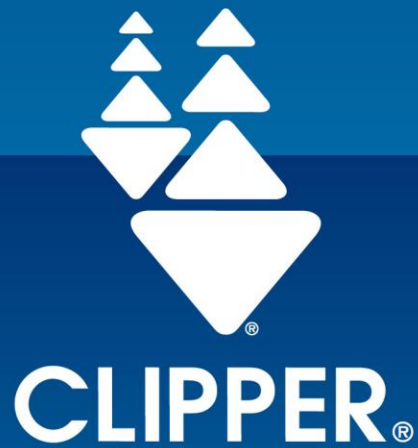




Next Generation Clipper® Program Update

Regional Network Management Meeting
November 14, 2025

Clipper: Backbone for Regional Network Management



22 Transit Operators



Governance: Clipper Executive Board



94% Satisfaction



Mobile Clipper Cards
4.6M Cards / 40% of taps



Monthly Statistics

- \$36M Collected for Operators
- 16M Taps
- Over 1.2M Unique Cards Used



Next Generation Clipper

- All New Equipment
- Real-Time Value Availability
- Contactless Bank Cards
- Regional Transfer Discounts
- Supports Transit Agency Promotions
- Supports Existing Equity Programs



August 20, 2025: Launch of “Tap and Ride” on BART

- Enabled BART fare gates to accept contactless bank cards for fare payment
- Over 213,000 unique bank cards used
- Nearly 900,000 trips in first 60 days

VISA



CLIPPER®

Next Generation Clipper Coming December 10th

- On Monday, October 20, 2025, the Clipper Executive Board unanimously approved December 10, 2025, as the Start of Customer Transition



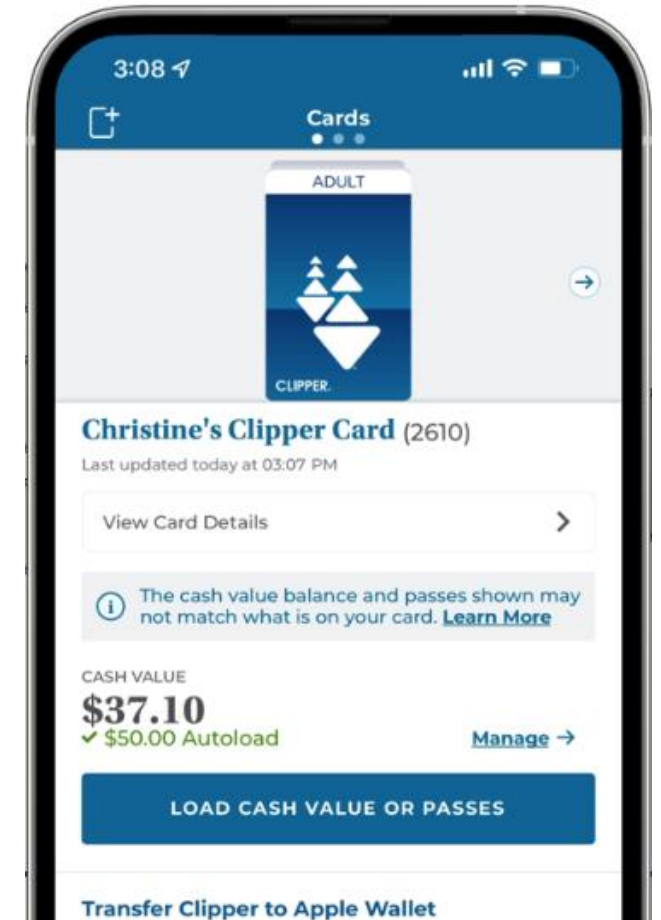
Customer Benefits

- Open Payment acceptance at all operators
 - Visa, Mastercard, American Express, Discover, Apple Pay, Google Pay
- Account-Based Features
 - Value available immediately
 - Free and discounted transfers between agencies
 - Online access to youth and senior card applications
 - Ability to manage others' Clipper cards



Account Transition

- Converting from card-based to account-based (“upgrading”)
 - Upgrading will result in a card's cash value, products and transaction history migrating to the account-based Next Generation Clipper back office
- Back Office Transition
 - Generate list of card serial numbers prioritized based on card and customer profile
 - Once on list, plastic card will fully upgrade when tapped and mobile cards will appear in Wallet with new 19-digit card serial number
- Customer-Initiated Option
 - Log into clippercard.com
 - Log into Clipper mobile app
 - Call the Clipper customer service center



Transition Prioritization | Goals and Considerations

- Customer equity
- Operational impacts
- Mitigate differences in customer experiences by capturing as many customers as possible within first month
- Target riders who will likely benefit most from new Clipper features



Transition Priority – Discount Card Holders

- Youth, Senior, RTC Clipper Access, START means-based

Discount Category	Cards – Total (approx.)	Cards – Active 6 Months	Cards – Active 12 Months
Youth	185,000	75,000	90,000
Senior	640,000	215,000	260,000
RTC / Clipper Access	150,000	25,000	30,000
START Means-Based	30,000	25,000	27,000

Transition Schedule

- Customer upgrades to Next Generation Clipper will follow a scheduled rollout over 2–3 months
- Early upgrade available via:
 - Clipper website
 - Clipper mobile app
 - Clipper Customer Service (followed by a tap)

Marketing Schedule

- Pre-Launch
 - Between now and December 10, 2025
- Soft Launch
 - Starts December 10, 2025
- Hard Launch
 - Begins once majority of customers have been upgraded and have access to the full benefits of the new system
 - Expected to start 2 to 3 months after soft launch

Marketing Tactics

- Transit Advertising (donated and paid)
- Additional Out-of-Home Advertising (targeting new riders)
- Newspapers (targeting new riders)
- Paid Digital Advertising (targeting new riders)
- Clipper Outreach Ambassadors
- Organic Social Media
- Public Relations
- Marketing Collateral



**Tap your bank card
on all Bay Area Transit!**

Contactless payments are now accepted on Clipper readers)))

- Adult fares only
- Plastic and mobile cards
- One card per rider
- Remove card from wallet before tapping



 CLIPPER | More ways to pay

Other Partnerships

- Extend reach through Bay Area organizations
 - Seamless Bay Area
 - Bay Area Council
 - Commuter Benefits Program
 - Other employer groups
 - Travel and hospitality organizations
 - Airports