

# OMNY

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Weekly Ethicacy

## Background:

OMNY, or One Metro New York, is the newest innovation in public transportation in New York City since the MetroCard was introduced in 1993. OMNY is a contactless fare payment system that will ultimately replace MetroCards and allow straphangers to use all modes of MTA public transportation without carrying or refilling a card. OMNY can be used with a smart phone or watch that has a smart wallet, a contactless credit/debit or prepaid card, or an OMNY card. To use OMNY you must tap your device on the OMNY reader at the entrance to your public transportation until it turns green and says GO. If you use the same device every day, you pay a maximum of \$33 a week (from Monday to Sunday). Additionally, transfers remain free within a given time period. Anyone in New York City can make an OMNY account which will enable them to view their trips and track their progress towards the \$33 per week and manage devices.

The Metropolitan Transportation Authority (MTA) of New York City started rolling out OMNY in 2019 and by the end of 2020 they had added OMNY readers to all buses and subway stations. Since then, the MTA has made the optional OMNY accounts and has created systems to load and reload money onto an OMNY card online with this account. By the end of 2023, the MTA hopes to have a fully fleshed out system for Reduced-Fare customers, students, customers using paratransit and commuter railroads such as LIRR and MetroNorth. The ultimate goal is to have OMNY available for all straphangers by the end of 2024.

## Pros:

OMNY finally brings NYC into the modern age of transportation. Countless cities across the continents are already using contactless NFC payments for their transportation systems. The current model of Metrocards is environmentally irresponsible. The waste created from these is not small, especially considering how many just get dropped, whether accidentally or on purpose. Even though they are recyclable, most are not. Additionally, they expire or bend and it is often difficult to find a station agent to transfer balances. Card machines are also often broken and you can miss a train waiting in line to refill if you didn't realize that your card had an insufficient balance.

Using the tap to pay (OMNY) system, you no longer have to worry about losing your card, your card being expired, or adding to plastic pollution! You will no longer be late for your train because of no money on your card!

There have been issues with the fact that not everyone has a credit card or a smartphone, but that can be remedied by purchasing a contactless card. "OMNY cards are now available at select retail locations throughout New York City. An OMNY card can be filled using cash at nearby retailers, so you don't need a bank card or device to take advantage of the flexibility and convenience of OMNY. "Some of the retail locations include check cashing locations and drugstores such as Walgreens and CVS" (which are often open late!) There is a one time fee for the card of \$5.

Some may say it is unfair to have this system, but not having to predict your week and whether to buy a multi-ride card is actually more fair. Once you have reached \$33 in fares within a Monday -Sunday period, every following ride is free. For the customer who may not be able to purchase a whole week in advance this is certainly more equitable.

If you are a reduced-fare customer. "Reduced-Fare OMNY offers the same half-price fare that customers receive today, with free transfers." This currently works only with digital wallets or a contactless debit or credit card, BUT reduced fare OMNY cards will be available soon.

If you are worried about privacy, and you have a smartphone, social media, or any credit cards, your info is already out there. So, what really is the difference between going out to dinner, going to starbucks or going through OMNY turnstiles or buses?

### **Cons:**

The first issue to immediately arise and catch the public's attention with regards to OMNY was the fact that there were and have been many instances of double charges to credit cards. While this has been mostly fixed, there has been no guarantee of refunded money for a doubled payment due to a technological flaw.

A more significant issue that is slowly being identified by straphangers around New York City is the collection of data. It is important to note that when using OMNY, smartphone identifiers and location are tracked and collected and in combination with payment and transportation data, it would be easy to identify an individual's daily habits and use that to predict where they are for more nefarious reasons. Further, Cubic, the company behind OMNY, has a history of sharing data with law enforcement agencies (such as the NYPD and ICE). Finally, with regards to data there has been no clear explanation as to how long data is stored and who else they are giving it to or selling it.

Beyond privacy and technological issues, it is important to note that in its current roll out, many individuals and groups have been excluded from using this technology. Currently, it is not available for all reduced fee users and it is not accessible for students. Additionally, while you do not *need* to have a chipped card or smart device in order to use OMNY, it is the easiest. Right now if you would like to use a prepaid card you can go to an authorized retailer but they are not necessarily abundant and also are not located near all subways. It has also not been made clear if they plan on selling cards in the future. While many people have a device they can use, there is a grand assumption that all people are comfortable with the technology in order to use them. There are many individuals who do not know how to use a smart wallet or even set one up. Additionally, having a smart phone with a smart wallet enabled, a credit card and/or a debit card relies on having a higher level of income and credit.

### **Sources:**

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