



Using Contactless Payment Cards On TfL Services

Ease and convenience with contactless payment cards

The introduction of contactless payment cards will give customers an alternative way to pay for travel on Tube, tram, DLR and London Overground services without needing to get an Oyster card, pay a deposit, top up their Oyster card or queue at a ticket office or ticket machine to buy a ticket. It has already been successfully introduced on London bus services.

Using a contactless payment card means there's no need to carry a specific card for travel and no deposit is payable. When contactless payments are launched on rail services from January 2014, customers will be able to touch in and travel using a payment card they may already have.

How to use a contactless payment card on TfL services

Customers should touch their card flat on the reader at the start of their journey and out again at the end (touch in only at the start on buses and trams). As with Oyster, not touching in or out correctly may lead to a maximum fare being charged or even prosecution. The customers' experience will be very similar to using Oyster pay as you go, with fares charged at the same rate. Experience from the launch on buses has been very positive, with few recorded problems and usage growing steadily. However, there are a few lessons we have learned from the launch which will be helpful to staff.

Frontline staff should be aware that contactless payment cards can take slightly longer to read than Oyster cards, but are still significantly faster than magnetic tickets. Whilst the difference in read time is only just over one hundredth of a second longer than Oyster, there may be an increase in the frequency of error codes caused by customers taking their card away too quickly while they adapt. Customers should always be advised to wait for the green light to show on the reader to confirm that their card has been read successfully. Experience from the bus launch shows that customers quickly change their behaviour.

Customers need to select which card they want to use to pay for their journey and touch it on the reader. If they have more than one contactless payment card, (this may include an Oyster card, building pass etc as well as another contactless payment card) and don't separate the one they want to use then:

- If the reader detects more than one contactless card at the same time, it won't know which card the customer wants to use and neither card will be read. Staff should reassure customers that money cannot be taken from two cards at the same time
- If the reader detects only one contactless card (for example if the cards are held on different sides of a wallet), the wrong card may be read and a fare could be charged even if the customer has a season ticket on their Oyster card

- If the reader detects one contactless card when the customer touches in and a different card when the customer touches out on the same journey, the result will be two incomplete journeys

There will be a customer education campaign prior to launch highlighting the need to separate the card intended for use, the success of which will be monitored.

Customers' details will be completely secure when they use a contactless payment card on TfL services. We meet the strict security requirements of card encryption, so we never have sight of the customers' card account details.

Benefits of an online account

The customer service model is self service online. Customers should be encouraged to sign up for a TfL online account and register their contactless payment card. Customers don't need to register to use a contactless payment card but if they do they will get email alerts advising them if an issue has arisen with their card that may lead to it not being approved for travel. Customers can resolve issues online before they travel.

Because there is no journey history on a contactless payment card customers will only be able to see their journey history online, although they will be able to see 13 months' transactions as soon as their account is created.

Just like Oyster, customers who have registered their contactless payment card will be able to apply for a refund if a maximum fare is charged following an incomplete journey (once a month).

Cards not approved for travel: keeping customers informed

In a small number of cases (estimated as less than 1%), when a customer touches their contactless payment card on a reader it may be rejected. This could be because one of the following reasons:

Reason	Causes	Resolution
The card is currently not approved for travel by the card issuer	The card issuer is refusing authorisation for payment	<p>Advise the customer to sign in to their online account to resolve the issue. They may also need to contact their card issuer</p> <p>Note: When an issue is resolved and the card is re-approved for travel, it can take up to 30 minutes for all readers across the network to be updated. Until then, the card could be rejected by the readers. Customers should be advised to use a different payment method (such as an Oyster card, pay cash fare or another contactless payment card) if they want to travel immediately</p>

Reason	Causes	Resolution
The card is currently not approved for travel by TfL	The card is currently not approved for travel by TfL, usually as a result of a series of failed revenue inspections or suspicious travel history (such as regular incomplete journeys)	Advise the customer to sign in to their online account to resolve the issue
The card is from a card issuer whose Bank Identification Number (BIN) is blocked	In rare cases, TfL will have blocked a card issuer, therefore any cards held by their customers won't be approved	Advise the customer to use a different payment method
The card is being used for the first time	For security, some issuers require the first transaction on the card to be Chip & PIN before it can be used as a contactless payment card	Advise the customer to contact their card issuer
The card is damaged	The card is damaged and can't be read	Advise the customer to contact their card issuer
The card takes too long to read on the reader	Even though they contain contactless technology, some older cards may be too slow and the time threshold will be exceeded on the reader	Advise customer to touch the card on the reader again. If the problem persists they will need to contact their card issuer
The card is not accepted by TfL	<p>We will only be accepting contactless payment cards showing the Visa, MasterCard or American Express logo (as well as the contactless symbol)</p> 	Visual inspection of the card should highlight whether it is accepted. If it's not, advise the customer to use a different payment method
The card has expired	The card is out of date and can't be used	Visual inspection of the card will highlight if it has expired. If it has, advise the customer to use a different payment method and contact their card issuer if a replacement card hasn't been issued

Reason	Causes	Resolution
The card is being used before the Valid From date is live	Card isn't yet valid for use	Visual inspection will highlight if the card is not yet live. If not, advise customer to use a different payment method
The card has been touched on a reader within last 15 minutes (passback)	Customers can only pay for one person per journey, per contactless payment card. If the card is passed back after being touched on a reader, it will be rejected when touched for a second time	Advise the customer that only one person can travel on a contactless payment card and to use a different payment method Note: Passback errors will only occur if the previous touch on the card reader was successful

New error codes for rejected contactless payment cards are being introduced. Where an error is common to both contactless payment cards and Oyster (i.e. multiple cards presented) the existing code will apply. On buses, some driver and passenger messages will change when contactless payment cards roll out across the rail network.

If you have any questions or comments about this briefing please email [John Allen](#)