

**METROPOLITAN  
TRANSPORTATION  
COMMISSION**  
**Meeting Transcript**



SEPTEMBER 8, 2023

1 **REGIONAL NETWORK MANAGEMENT COMMITTEE**

2 **FRIDAY, SEPTEMBER 8<sup>TH</sup>, 2023, 12:00 PM**

3

4

5 **SUE NOACK:** I WOULD LIKE TO CALL TO ORDER THE REGIONAL NETWORK  
6 MANAGEMENT COMMITTEE THIS MEETING IS WEBCAST ON THE MTC WEB  
7 SITE MEMBERS OF THE PUBLIC PARTICIPATING BY ZOOM WISHING TO  
8 SPEAK SHOULD USE THE RAISED HAND FEATURE OR DIAL STAR NINE AND  
9 I WILL CALL UPON THEM AT THE APPROPRIATE TIME. TELECONFERENCE  
10 ATTENDEES WILL BE CALLED UPON BY THE LAST FOUR DIGITS OF THEIR  
11 PHONE NUMBER. ROLL CALL VOTE WILL BE TAKEN ON ACTION ITEMS  
12 TODAY DUE TO REMOTE COMMITTEE PARTICIPATION. ROLL CALL AND  
13 CONFIRM WHETHER A QUORUM IS PRESENT.

14

15 **CLERK OF THE BOARD:** CHAIR RABBITT? IS ABSENT. NOACK?

16

17 **SUE NOACK:** HERE.

18

19 **CLERK OF THE BOARD:** AHN?

20

21 **EDDIE AHN:** HERE.

22

23 **CLERK OF THE BOARD:** DUTRA-VERNACI?

24

25 **CAROL DUTRA-VERNACI:** HERE.



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1

2 **SPEAKER:** EDISON, NON-VOTING?

3

4 **SPEAKER:** HERE.

5

6 **CLERK OF THE BOARD:** GIACOPINI, NON-VOTING?

7

8 **DORENE M. GIACOPINI:** HERE.

9

10 **CLERK OF THE BOARD:** THANK YOU. MEMBER LIDA, NON-VOTING?

11

12 **SPEAKER:** HERE.

13

14 **CLERK OF THE BOARD:** MAHAN IS ABSENT. MOULTON-PETERS? IS

15 ABSENT. SHAW, NON-VOTING?

16

17 **SPEAKER:** HERE.

18

19 **CLERK OF THE BOARD:** SPERING?

20

21 **JAMES P. SPERING:** HERE.

22

23 **CLERK OF THE BOARD:** WE HAVE A QUORUM.

24



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1 **SUE NOACK:** WE'LL MOVE TO AGENDA ITEM TWO, CONSENT CALENDAR.  
2 CONSISTING OF AGENDA ITEMS 2A THROUGH 2E ACTION ITEM. DO ANY  
3 MEMBERS WISH TO PULL AN ITEM FROM THE CONSENT CALENDAR?

4

5 **CAROL DUTRA-VERNACI:** DUTRA-VERNACI MOVES THE CONSENT CALENDAR.

6

7 **SPEAKER:** SECOND.

8

9 **SUE NOACK:** I HAVE A MOTION AND SECOND. CAN WE HAVE A ROLL CALL  
10 VOTE? OH, WE NEED PUBLIC COMMENT FIRST. SORRY. WERE THERE ANY  
11 COMMENTS RECEIVED UNDER PUBLIC COMMENT?

12

13 **CLERK OF THE BOARD:** THERE WAS NO WRITTEN CORRESPONDENCE  
14 RECEIVED ON THIS ITEM. THERE NO ONE IN THE BOARDROOM WISHING  
15 TO SPEAK. THERE IS ONE MEMBER OF THE PUBLIC WITH THEIR HANDS  
16 RAISED FOR THE CONSENT CALENDAR. VEDA FLOREZ, GO AHEAD AND  
17 UNMUTE YOURSELF. YOU HAVE ONE MINUTE. VEDA, DOES YOU WISH TO  
18 SPEAK? OKAY. THERE IS NO ONE WISHING TO SPEAK.

19

20 **CHAIR, SUE NOACK:** OKAY. WILL THE CLERK NOW CONDUCT A ROLL CALL  
21 VOTE, PLEASE?

22

23 **CLERK OF THE BOARD:** CHAIR RABBITT IS ABSENT. NOACK?

24

25 **SUE NOACK:** YES.



1

2 **CLERK OF THE BOARD:** CANEPA?

3

4 **DAVID CANEPA:** YES.

5

6 **CLERK OF THE BOARD:** DUTRA-VERNACI?

7

8 **CAROL DUTRA-VERNACI:** AYE.

9

10 **CLERK OF THE BOARD:** MAHAN IS ABSENT. MOULTON-PETERS? IS

11 ABSENT. MEMBER SPERING?

12

13 **JAMES P. SPERING:** AYE.

14

15 **CLERK OF THE BOARD:** THANK YOU. MOTION PASSES UNANIMOUSLY BY

16 ALL MEMBERS PRESENT.

17

18 **CHAIR, SUE NOACK:** GREAT. THANK YOU. WE'LL NOW MOVE TO AGENDA

19 ITEM THREE, WHICH IS AN INFORMATION ITEM. 3A IS CLIPPER NEXT

20 GENERATION FARE PAYMENT SYSTEM UPDATE. UPDATE ON THE

21 DEVELOPMENT OF THE NEXT GENERATION CLIPPER FARE PAYMENT

22 SYSTEM. JASON? OR IS IT CAROL THAT'S GOING TO BE PRESENTING.

23 KANE

24



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1 **ALIX BOCKELMAN:** JASON IS OUT ILL. CAROL IS HERE TO PRESENT  
2 TODAY.

3

4 **CAROL KEUSTER:** ALL RIGHT. TERRIFIC. PLEASED TO BE HERE TODAY  
5 TO GIVE YOU SOME UPDATES ABOUT MAJOR IMPROVEMENTS ABOUT  
6 CLIPPER. AS LONG AS WE DO HAVE A NUMBER OF TRANSIT AGENCIES,  
7 DARN GOOD THING WE HAVE CLIPPER SO IT MAKES IT EASY TO USE ALL  
8 OF THEM. SO, WE AND THE TRANSIT OPERATORS HAVE INVESTED IN A  
9 FLEXIBLE MODERN SYSTEM THAT WILL HAVE SERVICE WELL INTO THE  
10 FUTURE. NEXT SLIDE. FANTASTIC. NEXT SLIDE, PLEASE. THANK YOU.  
11 SO, WE ARE GOING TO GIVE YOU AN UPDATE TODAY ABOUT WHAT IS  
12 COMING WITH CLIPPER IN THE FUTURE. BUT BEFORE WE DO THAT,  
13 LET'S TAKE A LOOK AT WHERE WE ARE RIGHT NOW. NEXT SLIDE,  
14 PLEASE. TODAY CLIPPER IS REALLY THE BACKBONE -- WHOOPS. LET'S  
15 GO BACK ONE. CLIPPER REALLY DOES FUNCTION AS THE BACKBONE FOR  
16 REGIONAL NETWORK MANAGEMENT TODAY. AS WE HAVE NOTED WE HAVE  
17 MORE THAN TWO DOZEN TRANSIT OPERATORS IN THE REGION PROVIDING  
18 A VARIETY OF SERVICES. 22 OF THOSE OPERATORS ARE ON CLIPPER.  
19 OPERATIONALLY WE SERVE 4 MILLION USERS ON CLIPPER. BACK IN  
20 2018 MTC AND THE TRANSIT OPERATORS MADE A DECISION TO MAKE A  
21 SIGNIFICANT INVESTMENT TO MODERNIZE THE SYSTEM THAT WE HAVE  
22 AND WE'RE ON THE VERGE OF REAPING THOSE BENEFITS. RIGHT NOW  
23 CLIPPER EXEMPLIFIES REGIONAL TRANSIT COORDINATION AND INCLUDES  
24 A VARIETY OF FEATURES THAT OUR CUSTOMERS FIND VERY CONVENIENT  
25 TO USE. LET'S GO TO THE NEXT SLIDE, PLEASE. ACTUALLY, CAN WE



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1 BACK UP ONE SECOND. I NEGLECTED TO MENTION SOMETHING.  
2 SOMETHING I WANT TO CALL OUT IS NOT ONLY DOES CLIPPER SUSPECT  
3 A WHOLE VARIETY OF REGIONAL OPERATORS AND SPECIFIC FARE  
4 INITIATIVES INCLUDING THINGS LIKE THE RECENTLY HIGHLIGHTED  
5 CLIPPER BAY PASS AND CLIPPER START. BUT THE GOVERNANCE MOLD  
6 FOR CLIPPER IS EXEMPLARY, THE CLIPPER EXECUTIVE BOARD IS MADE  
7 UP OF TRANSIT AGENCY GENERAL MANAGERS AND THE MTC EXECUTIVE  
8 DIRECTOR HAS REALLY DONE A CONSISTENT JOB OF GIVING US  
9 DIRECTION IN THE DELIVERY OPERATIONS AND MAINTENANCE OF THE  
10 CLIPPER SYSTEM SO EVERY SIGNIFICANT BUSINESS MATTER RELATED TO  
11 THE PROGRAM GOES TO THIS BORED AND IT'S BEEN HELPFUL AND  
12 SMOOTH ROLLING WITH RESPECT TO GUIDING THIS PROGRAM. NEXT  
13 SLIDE, PLEASE. SO, YOU HEAR ABOUT ALL THE TIME, AND LIKELY  
14 HAVE USED MANY DIFFERENT TYPES OF FARE COLLECTION SYSTEMS BOTH  
15 HERE AT HOME, ACROSS THE COUNTRY AND ABROAD. WHAT REALLY  
16 DISTINGUISHES THIS CLIPPER SYSTEM IS THE SCALE OF THE  
17 CONTACTLESS PROGRAM THAT WE HAVE HAD IN CONTINUOUS OPERATION  
18 FOR ALMOST TWO DECADES AND IT'S REALLY EARNED A LOT OF TRUST  
19 WITH RIDERS AND OPERATORS. WE COLLECT MILLIONS OF DOLLARS IN  
20 REVENUE ON BEHALF OF TRANSIT OPERATORS AND HAVE HAD NO ISSUES.  
21 TODAY CLIPPER CARD HOLDERS ARE TAGGING AND ADDING VALUE TO  
22 THEIR CARDS 10 MILLION TIMES EACH MONTH AND IN A PROFIT COVID  
23 ENVIRONMENT PRECOVID NUMBERS WERE SIGNIFICANTLY HIGHER WE HAVE  
24 A LOT TO BE PROUD OF AND I THINK THAT INFORMED THE SYSTEM IT'S  
25 EASY TO THINK ABOUT ALL THE BELLS AND WHISTLES, WE DO IT



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1 RELIABLY AND CONSISTENT AND WELL. NEXT SLIDE PLEASE. WE'RE  
2 SEEING TREMENDOUS GROWTH IN THE ACQUISITION OF NEW MOBILE  
3 CLIPPER CARDS AVAILABLE TODAY. THE ORANGE LINE ON THIS GRAPH  
4 REPRESENTS 1.5 NEW MILLION NEW MOBILE CARDS ADDED DIRECTLY TO  
5 APPLE AND GOOGLE WALLETS. THAT'S WHERE A CUSTOMER WENT RIGHT  
6 TO THEIR WALLET AND ADDED A CARD TO WALLET AND ARE ABLE TO  
7 FUND THAT WITH A CREDIT CARD ON THEIR PHONE. THE BLUE LINE  
8 BELOW REPRESENTS 400,000 PLASTIC CARDS THAT WERE CONVERTED TO  
9 MOBILE CARDS. SO, TOGETHER, WE HAVE GOT ALMOST 2 MILLION  
10 MOBILE CLIPPER CARDS IN USE, AND 30% OF CLIPPER TRIPS TAKEN  
11 TODAY ARE TAKEN USING A MOBILE CARD. SO PEOPLE ARE ABLE TO  
12 CONVENIENTLY ABLE TO USE THEIR PHONE AND THOSE TRENDS KEEP  
13 GOING UP AND UP. NEXT SLIDE PLEASE. IT IS TRUE THAT CUSTOMERS  
14 HAVE A LOT TO SAY ABOUT TRANSIT THESE DAYS, BUT ONE THING THEY  
15 DO LOVE IS CLIPPER. WHEN WE DID A 2022 SURVEY, WE HAD A 95%  
16 SATISFACTION RATE AND 97% OF CUSTOMERS AND CARD HOLDERS SAID  
17 THEY WOULD RECOMMEND CLIPPER TO OTHERS. I HAVE LISTENED TO  
18 FOCUS GROUPS AND IT'S GREAT TO HEAR PEOPLE TALK ABOUT HOW THEY  
19 LIKE TO TURN OTHER PEOPLE ON TO THE FEATURES THAT THEY LIKE  
20 ABOUT CLIPPER. TO PUT THAT INTO PERSPECTIVE, TYPICALLY  
21 INDUSTRY STANDARDS SAY IF YOU HAVE 85% CUSTOMER SATISFACTION  
22 RATE YOU'RE DOING WELL. SO WE THINK WE'RE DOING REALLY GREAT.  
23 IT'S FUN TO HEAR PEOPLE ENTHUSIASTIC ABOUT HOW GREAT CLIPPER  
24 WORKS FOR THEM. NEXT SLIDE. OF COURSE, WE'RE AWARE WE ALSO  
25 HAVE SOME LEGACY SYSTEM LIMITATIONS. NEXT SLIDE. IN THE IMAGES





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1 YOU SEE HERE EQUIPMENT IN SOME CASES IS ALMOST TWO DECADES  
2 OLD, BACK END SYSTEM FOR CLIPPER WAS DESIGNED IN 1990S SO YES  
3 THEIR SOME LIMITATIONS. TODAY WE'RE STRETCHING THE LIMITS OF  
4 WHAT CLIPPER OFFERS TO MEET A VARIETY OF CUSTOMER NEEDS AND  
5 THOSE ARE LISTED HERE. THE CURRENT SYSTEM LIMITATIONS CAN MAKE  
6 OFFERING PRODUCTS AND ADDING VALUE A SLOW AND EXPENSIVE  
7 PROCESS. THE GOAL OF THE NEXT GENERATION SYSTEM IS TO BE  
8 NIMBLER IN RESPONDING TO BOTH CUSTOMER AND OPERATOR NEEDS.  
9 NEXT SLIDE. SO WHAT'S NEW CLIPPER GOING TO OFFER AND WHEN?  
10 LET'S GO TO THE NEXT SLIDE, PLEASE. HERE IS A VERY SIMPLIFIED  
11 SCHEDULE. I CAN ASSURE THAT YOU WE ARE TRACKING SCHEDULE  
12 DELIVERABLES IN A MUCH MORE DETAILED WAY. BUT THIS ROLLED UP  
13 PICTURE IS INTENDED TO SHOW THAT WE'RE ON TRACK FOR A PLANNED  
14 SUMMER 2024 START OF CUSTOMER TRANSITION TO CLIPPER, TO THE  
15 NEXT GENERATION CLIPPER. WE'RE IN FULL SWING WITH NEW  
16 EQUIPMENT INSTALLATION, AND WE'RE WORKING COLLABORATIVELY WITH  
17 ALL OPERATORS TO MANAGE 32 UNIQUE REQUIREMENTS. WE'RE IN THE  
18 MIDDLE OF TESTING THE BACK END SOFTWARE NOW. AND WE'RE ON TACK  
19 TO START THE TRANSITION PILOT TEST. WE'LL START WITH, SORT OF,  
20 A FRIENDLY USER TESTING BEFORE WE GET INTO CUSTOMER  
21 TRANSITION. AND A BIG EMPHASIS OF THE STRATEGY THAT WE  
22 REQUIRED OF BIDDERS IN GOING FROM C1, OR EXISTING SYSTEM TO  
23 OUR NEW SYSTEM, WAS WE WANTED EXISTING CARDS TO BE BACKWARDS  
24 COMPATIBLE, WHICH THEY WILL BE, AND WE WANTED THE TRANSITION  
25 TO BE AS SEAMLESS AND TRANSPARENT AS POSSIBLE TO USERS AND



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1 THAT WILL ALSO BE THE CASE. IT HAS TAKEN MORE TIME TO DO THE  
2 HARD WORK ON THE BACK END TO MAKE ALL OF THAT POSSIBLE. BUT  
3 OUR GOAL IS WHEN WE START THAT CUSTOMER TRANSITION, CARDS WILL  
4 AUTOMATICALLY MOVE FROM C1 CARDS USED IN THE SYSTEM TODAY THAT  
5 WILL AUTOMATICALLY TRANSITION TO THE C2 SYSTEM. CUSTOMERS  
6 WON'T HAVE TO TAKE ANY ACTION AT ALL. NEXT SLIDE PLEASE. SO  
7 WE'RE GETTING ALL NEW EQUIPMENT AND THAT INSTALLATION IS WELL  
8 UNDERWAY. 70% OF BUS EQUIPMENT IS ALREADY INSTALLED. 90% OF  
9 PLATFORM READERS AND 90% OF RETAIL DEVICES ARE INSTALLED. SO  
10 CHECK, CHECK. A LITTLE MORE TO DO BUT LOTS OF PROGRESS IN THAT  
11 ARENA. NEXT SLIDE. AND AS I MENTIONED, PEOPLE ARE EMBRACING  
12 THE MOBILE CLIPPER CARD. SO WE'RE WORKING WITH PHONE  
13 PROVIDERS, AGAIN, SO THAT PEOPLE USING CARDS ON THE NEW  
14 ACCOUNT BASED SYSTEM WILL BE ABLE TO SEAMLESSLY TRANSITION  
15 OVER. SO, WHETHER CUSTOMERS USE APPLE OR GOOGLE, THEY CAN USE  
16 THE PHONE WALLET TODAY TO IMMEDIATELY ADD VALUE TO CLIPPER  
17 CARDS. WE'RE GOING TO ENSURE THAT FUNCTIONALITY IS SMOOTHLY  
18 TRANSITIONED INTO THE FUTURE. NEXT SLIDE. AND YOU KNOW THIS,  
19 IS A REALLY IMPORTANT POINT. WHEN WE ORIGINALLY AWARDED THE  
20 NEXT GENERATION CLIPPER CONTRACT, WE WERE PRIMARILY FOCUSED ON  
21 ALL OF THE UPGRADES THAT I HAVE ALREADY MENTIONED. BUT WE DID  
22 ASK FOR A PRICING TO ADD OPEN PAYMENTS. AND WHAT OPEN PAYMENTS  
23 MEANS IS THAT YOU'RE ABLE TO ACCEPT MAJOR CONTACTLESS DEBIT  
24 AND CREDIT CARDS THAT YOU ALREADY HAVE IN YOUR WALLET. I OFTEN  
25 HEAR FROM PEOPLE, OH, HEY, I WAS JUST IN, NAME YOU'RE EUROPEAN



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1 COUNTRY, OR NEW YORK CITY, AND I DIDN'T NEED TO GET A CARD AT  
2 ALL. IT WAS FANTASTIC. WELL, THAT OPTION IS COMING HERE TOO.  
3 WE THINK THAT IS A GREAT WAY TO BE INTEROPERABLE WITH OTHER  
4 REGIONS WITHOUT HAVING TO GIVE IT ANY THOUGHT IF YOU'RE IN NEW  
5 YORK OR SAN FRANCISCO COMMUTER YOU CAN USE THAT CONTACTLESS  
6 CARD AND HAVE ALL THE BENEFITS OF A NORMAL CLIPPER ADULT FARE  
7 INCLUDING TRANSFERS AND FARE CAPPING WHICH IS A WAY TO GET  
8 BEST PRICE IF YOU'RE TAKING MULTIPLE LEGS OF A TRIP WE  
9 NEGOTIATED WITH OUR VENDOR BASED DIRECTION FROM CLIPPER  
10 EXECUTIVE DIRECTOR AND HAVE THIS FUNCTIONALITY DELIVERED WITH  
11 OUR NEXT GENERATION SYSTEM SO SUMMER 2024 NEXT GENERATION  
12 SYSTEM AND ABILITY TO ACCEPT OPEN PAYMENTS. NEXT SLIDE. WE  
13 HAVE A MOBILE APP ALTHOUGH I THINK WE GET SOME FEEDBACK THAT  
14 PEOPLE PREFER NOT TO HAVE TO DOWNLOAD AN APP TO MANAGE ALL  
15 THEIR CARDS SO WE HAVE A VARIETY EVER OPTIONS THAT PEOPLE CAN  
16 ACCESS INFORMATION AND ADD VALUE HOWEVER THEY LIKE. BUT THE  
17 MOBILE APP IS SO SOPHISTICATED IT GIVES PEOPLE INFORMATION AT  
18 THEIR FINGERTIPS TO SEE THEIR BALANCE AS WELL AS HOW MUCH EACH  
19 TRIP AND TRANSFER COST NO MORE WAITING 3 TO 5 DAYS TO ADD  
20 VALUE TO CARDS AND WE'RE EXCITED THAT MOBILE APP WILL BE  
21 ABILITY TO SUPPORT GROUP TRAVEL THAT WILL BE WITH VISUAL  
22 VALIDATION NOT TAPPING FOR OPERATORS WHO WANT TO OFFER THAT  
23 OPTION. ONE NOTE THE NEW SYSTEM WILL NOT DISPLAY REALTIME CARD  
24 BALANCE UPON EXIT FROM A BART STATION. WE'LL HAVE THE ABILITY  
25 TO BE FAMILY FRIENDLY IN THE FUTURE WE'RE OFFERING A NEW



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1 FEATURE THAT ALLOWS CUSTOMERS TO INVITE OTHER PEOPLE SUCH AS  
2 FAMILY OR SERVICE PROVIDERS TO HELP MANAGE THEIR CLIPPER CARDS  
3 IN A SECURE WAY SO IF YOU'RE HANDLING YOUTH OR SENIOR DISABLED  
4 ACCOUNT ON BEHALF OF SOMEONE ELSE IT WILL BENEFIT. IT WILL BE  
5 POSSIBLE TO CHECK BALANCES AND ADD VALUE TO INITIATE CUSTOMER  
6 SERVICE REQUESTS BY LOGGING IN WITH E-MAIL AND PASSWORD. NEXT  
7 SLIDE. I'M LISTING A LONG LIST OF BENEFITS, WE HAVE SPLIT THIS  
8 FUNCTIONALITY FROM BACK END SYSTEM INTEGRATOR CONTRACT BID  
9 SEPARATELY WE'RE HAVING A SEPARATE PROVIDER FOR CUSTOMER  
10 SERVICE, THERE ARE NEW FEATURES, AUTOMATED PHONE OPTIONS CHAT  
11 FEATURES AND WE'RE FEELING CONFIDENT THAT THIS CUSTOMER  
12 SERVICE WILL MEET OR EXCEED CUSTOMER EXPECTATIONS. WE ARE  
13 MOVING FROM A SYSTEM THAT HAS ALL OF THE INTELLIGENCE ON A  
14 CARD TO AN ACCOUNT BASED SYSTEM WHERE THE INTELLIGENCE IS ON  
15 THE BACK END. THIS MEANS WE CAN PROVIDE A WHOLE NEW ARRAY OF  
16 OPTIONS IN THE AREA OF DISCOUNTS AND PROMOTIONS. IN FACT WE  
17 HAVE A PORTAL THAT ALLOWS TRANSIT OPERATORS TO GO IN DIRECTLY  
18 AND MAKE THESE OFFERINGS ON THEIR OWN. FOR EXAMPLE, AN AGENCY  
19 WANTS TO ENCOURAGE WEEKEND MORNING RIDERSHIP WITH 25% OFF  
20 FARES OR THEY COULD OFFER A ONE FREE PROMOTION OR FREE RIDE  
21 DURING SPECIAL EVENTS. THIS PORTAL WILL ALLOW MANAGEMENT OF  
22 SALE DISTRIBUTION PRODUCTS TO INSTITUTIONS RESIDENTIAL  
23 DEVELOPMENTS SOCIAL SERVICE AGENCIES GROUP SALES TO SCHOOLS ET  
24 CETERA AND OF COURSE ALSO GREAT FOR US TO BE ABLE TO OFFER  
25 REGIONAL PRODUCTS SUCH AS CLIPPER START CLIPPER BAY PASS AND



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1 MORE. JUST IN THE SAME WAY THAT YOU CAN HAVE MANY OPTIONS TO  
2 PAY FOR CLIPPER USING A CARD PHONE WATCH OR CREDIT CARD WE ARE  
3 -- WE'RE POISED TO BE ABLE TO EXPAND CLIPPER TO PAY FOR MANY  
4 MORE TYPES OF THINGS IT'S NOT JUST FOR TRANSIT SO TODAY  
5 CLIPPER CURRENTLY PROVIDES A FEATURE THAT ALLOWS A FEATURE  
6 THAT ALLOWS BAY WHEELS BIKESHARE USERS TO UNLOCK A BIKESHARE  
7 BIKE WITH CLIPPER CARD, AND THIS SLIDE IS MEANT TO SHOW THAT  
8 THERE IS MANY MORE POSSIBILITIES DEPENDING ON RELATIONSHIPS WE  
9 PURSUE WITH FIRST LAST MILE PROVIDERS. THE MESSAGE HERE IS  
10 THAT THE PLATFORM IS FLEXIBLE AND NIMBLE AND NOW IT'S TIME FOR  
11 US TO TAKE ADVANTAGE OF THAT. NEXT SLIDE PLEASE. WE HAVE  
12 RECEIVED LOTS OF COMMENTS AND QUESTIONS AS I MENTIONED EARLIER  
13 ABOUT IS CLIPPER AS GOOD AS, NAME YOUR COUNTRY OR NAME YOUR  
14 SYSTEM. AND WE CAN DIG INTO ALL THESE DETAILS BUT REALLY EACH  
15 REGION THAT OFFERS AN ELECTRONIC FARE PAYMENT SYSTEM IS  
16 BUILDING SOMETHING TO MEET THEIR OWN UNIQUE NEEDS. OURS,  
17 FRANKLY, WAS BUILT TO MEET THE NEEDS OF THE 22 TRANSIT  
18 OPERATORS THAT WE HAVE IN OUR REGION, AND THAT INHERENTLY  
19 BRINGS COMPLEXITY THAT A LOT OF OTHER REGIONS DO NOT V THERE  
20 IS REALLY NO ONE SIZE FITS ALL SOLUTION. IT'S CHALLENGING TO  
21 COMPARE SYSTEMS ONE TO ANOTHER AND ARGUE ABOUT WHICH APPROACH  
22 IS BEST. COMPARING TO OTHER PLACES LIKE EUROPE GETS INTO A  
23 POLICY DISCUSSION MORE THAN TECHNOLOGY DISCUSSION. THE MESSAGE  
24 HERE IS, WE HAVE INVESTED, AGAIN, IN A VERY POWERFUL SYSTEM  
25 AND IT'S UP TO US TO NOW TAKE ADVANTAGE OF THAT. BUT WE AREN'T



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1 -- WE DO HAVE GATES, AND WE HAVE MULTIPLE MODES AND  
2 INTEROPERATOR TRANSFER RULES AND WE'RE COMMITTED TO MAKING  
3 SURE WE SUPPORT ALL OF THOSE GOING FORWARD. NEXT SLIDE PLEASE.  
4 SO, JUST VERY QUICKLY. THESE ARE THE LAST TWO SLIDES. WE, JUST  
5 TO KIND OF ILLUSTRATE HOW CLIPPER, THE NEXT GENERATION SYSTEM  
6 WILL DIFFER FROM WHAT WE HAVE TODAY, HERE IS A DEMONSTRATION  
7 OF OUR MASK ON THE CLIP GETTING -- HE IS GOING TO -- THIS MASK  
8 ON THE IS GOING TO HELP US EXPLAIN HOW THE NEW SYSTEM WILL  
9 WORK. SO LET'S TAKE A JOURNEY. WITH CLIPPER TODAY CLIPPER  
10 LOADS MONEY ONLINE TOLL A PLASTIC CARD THEN WAITS FIVE DAYS  
11 WAITING FOR THAT MONEY TO SHOW UP BEFORE RIDING. WHOOPS.  
12 SORRY. MY SCRIPT. WITH CLIPPER TOMORROW, CLIPPER CAN ADD MONEY  
13 FROM THE WEB OR PHONE TO A PLASTIC CARD AND THE VALUE WILL  
14 APPEAR IN NEAR REALTIME. HOPPING RIGHT ON THE BUS. CLIP CAN  
15 TRANSFER TO LIGHT RAIL OR BICYCLE. IN THIS CASE CLIP CHOOSES A  
16 SCOOTER AND THE SYSTEM AUTOMATICALLY APPLIES ANY DISCOUNTS AND  
17 A HAPPY CLIP GETS TO THEIR DESTINATION. NEXT SLIDE, PLEASE.  
18 SO, WITH THE NEW SYSTEM -- I'M SORRY -- ON THE WAY BACK,  
19 CLIPPER UNLOCKS A BIKESHARE BIKE AND RIDES TO DINNER TO MEET A  
20 FRIEND CONVINCING THEIR FRIEND THAT RIDING PUBLIC TRANSIT IS  
21 THE BEST WAY TO GET AROUND THE BAY. AND THE FRIEND SAYS I  
22 DON'T HAVE A CLIPPER CARD. AND THE FRIEND SAYS NO WORRIES YOU  
23 CAN USE THE SAME CARD YOU USED TO BUY DINNER TO PAY FOR  
24 TRANSIT AFTER DINNER. CLIP SAYS GOODBYE TO THEIR FRIEND AND  
25 TRANSFERS ARE ON A BUS TO GET BACK. CLIP CHECKS THE PHONE KNOW



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1 ANDS HOW MUCH EACH OF THE LEG OF THE TRIP COSTS TODAY HOW MUCH  
2 MONEY IS LEFT FOR TOMORROW. HERO RAY CLIP HAS HAD A SEAMLESS  
3 JOURNEY. WITH THAT I'M HAPPY TO TAKE QUESTIONS. THANK YOU.

4

5 **CHAIR, SUE NOACK:** THANKS CAROL. CAROL?

6

7 **CAROL DUTRA-VERNACI:** I'M REALLY EXCITED ABOUT THIS  
8 PRESENTATION AND THE FLEXIBILITY AND EVERYTHING THAT'S COMING.  
9 BECAUSE WHEN I WAS IN THE NETHERLANDS A COUPLE OF MONTHS AGO,  
10 I WAS HAVING, IN MY APPLE WALLET, MY CREDIT CARD AND USING  
11 THAT. SO THAT WAS PRETTY COOL, AND ANDY DID REMIND ME THAT  
12 WE'RE GOING TO END THAT SHORTLY. SO I'M THRILLED ABOUT THAT.  
13 BUT THE ONE THING I WAS THINKING ABOUT, AND I HAVE TO SAY, I  
14 HAVE THE CLIPPER APP ON MY PHONE AND JUST YESTERDAY I CUT UP  
15 MY SENIOR CLIPPER CARD BECAUSE I MOVED IT OVER TO MY APPLE  
16 WALLET. SO THAT'S GREAT. BUT WHAT I SAW YOU TODAY IS THERE IS  
17 STILL A REASON TO HAVE THAT SEPARATE CLIPPER APP ON THERE,  
18 BECAUSE IT SOUND LIKE THERE IS THINGS THAT WE'RE GOING TO HAVE  
19 THE ABILITY TO DO ON THE CLIPPER APP THAT WE'RE NOT GOING TO  
20 IN THE APPLE WALLET WITH THE CLIPPER CARD. I THINK THAT'S WHAT  
21 I HEARD YOU SAY.

22

23 **CAROL KEUSTER:** YES. SPECIFICALLY LOOKING AT THE REMAINING  
24 BALANCE WILL BE SOMETHING THAT THE APP WILL PROVIDE. BUT I  
25 WOULD BE HAPPY TO REACH OUT TO YOU SPECIFICALLY ABOUT THAT.



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1 AND I'M SO HAPPY TO HEAR YOU ARE ABLE TO MOVE YOUR CLIPPER  
2 CARD TO YOUR PHONE AND USE YOUR PHONE. I PERSONALLY FIND IT  
3 CONVENIENT. IT'S NOT FOR EVERYONE. WE HEAR FROM USERS THAT  
4 SOME USERS WANT TO SEPARATE THE CARD SOME HAVE THE VALUE ON  
5 THEIR CARD AND DON'T WANT ANY RELATIONSHIP WITH THE PHONE OR  
6 BANKING INSTITUTION. SO WE OFFER AN ARRAY.

7

8 **CAROL DUTRA-VERNACI:** IT WAS FRIGHTENING CUTTING IT UP BECAUSE  
9 I THOUGHT WHAT I FORGET MY PHONE ONE DAY THEN I'M STUCK. BUT  
10 THAT'S A DIFFERENT A DIFFERENT STORY. AS A SENIOR I HAVE MY  
11 DISCOUNT ON THE CLIPPER CARD BUT IF I'M USING MY CREDIT CARD  
12 IT'S NOT GOING TO KNOW IT SOUNDS LIKE UNLESS I DON'T KNOW HOW  
13 YOU COULD INCORPORATE A PERSON'S AGE FOR THAT.

14

15 **CAROL KEUSTER:** OUR PLAN FOR THE LAUNCH IS TO OFFER ADULT FULL  
16 FARE ON CONTACTLESS CREDIT AND DEBIT. SO YOU WOULDN'T IF YOU  
17 WANTED TO HAVE IT THE BENEFIT OF SENIOR DISCOUNT YOU WOULD  
18 STILL NEED TO HAVE A RELATIONSHIP WITH THE CLIPPER CARD.

19

20 **CAROL DUTRA-VERNACI:** MY FINAL COMMENT IS ONE DAY, I DON'T KNOW  
21 WHATEVER HAPPENED I DIDN'T HAVE THE CLIPPER CARD WITH ME SO I  
22 HAD TO BUY ONE AT THE BATA STATION TO GET HERE SO I LOADED  
23 HOWEVER MUCH MONEY ON IT SO NOW I STILL HAVE VALUE ON THE  
24 REGULAR RATE CLIPPER CARD SO THERE IS WAY NOT TO JUST TRANSFER





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1 THAT BALANCE TO MY EXISTING SENIOR CARD. I DON'T KNOW IF IT'S  
2 LIKE AIRLINE FREQUENT FLIER MILES GETTING?

3

4 **CAROL KEUSTER:** DON'T KNOW I'LL FOLLOW UP WITH YOU THAT IS ONE  
5 OF THE CHALLENGES OF A CARD BASED SYSTEM.

6

7 **CAROL DUTRA-VERNACI:** NOT A PROBLEM JUST THOUGHT ABOUT IT  
8 BECAUSE GOING FORWARD MAYBE WE COULD GET TO THAT POINT SOME  
9 DAY.

10

11 **CHAIR, SUE NOACK:** PEDESTRIAN?

12

13 **ALFREDO PEDROZA:** I HAVE A CLIPPER CARD IN MY WALLET NOW AND  
14 THAT'S GREAT FROM A FUNCTIONALITY PERSPECTIVE. WALK ME THROUGH  
15 THE CONNECT I'M A FORMER BANKER AND AM NOT UNDERSTANDING THE  
16 CONCEPT. I HAVE A CLIPPER CARD ON MY PHONE I TAP IT AND GO.  
17 SUPER CONVENIENT WHAT YOU'RE SAYING IS SOMEONE IS GOING TO  
18 HAVE THEIR OWN DEBIT CARD AND ESSENTIALLY ABLE TO DO THE SAME  
19 THING? WHAT ARE YOU SAYING WE'RE GOING TO BE ABLE TO DO?

20

21 **CAROL KEUSTER:** FOR STARTERS ONE OF THE BENEFITS OF HAVING YOUR  
22 CARD ON YOUR PHONE IS SO YOU CAN HAVE THE FUND SOURCE AND CARD  
23 RIGHT THERE. SO IT'S BEAUTIFUL. NOT EVERYBODY HAS A CREDIT  
24 CARD. SO OF COURSE WE ALSO ACCEPT -- HAVE THE ABILITY TO TOP  
25 UP VALUE AT TICKET VENDING MACHINES WITH CASH VALUE. AND THE



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1 CHALLENGE TODAY IS IF YOU GO ON THE WEB SITE AND WANT TO ADD,  
2 SAY, \$20 FROM YOUR CREDIT CARD TO YOUR CLIPPER CARD THAT'S  
3 WHERE THE LAG OCCURS. IT'S NOT INSTANTANEOUS MOVEMENT OF  
4 FUNDS.

5

6 **ALFREDO PEDROZA:** UNLESS IT'S FROM YOUR BANK ACCOUNTED. I ADD  
7 MONEY RIGHT NOW AND IT WAS INSTANT.

8

9 **CAROL KEUSTER:** ON YOUR PHONE. LET'S HAVE JASON ANSWER THIS  
10 QUESTION.

11

12 **JASON WEINSTEIN:** NOT TO GET TOO INTO THE WEEDS. REMEMBER WHAT  
13 WE HAVE TODAY SAY CLOSED-LOOP SYSTEM WHEN WE ADD VALUE TO YOUR  
14 CLIPPER CARD IT'S THERE IMMEDIATELY. WHEN YOU USE A CREDIT OR  
15 DEBIT CARD IT'S GOING TO ACCOUNT IN A BACK OFFICE SOME PLACE.  
16 SO, IN THE FUTURE, YOU WILL BE ABLE TO DO THAT SAME THING. OUR  
17 BACK END WILL BE ABLE TO HANDLE WHEN THE CREDENTIAL,  
18 SOMEBODY'S CREDIT OR DEBIT CARD IS USED, TO IDENTIFY THEM. BUT  
19 BECAUSE WE'RE NOT PREREGISTERING TO ]INDISCERNIBLE]. THAT'S  
20 WHY APPLIES JUST TO ADULTS. YOU CAN WALK UP TO A READER, HAVE  
21 YOUR CREDIT OR DEBIT CARD READER, IT WOULD RECOGNIZE THE CARD  
22 IN THE SYSTEM, ONCE IT'S ON THEN IT WILL PRICE THE TRIP AND  
23 YOU WILL BE CHARGED. JUST LIKE YOU WOULD FOR ANY OTHER  
24 PURCHASE.

25



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1 **ALFREDO PEDROZA:** MAYBE -- I HAVE BEEN HERE SINCE EIGHT IN THE  
2 MORNING MAY BITE JUST NOT UNDERSTANDING.

3

4 **CHAIR, SUE NOACK:** ONE OF THE PIECES YOU ASKED, I WAS IN NEW  
5 YORK CITY VISITING MY SISTER AND I DIDN'T HAVE A CARD TO RIDE  
6 THE SUBWAYS IN NEW YORK. BUT I HAD MY CREDIT CARD IN HIGH  
7 APPLE WALLET. SO I WAS ABLE TO PAY FOR THAT TRIP.

8

9 **CAROL KEUSTER:** IN NEW YORK CITY YOU CAN PAY FOR TRANSIT WITH A  
10 CONTACTLESS DEBIT OR CREDIT CARD IN ANY FORM PLASTIC OR  
11 VIRTUAL FORM.

12

13 **ALFREDO PEDROZA:** GOT IT.

14

15 **JASON WEINSTEIN:** YOU WILL BE ABLE TO DO THE SAME THING ON  
16 CLIPPER.

17

18 **ALFREDO PEDROZA:** SO WE'RE ALLOWING MORE FORMS OF PAYMENT  
19 ESSENTIALLY WHETHER CLIPPER OR CREDIT CARD, YOU CAN DO IT.

20

21 **CAROL DUTRA-VERNACI:** IF I CAN ADD, IT ALSO POPS UP IF YOU ARE  
22 USING YOUR CREDIT CARD, WHAT YOU WERE CHARGED SO IT'S THERE  
23 FOR YOU TO LOOK AT INSTANTANEOUSLY.

24

25 **SPEAKER:** I HAVE A QUESTION.



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1

2 **DAVID CANEPA:** GREAT. THANK YOU SO MUCH. I GO BACK TO THE DAYS  
3 WHERE YOU HAD THE TRANSFERS GOING FROM SAMTRANS TO MUNI AND  
4 DOING THAT. MY QUESTION, I DID CLIPPER, AND THANKS TO THE  
5 PREVIOUS BOARDS WHO HAVE ADOPTED THIS, IT'S REALLY BEEN A GAME  
6 CHANGER. MY UNDERSTANDING WITH THE NEW TECHNOLOGY IS THERE IS  
7 NEW FREE TRANSFERS IS THAT CORRECT?

8

9 **CAROL KEUSTER:** IT DEPENDS CLIPPER PROVIDES WHATEVER TRANSIT  
10 OPERATORS CHOOSE TO OFFER BASICALLY WE HAVE NOT GOTTEN INTO  
11 THE REALM OF TRANSIT SETTING TRANSIT FARES EXCEPT THROUGH THE  
12 FARE INTEGRATION TASK FORCE BY AND LARGE CLIPPER AS REPLICATED  
13 WHAT TRANSIT OPERATORS CHOOSE TO OFFER DOES THAT MAKE SENSE?

14

15 **DAVID CANEPA:** A MAKES SENSE. I'M TRYING TO UNDERSTAND WHAT THE  
16 TECHNOLOGICAL ADVANCEMENT IS IN THIS SPACE. DOES THAT MAKE  
17 SENSE?

18

19 **CAROL KEUSTER:** WE FOCUS ON TRANSIT SCHEDULE COORDINATION UNDER  
20 PROGRAMS. CLIPPER IS FOCUSED ON FARE PAYMENT. NOT ON SCHEDULE  
21 COORDINATION.

22

23 **DAVID CANEPA:** ALL RIGHT LET ME CLOSE LIE SAYING, I THINK THE  
24 PILOT IS, IN NOVEMBER, IS IT IN SUMMER 2024?

25



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1 **CAROL KEUSTER:** THAT IS THE START OF CUSTOMER TRANSITION. SO,  
2 IT WILL BE -- THAT'S WHEN WE'RE EXPECTING TO INVITE CUSTOMERS  
3 TO START TRANSITIONING FROM THE OLD SYSTEM.

4

5 **DAVID CANEPA:** WHEN IS THE PILOT?

6

7 **CAROL KEUSTER:** THE PILOT, I'M SORRY. I NEED TO REFER.

8

9 **ALIX BOCKELMAN:** COMMISSIONER CANEPA, ARE YOU REFERRING TO THE  
10 CLIPPER BAY PASS PILOT? OR ARE YOU REFERRING TO SOME OTHER  
11 PILOT?

12

13 **DAVID CANEPA:** NOT THE CLIPPER BAY PASS, I WAS REFERRING TO  
14 CLIPPER TWO.

15

16 **ALIX BOCKELMAN:** OKAY THAT'S A ROLL OUT, I THINK, IN THE  
17 SUMMER.

18

19 **DAVID CANEPA:** ROLL OUT IN SUMMER OF 2024. IS THERE ANY WAY TO  
20 -- I HATE TO SAY THIS -- TO EXPEDITE MOVING FORWARD WITH THIS?  
21 IS SEEMS LIKE THERE IS A LITTLE BIT OF A LAG.

22

23 **CAROL KEUSTER:** AS PER YOUR CURRENT DISCUSSION IN THIS ROOM  
24 ABOUT WANTING TO SEE TRANSIT IMPROVEMENTS ROLLED OUT AS  
25 QUICKLY AS POSSIBLE SO WE CAN GET CUSTOMERS BACK ON TRANSIT.



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1 BELIEVE ME WE'RE DOING EVERYTHING WE CAN TO EXPEDITE THIS  
2 TRANSITION AND KEEPING THIS SCHEDULE ON TRACK. WE'RE FEELING A  
3 LOT OF EYEBALLS FROM SOME KEY GENERAL MANAGERS IN PARTICULAR  
4 WHO ARE DEEP IN THE WEEDS WITH US ON GETTING THIS SYSTEM  
5 ROLLED OUT. I WOULD SAY I DON'T WANT TO GIVE YOU A FALLS HOPE  
6 THAT YOU'RE GOING SEE A NEXT GENERATION CLIPPER SYSTEM ANY  
7 EARLIER THAN NEXT SUMMER AND WE'RE DOING OUR DARNEDEST TO KEEP  
8 ON THAT SCHEDULE.

9

10 **DAVID CANEPA:** I GUESS ALL 27 OPERATORS REALLY SUPPORT THE  
11 CLIPPER TWO PROGRAM. IS THAT ACCURATE?

12

13 **CAROL KEUSTER:** MAYBE COMMISSIONER SPERING WOULD LIKE TO  
14 COMMENT ON THE LONG HISTORY THAT HAS GOTTEN US HIRE. BUT I --  
15 HERE. BUT I FIND IT REMARKABLE HOW FAR CLIPPER HAS COME IN THE  
16 TWO DECADES OF OPERATION THAT WE HAVE BEEN SOME INCREDIBLE  
17 LESSONS LEARNED WHILE THERE WAS RESISTANCE AND SKEPTICISM I  
18 THINK CONFUSION IN THE EARLY YEARS TO ALL KINDS OF DEGREES WE  
19 REALLY HAVE KIND OF A HUMMING GROUP OF STAFF AT THE TRANSIT  
20 AGENCIES THAT WORK WITH US UNDERSTAND THAT HOW THE CLIPPER  
21 SYSTEM WORKS THAT KNOW WHEN THEY NEED TO GIVE US THEIR  
22 INFORMATION ABOUT FARE CHANGES THAT KNOW THE RIGHT PEOPLE TO  
23 ASK IF THEY WANT TO PROVIDE A DESCRIBED PROMOTIONAL DISCOUNT  
24 OF SHOULD KIND I THINK THE TRANSIT OPERATORS ARE HAPPY WITH  
25 THE LEVEL OF DATA THEY'RE GETTING OUT OF THIS SYSTEM TODAY I'M



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1 REALLY PROUD OF HOW FAR WE HAVE COME IT WASN'T AN EASY  
2 JOURNEY.

3

4 **DAVID CANEPA:** IT'S GREAT TO SEE ALL OPERATORS SUPPORTIVE OF.  
5 IT I WOULD URGE YOU TO PUSH THIS FORWARD AS QUICK AS POSSIBLE  
6 IT'S GREAT WE'RE KEEPING UP WITH AN EVER CHANGING  
7 TECHNOLOGICAL ENVIRONMENT.

8

9 **CHAIR, SUE NOACK:** DOREEN. YOU HAVE BEEN PATIENTLY THERE WITH  
10 YOUR HAND UP.

11

12 **DORENE M. GIACOPINI:** THANK YOU. I WAS WONDERING IF YOU COULD  
13 GO OVER THE CURRENT STATUS OF HOW CLIPPER INTERACTS WITH THE  
14 RTC DISCOUNT CARD AND HOW THAT WILL CHANGE WITH CLIPPER TWO?

15

16 **CAROL KEUSTER:** GREAT. I LOVE THIS QUESTION. ANOTHER SUCCESS  
17 STORY. SO, SOME OF TEAM CLIPPER STAFF THAT WORK AT MTC HAVE  
18 BEEN WORKING CLOSELY WITH BAY PAC, THE OPERATOR COMMITTEE THAT  
19 PROVIDES, THAT COORDINATES IN PROVIDING ADA PARATRANSIT  
20 SERVICE. AND BAY PAC WAS THE GROUP THAT PREVIOUSLY OVERSAW THE  
21 ADMINISTRATION OF THE RTC DISCOUNT CARD PROGRAM, WHICH IS A  
22 PROGRAM THAT AUTOMATICALLY PROVIDES DISCOUNTS FOR DISABLED  
23 FOLKS ON FIXED ROUTE TRANSIT. SO, THAT TRANSITION HAS  
24 OCCURRED. WE, NOW, ARE THROUGH, THROUGH THE CLIPPER PROGRAM  
25 HERE, ADMINISTERING THAT DISCOUNT PROGRAM, SO BOTH THE



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1 ELIGIBILITY PROCESS AND THE ISSUANCE OF AN ESPECIALLY ENCODED  
2 CARD THAT SAYS THE OWNER OF THAT CARD IS ENTITLED TO THE  
3 RELEVANT DISCOUNT ON FIXED ROUTE TRANSIT. AND I KNOW THAT'S A  
4 LOT OF COMPLEXITY. I TRUST THAT COMMISSIONER GIACOPINI IS  
5 FOLLOWING ME ON ALL OF THIS. TAKING IT ONE STEP FURTHER, I  
6 THINK IT'S EXCITING THAT WE JUST MADE THE SUGGESTION AND  
7 WORKED WITH THAT PARATRANSIT COORDINATING COMMITTEE TO  
8 AUTOMATICALLY GIVE TO ANY PARATRANSIT QUALIFIED RIDER THAT RTC  
9 DISCOUNT. BECAUSE, RECALL ANYBODY WHO QUALIFIES FOR  
10 PARATRANSIT IS ALSO GOING TO QUALIFY FOR A DISCOUNT ON FIXED  
11 ROUTE TRANSIT. SO WE'RE NOW AUTOMATICALLY WORKING TO EXTEND TO  
12 ANY PARATRANSIT RIDER THAT DISCOUNT FOR FIXED ROUTE DISCOUNTS  
13 WITHOUT ADDITIONAL ADMINISTRATIVE BURDEN ON THAT RIDER. SO,  
14 YOU KNOW, THAT'S THE KIND OF THING WHEN YOU LOOK AT A PROGRAM  
15 FROM A TOP DOWN REGIONAL PERSPECTIVE YOU CAN MAKE CONNECTIONS  
16 AND SUGGESTIONS AND BRING A LITTLE, HOPEFULLY A LITTLE BIT OF  
17 CUSTOMER BENEFIT, AND MAYBE A LITTLE MORE EFFICIENCY.

18

19 **DORENE M. GIACOPINI:** OKAY.

20

21 **CHAIR, SUE NOACK:** DIANE?

22

23 **SPEAKER:** I'M SORRY.

24





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1 **DORENE M. GIACOPINI:** THIS IS DOREEN. I WANTED TO FOLLOW UP.  
2 HOW WILL IT WORK IN TERMS OF THE ABILITY OF SOMEONE USING A  
3 DISCOUNT CARD TO BE ABLE TO USE IT ON THEIR PHONE OR BE ABLE  
4 TO USE IT ON THEIR CREDIT CARD? I MEAN, I THINK WHAT I HEARD  
5 YOU SAY ABOUT THE SENIOR DISCOUNT IS THAT'S NOT UP AND RUNNING  
6 YET FOR CREDIT CARDS. BUT WHAT ABOUT FOR THE CLIPPER CARD?

7

8 **CAROL KEUSTER:** NO THAT'S RIGHT. SORRY. I NEGLECTED TO ANSWER  
9 THE SECOND PART OF YOUR QUESTION. YES UNDER THE NEXT  
10 GENERATION SYSTEM, TO BE ENTITLED TO DISCOUNTS BASED ON  
11 DISABILITY, THERE STILL WILL BE AN ELIGIBILITY PROCESS. WE  
12 WOULD STILL ISSUE A CARD SPECIFIC TO THAT PERSON, WITH THE  
13 DISABILITY. JUST LIKE WE'LL STILL ISSUE SENIOR AND YOUTH  
14 CARDS. AND YOU CAN MOVE THAT CARD INTO YOUR PHONE WALLET. SO  
15 THAT IS AN OPTION TO PAY WITH A PHONE. INFORM, AT LAUNCH, WE  
16 WILL ONLY BE SUPPORTING ADULT FULL FARE PAYMENT WITH OPEN  
17 PAYMENTS WITH A DEBIT OR A CREDIT CARD. WE WILL DIG MORE WITH  
18 THE TRANSIT OPERATORS AND WITH THE FARE INTEGRATION TASK FORCE  
19 FOLKS INTO HOW -- THE PROS AND CONS OF EXTENDING CONTACTLESS  
20 OPEN PAYMENT OPTIONS TO DISCOUNTS CATEGORIES.

21

22 **DORENE M. GIACOPINI:** AND IN TERMS OF USING YOUR ACTUAL CLIPPER  
23 CARD?

24



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1 **CAROL KEUSTER:** SAME. NO CHANGE. DID YOU WANT TO ADD SOMETHING  
2 JASON?

3

4 **JASON WEINSTEIN:** I WANTED TO MENTION WE ARE GOING TO BE  
5 INTEGRATING CLIPPER WITH PARATRANSIT SO THAT FOLKS, YOU DON'T  
6 NEED A CLIPPER CARD FOR THAT MATTER. YOU WILL JUST BE ABLE TO  
7 USE YOUR CLIPPER BALANCE TO USE THE SAME BOOKING SOFTWARE THAT  
8 OPERATORS CURRENTLY USE TODAY TO BOTH PARATRANSIT RIDES. BUT  
9 YOU COULD USE CLIPPER AS A FUND SOURCE FOR THAT RIDE.

10

11 **CAROL KEUSTER:** I SHOULD HAVE MENTIONED THAT. THAT'S BEEN A  
12 SIGNIFICANT EFFORT AND I THINK A MAJOR IMPROVEMENT. AND  
13 ACTUALLY I THINK IT'S GOING TO BE GREAT FOR RIDERS WITH  
14 ACCESSIBILITY NEEDS BECAUSE THERE IS NO NEED TO TAG A CARD  
15 ACTUALLY TO BOARD A PARATRANSIT. THE PAYMENT IS HANDLED ON THE  
16 BACK END.

17

18 **DORENE M. GIACOPINI:** THANK YOU.

19

20 **SPEAKER:** I DID HAVE A QUESTION. THANK YOU FOR THE  
21 PRESENTATION. OPEN PAYMENT IS THAT GOOD TO INCLUDE THINGS LIKE  
22 CASH APPS VEND MONTHS AND CASH APP CARDS FOR OPEN PAYMENT?

23



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1 **CAROL KEUSTER:** I GUESS I SEE THOSE AS TWO DIFFERENT THINGS.  
2 WHEN WE TALK ABOUT OPEN PAYMENTS WE'RE REALLY REFERRING TO  
3 CONTACTLESS CREDIT AND DEBIT CARDS.

4

5 **DIANE SHAW:** SO JUST CREDIT AND DEBIT. NOT VEND MO DEBIT CARD?

6 --

7

8 **CAROL KEUSTER:** DOES VEND MO OFFER A CONTACTLESS DEBIT OR  
9 CREDIT CARD? JASON, DO YOU KNOW THE ANSWER?

10

11 **JASON WEINSTEIN:** IF IT'S BRANDED MASTERCARD, VISA, DISCOVER,  
12 AMEX IT'S CONTACTLESS. I DON'T SEE ANY REASON YOU SHOULDN'T BE  
13 ABLE TO USE IT.

14

15 **CHAIR, SUE NOACK:** IF YOU'RE GETTING BILLED IN YOUR WALLET?  
16 PROBABLY. RIGHT?

17

18 **JASON WEINSTEIN:** NO. PEOPLE AND CARDS THEY [INDISCERNIBLE] IN  
19 YOUR WALLET.

20

21 **SUE NOACK:** GREAT. ONE OF THE CHALLENGES TODAY IS THE NUMBER OF  
22 RETAILERS WE HAVE TO PUT MONEY ON THERE. YOU TALK ABOUT HOW ON  
23 THE EQUIPMENT YOU HAVE PUT IN MOST OF THE RETAILER STUFF. HOW  
24 MANY RETAILERS HAVE WE INCREASED WHEN WE MOVE TO CLIPPER TWO?

25



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1 **CAROL KEUSTER:** WITH THE INCREASE IN MOBILE CARD USAGE, THAT  
2 MEANS EVERY PHONE FUNCTIONS AS A TVM, NOW NOT FOR ADDING CASH  
3 BUT IF YOU HAVE A CREDIT CARD ON YOUR PHONE, IT CAN  
4 INSTANTANEOUSLY MOVE THAT VALUE TO A CARD. JASON DO YOU WANT  
5 TO COMMENT ON THE RETAILERS?

6

7 **JASON WEINSTEIN:** SURE. WE HAVE APPROXIMATELY 300 RETAILERS  
8 LOCATED AROUND THE BAY AREA OUR CONTRACT CALLS FOR 400. WE'RE  
9 IN THE PROCESS OF WORKING, SOON, WITH -- SO WHAT WE'RE DOING  
10 NOW IS REPLACING EXISTING RETAILERS AND OF COURSE ON THE  
11 NATURAL, THERE MIGHT BE NEW RETAILERS THAT COME ABOUT. BUT  
12 WE'RE GOING TO MAKE A CONSIDERED EFFORT WITH WORKING WITH  
13 GROUPS OF OPERATOR PARTICIPANTS TO REVIEW THAT AND SEE WHERE  
14 WE CAN BEST EXPAND TO GET -- TO EXPAND THE RETAIL NETWORK.

15

16 **SPEAKER:** THANK YOU. THAT WOULD BE HELPFUL. BECAUSE I HEAR FROM  
17 A LOT OF PEOPLE WHO WANT TO USE CASH. THEY DON'T TRUST OUR  
18 BANKING SYSTEMS. SO OPPORTUNITY WE CAN PROVIDE THEM TO PUT  
19 MONEY ON THE CARDS WOULD BE GOOD. TO MR. CANEPA'S EARLIER  
20 COMMENT. TRANSIT OPERATORS HAVE BEEN WAITING FOR THIS FOR  
21 YEARS. SO WE'RE VERY EXCITED ABOUT THIS COMING. BECAUSE WE  
22 HAVEN'T BEEN ABLE TO IMPLEMENT THINGS LIKE FREE FARE TRANSFERS  
23 WITHOUT CLIPPER TWO. SO WE HAVE BEEN WAITING FOR A VERY LONG  
24 TIME. SO, MY GENERAL QUESTION TO YOU IS, WHAT IS YOUR



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1 CONFIDENCE FACTOR IN MAKING THAT AUGUST 2024 DATE TO MOVE  
2 INTO?

3

4 **CAROL KEUSTER:** WELL, NOW THAT'S A TOUGH QUESTION. LOOK. THAT'S  
5 A SERIOUS QUESTION. I'M NOT GOING TO LIE. RIGHT NOW WE HAVE A  
6 GO-RIGHT SCHEDULE. WHAT THAT MEANS IS, THERE IS NO FLOAT. AND  
7 WE'RE IMPLEMENTING A VERY COMPLICATED SOFTWARE SYSTEM WITH ALL  
8 THE KINDS OF HARDWARE COMPONENTS OUT IN THE FIELD. AND WE  
9 DON'T WANT TO RELEASE THAT UNTIL IT'S FULLY TESTED AND WORKING  
10 WELL. SO, I'M TELLING YOU, SUMMER 2024, TODAY, WE'RE GOING TO  
11 KNOW A LOT MORE IN THE LATTER HALF OF THIS CALENDAR YEAR AS WE  
12 CONTINUE TO TEST SOFTWARE AND GET INTO THE PILOT TESTING MODE  
13 WITH FRIENDLY USERS OUT IN THE FIELD. SO, YOU KNOW, WE MAY BE  
14 BACK TELLING YOU THAT WE HAVE HAD AN ADJUSTMENT. BECAUSE,  
15 AGAIN, YOU KNOW, WE BUILT A SCHEDULE THAT HAD SOME FLOAT. WE  
16 HAVE EATEN THAT FLOAT. I'M GOING TO UNDERSCORE THOUGH THAT  
17 PART OF THE COMPLEXITY THAT WENT TO -- THAT WAS, YOU KNOW,  
18 THAT ATE SOME OF THAT TIME WAS REALLY ABOUT HAVING HARDWARE  
19 THAT CAN BOTH COMMUNICATE WITH OUR EXISTING CLIPPER SYSTEM AND  
20 THE NEW SYSTEM. THAT'S NOT A REQUIREMENT THAT OTHER REGIONS  
21 HAVE. I STILL BELIEVE IN IT, BECAUSE WE HAVE SEEN SOME PRETTY  
22 NASTY EXAMPLES OF VERY BUMPY TRANSITIONS THAT PLAYED OUT ON  
23 THE BACKS OF CUSTOMERS AND CARD HOLDER IN OTHER REGIONS AND WE  
24 DON'T WANT THAT HERE WE WANT SEAMLESS SMOOTH GOOD STORIES.

25



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1 **SPEAKER:** APPRECIATE THAT. GOOD STRATEGY. THANK YOU.

2

3 **SPEAKER:** MANY OF THE QUESTIONS I WANTED TO ASK WERE ASKED. BUT  
4 JUMPING OFF OF WHAT COMMISSIONER -- DIRECTOR SHAW --

5 [LAUGHTER] THANK YOU VERY MUCH FOR THIS PRESENTATION. I FEEL  
6 VERY FORTUNATE TO BE ABLE TO BE HERE AND BE ABLE TO COMMENT  
7 FROM THIS SEAT ON THIS PRESENTATION. SO, JUST TO GO OFF WHAT  
8 DIRECTOR SHAW JUST MENTIONED. YES, IT'S A GO RIGHT SCHEDULE. I  
9 KNOW AT THE CLIPPER EXEC BOARD, JASON YOU HAD MENTIONED THERE  
10 COULD POTENTIALLY BE TRADEOFFS. THERE ARE SOME RISKS. COULD  
11 YOU HELP US UNDERSTAND? I MEAN, WE HAVE ALL SEEN PROJECT  
12 TIMELINES SLIP. THAT'S ENDEMIC TO GOVERNMENT WORK. WE ALL  
13 UNDERSTAND THAT. BUT WOULD YOU SHIP A PRODUCT, FOR EXAMPLE,  
14 HYPOTHETICALLY WOULD YOU SHIP A PRODUCT THAT DOESN'T HAVE ALL  
15 THE BELLS AND WHISTLES OR WOULD YOU WAIT UNTIL YOU CAN SHIP  
16 WITH ALL BELLS AND WHISTLES THAT WERE PROMISED INCLUDING  
17 THINGS LIKE OPEN PAYMENTS AND FARES DISCOUNTS ET CETERA.

18

19 **CAROL KEUSTER:** FORTUNATELY, WE DON'T HAVE TO SHIP ANYTHING,  
20 WHICH IS GREAT. BUT I APPRECIATE YOUR POINT WHAT THOSE TRADE-  
21 OFFS LOOK LIKE. HYPOTHETICAL WOULD BE SOMETHING LIKE WE'RE  
22 READY TO GO FORWARD WITH TRANSITIONING CARDS FROM THE EXISTING  
23 TO THE NEW SYSTEM BUT WE DON'T HAVE THE PROMOTIONS PORTAL  
24 REALLY TO GO. I TALKED A LITTLE BIT ABOUT SOME OF THE BENEFITS  
25 THAT WOULD OFFER. THAT WOULDN'T BE GREAT FOR COMMISSIONER



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1 SHAW, DIRECTOR SHAW, AND HER OPERATION, BECAUSE THEY HAVE BEEN  
2 WAITING FOR THAT. BUT IT ALSO WOULDN'T BE CUSTOMER-FACING,  
3 NECESSARILY. SO THOSE ARE THE KINDS OF THINGS THAT WE MIGHT  
4 CONSIDER. I WILL SAY, THAT'S A PLACE WHERE WE REALLY DO HAVE  
5 TO WORK CLOSELY WITH OUR CONTRACTOR. BECAUSE SOMETIMES THINGS  
6 THAT WE THINK ARE SIMPLE ARE HARD. AND VICE-VERSA. SO, KNOWING  
7 THAT YOU BOTH HAVE SOME FAMILIARITY WITH IT, YOU KNOW HOW THAT  
8 IS. SO THEY WOULD DEFINITELY ADVISE US ABOUT WHAT WOULD BE  
9 POSSIBLE IN THAT CASE.

10

11 **LI:** GOT IT. I THINK AS YOU ARE ABLE TO BRING BACK MORE  
12 INFORMATION ARE EITHER TO RTC, OR THE INDIVIDUAL OPERATOR  
13 STAFF AROUND THAT, THAT WOULD BE CRITICAL. I WOULD SAY FROM  
14 THE BART PERSPECTIVE, MY UNDERSTANDING IS THAT BART ACCOUNTS  
15 FOR 50% OR MORE OF THE DAILY CLIPPER CARD USAGE AND WE AT BART  
16 HAVE GONE ALL IN ON CLIPPER. WE HAVE BEEN MOVING TO CLIPPER  
17 ONLY STATIONS AND TO A CLIPPER ONLY SYSTEM. CERTAINLY I HAVE  
18 CONCERNS BUT AS CLIPPER HAS BEEN ABLE TO ROLL OUT THINGS LIKE  
19 APPLE PAY, GOOGLE PAY, AND A LOT BETTER MORE USEFUL PRODUCTS,  
20 I THINK THAT HAS GIVEN ME CONFIDENCE THAT WE COULD MOVE AWAY  
21 FROM MAG STRIPE CARDS. SO, GIVEN THAT, YOU KNOW, WE, AT BART,  
22 WE HAVE PASSED A FEW DIFFERENT POLICIES THAT WE HAVE BEEN TOLD  
23 THE CLIPPER TEAM ON THE TRACTOR SIDE, THEY'RE LIKE, DON'T BUG  
24 US WE'RE FOCUSED ON CLIPPER TWO WE'LL LAUNCH WITH BELLS AND  
25 WHISTLES ON CLIPPER TWO NOT ON OUR CURRENT PLATFORM THAT'S



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1 GOING TO HAVE GRACE PERIOD WHICH I KNOW IS INCREDIBLY POPULAR,  
2 PROMOTIONS LIKE YOU GOT OUT OF A WARRIOR OR GIANTS GAME YOU  
3 HAVE DOLLAR FARES SOMETHING LIKE THAT DISCOUNT BUT ALL OF  
4 THOSE ARE DEPENDENT ON THE LAUNCH OF NEXT CLIPPER, I KNOW YOU  
5 ALL KNOW HOW IMPORTANT THAT IS BUT I'M TRYING TO STICK UP FOR  
6 STAFF HERE. I DID LISTEN TO THE PREVIOUS CONVERSATION THAT YOU  
7 ALL HAD AROUND A POTENTIAL REGIONAL MEASURE, AND IF THESE  
8 TIMELINES SLIP AND WE AREN'T ABLE TO OFFER THESE PROMOS AND  
9 THESE DISCOUNTS, I THINK THAT STARTS LOOKING WORSE AND WORSE  
10 FOR OUR ABILITY TO RECOUP PUBLIC TRUST IN THAT TRANSIT  
11 OPERATORS ARE REALLY PUSHING TO IMPROVE THE RIDER EXPERIENCE.  
12 BECAUSE WE HAVE HAD A LOT OF THESE PROMISES. AT BART WE HAD  
13 THE FARE GRACE PERIOD POLICY MONTHS AGO AT THIS POINT. I THINK  
14 MAINTAINING THOSE TIMELINES ARE CRITICALLY IMPORTANT TO US.  
15 HAVING OPEN PAYMENT WE HAVE THESE CONVERSATIONS YES WE WANT TO  
16 WE SEE HOW CRITICAL IT IS THE PLAN TO SHIFT WITH THE  
17 TRANSITION. MY LAST POINT HERE IS REALLY ACROSS THE BOARD, I  
18 THINK WITH THE TRANSIT, I KNOW YOU'RE FOCUSED ON SO MANY OF  
19 THE BACK END TO MAKE IT ALL WORK WHEN YOU MOVE OVER TO NEXGEN  
20 CLIPPER, BUT I THINK THE OUTWARD FACING ELEMENT IS SO  
21 CRITICAL. I THINK WE HAVE LEARNED THAT WITH CLIPPER START  
22 UPTAKE. IT'S BEEN SLOW. I STILL HAVE FRIENDS WHO RIDE MUNI AND  
23 BART DON'T KNOW ABOUT APPLE PAY, GOOGLE PAY, OUR PARTNER WHO  
24 IS I PIXEL USER, WHO HAD IT WAIT, LIKE SHE DIDN'T KNOW IT WAS  
25 COMING OUT. THERE NEEDS TO BE A ROLL OUT PLAN THAT'S ENGAGED





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1 WITH CUSTOMER SERVICE. THE CALL -- ONE LINE IS GREAT AND IT'S  
2 HELPING CUSTOMERS UNDERSTAND HOW THESE CAN BE USED, OPTIONS  
3 FOR PEOPLE TO BE ABLE TO USE TRANSIT AND DOING SO IN A  
4 CONVENIENT WAY. WHATEVER THAT PLAN IS, WOULD BE GREAT TO SEE.  
5 THANK YOU.

6

7 **CAROL KEUSTER:** IN FACT, WE JUST BROUGHT THE MARKETING PLAN TO  
8 THE NEXT GENERATION CLIPPER EXECUTIVE BOARD THIS MONTH AT OUR  
9 LAST MEETING. I COULDN'T AGREE MORE WITH THE TIMELINESS  
10 COMMENTS AND NEED TO PROMOTE THOSE FEATURES. WE ARE WORKING  
11 HAND IN GLOVE WITH BART STAFF ESPECIALLY WITH THE  
12 IMPLEMENTATION OF NEW FARE GATES AT BART. I MEAN, OUR PROGRAMS  
13 ARE INTIMATELY INTERTWINED SO WE MEET REGULARLY TO HAMMER OUT  
14 ALL THE DETAILS TO MAKE THIS GO SMOOTHLY.

15

16 **CHAIR, SUE NOACK:** I'M GOING TO FOLLOW UP ON A COUPLE OF  
17 COMMENTS ON THE FRONT END PIECE. THIS IS GOING TO BE A STORY.  
18 I WAS GETTING A PEDICURE LADY NEXT TO ME WAS GOING TO TAKE  
19 BART TO THE AIRPORT BUT WANTED TO GET A SENIOR BART AND I SAID  
20 I DON'T THINK YOU CAN GET THAT IN YOUR WALLET. I TRIED CALLING  
21 COUNTY CONNECTION TO FIND OUT WHERE YOU COULD GET A SENIOR  
22 CARD AND HE TRIED TO FIGURE IT OUT HAD TO CALL SOMEBODY ELSE  
23 AND THAT PROCESS WAS LENGTHY FOR US. I'M NOT QUITE THERE YET  
24 I'M GOING TO BE THERE SHORTLY SO FOR SENIORS WHO ARE LESS  
25 HIGHLIGHT ABLE TO TRAVEL AND GO DISTANCES AND PICK UP A CARD



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1 WE HAVE TO HAVE A SYSTEM AT SOME POINT WHERE WE CAN GO AND ADD  
2 A SENIOR CARD WITHOUT HAVING TO DRIVE TO COUNTY CONNECTION  
3 OFFICE TO GET A PLASTIC SENIOR CARD AND THEN GO. IS THAT  
4 SOMEWHERE IN THE FUTURE?

5

6 **CAROL KEUSTER:** I'M GOING TO ASK JASON TO COMMENT. LET ME TELL  
7 YOU OUR SIDE OF THE STORY. TRANSIT AGENCIES HAVE BEEN CAUTIOUS  
8 ABOUT NOT GIVING AWAY BENEFITS TO FOLKS WHO AREN'T ELIGIBLE SO  
9 THOSE ELIGIBILITY PROCESSES CAN BE LIMITS. IT IS IMPORTANT TO  
10 SHOW SOME FORM OF ID DEPENDING ON THE TYPE OF ELIGIBILITY. BUT  
11 YES WE ABSOLUTELY KNOW THAT SHOWING THAT KIND OF ELIGIBILITY  
12 FOR SENIOR AND YOUTH CARDS HAS BEEN A HASSLE. FOR CLIPPER  
13 START, THE ELIGIBILITY PROCESS IS ENTIRELY ONLINE. SO, ALL OF  
14 THOSE -- ALL OF THE DOCUMENTS RELATED TO MEANS BASED  
15 VERIFICATION CAN BE UPLOADED ONLINE AND THERE IS NO REASON  
16 TO TRAVEL. JASON YOU CAN TALK ABOUT STREAMLINING SENIOR OR  
17 YOUTH ELIGIBILITY PROCESSES?

18

19 **JASON WEINSTEIN:** JUST TO ADD TO WHAT YOU WERE SAYING, YOU CAN  
20 GET YOUTH AND SENIOR CARDS BY MAIL, AND YOU CAN FAX TOO, BUT  
21 I'M SURE NOBODY'S DOING THAT ANYMORE.

22

23 **SPEAKER:** [LAUGHTER]

24



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1 **JASON WEINSTEIN:** BUT TO CAROL'S POINT, YOU KNOW, SOME OF THESE  
2 THINGS ARE REALLY DRIVEN BY OPERATORS AND NOT BY US. SO, YOU  
3 CAN DO IT BY MAIL AND E-MAIL. THAT DOES TAKE TIME. IT'S NOT  
4 IMMEDIATE. SO IF YOU WANT SOMETHING IMMEDIATELY YOU'RE  
5 PROBABLY GOING TO HAVE TO GO TO A PLACE IN-PERSON.

6

7 **CAROL KEUSTER:** RIGHT AND WE MAINTAIN CLIPPER IN-PERSON  
8 CUSTOMER SERVICE CENTERS AT EMBARCADERO AND AT THE FERRY  
9 BUILDING. THOSE ARE TWO LOCATIONS AND AGAIN IT REQUIRES TRAVEL  
10 FROM CONTRA COSTA COUNTY.

11

12 **CHAIR, SUE NOACK:** IT'S FAR FROM SOMEONE IN CONTRA COSTA COUNTY  
13 TO GO PICK UP THEIR SENIOR CARDS.

14

15 **CAROL KEUSTER:** UNFORTUNATELY THAT'S, SORT OF, A GLITCH OF THE  
16 FUNCTION OF THE ELIGIBILITY VERIFICATION PROCESS.

17

18 **CHAIR, SUE NOACK:** FOR ME IT FALLS INTO THAT EQUITY CATEGORY  
19 FOR PEOPLE THAT NEED TRANSIT PROBABLY MORE THAN ANYBODY AS  
20 THEY MAY BE UNABLE TO DRIVE AND THINGS LIKE THAT AND YET IT'S  
21 ALMOST IMPOSSIBLE FOR THEM TO GET A CARD IN A TIMELY FASHION.  
22 HOPEFULLY THAT'S SOMETHING THAT CAN BE WORKED ON IN THE  
23 FUTURE.

24

25 **CAROL KEUSTER:** I'LL TAKE THAT NOTE.



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1

2 **CHAIR, SUE NOACK:** ANY OTHER QUESTIONS OR COMMENTS BEFORE I GO  
3 TO PUBLIC COMMENT? NO?

4

5 **SPEAKER:** YEAH.

6

7 **CHAIR, SUE NOACK:** OH GO AHEAD.

8

9 **DORENE M. GIACOPINI:** THIS IS COMMISSIONER GIACOPINI, I WAS  
10 GOING TO SAY, IS THERE ANY PLAN IN THE FUTURE TO SPREAD OUT  
11 THE LOCATIONS WHERE ONE CAN, YOU KNOW, GET A CARD TO, YOU  
12 KNOW, SOMETHING OTHER THAN JUST THE FERRY BUILDING AND  
13 EMBARCADERO?

14

15 **CAROL KEUSTER:** YOU KNOW, I THINK OUR HOPE IS REALLY THAT WE'LL  
16 HAVE THE MAXIMUM AMOUNT OF REACH AND COST EFFECTIVENESS BY  
17 ENCOURAGING CUSTOMERS TO CONTACT THE CUSTOMER SERVICE CENTER,  
18 WHICH, AS I NOTED, WILL BE EQUIPPED WITH A WHOLE VARIETY OF  
19 VERY MODERN FEATURES. YOU KNOW, THE APPLICATION, THE REALTIME  
20 APPLICATION PROCESS, THAT -- THAT'S SOMETHING I'M GOING TO  
21 HAVE TO TAKE A LOOK AT. WE'RE GOING HAVE TO TACKLE. I WILL SAY  
22 THAT THE IN-PERSON CUSTOMER SERVICE CENTERS, YOU KNOW, IT DOES  
23 COST MONEY. WE HAVE TO MAKE AN INVESTMENT OF HAVING STAFF AT  
24 THOSE LOCATIONS. I HAVE NOT HEARD DIRECTION FROM THE CLIPPER  
25 EXECUTIVE BOARD OR DISCUSSION TO DATE SAYING WE SHOULD ADD



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1 MORE OF THOSE LOCATIONS. I THINK, UNFORTUNATELY WITH SUCH A  
2 BIG REGION I'M FULLY ON BOARD THAT DOWNTOWN SAN FRANCISCO, TWO  
3 LOCATIONS MAYBE ISN'T SUFFICIENT. COVERING THE NINE COUNTIES  
4 IS A BIG CHALLENGE ALSO ADDING MANY TRANSIT OPERATOR TICKET  
5 OFFICES ARE EQUIPPED WITH CLIPPER EQUIPMENT SO THEY CAN DO  
6 SOME OF THESE REALTIME TRANSACTIONS AS WELL. BUT I THINK  
7 THAT'S THE NETWORK WE'RE LOOKING AT. THE REGIONAL CUSTOMER  
8 SERVICE CENTER, COUPLE OF IN-PERSON CUSTOMER SERVICE CENTERS  
9 THEN THE TRANSIT IN-PERSON TICKET OFFICES.

10

11 **SPEAKER:** JUST TO ADD TO THAT FROM A TECHNOLOGY STANDPOINT.  
12 TECHNOLOGY CONTINUES TO CHANGE AND THERE IS TECHNOLOGY OUT  
13 THERE NOW THAT PART OF THIS MAKING SURE THAT YOU ARE WHO YOU  
14 ARE IS, YOU KNOW, IT TAKES YOUR ID, YOUR PHYSICAL ID, AND THEN  
15 YOU TAKE A PICTURE OF YOURSELF, AND IT COMPARES IT AND SAYS  
16 OKAY IT'S THE RIGHT SAME PERSON, GO FORTH. THAT'S WHAT I SEE  
17 GOING FORWARD SOMETHING LIKE THIS, THAT WAY PEOPLE CAN DO IT  
18 FROM THEIR HOUSE, WHEN THEY'RE HAVING A PEDICURE DONE WHILE  
19 THEY'RE SITTING THERE, FROM WHEREVER, AND THAT'S WHERE  
20 TECHNOLOGY WILL TAKE US, AND EVENTUALLY WE'LL GET THERE.

21

22 **CAROL KEUSTER:** TODAY WE HAVE MULTIPLE ELIGIBILITY VERIFIER  
23 CONTRACTS. WE'RE LOOKING TO CONSOLIDATE SOME OF THOSE. CHAD  
24 AND I WERE HAVING A CONVERSATION ABOUT WHAT THE STATE IS DOING  
25 WITH RESPECT TO ELIGIBILITY. WE HAVE GOTTEN INPUT ABOUT AUTO



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1 ENROLLMENT FOR SOME OF THOSE BENEFITS. WE HAVE THE TOOLS. WE  
2 JUST NEED TO KEEP DOING THE WORK.

3

4 **SPEAKER:** I ACTUALLY HAD A QUESTION ON THAT. SO, IT'S BECOMING  
5 CLEAR THAT NEXGEN CLIPPER COULD PROBABLY BUILD A UNICORN WHICH  
6 IS AWESOME. BUT AT A REGIONAL LEVEL PROBABLY SOME VERSION OF  
7 THIS COMMITTEE WILL BE SETTING REGION-WIDE POLICY. AND  
8 CERTAINLY AT THE INDIVIDUAL TRANSIT OPERATOR LEVEL, FOR  
9 EXAMPLE, AROUND EXCURSION BASED FARE GRACE PERIODS, WHERE  
10 INDIVIDUALLY AMONGST THE 27 OF US SETTING FARE POLICY. WHAT  
11 DOES THAT PROCESS LOOK LIKE? MAYBE IT'S TOO SOON TO SAY THIS.  
12 BUT LET'S SAY THE BART BOARD PASSES A POLICY THAT WE WANT TO  
13 DO A CERTAIN KIND OF DISCOUNT, HOW DOES THAT GET IMPLEMENTED  
14 OR HOW DO WE KNOW WHAT'S WITHIN THE REALM OF POSSIBILITY?  
15 BECAUSE I THINK THERE IS A LOT THAT WE'RE HOPING FOR. AND WE  
16 WANT TO BE REALLY CREATIVE AND INNOVATIVE ABOUT HOW TO BETTER  
17 SERVE OUR RIDERS. IT'S UNCLEAR WHAT THE PROCESS IS AND WHAT  
18 THE LIMIT IS. YOU KNOW?

19

20 **ALIX BOCKELMAN:** I WOULD JUST NOTE THAT WE HOPE TO COME BACK TO  
21 THIS COMMITTEE NEXT MONTH TO TALK ABOUT FARE POLICY AND  
22 INTEGRATION. IT WOULD BE A GOOD TIME TO HAVE DISCUSSION AROUND  
23 THAT. WE DON'T HAVE THE ANSWERS RIGHT NOW BUT THAT'S GOING TO  
24 BE SOME IMPORTANT DIALOGUE AND DELIBERATION OF THIS GROUP  
25 WITH, OBVIOUSLY, HAVING THE INPUT OF, YOU KNOW, SOME OF OUR



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1 TRANSIT OPERATOR BOARD MEMBERS, WOULD BE VERY HELPFUL FOR THAT  
2 DISCUSSION.

3

4 **CHAIR, SUE NOACK:** OKAY IF WE'RE DONE WITH COMMENTS AND  
5 QUESTIONS. WE'LL MOVE TO PUBLIC COMMENTS. I HAVE ONE CARD  
6 HERE. ADINA LEVIN. YOU'RE UP.

7

8 **CLERK OF THE BOARD:** HOW MUCH TIME WOULD YOU LIKE TO GIVE?

9

10 **CHAIR, SUE NOACK:** TWO MINUTES IS FINE.

11

12 **CLERK OF THE BOARD:** OKAY.

13

14 **ADINA LEVIN:** THANK YOU VERY MUCH. ADINA LEVIN. I SERVE ON THE  
15 POLICY ADVISORY COUNCIL AND HAVE BEEN CHAIRING THE ADVISORY  
16 BODY FOR TRANSFORMATION ACTION PLAN WHICH IS SEGUES INTO  
17 ADVISING THIS BODY ALSO TO SEAMLESS BAY AREA, AND A COUPLE OF  
18 OBSERVATIONS. ONE IS IN THE KIND OF FRIENDLY DESCRIPTION OF  
19 SOMEONE WHO IS TAKING A TRIP AND THEIR BUDDY WANTS TO USE THE  
20 OPEN PAYMENT TO TAKE A SPONTANEOUS TRIP, THAT'S THE SIGN OF  
21 THE KIND OF UPPING THE GAME OF MARKETING AND BEING USER  
22 FRIENDLY THAT IS, YOU KNOW, A REAL NEED IN HAVING THIS AS AN  
23 OFFERING. AND, AS WELL AS THE QUESTIONS THAT HAVE COME UP ON  
24 CUSTOMER SERVICE. YOU KNOW, DOES A SENIOR DISCOUNT WORK WITH  
25 THE OPEN PAYMENTS. ALL THESE DIFFERENT VARIANTS. THERE IS



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1 GOING TO BE A NEED TO UP THE GAME IN TERMS OF MARKETING AND  
2 THAT CUSTOMER SERVICE. SO, LET'S SEE. IN TERMS OF, ESPECIALLY  
3 WITH THE AGENCY SAYING, YOU KNOW, LIKE, PLEASE MANAGE THE  
4 RISKS, BECAUSE THIS IS REALLY IMPORTANT TO PUBLIC TRUST AND  
5 IMPORTANT TO THE PREVIOUS DISCUSSION WITH THE REGIONAL  
6 MEASURE, YOU KNOW, YOU HEARD THE COMMISSION SAYING WE WANT TO  
7 SEE IMPROVEMENTS ASAP IN ORDER TO HELP US BUILD THAT PUBLIC  
8 CONFIDENCE SO IT'S REALLY IMPORTANT. AND I WOULD HOPE TO SEE,  
9 JUST AS WHEN THERE ARE SOME OF THE MAJOR CAPITAL PROJECTS, A  
10 LOT OF SCRUTINY TO THE SCHEDULE AND RISK MANAGEMENT TO THE  
11 SAME LEVEL THIS IS IMPORTANT. ALSO IN TERMS OF, GLAD TO HEAR  
12 THE DISCUSSION ABOUT THE, LIKE, SOME OF THESE HAVE, YOU KNOW,  
13 POLICY IMPLICATIONS RANGING FROM, YOU KNOW, WORKING WITH  
14 BIKESHARE AND SCOOTER SHARE, TO EXCURSION FARES, MORE  
15 OPPORTUNITY TO UTILIZE NETWORK MANAGEMENT IN ORDER TO HAVE,  
16 YOU KNOW, MORE OF A SEAMLESS SYSTEM. AND MEANWHILE, WE -- I  
17 THINK MY TIME IS UP. BUT THIS IS A --

18

19 **CHAIR, SUE NOACK:** THANK YOU. DO WE HAVE ANY OTHER PUBLIC  
20 COMMENTS?

21

22 **CLERK OF THE BOARD:** YES. THERE IS ONE MEMBER OF THE PUBLIC  
23 WITH THEIR HAND RAISED IN ZOOM. VEDA FLOREZ. VEDA, GO AHEAD  
24 AND UNMUTE YOURSELF. YOU HAVE TWO MINUTES.

25





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1 **VEDA FLOREZ:** HELLO AND THANK YOU VERY MUCH FOR RECOGNIZING ME  
2 TODAY I DID HAVE A COMMENT BUT WAS IN A SPACE WHERE I COULDN'T  
3 SPEAK FREELY. I WANT TO APPRECIATE CLIPPER TWO CONVERSATION  
4 AND LOOK FORWARD TO BEING ABLE TO UTILIZE THAT CARD MYSELF. I  
5 WANT TO ENSURE -- AND I SHOULD MENTION THAT I'M PART OF A  
6 PUBLIC ADVISORY COUNCIL FROM THE NORTH BAY. I WAS WITH SOMEONE  
7 WHO WAS USING A PREPAID AMERICAN EXPRESS CARD THAT COULDN'T  
8 USE IT FOR SOME BASIC INFORMATION OR SOME BASIC PURCHASES AND  
9 WANTED TO ENSURE THAT THE AMEX PREPAID CARD HAD SEAMLESS  
10 USABILITY WITH THE CLIPPER TWO SERVICE. SO THAT COULD BE A BIG  
11 EQUITY ISSUE AS MANY HOMELESS INDIVIDUALS ARE GIVEN PREPAID  
12 CARDS BUT IF YOU CAN'T USE IT FOR YOUR CLIPPER, THEN THAT  
13 BECOMES PROBLEMATIC. SO, I LOOK FORWARD TO MAKING SURE THAT  
14 THAT HAS THE USABILITY WITH THE CLIPPER TWO CARD. I ALSO  
15 WANTED TO MENTION THAT SOME OF OUR LOCAL PROVIDERS,  
16 TRANSPORTATION PROVIDERS, HAVE THEIR, SOMETIMES YOU COULD RIDE  
17 FOR LESS EXPENSIVELY THAN USING THE CLIPPER CARD. SO, I'M  
18 WONDERING HOW YOU CAN AVOID SOME OF THESE PRODUCTS? THEY HAVE  
19 THEIR PRODUCT ON THEIR CARD OR THEIR APPLICATION. IS THERE ANY  
20 WAY THAT YOU COULD HAVE ON CLIPPER, WELL, IF YOU USE YOUR  
21 LOCAL AD, YOU COULD GET A FARE DISCOUNT. I KNOW THAT IS, SORT  
22 OF, A PIPE DREAM ON THE BACK END. BUT IT WOULD BE NICE FOR TO  
23 HAVE THAT SEAMLESS USABILITY. AND THIS ISN'T FOR A REGULAR  
24 PROGRAM -- OR THIS IS A REGULAR PROGRAM, AND NOT A SPECIAL FOR  
25 THEM TO USE. AND LASTLY, I JUST THINK IT WOULD BE GREAT IF YOU



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1 WOULD GO ON YOUR APP AND HAVE A LINK TO THE SCHEDULE. YOU  
2 KNOW? JUST A GENERAL AREA WHERE YOU CAN GO FIND A SCHEDULE  
3 THAT WOULD LINK TO THE LOCAL PROVIDER.

4

5 **CLERK OF THE BOARD:** THANK YOU VEDA. THERE ARE NO MORE MEMBERS  
6 OF THE PUBLIC WITH THEIR HANDS RAISED IN ZOOM.

7

8 **CHAIR, SUE NOACK:** ALL RIGHT. WE'LL MOVE TO ITEM FOUR PUBLIC  
9 COMMENT AND OTHER BUSINESS. I'LL ASK THE CLERK TO READ THE  
10 NAMES OR ORGANIZATIONS OF ANY GENERAL WRITTEN PUBLIC COMMENTS  
11 RECEIVED BY 5:00 P.M. YESTERDAY.

12

13 **CLERK OF THE BOARD:** IS NO WRITTEN CORRESPOND RECEIVED ON THIS  
14 ITEM THERE ARE NO MEMBERS OF THE PUBLIC IN THE BOARDROOM  
15 WISHING TO SPEAK AND NO ONE IN ZOOM WITH THEIR HAND RAISED.

16

17 **CHAIR, SUE NOACK:** WONDERFUL. WE'LL MOVE TO ITEM FIVE.  
18 ADJOURNMENT. NEXT MEETING OF THE REGIONAL NETWORK MANAGEMENT  
19 COMMITTEE WILL BE HELD FRIDAY OCTOBER 13TH AT NINE, HERE AT  
20 375 BEALE STREET. THANK YOU.

21



**NTT**

*Broadcasting Government*