

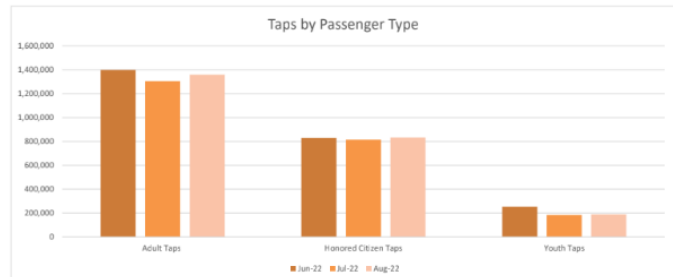
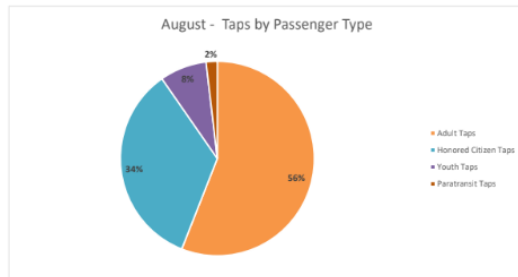
Open Payments: Concession Fares and Monthly Capping

TriMet has supported the ability to use Open Payment since the introduction of its current fare system, with the constraint that it only supported payment of a full adult fare. It also supported a daily fare cap but not the monthly fare cap nor the concession fare rates provided with the closed loop payment capability. The goal of the research was to expand TriMet’s ability to offer these two very popular incentives to their riders.

Based on the knowledge acquired through this research, TriMet will continue to invest in building a full production solution for expanding open payments. The team is already working on a production inspection application, planned to go-live in Q2 2024, which will incorporate the requirements defined as a part of this project. To gain access to PAR, TriMet, in collaboration with INIT and Wells Fargo, will pursue a full recertification process to be in compliance with the current transit specification. Upon completion of the recertification process, TriMet will use PAR functionality to enable open payment card registration and reduced fares for open payments.

Payment of fare and eligibility of concession fare data:

Taps by Passenger Type	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Rolling 12M	Rolling 12M % of Taps
Adult Taps	1,117,126	1,196,015	1,124,409	1,102,476	1,044,580	1,017,771	1,271,501	1,237,269	1,281,783	1,397,805	1,304,423	1,358,000	14,453,158	53%
Honored Citizen Taps	768,922	801,124	740,411	714,655	694,336	653,979	788,804	775,759	803,120	829,511	814,183	832,751	9,217,955	34%
Youth Taps	267,774	294,339	238,863	213,741	211,241	245,720	269,283	267,640	291,603	253,587	184,606	189,715	2,928,112	11%
Paratransit Taps	36,634	38,174	37,187	35,716	34,740	33,591	42,394	40,545	42,533	43,118	42,171	45,068	471,871	2%
ClassPass Taps					2		27	31	126	153	14	54	410	0%
Total	2,190,456	2,329,655	2,140,870	2,066,588	1,984,899	1,951,061	2,372,009	2,321,244	2,419,165	2,524,574	2,345,397	2,425,588	27,071,506	100%



For further information, please refer to the TriMet IMI Final Report, Subtask 1.2a/b Open Payments: Concession Fares and Monthly Capping.

Open Payment solution for un-/underbanked

TriMet considered three options to explore open-loop payment solutions that can serve as a means for the un-/underbanked to better access mobility services:

1. Regional Partnership with Prepaid/Debit Card Company.
2. Issue Prepaid Cards as Low-Income Fare Cards.
3. Partner with local banks to increase contactless card issuance to low-income customers.

Based on the knowledge acquired through this research, TriMet will continue to invest in building full production solutions for expanding access to virtual cards for our ridership base. TriMet has begun a program to re-engineer its fare system to integrate the new Virtual Card technologies and Open Payment with plans for a 2025 implementation.

Summary statistics used from the start of demonstration project (1/1/2020) through the end of demonstration project (6/30/2023):

<i>Month (mm-yy)</i>	Total open payment taps	Total open payment card unique users	Number of open payment card users reaching monthly fare capping
01-20	79,725	13,083	90
02-20	77,854	13,455	47
03-20	43,972	8,675	14
04-20	12,579	2,379	9
05-20	15,867	2,849	14
06-20	22,402	4,227	20
07-20	29,738	5,251	28
08-20	33,771	5,760	32
09-20	33,587	5,698	32
10-20	38,719	6,217	56
11-20	32,998	5,356	20
12-20	33,037	5,191	31
01-21	33,906	5,334	29
02-21	34,115	6,147	5
03-21	47,341	7,565	58
04-21	52,563	8,640	53
05-21	56,750	10,042	51
06-21	64,421	12,011	47
07-21	72,973	14,344	45
08-21	78,534	14,285	65
09-21	79,301	14,581	63
10-21	85,440	15,696	79
11-21	84,900	15,474	58
12-21	85,884	15,759	52
01-22	81,935	13,917	64
02-22	82,367	15,249	30
03-22	113,517	21,016	119
04-22	116,853	21,862	97
05-22	127,417	23,396	107
06-22	140,546	27,186	114
07-22	146,564	28,197	119
08-22	156,397	29,601	149
09-22	168,223	32,061	117
10-22	181,844	33,112	165
11-22	162,562	29,424	94
12-22	156,373	28,502	106
01-23	178,977	30,016	165
02-23	166,009	31,681	35
03-23	210,730	37,471	218
04-23	208,397	36,299	149
05-23	224,505	39,687	225
06-23			