



Introduction to Contactless Payment Cards on Tube, tram, DLR and London Overground services

Expected Key Dates:

Pilot: November 2013

Full roll out: January 2014

Customers will be able to use a contactless payment card to travel on Tube, tram, DLR and London Overground services from January 2014 (*expected*), with a pilot expected to take place from November 2013 until full roll out.

It is anticipated that contactless payment cards will also be accepted on National Rail services in London at the same time.

Contactless payment card acceptance was introduced on buses in December 2012 and more than 10,000 bus journeys a day are being paid for with such cards.

Overview

Using contactless payment cards on Tube, tram, DLR and London Overground services will be very similar to using Oyster. Customers will be charged pay as you go fares at the same rate as Oyster and need to touch in with their card at the start of their journey and out at the end. (Touch in only on trams).

Customers that don't touch in or out correctly will be charged a maximum fare for each incomplete journey they make.

If a contactless payment card has been stopped, has an outstanding payment due to TfL, or we are unable to accept the card, the customer will get a red light and be unable to travel.

Fares

Pay as you go fares, daily and weekly caps will apply to contactless payment cards. Unlike Oyster, customers do not need to load pay as you go credit before they travel. Fares for journeys made in a day are calculated overnight and then debited from the account associated with the card.

On contactless payment card (issuer) statements, the total cost of a day's journeys will show as a single charge. Individual fares for journeys or details of journeys made will not be shown. This is no different to any other retailer. For example, your supermarket bill is shown on your statement as a single charge and the contents of your trolley are not itemised on your card statement. An online option will be available for customers to view their journey history.

Customers using contactless payment cards will be able to benefit from both daily and weekly caps. Daily capping will be calculated overnight and customers will be charged the cheapest daily rate available for the journeys made provided they have touched in and out correctly.

Weekly capping will always be calculated from Monday to Sunday; unlike 7 Day Travelcards it cannot start mid week. Fares charged from a Monday will be added up until the customer reaches a weekly cap. Once a weekly cap has been reached, customers won't be charged for further journeys made within the capped zones until the week ends on Sunday but only if they touch in and out correctly.

An example of how a customer may be charged in a week:

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Reached a daily cap	Reached a daily cap	Single journey charge	Return journey charged	Weekly cap reached	Weekly cap: No journey charges	Weekly cap: No journey charges

As the weekly cap was reached on Friday, journeys made within the capped zones on Saturday and Sunday won't be charged if the customer continues to touch in and out correctly.

Outstanding payments

As fare calculations are processed after a journey has been made, it is possible that some customers may travel without having enough funds to pay all journey fares for a day. If this happens, the customer will not be able to use their contactless payment card for travel until any outstanding payment/s is/are made.

Online accounts

Customers will be encouraged to sign up for a TfL online account to help them manage their contactless payment cards. Customer that sign up for an account will be able to:

- See the last 13 months of journey history and fares payments
- Sign up for email alerts relating to their contactless payment card(s)
- Apply online for refunds for incomplete journeys

Customers who choose not to sign up for an online account will only be able to see their journey history and fare charges for a limited date range as well as details of any outstanding payment/s.

Further communication

This briefing is an introduction to contactless payment card acceptance on Tube, tram, DLR and London Overground services.

In the coming weeks and months, you can expect to receive briefings in more detail including information about:

- Confirmed pilot and full roll out dates
- Types of card accepted
- Fare charging
- Daily and weekly Capping
- Outstanding payments
- Online accounts
- The next stage of contactless payment cards on buses
- Comparison of contactless payment cards v Oyster and customer experience
- Revenue protection
- Refunds
- Terminology
- Pilot launch

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