

**Joint Board**  
**October 14, 2025**

**Action item:** Approve Revised NBR-001 Transfer Rules for E-Purse

**Purpose:** To clarify all transfer arrangements between all agencies.

**Background:** The transfer arrangements between the agencies were last approved by the Joint Board on March 25, 2005, for the legacy ORCA system, and the next gen ORCA system adopted the same transfer rules as NBR-001.

Business Rules are reviewed and revised from time to time based on the ORCA System functionality and the needs of the ORCA Agencies.

**Action:** This action revises NBR-001 as follows:

1. Documents existing exceptions to transfer rules for Washington State Ferries and Kitsap Transit Fast Ferry services.
2. Adds Seattle Center Monorail to the list of services exempted from these regional transfer rules. As such, riders will pay the full fare when using a per-trip payment method to ride the Monorail regardless of fares paid during the rest of their trip.
3. Clarifies and documents the valid transfer period as two hours.
4. Clarifies and documents that these transfer rules apply regardless of the type of payment credential used. Physical ORCA cards, digital ORCA cards, and Open Payments will all be beholden to these transfer rules.

**Recommendation:** The ORCA Business Managers recommend approval of the revised NBR-041 ORCA Card Graphics for Transit Marketing.

## Business Rule

| Item              | Details  |
|-------------------|--|
| Unique Identifier | NBR-001  |
| Name              | Transfer rules for E-purse   |
| Description       | <p>These regional (inter-agency) transfer rules apply to all the agencies participating in the regional fare agreement, except Washington State Ferries, Kitsap Fast Ferries, and Seattle Center Monorail.</p> <ul style="list-style-type: none"><li>• Regional transfers will be valid for the same period of time on all participating agencies: 2 hours.</li><li>• A rider who uses E-purse value and transfers between agencies within the regional transfer period will receive a “cash value” for prior fare payment toward the fare on subsequent legs.</li><li>• Actual revenue received from each rider using E-purse will be shared among agencies providing service to that rider in proportion to the value of services provided as outlined in the system design documents. The “value of services provided” is calculated as the fare the rider would have paid in the absence of an intersystem transfer agreement.</li></ul> |
| Source            | Business Managers  |
| Examples          | <p>These rules apply to all acceptable payment credentials including:</p> <ul style="list-style-type: none"><li>• Physical ORCA Cards</li><li>• Digital/Virtual ORCA Cards</li><li>• Open Payments</li></ul>   |
| Attachments       |  |
| Revision history  | <p>1.0 April 11, 2005 Joint Board Approval of BR 31/40<br/>1.1 September 12, 2018 Draft revision for next generation ORCA<br/>2.0 October 3, 2018 Site Manager Approval<br/>2.1 October 7, 2025 Draft revision for excluded Agencies</p>   |