



Revenue Assurance Plan Metrics Summary



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Reporting period:
JAN 2025 - DEC 2025

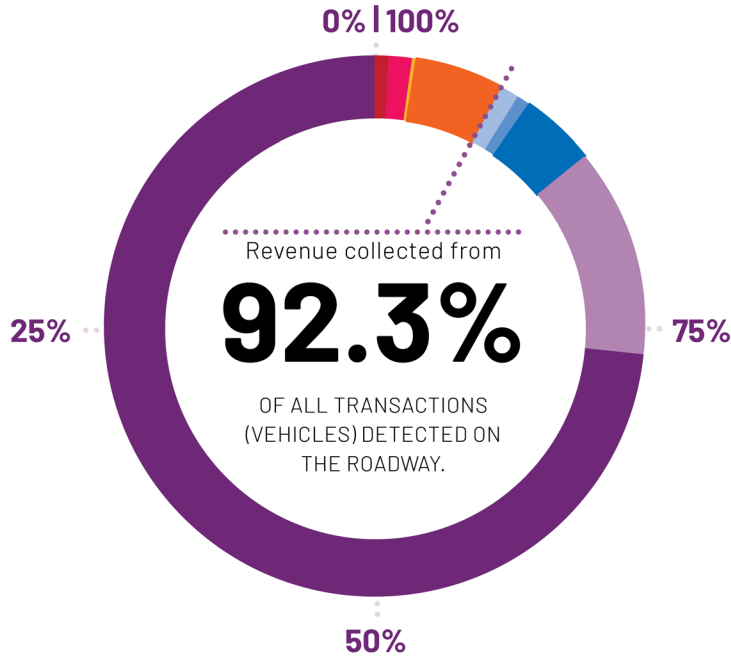
Total transactions*:
437,615,371

Revenue estimated for paid/expected paid transactions:
\$1,868,905,254

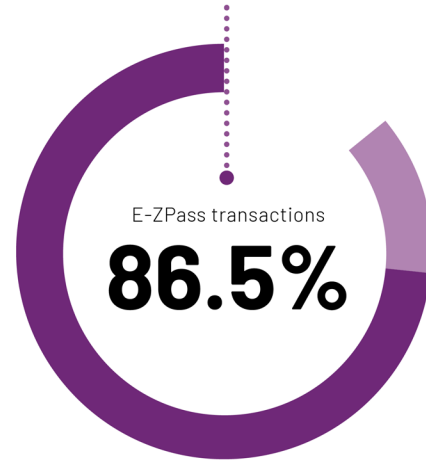
**The Revenue Assurance Plan provides data based on transactions on the Pennsylvania Turnpike. In January 2025, half of the PA Turnpike system moved to Open Road Tolling, where each gantry passed results in a transaction while previously a transaction occurred only when a vehicle left the system. This results in a significant increase in the number of transactions in this report without being the result of significant change to traffic volumes. Consequently, transactions reported by the RAP are expected to progressively increase during the first full year of ORT and then again with ORT conversion in 2027.*

Overall Performance Summary

JAN 2025 - DEC 2025



Percentage of all transactions within the past 12 months that were paid and expected to be paid within 150 days of the transaction being recorded.



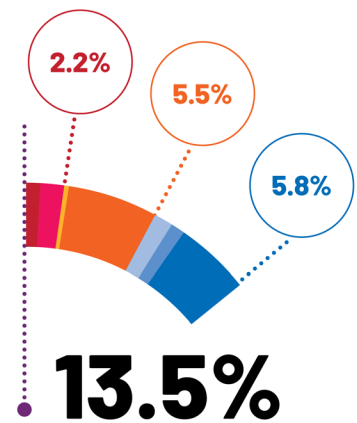
Percentage of all transactions paid via E-ZPass, majority by transponder in the vehicle or some by license plate matched to E-ZPass customer account.

BREAKDOWN OF NON-E-ZPASS TRANSACTIONS

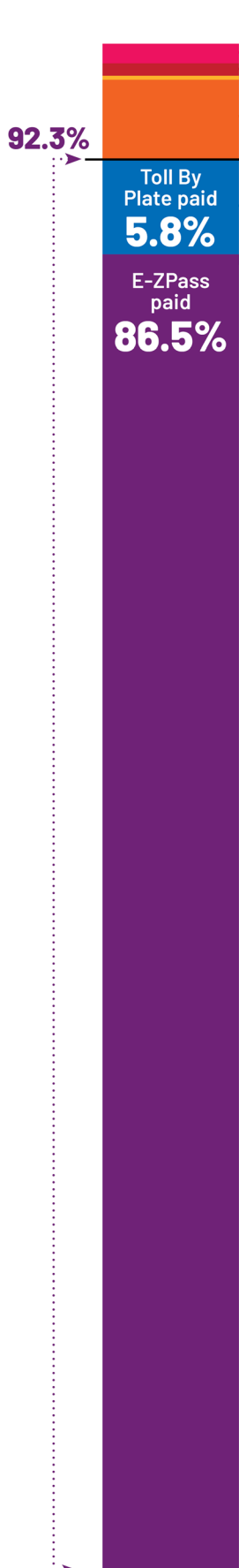
Unbillable
2.2% of all transactions [16.3% of Toll By Plate transactions]
 Percentage of transactions that cannot be pursued, either because no license plate could be identified or because no valid address could be found for the license plate.

Uncollected
5.5% of all transactions [40.7% of Toll By Plate transactions]
 Percentage of transactions for which an invoice can be generated, but the customer does not pay within 150 days.

Paid and expected to be paid
5.8% of all transactions [43.0% of Toll By Plate transactions]
 Percentage of transactions for which an invoice can be generated and delivered to a customer and the customer pays within 150 days.



Percentage of all transactions made by drivers that are NOT E-ZPass customers.



1.3% **UNBILLABLE - license plate unreadable**
License plate not present or cannot be read

- | **0.01%** **Policy Issue** [0.8% of unreadable transactions]
- | **0.02%** **Plate Obstruction (intentional)** [1.9% of unreadable transactions]
- | **0.03%** **Customer Issue** [2.4% of unreadable transactions]
- | **0.03%** **System Issue** [2.3% of unreadable transactions]
- | **0.65%** **Plate Obstruction (accidental)** [48.2% of unreadable transactions]
- | **0.60%** **License Plate Missing** [44.4% of unreadable transactions]

See page 5 for more details

0.9% **UNBILLABLE - address unavailable**
Address for license plate not available from DMV

0.1% **UNCOLLECTED - address undeliverable**
Address for license plate returned as undeliverable

5.4% **UNCOLLECTED - invoices unpaid**
Customer does not respond to multiple invoices and fails to pay within 150 days. The PTC attempts to collect outstanding amounts via the following options where practical and allowed by law:

- Further collections agency actions
- Vehicle registration suspension
- Court action

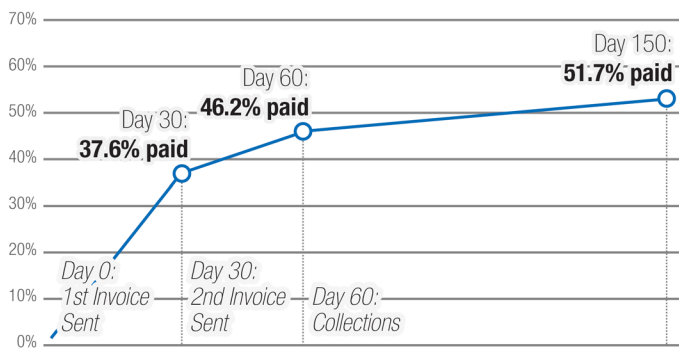
5.8% **Toll By Plate payments**
Toll By Plate customers receive an invoice in the mail and ultimately respond within **150 days** after the 1st invoice

4.2% Customer receives 1st invoice and pays within 30 days

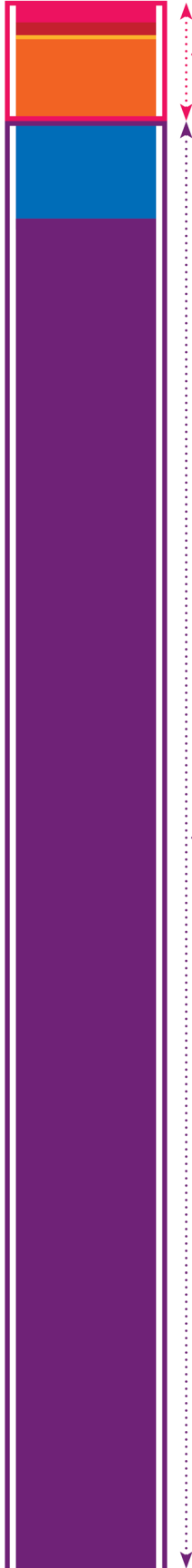
1.0% Customer receives 2nd invoice and pays within 60 days after the 1st invoice

0.6% Customer responds to billing from Collections and pays within 150 days after the 1st invoice

INVOICE PAYMENT/EXPECTED PAYMENT RATE



All Transactions
JAN 2025 - DEC 2025



7.7%

7.7% of all transactions recorded from January 2025 - December 2025 are expected to be unbillable or uncollected, with an estimated value of \$244 million.*

Collection and enforcement efforts continue beyond the reporting period.

92.3%

92.3% of all transactions recorded from January 2025 - December 2025 are paid or expected to be paid, with an estimated value of \$1.87 billion.*

* Higher toll rates for Toll By Plate result in higher values per transaction paid or lost.

All Transactions

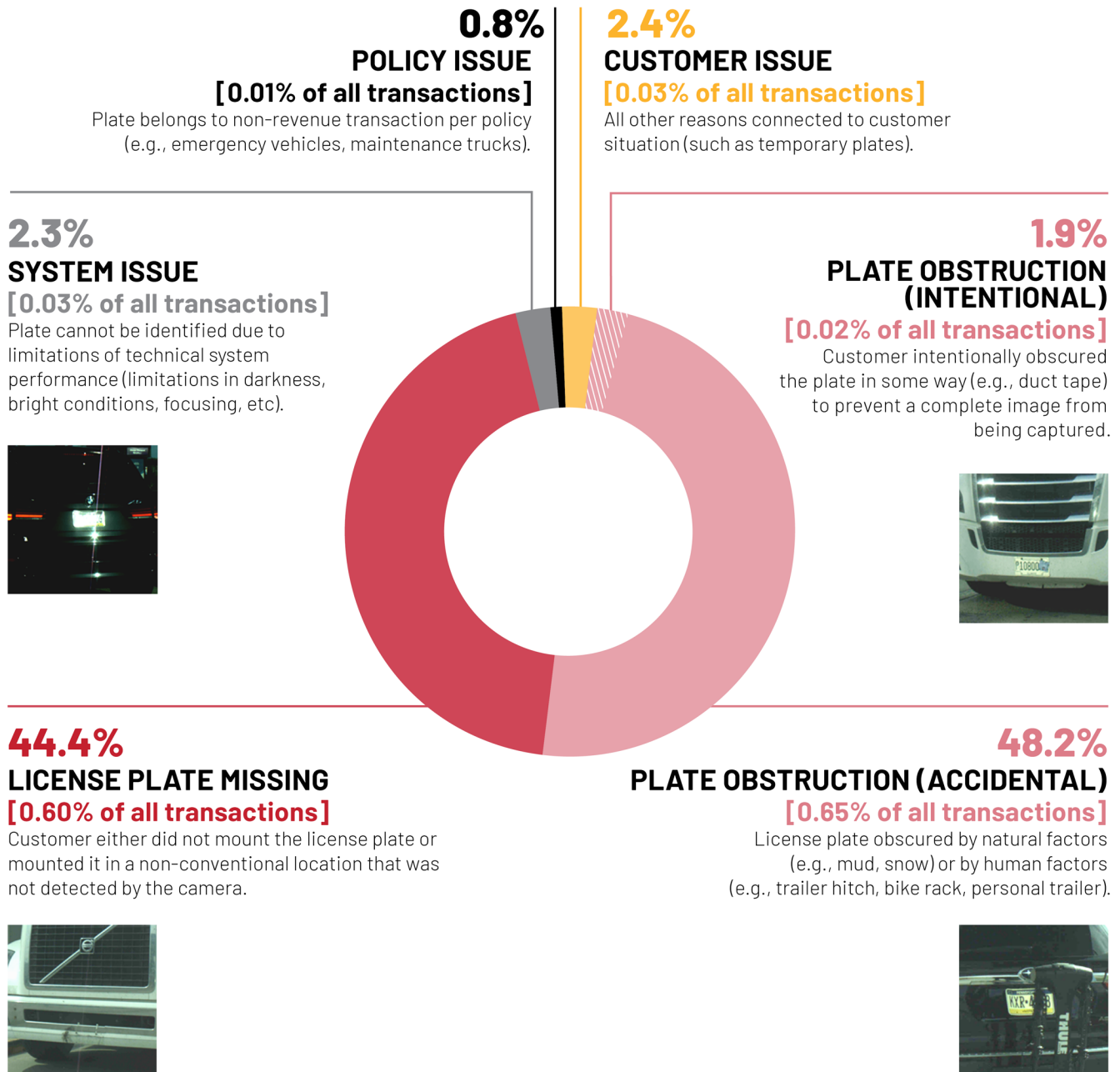
JAN 2025 - DEC 2025

Pennsylvania Turnpike Commission

Summary of Unreadable License Plates (1.3% of all transactions)

JAN 2025 - DEC 2025

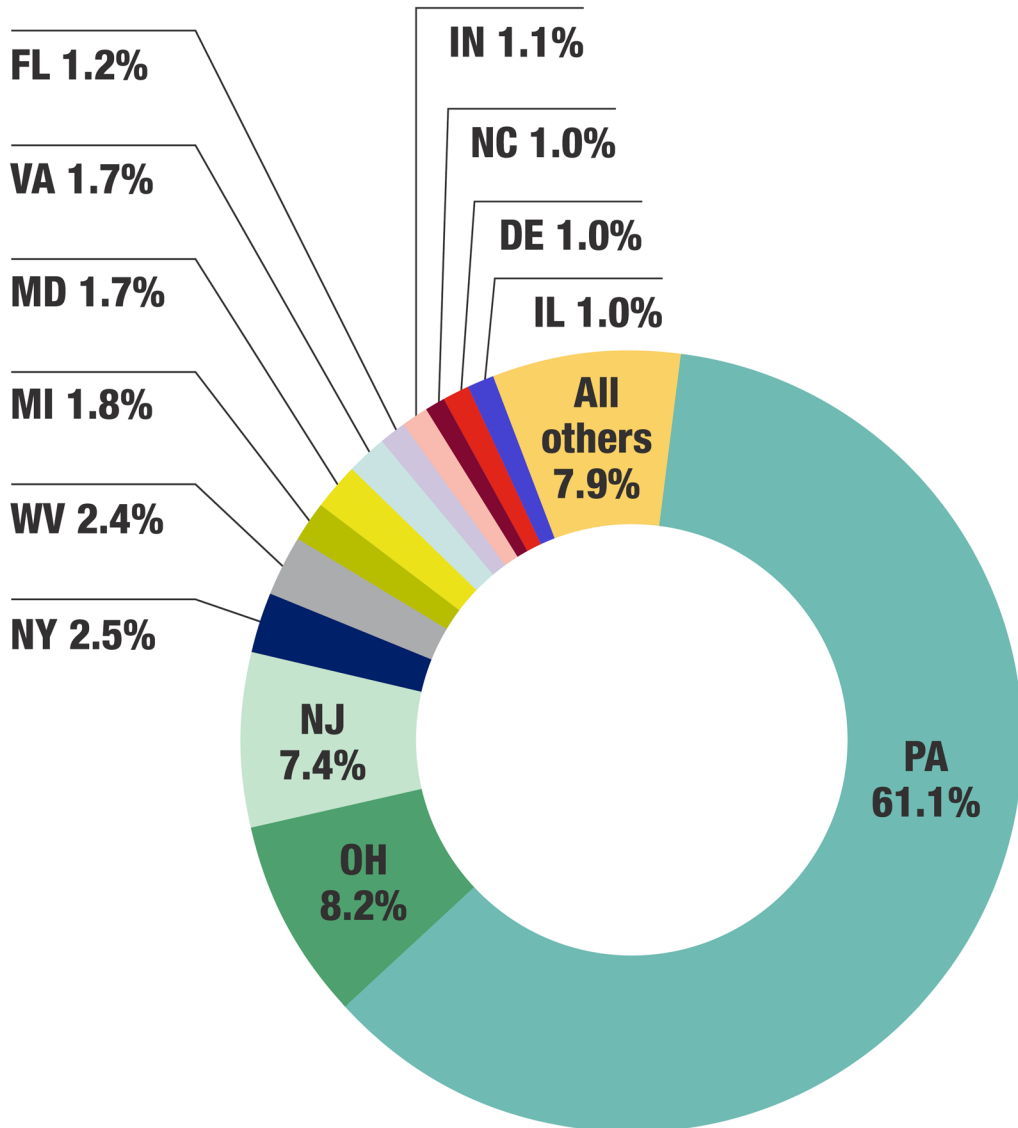
Unreadable license plates represent **1.3% of all transactions**.
The graphic below is a further breakdown of that 1.3% of all transactions.



Invoices Sent by State

JAN 2025 - DEC 2025

Identifies all states accounting for 1.0% or more of invoices over the past 12 months. Payment rates are generally similar across states.



Highlighted Initiatives to Reduce Leakage

UNBILLABLE

Data through December 2024

Toll By
Plate
paid

E-ZPass
paid

UNBILLABLE license plate unreadable

License plate not present or cannot be read

- Proactive transponder replacements to reduce the number of images associated with E-ZPass customers. Phase 1 began Sep 2018; process is ongoing.
- Enhanced commercial vehicle identification (e.g., company names, logos, USDOT numbers) when plates are missing or blocked.
- Increased frequency of system checks to four times per day (started in Mar 2022) to keep system-specific issues at a minimum.
- Completed controlled image capture (in 2025) of new Pennsylvania license plate format (changes to zero, eight, and letter O) and had OCR vendor make system enhancements to read the new format.

26%

reduction since
March 2021

+

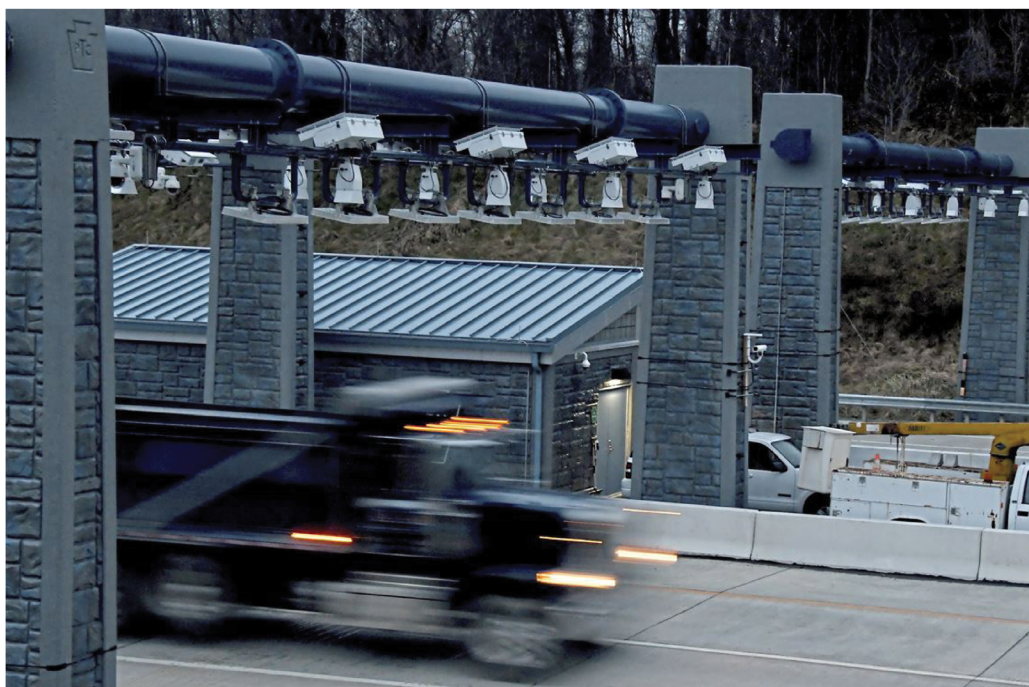
UNBILLABLE address unavailable

Address for license plate not available from DMV

- Since the start of cashless tolling on the Pennsylvania Turnpike, PTC has added new direct connections to five state DMVs.
- For states registering the most frequent TBP usage, PTC initiated more frequent retries (generally one retry every 7-10 days) on address lookups by the respective DMVs.

11%

reduction since
March 2021



Highlighted Initiatives to Reduce Leakage

UNCOLLECTED

Data through December 2024



UNCOLLECTED address undeliverable

Address for license plate returned as undeliverable

- The amendment to PTC's electronic toll collection statute, 74 Pa.C.S. § 8117(b) (1.2)(2022), introduced skip tracing into the collections process to locate challenging addresses. Skip tracing employs the services of a third party that specializes in using an array of publicly available data to track down individuals who have moved, are unresponsive, or are difficult to find.

77%

reduction since March 2021

+

UNCOLLECTED invoices unpaid

Customer does not respond to multiple invoices and fails to pay within 150 days

More ways to pay

- Toll By Plate AutoPay (launched Feb 2021)
- Kubra cash payment network (launched Mar 2022)
- QR codes on invoices (launched Sep 2022)
- Apple Pay and Google Pay (launched Oct 2024)

More ways to enforce

- Performance-based collections: For customers who fail to pay repeated invoices, multiple collections contractors compete to maximize revenue recovery (launched Sep 2021).
- New legislation: The 2022 amendment to 75 Pa.C.S. § 1380 lowered the eligibility for vehicle registration suspensions from \$500 or six or more unpaid tolls to \$250 or four or more unpaid tolls, effective 2023.
- Expanded use of civil court filings, with complaints filed in 42 counties (2023).
- Police utilization of automated license plate readers for identifying vehicles with suspended registrations due to unpaid tolls (2023).
- Referred egregious individual violators to the Pennsylvania Office of Attorney General to pursue civil actions (2025), and in the last year nearly 100 cases were referred.

Making it easier to pay off mounting toll debt

- Lowered initial downpayment amounts and extended the term of the payment plan agreements to provide lower monthly installment.
- Introduced an online form that customers can complete for hearing requests, which has resulted in streamlining customer communications as well as increasing participation in payment plans.
- Increased public education and awareness of payment and enforcement process through traditional media, placed content and digital media.

27%

increase since March 2021

More invoices are reaching the customer

but they are not paying, so the total collection efficiency fell from 93.4% to 93.1%.

The PTC attempts to collect outstanding amounts via the following options where practical and allowed by law:



Further collections agency actions



Vehicle registration suspension



Court action

Highlighted Initiatives to Increase Revenue COLLECTED

Data through December 2024



PAID Toll By Plate

Revenue paid from customers who received an invoice and paid within 150 days

28%

decrease since March 2021

- The PTC will launch a pilot program in 2026 to initiate communication with Toll By Plate customers 31 days after the first invoice is mailed. Data shows that earlier communication combined with reduced fees statistically increases Toll By Plate payment rates.
- Google Maps: With 5G connectivity and through Connected Vehicles (CVs), Google Maps could prompt for a payment on a tolled facility, likely via digital wallet. Implementation is dependent on Google; PTC is actively pursuing this offering.
- App Clip can be used with a QR code on paper statements or invoices to prompt fast, secure payment through a digital wallet.

+

PAID E-ZPass Customer

Revenue paid by customers either from a valid tag read in the lane or through image review

2%

increase since March 2021

- Increased Go Pak sales at outreach events (2025) to increase transponder adoption and usage. Events include auto shows, campus gatherings and community festivals and will continue in 2026.

REVENUE COLLECTED FROM **93.1%** OF TRANSACTIONS

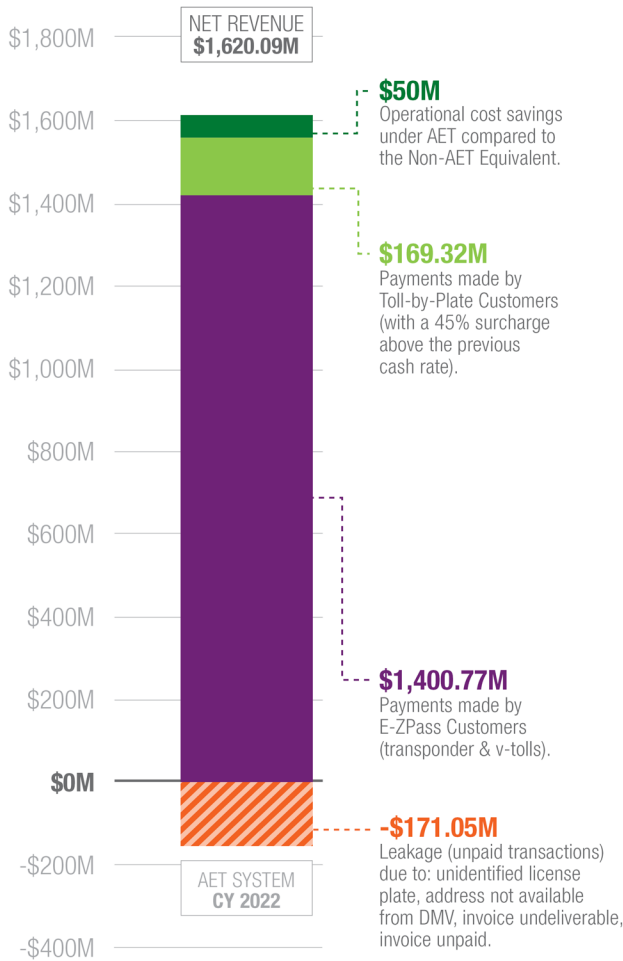
AET Collection Comparison

AET VS. HYBRID CASH or ELECTRONIC COLLECTION

CY 2022

The graphs below demonstrate the virtually identical net revenue collection of All-Electronic Tolling actuals in CY 2022 and a projected collection scenario for CY 2022 if the PTC had remained in a hybrid cash and electronic collection operation. The figures, based on calendar year 2022, show a steady net revenue of approximately \$1.6B in both operational scenarios. The PTC conversion to AET allowed for greater safety, mobility, and access while decreasing environmental impacts.

AET System 2022



Non-AET Equivalent 2022

(based on AET and projected pre-AET data)

