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**Sent:** Friday, May 13, 2022 5:30:14 PM  
**To:** MTC-ABAG Info <[info@bayareametro.gov](mailto:info@bayareametro.gov)>  
**Subject:** Clipper Exec Bd 20220516

\*External Email\*

Kim and Martha with thanks please forward this message to the Clipper Executive Board for the Meeting of 16 May, 2022.

Greetings Board Chair Bob Powers and Members.

Aleta Dupree for the record. (she, her).

I bring you my general thoughts and comments concerning the work and mission of the Clipper Executive Board.

First this. I mention to you that since your last Meeting, I have spent some time in the Bay Area, and used several systems of Public Transportation. In all of my engagements with these systems, I have used Clipper exclusively. In this last year, unlike previous years, I have come to the Bay Area exclusively on airplanes, into the Oakland International Airport.

And so I have my ritual of putting my Reduced Fare Clipper Card in its plastic sleeve before leaving home. Such allows me at the airport to easily enter upon Public Transportation, and get on my way. In most cases I used the BART Airport Connector, and also used a battery powered bus on AC Transit Route 21.

And so I have used Clipper for about a dozen years, and for most of that time, have the auto load function enabled. And so I don't have to think much about it, only getting a text notification from my credit union when the card is refilled. I do use the Clipper app for checking on my travel activity though. This allows me to keep track of my trips and the money expended, given that not all trips post in real time.

And so in this pandemic the need for Clipper is especially important. I emphasize to you as leaders of transportation systems the importance of focus and scale. You see, as one imagining myself operating a system of transportation, I would be most focused on the safety and service aspects of operating vehicles carrying the Public. I am still wondering at times why some of our transportation systems are operating more than one form of fare collection. And so I'm still seeing various forms of paper tickets and cards proffered. Yet such products sadly do not offer the customers recourse in the event of loss or theft. Yet Clipper does, and the optional registration should be encouraged. (FYI, the Reduced Fare card has automatic registration.) Even before I had a Reduced Fare Card, I registered my full fare card, it sat on my desk unused for three years, but I knew the balance was safe in the event I lost or misplaced the card. I found the process of registration to be quite simple, and took only a few minutes. I ask of you as leaders to remember the importance of product assurance, and the disruption that lost fare balances can cause, especially for those in equity priority communities.

I consider that Public Transportation in the Bay Area is not just a matter for the region, but also for our

great Nation, and the world beyond. And many of all economic and demographic strata are using phones and cards, including many from other countries. And so when loading funds to Clipper from a debit or credit card, one does not have to go through the exercise of physical currency conversion and the high fees associated with that.

I feel strongly that Clipper works for equity priority communities, including the un and under banked. You see, to be un and under banked does not mean cash only. There are many ways that people in unbanked positions can and often do participate in the electronic payment space. And they aren't really any different from what I do myself. And many of these folks of modest means are already paid in electronic forms, even without having traditional checking accounts. And so I ask of you to put in the energy to help our most in need to engage with the safe registered fare payment format that is Clipper. I ask that you not be preoccupied with propping up old methods of payment that haven't really changed since the end of the 1800's, such are really showing their shortcomings more and more. I ask that you not be overcome with nostalgia and fascination with the things of old, but to put your time into helping everyone enjoy these new and better things.

And there is surely more to come. I believe in the future of open payments. Such is now being used with fare capping, on New York City Transit, which operates a large fleet of buses and a legendary and historic rail system known as the Subway. I still have trouble picturing how open payments will look on the 21 tracks of Pennsylvania Station, or the 67 tracks of Grand Central Terminal, both in New York City. But I know we can figure out what open payments will look like here in the Bay Area. Given this the work of Clipper needs to continue forward, and expeditiously so, keeping in mind the full inclusion of communities of equity priority.

Thank you.