

## What is Clipper?

### What is Clipper® ?

Clipper is the card that you can use to pay fares on BART, Muni, AC Transit, Caltrain, Golden Gate Bus & Ferry, SamTrans and VTA. You can load any combination of cash, transit passes, and transit tickets on a Clipper card. Whenever you run low on cash value or your pass or tickets expire, you can reload your Clipper card with additional cash and transit tickets or passes. If you register your card with the Clipper® Customer Service Center, your balance can be recovered if your card is ever lost or stolen. A Clipper® card allows you to transfer from one operator to another easily without having to switch tickets or hunt for change,

The Metropolitan Transportation Commission (MTC) manages the Clipper program for San Francisco Bay Area transit agencies. MTC is the Bay Area's regional transportation planning, financing and coordinating agency; MTC's responsibilities include ensuring coordination among the Bay Area's transit agencies through programs like Clipper.

### How Do I Get a Clipper® Card?

Clipper has four card categories — regular Adult, Youth, Senior, and Senior/Disabled. The Clipper® card allows you to load the appropriate pass or cash and automatically grants the appropriate discount for the type of card you have. In general, to get a Youth, Senior, or Senior/Disabled discount card, you have to apply at a designated location in person and provide proof of eligibility, such as a driver's license.

Adult cards can be ordered online or by phone, or they are available immediately at a retail location (including most Walgreens), Muni and Golden Gate Ferry ticket machines, at one of two walk-in Clipper Customer Service Centers in downtown San Francisco, or at transit agency ticket offices and sales kiosks.

- You can get a Youth or Senior card from a transit agency ticket office or one of the Clipper Customer Service Centers located in the Embarcadero BART/Muni Station and the San Francisco Ferry Building.
- For AC Transit youth passes, you must first go in person to the AC Transit Customer Service Center to apply for a card and have your photo taken.
- If you are eligible for disabled discounts or you are a senior who wants to load AC Transit or VTA senior passes, you must obtain an RTC Clipper card by applying in person and having your photo taken at a transit agency ticket office. This process is the same as it was before Clipper.

Once you have a card, you can load value online or by phone; at a participating retailer; at BART, Muni and Golden Gate Ferry ticket machines; at transit agency ticket offices and sales kiosks; at one of the two Clipper Customer Service Centers in downtown San Francisco; or at Clipper Add Value Machines. You can also set up your Clipper card to reload automatically using a credit card or bank account, and you can load employer-provided transit benefits on your Clipper card.

### **Proposed Fee Reinstatement**

For the regional roll-out of Clipper beginning in June 2010, MTC waived the \$5 card acquisition fee. Currently when you first get a card, you must load at least \$5 in cash or a transit pass or ticket. MTC is now proposing to implement a fee of \$3 to get a card accompanied by a requirement for new cardholders to load at least \$2 in cash or a transit pass. The \$3 fee is to cover the cost of the card.

### **Equitable Access to Clipper**

In 2010, MTC adopted a policy requiring transit operators to convert specific passes, tickets and ride books to be available only on Clipper (as opposed to being available as paper tickets). At the same time, MTC must ensure that Clipper complies with Title VI of the Civil Rights Act of 1964 and Environmental Justice requirements, which call for equitable access to federally funded services like Clipper for minority, limited- or non-English speaking, or low-income individuals. The agency conducted a study of how converting the various passes, tickets and ride books to Clipper-only availability would affect those protected by Title VI and Environmental Justice requirements.

MTC's analysis found that some low income and Title VI-protected residents, when compared to those not protected by Title VI, could potentially be negatively affected by insufficient:

- Clipper customer information outreach events,
- enrollment opportunities for transit riders who qualify for discounts (specifically, youths and seniors), or
- number of Clipper retailers in predominantly low-income and minority areas.

As well, the analysis identified that the card fee could be a barrier to low-income and Title VI-protected residents getting a Clipper® card.

MTC and the transit agencies have undertaken many activities to ensure that individuals protected by Title VI and low-income persons have equitable access to Clipper program benefits and services. MTC and the transit agencies have placed ads in Spanish- and Chinese-language media about how to get a Clipper card and held more than 1,000 multilingual customer information outreach events in transit stations, on-board transit vehicles, at bus stops, at schools and senior centers, and at community centers. MTC has translated customer education materials into multiple languages and provides telephone customer service in virtually any language and in-person customer service in Spanish and Cantonese as well as English. MTC has added retail locations in neighborhoods that have higher concentrations of low-income or minority residents and continues to seek more retailers in these areas. As the program has rolled out in each transit service area, outreach teams distributed cards to transit riders, handing out 1 million cards since June 2010. And as mentioned earlier, the \$5 card fee has been waived during this regional roll-out period as well.

## Questions for Discussion

MTC seeks feedback on the following questions:

- Retail Locations:** Do you know if there are Clipper retail or ticket vending machine locations in your neighborhood or near your transit route(s)? If so, are they easy to find and access? If not, do you have suggestions of specific businesses or other organizations that might want to become Clipper retailers/distributors? Were you aware of other methods, such as online or autoload, that are available to add value to a Clipper® card? Do any of these other methods appeal to you?
- Outreach:** Have you seen any Clipper customer information outreach staff on buses, at bus stops, or other locations in your neighborhood? If not, what would be good locations or events for outreach in your neighborhood?
- Youth/Senior Access:** The application process for people with disabilities is the same as it was before Clipper. Youths and some seniors, however, must follow a new application procedure. How difficult is it for youths in your neighborhood to apply for a Clipper youth card? Understanding that transit agencies need to protect against fraud and issue only youth cards to those who are eligible, what would make this process easier?
- Card Fee:** Are the conveniences of Clipper® valuable to you? Is it worth \$3 to you to pay for them? Would the \$3 fee combined with the \$2 minimum fare load prevent you from getting a Clipper® card?
- Other Ideas:** Do you have other ideas for how MTC and the transit agencies can educate and otherwise let people in your neighborhood know about Clipper and how to get a card?