Contactless Payments with Credit/Debit Card or Mobile Device Tap your credit/debit card or phone/watch on the yellow payment reader to board. No app or account needed. **TAP2RIDE** is accepted on the Fixed-Route Bus.

HOW TO USE TAP2RIDE

Step-by-Step:

1. Look for the **yellow payment reader** when you board.
2. Tap your contactless card, phone, or watch on the symbol.
3. Wait for the green **"GO!"** screen.

Accepted Payment Methods:

- Credit Cards: Visa, Mastercard, and Discover
- Apple Pay
- Google Pay
- Samsung Pay
- Fitbit Pay
- American Express (coming soon)

Why use TAP2RIDE?

- "Pay-as-you-go" monthly caps (ride free after hitting the $50 limit within 31-days). Use the same payment method to automatically receive free rides after reaching the cap.
- No exact change or special cards needed.
- 1 Free Transfer (within 2 hours).

Tip: Each rider needs to tap a separate card to ride. If you have both a physical card and a digital wallet version of that same card, they count as different payment methods.

Security & Privacy:

Uses secure EMV® chip technology. Moorpark City Transit does not store or sell your data.

Frequently Asked Questions (FAQs)

MCT MOORPARK CITY TRANSIT offers credit and debit card fare payment technology on its fixed-route buses. We have compiled this list of Frequently Asked Questions (FAQs) to share information about this payment framework.

PAYMENT METHODS & SETUP

What type of payment methods are accepted on Tap2Ride?

- Contactless-enabled Visa, Mastercard, or Discover cards
- Mobile wallets: Apple Pay, Google Pay, Samsung Pay, Fitbit Pay

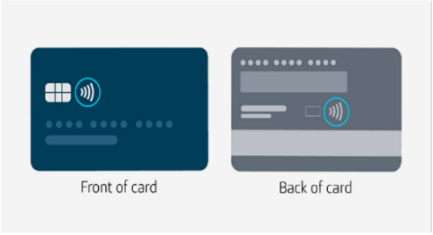
Are other payment methods still accepted?

Yes, traditional methods (e.g., cash and ticket books) are still accepted.

How do I know if I have a contactless-enabled bank card?

Cards that are contactless enabled have the following symbol:





Check with your card issuer if you are unsure whether your card is contactless enabled.

What if I don't have a contactless card?

You can add an existing credit or debit card to your smart device via Apple or Google Wallet and use your phone to Tap2Ride.

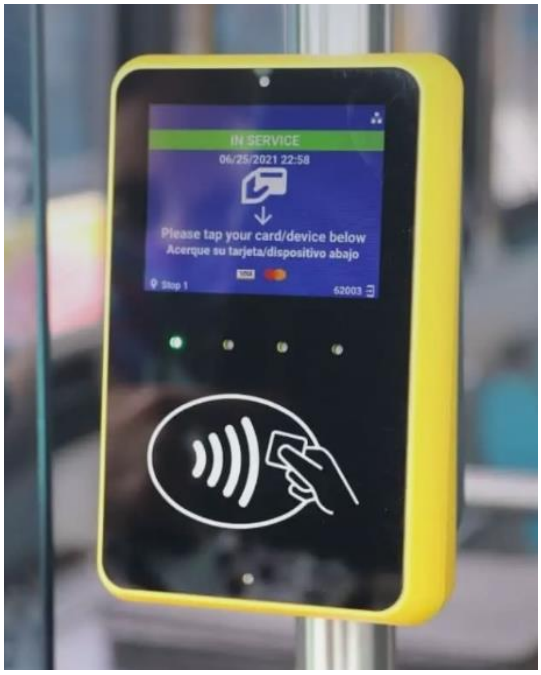
You can open a bank or checking account that includes a contactless debit card. We partnered with Bank On to find low cost banking options, click here for a list of banks nearby. You can order a contactless-enabled debit card through the Cash App, PayPal App and/or the Venmo App using your smartphone – no need to have a bank account.

How do I pay with my contactless debit or credit card or device on the bus?

1. Look for the contactless symbol on the yellow payment reader as you board.
2. Tap your card or device below the screen on the contactless symbol.
3. Wait for the green **"GO!"** screen to confirm payment.

Always tap at the start of your trip to ensure you're charged the correct fare.

What are payment readers?



Payment readers are yellow devices at the front of Moorpark City Transit fixed route buses that let you pay your fare with a tap of your contactless debit/credit card or device. They look like this:

Why isn't my contactless card working?

Your card might not work for these reasons:

- **New card:** It may need activation. If it's still not working after activation, contact your card issuer.
- **Declined payment:** Your account may not have enough funds. Check with your bank.
- **Damaged or expired card:** Contact your card issuer for a replacement.
- **Unsupported card:** Only Visa, Mastercard, and Discover are accepted (American Express coming soon).

Is paying via a contactless-enabled bank card or payment-enabled device secure?

Yes. Tap-to-pay transactions are processed through the same secure networks used for all other Visa, Mastercard, and Discover transactions. Contactless cards are built on secure EMV® Chip technology, which has proven effective at reducing counterfeit fraud. Just like inserting your card, each EMV® contactless transaction delivers a dynamic, one-time code to the payment reader that protects payment information and authorizes the transaction with a single tap.

HOW CHARGES APPEAR ON YOUR BANK ACCOUNT

When will I see a charge after I tap my card?

Fares are grouped and charged in one lump sum at the end of each day. Charges will appear as **'Moorpark City Transit**.' Depending on your bank's processing time, you'll typically see the final charge appear within 1 to 2 business days after you travel.

To view your recent Moorpark City Transit rides and charges, visit https://customer.switchio.com/login or check your bank card statement.

What if I don't recognize a charge?

If you believe a charge is incorrect, please wait until the final charge for the day appears on your statement. For any questions, contact our customer support team for assistance.

USING TAP2RIDE

Does contactless payment Tap2Ride cost more?

No. Using Tap2Ride is the same as standard fares. Monthly fare cap discounts are available when you use the same debit/credit card to pay.

What will I be charged?

You will be charged the standard fare. There are no additional fees to use Tap2Ride. **General Fare** $1.00

Can I pay fares for more than one person using my debit or credit card?

No. At this time, each rider must pay with their own contactless-enabled bank card or payment-enabled device.

Note: *If you have both a physical card and a digital wallet version of that same card, they count as separate payment methods. This means you can use them for different riders - but each person must tap their own card or device.*

What is fare capping ("pay-as-you-go")?

Fare capping is a "pay-as-you-go" discount that ensures all passengers won't be charged more than a set amount, no matter how many times they ride in a certain period.

Daily cap: You will not be charged more than a maximum amount in a single service day. Once that amount is reached, any additional rides taken that day will not be charged.

31-day rolling cap: You will not be charged more than a maximum amount within a rolling 31-day period. Once that amount is reached, any additional rides taken during that 31-day period will not be charged, beginning from your first tap.

You must use the same payment method each time you pay to receive your cap discount.

For example, if your first tap was with a physical credit or debit card, you need to continue tapping with the same physical card, even if your mobile wallet is connected to this card. If you use a different payment method, it will be recognized as the start of a new trip.

How does it work?

You will pay no more than $5.00 within a day. You will pay no more than $50.00 within 31-days. If you spend $50.00 within 31-days, all your rides will be free until the 31-day period is up. The 31-day period starts with the first tap.

Is fare capping available only through Tap2Ride?

Yes, fare capping is only eligible while using your debit/credit card or mobile device to pay.

SECURITY, PRIVACY, AND TRANSACTIONS

Is Tap2Ride secure?

Yes. Transactions use the same secure networks as other Visa, Mastercard and Discover payments, with EMV® Chip technology to prevent fraud.

Is my data private?

Yes. Moorpark City Transit doesn't store, sell, or share your data. Payment information is handled securely, and customer support follows Payment Card Industry Data Security Standards.

Does my card issuer see my travel history?

No. Just like your card issuer does not see what you order from a coffee shop, the issuer will only see the amount of the transaction.

ISSUES, DISPUTES, AND EXPANSION

How do I review my charges or apply for a fare correction?

For questions about your Tap2Ride charges, please review your travel history at https://customer.switchio.com/login.

Is this available countywide?

Yes, the system will be implemented throughout Ventura County this year.

Need Help?

Call (805) 517-6240
Email: MWoomer@moorparkca.gov