITION. I AM JUST TELLING YOU -- I GUESS
13 I WANT TO BE CRYSTAL CLEAR, UNAPOLOGETIC AND UP FORGIVING YOU
14 WILL GET FROM ME UNTIL DECEMBER 10. RIGHT? I AM GENERALLY LIKE
15 THAT TO BEGIN WITH, BUT YOU WILL GET A STRONGER DOSE OF THAT,
16 BECAUSE OF HOW IMPORTANT THIS IS TO THE BAY AREA. YOU KNOW, IT
17 IS NOT PERSONAL, BUT WE ARE GOING TO DELIVER THIS THING FOR
18 THE BAY AREA. WE ARE RIGHT THERE. SO OTHER COMMENTARY HERE?
19 YEAH, CAROLYN GONOT, VTA-CEO.

20

21 **CAROLYN GONOT:** JUST REAL QUICK, HOW WILL WE GET NOTIFIED? I
22 KNOW THERE ARE SORT OF UPDATES WITH OPERATORS AND WHATEVER,
23 BUT HOW ARE WE GOING TO DO A CHECK-IN OVER THE NEXT 50 DAYS?

24

25 **CHAIR, ROBERT POWERS:** I KNOW HOW I WOULD ANSWER IT.



OCTOBER 20, 2025

1

2 **CAROLYN GONOT:** YOU GET --

3

4 **CHAIR, ROBERT POWERS:** THERE IS MORE THAN ME. GO AHEAD, JASON.

5

6 **JASON WEINSTEIN:** WE ARE WORKING ON OPERATOR STAFF WITH A
7 FORMULA FOR DAILY UPDATES. WE GAVE THE FIRST ONE OF THOSE ON
8 FRIDAY. AND THEN, I THINK, WE WILL CONTINUOUSLY BE WORKING
9 THROUGH THAT WITH UPDATES, DAILY UPDATES, AND I THINK WE CAN
10 PROVIDE THE BOARD WITH UPDATES THAT WAY.

11

12 **CAROLYN GONOT:** CAN YOU GIVE US FOR US AT LEAST BIWEEKLY --
13 JUST AN UPDATE BIWEEKLY TO THE BOARD?

14

15 **JASON WEINSTEIN:** WE CAN COMMIT TO THAT, FOR SURE.

16

17 **CHAIR, ROBERT POWERS:** THAT IS A GOOD POINT, CAROLYN. YOU ARE
18 RIGHT, I PUSH BACK A LITTLE. I KNOW WHAT IS GOING ON AND MORE
19 OF THE DETAILS OF WHAT YOU AND OTHER FOLKS ARE. THAT MAY BE
20 UNFAIR AND NOT EQUITABLE. CAN WE GET THE BOARD COMFORTABLE
21 WITH THE DATA.

22

23 **SPEAKER:** WE SHOULD MAKE IT MORE BROAD THAN THAT. EVERYBODY
24 ASSOCIATED WITH THE MOU WOULD MAKE SENSE.

25



OCTOBER 20, 2025

1 **CHAIR, ROBERT POWERS:** UNDERSTOOD. OKAY. GOOD DISCUSSION. I AM
2 JUST GOING TO DO A LOOK AROUND HERE. ANYBODY? JULIE, YOU GOOD?
3 COMING AROUND. GOOD? CHRISTY.

4

5 **CHRISTY WEGENER:** TAKING ADVANTAGE OF BEING ON THE DAIS INSTEAD
6 OF SPEAKING AT THE MICROPHONE HERE. WE HAVE ONE CEB MEETING
7 BEFORE TRANSITION. JUST SAYING THAT OUT LOUD. IT WOULD BE GOOD
8 TO HAVE SOME IDEA OF THE MARKETING -- A TOUCH ON THE MARKETING
9 AGAIN. PART OF WHAT MAKES ME AN OPTIMIST. I GO TO WORST-CASE
10 SCENARIO AND WHAT IS IT, DECEMBER 10. STUFF ANT WORKING. WE
11 HAVE TO RUN FARE FREE. SO -- WILL THERE BE A MECHANISM FOR THE
12 OPERATORS TO OF THINGS ARE WOULD WORKING WELL.

13

14 **JASON WEINSTEIN:** WE HAVE METRICS OF WHAT THE SCENARIO IS. WE
15 HAVE WAYS TO DO THAT AND SUPPORT FROM OPERATORS THEMSELVES IN
16 TERMS OF WHAT IS EXPECTED. I THINK BETWEEN THOSE, WE CAN
17 CERTAINLY WORK SOMETHING OUT. AND WE ALREADY HAVE PROVISIONS
18 FOR THAT IN OUR, YOU KNOW, NEXT GENERATION CLIPPER CONTRACT.

19

20 **CHAIR, ROBERT POWERS:** OKAY. OTHER COMMENTARY? I AM NOT SEEING
21 ANY. MADAM CLERK. LET ME CHECK IN ON PUBLIC COMMENT FOR THIS
22 TOPIC ONE MORE TIME FOR THE BENEFIT OF ALL.

23

24 **CLERK, WALLY CHARLES:** NO OTHER PUBLIC COMMENTS. NOTHING. NO
25 SPEAKER CARDS AND NO ONE ONLINE.



OCTOBER 20, 2025

1

2 **CHAIR, ROBERT POWERS:** OKAY. WE HAVE A MOTION FROM PREMIER WITH
3 MTC AND SECOND FROM WEDENER FROM LAFTA. ALL IN FAVOR, SAY AYE,
4 SAY AYE. ANY OPPOSITION? MADAM CLERK, FOR THE RECORD, THE
5 MOTION TO START TRANSITION 10 DECEMBER PASSES UNANIMOUSLY.
6 OKAY, WE ARE GOING TO CLOSE AGENDA ITEM NUMBER 3-A OUT. AND
7 MORE TO AGENDA ITEM 3-B. AND 3-B, AGAIN, COMMISSIONERS IS AN
8 ACTION ITEM IN FRONT OF YOU. THIS IS A REQUEST TO AUTHORIZE
9 THE USE OF CLIPPER FLOAT ACCOUNT INTEREST FOR REIMBURSEMENT OF
10 TRANSIT OPERATOR FARE REVENUE LOSSES. DROPPING BACK TO WHAT
11 OUR GOOD FRIENDS FROM LAFTA JUST MENTIONED. SO I AM GOING TO
12 TURN IT OVER TO ANGUS, ARE YOU RUNNING POINT ON THIS AS
13 PRESENTATION TO THE COMMISSIONERS. THIS IS AN AVERAGES ITEM
14 BEFORE US.

15

16 **ANGUS DUVOL:** GOOD AFTERNOON, COMMISSIONERS. A FOLLOW-UP TO
17 WHAT MY COLLEAGUE KELLEY JACKSON THE LAST CEB MEETING IN
18 AUGUST. AND TO REIMBURSEMENT TRANSIT FOR LOST FARE REVENUE. A
19 CALENDAR IN THE CUBIC LEGACY SYSTEM THAT EXPIRED WITH CLIPPER
20 READERS UNABLE TO VALIDATE FARE FROM THE START OF SERVICE TO
21 WHEN THE ISSUE WAS RESOLVED AT 11:45 THAT DAY. NOTICED IN OUR
22 AUGUST REPORT, MTC PERFORMED A TRANSIT LOSSES. AND CLAIMS
23 BASED ON THEIR OWN RECORDS IF THEY HAD THAT AVAILABLE. BASED
24 ON THE CLAIMS RECEIVED, SUPPLEMENTED BY MTC'S OPERATORS THAT
25 DIDN'T HAVE DATA AVAILABLE, ESTIMATED FARE REVENUE LOSS IS



OCTOBER 20, 2025

1 APPROXIMATELY \$590,000. MTC IS PURSUING OPTIONS FOR RECOURSE
2 WITH CUBIC AND THEIR ROLE AS THE CURRENT CLIPPER CONTRACTOR
3 AND FURTHER CORRESPONDENCE WITH CUBIC ON THIS TOPIC. FOR
4 TIMELY REIMBURSEMENT, LOOKING TO CLIPPER FLOAT ACCOUNT TO
5 COVER THIS JULY 1 FARE COST AND PLUS A CONTINGENCY FOR THINK
6 CLAIMS THAT MAY OCCUR IN THE SUNSETTING OF THE C 1 SYSTEM. AND
7 OF THIS BOARD'S INPUT OF AUGUST MEETING, WE ARE COMING TO YOU
8 WITH A TWO-PART REQUEST. THE FIRST TO AUTHORIZE A USE OF \$1
9 MILLION IN THE CLIPPER INTEREST TO INCREASE THE CURRENT
10 CLIPPER OPERATING BUDGET TO ALLOW FOR REIMBURSEMENT OF TRANSIT
11 OPERATORS IF CLIPPER RESULTS IN LOST FARE REVENUE. CLIPPER
12 BUDGET THAT WE WILL BE PRESENTING TO YOU SHORTLY IN THE NEXT
13 AGENDA ITEM. SECOND PART OF APPROVAL FOR EXPENDITURE FOR THE
14 JULY 1 FARE REVENUE LOSS THAT WAS IN ATTACHMENT "A." THIS WILL
15 BE MADE AVAILABLE FOLLOWING THE IMPROVEMENT OF THE AMENDMENT
16 OF THE MTC AGENCY BUDGET AT THE END OF THIS YEAR. OPERATOR
17 REIMBURSEMENT FOR LOST FARE REVENUE CLAIMS SECOND FROM THE
18 JULY 1 OUTAGE REMAINS SUBJECT TO THIS BOARD'S APPROVAL. SOME
19 IF WE RECEIVE ANY FUTURE CLAIMS, WE WILL RETURN WITH DETAILS
20 OF THOSE CLAIMS AND REQUEST YOUR APPROVAL FOR ANY RECOMMENDED
21 EXPENDITURES. BEFORE WRAPPING UP, MTC WILL GET RECOURSE FROM
22 CUBIC UNDER THE ORIGINAL CONTRACT. DID NOT HAVE PRO
23 INVESTIGATIONS FOR LOST REIMBURSEMENT. BUT IT WAS ADDED AS
24 PART OF THE LATEST O EXTENSION FOR THAT CONTRACT. HOWEVER AND
25 MORE IMPORTANTLY FOR NEXT GENERATION, THE SYSTEM INTEGRATED



OCTOBER 20, 2025

1 CONTRACT STRONGER PROVISIONS OF CUBIC'S RESPONSIBILITY FOR
2 LAST FARE REVENUE UNDERSCORING AGAIN OUR FOCUS ON LAUNCHING
3 THE NEXT GENERATION OF THE SYSTEM, AND I APPRECIATE THE
4 BOARD'S SUPPORT TO HELP US GET TO THAT MILESTONE. THAT
5 CONCLUDES MY REMARK AND WILL BE HAPPY TO ANSWER ANY QUESTIONS.

6

7 **CHAIR, ROBERT POWERS:** LET ME CIRCLE WITH THE BOARD AS A CHAIR.
8 IS THE MOTION RIGHT ON THIS THING? I AM PAYING ATTENTION TO
9 WHAT YOU ARE SAYING, BUT THE MOTION I HAVE IN FRONT OF ME IS
10 FOR A \$1 MILLION FOR FLOAT ACCOUNT. DOESN'T HAVE THE BACK HALF
11 -- IS THAT STILL LEGIT ON THERE.

12

13 **ANGUS DUVOL:** YES, ONCE THAT BUDGET IS IN THERE, WE ARE ASKING
14 YOUR SPECIFIC APPROVAL OF THE EXPENDITURE FOR THE PROPOSED
15 RECOMMENDATION. THAT WAS IN AUGUST TO AUTHORIZE THE JULY 1
16 REIMBURSEMENT AND COME BACK TO YOU WITH THE FURTHER USE OF
17 THAT \$1 MILLION BUDGET LINE ITEM. IF NEEDED.

18

19 **CHAIR, ROBERT POWERS:** GOT IT. IF NEEDED. JUST CLARIFYING FOR
20 THE BOARD UNTIL WE GET INTO DISCUSSION. MADAM CLERK, PUBLIC
21 COMMENT ON THE ITEM BEFORE THE BOARD?

22

23 **CLERK, WALLY CHARLES:** YES, WE HAVE ONE SPEAKER ONLINE. ALETA
24 DUPREE. YOU CAN UNMUTE YOURSELF AND YOU HAVE TWO MINUTES TO
25 SPEAK.



OCTOBER 20, 2025

1

2 **SPEAKER:** ALETA DUPREE FOR THE RECORD. WE ARE GETTING SOME
3 RESOLUTION WITH THIS. I STILL REMEMBER WAKING UP IN SEATTLE ON
4 THE FIRST OF JULY AND READING THIS PROBLEM THAT HAPPENED AND
5 HAPPENED TO BE READING IT FROM AFAR AND THE PURPOSE OF
6 ARRIVING TO THESE FEATURES. AND WHICH ARE PREDICATED ON THE
7 HISTORICAL TREND FOR THE MONTH THAT SEEMS REASONABLE. SEEMS
8 QUITE SIMPLE ACTUALLY. AND WE HAVE TO ALWAYS MAKE SURE THAT
9 THERE ARE CONCRETE METHODOLOGIES IN CASE THIS HAPPENS AGAIN. I
10 REITERATED WITH THE PROCESS OF REIMBURSEMENT TO NOT BE LIKE
11 THE PIGS AT THE TROUGH AT DINNER TIME. I KNOW I ACTUALLY FED
12 PIGS AT THE TROUGH. THESE ARE PUBLIC FUNDS. EVEN THOUGH THE
13 INTEREST THAT IS BEING MADE FROM THE CLIPPER FLOAT ACCOUNT IS
14 IN A WAY SURPLUS MONEY. IT STILL IS PUBLIC FUNDS. LOOKS LIKE
15 THE METHODOLOGY IS REASONABLE. BART GOT WHACKED ON THIS A
16 MAGNITUDE MORE THAN EVERYONE ELSE. WE ARE FIGURING HOW MUCH
17 WAS LOST DURING THE SEVERAL HOURS THAT CLIPPER WAS NOT
18 OPERATIONAL. SO THIS WILL HAVE A WAY TO GET MONEY TO THE
19 OPERATORS. ESPECIALLY BART, THE PEOPLE'S SYSTEM, SO THAT WAY
20 THE MONEY CAN BE USED TO ACCOMPLISH THE DAILY WORK AND MISSION
21 OF THESE OPERATORS. SO LET'S GET THIS DONE AND GET EVERYBODY
22 PAID. MAKE SURE IT NEVER HAPPENS AGAIN. THANK YOU.

23

24 **CLERK, WALLY CHARLES:** THANK YOU. THERE ARE NO OTHER SPEAKERS
25 ON THIS ITEM.



OCTOBER 20, 2025

1

2 **CHAIR, ROBERT POWERS:** THANK YOU FOR THAT, MADAM CLERK.
3 COMMISSIONERS, AGAIN, WE HAVE AN ACTION ITEM IN FRONT OF US.
4 COMMENTARY, AND THEN WE WILL SEE IF WE HAVE A MOTION AND A
5 SECOND. JULIE KIRSCHBAUM, SFMTA. DIRECTOR KIRSCHBAUM.

6

7 **JULIE KIRSCHBAUM:** THANK YOU FOR THE UPDATE. I APPRECIATE THAT
8 MORE INFORMATION WAS COVERED THAN LAST TIME, INCLUDING THE
9 CAUSE OF THE OUTAGE. I DO THINK IT IS PRUDENT TO HAVE A SOURCE
10 OR AUTHORIZATION -- IT SOUNDS LIKE WE ARE PROGRAMMING SOME
11 FUNDS AND THEN WE USE THEM IF NEEDED. MY QUESTION IS, YOU ARE
12 DRAWING FROM THE SAME SOURCE THAT YOU ARE ALSO USING TO COVER
13 OPERATOR TRANSITION FEES RIGHT NOW, HE BELIEVE. AND I AM JUST
14 WONDERING IF ONE WILL COMPETE WITH THE OTHER OR IF THERE IS
15 ENOUGH MONEY TO DO BOTH?

16

17 **ANGUS DUVOL:** CURRENTLY ENOUGH MONEY TO DO BOTH WITH THE BUDGET
18 COMING FORWARD BUT WE DO NOT WANT TO GO BEYOND THIS \$1 MILLION
19 WE ARE REQUESTING TO MAKE SURE THERE ARE SUFFICIENT FUNDS
20 AVAILABLE.

21

22 **JULIE KIRSCHBAUM:** THANK YOU. WITH THAT, I AM SUPPORTIVE.

23

24 **CHAIR, ROBERT POWERS:** THANK YOU, DENIS MULLIGAN, GOLDEN GATE
25 BRIDGE.



OCTOBER 20, 2025

1

2 **DENIS MULLIGAN:** THANK YOU FOR THE PRESENTATION. IT WAS VERY
3 HELPFUL. POLICY AND MESSAGING PERSPECTIVE, TO SET ASIDE \$1
4 MILLION WHEN WE DON'T NEED \$1 MILLION TODAY. IT IS MAKING A
5 STATEMENTS OF CUBIC'S FUTURE PERFORMANCE. AM I MISSING
6 SOMETHING HERE? ARE WE THINKING THAT WE WILL HAVE MORE
7 PROBLEMS IN THE FUTURE?

8

9 **JASON WEINSTEIN:** I DON'T THINK WE ARE SAYING THAT, BOARD
10 MEMBER MULLIGAN. A BUDGETARY PROCESS. AND WE WANT TO GET IN
11 THERE. BUT WE DON'T PLAN TO USE IT. HARD TO CHANGE THE BUDGET
12 IN THE MIDYEAR IF NEEDED. THAT'S ALL.

13

14 **DENIS MULLIGAN:** THE BUDGET WE ARE AMENDING THIS \$1 MILLION TO
15 IS A TWO-YEAR BUDGET AND WE ARE HALFWAY THROUGH IT?

16

17 **JASON WEINSTEIN:** BUT REMEMBER --

18

19 **DENIS MULLIGAN:** TRYING TO REMEMBER THE PROPOSAL BEFORE US AND
20 FROM A PUBLIC'S PERSPECTIVE, WHAT ARE WE SAYING OF OUR NEED TO
21 HAVE \$1 MILLION THAT WE MAY NOT NEED BUT KIND OF IMPLYING THAT
22 WE ANY WE MIGHT NEED IT. DUVOL TO CLARIFY, THIS \$1 MILLION FOR
23 THE CURRENT YEAR OPERATING BUDGET AND SPECIFIC EXPENDITURE
24 ONCE APPROVED WILL BE APPROXIMATELY \$590 K FROM THAT. THAT
25 WOULD LEAD THAT REMAINDER AVAILABLE IF NEEDED, BUT TO BE



OCTOBER 20, 2025

1 RETURNED TO THE OVERALL BUDGET IF NOT USED.

2

3 **DENIS MULLIGAN:** AT THE END OF THE BUDGET YEAR WOULD BE
4 RETURNED?

5

6 **ANGUS DUVOL:** YES.

7

8 **DENIS MULLIGAN:** OKAY. I WANT TO MAKE SURE I UNDERSTAND WHAT WE
9 ARE SAYING TO THE PUBLIC. THANK YOU. THAT IS VERY HELPFUL.

10

11 **ANGUS DUVOL:** TO HAVE A LINE TO ALLOW THIS EXPENDITURE. EVEN IF
12 WE HAVE MONEY IN OTHER BUCKETS, WE CAN'T USE THAT FOR -- FOR
13 THIS FARE LOSS REIMBURSEMENT UNTIL WE HAVE IT IN THE LINE
14 ITEM.

15

16 **CHAIR, ROBERT POWERS:** OKAY, THANK YOU. SALVADOR LLAMAS WITH AC
17 TRANSIT.

18

19 **SALVADOR LLAMAS:** THANK YOU, CHAIR POWERS. I HAVE A FOLLOW-UP
20 CLARIFICATION QUESTION TO MEMBER MULLIGAN'S QUESTION. WHAT YOU
21 EXPLAINED MAKES SENSE. WE WILL USE THE MONEY THAT WAS PAID OFF
22 ALREADY KNOWN AS A REIMBURSEMENT AND THERE WILL BE A BALANCE
23 YET. IF ANOTHER INCIDENT HAPPENS EQUAL TO -- AND THERE WOULD
24 HAVE TO BE ANOTHER PAYOUT, WOULD THAT BE PRESENTED TO THE
25 BOARD FOR APPROVAL?



OCTOBER 20, 2025

1

2 **ANGUS DUVOL:** WE WOULD BE COMING BACK TO YOU FOR FURTHER
3 REQUESTS OF THIS LINE ITEM BEYOND WHAT IS IN ATTACHMENT A
4 THERE.

5

6 **CHAIR, ROBERT POWERS:** OKAY. COMING AROUND. CAROLYN GONOT, VTA?

7

8 **CAROLYN GONOT:** I KNOW THE SPEAKER SAID THIS AND MAYBE YOU DID
9 ADDRESS THIS -- I MEAN THE PUBLIC SPEAKER. WHY IS THAT BART
10 TOOK A HIT HARDER THAN OTHERS? HE SORT OF SAID THAT. BUT IS
11 THAT TRUE?

12

13 **SPEAKER:** RIDERSHIP.

14

15 **CAROLYN GONOT:** JUST RIDERSHIP VOLUME? THAT'S ALL.

16

17 **CHAIR, ROBERT POWERS:** ALWAYS GETS BEAT UP.

18

19 **CAROLYN GONOT:** SOME OF THAT WILL COME BACK US TO AS WELL?

20

21 **CHAIR, ROBERT POWERS:** YES.

22

23 **CAROLYN GONOT:** I JUST WAS CURIOUS. BUT IT SEEMED SUBSTANTIALLY
24 LARGER. OKAY. ALL RIGHT, THANKS.

25



OCTOBER 20, 2025

1 **CHAIR, ROBERT POWERS:** ANDREW FREMIER AND THEN GO OVER HERE.

2

3 **ANDREW FREMIER:** THANK YOU, CHAIR POWERS. HE WANT TO REMIND
4 FOLKS THAT THESE CONTRACTS ARE EXTREMELY COMPLICATED. CUBIC
5 ACTUALLY TOOK OVER ITS FIRST CONTRACT, CLIPPER 1. EXTENDED
6 THROUGH SOLE SOURCE. DIFFERENT FEATURES THAT ARE DIFFERENT
7 THAN ITS SECOND GENERATION. WE HAVE TAKEN THE APPROACH
8 CURRENTLY THAT ALL PARTIES ARE PROTECTED OF HAVING THIS
9 CONVERSATION AND IMPORTANT TO HAVE EVERYBODY'S EFFORTS INTO
10 MOVING THE BALL FORWARD. HE WANT TO ASSURE YOU ALL THAT WE
11 HAVE A CONTRACT AND WE WILL WORK HARD TO PROTECT BOTH PARTY'S
12 INTEREST AND MAKE SURE THAT THE RIGHT THING IS DONE AT THE END
13 OF THE GAME. RIGHT NOW WE NEED TO FOCUS ON GETTING TO THE
14 FINISH LINE.

15

16 **CHAIR, ROBERT POWERS:** OKAY, MARIN --

17

18 **ANDREW FREMIER:** CAN I ALSO MOVE THIS ITEM?

19

20 **CHAIR, ROBERT POWERS:** HANG ON. LET'S KEEP GOING HERE. MA'AM.

21

22 **SPEAKER:** I JUST HAD A QUESTION KINDS OF FOLLOW-UP OF WHAT WAS
23 JUST SAID. BUT DID I HEAR CORRECTLY THAT IN CLIPPER TWO'S
24 CONTRACT, SOMETHING LIKE THIS, IF IT WAS THE FAULT OF CUBIC
25 WOULD BE COVERED BY THEM INSTEAD OF US?



OCTOBER 20, 2025

1

2 **ANGUS DUVOL:** YES, CORRECT. PROVISIONS IN THAT CONTRACT AND
3 MORE FLEXIBLE HOW THEY CAN BE -- HOW IT CAN BE RETURNED. A
4 DEDUCTION IN O PAYMENTS. AND FLEXIBILITY MUCH WHAT NEEDS TO BE
5 DONE WITHOUT A SPECIFIC BUDGET LINE ITEM.

6

7 **SPEAKER:** PERFECT. I THOUGHT THAT IS WHAT I HEARD, BUT I WANTED
8 TO DOUBLE CHECK.

9

10 **CHAIR, ROBERT POWERS:** CHRISTY WEGENER, NOTHING? OKAY. VICE
11 CHAIR CHAN, THOUGHTS, COMMENTS, ADVICE?

12

13 **VICE CHAIR CHAN:** MAYBE A CLARIFICATION. YOU ARE -- MTC IS
14 TRYING TO PURSUE FOR CUBIC TO REIMBURSE THIS DOLLAR AMOUNT.
15 THIS IS REALLY JUST A SAFEGUARD IN CASE -- IT ALLOWS YOU TO GO
16 AHEAD AND EMBRACE THE OPERATORS.

17

18 **ANGUS DUVOL:** REGARDLESS OF THE LINE ITEM IT NEEDS TO BE IN THE
19 BUDGET FOR EXPENDITURE FOR MTC.

20

21 **VICE CHAIR CHAN:** I AM GOOD.

22

23 **CHAIR, ROBERT POWERS:** COMMISSIONER FREMIER, IF YOU WOULD LIKE
24 TO MAKE A MOTION.

25



OCTOBER 20, 2025

1 **ANDREW FREMIER:** I MAKE A MOTION TO MOVE THE ITEM.

2

3 **CHAIR, ROBERT POWERS:** A SECOND TO THE MOTION?

4

5 **VICE CHAIR CHAN:** I SECOND. THIS IS VICE-CHAIR CHAN.

6

7 **CHAIR, ROBERT POWERS:** WITH A MOTION FROM ANDREW FREMIER. NO

8 OTHER COMMENTARY, I AM NOT SEEING ANY. SUPPORT BY SAYING AYE.

9 ANY OPPOSITION? MADAM CLERK, FOR THE RECORD, THE MOTION PASSES

10 UNANIMOUSLY. OKAY. AGENDA ITEM NUMBER 3-C, MOVING RIGHT ALONG

11 WITH OUR TWO-YEAR BUDGET. AND THIS IS AN ACTION ITEM IN FRONT

12 -- I WAS GOING TO SAY THE BART BOARD BUT IN FRONT OF THE

13 CLIPPER EXECUTIVE BOARD HERE. AND SO LET'S GET A DISCUSSION

14 GOING HERE. BUT I THINK IS EDWARD RUNNING POINT ON THIS THING

15 OR YOU RUNNING POINT, DIRECTOR WEINSTEIN.

16

17 **JASON WEINSTEIN:** CHAIR POWERS, ED IS FEELING UNDER THE WEATHER

18 BUT ANGUS WILL MAKE THE PRESENTATION AND I HAVE A LITTLE PRE

19 AMBLE --

20

21 **CHAIR, ROBERT POWERS:** THE FLOOR IS ALL YOURS AND TURN IT OVER

22 TO ANGUS.

23

24 **JASON WEINSTEIN:** THANK YOU, CHAIR POWERS. BEFORE ANGUS SPEAKS,

25 THERE WILL LIKELY BE CONCERNS AND QUESTIONS HOW WE GOT HERE, A



OCTOBER 20, 2025

1 LOT LIKE WE DID ON THE LAST ITEM. CLIPPER STAFF HAS BEEN
2 ENTIRELY FOCUS ON DELIVERING THE SYSTEM FOR START OF CUSTOMER
3 TRANSITION. BUT MTC HAS NOT WAIVED ANY RATES OF RESOURCE FROM
4 CONTRACTOR AS A RESULT OF THE NEXT GENERATION CLIPPER DELAYS.
5 TODAY I WOULD LIKE FOR USES TO FOCUS ON UNDERSTANDING -- I
6 WOULD LIKE TO FOCUS ON UNDERSTANDING WHERE IT TAKES US SO WE
7 CAN ENSURE THAT WE HAVE THE FUNDING TO KEEP THE PROGRAM MOVING
8 FORWARD MOST EXPEDITIOUSLY. WITH THAT BEING SAID, I WILL PASS
9 IT TO ANGUS.

10

11 **ANGUS DUVOL:** JUST TO REITERATE. I AM PRESENTING THIS TO SAVE
12 HIS VOICE AND KEEP ED HEALTHY. HE IS ONLINE AND I WILL TOSS
13 THE QUESTIONS TO HIM BECAUSE I WILL DO YOUR BEST TO DO YOU
14 JUSTICE, ED. WHAT IS BEFORE YOU THE AMENDED TWO-YEAR CAPITAL
15 BUDGET FOR YOUR APPROVAL. THIS IS THE FY 2025-'26. CURRENT
16 YEAR PLUS 2026-'27 THAT WE ARE ASKING FOR YOUR APPROVAL THIS
17 AMENDMENT THIS THOSE TWO FISCAL YEARS ARE OUTLINED IN RED OF
18 BOTH OF AMENDMENTS TO YOUR PACKETS OF THE CAPITAL AND
19 OPERATIONAL BUDGET. CLIPPER TWO-YEAR BUDGET PRESENTED EARLIER
20 THIS YEAR AND PRESENTED IN JUNE 2025. EARLIER BUDGET OF THE
21 PROJECT SCHEDULE AND THE ROLL-OUT OF C-2 AND OPERATIONS OF THE
22 CURRENTS C-1 CARD BASED SYSTEM THAT WE HAVE TO MODIFY AND WILL
23 HAVE FINANCIAL IMPACTS TO THE CLIPPER PROGRAM BUDGET.
24 ORIGINALLY APPROVED BUDGET ACCUSED THE TRANSITION AT THE
25 FISCAL YEAR IN JULY. THE FULL ACCOUNT BASED SYSTEM IN DECEMBER



OCTOBER 20, 2025

1 2025 CONSISTENT WITH THE PREVIOUS ITEMS. THIS UPDATED PROJECT
2 TIMELINE IMPACTS BOTH THE PAYMENTS OF C-1 O AND PAYMENTS OF
3 THE C-2, SYSTEM INTEGRATOR, CUSTOMER CENTER AND PAYMENT
4 SERVICES CONTRACT. AS A RESULT, WE HAVE MODIFIED OUR
5 ASSUMPTIONS BASED ON OBSERVED BEHAVIOR FROM OUR CT PROCEEDERS.
6 DELAY OF THE CT-2 ROLLOUT AN ESTIMATED SIX MONTHS OF HIGHER C-
7 1 COSTS FROM JULY TO DECEMBER. SUBSEQUENT TO THAT, TWO RAMPED
8 UP PHASES EXPECTED JANUARY AND APRIL OF 2026. CONTRACT
9 EXTENSION ENDING JUNE 30, 2026 PER TERMS OF THE O SERVICE
10 AGREEMENT. BASELINE OF CUSTOMER SERVICE CALLS TOTS C-2
11 CUSTOMER SERVICE AND INCREASE OF PAYMENT SERVICE PROVIDER
12 BASED ON CUSTOMER BEHAVIOR AND EXPECTED INCREASE OF OPEN
13 PAYMENT TRANSACTIONS. OVERALL, ITS AMENDED OPERATING BUDGET
14 NET INCREASE OF \$8.6 MILLION IN C-1 OPERATING COST AND
15 APPROXIMATELY \$6 MILLION C-2 OPERATING COST'. COSTS FOR
16 CUSTOMER SERVICES, PAYMENT SERVICE CENTER -- SORRY, PAYMENT
17 SERVICES AND THIRD-PARTY COMMISSIONS ON RETAIL AND TRANSIT
18 BENEFIT PROVIDERS. NOTICING THIS IS PARTIALLY OFFSET WITH A
19 DECREASE IN SYSTEM 2 INTEGRATORS COST BECAUSE WE HAVEN'T
20 TRANSITION TO C-2 YET. WE INCLUDED ADDITIONAL \$1 MILLION
21 FUNDED BY INTEREST AGAIN RATED FROM MTC'S VEHEMENT -- THE
22 FLOAT ACCOUNT FOR FARE READJUSTED. IN THE CAPITAL BUDGET,
23 AMENDMENT IS LIMITED TO AN INCREASE OF 175 K AT THE CONSULTANT
24 SUPPORT. SO LESS SIGNIFICANT INCREASE THERE. FINALLY GIVEN THE
25 EXPECTED INCREASE IN C-1 O AND THE OVERALL FUNDING CHALLENGES



OCTOBER 20, 2025

1 BY BAY AREA TRANSIT AGENCIES, MTC AND CLIPPER STAFF \$528
2 MILLION IN TRANSIT OPERATING EXPENSES EQUIVALENT TO THE
3 OPERATOR'S SHARE IN THE C-1 O SHARE. FUND SOURCE UPDATES THAT
4 ARE REFLECTED THE ADJUSTMENT OF LINE 24 OF THE OPERATING
5 BUDGET AND LINE 15 OF THE CAPITAL BUDGET. NOTE THIS 5.8
6 MILLION WE ARE PROPOSING TO USE, AND TO PUT IT AS A FUNDING
7 SOURCE IN THE CURRENT BUDGET. WE ARE WORKING WITH YOUR STAFF
8 OF HOW TO YOU PROCEDURALLY APPLY THESE FUNDS WITH THE REMINDER
9 THAT WE HAVE NOT BEEN INVOICING OPERATORS FOR C 1 O FROM THE
10 FISCAL YEAR TO BE COVERED BY US. IN GENERAL, WE WILL CONTINUE
11 TO MONITOR THE BUDGET AND KEEP YOU AND YOUR STAFF INFORMED OF
12 EXPECTED UPCOMING EXPENSES OF THE PROJECT DELIVERY AND PROJECT
13 MILESTONES CONTINUE TO EVOLVE. SHORT AND MEDIUM TERM, KEEPING
14 CLIPPER SYSTEM FULLY OPERATIONAL AND WILL UPDATE THE BOARD IN
15 2026 FOR THE FISCAL 2025-2026 AND '27-'28. WITH THAT, HAPPY TO
16 TAKE ANY QUESTIONS AND ED IS AVAILABLE AS WELL FOR SPECIFICS.
17

18 **CHAIR, ROBERT POWERS:** THANK YOU FOR THAT, ANGUS. ED, I SPEAK
19 FOR EVERYBODY ON THE DAIS, WE HOPE YOU ARE FEELING BETTER AND
20 DID ANGUS GET THAT ABOUT RIGHT?

21

22 **EDWARD MENG:** ANGUS DID A FANTASTIC JOB.

23

24 **CHAIR, ROBERT POWERS:** ALWAYS A GOOD ANSWER. FEEL BETTER. WE
25 MISS YOU HERE IN FRONT OF US. MADAM CLERK, PUBLIC COMMENT ON



OCTOBER 20, 2025

1 THE ITEM, THE CLIPPER TWO-YEAR BUDGET IN FRONT OF THE

2 COMMISSIONERS?

3

4 **CLERK, WALLY CHARLES:** YES, ONE PUBLIC SPEAKER ONLINE. ALETA

5 DUPREE. UNMUTE YOURSELF.

6

7 **SPEAKER:** ALETA DUPREE FOR THE RECORD. I CAN'T CALL MYSELF AN
8 EXPERT IN READING BUDGETS. I THINK IT SHOWS ME WHERE WE ARE
9 GOING. SOON WE WILL GO INTO TRANSITION. AND I AM INTERESTED TO
10 SEE HOW THE DYNAMICS OF OUR FINANCES AND THE FLOW THROUGH OF
11 FUNDS WILL CHANGE. WE ARE GOING TO SEE A LOT MORE TRANSACTIONS
12 THROUGH THE OPEN PAYMENT NETWORKS. A LOT OF SMALLER
13 TRANSACTIONS THAT CAN BE SUBJECT TO FEES. I THINK THAT CLIPPER
14 FLOAT ACCOUNT WILL SHRINK PRETTY FAST ONCE WE START TO SEE
15 PEOPLE DEPLETING THEIR CLIPPER BALANCES AND MOVING OVER TO
16 OPEN PAYMENTS. THAT MONEY IS GOING TO EVAPORATE. IT WILL MEAN
17 LESS INTEREST. THAT IS OKAY, BECAUSE I WANT TO SEE PEOPLE
18 USING DIRECT PAYMENT. IT MEANS WE WON'T HAVE TO ISSUE SO MANY
19 PLASTIC CARDS. AND WE WON'T HAVE SO MANY PROGRAM FEES FROM
20 MOBILE CARDS. BUT THE DYNAMICS OF THIS ARE GOING TO SHIFT. IT
21 IS CHANGING IN NEW YORK BECAUSE OF ALL THE LITTLE TRANSACTIONS
22 THAT COME FROM OMNI, \$1.45 FOR ME UP TO YOU \$12 FOR A WEEK.
23 MOST PEOPLE IT IS \$2.90. SMALLER TRANSACTIONS CHANGE IT. NOW
24 NEW YORK IS DEALING WITH THE LARGE -- BE WITH A FLOAT FUND ON
25 THE PLASTIC OMNI CARDS. SO WE HAVE TO SEE THAT THE DIRECTIONS



OCTOBER 20, 2025

1 OF WHAT WE ARE DOING IS GOING TO CHANGE AND I SUPPORT THE IDEA
2 OF DEFINING OUR BUDGET. NOT ABOUT THE MOTION WE JUST MADE IN
3 THE PREVIOUS ITEM. WE NEED TO IT BE READY. I THINK WE WILL BE.
4 I WANT EVERYBODY TO DO OPEN PAYMENT. THANK YOU.

5

6 **CLERK, WALLY CHARLES:** THANK YOU. THERE ARE NO OTHER SPEAKERS
7 ON THIS ITEM.

8

9 **CHAIR, ROBERT POWERS:** OKAY. THANK YOU FOR THAT, MADAM CLERK.
10 AGAIN, AN ACTION ITEM IN FRONT OF THE BOARD. ADVICE, COMMENTS,
11 CONCERNS? LET ME GO IN REVERSE DIRECTION THIS TIME. CHRISTY
12 WEGENER, LAFTA.

13

14 **CHRISTY WEGENER:** CAN I ASK A QUESTION?

15

16 **CHAIR, ROBERT POWERS:** OF COURSE, IT IS A DEMOCRACY. HAVE AT IT
17 .

18

19 **CHRISTY WEGENER:** PUTTING MY SMALL OPERATOR HAT ON, AND YOU MA
20 HI HAVE SHARED THIS PREVIOUSLY, AND I APOLOGIZE IF YOU HAVE.
21 CAN WE GET A PROJECTION OF OUR ANNUAL COST BY OPERATOR FOR THE
22 CLIPPER 2 SYSTEM? I THINK THERE IS SOME NERVOUSNESS HOW THIS
23 WILL COST AGENCIES AND WE ARE PREPARING OUR BUDGETS. AND HOW
24 DO THE COST OF OPEN PAYMENTS COMPARE TO CLIPPER -- CLIPPER
25 CARD. IS IT CHEAPER OR MORE EXPENSIVE PER TRANSACTION?



OCTOBER 20, 2025

1

2 **ANGUS DUVOL:** THE QUESTION ABOUT OPEN PAYMENTS. SO IN C-2 --
3 UNLIKE IN C-1, A FIXED O COST. NOT REALLY A PER TRANSACTION
4 COST FOR A CLIPPER TRANSACTION. WHAT IT COMES DOWN TO IS, HOW
5 ARE CUSTOMERS PAYING -- OR GETTING VALUE EITHER ON THAT HER
6 CARD OR TO THE OPERATOR THROUGH AN OPEN PAYMENTS TAB. IT
7 REALLY COMES DOWN TO THE NUMBER OF TRANSACTIONS ON CREDIT AND
8 DEBIT CARDS AND THE AMOUNT OF THOSE TRANSACTIONS. CREDIT DEBIT
9 FEES. THERE IS A FIXED COST AND A PERCENTAGE COST. PERCENTAGE
10 COST DOESN'T MATTER IF YOU ARE TAPPING 20 TIMES OR ADDING \$100
11 ON YOUR CLIPPER CARD, THAT PERCENTAGE WILL BE THE SAME AND
12 COMES DOWN TO THE NUMBER OF TRANSACTIONS INCREASING. SO, YEAH,
13 THE PUBLIC COMMENTER MENTIONED THE NUMBER OF OVERALL PAYMENT
14 TAPS AS THAT INCREASES THE PER TRANSACTION FIXED COST.

15

16 **JASON WEINSTEIN:** I WILL ADD TO THAT ALREADY. WE HAVE 40% OF
17 TAPS WITH MOBILE CARD. WE ARE NOTICING THAT PEOPLE HAVE --
18 MORE LOWERED OUT VALUE LOADS BECAUSE THEY ARE LOAD WHAT THEY
19 NEED TO THE CLIPPER CARD THAT MAY BE IN THEIR MOBILE THAT HAS
20 ANGUS MENTIONED \$40. MAYBE THEY JUST PUT \$10. WE ARE SEEING A
21 VALUE LOW DROP ALREADY.

22

23 **CHRISTY WEGENER:** MAYBE MY BRAIN IS NOT FIRING CORRECTLY? IS IT
24 EASIER TO PUSH THE CLIPPER CARD OR OPEN PAYMENTS. IS THAT
25 SIMPLE? MAYBE IT IS NOT THAT SIMPLE.



OCTOBER 20, 2025

1

2 **JASON WEINSTEIN:** WELL, I MEAN -- I AM NOT GOING TO MAKE ANY
3 VALUE JUDGMENT. IT IS LESS EXPENSIVE FOR US TO LOAD VALUE TO
4 CLIPPER CARDS BECAUSE WE ARE PAYING AS ANGUS MENTIONED FOR THE
5 O FOR THAT. BUT IF PEOPLE USE A CREDIT OR DEBIT CARD TO LOAD
6 THEIR CLIPPER CARD AS ANGUS MENTIONED WE PAY THOSE PERCENTAGE
7 FEES. IF THEY LOAD MORE, WE PAY LESS BECAUSE THEY DON'T HAVE
8 THAT ADDED TRANSACTION FEE. TO ANSWER YOUR FIRST QUESTION OF
9 THE PROJECTION OF ANNUAL COST. I THINK ED SHARED THIS WITH
10 STAFF BEFORE, AND I THINK WE ARE HAPPY TO -- YOU KNOW, I CAN
11 LET HIM ADD TO THAT, IF HE WOULD LIKE.

12

13 **EDWARD MENG:** YES, BOARD MEMBER WEDENER, WE SHARED BEFORE AT
14 THE PRIOR -- WHEN THIS BOARD APPROVED THE ORIGINAL BUDGET IN
15 JUNE, WE SHARED A BREAKDOWN OF THE C-2 O BY OPERATOR. RECENTLY
16 WE SHARED BASED ON OUR AMENDED BUDGET, OUR ESTIMATES OF THE
17 ANNUAL COSTS, ANNUALLY, I BELIEVE.

18

19 **CHAIR, ROBERT POWERS:** FROM COMMISSIONER WEDENER'S POINT, YOU
20 CAN DO THAT AGAIN, THAT IS NOT A PROBLEM?

21

22 **EDWARD MENG:** RECENT. WE CAN SEND THAT OUT TO YOUR STAFF AGAIN.

23

24 **CHAIR, ROBERT POWERS:** CAROLYN GONOT, VTA.

25



OCTOBER 20, 2025

1 **CAROLYN GONOT:** QUESTIONS OF THE REPAIR MONEY. I THINK THE MEMO
2 SAID \$5.8 MILLION. BUT LOOKS LIKE IN THE TABLE, IT IS \$5.5,
3 UNTIL I AM READING IT WRONG. OR AT LEAST \$5.5 MILLION FOR
4 2025-'26. I AM JUST WONDERING ABOUT THAT. AND THEN THE -- THE
5 MEMO ALSO READS THAT WE ARE WORKING WITH TRANSIT OPERATOR
6 STAFF OF HOW TO PROCEDURALLY APPLIES FUNDS FOR 5.8 MILLION FOR
7 TRANSIT OPERATING EXPENSE THIS FISCAL YEAR AND CONTINUE TO
8 WORK TO IDENTIFY POTENTIAL FUNDS TO HELP BRIDGE ITS GAP AND
9 MANAGE THE PROGRAM. SO WITH THAT THE KNOWLEDGE OF THIS
10 DEFINITE EXISTING. IS THAT ABOUT FUNDING THE TRANSIT
11 OPERATOR'S COST FOR THIS PROGRAM? OR THE MONEY YOU ARE TAKING
12 FROM STATE OF GOOD REPAIR FOR OTHER -- I DON'T UNDERSTAND. AND
13 THEN I AM THINKING IT IS FUNDING THE OPERATORS FOR THIS
14 PROGRAM, BUT I CAN'T TELL WHAT THAT.

15

16 **SPEAKER:** THANK YOU, BOARD MEMBER GONOT. I WILL START, AND ED
17 WILL CORRECT ME, PERHAPS. I THINK IT IS A LITTLE BIT ABOUT
18 BOTH. SO I THINK BOTH THAT GENERALLY THIS IS SUPPOSED TO BE A
19 TRANSIT OPERATOR COST FUNDING A SOURCE IS ONE THING WE CAN DO
20 AND THE FUND SOURCE OF USING FOR C-1 VERSUS C-2. WE HAVE TO
21 NAVIGATE THAT AND FUND ELIGIBILITY. AND STATEMENT ABOUT
22 NAVIGATING FROM BOTH OF THOSE. MAYBE I AM NOT ASKING YOUR
23 QUESTION. MAKE IT SO THE INCREASE IN THE C-1 COSTS THAT THE
24 TRANSIT OPERATORS DO NOT FEEL -- DO NOT BEAR THIS COST FOR
25 THIS AMENDMENT. WE KNOW LIMITED FUNDS IN THE REGION FOR THOSE



OCTOBER 20, 2025

1 PURPOSES. WE GET THAT. BUT WE ARE TRYING TO MAKE IT SO IT
2 DOESN'T HIT YOUR BUDGETS DIRECTLY GIVEN THAT YOU ARE ALL
3 NAVIGATING UNCERTAINTY THIS YEAR IN THE FINANCIAL ENVIRONMENT.

4

5 **SPEAKER:** STATED GOOD REPAIR ARE NOT AN OPERATING COST,
6 CORRECT? ARE THEY EQUIPMENT COSTS OR WHAT KINDS OF COSTS.

7

8 **SPEAKER:** I BELIEVE IT IS ELIGIBLE FOR START-UP COST BUT C-1, C-
9 2 RELATED ISSUES. ED, IF YOU WANT TO JUMP IN.

10

11 **EDWARD MENG:** THANK YOU, DEPUTY BOKELMANN AND BOARD MEMBER
12 GONOT. IT IS FROM THE CLIPPER -- CLIPPER 2 CAPITAL BUDGET. WE
13 ARE AMENDED THAT DOWN AND USING THAT TO APPLY TO START-UP COST
14 OF CLIPPER 2 IN THE AMOUNT OF \$5.8 MILLION. THAT \$5.8 MILLION
15 WAS THE AMOUNT THAT IS THE INCREASE OF THE C 1 O WE HAD TO GET
16 REALLY CREATIVE OF FIGURING OUT HOW TO YOU NOT FURTHER BURDEN
17 WITH THE C-1 COST OF THE O ANNEM AND DIDN'T WANT TO TAKE FROM
18 THE STAFF, BUT WANTED TO TAKE FUNDS THAT WERE ALREADY BUDGED
19 THROUGH CLIPPER. THESE ARE FUNDS CAPITAL FUNDS ALREADY BUDGED
20 TO CLIPPER THAT WE WILL REPROGRAM AS START-UP OPERATIONAL COST
21 TO C-2 TO OFFSET THE SIMILAR COST TO C-1. THAT'S WHY THERE IS
22 THAT LANGUAGE IN THE MEMO OF PROCEDURALLY OFFSETTING. MIGHT
23 GET A LITTLE CONFUSING AND WE ARE STILL WORKING OUT OF 100%
24 THE PROCESS IN TERMS OF HOW THE INVOICE PROCESSING ALSO WORK.
25 WE DO WANT TO COVER -- DO NOT WANT TO BURDEN THE OPERATOR WITH



OCTOBER 20, 2025

1 THE \$5.8 MILLION.

2

3 **CAROLYN GONOT:** WE DON'T HAVE A HOLE SOMEWHERE. IF YOU MOVE
4 FROM ONE BUDGET TO THE NEXT, NOT A HOLE -- MAYBE I AM
5 CONFUSED. IF I UNDERSTAND IT, THE MONEY HAS ALREADY BEEN
6 ALLOCATED TO CLIPPER, SO THEY ARE DRAWING ON CONTINGENCY
7 DOLLARS RATHER THAN HAVING TO GO BACK TO THE OPERATORS.

8

9 **EDWARD MENG:** THAT IS ACCURATE.

10

11 **ANGUS DUVOL:** THE FACT THERE WAS CAPITAL DOLLARS AND WORK FROM
12 A CAPITAL PERSPECTIVE.

13

14 **CAROLYN GONOT:** WE ARE NOT TAKING IT FROM SOMETHING WE ARE
15 DOING.

16

17 **ANGUS DUVOL:** FROM CLIPPER 2.

18

19 **CAROLYN GONOT:** WE ARE NOT TAKING IT AND LEAVING A HOLE
20 SOMEWHERE ELSE THAT THE OPERATORS WOULD BE CONCERNED. THAT'S
21 ALL I WANT TO UNDERSTAND.

22

23 **SPEAKER:** USING CONTINGENCY FUNDS FROM CLIPPER 2 TO PLUG THAT
24 HOLE.

25



OCTOBER 20, 2025

1 **CAROLYN GONOT:** I JUST GOT NERVOUS WHEN YOU SAID WITH THE OTHER
2 OPERATORS, WHAT DID THAT MEAN. THANKS.

3

4 **CHAIR, ROBERT POWERS:** THANK YOU FOR THAT. PASS AC TRANSIT.
5 GOLDEN GATE BRIDGE.

6

7 **DENIS MULLIGAN:** THANK MTC LEADERSHIP FOR A CREATIVE SOLUTION
8 TO COME UP WITH THAT COST SHORT TERM. THAT IS EASY. AND I DO
9 WANT TO THANK ED AND STAFF FOR DEVELOPMENT OF THE BUDGET. IT
10 IS VERY TRANSPARENT IN SHOWING THE COST OF THE ONGOING OF
11 CLIPPER 2.0 BEING HELD UP. TO MY COLLEAGUE'S MOST RECENT
12 COMMENT, YOU KNOW, THERE IS NO FREE MONEY. IF THE MONEY WASN'T
13 SPEND ON CLIPPER 2.0 FOR CAPITAL, IT WOULD BE TO SOMETHING
14 ELSE. I DON'T WANT TO DIMINISH MY EXTREME THANKS TO MTC
15 LEADERSHIP FOR DOING THIS, BECAUSE THERE ARE CHALLENGES WE ARE
16 GOING THROUGH. I WILL BE SUPPORTING BUDGET. I THINK IT IS VERY
17 CLEAR. IT IS VERY TRANSPARENT. IT IS UNFORTUNATE WE ARE WE ARE
18 AND THANK YOU TO STAFF AND MTC LEADERSHIP. I WISH THEY HAVE A
19 PRINTING PRESS ON THE EIGHTH FLOOR, BUT THEY DON'T.

20

21 **CHAIR, ROBERT POWERS:** OKAY. YOU KNOW, I WILL JUST SAY I WOULD
22 ASSOCIATE MYSELF WITH THOSE COMMENTS FROM DENIS MULLIGAN AND
23 GOLDEN GATES BRIDGE. I THINK THE TRANSPARENCY IS THERE. I
24 THINK THE THOUGHTFULNESS IS THERE. AND SO WITH THAT, WE HAVE -
25 - WHO MOVED THIS -- DID ANYBODY MOVE THIS YET?



OCTOBER 20, 2025

1

2 **DENIS MULLIGAN:** I HAVE MOVE IT.

3

4 **CHAIR, ROBERT POWERS:** MULLIGAN MOVES WITH A MOTION.

5

6 **JULIE KIRSCHBAUM:** I WILL SECOND.

7

8 **CHAIR, ROBERT POWERS:** KIRSCHBAUM SECONDED THE MOTION. ANY

9 FURTHER DISCUSSION? NOT SEEING ANY, ALL THOSE IN SUPPORT,

10 PLEASE STATE AYE. ANY OPPOSITION? MADAM CLERK, FOR THE RECORD,

11 AGENDA ITEM NUMBER 3-C PASSES UNANIMOUSLY.

12

13 **CLERK, WALLY CHARLES:** THANK YOU.

14

15 **CHAIR, ROBERT POWERS:** AGENDA ITEM 4-A. OUR CURRENT CLIPPER --

16 CURRENT CLIPPER OPERATIONS AND PERFORMANCE UPDATE. THIS IS OUR

17 INFORMATIONAL ITEM IN FRONT OF THE BOARD HERE, AND WE HAVE

18 JENNIFER FROM THE MTC FAMILY TO KINDS OF WALK US THROUGH THIS

19 DATA SET HERE. WELCOME, JENNIFER.

20

21 **JENNIFER LARGAESPADA:** THANK YOU, CHAIRMAN POWERS AND BOARD

22 MEMBERS, JENNIFER LARGAESPADA, I'M HERE TO GIVE YOU THE

23 ECLIPSE PERFORMANCE ITEMS. MEMO HAS KEY METRICS FOR EFFORT

24 CLIPPER INCLUDING TRANSACTION, NEVER KNEW, MOBILE CARD,

25 CLIPPER START ACTIVITY AND AN OVERVIEW YOU HAVE THE FIRST FULL



OCTOBER 20, 2025

1 MONTH OF OPEN PAYMENTS ON BART. STARTING WITH SYSTEM
2 PERFORMANCE. SETTLE \$37.7 MILLION IN REVENUE REFLECTING YEAR-
3 OVER-YEAR INCREASES OF 8.4% AND 10.2% RESPECTIVELY. THE
4 FIGURES CONTINUE TO HAVE STEADY GROWTH ACROSS THE REGION.
5 CLIPPER CARD IS STRONG WITH 4.6 MILLION CLIPPER CARTA CREATED
6 SINCE THE LAUNCH OF APRIL 2021. IN SEPTEMBER, 39.8% OF CLIPPER
7 TRIPS WERE TAKEN USING A MOBILE CARD UP FROM 34% IN SEPTEMBER
8 OF LAST YEAR THIS TREND THOSE THE TRENDS OF PAYMENT AMONG
9 RIDERS. 1804 APPLICATIONS WERE APPROVED IN SEPTEMBER. AND
10 CLIPPER START TRIPS INCREASED BY 47% COMPARED TO 2024, WITH
11 INTEREST IN PROGRAMS AND AFFORDABILITY. WE WOULD LIKE TO
12 HIGHLIGHT THE FIRST FULL MONTH OF OPEN PAYMENTS ON BART. 8.2%
13 OF 430,000 RIDES WERE PAID USING BANK CARDS, \$2.6 MILLION IN
14 FARES. HIGHEST USAGE WAS AT SFO FOLLOWED BY THE DOWNTOWN SAN
15 FRANCISCO STATIONS. SINCE LAUNCH, OVER 13,000 UNIQUE BANK
16 CARDS HAVE BEEN USED. AND THE START OF OPEN PAYMENT HAS ALSO
17 IMPACTED OUR CLIPPER CARD DISTRIBUTION IN TERMS OF PLASTIC
18 CARDS. AT SFO, 2771 CLIPPER CARDS WERE DISPENSED THE WEEK OF
19 SEPTEMBER 29, COMPARED TO A PRELAUNCH AVERAGE OF 83836. SYSTEM
20 WIDE DECREASE. DEBIT CARD DISPENSING FELL FREE 48% FROM AN
21 AVERAGE OF 256,585 CARDS TO 13,429 CARDS. THESE DEVELOPMENTS
22 HAVE A SIGNIFICANT SHIFT OF HOW RIDERS ARE CHOOSING TO PAY FOR
23 TRANSIT AND STAFF WILL MONITOR TRENDS. AND THIS CONCLUDES THE
24 OPERATIONS UPDATE, AND I WILL BE HAPPY TO TAKE ANY COMMENTS OR
25 QUESTIONS.



OCTOBER 20, 2025

1

2 **CHAIR, ROBERT POWERS:** THANK YOU FOR THAT VERY THOUGHTFUL
3 UPDATE ON C-1 PERFORMANCE. MAD TAM CLERK, ANY PUBLIC COMMENT
4 ON JENNIFER'S DATA SET.

5

6 **CLERK, WALLY CHARLES:** ONE SPEAKER. ALETA DUPREE. YOU MAY
7 UNMUTE YOURSELF AND YOU HAVE TWO MINUTES TO SPEAK:CAPTION
8 PERIOD}

9

10 **SPEAKER:** THANK YOU, AGAIN, CHAIR BOB POWERS AND MEMBERS. ALETA
11 DUPREE. SHE-HER. AND WE ARE GETTING TOWARD THE 20 MILLION PLUS
12 TRANSACTIONS THAT WE USED TO DO MONTHLY PREPANDEMIC. BUT I
13 THINK WHAT IS MOST NOTE WORTHY ARE THE EFFECTS OF OPEN PAYMENT
14 ON BART. WHERE EVEN THOUGH THE NUMBER OF -- ITS TRANSITIONS ON
15 BART. BART HAS A HIGHER NUMBER OF TRANSACTION THAN THE
16 AVERAGE. AND BECAUSE BART'S DIRECT PACE WITH THE AIRPORTS,
17 THAT IS CERTAINLY HELPING TO DIMINISH THE AMOUNTS OF PLASTIC
18 CARDS THAT HAVE TO BE ISSUED. I REMEMBER WHEN BART TOOK ON A
19 VERY HEAVY LOAD OF ISSUING CLIPPER CARDS TO ITS FARE MACHINES.
20 AND IT WAS PROBABLY ORDERS OF MAGNITUDE MORE THAN ANYBODY
21 ELSE. AND NOW THIS NEW CHANGE I THINK WE ARE GOING TO SEE OPEN
22 PAYMENTS IN ORDER OF MAGNITUDE MORE THAN ANYBODY ELSE
23 INITIALLY. STILL, THIS IS ABOUT LOW-HANGING FRUIT, RIGHT.
24 BECAUSE IT IS STILL BART ONLY FOR THE OPEN PAYMENTS. BUT I --
25 I HAVE A PLASTIC CLIPPER CARD BUT ONLY SERVES AS AN IDENTIFIER



OCTOBER 20, 2025

1 BECAUSE I HAVE REDUCED FARES. THIS WILL CONTINUE TO CHANGE,
2 ESPECIALLY AS WE BRING REDUCED FARE CUSTOMERS INTO EACH
3 PAYMENTS. I BELIEVE NEW YORK IS ONLY PLACE -- NEW YORK
4 TRANSITS st ONLY PLACE WHERE YOU CAN DO REDUCED FARES WITH
5 OPEN PAYMENTS. THEY WILL BE ABLE TO TELL YOU HOW THEY DID IT.
6 I THINK THIS REPORT REALLY DOES HIGHLY THAT BART IS THE DRIVER
7 OF CHANGE HERE. THANK YOU.

8

9 **CLERK, WALLY CHARLES:** THANK YOU. NO OTHER SPEAKERS ON THE
10 ITEM. THANK YOU, MADAM CLERK. COMMENTARY FOR JENNIFER. START
11 ON MY LEFT AND THEN GO TO THE RIGHT.

12

13 **SPEAKER:** I HAVE A QUESTION AND MAY BE TOO EARLY TO TELL THIS.
14 YOU TALK COUNTRY REDUCED AMOUNT OF CARDS BEING USED. ARE YOU
15 ABLE TO SEE HOW MUCH LESS CASH YOU ARE HAVING TO DEAL WITH
16 THROUGH BART WOULD BE ONLY ONE RIGHT NOW FOR US CASH IS A HUGE
17 -- I WAS GOING TO SAY PAIN IN THE BUTT -- I WAS TRYING TO
18 FINDS A NICER WORD THAN THAT. BUT IT IS VERY EXPENSIVE TO DO.
19 SO I WAS JUST SEEING IF THAT WAS A BENEFIT AT ALL THAT ANYBODY
20 HAS SEEN AT BART. OR IF WE ARE EVEN ABLE TO TELL THAT OPINION.

21

22 **JASON WEINSTEIN:** WE WILL HAVE TO WORK WITH OUR PARTNERS AT
23 BART. THE WAYS PEOPLE ARE ADDING VALUE AT THE TVMs.

24

25 **CHAIR, ROBERT POWERS:** LUCKY THING, HE HAS REALLY GOOD PARTNERS



OCTOBER 20, 2025

1 WITH BART WHO THEY WORK WITH.

2

3 **SPEAKER:** I WOULD BE INTERESTED TO KNOW IF THAT IS SOMETHING
4 THAT WE WOULD LOOK FORWARD THAT THERE WOULD BE A DECREASE IN
5 CASH THAT WE HAVE TO PROCESS.

6

7 **CHAIR, ROBERT POWERS:** CHRISTY WEGENER, LAFTA.

8

9 **CHRISTY WEGENER:** THANK YOU VERY MUCH. I HAVE A COMMENT AND A
10 QUESTION. I WOULD LOVE TO KNOW OF CLIPPER START. GOING TO THE
11 RMN COUNCIL BUT MAYBE IN THE FUTURE, WHAT PERCENTAGE OF
12 APPLICATIONS THAT YOU ARE SEEING OVERALL A LOW NUMBER, AND I
13 WOULD LOVE TO UNDERSTAND IF WE ARE MOVING THAT. AS A REMINDER,
14 MY DAUGHTER IS A MEDICAL RECIPIENT AND HER ELIGIBILITY WILL
15 RENEW THIS SPRING. YOU DON'T HAVE TO PROMISE THAT THERE WILL
16 BE CLIPPER START INFORMATION IN HER PACKET, BUT HOPEFUL THERE
17 WILL BE CLIPPER START INFORMATION. A QUESTION RELATED TO THE
18 OPEN PAYMENTS. HAVE WE SEEN AN INCREASE OF COMPLAINTS RELATED
19 TO OPEN PAYMENTS AT ALL?

20

21 **JENNIFER LARGAESPADA:** ACTUALLY, THAT WE WILL HAVE TO LOOK INTO
22 AND GET THAT INFORMATION BACK. I BELIEVE THERE WERE SOME
23 CUSTOMER QUESTIONS, THINGS LIKE THAT, BUT I DON'T KNOW IF
24 THERE WAS AN UPTICK OF POTENTIAL COMPLAINTS AND CONCERNS. WE
25 WILL DEFINITELY FIND THAT OUT.



OCTOBER 20, 2025

1

2 **ANGUS DUVOL:** HIGH LEVEL AND NOT A FLOOD TO THE CUSTOMER
3 SERVICE CENTER WHICH IS A RELIEF.

4

5 **CHAIR, ROBERT POWERS:** COMING AROUND HERE, JULIE KIRSCHBAUM AND
6 THEN VICE-CHAIR.

7

8 **JULIE KIRSCHBAUM:** TWO THINGS. ONE AS MUCH THRILLED TO HEAR OF
9 THE CONTINUOUS PROGRESS ON CLIPPER START. I THINK ALL YOU HAVE
10 US SHOULD OUT TALKING ABOUT THAT PROGRAM ANY TIME WE ARE
11 TABLING OR LEAF LETTING. WE ARE NOT DOING IT CONSISTENTLY,
12 WHEN WE DO AND WE HAND OUT THE PAMPHLETS, WE GET A TON OF
13 INTEREST. I THINK THAT IT IS AN IMPORTANT PROGRAM FOR EQUITY.
14 AN IMPORTANT PROGRAM FOR FRANKLY BEING ABLE TO SET OUR FARES
15 FOR RIDERS ARE NO NOT FROM LOW-INCOME HOUSEHOLDS. SO JUST VERY
16 EXCITED. I ALSO WANTED TO USE THE REPORT OUT ON THE QUICK
17 ADOPTION OF CREDIT CARDS TO REALLY CELEBRATE AND ACKNOWLEDGE
18 REALLY SUCCESSFUL LAUNCH OF CREDIT CARD PAYMENTS ON BART. I
19 DON'T THINK YOU GOT OUR FULL ENTHUSIASM LAST MONTH, BECAUSE WE
20 WERE SO -- SO DISTRAUGHT OVER THE SCHEDULE. SO THAT -- I --
21 THAT WAS A REALLY, REALLY SUCCESSFUL EXAMPLE OF AGENCY, MTC
22 AND CUBIC ALL WORKING TOGETHER. HUGE THANKS TO BART FOR
23 LEADING THAT. I THINK WE ALL NOW HAVE ONE LESS MOVING PART ON
24 DECEMBER 10. SO SING DOING THAT FIRST PHASE HAD A LOT OF
25 VALUE. AND IT ALSO HELPED USES TO HAVE MORE CONFIDENCE IN THE



OCTOBER 20, 2025

1 DECEMBER 10 ROLLOUT BECAUSE WE HAVE SEEN HOW THIS SHARED TEAM
2 APPROACHES THE FINISH LINE. VERY, VERY EXCITED AND FELT LIKE
3 IT DIDN'T GET OUR FULL ENTHUSIASM LAST TIME, BUT IT IS NOT
4 BECAUSE WE WEREN'T REALLY EXCITED. IT IS BECAUSE WE WERE
5 DISTRACTED.

6

7 **CHAIR, ROBERT POWERS:** THANK YOU. APPRECIATES THOSE COMMENTS,
8 JULIE. VERY TIMELY. COMING AROUND HERE, NOT SEEING -- VICE
9 CHAIR CHAN.

10

11 **VICE CHAIR CHAN:** MORE OF A COMMENT MAYBE FOR THE FUTURE.
12 REALLY INSIGHTFUL IN TERMS OF THE INFORMATION ABOUT THE BART
13 OPEN PAYMENT. I THINK TO THE EXTENT -- AND I PRESUME NOT WITH
14 THIS SET OF DATA THAT YOU HAVE IN HERE, BUT BECAUSE OF OPEN
15 PAYMENTS, NOW YOU HAVE SO MANY MORE FOLKS USING THE SYSTEM
16 THAN BEFORE. I DON'T THINK THESE NUMBERS ACTUALLY TELL THAT
17 STORY EXCEPT THAT IT DOES TELL USES THAT MORE PEOPLE LEAN ON
18 THAT INSTEAD OF, YOU KNOW, HAVING TO ACTUALLY GO BUY A CARD.
19 TO THE EXTENT WE FIND OUT THAT INFORMATION INSPECTS FUTURE,
20 THAT WOULD BE GREAT. MAYBE A COMMENT ON THE CLIPPER START FOR
21 ANOTHER THAT I'M A PART OF. THIS IS IT ON THE EXPRESS LANES.
22 WHERE WE DO AN EQUITY PROGRAM, WE WORK AT LEAST OUR COUNTIES,
23 CBOs, IN TERMS OF REALLY, I THINK, PUSHING THE WORD OUT ABOUT
24 CLIPPER START, BECAUSE I DO THINK IT IS REALLY IMPORTANT. SO
25 JUST -- YOU KNOW, IN THE EVENT THAT YOU ARE WORKING ON -- EVEN



OCTOBER 20, 2025

1 WITNESS CBOs WITHIN YOUR COUNTY, I THINK IT IS AS GOOD WAY TO
2 GET THE WORD OUT ABOUT CLIPPER START, BECAUSE WE HAVE SEEN
3 REALLY AN UPTICK I THINK WITH SAN MATEO COUNTY. FOLKS ACTUALLY
4 KNOWING ABOUT THE PROGRAM.

5

6 **CHAIR, ROBERT POWERS:** YES, DEPUTY BOCKELMANN. MTC.

7

8 **SPEAKER:** THANK YOU, CHAIR POWERS, YOU MENTIONED CLIPPER START.
9 I HAVE A WORKSHOP AND STATS IN FRONT OF ME THAT WE WILL BE
10 PRESENTING. AS PEOPLE SAID WE ARE SEEING A REAL BIG UPTICK IN
11 2024 IN TERMS OF TRIPS TAKEN ON CLIPPER START. 94% INCREASE.
12 IN TERMS OF ENROLLEES, PLUS 82% IN 2024. IT IS REALLY EXCITING
13 SOME OF THE REAL LARGE UPTICK THAT WE ARE SEEING IN THE PAST
14 YEAR. GET YOU MORE DATA BUT I WANTED TO HIGHLIGHT THAT.

15

16 **CHAIR, ROBERT POWERS:** THANK YOU FOR THAT, DEPUTY BOCKELMANN. A
17 COUPLE OF THINGS THAT I WILL SAY AND THEN WRAP THIS UP.
18 THANKS, JENNIFER. WELL-DONE. VERY THOUGHTFUL. THE CLINCH
19 START, DIRECTOR CHOI WAS FLOATING AROUND -- I SAW HER IN THE
20 OFF YENS BUT I DON'T THINK SHE IS HERE ANYMORE. SHE BROUGHT
21 THE CLIPPER START TO THE NETWORK MANAGEMENT. I KNOW NOT ALL OF
22 US ARE ON NETWORK MANAGEMENT BUT EASY FOR YOU, JASON, TO GET
23 YOUR HANDS ON THAT DECK AND SHOOT IT OUT TO EVERYBODY ON
24 CONTINUE PANEL HERE BECAUSE A LOT OF THE DATA SETS THAT
25 BOCKELMANN WERE READING OFF A SUBSET OF DIRECTOR CHOI WITH



OCTOBER 20, 2025

1 CLIPPER START. THAT IS GOOD. TWO, JASON, FOR YOURSELF, QUALITY
2 OF LIFE, YOU ARE LIKELY -- WE ARE AT THE BART BOARD ON
3 THURSDAY. I AGENDAIZED AN ITEM THERE FOR CLIPPER 2. AND YOU
4 WILL GET, YOU KNOW, A FULL CROSS-EXAMINATION OF WHERE WE ARE
5 ON CLIPPER START. FROM A POSITIVE WANTING TO DO THE RIGHT
6 THING KINDS OF THING. CROSS EXAMINATION GENERALLY IS NEGATIVE,
7 BUT THIS IS -- JUST BE PREPARED FOR THAT, BECAUSE THEY WANT
8 THE INFORMATION, BECAUSE THERE IS A HUGE OPPORTUNITY THERE.
9 YOU KNOW, JENNIFER, I WILL JUST TELL YOU I THINK WE ARE
10 PUSHING 11% NOW. I DON'T KNOW -- SO, THAT IS GOOD. I DON'T RUN
11 IN YOUR WORLD ALL THE TIME, BUT WHAT I THOUGHT WAS INTERESTING
12 WAS WHEN I WAS BRIEFED BY OUR FOLKS ON IT, THERE IS OVER
13 200,000 UNIQUE AND DISTINCT CREDIT CARDS BEING USED AND THAT
14 IS A LOT OF CREDIT CARDS USED ON TAP AND RIDE THAT WILL GO UP
15 AS THE MORE SYSTEMS COME ONLINE. IT IS AN INTERESTING
16 OBSERVATIONS FOR ME. BECAUSE I DON'T RUN IN THAT WORLD N ALL
17 THE TIME, AND I AM LIKE, MAN, A LOT OF DIFFERENT CREDIT CARDS
18 OUT THERE. SOME ANYWAY, APPRECIATES YOU AND YOU WILL YOU TO DO
19 KEEP THE C-1 OPERATION AND KEEP US FRONT AND CENTER FOR OUR
20 COMMISSIONERS. SO WITH THAT, MADAM CLERK, WE WILL CLOSE OUT
21 AGENDA ITEM 4-A. WHICH BRINGS US TO AGENDA ITEM NUMBER 5,
22 WHICH IS THE EXECUTIVE DIRECTOR'S REPORT. AND JASON, I WILL
23 TURN THE MIKE OVER TO YOU.

24

25 **JASON WEINSTEIN:** THANK YOU, CHAIR POWERS, A COUPLE OF THINGS



OCTOBER 20, 2025

1 TO NOTE. I WILL SPEAKING AT THE GLOBAL MASS TRANSIT TICKETING
2 AND FARE COLLECTION CONFERENCE THAT WILL BE IN SAN FRANCISCO
3 ON NOVEMBER 5 AND 6, AND I WILL SPEAK EFFUSIVELY WHAT WE ARE
4 PLANNING TO DO COME DECEMBER. ADDITIONALLY EDWARD MENG WILL BE
5 A PANELIST AS CTA ANNUAL FALL CONFERENCE IN LONG BEACH THAT
6 HAPPENS TO OVERLAP WITH THAT CONFERENCE A LITTLE BIT NOVEMBER
7 5-7. HE WILL BE ON A PANEL OF POWER OF FARE INNOVATION AND
8 INTEGRATION. SO HE WILL BE REPRESENTING US ALL DOWN THERE AND
9 SPEAKING ABOUT CLIPPER AS IT RELATES TO THAT. FINALLY, I
10 WANTED CIRCLE REITERATE THANKS TO ALL THE TRANSIT OPERATOR
11 STAFF, MY OWN STAFF AND CUBIC FOR GETTING US TO WHERE WE
12 ARE. AND I WILL ECHO THE FACT WE ARE READY FOR THE CHALLENGE.

13

14 **CHAIR, ROBERT POWERS:** THANK YOU FOR THEIR REPORT MR.
15 WEINSTEIN. MADAM CLERK, PUBLIC COMMENT ON THE DIRECTOR'S
16 REPORT?

17

18 **CLERK, WALLY CHARLES:** NO PUBLIC COMMENTS ONLINE, NOTHING
19 RECEIVED IN WRITING, AND THERE ARE FOR SPEAKER CARDS.

20

21 **CHAIR, ROBERT POWERS:** COMMENTARY FROM THE COMMISSIONERS FROM
22 THE EXECUTIVE DIRECTOR'S REPORT? NOT SEEING ANY. AGENDA ITEM
23 NUMBER 6, MADAM CLERK IS PUBLIC COMMENT ON ANY OTHER BUSINESS.

24

25 **CLERK, WALLY CHARLES:** YES, WE HAVE TWO SPEAKERS. ALETA DUPREE



OCTOBER 20, 2025

1 AND ROLAND. START WITH ALETA DUPREE, YOU WILL HAVE TWO MINUTES
2 TO SPEAK.

3

4 **SPEAKER:** THANKS AGAIN, CHAIR BOB POWERS AND MEMBERS, ALETA
5 DUPREE, SHE, HER. WE GOT OUR WORK DONE. WE ARE REALLY GOOD AT
6 GETTING OUR WORK DONE. THANK YOU FOR THAT. WHERE DO WE GO FROM
7 HERE? I JUST DON'T OPERATE IN THE BAY AREA. I CAN ONLY SHARE
8 THINGS AS I KNOW THEM. BUT YOU ARE NOT IN NEW YORK TORQUE SEE
9 ME USING OPEN PAYMENT ON THE BUS NETWORK AND ON THE SUBWAY. SO
10 SOME PEOPLE AT BART HAVE SEEN ME PAY FOR BART AT THE FARE
11 GATES, ESPECIALLY THE NEW FARE GATES, THAT WAS JUST FINISHED A
12 FEW WEEKS AGO, WHICH I ENJOY. BUT I TRY TO LOOK AT THE
13 DEVELOPMENTS THAT HAPPEN. BECAUSE WE CAN'T LIVE INFORM A
14 VACUUM. AS MUCH AFGHANISTAN I LIKE CLIPPER START AND SIMILAR
15 PROGRAMS, WE CAN'T FORGET ABOUT THE RTC PROGRAM. ANYBODY BE
16 WHO IS 65 PLUS OR QUALIFY FOR DISABILITY, I ENCOURAGE THEM TO
17 GET ON THE RTC PROGRAM AND ENJOY THOSE DISCOUNTS. WHEN YOU ARE
18 65 PLUS, THAT WILL NEVER EXPIRE, BECAUSE YOU ARE NEVER GOING
19 TO BE YOUNGER THAN 56 AGAIN. I KNOW A LOT OF PEOPLE WHO ARE IN
20 THAT POSITION. I AM NOT GOING TO BE YOUNGER THAN 65. AND I'M
21 EXPECTING ACCOUNTABILITY FROM ALL OF YOU NEW THIS WORK. AND I
22 HAVE A DIFFERENT WAY OF EXPRESSING WHEN I -- WHEN I REGISTER
23 MY PUSH BACK. BECAUSE YOU ARE GOING TO HEAR ME TALK OF
24 RAFFERTY AND THOMPSON. YOU KNOW LOVE COMES TO EVERYONE. THAT
25 IS WHAT WE SHOULD BE BUT IN. WHEN WE HAVE THIS WORK IT DO,



OCTOBER 20, 2025

1 LOVE COMES TO EVERYONE. YOU CAN NEVER HAVE ENOUGH GRANDS
2 CENTRAL TERMINAL, WHICH IS LOCATED IN NEW YORK CITY. WAYS THAT
3 I SHARE -- NOT JUST ABOUT TECHNICAL EXPERTISE ABOUT, BUT ABOUT
4 VALUES. SHARE OF THE SUBWAY THAT IS LEGENDARY AND STATELY. I
5 WILL LOOK FORWARD TO NEXT MONTH. THANK YOU.

6

7 **CLERK, WALLY CHARLES:** THANK YOU. NEXT SPEAKER, ROLAND. UNMUTE
8 YOURSELF.

9

10 **SPEAKER:** GOOD AFTERNOON, CHAIR POWERS AND MEMBERS. KURT BRAWN.
11 I WOULD LIKE TO SHARE MY PREMATURE CONCLUSION OF ITS PREVIOUS
12 COMMITTEE MEETING THAT WAS ENDED BECAUSE YOU HAVE LACK OF
13 QUORUM. THERE WAS NO REASON FOR THIS, BECAUSE THE ITEM BEING
14 HERD WAS A REGIONAL PARATRANSIT AUDIT PROGRAM UPDATE
15 INFORMATIONAL ITEM. NOT AN ACTION ITEM. AND LAST BUT NOT
16 LEAST, THERE WAS A QUESTION WHETHER PUBLIC COMMENT COULD BE
17 HEARD, ALSO BECAUSE OF LACK OF QUORUM, WHICH IS ENTIRELY
18 INAPPROPRIATE, ESPECIALLY WHEN YOU CONSIDER THAT MEMBERS OF
19 ITS PUBLIC WITH DISABILITIES HAD BEEN WAITED NEARLY TWO HOURS
20 TO PROVIDE TESTIMONY ON THE RECENT PARATRANSIT EXPERIENCES. I
21 HOPE THAT MTC STAFF WILL TAKE APPROPRIATE ACTIONS TO CLARIFY
22 THAT LACK OF QUORUM IMPACTS THE ABLE TO VOTE ON ACTION ITEMS,
23 NOTHING ELSE. IN CLOSING, I HAVE WOULD LIKE CIRCLE BACK TO
24 YOUR EARLIER APPROVAL OF THE CLIPPER IMPLEMENTATION DATE AND
25 REMIND ALL PARTIES CONCERNS THAT WE INTEND TO PLACE A REVENUE



OCTOBER 20, 2025

1 MEASURE ON THE BALLOT NEXT YEAR. AND ANOTHER FAILURE ON
2 DECEMBER 10 IS NOT AN OPTION IF YOU WANT TO MEASURE TO PASS.
3 THANK YOU.

4

5 **CLERK, WALLY CHARLES:** THANK YOU. THERE ARE NO OTHER SPEAKERS
6 ON THIS ITEM.

7

8 **CHAIR, ROBERT POWERS:** OKAY, WE WILL CLOSE OUT AGENDA ITEM
9 NUMBER 6, AND FINAL AGENDA ITEM IN FRONT OF THE BOARD HERE IS
10 ADJOURNMENT AND NEXT MEETING. WESTERN ALL SCHEDULED FOR THE
11 NEXT MEETING OF THE CLIPPER EXECUTIVE BOARD FOR MONDAY, 17
12 NOVEMBER. AND IT LOOKS LIKE WE ARE BACK HERE AT MTC
13 HEADQUARTERS. SOME WITH THAT, THIS MEET IS ADJOURNED. THANK
14 YOU.