



Connecticut Integrated Transit Mobility Project (CT-ITMP)

Engagement Summary



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1 Introduction

As the transportation sector continues to evolve, the adoption of contactless fare payment systems has become a critical component in enhancing the efficiency, convenience, and sustainability of public transit. These systems, which allow passengers to use their credit/debit cards or mobile wallets to pay for fares, offer a change for transit customers who are used to traditional fare media and/or using cash fares. Piloting a new technology requires informing customers of the new option and benefits as well as building trust in a new system that interacts with customer credit cards and secure data. This project, branded as the Tap & Ride program, included piloting open loop fare payments on River Valley Transit (RVT) and CTtransit Meriden fixed-route bus services.

The purpose of this memorandum is to provide an overview of public feedback and lessons learned through the engagement process which was conducted before and during the Tap & Ride pilot for the Connecticut Integrated Transit Mobility Project (CT-ITMP).

1.1. CT-ITMP Project Goals

The CT-ITMP project has three overarching goals to guide Connecticut toward statewide rollout of open fare payments:

Create a phased implementation plan for an integrated, contactless fare payment system for inclusion of the unbanked and underbanked. Through a pilot with two participating agencies: River Valley Transit and CTtransit Meriden Division, outcomes from engagement activities will help inform the statewide implementation of a contactless fare payment system and identify areas where public engagement and education will play a critical role through an anticipated multi-phased transition.

Implement a streamlined, easy way to provide statewide fare discount program and digital eligibility verification for transit discounts. The current Tap & Ride pilot supports manual authorization of concession linked to a customer's credit or debit card. The CT-ITMP is exploring the options for digital eligibility verification extensions in Connecticut similar to the same capability for senior and veteran fare discounts that have been enabled in California through the Cal-ITP Benefits program. Within the pilot area, 18% of customers qualify for senior discounts, therefore providing them with simple, easy access to Tap & Ride will be critical for greater adoption.

Explore a roadmap for unifying all transit information in the state. The state is also pursuing a unified fare policy which will require engagement. As the project looks to identify the needs for clear information and change fare policies, identifying the best way to unify this information for customers and potential new customers will be critical to drive the rollout of these changes throughout transit systems statewide.

1.2. Pilot Overview

The CT-ITMP conducted the Tap & Ride pilot program for open-loop fare payments between October 2024 and March 2025. Agreements were entered with three private vendors for the card validator hardware, fare calculation software, and payment processing software, respectively. The Project team collaborated with River Valley Transit (RVT) and CT*transit* Meriden to install 43 card validators on fixed route buses. All RVT routes and the majority of CT*transit* Meriden routes were engaged in the pilot. The pilot network is mapped in **Error! Reference source not found..**

Figure 1: CT-ITMP Tap & Ride Pilot Routes

The Tap & Ride pilot debuted on October 8, 2025, on fixed routes for RVT and CT*transit* Meriden. Piloting with these two services allowed the testing of transfers and fare capping between systems and incorporated a private transit district with a division of CT*transit*. Prior to the pilot, customers could pay their fare using cash on board. They could also use cash or card to purchase 10-ride, daily, weekly, and monthly passes, and the Go CT card (CT*transit* Meriden services only). All pass types were offered as a mobile ticket via Token Transit. These fare payment options remained in place during the pilot phase.

Notably, not all RVT passes were offered through the Tap & Ride program. Only the 2-hour pass for transfers, the day pass, and the 31-day pass were offered through the Tap & Ride program. One pass type popular among customers was the 10-trip ticket, which allows customer to pre-pay for 10 trips at the price of nine This was because the Tap & Ride pilot

goal was to test fare-capping which would be a cost-effective pass for customers that is currently not offered.

1.3. Goals of Engagement

The engagement effort sought to educate operators and transit customers about the availability of contactless fare payment on buses, inform and involve transit operators in the deployment of the technology, increase awareness and user adoption, understand barriers to adoption, and learn about the impact of the technology on the transit customer experience. Takeaways from these activities will inform statewide rollout and engagement efforts in the future.

1.3.1 Pre-Launch Engagement Goals.

Ahead of the pilot launch, engagement activities were designed to inform transit operators, transit customers, and the general public about the existence of the pilot and the benefits of using contactless fare payment technology, and concurrently inform the project team about:

- Current customer payment practices.
- Current customer challenges with varying payment methods.
- Customer understanding of pilot benefits such as fare capping and senior/disabled fare discounts.
- Barriers to customer adoption of contactless fare payment.
- Best practices for promoting customer awareness and adoption of Tap & Ride technology.

1.3.2 Post-Launch Engagement Goals.

Engagement activities that took place during the post-launch phase were designed to increase customer and public awareness about the availability and benefits of using Tap & Ride technology and gain a better understanding of the following:

- Pilot impact on customer payment practices.
- Customer challenges when using Tap & Ride technology.
- Customer understanding of, access to, and use of pilot benefits such as fare capping and senior/disabled fare discounts.
- Barriers to customer adoption of contactless fare payment.
- Best practices for promoting customer awareness and adoption of Tap & Ride technology.
- The impact of contactless fare payment on the transit customer experience.

2 Activities and Findings

This section provides an overview of the timeline of activities, input from activities and focus groups, and results from surveys. Notably, findings from the engagement effort are qualitative, and surveys conducted for this effort are not statistically significant. As a comparison for overall payment methods to those reported by survey respondents, this section provides farebox data on actual customer payment types during the pre- and post-launch period. Most of the survey responses and engagement participants were familiar with and/or users of Tap & Ride, however, this makes up a small portion of overall number of RVT and CTtransit Meriden customers.

Takeaways from the farebox data can inform development of market penetration targets, while responses from the engagement highlight opportunities to increase adoption by improving the customer experience.

2.1. Timeline of Engagement Activities.

To address the pre- and post-launch goals, an engagement program of activities was developed and is illustrated in Figure 2. Pre-launch engagement activities kicked off on March 13, 2024, with a RVT operator focus group. Pre-launch activities continued until the technology was made accessible to transit customers on October 8, 2024. Following launch of the technology, engagement activities designed to promote customer awareness and adoption of contactless fare payment, as well as understand the impact of contactless fare payment on the customer experience took place through January 3, 2025.

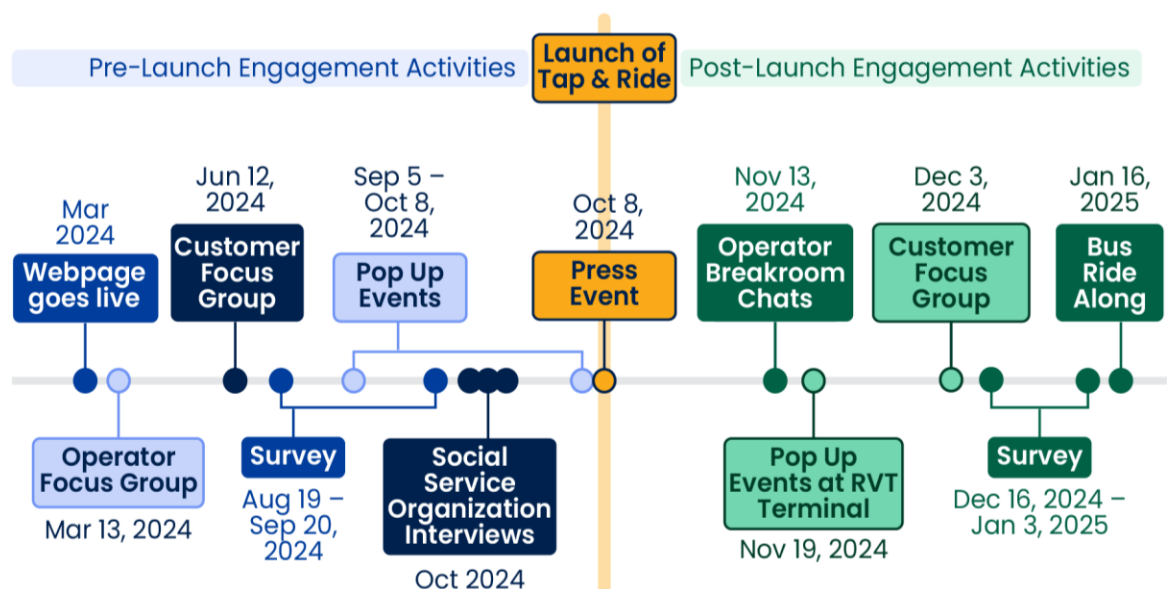


Figure 2: Timeline of Engagement Activities

2.2. Customer Fare Payment

Farebox data captured pre-launch in August 2024 and post-launch in December 2024 show the number of fixed route bus customers, their payment methods, and how customer payment practices responded to the introduction of Tap & Ride. It is important to note that seasonal differences may contribute to some of the fluctuation.

2.2.1 River Valley Transit

Overall, on RVT, between the two periods with farebox data, the biggest change came in the reduction of cash for fare payments. With the introduction of Tap & Ride, 4% of RVT customers used the new payment format, while there was a larger increase in usage of mobile ticketing through Token Transit. This can be seen in Table 1. Of the Tap & Ride trips, there were 199 individual credit cards used.

Table 1: Trips by Payment Type – River Valley Transit

Trips BY PAYMENT TYPE <i>River Valley Transit</i>					
Payment Type	Pre-Launch (August 2024)		Post-Launch (December 2024)		Change in Percentage
	Trips	Percent	Trips	Percent	
Cash/tickets	11,445	60%	7,566	51%	-9%
Mobile	3,999	21%	4,018	27%	+6%
Monthly	3,572	19%	2,775	18%	-1%
Tap & Ride	n/a	n/a	592	4%	+4%
TOTAL	19,016	100%	14,951	100%	

Of all trips on RVT, during the post-launch period, 18% were senior/disabled discounted fares and 8% were student fares, as summarized in

Table 2. Senior and disabled riders could benefit from fare capping and using open-loop fare payments to automatically charge the discounted fares to a connected credit card. With this system, there is potential in the future for integrating various passes, such as the U-Pass, into mobile tickets or other media accepted by the open-loop PADs.

The noticeable difference in percentage of all trips from these groups may also have to do with seasonal changes, including the holidays in December and the school calendar, with school not in session for the majority of August and in session for the majority of December.

Table 2: Trips with Discounted Fares – River Valley Transit

TRIPS WITH DISCOUNTED FARES <i>River Valley Transit</i>				
	Pre-Launch (August 2024)		Post-Launch (December 2024)	
Discount Fare	Trips	Percent	Trips	Percent
Senior/Disabled	1,703	9%	2,691	18%
Student	528	3%	1,169	8%

2.2.2 Northeast Transportation Co., Meriden Division

Overall, during the review period, the Meriden Division had about 43.6% fewer trips than RVT and a much lower adoption rate, as shown in Table 3. The number of trips taken with discounted fares on CTtransit Meriden routes is summarized in Table 4 and had a similar increase in trips from students between the two time periods. There were 50 individual cards used for the 73 taps in December for Tap & Ride.

Table 3: Customers by Payment Type – Northeast Transportation Co., Meriden Division

TRIPS BY PAYMENT TYPE <i>Northeast Transportation Co., Meriden Division</i>					
	Pre-Launch (August 2024)		Post-Launch (December 2024)		Change in Percentage
Payment Type	Trips	Percent	Trips	Percent	
Cash/tickets	8,005	75%	7,264	75%	0%
Mobile	1,985	18%	1,841	19%	+1%
Monthly	742	7%	549	6%	-1%
Tap & Ride	0	0%	73	1%	+1%
TOTAL	10,732	100%	9727	100%	

Table 4: Customers using Discounted Fares – Northeast Transportation Co., Meriden Division

CUSTOMERS USING DISCOUNTED FARES <i>Northeast Transportation Co., Meriden Division</i>				
	Pre-Launch (August 2024)		Post-Launch (December 2024)	
Discount Fare	Trips	Percent	Trips	Percent
Senior/Disabled	1,438	13%	1,566	16%
Student	252	2%	565	6%

2.2.3 Total Pilot Program Customers

Across both RVT and the Meriden Division, there was a decrease in overall ridership from the pre-launch to the post-launch phase, as shown in Table 5. The percentage of trips paid for using cash/tickets and monthly passes decreased during this period, while the percentage of trips paid for using Tap & Ride was 3% in the third month of the pilot. The

percentage of trips taken by trips by seniors, individuals with disabilities, and students who utilized these bus services increased by 7% between the pre-launch period and the post-launch period. The percentage of trips taken by students increased by 4% during the same period, as shown in Table 6.

Table 5: Trips by Payment Type – All Pilot Trips

TRIPS BY PAYMENT TYPE <i>All Pilot Trips</i>					
Payment Type	Pre-Launch (August 2024)		Post-Launch (December 2024)		Change in Percentage
	Trips	Percent	Trips	Percent	
Cash/tickets	19,450	65%	14,830	61%	-4%
Mobile	5,984	20%	5,859	24%	+4%
Monthly	4,314	14%	3,324	13%	-1%
Tap & Ride	0	0%	665	3%	+3%
TOTAL	29,748	100%	24,225	100%	

Table 6: Customers using Discounted Fare – All Pilot Trips

TRIPS USING DISCOUNTED FARES <i>All Pilot Trips</i>				
Discount Fare	Pre-Launch (August 2024)		Post-Launch (December 2024)	
	Trips	Percent	Trips	Percent
Senior/Disabled	3,141	11%	4,257	18%
Student	780	3%	1,734	7%

Based on the farebox data for these pre- and post-launch months, the largest change in behavior came from cash users. This is important because reducing cash in the system can contribute to lower operational costs associated with management and security of cash. Cash customers are the largest potential market for Tap & Ride, while mobile pass users also provide a potential market as they can theoretically switch from using the app.

- Largest shift from cash to Tap & Ride. This is the largest potential market for Tap & Ride.
- An increasing number of customers are using Token Transit/mobile payment. This is another significant potential market for Tap & Ride because it indicates familiarity with using a mobile device to pay.
- A slight reduction in monthly tickets. This potential market may require further investigation, particularly into customer understanding of fare capping and a price to make it an appropriate value for the number of rides customers are taking.

- Senior/disabled customers were not able to receive their respective discounted fares through Tap & Ride until January 2025. This is a critical group of customers to provide access to Tap & Ride to encourage adoption and increase equitable access to this form of fare payment.

2.3. Pre-Launch Engagement and Takeaways

The pre-launch engagement activities for the Tap & Ride program included a variety of initiatives designed to inform and involve transit customers, operators and stakeholders from March 13 through October 7, 2024, prior to the October 8 rollout. These activities included hosting an operator focus group, conducting a pre-launch customer focus group, deploying a digital survey, creating a dedicated project webpage, and interviewing social service organizations. Additionally, 2 pop-up events and a press event were conducted to raise awareness and gather feedback.

Outcomes from these activities highlighted that most customers engaging and participating were familiar with contactless payments and enthusiastic about the technology. Notably, customers raised questions and concerns regarding data security, the need to maintain existing fare payment methods, and the importance of offering discounted fares to incentivize adoption. Social service organizations recommended training sessions to help their clients use the new payment system. Pre-launch activities and touchpoints are summarized in Table 7.

Table 7: Pre-Launch Engagement Activities

Activity	What did we do?	Who did we engage?	What did we learn?
Webpage	Launched webpage on CT.gov and RiverValleyTransit.com .	CT.gov had 699 site visits RVT had 344 site visits in the pre-launch phase. (September 2024, through March 3, 2025).	Webpage traffic spiked in early November following customer focus group recruitment efforts and rose moderately in mid-December following digital survey promotion. Traffic to the project webpage was encouraged through use of QR codes on promotional materials such as flyers, banners, and business cards.
Operator Focus Group	Facilitated a 90-minute, in-person discussion with operators at the Middletown Bus Depot. Recruitment efforts included posters, email blasts, and direct outreach to employees. Participation was incentivized by offering \$75 gift cards and food for those who attended.	9 bus operators	<ul style="list-style-type: none"> • Majority felt contactless payment options would make their jobs easier. • Emphasized that operators will require training on the program and technology. • Preferred that operators not have to request Medicare IDs from customers when boarding. • Requested marketing materials to aid in customer education.
Pre-Launch Customer Focus Group	Facilitated 90-minute, virtual discussion with customers. Recruitment efforts included posters, email blasts, social media, direct outreach at transit stations, and a digital registration form. Participation incentivized by offering \$75 gift cards for those who attended.	6 customers	<ul style="list-style-type: none"> • Majority were familiar with contactless payment and have used it to purchase other goods or services. • Emphasized need to preserve existing forms of fare payment. • Expressed concerns about data security, location tracking, and overcharges. • Recommended customer discounts to incentive adoption.

Activity	What did we do?	Who did we engage?	What did we learn?
Pre-Launch Survey*	<p>Deployed a digital survey that was open from August 19 to September 27, 2024.</p> <p>Recruitment efforts included posters, email blasts, social media, and direct outreach at transit stations.</p> <p>Participation incentivized through a raffle that offered respondents the opportunity to win a \$75 gift card.</p>	319 respondents	<ul style="list-style-type: none"> • 95% of respondents completed the survey in English and 5% of respondents in Spanish. • 77% have a bank account. • 72.4% use contactless payment to purchase other goods or services. • 71.4% would be willing to try contactless payment to pay for bus fare.
Social Service Org. Interviews	<p>Conducted virtual interviews with staff at social service organizations to better understand the needs of the populations they serve, including individuals that are unbanked.</p>	<p>3 interviews:</p> <ul style="list-style-type: none"> • Vista Life Innovation • Society of Saint Vincent de Paul (SVDP) • Westbrook Senior Center 	<ul style="list-style-type: none"> • Many SVDP clients cannot afford bus fares and therefore do not use transit. • SVDP clients frequently have difficulty keeping track of cards and cell phones. • Vista Life clients are avid transit users and tend to prefer the use of mobile tickets. • Not offering reduced fares is seen as a barrier to adoption. • Recommendation to provide a training session for clients.
Pop Up Events	<p>Interacted with transit customers to raise awareness about the pilot at a table that featured a branded tablecloth, informational banner, leaflets, and a disconnected payment reader.</p>	<p>2 events:</p> <ul style="list-style-type: none"> • Meriden Transportation Center • River Valley Transit Bus Terminal 	<ul style="list-style-type: none"> • Most customers were familiar with contactless payment and have used it for other goods or services. • Customers expressed enthusiasm about the new technology. • Token Transit is a widely used payment method. • River Valley Transit customers seemed more likely to try Tap & Ride.

Activity	What did we do?	Who did we engage?	What did we learn?
Press Event	Held press event at the Meriden Transportation Center to inform the public of the launch of the pilot.	1 event & 25 attendees, including: <ul style="list-style-type: none"> • Hartford Business Journal • Mass Transit • WTNH Channel 8 • U.S. Dept. of Transportation • Local legislators 	Local legislators were very supportive of the pilot as it is anticipated to make bus travel more user-friendly and accessible.

The pre-launch activity that actively engaged the most customers was the online survey. Results from this survey indicated that most respondents are familiar with contactless payment, have used it to pay for other goods and services, and are open to using Tap & Ride technology to pay for bus fares. Figure 3 shows the results from key questions regarding familiarity with contactless payment and preference for fare payments.

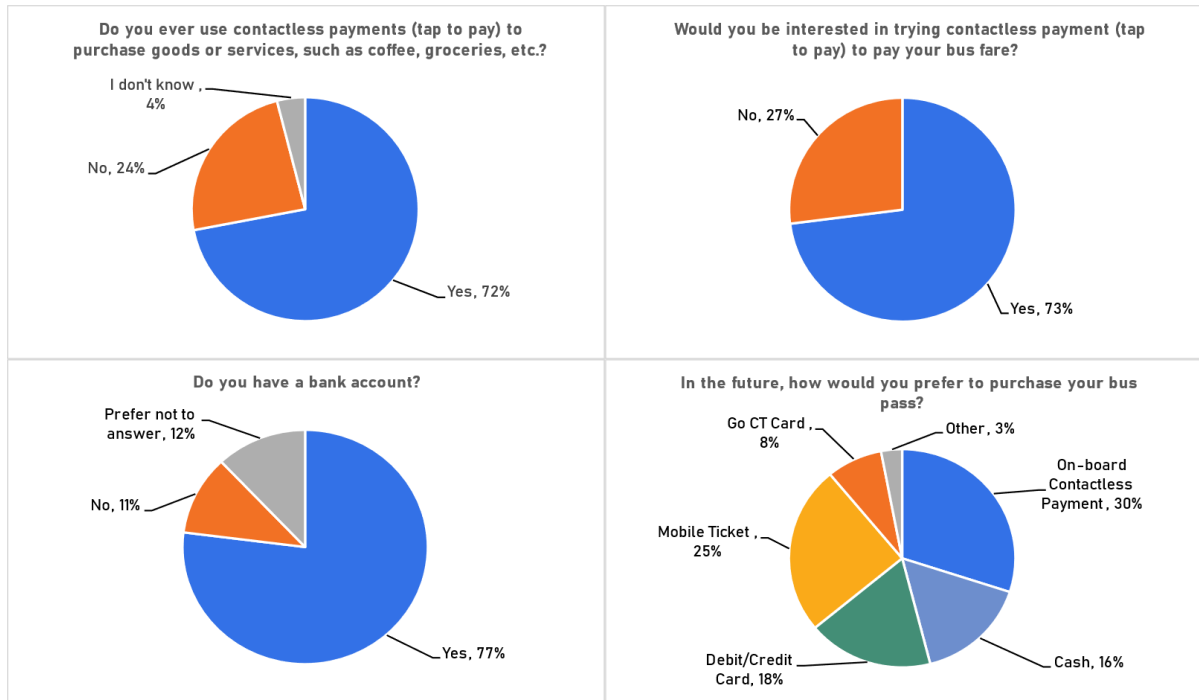


Figure 3: Pre-Launch Survey Results

The ability to afford bus fares, particularly the higher fares of monthly passes, was identified as a barrier to transit use by representatives from one social service organization. Another social service organization indicated that many of their customers rely on discounted fares and inability to access those discounts through the Tap & Ride program could be a barrier to adoption. Critical for statewide rollout will be a simple pathway for discounted fare customers to receive the proper fare rate with their credit/debit cards. While the majority of those surveyed have access to a debit card or credit card, this may not be the case for all customers and connecting them to resources like BankOn can provide a pathway toward adoption. Additionally, promotion of the Cash App and other forms of accepted payment which do not require a traditional bank account can be an effective way to encourage usage.

Operators and customers expressed a desire for promotional materials that would raise awareness about the introduction of contactless fare payment on buses and educate customers about how to use the technology and the benefits of use. Social service organizations expressed a desire for training sessions to educate their clients on how to use the technology. To incentivize adoption, individuals recommended offering promotional discounts to customers who try contactless fare payment. Partnering with these agencies for engagement and education may support adoption and rollout,

particularly how to use the discounted fares when available and how fare capping works to get customers the most cost-effective fare for their trip.

Concerns were raised about the potential security of personal data, location tracking and incidents of overcharging. Operators emphasized that they should not be responsible for evaluating customer eligibility for senior and disabled fares at the point of boarding. A streamlined process for eligibility determination was requested.

Many shared that it is important to preserve existing fare payment methods. When customers were asked how they would prefer to purchase fares in the future, responses were split, with on-board contactless payment, mobile tickets, and cash being the top three methods. This indicates the importance of education and awareness as well as demonstrating the benefits of this system for all customers.

2.4. Post-Launch Engagement and Takeaways

Post-launch engagement activities took place from October 8, 2024, through January 16, 2025. This included various interactions and feedback sessions with transit customers and operators. These efforts encompassed Meriden operator break room chats, a pop-up event at the River Valley Transit bus terminal, a customer focus group, a digital survey, and bus ride-alongs, as summarized in Table 8. The takeaways from these activities demonstrated that Tap & Ride is generally well-received by engagement and survey participants, with users expressing satisfaction due to its convenience and ease of use. There were several requests for improvements, including the ability to receive senior, disabled, and youth fare discounts, and the option to purchase multiple rides in advance. Users highlighted the need for promotional materials and clear instructions for troubleshooting on board. Clear resolution instructions for when taps are denied as well as messages on board will be important to both customers and operators as they navigate this rollout.

Operators provided valuable insights, indicating that audio confirmation of transactions is crucial, and there is a need for validator positioning to allow them to see the screen to better help customers understand various outcomes. Customers who had not yet used Tap & Ride cited preferences for cash or other payment apps, and concerns about data security and overcharges as their reason for not using it. Despite these issues, the overall support for Tap & Ride was strong, with nearly all survey respondents willing to recommend it to a friend and a significant desire to see Tap & Ride available on all buses statewide. The feedback gathered from these engagements will be essential for refining and expanding the Tap & Ride system to meet user needs effectively.

Table 8: Post-Launch Engagement Activities

Activity	What did we do?	Who did we engage?	What did we learn?
Operator Break Room Chats	<p>Facilitated 3, fifteen- to thirty-minute, in-person group discussions with operators at the North East Transportation Company (NETCO) depot.</p> <p>Participation incentivized by offering food to those who engaged.</p>	18 operators	<ul style="list-style-type: none"> • Tap & Ride is quick and easy to use for both operators and customers. • Adoption has been low, but problem-free for those who choose to use it. • To ensure the transaction is approved, audio confirmation is important. • Request for validator to face the operator so they can see if transaction was approved. • Need for clear instructions on what to do if the system is logged out or there is an error on the screen. • Clarity requested on whether customers can tap to pay for multiple customers, and if senior/disabled and youth fare discounts are available. • Request for promotional materials such as pamphlets, on-board signage, announcement boards, and video. • Customers are requesting Tap & Ride on other lines/routes outside the pilot area.
Pop Up Event at River Valley Transit Terminal	<p>Interacted with transit customers at a table at the River Valley Transit bus terminal to raise awareness about the pilot. Table featured a branded tablecloth, informational banner, leaflets, a disconnected payment reader, and giveaways.</p>	15-25 customers	<ul style="list-style-type: none"> • Customers requested ability to receive senior/disabled and youth fare discounts when using Tap & Ride.

Activity	What did we do?	Who did we engage?	What did we learn?
Post-Launch Customer Focus Group	<p>Facilitated 90-minute, in-person discussion with customers.</p> <p>Recruitment efforts included posters, email blasts, social media, direct outreach at transit stations, and a digital registration form.</p> <p>Participation incentivized by offering \$75 gift cards and food for those who attended.</p>	10 customers	<ul style="list-style-type: none"> • All participants have a debit card, and 8 out of 10 participants have a credit card. • Majority have used contactless payment for other goods or services. • Expressed concerns about potential data security issues and overcharges. • Requested ability to purchase multiple rides at once and in advance to reduce concerns about running out of funds for fares later. • Asked for an override feature on the bus, or a website or application feature that allows customers to tap for a companion customer.
Post-Launch Survey*	<p>Deployed a digital survey that was open from December 16, 2024, to January 3, 2025.</p> <p>Promotion efforts included posters, email blasts, social media, and direct outreach at transit stations.</p> <p>Participation was incentivized through a raffle that offered respondents the opportunity to win one of the following: one (1) \$100 gift card, two (2) \$75 gift cards, or three (3) \$50 gift card (6 winners).</p>	308 respondents	<ul style="list-style-type: none"> • 100% of respondents completed the survey in English. • 80.2% have used Tap & Ride to pay for fares. • 89.9% are satisfied with their fare payment experience. • 82.2% of users agree or strongly agree that Tap & Ride saves time when boarding. • 76.9% of users agree or strongly agree that Tap & Ride feels secure. • Most learned of Tap & Ride through word of mouth and seeing it be used. • 99% would recommend Tap & Ride to a friend. • 92.5% would like to see Tap & Ride on all buses in the state.

Activity	What did we do?	Who did we engage?	What did we learn?
Bus Ride-Alongs	Rode 4 RVT routes (581, 585, 584, 590) and connected with customers “where they are”. to raise awareness about the pilot and how to use the technology.	25-35 customers	<ul style="list-style-type: none"> • Barriers included lack of program awareness and familiarity with contactless payment methods. • Those who had used Tap & Ride found it to be convenient. • Unbanked customers expressed interest and appreciation when introduced to banking options available through Bank On.

Findings from post-launch engagements support learnings from the pre-launch phase of the pilot. Notably, the majority of the survey respondents in the post-launch survey were users of Tap & Ride and therefore survey results are more focused on their preferences. Most individuals are familiar with contactless payment and have used it to pay for other goods and services. Most have tried using Tap & Ride to pay for bus fares and expressed satisfaction with their fare payment experience. Word of mouth or watching other customers use contactless fare payment on the bus were the top two ways that people heard about Tap & Ride.

The majority of survey respondents claimed they heard about the program by word of mouth, emphasizing how this will be a critical part of statewide rollout and positive customer experience with Tap & Ride can go a long way exposing new customers to it. This is shown in Figure 4.

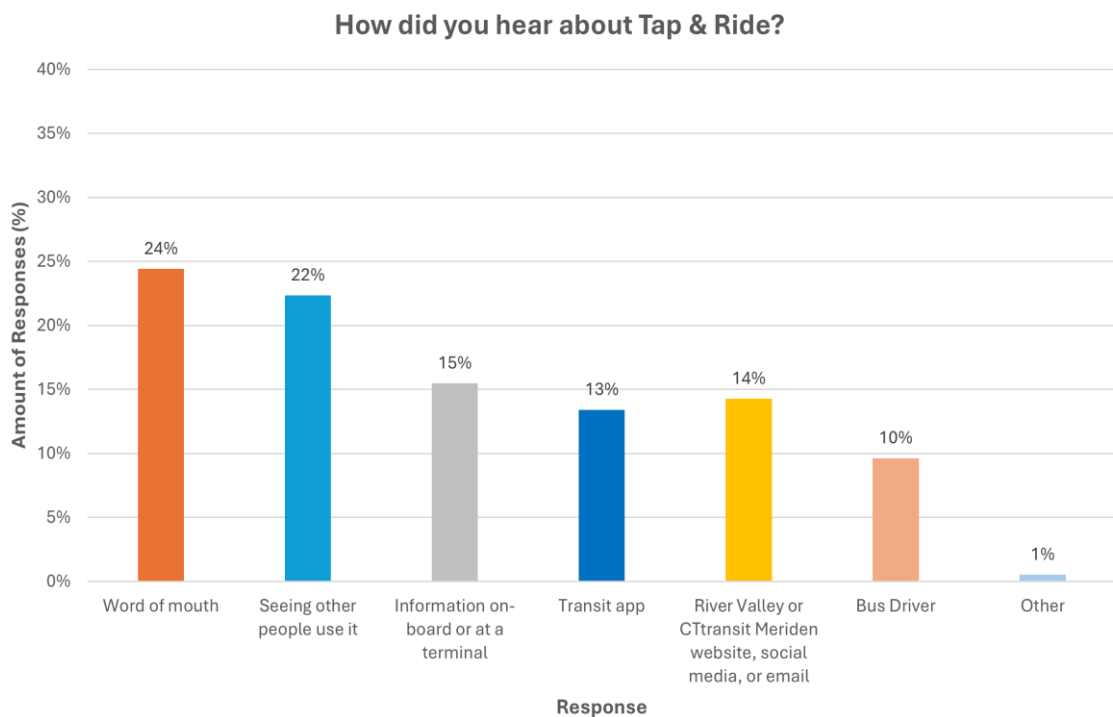


Figure 4: How I Discovered Tap & Ride

Of those who have used Tap & Ride, the majority expressed that it feels secure and saves time when boarding, as shown in Figure 5.

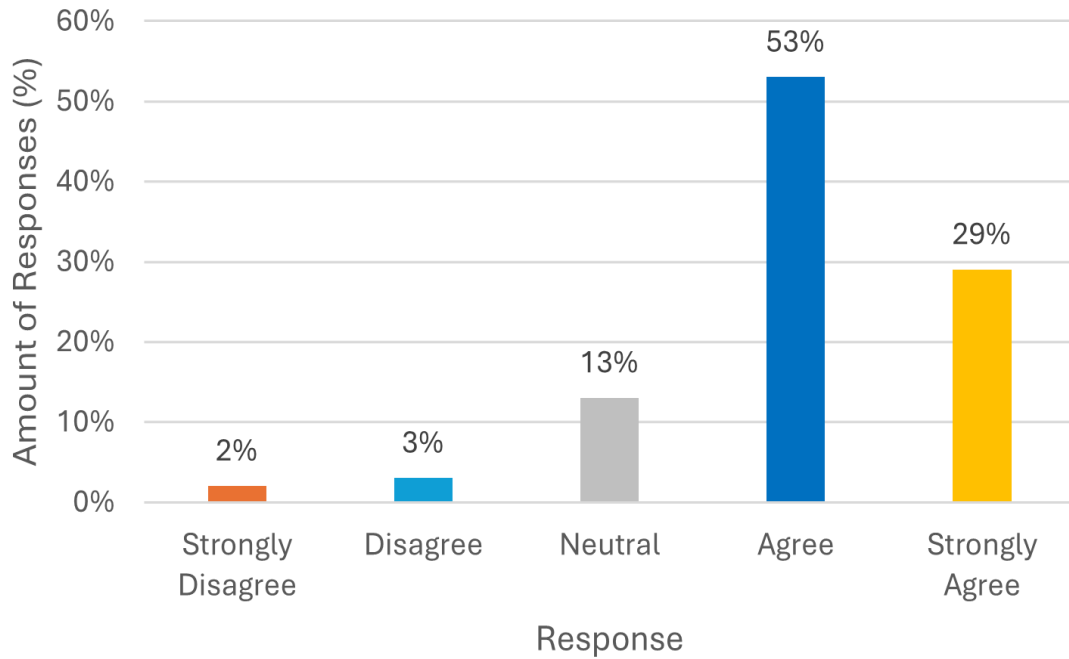


Figure 5: Tap & Ride Saves Me Time

Most respondents replied that Tap & Ride feels secure, as seen in Figure 6. Notably, the majority of these respondents use Tap & Ride, and likely would not if they had security concerns. It is likely that people who do not use Tap & Ride due to security concerns may not have been captured in this survey.

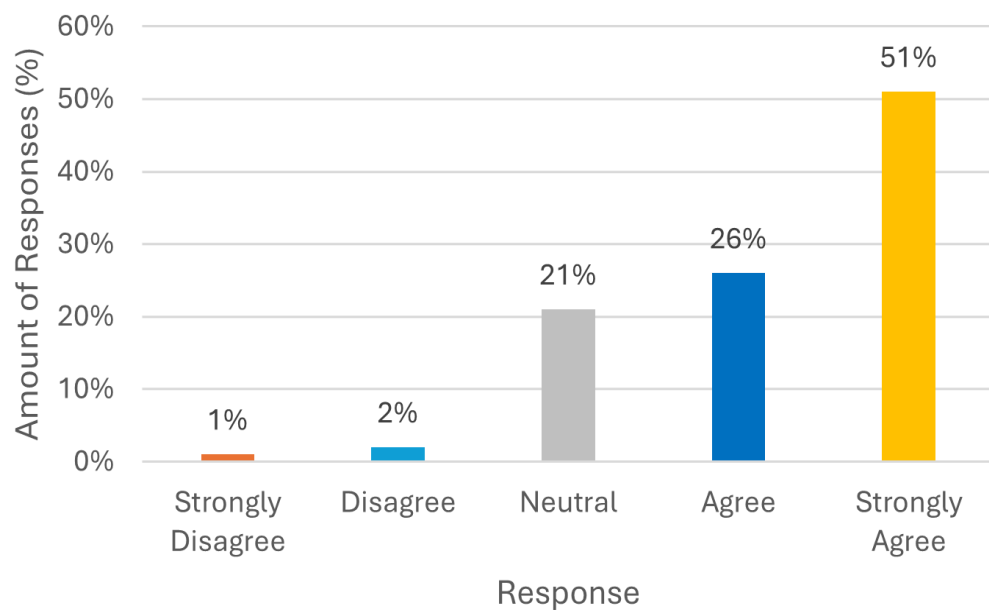


Figure 6: Tap & Ride Feels Secure

For those who had not yet used Tap & Ride, the top three reasons cited were a preference for cash, preference for Token Transit or Transit App, and senior/disabled discounts are not available with Tap & Ride. Of respondents, 14% noted they were concerned about the security of their personal information. A summary of reasons provided by customers who did not try Tap & Ride is shown in Figure 7.

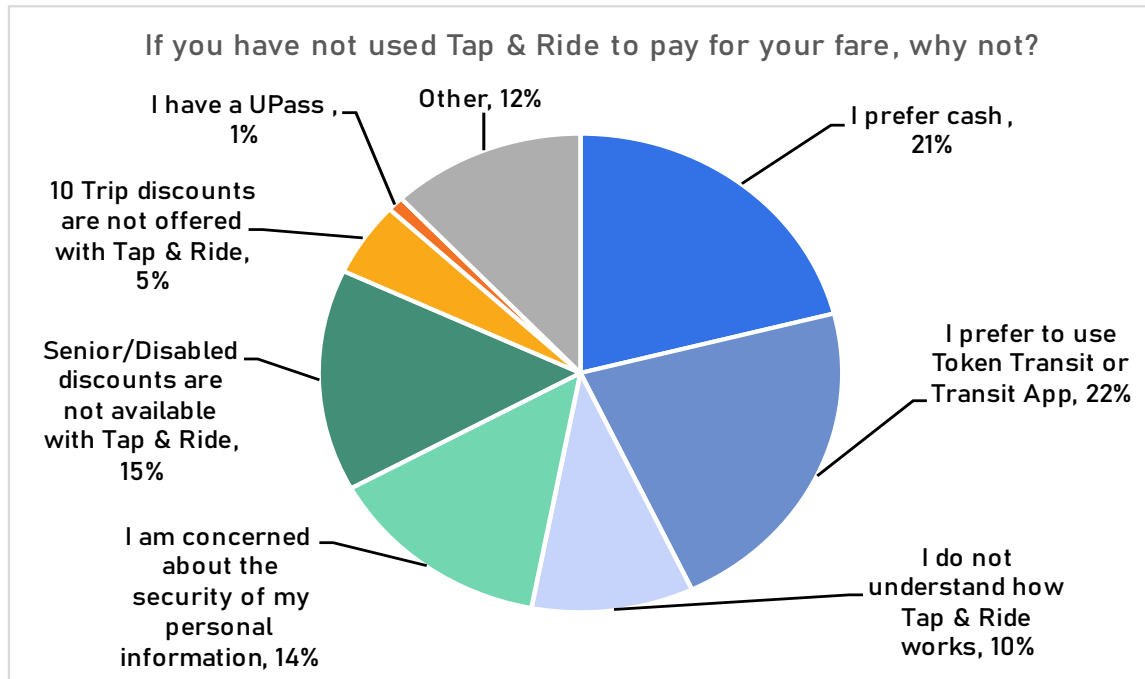


Figure 7: Why I Haven't Used Tap & Ride

Operators reported that adoption has been low, but generally problem-free for those who choose Tap & Ride. To ensure the transaction is approved, audio confirmation is important. Operators in the Meriden division of CT*transit* requested that the validator face them so they can visually confirm whether the transaction was approved. They also shared there is a need for clear instruction on how to troubleshoot if the system is logged out or there is an error on the screen.

With regards to functionality, there were requests to allow customers the ability to purchase multiple rides at once and in advance to reduce concerns about running out of funds for fares later. There were also requests for an override feature on the bus, or a feature that allows for phones and cards to be tapped more than once to pay for companion customers. The most common request was for the program to allow customers that are eligible for senior and disabled fares to receive those discounts when using Tap & Ride. Notably, this was rolled out later in the pilot phase after the survey was conducted.

Support for contactless fare payment was strong amongst those engaged. Nearly all survey respondents indicated they would recommend Tap & Ride to a friend. Most focus group participants and survey respondents expressed a desire to see Tap & Ride on all buses in the State. Operators reported instances of customers requesting Tap & Ride on other lines/routes outside the pilot area.

2.5. Summary of Engagement Outcomes

Learnings from the engagement effort are qualitative, as survey results are not representative and, in some instances, not statistically significant. The overall adoption rate of 3% based on farebox data compared to the high number of survey participants that noted they were largely using Tap & Ride and aware of it, indicates a need to reach additional demographics of customers in preparation for statewide rollout of Tap & Ride. The survey reached a similar group as outreach activities for the overall pilot and in the future reaching those who are non-users and unaware will be important.

- Fare Payment Methods Overall
 - The predominant payment type is cash pre- and post-launch.
 - Token Transit/mobile pass payment is the second most used form of payment pre- and post-launch.
 - Senior/disabled and students represent 25% percent of the market.
 - Monthly passholders represent 13% of the market.
 - Tap & Ride was used by only 3% of all RVT and CTtransit Meriden customers during the post-launch phase of the pilot.
- Influence of Tap & Ride on Customer Behavior
 - The largest shift was away from cash. This is the largest potential market for Tap & Ride.
 - Token Transit/mobile pass payment customers who are familiar with technology are also a strong potential market for Tap & Ride.
 - There was a slight reduction in use of monthly tickets. This potential market may require further investigation, particularly customer understanding of fare capping.
 - Senior/disabled customers in the post-launch phase who were not able to use Tap & Ride during the time the survey was conducted. Including these customers will be important to increase adoption and provide an equitable option during statewide rollout.
- Awareness & Education
 - Participants in activities and surveys noted the need for accessible information to raise awareness and provide education about how to use contactless fare payment and its benefits.
 - Many participants noted that incentives, such as various promotional discounts would encourage them to try Tap & Ride
 - Most respondents learned of Tap & Ride through word of mouth and seeing people use it.

- Trip & Payment Characteristics
 - Of those engaged, customers used the River Valley Transit system more frequently than the Meriden Division system.
 - Post-launch, the top four most used payment methods were: cash when boarding, mobile applications (i.e., Transit App or Token Transit), monthly passes, and Tap & Ride.
 - Physical credit cards were by far the most used form of payment for survey participants for Tap & Ride, followed by physical debit card; loadable debit card, Cash App, or Venmo card; and mobile wallet (i.e., phone, watch).
 - Of survey participants, customers who reported using contactless fare payment typically tap two or three times in a single day. 6.9% have tapped four times in a single day and 2.4% have tapped five or more times in a single day.
 - Of survey participants who have used Tap and Ride, nearly all indicate they use it sometimes, most of the time, or every time. Only 2% were one-time users.
- Equity & Access
 - While the majority of those engaged are banked, this may not accurately reflect all customers within the pilot area and statewide. Continuing to provide options for the unbanked or those who have passes provided for them will remain an important concern.
 - Survey participants noted a preference for preserving all existing fare payment methods for customers.
- Security, Privacy & Accuracy
 - Participants listed concerns about security of personal information and tracking of movements. However, of those who used the technology, the majority felt the technology was secure.
 - Participants noted a concern that customers may be overcharged for fares.
 - There remains an education gap about the existence of and how to use the Tap & Ride Customer Inquiry Page to track transactions and increase transparency. Opportunities exist with social services and local organizations to provide education.
- Discount Eligibility
 - Operators do not want to determine discount fare eligibility for customers during boarding. Removing this burden from operators can reduce dwell time and improve operator safety by reducing potential for conflict with customers.

- Customers noted a preference to streamline the process of confirming eligibility for senior and disabled fares to improve the customer experience and potentially increase adoption.
- Desired Functionality
 - Participants noted that they and others they know need the ability to purchase multiple rides at once for family members or companions in their care during a single trip.
 - Some participants expressed a preference to pay in advance due to concerns about running out of funds for fares later in the month and to always know how many trips they had paid for.
- Customer Satisfaction & Experience
 - Most participants are satisfied with their current fare payment method, which includes Tap & Ride for the post-launch survey.
 - Of those surveyed who used Tap & Ride, nearly all indicated they would recommend Tap & Ride to a friend.
 - The majority of those surveyed thought that using Tap & Ride saves time when boarding.
 - Most focus group participants and survey respondents expressed a desire to see Tap & Ride on all buses statewide.

3 Roadmap Recommendations

Based on the survey results and input gathered through engagement activities, the statewide implementation of Tap & Ride should be part of a comprehensive policy and pricing strategy, including potential fare increases, policy rationalization, and new fare payment technology. Packaging these changes together and providing comprehensive public education and engagement for them will provide the most effective information to customers.

While cash will continue to be accepted, any potential changes to the Go CT card, mobile ticketing, and other types of fare products or fare media will require clear transition plans and accessibility options for those who are considered unbanked or underbanked. The following are key considerations for CTDOT as they are moving toward statewide implementation.

Implementation

Statewide Tap & Ride should be implemented as part of a comprehensive policy and pricing strategy. While many of these changes will be made in phases throughout the state, there will need to be a clear, coordinated public-facing transition plan that outlines changes to customer experiences. Internal phases such as installations, testing, onboard hardware, and software integrations will be part of the working schedule for the internal team. The implementation phases should be communicated in relation to their impact on customers and be accompanied by an education and outreach plan.

Functionality

While 70% of customers surveyed indicated they used contactless payment for other types of purchases and were willing to try Tap & Ride, there are technical and policy barriers that will need to be addressed for Tap & Ride statewide to meet the needs of all customers:

- Establish clear fare policies that outline the pricing, discounting, and transfer policies for services statewide.
- Consider ways to enable payment for more than one person with one tap (family, groups)
- Consider the ability for introductory discounting to incentivize adoption.
- Consider the option to offer affinity and/or rewards programs.
- Develop a strong option for digital eligibility verification and clarify statewide discount programs (existing seniors, disabled, and potential future programs such as veterans, low income, and others) for Tap & Ride.

Customer Evaluation

- In addition to tracking performance measures related to the system performance, consider evaluations that relate to customer adoption and acceptance. This includes tracking fare payment practices (cash, Token Transit, Transfers, Tap & Ride, Go CT

Card, UPass, etc.) with farebox statistics before, during, and after statewide implementation and regularly to track adoption.

- Perform customer satisfaction surveys at established intervals on fare pricing, discounting, and payment experience. Weight the surveys using farebox data to ensure statistical accuracy of the findings and focus the questions on decision-making and barriers to customer adoption.

Marketing, Engagement, and Education

Surveyed customers are highly satisfied (89%) with their current payment methods. While Tap & Ride for some may be more convenient, the convenience may not outweigh concerns over data security, the preference for cash, and discounted fare products that exist today. Additionally, while Tap & Ride allows customers to take advantage of fare capping and reduces upfront costs of passes, there is a severe lack in understanding of how it does so. Education, awareness, communication, and marketing initiatives are critical for the success of program expansion and to increase adoption rates.

- Leverage positive experiences to spread awareness. Word of mouth was the most significant way people learned about Tap & Ride. Videos that include testimonials are recommended to communicate the use and benefits of Tap & Ride.
- Provide more visible information on-board buses about the program and its benefits.
- Exterior bus decals should clearly indicate credit cards are accepted. Some participants in engagement activities noted potential confusion between Tap & Ride and Wi-Fi symbols.
- Develop a marketing campaign with multiple objectives:
 - Explain how Tap & Ride, fare changes, and statewide unified fare policies are related.
 - Convey the transition plan for customer experience throughout the state.
 - Explain how to use Tap & Ride.
 - Expand the market share of Tap & Ride.
 - Educate about the benefits of Tap & Ride as well as the security of payments.
 - Reach and be customizable to multiple target markets:
 - Cash fare customers
 - Monthly fare customers
 - Token Transit/Go CT customers
 - Senior/disabled customers
 - Unbanked
 - Customers new to the system
- Fare capping is not well understood by the public and difficult to communicate.

- Develop a marketing and communication plan about fare capping that is thoroughly tested with focus groups representing all customer segments.
- Ensure that fare capping is always the least expensive fare option. Depending on travel behavior, current fare types such as 10-ride tickets may offer more attractive discounts for some customers. With the rollout of the statewide unified fare policy and revised fare products, prices should not compete with fare capping.

Equity

- The pilot surveys indicated a sizable number of customers are unbanked. Tap & Ride should incorporate an accessible media for unbanked customers, such as the Cash App card or other pre-paid debit cards. A transition time for these customers to adapt to the new payment method would provide the best customer experience and allow CTDOT the time to put this in place and provide information and materials to support these customers to switching how they pay.
- Tap & Ride should partner with federal, state, and non-profit organizations that provide financial benefit programs to facilitate eligibility as well as fare payment using those programs.

While Tap & Ride presents many new opportunities for convenience, efficient fare payments, and reduction of cash in the transit systems, it can also be a significant change for existing customers. Care should be taken in developing the engagement and marketing plan so that customers clearly understand impacts to their individual trips and patterns and understand the fares and system benefits.

4 Appendix

4.1. CTDOT Website

[Click here to visit the CTDOT Tap & Ride website.](https://portal.ct.gov/dot/publictrans/bureau-of-public-transportation/tap-and-ride?language=en_US)

(https://portal.ct.gov/dot/publictrans/bureau-of-public-transportation/tap-and-ride?language=en_US)



Quick. Easy. Secure.

A contactless bus fare payment pilot through the Connecticut Integrated Transit Mobility Project (CT-ITMP)

Senior/Disabled Registration

Customers can now register to **use Tap & Ride at the Senior/Disabled reduced fare rate!** Eligible customers can enjoy the convenience of on-board contactless fare payments, without sacrificing the benefit of their reduced fare price.

We encourage anyone who currently uses the Senior/Disabled fare rate to register a card with contactless payment capabilities by completing the online version of the registration form linked [here](#) or asking for a paper form at the River Valley Transit Bus Terminal.

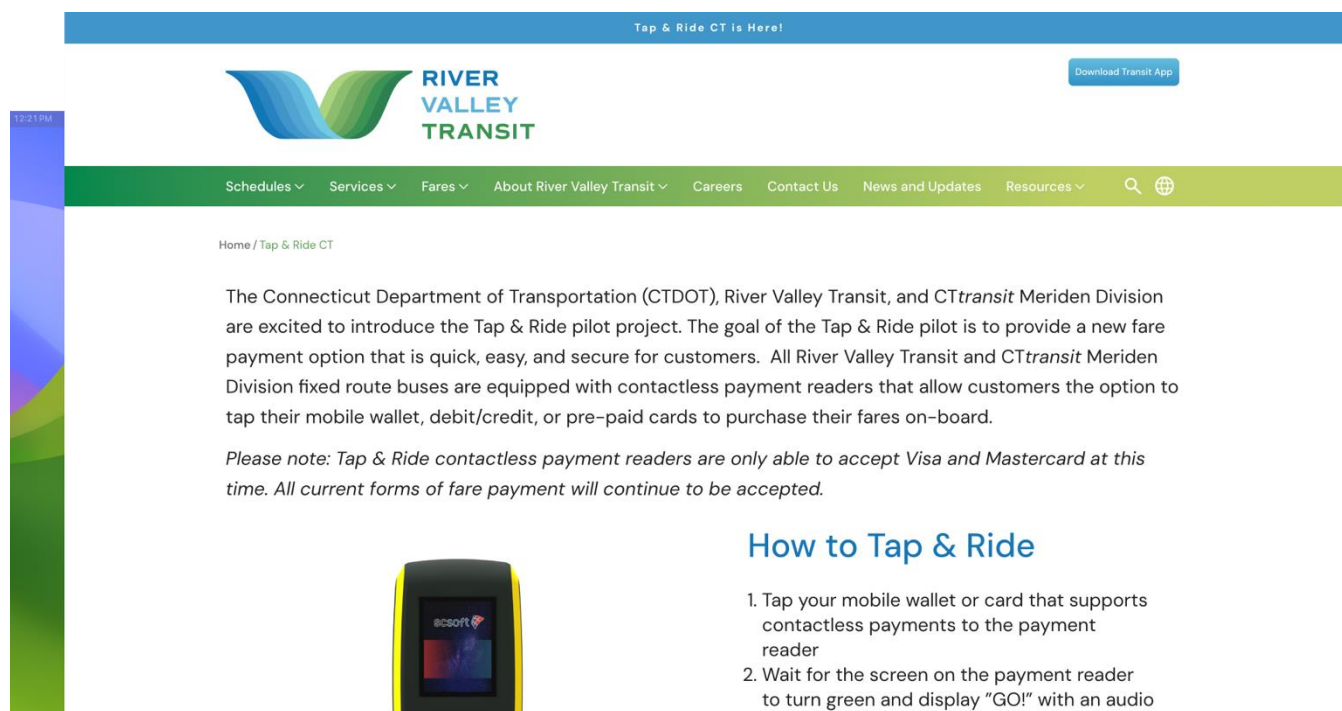
Introduction

Tap & Ride contactless bus fare payments are currently available on-board River Valley Transit, and CTtransit Meriden Division fixed-route buses.

Contactless payment readers allow customers to tap their mobile wallet, debit/credit, or pre-paid cards to purchase their fares on-board.

4.2. River Valley Transit Website

[Click here to visit the Tap & Ride CT – River Valley Transit website.](https://rivervalleytransit.com/tapridect/)
(<https://rivervalleytransit.com/tapridect/>)



The screenshot displays the River Valley Transit website. At the top, a blue banner reads "Tap & Ride CT is Here!". Below this is the River Valley Transit logo and a "Download Transit App" button. A green navigation bar contains links for Schedules, Services, Fares, About River Valley Transit, Careers, Contact Us, News and Updates, and Resources. The main content area, titled "Home / Tap & Ride CT", features a paragraph about the pilot project, a note about accepted payment methods, and a section titled "How to Tap & Ride" with two steps. An image of an eCSOFT payment reader is also shown.

12:21 PM

Tap & Ride CT is Here!

RIVER VALLEY TRANSIT

Download Transit App

Schedules Services Fares About River Valley Transit Careers Contact Us News and Updates Resources


Home / Tap & Ride CT

The Connecticut Department of Transportation (CTDOT), River Valley Transit, and CTtransit Meriden Division are excited to introduce the Tap & Ride pilot project. The goal of the Tap & Ride pilot is to provide a new fare payment option that is quick, easy, and secure for customers. All River Valley Transit and CTtransit Meriden Division fixed route buses are equipped with contactless payment readers that allow customers the option to tap their mobile wallet, debit/credit, or pre-paid cards to purchase their fares on-board.

Please note: Tap & Ride contactless payment readers are only able to accept Visa and Mastercard at this time. All current forms of fare payment will continue to be accepted.

How to Tap & Ride

1. Tap your mobile wallet or card that supports contactless payments to the payment reader
2. Wait for the screen on the payment reader to turn green and display "GO!" with an audio



4.3. Operator Focus Group

4.3.1 Operator Focus Group Summary



Integrated Transit Mobility Project

Operator Focus Group Summary

Meeting Details

Date	March 13, 2024
Time	7:30 p.m.
Focus Group Topic	Fare Payment Options
Facilitator	Jim Redeker
Note Taker	Rory Fitzgerald
Meeting Recording	Recording Part 1.mp4 Recording Part 2.mp4

Introductions

Please introduce yourself, including your first name, your current route, and the number of years you have been driving.

Attendee	Current Route(s)	Division	Years Driven	Other Info
Kim Gagne	Safety Manager		20 years	
Ana Rivera	Road Supervisor	Centerbrook	8 months with RVT	Transit driver since 2015, School bus 20+
Jo Anna		Middletown	8 years	
Kimberly Steinmetz	584		8 months with RVT	Began driving school buses in 1989
Justin Pianka	Dial-a-Ride, 590 and Middletown Routes	Middletown	16 years	
D Sirios	No fixed route	Middletown		
Nestor	645	Centerbrook	8 years	
Trish Wilcox	Supervisor	Centerbrook		
Skip Johnson	Dial-a-Ride, weekends drivers Riverside		14 years	

Topic 1: Observations about current fare payment options

Operator Experience

Attendee	Comments – Major Challenges Currently
Ana Rivera	Many people ask if they can use credit cards, must tell people “No, use Token App.”
Justin Pianka	Over 50% of customers use Token App.
Kimberly Steinmetz	Most challenging is when people pay with cash and they are counting change, pulling dollars out, and unrolling pennies. It puts you behind schedule.
Ana Rivera	People don’t realize that the machines don’t make change, so they look to the operators to give them change if they don’t have the exact amount.
Trish Wilcox	How will the new payment system work? Operators will need training before it rolls out.
Jo Anna	Will customers be able to purchase a day pass? Operators will have customers asking about that. Jim answered that there will be training for operators. Customers will not need to buy a day pass since fare-capping will charge for trips up to the day maximum. This feature will avoid the need to plan ahead to buy a pass. It will be easier.
Justin Pianka	The biggest issue is when passengers don’t have enough money to ride. Machines cannot give money back once it goes in, so if people paying with coins come up short, you must tell them to get off the bus.
Kimberly Steinmetz	Transfers expiring is a big issue, especially if there is a language barrier.
Trish Wilcox	Waiting for token transfer app to download is difficult because cell service cuts out frequently.
D Sirios	There are many areas where there is no cell service so the app doesn’t download.
Skip Johnson	Cash is king. When people have cash there are no issues with waiting for the Token app.
Ana Rivera	Many people still assume rides are free. That is no longer an option.
Justin Pianka	Many people want to pay for Dial-a-Ride with the Token Transit app.
Kim Gagne	Sometimes operators have trouble getting people to pay and are often threatened by customers.
Justin Pianka	I was threatened with bodily harm a few weeks ago by a woman who missed her stop.

Customer Experience

Attendee	Comments
Trish Wilcox	Many people don’t want to share their Medicare card or ID for the Dial-a-Ride or medical rides.
D Sirios	Issues with customers not understanding what passes they have because there are different passes, e.g., CT Transit uses GoCT cards, but not RVT.
Kim Gagne	GoCT cards for Dial-a-Ride and medical rides means customers don’t have to show any other ID because that is handled when the card is paid for.

Topic 2: Expectations for and ideas about what fare technology should deliver.

Attendee	Comments – Will the program be successful?
Ana Rivera	Younger groups will use the tap to pay. For example, college kids.
Nestor	Program will be most successful in Middletown, New London, Meriden. Shoreline has a lot of special needs and elderly, so this will not be a program that they can understand.
Skip Johnson	Skip disagrees with Nestor. Many with special needs are pretty savvy with cell phones. Vista will train them.
D Sirios	Elderly individuals may have trouble paying due to fixed incomes. Is the pilot going to have an option for seniors? Are we still going to have to ask for Medicare Card? Jim Redeker responded that there will be a website that they can go onto to upload Medicare Cards so it will be in the system.
Joe Comerford, RVT	Anybody can buy the senior pass because people can purchase a pass for someone else. For example, many kids buy passes for parents.
Trish Wilcox	People try and show screenshots. These are hard to verify.
Jo Anna	Make sure the fare technology is out of the way of drivers.
D Sirios	Install it to the right side of the farebox, closest to the window.
Ana Rivera	Would like to be able to see and hear confirmation that fare payment went through.
Kim Gagne	Farebox needs to be in front so drivers can see if customer have paid.
Justin Pianka	Technology should be located underneath the sensor for the farebox.
Nestor	Minibuses are different than the bigger buses, so the location will be different.
Skip Johnson	Keep safety in mind. Drivers need to be able to see so the line of site is important. The device needs to be visible but not impact driver safety.
Kimberly Steinmetz	How is the pilot going to be rolled out? Will operators have a pamphlet we can give out? How do we describe it and encourage people to use it?
Jo Anna	People are still going to be asking questions of the bus driver and will need a pamphlet or some way to break down literacy barriers.
Ana Rivera	We should tell people it's like how they get their coffee using tap and go.

Topic 3: Reactions to Project Branding

Attendee	Comments
Nestor	Tap and ride explains it.
Kim S	Tap and go is confusing. Where do we want people to go? To get off the bus?
Jo Anna	I like #1 - Likes that it looks like a passenger is paying for themselves, the second one looks like the driver is paying.
Justin Pianka	Lines on logos look a Wi-Fi symbol, which is confusing. Design should be changed to reduce confusion.

- More than half the group liked 'tap and ride', the rest liked 'tap and go.'
- This could help people board more quickly.
- If operators are excited about the new technology, passengers will be excited.
- Jim Redeker asked if we should promise that the technology will speed up travel time. Bus drivers said "No." They do not want to make any promises that can't be guaranteed.
- Drivers suggested stating that the technology "makes payment easier with less hassle."
- Drivers all agree that logo #1 is preferred because it's self-explanatory.

Take-Aways

- Drivers were excited to be part of this program and feel that it will make their jobs easier. They were happy to be included and brought into the process early.
- Drivers emphasized they will need training, so they can better convey how this will work. They would also like a pamphlet that explains things simply. The more they understand the program and are excited by it, the easier it will be for them to encourage customers to use the technology.
- There is a need to encourage people to register online ahead of time so that it eliminates the need for operators to request Medicare IDs.

4.3.2 Operator Focus Group Outreach Poster

RVT is introducing 'Tap and Ride' Technology

River Valley Transit District is preparing to pilot (test) new technology on our buses that will allow riders the option to use contactless debit/credit card payments, or 'tap and ride', to purchase fares.

A successful pilot requires that operators provide input on:

- Existing fare payment practices.
- Needs and expectations for new practices and technology.
- Capacity to adopt new practices and technology.

Focus group participation is your opportunity to help shape the future of public transit.

The focus group discussion will take one hour. It is a volunteer opportunity and is unpaid. If you are selected for and participate in the focus group, **you will receive a \$75 gift card**. Pizza and refreshments will be provided.

Date: Wednesday, March 13, 2024

Time: 7:30-8:30 p.m.

Location: 91 N. Main St., Middletown, CT

Room: Conference Room

For those unable to participate in the focus group, we will share a survey and visit break rooms to talk with operators.

We look forward to hearing from you!

Joe Comerford

Executive Director

River Valley Transit District



Focus Group Registration

1 On a mobile device

Scan the code below



2 On a computer

Visit the URL below

<https://forms.office.com/r/ZrCE5W25HN>

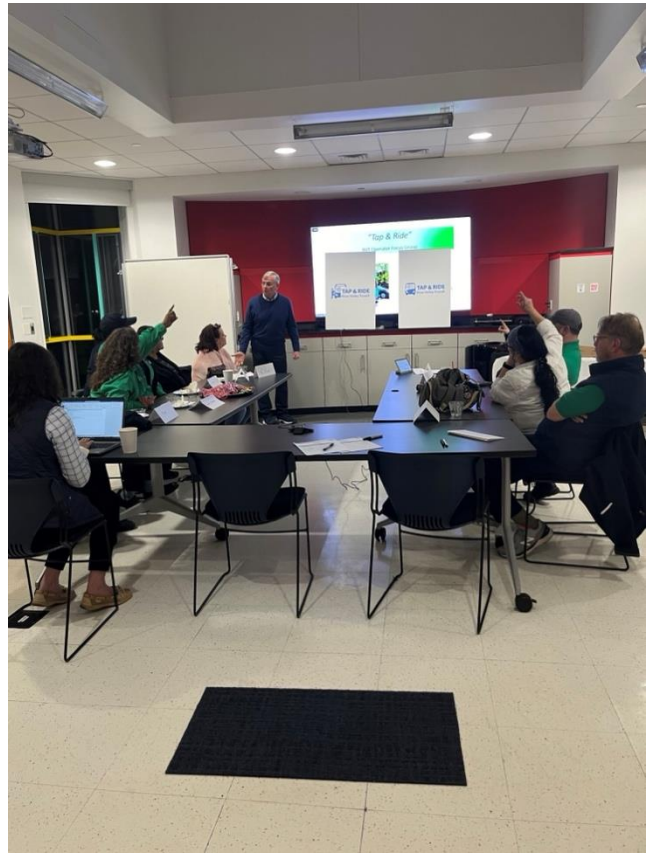
3 On paper

Copies of the registration form will be available in the operator's break room with a box for you to deposit your completed registration.

Thank you!



4.3.3 Operator Focus Group Photos



4.4. Pre-Launch Customer Focus Group

4.4.1 Pre-Launch Customer Focus Group Summary



Integrated Transit Mobility Project

Customer Focus Group #1 Summary

Meeting Details

Date	Wednesday, June 12, 2024
Time	7:00 – 8:00 p.m.
Focus Group Topic	Fare Payment Options
Facilitator	Jim Redeker
Note Taker	Toni Marie Pignatelli
Meeting Recording	GMT20240612-225342_Recording.m4a GMT20240612-225342_RecordingnewChat.txt

Introductions

Attendees
Tarsha Calloway
Ivy Huang
Maureen Isleib
Sandra Woods (difficulty unmuting)
Tyler Charles
Alexis Garra

Topic 1: How do you currently pay for your bus trip?

Attendee	Comments
Tarsha	Bus card

Maureen	Does not use transit because not very accessible in the community of Durham
Ivy	Shows Wesleyan ID
Sandra	Transit card and cash. Encounters fare payment challenges due to network failures and when transferring.

Topic 2: What is your preferred method of payment? Does anyone use a monthly pass?

Attendee	Comments
Tarsha	Prefers bus cards but they are often rejected. Bus cards are more convenient than cash but do not always work.
Maureen	Cash
Ivy	Appreciates the King County system, which allows for a card that taps and can be reloaded using cash.
Tarsha	Yes, purchases a thirty-day pass because she rides daily.

Topic 3: When travelling by bus, do you transfer from one bus to another bus?

Attendee	Comments
Tarsha	50% of trips she makes a transfer.
Alexis	Yes, makes transfers.

Topic 4: When purchasing goods in a store or shop, do you ever tap a card or phone to pay?

Attendee	Comments
Ivy	Yes, a card.
Maureen	Yes, a card.

Topic 5: Would fare capping discounts incentivize you to use the new fare payment technology?

Attendee	Comments
Tarsha	No, because she feels vulnerable with the use of new technology. A trial card that was not tied to personal information would encourage her to try the new technology. Is curious as to how the system would know how to levy discounts for children, disabled, and elderly.
Maureen	Yes, it would be interesting.
Ivy	Yes, to save money.
Alexis	Yes.
Sandra	Yes, would try it.
Tyler	Yes, likes a discount.

Topic 6: What concerns, if any, do you have about the new fare payment technology?

Attendee	Comments
Tarsha	Data privacy. Concerned that the system may be too sensitive and make incorrect charges.
Sandra	Would the card need to be connected to a bank account or are there other options?
Ivy	Reluctant to tie a card to bank account because of privacy concerns around location tracking.

Topic 7: What would you call the validator? (image shown to participants on screen)

Attendee	Comments
Tarsha	Suggested = Easy Tap; Understandable = Tap & Ride; Validator = not clear; Target = scary; Mobile wallet = commonly understood
Sandra	Suggested = Tap & Pay; Understandable = Tap & Ride
Maureen	Suggested = Contactless payment; Fare Scanner; Fare Reader

Topic 8: What would you suggest we promote to encourage people to use the technology?

Attendee	Comments
Tarsha	Ease & Safety
Ivy	Make pilot free or a promotional discount

Maureen	Accessibility & discounts, e.g., for every ten rides you get a free trip.
Tyler	Simpler experience. Create awareness.

Topic 9: How do we help people understand the new fare payment technology and want to use it?

Attendee	Comments
Tarsha	Commercials that feature people using technology. Ideally, commercials would be shown on a bus with a link to find more information.
Sandra	Work with youth and teens and they will encourage adoption by others.
Maureen	Provide customers with a way to provide feedback on the technology. Provide customer service.

Topic 10: To plan your transit trips do you use apps like Google maps, Apple maps, etc.? What apps do you use? Would it be attractive if a single app did the planning and purchasing of fares?

Attendee	Comments
Sandra	Yes, sometimes uses apps.
Tyler	Uses Google map and other apps.
Ivy	Uses One Bus Away because she appreciates real time information. Not motivated by the offer of a single app because she does not want her physical location being tracked.
Tarsha	Suggests the option of using the app only for fare payment or for both fare payment and trip planning.

Topic 11: Pretend you are the marketing consultant for this technology. What are your suggestions or ideas?

Attendee	Comments
Sandra	Maintain option for customers to use both traditional and new fare payment methods. Work with younger people and customer service. Would love the new technology.
Tyler	Maintain the machine system because it is a simple way to make fare payments.
Maureen	Supports idea of maintaining the option for customers to use both traditional and new fare payment methods. Likes the idea of engaging younger people.
Sandra	Supports idea of maintaining the option for customers to use both traditional and new fare payment methods. Likes the idea of engaging younger people.
Tarsha	Likes idea of a discounted or free trial to encourage uptake and then relying on word of mouth to spread news about the technology.

Topic 12: Which phrase do you prefer, mobile wallet or smart phone?

Attendee	Comments
Sandra	Familiar with mobile wallet

Topic 13: Do you use social media to get information about transit?

Attendee	Comments
Tarsha	Head nod

Questions from participants for CTDOT

- What is the timeline?
- During the pilot, will people be able to use existing fare payment options?
- Where will the validator exist on buses?
- What incentives will encourage people to adopt the new technology?
- Will this technology increase the speed of boarding?
- Will the validator have a beep or a light, particularly for accessibility purposes?

- Will there be CTDOT testing of the technology before it is rolled out?

4.4.2 Pre-Launch Customer Focus Group Recruitment Poster



Exciting new technology coming on board!

Tap & Ride will give customers the ability to use contactless debit/credit cards to purchase bus fares.



Participate in a focus group to help shape the future of public transit in CT

The focus group discussion will last for one hour and will be held virtually via Zoom on either:

**Wednesday, June 12th at 7:00 PM, or
Thursday, June 13th at 7:00 PM**

Please note that depending on the number of responses received, we cannot guarantee that everyone will be selected to participate.

**Participants will
receive a \$75
visa gift card for
their time.**

**Sign up at
www.bit.ly/4bIPGKL
or by scanning the QR code
on the right.**



4.5. Pre-Launch Survey

4.5.1 Pre-Launch Survey Summary



Integrated Transit Mobility Fare Payment Pre-Launch Survey Results



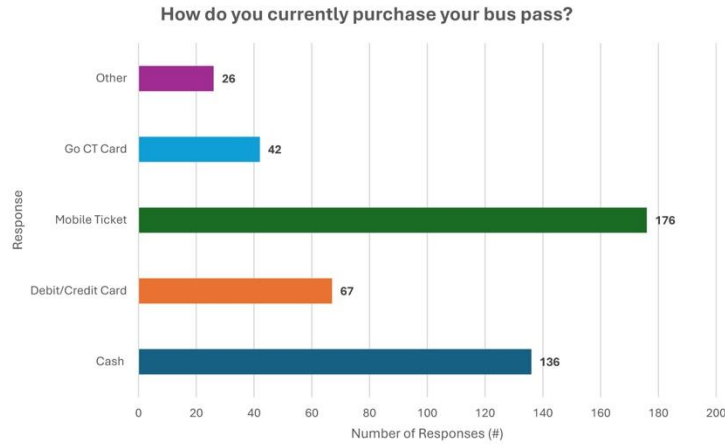
Survey Purpose

- Starting fall 2024, River Valley Transit and CTtransit Meriden Division **buses were updated with new contactless payment readers** that allow customers the option to tap their mobile wallet, debit/credit, or pre-paid cards to purchase their fares on-board.
- The purpose of this survey was to **better understand customers' existing fare payment habits and experience with contactless payment options** before introducing this new fare payment option.

Survey Highlights

- 319 responses
- Most survey respondents purchased bus passes via mobile ticket (token transit or transit app) or cash (onboard or at ticket vendor).
- Regardless of how they purchased their pass, the majority of respondents were satisfied with their existing fare payment experience.
- Preferences for future methods of purchasing bus passes were split.
- Most survey takers have a bank account (77%).
- Most use contactless payment for other purchases (72.4%)
- Interest in trying contactless payment for bus fare was mixed.

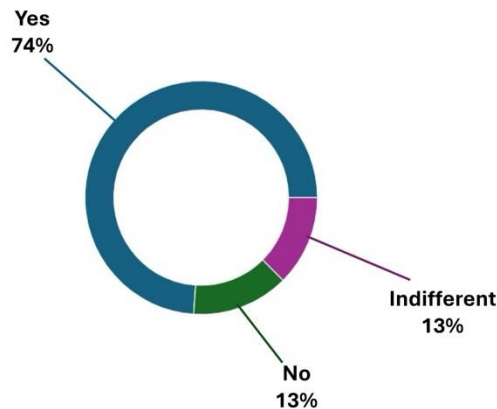
Current Fare Payment Methods



Current fare payment distribution:

1. Mobile Ticket (55.2%)
2. Cash (42.6%)
3. Debit/Credit Card (21%)
4. Go CT Card (13.2%)
5. Other (8.2%)

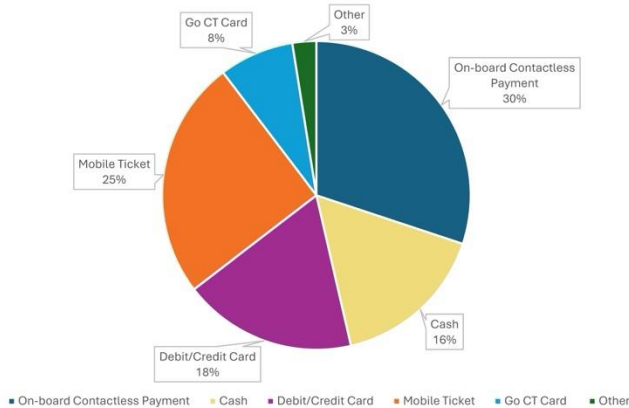
Fare Payment Experience



Regardless of how they purchased their passes, **74% of survey takers expressed satisfaction with their current fare payment experience.**

Future Fare Payment Options

In the future, how would you prefer to purchase your bus pass?



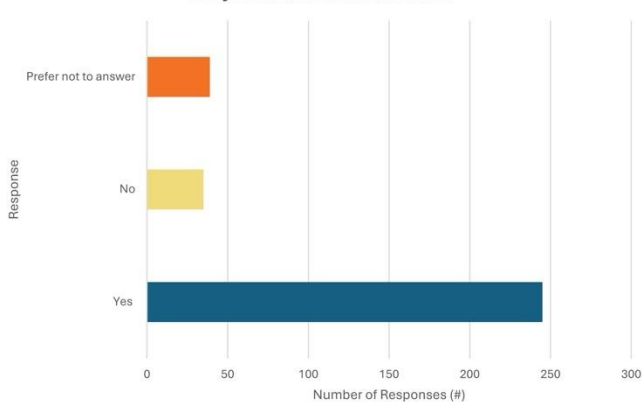
Preferences for future methods of purchasing bus passes are split

• **Top 3 are:**

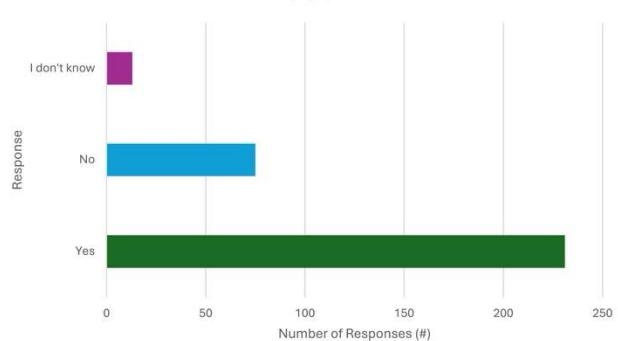
1. On-board Contactless Payment (30%)
2. Mobile Ticket (25%)
3. Debit/Credit Card (18%)

Contactless Payment Use

Do you have a bank account?



Do you ever use contactless payments (tap to pay) to purchase goods or services, such as coffee, groceries, etc.?



77% of respondents have a bank account.

72.4% use contactless payment for other purchases.

Interest in Trying Contactless Payment

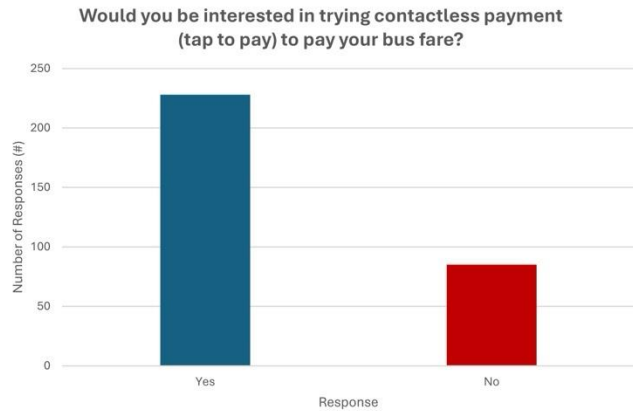
Reasons for Yes:

- Convenience/ease of use
- Used elsewhere

Reasons for No:

- Prefer cash or other method of payment
- Security concerns/distrust of the technology

71.4% of survey takers would be willing to try contactless payment in the future to pay for bus fare



"No I like the bus passes"
"It would be easier"
"Yes"
"Yes, it'll be more convenient"
"No"
"No. Prefer to use cash."

4.5.2 Pre-Launch Survey Report

ITMP Fare Payment Survey

Data from All Time



Insights

All Shares



Visited

2028



Started

319

Completion Rate



Avg Time to Complete

2minutes



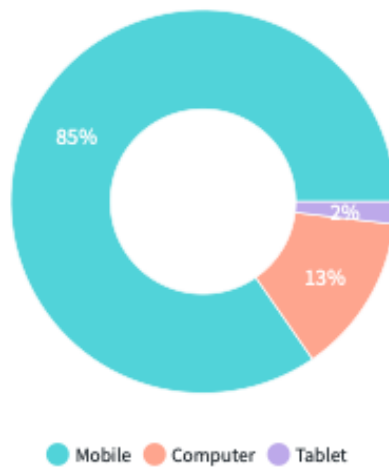
Completed

319

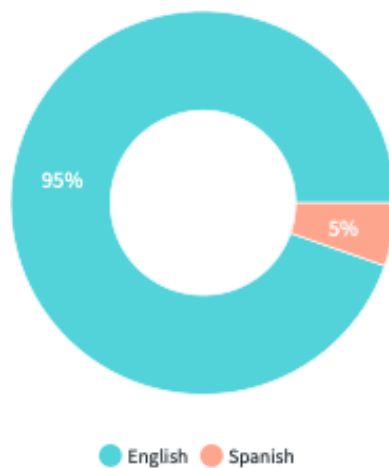


Responses

By Device

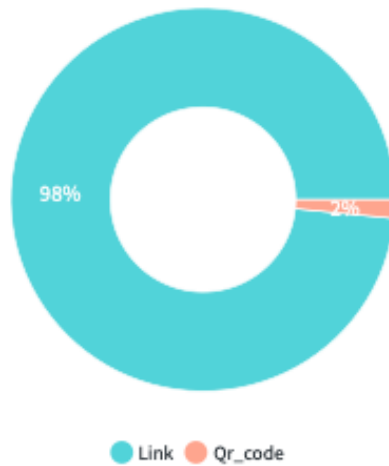


By Language



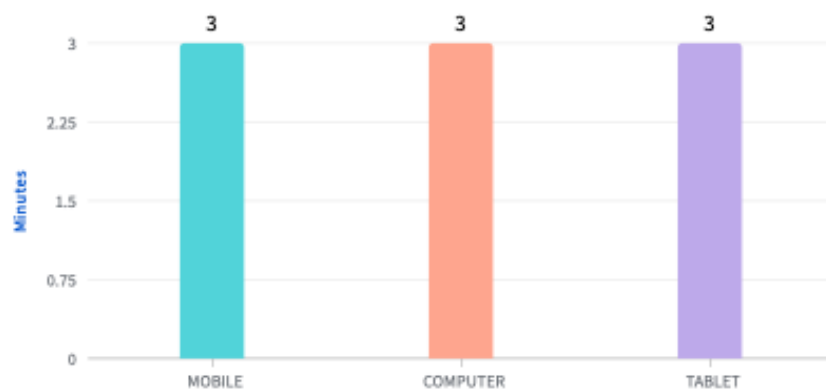
Responses

By Share Type



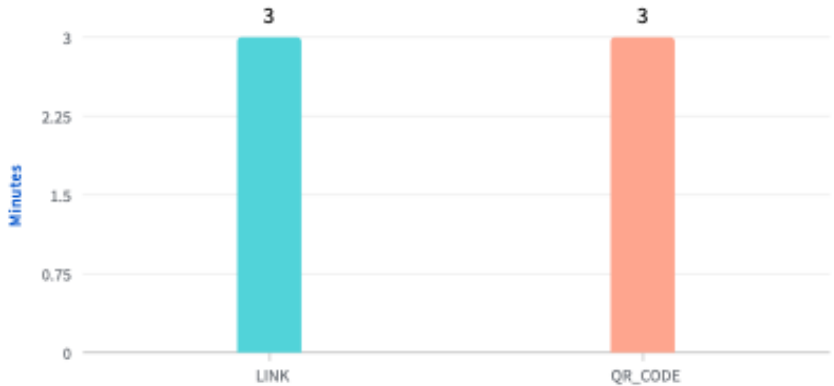
Average Time To Complete

By Device

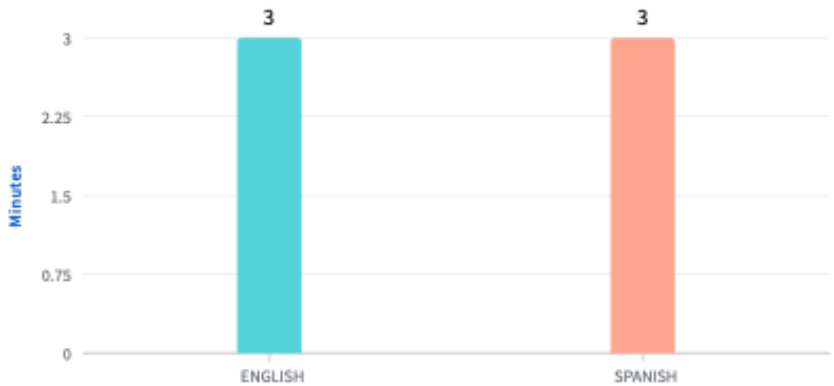


Average Time To Complete

By Share Type



By Language



4.6. Pop Up Events

4.6.1 Tap & Ride Informational Handout

**TAP &
RIDE**

**Quick.
Easy.
Secure.**

**Your bus pass is already
in your pocket!**

Try contactless fare payments on River Valley Transit and CTtransit Meriden buses starting fall 2024.

- 1 Tap your mobile wallet or card that supports contactless payments to the payment reader.
- 2 Wait for the screen on the payment reader to turn green and display "GO!" with an audio confirmation.
- 3 Enjoy the ride!

All current forms of fare payment will continue to be accepted.



You tap, we do the math, you save!

With Tap & Ride's fare capping feature, every time you tap to pay on-board, the contactless payment reader will calculate the number of trips you have taken to ensure that you are never paying more than the cost of a day-pass or 31-day pass over that period of time.



If you'd like more information about safe and affordable bank accounts, please visit cahs.org/bankon.html.

Scan to learn more about Tap & Ride:



**TAP &
RIDE**

**Rápido.
Fácil.
Seguro.**

**¡Su boleto de autobús
ya está en su bolsillo!**

Pruebe el pago de boletos sin contacto en los autobuses de River Valley Transit y CTtransit Meriden a partir del otoño de 2024.

- 1 Toque el lector de pagos con su billetera móvil o tarjeta para pago sin contacto.
- 2 Espere a que la pantalla del lector de pagos cambie a verde y aparezca «GO!» (¡ADELANTE!) con una confirmación audible.
- 3 ¡Disfrute del recorrido!

Todas las formas actuales de pago de boletos seguirán siendo aceptadas.



Usted toca, nosotros hacemos las cuentas, ¡usted ahorra!

Con la función de limitación de tarifas de Tap & Ride, cada vez que usa pago sin contacto a bordo, el lector de pago sin contacto calculará el número de recorridos que ha realizado para garantizar que nunca pague más de lo que cuesta un pase de un día o un pase de 31 días durante ese período de tiempo.



Si desea más información sobre cuentas bancarias seguras y asequibles, visite cahs.org/bankon.html.

Escanee para obtener más información sobre Tap & Ride:



4.7. Press Release

[CTDOT Launches Tap and Ride Pilot Program for Contactless Payments on Public Transit](#)

[Report an accessibility issue.](#)

Department of
Transportation

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CTDOT Launches Tap and Ride Pilot Program for Contactless Payments on

Public Transit

10/08/2024

Quick, easy, and secure way for customers to pay their bus fare via mobile wallet and debit or credit cards

The Connecticut Department of Transportation (CTDOT) today announced the launch of its new Tap & Ride pilot program, which allows customers to pay for their bus fare by tapping their Visa or Mastercard branded debit card, credit card, or mobile wallet at contactless payment readers on River Valley Transit and CTtransit Meriden Division buses.

This project marks a major step in modernizing public transportation in Connecticut, providing a seamless and secure way for customers to quickly pay while boarding the bus in select service areas. No downloads or signups are necessary.

This project is being funded through the USDOT's Strengthening Mobility and Revolutionizing Transportation (SMART) grant program, which was established by the Bipartisan Infrastructure Law. CTDOT was awarded a \$2 million Stage 1 SMART grant and is eligible for a Stage 2 SMART grant to expand the project in the future.

"We are excited to support the Connecticut Department of Transportation on this effort, a key project to modernize and improve the transit experience for riders in this community," said **Ben Levine, Deputy Assistant Secretary for Research and Technology at the U.S. Department of Transportation**.

"Contactless payments have become a part of everyday life. We want our transit customers to have a quick and convenient experience when it comes to paying fares, one that doesn't require them to have exact change or even download a mobile app," said **Connecticut Department of Transportation Bureau Chief of Public Transportation Benjamin Limmer**. "Thank you to the USDOT for funding this pilot project, which will help Connecticut test this technology out with

customers and develop our roadmap for a large-scale implementation of contactless payments across all bus services in the state.”

“River Valley Transit is excited to be included in CTDOT’s Tap & Ride pilot,” said **River Valley Transit Executive Director Joe Comerford**. “We look forward to sharing our experience implementing this new technology with other bus service providers throughout Connecticut.”

Here’s what customers need to know when using Tap & Ride:

- Tap & Ride is a pilot program only available on River Valley Transit fixed routes, and CTtransit Meriden division local routes 561, 563, 564, 565, and 566.
- Only contactless enabled Visa or Mastercard branded products are accepted at this time.
- On your first tap of the day, you will be charged \$1.75. You can transfer and tap for free on any bus with the Tap & Ride contactless payment readers for two hours after your first tap.
- If you tap again after two hours, you will be charged another \$1.75. Now that you have reached the day cap of \$3.50, you can transfer and tap for free on any bus with the Tap & Ride contactless payment readers for 24 hours after your first tap.
- Within a 31-day period, if your contactless fare payments sum to \$52.50 you will not be charged for any additional taps made until the end of that 31-day period. Customers must use the same payment method for every tap to receive the benefit of fare capping.
- You can review your contactless fare payment history [here](#).

For more information on the Tap & Ride program, please visit portal.ct.gov/TapAndRide.

** As of November 1, 2024, CTtransit route 567 is no longer part of the Tap & Ride Pilot **

Media Contact:

OFFICE OF COMMUNICATIONS

[860-594-3062](tel:860-594-3062)

CTDOTMedia@ct.gov

Twitter: [@CTDOTOfficial](https://twitter.com/CTDOTOfficial)

Facebook: [Connecticut Department of Transportation](https://www.facebook.com/ConnecticutDepartmentofTransportation)

Department of Transportation



Mailing address

2800 Berlin Turnpike

P.O. Box 317546

Newington CT 06131-7546

Report an Issue or Ask a Question

860-594-2560

DOT.CustomerCare@ct.gov

[Online Webform](#)

[About CT](#) [Policies](#) [Accessibility](#)
[Directories](#) [Social Media](#) [For State Employees](#)

 United States
Mast: (Half)

4.8. Post-Launch Customer Focus Group

4.8.1 Post-Launch Customer Focus Group Summary



Integrated Transit Mobility Project

Customer Focus Group #2 Summary: Post Implementation

Meeting Details

Date	Tuesday, December 3, 2024
Time	7:00 – 8:00 p.m.
Focus Group Topic	Tap & Ride Pilot
Facilitator	Jim Redeker
Note Taker	Cassandra Valcourt

Introductions

Attendees
Jonathan Piacentini
Brian Scerra
Francis Scerra
Erica Udoff
Heidi Melillo
Jordan Melillo
Rosemarie Olson-Walimma
Jonathan Olson

***indicates summarizing statement from project team

Topic 1: What buses/bus systems do you typically use?

Comments
585
595
584
581
642
Washington Street
590
Portland/East Haddam
Middletown/Old Saybrook
***No participants use New Haven division transfers, but some transfer to the 55.

Topic 2: How do you typically pay for bus fare?

Comments
Cash
Token Transit
Multi-pass
Token Transit
Tickets
Token Transit (because 10 ride is cheaper)
Multi-pass
Token Transit

Topic 3: Are you happy with this payment method?

Comments
I don't like monthly passes for disabled people. They no longer have a barcode or scan date on them.
If you purchase a monthly ticket in the middle of the month, it's only good for two weeks, but it's the same price as the monthly.
Token Transit can be problematic for transfers. Not all accept it.
Cash is time consuming when it doesn't work well. Often the machine won't accept bills that are crumpled.
The Token Transit system went down one time. I was stranded and had to pay \$350 for an Uber.
***Most participants don't have a problem with Token Transit and are satisfied with using it.

Topic 4: Do you use transfers/do you have any problems transferring?

Comments
***Most people don't have problems with transferring. Some even enjoy it.
I don't like transferring between bus systems. Having one statewide system could be helpful.
***One participant noted that there are inconsistencies with Token Transit policies for accepting transfers.

Topic 5: How do you find about fare cost?

Comments
Google (several participants gave this answer)
Bus website

Topic 6: Who has used Tap & Ride?

Comments
(Only one participant has used Tap & Ride.) It worked and I liked it, but I am a senior citizen and there was no way to get a senior discount.
***Several participants commented that they are also eligible for senior/disabled discounts. They would be happy to use Tap & Ride if offered the senior/disabled discount (currently it does not).

Topic 7: What do you think are the benefits of Tap & Ride?

Comments
Not having to worry about carrying cash/change.
It's faster.
Change/physical money is getting phased out.

Topic 8: What security concerns do you have about Tap & Ride?

Comments
Worried about information being compromised. Two participants have had their cards hacked after using them to make other purchases.
Worried about being overcharged. Charges can be checked online, but how can you dispute them if you don't get a receipt?
Having a receipt might help with some concerns, particularly with being overcharged.

Topic 9: What incentives could get you to try Tap & Ride?

Comments
Nine rides with the 10 th ride free.
Prepaid cards for people with a bank account.
Bonus points

First 3 rides using tap & ride are free.
Bus drivers giving reminders about it
Discounts for posting on social media
Gift cards/other rewards

Topic 10: Have you used tap to pay elsewhere? Where?

Comments
***8 participants said that they have used tap to pay elsewhere.
Gas station
Gas station
Everywhere
Drug store, grocery store
Restaurants
I use Apple Pay everywhere.

Topic 11: How often do you take the bus in a day?

Comments
4 times
1 roundtrip
1 roundtrip on 3 buses

Topic 12: Pretend you are the marketing consultant for this technology. What are your suggestions or ideas?

Comments
Tutorial video on how to use it that includes testimonials from other users.
Show what the symbol looks like for cards that have contactless payment capability.

Use bus drivers as tutors/advertisers (***)The only participant who has used Tap & Ride learned about it through their bus driver).
Use merchants as advertisers (potential customers could use Tap & Ride to get to their businesses to buy things quicker/conveniently).
Use side of bus to advertise tap & ride/show which buses use it.

Other questions/comments from participants

- How do you know if your card is capable to use tap to pay?
- ***All participants responded that they do have a debit card. 8/10 participants have credit cards.
- ***Some participants have seen others use Tap & Ride, but not frequently.
- Don't get rid of other payment methods. Simply adding Tap & Ride as just another option would be good.
- Have a way to let people purchase multiple rides at once so they don't have to worry about having enough money to pay for trips later.
 - Some people currently buy all the passes they need for the month earlier on in the month when they know they have the money. Some have been unable to ride the bus to lack of funds.
- It would be good to make Tap & Ride a statewide option that's available on all buses.#
- There needs to be a way to pay more than once using Tap & Ride for people who are paying for more than one person.#
 - Maybe have an override button so that a card could be tapped more than once at a time if needed.#
 - Have a feature on the website or app where riders can indicate that they want to pay for more than one user that day or for a specific trip.#
- Token transit shows you when your ticket will expire. Tap & Ride needs something like this.#
- ***Initial awareness of Tap & Ride was low. Some participants had seen the ad for it on the bus, but didn't recognize it/understand what it was.#

4.8.2 Post-Launch Focus Group Flyer



FOCUS GROUP

We want to hear from you about the Tap & Ride contactless payment pilot!



As we test this new technology, it is important that we hear from you, our customer, about what is working and what needs to be improved.

The focus group discussion will last for 1.5 hours and will be held **in-person**:

Tuesday, December 3, 2024
7:00 – 8:30 PM

Middletown City Hall
245 Dekoven Drive
Middletown, CT

Focus group participants will receive a \$75 Visa gift card for their time!

Food will also be provided at the beginning of the meeting. Please note that depending on the number of responses received, we cannot guarantee that everyone will be selected to participate.

If you are interested in participating in this in-person Tap & Ride customer focus group, please sign-up via:

<https://forms.office.com/r/T3Ze4Tn7Xg>
or by scanning the QR code on the right.

*The form will take about 2 minutes to fill out.
All responses will be confidential.*



4.9. Post-Launch Survey

4.9.1 Post-Launch Survey Summary



River Valley and CTtransit Meriden Customer Survey



Survey Purpose

- In fall 2024, River Valley Transit and CTtransit Meriden Division **buses introduced new contactless payment readers** that allowed customers the option to tap their mobile wallet, debit/credit, or pre-paid cards to purchase their fares on-board.
- The purpose of this survey was to **better understand customers' existing fare payment habits and experience with contactless payment options** after this new fare payment option became available.

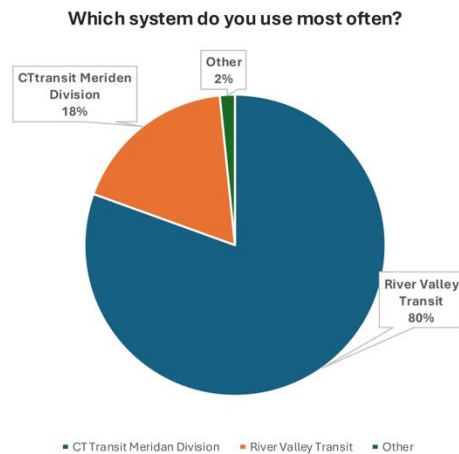
Survey Highlights

- 308 responses
- Most survey respondents purchase bus passes via cash (onboard or at ticket vendor) or Tap & Ride on the bus.
- Regardless of how they purchase their pass, the majority of respondents are satisfied with their existing fare payment experience.
- 84% of survey respondents use contactless payment to purchase other goods or services.
- Most survey respondents indicated that they have tried Tap & Ride (80%).

Survey Highlights (con't)

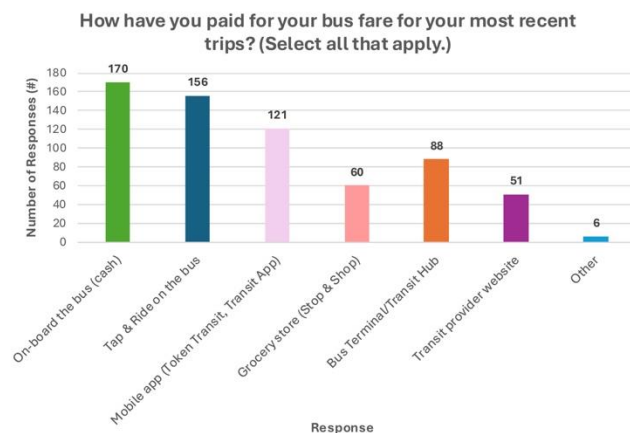
- Feedback from Tap & Ride has been mostly positive; many survey respondents said that it is faster and easier, and have reported using it more than once.
- Almost all survey respondents said that they would recommend Tap & Ride to a friend (99%).
- 92% of survey takers indicated that they would like to see Tap & Ride in all buses around the state.

System Usage

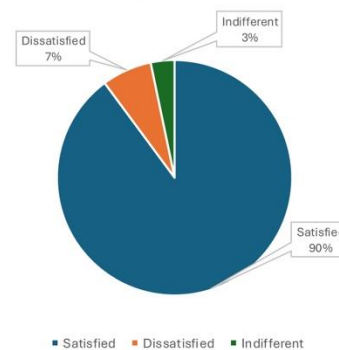


Most survey takers were users of the River Valley Transit bus system (248/308). In addition to the CTtransit Meriden Division system, other responses included Fast Track and Shoreline East.

Payment Methods and Satisfaction Level



Are you satisfied with your current fare payment experience?

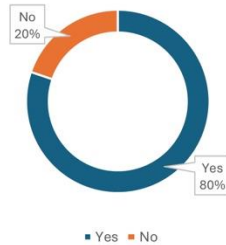


Top 3 Fare Payment Methods:

- Cash – 55%
- Tap & Ride – 51%
- Mobile App (Token Transit/Transit App) – 39%

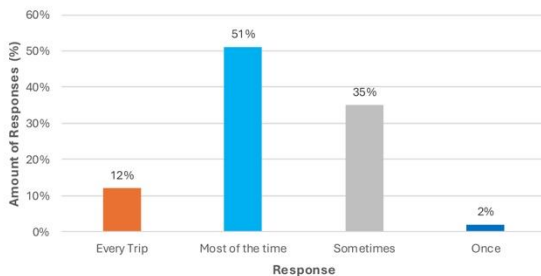
Tap & Ride Use

Have you tried Tap & Ride?



- Most survey takers have used Tap & Ride before; it has become a regular or occasional payment method for many

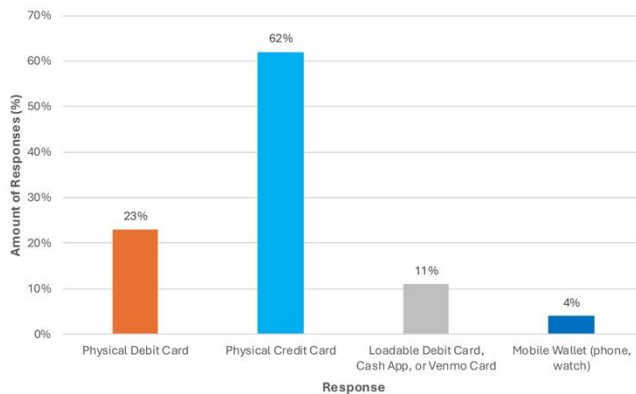
How often do you use Tap & Ride?



Frequency of Tap & Ride Use		
Frequency	Number of Responses	
Every Trip	29	12%
Most of the time	127	51%
Sometimes	86	35%
Once	5	2%

Tap & Ride Payment Methods

What form of payment do you most often use for Tap & Ride

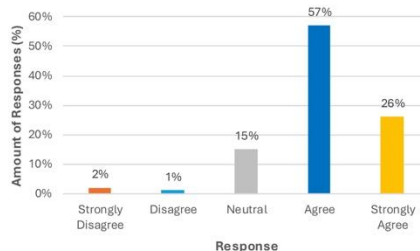


Form of Payments for Tap Ride		
Payment Method	Number of Responses	
Physical Debit Card	58	23%
Physical Credit Card	152	62%
Loadable Debit Card, Cash App, or Venmo Card	27	11%
Mobile Wallet (phone, watch)	10	4%

Most Tap & Ride users pay using a physical credit card. The vast majority of these riders (88%) use the same form of payment (card, mobile wallet, etc.) every time they use Tap & Ride.

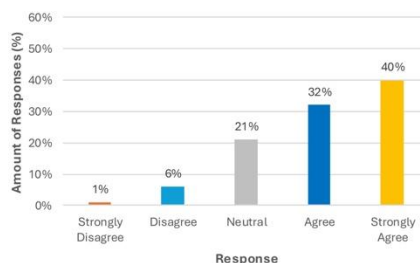
Opinions on Tap & Ride

Opinions on Tap & Ride		
Response	Number of Responses	
Strongly Disagree	4	2%
Disagree	2	1%
Neutral	36	15%
Agree	140	57%
Strongly Agree	65	26%



Tap & Ride is easier to use than other fare payment types.

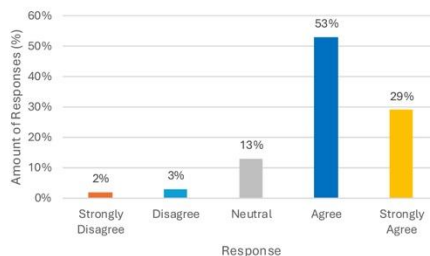
Opinions on Tap & Ride		
Response	Number of Responses	
Strongly Disagree	2	1%
Disagree	14	6%
Neutral	52	21%
Agree	80	32%
Strongly Agree	99	40%



Paying with Tap & Ride onboard means I don't need to plan ahead to pay my fare.

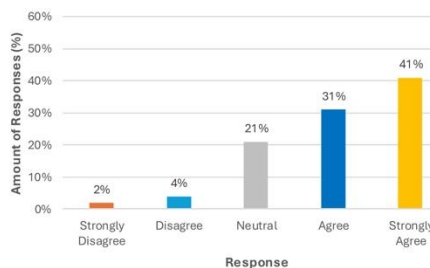
Opinions on Tap & Ride (con't)

Opinions on Tap & Ride		
Response	Number of Responses	
Strongly Disagree	5	2%
Disagree	8	3%
Neutral	31	13%
Agree	132	53%
Strongly Agree	71	29%



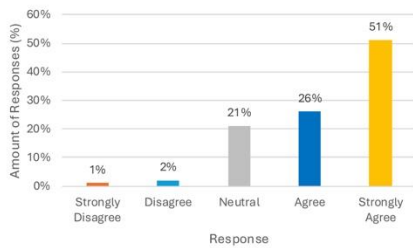
Tap & Ride saves me time when boarding.

Opinions on Tap & Ride		
Response	Number of Responses	
Strongly Disagree	4	2%
Disagree	11	4%
Neutral	53	21%
Agree	77	31%
Strongly Agree	102	41%



Tap & Ride saves money.

Opinions on Tap & Ride (con't)



Opinions on Tap & Ride		
Response	Number of Responses	
Strongly Disagree	2	1%
Disagree	4	2%
Neutral	51	21%
Agree	64	26%
Strongly Agree	126	51%

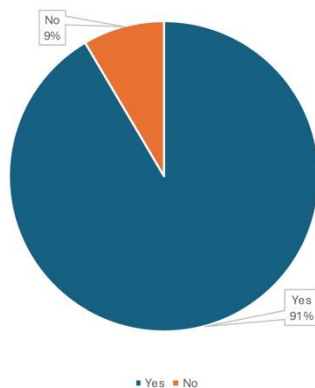
Using my card or phone with Tap & Ride feels secure.

Top Takeaways:

- Most survey takers agree that Tap & Ride is easier to use and saves time.
- Most survey takers strongly agree that Tap & Ride eliminates the need to plan their fare payment method ahead of time.
- Most survey takers agree that Tap & Ride saves money (72%) and that they (77%).

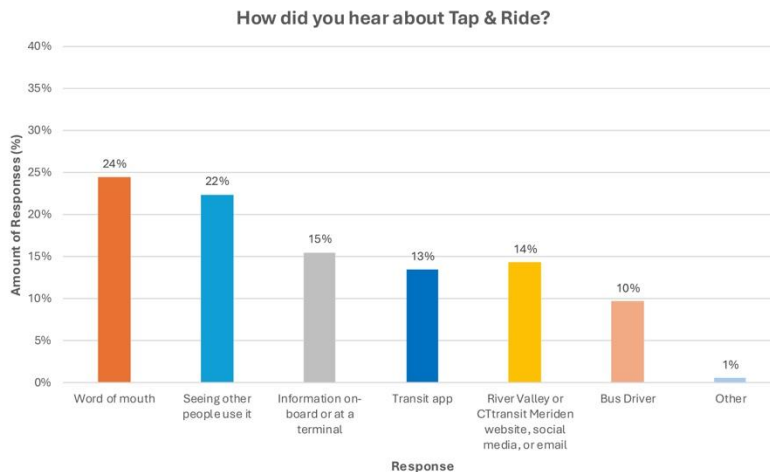
Transfers

Have you used Tap & Ride to transfer between River Valley Transit and CTtransit Meriden services?



- Most Tap & Ride users have tried this payment method for transfers between bus system.

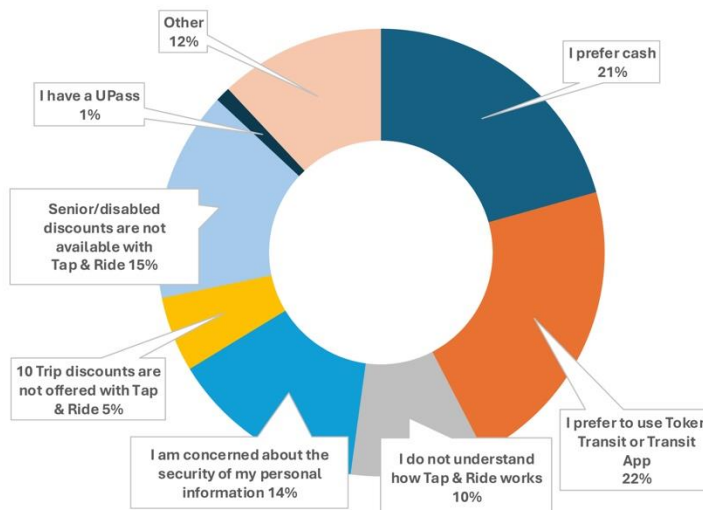
Discovery of Tap & Ride



- Respondents reported learning about Tap & Ride from a variety of sources.
- Most common sources were word of mouth and observation of others using it on the bus.

Non-users of Tap & Ride

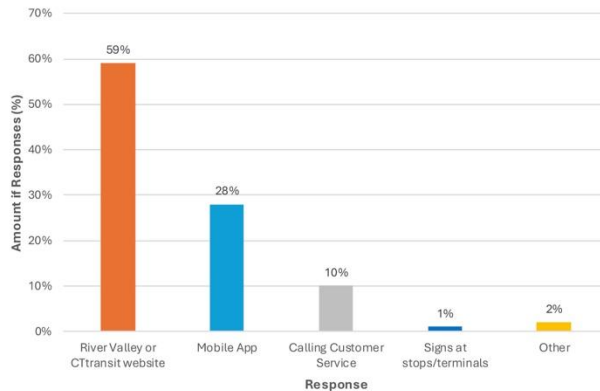
If you have not used Tap & Ride to pay for your fare, why not?



Top 3 reasons for not using Tap & Ride:

- Preference in other payment methods
- No senior/disabled discounts available
- Concern about secureness of system

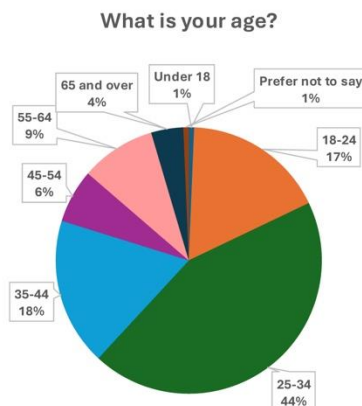
Fare Information



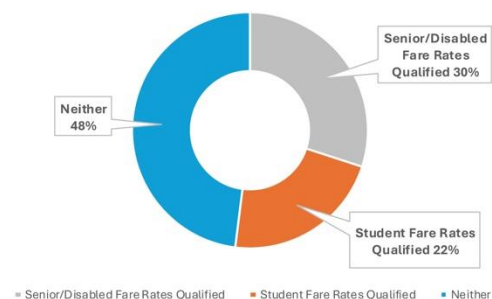
Finding Fare Information		
Response	Number of Responses	
River Valley or CTtransit website	183	59%
Mobile App	85	28%
Calling Customer Service	31	10%
Signs at stops/terminals	4	1%
Other	5	2%

- Most survey takers indicated that they find fare information from the RVT or CTtransit website (59%).

Demographics



Survey Taker Demographics



Survey Taker Demographics		
Response	Number of Responses	
Senior/Disabled Fare Rates Qualified	93	30%
Student Fare Rates Qualified	67	22%
Neither	147	48%

- The majority of survey takers responded that they were between ages 25-34.
- Over 50% of respondents qualify for senior/disabled or student discounts.

4.9.2 Post-Launch Survey Report

River Valley and CTtransit Meriden Customer Survey

Data from All Time



Insights

All Shares



Visited

680



Started

308

Completion Rate



Avg Time to Complete

4minutes



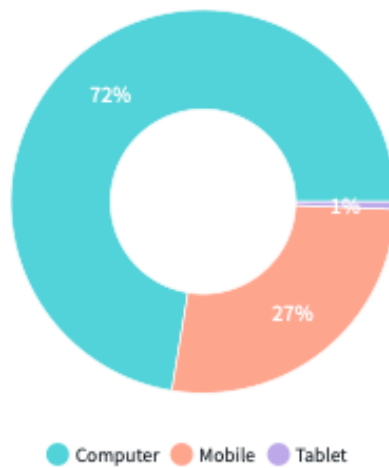
Completed

308

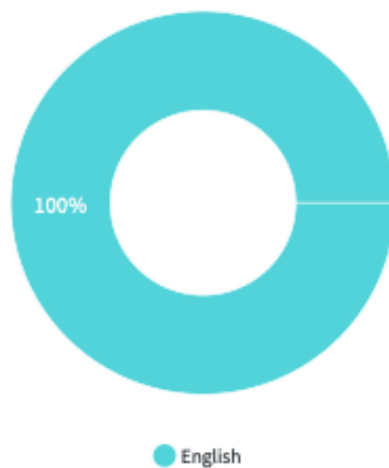


Responses

By Device

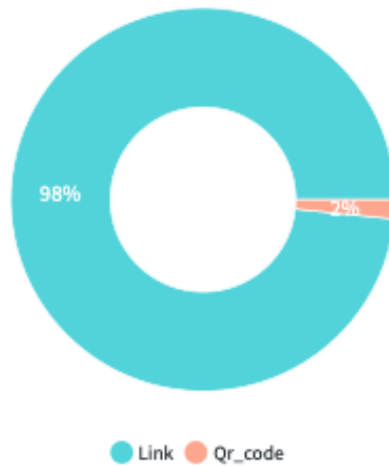


By Language



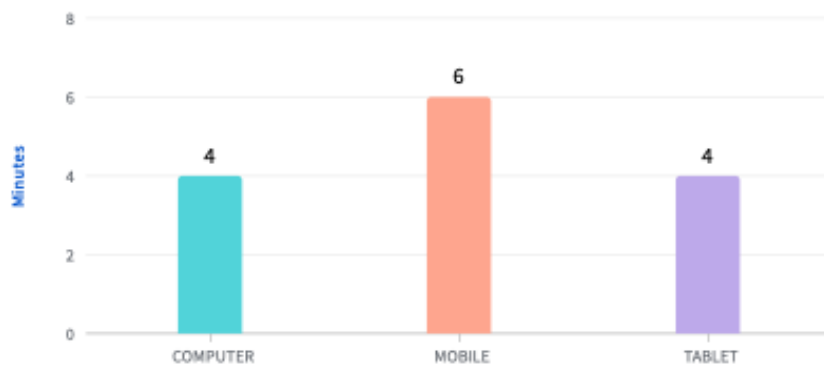
Responses

By Share Type



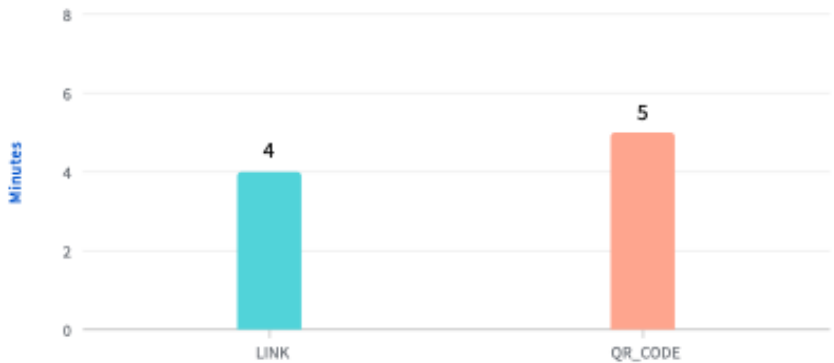
Average Time To Complete

By Device



Average Time To Complete

By Share Type



By Language

