



401 S. Jackson Street
Seattle, WA 98104
myORCA.com
888-988-6722

FOR IMMEDIATE RELEASE

Tap to Pay: Puget Sound Region Transit Systems to Accept Credit and Debit Cards, Digital Wallets as Fare Payment

FEBRUARY 19, 2026 – On February 23, ORCA is launching a new Tap to Pay feature allowing riders to use credit and debit cards, and digital wallets, to pay for transit across the Puget Sound region.

Riders can simply tap their contactless Visa, Mastercard, Discover® Network, or American Express credit or debit cards, or cards in digital wallets, using Apple Pay™, Google Pay™, or Samsung Pay™ to ride. This new feature expands access to public transportation and supports seamless travel experiences for both daily riders and visitors alike.

This new feature also comes as Seattle and the Puget Sound region prepare to host several large events in 2026. With many international visitors expected to travel across the region, Tap to Pay simplifies transit and aligns with global expectations for convenient payment options.

“The addition of Tap to Pay is a major milestone for transit in King County,” said King County Executive Girmay Zahiray. “It brings our system into the modern era and makes everyday trips more convenient for riders while opening the door for more people to choose transit. As we prepare to welcome the world to our region this summer, visitors will be able to explore King County with the same seamless experience.”

“Making transit an easier choice is fundamental to everything we do at Sound Transit,” said Sound Transit Chief Executive Officer Dow Constantine. “Adding Tap to Pay as a fare option increases rider convenience and helps occasional riders get on board.”


“Adding Tap to Pay is a major step forward in how our region moves people and delivers on our commitment to making Puget Sound a modern, transit-friendly destination,” said Christina O’Claire, ORCA Joint Board Chair and King County Metro Mobility Division Director. “By giving visitors the ability to tap and ride using the cards they already carry, ORCA is removing barriers and creating a welcoming and inclusive transit experience. This launch ensures our regional transit system is easy to use and benefits both residents and the global community we’re preparing to host.”





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How the new Tap to Pay feature works:

- Riders can pay for transit with most contactless-enabled credit or debit cards with a contactless symbol, , or with digital credit or debit cards via Apple Pay, Google Pay, or Samsung Pay, by tapping their cards or smart devices on ORCA card readers.
- ORCA cards will still be issued and accepted across the region on buses, trains, and ferries. ORCA cards continue to provide the most cost-effective, convenient benefits for many riders across the region, especially those enrolled in free or reduced fare programs such as ORCA LIFT, Senior RRFP, Disabled RRFP, Youth, and those with employer or organization sponsored ORCA cards.
- Contactless payments through ORCA are not accepted on:
 - o Seattle Monorail
 - o Washington State Ferries
 - o King County Metro DART, Community Vans, Metro Flex
 - o Community Transit DART, Zip Shuttle
 - o Pierce Transit SHUTTLE, Pierce Transit Runner
 - o Everett Transit Paratransit

Some of these services may offer other ways to pay using contactless payments outside of the ORCA system. Tap to Pay will soon be available on Kitsap Transit Fast Ferries, Foot Ferries, and King County Water Taxi.

- Riders paying with contactless credit or debit cards are charged an adult fare and will still receive the ORCA 2-hour transfer window benefit, allowing for seamless transfers across Puget Sound, as they do today.
- Riders cannot receive discounts (Senior, Youth, ORCA LIFT, Disabled) or passes. Riders with ORCA cards that receive discounts are encouraged to keep tapping their existing ORCA cards.
- Customers will not be able to pay for multiple riders or groups using one card or device. Every rider will need their own payment method.
- Cards need to be tapped directly on the ORCA card readers. Riders should remove physical cards from their wallets before tapping to avoid unwanted charges on other cards or tap failures.
- If you have both an ORCA card and a credit or debit card in Google Wallet™, the card reader should default to charging your digital ORCA card when tapped. If you wish to use a digital credit or debit card, select that form of payment on your smart device before tapping.
- For Apple Pay users with Express Mode enabled, riders can simply hold their iPhone or Apple Watch near a card reader to ride transit across the Puget Sound Region — without having to unlock or wake up their device. And with power reserve, if their iPhone needs to be charged, they can still use it to ride transit.





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- Riders who tap with a contactless payment method may be subject to fare inspection on some services. Fare inspectors will not scan credit or debit cards; however, they will ask Tap to Pay riders to share the last 4 digits of their card number to confirm fare was paid. This allows fare inspectors to input the last 4 digits of the card used to confirm that the fare transaction occurred. More information on how fare inspection will work can be found here: <https://info.myorca.com/contactless/#fareinspection>

ORCA cards remain the best option for many, but this enhancement to the ORCA Product suite makes riding transit easier than ever for all types of riders.

Learn more at info.myORCA.com/contactless or via our [press kit](#).

CONTACT: Henry Bendon (206) 665-8125 or henry.bendon@soundtransit.org

