

To: Metrolinx Board of Directors

From: Daniela Aubry
Chief Payments Officer

Date: November 27, 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 model to a multi-vendor environment to support more modern, flexible, and customer-focused services. Recent milestones include successful updates to the back-end system and PRESTO devices, deployed over two weekends in September, to prepare for card conversions to the new system. Work is also underway to transition PRESTO customer support to Metrolinx's Integrated Contact Centre, which currently serves GO Transit and UP Express customers. The team is also preparing enhancements to PRESTO's digital channels including a refreshed PRESTO App and Website, scheduled to launch in 2026. These efforts represent meaningful progress toward building a more resilient and customer-oriented fare payment system for the region.
- A PRESTO pilot launched in September at five high-traffic No Frills locations in Toronto and Ottawa, allowing customers to purchase an exclusive No Frills-branded limited-edition card, reload PRESTO cards, and set fare types in-store. The pilot has been supported by a targeted marketing campaign featuring bus-shelter ads near pilot locations and has received positive public and media response. The pilot will continue into 2026, with a formal evaluation planned to determine a potential expansion to additional stores.
- Metrolinx has begun rolling out PRESTO fare vending machines to priority neighbourhoods in Toronto that were identified as having limited retail access to PRESTO services, helping bridge equity gaps and improve fare accessibility. These devices allow customers to purchase and reload PRESTO cards, set fare types, and manage their accounts using cash, debit, or credit. The first machine was installed at Jane Street and Sheppard Avenue West in late summer and there has already been more than 3,000 transactions. The second device was installed at Markham Road and Ellesmere Road in late October, with two devices still to be deployed in the months ahead.

- 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 60 million free transfers, generating an estimated \$200 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 40 per cent of the overall PRESTO product mix. Since our last report to the Board, more than 25 million boardings have been completed using these methods, bringing the total since launch to 358 million.
- PRESTO devices continue to operate at high levels of availability. Availability for PRESTO payment devices is 99.92 per cent YTD and PRESTO card vending/loading machines is 99.73 per cent YTD.

Respectfully submitted,

Daniela Aubry
Chief Payments Officer