

# Jonathan Hill


Transport for London

MIND THE GAP



Launching EMV:  
contactless payments on  
transport





Contactless travel is a **major success**

Planning and collaboration  
were key to achieving this

Transport operators must **focus**  
**on the customer proposition**



**Business  
readiness**





Clearly communicate  
proposition

Understand and  
mitigate **key**  
challenges

Transport for London  
**Customer Experience**  
Future Ticketing – Phase 2

**Experience triggers**

Customer wishes to travel using TfL's services and has a valid contactless payment card

**Customer information**

The customer has a:

- \* UK or non-UK issued EMV contactless application from a participating scheme



- \* credit, debit or prepaid product
- \* card, NFC mobile or NFC sticker



**Expectations:**

- \* Simple payment for transport on all TfL public transport services



**Diagram key**

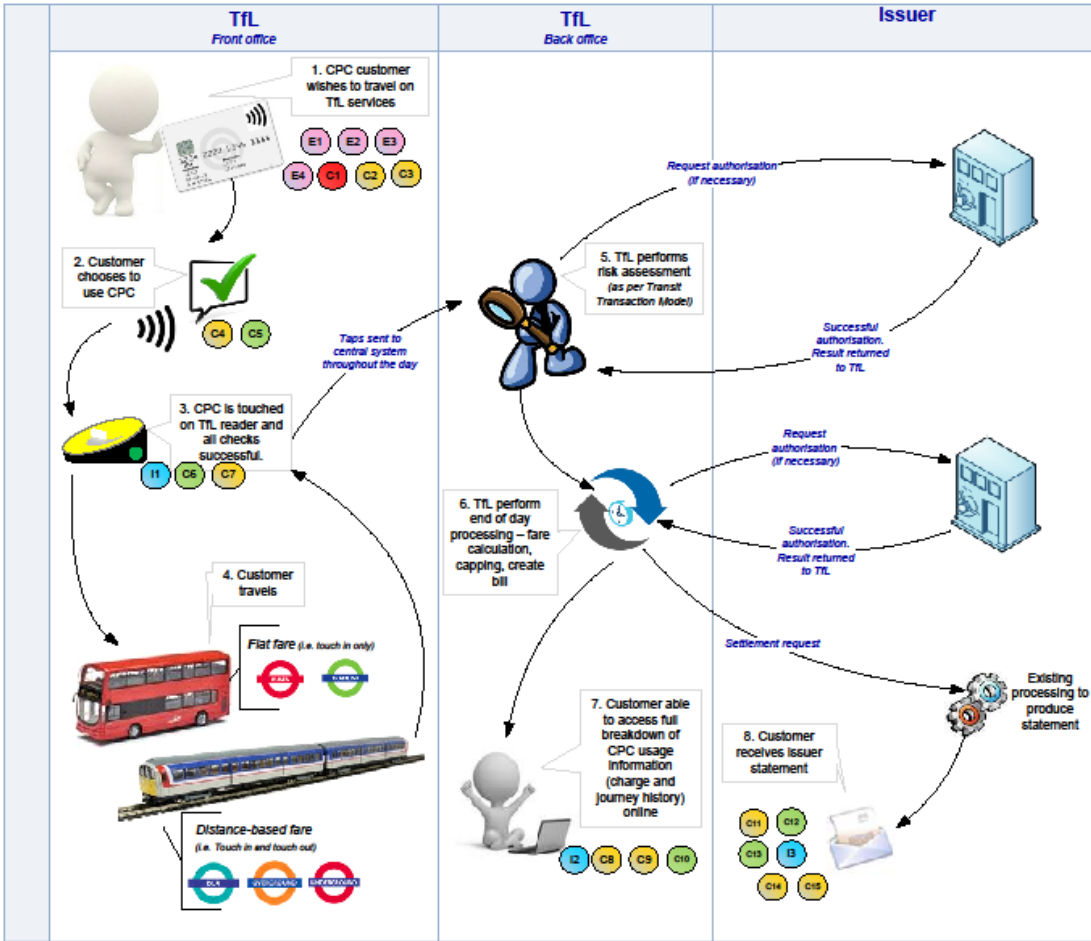
- I** Interaction
- E** Customer Challenge (high)
- C** Customer Challenge (medium)
- C** Customer Challenge (mild)
- E** Customer Enhancement

**Interactions**

- I1** TfL reader will perform offline authentication when the CPC is touched on the reader and indicate the result both audibly and visually
- I2** TfL will provide a comprehensive breakdown of each charge made by a customer's CPC; detailing each charge's related journeys and adjustments.
- I3** The Daily Charge will be presented as one line on the customer's card statement per travel day. The transaction date will match the date of the traffic day that the customer travelled.

**Customer Experience Map 2.1 – Phase 2 payment process**

This map presents a visual representation of a customer successfully using their contactless payment card (CPC) to travel on Transport for London services. The map shows the customer perspective throughout the process, highlighting interactions and frustrations that can be improved during the solution development.



**Enhancements**

- E1** Customer able to choose to use CPC instead of cash or Oyster for PAYG travel on the TfL network.
- E2** No need to obtain an Oyster card and pay a deposit before travelling.
- E3** No need to queue to top up Oyster card
- E4** Customer able to receive daily and weekly capping. No need to choose which ticket to buy in advance.

**Challenges**

- C1** Customer lacks confidence that contactless payment is safe and secure
- C2** Customer unsure if TfL will charge the correct fare.
- C3** Non-domestic customer's issuer charges high fees for overseas transactions
- C4** Customer unsure if their CPC (card, mobile or sticker) will be accepted
- C5** Customer unsure how to use their CPC for travel
- C6** Customer does not separate their CPC from their other contactless cards to present to the reader, leading to a card collision
- C7** Customer does not separate their CPC from their other contactless cards to present to the reader, leading to a tap from an unintended card (Oyster or CPC).
- C8** Unregistered customer not able to access as much information online as registered customers.
- C9** Mobile or sticker CPC customer may not know their card details (PAN, Expiry, CSC) to enable them to access TfL online / telephone customer service.
- C10** Customer is not able to access journey history information until after the settlement request has been made.
- C11** Customer thinks transit transaction value is too low on issuer statement (due to weekly capping).
- C12** Customer does not recognise transit transaction on issuer statement.
- C13** Customer can not find transit transaction on issuer statement
- C14** Non-domestic customer is displeased that their travel charge is more than expected due to the addition of high fees for overseas transactions.
- C15** Customer is displeased that they have been charged on their CPC (unintended tap) and it has resulted in an additional charge (i.e. overdraft).

**Document control**

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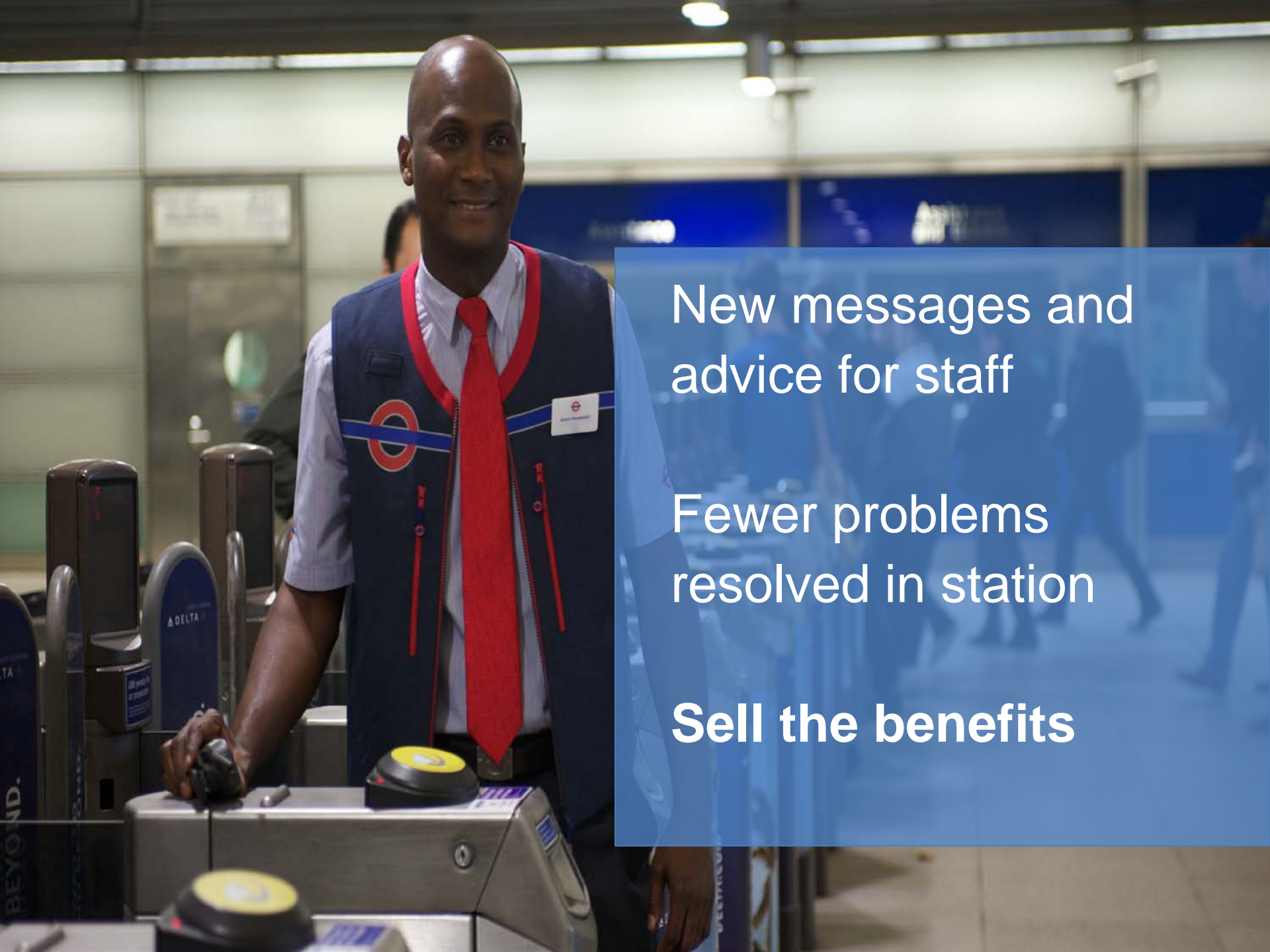


Engage key stakeholders in a group

Agree roles and responsibilities

Align marketing and terminology





New messages and  
advice for staff

Fewer problems  
resolved in station

**Sell the benefits**



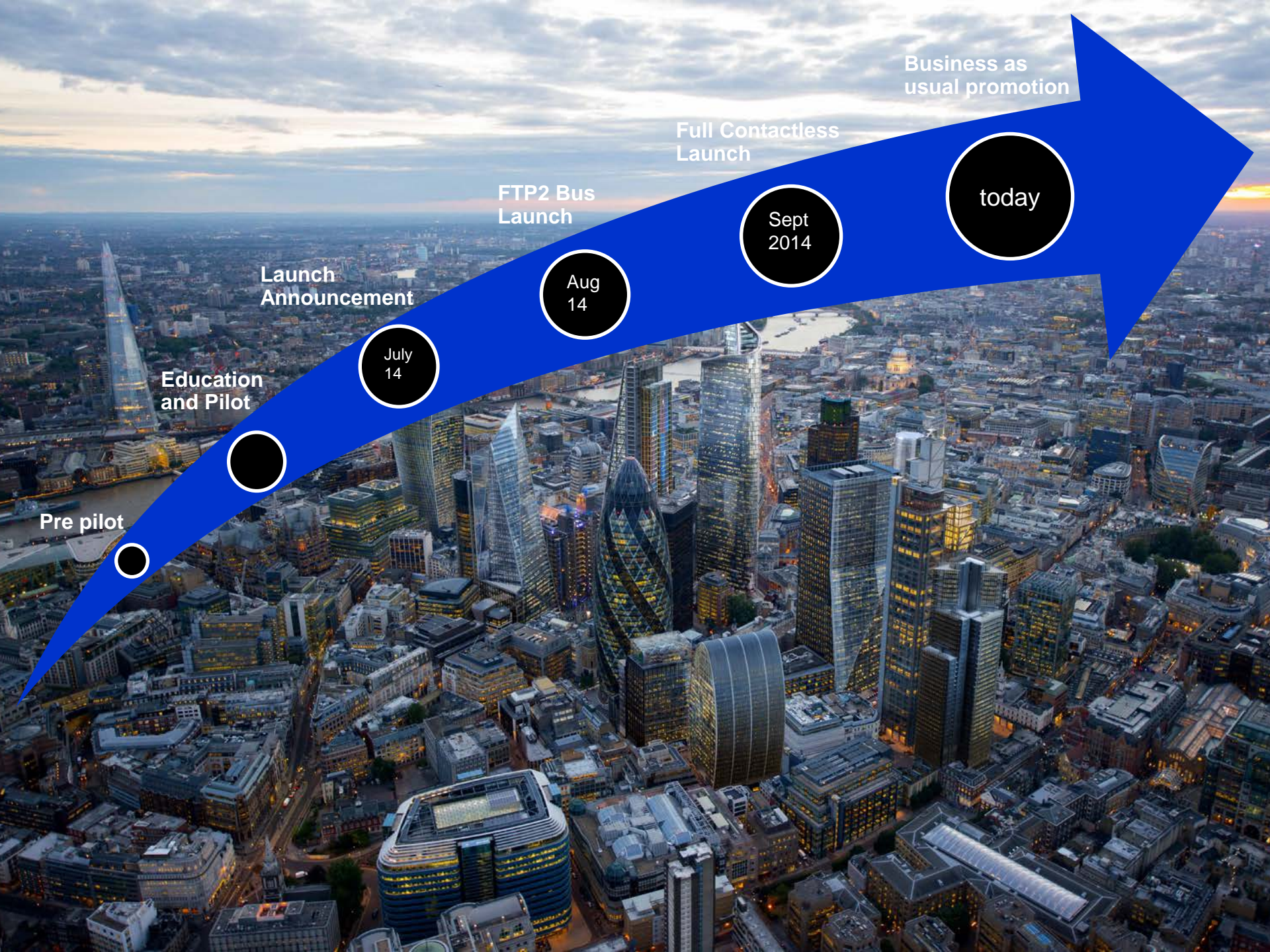


**Test and pilot  
thoroughly**

**Feedback informs key  
marketing messages**

**WAY OUT**





Business as  
usual promotion

Full Contactless  
Launch

FTP2 Bus  
Launch

Launch  
Announcement

Education  
and Pilot

Pre pilot

today

Sept  
2014

Aug  
14

July  
14





Plan customer  
messaging journey

Monitor reactions and  
adapt if necessary

Arrives  
16 September



## Watch out for card clash

Only touch one card on the reader when touching in and out to avoid paying with a card you did not intend to use.

Another way to pay  
[tfl.gov.uk/contactless](http://tfl.gov.uk/contactless) @tflwaystopay



UK issued cards are accepted. If you have a card that has been issued outside the UK, please check [tfl.gov.uk/contactless-payment-card](http://tfl.gov.uk/contactless-payment-card) before you travel on our services. For any international transaction fees or charges that may apply, please check with your card issuer.

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 National Rail

 **TRANSPORT  
FOR LONDON**  
EVERY JOURNEY MATTERS

Arrives  
16 September



## Get on board quicker with contactless travel

With contactless you won't need to  
top up to pay for your travel.

Another way to pay  
[tfl.gov.uk/contactless](http://tfl.gov.uk/contactless) @tflwaystopay



UK issued cards are accepted. If you have a card that has been issued outside the UK, please check [tfl.gov.uk/contactless-payment-card](http://tfl.gov.uk/contactless-payment-card) before you travel on our services. For any international transaction fees or charges that may apply, please check with your card issuer.

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## Register to stay on top of your travel costs

Sign up for a TfL online account and register your card so you can view your contactless journey and payment history.

Another way to pay  
[tfl.gov.uk/contactless](https://tfl.gov.uk/contactless)   
 @tflwaystopay



UK issued cards are accepted. If you have a card that has been issued outside the UK, please check [tfl.gov.uk/contactless-payment-card](https://tfl.gov.uk/contactless-payment-card) before you travel on our services. For any international transaction fees or charges that may apply, please check with your card issuer.

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## Now get better value on London buses with contactless fare capping

Daily and Monday to Sunday fare capping is now available on the bus. Simply use the same contactless card for all your travel and we'll automatically work out your best fare.

Another way to pay  
[tfl.gov.uk/contactless](https://tfl.gov.uk/contactless)   
 @tflwaystopay



Terms and conditions apply. UK issued cards are accepted. If you have a card that has been issued outside the UK, please check [tfl.gov.uk/contactless-payment-card](https://tfl.gov.uk/contactless-payment-card) before you travel on our services. For any international transaction fees or charges that may apply, please check with your card issuer.

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## Contactless. The same fare as Oyster

Contactless normally costs the same as an adult Oyster pay as you go fare. Daily and Monday to Sunday capping also applies.

Another way to pay  
[tfl.gov.uk/contactless](https://tfl.gov.uk/contactless) @tftwaystopay



Terms and conditions apply. UK issued cards are accepted. If you have a card that has been issued outside the UK, please check [tfl.gov.uk/contactless-payment-card](https://tfl.gov.uk/contactless-payment-card) before you travel on our services. For any international transaction fees or charges that may apply, please check with your card issuer.

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## Fare capping works out the best value for contactless travel

To benefit from daily and Monday to Sunday fare capping simply use the same contactless card for all your pay as you go travel, and we'll automatically work out your best value fare.

Another way to pay  
[tfl.gov.uk/contactless](https://tfl.gov.uk/contactless) @tftwaystopay



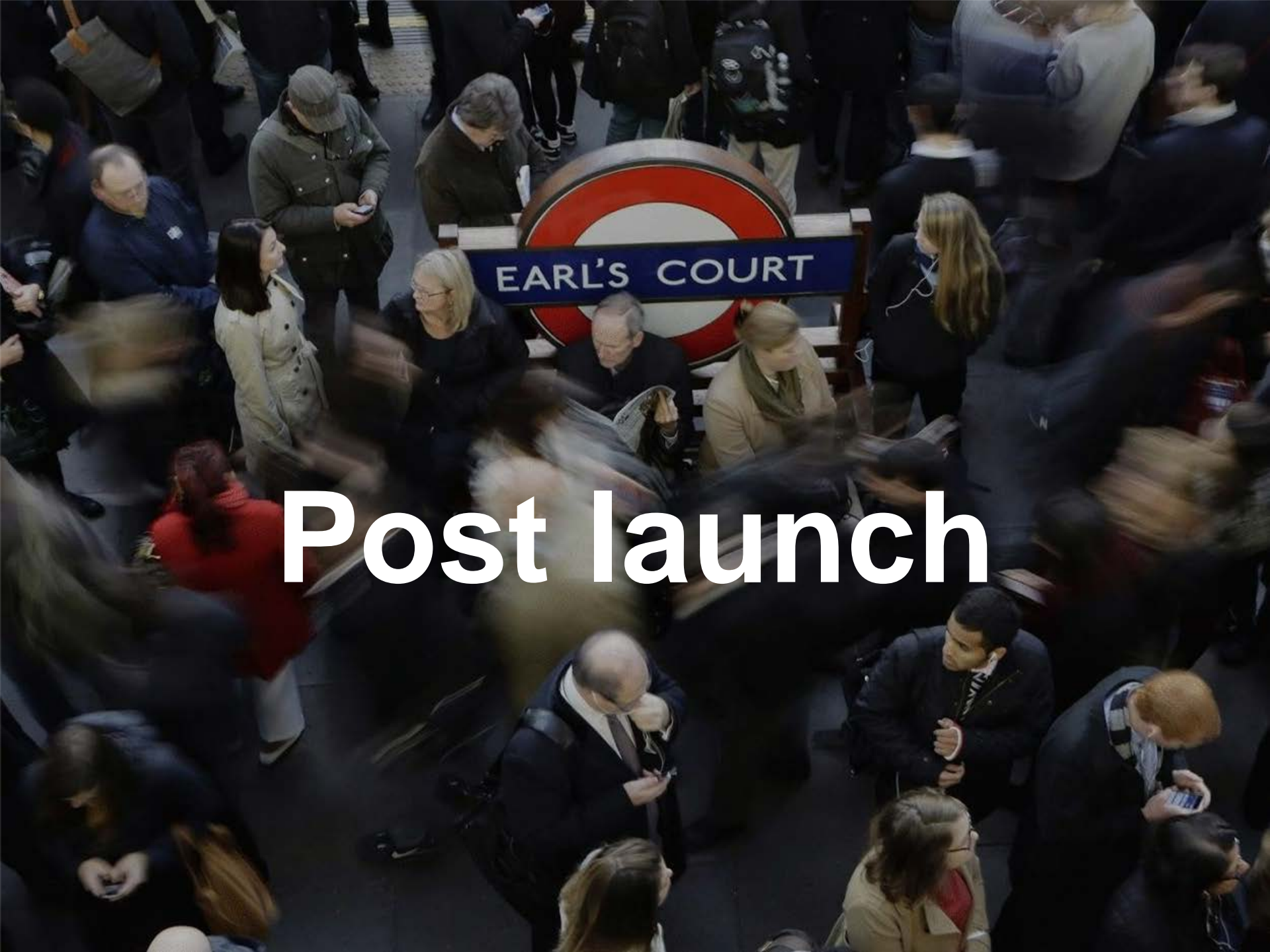
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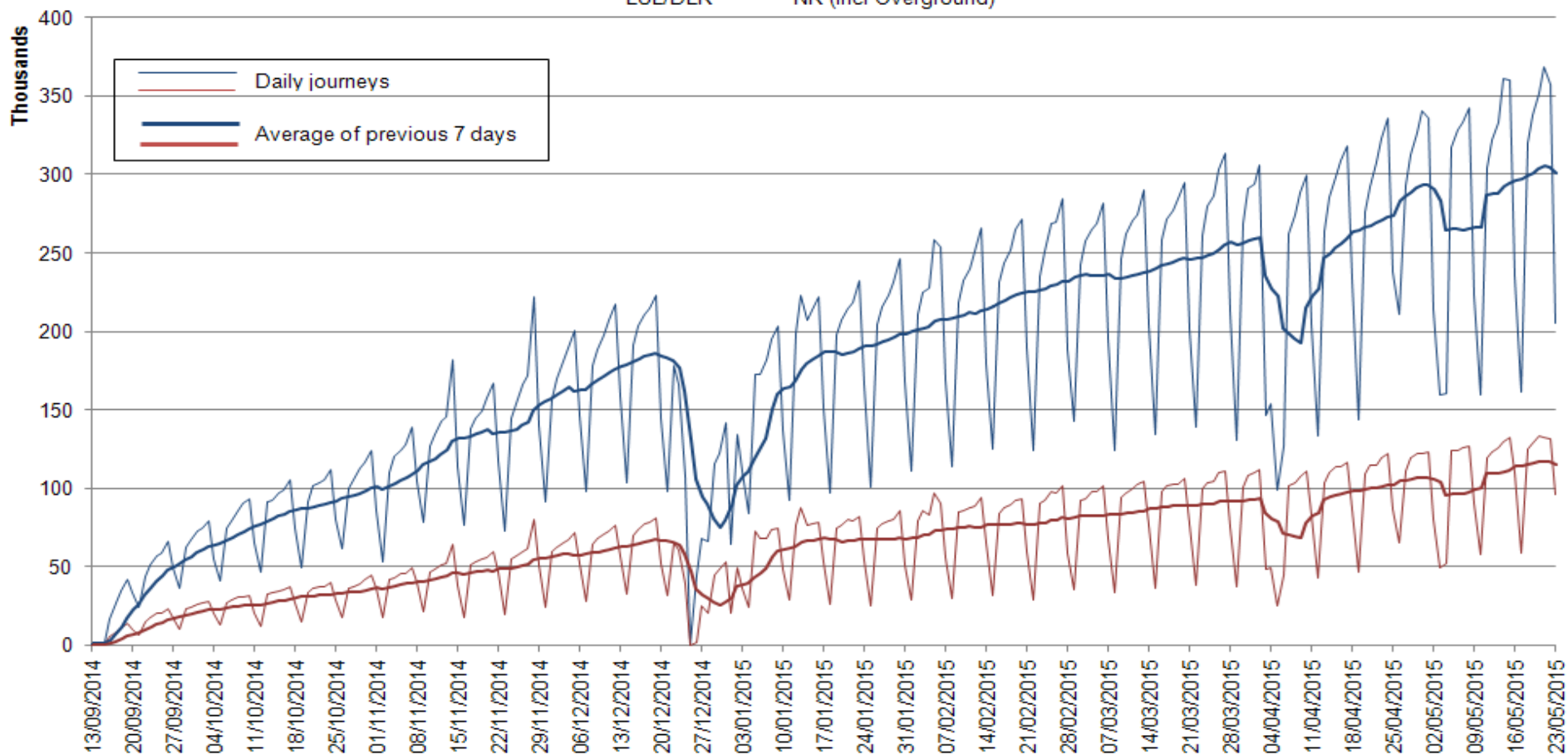




**Post launch**

# Daily CPC Journeys on Tube and Rail Services

— LUL/DLR — NR (incl Overground)



Notes: Incomplete journeys are included

A Through journey between NR and LU is counted as both an LU journey and an NR journey





A photograph of a crowded transit station, likely a subway or train station. In the foreground, a person is blurred while using a contactless payment terminal. The background is filled with a large crowd of people waiting. A blue semi-transparent overlay covers the right side of the image, containing three lines of white text.

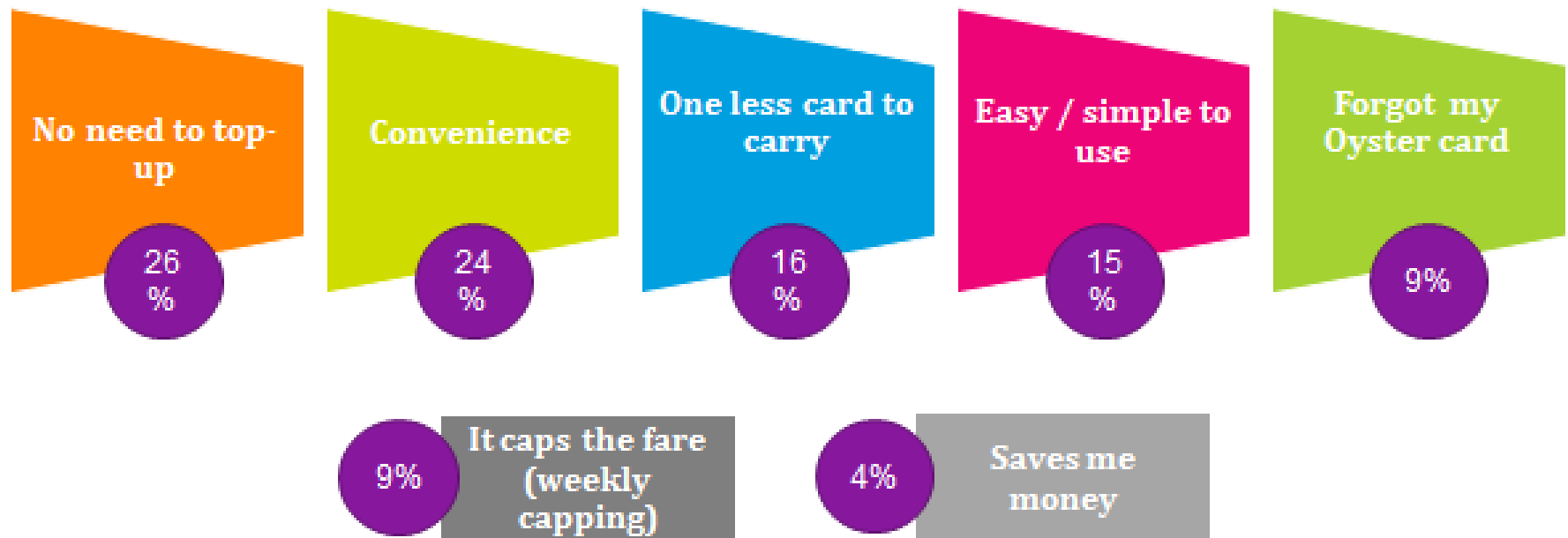
**21% PAYG market share**  
after just twelve **months**

**170m contactless**  
**journeys** in the first year

**6.1 million** unique cards  
seen so far

# Understand the drivers for customer adoption

**Early Adopters spontaneously list a number of benefits that triggered them to use Contactless on TfL**



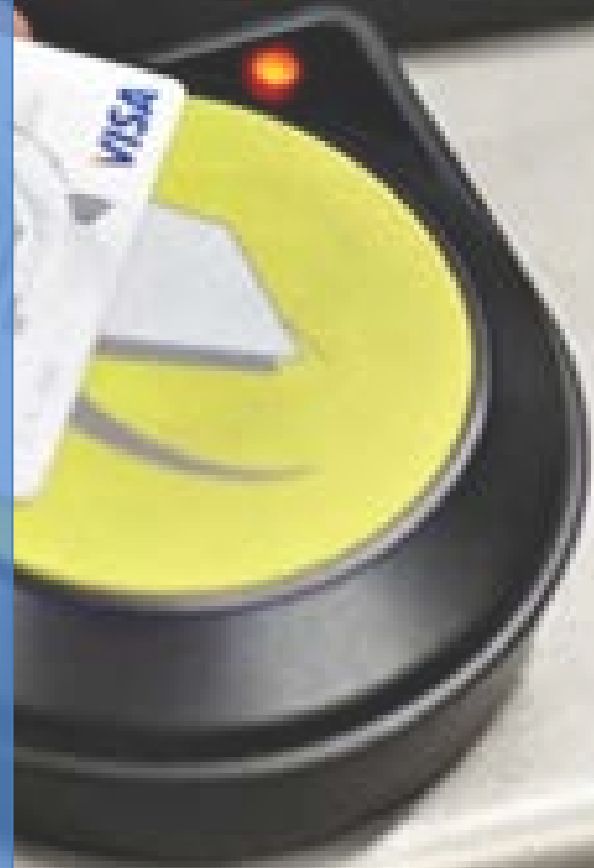
Most Early Adopters were ready and waiting for Contactless to arrive on TfL and were genuinely excited to use it



**Two thirds convert after first use**

**Encourage trial** through marketing and payment industry collaboration

**Promote uptake** at key locations and decision points





EARL'S COURT

**What next?**



**Mobile payments**

**Continuous improvement of  
customer proposition**

**Extensions to Gatwick, River  
and Cablecar**





EARL'S COURT

Thank you