



Board Report

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Agenda Number:

**FINANCE, BUDGET AND AUDIT COMMITTEE
APRIL 19, 2023**

**SUBJECT: FARE CAPPING MARKETING UPDATE, CASH TO TAP CONVERSION UPDATE
AND CAL-ITP OPEN PAYMENT EFFICACY**

ACTION: RECEIVE AND FILE

RECOMMENDATION

RECEIVE AND FILE report on TAP updates about Fare Capping Marketing, Cash to TAP Conversion and the review of CAL-ITP open payment.

ISSUE

This report provides updates on the comprehensive fare capping marketing plan and the market research efforts underway that support the conversion of cash customers onto TAP.

This report also includes an update on discussions with Caltrans about the benefits of the California Integrated Travel Project (Cal-ITP).

BACKGROUND

In March 2021 ([File ID 2020-0704 <https://boardagendas.metro.net/board-report/2020-0704/>](https://boardagendas.metro.net/board-report/2020-0704/)) the Board of Directors approved moving forward with a fare capping pilot. In June 2022, staff provided an update on the fare capping timeline ([File ID 2022-0351 <https://boardagendas.metro.net/board-report/2022-0351/>](https://boardagendas.metro.net/board-report/2022-0351/)), and in September 2022, an oral report, Fare Capping Update ([File ID 2022-0664 <https://boardagendas.metro.net/board-report/2022-0664/>](https://boardagendas.metro.net/board-report/2022-0664/)), was presented to the Board. This prompted a discussion about the importance of a comprehensive marketing and outreach plan to launch fare capping, including a directive to do a deep analysis into understanding cash paying riders and to ensure that TAP is easily accessible to non-English speaking riders. In November 2022, ([File ID 2022-0813 <https://boardagendas.metro.net/board-report/2022-0813/>](https://boardagendas.metro.net/board-report/2022-0813/)) staff provided updates on the multi-phase regional marketing campaign to convert cash paying riders to TAP. The update also included plans to conduct market research to understand the cash paying rider. Efforts to grow the TAP vendor network in Spanish markets and non-English speaking communities and increase TAP card accessibility through the distribution of free TAP cards were also reported. In December 2022, the Board of Directors approved the simplified fare change proposal (see Attachment A - Metro Fare Change Summary) to be implemented Summer 2023, parallel to fare capping.

DISCUSSION

Fare capping is a new way to pay on Metro bus and rail that is equitable and offers all Metro riders, including low-income and disadvantaged riders, the opportunity to benefit from frequent ridership. With fare capping, passes are replaced with Stored Value and customers pay per ride while earning free unlimited rides for 1-Day and 7-Day time periods without the burden of upfront costs. This equitable way to pay fare ensures riders only pay for rides taken while always paying the lowest fares. Since fare capping requires a TAP card, customers who pay with cash will not be able to take advantage of fare capping benefits. The updates below outline the efforts that have been taken and are underway to better understand our cash paying customers to meet their needs more effectively in preparation for fare capping.

In response to the discussion at the December 2022 Board meeting, the following provides an update on:

1. **Cash and TAP use on Metro Bus & Rail and 2022/National Transit Agency Trends** - a review of baseline data to examine the decrease in cash use and increase in TAP use
2. **Market Research to Better Understand the Cash Customer** - results from cash and TAP fare payment survey, in depth interviews, focus groups, and Bus Operator training and surveys
3. **Cash to TAP Conversion Efforts** - a review of the Cash to TAP marketing campaign, and free TAP card giveaways
4. **Fare Capping and Fare Change Marketing Strategy** - update on A/B message testing and progress on creative concepts and strategies, Reduced Fare and LIFE program promotion, TAP User Experience/User Interface updates and Training and Outreach
5. **TAP Card Accessibility** - TAP vendor network update
6. **Cal-ITP Open Payment Solution** - exploration of implementation model for LA Metro and the TAP regional partner agencies

1. **CASH AND TAP USE ON METRO BUS & RAIL IN 2022/NATIONAL TRANSIT AGENCY TRENDS**

Key findings:

- Throughout 2022, TAP use increased by approximately 8% on Metro Bus and Rail
 - This increase may be attributed to fare resumption, increase in LIFE enrollment and adoption of GoPass
- 43% of Metro bus boardings are paid with cash compared to 21% of national bus boardings (Metro Transit Report, 2022; APTA, 2017)

For more details, refer to Attachment B - Cash and TAP Use on Metro in 2022.

2. **UNDERSTANDING THE CASH CUSTOMER**

Staff developed and executed a research plan to understand cash and TAP-paying riders: who they are, their attitudes, barriers, and motivations.

Key findings include:

- The demographic composition of Metro's rider base drives high cash usage.
 - Nationally, being unbanked or underbanked is a significant driver of cash usage (FDIC, 2017).
 - 64% of LA Metro bus riders are unbanked or underbanked (Metro Fare Payment Survey, 2022) compared to just 20% of Los Angeles residents and 19% of US residents, per FDIC (2021).
 - Relative to other U.S. transit agencies, Metro has more bus riders who earn less than \$35,000 household income (an estimated 80% vs 50% for U.S. public transit commuters) and have low English proficiency; traits associated with being unbanked and high cash usage (LA Metro CX Survey 2022; American Communities Survey, 2021)
- 33% of Metro bus riders are cash-dominant, meaning they use cash for most of their bus boardings
- Cash-dominant riders report they use cash because:
 - They already have cash and use cash for most of their purchases (80%)
 - They'd have to go out of their way to get a TAP card or load fare (66%)
 - They'd rather not put money on a TAP card because they might need it for something else (62%)
 - They are worried about losing money if they lose their TAP card (62%)
 - They don't know enough about TAP or how to use it (52%)
 - They don't think they ride Metro often enough to benefit from TAP (48%)
 - TAP instructions are not in their native language (mainly Spanish) (28%)
- TAP-dominant riders choose TAP to save time when boarding, to save money, and because it is required on rail
- About half of bus riders use a mix of cash and TAP, depending on the occasion

Key market research findings on riders' fare payment habits are summarized in:

- Attachment C - Market Research Findings Summary and Sources
- Attachment D - Fare Payment Survey Analysis
- Attachment E - Bus Operator Questions and Survey Results.

3. CASH TO TAP CONVERSION EFFORTS

"Cash to TAP" Paid Media Marketing Campaign

- Campaign timeline: November 2022-Ongoing
- Goals for the campaign:
 - Increase TAP card usage & reduce cash use on Metro and Municipal operators throughout LA County
 - Increase in TAP card account creation

- Increase in TAP app downloads
- Campaign creative will be updated based on learnings from the Fare Payment Survey results. New messaging and creative were rolled out in March and includes Paid Bus Benches in 70 locations within South LA zip codes.

For details, please see Attachment F - Cash to TAP Campaign Update.

Free TAP Card Distribution

- TAP Blue Shirt Ambassadors have been instrumental in distributing up to 100,000 free TAP cards pre-loaded with \$5 of Stored Value, along with education on how to use TAP, to encourage TAP adoption

Future Considerations to Reach Cash Customers

Key findings from the research on cash customers have encouraged new and creative strategies to reach riders not on TAP. TAP must evolve to become a fare payment option that is better than cash, where it can offer just as much flexibility, but with little risk. For example, when customers load money onto a TAP card, but do not use it all, they are left with a TAP card balance that can only be used for transit. Staff is focused on innovative solutions that solve these unique barriers and exploring ways the TAP card can be used for other important consumer items like groceries.

An open payment, account-based TAP system dual launch would create a fare collection system that offers flexibility, security, and convenience. This combination of technologies would allow full fare customers the convenience to pay for transit with their debit card, while extending account-based benefits such as discounts and the opportunity for cash-centric and/or unbanked riders to use their TAP card as a payment card. Metro would sponsor this TAP debit card, with a card issuer, and work to ensure that there were little to no transaction fees. In this way, TAP would be able to reach more cash and low-income customers.

4. FARE CAPPING AND FARE CHANGE MARKETING STRATEGY

The Fare Capping and Fare Change Launch Campaigns to educate riders on the new Metro Fare Policy Change is in development.

- Target Audiences: All Metro riders
- Metro pass holders (full/reduced fare)
- Metro Low Income Riders (LIFE)
- Metro cash-paying riders

Flighting strategy:

- Fare Changes and Fare Capping general messaging and Reduced Fares/LIFE messaging will run simultaneously

- The strategy is to focus on communication by audience, rather than by program, which will allow each audience to easily identify their personal benefit

For more details behind messaging approach, please refer to Attachment G - Fare Capping Customer Journey.

Campaign Phases:

- Pre-launch: June 1- June 30
- Launch: July 1- Sept 30
- Sustain: Oct 1 - Dec 31

For additional information on the strategy, please see Attachment H - Fare Changes and Fare Capping Campaign Strategy
Internal Training & External Outreach

The TAP department will host several internal and external trainings with key Metro departments. Metro Customer Care, Community Relations, Customer Experience, and Arts & Community Enrichment will host external stakeholder outreach events with, but not limited to:

- Regional Service Councils
- Social Service Agencies
- Citizen's Advisory Council
- Aging Disability Transportation Network
- LIFE administrators
- On the Move Riders
- Local Transit Systems Subcommittee (LTSS)
- Community Based Organizations (CBOs)

5. TAP CARD ACCESSIBILITY

Since November 2022, TAP has added an additional 37 locations to the TAP vendors to network. This includes 16 traditional vendors, including 7 Ria Money Transfer Services Locations and 21 Northgate Market barcode locations. The total vendor count is 1882, with additional 26 locations to be onboarded by the end of Q2.

TAP Vendor Recruitment Goals for 2023:

- Recruit vendors within Limited English Proficiency (LEP) neighborhoods:
- Recruit vendors located in areas with a high percentage of fare paid in cash, primarily in the Gateway Cities

For more details, please see Attachment I - TAP Vendor Update.

6. CAL-ITP

Cal-ITP and other vendors offer contactless, open payment solutions that accept Europay, MasterCard, Visa (EMV) bank cards, both plastic and mobile (ApplePay and GooglePay) as fare payment statewide. A close examination of the Cal-ITP initiative and other payment solutions is being conducted by examining the following proposed benefits:

- o **Reduced inequality:** financial inclusion is equity. Mobility is a ride out of poverty;
- o **Faster boarding:** dwell times are cut in half because they use a card versus cash;
- o **Higher ridership:** more attractive to new and occasional riders;
- o **Lower overhead:** spend less money buying and servicing fare media, TAP card vending machines and reduce the number of agents selling fare cards; and
- o **Additional considerations:** interoperability, standardized fare collection, statewide procurement agreement, rewards etc.

Metro will continue to review open payment solutions through the lens of Metro's equity focused groups, including low-income riders, seniors, persons with disabilities and students. Staff is currently in discussions with Caltrans about a potential market assessment.

EQUITY PLATFORM

Fare Capping

Fare capping is a new way to pay on Metro bus and rail and is found to be more equitable than Metro's current pass fare structure. See Attachment C - Title VI SAFE Analysis Fare Changes 2022 (File ID 2022-0740). With fare capping, passes are replaced with Stored Value and customers pay per ride while earning free unlimited rides for 1 day and 7-Day time periods without the burden of upfront costs. This section reviews the efforts underway to ensure these benefits are accessible for all Metro riders:

- Customer education and outreach efforts planned for fare capping are centered on converting cash riders onto TAP. These efforts included:
 - o Market research to understand the behaviors, needs, and traits of cash-dominant and TAP-dominant riders to identify opportunities to convert cash-dominant riders to TAP, such as more access to reloading options. During analysis, respondents were grouped as cash-dominant or TAP-dominant based on their most-used fare payment method. Research methodologies included:
 - Fare payment survey among a demographically representative group of Metro riders
 - Focus Groups
 - In-depth interviews
 - o Free TAP card distribution at high cash paying bus stops and a Cash to TAP awareness campaign highlighting TAP benefits and easy reloading options
- Starting in April 2023, outreach efforts will evolve to include stakeholder groups such as

service councils, community-based organizations, senior riders, and riders with disabilities.

IMPLEMENTATION OF STRATEGIC PLAN GOALS

The plans and strategies outlined in this update support the following goals within Metro's Strategic Plan:

Goal 2 - Deliver outstanding trip experiences for all users of the transportation system **2.3 - Metro will improve customer satisfaction at all customer touchpoints**

Customer interfaces and touchpoints

- Fare related pages on metro.net and *taptogo.net* will present clear fare information for customers
- Customers will also be able to learn detailed information through video tutorials and frequently asked questions
- This information will be offered to both registered and unregistered TAP cardholders

Metro Customer Care and TAP Call Center

- Agents, Fare Enforcement Officers, TAP Blue Shirts, Metro Ambassadors and Bus and Rail Operations Control staff will be trained and given resource tools to assist customers with fare capping

Data analytics and measuring system performance

- Cash and TAP data and campaign metrics will be reviewed and analyzed regularly to inform future marketing
- System performance leading up to implementation will include thorough testing of all fare equipment and will be closely monitored post implementation

Goal 3 - Enhance communities and lives through mobility and access to opportunities **3.3 - Metro is committed to genuine public and community engagement to achieve better mobility options for the people of LA County**

Meaningful engagement with communities

- Customer surveys, interviews and focus groups have been conducted to better understand the cash customer's needs and habits and to help Staff to make informed decisions on how to convert cash customers to TAP and implement fare capping

Outreach efforts

- Outreach will be designed for students, senior and disabled riders, LIFE participants and a variety of council and stakeholder groups.

Goal 4 - Transform LA County through regional collaboration and national leadership **4.2 - Metro will help drive mobility agendas, discussions and policies at the state, regional and national levels**

Regional fare equity

- TAP staff will continue designing and testing fare capping software that is scalable to include any of the 25 additional TAP agencies
- Staff will continue discussions related to the development of regional fares and policies that further simplify fare payment for regional customers.

NEXT STEPS

Staff plans to complete market research on cash customers and for fare capping messaging in spring 2023. This includes gathering the results of the A/B fare capping message test survey and hosting additional focus groups in 6 LEP languages (Armenian, Russian, Chinese, Japanese, Korean and Vietnamese.)

April 2023

- Conduct internal and external stakeholder training and outreach in preparation of Summer 2023 fare capping and fare change launch

June 2023

- Provide an update on Cash to TAP conversion efforts
- Metro Fare Change and Fare Capping Pre-Launch Campaign Starts

July 2023

- Metro Fare Capping Launch

Spring 2024

- Explore regional fare capping with partner agencies (requires regional consensus). Briefings and discussions are underway.

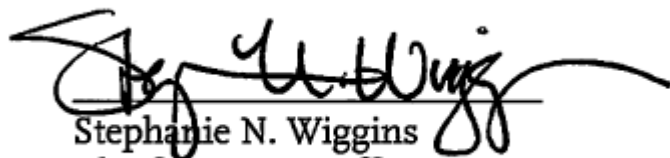
ATTACHMENTS

Attachment A - Fare Change Summary
Attachment B - Cash and TAP Use on Metro in 2022
Attachment C - Market Research Findings Summary and Sources
Attachment D - Fare Payment Survey Analysis
Attachment E - Bus Operator Questions and Survey Results
Attachment F - Cash to TAP Campaign Update
Attachment G - Fare Capping Customer Journey
Attachment H - Fare Changes and Fare Capping Campaign Strategy
Attachment I - TAP Vendor Update

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Metro Fare Change Summary

Fare Capping

- Metro will replace all passes including 1-Day, 7-Day and 30-Day passes and implement a 1-Day and 7-Day Fare Cap.
- Customers will no longer be required to pay upfront for passes. Instead, they load Stored Value on their TAP cards and pay per ride until they reach their 1-Day or 7-Day cap. After the cap has been met, all rides on Metro are free for either the day or the rest of the 7 day period
 - 1 Day Cap
 - Begins when a customer first taps their card
 - After \$5 (3 rides), customer rides free for the rest of the day
 - 7-Day Fare Cap
 - Begins when a customer first taps their card
 - Start of day can begins at any time of day
 - After 7 consecutive days, 7-day capping period ends
 - A new 7-day fare capping period begins with the next tap

Full Fare Riders

- Base fare for Full Fare riders will remain \$1.75 including 2 hour free internal transfers
 - Daily Cap after \$5 (3 rides)/7-Day Cap after \$18 (11 rides)

Senior/Disabled Riders

- Base fare for Sr/Dis riders will remain \$0.75 (peak) including 2 hour free internal transfers; \$0.35 (off peak) including 2 hour free internal transfers
 - Daily Cap after \$2.50 (4 rides)/7-Day Cap after \$5 (7 rides)

K-12/College Vocational Riders

- Base fare for K-12 and College/Vocational riders will be reduced from \$1.00 to \$0.75
 - Daily Cap for College/Vocational & K-12 is \$2.50 (4 rides)/7-Day Cap after \$6 (8 rides)

LIFE Riders

- LIFE riders will continue to get 20 free rides per month including 2 hours of free transfers. After 20 free rides, customers pay per ride until they reach their Daily or 7-Day Cap (based on their rider class), rather than purchase passes.

Simplified Fares

- One base fare for all reduced fare categories, which is \$0.75
- One base fare for all service levels. Additional charge for Silver (J) Line and Express Bus will be removed.

TAP Card Expiration

- TAP cards can be used up to 15 years instead of 10 years.

Free TAP Cards

- Digital TAP cards through the TAP mobile app or Apple Wallet will continue to be free of charge. Reduced Fare TAP cards will also remain free.

Rider Category & Fare Product	Current Pricing	ADOPTED 12/1/22
Regular Fare		
Base Fare	\$1.75	\$1.75
Day Pass / Daily Cap	\$7.00	\$5.00
7-Day Pass / Weekly Cap	\$25.00	\$18.00
30-Day Pass	\$100.00	Not Offered
30-Day Pass Zone Upcharge	\$22.00	\$0.00
Senior/Disabled		
Base Fare	\$0.75 / \$0.35	\$0.75/\$0.35
Day Pass / Daily Cap	\$2.50	\$2.50
7-Day Pass / Weekly Cap	Not Offered	\$5.00
30-Day Pass	\$20.00	Not Offered
K-12 Student & College/Vocational		
K-12 Base Fare	\$1.00	\$0.75
College/Vocational Base Fare	\$1.75	\$0.75

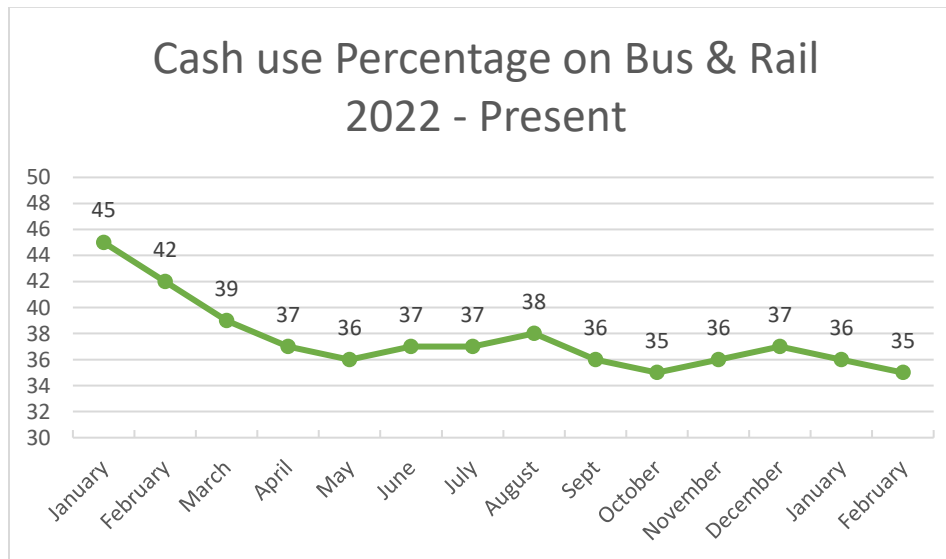
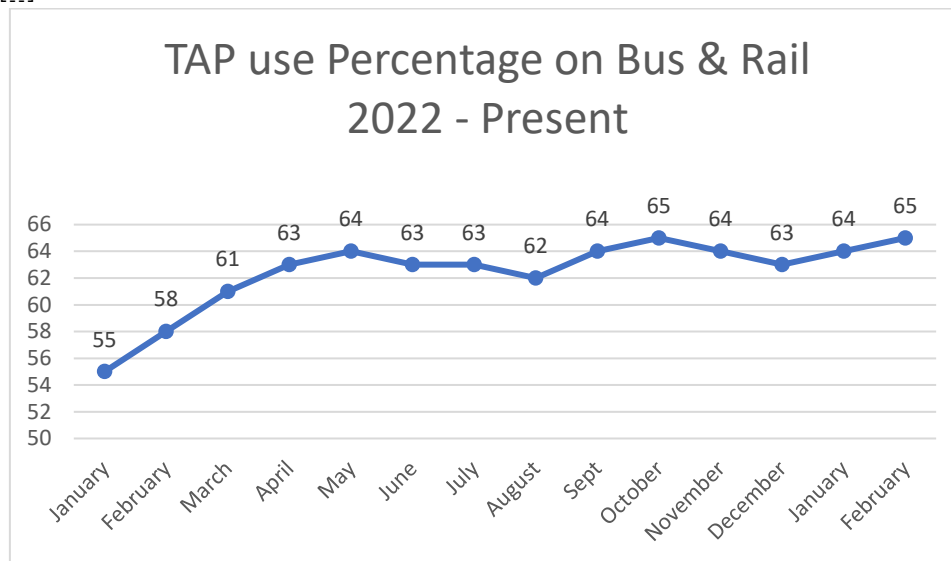
Attachment A – Metro Fare Change Summary

Day Pass / Daily Cap	Not Offered	\$2.50
7-Day Pass / Weekly Cap	Not Offered	\$6.00
K-12 Student 30-Day Pass	\$24.00	Not Offered
College/Vocational 30-Day Pass	\$43.00	
LIFE FREE Trips	20 FREE	20 FREE

Cash & TAP use on Metro in 2022

To prepare for market research efforts on understanding the cash customer, a baseline review of cash and TAP use was collected. As shown in the images below, cash use spiked in January and February 2022, once Metro resumed fare collection. Over the next year, there was a steady decline in cash use and a corresponding increase in TAP use as riders became accustomed to paying fare again.

OBJ:



Source: [Metro Transit Report](#)

Over the course of 2022, cash use decreased and TAP use increased by 8% points respectively on Metro Bus and Rail. TAP use on the system continues to increase in 2023.

MARKET RESEARCH FINDINGS SUMMARY

Methodology:

Staff developed and executed a research plan to understand cash and TAP-paying riders: who they are, their attitudes, barriers, and motivations.

Research took place between November 2022 and February 2023 and included:

1. **Secondary research** review of who uses cash nationally and on public transit and why they use cash
2. **In-Depth Interviews** with cash-paying and TAP-paying Metro riders, including:
 - 9 cash-paying riders, 5 in English, 4 in Spanish
 - 15 TAP-paying riders, 7 in English, 8 in Spanish
2. **Survey** of n=1,900 adult Metro bus riders capturing demographics, attitudes, fare-payment behaviors, barriers to using TAP, motivations for using TAP, and awareness and usage of TAP channels. The survey was fielded via a pop-up on Metro.net riding information pages, consultant-fielded mall-intercepts of Spanish-dominant riders, and at high-cash Metro bus stops. Demographics mirror the 2022 Customer Experience Survey, see Attachment B – Fare Payment Survey Methodology.

KEY FINDINGS:

Key market research findings are summarized below.

Context:

Nationally, being unbanked is a big driver of cash usage. Two thirds of unbanked Americans pay bills with cash versus 10% of those who are fully banked (FDIC, 2017). Traits associated with being unbanked include speaking only Spanish, earning less than \$30,000 household income, not finishing high school, being disabled, being Hispanic/Latino or Black, and having a varying income from month-to-month (FDIC, 2019 & 2021). Additionally, there is evidence that undocumented citizens are less likely to be banked (Martin, 2015).

Unbanked Americans often live in a cash-focused ecosystem. Many cash users get paid in cash or convert their check to cash via check-cashing (FDIC, 2017). Nearly all (92%) fully banked Americans are paid with direct deposit, while unbanked Americans are more likely to be paid in other ways like check/money order (45%), cash (27%), and pre-paid card (23%) (FDIC, 2017).

Nationally, according to a 2022 Federal Reserve study, 20% of transactions are paid with cash (Cubides and O'Brien). National bus boardings are in line with that at 21% (APTA, 2017). However, in the last six months of 2022, 43% of Metro bus boardings have been paid for in cash, which is the highest share the top 15 bus agencies in the United States. This is driven by the fact that LA Metro riders are much more likely to be unbanked, use cash in general, and to have incomes lower than \$35,000.

Attachment C – Market Research Findings Summary and Sources

- 31% of LA Metro bus riders are unbanked, compared to 4.2% of Los Angeles residents and 4.5% of American citizens (FDIC, 2021).
- 60% of LA Metro bus riders use cash for at least half of their general purchases, compared to 26% of Americans, per Gallup (2022).
- 79% of LA Metro bus riders earn less than \$35K household income, per Metro's 2022 CX Survey, compared to 50% of national public transit commuters (American Community Survey, 2021).

Secondary research sources are available in Attachment D – Secondary Research Sources.

Who Pays with Cash on Metro Bus

A third (33%) of adult Metro bus riders say cash is their most-used payment method when boarding Metro bus. The following groups are significantly more likely than the average rider to use cash on Metro: Low English proficiency (66%), those with high cash-usage in general (54%), those who ride Metro, particularly rail, infrequently (54%), live in Gateway Cities (46%), are unbanked (45%), do not have a smartphone (39%), are Hispanic/Latino (38%), or are Female (37%).

Why Metro Bus Riders Use Cash on Metro

The main reason Metro riders use cash is because they use cash for most of their purchases in general, have cash on them already, and therefore it is easier for them to use than TAP. One rider in South LA says, "I can just push the cash in and keep going."

The second biggest reason for not using TAP, with 66% agreeing, is that they'd have to go out of their way to get a TAP card or add money to it. In order to use TAP, cash-dominant riders would have to add extra steps to their customer journey, e.g., walking to a rail station the night before to add fare; getting a pre-paid card to add fare online; walking out of way to a vendor; or interacting with the bus operator to add fare when boarding the bus. In addition, 54% cite a lack of a credit or debit card as challenge to using TAP.

Another top reason why Metro riders use cash is concern over losing or misallocating money. 62% of cash-dominant riders say they are worried about losing money if they lose their TAP card. 62% would rather not put money on a TAP because they might need it for something else. When cash-dominant bus riders do load money onto TAP, they tend to only load enough for that trip or day. Given financial constraints, if cash riders were to use TAP more often, it would likely entail daily TAP fare loading, which would be a challenge given access limitations.

About half of cash users cite not knowing where to purchase TAP or how to use it. It was also found that 90% of cash users site at least three barriers to using TAP.

About half of cash-dominant bus riders cite the TAP instructions not being in their native language as a barrier. Riders with low English proficiency list more barriers to using TAP.

Other barriers to TAP include:

- Being able to only pay partial fare with cash
- Experience with TAP equipment being out of order
- Safety concerns of going into rail stations to load fare
- Perceptions of a complicated process at TAP vendors

Why TAP-Dominant Riders Use TAP

- Riders choose TAP to save time and hassle when boarding, to save money, and because it is required on rail.
- About half of bus riders use a mix of cash and TAP
 - TAP is more likely to be chosen on days where the rider knows in advance they will take multiple trips, will have to transfer between lines, i.e., days/trips in which it will financially benefit them to use TAP.

Opportunities to convert cash riders to TAP

Converting cash riders will require a clear substantial financial benefit and a process that is as easy as paying with cash. Key opportunities include:

- **Increasing participation in the LIFE program.**
 - At least 75% of Metro riders may qualify for the LIFE program.
 - Only 60% of bus riders earning under \$35K household income are aware of the program, suggesting an opportunity to increase awareness.
 - Only 23% of bus riders earning under \$35K household income claim to use LIFE, suggesting an opportunity to increase appeal of the program and make it easier to sign-up and participate.
 - Recommendation: Perform user-experience (UX) research to understand how low-income riders perceive the program and identify opportunities to improve the program and its processes.
- **Increasing the number of TAP vendors and the presence of TAP at vendors.**
 - Only 7% of cash-dominant riders choose vendors as their most-used TAP channel.
 - However, 16% of cash-dominant riders say their ideal TAP channel would be vendors, suggesting an opportunity to boost usage of this channel.
 - In order for vendors to appeal they need to be within a short walk of home or the bus stop. 71% of bus riders said that they would walk only a few blocks or less to load money onto TAP.

Attachment C – Market Research Findings Summary and Sources

- Analysis shows that 40% of bus stops are within a quarter mile walk of a TAP vendor.
- Some riders expressed that buying/loading TAP at vendors was complicated and that TAP was not prominently displayed.
- Next Steps: Perform mystery-shopping and UX testing of TAP vendors to understand and evaluate the TAP purchase process from a rider's perspective.
- **Converting banked smartphone users**
 - Many sub-groups of cash-dominant riders will have difficult barriers of not being close to a physical TAP vendor or not having a credit/debit card to add fare online.
 - Those who are, have access to credit cards and a smartphone, theoretically, should be easier to convert to TAP.
 - Based on the recent Cash/TAP Survey, an estimated 26% of cash-dominant riders have a credit/debit card and a smartphone. This is split between 16% English-speaking and 10% non-English speaking.
 - 19% of cash-dominant riders say that loading fare on the TAP App or Apple Wallet would be their preferred method.
- **Converting riders who use a mix of cash and TAP.**
 - 52% of bus riders use a mix of cash and TAP
 - They will likely be easier to convert than the approximately 22% who use all cash on Metro bus.
 - There is an opportunity to convert these riders by raising awareness of local TAP vendors, and converting them to LIFE and/or Reduced Fare rider
- **Making it easier for Spanish-dominant riders to navigate TAP.**
 - Riders who do not speak any English are the most likely to use cash. Riders who speak some English but have low proficiency are also more likely than others to use cash.
 - Cash riders with low English proficiency have more barriers than English speakers.
 - About 39% of cash-dominant riders are Spanish-dominant, meaning they speak Spanish at home and have low English proficiency.
- **Increasing awareness of TAP channels and how to use TAP.**
 - There is low awareness of TAP loading channels. For example, only 48% of cash-dominant riders know they can load fare at a TAP vending machine at a rail/bus station. Only 19% know they can load fare at a TAP vendor.
- **Ensuring TAP is easy to use.**
 - Recommendations:
 - User experience (UX) test all TAP touchpoints & processes.
 - UX test all discount program sign-up and usage processes.

Attachment C – Market Research Findings Summary and Sources

- Ensure all TAP infrastructure is in working order and in compliance with response and repair times.

Secondary Research Sources Cited in Board Report

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Converting Cash Riders to TAP

Fare Payment Method Survey

February 2023



Contents

- Research Methodology
- Survey Sample Overview
- Prevalence of Cash Usage on Metro
- Findings:
 - Who Uses Cash on Metro
 - Why Cash
 - Why TAP
 - Awareness/Usage of TAP Channels
 - Discounts & Incentives to Use TAP
- Starter Thoughts: How to Convert Cash-Dominant Riders to TAP

Research Process

1. Insight Grounding		2. Understanding Cash & TAP Riders		3. Fare-Capping Message Testing	
Secondary Research	Hypothesis Workshop	In-Depth Interviews (IDI)	Fare Payment Method Survey	Focus Groups	A/B Test Survey
Mine existing data & research on cash customers to inform initial hypotheses	Codify all the things we want to learn/prove in the research	Learn what we don't know we don't know about cash & TAP riders. Help inform survey design	Quantify size of barriers & segments of cash users	Gauge cash & TAP user reactions to fare-capping and potential early-draft fare-capping messages	Test effectiveness of refined fare-capping messages



In Progress

The survey is focus of this report, however, data points from other phases are incorporated.

Fare Payment Survey Methodology

Survey Fielding Dates: Nov 7, 2022 – Jan 3, 2023

Sample Definition

- Monthly Metro Bus Riders
- 18+ years
- LA County residents
- Demos weighted to match 2022 CX Survey

1,896 total completes via multiple channels:

- Metro.net riding pages pop-up: 1,596
- Spanish-dominant vendor mall intercepts: 186
- At bus stops: 167

	CX 2022 Survey	2022 Fare Payment Survey (Weighted)
Hispanic/Latino	63%	63%
Black/African American	16%	16%
White	11%	11%
Asian/Pacific Island	6%	6%
Native American	2%	2%
Other	3%	3%
Speak English Very Well or Well	73%	73%
Speak English Not well or Not at all	27%	27%
Under \$15,000	43%	43%
\$15,000-\$24,999	25%	25%
\$25,000-\$49,999	21%	21%
\$50,000-\$99,999	8%	8%
\$100,000+	3%	3%
Smartphone	79%	79%
No smartphone	21%	21%
Female	49%	49%
Male	49%	49%
Non-Binary or Other	2%	2%
18-24	19%	19%
25-44	38%	38%
45-64	33%	33%
65+	10%	10%
Car - regular access	22%	22%
No regular car access	78%	78%
Central Los Angeles*	40%	40%
West Side Cities	6%	6%
South Bay	4%	4%
Gateway Cities	16%	16%
San Gabriel Valley	16%	16%
San Fernando, Santa Clarita, and Antelope Valleys	18%	18%

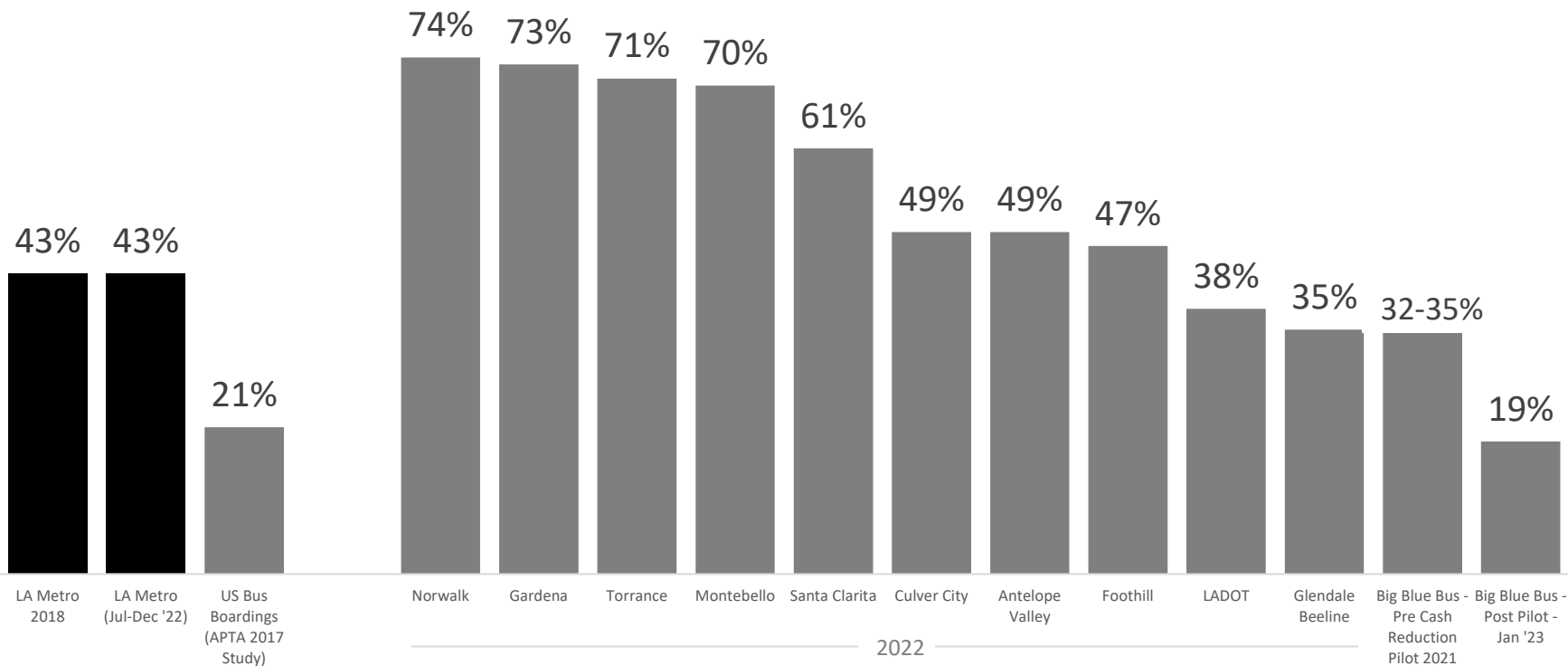
Prevalence of Cash Usage on Metro



43% of LA Metro’s bus boardings are paid with cash, which is substantially higher than the national average.

Other LA County transit agencies have a high percentage of cash bus boardings.

% of Bus Boardings Paid in Cash

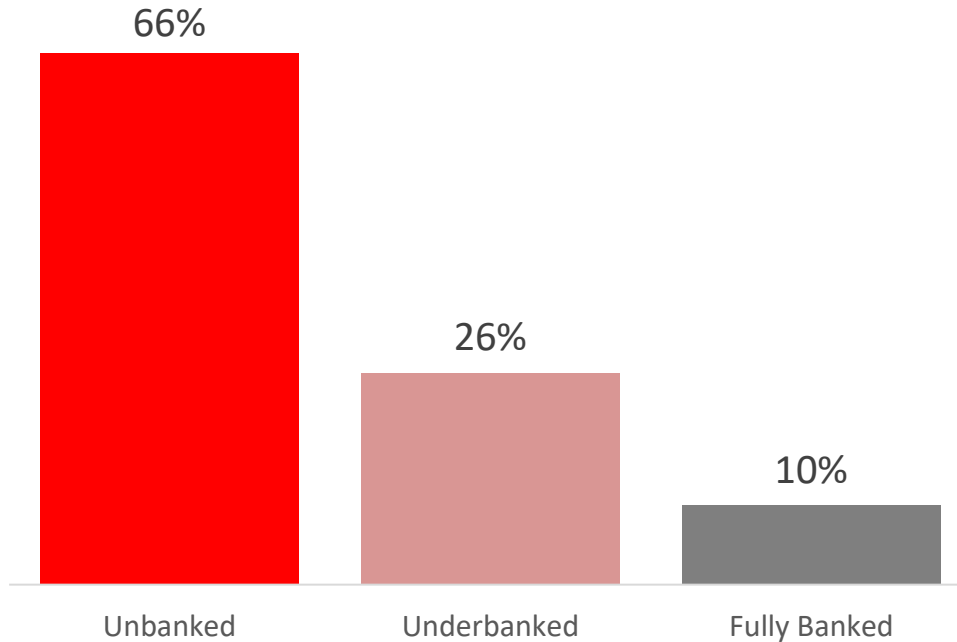


Who Uses Cash



Nationally, being unbanked is a big driver of cash usage

% of Americans Who Use Cash to Pay Bills in a Typical Month

**Unbanked:**

Household does not have a checking or savings account

Underbanked:

Household has a checking/savings account and used an Alternative Financial Services (AFS) in past 12 months

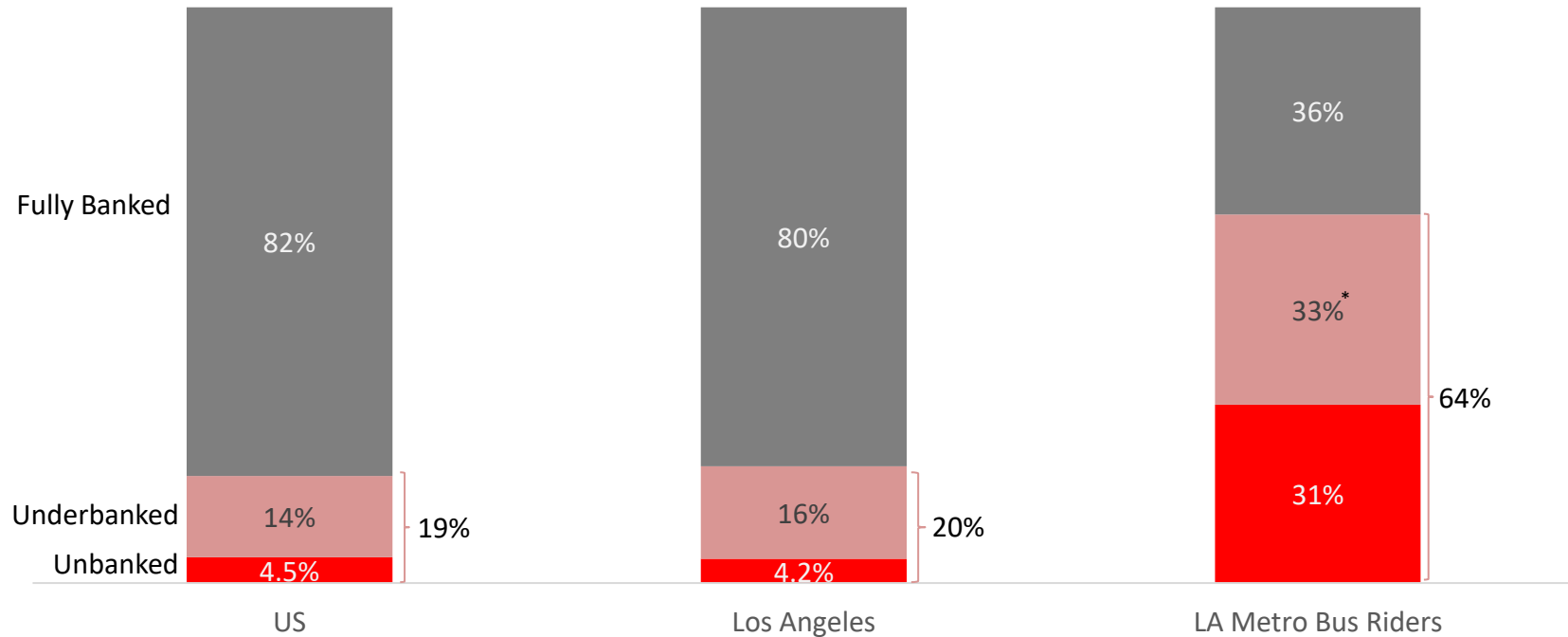
Fully Banked:

Household has a checking/savings account and has NOT used an AFS in past 12 months

Alternative Financial Services (AFS):

Money order, check-cashing, international remittances, payday loans, refund anticipation loans, rent-to-own services, pawn shop loans, and auto-title loans

LA Metro bus riders are significantly more likely to be unbanked or underbanked

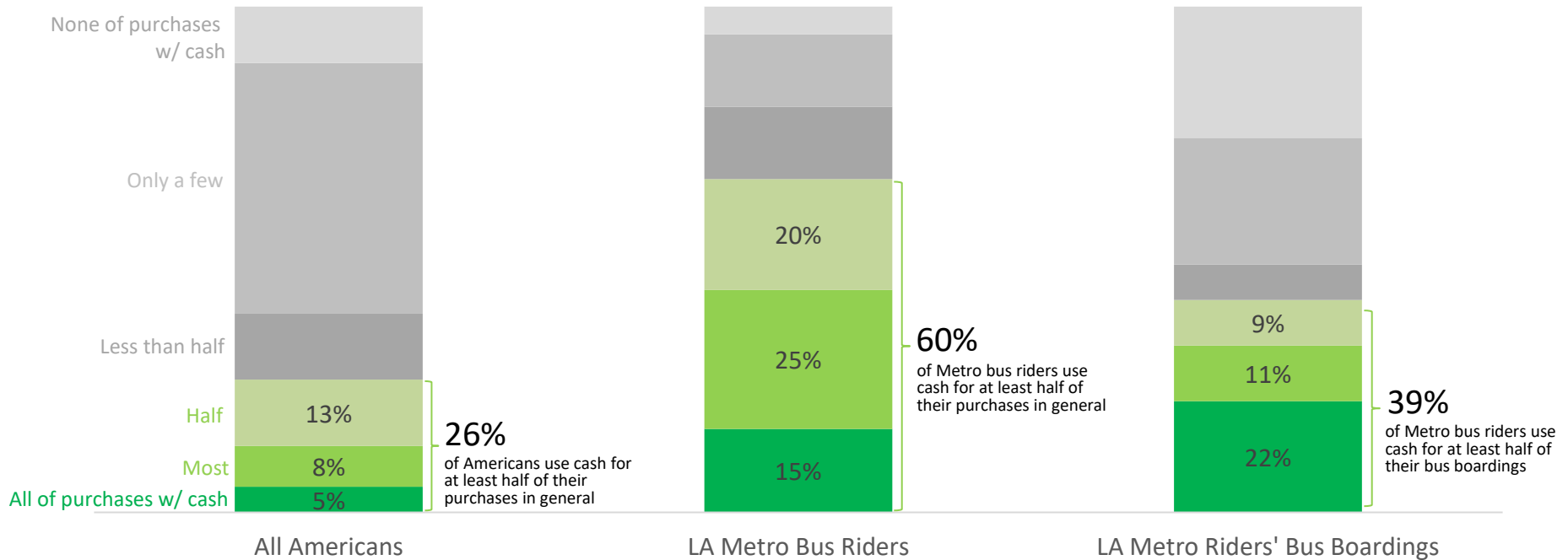


SOURCE OF US: FDIC (2021). FDIC national survey of unbanked and underbanked households. <https://www.fdic.gov/analysis/household-survey/2021report.pdf>
 SOURCE OF LA: FDIC (2021). FDIC national survey of unbanked and underbanked households. <https://www.fdic.gov/analysis/household-survey/2021appendix.pdf>

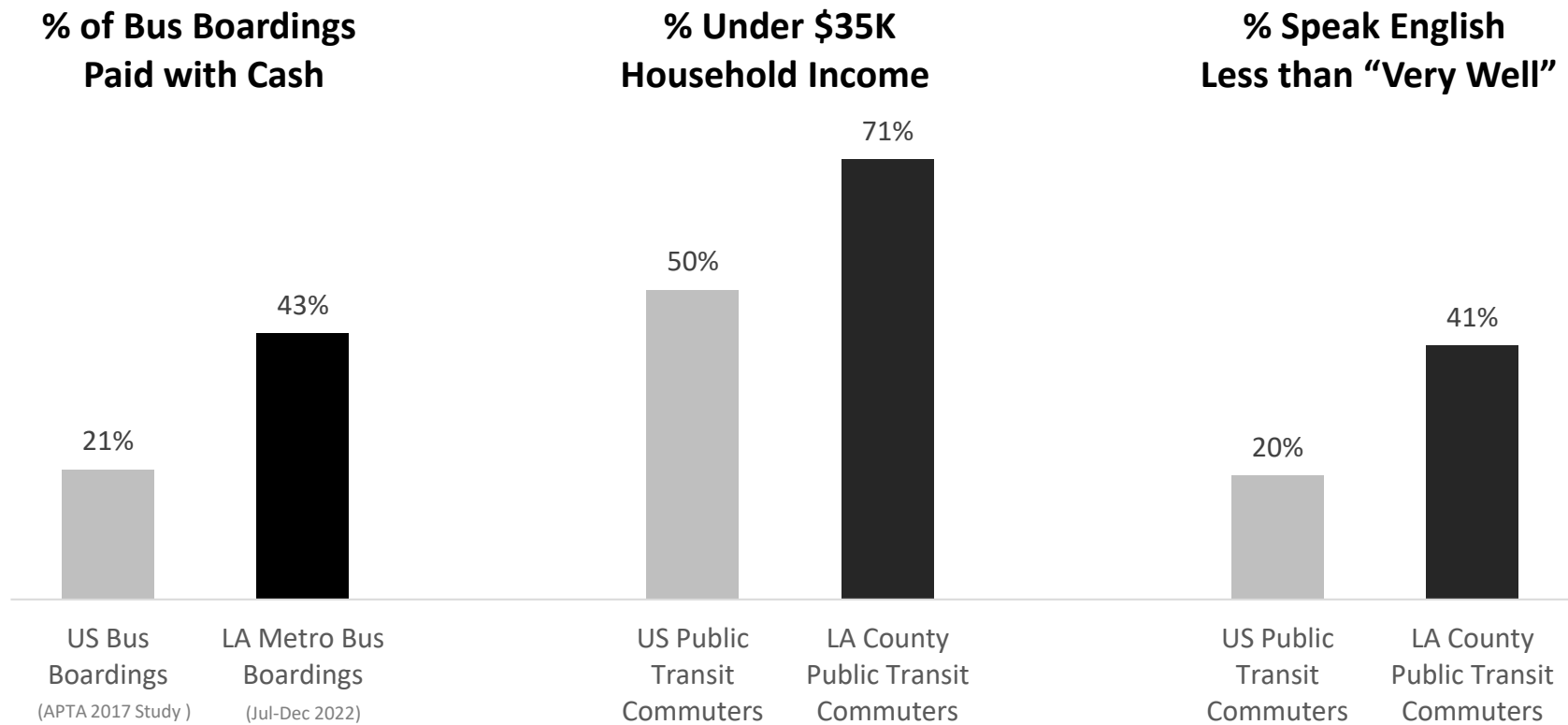
*The official definition of Underbanked includes usage of one of nine AFS. To minimize questionnaire length, our survey included only three AFS, so the actual incidence of underbanked may be greater.

LA Metro bus riders are more likely than the US population to use cash for at least half of their purchases

% Who Pay with Cash for Their Purchases



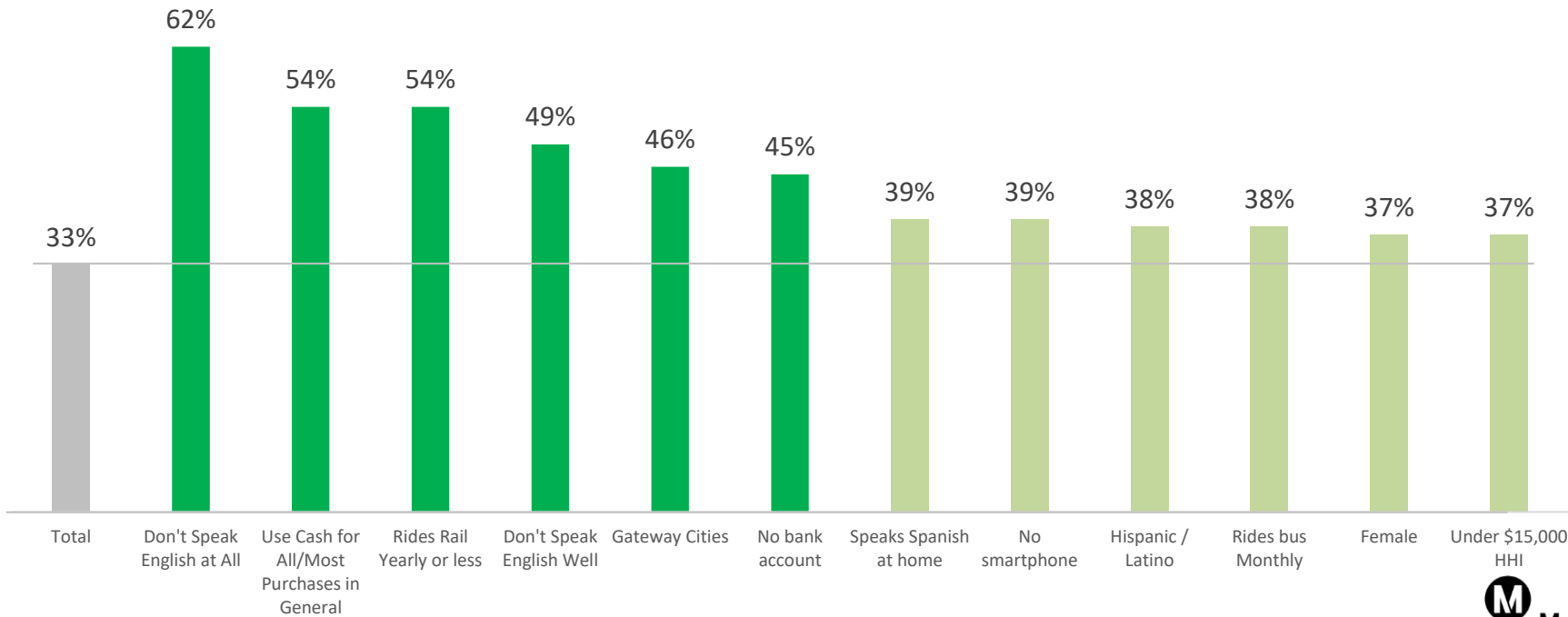
LA Metro’s greater cash prevalence is likely due, in part, to Metro’s substantially lower income and less English-proficient rider base



Cash is the most-used payment method for a third of Metro bus riders.

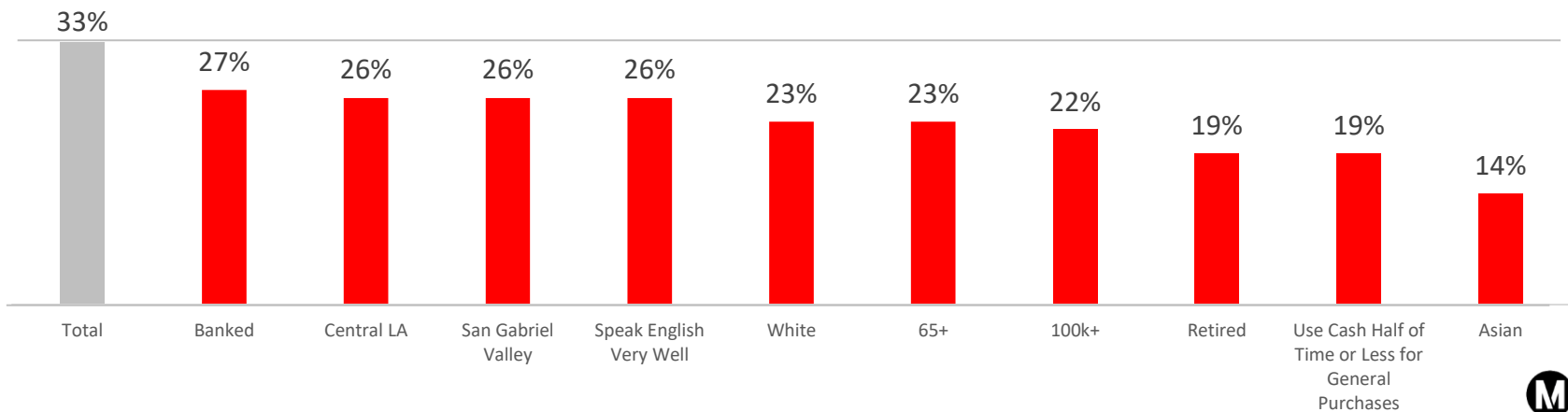
Non-English speakers, cash users in general, infrequent rail riders, Gateway Cities residents, and the unbanked are among those more likely to use cash.

% Who Pay w/ Cash Most Often on Metro Bus



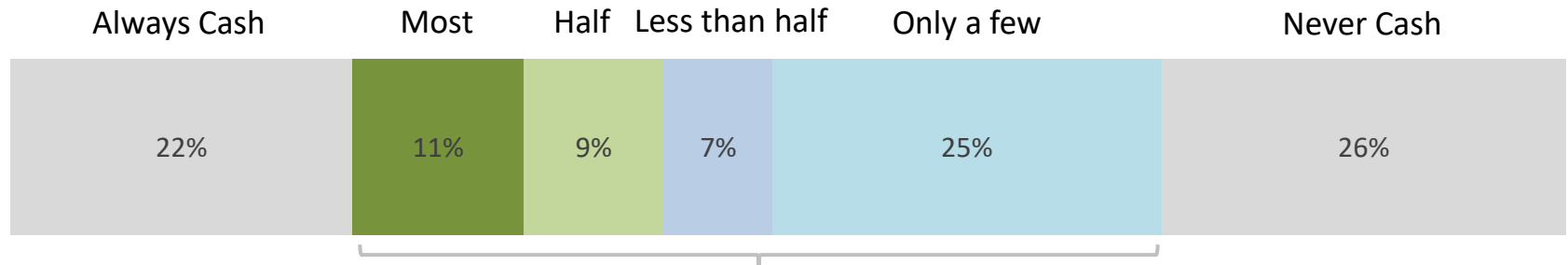
More affluent, older riders, and those who don't use cash in general are less likely to use cash on Metro bus

% Who Pay w/ Cash Most Often on Metro Bus



About half of bus riders use a mix of cash and TAP

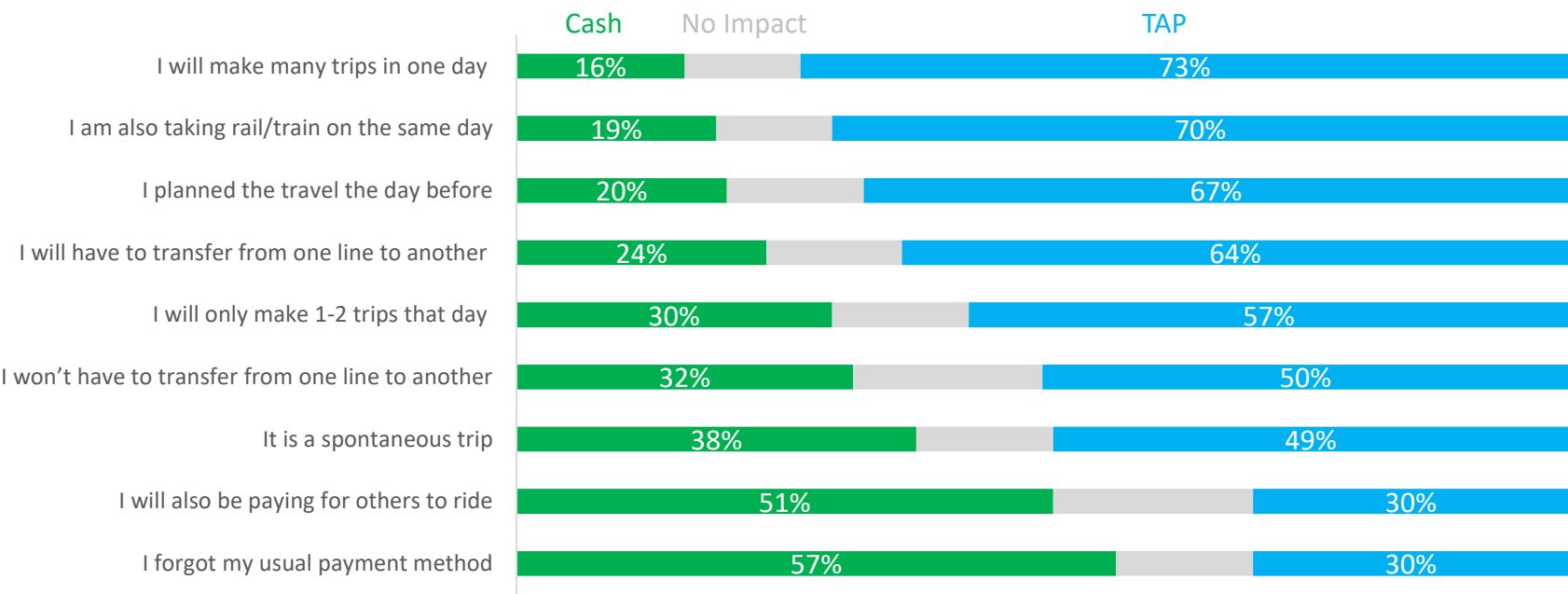
% Who Pay with Cash When Boarding Metro Bus



52% use a mix of cash and TAP

TAP usage skews towards planned days of travel with many trips and transfers

Most Likely Fare Payment Method for Each Occasion



If I'm just gonna go on a quick ride, I'll just pay cash.

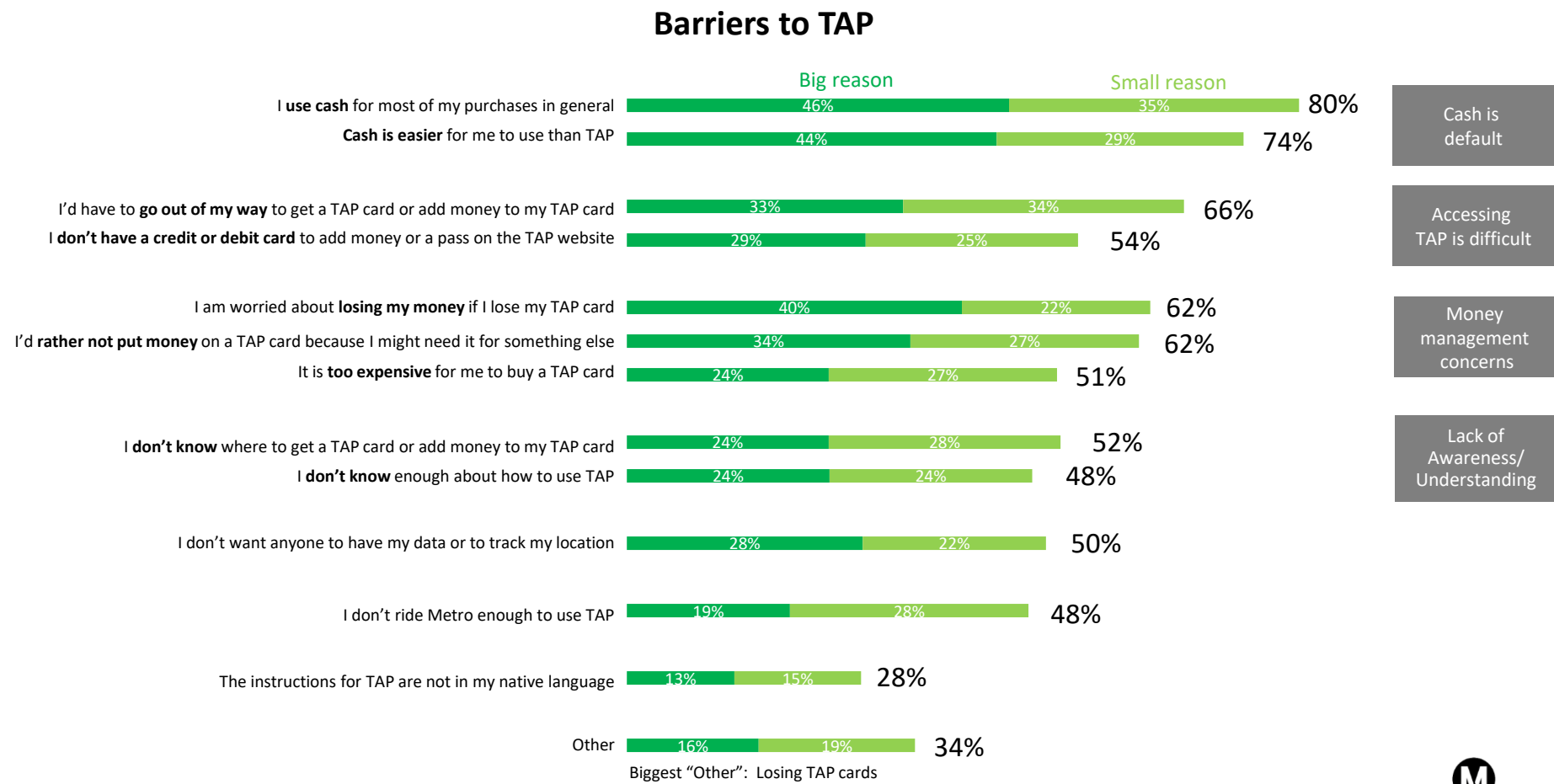
Lorena
Rider of Line 115
and A Line

If I'm gonna use it for the whole day. I'll load it up the night before so I could just have the day pass for the whole entire day.

Why Cash?

Why Cash?

Cash is easier because they use it for most purchases in general



Additional barriers to TAP

(from “other” in survey, in-depth interviews, and focus groups)

Money concerns

- Only have enough money to load one fare at a time
- Not spending all money on the card and leftover balance just sitting there
- Bus operators let cash riders on with only partial fare (so less incentive to use TAP)
- Often lose the TAP card (and money on it)

User Experience (UX) Issues

- 24-hour loading time for fares
- Perceptions that loaded money sometimes doesn't show up
- Perceptions that TAP machines are often out of order
 - TVMs sometimes aren't working
 - TAP reader on bus is often out of order
 - Phone payment reader on board difficult to get to work

Access

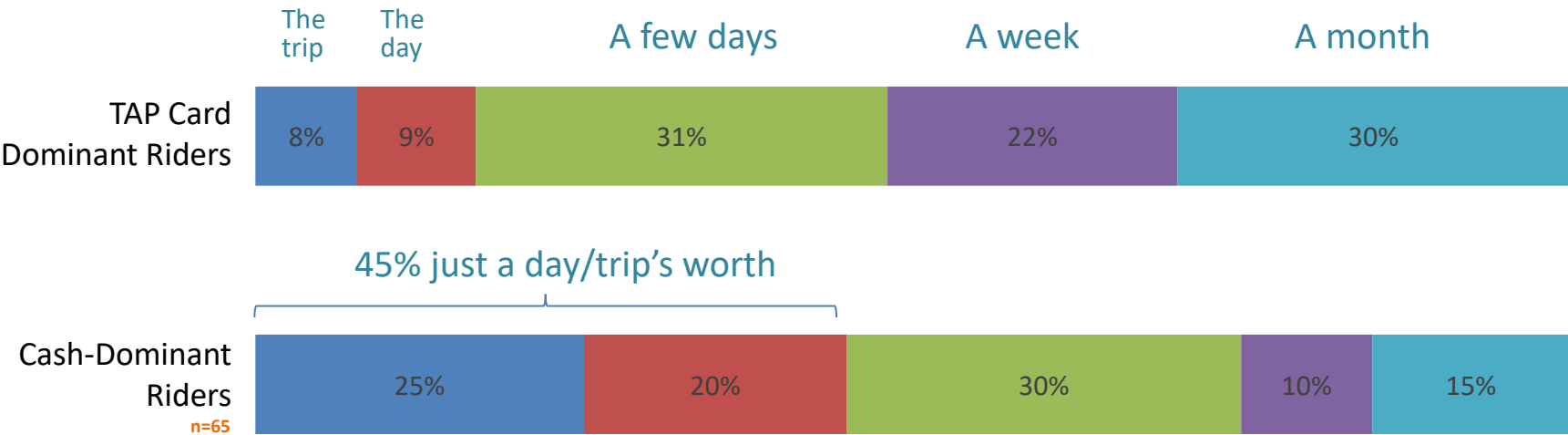
- Long lines / unhelpful staff at TAP vendors
- Safety concerns of loading money to TAP in rail stations

The machines are always broken. Bus drivers have make-shift out-of-order signs. I hope Metro doesn't disappear.

Camille, Rider of 232 & 205

Cash-dominant TAP users tend to only load enough for the trip, the day, or a few days

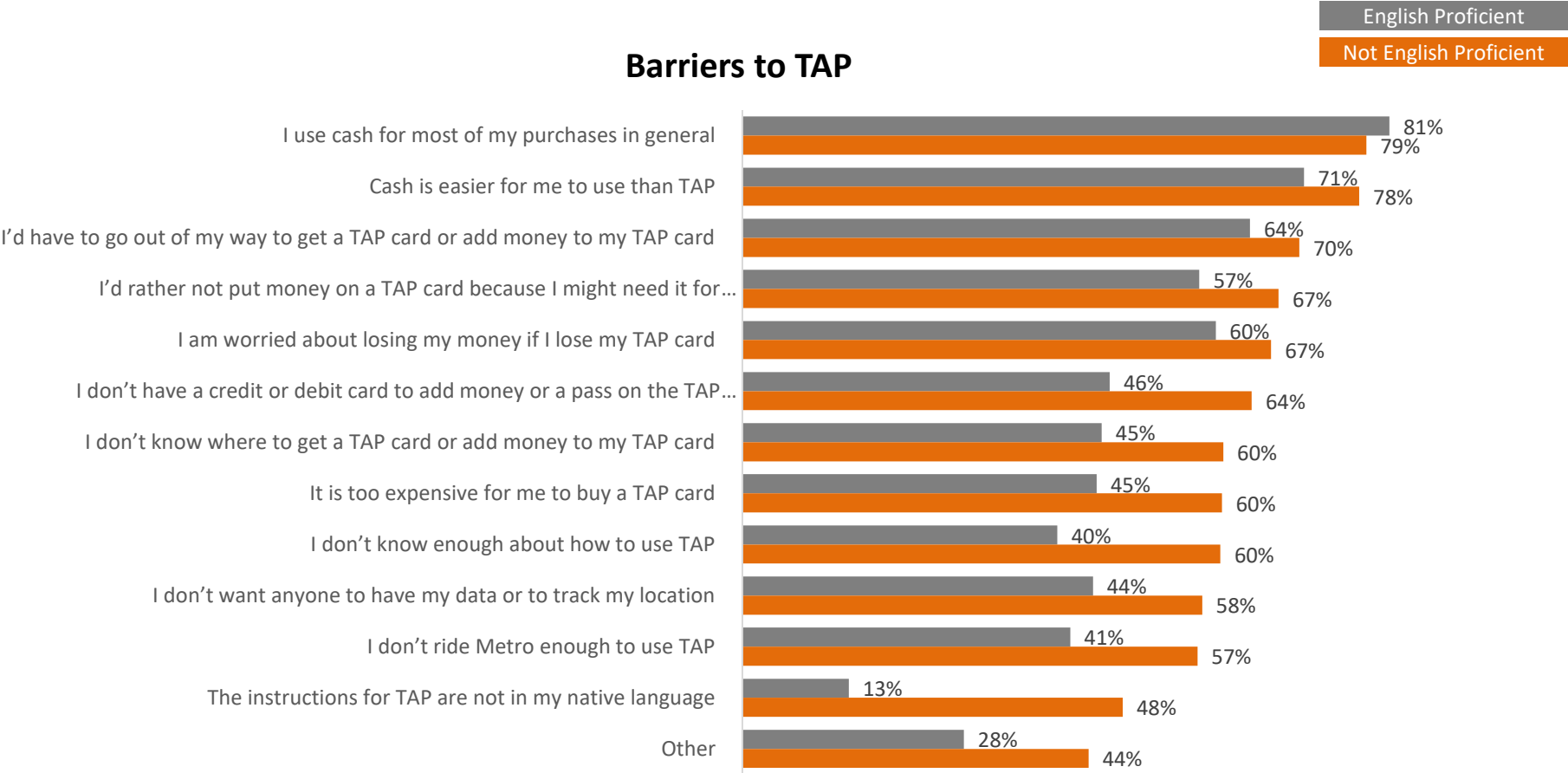
How much load on TAP card...Enough for...



Driven by a need to keep money available for other potential needs

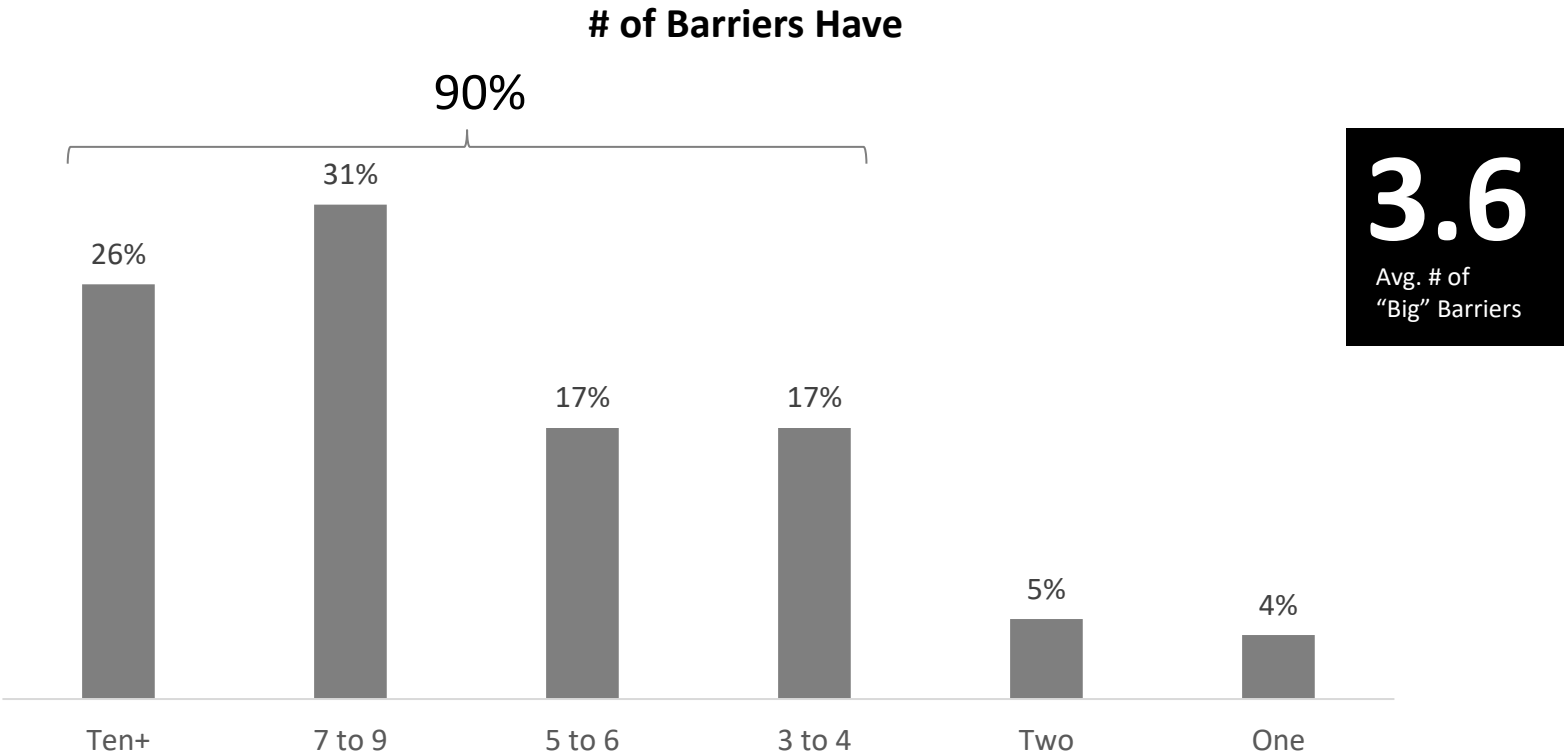
Implication:
Riders who load just enough fare for a trip or a day may benefit from fare capping, however, it will require them to load fare daily onto their TAP card.

Riders with low English proficiency have more barriers to TAP



Overcoming barriers isn't as simple as doing one thing

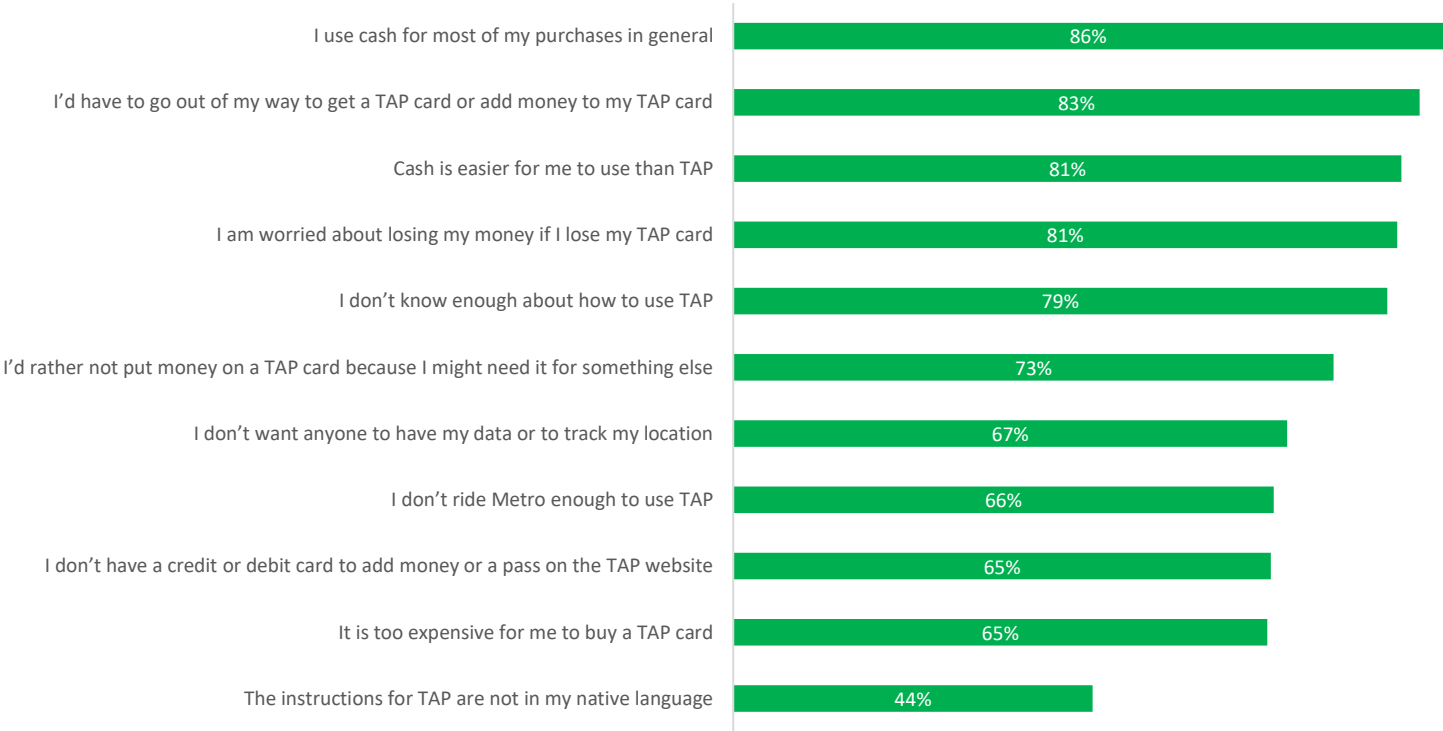
Nearly all cash-dominant riders have at least three barriers to TAP



Solving awareness of where to get TAP won't be a cure-all. Those with awareness barriers cite other barriers as well.

% Who Have Barriers

(Among Those Who Cite Not Knowing Where to Buy TAP as Big Barrier)



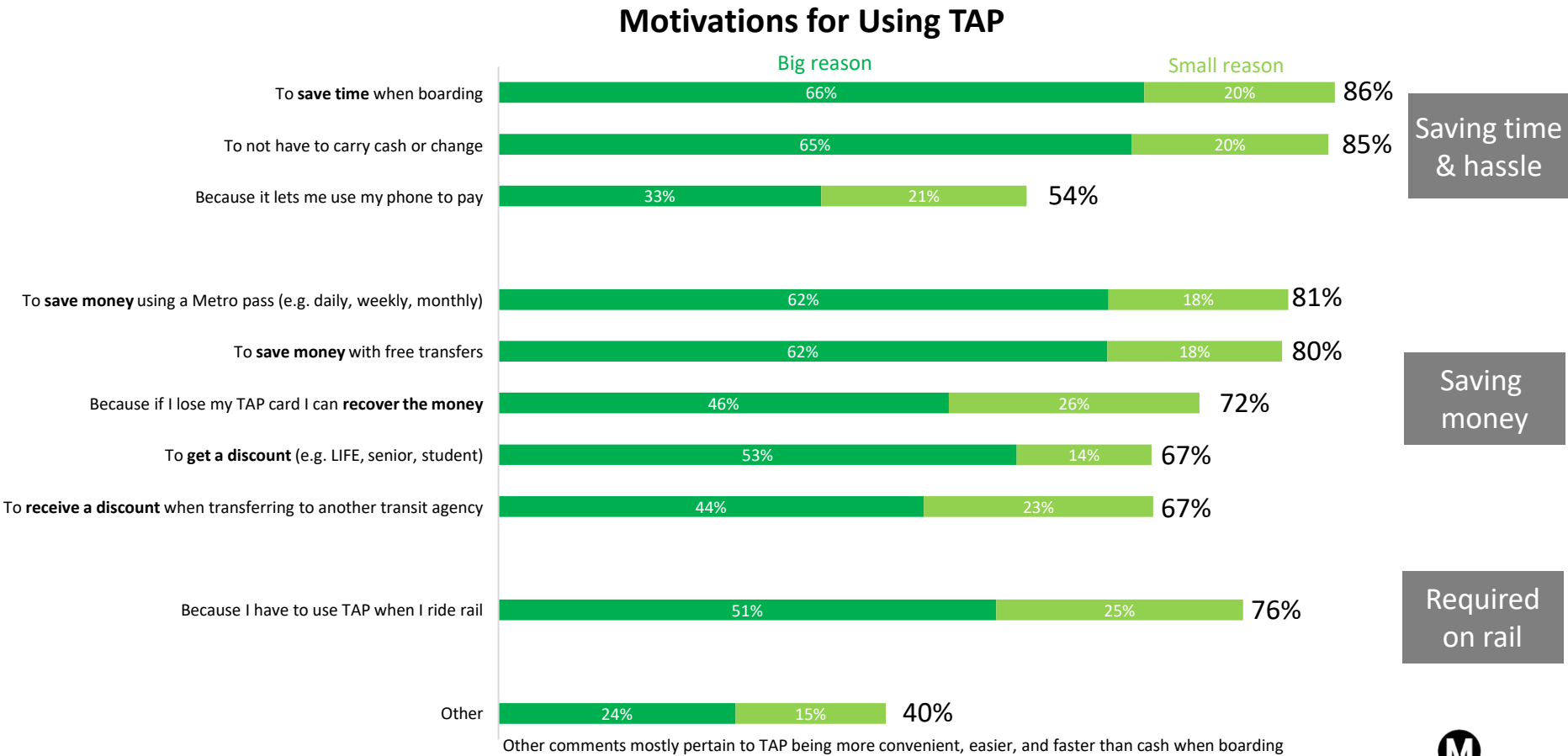
THEORY:
They are not aware of TAP channels because they don't need to be aware. Cash is preferred and has no barriers.



Why TAP?

Why TAP?

Motivations for using TAP include saving time & hassle when boarding, saving money, and because it is required on rail



Additional motivations to use TAP

(from “other” in survey, in-depth interviews, and focus groups)

Avoiding Cash

- Not having to fumble with cash (convenience)
- Not having to handle cash (germs)
- Safer than carrying cash (worries of being spotted using cash)

Have a Special Pass

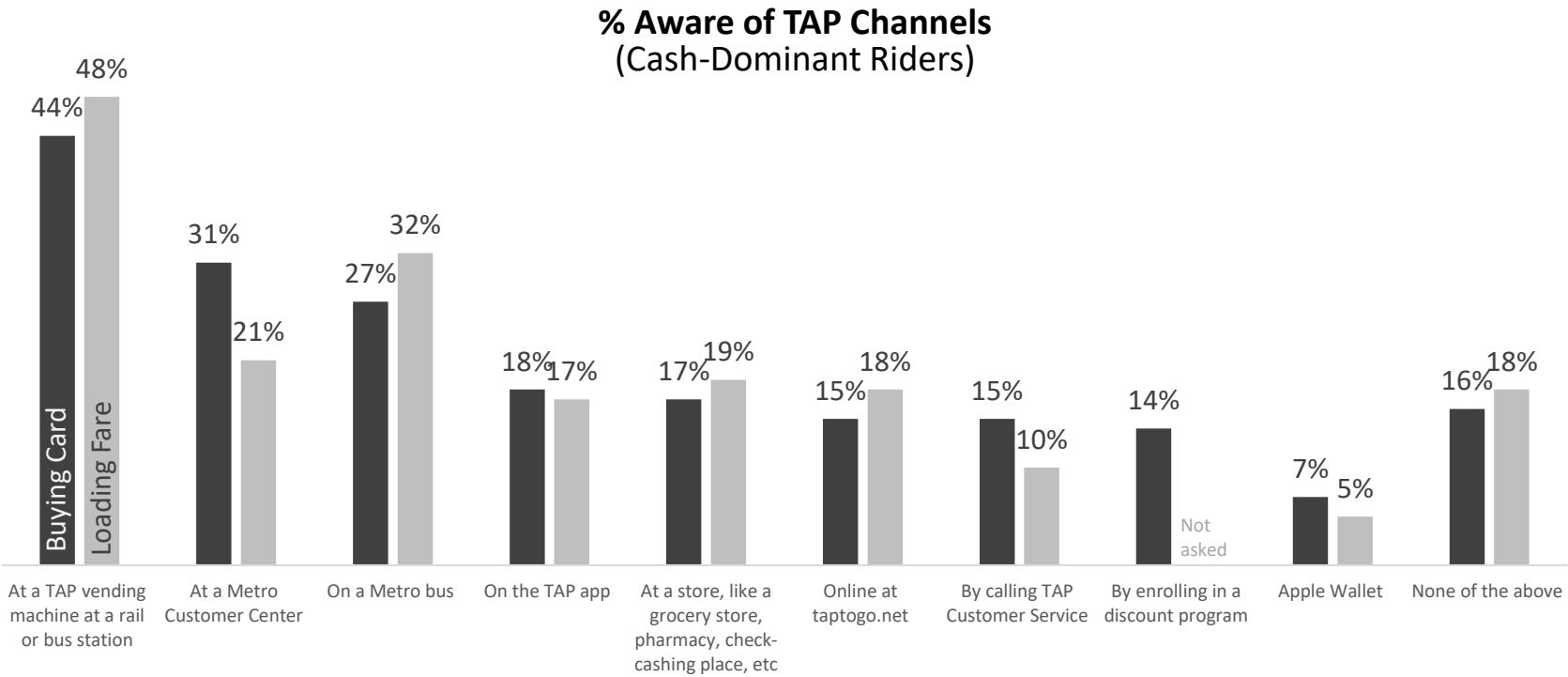
- Employer provides them with TAP
- Have an ACCESS pass

Sharing

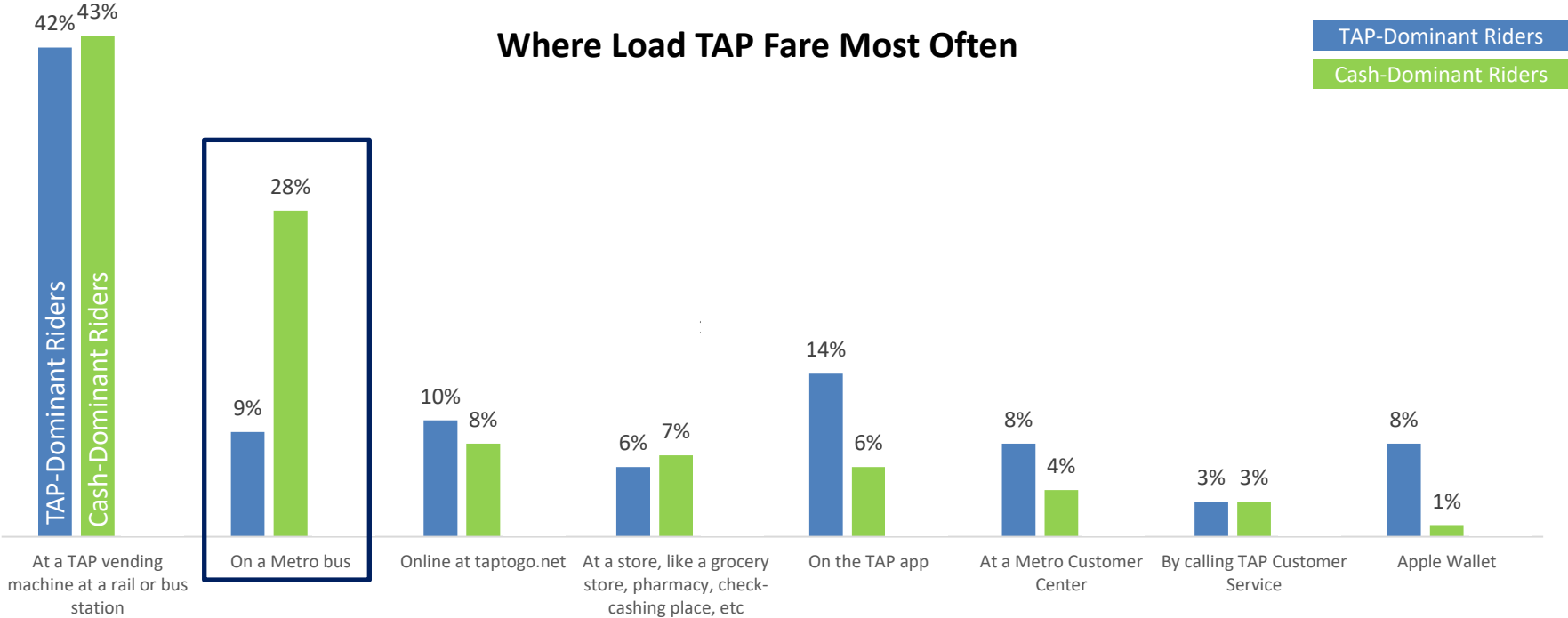
- Sharing cards with family

Awareness & Usage of TAP Channels

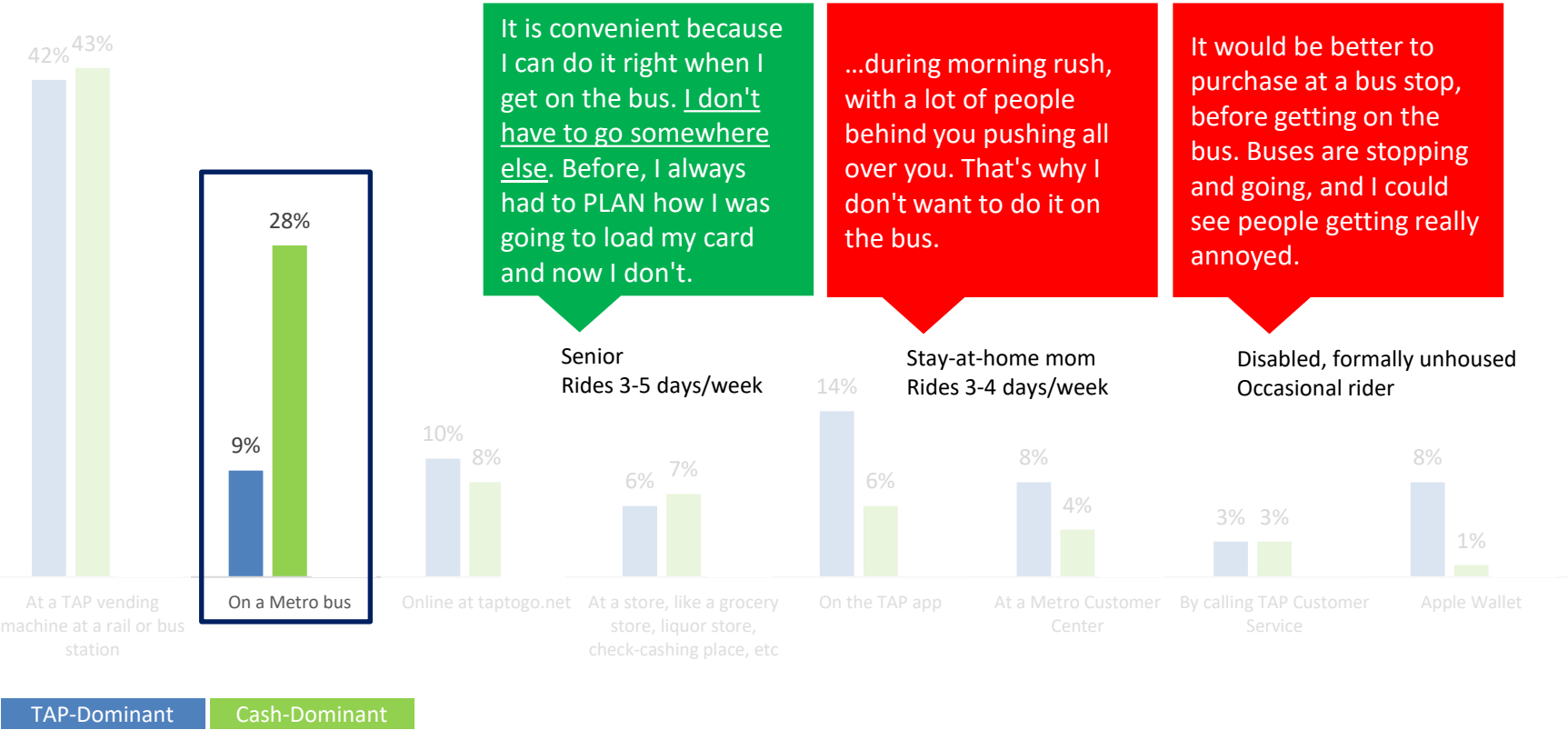
Among cash-dominant riders, there is room to improve awareness of TAP channels



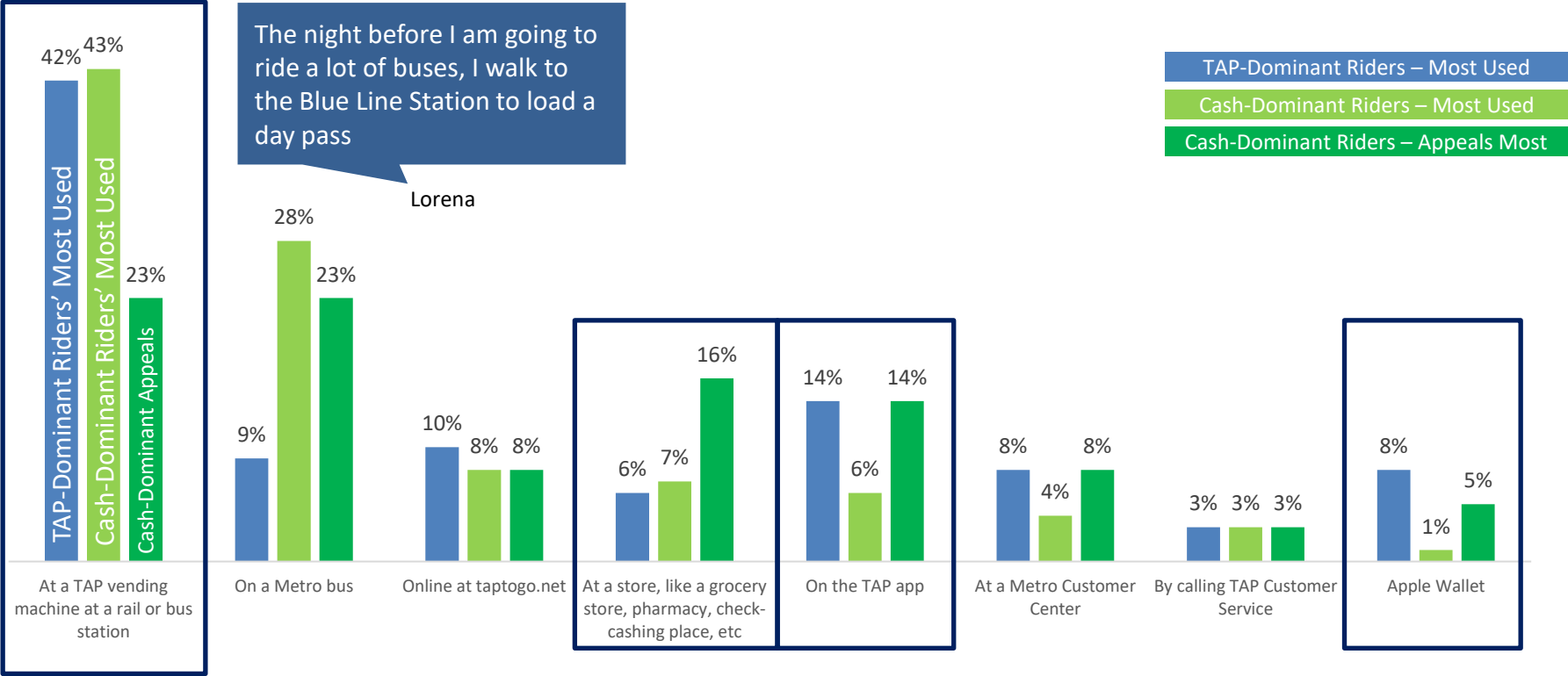
When using TAP, cash-dominant riders are more likely than TAP-dominant riders to load TAP fare on a bus



Loading TAP fare on bus has its pros and cons

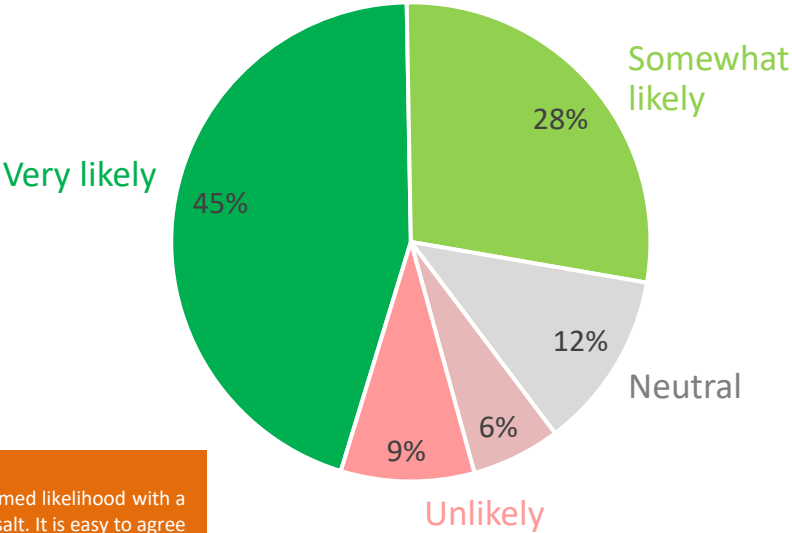


Many cash riders who currently load fare at a rail station would prefer other channels. There is an opportunity to increase loading at vendors and on mobile.



Many cash-dominant riders claim they would load TAP fare at their regular grocery/pharmacy if they could.

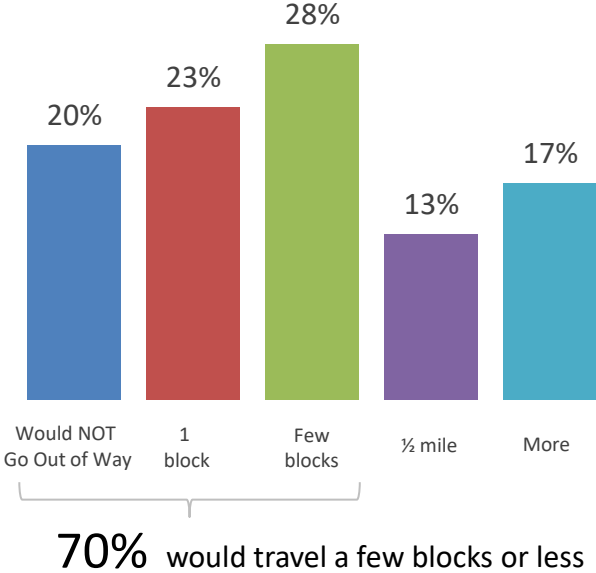
**% Likely to Load TAP at Vendor
If Available at Their Regular Grocery, Convenience Store, or Pharmacy**



Caution:
Take claimed likelihood with a grain of salt. It is easy to agree without fully considering all realities.

However, few would go out of their way to load TAP.

**Distance Willing to Walk/Bike/Roll
to Load Money on a TAP Card**



There is
opportunity to
increase TAP
vendor presence.

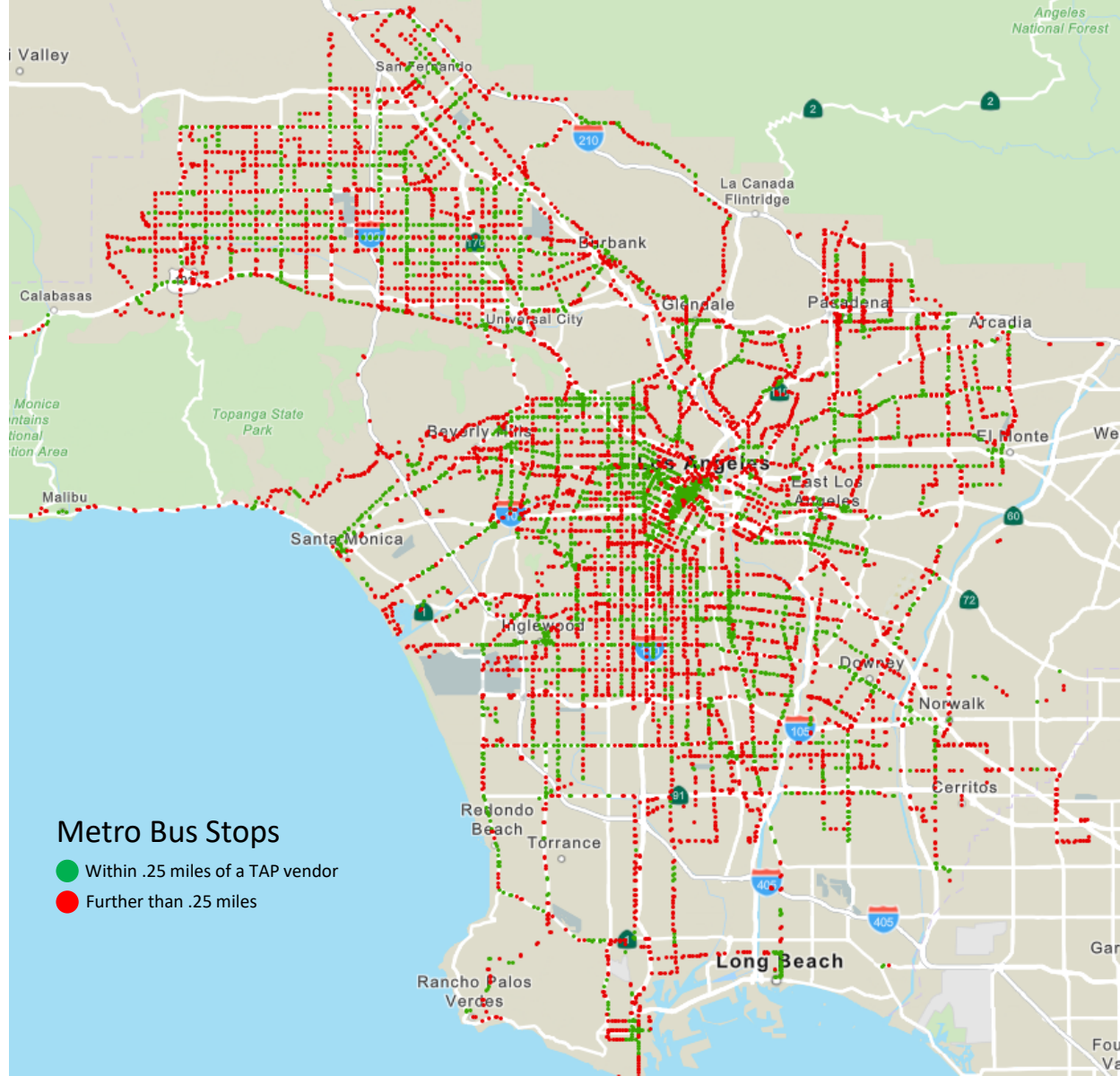
Only 40% of bus stops
are within .25 miles
of a TAP vendor.

I've looked for TAP
vendors online before,
but here was never
anything *right here*.

Amy,
Rider of 217 and 14

Metro Bus Stops

- Within .25 miles of a TAP vendor
- Further than .25 miles



There is some evidence that loading fare at TAP vendors is complicated

In stores, there is a lot of other stuff going that people behind counters have to deal with. It gets **complicated**.

Larry

There isn't a machine out in public, you have to ask the librarian and it is **complicated** for them and they make it **complicated** for you.

Amy

It is probably more **complicated** than doing it other ways but I prefer to do it in person.

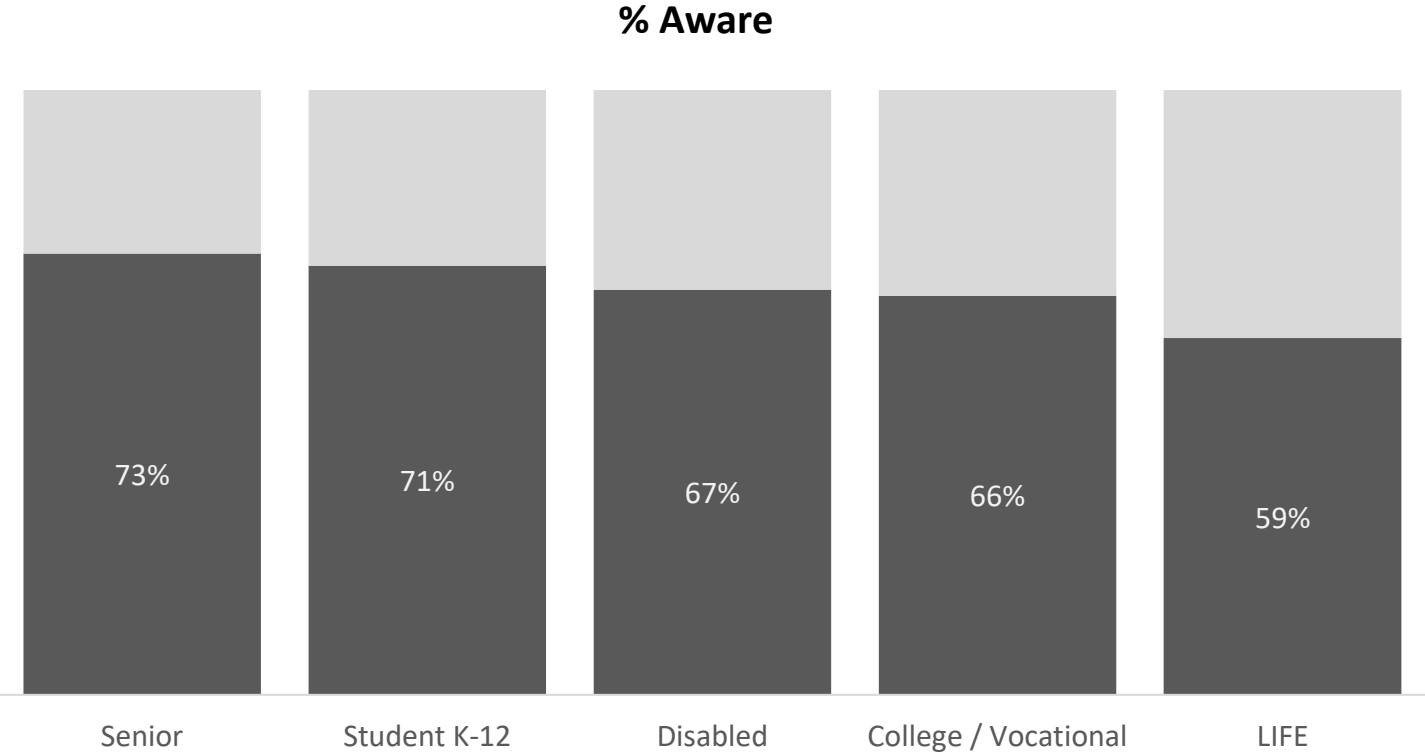
Camile

TAP Fare Loading Channel Recap

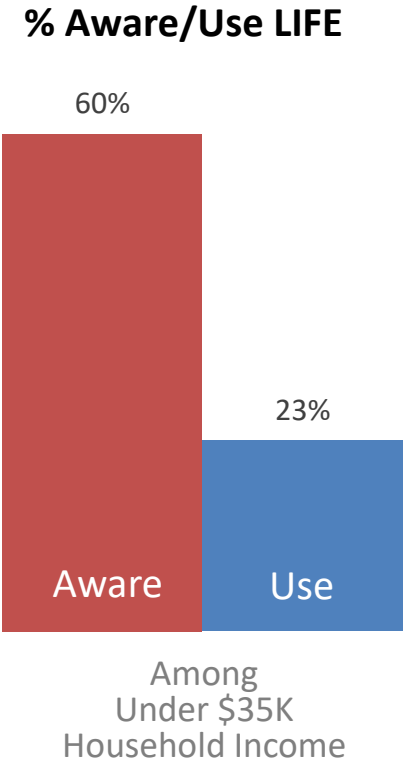
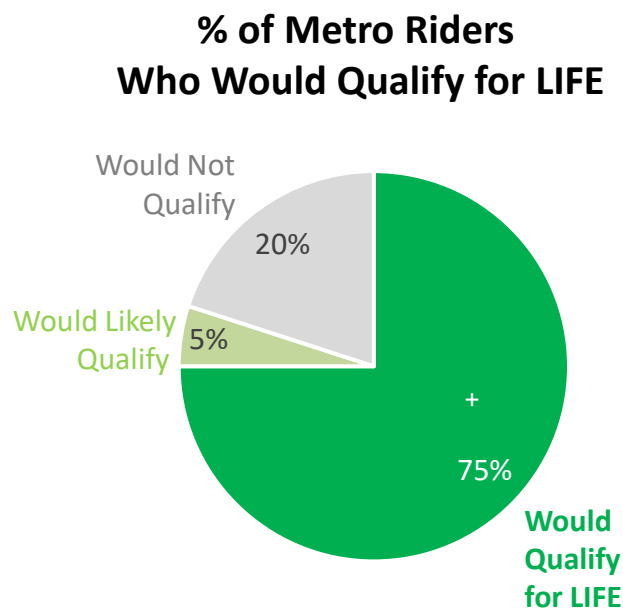
Channel	Possible Motivations	Barriers
TVMs at Rail/Bus Stations	<ul style="list-style-type: none"> • Great for regular rail riders • Allows cash 	<ul style="list-style-type: none"> • May not ride rail often • Station not close by • Fear of going down into unsafe stations
On Metro Bus	<ul style="list-style-type: none"> • Don't have to go anywhere else • Allows cash 	<ul style="list-style-type: none"> • More steps than just paying with cash • Slows boarding • Operators sometimes unexcited to help
Taptogo.net	<ul style="list-style-type: none"> • Can add fare from home 	<ul style="list-style-type: none"> • Requires credit/debit card • 2 week wait for delivery of a TAP card • Fare not automatically loaded to card
Vendors	<ul style="list-style-type: none"> • Can pair with other purchases • May be near home/bus stop • Allows cash 	<ul style="list-style-type: none"> • Not enough nearby • May not realize TAP is sold there • Complicated process
TAP app	<ul style="list-style-type: none"> • Can add fare from home and on-the-go 	<ul style="list-style-type: none"> • Requires credit/debit card
Apple Wallet	<ul style="list-style-type: none"> • Can add fare from home and on-the-go 	<ul style="list-style-type: none"> • Requires credit/debit card • May have Android
Customer Center	<ul style="list-style-type: none"> • Can get help from a person • Allows cash 	<ul style="list-style-type: none"> • Few and far between
Calling Customer Service	<ul style="list-style-type: none"> • Can get help from a person 	<ul style="list-style-type: none"> • Not ideal channel for nearly all riders

Discounts & Incentives to Use TAP

Most riders are aware of Metro’s discount programs



LIFE could be a big cash-to-TAP conversion tool—opportunity to increase program awareness and usage among those aware



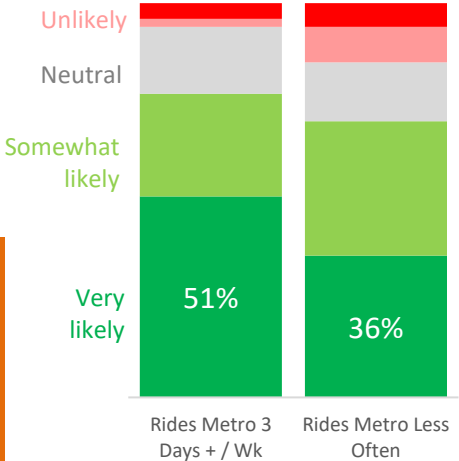
Wow. 20 free rides.
That would be enough to get me to switch to TAP.

Semona
Rider of Lines 21 & 23

In a quick survey evaluation, many cash-dominant riders claim to be likely to use TAP after fare-capping.

However, during in-depth focus group discussions, very few riders felt fare-capping would motivate them to use TAP more.

**% of Cash-Dominant Riders
Who Claim They Would Use TAP for Most Rides
If Fare-Capping is Implemented**
n=224*



Caution:
Take claimed likelihood with a grain of salt. It is easy to agree without fully considering all realities.

You have to ride too many times to get a discount. They're trying give you a deal and they make it hard on you.

What am I supposed to do, go out on my lunch break and ride? This is not a good carrot and hook.

They need to sweeten the deal somehow.

My day is going and coming. I don't have anywhere else to go.

I don't use Metro constantly so wouldn't work for me

This whole program will be full of technicalities.

It probably would make me want to get out and get that one more TAP to ride free on the weekend

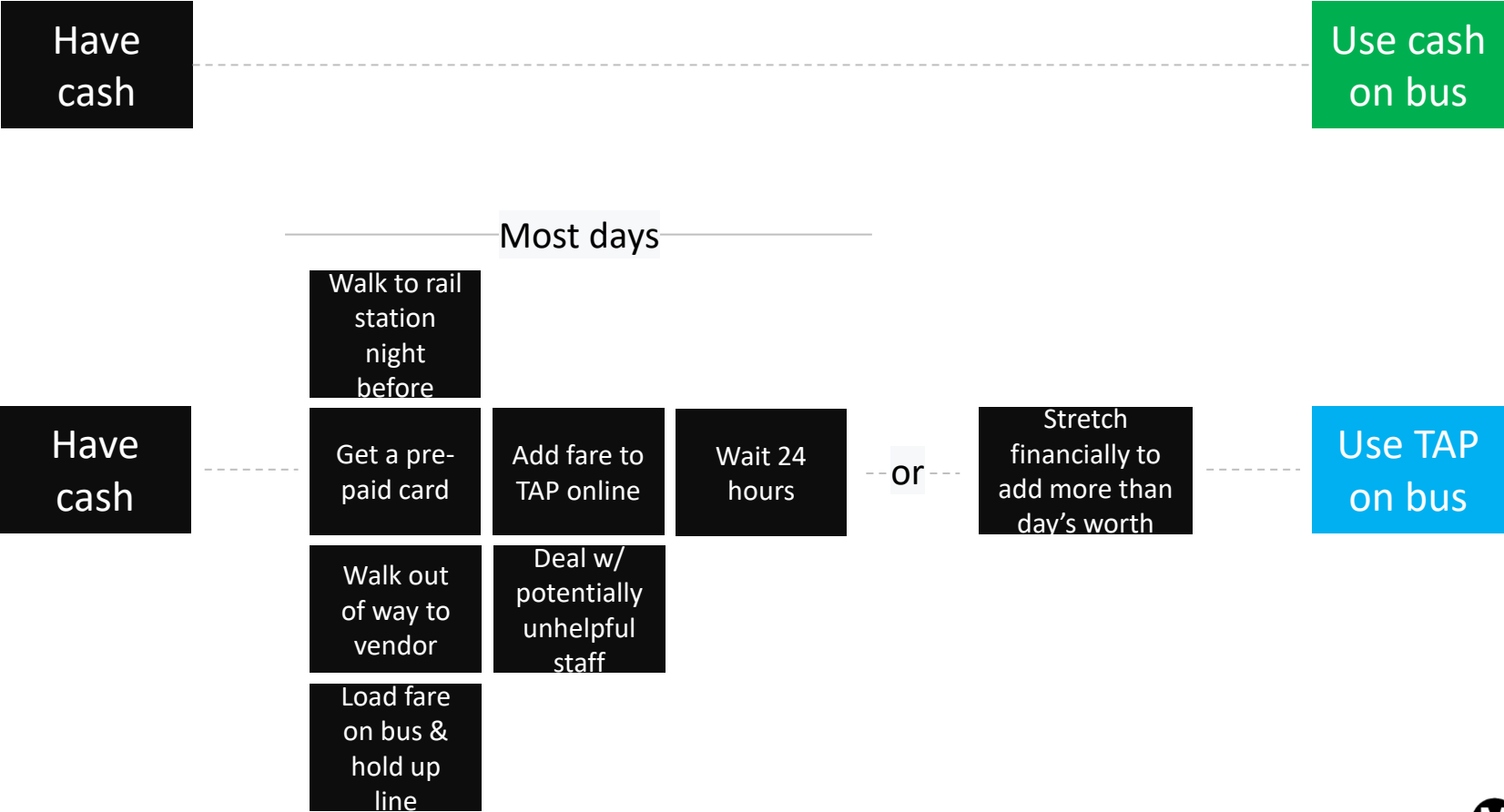
It motivates me to think I'm going to go shopping and not pay extra

*Fare-capping interest question had a bug and was only shown to about half of the cash-dominant riders. Two versions of the question were asked with minimal difference in responses.
Version 1: As you may have heard, Metro is considering launching a program called fare-capping, in which if you ride 10 times in a week, the rest of your rides that week would be free. In order to participate, you would need to use a TAP card. If Metro implemented fare-capping, how likely is it that you would use TAP for most of your Metro rides?
Version 2: In 2023, Metro plans to launch a new fare payment process. In this system...After your 3rd paid ride in a day (excluding free transfers), the rest of your rides that day will be free. After your 11th paid ride in 7 days (excluding free transfers), the rest of your rides in that 7-day period will be free. When this system is launched, how likely is it that you would use TAP for most of your Metro rides?

Conclusions

Conclusions

For many cash users, switching to TAP would require more steps (barriers)



Converting cash-dominant riders to TAP will not be easy

We're asking...

- People who use cash for all/most of their purchases in life to use something different on Metro.
- Them to take more steps than just showing up and paying with cash.
- Them to either load fare every day or stretch themselves financially by putting more than they feel they can afford.

Converting cash riders to TAP will require...

Clear substantial financial benefit

+

Steps as easy as cash

(or painless enough that financial benefit outweighs trouble)

How to convert cash-dominant riders to TAP

1. Make cash riders more aware of benefits of TAP and ways to get TAP
 - However, awareness alone won't convert too many people.
2. Target lowest hanging fruit—banked smartphone users to TAP App or Apple Wallet
3. Target lowest hanging fruit—cash-dominant riders who already use TAP some of the time
4. Increase # of TAP vendors:
 - Particularly near high-traffic, high-cash bus stops
5. Make TAP more prominent at vendors and easier to purchase
 - UX test how easy it is to load fare at a TAP vendor
6. Convert low-income riders to LIFE
 - Increase awareness of program
 - UX Test and Improve LIFE sign-up and usage process

How to convert cash-dominant riders to TAP (continued)

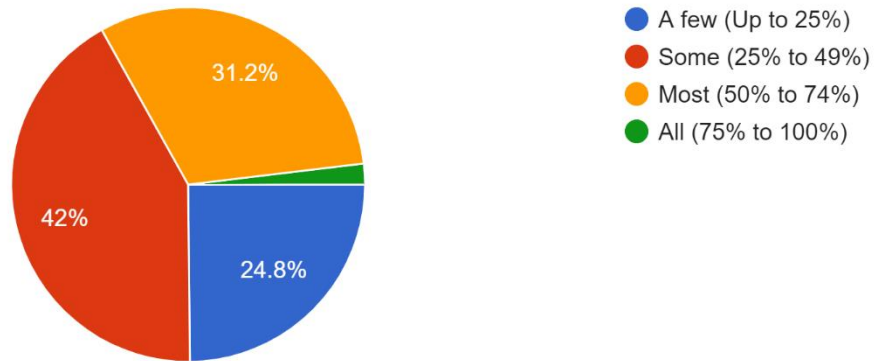
7. Make it easier for Spanish-dominant speakers to feel comfortable navigating TAP
 - Include Spanish-first ads
 - Ensure all TAP touchpoints are in Spanish
8. Promote fare-capping to most-frequent cash riders
9. Find a work-around for low-income riders who don't want to put more than a ride/day's worth on their TAP card
10. Give less-than-6-day/week seniors, students, and disabled riders a reason to use TAP over cash
 - e.g. Require TAP to get senior, K-12, and disabled discounts
11. Make online fare loads automatically useable
12. Ensure TAP machines in good working order
13. Make TAP as easy to use as cash
 - UX test all TAP touchpoints & processes
 - UX test all discount program sign-up and usage processes

Additional ideas to consider for converting cash-dominant riders to TAP

- Create a one-stop form for signing up for all fare products and discount programs
 - Unify all programs on the back-end
- Find a ways to get TAP closer to bus stops
- Lower cost per ride when using TAP
- Offer big promotional benefit of switching to TAP
- Make the TAP card a pre-paid card that can be used elsewhere
- Make train stations feel safer

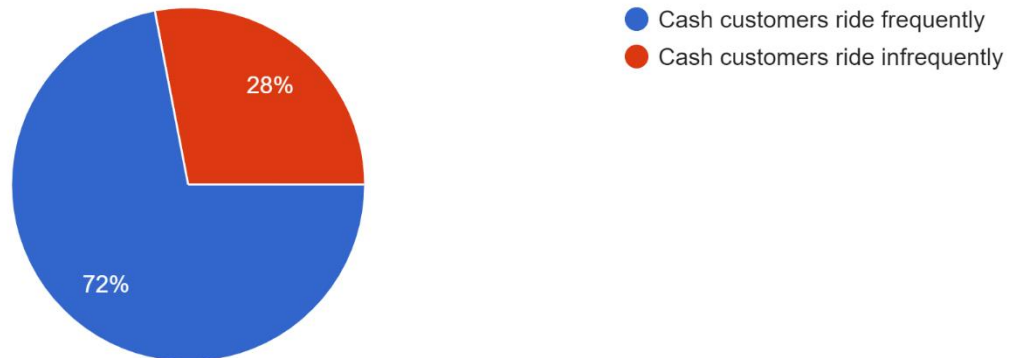
Based on your experience, how many customers typically pay with cash in a day?

157 responses



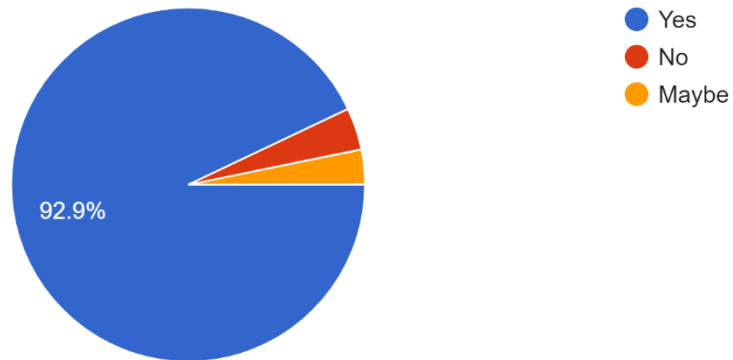
From what you recall, are these cash customers frequent or infrequent riders?

157 responses



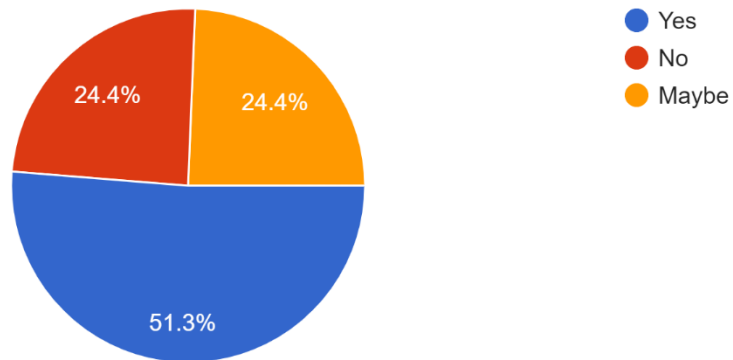
Are you aware that you can sell TAP cards and reload up to \$20 through the farebox when customers board?

156 responses



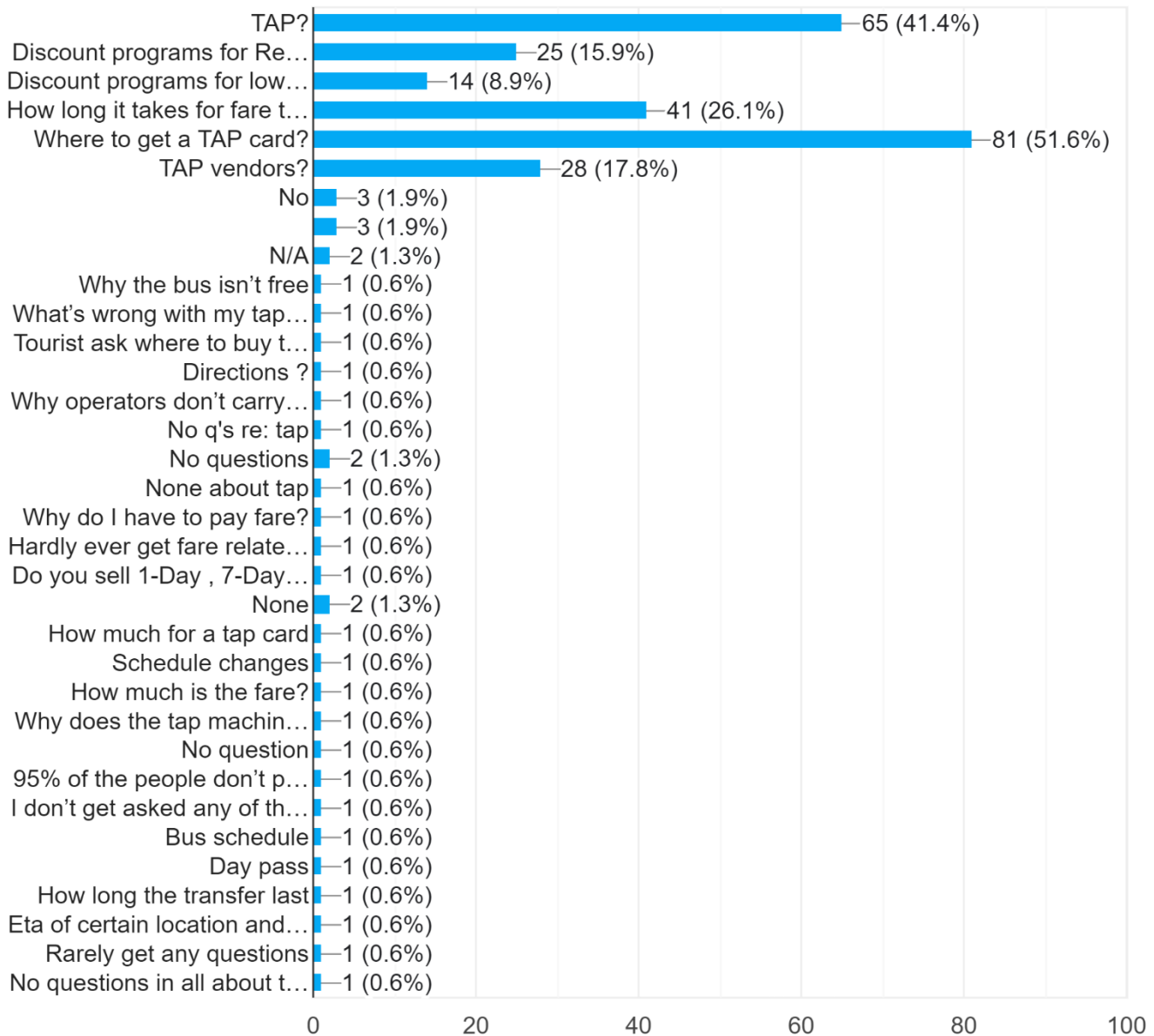
Do you think customers are aware they can buy TAP cards and reload their TAP cards on the bus at the farebox?

156 responses



Do you get a lot of questions about...

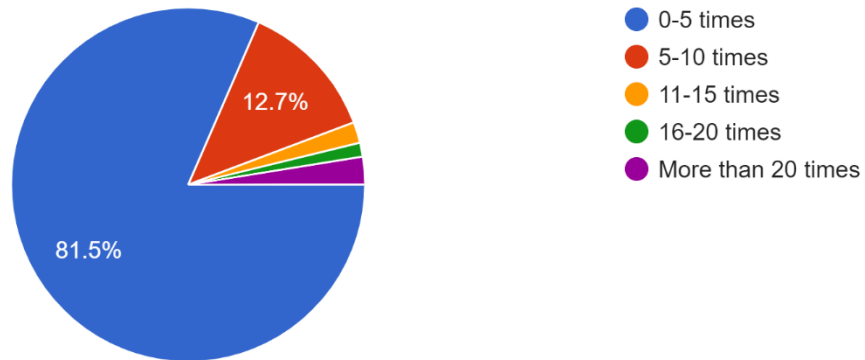
157 responses



Attachment E – Bus Operator Survey Questions and Results

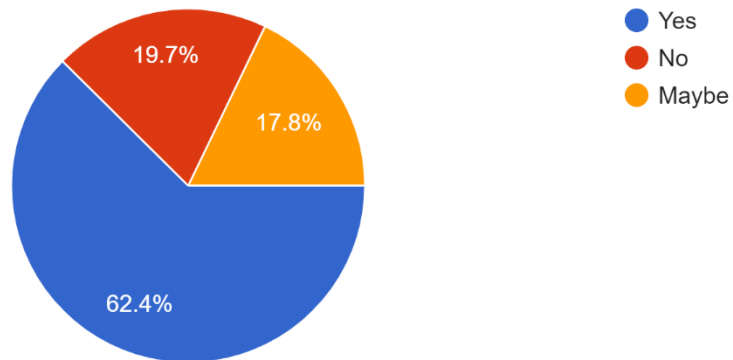
In one month, how often do you get asked questions on Metro's discount programs (i.e., Reduced Fare, Student GoPass, low-income fares, etc.?)

157 responses



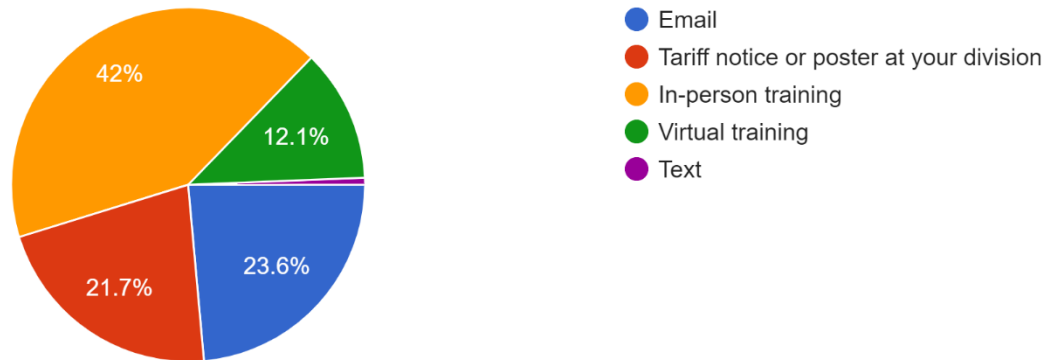
Are you comfortable with giving answers and/or information to customers asking about Metro's discount programs (i.e., Reduced Fare, Student GoPass, low-income fares, etc.?)

157 responses



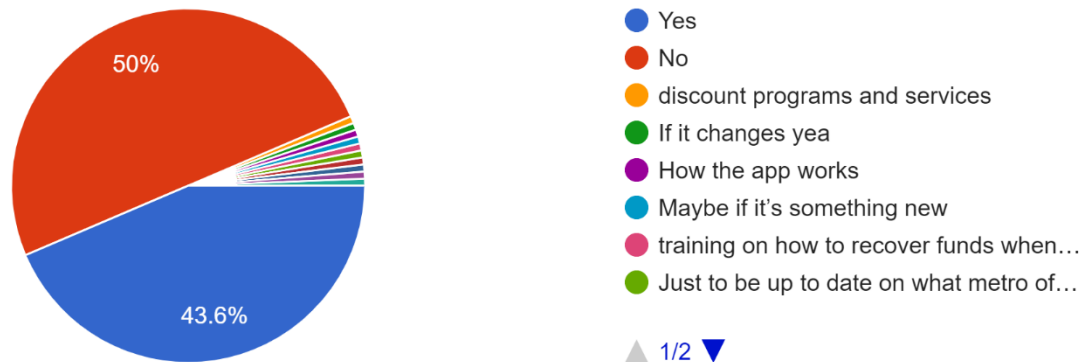
How would you prefer to receive informational materials on upcoming changes or future Metro/TAP programs?

157 responses



Would you like to receive more training on the TAP card sale and ADD SV (reload) process? Or are there other areas you'd like to receive more training?

156 responses



Cash to TAP Campaign Update

The “Cash to TAP” regional marketing campaign was launched to support the conversion of cash customers to TAP. In the first 12 weeks, the campaign generated over 600k impressions. Metro Marketing is continuing to run awareness ads across the various media channels which includes paid ads on Facebook and Instagram, Paid Search, Google search ads and programmatic digital ads with direct one-to-one access to target cash-paying riders, current Metro riders and residents in LA County who ride among the 26 TAP partner agencies. The primary goals of the media campaign are as follows:

- a. Increase TAP card usage & reduce cash throughout LA County
- b. Increase in TAP card account creation
- c. Increase in TAP app downloads

This targeted paid campaign utilizes an evergreen/always-on messaging and communications strategy. The current campaign will remain live in market through June 30, 2023. Staff utilizing TAP Blue Shirt ambassadors to help riders get a TAP card or download the TAP app and to distribute free cards at high cash-paying bus stops. Customer Care was provided information regarding the campaign in advance to address possible inbound calls.

This evergreen strategy recommendation reinforces the benefits of paying with TAP over cash and also prepares Metro riders for the upcoming fare changes and rollout of Fare Capping. The “Cash to TAP” campaign is seeing the most engagement in Paid Search. This allows Metro to gauge volume interest in hyper-targeted areas (key zip codes). Marketing and TAP are actively monitoring cash payments (currently 38%, post-pandemic) to determine the campaign’s effectiveness and inform adjustments in future messaging, creative and media channels.

Insights/Next Steps:

Marketing and TAP will continue to evaluate the performance of the current media ads to gauge potential data performance increases within certain zip codes. To complement this effort, staff will also add another outdoor communication touchpoint using bus bench ads at high-paying cash bus stop locations.

Given the nominal decrease in cash paying thus far, Marketing’s addition of the OOH tactic (out-of-home bus benches) to the media mix during the upcoming Creative Rotation 2 (timing is April 2023) can impact campaign metrics/results. OOH and Search have a symbiotic relationship when applied together and the role of this strategy would be to help decrease cash payments on the bus system. Last, Metro Communications looks to test and learn with our next creative refresh. Below are examples of the current creative direction (rotation 1) and an overview of the upcoming creative direction (rotation 2).

Creative Rotation 1 (November 2022-Ongoing):

- Still paying with cash? Switch to TAP for big savings

- Ride more, for less, with a TAP card
- Ride more transit for less with TAP
- Unlock discounts with TAP

On Board Posting Example (English & Spanish versions):



Creative Rotation 2 (Upcoming: March-June 2023)

Learnings from market research efforts continue to inform the creative look & feel for the remainder of the campaign through June 2023. The creative for this rotation is currently in development with Metro Design Studio. Marketing and TAP staff have recommended general messaging and a Call to Action (CTA) with the goal of reminding riders that paying with TAP is accessible and easy.

Sample messaging below:

- Find TAP cards and load cash at hundreds of locations in LA County
- Ride more, pay less, with TAP
- Use TAP to ride on bus and rail

Creation Rotation 2: On Board Posting Example (English & Spanish versions):



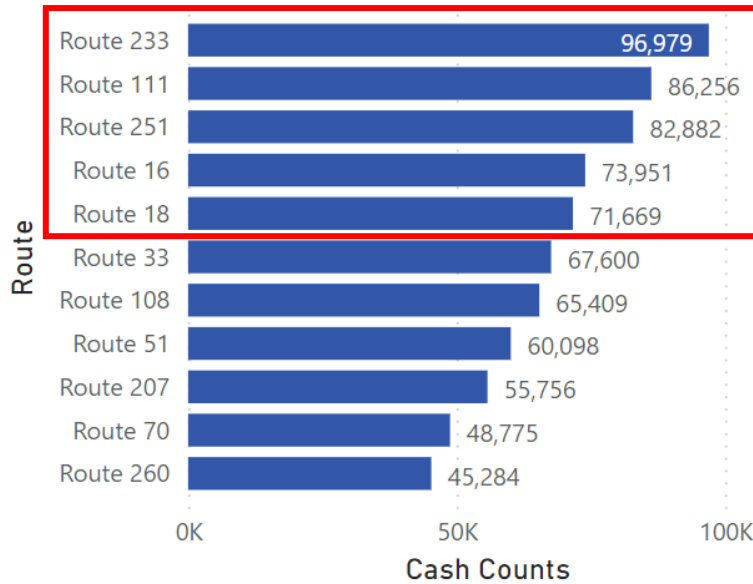
Fiscal Year 2024 Approach:

Based on FY23 performance analytics, Marketing will re-evaluate the paid media channel mix based on interest and engagement seen through Paid Search marketing. Paid Search volume in key zip codes will help inform the building or lacking awareness in key areas. Data will be available in late summer 2023 for review and assessment which will inform paid tactics for FY24. Based on this knowledge, Marketing will develop an integrated, multilingual marketing communications campaign that includes Paid Search, paid and organic social media and targeted earned media outreach about the program. This plan can go live in the market in 2nd quarter of FY24.

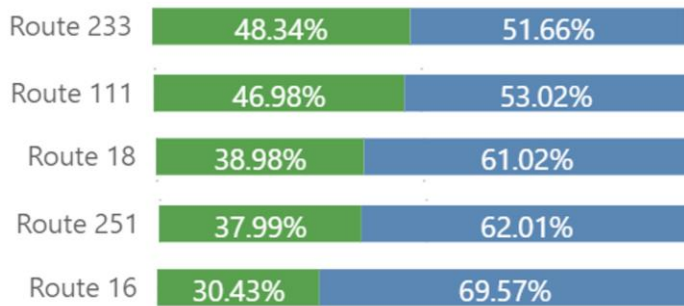
Campaign effectiveness

While the campaign is regional, staff is monitoring cash and TAP use on 5 specific high transaction and high cash use bus lines to help track effectiveness. All marketing tactics and paid media are being targeted towards riders in zip codes along these lines. Ideally, these tactics will result in a slow and steady decrease in cash use which will be apparent along these lines. The following bus lines were identified as bus lines with the highest ridership and a high number of cash transactions:

Cash Counts by Route

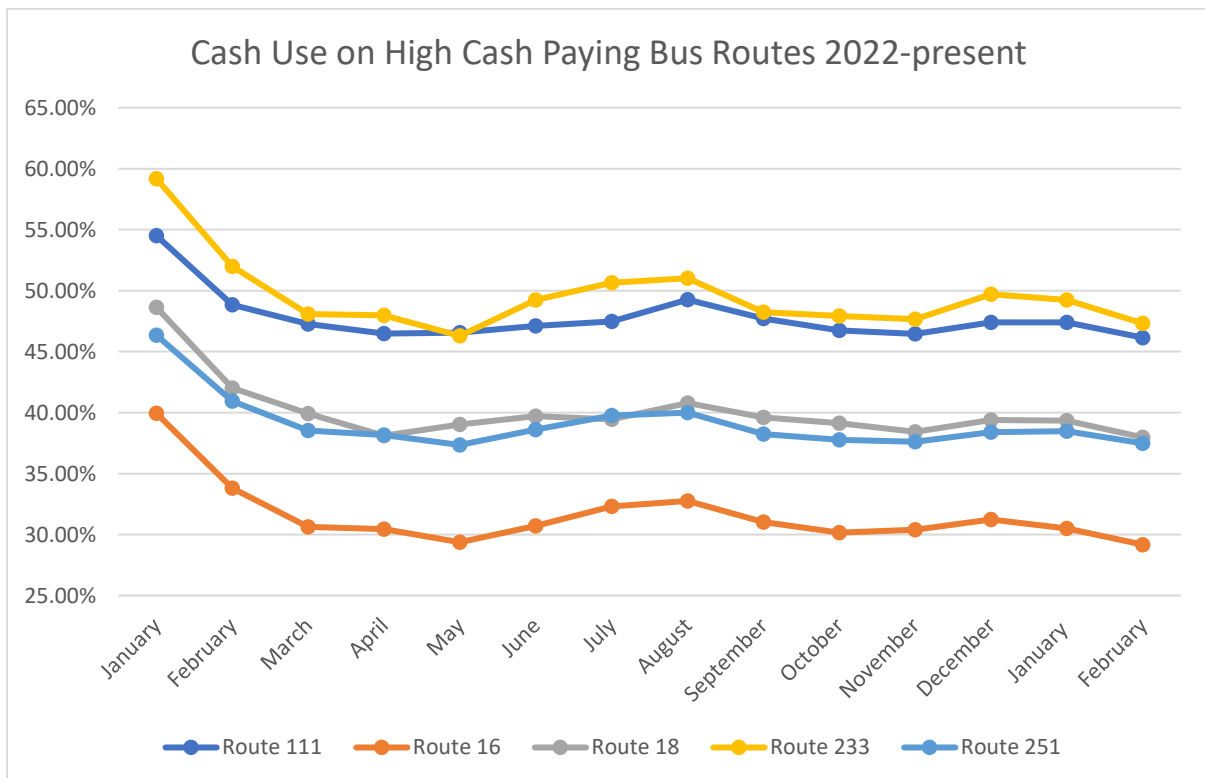
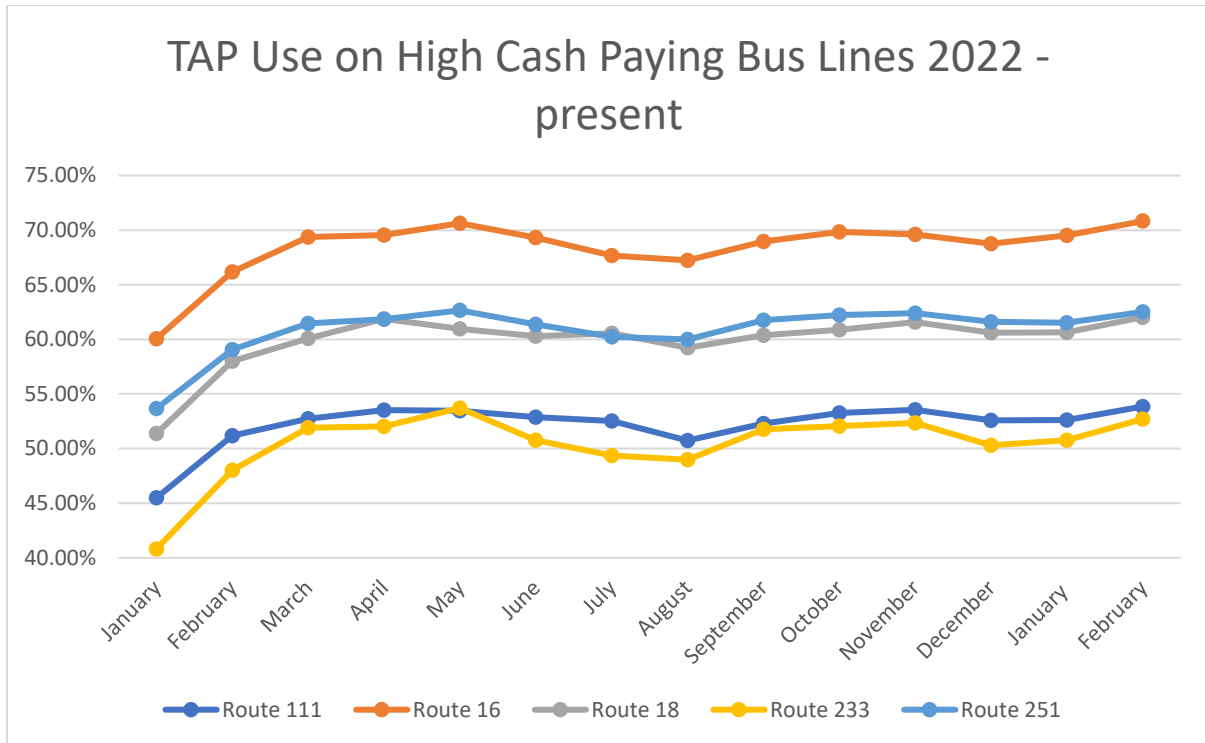


Source: [Metro Bus Transactions](#) Dates 9/1/22 -3/1/23



Source: [Metro Bus Transactions](#) Dates 9/1/22 -3/1/23

Like the rest of the system, cash and TAP use on these bus lines have leveled off:



Source: [Metro Bus Transactions](#)

Staff will continue to monitor cash and TAP use along these routes and adjust the strategy by leveraging the insights learned from the market research. Overall,

converting cash riders to TAP is a long-term goal and will require an ongoing effort, including multiple campaigns and promotions, to change riders' behavior.

METRO FARE CAPPING CUSTOMER JOURNEYS

January 20, 2023

BACKGROUND

Metro is preparing to launch a new program which is a major change to the current fare system, known universally as “fare capping.” Under this new program, riders utilizing a TAP card to pay for fares will ride for free after they have hit their maximum number of fares paid during a given timeframe. This change needs to be communicated to LA County communities of frequent, occasional, and potential transit riders. Tactics to drive interest in learning more and drive traffic to a landing page are needed, as the details of the program are too complicated to communicate effectively in short-form advertisement.

GOALS

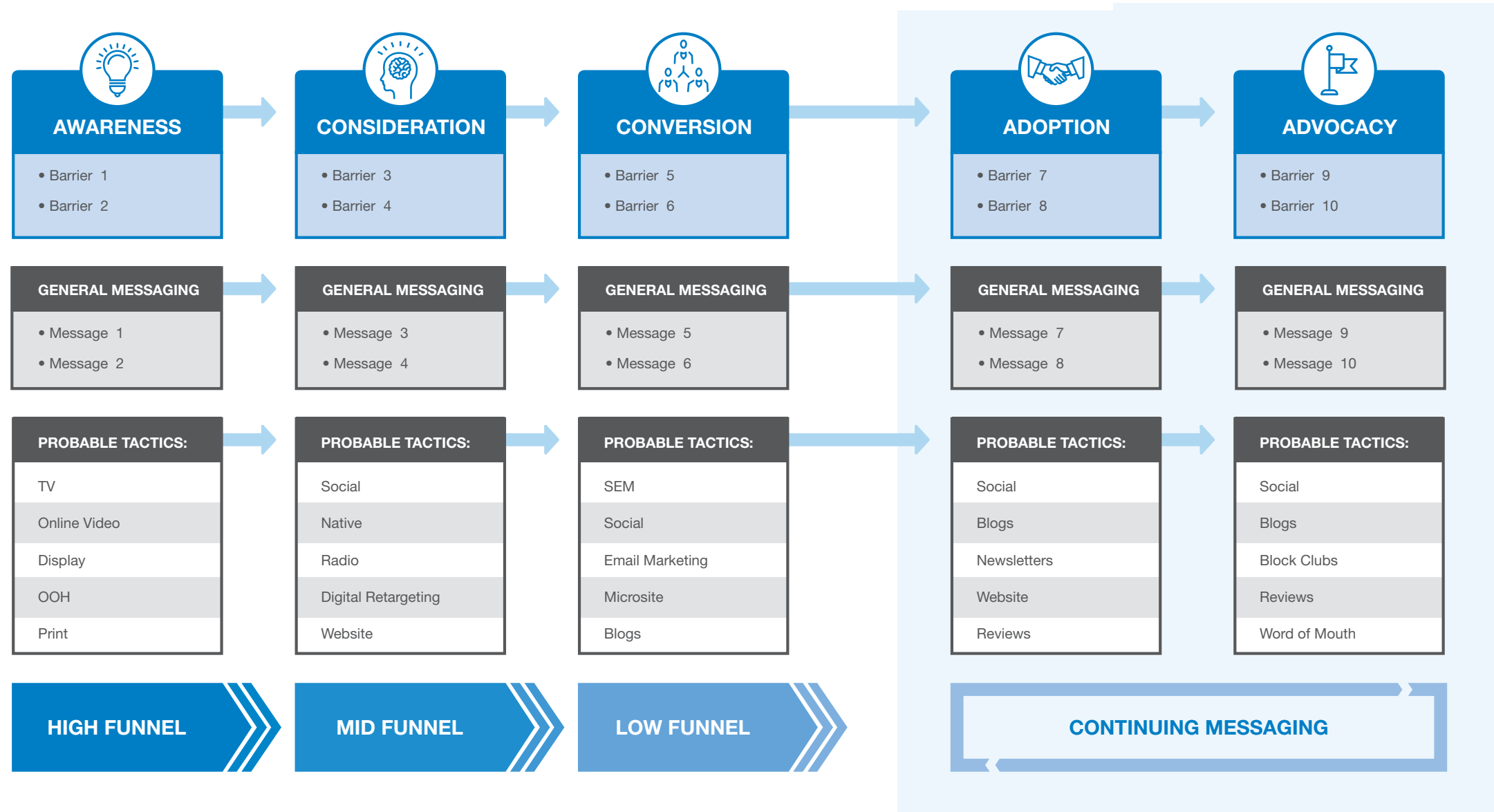
- Determine barriers at each stage of the customer journey
- Assess general messaging points to overcome barriers
- Consider owned media ad space and paid media tactics to implement with the general messaging at each journey stage



WHAT IS A CUSTOMER JOURNEY?

A customer journey is a proven marketing exercise guiding a business through all the steps a potential customer will take along the desired conversion process. A journey should also consider how to manage customers after the conversion, so they continue the desired action and encourage their social circles to do the same.

CUSTOMER JOURNEY TEMPLATE



WHY ARE CUSTOMER JOURNEYS IMPORTANT?

Customer journeys are important because they compel the business to think strategically about the customer along each possible touchpoint.

Separating and analyzing each journey step allows campaigns to be strategic in what they're messaging and where it's being messaged. If properly strategized and executed, the customer will proceed to the next journey stage and, ideally, the final conversion point.

PRE-LAUNCH





Awareness

Consideration

Conversion

Barriers

- Doesn't know Metro fares are changing
- Doesn't ride Metro regularly
- Is unfamiliar with the concept of "fare capping"
- Doesn't have consistent access to the internet
- Doesn't understand why Metro fares are changing
- Doesn't think fare changes are applicable to them (half-price fare remnant)



Awareness

Consideration

Conversion

General Messaging

- Metro is changing how you pay for rides
- Learn more about how ride fare changes affect you
 - Digital and analog options
- Find out how you can benefit from fare capping (with a TAP card)



Awareness

Consideration

Conversion

Possible Tactics

- Out-of-home (Billboards, bus benches, bus shelters, etc.)
- Terrestrial radio
- Broadcast television
- Public relations/press releases
- Digital display banners
- Email campaign to current riders
- Street teams
- Owned Metro signage at stations/buses/rail cars
- Alerts on Metro.net homepage
- Community outreach



Awareness

Consideration

Conversion

Barriers

- Doesn't know where to learn more about pending fare changes/capping
- Can't easily access fare change/capping information
- Is unfamiliar with TAP card
- New fare system is confusing and don't know how to proceed
- Doesn't ride Metro frequently enough to benefit
- Only perceives the fare changes as a price increase
- Prefers current fare routine/habit



Awareness

Consideration

Conversion

General Messaging

- Metro fares will increase to \$1.75, but will have fare capping
 - Pay for 3 rides, the rest of the day is free
 - Pay for 11 rides, the rest of the week is free
- Having a TAP card unlocks all the free fare capping benefits
- Metro offers discount fare programs for those who need it



Awareness

Consideration

Conversion

Possible Tactics

- Community based organizations outreach
- Flyers/brochures/collateral
- Social media (paid and organic)
- Online video/connected television/streaming video platforms
- Digital radio
- Native ads
- Community meetings
- Blogs
- Media pitching (PR)
- Microsite (with clear explanations and custom rider scenario interface)



Awareness

Consideration

Conversion

Barriers

- Is unbanked/no credit card/prefers cash
- Can't afford to load TAP card/can only afford per-ride payments
- No TAP kiosk or retail location close to them/inconvenient
- Doesn't have/can't use TAP app
- Have encountered problems using/loading TAP card in the past



Awareness

Consideration

Conversion

General Messaging

- Here's where and how to register for a TAP card
- Download the TAP app
- Register for LIFE/GoPass/other applicable programs
- Tips to pre-load a TAP card on a budget



Awareness

Consideration

Conversion

Possible Tactics

- Search Engine Marketing (SEM)
- App store ads (Android and Apple)
- Digital ad retargeting
- Pop-up TAP registration tables
- TAP registration ride-alongs
- Metro hotline or contact us page

PRE-LAUNCH JOURNEY TAKEAWAYS

- Pre-launch communications should prioritize **high-awareness** tactics informing current and potential riders Metro fare changes are coming and where can they find the details.
- The pre-launch phase must have a resource (microsite, collateral, or something else) that is accessible and informative that all riders understand. Primary objective should be driving riders there.
- No need to consider “post-conversion” customer journey steps during the pre-launch phase. Adoption and advocacy cannot occur until fare changes initiate.

POST-LAUNCH





Barriers

- Did not know Metro fares changed
- Doesn't ride Metro regularly
- Is unfamiliar with the concept of "fare capping"
- Doesn't realize fare capping only applies to those with a TAP card
- Doesn't have consistent access to the internet
- Confused about the change and why they're paying more



General Messaging

- Metro's fare system has changed
- Learn more about how the new ride fare system affects you
 - Digital and analog options
- Find out how you can benefit from fare capping (with a TAP card)



Possible Tactics

- Out-of-home (Billboards, bus benches, bus shelters, etc.)
- Terrestrial radio
- Public relations/press releases
- Digital display banners
- Email campaign to current riders
- Owned Metro signage at stations/buses/rail cars
- Alerts on Metro.net homepage
- Community outreach



Barriers

- Doesn't know where to learn more about new fare structure/capping
- Can't easily access fare change/capping information
- Is unfamiliar with TAP card
- New fare system is confusing and don't know how to proceed
- Doesn't ride Metro frequently enough to benefit
- Only perceives the fare change as a price increase
- Prefers current fare routine/habit



General Messaging

- Metro fares have increased to \$1.75, but will have fare capping
 - Pay for 3 rides, the rest of the day is free
 - Pay for 11 rides, the rest of the week is free
- Having a TAP card unlocks all the free fare capping benefits
- Metro offers discount fare programs for those who need it (e.g., LIFE)



Possible Tactics

- Community based organizations outreach
- Flyers/brochures/collateral
- Social media (paid and organic)
- Online video/connected television/streaming video platforms
- Digital radio
- Native ads
- Community meetings
- Blogs
- Media pitching (PR)
- Microsite (with clear explanations and custom rider scenario interface)



Barriers

- Is unbanked/no credit card/prefers cash
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General Messaging

- Here's where and how to register for a TAP card
- Download the TAP app
- Register for LIFE/GoPass/other applicable programs
- Tips to pre-load a TAP card on a budget



Possible Tactics

- Search Engine Marketing (SEM)
- App store ads (Android and Apple)
- Digital ad retargeting
- Pop-up TAP registration tables
- TAP registration ride-alongs
- Metro hotline or contact us page



Barriers

- Can't afford to regularly add funds
- Doesn't benefit from fare capping due to insufficient ride totals
- Rides Metro less than before
- Finds using TAP too complicated or problematic



General Messaging

- Surpass your daily/weekly ride limits to receive benefits
- Learn where Metro can take you around LA
- Tips to maximize your Metro travel budget



Possible Tactics

- Rider digital media retargeting
- Email marketing (rider emails)
- Social media (all channels)
- SEM
- Native ads
- Long-term relationship building with CBOs and community leaders
- Trip inspiration pages or campaign creative



Barriers

- Doesn't have a forum to share their Metro advocacy
- Doesn't know who to spread their Metro advocacy to
- Doesn't see a benefit to spreading Metro advocacy



General Messaging

- Tell your fellow riders how they can avoid overpaying Metro fares
- Tell us how you've benefitted from fare capping
- Let us show our appreciation for being a Metro advocate



Possible Tactics

- Message boards/public forums/community leaders
- Social media (Facebook, Nextdoor, TikTok)
- Influencers
- Rider testimonials
- Rider benefit case studies
- Rider rewards or referral program

POST-LAUNCH JOURNEY TAKEAWAYS

- Post-launch communications should prioritize **consideration** tactics educating current and potential riders about the fare changes and why a TAP card is required to not overpay.
- The post-launch phase's primary objective should be TAP registrations. After being informed of the new fare structure, riders should be encouraged to register for TAP (or reload their current card, autopay)
- A secondary objective could be to increase TAP usage. Once riders transition to a TAP card, we want them to use it more to receive the benefits of fare capping.



Metro[®]

FARE CHANGES AND FARE CAPPING MARKETING STRATEGY

Fare Change and Fare Capping Launch Campaign to Educate Riders on the new Metro Fare Policy Change

The Metro Board of Directors approved a package of several fare changes, including fare capping, which together will make Metro fares simpler and more equitable. Metro's new fare policy, known universally as fare capping, is a major change to the current fare system. Under this new fare policy, riders paying with a TAP card will ride for free after they have reached their maximum number of fares paid in a 1-Day and 7-Day time period. This change needs to be communicated to LA County communities of frequent, occasional, and potential Metro riders. Tactics to drive interest in learning more and drive traffic to a landing page are needed to effectively communicate program details outside of short-form advertisements such as digital ads. A comprehensive marketing plan for Metro's fare changes and fare capping policy will include Metro-owned assets on the bus and rail system, along with paid media. This plan is in development and will intersect with the customer journey and mitigate any potential rider confusion.

Fare Changes and Fare Capping Marketing Strategy:

The Marketing approach is focused on utilizing an evergreen/'always on' messaging strategy with Metro as the parent brand and TAP as the brand. Marketing is developing messaging that will extend to all the programs that are powered by TAP: Fare Changes and Fare Capping, LIFE, Reduced Fares and Students K-12/College Vocational riders. Focusing on communication by audience, rather than by program, will allow each audience to easily identify which benefit is best for them.

Target Audiences:

Primary

- All Metro riders
- Metro pass holders (full/reduced fare)
- Metro Low Income Riders (LIFE)

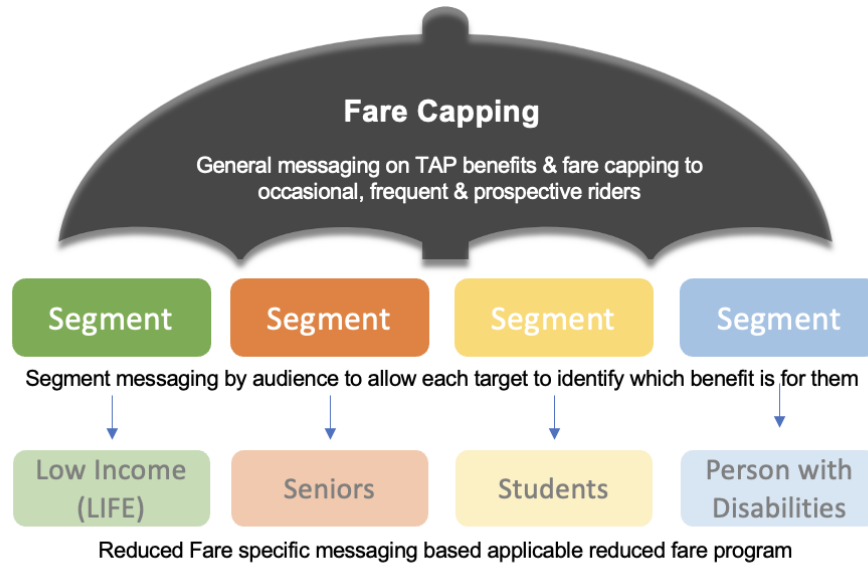
Secondary

- Metro cash paying riders
- Casual riders/tourists unfamiliar with transit

Flighting strategy:

To best prepare customers for these changes and to ensure they understand how they will be affected, Marketing's campaign flighting approach will have both Fare Changes

and Fare Capping general messaging and Reduced Fares/LIFE messaging running simultaneously. This allows us to reach our audience but also refine and recommend the fare product that suits their needs.



Fare Changes and Fare Capping Campaign Phases

Campaign Approach by Phase:

PRE-LAUNCH: June 1- June 30

During the pre-launch phase, Staff will leverage a mixture of high-awareness media channels to pique the interest of current riders and public customers. The campaign will highlight the benefits of the Fare Changes and will be featured on Metro owned outlets. (i.e., metro.net, tap app, bus and rail interior posters). For the general public, the message will be Fare Capping “Coming soon” and will be on public-facing marketing materials (ie, digital banner ads, Bus and Rail vehicle wraps) to let riders know that they have a lot to gain by staying tuned.

LAUNCH: July 1- Sept 30

During the launch phase, staff will leverage a similar media mix to the pre-launch stage, and will increase the weight on high awareness media channels such as Out of home (OoH), Paid Digital and Search Engine Marketing to amplify awareness and engagement. A blend of high-impact scalable media tactics will complement owned and earned media. The messaging approach will be similar to pre-launch but Fare Capping

messages will now target segmented audiences: LIFE, Reduced Fares Seniors & Persons with Disabilities and Students K-12 and College/Vocational.

SUSTAIN: *Oct 1 – Dec 31*

During the sustain phase, staff will maintain awareness through fundamental digital channels that are cost efficient and can educate riders about the benefits and effects of Fare Capping.

A targeted media mix for each audience segment is being developed. Recommended channels per target audience will dictate creative images and segmented messages. Please note, messages are still in draft at this stage and are not final. Staff has a clear strategy in place to develop future fare-capping messages which are outlined below:

Developing Fare-Capping Messages

A two-phase message testing research approach is being utilized to develop and refine fare-capping messages.

1. Phase 1: Fare Capping Messaging Focus Groups

- **Approach:** Eight early draft fare capping message concepts were shared with participants and evaluated for their clarity and appeal.
- **Methodology:** Twelve focus groups were held with cash and TAP users, six in English and six with Spanish-dominant speakers. Participants included:
 - Riders who ride at least once a week (most ride 3+ days/week)
 - Mix of ages (20 to 72), genders, ethnicities, incomes below \$50,000, and geographic residences within LA County.
- **Findings** include:
 - The best-performing concepts contained:
 - “Free rides” in the headline or prominently placed.
 - “Unlimited rides”
 - “Never pay for more than...”
 - “For the rest of the day” or “for the rest of the 7-day period”
 - Confusing or troubling terms and phrases included:
 - “Just add Stored Value.” The term Stored Value was not understood. Participants called for plain language like “Just add money to your TAP card.”
 - Key points to clarify in messaging:
 - Free transfers do not contribute toward fare caps.
 - Passes are going away and being replaced by fare capping.
 - Interest in fare capping was mixed:
 - Very few felt they rode Metro enough to benefit from fare-capping, including those riding 3-5+ days per week.

- Nearly all felt the caps were too high and the benefit was too low.
- Many were suspicious that Metro was doing this for their own good.
- Riders have bigger concerns and desires than this fare change, i.e. buses arriving on time and it being safe to ride.

2. Phase 2: A/B Message Test Survey

- **Approach:** Revised messages, incorporating learnings from the focus groups are currently being tested for clarity and appeal in an A/B test survey.
- **Methodology:** Survey of n=900 adult monthly Metro bus riders with demographics weighted to mirror the 2022 CX Survey.
- **Timings:** Survey is currently in field and results are expected by March 24th.

TAP vendor growth in Spanish Markets and Non-English-Speaking Neighborhoods:

TAP recently onboarded 21 Northgate Market TAP barcode locations and RIA Money Transfer Services, serving the Latinx community. Plus, 26 additional RIA locations will be onboarded by the end of the second quarter. The addition of Northgate Market and new RIA Money Transfer Services make it convenient for Spanish speaking customers to take advantage of TAP benefits at local and familiar locations in their community.

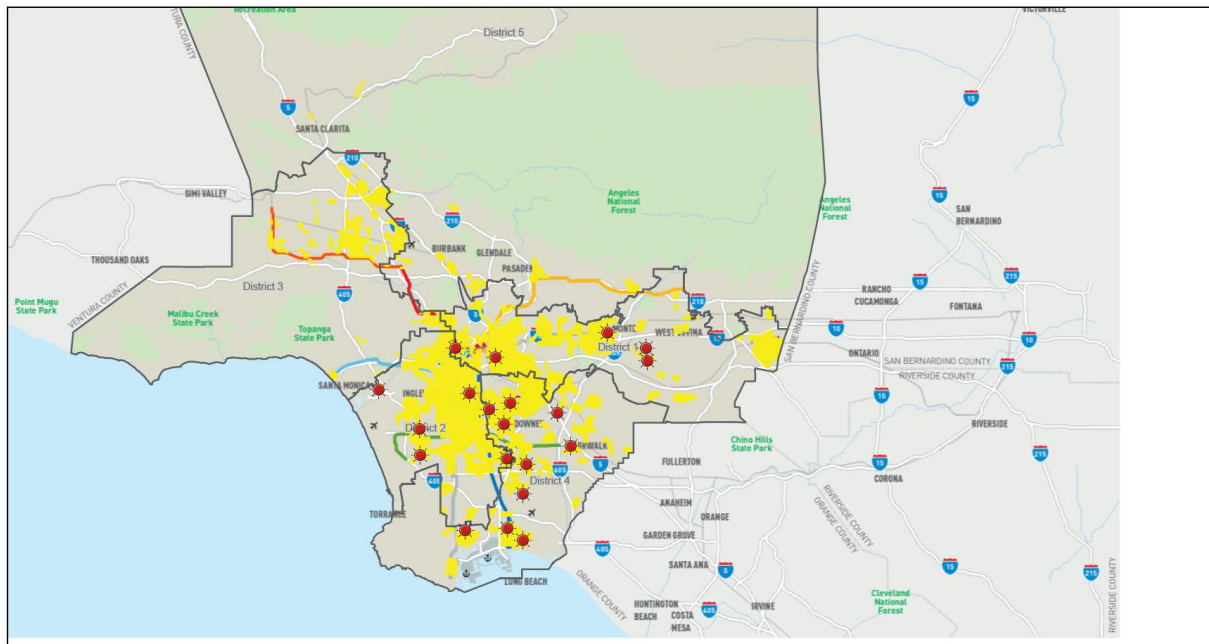
The following is a list of the 21 Northgate Market locations added to the TAP Vendor Network within the supervisorial districts:

Northgate Barcode Locations

Northgate Markets-Supervisorial District		
Account Name	City	Supervisorial District
Northgate Market #2	La Habra	--
Northgate Market #4	Pico Rivera	District 4
Northgate Market #6	La Puente	District 1
Northgate Market #10	Bell	District 4
Northgate Market #12	Long Beach	District 4
Northgate Market #17	Paramount	District 4
Northgate Market #19	South Gate	District 4
Northgate Market #20	El Monte	District 1
Northgate Market #22	West Covina	District 1
Northgate Market #23	Wilmington	District 4
Northgate Market #24	Norwalk	District 4
Northgate Market #25	Hawthorne	District 2
Northgate Market #32	Compton	District 2
Northgate Market #33	Los Angeles	District 1
Northgate Market #35	Inglewood	District 2
Northgate Market #37	Boyle Heights	District 1
Northgate Market #38	Los Angeles	District 2
Northgate Market #39	Long Beach	District 4
Northgate Market #41	Culver City	District 2
Northgate Market #42	Long Beach	District 4
Northgate Market #45	South Gate	District 4

Map of Northgate Vendors by Supervisorial Districts

Northgate Markets - Metro EFC Map



2/27/2023, 12:04:09 PM

- Northgate Market
- County Supervisorial Districts
- EFCs (Updated 2022)

1:577,791
 0 5 10 20 mi
 0 5 10 20 km

ArcGIS Web AppBuilder
 Systems Analysis & Research, Countywide Planning & Development, LA Metro | County of Los Angeles

The following is a list of new RIA locations that have been recently onboarded, followed by the list of the remaining 26 locations.

New RIA Locations	
Ria Branch (El Super-Covina)	Covina
Ria Branch (El Super-Baldwin Park)	Baldwin Park
Ria Branch (El Super- La Puente)	La Puente
Ria Branch (El Super-Pico Rivera)	Pico Rivera
Ria Branch (El Super-Pomona)	Pomona
Ria Branch (Cesar Chavez Ave-LA)	East Los Angeles
Ria Branch (Broadway-LA)	Los Angeles

RIA Locations to be onboarded by the end of Q2	
Ria Branch (Superior 1)	Los Angeles
Ria Branch (Superior 2)	Los Angeles
Ria Branch (Superior 3)	Lynwood
Ria Branch (Superior 4)	South El Monte
Ria Branch (Superior 5)	Cudahy

Ria Branch (Superior 6)	Montebello
Ria Branch (Superior 7)	Huntington Park
Ria Branch (Superior 8)	Los Angeles
Ria Branch (Superior 9)	Pacoima
Ria Branch (Superior 10)	Compton
Ria Branch (Superior 11)	East Los Angeles
Ria Branch (Superior 12)	City of Industry
Ria Branch (Superior 13)	Covina
Ria Branch (Superior 14)	Long Beach
Ria Branch (Superior 15)	North Hollywood
Ria Branch (Superior 16)	Long Beach
Ria Branch (Superior 17)	Inglewood
Ria Branch (Superior 18)	Baldwin Park
Ria Branch (Superior 19)	Los Angeles
Ria Branch (Superior 20)	Pico Rivera
Ria Branch (Superior 21)	Los Angeles
Ria Branch (Superior 22)	Los Angeles
Ria Branch (Superior 23)	Gardena
Ria Branch (Superior 24)	Maywood
Ria Branch (Superior 25)	Pomona
Ria Branch (Superior 26)	El Monte

TAP Vendor Overview:

The TAP Vendor Network currently consists of 1,526 traditional and barcode locations around LA County where riders can purchase TAP cards and load fare. Since November 2022, there has been continued vendor growth, especially multi-lingual businesses in local, familiar locations, which have increased TAP presence in underserved communities such as South Los Angeles, East Los Angeles, and Maywood.

The following is a list of 9 traditional vendors added to the TAP Vendor Network since November 2022:

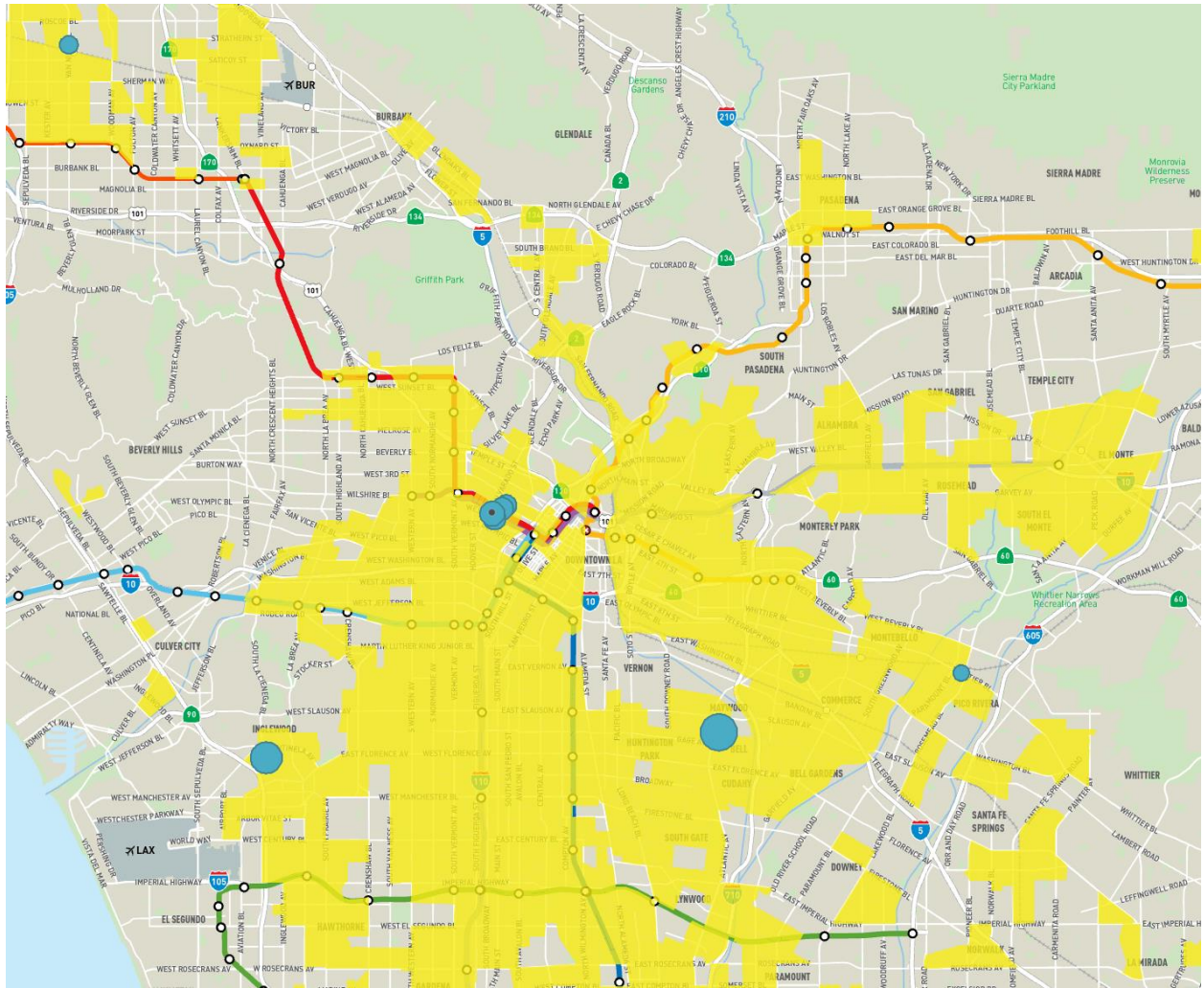
Traditional Vendor Locations

Traditional Vendor Locations	
Chavez Cellular*	Los Angeles
Chavez Cellular #3*	Los Angeles
Chavez Cellular #4*	Los Angeles
Los 3 Amigos Market*	Los Angeles
PLS Check Cashers- Panorama City *	Panorama City
PLS Check Cashers- Van Nuys *	Van Nuys
Maywood Quick Check #2*	Maywood
Pico Check Cashing *	Pico Rivera

Postal Plus Business Center

Inglewood

*Spanish spoken at these locations



● 8 new vendors locations are located in Equity Focused Communities

TAP Vendor Recruitment Efforts for 2023

There are ongoing efforts to recruit vendors within Limited English Proficiency (LEP) neighborhoods, such as Little Armenia, Korea Town, and Boyle Heights to increase the number of vendors who speak Armenian, Korean, and Spanish and serve these communities. There will also be a focus on vendor recruitment in areas with a high

percentage of fare paid in cash, such as Pico Rivera, City of Commerce, Norwalk, and La Mirada.

TAP Vendor Locator – Language Enhancement

To support Limited English Proficiency (LEP) customers, the TAP vendor team is working to identify the languages spoken by current TAP vendors through a questionnaire distributed via an eblast in Spring 2023. The data received will be stored on the TAP vendor's Salesforce accounts and displayed on the TAP Vendor Locator on taptogo.net.

This enhancement will allow customers to search not only for a vendor within their area but also find a vendor that speaks their preferred language. This effort will further TAP's goal of accessibility and equity throughout the system.

See Figure 1 and 2 for where LEP language information will be displayed.

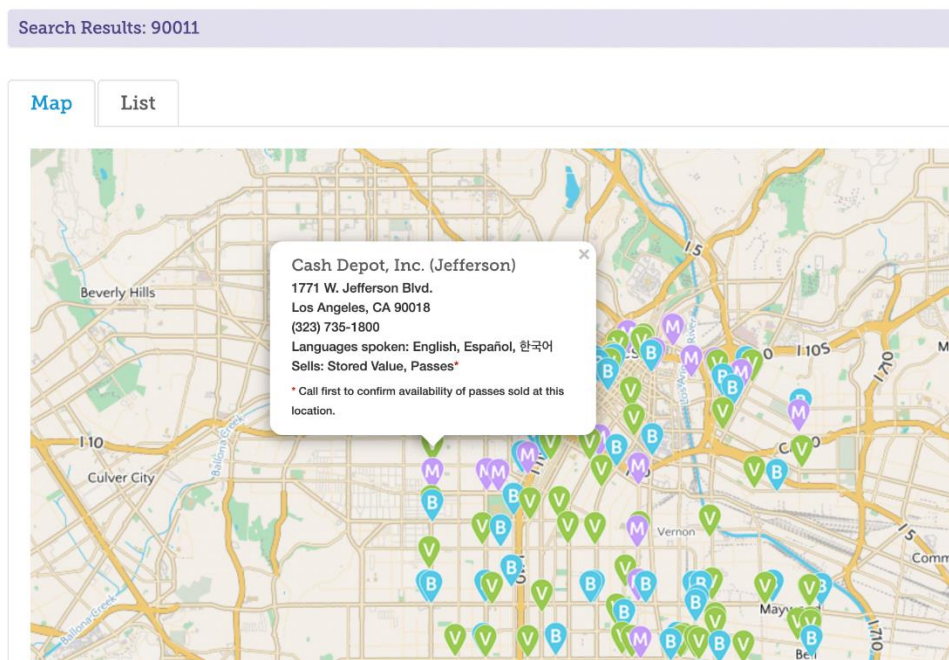


Fig. 1: Map View



Fig. 2: List View

Item #2023-0002

FARE CAPPING MARKETING UPDATE, CASH TO TAP CONVERSION UPDATE AND CAL-ITP OPEN PAYMENT EFFICACY

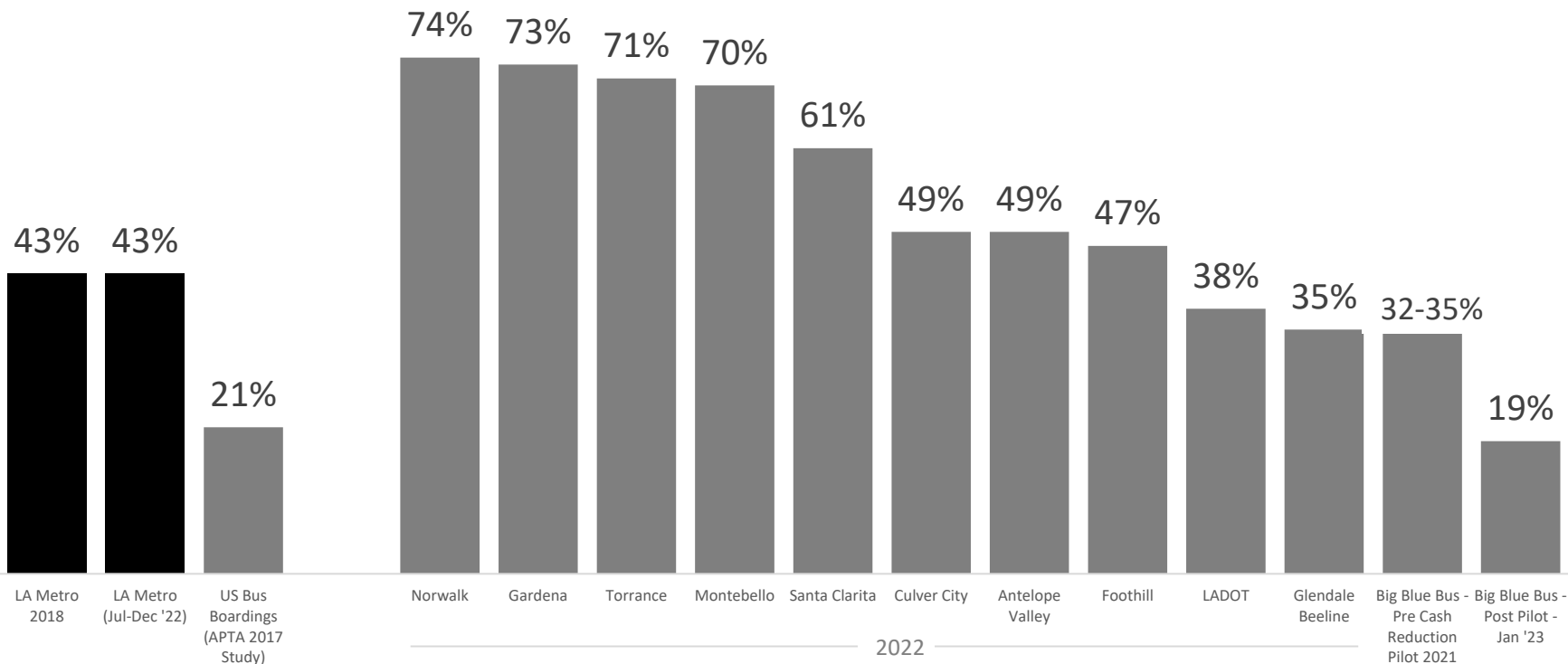
April 2023 Finance Committee



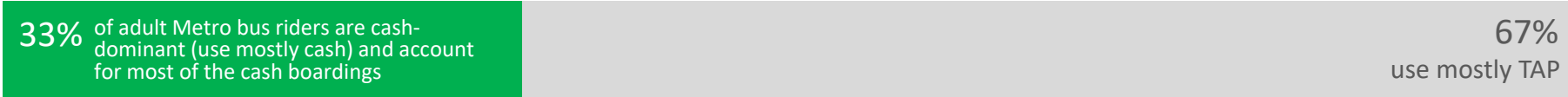
43% of LA Metro's bus boardings are paid with cash, which is substantially higher than the national average.

Other LA County transit agencies have a high percentage of cash bus boardings.

% of Bus Boardings Paid in Cash



Why Cash-Dominant Bus Riders Use Cash



Cash-dominant riders use cash for most purchases in general	Loading more than a day's fare can be a financial burden for cash-dominant riders	Accessing TAP can be difficult for cash-dominant riders	In addition to access challenges, cash-dominant riders have other barriers to TAP	The financial benefits of TAP don't outweigh the difficulty of loading fare
<ul style="list-style-type: none">• 87% of cash-dominant bus riders use cash for at least half of their purchases in general.• 70% of cash dominant riders are unbanked or underbanked vs. 20% of Angelenos.• According to the FDIC, being unbanked or underbanked drives cash usage in general. (2017)• Unbanked are more likely to get paid in cash or pre-paid card. (FDIC, 2017)	<ul style="list-style-type: none">• 62% of cash-dominant riders would rather not load fare on TAP because they might need it for something else.• When loading TAP fare, 45% of cash-dominant riders only load one trip or one day's worth.	<ul style="list-style-type: none">• "I'm a person who will take the easier way...its easier for me just to grab cash." - Rider, Long Beach• 66% of cash-dominant riders say they'd have to go out of their way to load TAP• 67% of cash-dominant riders would only walk a few blocks or less to load TAP fare• Only 40% of bus stops are within a quarter-mile of a TAP vendor• 54% of cash-dominant riders say they don't have a credit card or debit card to load fare	<ul style="list-style-type: none">• 62% are worried about losing money if they lose their TAP card.• About half of cash-dominant riders<ul style="list-style-type: none">• Don't know enough about TAP• Have concerns of being tracked• Don't think they ride Metro enough to bother with TAP• 28% cite TAP instructions not being in their native language• Anecdotally, some mentioned:<ul style="list-style-type: none">• Being able to board with only partial fare using cash• Long lines and unhelpful staff at TAP vendors	<ul style="list-style-type: none">• Some cash-dominant riders use TAP on days when it would financially benefit them.• However, it often requires them to take special trips to rail stations the night before travel or getting a prepaid card to load fare online.• When asked what it would take for them to use TAP more often, cash dominant riders said "free rides" and "big savings"• Fare capping would "get me to do the whole TAP card process." Rider, Long Beach

Opportunities to Convert Cash-Dominant Bus Riders

Promote LIFE Program to under \$35K HHI cash-dominant riders

- 79% of cash-dominant riders earn less than \$35K household income—which would qualify them for LIFE
- Only 40% of cash-dominant riders are aware of the LIFE program—an opportunity to boost awareness and enrollment.

Promote fare-capping to most-frequent riders

- ~60% of cash-dominant riders ride the minimum needed to benefit from the 7-day cap (5 days/week Regular Fare; 3 days/week discounted fare)

Increase the number of TAP vendors and the presence of TAP at vendors

- 16% of cash-dominant riders say it would be their ideal TAP loading channel
- Only 40% of metro bus stops are within a quarter mile walk of a TAP vendor.
- Some riders expressed that buying/loading TAP at vendors was complicated and that TAP was not prominently displayed.

Ensure all TAP and discount program processes are easy as possible

- 74% of cash-dominant riders use cash because they think it is easier to use than TAP

Target banked, smartphone users

- About 26% of cash-dominant riders have a credit/debit card and a smartphone, which would allow them to use the TAP app or Apple Wallet.
- 19% of cash-dominant riders say that loading fare on the TAP app or Apple Wallet would be their preferred method.

Make it easier for Spanish-dominant riders to navigate TAP

- 39% of cash-dominant riders are Spanish-dominant, meaning they speak Spanish at home and have low English proficiency.
- Cash-dominant riders with limited English proficiency cite more barriers to TAP than English speakers.

Increase awareness of TAP channels and benefits of TAP

- Only 48% of cash-dominant riders know they can load fare at a TAP vending machine at a rail/bus station.
- Only 19% know they can load fare at a TAP vendor.
- However, increasing awareness will not be a cure-all, as the average cash-dominant rider has 3.6 “big” barriers to TAP.

Estimated Potential Cash Boardings Conversion

% of Metro Bus Boardings



Including groups that will be more difficult to convert, e.g.:

- Don't ride enough to perceive benefit from fare-capping or LIFE
- Don't have a credit/debit card and don't want to load more than a day's worth of fare, so would have to load fare daily
- Very concerned about being tracked (i.e. may not want to give information to join LIFE)

Including groups that will be easier to convert, e.g.:

- Open to benefits of TAP but are not aware of where/how to get it
- Ride enough to perceive benefit from fare capping or LIFE
- Can load TAP fare via digital/mobile
- Able to load more than day's worth of fare at a time
- Not concerned about being tracked

TAP Vendor location awareness

Regional “Cash to TAP” Awareness Campaign

- Timeline: November 2022-Ongoing
- Strategy-highlight convenient and familiar vendors locations
- Channels-Metro & Muni Operator owned outlets, print , digital and paid media (Facebook and Instagram ads, paid search and digital displays)



Bus Bench Ad

Spanish Supermarkets Join TAP

- Increasing number of TAP Vendors with a focus on Spanish Markets
 - 30 additional vendors since November 2022; total 1,882 locations
 - 21 Northgate Markets (Spanish markets)
 - 9 Traditional RPOS vendors
 - 33 RIA Money Transfer Services to be added by end of Q2
 - Stand alone storefronts and located inside El Super & Superior (Spanish markets)
- TAP Blue Shirt Team
 - Free TAP card giveaways
 - Targeting high cash use bus lines (Bus lines: 16, 18, 111, 233, 251)
 - TAP cards loaded with \$5 Stored Value to increase adoption
 - Distribution includes TAP information (TAP benefits, how to reload, vendor locations, etc.)
- TAP vendor locator language enhancements on taptogo.net
 - Web enhancement complete
 - Update for each vendor location/account in progress



Additional Efforts- Promoting TAP sales on Metro Bus

- 23 % of cash dominant riders prefer to load fare on Metro bus. Second only to loading at a rail station
- Over 80,000 TAP reloads on Metro bus every month
- “TAP sold here” signage in progress with Communications
- TAP provides ongoing training to Metro bus operators to ensure they are familiar with how to conduct TAP reloads on the farebox

Stored Value Reloads on Bus Farebox

	Sales Count	Cash Collected
4/1/2022	87,322	\$ 318,586
5/1/2022	89,973	\$ 331,829
6/1/2022	91,817	\$ 337,271
7/1/2022	103,483	\$ 377,274
8/1/2022	113,104	\$ 416,023
9/1/2022	101,904	\$ 377,234
10/1/2022	88,771	\$ 333,118
11/1/2022	87,603	\$ 327,261
12/1/2022	88,661	\$ 329,344
1/1/2023	84,303	\$ 319,116
2/1/2023	77,161	\$ 294,998
3/1/2023	86,877	\$ 328,238
Grand Total	1,338,763	\$ 4,957,361

Next Steps

April

- Conduct internal trainings on Fare Capping and Fare Changes (Customer Service, Fare Enforcement, Bus/Rail Ops, etc.)
- Prepare for external outreach (CBOs, Service Councils, CAC, Older Adults, etc.)
- Finalize Fare Capping & Fare Change marketing strategy

May

- Continue Fare Capping and Fare Changes internal trainings
- Go to print on all Fare Capping & Fare Change marketing
- Provide final assessment of CAL-ITP proposal

June

- June 1-30- Fare Capping and Fare Change Pre launch marketing
- Continue free TAP card distribution
- Continue internal trainings
- Begin external outreach

July

- July 1-Launch Fare Capping & Fare Changes
- Monitor customer behavior and feedback