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PATCO to begin one-year test of Visa fare cards

By Paul Nussbaum,
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PATCO commuters will be able to use a special Visa card to pay for their train rides – as well as for their morning coffee and doughnuts – beginning Monday.

The commuter line is introducing a “contactless” prepaid Visa card as part of a yearlong test of electronic fare payments.

The card will work like PATCO’s existing Freedom card, except that it can also be used for purchases wherever Visa cards are accepted. The Freedom card, which riders tap at an electronic reader to pass through PATCO turnstiles, will also continue to be accepted for PATCO fares and parking lots.

The one-year test of the contactless Visa card will allow Cubic Transportation Systems Inc. of San Diego to showcase an “open-payment” system designed to free customers from the need to buy a separate transit card to pay fares.

Cubic is the manufacturer of PATCO’s current fare system and is one of the companies competing to sell open-fare systems to SEPTA and other transit agencies around the world.

“PATCO is in a good part of the country, where there is a lot of interest in this kind of activity,” said Steve Brunner, Cubic vice president for the Northeast and Mid-Atlantic regions.

To participate in the test program, South Jersey and Center City commuters can get a PATCO “Wave and Pay Anywhere” Visa card at various PATCO stations and can load the card with cash at a designated kiosk. Cards can also be ordered online at PATCOPilot.com or by phone at 866-317-9343.

For the first six months of the test program, only PATCO’s own Visa card will be accepted for PATCO fares and parking lots. In the second six months

of the program, any contactless credit or debit card will work.

Contactless cards are identifiable by an icon resembling a radio wave. The cards are embedded with a computer chip that communicates with a chip-reader at a turnstile or cash register.

There will be no limit on the number of PATCO Visa cards that will be issued, said Brunner, who predicted that thousands of PATCO’s customers would get the card.

“We’d like to get as much penetration as we can,” he said. “We’d like to have it as big as possible.”

Transit agencies around the globe are moving toward open-fare payment systems, which allow riders to use credit cards, prepaid debit cards, or even cellphones to pay their fares.

The first U.S. transit system to roll out a full open-fare payment system, in 2009, was the Utah Transit Authority, which permits the use of any contactless credit card or a prepaid contactless card that riders can get from a vending machine.

Tests of open-fare payments are also being conducted in New York, Los Angeles, San Francisco, and other U.S. cities.

SEPTA plans to announce next month its selection of a company – or companies – to provide its long-awaited, long-delayed electronic fare system. That system is expected to cost SEPTA about \$100 million.

PATCO, which operates the 14-mile commuter line between Center City and Lindenwold, is getting its system free for a year.

Cubic installed the upgrades to the turnstile card readers and the back-office computers at no cost to give it a showcase for its system. The upgrades are worth about \$680,000 to PATCO.

The bank partner for the project is Bancorp Inc. of Wilmington.

After the one-year test ends, the Visa-reading capability of the turn-



PHOTOGRAPH BY: CURT HUDSON

A PATCO rider taps the existing Freedom card at a turnstile. For a year, commuters can use the prepaid Visa cards, which work the same way but can also buy coffee, doughnuts, and such.

stiles would be disabled unless PATCO and its parent, the Delaware River Port Authority, decided to pay Cubic to keep it in place.

The PATCO Visa cards will be available at the PATCO Freedom-card-services center at the Broadway station in Camden and from 3 to 7 p.m. at kiosks at these stations: Broadway, Eighth and Market, Ferry Avenue, Haddonfield, Woodcrest, and Lindenwold.

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