

To: Metrolinx Board of Directors
From: Daniela Aubry
Chief Payments Officer
Date: September 11, 2025
Re: **Payments (PRESTO) Quarterly Report**

Executive Summary

This report is presented for information.

Payments (PRESTO) Updates and Status

- PRESTO continues to advance its transition from a single-vendor back-office model to a multi-vendor environment to support more modern, flexible, and customer-focused services. Recent milestones include the successful migration of Digital Payments (Open Payment and Mobile Wallet) to the new account-based ticketing system. Upcoming activities in fall 2025 will focus on further modernization, such as enhancements to digital channels and software updates to PRESTO devices to enable card conversion to the new system. In collaboration with all transit agencies, we have finalized our approach to card conversion and customer account migration. In the coming months, we will complete detailed planning to ensure seamless migration to the new system for customers. This work represents meaningful progress toward building a more resilient and customer-oriented fare payment system for the region.
- Metrolinx recently published a back-to-school feature highlighting how PRESTO is making it easier and more affordable for students to travel this fall. This includes choosing digital PRESTO cards on Apple or Google Wallet, youth and post-secondary fare discounts, One Fare savings across agencies, and PRESTO Perks. The article underscores how PRESTO is helping young riders find flexible, cost-effective ways to get to class and explore the region.
- Additionally, the PRESTO University Pass (UPass) program will return this September to support post-secondary students beginning the new semester. The program provides unlimited transit using PRESTO on Hamilton Street Railway for students from McMaster University and Mohawk College, on Durham Region Transit for students from Durham College, Ontario Tech University, and Trent University's GTA campus, and on MiWay for students from University of Toronto's Mississauga campus. PRESTO Ambassadors will be visiting most of these schools in August and September to inform and help students use the PRESTO UPass.
- Payments reached a milestone in May 2025, with a customer satisfaction score of 88%, the highest in PRESTO's history. Key drivers include faster customer support response times, device performance improvements, and ongoing program enhancements like expanded PRESTO Perks discounts.
- The One Fare Program, which provides customers with a free fare when transferring from the TTC and GO Transit, Brampton Transit, Durham Region Transit, MiWay in Mississauga, and York Region

Transit, continues to demonstrate strong uptake. Since its launch in February 2024, the program has enabled more than 51 million free transfers, generating an estimated \$166 million in savings for riders across the region.

- Metrolinx's newest fare payment options, PRESTO Contactless using credit or Interac debit and a virtual PRESTO card in mobile wallet, continue to grow in popularity. These options combined now represent 38.5 per cent of the overall PRESTO product mix. Since our last report to the Board, nearly 75 million boardings have been completed using these methods, bringing the total since launch to 332 million.
- PRESTO devices continue to operate at high levels of availability. As of June year-to-date (YTD), payment reader devices achieved 99.93% availability, and load machines at 99.73%, both above target. Central system availability is at 99.78% YTD.

Respectfully submitted,

Daniela Aubry
Chief Payments Officer