

**Joint Board**  
**December 9, 2025**  
Business Rule

Item	Details
Unique Identifier	NBR-055
Name	Business Rules for Contactless Payments
Description	<p>Contactless Payment is a payment method where riders can tap their contactless credit or debit card on an ORCA validator to pay a fare.</p> <p>The following business rules apply to Open Payment transactions:</p> <ul style="list-style-type: none"><li>• Adult fare only</li><li>• Visa, MasterCard, American Express, and Discover are accepted, either as a physical card or in a digital wallet</li><li>• Transfer rules follow those described in NBR-001 for E-purse</li><li>• Not accepted on mobile/handheld validation devices</li><li>• Not accepted on Seattle Center Monorail or Washington State Ferries</li><li>• A daily accumulation of transactions will be charged to the credit card at the end of the service day.</li><li>• Trip information is available from the CRM and customer website</li><li>• The same method of payment must be used for the transfer credit to apply. For example, if using a contactless card on first leg, the same contactless card must be used on any future leg to count towards the transfer credit.</li></ul>
Source	Business Managers
Examples	
Attachments	
Revision history	1.0 December 9, 2025 Joint Board Approval