

Dear MTS Board of Directors,

A broad coalition of transit riders have recently formed to constructively address ways to improve the transit experience in San Diego. Calling ourselves RideSD, we know that Californians know how to dream big, innovate, and lead the way, which is why it's important to build a transit system that works to support our county's diverse population and innovation economy.

The current PRONTO experience is a significant barrier for new and existing riders interested in public transit and limits our ability to attract and maintain riders at a time when our region has decided to act decisively to lower vehicle miles traveled by emphasizing walking, biking, and transit. While we appreciate the many things that the agency is doing to improve the rider experience, many times frustrations with using transit starts with the first steps of signing up and paying for transit rides.

Our own analysis has found that it can take over 150 clicks to sign up and load money into the Pronto app; for comparison, it can take less than 15 to sign up for Uber. From a user experience perspective, this frustrating first set of steps can be make or break for new riders, non-english speakers, and less tech savvy community members. Fundamentally, we see this as an accessibility issue. The vast majority of San Diegans don't currently take public transit and improving the first-time user experience is necessary if we want to encourage more people to shift their trips to public transportation. We are calling on MTS to expedite support for Apple/Google Pay, contactless credit cards, and virtual transit cards while also improving aspects of the PRONTO app experience.

The infographic is set against a dark blue background and features four distinct panels, each with a smartphone icon showing a payment confirmation screen.   
1. **Phone (Credit/Debit)**: Shows a phone with a green checkmark and 'Valid until 12:11pm 12.30'. Below the phone are logos for Apple Pay, Google Pay, and Samsung Pay.   
2. **Contactless Credit/Debit Card**: Shows a phone with a green checkmark and 'Valid until 12:11pm 12.30' next to a blue contactless credit card.   
3. **Virtual Hop Card**: Shows a phone with a green checkmark and 'Valid until 12:11pm 12.30' next to a purple Hop card.   
4. **Hop Card**: Shows a phone with a green checkmark and 'Valid until 12:11pm 12.30' next to a purple Hop card.   
Each panel includes a 'How to pay with...' button and a list of applicable fare categories (Adult, Honored Citizen, Youth).

Some of Portland TriMet's fare payment options. We're asking Pronto to support these ways to pay.

For many new riders, the most intuitive way to pay for transit is to try using Apple/Google pay or tapping their contactless credit cards to the Pronto fare validators. The way the validators are currently set up, they commonly confuse new riders because they display the universal “Tap-to-Pay” symbol. Events at the recently unveiled SDSU stadium provide opportunities to see first-time riders trying to navigate the system. At Old Town Transit Center, many riders attempted to use Tap-to-Pay on the validator, unsure if it was working, and then struggled to complete the Pronto app signup process. Supporting these tap-to-pay fare options would provide a frictionless experience and is the best option for occasional transit riders and visitors to America’s Finest City.

As a point of comparison, Portland’s TriMet uses the same underlying system as Pronto (provided by INIT), yet TriMet supports all these forms of payment. San Diego should too if it wants to have a world class transit system. Additionally, TriMet does a fantastic job of explaining their fares and ways to pay. They provide clear pictures, pricing, and straightforward explanations for fare capping and transfers. Transparency and clarity can provide the confidence needed for transit-curious people to take the leap.

Making Tap-to-Pay standard is important because this is where payment technology is heading, with digital wallet payments estimated to comprise 30% of point-of-sale transactions in the United States. Further, Visa’s “Future of Urban Mobility Survey” found that:

- 91% of travelers strongly or somewhat expect public transit to offer contactless payment
- Public transit riders recognize that contactless payments were more convenient (44%), saved time due to faster transactions (40%), and reduced contact with surfaces (35%)
- 32% of potential riders cite contactless payment as a top feature that would entice them to use public transit.

The Pronto app should provide an excellent experience for regular transit riders, making it easy to manage cards and see progress towards monthly passes. Unfortunately, 75% of validation is done via physical pronto cards, with only 25% of riders choosing to use the mobile app. Fixing the accessibility and user experience problems would make the app a viable option for these users. Additional improvements can be made to the app to improve adoption, including eliminating unnecessary or redundant steps, better error messages, supporting autofill, and Spanish language instructions.

We believe these improvements will help with fare collection, providing additional funding for MTS to provide frequent and reliable service. Anyone who has used the current Pronto app knows how difficult it is to scan the QR code, and frustrated bus drivers in a rush will often wave these riders on to the bus before the QR scan goes through. By providing a virtual transit card in the app, and other payment options, MTS can help to boost their farebox recovery, which constituted 34.3% of operating expenses for MTS as recently as [FY19](#).

---



Riders waiting to use a PRONTO Ticket Vending machine instead of figuring out the PRONTO app after a SDSU football game. What if they could just tap their credit card on the Pronto validators?

Tech companies like Uber have learned that optimizing a user's first interaction with their service significantly increases adoption. Many people take Ubers to bars, concerts, or sporting events, and as Uber and gas prices continue to rise, there may be more transit-curious residents who will attempt to use transit. Eliminating the hurdles to using transit will convince San Diego drivers to try taking some of their trips by bus or trolley. Give these people a good experience, and there's a good chance they'll come back for more.

Beyond the accessibility issues we have listed so far, it is important to note that we're in a climate crisis, with San Diego's 2022 Climate Action Plan setting a goal for San Diego residents to shift more of their trips to transit. MTS must take their new rider experience seriously if we want to hit our climate goals of shifting from 4.5% of trips taken by transit today to 10% of trips to be taken using public transit by 2030.

We have been in contact with MTS staff and are happy to hear that some of these improvements are planned for eventual release. We urge the MTS board to direct staff to prioritize these improvements, fund them, and expedite these payment and mobile app updates for release as soon as possible. As a board, you are uniquely positioned to help California continue leading on accessibility, innovation, and on the climate, and we ask you to continue this leadership and consider these requests.

---