Clipper® Executive Board

May 20, 2019 | **Agenda Item 4c**

Clipper® Mobile App Features and System

Subject: Update Board members on plans for the new Clipper mobile app for fare payment.

Background: Transit agencies in New York, Boston, Los Angeles, Chicago, Portland and other major cities have either developed mobile apps or are in the process of developing them now. Cubic recently kicked off design of the Clipper mobile app, which is part of the next-generation Clipper System Integrator contract. The app will be completed and in customers' hands by the end of 2020.

Meeting Public Demand

Attachment A shows a high-level overview of the features that will be included at the initial launch of the next-generation Clipper mobile app. The Clipper mobile app will give customers a choice of (1) creating a virtual card that is stored on the phone or (2) using the app to manage their plastic Clipper card.

Payment with a mobile app was one of the most frequently requested new features in two recent rounds of public engagement on the next-generation system. Thanks to the new Clipper mobile app, customers will be able to create a virtual card within the app, tag their phones to readers to pay their fares, and add value to their virtual cards immediately, including through the use of digital wallets. This feature will address one of the most common complaints about the current system – that it can take days for value added online to be available to use, and even then, the customer has to tag their card to "pick up" their order. Customers will also be able to perform basic account management functions on their phones (view their card balance, block a card, manage payment information, etc.).

Some people are very happy with their plastic cards, and they will be able to continue using them along with the mobile app to help them manage their accounts. As with the virtual card, these physical card customers will be able to create an online account or register a card using the mobile app. They will be able to add value in the same time frame as value is added via the website (i.e., with a delay of one or more days), view their card balance, block a card and manage payment information. They also will be able to use digital wallets to add value to their cards, but adding value this way will still be subject to the delays in the current system.

Customers can also choose to transition their plastic card to a virtual card and continue to use the same account and login information, but this will make their plastic card no longer usable.

Embarking on Design

To meet the late 2020 launch date, MTC and Cubic have developed a schedule that includes several rounds of development and testing phases. The first phase will focus on user interface/user experience (UI/UX) design. The next-generation System Integrator contract with Cubic calls for them to use their standard mobile app solution that they have used in other cities, but there are some opportunities to adapt it for Bay Area use. Accessibility by customers with disabilities, of paramount importance to MTC and the transit operators, will be addressed in the UI/UX design.

User testing will be part of the process. Several operators - AC Transit, BART, Caltrain/SamTrans, County Connection, Santa Rosa CityBus, SFMTA and VTA - are all participating in the UI/UX process by committing to a rigorous weekly meeting schedule for roughly 12 weeks that will start June 3rd and run through August 13th. After this point, the look and feel of the mobile app will be locked down, and Cubic will begin their development of the mobile app.

Making Policy Decisions

During the mobile app development process, policy questions may arise. Two related issues have already become apparent – minimum age requirements and the ability to use discount cards with the mobile app. MTC staff recommends the following:

- Require users of the app to be at least 13 years of age to comply with the Children's Online Privacy and Protection Act of 1998. Amend the Clipper Cardholder Agreement to reflect this limitation.
- Enable youth, senior and RTC Clipper card customers to obtain a discount card the traditional way (via a plastic card) and then transfer their card to the app, taking advantage of the benefits the app has to offer.

Attachments: **Attachment A:** Clipper Mobile App Functionality

Carol Kuester

Clipper Mobile App Functionality

Use the mobile app…

…TO SUPPLEMENT A PHYSICAL CARD

- Create web account/register a card
- Add value/passes in the same timeframe as on website
- View card balance based on recent transactions received
- Block card by end of day
- Manage account information/payment options
- Add value to card with Apple Pay, Google Pay, etc.

…AS A VIRTUAL CARD (STORED ON PHONE)

- Create a new account
- Add value/passes immediately
- View current balance, pass status and transaction history
- Block card immediately
- Manage account information/payment options
- Add value to account with Apple Pay, Google Pay, etc.
- Transfer virtual card between devices
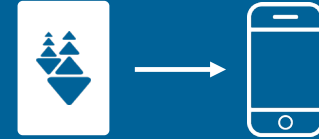
TRANSFER FROM PHYSICAL CARD TO VIRTUAL CARD:

- Card balance and passes transfer to virtual card
- Existing log-in