

# SEPTA key advantage



***Regional Public Transportation Subcommittee Meeting  
September 26, 2023***





## *Background and Inception*

- In **2016**, conceived by SEPTA's Youth Advisory Council (YAC) and Transit Forward Philadelphia through a Universal Pass Collaborative
  - Initial concept proposed and rejected due to logistical complexity and lack of urgency
- In **2020/21**, the state of the system changed during COVID
  - Legacy pass accounts were converted to Key system
  - Lowered ridership meant that providing Universal Passes wasn't only feasible but would be a good solution to bring back ridership
    - SEPTA's Ridership Recovery Strategy



## *Background and Inception*

- **Partnership with EConsult Solutions arose from this, and an economic model was developed**
  - **Funded by an APTA Local Coalition Grant with support from Transit Forward Philadelphia in addition to SEPTA's Youth Advisory Council (YAC)**
  - **Guidelines for employer program were developed**
- **In *May 2022*, pilot initiated with Penn Medicine, Wawa, and Drexel University**
  - **SEPTA Board officially approved program that summer**
- **In *November 2022*, pilot ended and program officially launched**

# SEPTA **key** advantage

## *Employer Program: How it works*

- **A universal transit benefit program, similar to offering a health benefit**
- **Utilizes SEPTA Key card**
  - **Open-loop, smart card**
  - **MasterCard branded**
- **Must have a registered Key card to load an "All-Access" Pass**
  - **Contractor (Conduent) had to develop a new fare product and application for the program**



# SEPTA **key** advantage

## *Mutually Beneficial*

### *Employer Benefit*

- **Aids in Employee Retention**
- **Aids in Employee Recruitment**
- **Offered equitably to all employees**
- **Relatively low-cost benefit in labor agreements**

### *Agency Benefit*

- **Aids in Ridership Recovery**
- **Induces demand as employee considers free benefit**
- **Builds towards revenue neutrality**
- **Supports business, government, and university models**





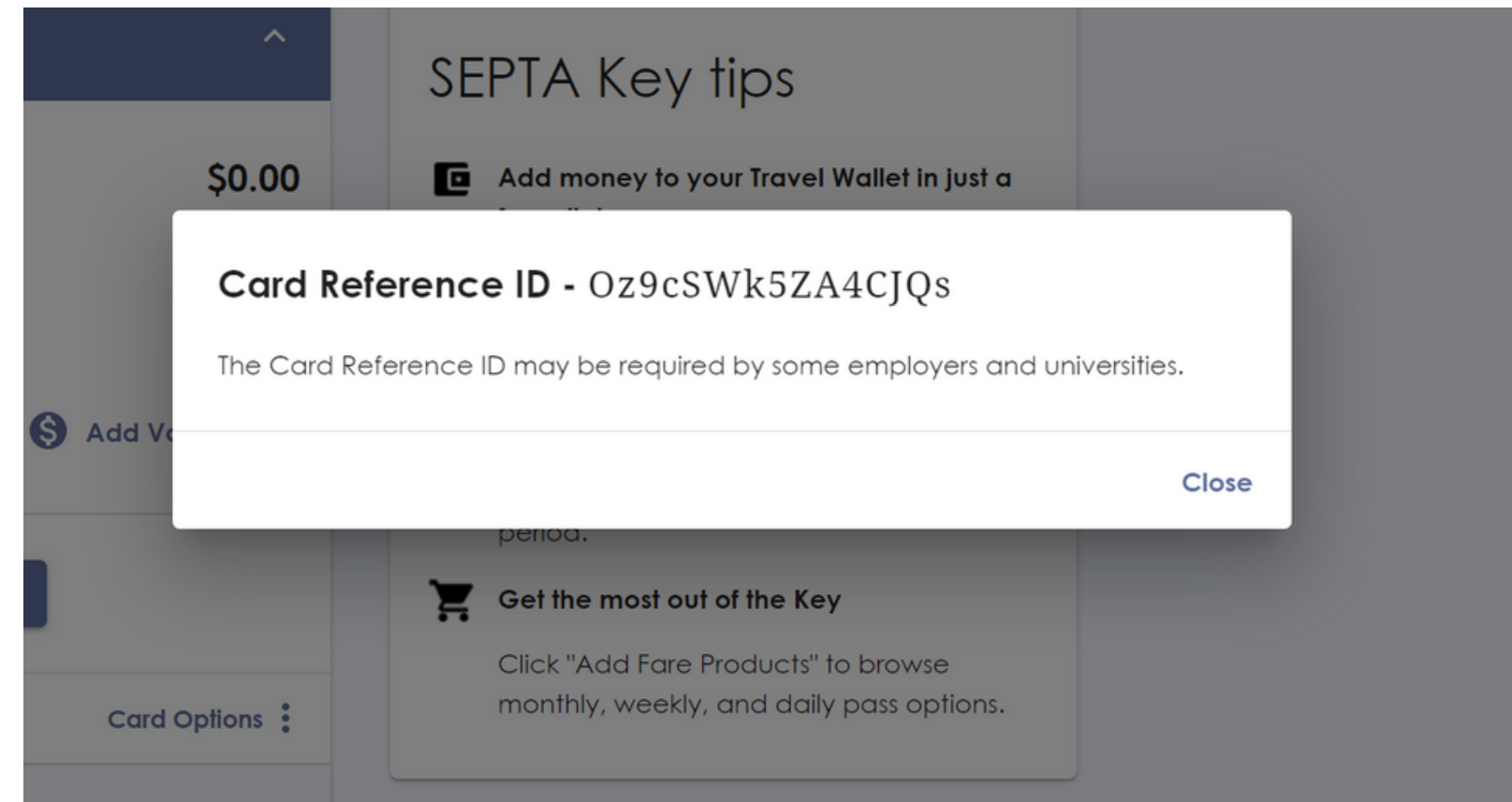
## *Employer Program: Technology Needed*

- > **6-month contact periods; first contract period at the introductory price**
  - > **Need ability to isolate trips to specific accounts, and by mode**
  - > **Streamlined back office of program**
    - > **Standardized agreement**
    - > **Automated invoices**
    - > **Direct debit (ACH)**
- > **Program would not have been possible with SEPTA's legacy pass products**
  - > **Disposable passes had no way to track utilization to set next contract price**

# SEPTA **key** advantage

## *Technology challenges*

- > **Participant registration: Card Reference IDs**
  - > **Unique code other than PAN or serial number must be used in order to be PCI-compliant**
  - > **Alphanumeric Card Reference ID can be difficult to locate, as well as long and complex, which creates errors in linking cards**
- > **Initially there was a high error rate among participants**
- > **Needs to be updated whenever card is replaced**



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## *Technology challenges*

- **Partnered with a third-party benefits administrator**
  - **Implemented customer discovery and User Experience (UX) research practices**
  - **Solved challenge around unique Card Reference ID patterns**
  - **Provided customer service support and real-time chat to participants**
  - **Increased speed of onboarding new accounts**
- **Saw a significant drop in sign-up error rate**
  - **From >12% to <1%**



# SEPTA **key** advantage

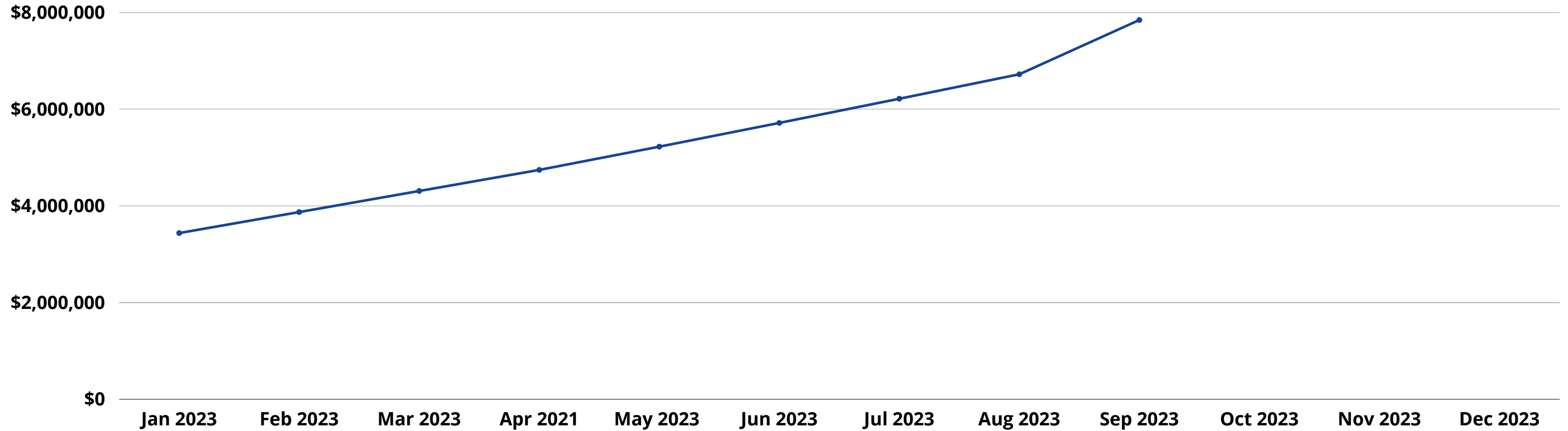
## *Statistics and metrics: September 2023*

- > **Monthly revenue**
  - > **\$1.12 million**
- > **Number of employers**
  - > **26**
- > **Total recorded trips in September\***
  - > **610,000** \*projected
- > **Covered Employees**
  - > **54,000+**
- > **Utilization rate (of cards loaded)**
  - > **85%**
- > **Trip breakdown**
  - > **transit 79%, rail 21%**

The offering of this transit benefit to 100% of a workforce supports efforts to induce demand by employees who may not have otherwise tried public transit, now that it is a free benefit.




## Key Advantage revenue since program inception





# DECISION-MAKER

## Ad Campaign

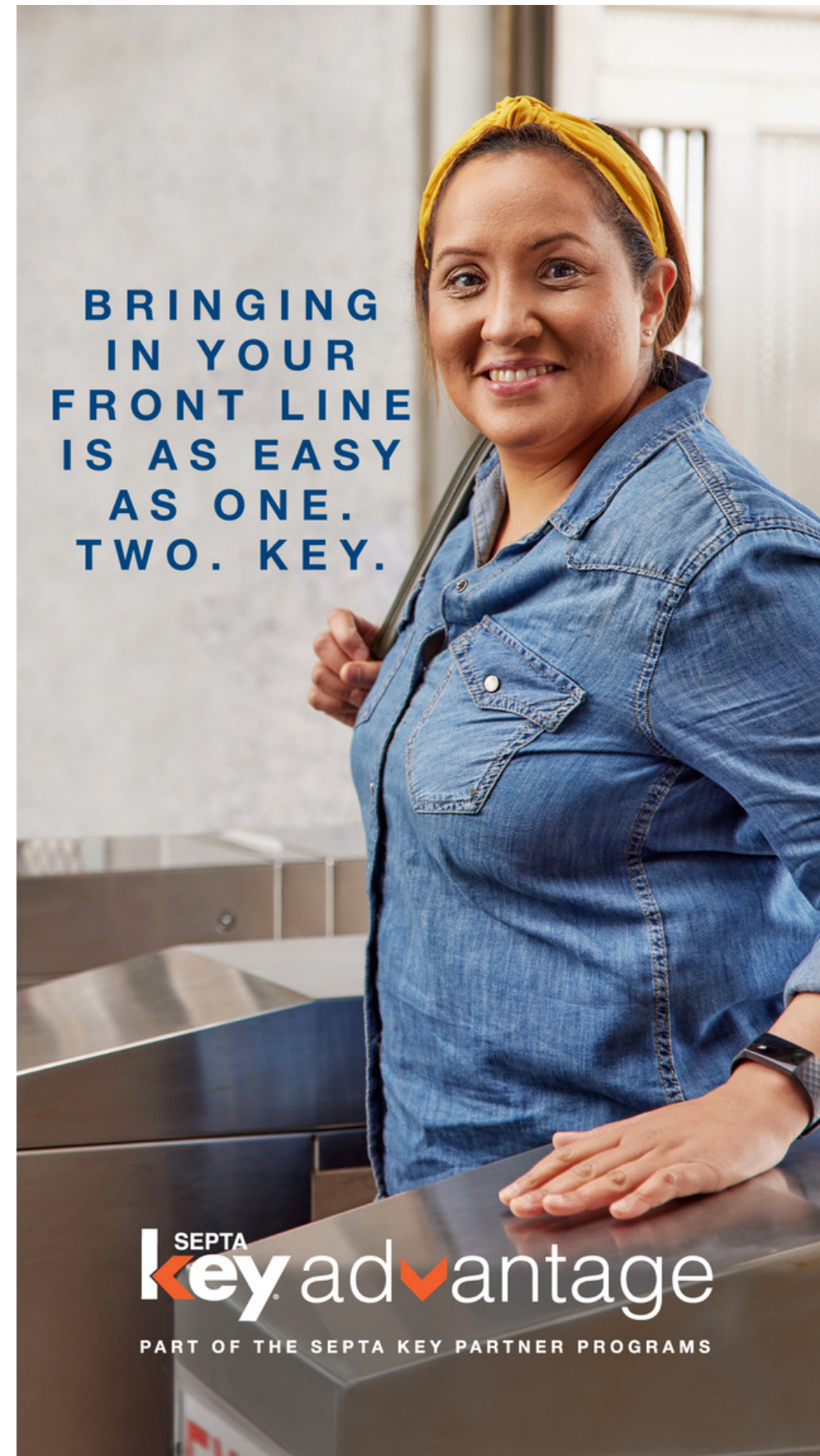



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TALENT IS AS EASY  
AS ONE. TWO. KEY.

SEPTA Key Advantage is a unique and premium program that gives your employees all-day, everyday access to the entire SEPTA system – whether they're heading into the office or out on the town. Learn how easy it is to offer this valuable and attractive benefit at [SEPTA.org/PartnerPrograms](https://SEPTA.org/PartnerPrograms).



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PART OF THE SEPTA KEY PARTNER PROGRAMS



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SEPTA Key Advantage UPass Program is a unique and premium program that gives your students all-day, every day access to the entire SEPTA system – whether they're heading into class or out for a concert. Learn how easy it is to offer this valuable and attractive benefit at [SEPTA.org/PartnerPrograms](https://SEPTA.org/PartnerPrograms).

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# **GROWTH MANAGEMENT**

## ***CRM Request and Process***

- > Purpose of a CRM**
  - > Help track growth of existing accounts**
  - > Increase outreach to potential new partners**
  - > Assist with managing interactions with growing customer base**
- > CRM Requirements**
  - > Integrate with existing software (Office 365)**
  - > Automate Key Advantage account management**
  - > Track changes in account status-contracts/renewals**
  - > Store data, including e-signed agreements and addendums**

# SEPTA **key** advantage

## *Looking Ahead*

- > **UPass Program** launched in Fall Semester 2023
  - > **First participant: Swarthmore College - 1600 students**
  - > **Two pricing models for city/suburban schools**
- > **Multifamily Residential Program** launching in late 2023
  - > **Currently developing guidelines of the program**
    - > **One pass per unit**
    - > **Cost of pass can be added to HOA, Rent Fees, etc.**