

Future of Clipper Public Input Executive Summary

May 22, 2015



Clipper® is planning for the future!

Clipper is the regional transit fare payment system for the nine-county San Francisco Bay Area. Transit riders can use a reloadable Clipper card to pay fares on 13 transit systems in the Bay Area. The Metropolitan Transportation Commission and participating transit operators are preparing for the next generation of Clipper and, in late 2014 and early 2015, solicited input from the public.

Public input activities included an online survey in multiple languages, email and phone input via a dedicated email address and phone line, stakeholder outreach and presentations at public meetings. Clipper will offer additional public input opportunities throughout planning and implementation of the next generation system. A dedicated website, FutureofClipper.com, promoted public input opportunities and had a link to the survey. MTC and transit operators promoted public input opportunities through a variety of methods.

The opt-in Future of Clipper online survey launched December 1 and ran through January 15; the survey received 7,607 responses, but is not statistically significant. Most questions were multiple choice, but one open-ended question asked for other information that would help plan the next generation of Clipper; this question received 2,905 answers, many addressing multiple topics.

Who responded? Most Future of Clipper survey respondents (96.3 percent) are somewhat or very aware of Clipper. Customers of all Bay Area transit agencies were represented in the Future of Clipper survey. BART had the highest representation, with Muni, Caltrain, AC Transit and VTA rounding out the top five. Most respondents (72.8 percent) currently use Clipper frequently, while 18.4 percent said they use it occasionally. Respondents skewed young (47 percent are in their 20s and 30s), while 54 percent are male. Many are higher income, with 60 percent reporting an annual household income of more than \$75,000; this is the primary difference from Clipper customers, which tend to skew lower income, especially among unregistered Clipper cardholders. Most (90 percent) speak English well, although 16 percent said they speak a language other than English at home. Most (64 percent) are Caucasian, with the next largest group Asians (16 percent). Only 7 percent are of Hispanic origin.

CARD-BASED VS. ACCOUNT-BASED SYSTEMS

Most of the feedback related to the type of system was from the open-ended question; nearly 16 percent of the comments were related. Almost 60 percent of the comments in this category were about the lack of real-time transaction processing in the current system. Many also disliked the need to tag on at the beginning of each month to activate monthly passes (the assumption is that these were largely Caltrain customers). Others commented on delays associated with correcting credit card failure, transaction accuracy, and the Autoload function and delays consumers are experiencing with different aspects of this function.

ACCOUNT INFORMATION

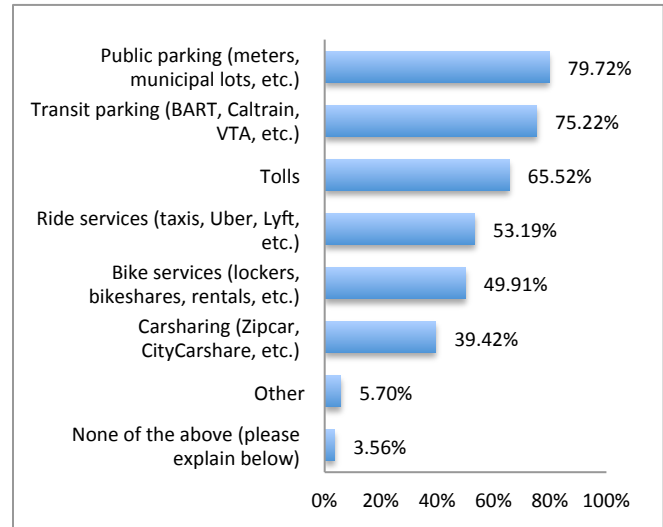
Slightly more than 3 percent of open-ended responses mentioned improvements to account information access, with respondents interested in non-PDF account histories covering up to a year. A number of

these respondents cited concerns about the frequency of transaction history errors and the need to be able to monitor their accounts carefully; some requested automatically generated transaction reports via email, or notifications of low or daily account balances, account usage and expiring credit cards. About one-quarter were interested in joint, or linked, accounts under one email address, and a few requested the capability to transfer funds between individuals under a single account. Nearly another quarter requested specific changes in functionality; examples include an easier process for managing credit cards on an account in general, changes in the organization of account information and the ability to transfer funds to a new card.

ADDITIONAL USES FOR CLIPPER

A major question of the Future of Clipper research is: How would you like to use Clipper? Providing multiple answers, respondents said public parking (80 percent), transit parking (75 percent) and tolls (66 percent) as the top answers. Others said ride services like Uber and Lyft (53 percent), bike services (50 percent) and carsharing (49 percent). Comments were consistent with these results, and some commenters additionally wanted to use Clipper to pay for retail purchases.

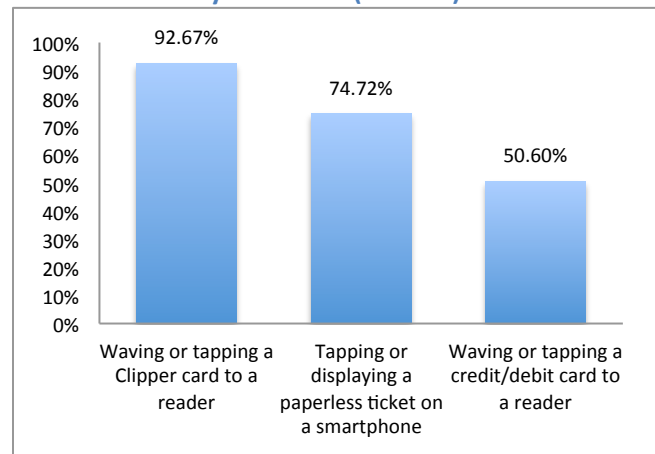
**How else would you like to use Clipper?
(Multiple answers, n=6824)**



NEW FARE MEDIA OPTIONS

The survey asked respondents about their use of phones and tablets. Apple products topped the list with the iPhone (58 percent) and iPad (46 percent), but many use Android phones (38 percent) and tablets (18 percent). Respondents were asked to rate the appeal of methods of paying transit fares. While 75 percent said tapping or displaying a paperless ticket on a smartphone was appealing, and 51 percent said waving or tapping a credit/debit card to a reader was appealing, the vast majority (93 percent) said they found waving or tapping a Clipper card to a reader appealing. Comments mirrored the survey responses, including requests to link Clipper to employee and student ID cards, and a desire to expand and improve fare media interface with devices, such as the ability to harness future and emerging technologies. Some wanted to link Clipper to debit cards. Many comments specifically concerned requests to use smartphones for scanning and tracking transit use while on the go.

How appealing are these ways of paying your fares? (n=6824)



GETTING CARDS AND ADDING VALUE

Financial Information and Preferences

Among respondents to the Future of Clipper survey, 97.1 percent said they or someone in their household has a bank account, and 97.0 percent said they, or a household member, have a credit or debit card. Nearly 80 percent make automatic payments. Nearly 40 percent receive transit benefits—more than two-thirds of them through WageWorks and Commuter Check. Frequent Clipper users are much more likely to receive transit benefits. Most respondents do not receive parking benefits.

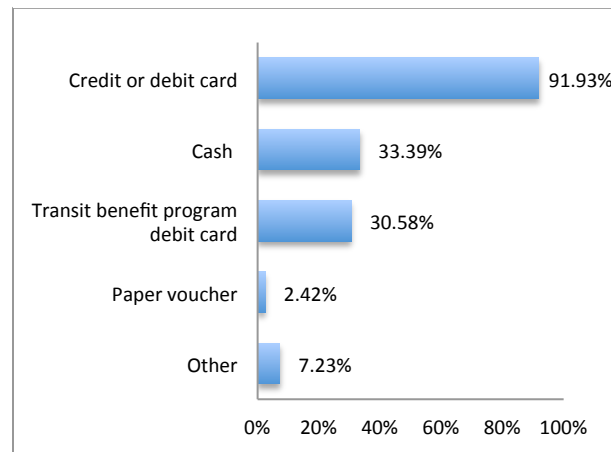
Adding Value When it comes to what respondents prefer to use to pay for their Clipper purchases (they could choose two), the vast majority (92 percent) prefer to use a credit or debit card, while the next largest group (33 percent) prefer cash, and 31 percent prefer to use a transit benefit program debit card. When allowed two choices for preferred method of adding value, the largest number (5,098) prefer online, while 4,023 prefer Autoload, 3,641 prefer a mobile app, 3,392 prefer transit station or terminal, 1,635 prefer a retail store and 1,031 prefer a transit agency ticket office. Comments contained calls for more retail locations beyond Walgreens, while some want to improve the transactions that were possible at Walgreens and similar locations. People who commented about Autoload were largely dissatisfied with their experience, citing glitches that prohibited them from using their cards, desire to change Autoload settings “on the fly,” restrictions of certain fare products (BART high-value discount tickets) on Autoload and difficulty resolving Autoload issues.

Institutional Programs About 3.5 percent of comments addressed transit benefits. Some commenters were frustrated by the inability to load multiple forms of payment, so they can augment any transit benefits funds with personal funds to meet their full transit needs. Some commented about the interface between Clipper and commuter benefit programs, and associated challenges such as delays in transactions between agencies, transfers not showing up on the Clipper site and other general frustration with the process.

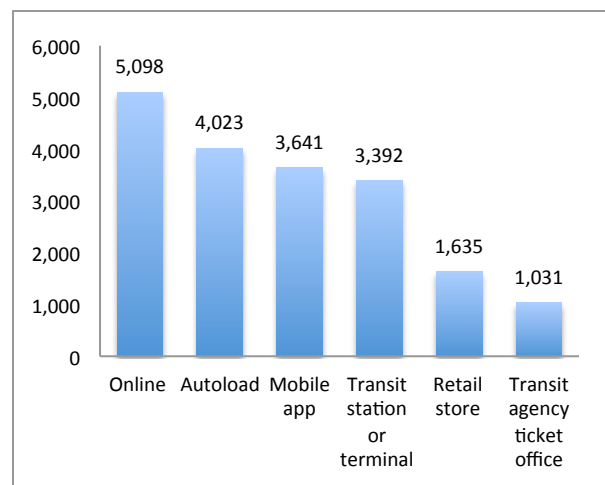
CUSTOMER EDUCATION AND SERVICE

Many commenters are dissatisfied with the Clipper website, citing difficult-to-read instructions, out-of-

How do you prefer to pay for your Clipper value?
(Select top 2 methods, n=6900)



How do you prefer to add value to your Clipper account? (Multiple answers, n=6901)



date content, confusion about basic functions such as adding and removing products from a card, and the need to call customer service for support when issues cannot be resolved online. More than half of respondents (53 percent) prefer online methods—either website or email—to resolve customer service issues, while the next largest group (42 percent) prefer on the phone with a live person. Few prefer in-person services (4 percent) or an interactive voice response (IVR) system (less than 1 percent). Less than 3 percent of commenters mentioned customer service or in-person customer service centers, and these comments mostly expressed a desire for improved service and more locations, especially for seniors.

EQUIPMENT

The Future of Clipper survey did not ask specific questions about equipment, but 2 percent of commenters touched on equipment issues, complaining about unreliable or broken card readers, the need to tag multiple times and incorrect fare charges. Another group concerned purchase and add-value machines not working correctly. The remaining comments addressed lack of readers, location of readers and the need for an easier-to-read display on readers. Many comments addressed a desire for more ticket machines that sell/dispense Clipper cards.

ACCESSIBILITY

Commenters asked for easier access to purchase Clipper cards across broader geographic locations, with seniors asking specifically for more purchase locations within senior centers and parents of youth asking for the ability to get youth cards in local stores. Most comments involved people with disabilities, many addressing the process of getting and using an RTC Clipper card (Clipper does not set application policies for the RTC program). Commenters also cited challenges with the location of card readers in stations and on buses, difficulty in understanding whether or not a card had been read correctly, the request for alternative signals such as lights or tones, challenges with ticket machines, and general difficulty navigating certain physical environments, especially in a crowd.

OTHER ISSUES

- **Card Design** Commenters requested a greater variety of card designs, sturdier cards and alternatives to the standard card.
- **Fees** Some commenters expressed dissatisfaction with fees or with certain fare transactions.
- **Security and Privacy Issues** Comments on security and privacy issues included concerns about tracking movement, a lack of privacy when information is projected onto screens in transit, credit card security and forced registration to access a specific type of fare product.
- **Miscellaneous** Other comments addressed a range of issues, including requests for expansion to other operators, dissatisfaction with customer education, dislike of tagging, requests to use American Express, and requests to tag multiple riders on one card.

EMAIL FEEDBACK

MTC received 87 emailed comments that covered a wide range of issues and suggested improvements. By category, they included:

- **Card-Based vs. Account-Based System** Issues that would be addressed if Clipper moved to an account-based system, including ability to load value one time or via Autoload in real time.
- **Account Information** Improvements to account information.

- **Additional Uses** Desire for expansion to other transit agencies and expansion to other transportation services, including taxis, FasTrak, parking, bike services, paratransit and rideshare services.
- **New Fare Media Options** Payment via phone through an app or NFC/ApplePay.
- **Methods of Adding Value** Desire for greater retail access, and improved add value access at BART.
- **Institutional Programs** Difficulty using Clipper card with transit benefits.
- **Website** Improvements to the Clipper website.
- **Customer Service** Poor customer service from the Clipper Customer Service Center.
- **Equipment** Broken equipment, improved access for seniors and customers with disabilities, and improvements in ticket machines, including adding more.
- **Accessibility** Issues with RTC Clipper card application process and desire for easier application processes for Youth and Senior Clipper card.
- **Card Design** Personalized cards and alternative media (e.g., key fob).
- **Security and Privacy** Varied privacy and security issues, especially with regard to senior card applications.

STAKEHOLDER FINDINGS

- **San Francisco Taxi Drivers Alliance** would like to accept Clipper cards for payment on cabs; do not want rideshare services to accept Clipper.
- **eLock/BikeLink** would like enough memory on card to share with third parties.
- **Bay Area BikeShare (MTC)** has interest in using Clipper as a validator, but not necessarily as a payment system due to financial constraints, but believe integration could make using Bay Area BikeShare more convenient.
- **Carma** would like some integration of Clipper and Carma and similar services.
- **City CarShare** is very interested in integration between City CarShare and Clipper.
- **Zipcar** is interested in anything that would make it easier for its customers, including Clipper integration.
- **Walgreens** would like integration with registers, although this would be challenging, and would like better refund policies.
- **WageWorks and Commuter Check** would like an account-based system with visibility into their customers' accounts, higher cash balance, split payments, parking integration, better refund policies and better reporting.
- **Federated Indians of Graton Rancheria, an association of Miwok and Pomo Indians** would like a multi-agency monthly pass or single ride with transfers for adults and youth, and portal where they can add value to client accounts.
- **Veterans Administration Palo Alto Health Care System** is satisfied with current process to order cards pre-loaded with value, but would like Clipper to be accepted on cabs.
- **RTC Program** recommends centralization of RTC eligibility determination and RTC Clipper card production.

- **Independent Living Resource Center of San Francisco** would like a system that allows patrons—especially those in wheelchairs and seniors—to automatically be charged by going through gates or when boarding vehicles; it should be easier to get a card and load value; technology is not a solution.
- **Lighthouse for the Blind** would like better audible tones to indicate tags, low balance, etc., and for Clipper to expand to new services (e.g., Capitol Corridor, taxis) and media (e.g., smartphones).
- **Outreach** would like to integrate with Clipper to provide payment of varying fares to eligible customers with disabilities, senior and low-income individuals, and veterans; would benefit from an account-based system that can be integrated with its database, and offering needed program monitoring and reporting.
- **SFMTA Accessible Services** would like flexible method of purchasing passes and loading them on cards; could be useful to accept Clipper on paratransit and for parking, but benefits may not justify capital costs; need to address issues with card readers and customers with dexterity problems.
- **Alameda County Sustainability Program** would like the ability to register, manage and monitor usage of cards on behalf of an organization, including more detailed reporting to reveal travel patterns and other data
- **U.C. Berkeley** would like to integrate Clipper with student ID cards and debit functions.