

To: Metrolinx Board of Directors

From: Daniela Aubry
Chief Payments Officer

Date: September 10, 2026

Re: **Payments (PRESTO) Quarterly Report**

Executive Summary

This report is presented for information.

Payments (PRESTO) Updates and Status

Following the successful completion of PRESTO's multi-year modernization program in June 2026, Metrolinx continues to leverage the new platform to deliver customer-focused enhancements, expand service accessibility, and support major regional initiatives.

- Leveraging PRESTO's modernized platform and strong collaboration with transit agencies and partners, the team successfully supported increased transit demand during FIFA World Cup 2026™ while maintaining strong customer satisfaction across digital and service channels. Between June 11 and June 30, PRESTO processed approximately 13.9 million boardings and supported the sale of more than 183,000 new PRESTO cards. The event also demonstrated growing adoption of digital fare payment options, with PRESTO Contactless accounting for 51 per cent of boarding growth despite representing only 19 per cent of total boardings. During the same period, the PRESTO Customer Website welcomed nearly 350,000 users and the PRESTO App had 829,000 users. These results demonstrated the scalability and resilience of PRESTO during one of the region's largest transit events.
- Building on a successful pilot, Metrolinx expanded its PRESTO partnership with No Frills to increase access to cash-based transit payment services in communities that are not located near transit stations or existing customer service outlets. Beginning in August, PRESTO services were introduced at an additional 29 locations across Toronto, Mississauga, Oshawa, Hamilton, and Burlington, bringing the total number of participating locations to 34. This expanded partnership helps to ensure that more customers can purchase a PRESTO card, load funds, and access transit in a way that works for them. Customers can find participating locations on the PRESTO website.
- As students return to campus this fall, Metrolinx continues to support affordable and convenient transit access through the PRESTO U-Pass program. The program provides 90K students 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 and Trent University's GTA campus, and on Mi-Way for students from University of Toronto's Mississauga campus. PRESTO U-Pass Ambassadors will be on campuses to assist students with accessing and using their U-Passes and to answer any question they have about PRESTO.

- A new 'PRESTO for Students' page launched on the PRESTO customer website in time for the start of the academic year, complementing the PRESTO U-Pass program and broader back-to-school activities. The launch builds on the success of the targeted 'Visiting Toronto' page, which attracted nearly 240,000 visits between May 26 and August 17. The 'PRESTO for Students' page provides tailored information on fare discounts, transit programs, and payment options available across the GTHA and Ottawa, helping students confidently navigate transit as they begin a new school year.
- Metrolinx worked closely with the TTC to introduce Fare Capping for customers using PRESTO cards, PRESTO in Mobile Wallet, and PRESTO Contactless (credit and Interac debit). Available across all TTC fare types (Adult, Youth, Senior, PS1, and Fair Pass), the enhancement automatically provides customers with free travel after reaching a monthly fare threshold (between 40 and 47 paid trips per month). TTC Fare Capping replaced the sale of TTC monthly passes, which were decommissioned last month.
- Payments (PRESTO) has completed readiness activities to support the future introduction of an OC Transpo Adult Bulk Institutional Monthly Pass. The solution will provide OC Transpo with additional flexibility to offer transit pass products to institutional customers, with implementation timing to be determined by OC Transpo.
- Metrolinx continues to expand the PRESTO Perks program, with 12 new perks introduced in June, and an additional 5 in July 2026 across the GTHA and Ottawa. Recent additions include the Canadian National Exhibition, Goodlife Fitness, and the RBC Canadian Open. Details on all PRESTO Perks program partners are available on the Perks and Offers page of the PRESTO website.
- Metrolinx continues to focus on delivering an exceptional PRESTO customer experience, helping maintain strong customer satisfaction scores of 84 per cent year-to-date. One way this is achieved is through customer-focused initiatives that provide added convenience and value beyond transit travel. Through the PRESTO Perks program, customers can access exclusive discounts at attractions, events, and recreational activities across the region. Over the summer, 17 new partners were added, including 25% off tickets prices for Toronto Argonauts' 2026 season home games, a 7-day free trial with Goodlife Fitness, and 15% off select Toronto Symphony Orchestra tickets offered between July 2026 and June 2027. Further details about all PRESTO Perks program partners are available on the Perks and Offers page of the PRESTO website.
- PRESTO Contactless and PRESTO in Mobile Wallet use continues to grow in popularity. These options combined represent 49.1 per cent of the overall PRESTO product mix as of July 2026. Since our last report to the Board, more than 94 million boardings have been completed using these methods, bringing the total since launch to 552 million.
- PRESTO devices, systems, and customer channels continue to operate at high levels of availability. PRESTO fare payment devices availability is 99.86 per cent YTD, PRESTO vending/loading machines availability is slightly off target 99.66 per cent YTD with work actively underway to get this back on target, and PRESTO central system availability is 100 per cent YTD.



Respectfully submitted,

Daniela Aubry
Chief Payments Officer