Frequently Asked Questions (FAQs)

Payment Methods

What type of payment methods are accepted on Nevada County Connect's Tap-to-Pay contactless payment system?

NCC currently accepts Visa and Mastercard contactless-enabled bank cards and mobile wallets. At this time, accepted mobile wallets include: Apple Pay, Google Pay, Samsung Pay, and Fitbit Pay.

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

Cards that are contactless-enabled have the following symbol on the front or the back of them:

Many banks and financial institutions have switched to contactless cards to make payments safer, faster, and more secure for their customers. Check with your card issuer if you are unsure if your card is contactless-enabled.

If you do not have a contactless card, you can also link an existing bank card to your payment-enabled device, or you can order a contactless-enabled Cash App Card.

Can I still ride NCC if I do not have a contactless-enabled card or a payment-enabled device?

Yes. You can still pay your fare using cash or monthly/weekly/daily passes. You would need to use the farebox to pay your fare.

Can I still use cash?

Yes, cash and our legacy passes are still eligible forms of payment. The cash and pass fares are the same as they have been, and those are only valid for cash/pass payments. Just pay your fare using the farebox when you board the bus.

Can I pay for more than one person using one contactless payment method?

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

Tapping to Pay

How do I use my contactless-enabled bank card or payment-enabled device on NCC?

Always tap in at the start of your journey on a payment reader to pay the right fare.

Look for the contactless symbol on the NCC readers as you board the bus:

Simply tap your contactless-enabled bank card or payment-enabled device below the screen on the contactless symbol and wait for the green "GO!" screen.

What are payment readers?

The contactless payment readers are the face of NC Connect's contactless fare payment system. The readers serve as point-of-sale terminals, allowing you to pay your fare and enter the system instantly. They are mounted at the front entrance of the bus and look like this:
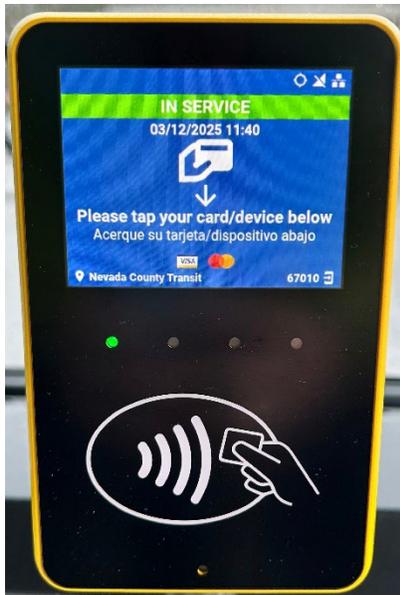
Why doesn't my contactless-enabled bank card work?

If your contactless-enabled bank card is not working, it may be due to one of the following reasons:

- **You have a new card.** If you have a new contactless-enabled card, you might need to activate it first. If after activating your new contactless-enabled card it is still not working, please contact your card issuer at the phone number listed on the back of your card.

- **Your card issuer has declined payment.** This may be due to your bank account not having enough funds for the journey. Please check with your card issuer.

- **Your card may be damaged or expired.** If this happens, you'll need to get your card reissued by contacting your card issuer.

- **Your card type is not accepted, e.g.** American Express, and other card brands. Visa and Mastercard are accepted at this time.

Fares: How Calculated and Charged

What will I be charged?

When paying with a contactless bank card or mobile wallet at a contactless payment reader aboard an NCC bus, your fare will be the same as paying with any other method—you can ride up to 3 hours systemwide for only $2 Regular Fare or $1 Discount Fare* when tapping to pay. *Discounted fares are now available for older adults (ages 65+), Veterans, and/or Disabled/Medicare cardholders; see our Benefits page to learn how to enable these fares.

Fares when paying with a contactless payment method

	Single Ride (3 hours)	Daily Cap	Weekly Cap	Monthly Cap
Fixed Route Regular Adult (18+)	$2.00	$6.00	$20.00	$70.00
Fixed Route Discount (Senior 65+/Disabled-ADA)	$1.00	$3.00	$10.00	$35.00
Fixed Route Youth (7 – 18 yrs)	$1.00	$3.00	$10.00	$35.00

What is fare capping?

Fare capping guarantees that you won't be charged more than $6 per day (or $3 per day for older adults ages 65+, Veterans, or Disabled/Medicare Card holders who register for a discounted fare* via our Benefits page) no matter how many times you ride in a day—as long as you pay with the same contactless debit/credit card or mobile wallet throughout the day. *(*Note: Discounted fares are currently only available for registered contactless bank cards.)*

To take advantage of fare capping, you must always use the same payment method each time you tap. For example: Don't use your iPhone to tap on for one trip, and then tap for your next trip with your Apple Watch. Even though the same bank card may be linked via both devices, you will lose the benefit of fare capping. And if you switch between payment methods during the 3-hour window, it will be treated as a new trip, and you will be charged again.

If you would like more information on fare capping, please contact NCC Customer Service at 530-477-0103 x 0, Monday through Friday, from 8 a.m. to 4 p.m. Offices are closed on weekends and observed holidays.

Is there a weekly or monthly payment option?

Yes, please see the table below for daily, weekly, and monthly fare-capping amounts when paying with a contactless payment method.

Fare-Capping Period	Maximum Regular Contactless Fare	Maximum Discount Contactless Fare
Daily cap	$6	$3
Weekly cap	$20	$10
Monthly cap	$70	$35

The Weekly and Monthly caps operate on a rolling basis. This means that a cap will apply for all trips taken within a 7-day and 31-day period from the first time you tap to pay, and on a rolling basis, based on usage thereafter.

How do charges appear on my card statement?

Fare is $2 for 3 hours of travel and is charged to your card's account like a standard credit or debit card transaction with the description "NevCo Tap To Pay." To view your recent NCC rides and see what fare you were charged, visit our [Nevada County Connects Tap-to-Pay Customer Portal](or check your bank card statement).

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

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

Will my information be kept private?

Personal data is never stored, sold, or given away by NCC or any third-party agent. NC Connect's customer service representatives do not have access to full credit card account numbers. Customer service representatives will answer customer support queries in accordance with PCI (Payment Card Industry) practices.

Does my card issuer see my travel history?

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

Will I be charged a service fee for using my contactless payment method on NCC?

No, there are no additional fees to use contactless-enabled payment methods.

Do I always have to use the same payment method within the 3-hour transfer window?

Yes. You cannot switch payment methods during the 3-hour transfer window. The fare calculation software will only charge your card $2 throughout this window, no matter how many times it is

tapped. If you switch between payment methods during the 2-hour window, it will be treated as a new trip, and you will be charged again.

Important: You must use the same payment method throughout all your trips to qualify for benefits like fare capping.

Will Passes and be phased out?

No, NCC Passes (daily, weekly and monthly) will continue to be available as another form of payment for bus fares.

Will it cost more to use contactless payments?

The Tap-to-Pay contactless fare system uses a different fare structure than the zone-based cash and pass fares. The Tap-to-Pay system fares offer similar daily, weekly, and monthly fare amounts, allowing you to pay as you go and still receive bulk-ride discounts.

Do I need to tap on each bus I board within that 3-hour window?
Yes, you must tap on a contactless payment reader on each bus you board. The fare calculation software will keep track of your taps and only charge you $2, no matter how many times you tap within a 3-hour period. You will not be charged again until 3 hours have passed.

Are discounted fares available with contactless payment?

Discounted contactless fares are now available for older adults (ages 65+), Veterans, and disabled/Medicare cardholders via a simple, digitized verification program that enables riders to apply for and receive fare discounts. See our Benefits page to learn how to register for and enable these fares.

Riders who are eligible for a discount fare can still pay the existing discount fare with cash or a Pass when boarding a bus; you'll pay at the farebox instead of using the contactless payment reader.

Troubleshooting Issues

What can I do if my payment was not accepted at the payment reader?

If you tap your contactless card or payment-enabled device and the payment reader indicates that the payment was not accepted, you will need to use another payment method to pay for your ride. Your payment may not be accepted for a few reasons:

- It is possible that your payment method has been blocked if we have not received payment for a prior fare. Until payment is received for that fare, that payment method will remain blocked, even if you use other payment methods in the meantime

- Your payment method has been blocked by your bank

- Your card or smart device is damaged

- Your card is not contactless-enabled

- You may not have enough funds

To resolve an issue with your card, please contact your bank. In the meantime, you can use another Visa or Mastercard, including a card in your mobile wallet. If you are having trouble with your payment-enabled device, you may need to remove the card from your device and add it back in.

How can I get my blocked payment method accepted again?

Once you have resolved the issue with your payment method, please contact NCC Customer Service by calling 530-477-0103 x 0, Monday through Friday, from 8 a.m. to 4 p.m. Once the issue is resolved, it can take up to 15 minutes before you can continue to use the same payment method at NCC payment readers.

What is "card clash"?

Card clash happens when more than one payment method touches the payment reader at the same time. The payment reader may deduct the fare from the wrong bank card/device as it reads the first payment method it comes in contact with, or it will not read either card. It is recommended that you present one payment method when paying your fare.

Note:

If you are paying for someone who is traveling with you, you will need to use a different card or device, or an alternate form of fare payment.

How do I apply for a refund?

If you suspect you have been charged more than once or have not been charged the correct fare, please contact NCC Customer Service at 530-477-0103 x 0, Monday through Friday, from 8 a.m. to 4 p.m., or email nevcoconnects@nevadacountyca.gov.

How do I dispute a charge?

If you did not authorize a charge, or if you believe that you have been charged incorrectly, you can dispute a charge by speaking with an NCC Customer Service representative by calling 530-477-

0103 x 0, Monday through Friday, from 8 a.m. to 4 p.m., or by emailing
nevcoconnects@nevadacountyca.gov

What if my payment method is lost or stolen?

- If your card is lost or stolen, contact your bank first to ensure that your card is canceled and to prevent unauthorized transactions.

- If your card is subsequently found, and if your bank did not cancel it, you may continue using your card.