

PRESTO Terms & Conditions

These terms and conditions ("**Terms**") between you and Metrolinx govern the use of PRESTO-related offerings, including PRESTO Card, PRESTO Website, PRESTO Tickets, PRESTO Mobile App, your PRESTO Account and the PRESTO Fare Collection System (collectively, "**PRESTO Products**"). Metrolinx offers public transit service through GO Transit, UP Express and the PRESTO Products.

This is a legal agreement between you and Metrolinx. You agree to be bound by the Terms at the time you purchase, receive, activate or use PRESTO Products. If you use PRESTO Products on behalf of another entity (for instance, your employer or an organization you volunteer for), you agree to the Terms on behalf of that entity and represent that you have sufficient authority to bind that entity to the Terms.

The following terms have the meanings set out below:

"**One Fare Program**" means the program that charges only a single fare when you transfer between eligible transit services operated by a Transit Agency or Metrolinx using your PRESTO Card. For details, please visit the One Fare section on the PRESTO Website.

"**PRESTO Account**" means the account you may create to monitor the usage of PRESTO Products linked to that account.

"**PRESTO Card**" means the physical or digital card issued to you for making payments on the PRESTO Fare Collection System.

"**PRESTO Fare Collection System**" means the integrated, contactless fare collection platform developed and operated by Metrolinx, which includes PRESTO Cards, PRESTO Tickets, digital payment capabilities, card readers and related payment equipment installed on transit vehicles and at transit stations to enable fare payment.

"**PRESTO Mobile App**" means any application on any platform made available by Metrolinx for use of PRESTO Products.

"**PRESTO Tickets**" means any physical or digital ticket that may be used for travel on any transit service operated by a Transit Agency or Metrolinx.

"**PRESTO Website**" means the following website: <https://www.prestocard.ca/>.

"**Transit Agency**" means any transit agency or comparable entity that accepts payments for its services using PRESTO Products.

Part A: General Terms

Accuracy of Information

Metrolinx makes reasonable attempts to keep information related to PRESTO Products accurate, up to date and free from error. It is, however, provided on an “as is” basis, and Metrolinx does not represent or warrant that any material is accurate, complete, reliable, current or error-free (“**Accurate**”).

Responsibility for Your PRESTO Account

You are responsible for ensuring that all information you provide to Metrolinx is Accurate and for promptly updating your PRESTO Account if any of your personal information changes. You are also responsible for any inaccurate or incomplete information provided to Metrolinx and shall take all necessary steps to correct any inaccuracies without delay. You are liable for any claims or losses arising from fraudulent or erroneous transactions that result from your failure to provide or maintain Accurate information.

If you choose to create a PRESTO Account, you are responsible for managing access to it. Anyone with access to your account may be able to initiate transactions and you must keep your credentials confidential. You are responsible for all transactions carried out through your PRESTO Account.

If you notice any irregularities with your PRESTO Account or if you suspect that your account credentials may no longer be secure, you must contact Metrolinx without delay by visiting the Contact Us section on the PRESTO Website.

Use of Artificial Intelligence

Metrolinx may use generative artificial intelligence tools in connection with PRESTO Products, including to process and respond to inquiries through a virtual agent (“**Chatbot**”), enhance security through voice authentication technology and other technologies and monitor for fraud prevention, risk management and compliance purposes.

If you choose to use the Chatbot, you agree not to provide any personal, payment or other sensitive information except where necessary to complete your supported request. You are responsible for verifying the accuracy of any information provided through the Chatbot and for ensuring that your request was accurately completed.

Intellectual Property

Material pertaining to PRESTO Products, including information, articles, photographs, text, data, wallpaper, icons, images, pictures, illustrations, audio clips, video clips, surveys, artwork, graphics, music and software (including computer code of all types) (“**Material**”) is either owned by or licensed to Metrolinx. Metrolinx does not represent or warrant that Material does not infringe the intellectual property rights of any other person. Material pertaining to PRESTO Products is protected by copyright laws and treaties. You may not reproduce, modify, download, upload, adapt, transmit, republish, sell, display, perform, distribute in any form or by any medium, decompile, extract, reverse engineer, disassemble, make compilations, create derivative works from or use or exploit in any other way any Material in any manner without the prior written consent of Metrolinx.

Any feedback, ideas, suggestions or comments you submit to Metrolinx (“**Suggestions**”) will be considered non-confidential and will become the property of Metrolinx. By submitting Suggestions, you waive all rights, including moral rights, in them and in any related invention, concept, technique or “know how”. Metrolinx may use Suggestions for any purpose without your consent and without any obligation to you.

Additional Terms and Bylaws

Use of PRESTO Products may be subject to additional bylaws or terms established by Metrolinx or each Transit Agency. Please visit the applicable website to review any additional terms, conditions or bylaws that apply to your selected PRESTO Product.

Privacy

Metrolinx collects personal information under the authority of the *Metrolinx Act, 2006* and the *Freedom of Information and Protection of Privacy Act* (Ontario) for the purposes of establishing and administering PRESTO Accounts, issuing and managing fare media, processing fares and payments, administering concession and eligibility programs, preventing and investigating fraud or misuse, providing customer support and dispute resolution services, performing financial reconciliation and revenue settlement with participating Transit Agencies and monitoring and improving system performance.

Personal information will be shared, where necessary and in accordance with applicable law, with Transit Agencies, service providers and vendors engaged by Metrolinx to support fare collection, payment processing, customer service, analytics, fraud prevention and system operations, and is subject to contractual and technical safeguards designed to protect confidentiality and limit use to authorized purposes.

You agree that the information provided in your PRESTO Card application and any data Metrolinx receives because of the use of PRESTO Products may be collected, used and disclosed in compliance with the privacy policy.

You expressly authorize Metrolinx to contact you from time to time by email, through in application notifications, by SMS or by courier for the purpose of managing your PRESTO Products, including confirming reloads and verifying PRESTO Accounts, and other communications regarding these Terms.

For more information on Metrolinx’s treatment of personal information please see the privacy policy, which is available at <https://www.prestocard.ca/en/privacy>.

Dispute Resolution

If you have a question, concern or dispute in connection with any transactions pertaining to services provided by a Transit Agency you must resolve this directly with that Transit Agency. This includes all related matters, such as the amount charged for the transaction and the quality of the services provided by that Transit Agency.

If you have any questions or concerns about PRESTO Products, please contact Metrolinx by visiting the Contact Us section on the PRESTO Website.

Exclusion and Disclaimer of Warranties

PRESTO Products are provided on an “as is” and “as available” basis. Metrolinx makes no representation or warranty of any kind, whether express or implied, written or oral, statutory or otherwise, including: (i) warranties as to uninterrupted or error free communication or performance; (ii) accuracy of information or results obtained from any use of Material and any use of generative artificial intelligence tools within PRESTO Products; or (iii) merchantability, quality, title, durability, suitability, non-infringement, fitness for a particular purpose or those arising out of a course of dealing or usage of trade, or any warranties respecting title, non-infringement or quality of Material. Metrolinx does not represent or warrant that any errors or omissions on or relating to PRESTO Products will be corrected or that any server from which PRESTO Products are operated is or will be free from malware.

The use of PRESTO Products is entirely at your own risk and Metrolinx is not responsible for any reliance you place on them. Material is for informational purposes only and is not intended as advice or recommendations of any kind, including travel, financial, investment, legal, tax or accounting. Metrolinx makes no representation that the content or any goods or services offered through PRESTO Products comply with legal or regulatory requirements outside of Ontario.

Limitation of Liability

Metrolinx will not be liable to you or any other person for any damages, liabilities, losses, costs, expenses, injuries or death (“**Losses**”) arising from or relating to your authorized or unauthorized access to, use of or inability to access or use PRESTO Products, including any use of generative artificial intelligence tools within PRESTO Products. Metrolinx will not be liable for any direct, indirect, special, incidental, exemplary, punitive or consequential damages (including loss of business, revenue, profits, savings, use, data or economic advantage), whether arising in contract, tort (including negligence), equity, or otherwise, even if Metrolinx or its employees, contractors, consultants, directors, officers or other representatives (“**Representatives**”) have been advised of or could have foreseen such Losses.

Metrolinx and its Representatives are not liable for Losses resulting from malware, data corruption, communication interception, work delays, failed messages, failed transactions, failed requests or other issues caused by transmission errors, telecommunications service providers, suppliers, damage caused by you or your Representatives, events beyond Metrolinx’s control or other causes. You are responsible for ensuring that the data, hardware and software you use in connection with PRESTO Products are adequately protected, including against malware.

Metrolinx, the Transit Agencies and any authorized PRESTO Product distributor (including their Representatives), are not responsible or liable for any delay, damage, loss, expense or inconvenience you or any other person may incur including if: (i) PRESTO Products do not work as expected for any reason, including any delay or failure in processing a transaction or accessing your PRESTO Account; (ii) Metrolinx does not receive a notice or instructions from you for any reason or if Metrolinx delays or fails to act on your instructions; (iii) a transaction is not processed due to insufficient funds or a suspended PRESTO Account; or (iv) there is any failure or delay in delivering a message to you or if a message is delivered to someone else at the contact information you provided. You agree that Metrolinx, the Transit Agencies and any

authorized PRESTO Product distributor will not be responsible or liable for any other delay, damage, loss, expense or inconvenience for any reason whatsoever.

PRESTO Products are only a method of payment for travel on transit systems operated by the Transit Agencies or Metrolinx. Neither Metrolinx nor its Representatives will have any liability to you for any delay, damage, injury, loss, expense or inconvenience you or any other person may incur in connection with travel on any transit system operated by a Transit Agency or while on Transit Agency premises.

You agree that the liability of Metrolinx, any Transit Agency or any authorized PRESTO Product distributor (including their Representatives) shall be limited to the greater of \$500 in the aggregate or the amount remaining on your PRESTO Card at the time a claim is made.

Indemnity

Unless you are prohibited by law from granting this indemnity, you shall at all times indemnify and save harmless Metrolinx and its Representatives against and from any and all expenses (including legal expenses), costs, damages, suits, actions or liabilities arising out of or resulting from any negligence, act or failure to act by you, and from all claims and demands of every kind and nature made by any person or persons (save for claims and demands arising from the breach of the Terms, fraud, intentional misconduct or gross negligence of Metrolinx or its Representatives), for all and every manner of costs, damages or expenses incurred by or injury or damage sustained by such person or persons, or their property, which arose in connection with the Terms or the use of PRESTO Products. This indemnity shall survive the expiry or termination of the Terms or the end of your use of PRESTO Products.

General

Metrolinx is an agency of the Government of Ontario continued under the *Metrolinx Act, 2006*, S.O. 2006, c. 16, and is a Crown Agency under the *Crown Agency Act, R.S.O. 1990, c. C.48*. The PRESTO Products are controlled and operated in the Province of Ontario, Canada by Metrolinx. The Terms are governed and interpreted in accordance with the laws of the Province of Ontario and the applicable federal laws of Canada. You irrevocably agree to the exclusive jurisdiction of the courts of the Province of Ontario. When you use PRESTO Products, you do so at your own risk and you are responsible for complying with local laws. You acknowledge that you have full legal capacity to use PRESTO Products. You agree to use PRESTO Products for lawful purposes only and in a manner consistent with local, national and international laws and regulations.

Metrolinx may amend or update the Terms at any time and at Metrolinx's sole discretion. Updated or revised Terms will be posted on the PRESTO Website. Your use of PRESTO Products following the posting of any changes to the Terms is your acceptance of those changes.

Metrolinx may assign, transfer or dispose of all or part of its rights, obligations and interests in or under the Terms at any time without consent from and without notice to you. You may not assign your obligations or benefits under the Terms.

The headings contained in the Terms are for reference only and will in no way affect interpretation of the Terms.

"Including" means including without limitation, and the terms "include", "includes", and "included" have similar meanings.

Each of the provisions will be severable and distinct from one another and if any one or more provisions are now or are found to be invalid, illegal or unenforceable, the validity, legality and enforceability of the remaining provisions will not in any way be affected, prejudiced or compromised.

It is the express wish of the parties that the Terms be drafted in English. Les parties aux présentes ont expressément demandé que ces modalités d'utilisation du site web soient rédigés en anglais.

Part B: PRESTO Products Terms

Payment Methods

You may pay for PRESTO Products by (i) selecting an applicable payment method during the transaction process; (ii) authorizing Metrolinx to charge to your credit card or debit card for the applicable amount, which requires completing and mailing a credit card/debit payment agreement ("**CCDP Agreement**"); or (iii) providing pre-authorization for Metrolinx to debit a chequing account at a Canadian financial institution, which requires completing and mailing a pre-authorized debit agreement ("**PAD Agreement**").

By completing a CCDP Agreement or a PAD Agreement, you agree to payment by the applicable method and to be subject to any other applicable agreements or terms and conditions. If your payment fails or is reversed, Metrolinx may reverse any associated transactions on your PRESTO Account, and you may become ineligible to use PRESTO Products. Metrolinx may take any actions it deems necessary to recover amounts owed due to payment failure or reversal, at your expense.

The CCDP Agreement and PAD Agreement are available on the PRESTO Website.

Contactless Payments

You may use your credit or debit card, either as a physical card or a digital card stored in a mobile wallet, to pay on the PRESTO Fare Collection System ("**Contactless Card**"). Use of the mobile wallet functionality may be subject to additional terms imposed by your phone provider or mobile carrier.

If you use an Interac-enabled payment method, you authorize Metrolinx to place a pre-authorization hold on the account linked to your debit card in an amount equal to the flat fare or the maximum fare payable from your point of origin. Transactions may take several days to process and appear on your account.

Contactless Cards may only be used by a single individual. If multiple individuals are travelling, each person must pay their fare using a separate Contactless Card or PRESTO Card.

If you attempt to pay a fare using a Contactless Card and Metrolinx is unable to complete the transaction, an unpaid fare may be associated with that Contactless Card. Your Contactless Card may be temporarily denied for travel until the unpaid fare is paid in full. Metrolinx will attempt to collect any unpaid fares the next time you tap that Contactless Card for travel. You may also be able to pay any unpaid fares through the PRESTO Mobile App, the PRESTO Website or by contacting Metrolinx by visiting the Contact Us section on the PRESTO Website.

Contactless Cards may be registered to your PRESTO Account. Not all Contactless Cards support all features of PRESTO Products. Please visit the PRESTO Website for information on which features are supported by each type of Contactless Card.

Refunds

PRESTO Card balances are generally not refundable. Metrolinx may, at its discretion, process refund requests for PRESTO Cards associated with a PRESTO Account. If you request and Metrolinx agrees to provide a refund, Metrolinx may deduct a processing fee from the refund amount. Refund requests are processed at Metrolinx's sole discretion, and Metrolinx may decline to process a refund request for any reason.

If your PRESTO Account is closed due to inactivity, any remaining funds in the PRESTO Account will be forfeited and will not be refunded.

Deposits and Loads

No interest will be paid on any funds placed into your PRESTO Account. These funds are not insured deposits.

You may add funds to your PRESTO Account either on an ad hoc basis or through pre-authorized payments that are triggered when your balance falls below a defined threshold ("**Autoload**"). Certain PRESTO Products, such as Transit Agency passes, may also be automatically renewed ("**Autorenew**"). If you choose to use Autoload or Autorenew, you authorize Metrolinx to debit the payment method that you provide according to the schedule or trigger conditions that you set.

Insufficient Funds

Metrolinx may charge an additional fee to your PRESTO Account if a transaction is unsuccessful due to insufficient available funds. Metrolinx may also cancel any passes or reverse any loads applied to your PRESTO Account if your balance is insufficient. You may be unable to use Autoload or Autorenew until you confirm or update your payment information.

In no event will Metrolinx or any Transit Agency be responsible or liable for declining or not authorizing a transaction due to insufficient funds in your PRESTO Account.

Passes

Additional PRESTO Products may be offered by Transit Agencies or Metrolinx such as passes. These passes may be subject to additional terms set by the applicable Transit Agency or Metrolinx. For details, please visit the applicable website.

Fraud Prevention and Security Monitoring

Metrolinx may monitor your use of PRESTO Products for fraud prevention, security, risk management and compliance purposes, and to ensure that use of the PRESTO Products complies with applicable laws. Metrolinx may take any action it deems necessary to protect the integrity of the PRESTO Products, including restricting or preventing the use of individual PRESTO Cards, mobile devices and payment methods, reversing transactions and closing PRESTO Accounts. Metrolinx may take any action it deems necessary to recover amounts owed due to actual or suspected fraud, at your expense.

Transit Usage Report

Metrolinx may provide you with a summary of PRESTO Products travel details that you may be able to use to claim tax credits or for other purposes ("**Transit Usage Report**"). Transit Usage Reports may be available for PRESTO Cards linked to your PRESTO Account. Metrolinx does not control and makes no representations or warranties about the sufficiency of the Transit Usage Report or your eligibility to claim any tax credits using it.

Billing Errors and Corrections

Metrolinx may correct the balance of your PRESTO Card in the event of a clerical, billing or accounting error. Metrolinx will have no liability for any billing error unless you provide notice

within sixty days of the date of the transaction in question. You are responsible for monitoring your transactions and PRESTO Account balances closely.

Tapping

Many fares require you to tap on at the start of your journey and tap off at the end of your journey at a fare payment device. You may also be required to tap at intermediate points, such as when transferring between Transit Agencies or between transit vehicles. You must always tap on and tap off using the same PRESTO Card or Contactless Card. You are responsible for ensuring that your tap is successful and that you comply with all tap on and tap off requirements. If your tap is rejected at any point, you must resolve the issue before to continuing your journey.

If you fail to tap off correctly, Metrolinx may charge you up to the maximum fare for the mode of transport you are using. If you tap on and off with different methods (for instance, tapping on with a watch and tapping off with a phone), you may be charged twice. If you fail to tap off on a distance-based fare, you may be charged the maximum distance fare payable on that line.

Metrolinx recommends that you remove your payment method from your wallet before tapping to ensure that the correct card is tapped.

Inspection

Representatives of Metrolinx or a Transit Agency may inspect your fare at any point in your journey. You must be prepared to show your PRESTO Card, Contactless Card or PRESTO Ticket. You may be asked to tap your method of payment on a reader as part of the fare inspection. If you fail to provide proof of payment, you may be subject to additional fines, penalties or prosecution in accordance with the applicable policies, by-laws or terms of the Transit Agency or Metrolinx. Repeated fare inspection failures may result in your payment method being permanently banned from use on the PRESTO Fare Collection System.

Mobile App or Service Developers

Unless prior written consent has been given by Metrolinx, third party mobile applications or service developers (each, an "**App**") may not access or interact with a PRESTO Account. In no case will an App be permitted to store the login information of any PRESTO Products user, utilize PRESTO Products application programming interfaces or scrape any data from PRESTO Website. Apps may only redirect users to the PRESTO Website through a standard browser and not "in-frame".

PRESTO Card Ownership and Use

The PRESTO Card is the property of Metrolinx and may only be used by the original purchaser and any person authorized by the original purchaser. The PRESTO Card must be returned to Metrolinx or any Transit Agency immediately upon request. Employees of Metrolinx or any Transit Agency shall have the authority to confiscate or request the return of any PRESTO Card. The rights associated with the PRESTO Card and the Terms shall apply to the original purchaser of the PRESTO Card and to any person using a PRESTO Card with or without the original purchaser's authorization.

Only Metrolinx, its authorized agents or its authorized distributors, are permitted to sell or resell PRESTO Products. The sale or resale of any PRESTO Products by any other person or entity is a breach of the Terms.

Digital PRESTO Cards

You may use a digital PRESTO Card via a digital wallet on your phone or other mobile devices. Use of the digital wallet functionality may be subject to additional terms imposed by your phone provider, digital wallet provider or mobile carrier. Some functionality may be restricted or non-existent on some mobile devices due to technical or other limitations. Please visit the PRESTO Website, Transit Agency websites or your digital wallet provider's website for details on any limitations or restrictions that may apply.

Vouchers, Coupons and Discounts

Metrolinx or its partners may offer vouchers, coupons, or discount codes for your personal use only ("**Codes**"). You shall not redistribute or resell the Codes and you shall comply with all eligibility requirements. Codes may also be subject to additional terms set by the distributing partner. Codes may be cancelled at any time at the sole discretion of Metrolinx or its partners. If Metrolinx suspects improper use, it may revoke any related benefits and/or place restrictions on your PRESTO Account.

Closing a PRESTO Account

If your PRESTO Account is inactive for four or more years, Metrolinx may close your PRESTO Account.

Part C: PRESTO Tickets

General

Metrolinx offers the ability to purchase PRESTO Tickets. PRESTO Tickets may not participate in the One Fare Program and may not be eligible for transfers between Transit Agencies and/or Metrolinx. You agree to use PRESTO Tickets only as permitted.

Use of a PRESTO Ticket may require installation of the PRESTO Mobile App. Please visit the PRESTO Website for more information.

Use of PRESTO Tickets

After completing your purchase, you will receive a confirmation email (the "**Confirmation**"). PRESTO Tickets will be available in your PRESTO Account. If you do not receive the Confirmation, it is your responsibility to confirm with Metrolinx whether your order was successfully placed.

Printed copies of PRESTO Tickets will not be accepted as a valid fare payment unless Metrolinx, a Transit Agency or any other authorized PRESTO Product distributor has provided them to you in printed form. A device with an active internet connection may be required to use PRESTO Tickets. Some PRESTO Tickets may require you to create a PRESTO Account or use the PRESTO Mobile App. You must activate PRESTO Tickets before beginning your journey. PRESTO Tickets may also need to be scanned during your journey (such as at faregates or when boarding a vehicle). Each PRESTO Ticket has unique ticket number that you must display to a fare inspector upon request.

PRESTO Tickets may have an expiry date and details will be presented at the time of sale. Once purchased, PRESTO Tickets are available for immediate use. PRESTO Tickets are not refundable.

Part D: PRESTO Mobile App Terms

License Terms

Subject to the Terms, Metrolinx grants you the non-exclusive, worldwide, perpetual, non-transferable, non-sublicensable, limited right and license to view, access and use the PRESTO Mobile App for personal, non-commercial purposes on a computer or mobile device that you own or control. You acknowledge that no title or ownership in the PRESTO Mobile App is being transferred or assigned to you and the Terms should not be construed as a sale of any rights in the PRESTO Mobile App. All rights not expressly granted under the Terms are reserved by Metrolinx.

You agree to not: (i) commercially exploit the PRESTO Mobile App or any of the intellectual property in it; (ii) copy, reproduce, distribute, lease, license, sell, rent, lend, convey, transmit or otherwise transfer or assign the PRESTO Mobile App, in any manner or medium, without Metrolinx's express prior written consent; (iii) make the PRESTO Mobile App publicly available or available on a network for use or download by multiple users or use or install the PRESTO Mobile App (or permit others to do the same) on a network or for online use; (v) reverse engineer, decompile, disassemble, extract, decrypt, translate, prepare derivative works based on or otherwise modify the PRESTO Mobile App, in whole or in part; (vi) remove, obscure or modify any copyright, trademark or other proprietary rights notices, marks or labels contained on or in the PRESTO Mobile App, or falsify or delete any author attributions, legal notices or other labels of the origin or source of the material; (vii) misrepresent the ownership of the PRESTO Mobile App; (viii) transport, export or re-export (directly or indirectly) into any country forbidden to receive the PRESTO Mobile App by any Canadian or other export laws or regulations or otherwise violate such laws or regulations, as may be amended from time to time; or (ix) scrape, build databases from or otherwise create copies of content returned from the PRESTO Mobile App

Metrolinx may change, suspend or discontinue the PRESTO Mobile App, or any part or functionality of it at any time. Metrolinx may also impose limits on the use of or access to certain features or portions of the PRESTO Mobile App, in any case without notice or liability.

Part E: Website Terms

Use of the PRESTO Website is subject to the [General Website Terms and Conditions](#).

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