Michelle Picard Cousins
Consultant

Clevor
Consulting Group

SUMMARY

With over 17 years of experience, Michelle has advanced knowledge in developing and implementing transit fare strategies and has successfully deployed solutions to deliver on business and customer outcomes. Michelle's experience has afforded her a well-rounded skill set, including critical thinking, strategic planning, and project implementation. She excels at relationship building by leading stakeholder engagement, governance, and public consultations; design thinking by brainstorming and piloting concepts; and policy, governance and strategy development including creating and identifying connections through analytical and critical thinking.

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PROJECT EXPERIENCE

2023 – Present

Toronto Transit Commission: Business Case for a Future System, Toronto, CA

Toronto Transit Commission (TTC) hired CCG to complete a full Concept of Operations and Business Case to determine its future fare collection system once its agreement with Metrolinx and the PRESTO system ends in 2027. This work is built upon CCG's previous work on the 10-year Fare Collection Outlook and determined the technology options, vendor costs, resources, and governance needs to evaluate the options: Continue with the PRESTO system or procure a new fare system. Michelle leads the governance, resourcing, and project planning tasks. In addition, she provides strategic advice based on her experience with the PRESTO system and the region.

2023 – Present

PRESTO Procurement Advisory Services, Metrolinx, Toronto, CA

Metrolinx is procuring a new system to replace the PRESTO fare payment system, which was first launched in 2009 and supports electronic revenue collection for eleven transit agencies across the Greater Toronto and Hamilton Area (GTHA) and Ottawa. Metrolinx tasked CCG with leading the development of the latest in account-based Automated Fare Collection Solution (AFCS) specifications to replace the first-generation PRESTO system. Michelle supports Metrolinx on the ongoing procurement process, requirements analysis, traceability, and settlement for the upgraded system.

2020 – 2022

Toronto Transit Commission: 5-Year Fare Policy & 10-Year Collection Strategy, Toronto, CA

Michelle led the development of the Toronto Transit Commission's (TTC) first multi-year fare policy and collection strategy to guide fare policy and fare collection decision-making as the agency moved to implement its future fare collection system. Michelle led each project facet, including current state assessment, market sounding (RFI), peer reviews, gap analysis, modelling, options analysis, and governance review in a complex political environment. She also led extensive stakeholder engagement and reported to the Project Steering Committee, TTC Executive and Board. The project's outcome established policy goals and a fare modernization strategic plan, ensuring the customer remained focused while meeting business and governance needs over the next decade.

2017 – 2023	**Fare Collection Governance**
	Michelle led the development, implementation, and management of several iterations of Fare Collection governance between the TTC and Metrolinx, the Province of Ontario and TTC's Fare Collection service provider. The most recent was in 2020, which reset the relationship to allow for the successful delivery of future fare collection innovations to customers while adhering to contractual requirements. This new governance included representation from the TTC and Metrolinx transit agency boards and CEOs, leading to a resolution and escalation process and a more transparent relationship.
2016 – 2023	**Implementation of Contactless Payments (Open Payment) and Mobile Wallet**
	As the fare collection SME, Michelle participated in designing and implementing the TTC's Contactless and Mobile Wallet solution. She provided her expertise in industry best practices, customer experience and fare policy to advocate for a best-in-class solution from their service provider. This included using an evaluation matrix to examine the business and customer impacts and determine recommended approaches with identified conditions. As a result, TTC Executive and TTC board members endorsed the recommended approach.
2012 – 2023	**Implementation of the TTC's first automatic fare collection system**
	As the Fare Policy and Customer Experience lead, Michelle provided fare policy and customer expertise, advocating for the customer during all aspects of the design and implementation of the new AFCS. This included developing and implementing fare collection adoption strategies, channel and retail strategies, fare policy modelling and design, station layout and designs and change management activities for customers and internal stakeholders. As a result, the implementation was successful, with an 85% customer satisfaction score and adoption at over 90%.
2019	**Stop Selling Legacy Fare Products: Increasing Fare Card Adoption**
	Michelle led the analysis, strategy, and plan to stop selling legacy fare products (paper tickets and tokens), employed a new way to visualize the task, and applied incremental change, persuading the executive to endorse the plan. As a result, the TTC executive, TTC Board, and Mayor's office approved the program to stop selling legacy fare products. PRESTO adoption grew to over 90% after implementation.
2018	**Fair Pass: Low-Income Transit Fares**
	Michelle led the strategy and policy development of low-income passes for eligible Toronto residents in collaboration with the City of Toronto, the first low-income pass in North America offering a single fare option vs. a monthly pass. This project was approved by the TTC Board and Toronto City Council with the implementation of phase 2 of 3 completed with 180K residents benefitting from transit discounts.
2018	**2-Hour Transfer Fare and Children Ride Free**
	Michelle led the analysis, strategy, and delivery of new fare products to customers while continuing to monitor these policies as they align with the overall strategic objectives of TTC and the City of Toronto. This project became a part of the Mayor's platform on poverty reduction and was approved by the TTC board and endorsed by City Council. PRESTO adoption grew to 70% after implementation.
2017	**Discount Double Fare (DDF): TTC and GO Co-Fare Agreement**
	Michelle led the analysis, strategy, and inter-governmental relationships between the City of Toronto, the Province, and the TTC. The project offered a discounted fare when transferring between the regional rail network and local transit. She developed the policy framework and, in

collaboration with partners, developed the term sheet and final agreement. This project resulted in a 3-year agreement signed by all parties, funded by the Province.

2016	**Customer Liaison Panel/ Charter** By leading the implementation of the TTC's first Customer Liaison Panel and Customer Charter, Michelle provided a forum for customer consultation and identified measurable commitments to our customers. In addition, she ensured alignment with the TTC's strategic objectives through the Corporate Plan, identifying measurable commitments to our customers. As a result, TTC was provided with the opportunity to consult with a targeted group of customers.

WORK HISTORY

2023 – Present	**Consultant, Clevor Consulting Group** In 2023, Michelle joined Clevor Consulting Group, leveraging her experience and industry knowledge in governance, long-term strategic planning, fare policy and customer experience to support CCG clients through the implementation of automated fare collection systems. Through her extensive agency experience, Michelle is uniquely positioned to understand our client's needs and provide solutions that fit their goals and objectives.
2012 – 2023	**Senior Manager – Emerging Systems, Toronto Transit Commissions (TTC)** Michelle has developed, led, and managed multiple fare collection initiatives and strategies while delivering on corporate strategic priorities. She has led multiple medium- and long-term customer experience, strategic, and business transformation initiatives to transition the TTC and its customers to a new Automatic Fare Collection (AFC) system (PRESTO) while implementing new enhancements, overseeing the internal and external governance, and monitoring and reporting to executive and ensuring business alignment within the organization. Michelle has led multiple cross-functional teams within the organization to co-create strategies and develop operational plans.
2006 – 2012	**Fare Policy and Customer Experience Manager, Toronto Transit Commission (TTC)** Michelle supported the Chief Customer Officer with developing and implementing customer-focused strategies through research, analysis, KPI development, consultation, and program management.

EDUCATION

2006	**Bachelor of Design (BDes)** OCAD University, Ontario, CA