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Sent: Thursday, December 11, 2025 9:20:52 PM
To: MTC-ABAG Info <info@bayareametro.gov>
Subject: Clipper Executive Board Meeting 15 DEC 2025

External Email

Commission Secretary with thanks please forward this message to the Clipper Executive Board for the General Meeting of 15 December, 2025.

Greetings Board Chair Bob Powers and Members.

Aleta Dupree for the record, she, her, with Team Folds.

I proffer to you my comments pertaining to the ongoing work and mission of the Clipper Executive Board.

I share my thoughts in writing to you, and I do not know if I will be at your upcoming Meeting in person. I consider visiting you in person, in large part to share of hands on experience with Clipper 2 as opposed to merely talking about that. That being said, I consider my fifteen years of using Clipper, and of also using other fare payment systems, going back to my first trip on the New York City Subway in early 1970.

I eagerly anticipated 10 December, as day one of the new iteration of Clipper known as Clipper 2. I have seen various news reports of the first day of Clipper 2 around our beloved Bay Area. Such is cursory in nature however, as is to be expected. It is my hope to see a deeper level of reporting on the implementation of Clipper 2 at your Meeting.

I discovered through news reports that the Clipper website was not fully operative at times on 10 December. I admit to you that I am not surprised. I say this not from any kind of negative or "I told you so point of view". Instead I acknowledge that even the best laid plans might not work. I am sure that many felt a need to access the website, for various reasons. I consider that many with Clipper Card sought to perform the manual upgrade to be able to access the new benefits of Clipper 2. I can understand why, for people who make transfers, the economic benefits can be quite profound, resulting in substantial savings. I did not need to access my account. But I sought to do so in order to inform myself about how the

manual upgrade process works. I figured it was best to leave well enough alone, and not get overly preoccupied.

The next day (Thursday 11 December, 2025), I was able to access my Clipper account. I did see that my card was automatically upgraded as evidenced by the 19 digit serial number. This keeps in line with upgrading Senior and Clipper Access cards first. Yet as of this writing I have not used my card, I still do not have the hands on experience that would help me see what using Clipper 2 will look like.

I intend to test the use the open payments feature to partake of that experience, even though that would come at greater cost than with my Clipper Access card. I think back to 2021, when I went to New York City. I began using the OMNY open payments feature on the buses and the Subway. Yet at that time, there were no pass type products available on OMNY. I enjoyed using OMNY, and I used it often. Yet at the end of the day, I said to myself, at this rate, it would cost me over a hundred dollars a week to use the Subway. You see, when I go to New York, I use the Subway four to eight times a day, more than most users of the system. I reluctantly went back to using the paper Reduced Fare MetroCard that I had. Later on in my visit I went to the various Meetings of the Metropolitan Transportation Authority, which operates the Subway and a number of other transportation properties. I shared about my OMNY experiences and cost concerns, and damaged MetroCard stories. Since then OMNY has implemented a fare capping program, and also enabled open payments for Reduced Fares.

I submit to you the words of Argeo Paul Celluci, who publicly declared, “we must also remember that our work is not done. We can enjoy Clipper 2 coming into its own, in now serving the People of our beloved Bay Area. Yet there is more to be done. I emphasize the importance of bringing the open payments feature to all of our discounted programs. You see, with open payments, stored value is no longer necessary. As a person with disabilities myself, I am able to access many programs that allow me to engage fully with the financial system. This includes debit cards and direct deposit. It is easier to make direct open payments than to go in person to purchase fare media or withdraw cash. And open payments functionality is fully available to all users. For cash payers, debit cards are available for purchase in stores, which can be used anywhere debit cards are accepted. A few years ago I ended up with one of these cards myself, and I used it routinely until I depleted the value. So even the unbanked, by purchasing debit cards, can use the open payments features of Clipper 2 as anyone else would.

And given the forward looking nature of Clipper 2, how do we be forward looking when it

comes to fare policy? Such is easier said than done, given that fare policy changes are not made by you as General Managers, but by the governing boards that you all report to. I submit to you that the future of Clipper 2 can mean there will be no more prepaid period passes. Instead we can have fare accumulators/caps on all of our participating systems. With that users will only need to tap and go, given that no one would exceed daily, weekly, and monthly spending limits. This I speak of often at various transit agency Meetings.

And outreach is essential in order for Clipper 2 to come fully into its own. I believe in the ideal that people learn new things, and that includes the things of Clipper 2. There is still much to be done, and the program needs to be intensely monitored in order to ensure reliable and accurate service. I do enjoy hearing Gerry Rafferty say, “and if you get it wrong you’ll get it right next time”. Yet in our work, there is no next time, we have to get this right the first time. I consider the ideal of Gerry Rafferty thinking of New York City in working on his songs. I know the Subway to be The System that is Legendary and Stately, practicing ideals that are steeped in tradition and mindful of history. And BART is not just known for being the first transit system to practice open payments in our beloved Bay Area, but also for the unique distinction of being The Peoples System. Perhaps our work on Clipper 2 will give an idea of what open payments can look like in Grand Central Terminal, which is located in New York City. I look forward to your Meeting, and soon I hope to share public testimony with you of my own experiences with Clipper 2 going forward.

Thank you.