

# Making Your System Transit Benefit Friendly

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# Introduction of the business case



- Account based: this example is a smart card system, but can be any instrument: GPR card, NFC cell phone, or a watch.
- Backend system is the engine.
- Relationship with the rider: web based and has great potential to be interactive. We know their route and email address.
- Financially self-sustaining.

# San Francisco Bay Area – some basics




- Contactless Regional System called Clipper
- Covering 95% of the fares on 7 / 28 total agencies
- 1,000,000 + riders
- 600,000 commuters
- 150,000 using transit benefits
- 25,000 receiving transit benefits via Direct Load
- 17% market share in 9 months

# THE EASY BUTTON

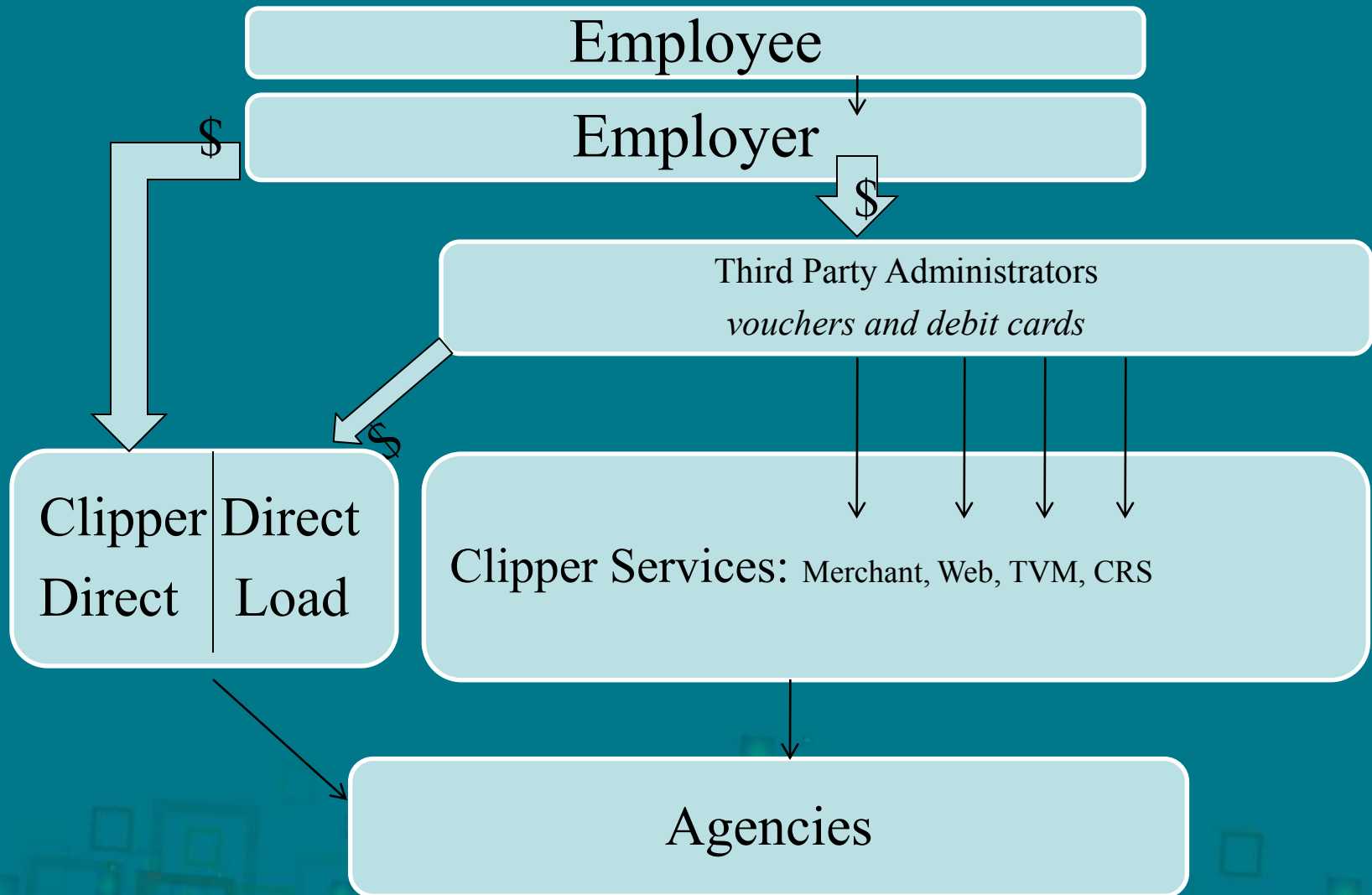
*easy, easy, easy*

## *The iTunes of transit benefits*

- Paperless, electronic, reloadable.
- Finger tips on the Web  Card. *Set-it-and-forget-it.*
- Eliminate as many complexities as possible saves *cost and labor.*
  - 1) the US Post Office
  - 2) tickets and vouchers that can be lost
  - 3) extra trips to a merchant or commuter

# THE DIRECT LOAD PROCCESSE FLOW

*Designed to be a financially self-sustaining service unit*



# Clipper Direct Web Site

## Employee & Employer Enrollment and Administration

### Getting Started 1,2,3

1. Employers enroll in less than 10 minutes
2. Employers add employees that generates a Welcome E-mail
3. Employees register their Clipper cards and place transit orders

❖ Return to Administer

The screenshot displays the Clipper Direct website interface. At the top left is the logo with three blue triangles and the text "CLIPPER DIRECT.". To the right is a login section for employers with a "LOGIN" button and an "ENROLL NOW" button. Below the logo is a navigation menu with "Home", "About", "Employers", and "Employees" links. The main banner features the text "Welcome to Clipper Direct" and "Pre-tax transit benefits can now be transferred directly onto the Bay Area's universal transit card" next to a graphic of a blue Clipper card. Below the banner are three blue boxes with white text: "CLIPPER CARD™", "EMPLOYERS", and "EMPLOYEES", each with a "Learn more" link. The main content area has the heading "Clipper Direct is the easiest and most cost effective transit benefit solution" and three columns of text detailing benefits, no hidden fees, and outstanding support. At the bottom, there is a "Clipper Customer Service Center" section with contact information and a disclaimer.

**Employers: Login or** [ENROLL NOW](#)

email address   [LOGIN](#)

Not an Employer? [Login here](#) as an Employee

[Home](#) [About](#) [Employers](#) [Employees](#)

## Welcome to Clipper Direct

Pre-tax transit benefits can now be transferred directly onto the Bay Area's universal transit card

**CLIPPER CARD™**  
Clipper lets you pay for your transit rides with one easy, secure card.  
[Learn more about Clipper](#) ▶

**EMPLOYERS**  
Clipper Direct can help you and your employees save time and money.  
[Learn more](#) ▶

**EMPLOYEES**  
You can save up to 40% on the cost of your commute.  
[Learn more](#) ▶

### Clipper Direct is the easiest and most cost effective transit benefit solution

**You relax, we handle the logistics:**  
There's no more need to collect, distribute, and redeem transit vouchers each month. Clipper Direct is fully automated so fares and tickets are managed by employees and loaded by us directly on to each user's Clipper card.

**No hidden fees:**  
There are no contract duration requirements, no sign up fees and no limits on the number of employees who participate. Administration fees are only \$3 per month per active participant, paid by the employer. The program is free for employees.

**Outstanding support for employers and employees:**  
We offer a seven day per week call center based in Concord, CA. The phone number is on the back of every Clipper card — employees can call us to add value, resolve problems and replace lost and stolen cards.

**Clipper Customer Service Center**  
Phone: 877.878.8883  
Fax: 925.686.8221  
TTD/TTY: 711 or 800.735.2929  
Email: [custserv@clippercard.com](mailto:custserv@clippercard.com)  
M - F: 8 a.m. - 8 p.m.  
Sat - Sun: 8 a.m. - 5 p.m.

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# Clipper Direct Web Site Employer Administration

## 2 Basic Functions

1. Add and Delete employees
2. Access Reports

The screenshot displays the Clipper Direct web interface for Employer Administration. At the top left is the Clipper Direct logo. A navigation bar contains links for Home, About, Employers, and Employees. A left-hand menu lists various actions: Log out, Dashboard, Add new employee, View employees, View orders (highlighted), View invoice, View reports, Manage profile, and Customer support. The main content area is titled 'Order summary' and includes a sub-header 'This summary reflects the orders placed to date in the current benefit period.' Below this is a table with the following data:

Summary	
Order period	03/15/2011- 04/14/2011
Benefit month:	May
Total ordered subsidy amount:	\$50.00
Total ordered pre-tax amount:	\$220.00
Total order amount:	\$270.00
Number of participants:	9
Monthly administration fee:	\$24.00
Number of deleted participants:	0
Fee for deleted participants:	\$0.00
Net charge:	\$294.00

At the bottom right of the summary section is a button labeled 'Get billing details'. The footer contains contact information for the Clipper Customer Service Center, including phone, fax, TTD/TTY, and email addresses, along with operating hours (M-F 8 a.m. - 8 p.m., Sat-Sun 8 a.m. - 5 p.m.). A disclaimer states: 'No part of this site is intended to provide tax or legal advice. Tax savings examples are provided for illustrative purposes only. You should consult a professional advisor regarding your personal situation.' The footer also includes the 511.org logo and links for Privacy, Site Map, Contact Us, and Accessibility.



# Clipper Direct Web Site

## Employee Administration

### Several Employee Functions

1. Access card value & ride history
2. Place recurring orders
3. Place one time order
4. Report lost/stolen card
5. Manage profile

The screenshot displays the Clipper Direct web interface for employee administration. At the top, the logo features three blue triangles pointing right above the text "CLIPPER DIRECT.". A navigation bar includes links for Home, About, Employers, and Employees. A left sidebar menu lists options: Log out, My benefits (highlighted), Place recurring order, Place one time order, Manage profile, Check card value, Get ride history, Report lost/stolen card, and Customer support.

The main content area is titled "My benefits - May" and is divided into several sections:

- Personal details:** Name: ROBERT ORBE, Card no: 1010000010, Card type: ADULT, Card status: Active, Card value: \$3.65 (with a link to "Check card value").
- Employer details:** Employer name: CUBIC TRANSPORTATION SYSTEMS, Admin name: HEATHER HOLLAND, Telephone: 925-686-8200.
- Place orders:** A blue button labeled "Place orders".
- Benefit funds summary:** A table showing Pre-tax: \$60.00, Post-tax: \$0.00, and Total benefit funds available: \$60.00.
- Benefits funds used:** A table showing Pre-tax: \$60.00, Post-tax: \$0.00, Total used: \$60.00, and Total remaining: \$0.00.
- Order Snapshot:** Mar 15, 2011 - Apr 14, 2011.
- Recurring orders:** A table with one entry: Clipper Cash \$60.00, Pending.

The footer contains contact information for the Clipper Customer Service Center (Phone: 877.878.8883, Fax: 925.686.8221, Email: gustomserv@clippercard.com), operating hours (M-F 8 a.m. - 8 p.m., Sat-Sun 8 a.m. - 5 p.m.), and a disclaimer: "No part of this site is intended to provide tax or legal advice. Tax savings examples are provided for illustrative purposes only. You should consult a professional advisor regarding your personal situation." It also includes the 511.org logo and links for Privacy, Site Map, Contact Us, and Accessibility.



# Clipper Direct Load Bulk Upload Process for Institutions

## Welcome

Third party administrator website.

**Third party administration website provides you with an easy method to administer transit benefits.**

### **Upload data easily.**

Uploading your Orders securely has never been easier, with just a few clicks, your customers orders will be verified, validated, and ready to be processed.

### **Get updates on the data.**

With up-to-date information, you can view current and past transactions orders.

# Clipper Direct Load Bulk Upload Process for Institutions

- Designed for TPA's to administer order fulfillment remotely and electronically
- Remote Add Value (RAV's) processed monthly in bulk

Log out

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## Welcome

Upload File\*: (required)

Status of files uploaded in the past 30 days

One item found.  
1

Date uploaded	File ID	Total Records	Valid Records	Invalid Record	Approval Status	Order Value**
Mar-17-2011	221	159	159	0	Pending Approval	15,647.25

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\* To use the upload feature, download the file provided here: [File Upload Template](#)

In order to process your bulk upload file, all fields need to be completed. The sample shown below indicates how the data should be entered. If the required fields are not filled out, or data is entered incorrectly, the file cannot be processed.

\*\* Order value does not include any administration fee or commission.

**SAMPLE FORMAT**

Date	Employee inst ID	Card number	Product code	Value
8/31/2010	CC000000	1122334455	0	200

# Conclusions

## Dynamics

1. The user base loves the ease of the direct load.
2. Admins love the built-in digital controls and safeties: new complexities to transfer transit usage to someone else and to accumulate subsidy dollars. Easy in card replacement and value protection.
3. National companies prefer/require national benefits coverage. This makes working with the TPA's a "partnership."

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