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Press Release

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IMMEDIATE

MTA and Partners Announce Joint Smart Card Fare Payment Pilot

Three-Way Partnership Will Pilot Tap-and-Go Technology to Ease Bus and Subway Boarding and Improve Convenience

The Metropolitan Transportation Authority (MTA), Port Authority of New York and New Jersey (PATH), NJ TRANSIT (NJT) and MasterCard Worldwide today announced the launch of a six month pilot program in which MasterCard PayPass will be accepted for fare payments on select train and bus routes throughout New York City and New Jersey. Today's announcement enables riders of the three transit systems to purchase fares and transfer between transit systems simply by tapping a single type of contactless credit or debit card or device.

The trial, which will take place June 1 – November 30, 2010, is the first payment system to link the transit agencies, replacing the need for riders to carry specific fare cards for three separate transit systems. For example, commuters transferring from a PATH train to the New York City subway will need only one type of payment device for each ride – their MasterCard PayPass card or device – to "Tap & Go™", improving the overall customer experience through increased speed and convenience.

Multiple bus and train routes across New York City and New Jersey will be participating in the trial, including subway locations on the Lexington Avenue train line (4,5,6) from 138th Street in the Bronx through Borough Hall in Brooklyn, eight MTA bus routes (M14, M23, M79, M86, M101, M102, M103 and BxM7), 11 PATH stations (excluding only the Christopher and 9th Street stations), and three NJ TRANSIT bus routes (6, 80, 87).

Specially-equipped payment readers featuring the MasterCard PayPass brand mark and universal contactless symbol have been installed on select turnstiles and fare boxes along these routes to alert commuters that contactless payments are accepted.

The trial program is an extension of a successful pilot of contactless payments conducted by the MTA with MasterCard and Citigroup beginning in July 2006 when contactless readers were placed in 80 fare gates at 30 stations on the Lexington Avenue train line. During this new trial all MasterCard PayPass cards and devices will be accepted from any issuing financial institution.

"The technology that we're testing will make life easier for our customers and help reduce our cost of doing business at the same time," said MTA Chairman and CEO Jay H. Walder. "By using an open network we'll break down regional barriers and let people travel across the region with a card that's already sitting in their wallets. We're thrilled to be working with the Port Authority, NJ TRANSIT and MasterCard to test these innovations for our customers."

Using their MasterCard PayPass or other contactless payment-enabled card or device, riders will be able to choose from a "Pre-Fund" or "Pay-As-You-Go" fare option, and on MTA and NJT services can take advantage of existing time-based fares, such as One Day, Weekly, Bi-Weekly or Monthly passes, as well as discounted fares for senior citizens, disabled and student riders. All fares purchased using a PayPass-enabled card or device will be automatically applied to customers' MasterCard credit or debit accounts, eliminating the need to fumble for cash or wait in line at ticket machines and counters. Transit riders can go to www.ridenynj.com for more information on how to participate.

"PATH is a natural fit for testing innovations such as MasterCard PayPass that can help customers travel seamlessly between mass-transit systems in New York and New Jersey," said Port Authority Chairman Anthony Coscia. "This program aligns with our interest in improving reliability and simplifying fare payment, increasing capacity, and ultimately attracting more customers to the region's mass-transit systems."

"For our bus customers, particularly those who commute in New Jersey and New York every day, this program simplifies the cumbersome task of carrying multiple fare cards and makes the overall riding experience faster and more convenient," said Jim Weinstein, NJ TRANSIT Executive Director. "We're pleased to work with the MTA, Port Authority of New York and New Jersey and MasterCard to offer state-of-the-art technology like this to our riders who frequently travel between our systems."

"Through innovative technology, this initiative enables MasterCard to support the regional transit agencies' goals of moving more customers faster and more easily, while adding efficiency to their back-end operations," said Joshua Peirez, Chief Innovation Officer, MasterCard Worldwide. "By using MasterCard PayPass, millions of the area's mass transit customers will simply be able to Tap & Go™ when entering or boarding the subway or bus, eliminating the need to wait in line or fumble for exact change to purchase fare cards while on the go."

Contactless payment will be available exclusively to MasterCard PayPass customers during the first two months of the trial and to additional select contactless payments brand customers for the remainder of the test period.

For B-roll, photos and video about this trial, visit: <http://mastercard.presslift.com/ridenynj>

About The Metropolitan Transportation Authority (MTA)

The Metropolitan Transportation Authority of the State of New York is the largest public transportation agency in the Western Hemisphere and among the largest in the world. Each day, approximately 8.5 million people rely on the agency's 5,000-square mile network of subways, buses, railroads, paratransit vehicles, bridges and tunnels spanning 14 counties in two states. MTA New York City Transit carries 7.5 million people per day on its network of subways and buses.

About MasterCard PayPass

MasterCard PayPass is ideal for traditional cash-heavy environments where speed is essential, and has led the way in bringing contactless technology to consumer categories, such as quick-serve restaurants, drugstores, gas stations, vending machines, convenience stores, sports arenas, movie theaters, transit systems, taxis, parking garages and more. As of Q1 2010, there are nearly 75 million MasterCard PayPass cards and devices that have been issued for use at approximately 230,000 merchant locations worldwide, including participating BP, Best Buy, Home Depot, CVS, McDonald's, Petco and many others. PayPass also is accepted at numerous professional football and baseball stadiums. For more information about MasterCard PayPass and a full list of participating merchants, visit www.mastercard.com/paypass.

About the Port Authority of New York and New Jersey, which operates the PATH rail system

The Port Authority of New York and New Jersey operates many of the busiest and most important transportation links in the region. They include John F. Kennedy International, Newark Liberty International, LaGuardia, Stewart International and Teterboro airports; AirTrain JFK and AirTrain Newark; the George Washington Bridge and Bus Station; the Lincoln and Holland tunnels; the three bridges between Staten Island and New Jersey; the PATH (Port Authority Trans-Hudson) rapid-transit system; Port Newark; the Elizabeth-Port Authority Marine Terminal; the Howland Hook Marine Terminal on Staten Island; the Port Authority Auto Marine Terminal; the Brooklyn Piers/Red Hook Container Terminal; and the Port Authority Bus Terminal in midtown Manhattan. The agency also owns the 16-acre World Trade Center site in Lower Manhattan and is a partner in the Access to the Region's Core tunnel project.

About NJ TRANSIT (NJT)

NJ TRANSIT is the nation's largest statewide public transportation system providing more than 895,000 weekday trips on 240 bus routes, three light rail lines and 12 commuter rail lines. It is the third largest transit system in the country with 165 rail stations, 60 light rail stations and more than 18,000 bus stops linking major points in New Jersey, New York and Philadelphia.

About MasterCard Worldwide

MasterCard Worldwide advances global commerce by providing a critical economic link among financial institutions, businesses, cardholders and merchants worldwide. As a franchisor, processor and advisor, MasterCard develops and markets payment solutions, processes over 22 billion transactions each year, and provides industry-leading analysis and consulting services to financial-institution customers and merchants. Powered by the MasterCard Worldwide Network and through its family of brands, including MasterCard®, Maestro® and Cirrus®, MasterCard serves consumers and businesses in more than 210 countries and territories. For more information, go to www.mastercard.com. Follow us on Twitter: @mastercardnews.