



Next Generation Clipper® Program Update

BART Accessibility Task Force Meeting
November 20, 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



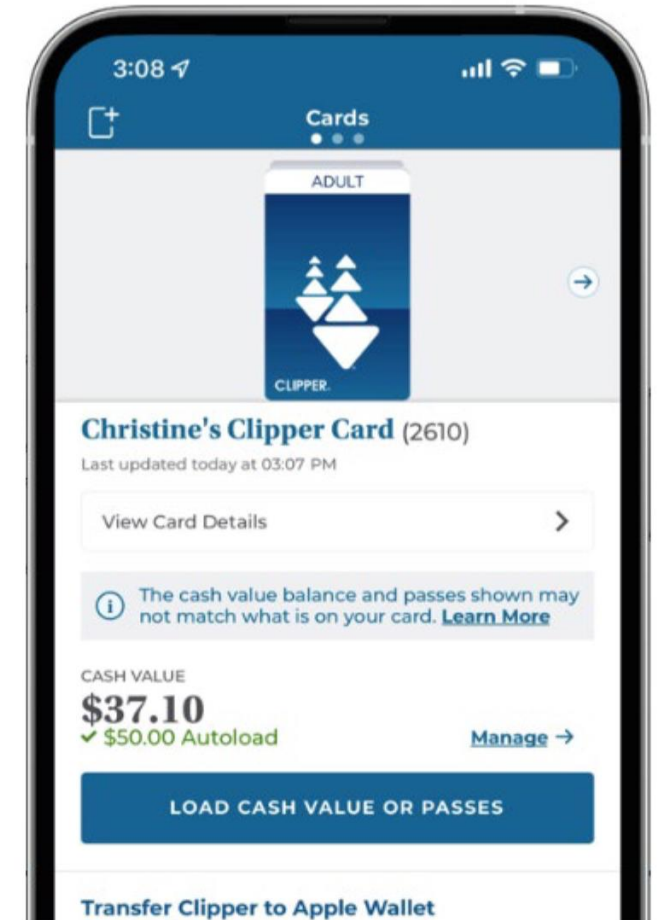
Customer Benefits

- Contactless Bank Card 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
- By Week 6: Approximately 5 million cards transitioned, covering most active users
- 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

RTC to Clipper Access Rebrand – December 10th

RTC will be



What is Clipper Access?

- ▶ Formerly known as RTC, Clipper Access is a program that provides riders with qualifying disabilities discounted fares on fixed-route service in the Bay Area.
- ▶ Clipper Access customers receive a personalized Clipper card to pay fares on public transit services throughout the Bay Area.
- ▶ When Next Gen Clipper System launches all new and replacement cards for this discount program will be issued with the new Clipper Access name and logo



Why the new Clipper Access name?

Research showed that riders prefer a name that...

- ▶ Reflects the program more clearly
- ▶ Is more intuitive/easier to grasp
- ▶ Feels fresher and more compelling



What do current RTC customers need to do for the rebrand?

Nothing.

- ▶ Current customers can continue to use their active RTC cards.
- ▶ Any new or replacement cards will be Clipper Access cards.
- ▶ The program's name change will not alter eligibility or application process.

RTC to Clipper Access Rebrand Marketing & Communication

- Updated Clipper Access application forms
- Frequently Asked Questions (FAQs)
- Fact Sheet
- Universal cards in Braille for customers with visual impairments
- Website updates
- Informational emails
- Social media posts

