



Board of Directors Meeting
Thursday, August 20, 2026
SEMCOG Offices, Gratiot Room
1001 Woodward Avenue, Suite 1400
Detroit, MI 48226
[Zoom Virtual Public Participation](#)
1:00 PM

AGENDA

1. Call to Order
2. Roll Call
3. **Approval of Agenda**
4. Public Comment – Time Limitation for Public Comment = 3 minutes per speaker
5. Executive Directors Report
6. Public Hearing
 - a. FY 2026-27 Budget Presentation
7. Consent Agenda
 - a. **Approval of July 2026 Board Meeting Summary**
 - b. **Approval of July 2026 Financial Reports**
8. Regular Agenda
 - a. **Acceptance of Mobility Wallet Review and Next Steps**
 - b. **Approval of QLINE Capital Plan**
 - c. **Resolution for Departing Board Member: Freman Hendrix**
9. New Business
10. Adjourn

The Board may, at its discretion, revise this agenda or take up any other issues as needed, and time allows. Request for reasonable accommodation at RTA meetings requires advanced reservations. Individuals with disabilities requiring assistance should contact RTA Information Services at least 48 hours in advance of the meeting. Documents and information are available in a variety of formats. Contact the RTA at info@rtamichigan.org or call 313-402-1020 to discuss your format needs.



Regional Transit Authority
Of Southeast Michigan



DRAFT

CREATING VALUE THROUGH ACTION

FY26-27 BUDGET & INVESTMENT PLAN

SEPTEMBER 2026

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Message from the Executive Director

RTA Board of Directors,

The FY27 Budget and Investment Plan marks an important transition for the Regional Transit Authority. Over the past several years, the RTA has focused on building the partnerships, expertise, and programs needed to advance regional mobility. Today, that foundation is delivering measurable results through improved transit connections, expanded mobility options, and investments that help people access jobs, education, healthcare, and opportunity.

This year, the RTA begins implementing its 2026-2028 Strategic Plan, guided by a simple principle: **Value Through Action**. The FY27 Budget aligns resources around five Strategic Programs: Express Bus, Transit Corridors, Seamless Customer Experience, Expanded Access, and Transit Stops. These investments strengthen regional connectivity, improve the rider experience, and support long-term economic growth.

Public support for transit remains strong across Southeast Michigan. Recent RTA survey results show that **91% of residents support public transportation**, and Wayne County voters reinforced that commitment by approving the Wayne County transit millage with **61% voter support**. Together, these results demonstrate that residents recognize the value transit brings to individuals, communities, and the regional economy. Strong local transit systems remain the foundation of a strong regional network.

The FY27 Budget also positions the region for future investment. Through collaboration with transit providers, local governments, state and federal partners, employers, and community organizations, the RTA will continue working to maximize funding opportunities, strengthen regional connections, and advance shared mobility priorities.

I would like to thank the Board of Directors, our employees, transit providers, community partners, and stakeholders for their continued commitment to a more reliable, safe, and efficient transit system throughout Southeast Michigan. Together, we are building on today's momentum while preparing the region for transformational transit investment and opportunity.



Ben Stupka

Executive Director

RTA Mission, Vision & Values

The Regional Transit Authority of Southeast Michigan (RTA) is a public agency with the mission to create new and better ways to move and connect people. The RTA partners with transit providers, communities, companies, and citizens to create a vision for public transit – what it can be, what it can do, what we can achieve with it – and bring that vision to life. By exploring new strategies for improving transit coverage and service, securing and overseeing funding, and increasing accessibility to transit offerings, the RTA plays a crucial role in unleashing our region’s boundless potential.

The RTA oversees the operation of the QLINE system in Detroit.

Mission: Creating new and better ways to move and connect people.

Vision: A Southeast Michigan where advances in transit create greater prosperity for all.

Values:

Creativity - bringing innovative thinking to enhance the transit experience.

Empathy - understanding how we can help improve lives across the region.

Opportunity - leading the way to the future of transit in Southeast Michigan.

We’re the RTA. Get On Board.

Board of Directors

Regional Leadership

The RTA's Board of Directors comprises accomplished public servants with deep expertise across corporate, nonprofit, and public experience. United by a shared commitment to good governance, innovation, and regional cooperation, the Board champions strategies that expand transit access, modernize infrastructure, and harness technology to meet the region's evolving mobility needs and improve riders' experiences riding transit. Their leadership ensures the RTA remains a catalyst for long-term progress and shared regional prosperity.

The RTA's 10-member board is appointed for three-year terms by the county executives of Wayne, Oakland, and Macomb counties, the chair of the Washtenaw County Board of Commissioners, the Mayor of Detroit, and the Governor of Michigan. The Governor's appointee serves as chair without a vote.

RTA Board of Directors



The RTA's 10-member board is appointed for three-year terms by the Wayne, Oakland, and Macomb County Executives, as well as the Chair of the Washtenaw County Board of Commissioners, the Mayor of Detroit, and the Governor of Michigan. The governor's appointee serves as a non-voting chair of the board.



Dave Massaron
Board Chair
Governor Appointed



Jon Moore
Macomb County



Don Morandini
Macomb County



Jeannette Bradshaw
Oakland County



Helaine Zack
Oakland County



Terry Campbell
City of Detroit



Ned Staebler
Washtenaw County



Conan Smith
Washtenaw County



June Lee
Wayne County

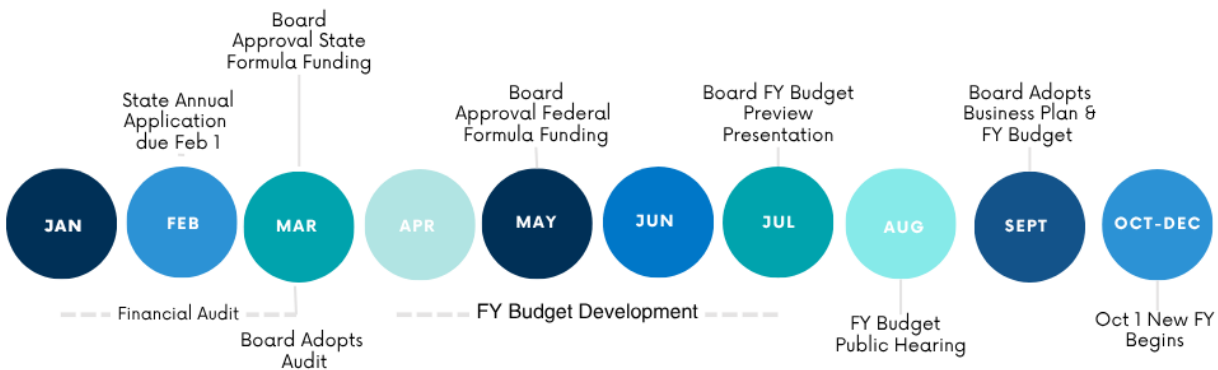


Dr. Erica Robertson
Wayne County

Annual Budget Development & Stewardship

Budget Development Process

RTA publishes a fiscally responsible annual budget that reflects organizational priorities, meets the agency's statutory responsibilities, and delivers programs and projects.



State and Federal Fiscal Requirements

PA 387 2012

The RTA's budget development cycle is designed to support the statutory requirement that the Board of Directors adopt an annual budget by September 30. To meet this requirement and ensure the budget is in place for the start of the new fiscal year, beginning October 1, the RTA conducts a public hearing on the proposed budget in August and schedules Board adoption in September.

State Application

RTA's annual budget cycle aligns with the Michigan Department of Transportation Office of Passenger Transportation (OPT) annual state application. By February 1, Michigan transit agencies must submit operational budget requests for the following fiscal year to obtain state and federal funds for public transit and intercity bus services.

Federal Formula Funding

In May, the RTA board annually authorizes the distribution of federal formula funding for the Detroit and Ann Arbor Urbanized Areas. As the designated recipient, the RTA allocates FTA formula funds to transit providers in both areas based on agreed-upon methodologies and provider priorities. Approval of this funding split allows transit providers to proceed with federal and state grant processes to support capital and operational needs across the region.

Strategic Direction - Delivering Value Through Action

Building Momentum for Long-Term Investment

Since 2022, the RTA Board of Directors has leveraged one-time federal ARPA resources to build the organizational capacity needed to develop strategic programs, assume ownership of QLINE streetcar operations, secure grants, strengthen and coordinate regional partnerships, and deliver investments throughout Southeast Michigan.



New Strategic Plan

In May 2026, the board of directors adopted the 2026-2028 Strategic Plan, **Value Through Action**. This plan represents a deliberate shift from planning to delivering measurable regional value through focused investments and services.

The FY27 Budget and Investment Plan is the first budget to align these priorities. It now focuses and directs resources toward programs, services, and investments where the RTA can create the greatest value for transit providers, riders, communities, and the region:

Strategic Priorities

The Strategic Plan is organized around two priorities: strengthening and expanding the services that connect people to opportunity and maximizing funding and partnerships that support long-term regional mobility.

Priority 1 Build on RTA's Existing Programs and Services

- Grow DAX and D2A2 ridership
- Advance regional transit corridor projects
- Expand Transit App adoption
- Improve access to transit through bus stop enhancements
- Advance Mobility4All initiatives
- Strengthen QLINE integration and rider experience

Priority 2 Maximize Funding Opportunities

- Align regional transit investment priorities
- Pursue local, state, and federal funding opportunities
- Secure sustainable funding for direct services
- Strengthen regional collaboration through stakeholder partnerships

Delivery is the common thread throughout this budget, turning key programs and these strategic priorities into tangible outcomes.

Accomplishments Through Strategic Investment

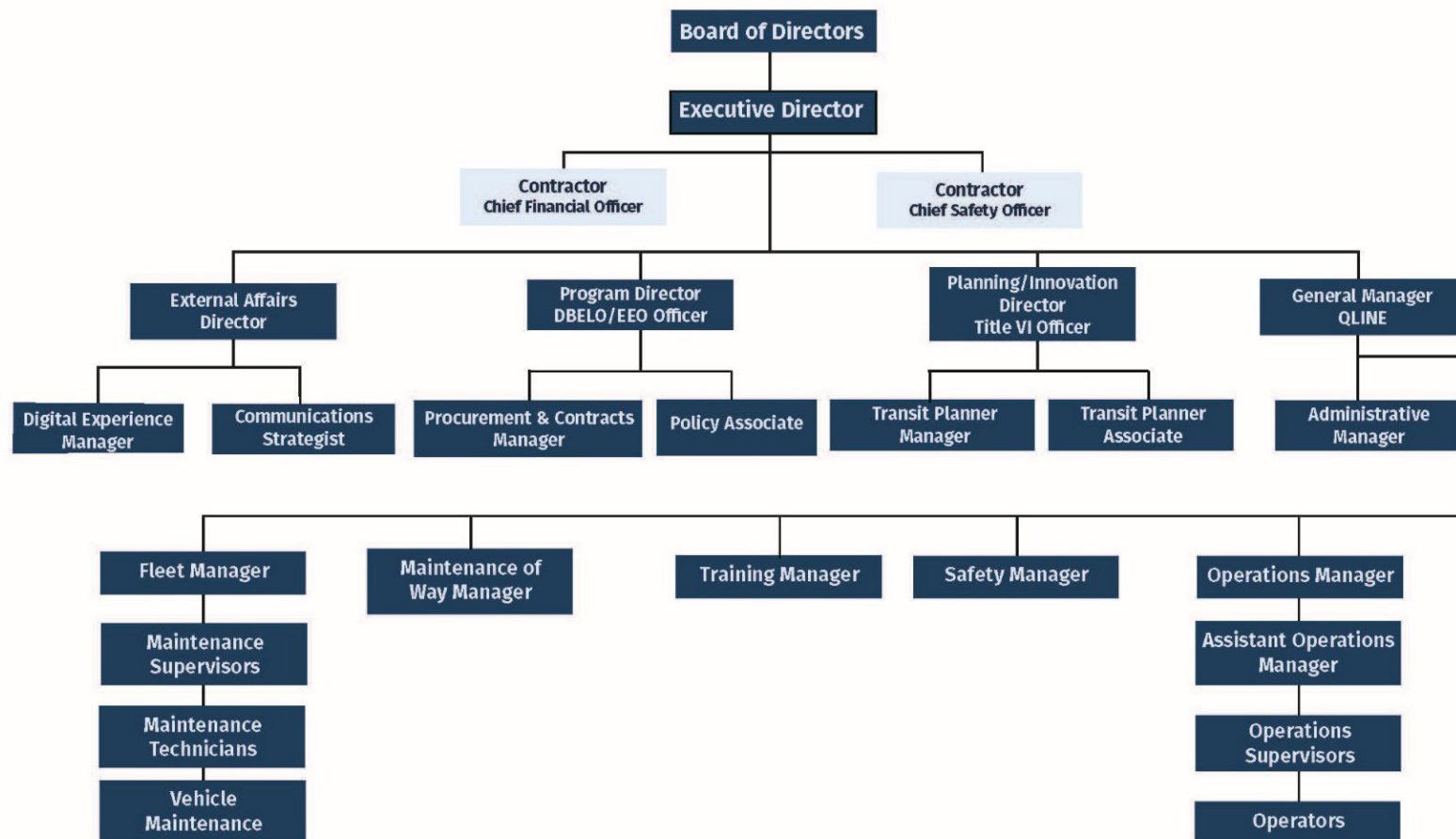
Building on the strategic direction outlined in the RTA's long-term vision, FY27 marks an important transition from planning and momentum toward delivery and investment. Over the past several years, the RTA has advanced critical regional priorities, strengthened organizational capacity, supported transit innovation, and laid the groundwork for future growth.

As these initiatives mature and demonstrate results, the focus shifts to converting these investments into lasting regional value by advancing projects, partnerships, and improvements that enhance mobility, connectivity, and economic opportunity throughout Southeast Michigan.

	FY 2026 Accomplishments	FY27 Investment	Regional Value
QLINE	QLINE Capital Investment Plan Increased QLINE Ridership and Reliability	Capital Investments Improve Maintenance Programs Begin Long-Term Vision Planning	Increased Economic Development More Community Connectivity Improved Service Reliability
Express Bus	DAX & D2A2 Ridership Growth	Increase DAX & D2A2 Ridership Improve Customer Amenities Complete Highway Express Bus Study	More Regional Connections to Jobs and Destinations
Transit Corridors	Woodward BRT Federal Funding Project Planning	Advance Woodward BRT Federal Project Development Start Downtown Detroit Transit Network Project	Faster Travel and Stronger Communities on Major Corridors
Seamless Customer Experience	Launched Transit App Piloted Mobility Wallet	Increase Transit App Usage & Feature Expansion Develop and Advance Regional Payment Vision	More Seamless Regional System
Enhanced Access	Mobility4All Implementation	Launch Mobility4All Funding (Round 3) Improve Mobility Management Program (MyRide2)	More Accessibility for Seniors and People with Disabilities
Transit Stops	Secured Funding and Completed Planning and Design for Five Locations	Construct Five Improvement Projects Develop and Advance Projects at New Locations	Safer and More Accessible Connections to Transit
Secure Funding	Developed 5-Year Regional Capital Program	Advance Priority Regional Funding Opportunities Pursue Transformational Funding for Regional Services	More Resources to Deliver Regional Impact

Organizational Structure

RTA's organizational structure reflects how the Regional Services team delivers QLINE streetcar operations and strategic programs. With all functions reporting to the Executive Director, the RTA comprises 61 employees, including designated roles for FTA grant and safety compliance for Equal Employment Opportunity (EEO), Chief Safety Officer (CSO), Disadvantaged Business Enterprise (DBE) Officer, and Title IV Compliance Officer. The leadership team comprises the QLINE General Manager, External Affairs, Program, and Planning and Innovation Directors. Strategic contractual relationships support key business functions, including Regional Services planning, communications, legal, and finance.



FY27 Budget Overview

Revenues & Expenses

RTA's budget totals FY2027 revenues of \$26,971,021 with total expenses of \$26,971,021, demonstrating a balanced budget.

Category /Activity	Total
Federal Revenue	
Section 5310 (MI-2024-009-00; Mobility Management) MM	\$ 553,085
Section 5310 (MI-2024-009-00; Mobility Management) Admin	\$ 237,212
Section 5307 (MI-2022-005-01; ARPA)	\$ 6,608,903
Section 5307 (Preventive Maintenance, PM)	\$ 588,733
Section 5307/CMAQ (Access to Transit, ATP)*	\$ 1,600,000
Section 5337	\$ 887,387
Sub-Federal	\$ 10,475,320
State Revenue	
State of Michigan CFDF	\$ 5,000,000
Local Bus Operating	\$ 6,962,971
Mobility Management Match MM	\$ 297,527
Mobility Management Match Admin	\$ -
PM Match	\$ 369,030
ATP Match*	\$ 400,000
ATP Planning (2022-0126/P10)*	\$ 1,050,000
Transit App (2022-0126/P8)	\$ 351,995
Sub-State	\$ 14,431,523
Local Revenue	
Detroit DDA	\$ 900,000
Sub-Local	\$ 900,000
Operating Revenue	
Fare revenue	\$ 714,593
Sub-Op	\$ 714,593
Other grants and contributions	
Sub-Other	\$ 449,585
Total Revenues	\$ 26,971,020
Salaries and Wages	
Sub-S&W	\$ 5,600,717
Fringe Benefits	
Sub-Fringe	\$ 1,434,707
Professional Services	
Sub-Prof	\$ 1,034,365
Communications Services	
Sub-Comm	\$ 822,773
QLINE	
Sub-Qline	\$ 4,008,546
Strategic Programs	
Sub-Strat Prog	\$ 11,214,476
Administrative Expenses	
Sub-Admin	\$ 2,855,437
Total Expenditures	\$ 26,971,020

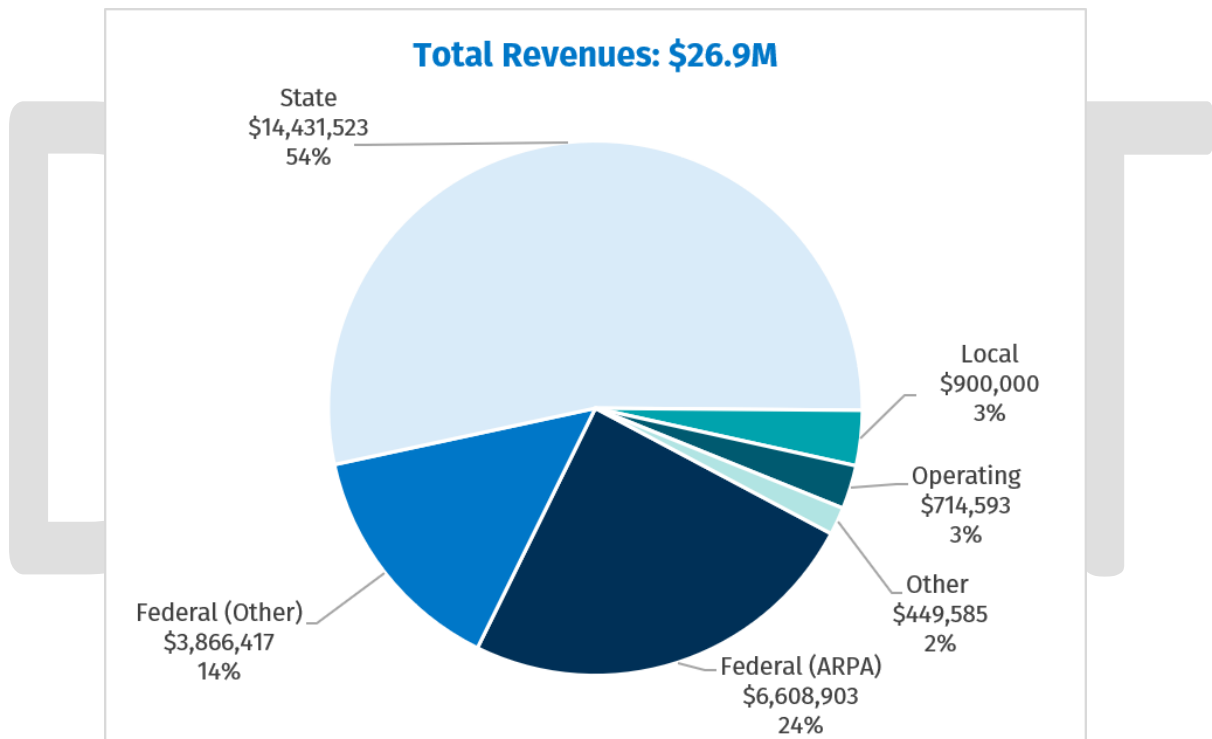
FY27 Revenue Overview

How the Agency Is Funded

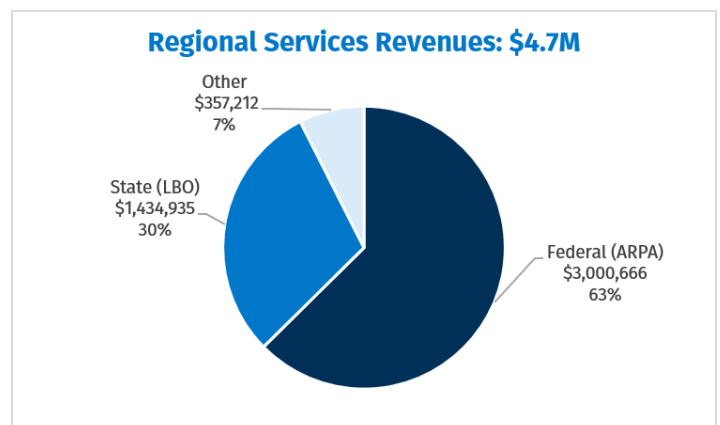
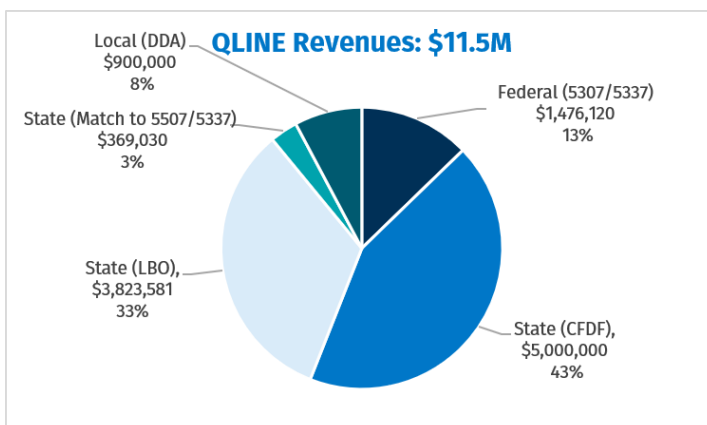
The RTA's revenue sources include federal, state, and local revenue streams, including short-term funding, one-time grants, and state appropriations. American Rescue Plan (ARPA) funds continue to cover most critical administrative functions and key strategic programs, including Regional Services, Highway Express Bus for DAX, and D2A2.

The revenue sources here are obligated grants. RTA has several active grant applications that we will include in the budget as they are secured.

Revenue by Source



Revenue by QLINE & Regional Services



FY27 Budget – Revenue Source Details

Federal Formula Grant Revenue – Programmed & Planned

Section 5310 (Enhanced Mobility for Seniors and Individuals with Disabilities)

Section 5310 funds mobility programs that improve transportation access for older adults and individuals with disabilities. In FY27, \$553,085 in federal funds support RTA's MyRide in partnership with the United Way, which connects residents to a real-person hotline that coordinates personal transportation options for riders across the four-county region.

Section 5310 (Mobility Management – Administration)

Section 5310 Mobility Management Administration funding supports the RTA's oversight and administration of regional mobility coordination programs that improve transportation access for older adults and individuals with disabilities. The FY27 budget allocates \$237,212 to support program management, partner coordination, grant administration, and program delivery.

Section 5307 American Rescue Plan Act (ARPA) Funds

This one-time federal revenue source continues to fund critical administrative functions and core services. For FY27, the allocation is \$6,608,903 to support Regional Services, DAX, and D2A2 Express Buses. Following federal act regulations, transit agencies must expend ARPA funds by the end of Fiscal Year 2029.

Section 5307 (Preventive Maintenance)

Section 5307 Preventive Maintenance funding provides federal support for the upkeep and preservation of transit assets. The FY2027 allocation of \$588,733 helps fund routine maintenance activities for the QLINE system, ensuring continued safe, reliable, and efficient streetcar operations.

Section 5307 Congestion Mitigation Air Quality (CMAQ) Grant

Access to Transit (ATP) Program

FY27 marks the second year of RTA's two-year \$1.6 million Access to Transit Program (ATP) grant. Moving from planning to delivery, the second phase program includes construction projects in five communities: Detroit, Dearborn, Pittsfield Township, Southfield, and Warren. Each community will improve safety, accessibility, and ridership comfort at one major transit stop on a major corridor.

Section 5337 (State of Good Repair)

Section 5337 provides federal funding to maintain and rehabilitate fixed-guideway (rail) transit systems, helping ensure that assets remain in good repair. For FY27, the QLINE will receive \$887,387 in funding to support replacement, rehabilitation, and modernization of

critical infrastructure, vehicles, systems, and equipment identified in the Capital Improvement Plan necessary to maintain safe and reliable streetcar operations.

Federal Grant Revenue – In The Pipeline

Woodward Congressional Directed Spending (CDS) (Committed, Not Secured)

Thanks to US Senator Gary Peters, RTA will receive \$2.6M from Congressional Directed Spending (CDS) for Woodward-dedicated lanes in Downtown Detroit to improve QLINE service efficiency and reliability. These funds are expected in early 2027.

State Revenue

Convention Facility Development Fund (CFDF)

The QLINE streetcar receives a \$5,000,000 dedicated annual distribution from the State Convention Facility Development Act, 1985 PA 106, Convention Facility Development Fund (CFDF). RTA receives this funding after the start of the state fiscal year, October 1. This funding is critical to core QLINE streetcar services and remains static rather than increasing with annual CPI. The CFDF distribution expires in December 2039 and requires new legislation to continue a levy.

State Local Bus Operating (LBO) Allocation

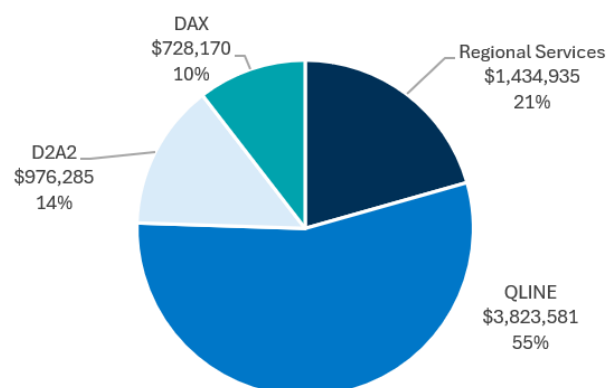
Local Bus Operating (LBO) funding is provided by the State of Michigan through the Comprehensive Transportation Fund to support eligible public transit operations and administrative costs. LBO helps fund QLINE operations, highway express buses, and critical agency functions, leveraging available local matching resources to maintain regional transit services.

FY27, RTA is projecting \$6,962,971 in LBO revenue, split between the following programs:

Key LBO Requirements:

- LBO fluctuates annually based on state budget allocations.
- Transit agencies must have a local funding source to receive LBO.
- The state recognizes one-time ARPA as a local funding source for Regional Services, DAX, and D2A2.

LBO Revenue Breakdown



State MDOT Services Initiatives Grant (Transit App Pilot Program)

In 2025, MDOT awarded RTA a three-year, \$828,000 grant to pilot the Transit App. In late 2025, RTA launched the Transit App in partnership with transit providers to offer a user-friendly way to access real-time transit services and information, and to plan trips. RTA allocates \$351,995 in FY27 to support year two of the Transit App pilot program.

State (Match to 5307 Access to Transit/5310 Mobility Management)

State funding provides the required local and state match for accessing federal transit grants, including Sections 5307 and 5310. These funds help maximize federal investment in the region by supporting transit capital, maintenance, and mobility programs that benefit Southeast Michigan residents.

State Revenue – In the Pipeline

Infrastructure Projects Authority Fund (IPAF) (Submitted Competitive Grant Application)

The RTA applied for \$2.0 million through the Infrastructure Projects Authority Fund (IPAF) to support the Downtown Detroit Transit Network Upgrades project. The project will evaluate and advance transit priority improvements, including dedicated transit lanes, signal priority, and enhanced connections among regional transit providers. The investment supports the RTA's Strategic Plan by improving reliability, enhancing the customer experience, strengthening regional mobility, and advancing future high-capacity transit opportunities.

Local Funding

City of Detroit Downtown Development Authority (DDA)

The DDA commits \$900,000 annually to support QLINE operations and maintain a critical transit connection along the Woodward Corridor. The DDA provides a 15-year commitment contribution totaling \$13,500,000 through June 2039.

Operating Fare Revenue (DAX / D2A2)

Fare revenue from DAX and D2A2 continues to grow as ridership increases and demand for regional express bus service remains strong. While fares represent approximately \$714,943 or 12% of total revenue for these services, ARPA grant funding continues to play a critical role in keeping fares affordable and accessible for riders. Current fares range from \$2 to \$8 and include discounted options for seniors and students, helping expand access to employment, education, healthcare, and other destinations throughout the region.

Other Grants and Contributions

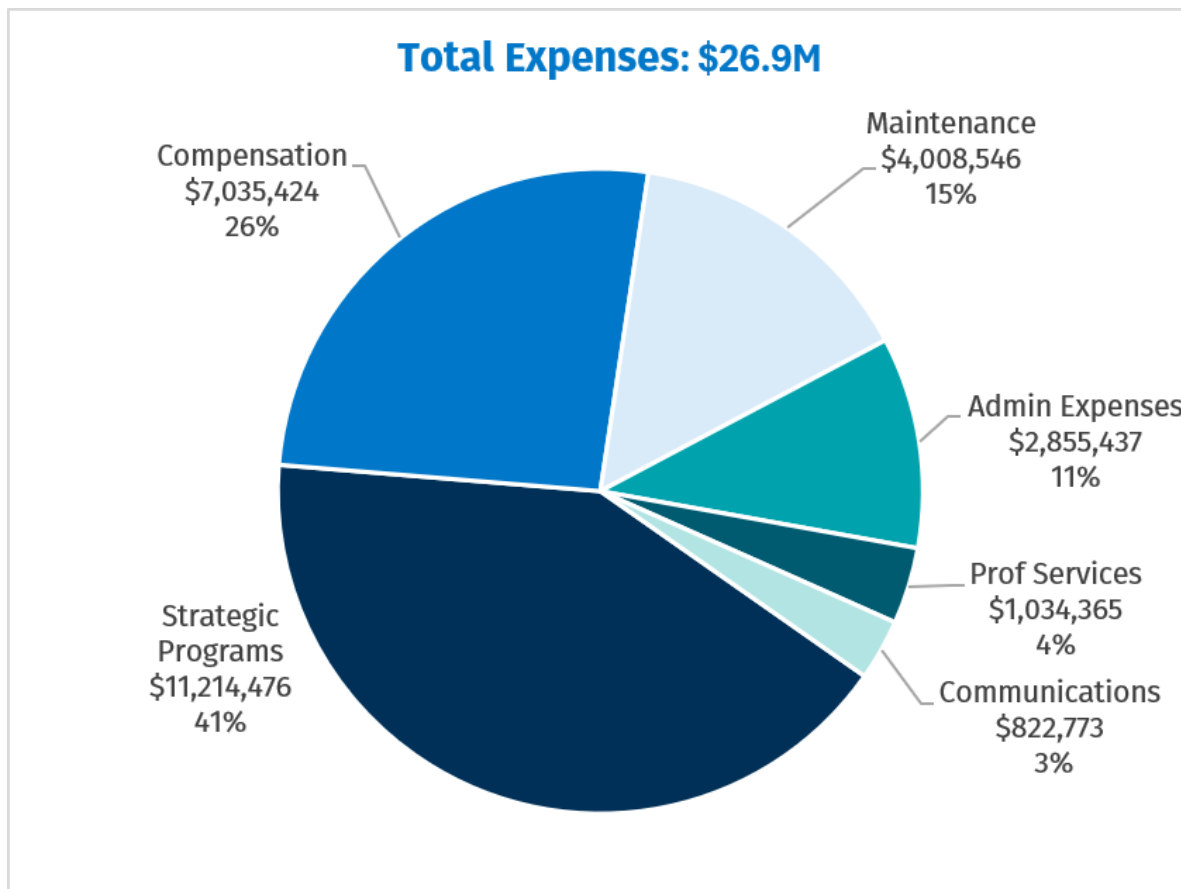
Total revenue for Other Grants and Contributions is \$449,585, split between in-kind contributions, private grants, and interest income. Indian Trails provides a \$329,585 in-kind contribution in operator hours to support DAX and D2A2 express bus services. The Kresge Foundation awarded a two-year \$150,000 grant (\$75,000 per year) to support strategic implementation work. The remaining is \$45,000 in interest income.

DRAFT

FY27 Budget – Expenses Overview

How Resources Are Invested

RTA's expenses for FY27 total \$26,971,020 across Compensation (salary and benefits), Strategic Programs, QLINE Maintenance, Administrative Expenses, Professional Services, and Communications.



Financial Stewardship and Cash Reserves

FY27 continues the RTA's board of directors' commitment to responsible financial stewardship by implementing the agency's new cash reserve policy. The policy established a framework for maintaining financial stability, managing unexpected costs, and supporting continuity of operations during periods of economic uncertainty or funding fluctuations.

FY27 Budget – Expenses Detail

Regional Services & Programs Highlights

Compensation

Salary, wages, and benefits remain a significant cost driver in the FY27 budget. RTA's staffing level has remained consistent at approximately 61 employees, including 52 team members in the QLINE team and 9 in Regional Services, with a planned increase of up to 12 team members.

Salaries and wages increased 5.74% compared to the FY26 adopted budget, reflecting staffing investments, market adjustments, and wage growth needed to support service delivery and organizational capacity. Fringe benefits increased 9.74%, primarily due to rising healthcare insurance and related employee benefit costs.

Administration

Administrative Expenses increased by 10.96% to \$2,855,437 compared to the adopted FY26 budget. The largest drivers of this increase are insurance premiums, technology services, and facility-related costs such as rent and utilities.

Insurance continues to be one of the most significant cost pressures facing the organization. The rail transit insurance market remains highly specialized, with a limited number of providers offering streetcar liability coverage, making costs particularly sensitive to market conditions. Reflected in the increase is new general liability coverage to comply with the City of Detroit grant management requirements.

Technology investments also continue to grow as QLINE station and streetcar hardware and software systems approach the end of their useful life and require replacement or modernization to maintain reliability and security.

RTA received a two-year \$150,000 Kresge Foundation grant to guide strategic plan implementation, reflecting ongoing support from RTA's strategic planning vendor, Bridgeport Consulting.

Annually, RTA has budgeted for the Regional Services team's office space, including rent, utilities, technology, and furnishings.

Professional Services

Professional Services increased 0.58% this budget cycle to \$1,034,365. The increase is primarily attributable to modest cost adjustments resulting from the competitive rebidding and renewal of two professional service contracts. The limited increase reflects the agency's continued focus on controlling administrative costs.

The RTA continues its partnerships with core professional service providers that support critical business functions, including financial management services provided by Rehmann, which serves as the agency's Chief Financial Officer. Legal counsel, financial audit, and human resources services remain consistent with prior years.

Communications

The FY27 communications budget decreased 9.82% to \$822,773. The reduction is primarily due to the completion of the agency's one-time website replacement project in FY26. The FY27 budget continues to support core public engagement, marketing, media relations, website management, memberships, and subscription services for the RTA, D2A2, DAX, and QLINE, while maintaining a disciplined approach to communications spending.

The FY27 budget maintains the resources needed to support rider communications, stakeholder engagement, regional partnerships, and public awareness efforts, while aligning expenditures with the agency's broader focus on long-term financial sustainability and the delivery of the strategic plan.

Strategic Programs

Strategic Programs spending accounts for 41%, or \$11,214,476, of the total budget. Regional Service major initiatives include D2A2, DAX, MyRide2, Access to Transit, Mobility Wallet, and the Transit App. Everything but D2A2 and DAX is funded with specific one-time grants.

FY27 Budget – Expenses QLINE Maintenance and Capital Detail

Greater Investment Required

QLINE operations increased by \$603,834 or 17.74% in FY27, primarily for critical maintenance for major systems, including the overhead catenary system (OCS), the overhead wires that provide electrical power supply to the streetcars, and specialized track hardware.

As QLINE approaches its tenth year of service, operating and maintenance costs continue to rise while dedicated revenues (CFDF/LBO) remain relatively flat, creating a growing need to carefully manage and prioritize long-term infrastructure investments.

New Capital Investment Plan (CIP)

In response, the Board adopted the FY2027-2031 QLINE Capital Investment Plan (CIP) in August 2026, providing a transparent, multi-year roadmap to preserve critical assets, address lifecycle replacement needs, and maintain the long-term performance. The CIP helps ensure today's investments support reliable service, reduce future risks, and position the QLINE for sustainable operation in the years ahead.

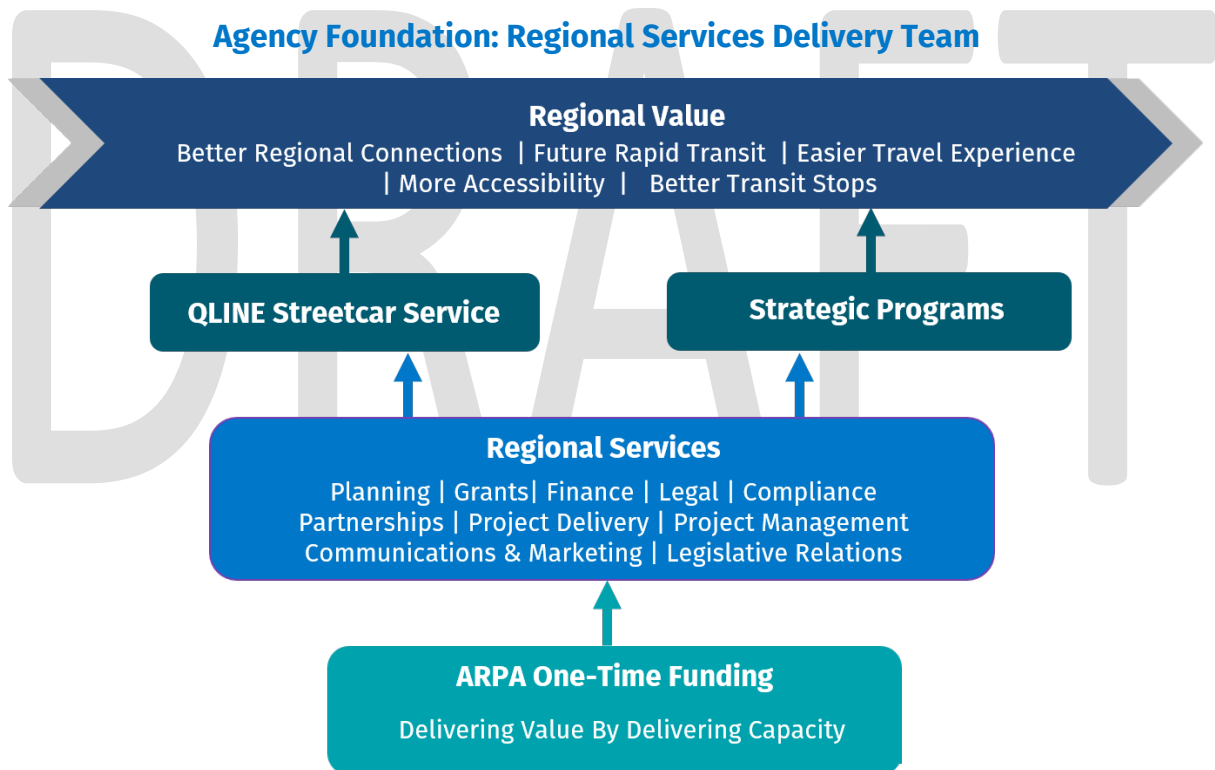
CIP Investment Priorities

- Preventive maintenance and state of good repair initiatives
- Streetcar vehicle component replacement and rehabilitation
- Track and guideway improvements
- Traction power system rehabilitation
- Facility and maintenance infrastructure upgrades
- Station improvements and customer-facing enhancements
- Technology modernization and system reliability improvements
- Lifecycle replacement of aging infrastructure and equipment

Preparing for Transformational Regional Investment

Maintaining Expertise Responsible for Delivering Results

The Regional Services team remains the bedrock of expertise and administrative support for both QLINE and Strategic Programs delivery. Since 2023, the RTA Board of Directors has used one-time federal ARPA resources to build the organizational capacity needed to support the agency's growth and transition, deliver on regional priorities, and establish programs and services to advance regional mobility goals.



Financial Revenue Projections

As ARPA funding winds down, RTA Leadership needs to evaluate future program funding requirements, timing, and best-case scenarios that support continued delivery of QLINE, Strategic Programs, Regional Services, and future transformational transit investments.

ARPA Funding Replacements

Current ARPA funding will be expended by 2029.

The future revenue gap significantly impacts:

- Agency's ability to continue offering Regional Services and Strategic Programs.
- Loss of ARPA & LBO (LBO requires a local funding source that ARPA fulfills) creates approximately \$4M+ in replacement revenue needed to continue DAX and D2A2 Express Bus Services.

QLINE Revenues:

Flat revenue streams (CFDF/LBO) don't keep pace with CPI to cover rising costs.

The future revenue gap significantly impacts:

- Annual QLINE Capital investment needs exceed available revenue by approximately \$2M+ annually.
- Underfunded capital improvements impact service reliability, seamless customer service, and cybersecurity.

A stable and effective RTA benefits transit providers, transit customers, and regional stakeholders by maintaining program delivery functions that help advance shared transit priorities. The same investments that support the RTA's organizational foundation also strengthen the region's ability to attract funding, leverage state and federal resources, and advance transformational, next-generation transit initiatives.



RTAmichigan.org

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1001 Woodward Avenue
Detroit, MI 48226



RTA FY 2025-2026 Budget



Proposed Meeting Summary Board of Directors

July 16, 2026

1:00 PM

1. Call to Order at 1:00 PM.

2. Roll Call:

Board of Directors members	Government Entity	Attendance Status
Jeannette Bradshaw	Oakland County	P
Freman Hendrix (Secretary)	City of Detroit	P
June Lee	Wayne County	A
Dave Massaron (Chair)	State of Michigan	P
Jon Moore	Macomb County	A
Don Morandini (Vice Chair)	Macomb County	P
Dr. Erica Robertson	Wayne County	P
Conan Smith	Washtenaw County	P
Ned Staebler	Washtenaw County	P
Helaine Zack	Oakland County	P

Absent (A); Present (P); Virtual (V) means participating online, yet unable to vote on official business; Abstain (AB)

Chair Massaron arrived at 1:44 PM.

RTA Representatives Present:

Ben Stupka, Rachel Schmuhl, Julia Roberts, Corri Wofford, Mshadoni Smith-Jackson, Kristin Caffray, Isaac Constans, Dasia Mack, Jonathan Shead, Rebecca Donnelly-Lasecki, Melanie Piana

Other Meeting Participants:

Michelle Hodges – Rehmann

Ryan Bridges, Mario Morrow, Sr. – MMA

Tina Toma - Dykema

3. Approval of Agenda

- Moved by Member Zack and supported by Member Robertson. The agenda for July 16, 2026, was approved. The motion carried via unanimous consent:

Board of Directors members	Government Entity	Vote
Jeannette Bradshaw	Oakland County	Y
Freman Hendrix (Secretary)	City of Detroit	Y
June Lee	Wayne County	A
Dave Massaron (Chair)	State of Michigan	A
Jon Moore	Macomb County	A
Don Morandini (Vice Chair)	Macomb County	Acting Chair
Dr. Erica Robertson	Wayne County	Y
Conan Smith	Washtenaw County	Y
Ned Staebler	Washtenaw County	Y
Helaine Zack	Oakland County	Y

- *Absent (A); Yea (Y); Nay (N); Virtual (V) means participating online, yet unable to vote on official business; Abstain (AB)*

4. Public Comment

- Lucas Lasecki asked that the RTA use more publicly accessible language when describing why QLINE service may be temporarily limited, whether it be due to heat, vehicle availability, etc.

5. Executive Directors Report

- Introduction of new RTA Board of Directors member, Conan Smith
- Big News
 - Cleveland Tour
 - Member Zack asked about land use along this BRT route.
- QLINE Ridership
- QLINE Performance
- D2A2/DAX Ridership
 - Member Robertson asked about annual ridership increases.
- Transit app
- State Budget
- Program Updates
 - New State Infrastructure Funding
 - Procurements
 - Woodward Rapid Transit Study
 - Mobility Wallet Pilot

- Upcoming Items

6. Presentations

a. Budget Update Presentation

- Executive Director Stupka gave the budget update presentation.
 - Annual Calendar
 - Strategic Plan & Delivering Value
 - Budget Objective & Overview
 - Vice Chair Morandini asked about the funding mechanism and timeline for QLINE.
 - Member Smith asked about aggregate ARPA funding for the agency.

7. Consent Agenda

a. Approval of May 2026 Board Meeting Summary

b. Procurement Advisory Notice

- Moved by Secretary Hendrix and supported by Member Zack to approve the Consent Agenda. The motion carried via unanimous consent:
- Member Smith abstained.

Board of Directors members	Government Entity	Vote
Jeannette Bradshaw	Oakland County	Y
Freman Hendrix (Secretary)	City of Detroit	Y
June Lee	Wayne County	A
Dave Massaron (Chair)	State of Michigan	A
Jon Moore	Macomb County	A
Don Morandini (Vice Chair)	Macomb County	Acting Chair
Dr. Erica Robertson	Wayne County	Y
Conan Smith	Washtenaw County	Y
Ned Staebler	Washtenaw County	Y
Helaine Zack	Oakland County	Y

- Absent (A); Yea (Y); Nay (N); Virtual (V) means participating online, yet unable to vote on official business; Abstain (AB)

8. Regular Agenda

a. Approval of May & June 2026 Financial Reports

- Michelle Hodges presented the May & June 2026 Financial Reports.
- Member Smith asked about the available cash balance line item.

- Moved by Secretary Hendrix and supported by Member Bradshaw to approve the May & June 2026 Financial Reports. The motion carried via unanimous consent:

Board of Directors members	Government Entity	Vote
Jeannette Bradshaw	Oakland County	Y
Freman Hendrix (Secretary)	City of Detroit	Y
June Lee	Wayne County	A
Dave Massaron (Chair)	State of Michigan	A
Jon Moore	Macomb County	A
Don Morandini (Vice Chair)	Macomb County	Acting Chair
Dr. Erica Robertson	Wayne County	Y
Conan Smith	Washtenaw County	Y
Ned Staebler	Washtenaw County	Y
Helaine Zack	Oakland County	Y

- *Absent (A); Yea (Y); Nay (N); Virtual (V) means participating online, yet unable to vote on official business; Abstain (AB)*

b. Approval of Public Transportation Agency Safety Plan (PTASP)

- Secretary Hendrix noted the importance of briefings during months without formal meetings.
- Member Zack asked about crisis exercises at the QLINE.
- Member Smith asked about the consequences for missing safety requirement targets.
- Member Bradshaw asked about bike safety as it relates to QLINE and the PTASP.
- Moved by Member Staebler and supported by to approve the PTASP. The motion carried via unanimous consent:

Board of Directors members	Government Entity	Vote
Jeannette Bradshaw	Oakland County	Y
Freman Hendrix (Secretary)	City of Detroit	Y
June Lee	Wayne County	A
Dave Massaron (Chair)	State of Michigan	Y
Jon Moore	Macomb County	A
Don Morandini (Vice Chair)	Macomb County	Acting Chair
Dr. Erica Robertson	Wayne County	Y
Conan Smith	Washtenaw County	Y
Ned Staebler	Washtenaw County	Y
Helaine Zack	Oakland County	Y

- Absent (A); Yea (Y); Nay (N); Virtual (V) means participating online, yet unable to vote on official business; Abstain (AB)

c. Resolution for Departing Board Member: Alma Wheeler Smith

- Board members shared their appreciation and congratulations for retiring Treasurer, Alma Wheeler Smith.
- Moved by Member Staebler and supported by Secretary Hendrix. The motion carried via unanimous consent:

Board of Directors members	Government Entity	Vote
Jeannette Bradshaw	Oakland County	Y
Freman Hendrix (Secretary)	City of Detroit	Y
June Lee	Wayne County	A
Dave Massaron (Chair)	State of Michigan	Y
Jon Moore	Macomb County	A
Don Morandini (Vice Chair)	Macomb County	Acting Chair
Dr. Erica Robertson	Wayne County	Y
Conan Smith	Washtenaw County	Y
Ned Staebler	Washtenaw County	Y
Helaine Zack	Oakland County	Y

- Absent (A); Yea (Y); Nay (N); Virtual (V) means participating online, yet unable to vote on official business; Abstain (AB)

d. Acceptance of External Affairs Update

- The Board received the External Affairs Update.

9. New Business

- There was no new business.

10. Meeting adjourned at 2:22 PM.

Regional Transit Authority of Southeast Michigan

Statement of Net Position and Governmental Funds Balance Sheet

July 31, 2026

	Governmental Fund	Adjustments	Statement of Net Position	Prior Year (for comparison)
Assets				
Cash and cash equivalents	\$ 2,553,950	\$ -	\$ 2,553,950	\$ 2,948,068
Restricted cash and cash equivalents	66,660	-	66,660	66,138
Accounts receivable	3,383,443	-	3,383,443	978,614
Prepays and other assets	244,522	-	244,522	115,004
Inventory	1,063,635	-	1,063,635	863,163
Capital assets, net of depreciation	-	96,010,013	96,010,013	99,676,363
Total assets	<u>\$ 7,312,210</u>	<u>\$ 96,010,013</u>	<u>\$ 103,322,223</u>	<u>\$ 104,647,351</u>
Liabilities				
Accounts payable and other accrued liabilities	2,653,220	-	2,653,220	1,707,642
Accrued payroll and related liabilities	7,472	-	7,472	15,614
Refundable advance	81,361	-	81,361	81,361
Due to state	490,202	-	490,202	-
Unearned revenue	-	-	-	122,895
Compensated absences	-	108,213	108,213	77,112
Subscription liability				
Due within one year	-	122,258	122,258	-
Due in more than one year	-	299,991	299,991	-
Total liabilities	<u>\$ 3,232,255</u>	<u>\$ 530,462</u>	<u>\$ 3,762,717</u>	<u>\$ 2,004,625</u>
Fund balance				
Fund balance	7,639,055	(7,639,055)	-	-
Current year change in fund balance	(3,559,100)	3,559,100	-	-
Total fund balance	<u>\$ 4,079,955</u>			
Total liabilities and fund balance	<u>\$ 7,312,210</u>			
Net position				
Investment in capital assets		95,587,764	95,587,764	99,676,363
Unrestricted		12,069,258	12,069,258	11,028,405
Current year change in net position		(8,097,516)	(8,097,516)	(8,062,042)
Total net position		<u>\$ 99,559,506</u>	<u>\$ 99,559,506</u>	<u>\$ 102,642,726</u>

Regional Transit Authority of Southeast Michigan
Statement of Activities and
Governmental Revenues, Expenditures and Changes in Fund Balance
For the 10 Months Ending July 31, 2026

	Governmental Fund	GASB 34 Adjustments	Statement of Activities
Revenues			
Federal	\$ 4,967,158	\$ -	\$ 4,967,158
State	5,733,208	-	5,733,208
Local	975,000	-	975,000
Fares	606,481	-	606,481
Other	350,647	-	350,647
Total revenues	\$ 12,632,494	\$ -	\$ 12,632,494
Expenditures			
Salaries and Wages	3,672,535	-	3,672,535
Fringe Benefits	1,220,940	-	1,220,940
Professional Services	961,372	-	961,372
QLINE Maintenance	2,291,913	(133,750)	2,158,163
Planning Services	1,190,038	-	1,190,038
Communications	622,831	-	622,831
Services and Initiatives	4,748,395	-	4,748,395
Administrative	1,483,570	-	1,483,570
Total Expenditures before depreciation	16,191,594	(133,750)	16,057,844
Depreciation/amortization	-	4,672,166	4,672,166
Total expenditures/expenses	\$ 16,191,594	\$ 4,538,416	\$ 20,730,010
Change in fund balance/net position	\$ (3,559,100)	\$ (4,538,416)	\$ (8,097,516)

Regional Transit Authority of Southeast Michigan

Statement of Revenues, Expenditures and Changes in Fund Balance - Budget to Actual

For the 10 Months Ending July 31, 2026

	Regional Services		Qline		D2A2		DAX		One Click/One Call	
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
Revenues										
Federal	\$ 1,715,338	\$ 2,488,492	\$ -	\$ 1,131,299	\$ 1,487,737	\$ 1,560,099	\$ 1,220,474	\$ 1,247,498	\$ 297,469	\$ 225,209
State	851,952	\$ 1,039,493	3,464,052	7,654,300	620,560	651,684	509,080	521,104	74,366	56,303
Local	75,000	-	900,000	750,000	-	-	-	-	-	-
Fares	-	-	-	-	346,755	300,000	259,726	240,000	-	-
Other	91,066	-	4,975	-	140,023	143,459	114,583	112,748	-	-
Total revenues	\$ 2,733,356	\$ 3,527,985	\$ 4,369,027	\$ 9,535,599	\$ 2,595,075	\$ 2,655,242	\$ 2,103,863	\$ 2,121,350	\$ 371,835	\$ 281,512
Expenditures										
Salaries and Wages	1,117,399	1,274,458	2,555,136	3,139,318	-	-	-	-	-	-
Fringe Benefits	327,095	\$ 330,279	893,845	759,152	-	-	-	-	-	-
Professional Services	443,053	\$ 407,591	507,019	449,368	1,100	-	1,100	-	-	-
QLINE Maintenance	-	-	2,291,913	2,837,260	-	-	-	-	-	-
Planning Services	608,570	\$ 916,667	102,136	158,333	-	-	-	-	44,349	-
Communications	165,855	\$ 258,004	165,961	168,937	137,087	166,667	148,672	166,667	-	-
Services and Initiatives	-	-	-	-	2,456,818	2,488,576	1,954,091	1,954,684	327,486	281,511
Administrative	195,952	\$ 340,986	1,287,548	1,511,841	70	-	-	-	-	-
Total expenditures	\$ 2,857,924	\$ 3,527,985	\$ 7,803,558	\$ 9,024,209	\$ 2,595,075	\$ 2,655,243	\$ 2,103,863	\$ 2,121,351	\$ 371,835	\$ 281,511
Change in fund balance	\$ (124,568)	\$ -	\$ (3,434,531)	\$ 511,390	\$ -	\$ (1)	\$ -	\$ (1)	\$ -	\$ 1

continued...

Regional Transit Authority of Southeast Michigan

Statement of Revenues, Expenditures and Changes in Fund Balance - Budget to Actual

For the 10 Months Ending July 31, 2026

	Mobility Wallet		Access to Transit		Transit App		Total Year to Date		Annual
	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Budget
Revenues									
Federal	\$ 56,678	\$ -	\$ 189,462	\$ 1,333,333	\$ -	\$ -	\$ 4,967,158	\$ 7,985,930	\$ 9,583,116
State	136,049	208,333	47,365	1,166,667	29,784	236,030	5,733,208	\$ 11,533,914	13,840,696
Local	-	-	-	-	-	-	975,000	\$ 750,000	900,000
Fares	-	-	-	-	-	-	606,481	\$ 540,000	648,000
Other	-	-	-	-	-	-	350,647	\$ 256,207	307,449
Total revenues	\$ 192,727	\$ 208,333	\$ 236,827	\$ 2,500,000	\$ 29,784	\$ 236,030	\$ 12,632,494	\$ 21,066,051	\$ 25,279,261
Expenditures									
Salaries and Wages	-	-	-	-	-	-	3,672,535	4,413,776	5,296,530
Fringe Benefits	-	-	-	-	-	-	1,220,940	1,089,431	1,307,317
Professional Services	-	-	-	-	9,100	-	961,372	856,959	1,028,350
QLINE Maintenance	-	-	-	-	-	-	2,291,913	2,837,260	3,404,712
Planning Services	192,727	-	236,828	-	5,428	-	1,190,038	1,075,000	1,290,000
Communications	-	-	-	-	5,256	-	622,831	760,275	912,329
Services and Initiatives	-	208,333	-	2,500,000	10,000	236,030	4,748,395	7,669,134	9,202,961
Administrative	-	-	-	-	-	-	1,483,570	1,852,827	2,223,392
							-	-	-
Total expenditures	\$ 192,727	\$ 208,333	\$ 236,828	\$ 2,500,000	\$ 29,784	\$ 236,030	\$ 16,191,594	\$ 20,554,662	\$ 24,665,591
Change in fund balance	\$ -	\$ -	\$ (1)	\$ -	\$ -	\$ -	\$ (3,559,100)	\$ 511,389	\$ 613,670

concluded.

Project Tracker as of 7/31/26

Title **Detroit to Ann Arbor Express Bus (D2A2)**
Description Express bus connecting downtown Detroit to downtown Ann Arbor.
Schedule October 2021 - September 2026

Budget Tracker			
	Total	ITD	Balance
Cost	\$ 13,793,820	\$ 13,387,930	\$405,890
Grants			
MI-2021-036-01	\$4,311,592	\$4,311,592	(\$0)
2017-0119/P7/R2	\$1,635,893	\$1,635,893	\$0
Fares/Contrib	\$1,487,365	\$2,212,291	(\$724,926)
MI-2021-036-02	\$1,373,593	\$1,373,593	(\$0)
MDOT LBO	\$1,287,542	\$949,241	\$338,301
ARPA MI-2022-005-02	\$3,697,835	\$2,905,321	\$792,514
	\$13,793,820	\$13,387,930	\$405,890

Title **Regional Mobility Management (MyRide2)**
Description Call center/website with information for seniors and persons with disabilities.
Schedule October 2017 - September 2026

Budget Tracker			
	Total	ITD	Balance
Cost	\$2,742,107	\$2,332,960	\$409,147
Grants			
MI-2017-031-02	\$1,069,444	\$1,069,444	\$0
2017-0119/P2/R4	\$267,361	\$267,361	\$0
MI-2024-009-01	\$411,292	\$411,292	(\$0)
2022-0126/P7	\$102,823	\$102,823	\$0
ARPA MI-2022-005-01	\$154,553	\$154,553	(\$0)
Federal Grant*	\$589,307	\$261,990	\$327,317
State Grant*	\$147,327	\$65,497	\$81,830
	\$2,742,107	\$2,332,960	\$409,147

*Funding is secured and currently being amended into a grant. Pre-award authority.

Title **Universal Basic Mobility Pilot**
Description Mobility wallet fare technology pilot focused on Detroit jobseekers.
Schedule June 2023 - July 2026

Budget Tracker			
	Cost	ITD	Balance
Cost	\$1,150,000	\$1,081,678	\$68,322
Grants			
2022-0126-P3	\$1,025,000	\$1,025,000	\$0
ARPA	\$125,000	\$56,678	\$68,322
	\$1,150,000	\$1,081,678	\$68,322

Title **Downtown to Airport Express**
Description Express bus connecting downtown Metro Airport to Downtown Detroit.
Schedule March 2024 - September 2026

Budget Tracker			
	Cost	ITD	Balance
Cost	\$6,012,708	\$5,614,205	\$398,503
Grants			
MI-2024-002	\$2,000,000	\$2,000,000	\$0
2022-0126-P4 R1	\$500,000	\$500,000	\$0
Fares/Contrib	\$942,386	\$1,015,804	(\$73,418)
MDOT LBO	\$805,170	\$597,348	\$207,822
ARPA MI-2022-005-02	\$1,765,152	\$1,501,054	\$264,098
	\$6,012,708	\$5,614,205	\$398,503

Title **Access to Transit Program**
Description Grant program for safety and access improvements at bus stops.
Schedule October 2024 - September 2026

Budget Tracker			
	Cost	ITD	Balance
Cost	\$3,363,395	\$368,968	\$2,994,427
Grants			
2022-0126-P6	\$1,363,395	\$368,968	\$994,427
FY2024 CMAQ*	\$1,600,000	\$0	\$1,600,000
State Grant*	\$400,000	\$0	\$400,000
	\$3,363,395	\$368,968	\$2,994,427

*Funding is secured. Will be amended into the grant at a future date.

Title **Transit App Program**
Description Regional Mobility as a Service (MaaS) application platform
Schedule July 2025 - July 2028

Budget Tracker			
	Cost	ITD	Balance
Cost	\$910,000	\$163,020	\$746,981
Grants			
2022-0126-P8	\$828,000	\$163,020	\$664,981
Local In-Kind Match	\$82,000	\$0	\$82,000
	\$910,000	\$163,020	\$746,981



BOARD OF DIRECTORS MEMORANDUM

TO: RTA Board of Directors
FROM: Ben Stupka, Executive Director
SUBJECT: Michigan Mobility Challenge – Mobility Wallet Pilot
DATE: August 20, 2026

Requested Action: None

Background Information

In Southeast Michigan, the transit rider experience is impacted by a fragmented system of services and how to pay for them. Seven distinct services (fixed-route bus, paratransit, on-demand/microtransit, community providers, express bus, and micromobility) in some instances, requiring their own payment method, booking process, and fare structure. This fragmentation has meant no consistent customer experience, no unified payment standard, and no regional platform to support policy initiatives like fare capping or coordinated subsidies.

To address this, the RTA received a \$1,000,000 award in March 2023 through the Michigan Mobility Wallet Challenge (jointly managed by MDOT and partners) to design and implement a regional mobility payment pilot. The project's goal was to simplify fare payment and extend access to unbanked riders, while serving four constituencies: riders (easy access across transit types), subsidy providers (efficient program administration), transit providers (reliable fare transactions), and the RTA itself (regional coordination and a scalable model).

Phase I (Concept of Operations), developed with partners including DDOT, SMART, DPM, QLINE, MoGo, Lime, United Way for SE Michigan, Detroit At Work, the Downtown Detroit Partnership, the City of Detroit OMI, MDOT, and SEMCOG, identified core problems: fragmented fares, aging fare hardware, no single place to find or buy fares, no mechanism to deliver subsidies directly to riders, and no fare-capping framework. Phase 1 recommendations called for a single account-based Mobility Wallet app including the app, backend system, RTA owner portal, subsidy provider portal, and payment processor. Also, the retention of cash and physical card options to preserve



equity, and a design that would support future fare capping and multi-provider subsidies without forcing hardware or policy overhauls on transit providers.

Pilot Implementation

Phase II, of which The Mobility Wallet Pilot final report is attached for your review, kicked off in November 2024 with Bhadala as the contractor, DDOT and SMART as transit partners, and United Way for SE Michigan and SEMCA/GEM as subsidy providers. The resulting MyRide Wallet app and Subsidy Management Portal delivered on each Phase I recommendations: an account-based wallet app with owner and subsidy dashboards; an equity-first design requiring no bank account; digital, multi-provider subsidy distribution from a single platform; integration with DDOT and SMART's existing fare products without hardware or policy overhauls; and infrastructure groundwork for future fare capping.

The pilot operated from December 2025 through June 2026 with 743 trips completed using the MyRide Waller app. Rider feedback was strongly positive, particularly around the convenience of not carrying physical passes or transfer papers, and the platform is currently the only app in the region facilitating digital payment for paratransit.

Next Steps

Given that transit providers are modernizing fare-box technology on different timelines, a single unified app may not be the ultimate regional solution, but the pilot demonstrated clear value worth building on. Below are next steps that we can build on:

1. Integrating additional providers into the Transit App for payment and real-time information.
2. Exploring expansion of the subsidy portal to more programs and partners.
3. Working with existing mobile payment providers to support unbanked users and paratransit integration.
4. Developing a Regional Transit Payment Vision to align individual providers' modernization efforts toward compatible end solutions.

Attachment: Mobility Wallet Pilot – final report.pdf



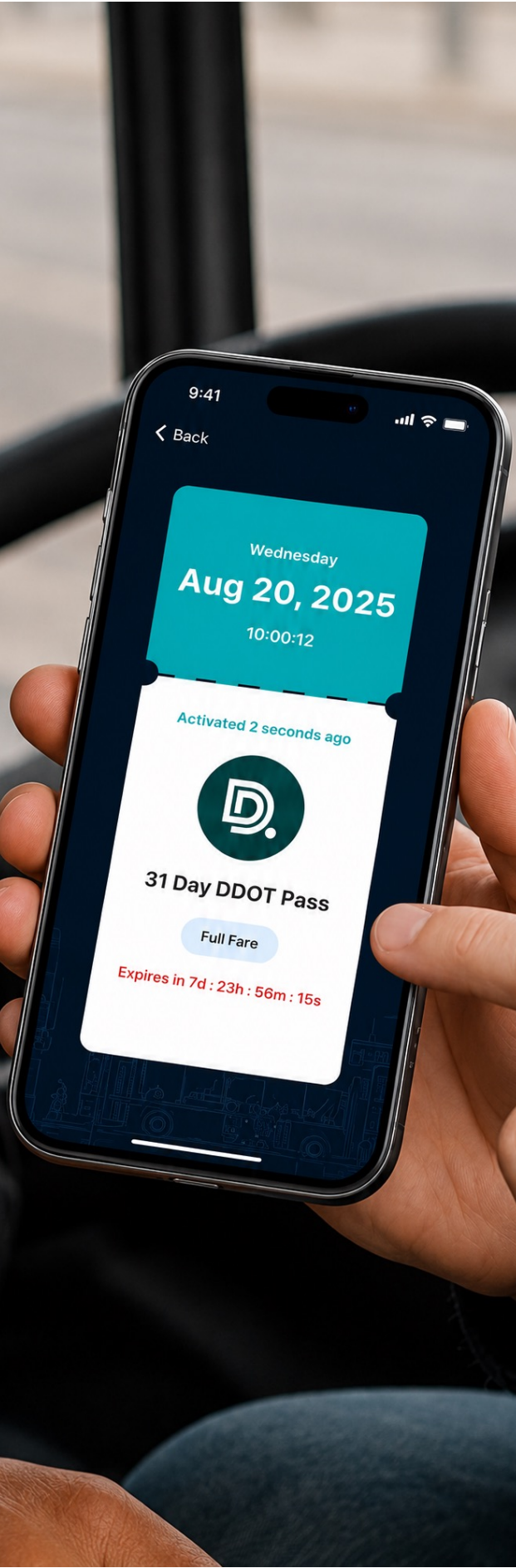
POWERED BY  Bhadala

MyRide Wallet Mobility Pilot

Summary of Learnings & Outcomes



The preparation of this report was financed through: the Michigan Department of Transportation (MDOT), the Regional Transit Authority (RTA) of Southeast Michigan, participation of Detroit Department of Transportation (DDOT) and the Suburban Mobility Authority for Regional Transportation (SMART). This document was prepared June, 2026.



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2. MyRide Wallet Overview	18
3. Pilot Results & Outcomes	39
4. Conclusions & Next Steps	52
Glossary of Terms	57

Appendix

PROGRAM AND OPERATIONAL DOCUMENTS

Bhadala. *MyRide Wallet Rider Quick Reference Guide*. 2026.

Bhadala. *MyRide Wallet Driver Training Manual*. 2025.

Bhadala. *MyRide Wallet Subsidy Provider Training Manual*. 2025.

Bhadala. *MyRide Wallet Platform Quality Assurance (QA) Report*. 2026.

Bhadala. *MyRide Wallet Rider Participant list*.

Bhadala. *MyRide Wallet Mid-Pilot Presentation*.

Bhadala. *MyRide Wallet Final Report* 2026.

RTA. *Concepts of Operations (ConOps)* 2024.

ASSESSMENT AND EVALUATION DOCUMENTS

Bhadala. *MyRide Wallet User Acceptance Testing (UAT) Report*. 2025.

Bhadala. *MyRide Wallet Rider Outcome Assessment*. 2026.

Bhadala. *MyRide Wallet Portal Workflow Assessment*. 2026.

Menlo Innovations. *MyRide Wallet Rider Experience Assessment*. 2026.

Menlo Innovations. *MyRide Wallet Portal Beta Assessment*. 2026.

ADMINISTRATIVE TOOL USAGE

Portal Data Reports

“I absolutely loved it – I didn’t have to worry about having something in my hand, like a physical pass.”

- DDOT Rider

THANK YOU TO OUR PARTNERS

The MyRide Wallet Mobility Pilot was implemented through the coordinated efforts of regional partners across Southeast Michigan. We are grateful for the leadership, funding, and operational support provided by each organization named below.

To our pilot participants: thank you for trusting this program to support your journey toward employment and for showing us what it means to navigate transportation barriers every day with resilience and determination.

United Way of Southeastern Michigan, Southeast Michigan Community Alliance (SEMCA), Global Epicenter for Mobility (GEM), and LM Manufacturing: thank you for integrating MyRide Wallet into your existing workflows, logging into the portal, learning the system, enrolling participants, distributing funds, and telling us honestly where processes required refinement. Your operational engagement and feedback were essential to validating the platform and identifying opportunities to improve subsidy administration in future phases

To our transit partners at Detroit Department of Transportation (DDOT) and Suburban Mobility Authority for Regional Transportation (SMART): thank you for being a partner in this pilot, training and integrating transit vehicle operators, and committing to a shared vision of more connected regional transit.

To Menlo Innovations: thank you for your human-centered assessment work and for bringing the voices of riders and administrators into sharp focus.

To the Michigan Department of Transportation (MDOT): thank you for providing grant funding and program oversight and for your sustained commitment to a more connected transportation system for Southeast Michigan and the State of Michigan.

To the Office of Future Mobility and Electrification (OFME): thank you for championing mobility innovation as a pathway to greater equity and access for Michigan residents and for co-managing the Michigan Mobility Wallet Challenge grant program.

To the Regional Transit Authority (RTA) of Southeast Michigan: thank you for serving as grant recipient under the Michigan Mobility Wallet Challenge, for investing in this pilot, and for providing regional leadership that made multi-agency implementation possible.

This pilot was a regional effort in every sense. We look forward to building on it together.

POWERED BY  **Bhadala**

Executive Summary



MyRide Wallet Participant Enrollment, LM Manufacturing – Photo Credit: Bhadala, 2026

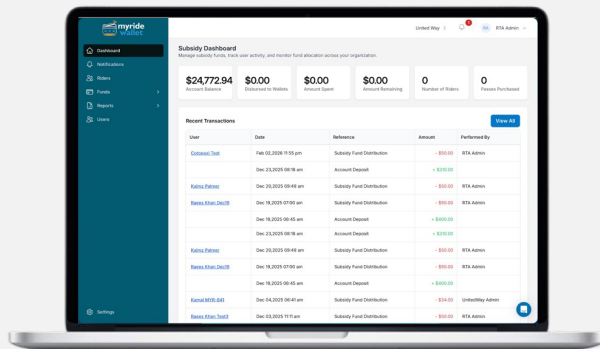
Executive Summary

The MyRide Wallet pilot demonstrated that improving transportation access is not solely a question of how riders pay for transit, but how effectively transportation resources can be delivered to the people who need them. By reducing administrative barriers and connecting riders more directly

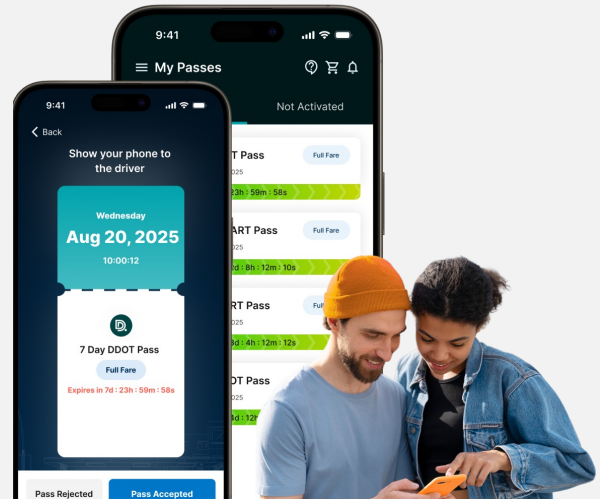
with available benefits, the pilot showed that MyRide Wallet can strengthen mobility access, support workforce development, increase transit utilization, and improve transportation outcomes across Southeast Michigan.



POWERED BY
Bhadala



SUBSIDY MANAGEMENT PORTAL



MYRIDE WALLET APP

CONTEXT AND PURPOSE

Southeast Michigan's transit ecosystem lacks consistency for riders, providers, and the organizations that fund transportation assistance. Riders navigate separate fare systems with different payment methods, validation processes, and pass types and there is no single platform to access fare information or purchase passes across providers.

For the organizations that provide transportation assistance to job seekers, workforce participants, and other community members, the challenge is more acute. There is no centralized, scalable mechanism to distribute transit benefits, monitor utilization, or report outcomes to funders and partners.

The MyRide Wallet Mobility Pilot was designed to address these conditions directly and was funded through the Michigan Mobility Wallet Challenge, a competitive grant program jointly managed by MDOT and OFME. Under this program, the RTA received a grant award of one million dollars (\$1,000,000 USD) in March 2023 to design and implement a regional mobility pilot.

PILOT GOALS

The pilot was built around three goals established by the RTA: (1) expanding access to shared mobility options through an integrated fare and payment platform; (2) enabling direct transportation-subsidy payments to participating organizations and their beneficiaries; and (3) facilitating exploration of future fare-capping approaches.

Bhadala was selected through a competitive procurement process to design, build and operate the platform under a contract executed in November 2024. DDOT and SMART served as participating transit providers, United Way for Southeastern Michigan and SEMCA/GEM served as subsidy organizations, and riders drawn from four cohorts. The pilot launched on February 20, 2026, and concluded on May 31, 2026. Section 1 provides full detail on pilot development, scope, and success criteria.

WHAT WE PROVED

The MyRide Wallet Mobility Pilot delivered three clear proof points for the region.

First, a regional mobility wallet works. Across 68 enrolled participants and 743 completed trips, riders successfully registered accounts, accessed subsidy funds, purchased transit passes for DDOT and SMART services, and activated digital passes for boarding, all through a single platform. The platform met or exceeded the majority of system requirements established in the 2024 RTA Mobility Wallet Concept of Operations (ConOps), with a small number of requirements intentionally deferred to subsequent phases.

Second, centralizing subsidy administration is a high-value opportunity. Organizations administering transportation assistance described enrollment processes that previously required approximately 45 to 60 minutes per participant. MyRide Wallet reduced that to approximately 15 to 20 minutes, an estimated savings of 30 to 40 minutes per participant enrolled, while eliminating manual workflows and replacing fragmented processes with a single digital environment. (Portal Workflow Assessment, Section 3.3)

Third, the model scales. The pilot demonstrated applicability across two distinct subsidy program types: human-services delivery through United Way for Southeastern Michigan and employer-sponsored transportation assistance through SEMCA/GEM at LM Manufacturing. These use cases confirm that MyRide Wallet can serve a wide range of organizations in the region that fund transportation access for the people they serve.

WHAT WE LEARNED AND WHY IT MATTERS

The pilot consistently surfaced four findings with direct policy implications for the region:

Administrative barriers, not technology, are the primary obstacle. Transportation-assistance funding already exists throughout the region across workforce development programs, healthcare organizations, nonprofit organizations, educational institutions, and public agencies. The challenge is not the absence of resources but the complexity of connecting those resources to the people they are intended to serve, and the pilot demonstrated that a centralized platform can substantially reduce that complexity.

A multimodal payment gap remains. The region currently lacks a unified payment solution spanning fixed-route transit, paratransit, on-demand transit, and micromobility. MyRide Wallet is designed to evolve into that layer, with paratransit and micromobility integration identified as near-term priorities in collaboration with transit providers and mobility partners.

The digital divide requires deliberate design. Reaching riders without smartphones, riders who rely on cash, riders with disabilities, and riders with inconsistent internet access will require explicit design choices in future phases. The pilot's integration with CashApp validated one pathway for serving unbanked and underbanked riders, enabling cash-originated digital fare payment through participating retail locations, which can be expanded and tested with a broader rider population.

Equity is a central policy opportunity. Centralizing benefit administration creates conditions for greater consistency and fairness in how transportation assistance reaches eligible riders. Future phases should explore best-fare logic, reduced-fare coordination, and expanded subsidy eligibility in alignment with the RTA Strategic Technology Plan and the Regional Transit Master Plan.

WHAT COMES NEXT

The pilot proved that the mobility-wallet model works. The work ahead is governance, investment, and scale. Moving from pilot to program will require a clearly defined governance framework that outlines shared roles and responsibilities across the RTA, transit agencies, subsidy providers, and technology partners, including platform ownership, funding, data-sharing, and oversight. Without such a framework, a technically proven platform cannot transition into sustained regional infrastructure, making governance the most immediate priority for the region.

The most immediate growth opportunity is to expand the partner network to include additional workforce development organizations, healthcare providers, educational institutions, nonprofit organizations, and public agencies that currently administer transportation assistance using fragmented tools and manual workflows. Near-term integration opportunities, including full DDOT paratransit

integration and MoGo bike share, should be pursued in the next phase, contingent on resolving current policy, fare-structure, and technical integration dependencies. Platform investment in eligibility management, enrollment automation, reporting, and analytics will be required to support larger deployments and more complex funding structures.

Eligible riders across the region are not consistently accessing available transportation assistance because they either do not know it exists or cannot easily connect to it. Reducing that friction is one of the highest-return investments the region can make in transportation access. Decisions made in the near term regarding governance, partnerships, and investment will determine whether MyRide Wallet remains a pilot the region learned from or becomes core infrastructure on which the region builds future transportation-access initiatives.



Photo Credit: Prostock-studio, 2026

MYRIDE WALLET – PILOT OUTCOMES AND ASSESSMENT AT A GLANCE

Figure ES.1

The following summarizes pilot outcomes across four stakeholder groups. Active pilot subsidy usage data reflects March through May 2026. Section 3 examines each group's results in detail.

PILOT USAGE RATES

 **68**
INVITED
[50 REQUIRED]

 **58**
LOGINS

 **54**
PASSES
BOUGHT

 **51**
PASSES
ACTIVATED

 **743**
TRIPS

PARTNERS

 **rt**a
Get On Board



 SEMCA MICHIGAN
WORKS!

 **LM**

 **MDOT**
Michigan Department of Transportation

 **SMART**

 **UNITED WAY**
Michigan Association
of United Ways

 **GEM**
GLOBAL EPICENTER
OF MOBILITY

STAKEHOLDER NEEDS	SUCCESSES	OPPORTUNITIES
 Riders need easier access to transportation services and transportation benefits	- Enrolled and accessed transportation benefits independently - Purchased, activated, and used transit products through a shared platform - Completed 743 trips using benefits distributed through the platform - Generally found the platform usable and effective for accessing transportation services	- Simplify onboarding and first-time user guidance - Improve pass selection workflows and benefit-balance visibility - Expand rider education and contextual in-app support
 Subsidy Providers need more efficient administration of transportation-assistance programs	- Distributed transportation assistance through centralized digital workflows - Gained improved visibility into participant activity and benefit utilization - Reduced administrative effort associated with distributing and monitoring transportation benefits - Demonstrated significant value beyond fare purchasing alone	- Expand eligibility management and enrollment workflows - Increase automation of transportation-benefit administration, including recurring disbursements - Strengthen reporting, compliance, and outcome-measurement capabilities
 Transit Providers would like to improve utilization of existing transit routes and services	- Supported access to DDOT and SMART services for a new subsidized rider segment, including workforce development and human services participants - Participated without requiring significant changes to existing fare products or operational workflows - Demonstrated compatibility between mobility-wallet functionality and existing transit operations - Increased utilization of existing transit routes through platform-enabled trip activity - Generated fare revenue through pass purchases completed within the platform	- Explore deeper integration between MyRide Wallet and transit provider systems - Improve interoperability across transportation services and fare systems - Evaluate opportunities for broader fare integration including coordinated transfer policies and fare-capping
 rt a Get On Board Regional Mobility Stakeholders aim to increase regional coordination, and transit access	- Demonstrated a scalable model connecting transportation funding, transportation providers, subsidy providers, and riders - Improved visibility into transportation-benefit utilization and program activity - Identified transportation-benefit administration as a significant opportunity for future impact	- Expand participation among transportation-assistance providers - Strengthen regional coordination and data-sharing capabilities - Continue evolving the platform as regional transportation-access infrastructure and payment for additional modes of transportation

Pilot Background and Goals 1.0



Photo Credit: Dotshock, 2023

Pilot Background and Goals

1.1 ENHANCING REGIONAL MOBILITY

The MyRide Wallet Mobility Pilot emerged from a broader regional effort to improve integration across Southeast Michigan's public transportation ecosystem. Although transit providers throughout the region collectively connect many of the same riders and destinations, transit services have historically operated as disconnected systems with separate payment methods, transfer policies, rider workflows, and operational rules.

The RTA, alongside mobility service agencies, subsidy providers, and workforce organizations, is piloting a series of initiatives aimed at strengthening regional fare integration, transportation accessibility, and mobility coordination. These efforts have increasingly highlighted that the region's challenges extend beyond fare payment alone. Riders frequently

encounter fragmented service experiences, including inconsistent transfer processes, limited cross-system payment options, and no unified view of their available transportation benefits. At the same time, transit providers lack the tools to coordinate across systems, and subsidy providers, including workforce development agencies and employers, have no centralized platform through which to manage, distribute, or track fare benefits for employees and the people they serve.

The MyRide Wallet pilot represented a direct response to these conditions: a shared, account-based mobility platform designed to support transportation access, streamline subsidy distribution, and improve operational visibility across participating systems.



PRIOR MOBILITY INITIATIVES Figure 1.1

1.2 PRIOR REGIONAL MOBILITY INITIATIVES

The MyRide Wallet Mobility Pilot built upon several previous studies, pilots, and planning initiatives focused on fare integration, mobility coordination, and transportation accessibility throughout Southeast Michigan.

In 2015, the RTA Seamless Fare Integration Study examined interoperability challenges across DDOT, SMART, Detroit People Mover (DPM), and TheRide (Ann Arbor Area Transportation Authority), establishing regional fare integration as a long-term strategic priority for Southeast Michigan. The study identified key opportunities, including fare-system modernization, improved transfer structures, more seamless rider experiences, and stronger coordination across providers.

Between 2019 and 2022, the MI Ride Paratransit App Pilot represented one of the region's earliest live deployments focused on integrated mobility technology and digitally enabled rider experiences. The pilot tested a regional paratransit booking application supporting DDOT and SMART riders while revealing several important lessons around accessibility, rider onboarding, coalition-building across agencies, and the difficulty of integrating fragmented transportation technologies.

The 2024 Concept of Operations (ConOps) examined what a future regional fare integration system would require operationally. This effort examined concepts such as

centralized account management, interoperability across providers, shared rider account infrastructure, reduced-fare program coordination across agencies, and scalable payment architecture. At the same time, the ConOps highlighted substantial implementation challenges related to incompatible technologies, differing fare policies, operational complexity, and coordination across agencies and vendors.

Collectively, these initiatives established the strategic, operational, and technological foundation that informed the design of the MyRide Wallet pilot. Each effort surfaced recurring themes: the need for centralized account infrastructure, the complexity of multi-agency coordination, and the importance of prioritizing rider experience in system design. MyRide Wallet was developed to apply these lessons directly, deploying a shared, account-based platform designed to address the regional integration, subsidy administration, and rider-experience challenges surfaced by those prior initiatives.

1.3 MOBILITY WALLET PILOT DEVELOPMENT

In March 2023, the RTA received funding for its four regional counties through the Michigan Mobility Wallet Challenge, a grant program jointly managed by MDOT and OFME. Two additional recipients received funding through the same program: the Catch a Ride Network, formerly known as Feonix-Mobility Rising, partnering with SkedGo in Wayne County and additional Michigan counties outside the Southeast region; and Ecolane, operating statewide including one private operator in the Detroit metropolitan area.

The Michigan Mobility Wallet Challenge was designed to explore how mobility wallets could simplify fare payment, improve access to transportation services, and support subsidy distribution, while increasing the interoperability of transit services and expanding access to personal mobility for Michigan residents.¹

¹ Michigan Department of Transportation (MDOT) and the Office of Future Mobility and Electrification (OFME), "Michigan Mobility Wallet Challenge," [michigan.gov/mdot](https://www.michigan.gov/mdot), accessed June 2026. <https://www.michigan.gov/mdot/travel/mobility/initiatives/mobility-wallet-challenge>

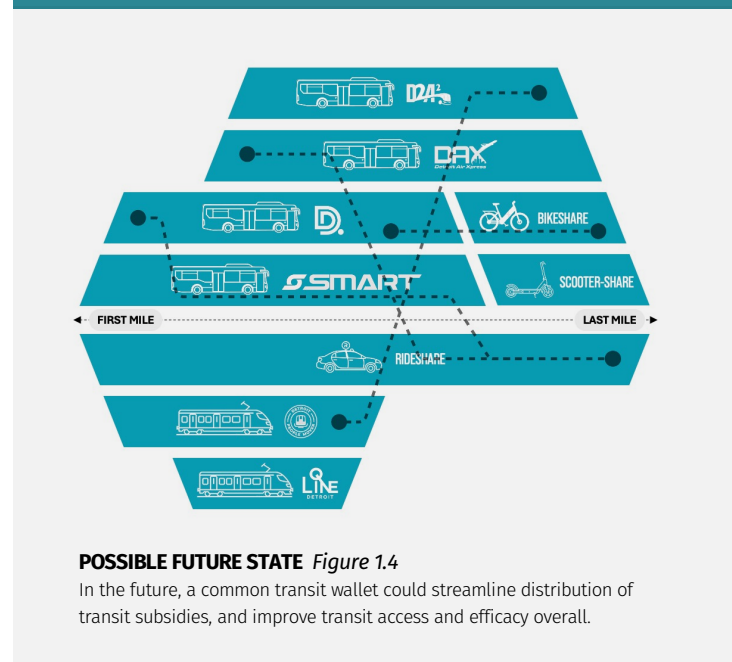
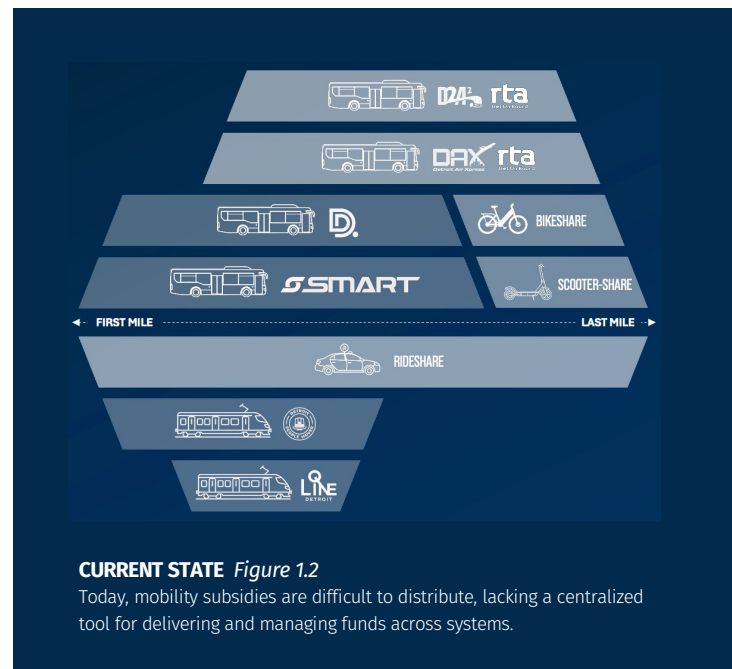
To guide implementation of the Michigan Mobility Wallet Challenge, the ConOps built on prior regional fare system planning efforts undertaken by the RTA and its partner agencies to improve fare interoperability and customer payment experience across Southeast Michigan. These earlier efforts established a foundation around governance, technology integration, and coordinated fare policy, which this project extended into an account-based mobility wallet infrastructure. The ConOps documented stakeholder engagement findings, user needs, accessibility considerations, operational constraints, system architecture, and proposed pilot functionality for a regional mobility wallet ecosystem. Development of the pilot involved collaboration across a broad coalition of regional stakeholders, including DDOT, SMART, DPM, the QLINE streetcar, MoGo bike share, the Southeast Michigan Council of Governments (SEMCOG), United Way of Southeastern Michigan, Detroit at Work, the City of Detroit, the Office of Mobility Innovation (OMI), and additional mobility providers and community organizations.

Working groups, stakeholder interviews, and workshops were conducted throughout pilot development to better understand existing fare-collection systems, rider needs and pain points, subsidy-management workflows, interoperability challenges, and opportunities for regional coordination.

1.4 CURRENT STATE

Stakeholder engagement and prior regional studies consistently identified several interconnected challenges across Southeast Michigan's mobility ecosystem.

One of the most significant challenges involved fragmented fare and payment systems. Transit agencies and mobility providers operated using a variety of fare technologies, payment methods, validation systems, and operational policies. As a result, riders often had to navigate separate applications, fare structures, and purchasing workflows depending on which provider or service they were using. These challenges were particularly evident in paratransit services, where riders were required to use cash for fare-payment, with no mobile or digital option available.



These manual processes varied between DDOT and SMART paratransit services, creating inconsistencies and limiting access to more equitable and integrated fare payment options.

Third-party stakeholders, including human-service organizations, employers, and academic institutions, also identified a lack of centralized transportation-subsidy infrastructure. Prior to the pilot, these subsidy providers generally lacked systems to distribute mobility funds digitally, monitor subsidy utilization, manage participant eligibility, or support flexible multimodal transportation choices. As a result, they often relied on manual or provider-specific workflows with limited operational visibility and scalability.

Agencies and subsidy providers also identified operational challenges related to fragmented reporting, variable reimbursement tracking, limited interoperability data, and limited visibility into rider behavior and subsidy utilization across providers. **Several participating organizations expressed strong interest in improved regional reporting capabilities and cross-system coordination tools that could support more effective subsidy management and service planning.**

Accessibility and technology barriers emerged as another major theme throughout stakeholder engagement. Participating organizations identified challenges affecting riders with varying levels of technological access, banking access, and digital literacy, including riders without smartphones or bank accounts, riders with disabilities, riders requiring caretaker support, and riders with unstable internet or no cellular access.

These findings reinforced the importance of maintaining multiple payment methods, supporting physical fare media, enabling cash-loading options, simplifying eligibility and onboarding workflows for transit-fare assistance programs, and prioritizing accessible user experiences throughout deployment. Taken together, these findings shaped the core design principles of the MyRide Wallet pilot and informed decisions around platform architecture, subsidy workflows, and rider-facing functionality.

1.5 FUTURE-STATE VISION

The long-term vision behind MyRide Wallet is the creation of a common regional transit wallet capable of streamlining mobility subsidy distribution and improving transportation access for current and prospective riders. By centralizing payment, subsidy management, and rider access into a shared digital platform, the solution is designed to reduce friction for riders and participating organizations while supporting a more connected and coordinated regional mobility ecosystem. In this future state:

- Riders are able to browse, purchase, and activate passes for fixed-route, on-demand, paratransit, and mobility services through a unified platform experience.
- Organizations can distribute and manage subsidy funds through centralized digital workflows rather than fragmented manual processes such as paper-based or cash distribution.
- Transit providers, including DDOT and SMART, gain improved visibility into pass purchases, subsidy utilization, and participant activity through shared reporting tools.
- The RTA is able to steward a shared regional mobility platform that supports interoperability, coordinated fare policy, and equitable transportation access across the region.

More broadly, MyRide Wallet is designed to serve as the shared infrastructure layer connecting riders, subsidy providers, transit agencies, and regional administrators across Southeast Michigan's evolving mobility ecosystem.

1.6 PILOT SCOPE AND OBJECTIVES

The MyRide Wallet Mobility Pilot deployed a mobile, account-based mobility wallet platform across Southeast Michigan under a contract between the RTA and Bhadala executed in November 2024, with DDOT and SMART serving as the participating transit providers. The platform was developed against system requirements established through the ConOps and formally launched to riders on February 20, 2026, following a development and User Acceptance Testing (UAT) period that began on November 7, 2025.

The pilot concluded on May 31, 2026, with 68 active users on the platform. United Way of Southeastern Michigan served as the initial subsidy portal partner, providing transportation assistance to program participants.

During the pilot, SEMCA, in partnership with GEM, joined the platform approximately three months before pilot conclusion following RTA approval. SEMCA leveraged the MyRide Wallet platform to support LM Manufacturing, a workforce development partner whose employees faced significant transportation insecurity that contributed to absenteeism and tardiness. This workforce development use case extended the pilot's reach beyond social service subsidy administration into employer-sponsored transportation assistance, demonstrating the platform's applicability across multiple subsidy program types. Additional detail on SEMCA/GEM's participation is provided in Section 2.2.

Prior to the UAT soft launch, two implementation prerequisites required resolution: DDOT and SMART driver training on the MyRide Wallet application, and the execution of an updated Memorandum of Understanding (MOU) between the RTA and United Way of Southeastern Michigan. Both were completed before riders were onboarded to the platform in December 2025.

The pilot focused on several core areas of evaluation, including rider usability and satisfaction, digital subsidy administration workflows, cross-provider interoperability,

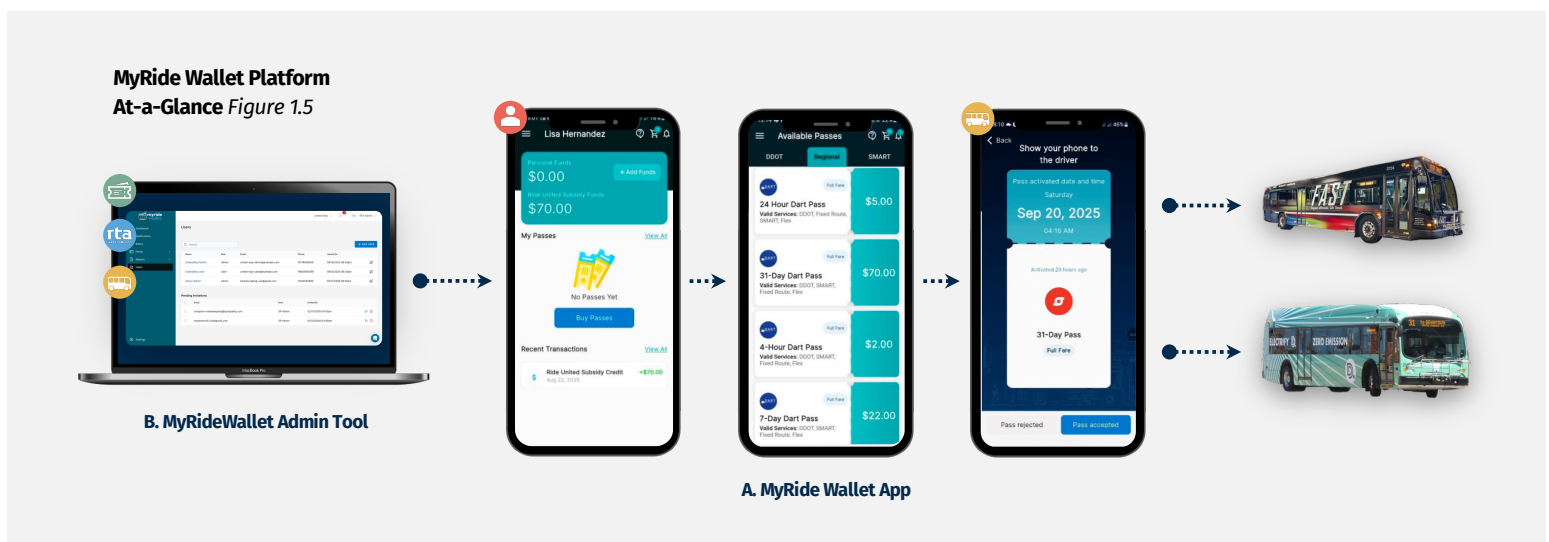
operational visibility, reporting capabilities, and the scalability of a regional mobility wallet model. More specifically, the pilot evaluated whether the platform could:

- Enable riders to easily understand, access, and use the platform to manage fare payment and subsidies;
- Allow participating organizations to streamline and centralize subsidy management workflows;
- Support pass purchasing and usage across DDOT and SMART transit services;
- Provide stakeholders with improved visibility into rider activity, subsidy utilization, and operational performance;
- Deliver centralized reporting tools to support oversight, reimbursement workflows, and operational coordination.

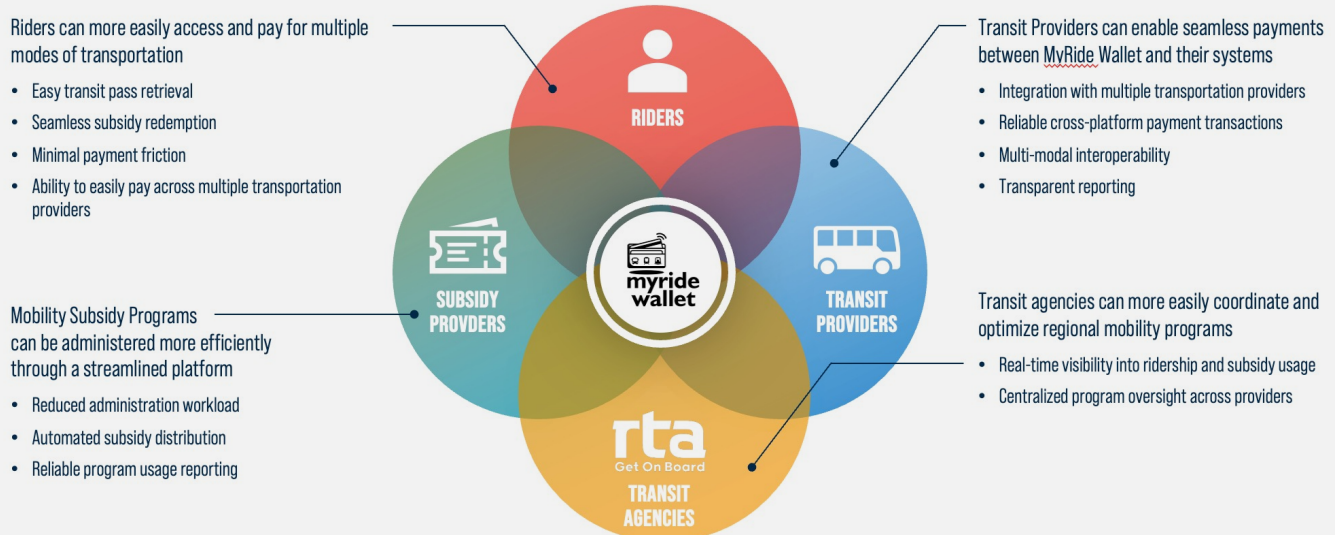
The pilot also assessed whether the platform architecture could support expanded deployment over time, including integration of additional mobility service types such as bike share, on-demand transit, and rideshare, as well as broader regional participation by additional subsidy organizations and transit agencies across Southeast Michigan.

1.7 DEFINING SUCCESS

Success within the pilot was defined across four stakeholder dimensions prior to deployment. Rather than evaluating the platform solely as a rider-facing application, the pilot established criteria to assess whether MyRide Wallet created meaningful operational and experiential value across the broader mobility ecosystem



Pilot Stakeholder Success Criteria *Figure 1.6*



The following criteria served as the basis for evaluating pilot outcomes.

For riders, success was defined as the ability to more easily access and pay for multiple modes of transit:

- Locate and download the MyRide Wallet application through the iOS or Android app store and complete account registration independently on a personal mobile device.
- For subsidized riders: receive an invitation from the subsidy provider, access approved subsidy funds within the app, and apply those funds toward pass purchases without requiring manual coordination with a transit provider.
- For non-subsidized riders: load and reload personal wallets onto the platform directly from a debit or credit card OR load and reload personal wallets at participating retail locations through the Cash App.
- Browse available transit passes within the app, select from DDOT, SMART, or Regional (DART) pass options across a range of fare amounts, multiple modes including paratransit in addition to fixed routes, and complete a purchase using available wallet funds.
- Present or activate a purchased pass to transit vehicle operators at boarding without requiring a separate fare payment method.

For subsidy providers, success was defined as the ability to more efficiently administer subsidy programs:

- Log into the MyRide Wallet administrative portal using provided credentials and independently manage additional admin users within the organization.
- Manage the full participant lifecycle within the portal, including inviting participants to the platform, approving or rejecting registrations, and deactivating participants as needed.
- Load and distribute transit subsidy funds to program participants digitally through the portal, without relying on manual, cash-based, or paper-based processes.
- Monitor participant subsidy balances, fund utilization, and program activity in real time through the centralized administrative portal.
- Generate reports on subsidy distribution and utilization directly from the portal to support program oversight and reimbursement workflows.

For transit providers, was defined as the ability to support reliable fare transactions between MyRide Wallet and existing transit systems, and enable pass validation at boarding:

- Support the deployment of MyRide Wallet native passes, which incorporated existing DDOT, SMART, and Regional (DART) branding and fare structures, within a mobile application that riders could access without requiring additional hardware or modifications to existing fare collection infrastructure;
- Enable drivers to recognize and validate MyRide Wallet passes at boarding through visual confirmation of an animated, pulsating pass displayed on the rider's mobile device
- Configure and reflect accurate fare structures within the MyRide Wallet platform for DDOT, SMART, and Regional (DART) passes, based on fare information provided by each transit provider, including single ride, day, weekly, and monthly pass options that varied by provider,¹ and reduced fare pricing for seniors and riders with disabilities;
- Allow transit provider administrators to request and receive fare revenue reimbursement for passes purchased through the platform during a given period, either through direct bank deposit or check, initiated through the MyRide Wallet administrative portal.

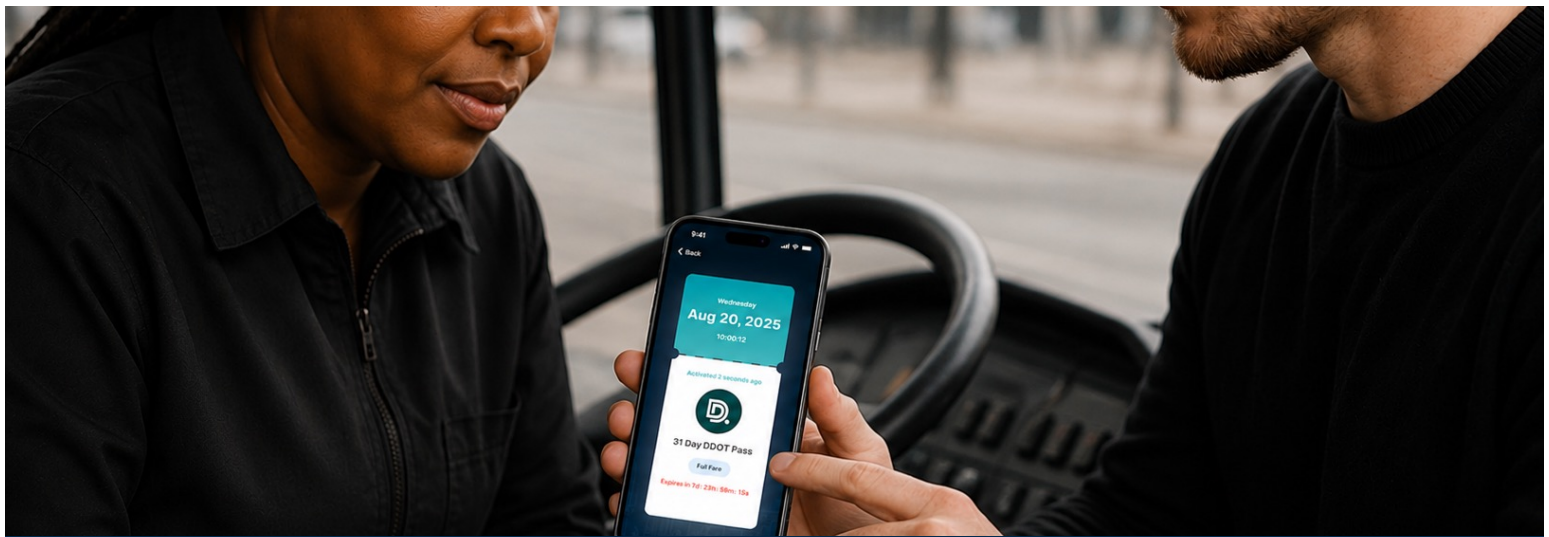
Note: Paratransit pass integration was an original success criterion for transit providers and was functionally achieved during the pilot. The paratransit fare workflow was validated with SMART, demonstrating that the platform can support demand-response fare payment. Extending the same capability to DDOT was constrained by external factors rather than platform capability, and a third-party integration fee proposed by Ecolane is addressed further in Section 3: Pilot Results and Outcomes and in Section 4 as a functionally-ready capability and recommendation for future phases.

For the RTA, success was defined as the ability to more easily coordinate and optimize regional mobility programs:

- Demonstrate a functioning technical proof of concept for a shared, account-based regional mobility wallet, validating that the MyRide Wallet platform performed as designed across DDOT and SMART transit services for both riders and administrators
- Validate that a centralized mobility wallet infrastructure could support coordinated subsidy administration in practice, including fund distribution, participant management, and utilization tracking across participating organizations such as United Way of Southeastern Michigan.
- Generate platform utilization data, including pass purchases, subsidy fund distribution, and participant activity, of sufficient depth and quality to inform the design and business case for a subsequent regional deployment across Southeast Michigan and beyond.
- Establish a transferable governance framework that supports expanded regional fare integration in Southeast Michigan, enabling additional transit providers, subsidy organizations, and mobility services to participate in a shared multimodal mobility wallet infrastructure over time.

Together, these objectives established a clear framework for evaluating the pilot across all participating stakeholder groups. Section 2 describes the platform built to meet them — what it does, how it works, and what it required to deploy across a live regional mobility environment."

MyRide Wallet Overview 2.0



Boarding Bus using MyRideWallet– Photo Credit: AI-generated image, 2026

MyRide Wallet Overview

2.1 PLATFORM OVERVIEW

MyRide Wallet is a shared, account-based mobility wallet platform designed to serve multiple stakeholders within a regional transit ecosystem. Rather than functioning solely as a rider-facing payment application, the platform integrates mobile fare access for riders with centralized administrative tools for subsidy providers, transit providers, and regional administrators, supporting a connected set of workflows across the pilot ecosystem.

The platform consists of two primary components:

- The MyRide Wallet mobile application, available on iOS and Android devices, through which riders create accounts, load funds, purchase and activate transit passes, and manage subsidy balances on their personal mobile device;
- The MyRide Wallet administrative portal and reporting dashboard, through which subsidy providers manage participant eligibility and fund distribution, transit providers access reimbursement reporting, and regional administrators monitor platform activity across the ecosystem.

Together, these components supported four distinct rider cohorts during the pilot:

- United Way of Southeast Michigan participants, recruited and managed through United Way's independent use of the administrative portal;
- LM Manufacturing employees, subsidized through SEMCA / GEM, with portal administration managed by Bhadala on SEMCA / GEM's behalf;
- Riders recruited by the RTA through CAC;
- Self-registered riders who discovered and joined the platform organically, without any outreach or marketing effort.

Across these four cohorts, the pilot reached 68 active users, of whom 81% purchased a transit pass and 73% used their pass, completing a total of 743 trips across DDOT and SMART. The most frequently purchased pass was the Regional 4-Hour DART Pass.

The platform supported two models of subsidy administration during the pilot. United Way independently managed its participant cohort through the administrative portal following training provided by Bhadala. SEMCA / GEM, which joined the pilot approximately three months before conclusion following RTA approval, opted for Bhadala to manage portal administration on their behalf, using the same underlying portal infrastructure. This distinction in administration models surfaced a meaningful finding: the platform was flexible enough to support both independent and managed subsidy administration, accommodating organizations with varying levels of administrative capacity. United Way's experience recruiting participants to the pilot is addressed further in Section 2.2.

The platform supported multiple payment methods. All riders could load personal funds by debit or credit card or through CashApp, as described in Section 2.3. Accessibility was treated as a core design requirement rather than an afterthought. MyRide Wallet was built to WCAG 2.2 conformance, the de facto standard for mobile transit-app accessibility and the basis for Section 508 compliance.

This approach aligns with the accessibility best-practice framework documented for the region through the MI Ride Paratransit project, which organizes mobile-app accessibility around the POUR principles: Perceivable, Operable, Understandable, and Robust, across seven review areas (screen layout, menus and navigation, buttons and controls, form fields, gestures, text, and graphics and media).

The following sections describe the rider-facing application and administrative portal in greater detail, including functionality, accessibility features, and payment workflows.

2.2 FROM PLANNING TO DEPLOYMENT

By the time the RTA and Bhadala executed their contract in November 2024, the regional case for a mobility wallet had been thoroughly established. To maintain platform integrity

within that compressed window, Bhadala conducted a structured internal quality assurance (QA) engagement to validate readiness and address issues surfaced during the UAT period. The QA team authored 296 test cases across eight functional areas spanning both the administrative portal and the rider mobile application, documented 58 defects, and validated fixes against standardized expected outcomes. The highest-priority issues identified, including security vulnerabilities, financial display discrepancies, and flow blockers affecting first-time users, were resolved before riders were onboarded. That work complete, the pressure of an accelerated timeline remained, and the pilot moved forward into a regional environment still navigating its own period of uncertainty.

United Way of Southeastern Michigan recruited MyRide Wallet participants through its established Ride United referral pathways, channeling individuals with transportation barriers through existing human services and information-referral infrastructure, including 2-1-1 specialists, case managers, social navigators, and workforce development partners. Bhadala trained the Ride United team on the participant onboarding process, which the team found quick and easy to complete. The primary constraint on participant volume was not the platform or

MYRIDE WALLET PILOT PARTICIPATION DATA Table 2.1

	INVITED/ SIGN-UP	LOGGED IN	PURCHASED PASS	ACTIVATED PASS	USED PASS
United Way	22	21	19	18	17
LM Mfg.	27	21	19	19	19
RTA	13	10	10	8	7
Subtotal	62	52	48	45	43
Self sign-up	6	6	6	6	6
Subtotal	6	6	6	6	6
Total	68	58	54	51	49

the onboarding workflow, but the referral pipeline itself, meaning the pace at which eligible individuals were identified, screened, and connected through United Way's partner network. This is an important distinction: it confirms that MyRide Wallet did not create administrative friction for United Way's team, and that scaling participation in future phases is primarily a function of expanding and accelerating the referral pipeline rather than simplifying the platform.

SEMCA/GEM took a distinctly different approach to participant recruitment, working directly with LM Manufacturing's HR team to reach employees on-site. Recruitment activities included in-person outreach conducted across two different shifts, posters placed in break rooms, and email communications to shift supervisors and employees. This ground-level, employer-mediated recruitment model contrasted with United Way's referral-based approach and demonstrated an important finding: MyRide Wallet was flexible enough to support meaningfully different recruitment and enrollment strategies within the same platform infrastructure. Whether participants arrived through a human services referral network or through an employer's internal communications channels, the platform accommodated both pathways without requiring separate workflows or administrative configurations.

Together, these two recruitment experiences confirmed that the platform's subsidy administration model is not dependent on a single enrollment pathway, a finding with direct implications for future regional deployment.

Despite the compressed development timeline, the pilot launched to riders in February 2026 and concluded on May 31, 2026, with 68 active users, 743 completed trips, and a growing body of operational evidence. Section 3 examines the results across two dimensions: quantitative platform outcomes drawn from usage data collected throughout the pilot period, and qualitative findings from assessments conducted across all four rider cohorts and the portal administrators who managed subsidy distribution.

2.3 RIDER EXPERIENCE

The MyRide Wallet rider experience was designed to simplify how users access, purchase, activate, and manage

transportation services across participating transit providers. The platform centralized workflows that are traditionally fragmented across separate transit applications, fare systems, and subsidy programs into a unified mobile interface available on iOS and Android devices, and in both English and Spanish.

The rider experience followed four primary stages:

- **Download and Login:** Riders downloaded the MyRide Wallet application from the iOS or Android app store. Subsidized riders received an invitation via email or SMS containing temporary login credentials, which they used to access the app directly without additional verification steps. Self-registered riders completed account creation independently by verifying their phone number through a one-time passcode (OTP), after which they could access the platform immediately.
- **Add or Access Funds:** Subsidized riders found their allocated funds automatically reflected in their wallet upon first login, with no additional action required to claim or accept them. Non-subsidized riders could load personal funds onto the platform using a debit or credit card, which processed in real time and made funds immediately available for pass purchase. Riders could also load personal funds through CashApp, a payment method integrated into the platform to extend access to unbanked and underbanked riders, as described in detail in the Payment Methods and Pilot Prioritization on the next page.
- **Buy Passes:** Once funds were available in their wallet, riders browsed and selected from available transit passes across two providers, DDOT and SMART, including fixed routes comprising full fare and reduced fare options, as well as paratransit fare. Regional DART passes, which provide access across both DDOT and SMART services, were also available for purchase.
- **Activate and Use Passes:** Purchased passes remained in the rider's wallet in an inactive state until the rider chose to activate them, at which point the pass duration clock began. Upon activation, the transit fare type logo (DDOT, SMART, Regional DART) on the pass pulsed, providing a clear visual indicator of pass validity for driver verification at boarding. Passes had to be used within their defined duration window from the moment of activation.

Rider-facing support resources, including instructional videos and a one-page guide to using the platform, were available on the MyRide Wallet website. The app also provided a customer support email address and phone number for riders requiring direct assistance.

Payment Methods and Pilot Prioritization

During the pilot, six riders loaded personal funds using a debit or credit card. Direct bank account deposits were available as a funding method for subsidy providers but were not offered as a primary rider-facing option, as ACH transfers typically require approximately three business days to process and do not make funds immediately available to riders. Rider behavior during the pilot consistently reflected a preference for immediate fund availability, which debit and credit card transactions supported through real-time processing.

The pilot intentionally prioritized two subsidized rider use cases: social service participants recruited through United Way of Southeastern Michigan, and workforce development participants supported through SEMCA/GEM on behalf of LM Manufacturing employees. This sequencing reflected a deliberate decision to focus platform development and

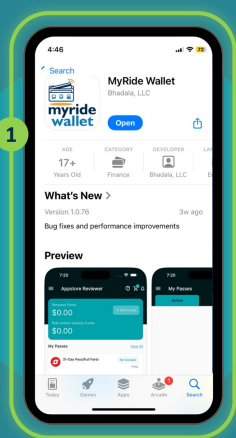
operational resources on the subsidized fare rider journey before expanding to self-funded rider workflows. CashApp was also integrated as a payment method, extending the platform to unbanked and underbanked riders. Using CashApp's retail network, a rider can deposit physical cash at a participating retailer, see it credited to their CashApp balance, and transfer it into their MyRide Wallet personal wallet to purchase passes, providing a fully cash-originated path to digital fare payment. The sequencing of CashApp integration and pilot prioritization decisions are addressed in Section 2.7.

Rider Experience Design Decisions

Two design decisions made during the pilot are worth noting. First, expired passes were intentionally removed from rider-facing views to reduce confusion and minimize clutter within the active ticketing interface; based on UAT feedback. Second, broader multimodal integrations, including transportation network companies and additional mobility services, were determined to be outside the operational scope of the pilot, allowing the team to optimize the core rider journey across DDOT and SMART before considering expanded provider integration in future phases.

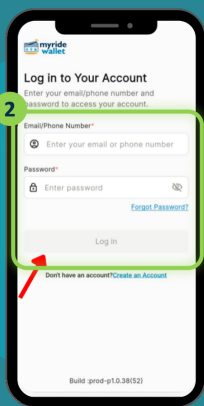
RIDER EXPERIENCE: DOWNLOAD AND LOGIN

Figure 2.1



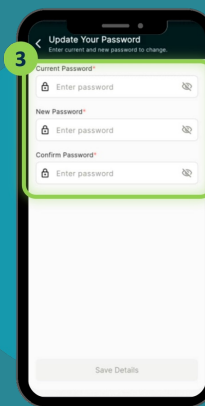
1. DOWNLOAD THE APP

To begin using MyRide Wallet, you will first need to download the mobile app and sign in to your account



2. LOGIN TO ACCOUNT

Open the app and log in using the email address or phone number associated with your account

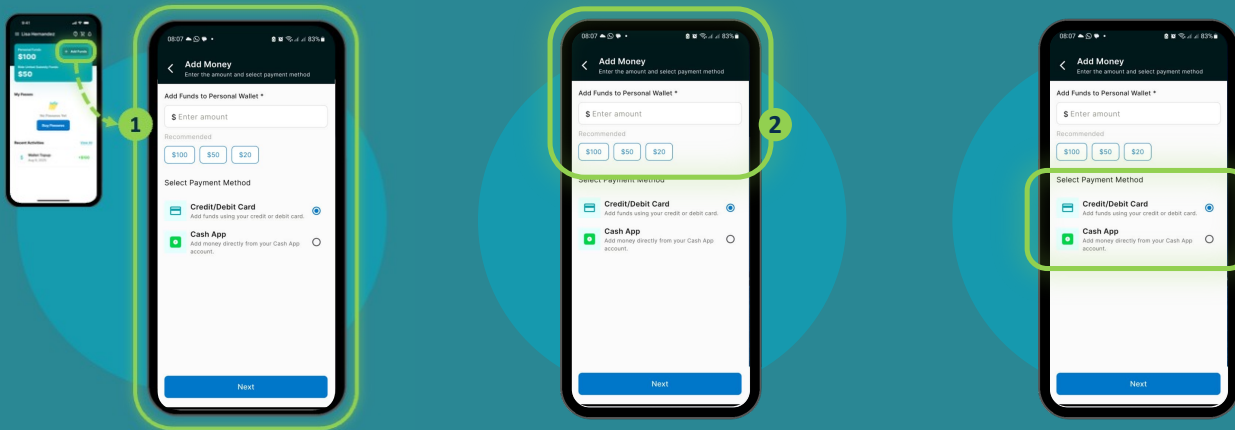


3. UPDATE PASSWORD

When logging in for the first time, you may be asked to create or update your password. Follow the prompts to set a new password.

RIDER EXPERIENCE: ADDING PERSONAL FUNDS

Figure 2.2



1. SELECT “ADD FUNDS”

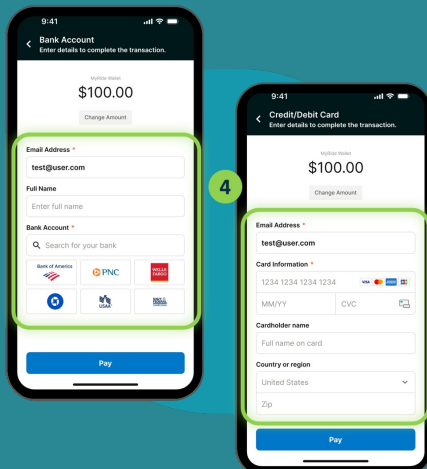
From the Home Screen, tap the option to add funds to your wallet. You can access this from the persona funds selection or the main menu

2. ENTER AMOUNT

Enter the amount you would like to add to your wallet. You can manually enter an amount or select from suggested options for quick entry

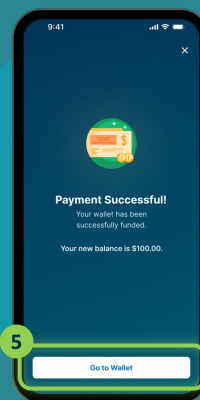
3. CHOOSE PAYMENT METHOD

Select how you would like to add funds to your wallet – Credit / Debit Card, Cashapp



4. ENTER PAYMENT DETAILS

Provide the required information for your selected payment method, including account details, card information, or login credentials depending on your selection

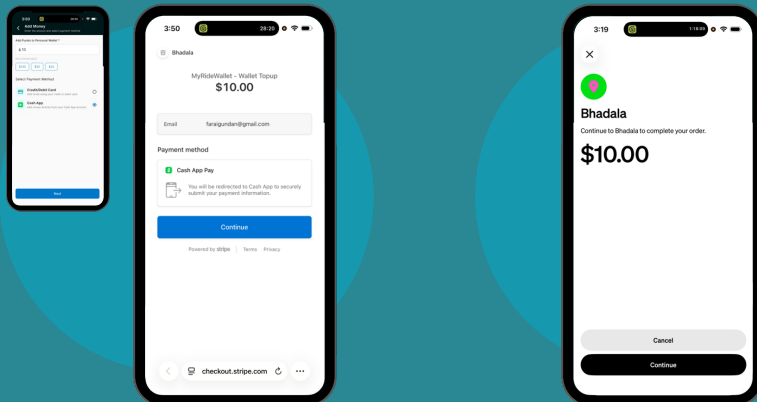


5. CONFIRMATION

After submitting payment, you will receive a confirmation notice informing you that funds have been successfully added to our account

RIDER EXPERIENCE: ADDING FUNDS VIA CASHAPP

Figure 2.3



1. SELECT CASHAPP AS FUNDING SOURCE

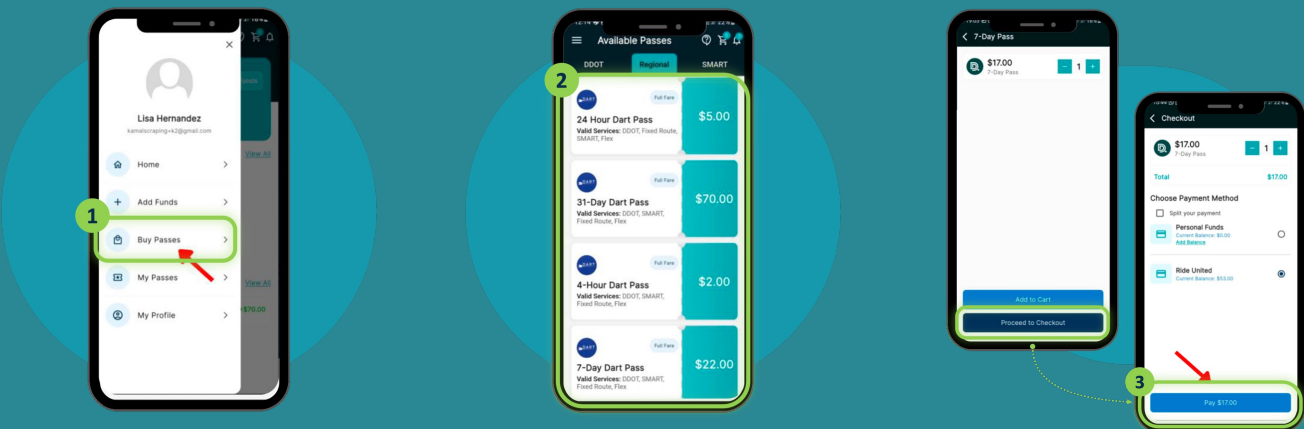
When selecting a payment method for wallet top-op, select the “CashApp” option from the multiple choice menu.

2. AUTHORIZE PAYMENT WITHIN CASHAPP

Approve the amount to be paid to Bhadala from CashApp.

RIDER EXPERIENCE: BUYING PASSES

Figure 2.4



1. SELECT “BUY PASS”

From the home screen, tap the option to buy a transit pass.

2. CHOOSE YOUR PASS

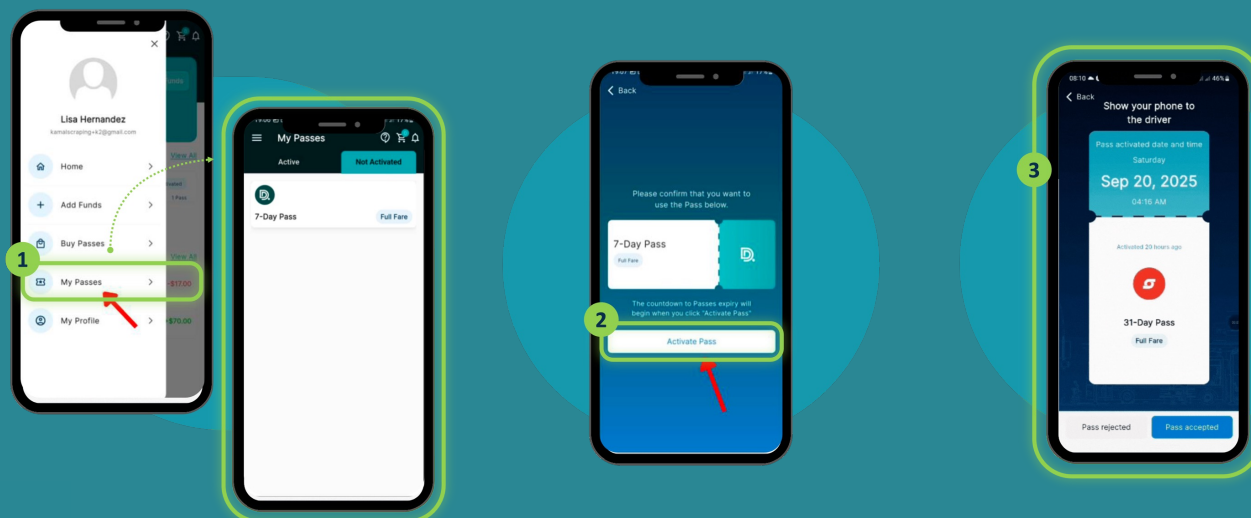
Browse the available pass options and select the one you want to purchase, like: Single ride pass, Day pass, Weekly pass

3. COMPLETE YOUR PURCHASE

Confirm your selection and complete the purchase using your available wallet balance or personal funds. Once purchased, the pass will appear in your Available Passes section of the app.

RIDER EXPERIENCE: ACTIVATING AND USING PASSES

Figure 2.5



1. SELECT YOUR PASS

Open the MyRide Wallet app and select the pass you want to use

2. TAP “ACTIVATE PASS”

Tap the Activate Pass button to begin using the pass. Once activated, the pass will display an active screen with a countdown timer showing how long the pass is valid.

3. SHOW PASS TO DRIVER

When boarding the bus, open the active pass screen, and show the screen to the driver – the driver will visually confirm that the pass is active before allowing you to board

RIDER APP REQUIREMENTS

Table 2.2

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
UL1: The user interface must allow travelers to create an account	FULFILLED <i>Required</i>
UL1.1: Must allow users to enter personal information	FULFILLED <i>Required</i>
UL1.2: Must allow users to create a password	FULFILLED <i>Required</i>
UL1.3: Must allow users to add personal payment information	FULFILLED <i>Required</i>
UL1.3.1: Must allow users to link their bank account	EXCLUDED* <i>Required</i>
UL1.3.2: Must allow users to add credit and debit cards	FULFILLED <i>Required</i>
UL1.4: Must allow users to indicate if they are eligible for reduced fares	FULFILLED <i>Required</i>
UL1.4.1: Must allow users to enter an eligibility code from MSP(s)	FULFILLED <i>Required</i>
UL1.4.2: Should allow users to upload proof of eligibility documents	PENDING** <i>Optional</i>
UL1.5: Must allow users to connect to their subsidy provider account	FULFILLED <i>Required</i>
UL1.6: Should allow users to connect employer accounts	FULFILLED <i>Required</i>
UL2: The user interface must display fare options available for purchase	FULFILLED <i>Required</i>
UL2.1: Should be able to sort and filter purchasable fares	FULFILLED <i>Required</i>
UL3: The user interface must enable travelers to purchase transportation services in the region	FULFILLED <i>Required</i>
UL3.1: Must allow users to use saved payment methods	FULFILLED <i>Required</i>
UL3.2: Must allow users to make one-time payments	FULFILLED <i>Required</i>
UL3.3: Must allow users to choose whether to use subsidy provider funds or personal funds	FULFILLED <i>Required</i>
UL3.4: Must allow users to purchase multiple fares at once	FULFILLED <i>Required</i>
UL3.5: Must enable purchase of transportation services from DDOT and SMART	FULFILLED <i>Required</i>

* Direct bank account top-ups were excluded as a rider-facing funding option because ACH transfers typically require three or more business days to process before funds are reflected in the MyRide Wallet balance. As riders expected funds to be available immediately upon loading, credit and debit card linking was enabled as the primary rider-facing alternative, supporting real-time fund availability

** Eligibility document upload was pending Know Your Customer (KYC) process review. It was determined that this capability was not required during the pilot, as participating organizations managed eligibility verification offline through their existing workflows.

RIDER APP REQUIREMENTS (CONT'D)

Table 2.2

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
UL3.6: Should enable purchase of services from Transportation Network Companies (TNCs), other transportation services	EXCLUDED*** <i>Optional</i>
UL3.7: Should enable purchase of passes for another account	EXCLUDED**** <i>Future</i>
UL4: The user interface must allow users to manage their account balance(s)	FULFILLED <i>Required</i>
UL4.1: Must allow users to have separate funding categories	FULFILLED <i>Required</i>
UL4.2: Must allow users to view their account balance(s)	FULFILLED <i>Required</i>
UL4.3: Must allow users to increase their personal account balance	FULFILLED <i>Required</i>
UL4.4: Must allow users to add funds with cash at retail locations	FULFILLED <i>Required</i>
UL5: The user interface must allow users to view their passes	FULFILLED <i>Required</i>
UL5.1: Must allow users to view their active pass(es)	FULFILLED <i>Required</i>
UL5.1.1: Must indicate to users when the pass will expire	FULFILLED <i>Required</i>
UL5.2: Must allow users to view purchased passes not yet activated	FULFILLED <i>Required</i>
UL15.3: Must allow users to activate one or more passes at once	FULFILLED <i>Required</i>
UL5.4: Must indicate how many passes are active	FULFILLED <i>Required</i>
UL5.5: Must display different visual indication for full versus reduced fares	FULFILLED <i>Required</i>
UL15.6: Must feature pass animation to avoid fraudulent screenshots	FULFILLED <i>Required</i>
UL5.7: Should allow users to view inactive expired passes	PIVOT***** <i>Optional</i>
UL6: The user interface must be accessible and intuitive for all users	FULFILLED <i>Required</i>
UL6.1: Must satisfy WCAG 2.2 compliance	FULFILLED <i>Required</i>
UL6.2: Should be compatible with screen readers	FULFILLED <i>Optional</i>

*** Integration with transportation network companies, including Lyft and Uber, was determined to be outside the scope of the pilot by the RTA, as the timeline required for integration fell beyond the grant period.

**** This feature was deferred as it fell outside the operational scope and grant timeline of the pilot. It is recommended for consideration in a subsequent phase.

***** During the UAT design review, RTA, Bhadala, and Menlo Innovations jointly agreed to remove expired passes from the rider-facing view in order to reduce confusion and minimize clutter within the active ticketing interface.

2.4 DRIVER VISUAL VALIDATION EXPERIENCE

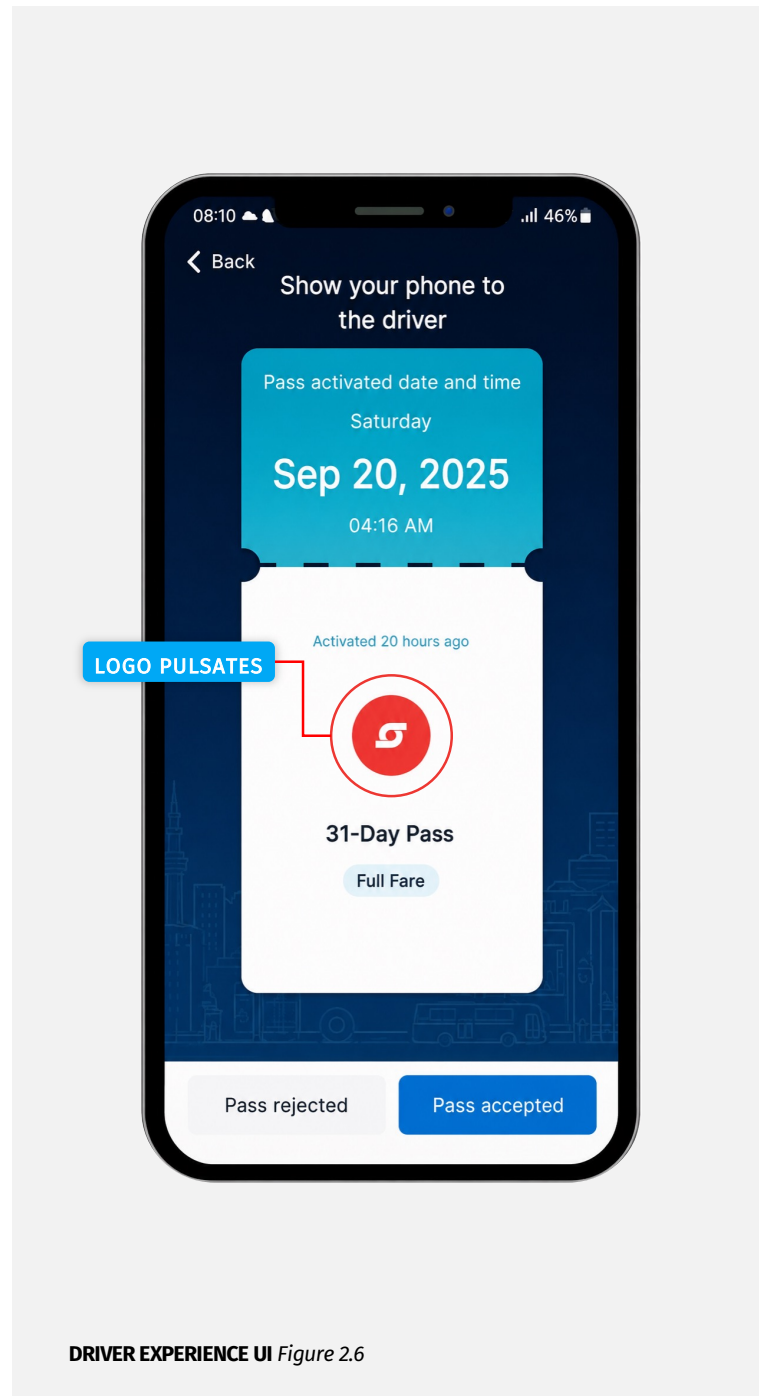
The MyRide Wallet validation workflow was designed to support rapid, visually-driven pass verification at boarding without requiring additional hardware, fare box modifications, or driver-side devices. The entire validation interaction occurs through the rider's mobile phone screen, which the rider presents to the transit vehicle operator upon boarding.

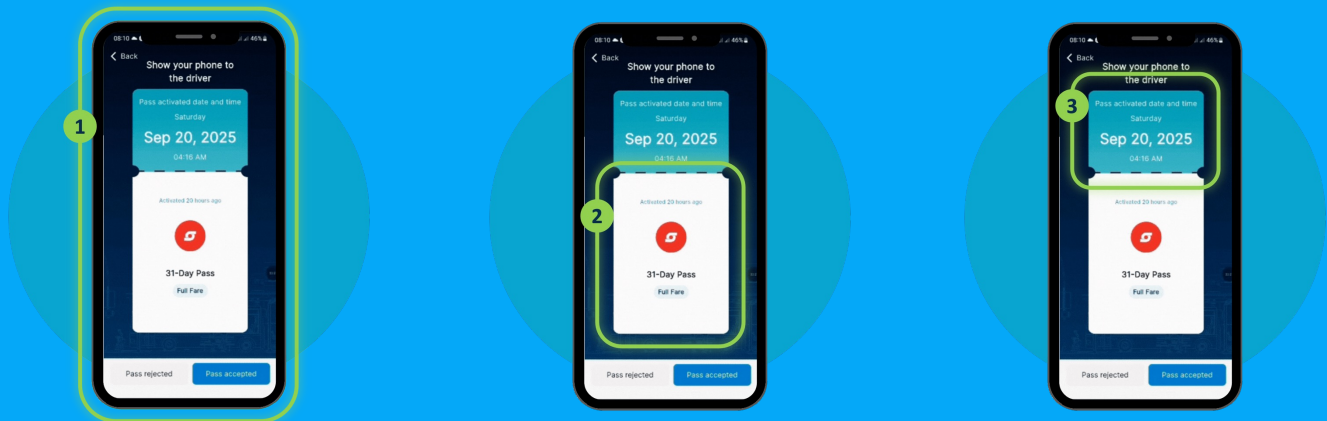
The boarding interaction follows four steps:

- Select your pass. The rider opens the MyRide Wallet app and selects the pass they intend to use for the trip.
- Tap to activate. The rider taps the Activate Pass button. Before activation completes, the platform displays a confirmation prompt asking the rider to confirm they are about to board. Once confirmed, the pass duration clock begins.
- Show pass to the vehicle operator. The activated pass screen displays the fare type logo, which pulsates continuously as a live animation to confirm pass validity and prevent screenshot misuse, alongside the pass name, fare type displayed as a color-coded pill (light green for full fare, yellow for reduced fare), activation timestamp, and a live countdown timer showing remaining validity.
- Confirm acceptance or rejection. After the vehicle operator visually inspects the animated pass and verifies remaining validity, the rider selects either "Pass accepted" or "Pass rejected" at the bottom of the screen, creating an operational record of each boarding interaction.

Driver training was a necessary prerequisite to pilot launch and required coordination between the RTA, DDOT, and SMART to schedule and compensate training time in accordance with labor agreements with each agency's unionized workforce. All DDOT and SMART vehicle operators were trained between December 2025 and February 2026, prior to riders being onboarded to the platform. Occasional instances of driver non-acceptance of valid passes were recorded during the pilot and are best understood as a function of the pilot context. With approximately 600 DDOT

operators and 800 SMART operators trained on a new validation workflow, some variability in driver familiarity was expected and is consistent with findings from prior regional technology pilots. Opportunities to strengthen the validation workflow through device-based confirmation are addressed in Section 3.2.3.





1. REQUEST THE ACTIVATE PASS SCREEN

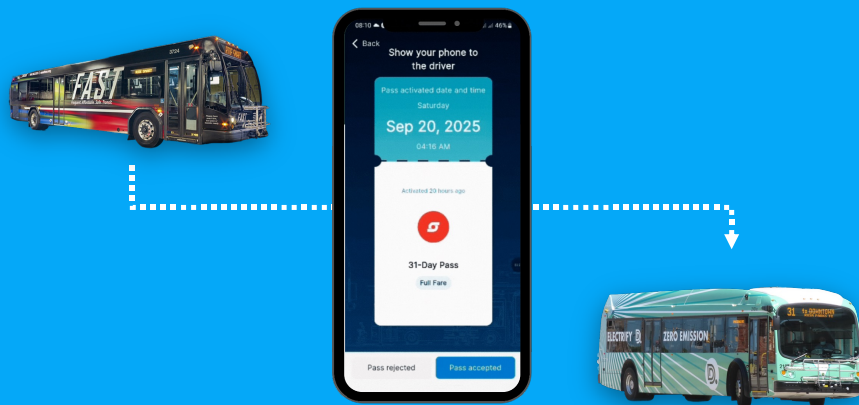
Ensure that the rider is showing you the pass from the official MyRide Wallet App on their cell phone.

2. CHECK FOR ANIMATION OF THE TRANSIT LOGO

MyRide Wallet passes will feature animation of the corresponding transit system logo to prevent fraudulent use of screenshots. Confirm that the transit system logo is pulsating when the rider presents their pass.

3. CONFIRM PASS EXPIRATION

The MyRide Wallet app screen will clearly indicate in Red when the pass will expire. Ensure that the countdown timer is active



2.5 SUBSIDY PROVIDER TOOLS

The MyRide Wallet administrative portal enabled participating organizations to manage rider enrollment, distribute transportation assistance, monitor account activity, and oversee subsidy program operations through a centralized web-based interface, accessible via MyRide Wallet.com. The portal replaced manual, cash-based, or paper-based subsidy administration workflows with a digital environment designed to support the full participant lifecycle from enrollment through fund distribution and activity monitoring.

Portal Access and Team Management

Subsidy administrators accessed the portal through a web browser using credentials provided by Bhadala. Once logged in, administrators could invite additional team members by navigating to the Users section, entering a team member's email address and assigning a role of Admin or User, and sending an invitation. Invited team members received an email prompting them to accept the invitation, complete a team invite form, and activate their account. This role-based access structure allowed organizations to distribute portal management responsibilities across their teams while maintaining oversight through admin-level permissions.

Rider Enrollment and Subsidy Program Management

The portal supported a two-step process for bringing participants into the subsidy program. Administrators first added riders to the platform by navigating to the Riders tab, selecting Add Rider, and entering the participant's personal details including name, address, phone number, and email. Once added, riders were enrolled in the subsidy program by selecting the rider from the list, clicking Enroll, entering the rider's subsidy number, setting a program start and expiry date, and updating the rider's status to active.

Rider records within the portal displayed information details, funding and transaction history, including enrollment ID, status, start date, and expiry date, and a Rider Notes section where portal administrators could create and maintain notes on individual participants. The Rider Notes feature supported operational record-keeping for enrolled and approved subsidy participants.

The portal also included a Lifetime Limit field within each rider's funding details. This field was not actively used during the pilot but represents a future-state capability allowing subsidy organizations to set a maximum cumulative subsidy threshold per participant, for example, capping total assistance at a defined amount as participants progress toward transportation self-sufficiency.

Fund Distribution

Administrators distributed funds to participants directly through the portal. To distribute funds, administrators navigated to the Riders tab, selected one or more riders, and clicked Add Funds. A pop-up displayed the selected rider's current balance and prompted the administrator to enter the amount to distribute. The portal then presented a transaction summary showing the source account, current balance, transaction amount, and updated balance, with a confirmation warning that the action could not be undone. Upon confirming, funds were made available to the rider's wallet immediately.

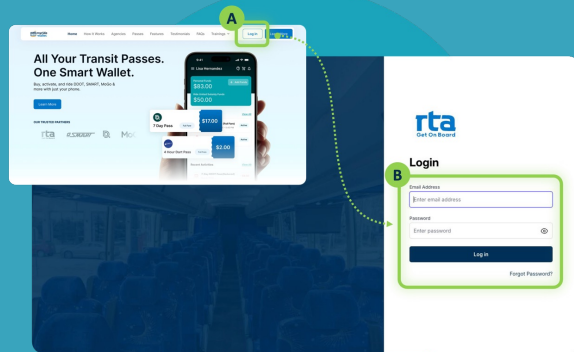
The dashboard provided a real-time summary of subsidy program activity, displaying total account balance, amount disbursed to wallets, amount spent by riders, amount remaining, number of active riders, and total passes purchased. A recent transactions panel showed individual fund distribution and account deposit activity by date, reference type, amount, and the administrator who performed each action.

Requirements Fulfillment

Table 2.3 summarizes the fulfillment status of subsidy provider portal requirements identified during the ConOps process.

SUBSIDY PROVIDER EXPERIENCE: LOGIN

Figure 2.8

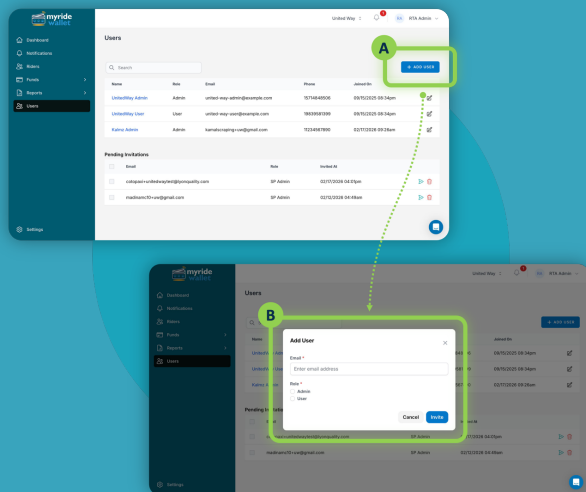


1. LOGIN TO YOUR SUBSIDY ACCOUNT

- Navigate to MyRideWallet.com and click “login”
- Enter your email address and password, then click “login” to access your subsidy provider dashboard

SUBSIDY PROVIDER EXPERIENCE: INVITING TEAM MEMBERS

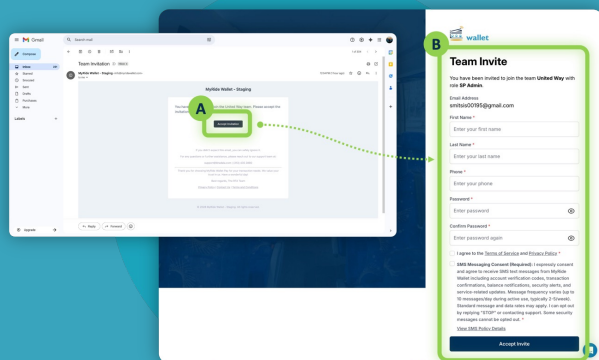
Figure 2.9



1. INVITE YOUR TEAM MEMBERS

To invite additional staff members to help manage the program:

- Navigate to users and then click the add user button
- In the popup that appears, enter the team member’s user email and role, then click invite



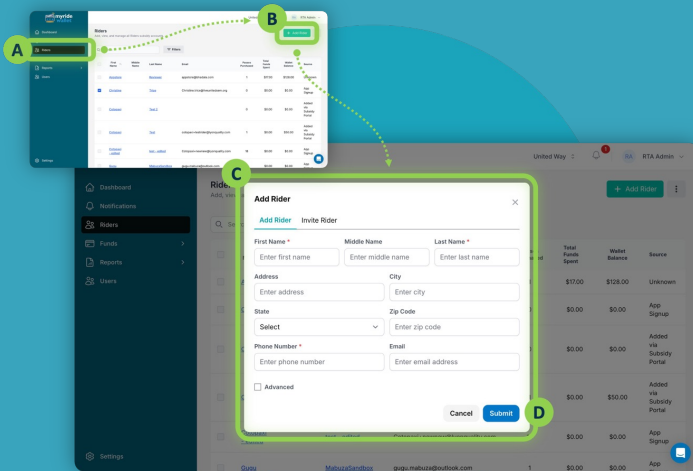
2. TEAM MEMBER ONBOARDING

Once a team member invitation is sent, the team member will:

- Receive an email asking them to accept the invitation to create an account
- Complete a team invite for to activate their invitation

SUBSIDY PROVIDER EXPERIENCE: MANAGE RIDERS

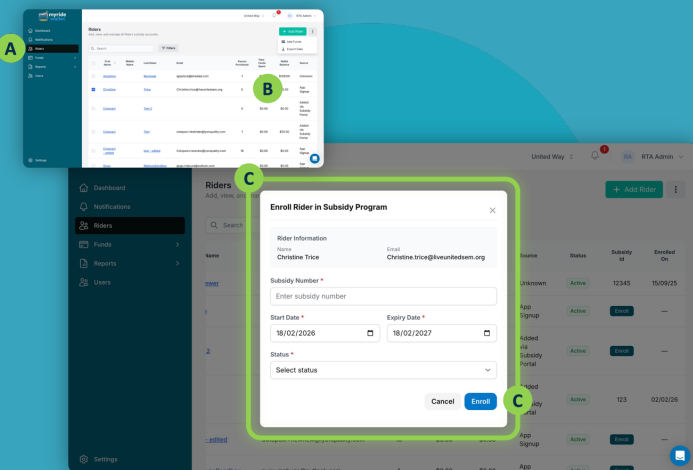
Figure 2.11



1. ADD AND INVITE RIDERS

To add and invite a new rider to the system:

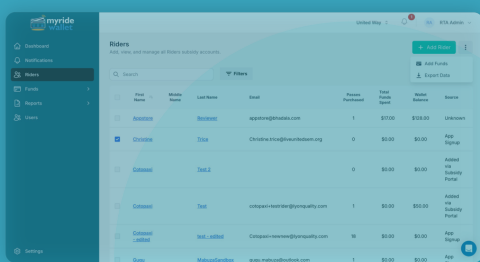
- Navigate to the rider tab
- Select "add rider"
- Enter the rider's information
- And click "submit"



2. ENROLL RIDER IN A SUBSIDY PROGRAM

To add and invite a new rider to a subsidy program

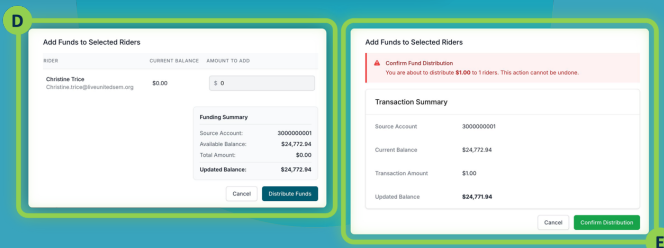
- Navigate to the riders tab
- Identify the desired rider from the list, and click "enroll"
- Enter the rider's subsidy number and update the status of the rider to active, and click enroll



3a. DISTRIBUTE FUNDS TO RIDERS

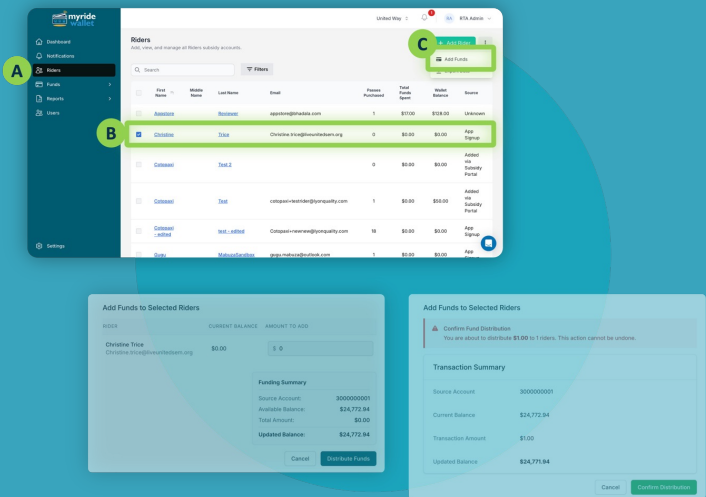
To distribute funds to eligible riders in the program (cont'd)

- In the pop-up, enter the amount to send to the rider
- Confirm the amount sent to the rider (note – funds will be available to the rider immediately)



SUBSIDY PROVIDER EXPERIENCE: MANAGE RIDERS

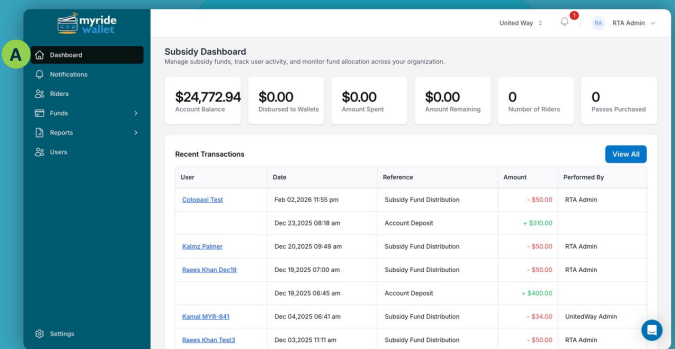
Figure 2.12



3b. DISTRIBUTE FUNDS TO RIDERS

To distribute funds to eligible riders in the program:

- Navigate to the Riders tab
- Select the desired rider(s) you wish to send funds to
- Click the three dotted buttons, and select add funds



4. VIEW ACCOUNT ACTIVITY

To monitor overall account activity

- Select the Dashboard tab in the left menu

SUBSIDY PROVIDER REQUIREMENTS

Table 2.13

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
SP1: Subsidy Provider Portal must have access and account controls	FULFILLED <i>Required</i>
SP1.1: Must enable users to view data and reports	FULFILLED <i>Required</i>
SP1.2: Must enable users to be designated as administrative users	FULFILLED <i>Required</i>
SP1.3: Must allow admins to control user permissions	FULFILLED <i>Required</i>
SP1.4: Must allow users to contribute funds prior to allocation	FULFILLED <i>Required</i>
SP1.5: Must allow users to view overall balances	FULFILLED <i>Required</i>
SP2: Subsidy Provider Portal must allow users to manage traveler accounts	FULFILLED <i>Required</i>
SP2.1: Must allow users to import subsidy recipient lists	DEFERRED* <i>Required</i>
SP2.2: Must allow users to add subsidy recipients individually/manually	FULFILLED <i>Required</i>
SP2.3: Must allow provider to view traveler subsidy balances	FULFILLED <i>Required</i>

*Bulk import of subsidy recipient lists was removed from the pilot scope given the frequency at which participants joined a few at a time toward a target of 50 riders, for whom individual manual entry was operationally sufficient. Bulk import functionality is recommended for inclusion in a subsequent regional deployment where participant volumes will require more efficient onboarding workflows.

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
SP2.3.1: Should allow provider to view traveler transaction history	FULFILLED <i>Optional</i>
SP2.4: Must allow users to add funds to mobility wallet accounts	FULFILLED <i>Required</i>
SP2.4.1: Must allow adding funds to individual recipients	FULFILLED <i>Required</i>
SP2.4.2: Must allow adding funds for multiple recipients at once	FULFILLED <i>Required</i>
SP2.4.3: Must allow automated recurring fund contributions	FULFILLED <i>Required</i>
SP2.4.4: Must allow users to close inactive accounts and recall funds	FUNCTIONALLY FULFILLED** <i>Required</i>
SP2.5: Must allow provider to edit traveler accounts	FULFILLED <i>Required</i>
SP2.6: Must allow provider to search for users	FULFILLED <i>Required</i>
SP2.7: Must allow provider to manage account activity status	FULFILLED <i>Required</i>

**Account deactivation was not required during the pilot as all enrolled participants remained active through the conclusion of the program. The fund recall capability is available to administrators and was confirmed as functional. Full testing of the account closure workflow is recommended in a subsequent phase.

2.6 ADMINISTRATIVE OVERSIGHT AND REPORTING

The MyRide Wallet administrative portal provided regional administrators and subsidy provider organizations with a centralized environment for monitoring participant activity, tracking subsidy fund distribution, and accessing operational data across the pilot ecosystem.

Administrative Dashboard

Upon login, administrators accessed a Subsidy Dashboard displaying a real-time summary of program activity across six key metrics: total account balance, amount disbursed to wallets, amount spent by participants, amount remaining, number of active riders, and total passes purchased. A recent transactions panel provided a timestamped record of individual fund distributions and account deposits, including the amount, transaction reference type, and the administrator who performed each action. This audit trail supported operational accountability across the program.

Reporting Capabilities

The portal included a dedicated Reports section accessible to both subsidy provider administrators and RTA administrators. Reports were available as CSV exports containing rider and transaction data, which participating organizations could use for internal program analysis and performance monitoring. The current reporting capability was designed to provide foundational data access during the pilot. A more structured enterprise reporting

framework, tailored to the specific tracking and analysis needs of individual subsidy organizations, is planned for development in subsequent phases following assessments with partner organizations.

Platform Support Services

Bhadala established a formal customer support operation for the pilot, accessible to riders directly within the MyRide Wallet application. Support was available via email at support@bhadala.com and by phone at (313) 435-2880. The support operation included defined workflows for handling customer issues and an escalation protocol for routing complex issues to appropriate team members.

Program Awareness and Training Materials

Bhadala developed a suite of program awareness and training materials for all user groups participating in the pilot, including riders, drivers, subsidy provider staff, and RTA administrators. These materials included instructional videos, one-page quick reference guides, and detailed training manuals, all published on the MyRide Wallet website. Materials were tailored to each user group's specific role and responsibilities within the platform.

Requirements Fulfillment

Table 2.4 summarizes the fulfillment status of platform support and program awareness requirements identified during the ConOps process.



Riders boarding bus – Photo Credit: Bhadala 2026

ADMINISTRATIVE OVERSIGHT, REPORTING, AND SYSTEM REQUIREMENTS

Table 2.4

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
OP1: Owner Portal must allow users to access information about mobility wallet use	FULFILLED <i>Required</i>
OP1.1: Must allow users to view traveler use data including pass types	FULFILLED <i>Required</i>
OP1.2: Must allow users to retrieve traveler activity reports	FULFILLED <i>Required</i>
OP1.3: Must allow users to add additional MSPs	FULFILLED <i>Required</i>
OP1.4: Must allow users to remove current MSPs	FULFILLED <i>Required</i>
OP1.5: Must allow users to add additional subsidy providers	FULFILLED <i>Required</i>
OP1.6: Must allow users to remove current subsidy providers	FULFILLED <i>Required</i>

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
PS1: The system must provide call center services to assist with system issues	FULFILLED <i>Required</i>
PS2: Education and training materials must be developed to assist travelers, MSP operators, and other users on how to use the app	FULFILLED <i>Required</i>
PS3: The system must provide marketing services to make users aware of the new service	FULFILLED <i>Required</i>

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
B01: System must be able to send notifications	FULFILLED <i>Required</i>
B01.1: Must be able to send account verification messages	FULFILLED <i>Required</i>
B01.2: Must be able to send purchase confirmations	FULFILLED <i>Required</i>
B01.3: Should be able to send push notifications	FULFILLED <i>Required</i>
B02: System must process wallet transactions	FULFILLED <i>Required</i>
B02.1: Must allow transfers between services within one agency	FULFILLED <i>Required</i>
B02.2: Must allow transfers between agencies and modes with existing transfer policies	FULFILLED <i>Required</i>
B02.3: System must host traveler accounts and subsidy provider and owner portals	FULFILLED <i>Required</i>
B03: System must host traveler accounts and subsidy provider and owner portals	FULFILLED <i>Required</i>
B03.1: The system must be account-based	FULFILLED <i>Required</i>
B04: System must enable matching of reduced-far credentials against MSP credential lists	FULFILLED <i>Required</i>

2.7 DEVELOPMENT PIVOTS AND SCOPE DECISIONS

The MyRide Wallet platform was designed and deployed within a dynamic environment in which technical, organizational, and financial factors required the RTA and project team (Bhadala) to make deliberate scope decisions throughout the development period. Several integrations and capabilities that were part of the original pilot design and scope were deferred or descope in response to conditions that emerged during the development phase. Each decision is documented as part of the operational record.

Paratransit Integration

MyRide Wallet was the first platform in the region to enable paratransit passes to be purchased digitally. Paratransit pass integration was included as an original success criterion for transit providers and was functionally achieved during the pilot. The team validated the paratransit fare workflow with SMART, demonstrating that the platform can support demand-response fare payment within a shared mobility-wallet model. Extending the same capability to DDOT was constrained by two external factors rather than by platform capability. First, there is no pre-existing digital fare path to build on for DDOT's paratransit. Second, DDOT's paratransit runs on Ecolane's dispatch and scheduling software (which manages real-time trip optimization, driver manifests, and the DDOT Direct rider application), and Ecolane proposed a separate integration fee to connect MyRide Wallet that fell outside the pilot budget. Full DDOT paratransit rollout is therefore a practicably ready capability pending a commercial agreement with Ecolane, not an unmet technical objective.

Notably, Ecolane is itself a co-recipient under the same Michigan Mobility Wallet Challenge, which may open a cross-grantee path to future integration. Paratransit remains a priority for future phases and is addressed further in Section 4: Conclusions and Recommendations.

MoGo Bike-Share

MoGo bike-share was included in the original pilot design as a third mobility provider, alongside DDOT and SMART, with the intention of demonstrating MyRide Wallet's capacity to support multimodal integration beyond fixed-

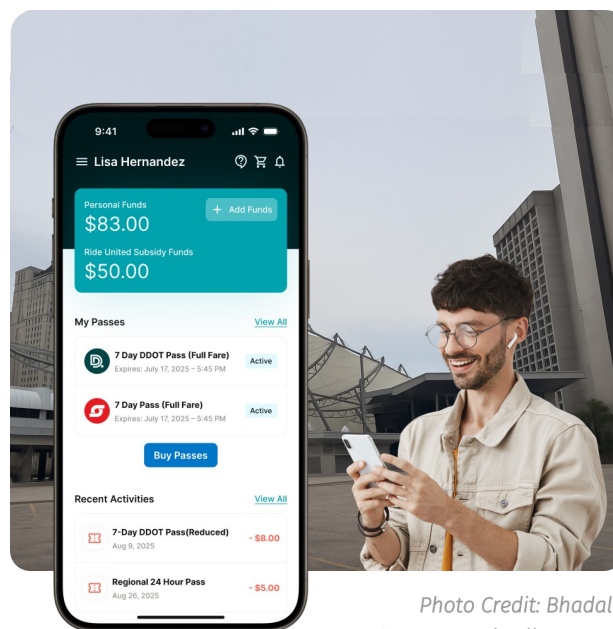


Photo Credit: Bhadala
AI-generated collage, 2026

route transit. Two factors made integration impractical within the pilot timeline.

The first was an ongoing organizational transition affecting MoGo's oversight and operational structure, which introduced uncertainty that prevented the project team from establishing a stable integration pathway during the pilot period.

The second was an integration dependency with Lyft Urban Solutions, which powers MoGo's digital payment infrastructure. Integrating MyRide Wallet with the Lyft Urban Solutions platform would have required a lengthy integration timeline that fell outside the pilot schedule, putting the technical integration outside the scope of this project. Notably, MoGo through Lyft Urban Solutions began a separate integration with the Transit app as part of a regional Mobility as a Service (MaaS) pilot that is mobility-wallet agnostic. That pilot began midway through the MyRide Wallet pilot period, further reinforcing that a re-integration of MoGo via Lyft Urban Solutions was not practicable within the current scope.

MoGo integration remains a candidate for inclusion in a subsequent regional deployment, and lessons learned from both the MyRide Wallet pilot and the Transit App MaaS pilot should inform that future pathway.

CashApp Integration Sequencing

CashApp was integrated into the MyRide Wallet platform as a payment method toward the end of the pilot period, rather than at the outset of deployment. This sequencing reflected a deliberate prioritization decision: the primary development and operational focus during the pilot was on the subsidized rider journey, which did not require CashApp as a funding method. CashApp's relevance is greatest for unbanked and underbanked riders loading personal funds onto the platform, a use case that was intentionally deferred until the subsidized fare workflow had been stabilized and validated. Expanded testing of CashApp with the intended rider population is a recommended next step for subsequent phases

Bulk Rider Import

Bulk import of subsidy recipient lists was deferred for the pilot, as manual entry was operationally sufficient at the frequency with which participants joined toward a target of 50 users. Bulk import is recommended for inclusion in a subsequent regional deployment where participant volumes will require more efficient onboarding workflows.

Multimodal and Rideshare Integration

Broader multimodal integrations, including TNCs and additional mobility services beyond DDOT and SMART, were deferred past the operational scope of the pilot. This decision allowed the development team to optimize the core rider journey across fixed-route transit and paratransit services before considering expanded provider integration. The platform architecture was designed with future multimodal integration in mind, and this remains part of the long-term vision documented in Section 1.5.

2.8 PLATFORM ROLE WITHIN REGIONAL MOBILITY ECOSYSTEM

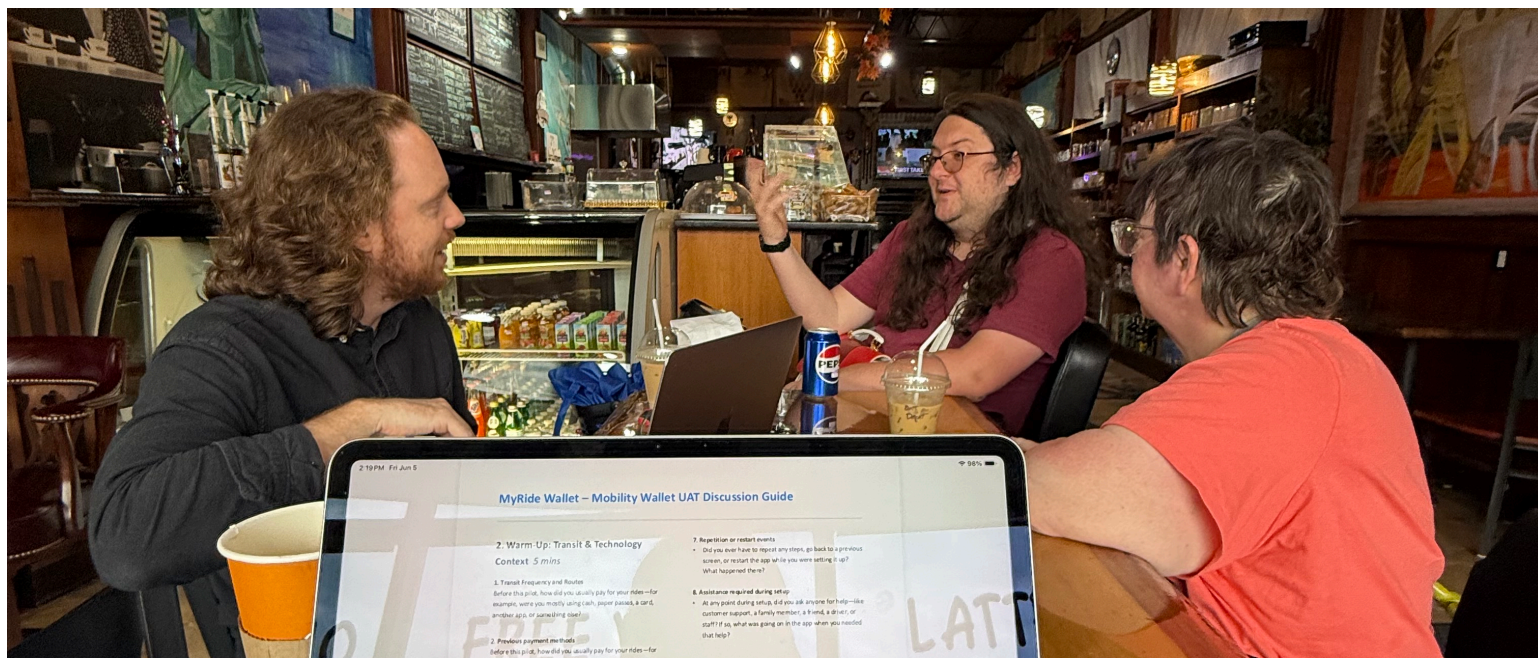
MyRide Wallet pilot explored whether a shared, account-based system could enable more coordinated transportation access, centralized subsidy administration, operational visibility, and interoperability across participating providers, positioning the platform as regional mobility infrastructure rather than a standalone application.

Throughout deployment, the platform functioned as a shared operational environment connecting riders, subsidy providers, transit agencies, and administrators simultaneously. The pilot demonstrated that mobility wallets require coordination across rider experience, operational workflows, reporting infrastructure, subsidy administration, and provider interoperability, and that getting that coordination right creates meaningful value for every stakeholder in the ecosystem.

Section 2 has documented the platform built in response to the regional needs identified in Section 1: what it does, how it works across riders, subsidy providers, and transit agencies, and the scope decisions made to optimize the core experience within the pilot's compressed timeline. The two subsidy administration models demonstrated during the pilot, United Way's referral-based approach and SEMCA/GEM's employer-mediated recruitment, together confirmed that the platform is flexible enough to serve meaningfully different organizational contexts within a single shared infrastructure.

Section 3 examines what that infrastructure delivered in practice, presenting quantitative platform outcomes drawn from usage data collected throughout the pilot period alongside qualitative findings from assessments conducted across all four rider cohorts and the portal administrators who managed subsidy distribution.

Pilot Results and Outcomes 3.0



User Assessments – Photo Credit: Bhadala, 2026

Pilot Results and Outcomes

3.1 INTRODUCTION

The purpose of the MyRide Wallet Mobility Pilot was not only to deploy and test a functioning mobility-wallet platform, but also to evaluate whether the solution delivered the intended benefits identified during pilot planning. As described in Section 1.7, success was defined across four primary stakeholder groups: riders, subsidy providers, transit providers, and regional mobility stakeholders. Each stakeholder group was expected to realize distinct and complementary benefits through the implementation of a shared, account-based mobility wallet platform.

This section presents the results of the pilot and evaluates the extent to which those intended outcomes were achieved. Rather than focusing solely on technical deployment or platform functionality, this evaluation examines whether MyRide Wallet successfully improved transportation access, simplified transportation assistance administration, supported transit provider operations, and advanced the broader goals of regional mobility coordination.

Findings presented throughout this section draw upon multiple sources of evidence collected before, during, and after pilot deployment. These sources include UAT, independent usability assessments conducted by Menlo

Innovations, rider and stakeholder outcome assessments, operational observations, platform utilization data, and pilot performance metrics. Together, these activities provide a comprehensive view of how the platform performed in practice, what value it delivered to participating stakeholders, and what opportunities remain for future enhancement.

The remainder of this section evaluates pilot outcomes from the perspective of each primary stakeholder group. For each group, findings are assessed against the success criteria established at the outset of the pilot and are organized around three core questions:

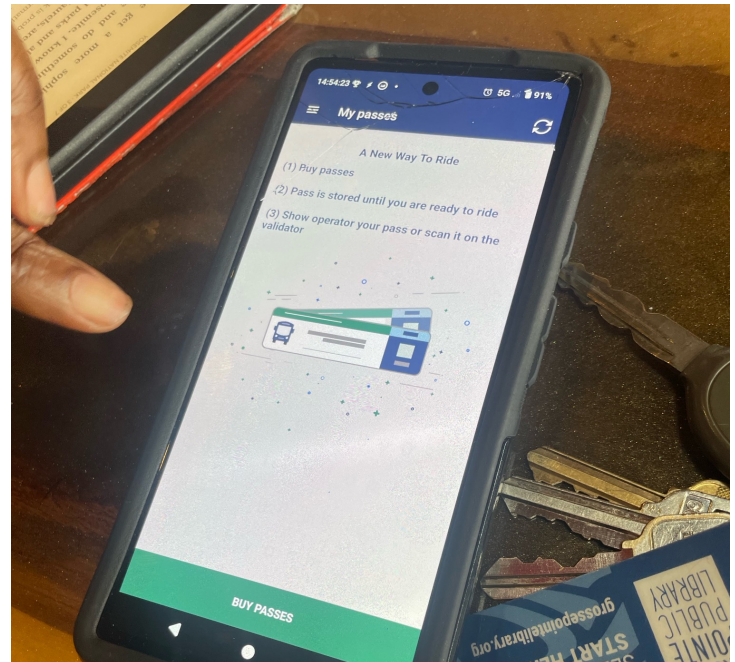
- Did stakeholders successfully complete the activities the platform was designed to support?
- Did the platform deliver the intended benefits envisioned during pilot planning?
- What lessons, opportunities, and recommendations emerged to inform future deployment and expansion?

Collectively, these findings provide insight into both the effectiveness of the MyRide Wallet pilot and the viability of a shared regional mobility wallet model.

3.2 RIDER OUTCOMES

The rider findings in this section draw upon three complementary assessment activities conducted at different stages of the pilot. Each assessment focused on the rider experience from a distinct perspective and, together, they provide a comprehensive view of platform functionality, usability, and rider impact.

Together, these assessments provide a progression from functional validation to usability evaluation to outcome assessment. When combined with platform utilization data, operational observations, and stakeholder feedback summarized elsewhere in Section 3, they provide the basis for evaluating both how the platform performed and whether it delivered the rider benefits envisioned during pilot planning.



User Assessments – Photo Credit: Bhadala, 2026

MYRIDE WALLET RIDER ASSESSMENT: EVALUATION METHODOLOGIES

Table 3.1

	USER ACCEPTANCE TESTING (UAT)	MENLO INNOVATIONS RIDER USABILITY ASSESSMENT	MYRIDE WALLET RIDER ASSESSMENT
TIMING	Prior to Pilot Launch	During Pilot Development and Refinement	Following Pilot Deployment
PURPOSE	Validate platform readiness before deployment	Evaluate overall usability and product experience	Evaluate real-world rider experience and intended outcomes
PRIMARY QUESTION	Can riders successfully complete core platform workflows	Is the platform intuitive and easy to use for target rider groups?	Did the platform make public transportation easier to access and use in practice?
FOCUS AREA	Account registration, onboarding, accessing funds, pass purchasing, pass activation, workflow completion, identification of usability issues	Navigation, workflow clarity, information architecture, content comprehension, user-interface design, opportunities for simplification	End-to-end rider journey, transportation access, subsidy usage, rider satisfaction, perceived value, remaining barriers, opportunities for improvement
IMPACT	Confirmed that riders could successfully complete core platform workflows and identified issues requiring refinement prior to launch	Provided an independent, third-party assessment of platform usability and informed product improvements during the pilot	Assessed whether MyRide Wallet delivered its intended rider benefits and improved the overall transit experience from the rider perspective

3.2.1 RIDER ASSESSMENT RESULTS

The intended outcome for riders was to simplify access to and payment for public transportation services through a shared mobility wallet platform. Specifically, the pilot sought to determine whether riders could independently access transportation assistance, purchase transit products across participating transit providers, activate digital passes, and utilize transit services through a single integrated application experience.

Across all three assessment activities, findings indicate that this objective was largely achieved and that riders were able to use the platform to complete the core transportation

activities envisioned during pilot planning.

UAT confirmed that riders were able to successfully complete the core workflows required to use the platform, including account registration, funding, pass purchasing, and pass activation. The Menlo Rider Usability Assessment subsequently validated the overall usability of these workflows while identifying opportunities to simplify the experience and improve rider understanding. Finally, the Rider Outcome Assessment demonstrated that riders were able to successfully utilize the platform in practice and generally viewed the experience positively.

MYRIDE WALLET RIDER APP ASSESSMENT: INSIGHTS AT A GLANCE

Table 3.2

	ACCOUNT REG. AND ONBOARDING	SUBSIDY ACCESS AND REDEMPTION	PERSONAL FUND LOADING	PASS DISCOVERY AND PURCHASE	PASS ACTIVATION AND BOARDING
WHAT WORKED WELL	Riders successfully registered and accessed the platform independently <i>UAT, Rider Outcome Assessment</i> No critical onboarding barriers were identified <i>UAT</i>	Riders successfully received and redeemed subsidy funds <i>UAT, Rider Outcome Assessment</i> Riders appreciated visibility into available balances <i>Rider Outcome Assessment</i> Digital subsidy delivery reduced friction associated with accessing transportation assistance <i>Rider Outcome Assessment</i>	Riders successfully loaded personal funds and completed transactions <i>UAT, Rider Outcome Assessment</i> Funding workflows aligned with expectations established by other digital-payment applications <i>Rider Outcome Assessment</i>	Riders successfully located and purchased transit products <i>UAT, Rider Outcome Assessment</i> Multi-provider fare purchasing was successfully demonstrated <i>UAT, Rider Outcome Assessment</i>	Riders successfully activated and presented digital passes <i>UAT, Rider Outcome Assessment</i> Boarding workflows functioned as intended <i>UAT</i>
WAYS TO IMPROVE	Improve onboarding guidance and first-time user education <i>Menlo, Rider Outcome Assessment</i> Expand rider-facing documentation and contextual help <i>Menlo, Rider Outcome Assessment</i>	Better explain subsidy balances and funding sources <i>Menlo</i> Improve clarity regarding how funds are applied during purchases <i>Menlo</i> Heighten visibility of base bar buttons on the Android platform, similar to iOS, and along the lines of (2) decreasing pass activation load times.	Simplify funding terminology <i>Menlo</i> Improve supporting guidance around funding workflows <i>Menlo</i>	Simplify fare-product selection workflows <i>Menlo, Rider Outcome Assessment</i> Provide more guided recommendations for riders unfamiliar with transit terminology <i>Menlo, Rider Outcome Assessment</i> Improve product descriptions and supporting guidance <i>Rider Outcome Assessment</i>	Improve visibility of pass expiration information <i>Rider Outcome Assessment</i> Clarify activation status and pass lifecycle behavior <i>Menlo, Rider Outcome Assessment</i> Increase rider confidence during boarding interactions <i>Menlo, Rider Outcome Assessment</i>

Collectively, the findings from the UAT, the Menlo Rider Usability Assessment, and Rider Outcome Assessment suggest that MyRide Wallet successfully supported the core rider workflows envisioned during pilot planning. Although each assessment was conducted at a different stage of the pilot and evaluated different aspects of the rider experience, several consistent themes emerged regarding both platform strengths and opportunities for future improvement.

3.2.2 WHAT WENT WELL

Several findings suggest that MyRide Wallet successfully delivered the core rider benefits envisioned during pilot planning. Riders consistently demonstrated the ability to complete the end-to-end transportation journey supported by the platform. Across the various assessments, riders successfully registered for the platform, accessed subsidy and personal funding sources, purchased transit passes, and activated digital passes for use during boarding activities. These capabilities were validated repeatedly through formal testing, independent evaluation, and real-world rider assessments.

The pilot also demonstrated the value of consolidating multiple transportation-related activities within a single application experience. Riders accessed available subsidy funds, viewed balances, purchased fare products, and managed passes without requiring separate payment methods, paper vouchers, or direct coordination with transit providers. Participants generally responded positively to the visibility provided by the platform and appreciated having transportation assistance available directly within the application.

Additionally, the pilot successfully demonstrated access to transit products across multiple participating providers through a common rider experience. Riders were able to browse and purchase DDOT, SMART, and regional fare products through a single platform, validating one of the core concepts underlying the regional mobility wallet initiative.

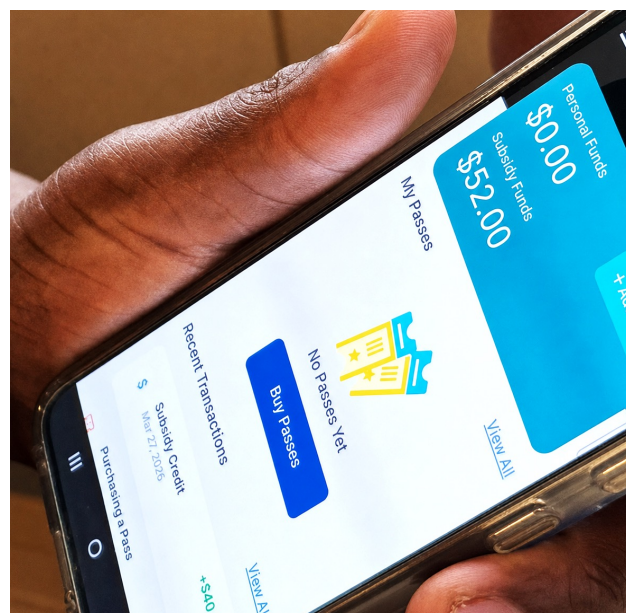
Taken together, these findings suggest that the platform successfully reduced several sources of friction traditionally associated with accessing

public transportation assistance and purchasing transit services, consistent with rider barriers and pain points identified in the ConOps and user research.

3.2.3 LESSONS LEARNED

While the pilot successfully achieved its primary rider objectives, the assessments also identified several opportunities to further improve the rider experience in future iterations. The most consistent findings related to onboarding and rider education. Across both the Menlo Rider Usability Assessment and Rider Outcome Assessment, participants expressed a desire for clearer instructions, stronger first-time user guidance, and additional contextual information explaining how the platform works.

Although riders were generally able to complete required activities successfully, many indicated that additional support materials would improve confidence and reduce uncertainty during initial use. Fare-product selection also emerged as a recurring opportunity for improvement. Riders unfamiliar with transit fare structures occasionally experienced difficulty identifying the most appropriate fare product and suggested that a more guided selection process could simplify purchasing decisions. Several participants expressed interest in workflows that help riders identify the correct fare product based on eligibility status, transit provider, or trip type rather than requiring them to interpret transit terminology independently.



User Assessments – Photo Credit: Bhadala, 2026

Finally, pass activation and lifecycle communication represented another recurring theme. While riders successfully activated and utilized digital passes, questions frequently emerged regarding activation timing, expiration status, and the distinction between purchased and activated passes. More prominent status indicators, expiration messaging, and rider-facing guidance could help strengthen confidence during boarding interactions and reduce uncertainty regarding pass validity.

For driver acceptance of the passes, the pilot validated passes visually, consistent with the method DDOT and SMART already use for app-based fares. Rider feedback surfaced a known regional pain point: visual validation depends on transit vehicle operator familiarity, and not every driver accepted a valid pass — the in-app rejection workflow distinguished drivers who refused a valid pass from those unfamiliar with the process. This is consistent with the project's own design research; the Concept of Operations paratransit-driver persona explicitly called for fare-box technology that can validate passes, and user research identified 'difficulty accessing and validating bus passes' as a core rider pain point.

Future phases should move beyond purely visual validation toward device-based confirmation, sequenced from lowest cost to highest assurance: A driver and agency companion scanning app using existing or low-cost devices; low-cost multi-format validators available on a subscription basis; and contactless/NFC validation timed to DDOT's and SMART's in-progress fare-collection replacements, so validation can ride on capital the agencies are already spending.

3.2.4 CONCLUSIONS

Based on the findings gathered across the UAT, Menlo Rider Usability Assessment, the internal Rider Outcome Assessment, and supporting platform utilization data, the pilot demonstrated that MyRide Wallet successfully enabled riders to access and pay for services through a shared mobility wallet platform.

Collectively, these assessments indicate that the platform functioned as intended for riders and provide a foundation for targeted improvements in subsequent phases. High-level lessons learned focused on improving clarity, confidence, and ease of use, particularly around onboarding, fare selection, pass lifecycle communication, and driver-side validation workflows. Future work should build on these findings to further simplify the rider journey, enhance accessibility, and strengthen trust in digital fare payment across the region.

3.3 PORTAL USER OUTCOMES *Subsidy Providers & Transit Agencies*

This section evaluates whether MyRide Wallet successfully enabled subsidy providers to administer transportation assistance programs more efficiently and with greater visibility than existing workflows allowed.

The findings in this section draw upon two complementary assessment activities, the Portal Workflow Assessment and the Menlo Portal Assessment, which together provide a progression from workflow comparison to usability evaluation to operational validation.

The first source was the Portal Workflow Assessment, which evaluated how transportation assistance programs were administered using existing tools and processes and compared those workflows directly to the MyRide Wallet portal. This assessment focused on participant enrollment, subsidy distribution, and program monitoring activities and provided direct insight into how the platform performed relative to current-state administrative practices.

The second source was the Menlo Portal Assessment of the MyRide Wallet portal. This assessment evaluated the

overall usability, functionality, reporting capabilities, workflow efficiency, and administrative experience of the portal while identifying opportunities for improvement and quality assurance findings.

When combined, these assessment activities provide the basis for evaluating whether MyRide Wallet achieved its intended outcome of improving transportation subsidy administration.

3.3.1 EVALUATION METHODOLOGY

The subsidy provider findings presented in this section draw upon three complementary sources of evidence gathered across the pilot period: the Menlo Portal Assessment, Bhadala's internal Portal Workflow Assessment, and the Quality Assurance (QA) process conducted prior to pilot launch.

Table 3.3 highlights the portal user evaluation approaches used by Menlo and by Bhadala.

MYRIDE WALLET PORTAL ASSESSMENT: EVALUATION METHODOLOGIES

Table 3.3

	PORTAL WORKFLOW ASSESSMENT	MENLO PORTAL ASSESSMENT
TIMING	During Pilot Deployment	During Pilot Development & Refinement
PURPOSE	Compare existing subsidy-administration workflows alongside MyRide Wallet workflows	Evaluate overall usability and administrative experience
PRIMARY QUESTION	Can organizations successfully administer transportation assistance programs using MyRide Wallet?	Is the portal intuitive and efficient for administrators to use?
FOCUS AREA	Rider enrollment, participant management, subsidy distribution, reporting, comparison to existing workflows	Navigation, workflow efficiency, dashboard usability, reporting capabilities, security, administrative controls
IMPACT	Workflow comparison findings, administrative observations, process-improvement opportunities	Usability findings, QA observations, enhancement recommendations

MYRIDE WALLET PORTAL INSIGHTS AT A GLANCE

Table 3.4

	ADMINISTRATIVE ACCESS AND USER MANAGEMENT	PARTICIPANT ENROLLMENT AND MANAGEMENT	SUBSIDY DISTRIBUTION	PROGRAM MONITORING AND REPORTING	PROGRAM ADMINISTRATION
WHAT WORKED WELL	Administrative users successfully accessed and navigated the portal independently <i>Menlo Assessment</i> Adding and managing users, organizations, riders, and subsidy providers was described as simple and intuitive <i>Menlo Assessment</i> Common administrative tasks could be completed without specialized technical support <i>Menlo Assessment</i>	Administrators successfully enrolled riders into transportation assistance programs <i>Portal Workflow Assessment</i> Rider enrollment workflows reduced reliance on multiple disconnected systems <i>Portal Workflow Assessment</i> Enrollment activities that previously required approximately 45–60 minutes could be completed in approximately 15–20 minutes using MyRide Wallet <i>Portal Workflow Assessment</i> Riders could be connected directly to the mobile application as part of the enrollment process <i>Portal Workflow Assessment</i>	Administrators successfully distributed transportation benefits directly through the portal <i>Portal Workflow Assessment, Menlo Assessment</i> Fund distribution was described as fast and intuitive <i>Menlo Assessment</i> Instant delivery of funds to rider accounts was identified as one of the platform's most valuable capabilities <i>Menlo Assessment</i> Digital subsidy distribution reduced reliance on manual, paper-based, and cash-based processes <i>Portal Workflow Assessment, Menlo Assessment</i>	Dashboard metrics provided administrators with visibility into program activity and utilization <i>Menlo Assessment</i> Administrators were able to monitor participant balances, fund utilization, and account activity through a centralized platform <i>Menlo Assessment</i> Reporting data could be exported quickly and easily for further analysis <i>Menlo Assessment</i> Both subsidy-provider and RTA administrators indicated reporting outputs supported program oversight activities <i>Menlo Assessment</i>	MyRide Wallet consolidated multiple administrative activities into a single environment <i>Portal Workflow Assessment</i> Administrators described the platform as user-friendly and easy to navigate <i>Menlo Assessment</i> The platform reduced administrative effort associated with transportation assistance management <i>Portal Workflow Assessment</i> Stakeholders reported that MyRide Wallet reduced the need to move between multiple systems to administer transportation assistance <i>Portal Workflow Assessment</i>
WAYS TO IMPROVE	Allow organizations to manage portions of their own profile information <i>Menlo Assessment</i> Simplify or remove administrative profile fields that provide limited value <i>Menlo Assessment</i>	Further automate participant eligibility and enrollment workflows <i>Portal Workflow Assessment</i> Expand bulk participant-management capabilities for larger programs <i>Menlo Assessment</i>	Introduce configurable default funding amounts for common distribution activities <i>Menlo Assessment</i> Add recurring or automated fund-distribution capabilities <i>Menlo Assessment</i> Improve flexibility for administering multiple subsidy programs simultaneously <i>Menlo Assessment</i>	Improve report discoverability and navigation <i>Menlo Assessment</i> Expand filtering and sorting options within reports <i>Menlo Assessment</i> Add additional dashboard filtering controls and date-range selections <i>Menlo Assessment</i> Expand available analytics and program-performance metrics <i>Menlo Assessment</i>	Implement automatic session timeout functionality <i>Menlo Assessment</i> Restrict notifications and administrative visibility to only relevant organizations <i>Menlo Assessment</i> Improve responsiveness and usability on smaller screen sizes <i>Menlo Assessment</i> Expand self-service administrative controls and configuration options <i>Menlo Assessment</i>

For additional detail, refer to *Menlo Assessment* in Appendix

3.3.2 SUBSIDY PROVIDER ASSESSMENT RESULTS

As described in Section 1.7, success for subsidy providers was defined as the ability to independently administer transportation assistance programs through the MyRide Wallet portal. Specifically, the pilot sought to determine whether participating organizations could:

- Log into the MyRide Wallet portal and independently manage administrative users;
- Enroll, approve, and manage participants throughout the program lifecycle;
- Distribute transportation subsidy funds digitally without relying on manual, paper-based, or cash-based processes;
- Monitor participant balances, utilization, and program activity through a centralized platform; and
- Generate reports supporting program oversight and reimbursement activities.

The findings gathered across the Portal Workflow Assessment, Menlo Portal Assessment, and operational pilot activities suggest that these objectives were largely achieved, with opportunities identified to further automate workflows, expand reporting capabilities, and strengthen platform flexibility at scale.

Collectively, the findings from the Menlo Portal Assessment, Bhadala's internal Portal Admin Assessment, and the QA process suggest that MyRide Wallet successfully supported the core administrative workflows envisioned during pilot planning. While each assessment was conducted from a different perspective and evaluated different aspects of the subsidy-provider experience, several consistent themes emerged regarding both platform strengths and opportunities for future improvement.

Most notably, stakeholders consistently identified improvements in administrative efficiency, reductions in workflow complexity, and increased visibility into transportation assistance program activity. At the same time, opportunities were identified to further automate administrative tasks, expand reporting capabilities, and improve platform flexibility as programs scale.

3.3.3 WHAT WORKED WELL

Several findings suggest that MyRide Wallet successfully delivered the core administrative benefits envisioned for subsidy providers during pilot planning.

Reduced Administrative Complexity

One of the strongest findings to emerge from the Portal Workflow Assessment was the platform's ability to simplify participant enrollment and program administration. Stakeholders described existing enrollment processes that required navigating multiple systems, reviewing referrals, verifying eligibility, maintaining participant records, and coordinating transportation assistance through a combination of manual processes and disconnected tools.

In contrast, MyRide Wallet consolidated these activities into a single workflow, reducing administrative effort while improving consistency and visibility. During the assessment, stakeholders indicated that participant enrollment activities that previously required approximately 45 to 60 minutes were completed in approximately 15 to 20 minutes through MyRide Wallet, a savings of 30 to 40 minutes per participant enrolled. In addition to reducing administrative burden, the platform simultaneously connected participants to the rider application and transportation assistance program, creating a more seamless experience for both administrators and riders.

This reduction in administrative effort represented one of the clearest indicators that the platform successfully improved transportation assistance administration.

Digital Subsidy Distribution

The pilot successfully demonstrated the ability to distribute transportation benefits electronically through a centralized platform. Administrators were able to load funds directly to rider accounts and reported that the process was intuitive and efficient.

The ability to deliver funds to eligible riders immediately upon distribution was consistently identified as one of the platform's most valuable capabilities. Rather than relying on manual coordination, reimbursement processes, or delayed distribution methods, organizations could provide transportation assistance when needed, without delay.

This capability was particularly valuable for organizations serving individuals with urgent transportation needs, where delays in assistance could directly impact access to employment, healthcare, education, and other essential services.

By digitizing subsidy distribution, MyRide Wallet reduced reliance on paper-based, cash-based, and manually administered processes while improving both program efficiency and rider access to benefits.

Improved Program Visibility

The platform also provided administrators with centralized visibility into participant activity, subsidy balances, utilization patterns, and overall program performance. Stakeholders reported that dashboard metrics and reporting tools made it easier to understand how transportation assistance was being utilized while reducing the effort required to gather information from multiple systems.

Administrators were able to review participant balances, monitor subsidy usage, track account activity, and export reports for further analysis. Both subsidy-provider and RTA stakeholders indicated that these reporting capabilities supported ongoing program management and provided valuable insight into how transportation assistance resources were being deployed across the program.

This level of visibility represented a meaningful improvement over traditional transportation assistance workflows, where information was often spread across multiple providers, spreadsheets, reimbursement systems, and administrative processes.

Streamlined Program Administration

Across both assessments, administrators generally described the portal as intuitive and easy to navigate. Core administrative activities—including participant enrollment, subsidy distribution, user management, dashboard review, and report generation—were completed successfully with minimal difficulty.

Stakeholders also reported that MyRide Wallet reduced the need to move between multiple systems to administer

transportation assistance programs. By consolidating participant management, funding activities, reporting, and administrative oversight into a single platform, the portal created a more streamlined and efficient administrative experience.

Taken together, these findings suggest that MyRide Wallet successfully reduced many of the operational inefficiencies traditionally associated with transportation assistance program administration, as illustrated in Table 3.5.

3.3.4 LESSONS LEARNED

While the pilot successfully achieved its primary subsidy-provider objectives, several opportunities for refinement were identified through the assessment activities.

Expanded Administrative Automation

Although stakeholders reported meaningful improvements in administrative efficiency, the assessments identified opportunities to automate repetitive administrative activities. Portal administrators expressed interest in configurable default funding amounts, recurring subsidy distributions, and additional workflow automation capabilities that could reduce administrative effort and improve efficiency at scale. While the platform supports automated recurring fund contributions, this capability was only partially demonstrated during the pilot given the scale and cadence of participant enrollment. Full validation is recommended in a subsequent phase.

As transportation assistance programs expand in size and complexity, these enhancements will be critical to helping organizations manage larger participant populations while maintaining administrative simplicity.

Enhanced Reporting & Analytics

Administrators found the platform's reporting capabilities useful for program oversight; however, several opportunities were identified to improve reporting functionality. Portal administrators requested expanded filtering and sorting capabilities, improved report discoverability, additional dashboard controls, and broader date-range selections.

Portal administrators also expressed interest in more advanced analytics and program-performance metrics that

could support program evaluation, funding justification, reimbursement workflows, and long-term planning activities. Future enhancements in these areas could further strengthen the platform's value as a transportation assistance management and oversight tool.

Administrative Controls & Security

The Menlo Portal Assessment identified several opportunities to strengthen administrative controls and security-related functionality. These included implementing automatic session timeouts, improving notification management, and providing greater control over organization-specific information visibility.

While these findings did not prevent successful completion of pilot activities, addressing them will improve platform governance, strengthen security practices, and better align the platform with organizational expectations regarding data management and privacy.

Platform Flexibility & Scalability

Additional opportunities were identified related to platform flexibility and support for larger-scale deployments. Portal administrators expressed interest in expanded bulk-management capabilities, improved support for administering multiple subsidy programs simultaneously, enhanced self-service configuration options, and additional administrative controls.

Data Visibility and Access Controls

During the pilot, participating organizations with administrative portal access, the RTA, United Way of Southeastern Michigan, and SEMCA/GEM, initially operated within a shared data environment in which participant records were visible across cohorts. This was acceptable given the small participant scale and the trusted partner relationships among participating organizations, but it surfaced a meaningful data-governance requirement for scale: organization-level data partitioning so that each subsidy provider can access only its own participants' data.

The Menlo Portal Assessment confirmed this requirement through two specific security findings: the portal did not automatically log administrators out of inactive sessions, and notifications were visible across organizational boundaries, allowing a subsidy-provider administrator to see notifications about other organizations' riders.

As one RTA administrator noted, a subsidy provider should only see information relevant to their own organization.

Both findings were resolved immediately upon identification: automatic session logout was implemented, and strict per-organization data isolation was applied so that notifications and report data no longer cross between organizational portals. The rapid identification and resolution of these issues during the pilot demonstrated both the value of independent assessment and the platform's readiness to meet enterprise data-governance standards as it scales.

While these enhancements were not required to support pilot activities, they represent important considerations for future deployments involving larger organizations, more complex funding structures, and expanded regional participation.

The opportunities identified throughout the assessments were focused on enhancing efficiency, flexibility, and scalability rather than addressing fundamental shortcomings in platform functionality.

3.3.5 LIMITATIONS

Several factors shape the interpretation of the results presented in this section. The project start was delayed, limiting the in-market period to a fraction of the runway originally scoped (see Section 2.2); a longer live window would likely have produced richer usage and validation evidence. All participating organizations operated within a shared data environment during the pilot; organization-level data partitioning will be required at scale, a requirement the Menlo Portal Assessment confirmed and that was addressed before pilot conclusion. Transportation assistance administrators at participating and prospective organizations were consistently stretched across competing program demands, limiting the number of organizations able to engage as portal administrators during the pilot period. This constraint is itself consistent with the report's central finding: the administrative burden of managing transportation benefits manually leaves little capacity for adopting new tools, however much those tools are needed.

None of these factors diminish the core finding that the model is viable and that the platform's greatest value lies in benefit administration and delivery.

3.3.6 CONCLUSIONS

Based on findings gathered across the Menlo Portal Assessment, Bhadala's internal Portal Workflow Assessment, operational observations, and pilot activities, the pilot demonstrated that MyRide Wallet successfully enabled subsidy providers to administer transportation assistance programs through a centralized digital platform.

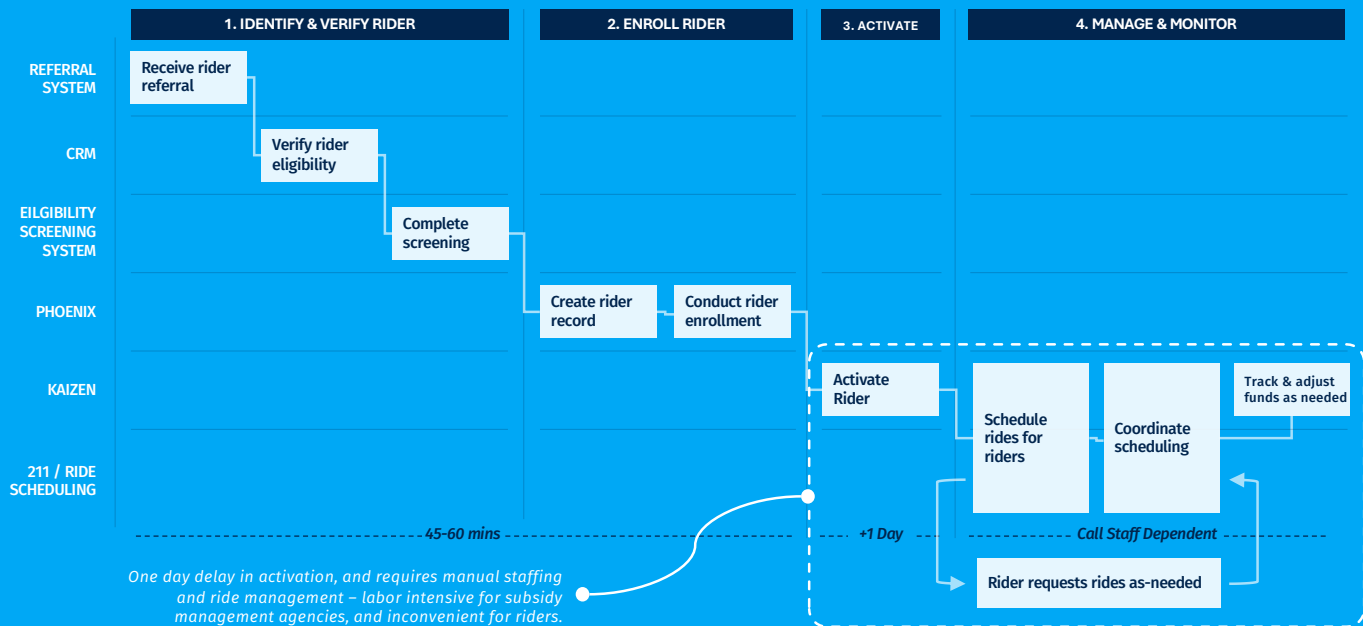
The clearest evidence supporting this conclusion was the platform's ability to consolidate participant enrollment, subsidy distribution, program monitoring, and reporting activities within a single administrative environment while reducing the complexity and time associated with existing workflows. Portal administrators consistently reported that MyRide Wallet simplified transportation assistance administration and improved both administrative visibility and operational efficiency.

The key areas identified for future improvement include automation of recurring administrative tasks, expanded reporting and analytics capabilities, strengthened security controls, and platform scaling to support larger participant populations and more complex funding structures. Section 4 examines what it will take to build on these outcomes at a regional scale.

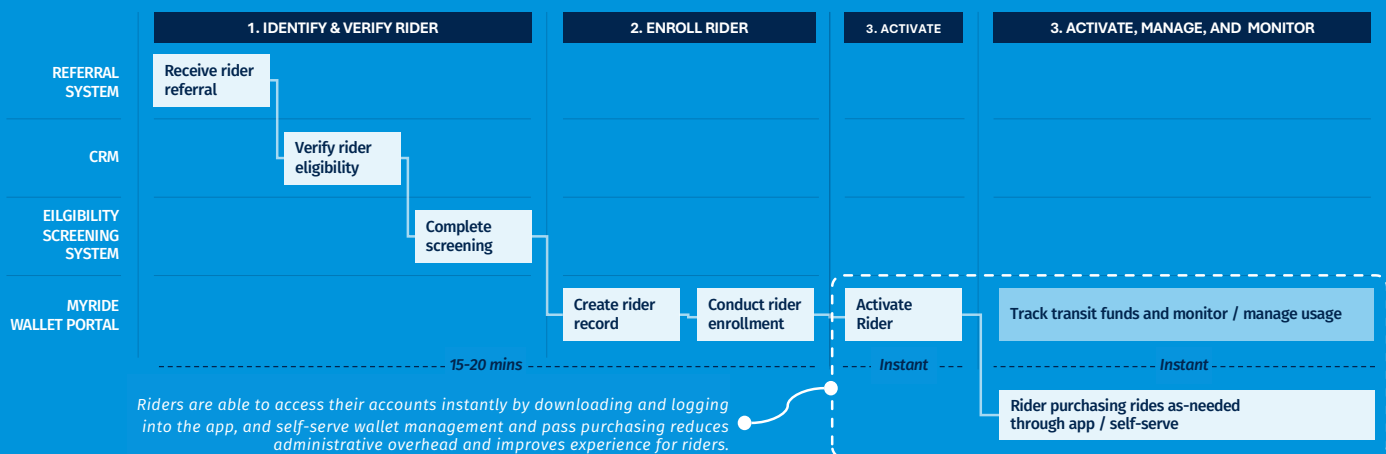
PROCESS FLOW COMPARISON: ONBOARDING, ACTIVATING, AND MANAGING RIDERS

Table 3.5

A. CURRENT STATE - GENERAL OVERVIEW



B. WITH MYRIDE WALLET



Conclusions & Next Steps 4.0

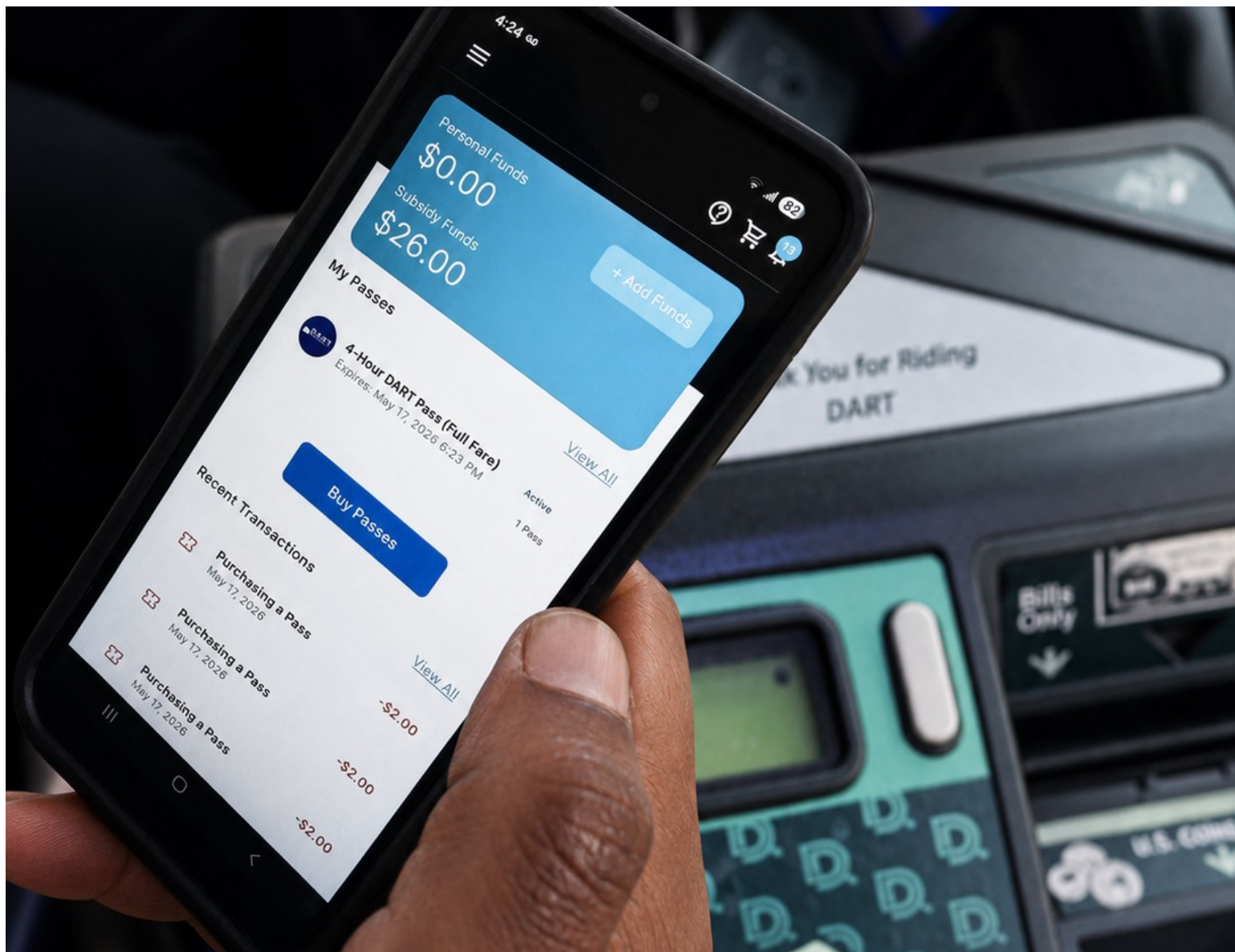


Photo Credit: Bhadala, 2026

Conclusions & Next Steps

4.1 INTRODUCTION

The MyRide Wallet pilot successfully demonstrated the viability of a shared, account-based mobility wallet capable of supporting riders, subsidy providers, transit providers, and regional mobility stakeholders through a common platform. Across the pilot, riders successfully completed core transportation activities including account creation, subsidy redemption, pass purchasing, pass activation, and trip completion. Subsidy providers successfully

administered transportation assistance through a centralized digital platform, while transit providers demonstrated that multimodal fare products could be accepted and managed within existing operational environments. Collectively, these outcomes validate the foundational concepts established through the original Mobility Wallet Challenge and demonstrate the feasibility of a regional mobility-wallet model within Southeast Michigan.

4.2 AN UNEXPECTED OPPORTUNITY: UNLOCKING TRANSPORTATION ACCESS THROUGH MORE EFFICIENT BENEFIT MANAGEMENT AND PROVISIONING

One of the most significant findings to emerge from the pilot was a shift in understanding regarding where the greatest barriers to transportation access exist.

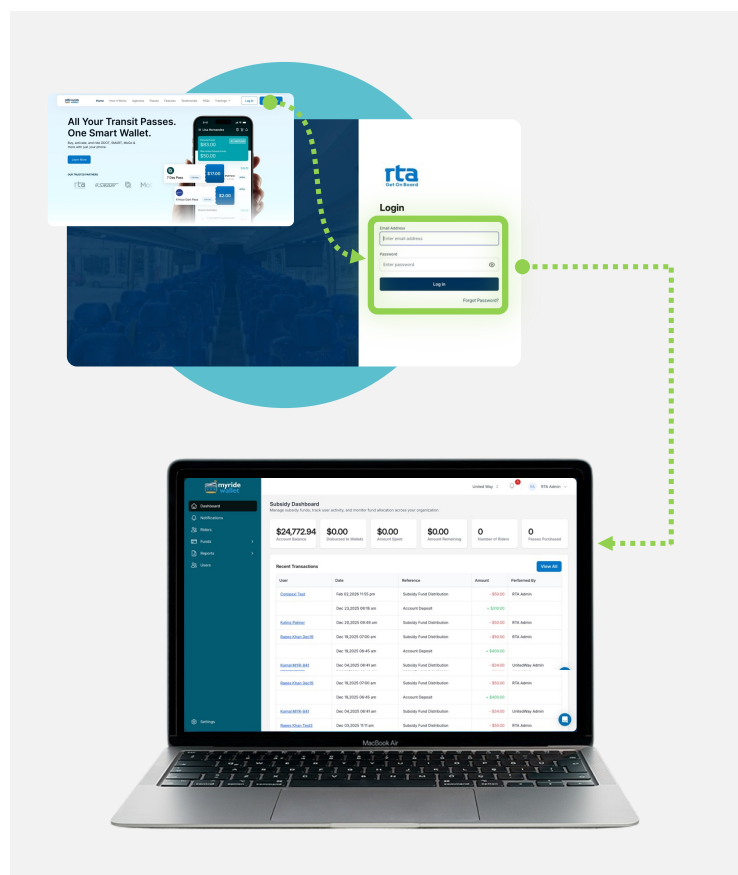
Throughout the pilot, riders demonstrated the ability to access transit services using a variety of existing applications and tools. Transit providers similarly offer established mechanisms for purchasing and using transit products. While opportunities remain to improve rider-facing experiences, the findings suggest that fare purchasing itself may not represent the largest barrier to transportation access.

Instead, the pilot consistently highlighted challenges associated with identifying eligible riders, administering transportation assistance programs, distributing benefits, and monitoring utilization. Organizations such as United Way and other participating subsidy providers described workflows that frequently require staff to navigate multiple systems, verify eligibility, distribute transportation assistance, monitor usage, and report outcomes.

The pilot demonstrated that MyRide Wallet substantially reduced these administrative bottlenecks by creating a direct connection between transportation funding, transportation-assistance providers, and riders.

This finding has implications beyond operational efficiency. Transportation-assistance funding already exists throughout the region across workforce development programs, educational institutions, healthcare organizations, nonprofit organizations, and public agencies.

Research conducted through initiatives such as "[Reliable Rides, Connecting Workers to Jobs](#)" has demonstrated that transportation barriers remain a critical factor influencing workforce participation, employment retention, and access to economic opportunity across Michigan.² In many cases, the challenge is not the absence of transportation resources, but rather the complexity of connecting these resources to the individuals they are intended to support.



By reducing administrative burden and improving benefit delivery, MyRide Wallet demonstrated the potential to increase utilization of existing transportation-assistance programs while expanding transportation access among riders who may already qualify for assistance but struggle to access it.

This created positive outcomes across the transportation ecosystem. Riders gained improved access to employment, healthcare, education, and other opportunities. Subsidy providers were able to serve more participants with fewer administrative resources. Transit providers benefited from increased ridership and improved utilization of existing services. Regional stakeholders gained greater visibility into transportation-access outcomes and a stronger return on transportation investments.

² Michigan Department of Labor and Economic Opportunity (LEO), MI Auto Workforce Hub, "Reliable Rides: Connecting Workers to Jobs," [michigan.gov/leo](https://www.michigan.gov/leo/-/media/Project/Websites/leo/Documents/LEO-Initiatives/MI-Auto-Workforce-Hub/Initiatives/Reliable-Rides/Playbook/Reliable-Rides-Connecting-Workers-to-Jobs.pdf), accessed June 2026. <https://www.michigan.gov/leo/-/media/Project/Websites/leo/Documents/LEO-Initiatives/MI-Auto-Workforce-Hub/Initiatives/Reliable-Rides/Playbook/Reliable-Rides-Connecting-Workers-to-Jobs.pdf>

4.3 ADDITIONAL RECOMMENDATIONS AND OPPORTUNITIES TO EXPAND IMPACT

Viewed through this lens, the long-term opportunity presented by MyRide Wallet extends beyond digital fare purchasing. The platform represents a potential infrastructure layer for delivering transportation assistance more effectively and maximizing the impact of existing transportation resources throughout Southeast Michigan.

The findings from the pilot suggest that the greatest opportunity for future impact lies not in expanding rider-facing functionality, but in strengthening the connections between transportation-assistance providers, public transit funding sources, and the riders these resources are intended to serve.

1. EXTEND PARTICIPATION AMONG TRANSPORTATION ASSISTANCE PROVIDERS

Future deployment efforts should prioritize engagement with workforce development organizations, educational institutions, healthcare providers, nonprofit organizations, local governments, state agencies, and other community-based partners that currently administer transportation-assistance programs.

Growing participation among these organizations represents one of the most direct opportunities to increase transportation access throughout the region.

2. CONTINUE EXPANDING TRANSPORTATION BENEFIT ADMINISTRATION CAPABILITIES

Future development should continue building upon the platform's administrative strengths by expanding support for participant qualification, eligibility verification, and identity

management through platforms such as login.gov, as well as funding administration, utilization monitoring, reporting, and program-performance measurement.

3. INCREASE AWARENESS OF AVAILABLE TRANSPORTATION BENEFITS

Future efforts should explore strategies for increasing awareness of transportation-assistance programs among eligible riders and simplifying the process of connecting riders with available resources.

Reducing friction at this stage of the process can increase utilization of existing transportation resources while expanding mobility access.

4. EXPLORE INTEGRATION AND PARTNERSHIP OPPORTUNITIES

Future phases should evaluate opportunities to integrate transportation-benefit administration capabilities with existing transit applications, mobility platforms, and regional public transportation systems. Rather than require riders to adopt entirely new tools, future implementations may allow

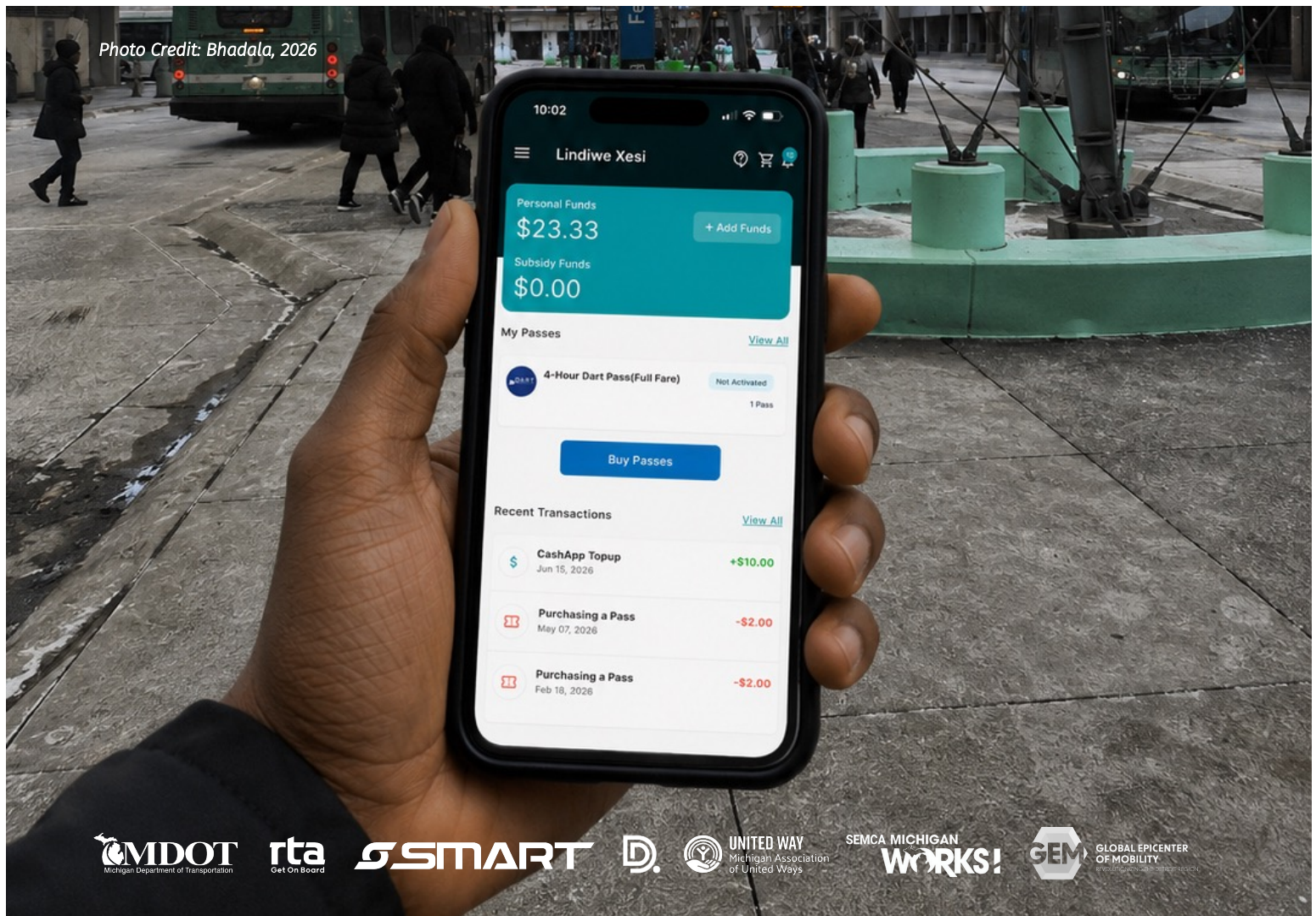
transportation benefits to be delivered through transit channels they already use, enabling MyRide Wallet to function as a shared administrative and funding infrastructure layer across the broader mobility ecosystem.

4.4 CLOSING REFLECTIONS

The MyRide Wallet pilot demonstrated that improving transportation access requires more than simplifying fare payment. It also requires simplifying how transportation resources are delivered, managed, and connected to the people who need them most.

Beyond validating the rider experience, the pilot's most significant finding was the opportunity to reduce administrative barriers between subsidy providers and eligible riders. By improving how transportation benefits are distributed and managed, MyRide Wallet demonstrated the potential to expand access to opportunity, increase utilization of existing transit services, and strengthen the effectiveness of Southeast Michigan's broader mobility ecosystem.

Southeast Michigan has spent years planning for a more connected, equitable, and efficient regional transit system. MyRide Wallet is proof that the infrastructure to deliver on that vision is not a distant ambition but a present capability. The region now has evidence that a shared, account-based platform can move transportation assistance from fragmented manual processes to centralized digital delivery, that it can serve job seekers, manufacturing employees, and transit riders through the same ecosystem, and that it can do so without disrupting the transit operations already in place. The pilot answered the question of whether this works. The question now before regional leaders is whether the region will build the governance, the partnerships, and the sustained investment to make the platform permanent.



Glossary of Terms

GENERAL TERMS & ABBREVIATIONS

Automated Clearing House (ACH): A digital network used for electronic financial transactions, including direct bank account transfers. ACH transfers typically require three or more business days to process.

Bhadala: The Detroit-based mobility technology company that built and operated the MyRide Wallet platform under contract with the RTA of Southeast Michigan.

CAC (Citizen Advisory Committee): The RTA's Citizen Advisory Committee, which participated in the pilot as one of four rider cohorts.

CashApp: A mobile payment application integrated into MyRide Wallet as a funding method, enabling unbanked and underbanked riders to load physical cash at participating retail locations and transfer funds to their MyRide Wallet personal wallet.

Concept of Operations (ConOps): The 2024 Regional Mobility Wallet Concept of Operations document, which established system requirements, stakeholder needs, and proposed pilot functionality for a regional mobility wallet ecosystem in Southeast Michigan.

Detroit Area Regional Transit (DART): A regional transit pass available across both DDOT and SMART services, offering riders access to both networks through a single fare product.

Detroit Department of Transportation (DDOT): The City of Detroit's public transit agency, providing fixed-route and paratransit services within the city of Detroit. One of two participating transit providers in the MyRide Wallet pilot.

Digital Pass: A transit fare product stored and activated within a mobile application rather than through a physical card or paper ticket. MyRide Wallet digital passes display an animated, pulsating transit provider logo to confirm validity at boarding.

Fare Capping: A pricing mechanism that automatically limits the total amount a rider pays for transit within a defined period, such as a day or month, ensuring riders never pay more than the cost of an equivalent pass. Fare capping was identified as a future opportunity in the RTA's pilot objectives.

Fixed-Route Transit: Scheduled public transportation services operating on predetermined routes and timetables. DDOT and SMART fixed-route services were the primary transit modes supported by MyRide Wallet during the pilot.

Global Epicenter of Mobility (GEM): A Southeast Michigan organization focused on mobility innovation, which partnered with SEMCA to support LM Manufacturing employees during the pilot.

Interoperability: The ability of different transit systems, fare technologies, and payment platforms to work together seamlessly, enabling riders to use a single payment method across multiple providers.

LM Manufacturing: A Detroit-area manufacturing employer whose employees faced significant transportation insecurity contributing to absenteeism and tardiness. LM Manufacturing participated in the pilot through SEMCA/GEM, representing the employer-sponsored transportation assistance use case.

Menlo Innovations: An Ann Arbor-based technology firm engaged to conduct independent rider and portal usability assessments during the pilot using their High-Tech Anthropology methodology.

Michigan Department of Transportation (MDOT): The state agency responsible for Michigan's transportation infrastructure, which co-managed the Michigan Mobility Wallet Challenge grant program with OFME.

Michigan Mobility Wallet Challenge: A competitive grant program jointly managed by MDOT and OFME through which the RTA received one million dollars in March 2023 to fund the MyRide Wallet pilot.

Micromobility: Short-distance transportation options typically available through app-based rental platforms, including bike share and scooter share services. Micromobility providers referenced in this report include MoGo bike share and scooter share operators Lime, Spin, and Bird.

GENERAL TERMS & ABBREVIATIONS

Microtransit: On-demand, technology-enabled shared transit services operating within a defined service zone, typically booked through a mobile application or call center. Examples include DAX and D2A2.

Mobility Providers: Organizations offering transportation services beyond fixed-route transit, including bike share (MoGo), scooter share (Lime, Spin, Bird), and rideshare (Uber, Lyft).

Mobility Wallet: A digital platform that enables riders to store funds, access transportation subsidies, and purchase fare products across multiple transit providers through a single account-based application. MyRide Wallet is an implementation of a regional mobility wallet designed to serve riders, subsidy providers, transit providers, and regional administrators within Southeast Michigan's transportation ecosystem.

MoGo: Detroit's bike-share program, originally included in the pilot design as a third mobility provider. Integration was deferred due to organizational and technical factors outside the pilot's scope.

Multimodal: Referring to the integration of multiple transportation modes within a single platform or journey. In the context of MyRide Wallet, multimodal connectivity encompasses fixed-route transit, paratransit, on-demand transit, microtransit, micromobility, and rideshare services, with the long-term vision of enabling riders to access and pay for all of these modes through a single shared platform.

MyRide Wallet App: Describes the MyRide Wallet rider app specifically, wherever used or referenced.

MyRide Wallet Portal: Describes the MyRide Wallet administrative portal, specifically, wherever used

MyRide Wallet Platform: Describes the MyRide Wallet platform as a whole, including the app and administrative portal.

Office of Future Mobility and Electrification (OFME): A Michigan state office that co-managed the Michigan Mobility Wallet Challenge grant program with MDOT.

Paratransit: Specialized transportation services for individuals with disabilities or other conditions that prevent them from using fixed-route transit. SMART paratransit fare payment was validated through MyRide Wallet during the pilot, while DDOT paratransit integration was deferred pending a commercial agreement with Ecolane.

Quality Assurance (QA): The structured internal testing process conducted by Bhadala prior to pilot launch, comprising 296 test cases across eight functional areas of the platform.

Reduced Fare: A discounted transit fare available to eligible riders, including seniors and individuals with disabilities. MyRide Wallet supported reduced fare pass options for both DDOT and SMART services during the pilot.

Regional Transit Authority of Southeast Michigan (RTA): The regional body responsible for coordinating public transportation across Southeast Michigan's four counties, which contracted with Bhadala to build and operate the MyRide Wallet platform.

Ride United: United Way of Southeastern Michigan's transportation access initiative, which provides no or low-cost transportation to residents facing barriers to employment, healthcare, education, and other essential services. Ride United served as the primary recruitment pathway for United Way's MyRide Wallet pilot participants.

Southeast Michigan Community Alliance (SEMCA): A workforce development organization that partnered with GEM to support LM Manufacturing employees during the pilot, representing the employer-sponsored transportation assistance use case.

Suburban Mobility Authority for Regional Transportation (SMART): The suburban transit agency serving communities outside Detroit, providing fixed-route and paratransit services. One of two participating transit providers in the MyRide Wallet pilot.

GENERAL TERMS & ABBREVIATIONS

Subsidy: Financial assistance provided by an organization to cover or offset a rider's transportation costs. MyRide Wallet enabled digital subsidy distribution from subsidy providers directly to eligible riders' wallets.

Transportation Network Companies (TNC): Private ride-hailing companies such as Uber and Lyft that connect riders with drivers through a mobile application. TNC integration was considered as part of the original pilot scope but was deferred by the RTA due to timeline constraints.

CONOPS PREFIX NOMENCLATURE

Note prefix nomenclature for the ConOps:

UI: User Interface – Everything the traveler sees and does in the mobile app. Account creation, purchasing passes, adding funds, linking subsidy accounts, viewing history, etc.

SP: Subsidy Provider Portal – The web portal used by organizations like United Way, SEMCA, LM Manufacturing, etc., to enroll participants, distributed funds, manage accounts, and run reports

PS: Policies and Services – Operational services surrounding the software rather than software features themselves. Examples include call center support, training materials, marketing, documentation, and other implementation services

BO: Backend business logic and system rules that aren't tied to a specific user interface. Examples include eligibility matching, fare rules, funding logic, account processing, and integrations

OP: Owner Portal -The administrative portal used by the system managers or subsidy providers to manage the overall system – adding or removing mobility providers, managing subsidy providers, viewing regional reports, and administering the platform



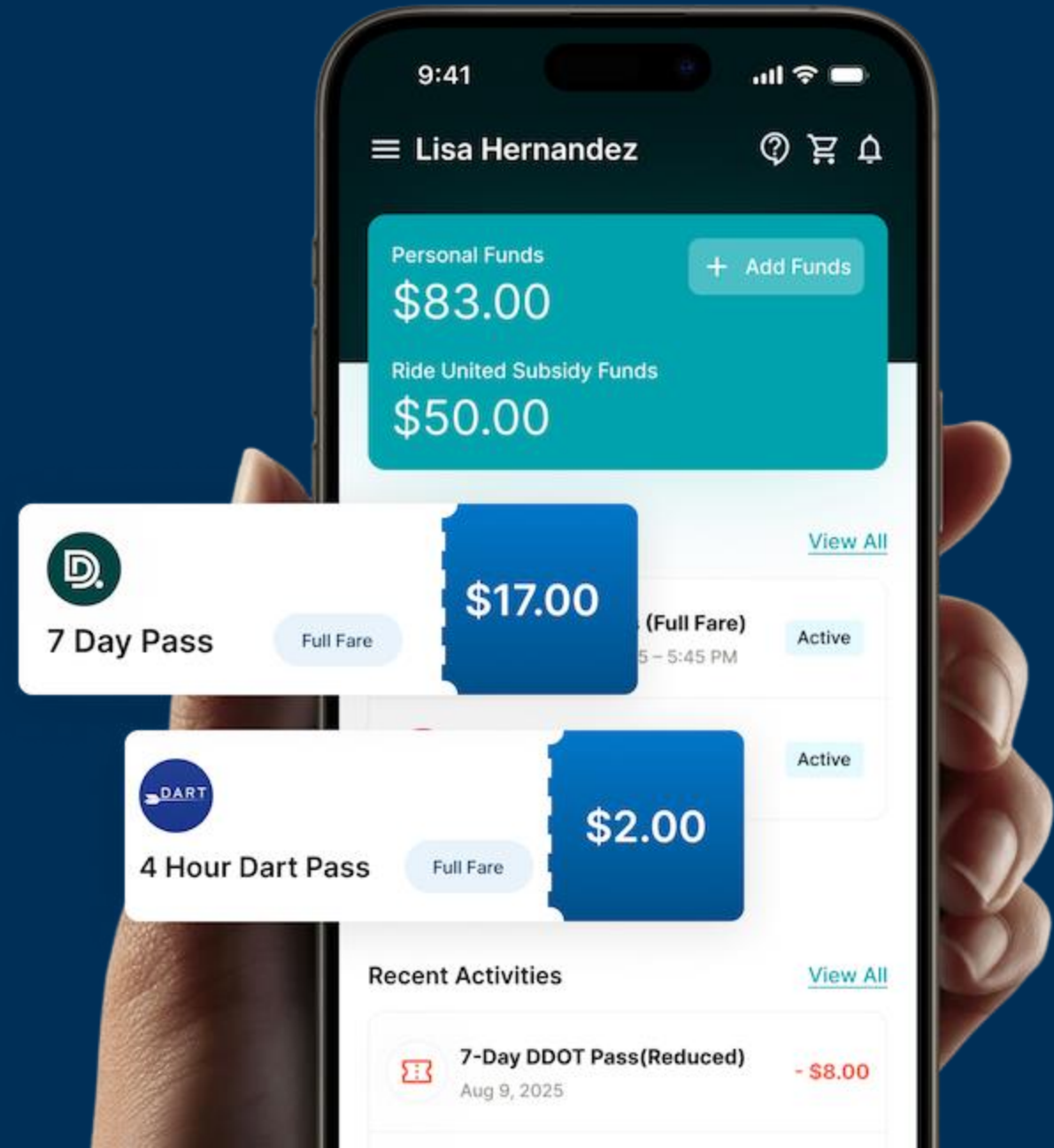
Bhadala

RTA Mobility Wallet Project – PAC presentation

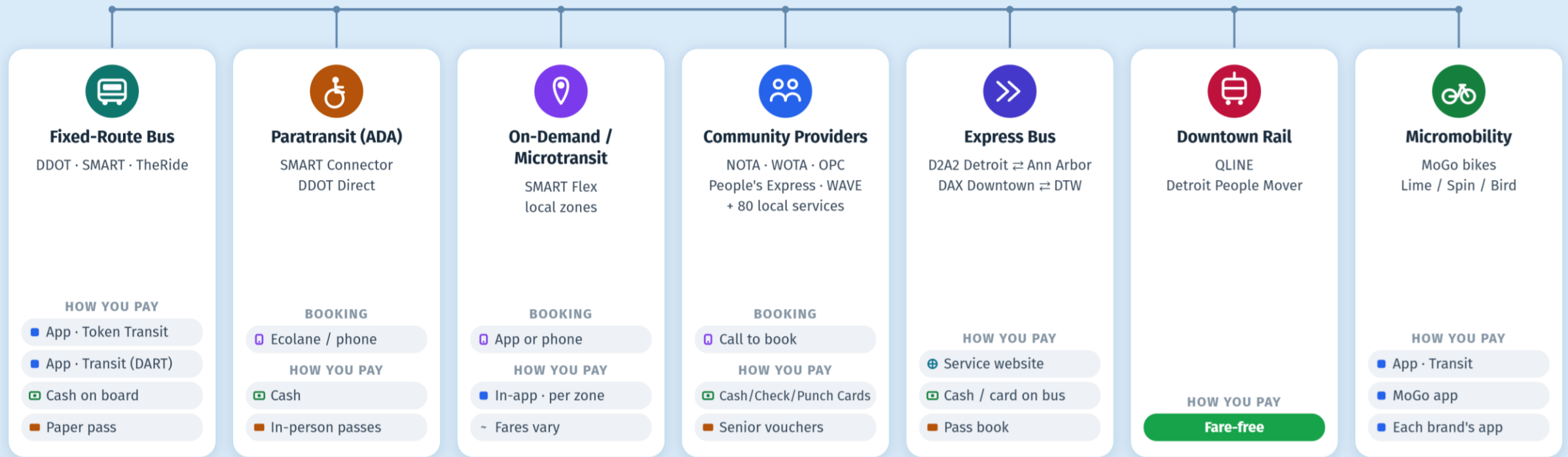
August 11th, 2026

Mshadoni Smith-Jackson
Transit Planning Manager

Kristin Caffray
Senior Planning Strategist



Current State



No consistent customer experience – Fragmented payment standards – No regional platform for policy initiatives

Pilot Purpose

- **The purpose of the Mobility Wallet Pilot was to simplify fare payment in the region and make it accessible to unbanked users.**

Funding

- Funded through the Michigan Mobility Wallet Challenge jointly managed by MDOT and other partners.
- RTA received \$1,000,000 award in March 2023 to design and implement a regional mobility pilot.

Defining Success

1. **Riders** – easily access and pay for multiple transit types
2. **Subsidy providers** – more efficiently administer subsidy programs
3. **Transit providers** – support reliable fare transactions and pass validation at boarding
4. **The RTA** – coordinate and optimize regional mobility, and prove a scalable model

Phase I – Concept of Operations

Partners

- DDOT | SMART | DPM | QLINE | MoGo | Lime | RTA
- United Way for SE Michigan, Detroit At Work, Downtown Detroit Partnership, City of Detroit OMI, MDOT, SEMCOG

Phase I Findings

- Fragmented fares
- Legacy hardware nearing end-of-life
- No single place to find or buy fares across providers
- No way to deliver transit subsidies directly to riders
- No framework yet for fare capping

Phase I Recommendations (Menlo)

- Build one account-based Mobility Wallet app — App, Backend System, RTA Owner Portal, Subsidy Provider Portal, Payment Processor
- Keep cash & physical card options (equity-first)
- Design for future fare capping + multi-provider subsidies
- Integrate with MSPs without forcing hardware/policy overhauls

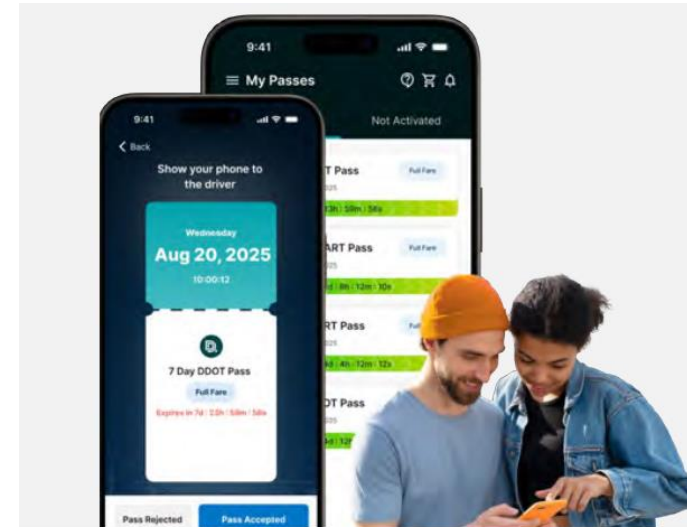
Phase II – Pilot Implementation

Partners

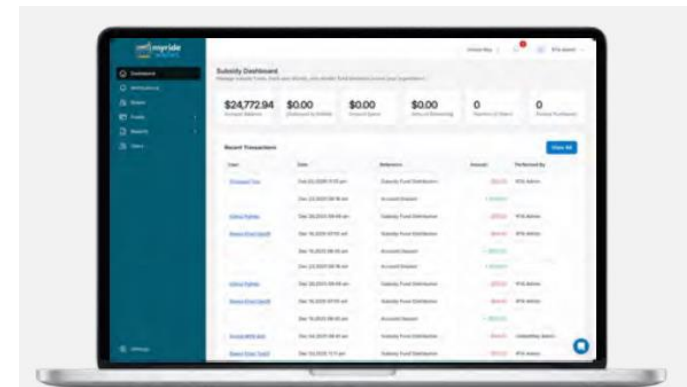
- Built by Bhadala (contracted Nov 2024) with DDOT & SMART as transit partners
- United Way for SE Michigan & SEMCA/GEM as subsidy providers

Delivered on Phase I Recommendations

- **Account-based wallet app:** App, backend portal including owner dashboard, subsidy provider dashboard, and payment processor
- **Equity-first (cash & physical card options):** no rider required a bank account to participate
- **Multi-provider subsidies:** United Way & SEMCA/GEM distributed funds digitally to riders across both transit providers from one platform
- **No hardware/policy overhaul for MSPs:** DDOT & SMART accepted wallet-based fares within existing fare products and operations
- **Fare-capping groundwork:** platform infrastructure validated as a foundation for future fare-capping, though not yet activated in this pilot



MYRIDE WALLET APP



SUBSIDY MANAGEMENT PORTAL

What We Heard

“

"I absolutely loved it – I didn't have to worry about having something in my hand, like a physical pass."

DDOT Rider

"It's simple enough...People don't have to fumble around in their pockets. They don't need to have transfer papers."

Fixed Route Rider

"It looks so much easier to pay for paratransit."

SMART Paratransit Rider

 **68**
INVITED
[50 REQUIRED]

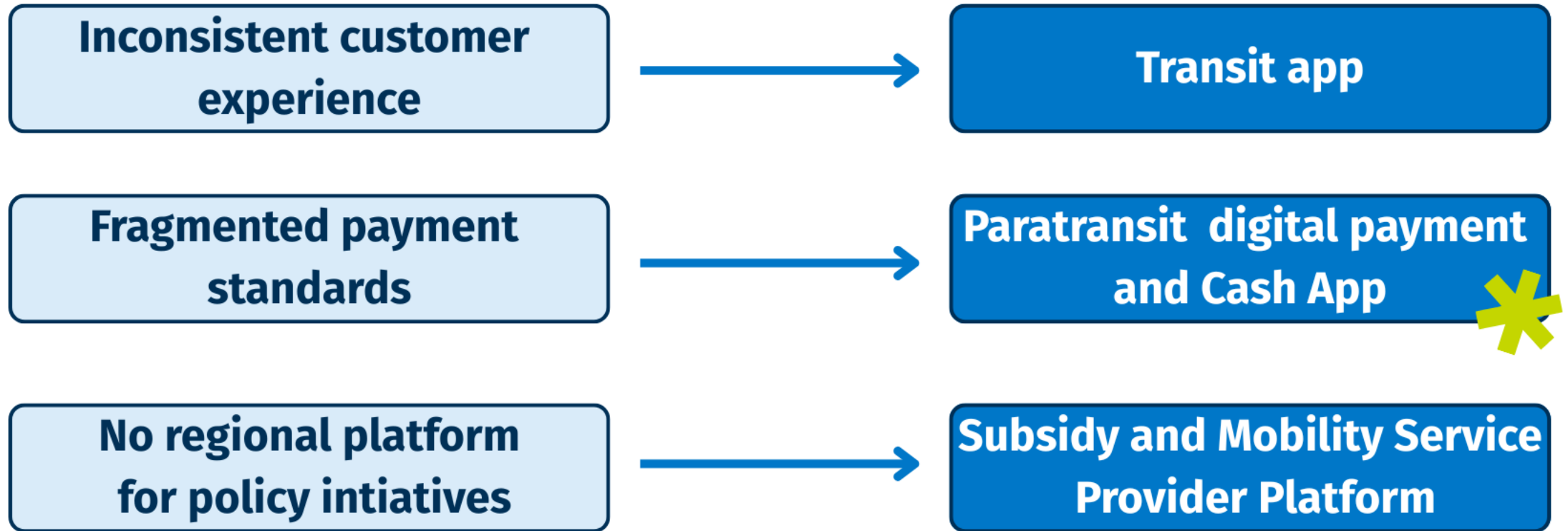
 **58**
LOGINS

 **54**
PASSES
BOUGHT

 **51**
PASSES
ACTIVATED

 **743**
TRIPS

Major Wins



The only app that facilitates digital payment for paratransit in the region

Next Steps

A single app might not be the solution as providers are implementing fare-box technologies on different timescales, but there is still tremendous value to be realized in the region.

1. Integrate more providers into Transit App payment and real time information.
2. Explore expansion of the subsidy portal.
3. Work with existing mobile payment providers on Cash app and paratransit integration.
4. Develop a Regional Transit Payment Vision that connects the providers modernization efforts so that end solutions are similar.





BOARD OF DIRECTORS MEMORANDUM

TO: RTA Board of Directors
FROM: Ben Stupka, Executive Director
SUBJECT: QLINE Five-Year Capital Investment Program (2027 – 2031)
DATE: August 20, 2026

Requested Action: Board of Directors Approval

Approval Request: This memo seeks Board approval of the QLINE Five-Year Capital Investment Program (CIP) for Fiscal Years 2027–2031.

Background Information: The CIP establishes the RTA's planned capital investments in the QLINE system for FY 2027 through FY 2031. The CIP is intended to serve as a living document that will be reviewed and updated annually as part of the fiscal year budget development process.

This is the first CIP completed for the nearly ten-year old QLINE system. The CIP provides a framework for identifying, prioritizing, and sequencing capital investments. It is a necessary document that provides a framework for planning future funding that will be needed to maintain the system in a state of good repair as well as funding needed for overall system improvements. This inaugural version was developed through extensive interviews with the QLINE management team, as well as reviews of foundational documents like the Transit Asset Management Plan and the Fleet Maintenance Plan. Additionally, the team developed a new prioritization system that is intended to direct available resources toward the most critical system needs while improving overall system performance and the rider experience.

CIP Overview: The five-year CIP includes approximately \$27.3 million in planned capital investment, with annual investments ranging from approximately \$3.1 million to \$7.3 million. Major investments include ongoing preventative maintenance, streetcar component replacement and modernization, right of way equipment improvements, and improvements to the alignment. Major program elements include annual preventative maintenance, fleetwide brake overhauls, rehabilitation of the traction power substations and charge bars, and the implementation of targeted



dedicated lanes. Key projects in Fiscal Year 2027, beyond the preventive maintenance and brake replacement program, include the following:

- Replacement pantographs
- Replacement wheel trucks
- Replacement rail switch
- Rehabilitation of trackway drain grates
- Overhaul of the overhead catenary system
- Rehabilitating the operator breakroom
- Purchasing additional radios

Funding for the CIP comes from federal formula funding (e.g., Section 5307 and 5337) and associated state matches, existing QLINE sources (e.g., Convention Funds), and discretionary grants (e.g., Congressional Directed Spending). Discretionary grants are only included once they are secured. Fiscal Year 2027 is fully funded. Future years will require increased funding, new funding sources, and/or extensive prioritization to come into balance with available funding.

Strategic Plan Alignment: Priority One: Build on RTA's Existing Programs and Services

The QLINE Five-Year Capital Investment Program supports the RTA's commitment to maintaining and improving QLINE service by establishing a coordinated, long-term approach to preserving system assets, improving reliability and safety, and strategically investing in the future of the QLINE.

Attachment: QLINE Five-Year Capital Investment Program (2027–2031)



QLINE FIVE-YEAR CAPITAL INVESTMENT PROGRAM

(2027-2031)



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1 | INTRODUCTION

The FY 2027–2031 Capital Investment Strategy is the Regional Transit Authority of Southeast Michigan’s five-year plan for capital investment in the QLINE system. It is designed to communicate the rationale for near-term capital expenditures and support capital planning decision-making. The document reflects a capital planning framework in which system needs and long-term priorities are identified through the capital plan, informed by supporting asset management and maintenance planning documents such as the Transit Asset Management (TAM) Plan and Fleet Maintenance Plan, refined into an annual Capital Program of projects, and translated into a capital budget that documents funding allocations.

The five-year program is based on lifecycle renewal and system preservation activities that create a safer, more comfortable experience for QLINE riders. The intent of this document is to present what is planned and explain why investments are prioritized and sequenced as they are.

2 | CAPITAL PLANNING PROCESS

The annual capital planning process is to be used to inform and update the capital plan. The capital plan will be updated each year during the first quarter of the calendar year to review asset needs, project progress, and funding assumptions. The TAM Plan, Fleet Maintenance Plan, condition assessments, and other supporting documents will be used to assist with updating the capital plan. Project priority will be updated annually during this time, as needed.

3 | CAPITAL PROGRAM OVERVIEW

PROGRAM SCALE AND ANNUAL PHASING

The FY 2027-2031 capital program totals \$27,347,679 across five fiscal years. Programmed expenses are phased as follows:

- FY 2027: \$3,088,638
- FY 2028: \$7,312,986
- FY 2029: \$6,395,827
- FY 2030: \$5,198,995
- FY 2031: \$5,351,233

Table 2 presents the prioritized FY 2027-2031 Capital Investment Program.

Projects identified as High Risk Priority represent investments that address operational, reliability, or safety concerns and are prioritized earlier in the planning schedule.

Projects designated as Recurring/Multi-Year Schedule represent capital items that are recurring or need multiple years of funding. Other projects may be deferred due to funding limitations, dependency requirements, or lifecycle considerations.

4 | PROGRAM DETAILS

PROJECT PRIORITY

Projects are prioritized using a weighted framework to support decision making.

Investments are evaluated across four categories: asset condition, safety, reliability, rider experience, and ridership impact.

Priority is placed on addressing asset condition (25%) and safety risk reduction (25%), followed by improvements to service reliability (20%). Additional factors include customer experience (10%), and ridership impact (5%). See **Table 1**.

This priority approach also includes a system risk multiplier to categorize the potential operational impact of an asset failure. Each capital item was ranked on a low, medium, or high system risk based on the extent to which failure of the asset would affect the overall operations of the QLINE. The multipliers are as follows:

- High: 1.25
- Medium: 1.1
- Low: 1

This approach ensures that investments address critical system needs while improving overall performance and rider outcomes.

Table 1: Project Priority

Criteria	Definition	Base
Asset Condition	Remaining useful life of asset	30%
Safety	Safety and security risk, including cybersecurity	30%
Reliability	Impact on reliability of system	25%
Rider Experience	Impact on rider comfort, convenience, and satisfaction	10%
Ridership Impact	Effect on ridership levels and service usage	5%

PROGRAM INVESTMENT CATEGORIES

To support a state of good repair, maintain safe and reliable service, and address long-term capital needs, the program is organized into six investment categories. These categories are as follows:

- **Revenue Vehicle Investments** include capital replacement and improvement projects, such as midlife overhauls of streetcar vehicles, component replacements (e.g., pantographs, mirrors, trucks), safety enhancements (fall protection anchor points), interior upgrades (seat materials), and onboard technology systems (cameras, and announcement systems).
- **Preventative Maintenance (PM)** includes recurring, multi-year programs for revenue vehicles, facilities, and track & guideway assets to maintain a state of good repair and extend the useful life of assets.
- **Track & Guideway Investments** include both capital replacement and improvement projects such as rail, switch, and frog replacements; concrete and guideway surface rehabilitation; and OCS and traction power system overhauls.
- **Facilities Investments** include capital improvements and replacements to support operations, such as HVAC upgrades, security enhancements, and ongoing facility condition upgrades at the Penske Tech Center.
- **Technology (IT) Investments** are integrated across multiple asset categories (vehicles, facilities, stations, and operations) and include replacement and upgrade of communication systems, security systems, monitoring equipment, and operational technology.
- **Non-Revenue Vehicle Investments** include the procurement and outfitting of support vehicles used for maintenance, supervision, and operational support activities.

5-YEAR CAPITAL PROGRAM

The table below presents the preliminary capital investment estimates for the QLINE system over the FY 2027-2031 period. Projects are organized by project name, category, cost by year, project total, and priority score.

Table 2: 5-Year Capital Program

Category	Project	2027	2028	2029	2030	2031	Project Total	Priority Score
Revenue Vehicles	Axle Replacement		\$100,000				\$100,000	5.34
Revenue Vehicles	Install fall protection anchor points on streetcars				\$233,600		\$233,600	2.00
Revenue Vehicles	Onboard DVR/NVR Systems		\$20,000				\$20,000	4.44
Revenue Vehicles	Replace Announcement System			\$84,950			\$84,950	3.69
Revenue Vehicles	Replace camera systems in the streetcars			\$874,700			\$874,700	4.13
Revenue Vehicles	Replace mirror systems on the streetcars				\$62,400		\$62,400	2.45
Revenue Vehicles	Spare ESS		\$90,000				\$90,000	5.88
Revenue Vehicles	Upgrade streetcar seat material					\$147,750	\$147,750	2.00
Revenue Vehicles	Brake Overhaul	\$370,000	\$560,000	\$560,000	\$560,000	\$560,000	\$2,610,000	4.95
Revenue Vehicles	Pantograph Replacement	\$150,000					\$150,000	4.94
Revenue Vehicles	Wheels Purchase	\$120,000					\$120,000	5.38
PM	Preventative Maintenance	\$1,845,150	\$1,900,505	\$1,957,520	\$2,016,245	\$2,076,733	\$9,796,153	6.25
Track & Guideway	Grate overhaul		\$156,000	\$156,000	\$156,000	\$156,000	\$624,000	5.13
Track & Guideway	Long-term concrete solution (Epoxy overlay/5 phases)				\$400,000	\$400,000	\$800,000	5.00
Track & Guideway	Track Switch and Drainage Infrastructure Repairs	\$232,000	\$50,000	\$50,000	\$50,000	\$50,000	\$432,000	4.95
Track & Guideway	OCS Maintenance Overhaul	\$326,488					\$326,488	4.75

Category	Project	2027	2028	2029	2030	2031	Project Total	Priority Score
Track & Guideway	Replace switches		\$178,750	\$178,750	\$178,750	\$178,750	\$715,000	6.06
Track & Guideway	Switch Point Replacement		\$42,000	\$42,000	\$42,000	\$42,000	\$168,000	4.94
Track & Guideway	TPSS and charge bar overhaul			\$1,500,000	\$1,500,000	\$1,500,000	\$4,500,000	5.50
Track & Guideway	Veh Maint. Limit Switches for Pantagraph		\$250,000				\$250,000	4.60
Track & Guideway	Woodward Dedicated Lane		\$2,600,000				\$2,600,000	4.35
Facilities	Penske Tech Center Breakroom Remodel	\$25,000					\$25,000	1.30
Facilities	Upgrade the Penske Tech Center with security enhancements					\$160,000	\$160,000	1.43
Facilities	Upgrade the Radios (handheld portable and chargers)		\$218,731				\$218,731	3.88
Facilities	Platform monitors replacement (includes cabinets)			\$450,000			\$450,000	3.58
Facilities	Upgrade the facility/Platform Cameras			\$280,000			\$280,000	2.70
IT	Digital Dispatch Radio System with Recording			\$235,625			\$235,625	4.13
IT	Replace Emergency Phones		\$140,000				\$140,000	3.60
IT	Replace streetcar Wi-Fi Bridges		\$475,000				\$475,000	6.00
IT	Replace Handheld Radios	\$20,000					\$20,000	4.75

Category	Project	2027	2028	2029	2030	2031	Project Total	Priority Score
Non-Revenue Vehicles	Radios installed (4 Vehicles)			\$26,282			\$26,282	4.13
Non-Revenue Vehicles	Spare assembled truck		\$512,000				\$512,000	5.00
Non-Revenue Vehicles	Non-Revenue Vehicle Repairs and Purchase		\$20,000			\$80,000	\$100,000	5.34
Annual Totals		\$3,088,638	\$7,312,986	\$6,395,827	\$5,198,995	\$5,351,233	\$27,347,679	

5 | FUNDING

The capital projects will be funded through a combination of funding sources. The major sources include:

- Federal Transit Administration (FTA) Formula (Section 5307 Urbanized Area Formula funds and Section 5337 State of Good Repair)
- QLINE Specific Funding (e.g., Convention Facility Development Fund, Detroit DDA)
- Discretionary Grants (e.g., Congressionally Directed Spending)



Regional Transit Authority of Southeast Michigan

Resolution No. 62

RTA Resolution No. 62, a resolution recognizing and honoring the dedicated service of Freman Hendrix upon their retirement from the Board of Directors of the Regional Transit Authority (RTA) of Southeast Michigan.

WHEREAS, Freman Hendrix was appointed to the RTA Board of Directors by the Mayor of Detroit in 2015 and has faithfully served the residents of Detroit and Southeast Michigan in this role for eleven years; and

WHEREAS, Mr. Hendrix served as Secretary for the RTA Board of Directors from 2017 through 2026, providing nine years of leadership and service as an officer; and

WHEREAS, throughout his Board of Directors tenure, Mr. Hendrix provided committed leadership and an abundance of knowledge and perspective in advancing regional mobility, public transportation access, and collaboration with regional stakeholders; and

WHEREAS, Freman Hendrix served during multiple transitional periods for the RTA, contributing to important discussions, policies, and initiatives that strengthened regional transit planning and helped position the organization for future growth and opportunity; and

WHEREAS, Mr. Hendrix has, throughout his accomplished and influential career in the City of Detroit and throughout the RTA's four-county footprint, consistently demonstrated a deep belief in public service and the importance of creating a more connected, equitable, and accessible Southeast Michigan region for residents, workers, students, seniors, and visitors alike; and

WHEREAS, Mr. Hendrix has departed from his position on the Regional Transit Authority Board of Directors effective July 16, 2026.

NOW, THEREFORE, BE IT RESOLVED that the RTA Board of Directors, Executive leadership, and staff hereby express its gratitude and appreciation to formally recognize and express appreciation for the time and expertise Mr. Hendrix contributed to the RTA and the region;

BE IT FINALLY RESOLVED that the RTA Board of Directors hereby expresses its best wishes for Mr. Hendrix's continued success in his endeavors.

Authorizing signature: _____ (David Massaron, Chair of the Board)

Date: August 20, 2026