



## Staff Guide to fares and ticketing

From 6th September 2015



Book 2: Types of tickets and ways to pay

**For staff use only**

The Staff Guide to Fares and Tickets is split into three separate booklets plus appendices:

**Book 1:** Fares and tickets

**Book 2:** Types of tickets and ways to pay

**Book 3:** Photocards and discount schemes

**Appendices:** contains maps and where to buy each ticket type

## **Types of tickets and ways to pay**

This guide describes

- the different ticket types available and ways customers can pay to travel on TfL and most National Rail services in London.
- paying for travel on river services and Emirates Air Line.

Our ticketing system is complicated and we know it can be difficult for our customers to choose what's best for them. This guide should help you understand the range of options available and in turn be able to advise customers to help them make the right choice.

We offer a number of ways to pay, but for most customers using pay as you go with a contactless payment card or an Oyster card is best for value, flexibility and convenience. It means they can travel all over our network at all times, secure in the knowledge that they have a valid authority to travel.

This guide provides detailed information about:

- Ticket types
- Ways to pay
- Buying tickets
- Using Oyster and contactless payment cards
- Revenue Inspection
- Customer support

Customer information is also available on the Fares and Payments pages of our website:



[tfl.gov.uk/fares](https://tfl.gov.uk/fares)

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# Helping customers choose the right ticket

Our ticketing system is complicated and we know it can be difficult for our customers to choose the right ticket.

## Pay as you go

For most customers, using [pay as you go](#) is best for value, flexibility and convenience.

It means they can travel all over our network at all times, secure in the knowledge that they have a valid authority to travel.

Customers can use a contactless payment or Oyster card for pay as you go travel

If they make many journeys in a day, the cost of their travel is automatically capped.

Pay as you go may not be best value if they:

- are eligible for free or discounted travel
- make at least three journeys a day, at least 6 days a week

## Day tickets

Pay as you go with daily capping is always cheaper than using a [Day Travelcard](#) or [One Day Bus & Tram Pass](#). And if they don't make enough journeys to reach a daily cap, it's even better value

## When are season tickets best value?

Traditionally, [Travelcard](#) and [Bus & Tram Pass](#) season tickets offered best value if customers made a return journey every day over a period. However for many, this is no longer true:

- If they only make a return journey on five days a week or less, a 7 Day Travelcard or Bus & Tram Pass will be more expensive than two pay as you go journeys per day
- We charge more at busy times, so if they travel [during the off peak](#), pay as you go is better value. Travelcards are priced to include travel during peak hours.

Season tickets will only provide best value if a customer:

- makes at least three journeys a day, at least 6 days a week  
AND
- mainly travels during peak hours

# Helping customers choose the right ticket

## Oyster or Contactless?

Pay as you go on [Oyster](#) offers daily capping.

Customers can also add 7 Day, monthly and longer period Travelcard and Bus & Tram season tickets to an Oyster card.

[Contactless payment cards](#) can only be used for adult-rate pay as you go travel with daily and Monday to Sunday capping; season tickets and discounts can't be added.

## Only here for a short visit?

Pay as you go is the best option if customers already have a contactless payment or Oyster card.

If they don't have one of these, they should be advised to consider getting an Oyster card which they can use whenever they visit London.

## Flexible and part-time travel

Customers who work part time or have unpredictable working patterns should use pay as you go.

## Families

We do not offer family tickets. Free and discounted travel is available for children, depending on their age and where they travel

## Visitors

Visitors to London can buy a Visitor Oyster Card in advance and use it for pay as you go travel

# Ticket types

## Ticket types

TfL offers a range of ticketing options and ways to pay for journeys on bus, Tube, tram, DLR, London Overground, TfL Rail and most National Rail services within London:

- tickets for single journeys:
  - Pay as you go
  - Cash single (or return)
- Day tickets
  - Pay as you go with capping
  - Day Travelcard
  - One Day Bus & Tram Pass
- Season tickets
  - Travelcards
  - Bus & Tram Passes

For detailed information on fares, please see book 1, our



[fares tables](#) or [single fare finder](#)

## Fare Zones

London is divided into fare zones for rail journeys:

- Zones 1-6 cover Greater London
- Zones 7-9 are outside Greater London. The following stations are in:

**Zone 7:** Carpenders Park, Croxley, Chorleywood, Rickmansworth, Theobalds Grove, Waltham Cross and Watford

**Zone 8:** Bushey, Chalfont & Latimer, Cheshunt, Dartford and Watford High Street

**Zone 9:** Amersham, Brentwood and Chesham

London Overground, TfL Rail and National Rail operate services beyond the London fare zones:

- Watford Junction (London Overground and National Rail)
- Shenfield (TfL Rail and National Rail)
- Grays, Purfleet, Chafford Hundred, Ockendon and Broxbourne (National Rail)

DLR services only operate within Zones 1, 2, 3 and 4

## **Ticket types**

### **Fare Zones**

Buses and trams have a flat fare no matter how many zones customers travel through:

- Buses operate across all zones
- Trams only operate in Zones 3, 4, 5 and 6

### **Single tickets and pay as you go**

Fares for all single rail journeys are calculated on a point to point basis, rather than zonal.

### **Day and season tickets**

- Tickets for unlimited travel in a day (including daily capping with pay as you go) are calculated on a zonal basis, except One Day Bus & Tram Passes
- Season tickets valid for 7 days, (including Monday to Sunday capping with pay as you go), one month or longer are calculated on a zonal basis, except Bus & Tram Passes

### **Pay as you go**

Customers only pay for the journeys they make when they travel.

Customers can put money on their Oyster card and use it to pay for journeys as they travel.

- Pay as you go fares are cheaper than cash
- Once they've used up their credit, customers can simply top it up to use the card again
- Pay as you go credit on an Oyster card never expires

Adults who have contactless payment cards can also use pay as you go but do not have to top it up

### **Pay as you go with capping**

Capping is a feature of pay as you go. It allows customers to travel as much as they like while limiting the amount they pay for their travel:


- if they make many journeys in a day, the cost of their travel is automatically capped
- If they're using a contactless payment card, Monday to Sunday capping limits the total they pay for a week's travel, ending on a Sunday

## Ticket types

### Pay as you go with capping

Customers must touch in and out correctly or they won't get capped. See [page 9](#) for more information about capping.

### Pay as you go on buses and trams

Pay as you go is valid on all buses that display this sign: 

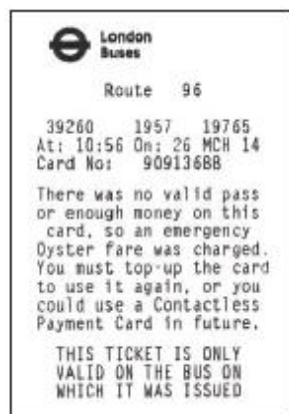
It is not valid on certain special bus services and excursions

Pay as you go is valid on all trams

#### One more journey using Oyster

Cash is not accepted on buses. Customers can use their Oyster card to make 'one more bus journey' if:

- They don't have enough credit on their Oyster card to pay the fare, or
- their Bus & Tram Pass or Travelcard has expired and
- they do not have a contactless payment card



A bus pay as you go fare will be deducted from their Oyster card. The card will then have a 'negative balance'.

- They must top their card up before they can use it again to travel, or before they can renew a Travelcard or Bus & Tram Pass
- 'Emergency fare charged' will show on the driver and passenger displays
- They will be given an emergency fare slip.

If an Oyster card already has a negative balance, it can't be used to make one more journey.

#### Tram pay as you go fares and feeder buses

Customers using pay as you go on trams or tram feeder buses (130, 314, T31, T32 and T33), can make one free transfer to another tram or feeder bus during a journey.

## Ticket types

### Pay as you go on buses and trams

If they change trams or change between a tram and a tram feeder bus, within 70 minutes of start of their journey, they will not be charged a fare. They must touch in with the same card when boarding the next tram or bus.

### Pay as you go on Tube, DLR, London Overground, TfL Rail and National Rail services

- Pay as you go fares are cheaper than cash single fares
- Customers must have enough credit on their Oyster card or use a contactless payment card to travel
- Some journeys are defined as requiring travel via Zone 1 and are charged accordingly, irrespective of the actual route taken

### Peak and Off-Peak pay as you go fares

On rail services, we charge higher fares at the busiest times of the day:

- **Peak fares** are charged from 06:30 to 09:29 and from 16:00 to 18:59 Monday to Friday (excluding public holidays).
- **Off-peak** fares are charged at all other times

The time of day a customer touches their card on the yellow reader at the start of their journey determines if they are charged a peak or off-peak fare.

### Off-peak during the evening peak

Customers travelling into Zone 1 between 16:00 and 19:00 on Mondays to Fridays are charged off-peak fares:

- if they touch in at the start of their journey outside Zone 1 between 16:00 and 18:59 and
- touch out in Zone 1 at the end of their journey



[Single fare finder](#) shows the hours when peak/off-peak fares are charged for individual journeys.

### Pay as you go on National Rail services

#### Where is pay as you go valid on National Rail?

Pay as you go is valid on all National Rail routes within London Zones 1-9. It is also accepted on:

- **c2c** services to and from Grays, Purfleet, Chafford Hundred and Ockendon
- **London Midland and Southern** services to and from Watford Junction
- **Greater Anglia** services to and from Broxbourne and Shenfield
- **Southeastern** high speed services between Stratford and St Pancras International (special fares apply)

#### Where isn't pay as you go valid on National Rail?

Pay as you go is **not** valid on:

- Heathrow Express
- Heathrow Connect services between Hayes & Harlington and Heathrow
- Any journey starting or finishing outside Zones 1-9 or beyond Broxbourne, Grays, Shenfield or Watford Junction

#### Pay as you go tariffs on National Rail services

There are three tariffs for pay as you go fares on National Rail services:

- **National Rail pay as you go fares** for journeys wholly on most National Rail services
- **TfL pay as you go fares** for journeys wholly on selected National Rail services. [See page 8](#)
- **through fares** for journeys which include both TfL and National Rail services

The TOCs set the fares for pay as you go on National Rail services, based on the fare zones.

- Peak pay as you go fares are set at, or just below, half the price of a cash Anytime Return
- Off-peak pay as you go fares are linked to half the price of a cash off-peak return

### Pay as you go on National Rail services

Customers pay **National Rail pay as you go fares** when they only travel National Rail services on the following lines:

- **Southeastern:** All lines within Zones 1-6 (special fares apply on HSI services between Stratford and St Pancras International)
- **Southern:** All Lines within Zones 1-6 (except Watford Junction to Clapham Junction, New Cross Gate to West Croydon/ Crystal Palace)
- **South West Trains:** All lines within Zones 1-6
- **Thameslink Great Northern:** All lines within Zones 1-6 (except West Hampstead Thameslink to Elephant & Castle, Finsbury Park to Kings Cross/Moorgate)

Customers pay **TfL pay as you go fares** when they travel on the following:

- **C2C:** Grays to Fenchurch Street/Liverpool Street via Barking (but not at Forest Gate/Maryland)
- **Chiltern Railways:** Amersham to Marylebone, West Ruislip to Marylebone
- **First Great Western:** West Drayton/Greenford to Paddington
- **Greater Anglia:** Shenfield to Liverpool Street, Broxbourne to Stratford/ Liverpool Street
- **Great Northern:** Finsbury Park to King's Cross/Moorgate,
- **London Midland:** Watford Junction to Euston
- **Southern:** Watford Junction to Clapham Junction, New Cross Gate to West Croydon/ Crystal Palace
- **Thameslink** West Hampstead Thameslink to Moorgate/Elephant & Castle/London Bridge



See [National Rail fares tables](#) for details of:

- National Rail through fares and
- National Rail only pay as you go fares.



You can also find out how much you'll pay between particular stations using [single fare finder](#).

The pay as you go tariffs map in the appendices shows which fare tariff is charged on each National Rail service in London.



## **Ticket types**

### **Pay as you go on river services**

Customers can use their pay as you go credit on Oyster to get a 10 per cent discount on single fares on Thames Clippers. This does not count towards their daily cap.

### **Pay as you go on Emirates Air Line services**

Customers can use a contactless payment card or their pay as you go credit on Oyster to get a discounted boarding pass fare on Emirates Air Line. This does not count towards their daily cap.

## **Capping**

Capping is a feature of pay as you go. It allows customers to travel as much as they like while limiting the amount they pay for their travel. Travel can be capped for:

- Unlimited travel in a day (Oyster and contactless)
- Unlimited travel in a week ending on a Sunday (contactless only)

Customers that don't touch in and out won't get capped.

### **Daily capping**

Daily capping is the most a customer using pay as you go will be charged in one day (from 04:30 and before 04:30 the next day).

- If they only use buses and trams, the bus and tram cap applies.
- If their journeys include travel on the Tube, DLR, London Overground, TfL Rail or National Rail the all modes caps apply.

Daily capping is calculated in a slightly different way depending on whether the customer uses contactless or Oyster.

- For contactless payment cards, the cost of all journeys made is analysed at the end of the day and the lowest possible charge calculated. This may be a combination of a cap and single journey extension fares.
- For Oyster the capping calculations are made as the customer travels

### **Peak and Off-peak capping**

- In Zones 1-6, there is an anytime cap for a day's travel.
- For journeys that include travel beyond Zone 6, a peak or off-peak cap is applied depending on a customer's journeys throughout the day.

## Capping

A **peak daily cap** is charged if a customer's travel includes a journey starting between 04:30 and 09:29 Mondays to Fridays (excluding public holidays).

An **off-peak daily cap** is charged for all journeys on the same day:

- Monday to Friday: from 09:30 and any journey that starts before 0430 the following day,
- Saturday, Sunday and public holidays: from 04:30 and any journey that starts before 04:30 the following day

Under 16s are charged peak and off-peak caps in all zones

## Daily capping from stations north of Chorleywood and Hatch End

When customers travel on Mondays to Fridays after the following times from stations north of Chorleywood and Hatch End, their pay as you go fare counts towards an off-peak cap instead of a peak cap:

### North of Chorleywood

Amersham	Touch in after 09.10
Chalfont & Latimer	Touch in after 09.20
Chesham	Touch in after 09.10

### North of Hatch End

Bushey	Touch in after 09.20
Carpenders Park	Touch in after 09.20
Watford High Street	Touch in after 09.10

## Monday to Sunday capping

Customers making multiple journeys in a week finishing on Sunday may have their fares capped. Monday to Sunday capping is:

- always calculated for all journeys made in a week ending on a Sunday.
  - Customers who travel for a single week starting from (for example), Wednesday to the following Tuesday would be capped to Sunday night, if appropriate.
  - The cap is reset on Monday morning.

## Capping

- calculated at the end of the each traffic day by aggregating all the journeys made and applying daily caps if appropriate. As the week progresses, the cumulative daily totals are analysed and a Monday to Sunday cap applied if appropriate.
  - If a Monday to Sunday cap is reached before the following Sunday, any subsequent journeys made with that card on bus and tram services or within the zones of the cap are free until the end of the capping period, provided they continue to touch in and out correctly.
- Caps are applied to individual cards, so journeys made on one contactless payment card cannot be transferred to another
- Customers who have more than one contactless payment card should use the same one for all journeys to get a Monday to Sunday cap.

## Monday to Sunday capping examples

### Bus & tram only

Sarah only uses buses to travel in London and pays using her contactless payment card. She needs to take two buses to work and sometimes travels in the middle of the day.

Each bus journey Sarah makes costs her £1.50, whatever time of day she travels. The daily bus & tram cap is £4.40 and the Monday to Sunday cap is £21.00

- On Monday she makes six bus journeys and is charged a daily cap of £4.40
- On Tuesday Sarah just travels to and from work and is charged a daily cap of £4.40
- On Wednesday she has a day off work but goes shopping and makes two bus journeys, costing £3.00
- On Thursday and Friday Sarah just travels to and from work and is charged a daily cap of £4.40 on both days
- On Saturday Sarah visits a friend and makes 2 bus journeys costing £3.00

The table below shows how the daily totals of Sarah's bus journeys are accrued during the week and when the Monday to Sunday cap is reached:

## Monday to Sunday capping examples

Day of travel	No. of bus journeys	Daily cost	Daily cap?	Cumulative cost	Mon to Sun cap	Actual daily charge
Mon	6	£4.40	Yes			£4.40
Tues	4	£4.40	Yes	£8.80		£4.40
Wed	2	£3.00		£11.80		£3.00
Thurs	4	£4.40	Yes	£16.20		£4.40
Fri	4	£4.40	Yes	£20.60		£4.40
Sat	2	£3.00		£23.60	£21.00	£0.40

Total charge for the week: **£21.00**

**Monday to Sunday Bus & Tram cap reached**

## Bus, Tube, tram, DLR, London Overground and TfL Rail

Paul is visiting London and staying in West Hampstead (Zone 2). He spends his week sightseeing, going to the theatre and visiting friends. He uses his contactless payment card for all his travel.

- On Monday he goes sightseeing in London and makes 5 off-peak journeys within Zones 1 and 2. In the evening he travels out to Ruislip (Zone 6) to visit friends and stay overnight
- On Tuesday he travels in the off peak, from Ruislip to Harrow on the Hill (Zones 6-5) and then makes two local bus trips in Harrow. He then returns to West Hampstead (Zones 5-2)
- On Wednesday Paul travels into Zone 1, makes three bus journeys and then returns to West Hampstead. All journeys were in the off peak so the total cost of his day's travel is £6.40
- On Thursday Paul travels out to Richmond (Zone 4) in the off peak to visit friends. While there he makes four bus journeys (to Richmond Park and riverside pubs). He returns to West Hampstead later that evening. The total cost of his travel that day is £7.40; a bus cap and two off peak rail fares
- On Friday he travels early into Zone 1 and pays a peak fare of £2.90. The rest of his travel that day is all within Zones 1-2 and is after 09:30. The total cost of his travel is £6.40 – Zones 1-2 cap
- On Saturday Paul travels into London for more sightseeing and a show in the West End in the evening.

## Ticket types

### Monday to Sunday capping examples

- All travel is off peak on Saturday and he is charged £6.40 for a Zones 1-2 cap.
- On Sunday Paul takes the Tube to Heathrow Airport to fly home. He is charged a single off-peak Zone 1-6 fare of £3.10

The table below shows:

- how the total cost of Paul's journeys are added up at the end of the day
- the daily caps reached
- the Monday to Sunday cap reached

Day of travel	Zones travelled through	Daily cost	Daily cap?	Cumulative cost	Monday to Sunday cap?	Weekly cost	Actual daily charge
Mon	1-6	£7.90	1-2				£7.90
Tues	6-2	£6.00	No	£14.40			£6.00
Wed	1-2	£6.40	1-2	£20.30			£6.40
Thur	2-4	£7.40	Bus cap + 2 single fares	£27.70			£7.40
Fri	1-2	£6.40	1-2	£34.10			£6.40
Sat	1-2	£6.40	1-2	£40.50	Zone 1-2	£39.60	£5.50
Sun	1-6	£3.10	No	£43.60	Zone 1-2	£41.20	£1.50*

Total charge for the week: £41.10.

**\* Zone 1-2 Monday to Sunday cap applied**

the system charges extension fares for all journeys that included off peak travel in Zones 2-6 (£1.50 each)

Monday to Sunday capping is calculated by comparing the total daily charges against the possible Monday to Sunday caps, according to the travel made. Paul travelled between Zones 1 and 6 during the course of the week, though the majority of his travel was in Zones 1 and 2.

The possible Monday to Sunday caps that he could have reached are:

## Monday to Sunday capping examples

Zone 1-2	Zone 1-3	Zone 1-4	Zone 1-5	Zone 1-6
<b>£32.10</b>	<b>£37.70</b>	<b>£46.10</b>	<b>£54.70</b>	<b>£58.60</b>

To work out if a Monday to Sunday cap applies, the system compares the total cost of the best value daily charges (£43.60) against the caps. Each of the following caps were not reached

- Zone 1-6 cap
- Zone 1-5 cap
- Zone 1-4 cap

The system then analyses the journey patterns against Zones 1-2, and 1-3 Monday to Sunday caps. All journeys covered by the caps are identified and the additional cost of journeys not covered is added to the cost of the cap.

### For a Zone 1-3 cap:

The system looked at journeys made in Zones 5-6. These were:

Monday evening: Zones 3-6 Off Peak fare	£1.50
Tuesday morning Zones 5-6 Off Peak fare	£1.50
Tuesday afternoon Zones 5-3 Off peak fare	£1.50
Thursday morning Zones 3-4 Off- Peak fare	£1.50
Thursday evening Zones 3-4 Off- Peak fare	£1.50
Sunday Zones 3-6 Off- peak fare	£1.50

If a Zone 1-4 cap is charged (£37.70), the system adds the cost of all journeys made outside these zones (£9). The total cost would be £46.70 – £3.10 more than the aggregated daily charges.

### For a Zone 1-2 cap:

The system looked at journeys made in Zones 3-6. These were:

Monday evening Zones 2-6 Off-Peak fare	£1.50
Tuesday morning Zones 5-6 Off- Peak fare	£1.50
Tuesday afternoon Zones 5-3 Off-Peak fare	£1.50
Thursday morning Zones 2-4 Off- Peak fare	£1.50
Thursday evening Zones 2-4 Off- Peak fare	£1.50
Sunday Zones 2-6 Off-Peak fare	£1.50

### Monday to Sunday capping examples

If a Zone 1-2 cap is charged (£32.10), the system would then add up the total cost of journeys made outside the zones covered by this cap (£9). The total cost was £41.10 – £2.50 less than the aggregated daily charges. This therefore was the total charged for the full week's travel.

### Bus & Tram Passes

Bus & Tram Passes offer unlimited travel on buses and trams for:

- One Day (Oyster or paper ticket)
- 7 Days (Oyster only)
- Monthly (Oyster only)
- Odd period (Oyster only)
- Annual (Oyster only)

They are valid on:

- All buses including some which operate outside Greater London, but not on certain special bus services and excursions
- All trams

### One Day Bus & Tram Pass

One Day Bus & Tram Passes can be used:

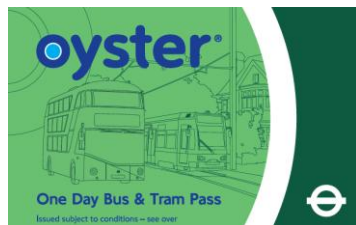
- on all buses displaying this sign
- on all trams
- from 00:01 on the day the ticket is valid from until 04:30 the following day.



### One Day Bus & Tram Pass on an Oyster card

One Day Bus & Tram Passes are issued on a single use Oyster card from Oyster Ticket Stops and Visitor/Travel Information Centres.

- they cannot be reused
- no other tickets or pay as you go credit can be added to them
- customers can't get a replacement if it is lost, stolen or fails
- customers can't use the card number to set up an online account



# Ticket types

## Bus & Tram Passes

### Printed One Day Bus & Tram Pass

Printed One Day Bus & Tram Passes are issued from:

- ticket machines at Tube, tram and DLR stations
- London Overground and National Rail ticket offices.

Tickets cannot be issued in advance. They must be shown to the driver when the customer boards a bus.

### Bus & Tram Pass season tickets

- Adult-rate Bus & Tram Pass season tickets are available for 7 days, one month or for any longer period up to one year.
- Can start on any day of the week.
- Can be used during the period of validity and for any journey that starts before 04:30 on the day following the expiry date.
- 7 Day, Monthly and longer period Bus & Tram Pass season tickets are only available on Oyster from public retail outlets.
- Printed Bus & Tram Passes are available as bulk sales or Local Education Authority (LEA) tickets (LEAs do not issue 7 Day Travelcards)



## Bus Saver

**Bus Saver tickets are not available for the general public to buy.** However, bulk sales of bus Savers for groups are still available. Interested groups should contact:



020 7712 1000



[ossorders@cubic.com](mailto:ossorders@cubic.com)



Bus Saver tickets are sometimes issued as a refund for bus travel by Customer Services.

Books of six Bus Saver tickets cost £9 (£1.50 per journey)



## **Travelcards**

Travelcards offer unlimited travel for:

- A day (Paper ticket only)
- 7 days (Oyster only)
- Monthly (Oyster only)
- Odd period (Oyster only)
- Annual (Oyster only)

They are valid on:

- Tube, DLR, London Overground and TfL Rail services
- All buses irrespective of the zone(s) they cover. Not valid on certain special bus services and excursions
- Trams, where the Travelcard includes Zone 3, 4, 5 or 6
- National Rail services in London (excluding Heathrow Connect between Hayes & Harlington and Heathrow, Heathrow Express and Southeastern high speed services between St Pancras International and Stratford International)

Travelcard holders can get a 1/3rd off the normal fare on some river services and discounted fares on the Emirates Air Line.

Travelcards must be valid for all the zones the customer travels through. Some journeys are defined as requiring travel via Zone 1. Customers should ensure that their Travelcard is valid accordingly, irrespective of the actual they route take or they may be charged an additional pay as you go fare or risk a penalty fare or prosecution.

### **Day Travelcards**

Day Travelcards can be used for unlimited travel in a single day.

Day Travelcards are available for the following fare zones:

- Zones 1-4
- Zones 1-6
- Zones 1-9
- Zones 1-9 including Watford Junction

Depending on the time of day of travel, different types of Day Travelcard are available:

- Anytime Day Travelcards - these can be used for the whole day (using the date printed on the ticket), and for journeys starting before 04:30 the following day

### Travelcards

- Off-peak Day Travelcards are valid from 09:30 on the day of travel (using the date printed on the card), and for journeys starting before 04:30 the following day

Customers using buses or trams as well as rail services will need an Anytime Day Travelcard if they travel before 09:29 on Monday to Friday.

### Travelcard Season tickets

Travelcard season tickets are available for 7 days, one month or for any longer period up to one year. They:

- Are generally issued on Oyster cards except when bought from most National Rail stations
- Can start on any day of the week
- Can be used during the period of validity and for any journey that starts before 04:30 on the day following the expiry date

Prices depend on the number of zones needed for the journey being made (details available in book 1)

National Rail Conditions of Carriage apply to Travelcard season tickets bought from London Overground, TfL Rail and National Rail stations;



for more information visit [www.nationalrail.co.uk](http://www.nationalrail.co.uk):

If a customer has a negative balance on their Oyster card, they will not be allowed to travel until it is cleared, even if they have a valid Travelcard.

### Printed 7 Day and monthly Travelcards

- Printed 7 Day and monthly Travelcards are issued for some bulk sales
- National Rail still issue paper Travelcards; a supporting photocard is needed and should be carried at all times (**see book 3**)
- Customers can order printed 7 Day Travelcards from the Visitor online shop



[www.visitorshop.tfl.gov.uk](http://www.visitorshop.tfl.gov.uk)

- The tickets do not require a supporting photocard:



## **Ticket types**

### **Travelcards**

#### **Travelling beyond a Travelcard's validity**

Customers should add enough pay as you go credit to their card to cover their journey beyond the validity of their Travelcard:

- if they travel beyond the zone(s) covered by the Travelcard
- If they travel after their Travelcard has expired

#### **Record Cards**

Record Cards are issued in conjunction with an annual Travelcard or Bus & Tram Pass season ticket on Oyster as follows:

- Travelcard season (adult rate) – Gold Record Card
- Travelcard season (18+ Student, Apprentice and child rate) – Blue Record Card
- Bus & Tram Pass season (adult, 18+ Student, Apprentice, half adult rate) - Blue Record Card.

### **Group Tickets**

#### **Group Day Travelcards**

Group Day Travelcards are valid:

- for travel on bus, Tube, tram, DLR, London Overground, TfL Rail and most National Rail services in London
- after 09:30 Monday to Friday and anytime on Saturday, Sunday and public holidays

Under-16s travel at child-rate – no photocard needed

Group Day Travelcards are available from

- Tube station ticket machines
- London Overground station ticket offices
- National Rail station ticket offices
- Oyster Sales Service (bulk sales only)

Larger groups should contact the local Tube station supervisor in advance. They will be able to suggest the best route for the group and will contact staff at interchange and destination stations to ensure that travel throughout the day is as trouble free as possible

Under-5s can travel free when accompanied at any time (no restriction on number)

# **Ticket types**

## **Group Tickets**

### **Group tickets for travel on DLR only**

- Available for any day of the week with no time restrictions.
- Under-18s travel at child-rate – no photocard needed.
- Children aged 5-10 can travel free if they are accompanied by an adult who is using pay as you go, or has a valid ticket, Freedom Pass, 60+ Oyster photocard or a Veterans Concessionary Travel Scheme pass (up to four children per adult)
- Under-5s can travel free when accompanied by an adult

## **Cash single tickets**

### **On buses and trams**

Cash single tickets are no longer available on buses.

Cash single tickets on trams are valid for travel on the day of issue only.

### **Tram cash fares and feeder buses**

Customers using cash on trams or tram feeder buses (130, 314, T31, T32 and T33), can make one free transfer to another tram or feeder bus during a journey.

If they change trams or change between a tram and a tram feeder bus, within 70 minutes of the start of their journey, they will not be charged a fare.

### **On Tube, DLR, London Overground, TfL Rail and some National Rail services**

- Cash single and return tickets (twice the cash single fare) are valid for travel only on the date shown on the printed ticket and up to 0430 the next day
- Pay as you go fares are cheaper than cash single fares

### Cash single tickets

#### Cash fares on National Rail services

For details of cash fares, customers should contact their local operator, which will be one of the following:

- c2c
- Chiltern Railways
- First Great Western
- Greater Anglia
- Great Northern
- London Midland
- Southern
- Southeastern
- South West Trains
- Thameslink

Information on fares is also available on the National Rail website:



[www.nationalrail.co.uk](http://www.nationalrail.co.uk).

Three tariffs apply for cash fares on National Rail services:

- National Rail cash fares for journeys wholly on National Rail services
- TfL - for journeys wholly on National Rail inter-available routes.
- through fares for journeys which include both TfL and National Rail services.

## Ticket types

### Cash single tickets

Validity of cash single and return tickets on Tube, DLR, London Overground, TfL Rail and some National Rail services

Tickets must be valid between the appropriate stations or zones. They can be used on the following Tube, DLR, London Overground, TfL Rail and National Rail services:

Section of line	Use of tickets issued by LU, DLR, LO and NR
South Ruislip-West Ruislip	Tickets are valid on both Tube and National Rail services
Amersham-Baker Street/Marylebone NR	Tickets are valid on both Tube and National Rail services. Tickets printed for travel to/from “London Terminals” are not valid at intermediate stations between Harrow-on-the-Hill and Baker Street, or between Baker Street and Marylebone Underground stations.
Seven Sisters/Tottenham Hale and Zone 1	Tickets are valid on Tube services via Finsbury Park and on London Overground or National Rail services via Liverpool Street. Tickets printed for travel to/from “London Terminals” are not valid on Tube services.
Stratford-Liverpool Street	Tickets are valid on Tube, TfL Rail and National Rail services, including those printed for travel via HS1 and to/from ‘London Terminals’. Point to point tickets are not valid to/from Mile End or Bethnal Green.
Upminster-Fenchurch St/Tower Hill/Tower Gateway	Tickets are valid on Tube, DLR and National Rail services; this includes tickets printed to/from “London Terminals”. National Rail issued tickets are valid intermediately only at Barking, West Ham and Limehouse (DLR or National Rail).

## Cash single tickets

Section of line	Use of tickets issued by LU, DLR, LO and NR
<b>Thameslink interavailable routes:</b> West Hampstead - Kentish Town - St. Pancras International /King's Cross St Pancras- Farringdon - City Thameslink- Blackfriars LU/NR- London Bridge- Elephant & Castle	<p>LU/DLR issued station of origin tickets can be used on National Rail services at intermediate stations.</p> <p>Tickets printed for travel between “London Thameslink” and West Hampstead (and stations north of West Hampstead) are valid on Tube services between the Thameslink interavailable stations, but not at other intermediate Tube stations.</p> <p>Tickets printed for travel between “London Terminals” and Bedford (and stations north of Bedford) are valid on Tube services only between Kentish Town and King's Cross St Pancras, and not at intermediate Tube stations.</p> <p>The following are <b>not</b> valid on Tube services:</p> <ul style="list-style-type: none"> <li>• Tickets with a printed route “Thameslink Only”, or “Not Underground” or “London Not Underground”</li> <li>• Tickets issued to “London Terminals” from stations south of the Thameslink interavailable Route</li> </ul>
Finsbury Park- King's Cross Old St/Moorgate	<p>Tickets are valid on both Tube and National Rail services between:</p> <ul style="list-style-type: none"> <li>• Finsbury Park, Highbury &amp; Islington and King's Cross National Rail/King's Cross St Pancras London Underground</li> <li>• Old Street and Moorgate</li> </ul> <p>Tickets are valid on National Rail services between:</p> <ul style="list-style-type: none"> <li>• Highbury &amp; Islington and Old Street</li> <li>• Finsbury Park and Old St/Moorgate via King's Cross St Pancras, but not at intermediate stations</li> </ul>

# Ways to pay: contactless payment cards



Customers can use contactless payment cards to pay as they go at adult rate on bus, Tube, tram, DLR, London Overground, TfL Rail and most National Rail services in London.

## What are contactless payment cards?

Contactless payment cards are debit, credit, charge and prepaid cards (including pay tags, stickers and mobile payment devices). They are used for quick and easy payments for everyday purchases of £20 and under. There's no need for chip and PIN or a signature; customers just touch their card on a contactless card reader.

Most contactless payments are made with cards. However, mobile phone payments, key fobs, stickers, wristbands and [other methods of contactless payment](#) are becoming more common.

## Contactless payment cards issued in the UK

Most customers who have a contactless payment card on Visa, V Pay, MasterCard, Maestro or American Express issued in the UK can use them to pay for travel on our services.

Other contactless payment cards, such as Diners Club, JCB or Union Pay are not accepted.

Contactless payment cards display the contactless payment symbol (shown above) on the front or back of the card. Cards that don't have the symbol can't be used for travel.

Nearly all contactless payment cards issued in the UK are accepted on our services.



For an up to date list and information on what contactless payment cards are and are not accepted for travel visit [tfl.gov.uk/contactless](https://tfl.gov.uk/contactless)

## Examples of accepted contactless payment cards





### Contactless payment cards issued outside the UK

The table below shows which contactless payment cards issued outside the UK are accepted for contactless travel:

	<b>American Express</b> All American Express contactless payment cards issued outside the UK are accepted.
	<b>MasterCard</b> Nearly all MasterCard and Maestro contactless payment cards issued outside the UK are accepted apart from the following: <ul style="list-style-type: none"><li>• The majority of cards issued in the USA, Canada and The Netherlands even if they display the contactless symbol.</li></ul>
	<b>VISA</b> Some Visa and V PAY contactless payment cards issued outside the UK are not accepted for contactless travel. All Visa contactless payment cards (other than those issued in North America) should soon be accepted for travel.

Most contactless payment cards issued outside the UK can be used for chip and PIN transactions to buy tickets or top up an Oyster card at ticket machines at Tube, DLR and London Overground stations, at ticket offices, and Visitor/Travel Information Centres even if they can't be used for contactless travel.

### Overseas transaction fees

Overseas transaction fees or charges may be charged for travel made with a card issued outside the UK. Customers should be advised to check with their card issuer.

This is no different to using the card at other retailers.

# Ways to pay: contactless payment cards

## Prepaid cards

Most prepaid cards can be used for contactless travel, but customers should check with their card issuer before travelling.

## Joint accounts

Customers that have separate contactless payment cards attached to a joint account can use them for contactless travel.

## Other methods of contactless payment

Mobile payment applications (on phones), payment stickers and tags are accepted for contactless travel if the issuer or mobile service provider has set them up to work in the same way as contactless payment cards. These include:

- Mobile phones with a contactless payment application
- Tags (stickers that can turn mobile phones into a way to make contactless payments)
- Wristbands

At the moment the following are accepted on our services:

- bPay
- Apple Pay
- EE Cash on Tap (mobile application)
- Vodafone mobile applications

### bPay

- bPay is a Barclaycard prepaid account with an associated contactless device
- the device works in the same way as a contactless payment card



### bPay devices

The range of bPay devices are:

- A wristband
- A key fob:
- A sticker that can be applied to different items, including mobile phone cases:



### Other methods of contactless payment

bPay devices can be used for pay as you go travel where contactless is accepted

#### Activating and adding money to a bPay account

Before the customer can use it to travel, the customer must:

- activate their device online
- add money to their bPay account



They can do this at [www.bpay.co.uk](http://www.bpay.co.uk).

#### Using bPay

Using bPay will be no different from using pay as you go with a contactless payment card:

- Customers must touch in and out on rail services to pay the right fare
- They should only touch in on buses and trams
- They must use the same device (wristband, key fob or sticker) each time they touch in/out:
  - so they aren't charged a maximum fare
  - to benefit from daily and weekly capping

Each device is treated separately, even if they're linked to the same bPay account. Customers need to choose which one they want to pay with and use it for all their day's travel

- Customers should be aware of the potential for card clash if they have a bPay sticker on their phone. To ensure that payment is taken from their bPay account they should:
  - remove any smartcards from their phone case before touching their phone on a yellow card reader.
  - turn off any payments apps on the phone
- bPay is recognised by the inspector's card reader (RID). The same inspection rules apply as for contactless payment cards

#### Adding bPay to a TfL online account

The bPay app only shows the daily charges. Customers will be able to see their full journey and payment history if they add their bPay device to their TfL online account.

## Other methods of contactless payment

To sign up for and add bPay to a TfL online account, customers will need:

- Their device details, which are available from bPay (in the same way as adding a contactless payment card)
  - device number
  - expiry date
  - the security code (CVV)
- Once customers have added their device details, they will be able to see individual devices listed under 'my cards'
  - Each will have their own unique 'card number'
  - Customers are encouraged to use nicknames (eg 'my wristband' or 'my bPay fob') to help distinguish easily between the different devices
- Customers can also phone TfL Customer Services on 0343 222 1234 to get details of their journey and payment history. They will need to provide their device details (device number, expiry date and security code)

## Apple Pay

Customers with an

- iPhone 6
- iPhone 6 plus
- Apple Watch



can add some payment cards to Apple Pay and then use their iPhone or Apple Watch to make contactless payments.

Customers who are unsure if they can use Apple Pay should check with their card issuer.

## Setting up Apple Pay

Full details of how to set up Apple Pay on an iPhone or Apple Watch are available on Apple's web site.



For more information see

<https://www.apple.com/uk/apple-pay/>

## Using Apple Pay

Customers need to touch in and out on rail services to pay the right fare and only touch in on buses and trams.

## Other methods of contactless payment

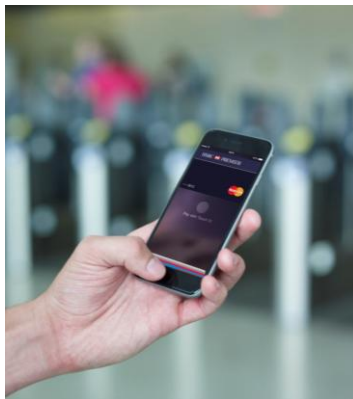
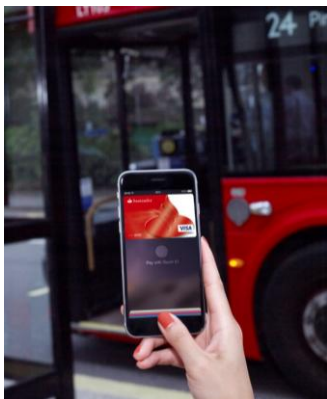
To use an iPhone they need to

1. **Open Passbook on their iPhone before boarding a bus/as they approach a gateline**

Their payment card should be displayed.

If they have more than one card added to their Apple Pay, they must check their screen to confirm that the card they want to pay with is displayed. If it is not, they need to tap the card they want to pay with.

2. **Place their finger or thumb on the Touch ID to authorise the upcoming payment.**



3. **Touch it on a yellow card reader within 1 minute of touching the Touch ID. Ensure they touch the top of their iPhone flat on the yellow card reader**



This is important as this is where the antenna is.

## Other methods of contactless payment

When the payment information has been sent, a green light will be displayed on the card reader. The customer's iPhone will gently vibrate and beep. The phone display will show 'Done' and a checkmark.

**Note:** If a customer receives a phone call after opening Passbook, but before they touch their phone on the card reader, the payment authorization will be cancelled and they will have to re-open Passbook and use the Touch ID again.

Customers using an Apple Watch need to:

1. **Double-click the side button of their Apple Watch before boarding a bus/as they approach a gateline**

They'll see their default card. If they need to change cards, they need to swipe the display left or right



2. **Touch the face of the watch on the yellow card reader**



When the payment information has been sent, a green light will be displayed on the card reader and the customer will feel a gentle tap and hear a beep on their Apple Watch

### Other methods of contactless payment

- Customers must make sure they use the same device (card, iPhone or Apple Watch) when they travel so they
  - do not have incomplete journeys
  - benefit from daily and Monday to Sunday capping

This also applies if the same payment card is linked to more than one phone or watch; each one is treated as a completely separate payment device. So customers need to choose which phone or watch they want to pay with and use the same one for all their travel

- Customers who have more than one card added to Apple Pay must make sure that the card they want to pay with is on the display when they open Passbook. If it isn't they need to swipe the display until the card they want to use is displayed
- Customers who have both an iPhone and an Apple Watch will get notifications on both devices when their added card, iPhone or Apple watch is read successfully. Staff should be aware that this could be confusing for customers; they will need to remember which device they touched in with and touch out with the same
- If customers keep a contactless payment or Oyster card in their phone case, they should remove it before touching their iPhone on a yellow card reader. If they don't, they could be charged for their travel with a card they did not intend to pay with
- Customers must make sure they have enough battery on their phone/watch to complete their journey.

### Customer support

To have the full range of customer support services (including signing up for an online account and viewing journey history), customers must be able to provide

- their full card number
- expiry date and
- security code

These are not always available for all methods of contactless payment. If customers are unable to provide any of these details we can only provide them with limited support and they should be advised to use another way to pay to travel.



Oyster is a smartcard which can hold pay as you go credit and Travelcard and Bus & Tram Pass season tickets. It is accepted on bus, Tube, tram, DLR, London Overground, TfL Rail and most National Rail services in London.

Oyster cards are re-usable. When a season ticket runs out or the pay as you go credit has been used up, customers can renew their season ticket or top up their card with pay as you go credit. They shouldn't be thrown away.

### What's available on Oyster?

- Pay as you go
- Adult, 18+ Student, Apprentice, 16+, Child and Jobcentre Plus 7 Day, monthly and longer period Travelcards
- Adult, 18+ Student, Apprentice, 16+, Non- concessionary 11-15, Jobcentre Plus and Bus & Tram Discount 7 Day, monthly and longer period Bus & Tram Passes

### Where can customers get an Oyster card?

Customers can get a standard adult Oyster card at

- Oyster online
- Oyster Ticket Stops
- London Overground stations
- Tube stations
- Visitor/Travel Information Centres
- Some National Rail station ticket offices

### Issuing Oyster cards

- Customers must pay a deposit of £5 to get an Oyster card. The deposit will be refunded (certain conditions apply) when a card is returned
- Applications for all Oyster photocard should be made online



[tfl.gov.uk/photocard](https://tfl.gov.uk/photocard)

- An administration fee is payable



## Registering and protecting Oyster cards

**Protecting** an Oyster card means customers give us their details so:

- If it is reported lost or stolen, it can be stopped so that no-one can use it
- The tickets and/or remaining pay as you go credit are protected and the card holder may be eligible for a refund or
- a duplicate card with the remaining tickets and/or pay as you go credit loaded on it

Customers can protect their Oyster card online at



[tfl.gov.uk/oyster](https://tfl.gov.uk/oyster)

**Registering** an Oyster card means that it is protected as described above. In addition a flag is physically set on the card which means that the holder:

- may get emails from us giving information such as details of planned disruptions to their regular journey or new services available on Oyster
- can load season tickets valid for longer than a month and up to a year on it

Customers who protect their Oyster card but do not register it can buy season tickets valid for any period online. However, to buy a season ticket valid for longer than a month elsewhere, they must register their card

Lost or stolen registered and protected Oyster cards should be reported as soon as possible to



[tfl.gov.uk/oyster](https://tfl.gov.uk/oyster)



Customer Services on 0343 222 1234

We do not refund or replace unregistered or unprotected Oyster cards that have been reported lost or stolen.

**When can customers register their Oyster cards?**

The best time to register an Oyster card is when the customer first gets it.

### Registering and protecting Oyster cards

Where can customers register their Oyster cards?

Oyster cards can be registered at:

- Tube stations
- London Overground station ticket offices,
- Oyster Ticket Stops
- Visitor/Travel Information Centres

Who must register their Oyster card?

- Adults - if they want to buy a period season ticket valid for longer than a month,
  - Not required if they have protected their Oyster card and are buying a season ticket online.
- Holders of:
  - Jobcentre Plus Travel Discount Cards
  - Bus & Tram Discount photocards
  - National Railcards
  - Privilege Ticket Authority cards
- All Oyster photocards are registered when they are issued.

### Are Oyster cards transferable?

An Oyster card which only has credit to pay as you go at adult rate on it can be lent to a friend/family member, even if the card is registered in a specific customer's name. However the registered owner continues to be responsible for the card.

An Oyster card cannot be used by anyone other than the registered owner if it holds a:

- Travelcard or Bus & Tram Pass season ticket.
- Jobcentre Plus discount concession.
- Bus & Tram Discount concession.
- National Railcard discount concession.
- A Privilege Ticket Authority discount concession.

Oyster photocards (including 5-10, 11-15, 16+, 18+ Student, Apprentice, 60+, Freedom Pass, Veterans and Athletes) cannot be used by anyone other than the person named on the card.

## Paper tickets

The following are issued as paper tickets

- Day Travelcard
- Group Day Travelcard
- One Day Bus & Tram Pass
- Single and return tickets
- Season tickets to/from National Rail stations

### Day Travelcard

Day Travelcards can be used for unlimited travel in a single day on bus, Tube, tram, DLR, London Overground, TfL Rail and most National Rail services within London.

For more information on Day Travelcards see [page 17](#)

### Group Day Travelcards

Group Day Travelcards are paper tickets for groups of 10 people travelling together in a single day. See [page 19](#) for more information

### One Day Bus & Tram Pass

A One Day Bus & Tram Pass allows unlimited travel in a single day on bus and tram services in London.

One Day Bus & Tram Passes can only be bought on the day of travel.

Pay as you go with capping will always be better value than a One Day Bus & Tram Pass.

One Day Bus & Tram Passes are also available as single use Oyster cards ([see page 15](#))

### Single and return tickets

Customers can buy can buy single and return tickets for use on Tube, tram, DLR, London Overground, TfL Rail and most National Rail services from stations.

Most single and return tickets are more expensive than pay as you go fares.



### Paper tickets

#### Paper season tickets and photocards

Customers can buy a paper season ticket to travel within the [London Rail and Tube zones](#) and to some National Rail stations outside London. They can be bought from London Overground station ticket offices.

Customers need a supporting photocard, which will be issued when they buy their ticket; customers will need to take a photo with them. The photocard number must be written on the season ticket.

The season ticket is only valid for travel when shown with the accompanying photocard.

## Visitor Oyster cards

Visitor Oyster cards can only be used to pay as you go.

- The cards are sold with credit already loaded
- They are issued at adult-rate but the [Young Visitor discount](#) can be set on them
- A non refundable £3 fee is payable
- They can be topped up with additional pay as you go credit at all standard outlets
- They cannot be loaded with Travelcards or Bus & Tram Passes
- They cannot be registered or protected

Visitor Oyster cards are currently issued with the following designs:



Where can customers get a Visitor Oyster card?



- Visitor online shop [visitorshop.tfl.gov.uk](http://visitorshop.tfl.gov.uk)



- Visit Britain [visitbritainshop.com](http://visitbritainshop.com)

- Some overseas travel agents who sell tickets on our behalf.
- Gatwick Airport
  - Gatwick Express ticket office or terminal desks
  - Southern Railways ticket office
  - Gatwick Information Centre
- Stansted Airport:
  - Stansted Express ticket office
  - National Express coaches ticket office
  - Stansted Airport Information Centre
- On board Eurostar trains to London

For more information go to [visitorshop.tfl.gov.uk](http://visitorshop.tfl.gov.uk)

### Young Visitor discount

Children aged 11-15 visiting London without an Oyster photocard can get the 'Young Visitor' discount set for up to 14 days on an Oyster or Visitor Oyster card at:

- Tube stations in Zone 1 and Heathrow Terminals
- Visitor/Travel Information Centres
- London City Airport DLR station ticket office

The discount allows gives pay as you go travel and caps at half adult-rate.

- Children aged 11 to 15 are eligible
- No identification is required to get it set; it will be at the discretion of issuing staff
- An adult must accompany a child to get the discount set (up to four children per adult)

The discount can be set on Visitor Oyster cards and standard blue Oyster cards.

If the customer is already in London and doesn't have a card they should get a standard Oyster card and pay a £5 deposit.

- Before the discount can be set on a standard Oyster card it must be registered with the details of the accompanying adult.
- Personal information of the child must not be recorded in any of the registration fields

The discount can only be set for up to 14 days. When it expires, adult-rate pay as you go fares will be charged.

- The discount can be reset after it expires.
- Customers who ask for the Young Visitor discount to be reset should also be advised to apply for an 11-15 Zip Oyster photocard.

The refund, lost, stolen and faulty card process for cards with the Young Visitor discount set is the same as for adult-rate cards. The discount will need to be set again if a card is replaced.

### Visitor attraction admission tickets

Tickets are available at Travel Information Centres for the following:

Big Bus Sightseeing Tour	Madame Tussaud's, including admission to the Marvel Super Heroes 4D experience
Hampton Court Palace	
Kensington Palace	Original London Sightseeing Tour
Kew Gardens	Shrek*
London Aquarium	St Paul's Cathedral
London Bridge Experience	Tower Bridge Experience
London Dungeon	Tower of London
London Eye	Windsor Castle
LT Museum*	Windsor Castle excluding state rooms
London Zoo	The View from the Shard*

\* Not available from Gatwick

- Tickets are valid for admission only and not for travel.
- Prices are available at Visitor/Travel Information Centres

## Oyster online and telesales



[tfl.gov.uk/oyster](http://tfl.gov.uk/oyster)



0343 222 1234 (24 hours a day)

### Adults

- can get an Oyster card, top up their pay as you go credit and buy Travelcard season tickets online or by phone.
- should allow a minimum of 2 working days for delivery if ordering a new Oyster card.

### 18+ Student and Apprentice Oyster photocard holders can

- top up their pay as you go credit and buy discounted Travelcard season tickets online

Online and phone orders can be collected at a nominated

- Tube, DLR, London Overground, TfL Rail or National Rail station
- tram stop.

To collect the order, customers must touch their Oyster card on a yellow card reader on a gate or validator (but not on the ticket machines).

Orders placed before 23:00 can be collected after 04:30 the following morning.

Customers can set up Auto top-up online so that whenever their pay as you go balance falls below £10, it is topped up automatically. Further details are available on [page 51](#) or at



[tfl.gov.uk/oyster](http://tfl.gov.uk/oyster)

## Tube, London Overground and TfL Rail stations

### Ticket offices:

- A range of tickets is available from London Overground and TfL Rail station ticket offices
- Tube station ticket offices are gradually being closed. All will be closed by end 2015.



## Where to buy tickets and top up Oyster cards

### Tube, London Overground and TfL Rail stations

**Ticket machines:** a wide range of tickets is available and customers can top up their pay as you go credit on Oyster.

Oyster cards are available from most Tube station ticket machines.

Ticket machines don't sell tickets to all National Rail stations and some stations are unstaffed. If a customer can't buy the ticket they want, they will need to buy a separate ticket or use pay as they go for their Tube/DLR/London Overground/TfL Rail journey and buy another ticket when they join National Rail services.

### National Rail stations

Most National Rail stations in London have self-service ticket machines.

The following National Rail station ticket offices issue Oyster cards, top up pay as you go credit and can add Travelcard season tickets on Oyster cards:

Balham	Finsbury Park
Barking	King's Cross Thameslink
Beckenham Junction	Limehouse
Blackfriars	Liverpool Street
City Thameslink	Mitcham Junction
Drayton Park	Marylebone
Ealing Broadway	New Cross
East Croydon	Northolt Park
Elmers End	Shenfield
Essex Road	St Pancras International
Fenchurch Street	Upminster

### DLR stations

Customers can get Oyster cards, top them up and add season tickets at Canary Wharf and London City Airport station information points.

## Where to buy tickets and top up Oyster cards

### DLR stations

They can also top up their Oyster card and add season tickets at ticket machines at all stations.

Note that holders of National Railcards cannot buy discounted off-peak Day Travelcards from ticket machines at DLR stations.

### Visitor Centres

Customers can get

- an Oyster card,
- top up their pay as you go credit or buy/renew tickets on an Oyster card or Oyster photocard
- buy printed tickets
- get Young Visitor discount set on an Oyster card or Visitor Oyster card

Visitor Centres are at:

Gatwick Airport (North Terminal Arrivals)

Heathrow 123 Underground station

King's Cross (Western Ticket Hall)

Liverpool Street Underground station

Paddington National Rail station (opposite Platform 1)

Piccadilly Circus Underground station

Victoria Rail station (opposite Platform 8)

### Oyster Ticket Stops

Oyster Ticket Stops are independent shops who sell a range of tickets on behalf of TfL. They are in many newsagents and hundreds of other shops in London.



[tfl.gov.uk/ticketstopfinder](https://tfl.gov.uk/ticketstopfinder)

Adults and holders of Jobcentre Plus Travel Discount Cards, Bus & Tram Discount photocards and National Railcards can get an Oyster card from an Oyster Ticket Stop.

## Where to buy tickets and top up Oyster cards

### Oyster Ticket Stops

Customers can top up their pay as you go credit or buy/renew the following on an Oyster card or Oyster photocard:

- 7 Day Bus & Tram Pass (Adult and Discount\*)
- 7 Day Travelcard (Adult, Child and Discount\*)
- Monthly Bus & Tram Pass (Adult and Discount\*)
- Monthly Travelcards (Adult, Child and Discount\*)
- Annual Bus & Tram Pass (Adult and Discount\*)

\*Discount = 16+, 18+ Student, Jobcentre Plus and Bus & Tram Discount (different rates apply between these categories)

### Oyster Sales Service

Oyster Sales Service manages bulk sales of bus Savers and other printed tickets for corporate customers. Interested groups should email or phone for details.



[ossorders@cubic.com](mailto:ossorders@cubic.com)



020 7712 1000

### How to pay

#### Cash

Cash is accepted at all ticket selling outlets, except:

- At the smaller ticket machines at Tube stations
- Oyster online and telesales.
- On London buses

#### Cheques

Cheques are not accepted at any of our ticket selling outlets.

# Where to buy tickets and top up Oyster cards

## How to pay

### Credit/Debit cards

Stations and Visitor/Travel Information Centres accept:

(Note: Travel Information Centres do not accept Diners Club)



Oyster Online and telesales accept:



NOTE: those Oyster Ticket Stops that accept bank cards may impose a minimum value transaction for using bank cards or may impose a fee.

## Buying tickets in advance

- Day Travelcards can be bought up to 7 days in advance of the day of validity/start date.\*
  - 7 Day, monthly or longer period tickets on Oyster can be bought in advance of the start date:
    - ◆ up to 30 days before at Tube stations, London Overground ticket offices and Visitor Centres
    - ◆ 7 days before at Oyster Ticket Stops
    - ◆ up to 4 days before from Tube and London Overground station ticket machines.
- \* Tube station ticket machines issue printed tickets up to 4 days in advance of the start date only.

Single and return tickets cannot be bought in advance

## Where are Oyster and contactless payment cards accepted for travel?

### Buses and trams



Oyster and contactless payment cards are accepted on:

- All trams
- All buses in and just outside London, showing this sign



NOTE:  contactless payment cards are not accepted on:

- Heritage buses which run some journeys on parts of route 15
- Routes 402 and 477

### Tube, DLR, London Overground and TfL Rail



Oyster and contactless payment cards are accepted on all services in Zones 1-9 and to and from Shenfield and Watford Junction.

### National Rail



Oyster and contactless payment cards are accepted on all suburban trains stopping in Zones 1-9 and on journeys to and from:

- Broxbourne
- Chafford Hundred
- Grays
- Ockendon
- Purfleet
- Shenfield
- Watford Junction

## Using Oyster and contactless payment cards

Customers must touch their Oyster card or contactless payment card on a yellow card reader at a station, tram stop or on the bus when making a journey.



The yellow card reader checks:



if the Oyster card has enough pay as you go credit or there is a valid ticket on it



that the contactless payment card is accepted and approved for travel on our services; a request is sent to the card issuer to authorise the payment.

If the card is accepted for travel:

- **On Tube, London Overground, TfL Rail, National Rail and the Emirates Air Line:** the gates open
- **On buses and tram/DLR/ TfL Rail/National Rail validators:** the card reader shows a green light

If there is no valid ticket or not enough pay as you go credit on the Oyster card or the contactless payment card is not accepted or approved for travel:

- **On Tube, London Overground, TfL Rail, National Rail and the Emirates Air Line:** a 'seek assistance' message will be displayed and the gates will not open.
- **On buses and tram/DLR/TfL Rail/National Rail validators:** a red light shows on the card reader.

## Pay as you go on buses and trams



On buses and trams ALL customers must touch in at the start of each journey. They should not touch out at the end of their journey; if they do they will be charged another fare.

## Using Oyster and contactless payment cards

Pay as you go on Tube, DLR, London Overground, TfL Rail and National Rail services



Customers using Oyster or contactless payment cards must always touch in at the start of the journey and touch out at the end. If they don't, they may be charged a maximum fare, be issued a penalty fare or be prosecuted.

At stations where there are no ticket gates, customers must use the validators.

If a customer does not touch in at the start of a journey, they may be liable to a penalty fare or prosecution.

## Card clash



Card clash happens when a customer touches in/out with more than one card at the same time. This means that:

- It doesn't know which card to take payment from
- If they get a green light it could take payment from a card that they did not intend to pay with
- If they get a red light it means they won't have paid for their journey
- If they are at a ticket gate, it may not open
- If they are at a station, they could be charged two maximum fares for their journey. This happens when a reader charges one card when they touch in and another card when they touch out
- If the customer has a season ticket on their Oyster card and their contactless payment card is charged, this means they will have paid twice for the same journey

Money can't be taken from two cards at the same time

It is really important to encourage customers to get into the habit of only touching one card on the reader.

## Fares charged using a contactless payment card



Customers using contactless payment cards are charged adult-rate pay as you go fares - the same as on Oyster. All cards are protected by card issuers against fraudulent use.

Unlike Oyster, the fare charged for individual journeys is not shown on passenger displays

- No journey data is held on the card – it is all recorded and processed in the back office
- The cost of all journeys made in a day is added up after close of traffic day. The best value charge for all the travel made in the day is calculated and where appropriate caps are applied
- A single charge is then requested from the customer's card account

## Unpaid fares



When a customer touches their contactless payment card on a card reader:

- the card is checked that it is both accepted and approved for travel on our services
- a request is sent to the card issuer to authorise the payment

Sometimes a card may be accepted by our card readers, but the payment is subsequently declined by the card issuer. If this happens it means that:

- the customer has made a journey which they have not paid for
- they will not be able to use their card again to travel until they have paid for the unpaid fare

Customers will need to go online to settle any unpaid fares.



## Declined payments



Sometimes a contactless payment card may not be accepted for travel because the payment has been declined by the card issuer. If this happens the customer will get a red light and a code 80 error.

To resolve this customer must:

- Contact the card issuer
- Sign in to their online account to re-authorise their contactless payment card for travel

Customers who don't have an online account can contact Customer Services to get the contactless payment card reauthorised for travel. More information about online accounts is on [page 61](#)

## Maximum fares



When a customer using Oyster for pay as you go travel touches in at the start of a rail journey:

- an entry charge of up to £8.80, is taken from their pay as you go credit.
- the charge is adjusted when they touch out at the end of their journey so that they only pay the advertised fare.
- If they don't touch in and out they will be charged up to £8.80 for their journey, which will be considered 'incomplete'.



Customers using contactless payment cards are not charged an entry fare when they touch in to start a journey.

- All fares for journeys made are charged at the end of the traffic day.
- However, they can still be charged a maximum fare if they don't touch in at the start of their journey or out at the end.

Maximum fares don't count towards a cap

## Incomplete journeys



If customers don't touch in and out on rail journeys, we don't know where they have travelled, so we can't charge the right fare. When this happens the journey is regarded as 'incomplete' and they could be charged a maximum fare, issued a penalty fare or prosecuted.

Customers are more likely to get an incomplete journey when they are in an unfamiliar or busy station, or if their journey is disrupted. Other common reasons are:

- They didn't see a ticket validator
- Station evacuation
- Crowding or congestion

### Touching in and out if the gates are open



Customers should always touch in and out, even if the gates at stations are open. If there are no gates they should use a validator.

### Automatic correction of incomplete journeys



There are times when customers can't touch out as they leave a station, such as during a major sporting or entertainment event. When this happens, we will attempt to complete the journey for the customer based on their recent journey history. This is known as selective auto completion.

### Checking for incomplete journeys



Customers using Oyster can check if they have an incomplete journey:

- At a Tube or London Overground station
- Online: if they have an Oyster online account
- By calling Customer Services on 0343 222 1234

## Incomplete journeys



Customers using contactless payment card can only check if they have an incomplete journey online. They can see the last 12 months of their journey history by signing up for an online account. If they don't sign up, they can only see details for the last 7 days.

### Refunds on incomplete journeys

Customers can apply for a refund if they were charged a maximum fare for an incomplete journey. They must do this within 28 days



Customers using Oyster can get a refund of an incomplete journey:

- Online: if they have an Oyster online account
- By calling Customer Services on 0343 222 1234

### Refunds Online

Customers using Oyster can apply for a refund online if they have an Oyster online account:

- they can only apply for a refund if an incomplete journey is displayed
- They must apply within 8 weeks of making the incomplete journey
- They can only apply for one incomplete journey refund per calendar month

If they do not have an Oyster online account, they can create one. However customers can only apply online for refunds on incomplete journeys made after they created their online account.

Some incomplete journeys are not eligible for an online application for a refund. This is usually because:

- We have already processed an automatic refund for the journey
- The incomplete journey has already been adjusted at a station
- Only adult, non-discounted fares are eligible
- There was a valid Travelcard on the Oyster card

## Incomplete journeys

If a customer wants to apply for a refund for an incomplete journey that is not listed in their online account, they must phone Customer Services on 0343 222 1234 within 28 days of making the incomplete journey.



Customers using contactless payment cards can only apply for an incomplete journey refund online:

- if an incomplete journey is displayed in their account
- for one incomplete journey charge per calendar month
- within eight weeks

## Differential charging for pay as you go journeys



Pay as you go fares vary according to the route a passenger takes for journeys on rail services. For every journey on the system there is an identified default route. For many this is defined as requiring travel via Zone 1 and customers are charged accordingly, irrespective of the route taken.

Sometimes an alternative route offers a cheaper fare than the default; the majority avoid travel through Zone 1. Available alternative routes are shown for individual station to station journeys in



[Single fare finder](#)

Customers changing lines or modes may need to go through a gateline or pass a validator; for example, at West Hampstead and Hammersmith.

- There are 15 key interchange stations where there is no gateline to prove the route taken
- At these stations pink card readers have been installed to allow passengers to confirm the route taken
- Customers need to touch their card on a pink card reader to ensure they are charged the right fare

## Alternative routes for Travelcard customers



Customers with a Travelcard that excludes Zone 1:

- must touch their Oyster card on a pink card reader OR
- interchange at specific stations

to show that they have not travelled through zones their Travelcard doesn't cover.

If they don't, they may be charged an extension fare.

Travelcard customers can check where they need to validate their Oyster card to avoid incurring an extension fare using



[Single fare finder](#)

## Changing trains – touching in and out



Customers changing trains without changing stations need to:

- Touch in once at the start of the journey
- Touch out once at the end
- Touch on a pink card reader when changing trains (if there is one)

If they need to change stations during the journey

- Touch out when they leave one station
- Touch in again when they enter another station

This may include changing from one train operator to another; for example, from the Tube to London Overground at Walthamstow Central. They need to touch out on a gate as they leave the Tube station and touch in on a validator when they enter the London Overground platforms.

They should not touch any other yellow card readers during the course of their journey.. If they do, they could be charged for two separate journeys.

## Pink card readers



### What do pink card readers look like?

Pink card readers look very similar to other validators, but have a pink card reader instead of a yellow one.



- Customers should touch their card flat on a pink card reader, just as they do with the yellow card readers.
- The journey is calculated via that point, rather than a potentially more expensive route.

Pink card readers should only be used by passengers when changing trains/modes, they cannot be used to start or finish a journey. They must continue to touch in at the start and touch out at the end of their journey on a yellow card reader.

### Stations with pink card readers

Pink card readers are located at the following Tube, London Overground and National Rail stations.

Blackhorse Road	Canada Water
Gospel Oak	Gunnersbury
Hackney Central	Hackney Downs
Highbury & Islington	Kensington (Olympia)
Rayners Lane	Richmond
Stratford	West Brompton
Whitechapel	Willesden Junction
Wimbledon	Clapham Junction
Surrey Quays	

## Travelling between Tube stations at Heathrow



Journeys solely between Heathrow T123, Heathrow T4 and Heathrow T5 are free for all holders of:

- contactless payment cards,
- Oyster cards
- Oyster photocard

## Selective Auto Completion



There are times when, for safety reasons, customers are instructed to leave the station quickly and it may not be possible for them to touch out.

If they were couldn't touch out because of an incident, but continued their journey

- from a nearby station or
  - from the same station once the incident had cleared
- the journeys are regarded as continuous and they shouldn't be charged a maximum fare.

If they did not continue their journey immediately, the maximum fare charged will be adjusted when they touch in at the start of their next rail journey.

## Journey history



Customers with an Oyster Online account can see their journey history:

- They must add their card to their account.
- They can only see journey history from the date they added the card
- They don't need to buy a ticket, top-up online or register their Oyster card
- Up to 8 weeks of journey history
- Data is available up to the close of the previous traffic day (04:30-04:29). The total charge for travel for each traffic day is shown
- Customers can select a custom date range to view
- Data can be downloaded as a spreadsheet
- They can have their journey history emailed to them once a week or once a month

Customers can also see details of their last 8 journeys plus top-up information at ticket machines at Tube stations

## Journey history



Customers can see their journey and payment history for their contactless payment card online. They must sign up for a TfL account.



[contactless.tfl.gov.uk](https://contactless.tfl.gov.uk)

They can see

- up to 12 months journey and payment history
- details of all journeys made before they signed up for an account
- details of journeys made so far today and the estimated cost.

See [page 71](#) for more information

## Auto top-up



Auto top-up ensures a customer never runs out of pay as you go credit by automatically topping up their Oyster card whenever their balance falls below £10.

Their Auto top-up amount can be either £20 or £40. This is added to their Oyster card

- when they touch it on any yellow card reader (except on ticket machines) as part of a normal journey
- whenever their balance falls below £10.

Customers must have an online account and buy some pay as you go credit when they set up Auto top-up. They need to:

- select a top up amount
- and choose a rail station or tram stop at which to activate Auto top-up. To do this they must touch their Oyster card on a yellow card reader as part of a journey.

If they activate Auto top-up without making a journey they could be charged a maximum fare.

Once activated top up will occur automatically as they travel.



## Out of station interchange (OSI)



Out of station interchanges ensure that customers who leave one station and then enter another are charged correctly when using pay as you go. The OSI could be a different part of the same station or a different station or operator.

When a customer:

- exits a station designated as an OSI
- then touches in on a yellow card reader within a set time at the other part of the OSI

the original journey is re-opened rather than starting a new one.

A list of the station pairs that are designated OSIs are shown in the Appendices (**book 4**)

## Maximum Journey times



When customers use pay as you go, the amount of time they are allowed to complete a single rail journey is limited.

Each journey has its own timeframe linked to:

- the day and time of day travelled
- the number of zones travelled through.

This is to allow enough time for them to complete a journey.

The maximum journey time can vary between

- 70 minutes (travelling in one zone outside Zones 1 or 2 on Monday - Friday between 04:30 and 19:00)
- 5 hours 15 minutes (travelling across 20 zones - e.g. Amersham or Chesham to Shenfield - on a Sunday or Bank Holiday).

The table on the next pages shows the general rules applied for maximum journey times.

Every journey has its own maximum journey time, regardless of the route taken.

# Using Oyster and contactless payment cards to travel

## Maximum Journey times

	Maximum Journey Time (minutes)		
	Monday-Friday 04:30am - 19:00	Mon-Fri after 19:00 and all day Saturday	Sunday
For journeys in Zones 1 - 4,			
Within Zone 1, 2 or Zones 2 – 3	90	100	110
Within zones 1 - 2	100	110	120
Within Zones 1 – 3	110	125	135
Within Zones 1 - 4*	110	125	135
All other journeys			
Within 1 zone	70	80	85
across 2 zones	80	90	100
across 3 zones	90	100	110
across 4 zones	100	110	120
across 5 zones	110	125	135
across 6 zones	120	135	145
across 7 zones	130	145	160
across 8 zones	140	155	170
across 9 zones	150	165	180
across 10 zones	160	180	195
across 11 zones	170	190	205
across 12 zones	180	200	220
across 13 zones	190	210	230
across 14 zones	200	220	240

\* These apply for journeys across up to 5 zones within Zones 1-4. For journeys across 6 or 7 zones within Zones 1-4 the “across 6 zones” or “across 7 zones” maximum journey times apply.

## Maximum Journey times

	Maximum Journey Time (minutes)		
	Monday-Friday 04:30am - 19:00	Mon-Fri after 19:00 and all day Saturday	Sunday and public holidays
across 15 zones	210	235	255
across 16 zones	220	245	265
across 17 zones	230	255	280
across 18 zones	240	265	290
across 19 zones	250	275	300
across 20 zones	260	290	315

## Same Station Exits



A same station exit is recorded when a customer touches their Oyster or contactless payment card on a yellow reader as they enter a station, but then touches out and leaves the same station within a set time.

This can happen when customers change their journey plan, for example because of service disruption.

If Oyster and contactless payment card customers using pay as you go touch in and out at the same station without making a journey, the following charges apply:

- **Between 0 and 2 minutes:** 

a maximum pay as you go fare

If the customer has touched in and out within two minutes and then re-enters the same or a different station within 45 minutes, the maximum fare will be automatically refunded and a new journey started.

**Note:** At Southwark station the time threshold is between 0 and 1 minutes

## Same Station Exits

- **Between 2 and 30 minutes:**





The minimum pay as you go fare from that station.



The minimum pay as you go fare from that station.

If the customer touches in again within 45 minutes at the same or a different station the minimum fare is refunded and a new journey started

- **More than 30 minutes:**  & 

the system will assume that two separate journeys have been made. However, both will be incomplete, so they will be charged two maximum fares

We apply these charges to discourage fare evasion.



Customers may be eligible for a refund if they have been charged for a same station exit. They should speak to a member of staff or



call Customer Services on 0343 222 1234



We will automatically refund one same station exit charge in the last seven days.

## Penalty fares and prosecution for irregular travel



When using our services, it is the customer's responsibility to ensure that:

- they have sufficient credit on their Oyster card to cover the cost of their journey
- they touch in at the start of their journey and, if using rail, to touch out at the end
- they touch in and out as required with a contactless payment card that is approved for travel
- their ticket covers the whole of the journey and all the zones in which they wish to travel. It is the customer's responsibility to have the correct ticket.

If a customer travels without a valid ticket, validated Oyster card or contactless payment card they may be issued with a penalty fare or be liable to prosecution.

A penalty fare of £80 applies on bus, Tube, tram, DLR, London Underground and TfL Rail services. This is reduced to £40 if paid within 21 days of the date of issue.

Penalty fares also apply on National Rail services.

## Inspection of contactless payment cards on buses



Inspections are similar to Oyster: Inspectors can identify if contactless payment card was touched on the bus reader and if it's valid for travel

When an Inspector boards a bus, they touch the RID on the bus reader and download a list of all contactless payment cards that have been validated on that bus.

Revenue Inspectors will then ask customers to touch their contactless payment card on the RID for inspection and it will identify if the contactless payment card was validated on that bus.

If it wasn't, the Revenue Inspector can issue the customer with a penalty fare, refer the case for prosecution or take other action.

## Inspection of contactless payment cards on rail and tram

)))

Inspectors will ask customers to touch their contactless payment card on the Revenue Inspection Device (RID).

A **green light** will show on the RID if it is valid.

- The RID will take a record of the contactless payment card and send information to the back office system to make sure that it was touched in to start a journey

A **red light** will show on the RID if the contactless payment card

- is not approved for travel
- has expired
- is in any other way not valid for use

Revenue Inspectors will know if the contactless payment card should **not** be used for travel

- RIDs will have a record of contactless payment cards that are not authorised for travel and which could not have been validated
- Revenue Inspectors **won't know** if a valid contactless payment card was touched in/out.
- Revenue Inspection Devices (RID) will have a record of contactless payment cards that have been inspected
- Customers who repeatedly fail inspections will be stopped from using their contactless payment card to travel

The Inspector may issue a penalty fare notice, refer the case for prosecution or other action.

### Failed Inspection: Valid contactless payment card

)))

If a customer touches a valid contactless payment card on the RID, but had not touched in at the start of the journey, the following will happen:

#### 1<sup>st</sup> ever failed inspection

- A maximum fare is charged
- Customers can continue to use their card to travel

## Inspection of contactless payment cards on rail and tram

### Failed Inspection: Valid contactless payment card 2<sup>nd</sup> failed inspection

- A maximum fare is charged
- Customers won't be able to use their card to travel
- Customers with an online account will be advised by email and account notifications

#### To resolve:

Customers should contact Customer Services who will

- remind customers to touch in and out correctly
- adjust the maximum fare to the correct fare (if it was charged for reasons beyond the customer's control, e.g. gate failure)
- enable the contactless payment card to be used for travel again

### 3<sup>rd</sup> failed inspection

- A maximum fare is charged
- Customers won't be able to use their card to travel.
- Customers with an online account will be advised by email and account notifications

#### To resolve:

Customers should contact Customer Services who will decide if the card can be used for travel again, depending on the reasons the customer didn't touch in. If they decide to allow it to be used again, they will

- remind customers to touch in and out correctly
- adjust the maximum fare to the correct fare (if it was charged for reasons beyond the customer's control, e.g. gate failure)
- enable the card to be used for travel again.

### 4<sup>th</sup> or more failed inspection

- A maximum fare is charged
- Customers won't be able to use their card to travel
- Customers with an online account will be advised by email and account notifications

## Inspection of contactless payment cards on rail and tram

Failed Inspection: Valid contactless payment card

To resolve:

Customers should contact Customer Services who will

- Try to identify an issue that stopped them touching in (e.g. gate failure)

If an issue was identified, Customer Services will

- adjust the maximum fare charged to the correct fare
- enable the card to be used for travel again.

Failed Inspection: contactless payment card not valid

)))

A contactless payment card may not be valid for travel because:

- They have two or more failed revenue inspections that they haven't spoken to Customer Services about
- Their contactless payment card has unpaid fares
- Their contactless payment card was not approved for travel by the card issuer
- Their contactless payment card has expired or is not accepted for travel for any other reason

If a customer touches a contactless payment card on the RID which is not valid, the card will fail the inspection and **a red light** will appear be displayed.

The Revenue Inspector can issue the customer with a penalty fare notice, refer the case for prosecution or take other action.



## Service delay refunds



If a customer journey is delayed by a reason within TfL's control for:

- 15 minutes or more on Tube and DLR services
  - 30 minutes or more on London Overground services
- they can get a service delay refund.

Service delay refunds are not paid for:

- planned service changes and engineering work
- if the reason for the delay was outside TfL's control, such as:
  - A security alert
  - A customer incident (for example, a person ill on a train)
  - Adverse weather conditions

To apply for a service delay refund, customers need to sign up for/sign in to their TfL online account, even if they travelled with a paper ticket. They must apply within 14 days of their delayed journey.

If a service delay refund application is successful the customer will be refunded:

- the pay as you go fare for the journey, if they travelled using a contactless payment card, Oyster card or Travelcard.
- the single cash fare, if they used a single or return paper ticket

**Contactless customers:** the refund will be sent to the card account they used to travel. If the customer travels on the day the refund is due, we'll work out the day's charges and apply the refund before taking that day's payment.

**Oyster customers:** can choose to have their refund sent to

- their Oyster card, or
- their bank account or
- as a web credit which can be used as payment against their next Oyster online order.

**Paper ticket customers:** are refunded directly to their bank account.



<http://www.tfl.gov.uk/servicedelayrefunds>

## Customer support

### ))) On-system support

On-system support is limited if a customer experiences problems using a contactless payment card on our services. A key difference between contactless payment cards and Oyster is that travel data is not held on the card itself, so our operational staff do not have access to customer's journey and payment history. This means they are unable to resolve some problems at stations/on buses or trams. Customers cannot check their journey history at ticket machines at stations.



Customers should be encouraged to sign up for a TfL online account at [www.contactless.tfl.gov.uk](http://www.contactless.tfl.gov.uk)



0343 222 1234

- They can call Customer Services

In some instances they may need to contact their card issuer

## TfL online account

🕒 & ))) Customers can sign up for a TfL online account to monitor and manage the contactless payment cards they use on our services. Oyster online customers can also manage their Oyster cards from the same sign in page.

### Oyster & Contactless

**Already using Oyster Online?**

If you are an Oyster online user, you can sign in here using your existing user name and password.

**What are Oyster and Contactless payment cards?**

Oyster and contactless payment cards are plastic smartcards used for quick and easy payments; you can use them instead of paper tickets to pay for travel.

- If you use an Oyster card, you either have to add tickets or credit to pay as you go before you travel.
- If you use contactless payment cards you do not need to add credit before you travel. Just pay as you go and all the travel you make in one day will be charged as a single transaction.

Oyster and contactless payment cards are the cheapest way to pay for single fares.

Find out more about Oyster >

Find out more about contactless payment cards >

**7 days charge & journey history.**

If you have not signed up for an online account, you can only access the last 7 calendar days of journey history and charges. To do this, you will need the card that you used to travel.

You will not be able to see details of journeys you made today until tomorrow.

Find out more >

#### MY ACCOUNT SIGN IN

Email/Oyster online username

Password

Sign in

Forgotten password

Sign up

Sign up for an account >

TfL online account

»»» Benefits

Customers who sign up for a TfL online account and add their contactless payment cards can:

- See a summary of the journeys made so far today and their estimated cost
- Access up to 12 months of journey and payment history
- Receive email alerts about their contactless payment cards
- resolve issues with their contactless payment cards which may be preventing their use for travel
- Apply for refunds for incomplete journeys and service delays
- Have details of contactless payment cards and Oyster cards in the same account

How to sign up

To sign up for an account, customers need to:

Provide an active email address	} Customers must enter these details each time they sign in to their account
Create an account password	
Create a six digit passcode	Customers will need to provide their passcode when calling Customer Services about an issue relating to their contactless payment card
Chose a security question and answer	This is an additional security question customers may need to answer when calling Customer Services about an issue relating to their contactless payment card
Provide their name and address	Customer’s name and address must be the same as the account name and billing address held by the card issuer

## TfL online account

Once customers have signed up, they will be able to add contactless payment cards to their account. To do this they need to provide:

- Card type
- Name on card
- Long card number (PAN)\*
- Card Expiry date
- Card security code (CVV)\*


\* For an explanation of these terms please see appendices


Customers don't have to sign up for an online account to use their contactless payment card to travel. However, if they choose not to, they will only be able to see the last 7 days of their journey history and details of outstanding payments. They will have to enter their full contactless payment card and personal information online each time they want to see this.

### & My cards

This section lists all contactless and Oyster cards that have been added to a customer's account. 'Card status' is shown for each contactless payment card (ie whether they can be used for travel). Customers can select each card to see detailed information on its journey and refunds history.


### My Cards

 Oyster cards




Oyster  
00006842167

View card




Oyster  
052471036942

View card





Oyster  
056789341228

View card




Add an Oyster card

 Contactless payment cards




MasterCard  
xxxxxxxxxxxx 5412

Ready for travel



Add a contactless payment card

### MY ACCOUNT

 Notifications

Travel Statement

**My Cards**

Personal Details

## TfL online account

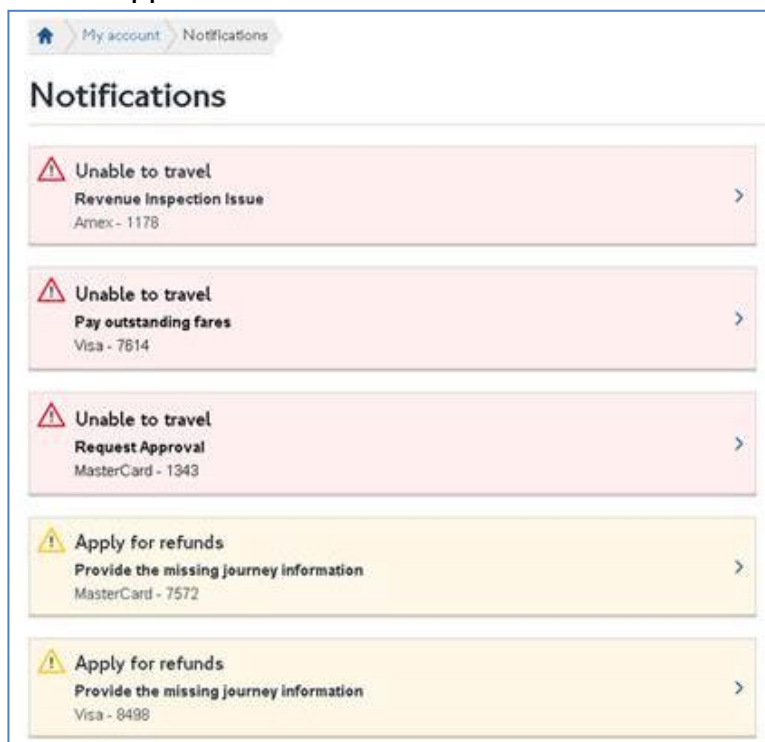
### ))) Notifications

Customers are notified by email and when they sign into their online account if they cannot use their contactless payment card to travel.



This might happen because:

- The customer's card issuer has declined payment for a journey they have already made
- TfL has stopped their card for travel



Each notification explains what customers need to do to continue travelling with their card.

Notifications are also shown on the customers' account home page.

Notifications that require immediate attention and prevent the customer from travelling display a red warning icon.

## TfL online account

### ))) Card ready for travel

All cards that can be used to travel are shown as 'Ready to Travel'. If there is an issue with a customer's contactless payment card (for example they have unpaid fares ([see page 70](#)) on it, the card will be marked 'Unable to Travel'

### ))) Today's travel

Customers can see the estimated cost of the journeys they have made so far today.

They can expand the box to see the journeys that we have details for.

This is not a final charge so they need to sign in to their account the day after they have travelled to see the confirmed journey details and fares charged.

The screenshot shows the 'TODAY'S TRAVEL' section of a TfL online account. It features a header with the TfL logo and the title 'TODAY'S TRAVEL'. Below this is a sub-header '))) Latest contactless journeys'. A card displays 'MasterCard - 7550' and 'Today: £6.70'. A disclaimer states: 'This is the information we currently hold about your journeys today and their estimated cost. This is not a final charge, please check your travel statement tomorrow.' A 'Learn more' link with an information icon is present. At the bottom, a journey summary shows 'Amersham' to 'Marylebone NR' for the time '08:23 - 09:19' at a cost of '£6.70'.

TODAY'S TRAVEL	
))) Latest contactless journeys	
MasterCard - 7550	
Today: £6.70	
<i>This is the information we currently hold about your journeys today and their estimated cost. This is not a final charge, please check your travel statement tomorrow.</i>	
<a href="#">Learn more</a>	
Amersham	→ Marylebone NR
08:23 - 09:19	£6.70

### ))) Travel Statement (journey and payment history)





On contactless payment card (issuer) statements, the total cost of journeys made in a day is shown as a single charge. Individual fares for journeys or details of journeys are not shown.

Customers can view this detail in their online account. This is no different to any other retailer. ( For example, a supermarket bill is shown on a statement as a single charge and the contents of the trolley are not itemised on the card statement. )

Once a customer has added details of their contactless payment card to an online account they can see up to the last 12 months of their journey and payment history. If they have their contactless payment card to travel on the network within that time, retrospective journeys are shown.












## TfL online account

))) Icons are displayed next to journeys on travel statements to indicate the following:

	A <b>yellow</b> exclamation mark indicates an incomplete journey
 	A <b>green</b> icon indicates a cap has been reached
	A <b>blue</b> icon indicates a journey has been automatically completed

When more than one event happens, a pie chart icon is displayed showing the relevant colours; e.g. a cap has been reached and an incomplete journey recorded, a pie chart with one half green and the other half yellow is displayed.



	01/04/2013	£8.50	
	31/03/2013	£8.10	
 We have no record of where you touched out. <a href="#">Provide this information</a>			
 Some of your journeys were cheaper or free today because you reached a cap. <a href="#">More about capping</a>			
	Watford Met → St James's Park	£1.60	 >
	Unknown → Euston LU	£4.90	 >
	Euston LU → St James's Park	£0.00	 >
	St James's Park → Watford Met	£1.60	 >
	30/03/2013	£14.40	

## Journey history - Oyster

Any customer with an Oyster online account can see their journey history online.

## TfL online account



- They must add their card to their account.
- They can only see journey history from the date they added the card
- They don't need to buy a ticket, top-up online or register their Oyster card
- Up to 8 weeks of journey history
- Data is available up to the close of the previous traffic day (04:30-04:29), and the total charge for travel for each traffic day is shown
- Customers can select a custom date range
- Data can be downloaded in csv format for Excel and other spreadsheets

**oyster**<sup>®</sup>online

Welcome Back, journey  
Oyster help | Shopping basket | Sign out

My card

My account

Select card number

Go

Card No: 010603376968

Card overview

Add/renew/top-up ticket

Manage Auto top-up

Journey history

Change security question

Transfer products

Do you like the new version of Journey History? [Tell us what you think](#)

**Journey history**



We can store and display your journey history for a maximum of eight weeks.  
Information for journeys taken before you added this Oyster card to your account will not be shown.

Show me

Last seven days

Go

[Show all charging detail](#)

Date / Time	Journey / Action	Charge	Balance
<b>Wednesday, 25 January 2012</b>		 <b>£-8.50</b> daily total	
20:03 - 21:24	Gants Hill to Rayners Lane	 £0.30	£4.90 ▼
20:03	Topped-up, Gants Hill	+£5.00	£5.20
12:55 - 14:15	East Croydon [National Rail] to Gants Hill	£4.10	£0.20 ▼
12:57	Topped-up, Oyster Ticket Stop	+£0.90	£4.30
09:33 - 10:43	Rayners Lane to East Croydon [National Rail]	£4.10	£3.40 ▼
09:32	Topped-up, Rayners Lane	+£5.00	£7.50



## TfL online account



As for contactless, Icons are displayed next to journeys on travel statements to indicate the following:

**Icon**   **Meaning**

**Explanation**



**Recent journeys**

This appears in the date header and covers any date within the past three days. It's there to show that there might be some data (like bus journeys) that hasn't been received yet, or incomplete journeys that may later be shown as complete.



**Capped fare**

This indicates a cap has been reached.



**Extension fare**

This means that the customer has been charged for travelling outside the zones covered by their Travelcard



This icon is used for all the following:

**Incomplete journey**

Either the start or end of your journey hasn't been recorded

**Continuation of previous journey**

This journey hasn't been charged for because:

- It counts as a continuation of a previous journey within the same zones
- The customer travelled on one of the following buses and transferred to/from a tram: 130, 314, T31, T32 or T3, or
- They transferred between trams

**Unspecified location**

This means that we can't currently show where the customer touched in or touched out, although it might appear later

**Pending transaction**

This highlights that the transaction detail isn't available yet. eg some bus journeys can take a few days to appear online

## TfL online account


### & Self serve refunds

Through their online account, customers can apply for a refund of a maximum fare charged for an incomplete journey.

They can only apply for refunds:


- if an incomplete journey is displayed in their account
- for one incomplete journey charge per calendar month
- within eight weeks of making the incomplete journey

Customers need to enter the name of the station where they started or ended their journey and why they were unable to touch in or out.


 Oyster customers also need to nominate a station to pick up the refund from.

After applying, customers will get an email advising them if their application has been successful.

If the refund application is approved,

 For contactless customers, the refund will be given to the customer in one of two ways, depending on whether they have travelled on the day the refund is paid:

- If they have travelled, the cost of their day's travel is added up. Before the daily travel charge is sent to their account, the refund is deducted from the daily charge
- If they have not travelled, a payment is made directly to the customer's card account

 For Oyster customers, the refund needs to be collected from a gate or validator at the customer's nominated station. The customer needs to touch their card on a yellow reader as part of a normal journey.

## TfL online account

### »» Pay unpaid fares

Contactless customers will get a notification on their online account and an email if they have unpaid fares. If they want to continue to use the contactless payment card the unpaid fares are attached to, they must pay the unpaid fares with that card.

Unpaid fares can also be paid with a different payment card. If a different payment card is used, the customer will need to re-authorise the contactless payment card that the unpaid fares were associated with before it can be used for travel again. They will get an option to do this once unpaid fares have been paid.

When unpaid fares have been paid with the card that they are associated with, customers will need to wait 30 minutes before attempting to travel again with their contactless payment card, to allow our system to update all readers across the network.

## Customers without a TfL online account

»» Contactless customers who choose not to sign up for an online account will only be able to view the last 7 days of their journey history. They will not receive email notifications about their account or be able to apply for refunds.

Each time they want to see the last 7 days of their journey history or pay outstanding fares they will have to provide their:

- Card type
- Name on card
- Long card number
- Expiry date
- Card security code
- Card billing address

Customers without an online account will not be able to pay outstanding fares for any day beyond their 7 day travel statement.

### Signing up for a TfL online account

»»» To benefit from the full range of customer support services available such as signing up for an online account and viewing journey history, customers must provide their full card number, expiry date and security code. If customers are unable to provide any of these details we can only provide them with limited support and they should be advised to pay another way.

### Customers with joint payment card accounts

»»» Joint account customers can separately use their contactless payment cards to travel, but management of their TfL online account is slightly different.

#### More than one cardholder with same PAN and expiry date

If more than one cardholder shares the same PAN (long card number) and expiry date on the front of their cards:

- They will only be able to have one online account for all cards
- Travel and payment history for all cards is only available from one account
- If one cardholder's card is declined all other cards attached to that account will also be declined
- Only the primary cardholder can resolve declined travel status on any cards attached to the account
- All emails are sent to the cardholder who set up the TfL online account
- If one cardholder signs up for an account, other cardholders cannot use the unregistered option to view their journey and payment history
- Only the cardholder who set up the account can apply for refunds online for all cards. However, other cardholders can apply for refunds by calling Customer Services, but will need to supply the telephone and security question answers for the primary cardholder's account

If neither card is registered, both cardholders can see last 7 days travel separately using the non signed-up option

## Customers with joint payment card accounts

»»» More than 1 cardholder with same PAN but different expiry date

- Cardholders can have separate online accounts
- If one cardholder's card is declined then all other cards attached to the same account will also be declined
- Only the primary cardholder will receive email and online notifications
- Other cardholders' status shown in online accounts will wrongly state that their card is 'ready to travel'

**Note** that contact Centre staff won't know that the cards are associated if they are in different accounts, so won't know why a card can't be used to travel

**Contactless payment card has been replaced with new card with same PAN but a different expiry date (expired, lost, stolen or damaged). Replaced card had a declined authorisation:**

- If the old card was still declined when the new card was issued, the new card will also be declined as we will regard it as an associated card
- The new card is declined until the old card has been reauthorised. However, the old card cannot be reauthorised because it is no longer active for the payment account
- Customers will have to contact Customer Services to resolve

## TfL Customer Services

»»» Customers who experience problems using their contactless payment cards should try to resolve problems through their TfL online account.



[www.contactless.tfl.gov.uk](http://www.contactless.tfl.gov.uk)



If they don't have an account or can't resolve the problem they can call Customer Services on 0343 222 1234

### Card Issuers

»»» In some instances customers may need to contact their card issuer to resolve a problem with their contactless payment card. See appendices in **book 4** for possible scenarios.