

**From:** aleta d [REDACTED]  
**Sent:** Wednesday, March 11, 2026 7:16 AM  
**To:** MTC-ABAG Info <info@bayareametro.gov>  
**Subject:** Comments for the Clipper Executive Board

\*External Email\*

Greetings Commission Secretary, please forward this message to the Clipper Executive Board for the next Regular Meeting.

Good afternoon Chair Julie Kirschbaum and Members.

Aleta D [REDACTED] for the record, she, her, with Team Folds.

I share with you my comments in pertinence to the work and mission of the Clipper Executive Board.

I reflect on my most recent visit to our beloved Bay Area, and my being fortunate to have met with some of you in person. I spent about a week and a half in the Bay Area on this visit, and this was my first timeframe in using our fare system in its newest iteration called Next Generation Clipper, also known as Clipper 2.

I submit to you that my experiences with Clipper generally add up to a good news story. I feel that on the whole Clipper performed for me as expected, and most of all with accuracy. In my message to you I share with you the whole story, as clearly as I am able to relate it.

Upon my arrival in the Bay Area at the Oakland International Airport, I first used AC Transit. This trip I used a leftover Token Transit single ride pass given that I wanted to use that up. Afterwards I used BART to travel between San Francisco and Oakland. The system deducted the appropriate fares at exit, as expected. The next day I began experiencing transfers, in going between systems. These worked as intended, yet it still took me time to understand the process and calculations.

I submit to you that I am a user of Reduced Fares, with Clipper Access (formerly RTC, not to be confused with the RTC bus service in Las Vegas). And the transfer values are different. In most cases the value is \$1.40, however BART is \$1.10, due to BART having a 62.5 percent discount. In some cases my eligible transfer trips were free, given the standalone fares on those segments being less than \$1.40 (\$1.10 on BART). In some cases I used four different systems within two hours of the first entry, and the transfer values overall were indeed meaningful.

I do report to you that I had some challenges. On the morning of 7 March, 2026, the information about my Clipper Card disappeared from the mobile app and the website. I was still able to use my Clipper Card, on my phone, and make appropriate paid entry onto the system. However, with the card information having disappeared, I would not have been able to purchase certain products

such as MUNI day passes if I had felt a need or want to. Such really was a form of limited functionality, even with my not having that need in the moment. Yet later that same day, the card information reappeared in the website and the mobile application, and the balance reflected accurately.

I used AC Transit quite a bit on my visit. The fare capping worked for me, yet some things seemed unclear. Given that I have Reduced Fare, the embedded calendar for Reduced Fares is different from Full Fares. It is true that Reduced Fares are set to the calendar month, Full Fares are on a rolling 31 day period. And I experience a daily cap as well. Yet it seems to me that the weekly cap for Reduced Fares is set by calendar week. However such doesn't seem clear to me, and I have not been able to find the official AC Transit tariff. And it seems that my weekly cap took effect when I reached \$11.25, yet it was my understanding that the weekly cap is \$12.50. Perhaps I took an AC Transit trip that was charged \$1.25 and wasn't made visible in my trip history? That would have justified making the weekly cap of \$12.50 when I did. I certainly will share of this with AC Transit in a letter as I do with you. So ask myself, am I missing something, or has something been calibrated incorrectly? In this case I am deriving a benefit but I would prefer that every transit system receive their appropriate amounts due.

I do find that the Clipper website does take what seems to me extended times to retrieve trip histories, which I use to help me to understand how I am using the system, especially with transfers. I probably perform more inter agency transfers than many, and in different ways over time. My travel patterns are certainly not predictable. Yet Clipper does the work for me in calculating and deducting Fare in whatever travel patterns I happen to do, and I think accurately so.

I did use Caltrain several times. On my first time during door scanning in San Francisco, the handheld device took about five seconds to validate my Fare. Yet the next day the scanners responded more quickly, maybe a second or two, both at the door in San Francisco, and also onboard the train. And my Caltrain Fares, including transfers were calculated accurately, and appropriately entered into my trip history.

I found that I had to lean into things, even in my moments of discomfort, and my desire to call the customer service line. Yet I have been able to find most of the information on my own, yet some of that seems like detective work. I did initiate a call to customer service, and was greeted with an expected wait time of twenty five minutes. I did not stay on the call, not needing to do so. Yet such a long wait time is indeed concerning, especially for those who need to speak to a person for various kinds of problem solving. And some might be in situations of great urgency, such as not being able to tender appropriate Fare. I am not privy to such specific situations, and I acknowledge I might be conjecturing. Yet I feel a need for deeper explanation about fare and transfer calculations, and that is not just a matter for Clipper to be involved in, but also the operating agencies themselves. Yet there seems to be a disconnect between Clipper and the operating agencies, given that fare policies are decided not by you as General Managers, but by the governing boards that you all report to. And so how do we make sure that agency specific information is appropriately disseminated, both here at Clipper and on agency specific websites? Such requires deep evaluation and review on the part of all concerned.

I do not know when the time will be right to bulk migrate outstanding Clipper Cards. I still see many are using non upgraded cards because the bus readers are still showing balances or passes being used. Perhaps some aren't feeling the need to upgrade right now, especially if they're using only one system on their trips. Yet others could be missing out on their transfer credits, which over time could add up to substantial sums. I ask myself, are many of these callers to customer seeking to upgrade their accounts, especially if they do not have Internet access? I would like to see us do some bulk migration, in small increments to see if we can benefit more people. However, I would hope that bulk migration would not exacerbate already existing issues that are in progress of being solved. I certainly believe that you as General Managers know a lot more about Clipper and Fare systems than I do, and I depend on you to make the best decisions for Clipper and its diverse users. For I am simply an ordinary user of Clipper, I can only share things as I know them, and I call things as I see them.

I believe in the importance of balanced reporting, and I have shared of my recent experiences with Clipper in various Meetings. I ask that the negativity often heard out on the street not unduly color your perception of Clipper. I am sure for many Clipper is working just fine. And we don't want anyone to be left behind. I do believe in the importance of "it's not just what you say but also how you say it". And issues need to be articulated clearly in order to be understood. And so I come to the source to learn about the things of Clipper, which really begins in your Meetings. I have to be careful when it comes to the things I hear about on the street.

I do know this, that Next Generation Clipper is one of the most complex projects of Fare collection and management that has ever been conceived. And complex projects are very difficult to deliver by nature. And I remember when the Metropolitan Transportation Authority in New York City declared OMNY (One Metro New York) as a megaproject. And the work of OMNY is not done. A major challenge awaits on how to practice open payments on commuter rail in the New York mega region. And it is often asked, how will open payments be performed in Grand Central Terminal, which a famous public transportation facility in New York City? Yet OMNY is performing well on the bus network and the legendary and historic transportation system that is the New York City Subway. And all fare systems have their challenges from time to time. Yet I remember when BART implemented open payments on 20 August, 2025, I was there and I practiced that myself. And in that work BART was not only bringing a new and helpful service to our beloved Bay Area, but more so exemplifying the basic ideal that BART is The Peoples System.

It is my hope to return to the Bay Area soon and use Clipper again. And I am appreciative of the teams and their leaders that are working to build the best Clipper program we can have. I choose to provide constructive and respectful feedback based on my experiences. I will not, however, engage in conversation and comments that are discouraging or disparaging of Clipper. I want people to use Clipper, and that might mean leaning into some issues and riding them out. And that means different things for different people. I do believe that our program will only get better over time, and eventually we will not be thinking of the challenges of the past, but the potential that the future has to offer. I look forward to attending and speaking at your next Meeting, ideally in person.

Thank you.

**From:** aleta d [REDACTED]  
**Sent:** Monday, March 2, 2026 4:58 AM  
**To:** MTC-ABAG Info <info@bayareametro.gov>  
**Subject:** For Clipper Exec Bd next Meeting

**\*External Email\***

Attention Commission Secretary, please forward this message to the full Clipper Executive Board for the next General Meeting.

Greetings Board Chair Julie Kirschbaum and Members.

Aleta D [REDACTED] for the record, she, her, with Team Folds.

I bring you my miscellaneous comments pertaining to the ongoing activities of the Clipper Program.

I reflect on your most recent Meeting, that which convened on 23 February, 2026. I attended and shared my comments at that Meeting by way of Zoom. And since that Meeting I did return to our beloved Bay Area, and I used Clipper in its newest form.

I arrived at the Oakland International Airport with the initial plan to go into San Francisco. I started my trip on AC Transit, however I paid for that with a Token Transit single ride pass that I had left over from my previous visit. I felt it important to use up leftover fare products, especially not knowing if someday they might expire.

And then I decided to use BART in order to go into San Francisco. I entered upon the BART fare gate array and I presented the mobile fare media on my phone. And this was no different than my use of Clipper previously, the gate opened and I was under way.

And at Embarcadero Station, I exited the System, and again in routine manner. I was charged the appropriate reduced fare of \$2.05. The mobile wallet did not update the balance immediately. However, in the Clipper mobile application itself, the balance was updated correctly and in real time.

I was walking in downtown Oakland and I found a nickel on the sidewalk. I picked it up with the intention of using that to add to my Clipper balance later in the day. And so after some Meetings I found myself at the Rockridge Station. I decided to add the five cents to my account by using the BART vending machine.

I asked a Station agent about the vending machine issues. And this Station Agent went over to the vending machine with me to help me navigate the process. I have used BART vending machines before but given the new issues involving their operation, I felt it best to have someone with me who had greater knowledge and understanding of the issues at hand.

And I followed the appropriate prompts and the vending machine basically worked as it always

had before. I found the machine responded to the presence of my phone within about three seconds. And the money I added was credited both correctly and timely. I am very appreciative of the Station Agent in Rockridge in helping to give me confidence in using the BART vending machine to add my Clipper value. I introduced myself to this individual and I made mention of my speaking at BART Meetings. I really felt that this BART Station Agent was not just helping to instill confidence in Clipper, but even more so in exemplifying the distinctive ideal that BART is The Peoples System. I did contact BART to share of my experience, in order that this employee would receive appropriate positive recognition.

And these experiences with Clipper 2 evolve in a journey over time. When I was using the AC Transit fare capping program through the Token Transit mobile application, I shared of my experiences in Public Comment to the AC Transit Board. This is did in speaking at their Meetings, and more so in the writing of letters.

I consider that my use of Clipper takes on many different forms, as I do not really have regular travel patterns. I often use multiple systems over the course of a day. I have used four systems in a two hour period. This I have done a number of times in traveling to Meetings of the Peninsula Corridor Joint Powers Board, which owns and oversees the Caltrain rail service. And from the Oakland Area, I have used AC Transit, to BART, then MUNI, and then Caltrain. It will be interesting to see what these transfer discounts look like. And fare policies continue to evolve. AC Transit now gives one free transfer between local bus routes if performed within a two hour period. Then a daily fare cap can be reached, and also weekly and monthly fare caps can come into play. This will make inter agency transfers and the amounts paid much more interesting.

I am looking to see a greater body of knowledge posted for review by the Public. You see, I am a user of Reduced Fares, through the Clipper Access program (formerly RTC, not to be confused with the RTC bus service in Las Vegas). And I can receive up to \$1.40 in transfer credit on the first ride of the different system I transfer into. However, BART has a \$1.10 transfer credit, given that the BART discount is 62.5 percent. This is understandable and logical, but not immediately clear to the initiated. Over time these things will become more apparent to me, as gained through experience.

I am looking at the details and perhaps getting very deep into the weeds on this. But that is not only for me to become informed, given my very diverse patterns of travel across these multiple systems. This is will also help me in sharing of my experiences in Meetings and the writing of letters. As this becomes clearer to me I won't really be thinking about it but simply using the system as I go about my day.

I can say in my experiences so far that Clipper 2 is fundamentally working well, in its intended manner. I do find that the Clipper app and mobile wallet are sometimes delayed in updating balances. I don't think this is really a new thing, though many I am sure are more conscious of this than before. I do find cell reception to be spotty at times, and some fare readers might not send updates in real time. Yet I am able to pay appropriate fares upon entry and I have found them to be calculated correctly over time.

And some say they can't check their balances. It is true that the new system does not show the

balance when the card or device makes contact. Yet in many situations we don't see our balances anyway. I would not want my checking account or credit card balances visible on payment terminals or receipts when I go about my business. So I really don't see a difference here when it comes to Clipper. Yet really how often do people check their bank account or credit card balances? I'm inclined to think that most people don't check those very often. I do check mine often, but that is because I have frequent transactional activity. And I do use the Clipper mobile app to check my balance as I feel the need to.

I still see and hear of negativity concerning Clipper out on the street. This does concern me deeply, but for different reasons than one might think. I am concerned about a lack of balance in commentary and reporting. I am all for the airing of constructive criticism and developing solutions to problems. And some problems appear to be persistent but I don't think they are intractable. I am still navigating the process myself. Some of this involves "detective work". I had a conjecture of why Reducing Fare transfers after a BART trip are \$1.10 instead of \$1.40. Yet I needed to see something in writing for me to solidify the matter for me.

I have been fortunate to have had good conversations with the people who answer the phones for the Clipper Program. Yet as busy as the call center is, I decided not to approach, given the long hold times. Yet I thought of making the call. I would have said something like this, I want to let you know that Clipper is working well for me. Yet I have questions relating to things particular to my situation that I seek answers for. I would have liked to have spent a few minutes in positive conversation with one of the friendly folks from the call center. Yet I also like to find answers on my own through websites. And I am definitely not alone in that.

I do feel it when I hear of challenges when it comes to the things of Clipper. If something happens to someone else, I acknowledge that it could happen to me. I consider that late last year, a close family member of mine was having trouble paying the fare in the New York City Subway. It was a situation where the OMNY system was rejecting payment and blocking certain types of payment cards. At the time the paper MetroCards were still being sold but only until the end of the year. I was not in New York to be able to assist in this matter. I did raise my concerns briefly at the MTA Board Meeting by way of Zoom. And my family member went to the customer service center at Penn Station (1, 2, 3 services, A Division, IRT). And after that my family member had no more issues paying for the buses and the Subway. I am sure much behind the scenes work had been performed as well. I thought to myself at the time, what if I was in New York and not able to use the Subway? There is an old saying, when the Subway stops, New York stops. And I did fear that the payment problems at

the time might have resulted in a delay in sunsetting the paper MetroCards. Yet the MetroCard system was indeed showing its age after more than thirty years.

And I am concerned that the negativity concerning Clipper will indeed give fodder to the naysayers, only serving to replay old and tired tropes to stay stuck in the past. Yet I believe in the importance of leaning forward into things, as uncomfortable as that might feel at times. I ask that all of you lean into this work as well. I think you do, but at times that doesn't seem apparent to me.

I ask of you to not engage in discouragement in the ongoing work of Clipper. I am in support of other electronic options such as Token Transit for special occasions and transitional programs. Yet I am concerned that negativity we hear out on the street could result in an increase in paper ticket and cash usage. Such would only increase the burden on our operating agencies, especially with accounting and security. At one time, the New York City Subway used special trains for collection of revenue and redistribution of tokens. And these trains made their rounds to more than 400 stations six days a week. These trains were dispatched on secret and inconsistent schedules, and staffed with armed guards. Such revenue collection was heavy work, given at one time virtually all of the stations were accessible only by stairs. In 2006 the Subway found the armored train service no longer necessary, due to the MetroCard program.

And so I consider the reality of it all. Clipper 2 is indeed one of the most complex fare management systems ever conceived. And complex projects are indeed difficult to deliver. It would be nice if everything worked totally right on opening day. That is an outcome anyone should reasonably expect and desire. Yet things do crop up and what matters most is our response. And I do believe that “the help”, if you will, is responding appropriately and proactively.

And there are some things that are being delayed. There was a plan to bring open payments to the Long Island Railroad and Metro-North. And that plan has been shelved for the time being. Yet over 70 percent of railroad customers are using the popular ticketing app known as Train Time. I use that app myself. And how does one do open payments on commuter rail? Such is easier said than done. I am looking to see how open payments can be practiced in Grand Central Terminal, the world's largest railroad station, which is located in New York City. How does one implement open payments in that famous public transportation facility with 44 platform positions that opened in 1913? Yet Clipper 2 is here on Caltrain, and there are challenges that need to be solved.

And so it goes. I will continue to share with you my thoughts and experiences on matters of Clipper germane to your jurisdiction. I might have to render constructive criticism if it is called for. Such is not easy, because I try to share of things in a positive light. And we want to make sure no one is left behind. I believe Clipper to be an inclusive program, and solving challenges is an essential part of inclusion. I ask that you stay the course in this work. I am very appreciative of the teams at MTC and Cubic who continue to work on solving the challenges that Clipper faces today. I continue to advocate for the very best Clipper program that we can have and I ask of all of you to practice the same as well.

Thank you.