2025 Regional Fare Forum

Meeting 1 February 24, 2025

















S E A T T L E STREETCAR

Introductions

- Name & preferred pronouns
- Role
- Transit agency you represent
- How would you use one extra hour of free time in your day?

Meeting Agenda

2:00 - 2:15 pm	Welcome & Introductions		
2:15 - 2:25	Overview & Purpose		
2:25 - 3:25	Fare Forum & ORCA Orientation		
3:25 - 3:35	Shared Policy Values		
3:35 - 3:55	Themes for Future Fare Forum Meetings		
3:55 - 4:00	Next Steps		
4:00	Adjourn		

Regional Fare Forum Purpose



Set a vision for the next decade for regional fares and ensure the regional system is being managed efficiently and effectively



Establish priorities for the next phase of ORCA implementation



Consider recommendations and policy changes to support fare capping, reduced fare program simplification, and expanding ORCA delivery to more aspects of the regional transit system

Regional Fare Forum Desired Outcomes



Clear policy
direction and
recommendations to
drive individual and
regional fare policy
decision making



Defined priorities to drive future phases of ORCA implementation



Commitment to work with governing board colleagues to examine opportunities and advance policy changes in alignment with regional fare forum recommendations

Role of Fare Forum Members

- Seek regional alignment to arrive at a set of shared policy recommendations
- Consult with your agency's subject matter experts with questions and needs for additional information
- Keep your peer board members and council members apprised of the work occurring at the forum and be ambassadors as changes move forward

In Scope

- How to expand access to reduced fare programs
- Fare capping and other tools and approaches to increase fare simplification
- Policy priorities to drive medium and long-term ORCA projects

- Near-term ORCA projects (e.g., open payment)
- World Cup planning
- Fare enforcement and transit safety

Out of Scope

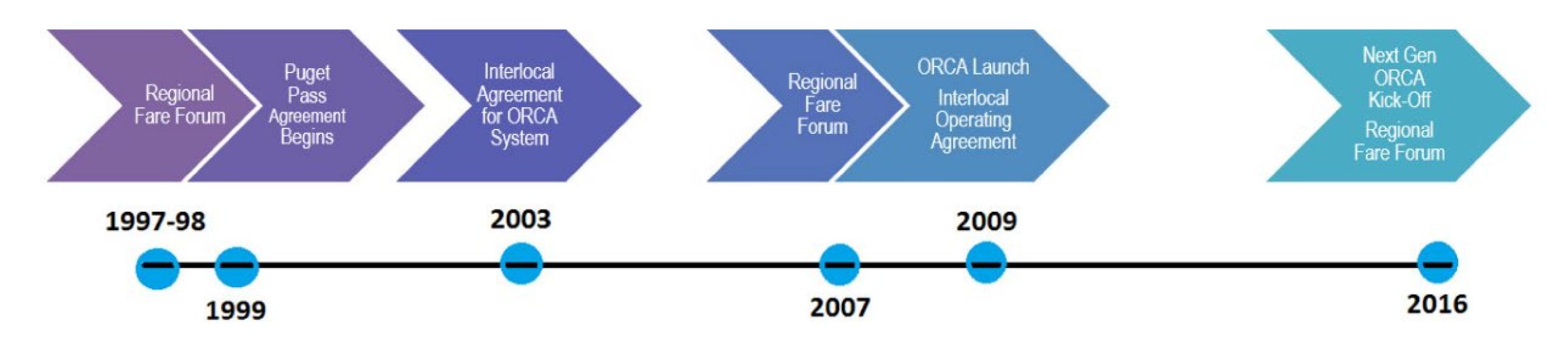
Meeting 1 Purpose

- Understand the background and purpose of a regional fare forum
- Become grounded in foundational information with respect to fares, community and passenger feedback, and the ORCA system
- Align on priority topics for this fare forum

Regional Fare Forum Background and History & Regional Fares Overview

Alex Krieg – Sound Transit

Regional Fare Forum: History & Background



- Fare forums have occurred periodically since the establishment of Sound Transit to foster regional coordination around fare policy and payment
- The first fare forum laid the groundwork for the ORCA system, which was formalized in 2003 and launched in 2009
- The most recent fare forum reaffirmed the region's commitment to fare coordination and established critical direction for the next generation of ORCA

Summary of the 2016-2017 Regional Fare Forum

Shared Policy Values

- Simple and easy to use for our customers
 - Simple fare structure and media, easier to understand for infrequent customers
- Enhance user experience
 - Improved customer service, real-time account information
- Better access/availability to all users
 - Greater distribution of fare media, convenient access
- Seamless travel in the region
 - Extend regional integration, seamless regional branding
- Innovative technology
 - Anticipate new technology, learn from peers, be an international model
- Fiscal responsibility
 - Reduce fare evasion, collect fares to continue to provide service, appropriate distribution of revenue
- Operational efficiency
 - Better data/analytics, improved security, move away from cash collection
- Equity and social justice
 - Eliminate barriers that limit access to transportation, support programs such as low-income fares

Summary of the 2016-2017 Regional Fare Forum

Purpose

- Reaffirm a commitment to regional fare coordination
- Provide guiding principles for the next generation of the ORCA system's fare structure design
- Discuss strategies to further integrate and simplify fares for seamless regional travel

Recommendations

- Eliminate zone-based fares to support simplified system development and reduce passenger confusion
- Eliminate trip-based peak fares to support simplified system development and encourage regional consistency
- Do not pursue fare capping in initial system design to reduce complexity but ensure flexibility so as not to preclude fare capping in future phases

Overview of fares by agency

- The following slides briefly summarize the following information:
 - » Overview of monthly and daily pass products
 - » Fare categories and rates by mode by agency
 - » Connections to other transit agencies
 - » Fare changes since the 2016-2017 Regional Fare Forum
 - » Summary and key takeaways

Overview of fares by agency

- Key terms:
 - » Fare categories are groupings defined by passenger traits and market factors and include adult, low-income adult, senior/disabled, and youth
 - » Low-income adult fares require an ORCA LIFT card with eligibility set at 200% of federal poverty level
 - » Senior/disabled fares are for passengers qualifying based on age or disability status
 - » Subsidized annual pass: a relatively new pass where fares are 100% subsidized for residents of King, Pierce, and Snohomish counties who are enrolled in one of six state benefit programs
 - » Not covered today: paratransit fares

A Note on Pass Products

Monthly Passes

- PugetPass is a monthly regional pass that works on all agencies except Washington State Ferries
- Agency-specific passes are accepted on designated systems only and are currently offered by Kitsap Transit, King County Metro, Pierce Transit, and Washington State Ferries
- Monthly passes must be fully paid in advance of use
- The monthly value for PugetPass is the equivalent of 36 trips; the 37th and above trip is free

Daily Passes

- There is a regional day pass with a price of \$6 (adult fare) or \$2 (senior/disabled/low income), good for fares up to \$3 or \$1 when loaded on an ORCA card, and valid on Community Transit, Everett Transit, King County Metro, Kitsap Transit, Monorail, Pierce Transit, Seattle Streetcar, and Sound Transit
- Pierce Transit also offers an agency-specific day pass for \$5 (adult fare) and \$2 (low income)
- Daily passes must be fully paid in advance of use

Regional Monthly Pass

Pass	Purchase Price
\$.50 PugetPass	\$18
\$.75 PugetPass	\$27
\$1.00 PugetPass	\$36
\$1.25 PugetPass	\$45
\$1.50 PugetPass	\$54
\$1.75 PugetPass	\$63
\$2.00 PugetPass	\$72
\$2.25 PugetPass	\$81
\$2.50 PugetPass	\$90
\$2.75 PugetPass	\$99
\$3.00 PugetPass	\$108
\$3.25 PugetPass	\$117
\$3.50 PugetPass	\$126
\$3.75 PugetPass	\$135
\$4.00 PugetPass	\$144
\$4.25 PugetPass	\$153
\$4.50 PugetPass	\$162
\$4.75 PugetPass	\$171
\$5.00 PugetPass	\$180
\$5.25 PugetPass	\$189
\$5.50 PugetPass	\$198
\$5.75 PugetPass	\$207



Fare category	Bus	
Adult fare	\$2.00	
Low-income adult	\$1.00	
Senior/disabled	\$0.50	
Youth	Free	
Pass	PugetPass (\$72/month)	

Connections to partner transit agencies



- Increased adult fare from \$1.00 to \$2.00 with an interim step to \$1.50 (2019)
- Adopted low-income fare at \$1.50 (2019)
- Adopted free youth fares (2022)
- Reduced low-income adult fare to \$1 (2022)
- Began offering subsidized annual pass (2022)



Fare category	Bus		
Adult fare	\$2.50		
Low-income adult	\$1.00*		
Senior/disabled	\$1.00*		
Youth	Free		
Pass	PugetPass (\$90/month)		

^{*}effective on March 1, 2025

Connections to partner transit agencies









- Increased adult fare from \$2.25 to \$2.50 and consolidated zone-based commuter fares to a flat rate (2018)
- Adopted low-income adult fare (2019)
- Adopted free youth fares (2022)
- Removed commuter fare structure with opening of Link to Snohomish County (2024)
- Reduced low-income adult and senior/disabled fares to \$1 (2025)
- Began offering subsidized annual pass (2025)



Fare category*	Seattle	Fauntleroy	Pt. Defiance	Edmonds	Mukilteo
Adult fare	\$10.25	\$6.75-\$8.00	\$6.75	\$10.25	\$6.25
Low-income adult	N/A				
Senior/disabled	\$5.10				
Youth	Free				
Pass	Agency-specific multi-ride and monthly passes				

^{*}walk-on passengers only; WSF also does not accept ORCA transfer credit

Connections to partner transit agencies















- Periodic fare changes through Washington State
 Transportation Commission and as directed by the
 State Legislature
- Adopted free youth fares (2022)
- Fare changes per 2023-2025 Biennial Transportation Budget (increases occurred on October 1, 2023 and October 1, 2024)



Fare category	Bus/Local Foot Ferries	Fast Ferries		
Adult fare	\$2.00	\$2.00 (eastbound) \$12.00 (westbound)*		
Low-income adult	\$1.00	\$1.00 (eastbound) \$6.00 (westbound)*		
Senior/disabled	\$1.00 (eastbound) \$6.00 (westbound)			
Youth	Free			
Pass	PugetPass and agency-specific monthly passes			

*next fare change scheduled for October 1, 2025

Connections to partner transit agencies









- Fast ferry service launches (2017)
- Fast ferry service expands (2019, 2021)
- Adopted free youth fares (2022)
- Fast ferry fares increase in two phases (2024, 2025)





Fare category	Streetcar	Monorail	
Adult fare	\$2.25	\$4.00	
Low-income adult	\$1.00	\$2.00	
Senior/disabled	\$1.00	\$2.00	
Youth	Free	\$2.00* (ages 6-18) Free (ages 5 and under)	
Pass	PugetPass	PugetPass	

^{*}free with use of ORCA Youth Card

Connections to partner transit agencies









- Use of ORCA on Monorail began (2019)
- Subsidized annual pass pilot launch on Seattle Streetcar (2020)
- Lowered ORCA LIFT fare to \$1.00 on Streetcar on a pilot basis (2022)
- Adopted free youth fares on Seattle Streetcar (2022)
- Free youth fares available on Monorail (2023)
- Fare increases on Monorail (2019, 2022, 2023, 2025)





Fare category	Bus	West Seattle Water Taxi	Vashon Water Taxi	
Adult fare	\$3.00*	\$6.00* (cash/ticket) \$5.25* (ORCA)	\$7.00* (cash/ticket) \$6.00* (ORCA)	
Low-income adult	\$1.00	\$1.00*	\$1.00*	
Senior/disabled	\$1.00	\$2.50 \$3.00		
Youth	Free			
Pass	PugetPass and agency-specific monthly passes			

^{*}effective on September 1, 2025

Connections to partner transit agencies











- Removal of zone-based and trip-based peak fares (2018)
- Subsidized annual pass pilot launch (2020)
- Lowered ORCA LIFT fare to \$1.00 on a pilot basis (2022)
- Adopted free youth fares (2022)
- Increased adult fares for Metro bus service, changed fare rates on Water Taxi services, and permanently reduced low-income fare rates (2025)



Fare category	Bus		
Adult fare	\$2.00		
Low-income adult	\$1.00		
Senior/disabled	\$1.00		
Youth	Free		
Pass	PugetPass and agency-specific daily and monthly passes		

Connections to partner transit agencies

Washington State Ferries



- Adopted free youth fares (2022)
- Established a low-income adult fare (2023)



Fare category	Link	T Line	STX	Sounder
Adult fare	\$3.00	\$2.00	\$3.00*	\$3.25-\$5.75
Low-income adult	\$1.00			
Senior/disabled	\$1.00			
Youth	Free			
Pass	PugetPass			

*effective on March 1, 2025

Connections to partner transit agencies















- Elimination of zone-based fares on STX (2018)
- Subsidized annual pass pilot launch (2020)
- Reduced low-income adult fare to \$1 (2020)
- Adopted free youth fares (2022)
- Established flat fare rates on T Line (2022)
- Adopted a flat fare structure on Link (2024)
- Aligned STX fares with Link fare (2025)

Summary

- All agencies except Seattle Center Monorail are aligned on youth fares
- All agencies except Seattle Center Monorail and Washington State Ferries are aligned on low-income adult fares
- There has been significant fare rate simplification in the adult passenger category since the last fare forum, but there is still variation between adult fare rates
- There is the greatest variation in specialized/higher value transit modes, i.e., commuter rail, passenger-only ferries, Washington State Ferries, and Monorail
- The number of passes and the combination of fare rates continues to bring complexity to the ORCA system

Summary of Public Engagement

Rachel Wilch – King County Metro

Engagement Summary

- Transit agencies receive rider feedback from various sources, including formal engagement efforts, rider surveys and focus groups, standing community boards or oversight groups, and customer service comments
- These slides summarize general themes from across the region, collected by transit agencies between 2022 when the region implemented the Free Youth Transit Pass, and 2025
- Each Fare Forum meeting will include an engagement summary with themes related to a given meeting's agenda



Engagement Themes – Fares in General

62% of current riders are satisfied with fare value

Figure from 2024 fare sentiments data collected by Pierce Transit

- Value Most riders believe the cost of fares are reasonable and that they are a good value for service provided
- Regional transfers The ability to transfer across systems in the region is valuable
- ORCA integration & payment options Riders like ORCA, and wish it offered more payment options and better integration with some modes, such as Access Paratransit

Engagement Themes – Simplification

Supporters of a flat fare option noted it was easier to understand, and it provided welcome fare simplification by eliminating the need to "tap off" at the end of a trip, which many felt was difficult to remember and poorly communicated



- Simplicity increases fairness Riders support fare alignment and simplicity, noting that they make it easier and fairer to use the system. In cases where alignment requires a fare increase, some riders did not feel that alignment outweighed the increased price
- Complexity is hard to communicate and remember – Conversely, riders say fare complexity makes it hard to communicate and hard to remember. It is confusing when different agencies charge different rates, especially when loading an ORCA card or purchasing pass products

Engagement Themes – Equity and Access

"I appreciate the fare reduction for ORCA LIFT users which will allow me to spare some money for other essential needs, such as food and rising rent payments"

 Free or discounted fares make transit more affordable for reduced-fare riders, increase personal safety, and make it easier to cover other critical costs like rent and food

 Free or discounted fares raise concerns for some riders about fairness, revenue loss, and potential impacts to safety and ridership growth

Rider education is identified as a gap between the programs offered, and riders in need

Comment submitted to Everett Transit in response to a 2024 proposed reduction to the ORCA LIFT fare to align with regional partners

Engagement Themes – ORCA Prioritization

Riders are open to fare capping, but most interested in prioritizing affordability, accessibility to fares and ORCA, reliable and frequent service, and safety and security



- Riders want options and functionality –
 Riders are eager for new payment options
 and functionality, including the forthcoming
 open payment and virtualization
- Riders prioritize affordability, service, and safety along with fare capping Riders are generally supportive of fare capping, but more vocal about affordability in general, as well as service levels, safety, and other factors impacting rider experience



Finding provided by Metro, summarizing 2024 input provided by the Fares Cabinet

ORCA 101

Chris McKnight - ORCA

Agenda

orca

- ORCA program background
- ORCA by the numbers
- How ORCA works for customers
- How ORCA works for transit agencies

Program background





About me





Chris McKnight Deputy Executive Director, Regional Fare Systems

Chris McKnight is the Director of Fare Systems for the Puget Sound Region. He oversees both the delivery and operation of the ORCA fare system, leads the Regional ORCA Operations Team, and reports to the ORCA Joint Board.

Chris has been with ORCA since 2020 and prior to being appointed Director, served as Deputy Director of Customer Experience. He has over 20 years of experience in product innovation, customer experience and communications across a wide range of industries including software development, payments, financial services, telecom, and renewable energy. He earned an MBA in Innovation and Entrepreneurship from New York University and a Bachelor of Arts in Applied Psychology from the University of Pittsburgh.

About ORCA



- Puget Sound region's fare payment system
 - Modes: Commuter rail, light rail, bus, BRT, streetcar, monorail, WSF ferry, KT fast ferry, water taxi, paratransit, vanpool, micro-transit, dial-a-ride.
 - Transfer credits across all modes*
- Originally launched April 2009
- Relaunched in May 2022
- \$166,951,395 collected in 2024, up 7.1% from 2023
- 61% of funds collected from business accounts











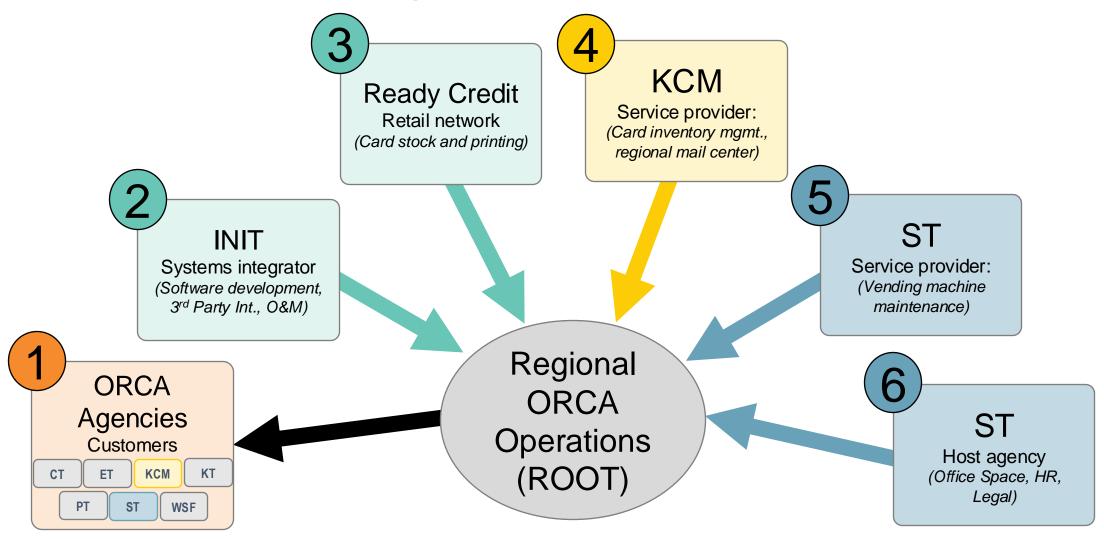






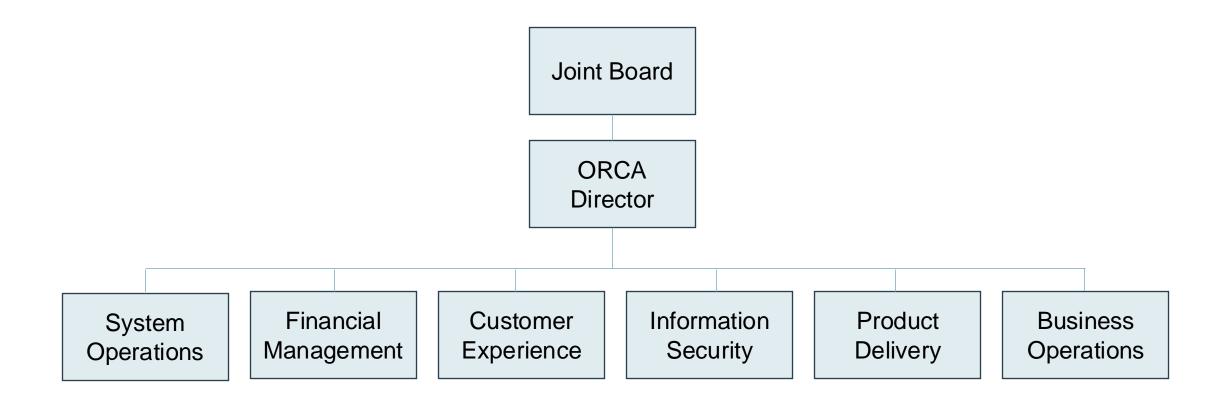
The ORCA ecosystem





Regional ORCA Operations Team





Our mission and vision





We unify the voices of our regional partners and provide an accessible, innovative, and easy-to-use payment solution for all transit customers.



We envision a world where payments enable mobility, where ORCA is integral to more customer journeys.



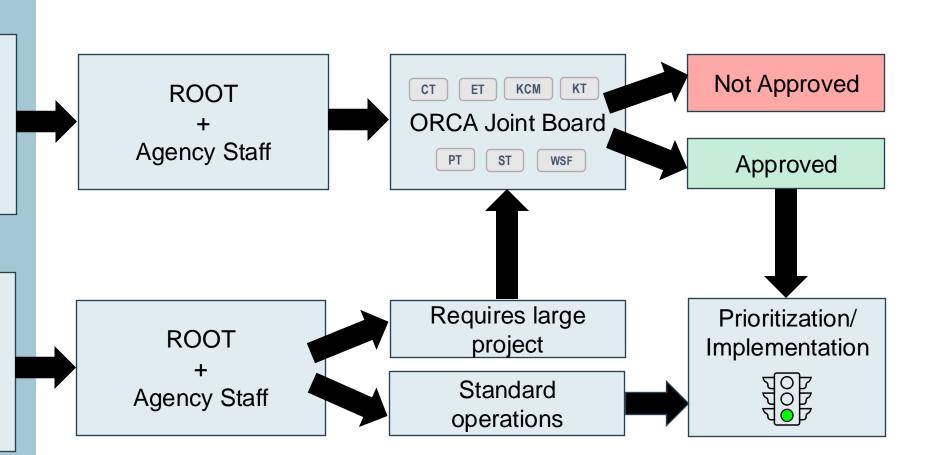
ORCA governance





ORCA Budget
ORCA Contracts
Regional Products
New Account Types
Product Roadmap
ORCA Membership

Agency pricing
Agency policy
ORCA acceptance



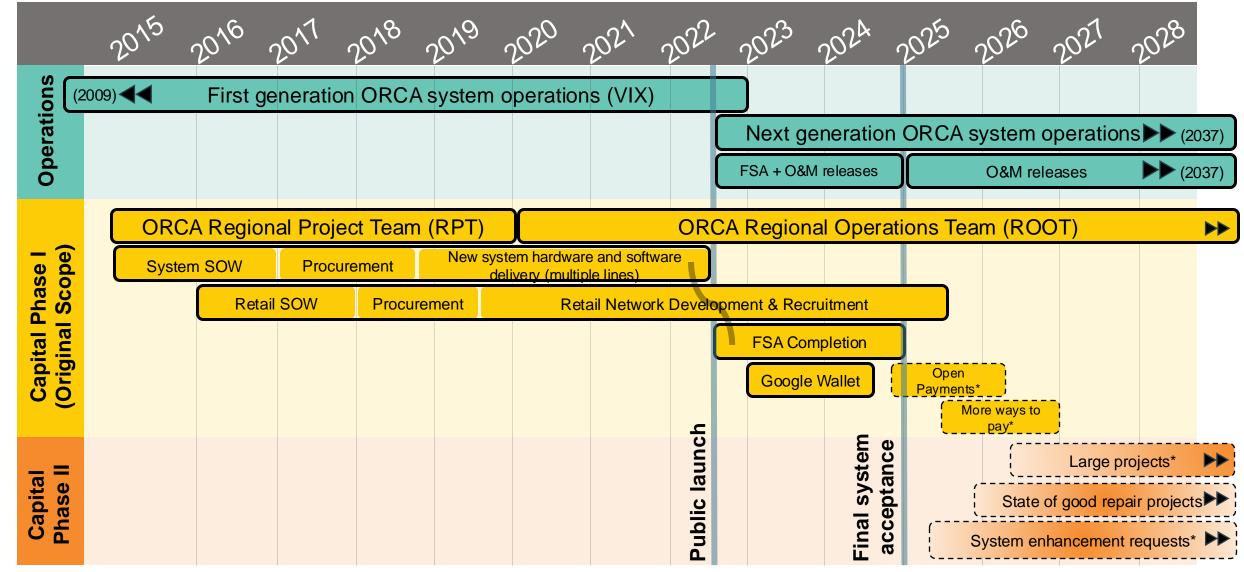
ORCA Business Outcomes



- ORCA Joint Board's Prioritized goals through 2027:
 - 1. Increase ORCA access for vulnerable customers
 - 2. Increase ORCA usage among transit riders
 - 3. Increase internal customer satisfaction
 - 4. Contain ORCA operating costs
 - 5. Make payment more seamless and affordable across transit and non-transit modes.
 - 6. Acquire new transit riders onto ORCA

ORCA program timeline





^{*} Schedules to be confirmed







ORCA is a complex, highly customized enterprise payments system.

16

Years in service

485,000

Unique monthly users

1,000+

Agency, business and retail users \$1.8 Billion

Collected since 2015

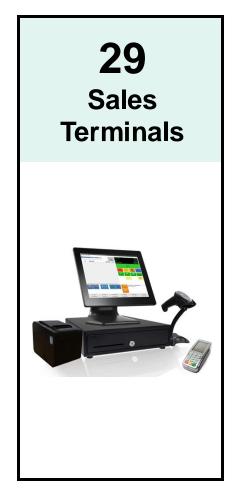


• We support over 5,600 pieces of customer-facing equipment





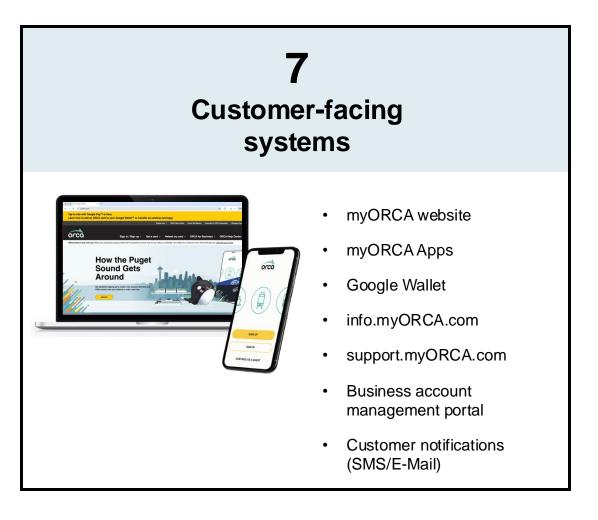








We manage 59 customer and agency facing software systems

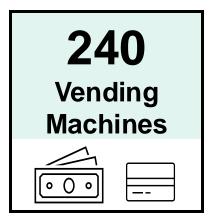


Agency-facing systems CRM Data reporting systems Order Fulfillment Tool **Back Office Payment System Customer Service Terminals** Mobile validation and inspection apps Vending machines ...and many, many more



ORCA is available at over 550 locations

















Various Community Events N/A

42+
Agencies/
CBOs
N/A



Cash



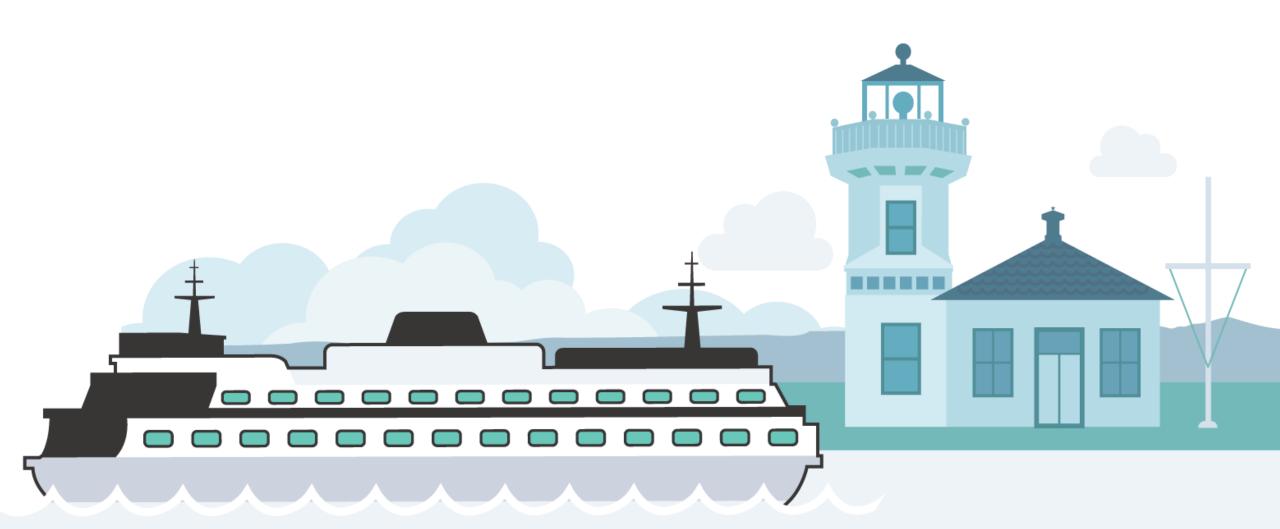
= Credit



= Check/Money Order

How ORCA works for customers





Chose the right ORCA card for you



ORCA account options

Account	Eligibility	Discount
Adult	No eligibility requirements.	N/A
Youth	Ages 18 and under.	Free
Senior (RRFP)	Age 65 and over.	Up to 66%
Disabled (RRFP)	With proof of qualified condition.	Up to 66%
ORCA LIFT	Based on household income.	Up to 66%



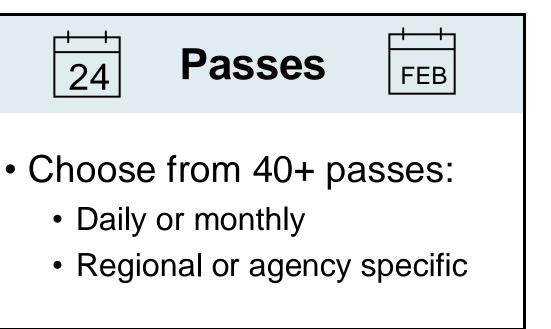
Add money and passes



ORCA products



 Add up to \$400 to your ORCA card, pay as you go.



- Customers can set up time or balance-based autoloads
- Passes can be combined with e-Purse

Tap your card and go

orca

Where ORCA is accepted

Transit Agencies communitytransit EVERETT TRANSIT Pierce SOUNDTRANSIT SOUNDTRANSIT Transit STREETCAR



Modes of Transportation







Monorail



Bus



Streetcar



Ferries



Sounder



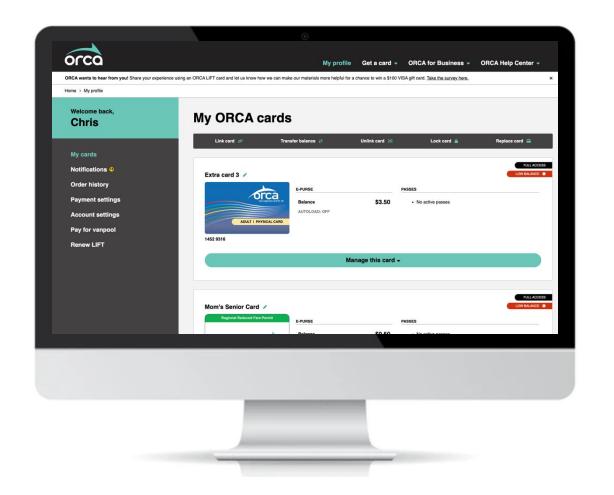
Micro transit

+ Vanpool and Paratransit

Manage your account with myORCA orco



• Manage cards, set up autoloads, get notifications and protect your balance at www.myORCA.com



Accessibility and equity

- Racial equity tools ORCA retail network
- Web accessibility WCAG 2
- Translations Chinese, English, Korean, Russian, Spanish, Tagalog, Vietnamese
- TTY Telecommunications, Closed Captions



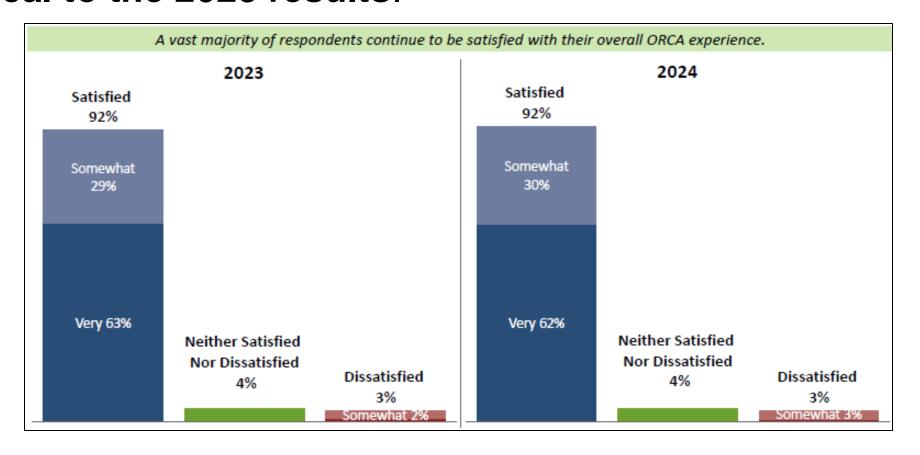




Overall ORCA satisfaction



A vast majority of ORCA customers are satisfied with the system.
 92% report either being "very" or "somewhat" satisfied, identical to the 2023 results.







 Seniors, ORCA LIFT and Subsidized Annual Pass customers report the highest levels of satisfaction.

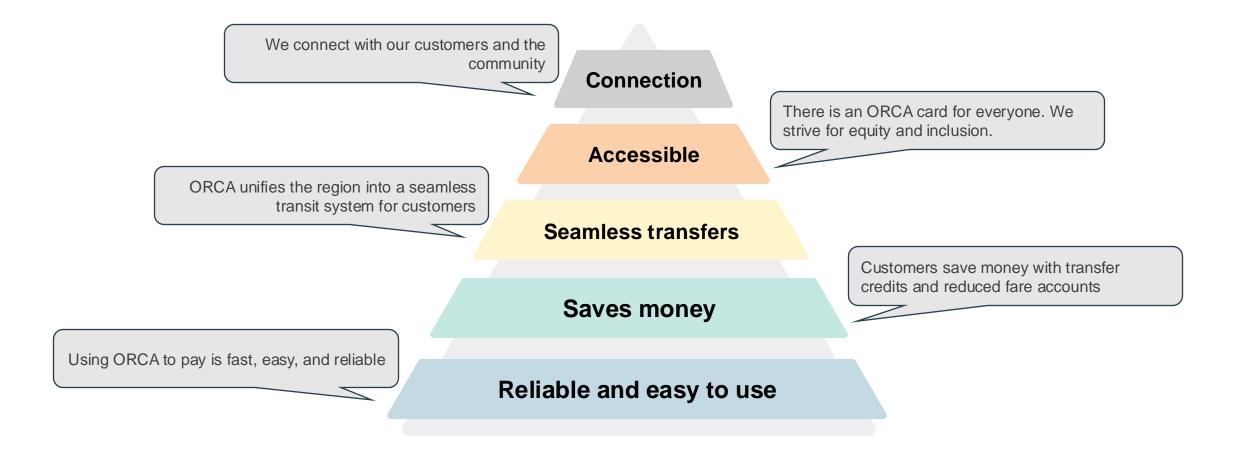
% Total Satisfied

Question	Overall	Regular/Adult Fare Card	ORCA Lift Card	School/Employer -provided Card	Regional Reduced Fare for Seniors	Regional Reduced Fare for People w/ Disabilities	
Overall Satisfaction	92%	91%	93%	92%	96%	91%	93%

ORCA's core value propositions



Why do customers love the ORCA card?



Connecting with our customers









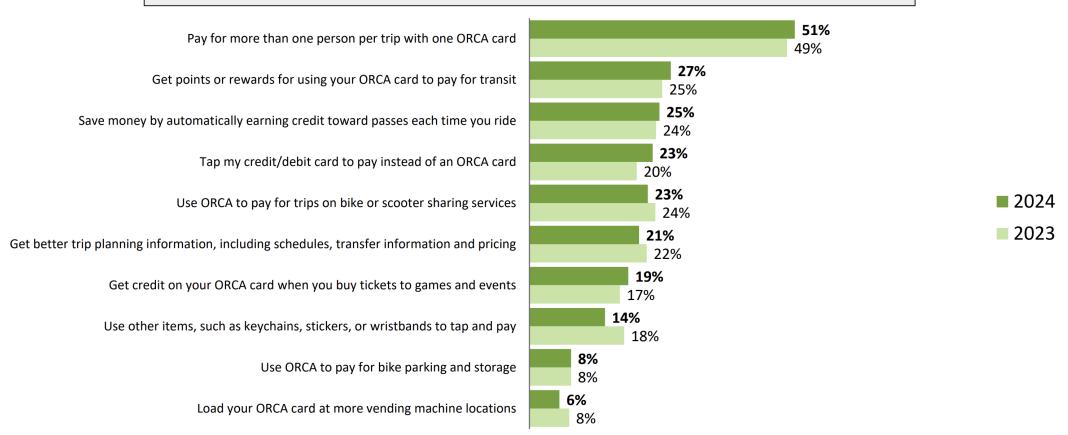


What customers say they want next



• The top-rated item respondents would like to see is the ability to pay for more than one person per trip with one ORCA card.

What are the top three things you would like to do the most using ORCA in the future?



Q33. 24-9459 ORCA | 51

How ORCA works for businesses

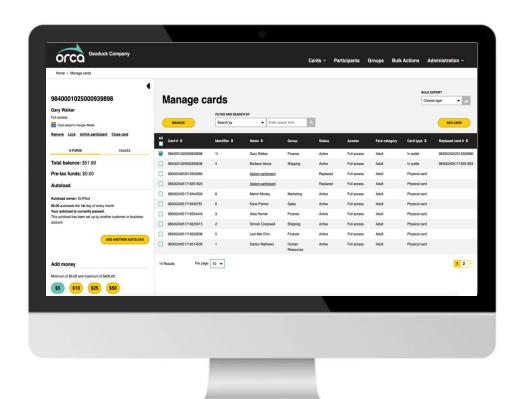




Business accounts

orca

- Businesses contributed 61% of ORCA's revenue in 2024 or \$101,744,857.
- Customers include large regional employers, small and medium-sized businesses, schools and other organizations.
- Transit agencies and ORCA issuing partners also use ORCA Business Accounts to run promotional and reduced fare programs.
- Customers can choose between:
 - ORCA Business Choice (Self-serve, online)
 - ORCA Business Passport (though contact with ORCA agency)



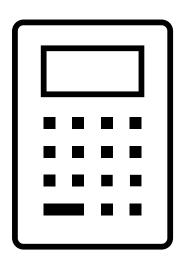
How ORCA works for transit agencies occa



Transit agencies receive revenue from ORCA



- ORCA system distributes revenue through a process called apportionment. Our financial systems calculate this based on:
 - Account type
 - E-purse, pass or business product
 - Base fares of each trip taken
 - Number of transfers between transit agencies



Apportionment example



 Adult trip from Everett to downtown Seattle, using CT Swift, Link Light Rail and KCM Bus using e-Purse

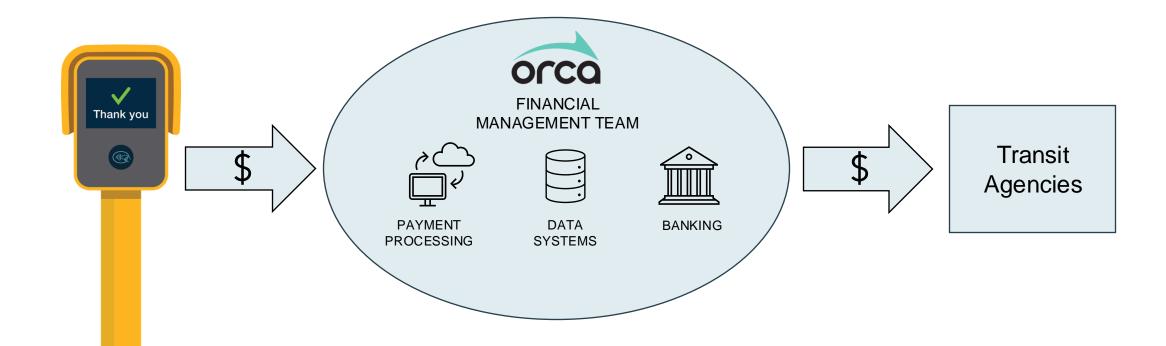
Trip Leg	Base Fare	Agency Share of Total Trip (CT Fare/\$8.25)	Charged to customer	Distributed to Agency (% Share X Total Charged to Customer)
CT Swift	\$2.50	30.3%	\$2.50	\$0.91
ST Link Light Rail	\$3.00	36.4%	\$0.50	\$1.09
KCM Bus	\$2.75	33.3%	\$0.00	\$1.00
TOTAL	\$8.25	100%	\$3.00	\$3.00

• If traveled within 2-hour transfer window, Adult with ORCA saves 64% on this trip. An ORCA LIFT customer would save 88%.

Apportionment engine



- Millions of calculations and hundreds of thousands of trips are processed each day by sophisticated back-end payment processing software supported by the ROOT Financial Management team.
- Enables daily and monthly revenue distribution to Transit Agencies



Thank you.



How the Puget Sound gets around

Shared Policy Values



Shared Policy Values

- Simple and easy to use for our customers
 - Simple fare structure and media, easier to understand for infrequent customers
- Enhance user experience
 - Improved customer service, real-time account information
- Better access/availability to all users
 - Greater distribution of fare media, convenient access
- Seamless travel in the region
 - Extend regional integration, seamless regional branding
- Innovative technology
 - Anticipate new technology, learn from peers, be an international model
- Fiscal responsibility
 - Reduce fare evasion, collect fares to continue to provide service, appropriate distribution of revenue
- Operational efficiency
 - Better data/analytics, improved security, move away from cash collection
- Equity and social justice
 - Eliminate barriers that limit access to transportation, support programs such as low-income fares

Fist to Five Voting



No way! I strongly object



I see major concerns, we need to discuss further



I still have reservations and would like to discuss some minor issues



I'm not in full agreement but I feel comfortable moving forward



Good idea/plan,
I'm happy to
move forward
with it



It's a great idea, I fully support it and will champion it!





Consensus

What we heard from you

SIMPLIFICATION

- "What's not simple right now?"
- "How reasonable is fare capping?"
- "Can we streamline ORCA products?"
- "We need to make transferring easier and improve connectivity."

EQUITY & ACCESS

- "Is there a perception of fairness?"
- "What is the community saying about fares?"
- "What would fare equity look like?"
- "We need to make transit more accessible and easier."
- "I'd like to see people with disabilities and transit dependent populations have priority access to any fare capping."

POLICY PRIORITIZATION

- "What's the future?"
- "How will we ensure cost containment for ORCA?"
- "If you're a frequent user and need to ride between regions, how do we make this doable?"
- "Can we have a daily maximum for riders who don't have other options?"



Proposed Upcoming Meetings

SIMPLIFICATION

Focus on opportunities to advance fare simplification, consideration for aligned fare structures, and benefits and tradeoffs of regional fare capping

EQUITABLE ACCESS

Focus on reduced fare programs, opportunities to continue alignment regionally, and opportunities to simplify and streamline administration

POLICY PRIORITIZATION

Focus on defining shared regional policy priorities that inform staff and ORCA joint board for future phases of ORCA implementation

CONCLUSION

Focus on reviewing final recommendations and future actions needed by individual agencies

Next Steps

- Meeting minutes, slides, and link to recording will be sent out
- Meeting 2

Tuesday March 25, 9:00 am - 12:00 pm

Union Station: 401 S Jackson Street

We are in the process of scheduling future meetings

Thank You!