

BC Ferries' Smart (Coast) Card - Detail

The use of this card which allows for payment of BC Ferries' Products and Services will help customers by providing system-wide access to all fares and prices, by eliminating the financial impact of lost tickets, and by the convenience of a card in their wallet rather than paper tickets stored "somewhere?". BC Ferries will see improvement in management and planning information, as well as productivity.

The launch of the Card

The actual starting date is not fixed but will be sometime after Apr 1, 2008. The announcement will be accompanied by a major education and promotion program.

Scope of the Card

It will be universally available with no expiry date. It will be able to be used on all routes and for all fare categories with one exception. This exception exists with the prepaid fares. Prepaid fares only exist on certain routes so your prepaid "status" will only apply on those routes. The Card will handle payment for all BC Ferries products and services ... those available at announcement time will be Trips, Weekly/Monthly passes, promotions, gift cards, etc; and those being considered for the future are gift shop purchases, food.

What is the Card and how does it work?

It will be a plastic card that can be electronic swiped. It will connect to a numbered account like a debit card. Accounts can either be anonymous or registered to a specific person. The account owner is the primary card holder who can setup one or more supplementary users each with their own "subcards" that draw off the account, or they can have their own subaccount. Each card ... registered or unregistered, for both main card holders and subaccount card holders ... has a unique card number. There is no maximum to the number of subaccounts you can setup.

If the Card is registered (at no cost), you will be able to issue a "stop use" if the Card is lost or stolen. You will be able to get printed trip reports for tax purposes, and manage your account, its balances and the subaccount balances all online. No minimum balances are required.

The BC Ferries computer system will recognize that you qualify for a prepaid ticket, and not a cash level ticket, based upon the amount you pay when loading the card

- a) if the previous deposit was in multiples of \$40, then you will be able to get prepaid rates for Passengers only
- b) if the previous deposit was in multiples of \$75, then you will have access to all prepaid categories ... passenger only, passenger and vehicle, vehicle only.
- c) If the Passenger only prepaid card is used for other types of fares, e.g. Passenger and Vehicle, and Vehicle only, then the Vehicle portion will be at the Cash fare price.
- d) If the previous deposit was other than in \$40 and \$75 multiples, this will indicate that the card is for Cash fares only.

Hedging on price increases cannot be done with the Card, the Card design precludes that. All paper tickets issued from Nov 1, 2007 onward cannot be used to hedge price increases since they are dated. If they are used after a future price increase the difference between the new price and the price stamped on the paper ticket must be made up with an additional payment. This was deemed to be the fairest approach since any hedging by a few would cause all fares to have to increase in the future to make up the lost revenue.

You will be able to set up a subaccount and receive a "supplementary" card for anyone you choose. No ID will be required for the supplementary card holder since it will be strictly your decision. The Supplementary Card holder has access to all the same BC Ferry services and products as the main card holder. Examples of Supplementaries are family members, business employees, members of a group, etc.

How will you "manage" the Card?

You will be able to check the status of the Card online or by telephone or by looking at the balance printed on each usage receipt.

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The primary card holder will be able to load any dollar amount either to registered or unregistered cards . . . at the Booth, by phone or online (NOTE: the use of the Card needs an automated Point of Sale device set-up to work in the Booth, BCF is looking to a different process for Booths with no automated Point of Sale). Money will not be able to be added directly to a subaccount holders card, but only to the main card holder's account. Any funds held within an account can then be transferred from the account to a subaccount, or from one subaccount to another, only by the primary Card holder. There is an option that allows the subaccounts for Supplementary Card holders to be set up in such a way that the Supplementary Card holder can access the balance

- a) in the main account, or
- b) only in the subaccount.

The latter allows the account owner to set a limit on how much is available to the Supplementary Card holder.

BC Ferries' plan is to set up an auto refresh capability so that when the balance falls below a certain level the system will automatically charge your credit card. (final details have not yet been confirmed).

Since each card is unique to a specific individual, lost cards will be replaced for that specific individual. If a registered card is lost and immediately reported, a new card(s) will be issued and there is no loss to the holder, whether the main account holder or the supplementary. Details for the availability of a temporary card prior to receiving the replacement card are not yet finalized. If an unregistered card is lost, the holder loses whatever the balance is on the card, and anyone finding it can use it.

How do you check in for a trip on a route?

The process will be the same as currently except you will hand the attendant the plastic Card rather than cash or a Credit card or a Prepaid Paper Ticket. Boarding passes and receipts will be available either from the Ticket Booth attendant or in some instances from an automatic kiosk.

To process a prepaid fare when you are getting your ticket the amount available on the Card must be equal to or exceed the prepaid fare. If the amount on the Card is less than the fare, the Card holder has 2 options

- a) use the residual amount on the Card toward a full price Cash Fare, but provide additional cash to pay for the full price Cash Fare amount, or
- b) make a deposit to the Card (could be one of the deposit amounts for prepaid tickets).

What do you do with the old Paper Tickets?

Paper tickets will be phased out in one of 2 ways ...

- 1) if you have paper tickets, you can use them until they run out, but you may need to add cash if fares become more expensive than what you paid for your paper tickets, and
- 2) turn in the tickets at face value to be credited to your Card account. All paper tickets issued Nov 1, 2007 and onward have the actual ticket price stamped on them.

Questions and Answers

Q: How will the needs of low income families be addressed?

A: The issue facing low income families is availability of the funds to allow payment of fares. Prepays have been the cheapest fares available. With the Card, no minimum balance or deposit is required on prepaids other than the thresholds described above to signal to the BC Ferries system that you are signing up for prepaids. These are lower than it's ever been. Also with the availability of sub-accounts there is the flexibility to make arrangements that enable low-income persons to group together to set up a Group account, then pool their money into that account such that they can qualify for prepaid tickets. A subaccount can be set up for each person who then can use prepaid fares.