Finance and Capital Committee
Board Information Item IV - A
November 5, 2026

Capital Program Update

OVERVIEW			
PRESENTATION NAME	Capital Program Update	**DOCUMENT NO.**	300171
ACTION OR INFORMATION	[X] Information [ ] Action		
STRATEGIC TRANSFORMATION PLAN GOAL	[ ] Service Excellence [ ] Talented Teams [X] Financial Responsibility and Efficiency **Check the Box Selections of the STP Goals.		
RESOLUTION	[ ] YES (required for ACTION ITEMS) [X] NO		
EXECUTIVE OWNER			
EXECUTIVE TEAM OWNER	Webster, Thomas J.		
DEPARTMENT	Strategy, Planning and Performance		
DOCUMENT INITIATOR	Tompkins, Erica		
OTHER INFORMATION			
COMMITTEE	[ ]Exec/OIG [ ]Board [ ]Exec/Non-OIG [X]Finance & Capital [ ]Safety & Ops [ ]Board (consent)	**COMMITTEE DATE**	November 5, 2026
PURPOSE/KEY HIGHLIGHTS	• Provide an update on the current Capital Improvement Program (CIP) and changes to major investments • Discussion on potential Capital Program strategy The presentation highlights upcoming Capital Program strategic topics, which aim to maximize use of existing assets, find cost efficiencies, and maintain reliability and performance.		
DISCUSSION	Metro's Capital Improvement Program (CIP) Update provides an overview of the development and structure of the Capital Program, highlighting investments that are progressing through implementation with no changes and investments that are advancing through the Capital Program Phases with revisions to cost, scope and schedule		

	as the investments become more defined. Metro is also advancing investments through the current Capital Program to support efficiency and improve customer access and experience. In anticipation of additional capital funding from the region through DMV*Moves*, Metro is progressing planning and concept development for future bus, rail and system wide investments. As Metro develops the FY2028 – FY2033 Capital Program, additional capital resources are included in the assumptions. This additional capital funding will restore lost purchasing power and sustain future purchasing power. Without additional funding, Metro expects impacts on reliability and performance. To maximize continued regional and federal investment, Metro's is approaching the next generation of modernization through the Capital Program in following four categories: • **Metro Bus:** Balancing improving efficiency and preserving capacity for future ridership growth • **Metro Rail:** Optimizing fleet and yard capital investment; investments to ease crowding, strengthen connections and improve access • **Metro Access**: Reduce costs while enhancing service and flexibility • **Technology & Efficiency:** Increase efficiency and revenue while maximizing asset value Metro continues efforts to communicate capital program updates and provide transparency into capital investments. This fall, Metro will provide Q1 updates on key capital investments in addition to the Capital Program Preview and Proposed Budget, Six-Year Capital Improvement Program, and Long-Range Capital Plan.
INTERESTED PARTIES	Please see the list of approximately 400 capital program vendors provided as an attachment to this document.
RECOMMENDATION/NEXT STEPS	• **November 2026:** FY2028 Budget and FY2028 – FY2033 Capital Program Preview and FY2027 Q1 Financial Results and FY2027 Operating Budget and Capital Program Amendments • **December 2026:** GM/CEO Proposed Six-Year Capital Improvement Program • **Spring 2027:** Budget Adoption
FUNDING IMPACT	Information item update – No funding impact

Capital Vendors

22nd Century Technologies Inc
A & K RAILROAD MATERIALS INC
A YANKEE LINE INC
Academy Express LLC
Accelera Solutions, Inc.
Accenture LLP
A-Connection Inc
ADAPTASPACE INC
ADGO Inc
ADMIRAL ELEVATOR CO INC
ADP Consultants, Inc.
Advanced Computer Concepts
Advanced Digital Systems, Inc.
ADVANCED SOLUTIONS & CONTROLS
AECOM TECHNICAL SERVICES INC
AECOM, USA, INC.
AECOM-STV JV
Agilent Technologies Inc
AIR CLEANING TECHNOLOGIES INC
ALAN TYE & ASSOCIATES LC
ALBERT KEMPERLE INC
Aldridge Electric Inc
ALL ROADS KENWORTH LLC
ALLIANCE MATERIAL HANDLING INC
ALLIUM HOLDCO LLC
American CyberSystems Inc
American Truck & Bus, Inc.
ANC Sports Enterprises LLC
Anixter Wire And Cable
Annuk Incorporated
Apex Consulting Services Group, Inc
Arcadis Professional Services USA Inc
ArentFox Schiff LLP
Armis Federal LLC
Arora Engineers Inc
AROW Global Corporation
Artbridge LLC
AT&T CORP
Atlantic Graphic Systems Inc
ATLANTIC HARDWARE SUPPLY
Atlantic Refinishing & Restoration Inc
ATLANTIC TRACK & TURNOUT CO
AUTOMATISATION JRT INC
AVAYA LLC
Axon Enterprise, Inc.
B&C TRANSIT CONSULTANTS INC
Badger Mill Supply Corp
BAE Batteries USA
BBM Railway Equipment LLC
Benning Power Electronics Inc
Benons LLC
BETTER ENGINEERING MFG INC
Bikehub
Birlasoft Consulting Inc.
BISWAS INFORMATION TECHNOLOGY SOLUTIONS
Boxboat Technologies LLC
Brad J Goldberg Inc
Brian Hoskins Ford
B-Sar Electric LLC
BULLOCK CONSTRUCTION INC
BUSINESS MARKETERS GROUP INC
C C JOHNSON & MALHOTRA PC
C3M Power Systems LLC
Cambridge Systematics Inc
Carahsoft Technology Corp
CAS Severn Inc
CDW LLC
CH2M HILL Inc
Charter Bus Pro Inc
CHEMELEX LLC
Cherry Bekaert Advisory Holdco LLC
CHIARAMONTE CONSTRUCTION COMPANY
Clark Construction LLC
CLAVIS LLC
CLEAN ENERGY
Clearing Inc
Clever Devices Ltd
Cliff Garten and Associates Inc
CMG Media Ventures LLC
Compass Solutions LLC
Comtech LLC

Concrete Protection & Restoration LLC
Consolidated Construction & Engineering
COPPER RIVER INFORMATION TECHNOLOGY LLC
CRADLE SYSTEMS, LLC
Crane Service Company Inc
Cranemasters Inc
Criswell Chevrolet
CROWE LLP
CSI Engineering P C
Cubic Transporation Systems Inc
Cubic Transportation Systems Inc
Cummins Inc
CW Professional Services LLC
Daycon Products Company Inc
DB ECO North America Inc
DELL MARKETING LLP
DELL MARKETING LP
Dellner Inc
DELOITTE CONSULTING LLP
Delta Railroad Construction Inc
Design Collective Inc
DeSimone Consulting Engineers Group LLC
DHA AND RK&K JOINT VENTURE
Digging & Rigging Inc
Digital Management LLC
Dimension Data North America, Inc.
Diversified Property Services Inc
DJB Contracting Inc
DK CONSULTING LLC
DLT Solutions LLC
EASTBANC TECHNOLIGIES LLC
Eastern Lift Truck Company Inc
ELA CONSULTING
Elevator Cable & Supply Corporation
Emagine IT, Inc.
ENGINEERED MACHINED PRODUCTS INC
ENSCO RAIL INC
Ernst & Young US LLP
ERP Analysts Inc.
ETAP Automation - USA
ETech Simulation Corp
Everbridge Inc
eVigilant Security
EXP US SERVICES INC
Fehr & Peers DC LLP
FH Paschen SN Nielsen & Associates LLC
First State Manufacturing
Four Nines Technologies
Frederick Windham
Freyssinet LLC
Fuji Semec Corp
FUNDACION FOMENTO INNOVACION INDUSTRIAL
GANNETT FLEMING PARSONS JOINT VENTURE II
Gartner Inc
GENFARE LLC
Gensco American Inc.
GFT ENGINEERS AND ARCHITECHS PC
GILLIG LLC
Glebe Electronics Inc
Global Networks, Inc.
Good Notion Tech LLC
Goulston & Storrs PC
GOVCONNECTION INC
Graybar Electric Company Inc
GTY Software Inc DBA Bonfire Interactive
Guidehouse Inc
Haddad Drugan, LLC
HANDS ON LLC
Harbor Roofing and Contracting Inc
HARSCO RAIL
HATCH ASSOCIATES CONSULTANTS INC
Hatch-Urban
HAYAT BROWN LLC
Hayden AI Technologies Inc
HDR ENGINEERING INC
HELIX ELECTRIC INC
HENSEL PHELPS CONSTRUCTION CO
HERTRICH FLEET SERVICES INC
HITACHI RAIL STS USA INC
HITACHI RAIL WASHINGTON LLC
HNTB CORPORATION
HR&A Advisors Inc
HUTCHINSON INTERNATIONAL
IBM
IBS Management & Consultancy Service LLC
IBWAVE SOLUTIONS INC
Ideal Electrical Supply Corp

Ideal ERP, LLC
Ignyte Group
immixTechnology Inc
INDRA USA INC
INDUSTRIAL COMMERCIAL CLEANING GROUP INC
INFORMATION & COMPUTING SERVICES INC
InfraStrategies LLC
Insight Public Sector Inc
Intelligent Solutions Axis Inc
INTELLINUM INC
International Process
JACOBS ENGINEERING GROUP INC
JAMES ELECTRICAL CONTROL INC
JJ PRIME SERVICES LLC
JOHNSON & TOWERS
JOHNSON & TOWERS LLC
Johnson Mirmiran & Thompson Inc
Johnson Truck Center LLC
JONES LANG LASALLE AMERICAS INC
Jones Lang Lasalle Brokerage Inc
K NEAL INTERNATIONAL TRUCKS INC
K&J SAFETY & SECURITY CONSULTING
Kambrian Corporation
KAWASAKI RAIL CAR INC
KB SIGNALING INC
KGP Design Studio LLC
KIEWIT INFRASTRUCTURE COMPANY
KIM ENGINEERING INC
Kimley-Horn and Associates Inc
KLD LABS INC
Knorr Brake Company
KNORR BRAKE HOLDING CORPORATION
KONE INC
KORBATO
KPMG LLP
Kupper Engineering, Inc.
L B Foster Company
LanceSoft Inc
Lawson Concrete LLC
Lewis Bolt & Nut Company
LIGHTBARS.COM LLC
Limbic Systems Inc
Lindsay Ford LLC
Littlepay Inc
Los Alamos Technical Associates Inc
Louis Berger (DC), PLLC/Urban Engineers
LUMENOR CONSULTING GROUP INC
LUMINATOR TECHNOLOGY GROUP GLOBAL LLC
Luminator Technology Group Inc
Lytx Inc
M & M Welding & Fabricators Inc
M C DEAN INC
Mac Products Inc
Maintenance Solutions, Inc.
MASS ELECTRIC CONSTRUCTION CO
Massachusetts Institute of Technology
Matthews Group Inc
McHenry Pressure Cleaning Systems Inc
Mead and Hunt Inc
MEI Rigging & Crating LLC
Metro Paving Corporation
Microsoft Corporation
Mid-American Elevator Company
Mobilight International, Inc.
MODINE MANUFACTURING COMPANY
MOTOROLA SOLUTIONS INC
MOTT MACDONALD I&E LLC
MOTT MACDONALD-WSP JOINT VENTURE
Mountchor Technologies Inc
MVS Inc
MYTHICS LLC
NATSCO Transit Solutions, Inc.
NEEDLES EYE LLC
NEOPART TRANSIT LLC
Net Consulting Group Inc
NETWORK RAIL CONSULTING INC
NETWORKING FOR FUTURE INC (NFF INC.)
NEW FLYER OF AMERICA INC
NORTH CAROLINA GRANITE CORPORATION
NOVA BUS INC
Novacoast Federal Inc
NovaTech Automation
OMAX CORPORATION
Optiv Security Inc

OTAS Inc
Outfront Media Inc
Pandrol USA LP
Paramount Mechanical Corporation
Parkmobile LLC
PARSONS TRANSPORTATION GROUP INC
Patuxent Roofing and Contracting, Inc.
PHILLIPS CORPORATION
Piping and Corrosion Specialties Inc
POTOMAC CONSTRUCTION CO INC
Potomac Yard Constructors A JV
POWERSOLV INC
Presidio Networked Solutions LLC
Procore Technologies Inc
Progress Rail Services Corporation
Property & Environmental Management Inc
Protran Technology a Division of Harsco
Prysmian Group Specialty Cables LLC
R&M USA INC
Racine Railroad Products Inc
Rail Pros Field Services Inc
RailComm
Railway Products Group Inc
RAM Industrial Services LLC
REAGG LLC
Redgate Real Estate Advisors LLC
Reflexions Data LLC
REMAUSA INC
REPUBLIC SERVICES INC
Rhodeside & Harwell Inc
RICH MOE ENTERPRISES LLC
RIVANNA EQUIPMENT COMPANY LLC
RK Chevrolet, Inc.
RK&K
RK&K/TYLIN
Rosendin Electric Inc
RPS Corporation
S&A SYSTEMS INC
SAFT AMERICA INC
Samsara Inc
Sandoval Consulting Services LLC
SCHNEIDER ELECTRIC CRITICAL SYSTEMS INC
Sharp & Company
Sierra-Cedar, Inc.
Signature Renovations LLC
SIGNATURE TECHNOLOGIES INC
Singleton Electric Company Inc
Sirius Computer Solutions
Skanska USA Civil Southeast Inc
SLF Consultancy LLC
Snap On Tools Company
SOFTLAB INC
Software Information Resource Corporatio
Solar Star Track Anacostia LLC
Sonny Merryman Inc.
Sortac Systems LLC
Sovereign Hydroseal East Inc
SPATIAL FRONT INC
SPX Technologies Inc
SS&C Technologies, Inc.
ST ONGE COMPANY
Standard Steel LLC
Staples Business Advantage
Stella-Jones Corporation
Steven Goodrich/City Construction LLC
Stillwater Communications
STILLWATER CONSTRUCTION GROUP
STraffic America LLC
STV Incorporated
SUMMITVILLE TILES INC
Susan Fitzgerald & Associates Inc
TechnoGen, Inc.
THE AFTERMARKET PARTS COMPANY LLC
Thermo King West Inc
Tompkins/ Mid-American Joint Venture
Transit Information Products
Transit Sourcing Services Inc
TRANSPORTATION MANAGEMENT SERVICE INC
TRANSPORTATION TECHNOLOGY CENTER INC
TRANSSIGHT LLC
TRANSTECH OF SOUTH CAROLINA INC
UKG Inc
Universal Interiors LLC
V Group Inc
VERTOSOFT LLC
VHB - Vanasse Hangen Brustlin, Inc.

Viavi Solutions, Inc.
Vinsys Information Technology Inc
Viva USA Inc
Vivsoft Technologies LLC
VOESTALPINE RAILWAY SYSTEMS NORTRAK LLC
VOITH US INC
W M Schlosser Co Inc
W W Grainger Inc
WABTEC TRANSPORTATION SYSTEMS LLC
Western Star Trucks of Delmarva, LLC
Westinghouse Air Brake Technologies Corp
WHITE CAP LP
Whiting Corporation
Whitman, Requardt & Associate LLP
Wholesale Electric Caribe Inc
Wiese USA Inc
WSP USA INC
WYCLIFFE ENT DBA WYCLIFFE TECHNOLOGIES

Capital Program Update

Finance and Capital Committee

Washington Metropolitan Area Transit Authority

November 5, 2026

Delivering Your Metro, the Way Forward



Service Excellence
Deliver safe, reliable, convenient, accessible, and world-class service that customers can trust across all modes.

Objectives of Service Excellence Goal

- **Safety and Security**
- **Reliability**
- **Convenience**



Talented Teams
Attract, develop, and retain world-class talent where individuals feel valued, supported, and proud of their contribution.

Objectives of Talented Teams Goal

- **Recruitment and Retention**
- **Learning and Development**
- **Customer Service Mindset**

Focus Today



Financial & Organizational Efficiency
Steward public resources and efficiently allocate resources where they drive the most value, to ensure service delivery.

Objectives of Financial & Organizational Efficiency Goal

- **Financial Responsibility**
- **Organizational Efficiency**
- **Energy Management**

Capital Program Board Engagement Schedule

2026

November

19

FY2027 Q1 Financial Results

FY2027 Operating Budget and Capital Program Amendments

FY2028 Budget Update

December

10

GM & CEO FY2028 Proposed Budget and FY2028-FY2033 CIP, and Authorization for Public Hearings

2027

January

Work Sessions & Public Hearings

2050 Vision Preview

February

Work Sessions & Public Hearings

March

Board Adoption of Budget & CIP

June

2050 Vision Adoption

VA Legislative Session: January 13 – February 27

MD Legislative Session: January 13 – April 12

DC Legislative Session: Ongoing

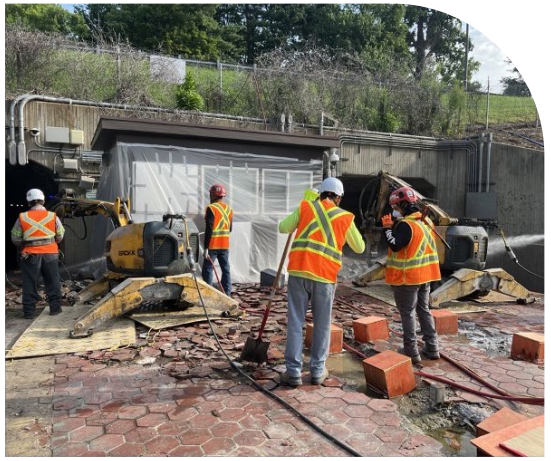
Agenda

- Update on Current Capital Program
- Future Capital Program Planning

Bethesda Station
Second Mezzanine

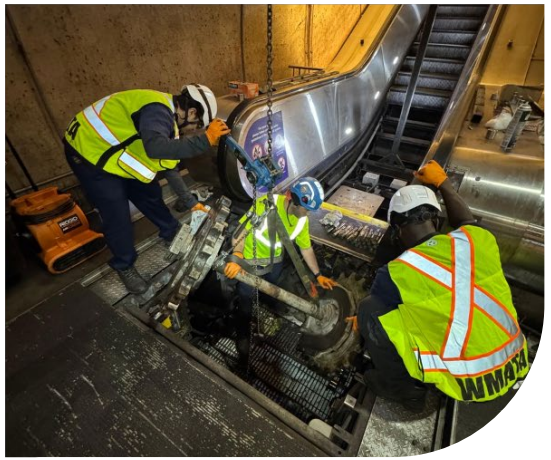


Grosvenor-Strathmore
Platform Reconstruction





Grosvenor-Strathmore
Platform Reconstruction



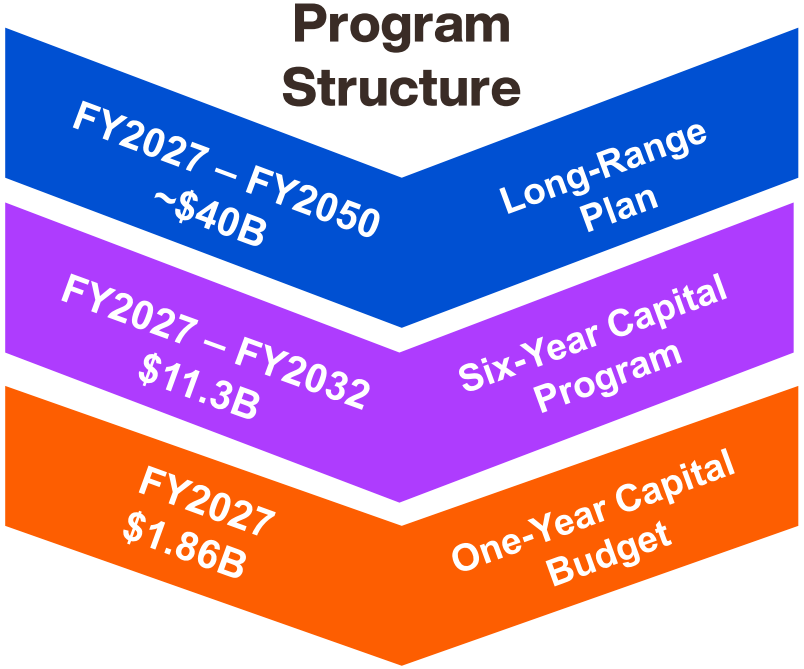
Bethesda Station
New Escalators

Capital Program Update

Capital Investments Enable Progress

Metro advances capital projects and recurring reinvestment programs to restore, sustain, and modernize the system in alignment with the Strategic Transformation Plan

- Invest in system to modernize and provide safe, efficient, and reliable service for customers across the region
- Continue to address lifecycle reinvestment backlog
- Sustain safety and reliability through recurring maintenance, rehabilitation, and replacement programs
- Maintain financial stewardship and ensure compliance
- Advance capital investments which reduce operating costs and increase efficiency



Long-Range Capital Plan
Universe of potential capital investments to advance safe and reliable transit service in the region through FY2050*

Six-Year Capital Improvement Program
Capital investments anticipated for, or continuing in, six-year capital program

One-Year Capital Budget
Expenditure forecast for capital projects and programs in current budget year

**Complies with Virginia Legislative requirement*

Investments Underway

Projects and programs advancing through implementation; no material scope, schedule, or cost updates



Bladensburg Bus Garage Replacement

Rebuild & modernize outdated facility that has reached its end of useful life to continue to provide reliable, efficient service



Northern Bus Garage Replacement

Rebuild and modernize outdated facility that reached its end of useful life and closed in 2019



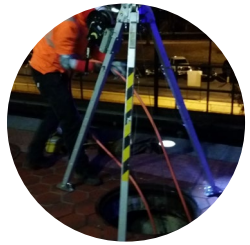
Enterprise Resource Planning – Metro Sync

Modernize legacy Enterprise Resource Planning (ERP) system



8000-Series Railcars

Acquire new railcars to replace legacy fleet and support safety and reliability



Fiber

Install comprehensive fiber optic network throughout the system to complement the radio infrastructure replacement project



Radio

Replaces Metro’s radio infrastructure and adds cellular coverage throughout the system

Key Investment Updates



Metro Training Center

Start site preparation and pre-construction activities Fall 2026.
Updated Project Cost Estimate: $329M



Articulated Buses

Procurement underway, award expected Winter FY2027. Additional vehicles will increase Metro's proportion of articulated buses.
Updated Project Cost Estimate (Base): $205M



Maximo

Development activities to configure and customize Maximo anticipated March 2027 - October 2028. Cost changes to add modules to support data-driven decision-making, asset reliability, and asset lifecycle management. Updated Project Cost Estimate: $72M



D&G Asset Reliability Improvements

Revised scope and reduced cost by $150M for reliability improvements. Service reliability at pocket track and potential interlocking improvements.
Updated Project Cost Estimate: $60M



Backup Metro Integrated Command & Communications Center

Contract award expected by March 2027, incorporating requirements for new facility to provide redundant functions to the primary MICC. Updated Project Cost Estimate: $43M



Fleet Maintenance Facility

Procurement underway, construction contract award expected January 2027. Schedule shift to incorporate automation functions. Updated Project Cost Estimate: $250M

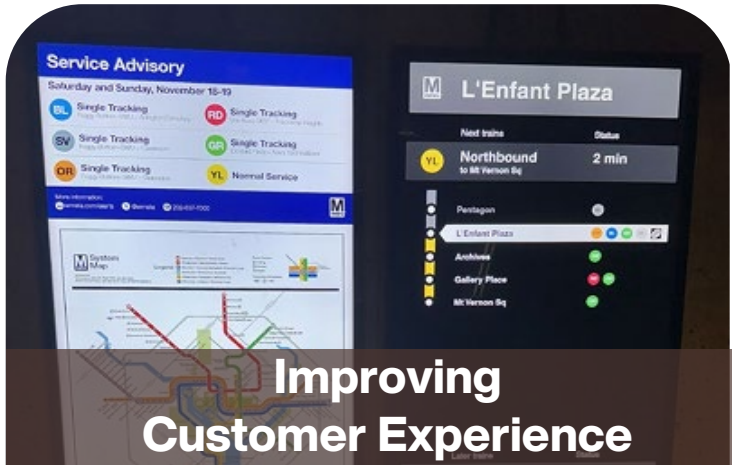
Cost changes net to zero in the current Capital Program. No additional funding above current sources is required to complete these projects.

Advancing Capital Investments that Drive Efficiency and Improve Customer Experience



Improving Customer Access

- Metro Center Escalators
- L'Enfant Plaza Elevator
- Hyattsville Crossing Pedestrian Bridge Elevators
- College Park Stairs
- Restore Friendship Heights Entrance
- Pedestrian Improvements at Franconia Springfield



Improving Customer Experience

- Centralize Customer Service Center at L'Enfant, including lost and found
- Station Entrance Displays
- Metro Website Modernization



Improving Facility / Support Efficiency

- Consolidation and Relocation of bus overhaul to Andrews
- Supply Facility Consolidation to support Fleet Maintenance Facility
- New Carrollton and Shady Grove Railyard Optimization
- Maximo Mobile

Advancing Planning and Concept Development

Preparing for Future Investments with DMVMoves



Metro Bus

- Regional Bus Priority Corridors
- Western Bus Division
- Modernize bus maintenance program to improve reliability



Metro Rail

- Rail Modernization – OSB, YG
- Foggy Bottom Second Entrance
- Farragut Crossing
- Automated Entrance Gates



Technology & Efficiency

- Facilities Master Plan
- Modern Video Network
- Remote Asset Monitoring & Controls

District Provides $305M in Additional Capital Funds to Support RFK Campus Redevelopment Site

To be included in FY2027–FY2032 Capital Program Amendment planned for late November



RFK Campus Transit Improvements

An expansion of Stadium-Armory's north entrance (new mezzanine, elevators, and escalators) to support new stadium and redevelopment plan

Funding: District Council appropriated $300 million for the Stadium-Armory Improvement Project



Gold Line Bus Rapid Transit – Phase 1

A rapid, reliable, safe bus service across the District on dedicated lanes between Union Station and RFK Campus and Benning Road / Minnesota Avenue

Funding: District Council appropriated $5 million for planning, environmental, outreach, through 30% design*

**Final design and construction funding has not yet been identified*

Future Capital Program Planning

Reliability and Performance are at Risk Absent DMV*Moves* Recommended Funding

- Metro will soon reach its debt capacity, significantly decreasing capital funding
- Restoring lost purchasing power and indexing funding to grow sustains future purchasing power
- Additional resources (DMV*Moves*) are included in the FY2028 - FY2033 Capital Improvement Program and 20-year Capital Plan
- Metro maximizes available resources and reduces costs to advance projects and programs

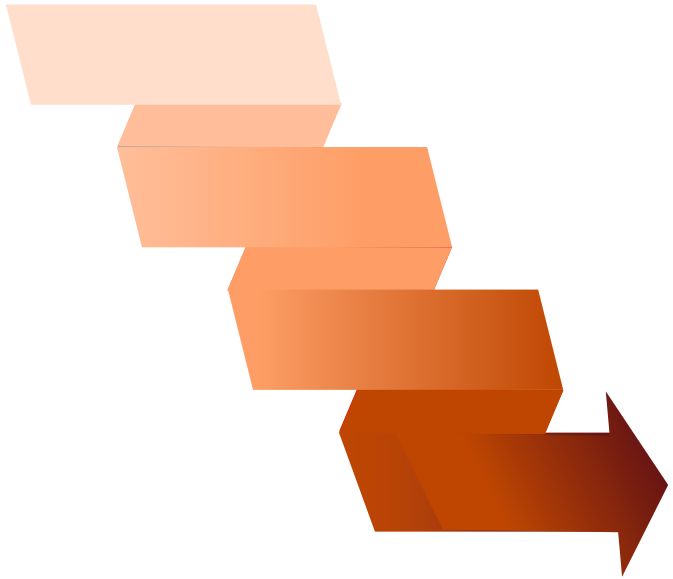


DMV*Moves* Tour – September 2025

Uncertainty of Future Funding Threatens Metro's Reliability and Usefulness to Customers and Region

Capital Funding Tradeoffs

- Preserve limited capital dollars
- No 8000-series Option 1
- Aging buses and paratransit vehicles
- No new Western bus garage
- Limited elevator and escalator replacements
- Reduced proactive track and structures rehabilitation
- Limited train power systems replacement
- No Metro Training Center
- Fewer cameras and security systems
- No parking garage rehabilitations
- No rail modernization on Orange, Silver, Blue, Yellow, and Green Lines



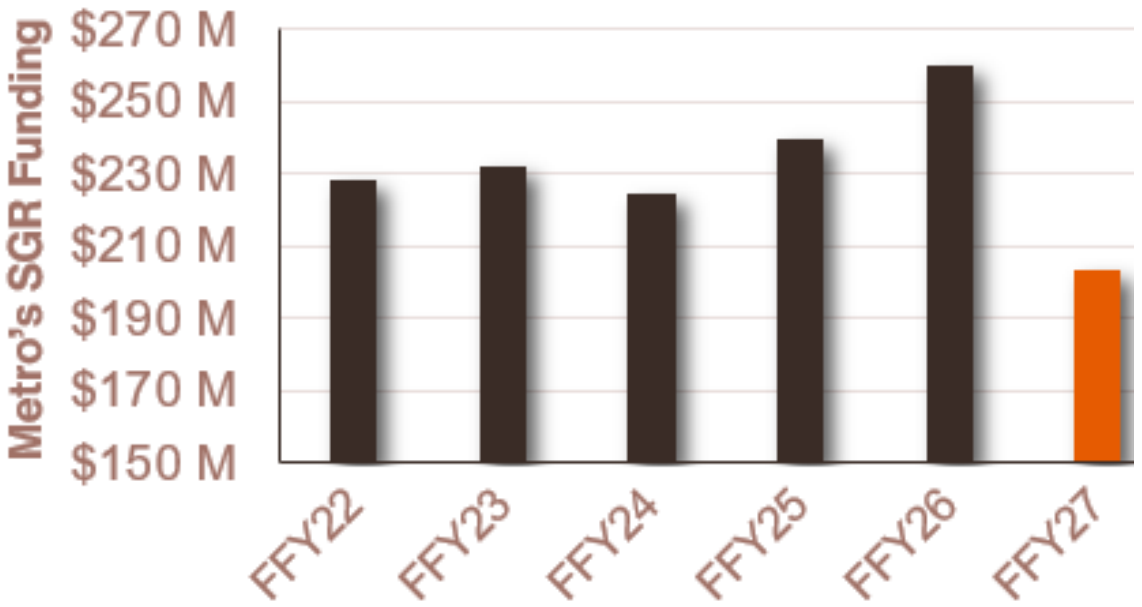
Customers Will Experience

- Rail and bus service cuts
- Long wait times
- Slower trains
- Worse reliability
- More single-tracking
- Emergency track work
- More signal system failures
- More out of service elevators and escalators
- Less service for regional events
- Dirtier stations
- Hotter stations
- Declining ridership
- Reduced revenue

Federal Funding Uncertainty Underscores Importance of DMV *Moves* to Metro's Capital Program

At current federal CR funding levels without advance appropriations, Metro's federal capital maintenance funding would decline by $57M in Federal FY 2027: A 22% reduction

- Since 2016, Metro has reduced its maintenance backlog from **$7B** to **$4B**
- Excluding the Infrastructure Investment and Jobs Act's advance appropriations threatens Metro's progress to reduce the backlog and would delay critical infrastructure investment
- Other cuts are possible, and were they to be realized, Metro's ability to continue to manage the backlog would also decline



DMV *Moves* Recommended Investment Will Sustain Metro Performance Gains and Further Value to the Region

Example investments that would be advanced with continued and new capital funding



Traction Power Systems



Bus Vehicles



Track



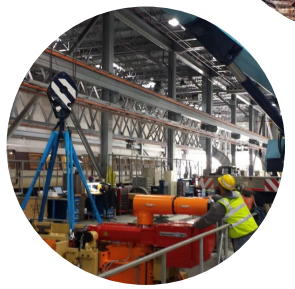
Rail Modernization & Signaling Systems



Bridges & Tunnels



IT Systems



Railcars

- Paratransit Vehicles
- Bus Garages
- Parking Garages
- Signage & Wayfinding

- Communications System
- Vent Shafts
- Cameras & Security
- Bus Priority Partnerships

- Drainage & Pumping Systems
- Supporting Technology Systems
- Stations, Escalators, Elevators, and Stairways

Potential Capital Program Financial Outlook Assumes Current Sources Continue and DMV*Moves* Funding Begins in FY2029

Legacy Sources	FY28-FY33	Comments
Formula Grants & Match	$3.9B	Renew and grows at 2% annually
PRIIA Grant & Match	$1.8B	Continued reauthorization
Dedicated Funding	$3.0B	$500M dedicated funding continues
Dedicated Funding Debt	$1.7B	Dedicated funding backed debt exhausted by FY29
Jurisdictional Capital Contributions	$2.0B	3% growth per year for system performance
Other Grants	$300M	
Reimbursables	$318M	+ RFK Campus Redevelopment, Gold Line, and Purple Line
Debt Service	$(2.2B)	
Total Legacy	**$10.8B**	

Potential New Sources	FY28-FY33	Comments
New DMV*Moves* Funding	$2.4B	$460M beginning in FY29 indexed to grow at 3% annually
New Funding Source Debt	$1.3B	
Capital Investment Grant Program	$0.8B	
Debt Service	$(0.3B)	
Total New Sources	**$4.2B**	

Total Est. Sources: $15.0B

Strategic Discussion to Shape Metro and the Region's Future

- To maximize continued regional and federal investment, Metro's is approaching the next generation of modernization in following **four categories:**
  - Metro Bus
  - Metro Rail
  - Metro Access
  - Technology & Efficiency

- Investments require trade-offs to guide Metro's modernization plan



Metro Bus Strategy Considers Three Key Elements of Service: Fleet, Facilities, and Speed

- Maintaining a bus fleet with optimal size & composition to address service needs
- Optimizing the functionality, size, and location of Metro's bus garages and maintenance facilities
- Expanding Bus Priority Corridors in coordination with regional partners







Balancing Improving Bus Efficiency and Preserving Capacity for Future Ridership Growth

Optimizing Bus Fleet to Drive Efficiencies in Service Delivery

Delivering more service with fewer buses

3% more miles with
8% fewer buses

Increasing 60’ bus ratio to address capacity

60’ bus provides
50% more customer capacity

Evaluating the Next Bus Garage Replacements

Western

- Next replacement priority due to aging infrastructure
- Location supports efficient operations and future service



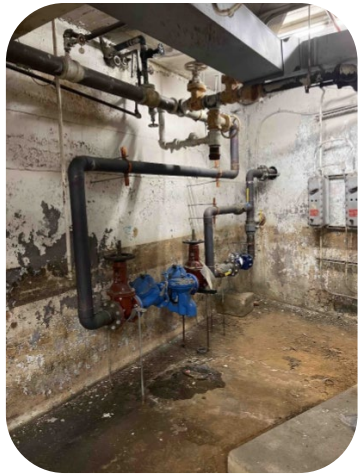
Montgomery

- Rehabilitation would preserve capacity for future service growth
- Future consideration: Evaluate service flexibility against efficiency gains from potential closure

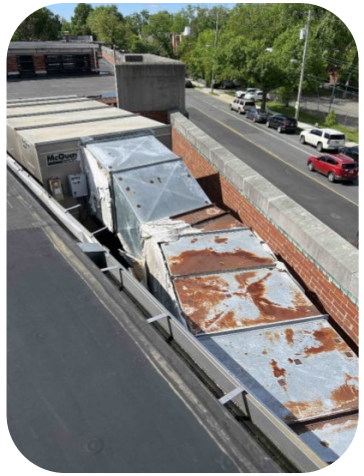
After Bladensburg and Northern, Western Garage is Metro's Next Facility Priority

Western's efficient location makes it a strong candidate for investment for current and future service

- Routes served by Western originate closer to the garage thereby reducing non-revenue mileage by ~5% and decreasing operating costs
- Built in 1936 and now beyond its intended service life



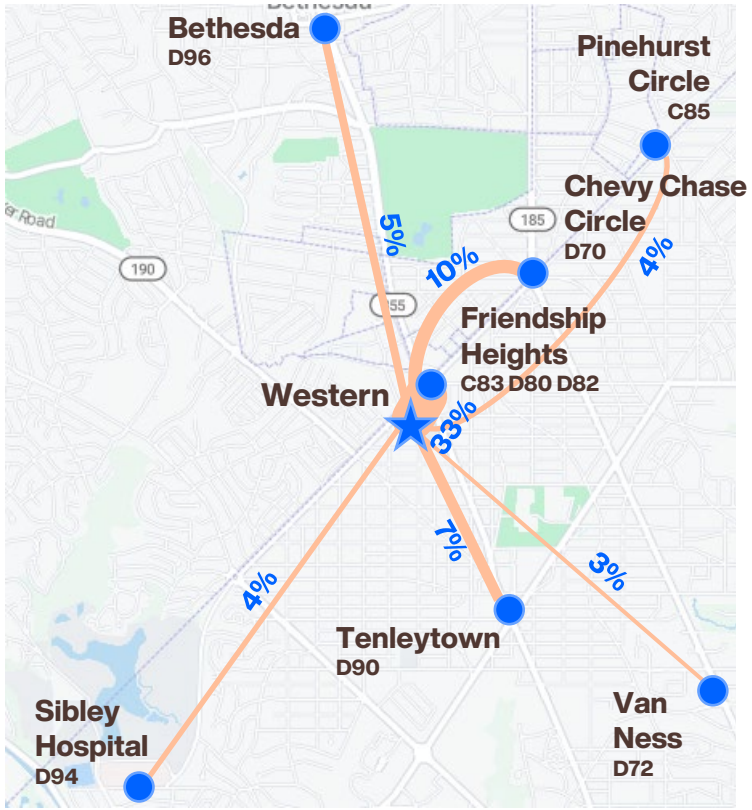




Western Efficiently Serves Northwest D.C. and Maryland

Two-thirds of Western's routes begin within a 15-minute drive of the garage

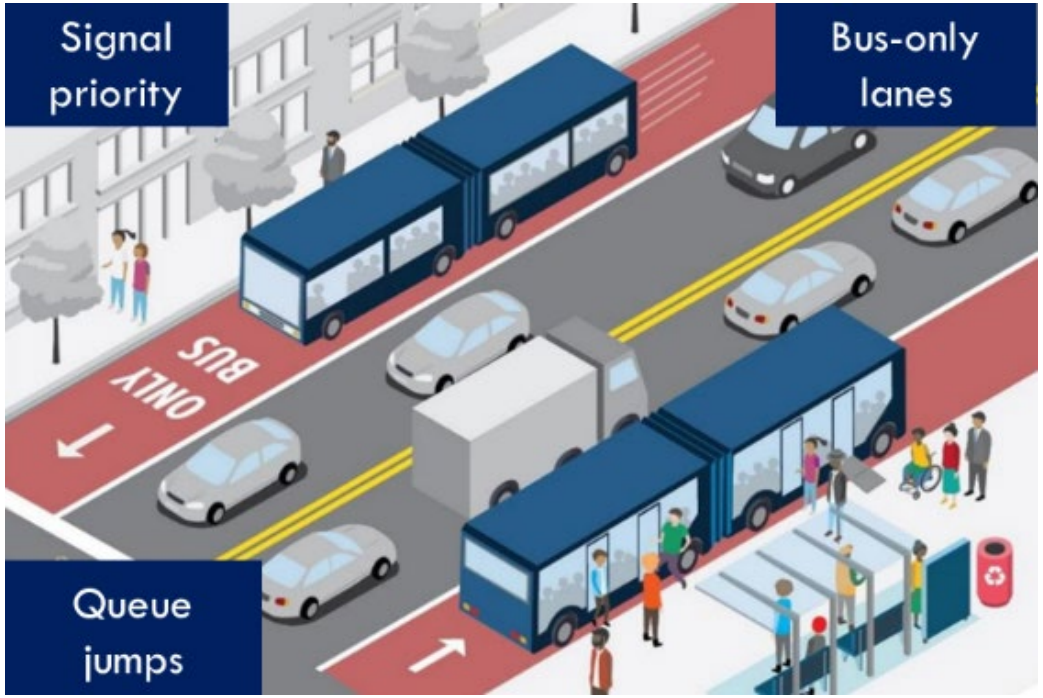
Percentages indicate the share of weekly non-revenue movements (deadheads and operator travels) to and from the location.



Metro is Focusing on Bus Reliability and Efficiency though Bus Priority Corridors

Grow ridership, expand access to opportunity, and deliver safer, faster, more reliable service

Corridor*	Route Limits
Gold Line	Rosslyn to Benning Rd/Minnesota Ave
Virginia Route 7	Spring Hill to King Street
New Hampshire Ave	GA Ave/Petworth to White Oak
Rhode Island Ave	Shaw to New Carrollton
Georgia Ave**	L'Enfant to Glenmont
Rockville Pike	Rockville to Georgetown
Columbia Pike	VA Route 7 to L'Enfant Plaza



**Bus Priority Corridors in order of potential implementation*
***DDOT will complete offset bus lanes on GA Ave in 2028. This project would extend the corridor south through downtown to the Wharf and make improvements to DDOT's current project and MCDOT's existing bus lanes, if needed.*

Modernization of Metro Rail Will Better Connect the Region and Transform Operations

- Enabling a fleet of the future through 8000-series railcars and optimized storage and yard operations
- Optimizing current fleet, facilities, and network to maximize reliability, efficiency, and value
- Improving station circulation and connections across the region







Metro is Implementing an Incremental Rail Modernization Approach

- Coordinating maintenance of legacy signaling system as modern signaling system is implemented systemwide
- Identifying supporting investments to enable increased safety, reliability, capacity, and efficiency needs, e.g., fleet size, railyard capacity, etc.
- Anticipate federal cost sharing, e.g., Capital Investment Grants Program, expedited project delivery, TIFIA financing, etc.



Phase 1 (In Progress)

Red Line Modernization Project



Phase 2

Orange Line, Silver Line, and Blue Line sections



Phase 3

Yellow Line, Green Line, and remaining Blue Line sections

Red Line Modernization Has System-Wide Fleet Implications

1. **Service impacts of retrofits:** Retrofits for Communications-Based Train Control (CBTC) and automation will pull cars out of revenue service

2. **Dedicated fleet:** A modernized fleet for the Red Line will be captive to that line until other lines are modernized

3. **Fleet movements:** Limitations on movements of non-CBTC equipped vehicles

4. **Less facility interoperability than today:** System-wide implications for Maintenance of Way, Heavy Repair and Overhaul, etc.



8000-Series Railcars Support Red Line Modernization and Future Service Needs

8000-series railcar options provide flexibility to support rail modernization and future service levels

Benefits of Exercising Option 1

Enables Red Line modernization

Adds 104 8000-series cars toward the 360-car Communications Based Train Control fleet required for Red Line service.

Maintains service systemwide

Replaces lifecycle legacy fleet, enabling Metro to meet near-term service needs across the system.

Reduces technical complexity

Installing Communications Based Train Control during production is simpler than field retrofits.

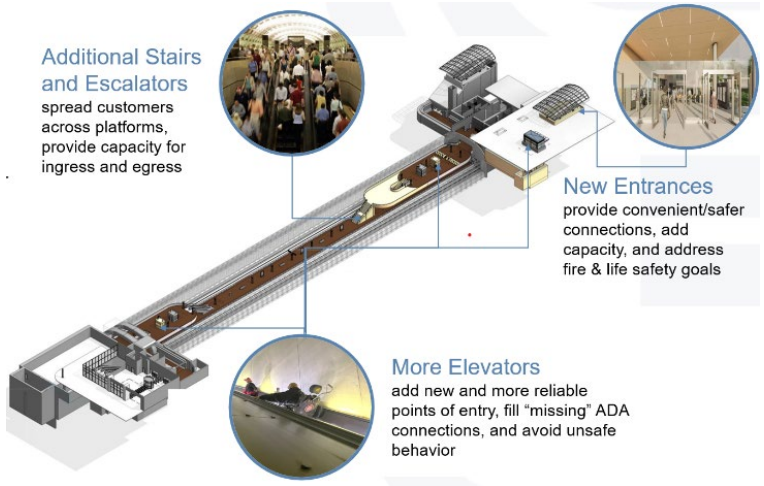
Assumptions: 8000-Series Railcar Options

Contract	Total Railcars
Base	✓ **256** railcars **advancing**
Option 1	✓ **104** railcars **included** - Red Line
TOTAL	**360** Total Railcars *(Base through Option 1)*
Future Railcar Needs	Service improvements and potential future replacement of railcars

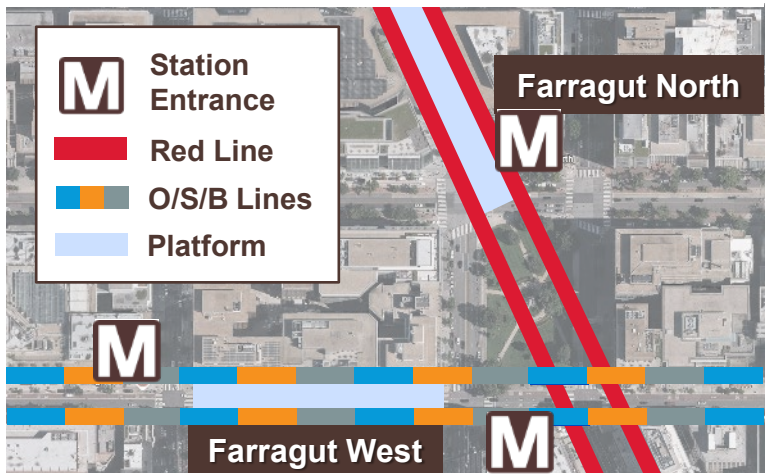
Planning Station Capacity & Circulation Investments to Improve Customer Safety & Experience

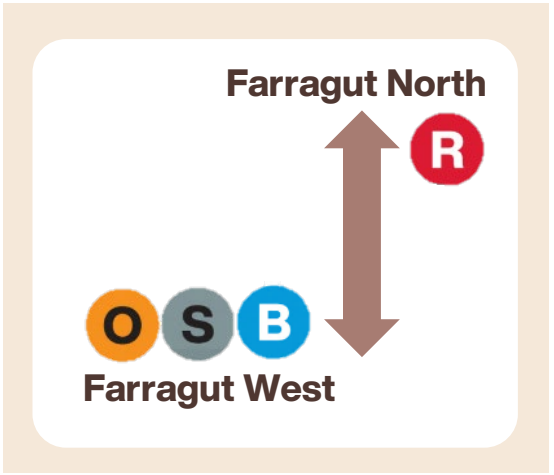
- **Improved customer safety and experience** possible through capital investments at stations like Foggy Bottom, Farragut North and Farragut West, and other high customer volume locations
- Additional staircases, escalators, and elevators to **spread customers across platforms**
- New station entrances for **access and convenient connections**

Investment to Increase Access
Foggy Bottom



Investment to Remove Bottlenecks
Farragut Connector





Metro Access Investments are an Opportunity to Drive Increased Efficiency and Value for Customers

- Optimizing the Metro Access fleet while maintaining flexibility
- Including different service options for customers
- Advancing updated scheduling platform for customers







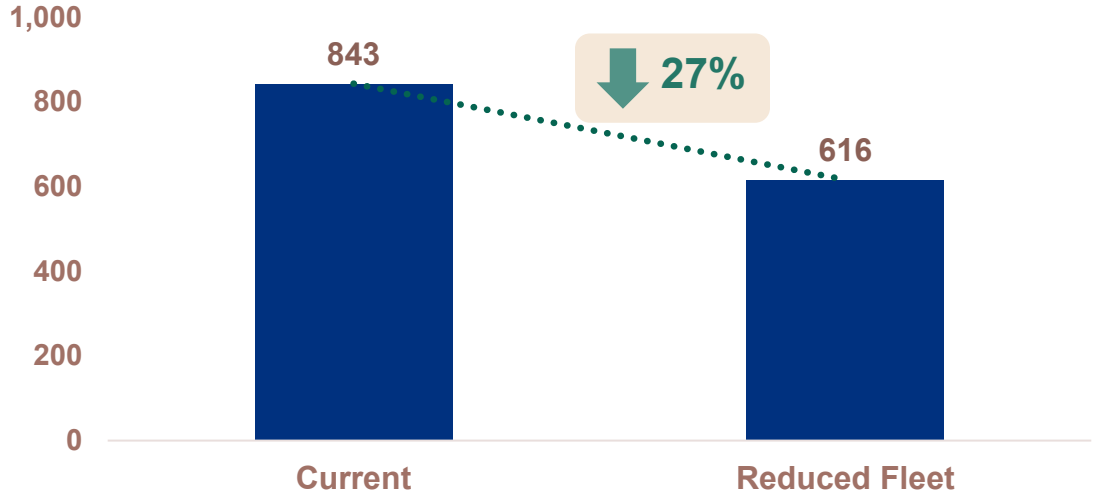
Modernizing and Streamlining Metro Access Fleet and Technology

Metro is modernizing its approach to Metro Access service, reducing fleet to reduce costs and improving customer experience through better scheduling software

Fleet

Reduced Fleet Size: 616 vehicles*

- No contingency fleet (retire 127 vehicles)
- Retire 125 high mileage sedans



*Additional reductions are being considered based on ongoing analysis

Technology

Paratransit Scheduling Software

- Same-day service flexibility
- Cloud-based operations
- Modern customer interfaces

Benefits

- Reduced Travel Times
- Easier Scheduling
- Enhanced Communications
- Improved Service Reliability
- Improved Fleet Utilization
- Reduced Maintenance Burden
- Increased Operational Efficiency

Technology & Efficiency Investments Optimize Existing Assets and Provide Long-Term Value

- Leveraging Metro's assets to increase ridership, spur real estate development, and raise revenue
- Advancing technology investments that improve efficiency
- Investing in increased network capacity to enable future digital transformation







Leveraging Metro Property to Grow the Region

Investments to maximize ridership, revenue, and efficiency

Transit-Oriented Development Program

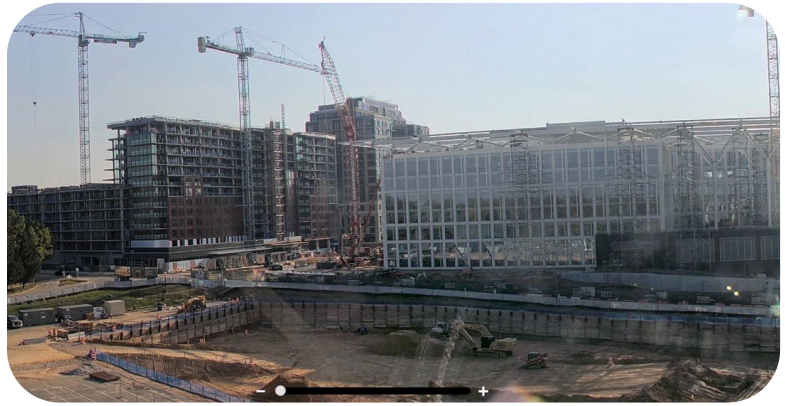
A new potential program to fund **transit infrastructure projects that unlock joint development** at Metro stations, where the infrastructure costs exceed any land value contribution.

Examples of potential investments:

- Construction of garages to replace surface parking
- Demolition of outdated parking garages
- Consolidation of bus facilities

Projected Benefits

- Closes funding gaps that prevents joint development from advancing
- **Accelerates economic activity**, jobs, housing, and tax revenue for the region
- **Generates more ridership** and operating revenue for Metro



West Falls Church (Virginia):
Required bus, parking garage, and pick-up/drop-off modifications



Rhode Island Av (District of Columbia):
Required replacement parking garage, bus, and pick-up/drop-off modifications



Grosvenor-Strathmore (Maryland):
Required parking garage expansion

Upcoming Capital Program Communications

1

Proposed FY2028 - FY2033 Capital Improvement Program

2

Lifecycle Investment Outlook & Long Range 20-Year Capital Plan

3

Quarterly Updates of Key Capital Investments

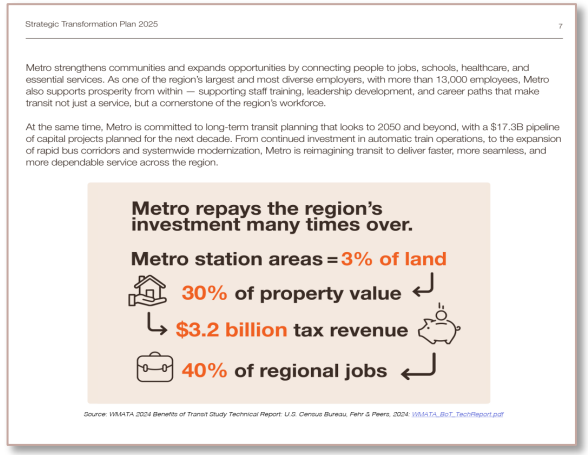
4

Vision for Metro 2050









UNDER DEVELOPMENT FOR FY2028

Next Steps

- Incorporate Board feedback in the Capital Program development process
- Adoption of FY2027-2032 Capital Program amendment scheduled in November
- Metro will continue to provide Capital Program updates to cost, scope, and schedule as projects are further developed
- Proposed FY2028–FY2033 Capital Improvement Program scheduled to be presented to the Board in December
- Board discussion on Metro 2050 beginning in Winter 2027 and planned for adoption in Summer 2027

Appendix

Structure & Background of Capital Program

Capital Infrastructure Snapshot

Metro Bus	Metro Rail	Metro Access	Facilities / Tech
1,300+ Active Fleet	**1,200+** Active Fleet	**700+** Active Fleet	**52M+** Total Sq. Footage
~600 Metro Bus Shelters*	**98** Rail Stations	**1,500** Sq. Mile Service Area	**330+** Total Facilities
10 Active Bus Garages^	**128** Miles of Track	**970K** Access Trips in FY26	**3,000+** Total Virtual Servers
115.2M Trips in FY26	**151.3M** Trips in FY26	**2.1M** Abilities Ride Trips in FY26	**1,000+** Total Physical Servers

**Over 2,500 total Bus Shelters*
^West Ox and Southern Avenue are inactive and not included in total count

Capital Program Provides Foundation for Safe and Reliable Service

Metro's capital program invests in the system to maintain safety, sustain asset reliability and replace assets as they reach the end of their useful life, and fund major long-term system modernization

A Successful Capital Program Supports Safe and Reliable Service

Safety
Example: Security Cameras and Monitoring

Asset Reliability
Example: Elevators and Escalators

Modernization
Example: Rail Modernization

- Metro's Capital Program contains a mix of approved projects and programs initiated in previous programming cycles with limited new initiatives
- Updates are provided to the Board as investments progress to implementation or if there are cost, schedule and scope changes impacting the investments

Capital Reinvestment is Vital to Providing Safe, Reliable, Efficient, and Modern Service

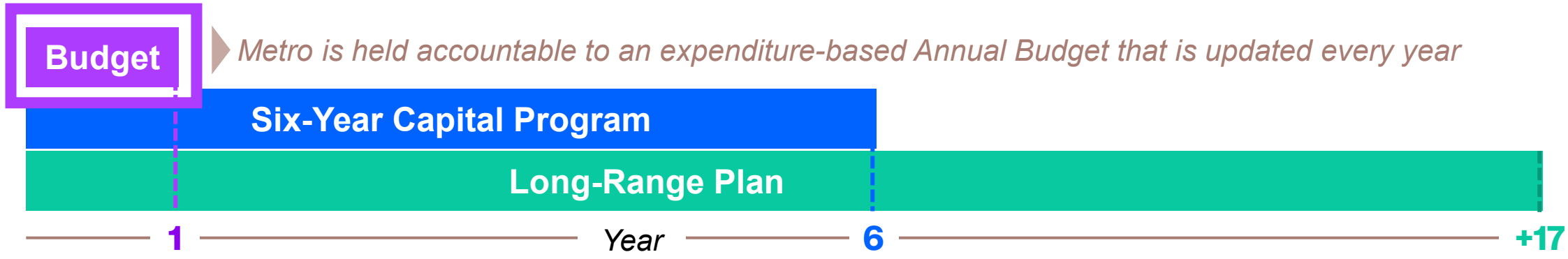


Strategic Transformation Plan (STP) informs capital investments

Investments
Metro advances capital projects and programs to restore and sustain the system, STP targets track progress

Capital Program Framework

Metro's Capital Improvement Program & Long-Range Plan



Annual Budget

- Composed of annual projected expenditures required to deliver service, comprised mostly of multi-year investments
- Primarily composed of approved projects and programs with limited capacity for new initiatives

Six-Year Program

- Includes forecasted budget year and planned expenditure estimates for budget years two through six

Long-Range Plan

- Long-term planning includes estimates for projects beyond the six-year period, programs that continue in perpetuity, and potential projects

Reliable Assets are the Foundation of Quality Service

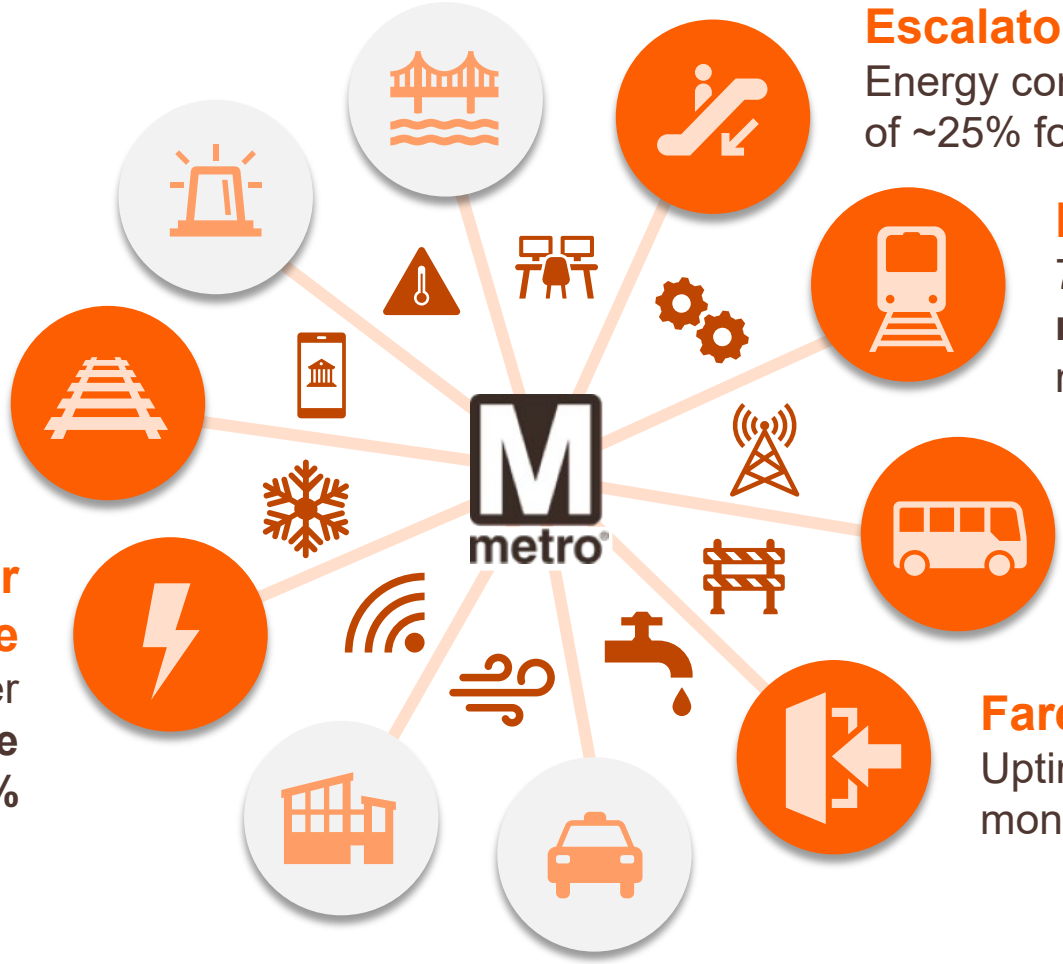
Years of Re-investment **Improved rail on-time performance from 70 to 90%**

Rail Network

The rail network operates **8% faster and more reliably** with automatic train operation

Track and Power Infrastructure

Track and traction power renewal **decreased smoke and fire events by 70%**



Escalators

Energy consumption cost savings of ~25% for new escalators

Railcars

7000-series railcars are **3x more reliable** than the oldest vehicles, reducing customer delays

Buses

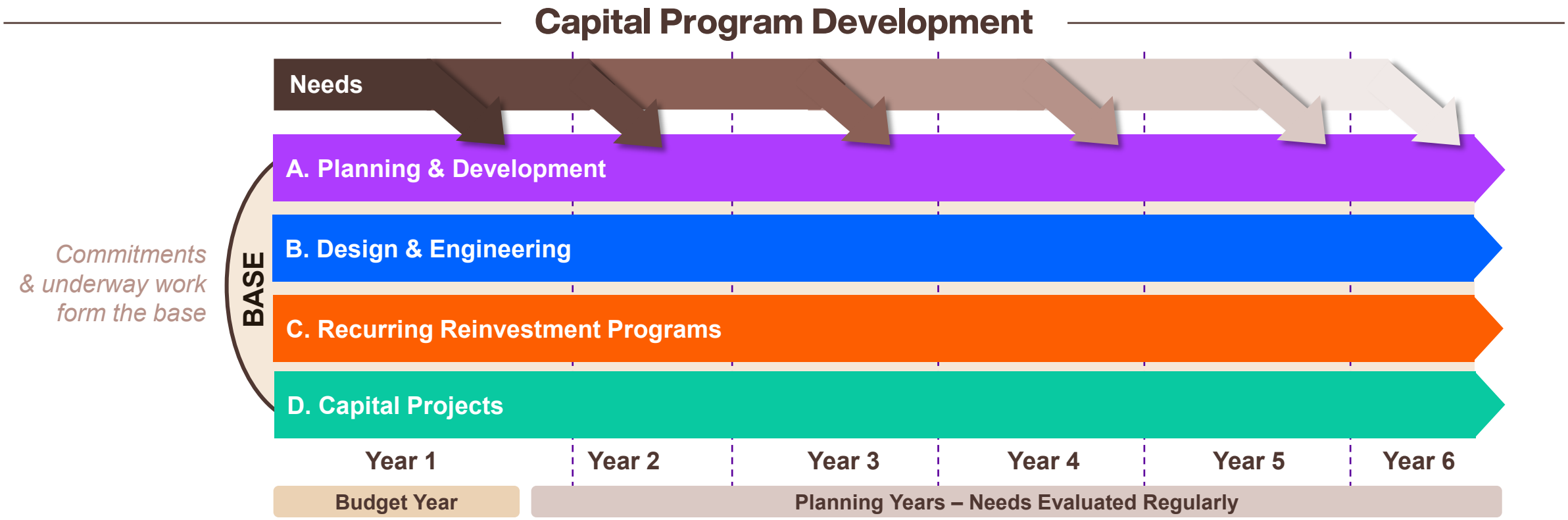
New buses are **4-6x more reliable** than the oldest vehicles

Faregates

Uptime increased due to remote monitoring and control capabilities

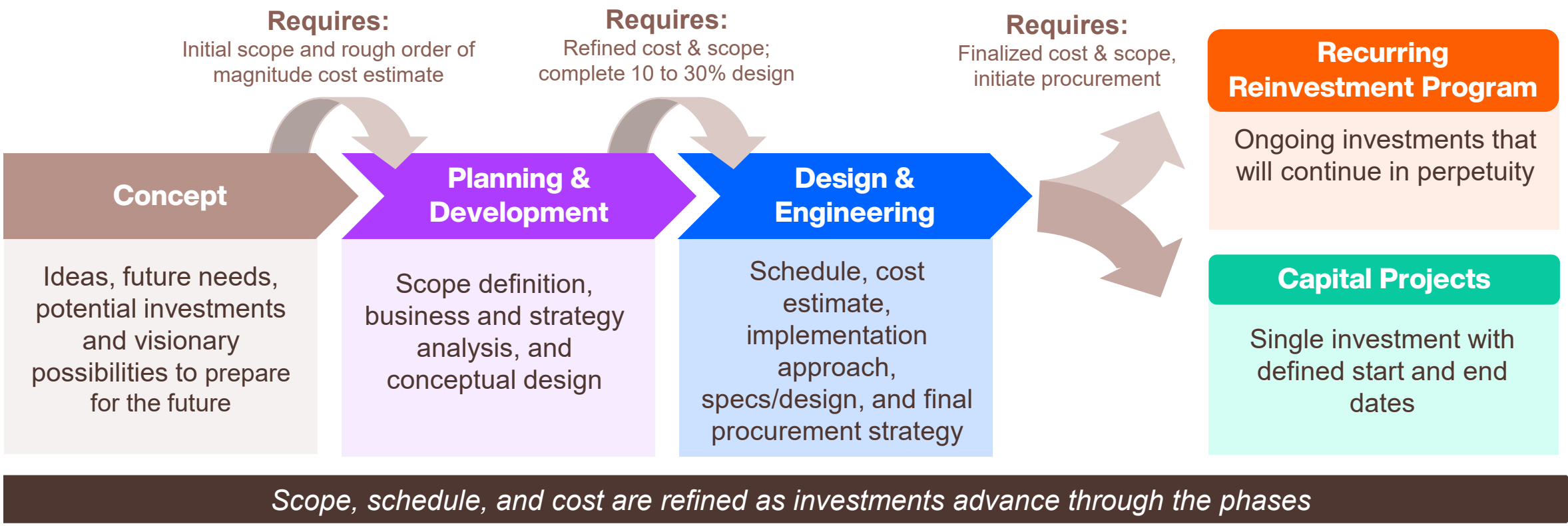
Metro Regularly Evaluates Needs to Inform the Capital Program

- Metro's Capital Program is developed annually, always beginning with a base of ongoing investments and commitments
- Capital investments often span multiple years, leaving limited near-term capacity to address additional needs



Phased Planning & Delivery of the Capital Program

Capital Program Phases



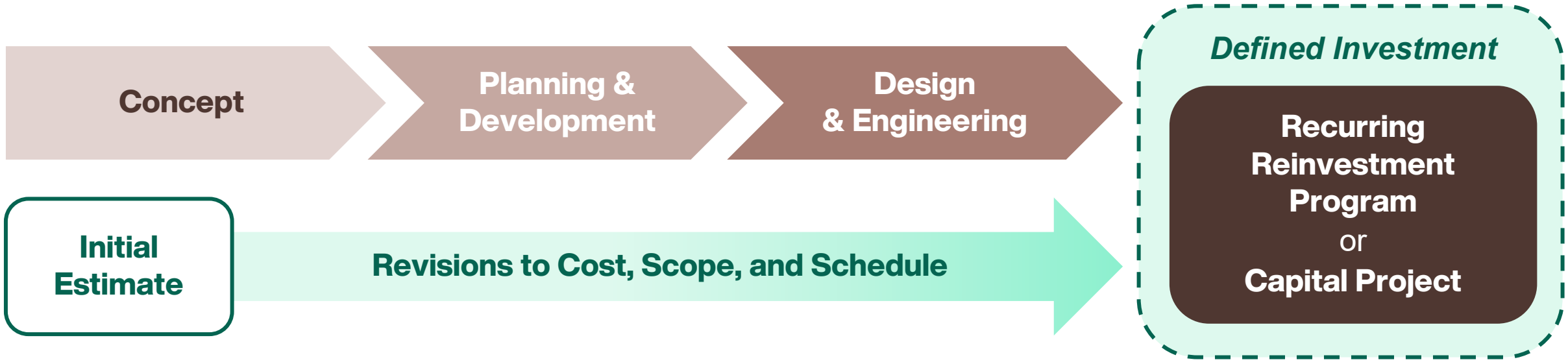
Difference Between Capital Projects & Programs

	Capital Projects	Recurring Reinvestment Programs
	Significant investments in existing system that occur once in a generation	Annual ongoing, recurring, or cyclical investments to keep the system running for bus, paratransit, and rail service
Examples		
Bus Garages	Full Facility Replacement	Mid-Life Rehabilitations
Vehicles	Bus and Rail Vehicle Acquisition	Bus and Rail Vehicle Rehabilitation
Station Capacity Circulation	New Pedestrian Tunnel Between Stations	Additional/Replacement Stairways, Escalators, Elevators

Cost, Scope, and Schedule are Updated as Capital Investments Progress

As investments progress, details become more defined and procurement methodology is selected leading to updates to cost, scope, and schedule

Capital Program Phases



Concept: Ideas, Future Needs, and Potential Investments

- Reinvestments in assets that have been identified in various models, strategies, and plans
- Investments to make the system more flexible and efficient
- Some concept planning underway

Illustrative Concept Examples

Some Concept Planning Underway

Modernization for Flexible and Efficient Service

- Small Facility Repairs

Future Lifecycle Replacement

- Systemwide Sprinklers Rehabilitation Program
- Targeted Intercom Replacement
- Western Bus Garage Replacement
- Pocket Tracks
- Rehabilitation of Station Vault Pre-Cast Supports

Station Capacity & Circulation Investments

- Planning for Foggy Bottom Second Entrance and Farragut North/Farragut West Connection

Planning & Development: Starting Initial Development and Refinement of a Concept

- Metro undertakes Planning & Development activities to:
  - Define scope
  - Develop a rough order of magnitude cost estimate
  - Perform a cost benefit analysis
  - Conduct business case and alternatives analysis (if applicable)
  - Consider implications of federal requirements
- Upon completion of Planning & Development, investment activities are ready to advance

Illustrative Planning & Development Examples

Initial Development & Refinement

- Bus Vehicles
- Traction Power Rooms
- Station Domes on Red Line
- Shafts
- Bridges & Structures
- Rhode Island Avenue Platform

Design & Engineering: Developing a Discrete Project or Program for Delivery

- Metro undertakes Design & Engineering activities to:
  - Refine investments with detailed schedule
  - Establish total project cost
  - Identify implementation approach
  - Complete design & specifications
  - Identify procurement strategy
- Investments are in various stages of maturity
- After an internal Implementation Plan is developed, an investment is eligible to advance as either a Recurring Reinvestment Programs or Capital Projects

Illustrative Design & Engineering Examples

Increasing Investment Maturity

- Red Line Modernization Project
- RFK Campus Transit Improvements at Stadium-Armory Station
- Bridge & Structure Rehabilitations
- D&G Junction
- Drainage Pumping Stations
- Fire Control Infrastructure in Stations

Recurring Reinvestment Programs: Maintain, Sustain and Modernize the Metro System

Annual ongoing, recurring, or cyclical investments to keep the system running for bus, paratransit, and rail service



Fort Totten Station Bus Shelter

Illustrative Program Examples

Ongoing Annual Investments

- Bus Vehicle Maintenance & Network
- Metro Access Vehicles
- Rail Vehicles
- Electrical Systems
- Elevators & Escalators
- Fare Systems
- Digital and Static Signage
- Rail Maintenance Equipment (e.g., Flat Cars, Prime Movers)
- Bus Shelters
- Bridges and Structures
- Station Infrastructure & Systems
- Technology Hardware (e.g., Servers, Network Switches, Laptops)

Capital Projects: Significant Investments in Existing System that Occur Once in a Generation

Underway investments with defined scope, schedule and total project cost



Northern Bus Garage

Illustrative Project Examples

Defined Scope & Cost

- 8000-series Railcar (Base)
- Bus Vehicles (Current Contract)
- Articulated Bus (Base Contract)
- Northern Bus Garage
- Bladensburg Bus Garage
- Enterprise Resource Planning System (Metro Sync)
- Radio System
- Metro Training Center
- Fleet Maintenance Facility

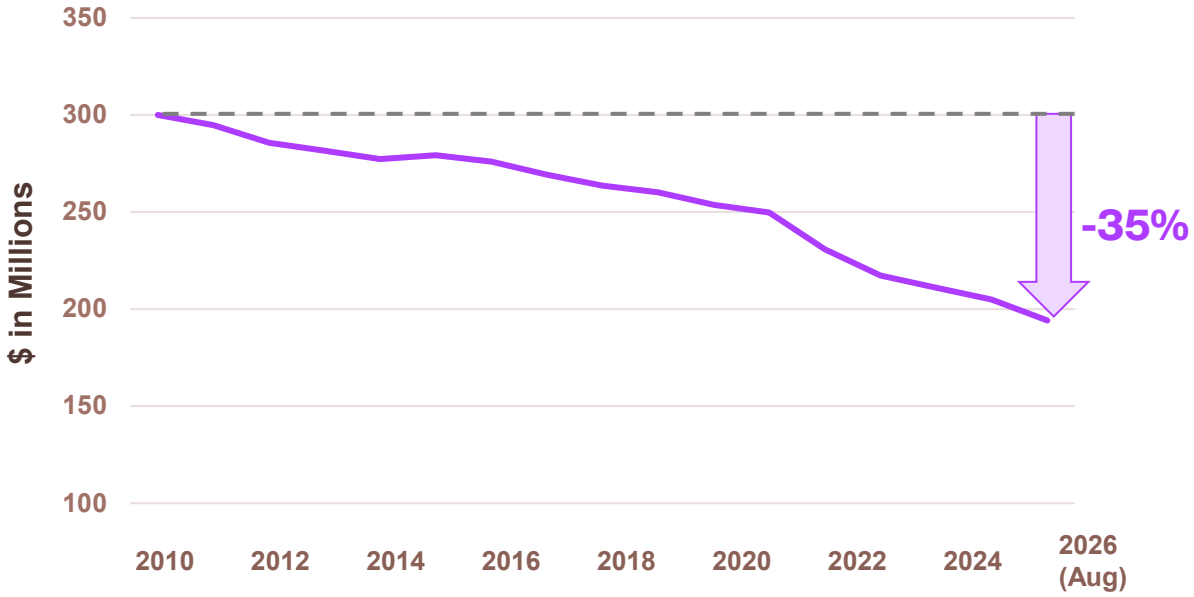
Reduction in Metro's Buying Power & Capital Program Impact

Buying Power of Metro's Funding Has Eroded Over Time

- High inflation and energy prices continue to hit all markets and industries
- Many of Metro's funding sources are not indexed to inflation; their buying power has fallen dramatically

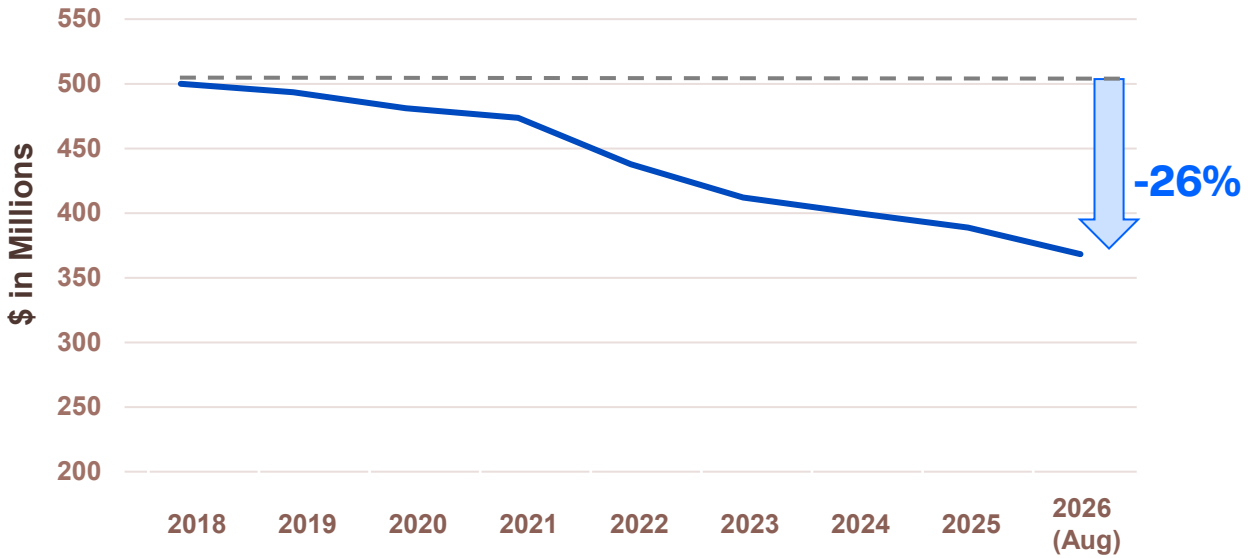
$300M
Original PRIIA

$194M
Today's Worth



$500M
Original Dedicated Funding

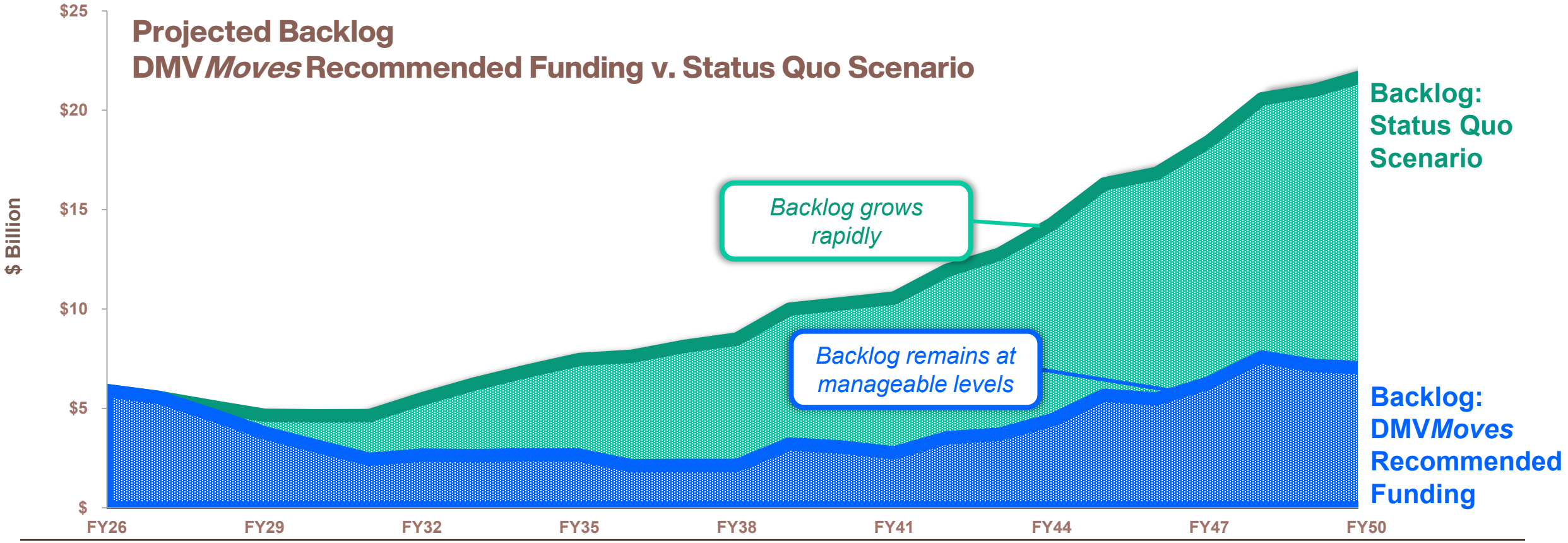
$368M
Today's Worth



Source: U.S. Bureau of Labor Statistics, Consumer Price Index for Urban Wage Workers and Clerical Workers (CPI-W)

Additional Funding will Prevent Reinvestment Backlog from Growing

Without additional funding, progress will be reversed, leading to declining reliability, worsening customer experience, and, eventually, increased safety risks



Capital Program Continues to Identify Opportunities for Long-Term Efficiencies and Cost Savings

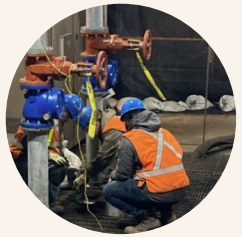
Innovating Capital Requirements & Execution (Examples)

Metro continues to identify cost reduction opportunities and efficiency in the capital program



Bus Shelters

Reducing per shelter cost using standardization and industry benchmarks, reducing per shelter cost by ~50%



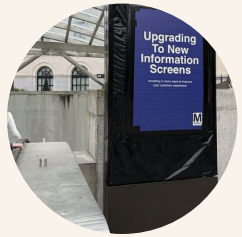
Increasing Work Activity Through Innovative Practices & Technology

Maximize work window with reduced track access requirements (i.e., Drainage Pumping Station Work, Tagging Relay)



Remote Monitoring & Control of Equipment

Reduces operating costs of assets (i.e., Faregates, Vent fans, Chillers, Traction Power Assets, CCTV)



Utilizing Technology to Improve Efficiency

Wireless communication with video screens rather than hard wiring, reduced investment cost by ~58%



Automated Track Inspection Vehicle

Automating track inspections, limiting walking inspections and improving the management of track condition



Facility Footprint Consolidations

Consolidating leases into Metro-owned assets and undertaking portfolio master plan to make footprint more effective

Bus Fleet & Facilities

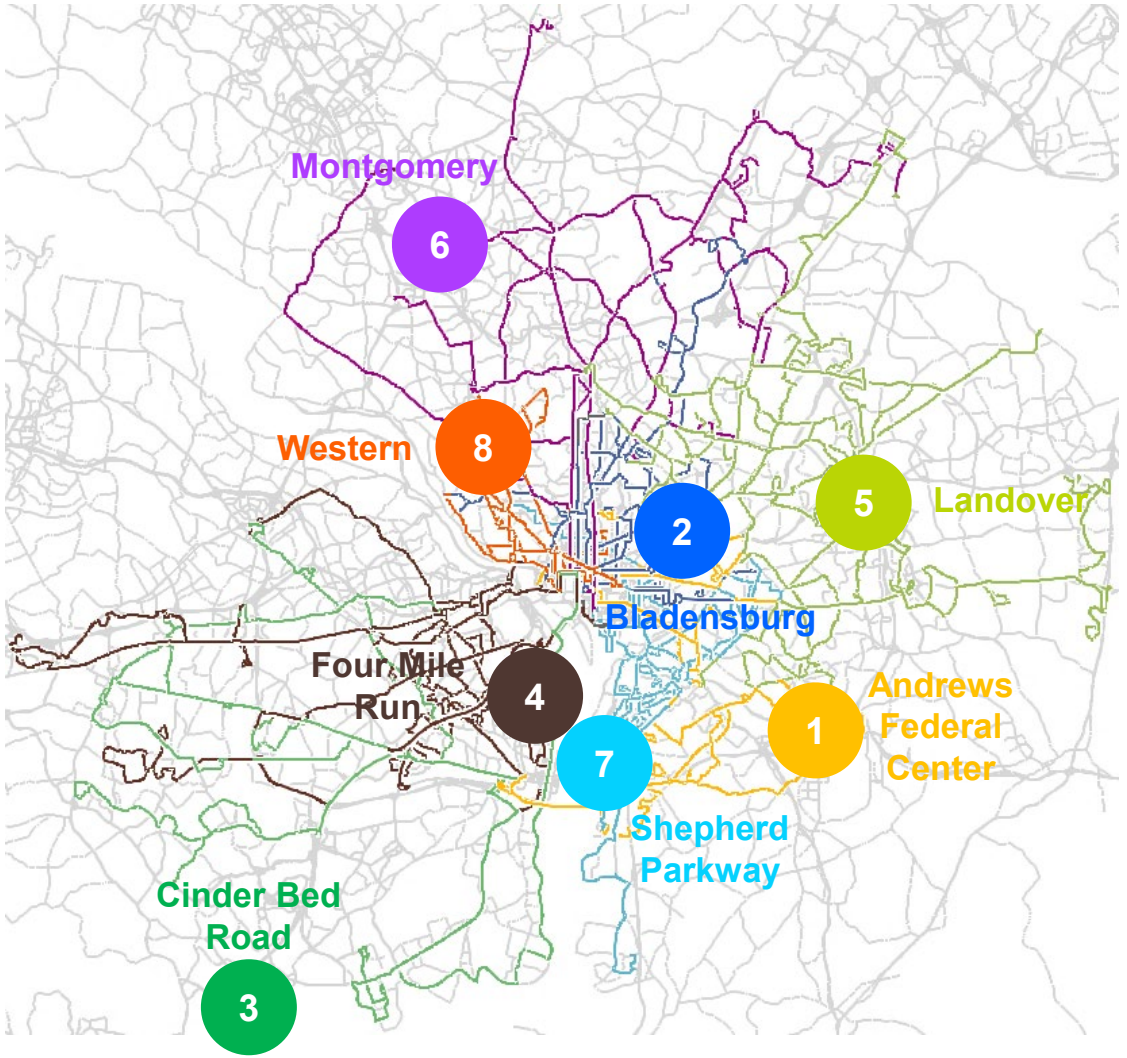
Metro Bus's garages today

	Garage name*	Parking capacity	Build / rebuild (R) year	Potential capital investment
1	Andrews Federal Center	175	2019	--
2	Bladensburg	211	2021-27R	--
3	Cinder Bed Road	140	2018	--
4	Four Mile Run	218	2005R	Rehabilitation
5	Landover	172	1989	Rehabilitation
6	Montgomery	220	1982	Rehabilitation
7	Shepherd Parkway	223	2012	--
8	Western	117	1936	Replacement

88% of systemwide capacity is currently used
(1,305 of 1,476 spaces)

94% of capacity at D.C. and Md. garages is currently used
(1,046 of 1,118 spaces)

June 2026 route assignments



*Active facilities only

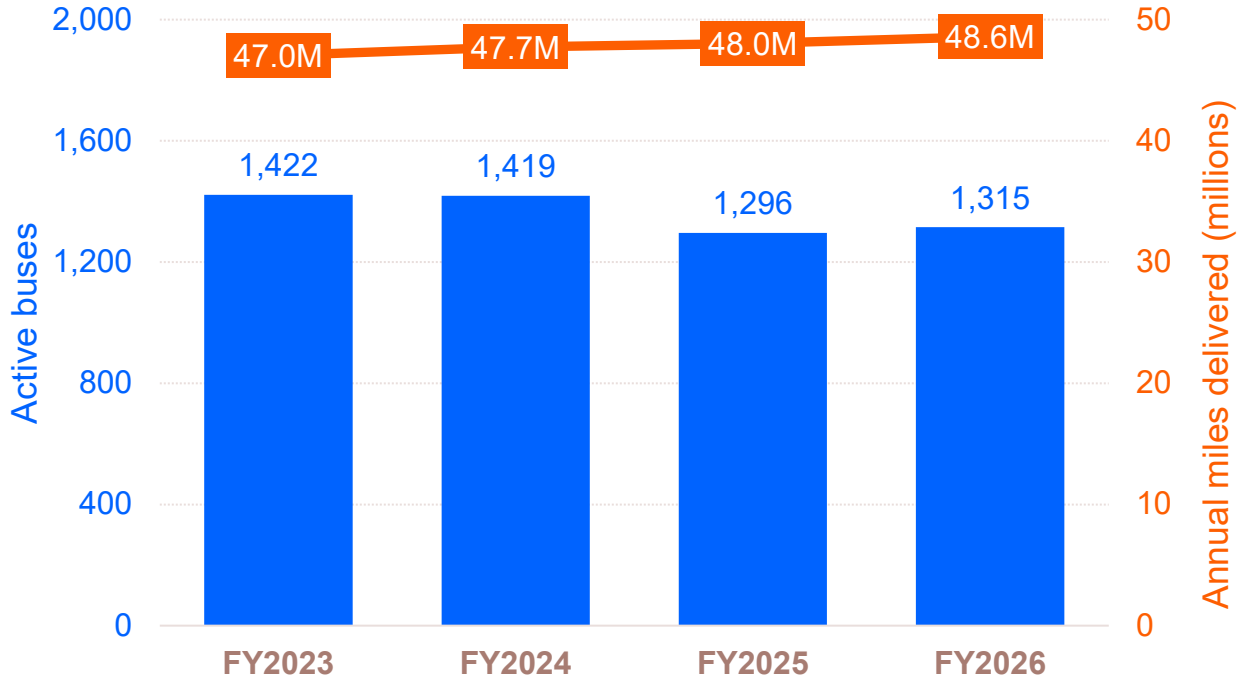
Metro Optimizes Fleet to Drive Efficiencies in Service Delivery

Metro has reduced the size of the fleet and will continue to improve the efficiency of service

Metro has made progress through:

- Implementation of the Better Bus Network increased service reliability and delivery
- Streamlining bus lengths and retiring under-performing vehicles
- Reducing the spare ratio and increased utilization of each bus

Metro is advancing new bus procurements to replace aging vehicles while optimizing the fleet for efficiency



More miles delivered with fewer active buses

FY2023-FY2026: 8% fewer active buses, 3% more miles

Increasing the Proportion of 60’ Buses on Crowded Routes Adds Capacity

60’ buses provide approximately 50% more capacity per bus and are more operationally efficient where high capacity is needed and bus frequency is already high.

- Three doors to reduce dwell time at each stop
- Add more capacity to a route without increasing fleet size
- Reduce bus bunching on routes with short headways

Metro is creating a multi year contracting vehicle to purchase articulated bus to increase the proportion of articulated buses

Allowing Metro to:
- Address current capacity challenges
- Respond to future BRT needs



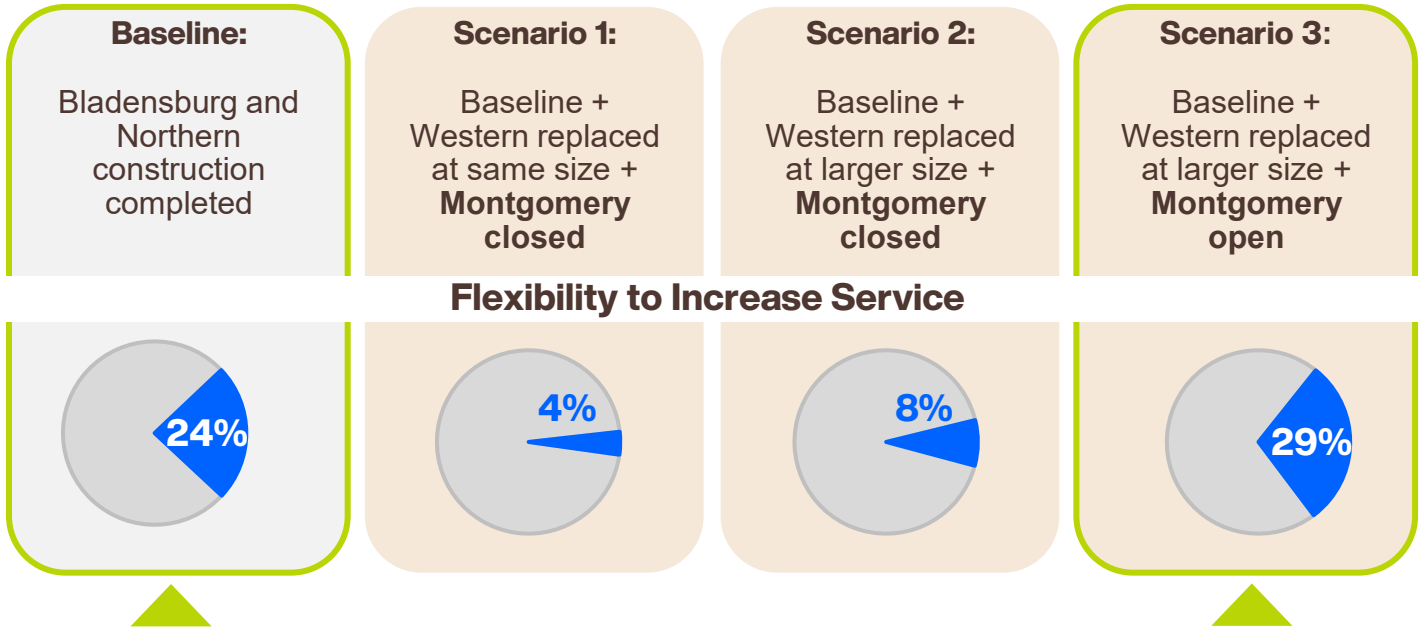
Opportunity for Metro to increase use of **articulated buses** compared to agencies of similar size

Currently: ~6% of fleet

Metro is Assessing Trade-offs between Future Network and Montgomery Rehabilitation Requirements

Montgomery requires investment, closure could reduce costs but would constrain future service growth

Potential Garage Reinvestment Options Impact on Future Service Flexibility in D.C. and Maryland



Scenarios with Montgomery Garage open provide Metro with more flexibility for future service changes

- Montgomery's non-revenue mile share is above the system average at 18.6%, but keeping the garage open could provide greater flexibility for future service growth
- Metro evaluating trade-offs between:
  - Montgomery's location and routes served
  - Regional growth and considerations for future development
  - Opportunities for increasing capacity at other facilities

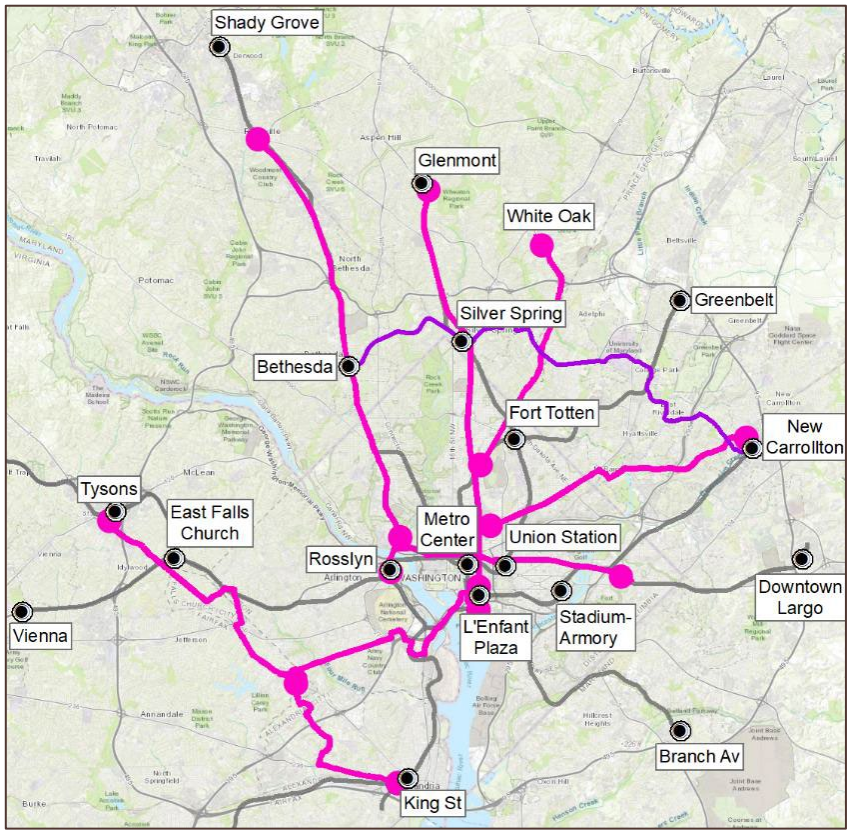
DMV*Moves* Identified 7 Initial High-Value Bus Priority Corridors Requiring Jurisdictional Subsidy to Implement

How corridors were selected:

- Frequent service
- High ridership
- Slow bus speeds, unreliable service
- Densities of people & jobs (by 2050)
- Potential high return on investment
- Reflects jurisdictional priorities

Benefits and impacts:

- Grow ridership
- Expand access to opportunity
- Improve reliability and safety
- Reduce travel times
- Improve cost efficiency
- Support economic growth



Bus Priority Corridors in Order of Potential Implementation*

- Gold Line
- Virginia Route 7
- New Hampshire Ave to White Oak
- Rhode Island Ave & Annapolis Rd
- Georgia Ave & 7th St NW
- Rockville Pike/MD-355 & Wisconsin Ave NW
- Columbia Pike & 14th St Bridge to L'Enfant

Metro Rail Lines

Purple Line

**Route limits included in appendix*

Rail Fleet & Facilities

Railcar Fleet Profile

Manufacturer	Series	Purchase Years	Original Number Purchased	Number Owned	Number for Service
Rhor Industries	1000	1976 – 1981	300	2	-
Breda Construzioni Ferroviarie	2000	1983 – 1984	76	4	-
Breda Construzioni Ferroviarie	3000	1984 – 1988	290	250	250
Breda Construzioni Ferroviarie	4000	1992 – 1994	100	2	-
Construccuiones y Auxiliar de Ferrocarriles, SA (CAF)	5000	2001 – 2004	192	2	-
Alstom	6000	2006 – 2008	184	184	180
Kawasaki	7000	2015 – 2020	748	748	748
Total			**1,890**	**1,192**	**1,178**

Eight vehicles are dedicated to revenue collection. All 1000-Series, 2000-Series and 5000-Series vehicles have been decommissioned.

Railyard Maintenance and Storage Capacity

Railyard	Location	Year Open	Number of Maintenance Bays	Railcar Storage Spaces
Alexandria	VA	1983	20	176
Branch Ave	MD	2001	8	174
Brentwood	DC	1976	42	90
Dulles	VA	2022	20	128
Glenmont	MD	1998	-	132
Greenbelt	MD	1995	20	270
Largo (Tail Track)	MD	2004	-	32
New Carrollton	MD	1978	16	120
Shady Grove	MD	1983	36	166
West Falls Church	VA	1986	28	144

Capturing Rail Modernization Benefits Through Optimized Fleet and Yard Capital Investments

Metro will drive operational efficiencies and meet future demand through incremental investments

Rail Modernization Strategy

Maximize Use of Existing Assets		Modernize the System	
Use Metro's design capabilities and existing assets more efficiently		*Add new capabilities and capacity to Metro's existing 128-mile system*	
• Return to Automatic Train Operation • Optimizing 8-car trains	• Facility modernization for efficiency, reliability, and lifecycle investments	• 8000-series railcars • Targeted railcar storage optimizations	• Rail Modernization

Efficiencies Reduce Capital Needs for Yards and Facilities

Modernization can deliver increased Red Line service more efficiently, reducing the need for fleet and facilities expansion

Phase 1:
Red Line Modernization Project R

Red Line 3-min service scenarios*	Cycle time	Increase in railcar requirement	Increase in storage need
	Minutes	*Railcars*	*Railcars*
ATC (Current)	**136**	**+116**	**+74**
CBTC	**126**	**+78**	**+36**
Automation	**118**	**+58**	**+16**

More efficient service can add capacity with fewer railcars

Fewer railcars reduces yard expansion needs

**Illustrative service scenarios for planning purposes*

Phases 2 & 3:
Systemwide Modernization O S B Y G

System-wide modernization offers similar efficiencies:

- More capability to deliver service within the existing yard footprints; reduced need for additional storage capacity
- Routine reinvestment and modernization for new fleet and technology
- Focus yard investments around operational efficiency (e.g., 8-car storage, reduced deadhead) and maintenance needs for automation

Targeted Yard Investments Support Rail Modernization

Yard optimization and lifecycle reinvestments to support vehicle storage needs and facilitate efficient service delivery and system modernization

R Rail Modernization Phase 1

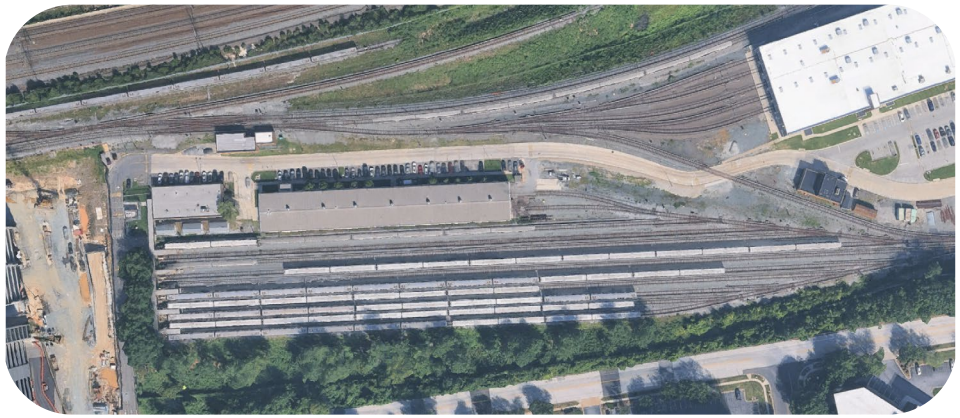
- Shady Grove
- Glenmont
- Brentwood

O S B Phase 2

- West Falls
- Alexandria
- Largo
- Dulles
- New Carrollton

Y G Phase 3

- Branch Avenue
- Greenbelt



New Carrollton Railyard



Shady Grove Railyard

Foggy Bottom Station's Original Design Constraints Continue to Impact Egress and Customer Experience

- Foggy Bottom is Metro's 3rd busiest weekday Metrorail station in Q1 FY2027, with average weekday boardings of 16,500 customers
- Only downtown station with a single entrance and mezzanine
- Station entrance located within busy pedestrian plaza adjacent to George Washington University (GWU) Hospital, GWU campus, and several mixed-use commercial and residential buildings
- Platform crowding and vertical circulation demand exceed Metro standards
- Analysis of future conditions forecast platform and mezzanine crowding will continue to increase
- Next step: Safety assessment to be conducted to further evaluate placement and vertical egress circulation for second entrance



Provide Alternative Red Line to Orange, Silver, Blue Line Transfers through Farragut Connector

Opportunity to give customers transferring between the Orange, Silver, Blue and Red lines an alternative to making the transfer at Metro Center

- Metro has studied multiple alternatives to address peak hour ridership and transfers at Farragut North, Farragut West, and Metro Center
- Metro is advancing evaluation of cost savings opportunities and preliminary design for minimally viable scope of Farragut Connector
    - Analyzing the impacts of various capital infrastructure improvements on crowding
    - Goal of improving core capacity and customer time savings

Continuing to Modernize the Fare Payment System Would Allow Metro to Scale and Adapt to Future

Strategy for Modern Payment System

- **Continue modernization to a flexible fare system** to support regionalization, with capabilities for concession fares, third-party integration (e.g., special event tickets), and digital-first fare media
- **Develop and implement fare inspection systemwide by eliminating bus cash payments,** enabling more effective and efficient fare enforcement, especially on ungated bus system, and realize operational efficiencies in cash collection

Current Fare Payment System

Complexities behind the scenes make it difficult to add features and adapt to future trends

