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Transport for London

MIND THE GAP



**Launching EMV:
contactless payments on
transport**

A photograph of a subway station with two escalators. The station has a curved, vaulted ceiling with recessed lighting. A sign above the escalators reads "Way out" with an upward arrow. The walls are lined with various advertisements. The overall scene is brightly lit and appears to be a busy transit hub.

**Contactless travel is a major
success**

**Planning and collaboration
were key to achieving this**

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



EARL'S COURT

Business readiness



Clearly communicate proposition

Understand and mitigate key challenges



Transport for London Customer Experience Future Ticketing – Phase 2

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.

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

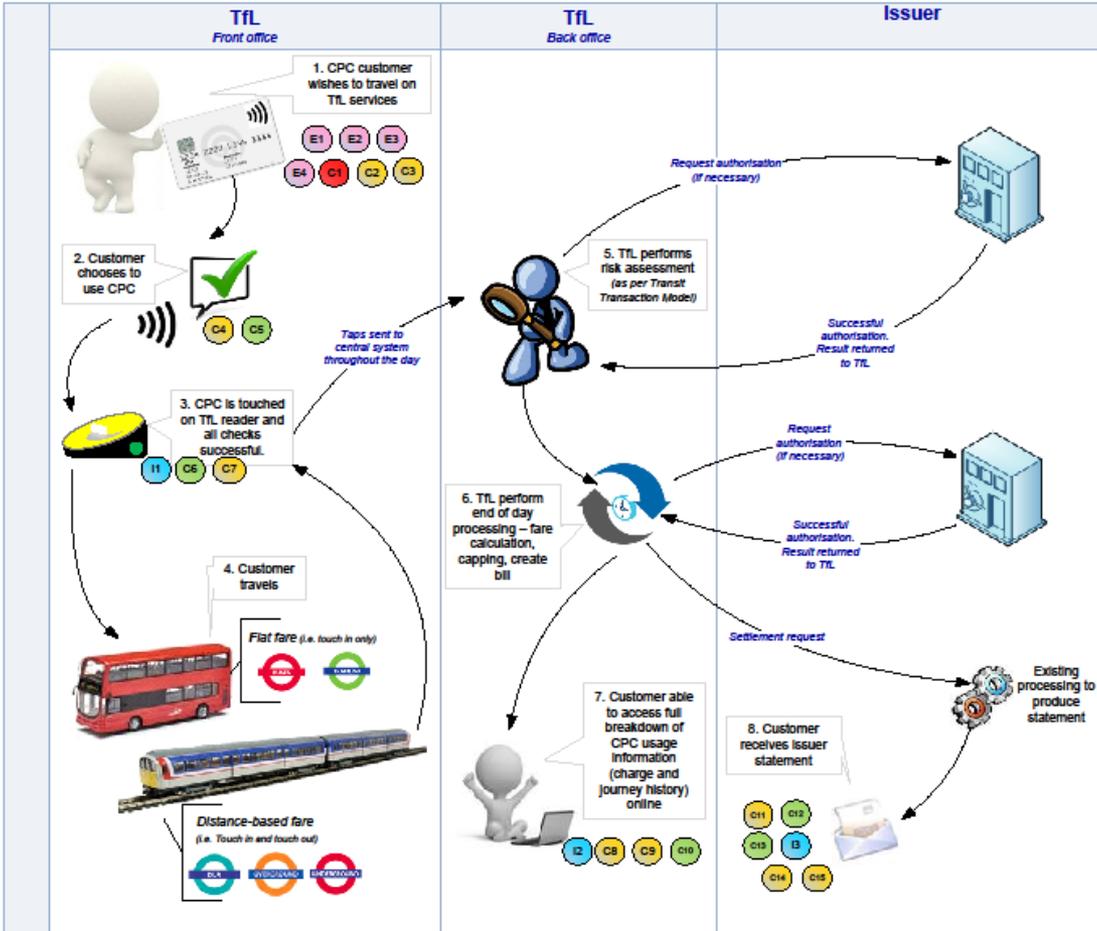


Diagram key

- I** Interaction
- C** 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.



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

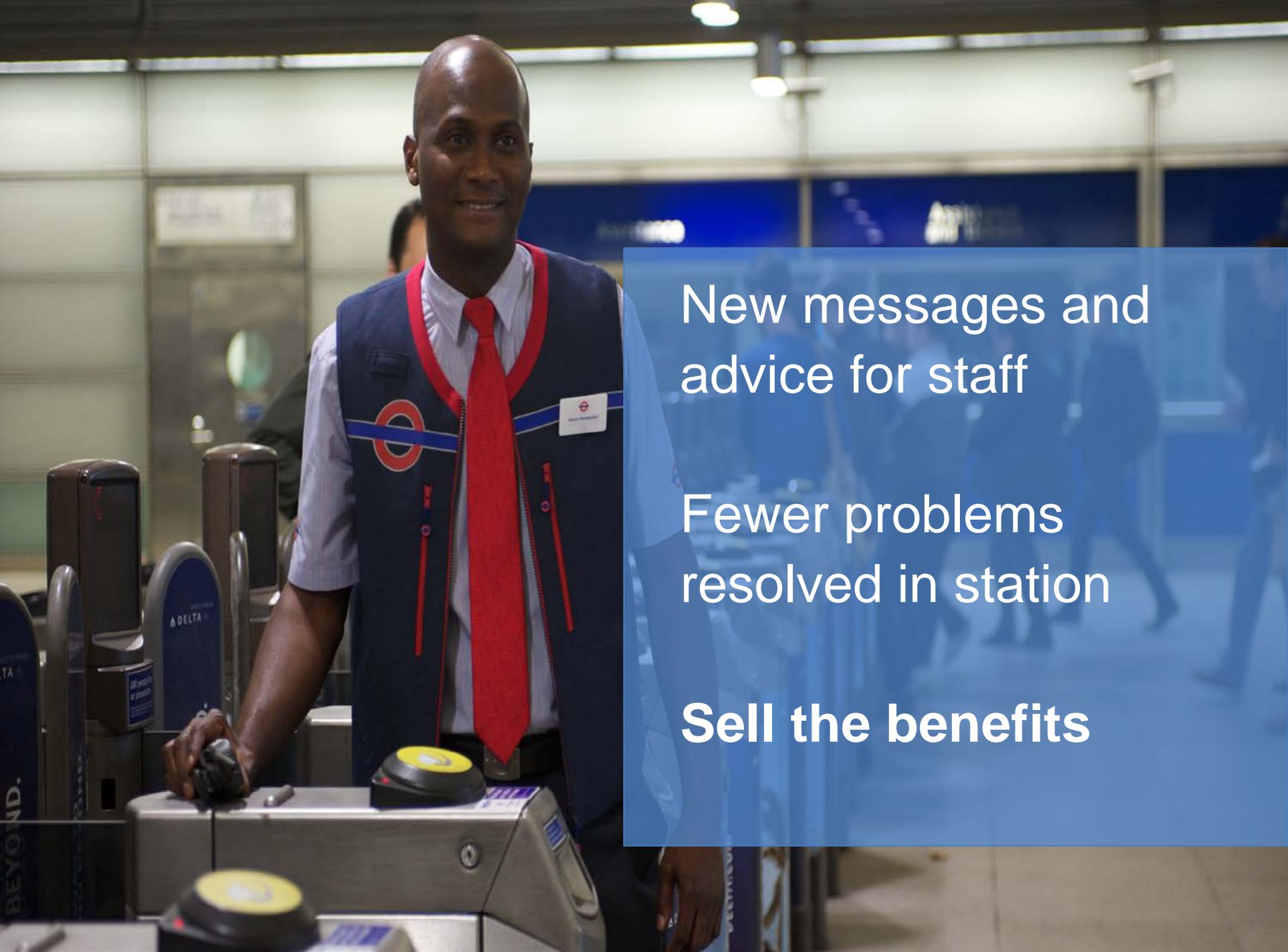
Author: TfL
Version: 1.3
Date: 25 February 2013
Changes: Updated following UKCA workshops



Engage key stakeholders in a group

Agree roles and responsibilities

Align marketing and terminology



New messages and
advice for staff

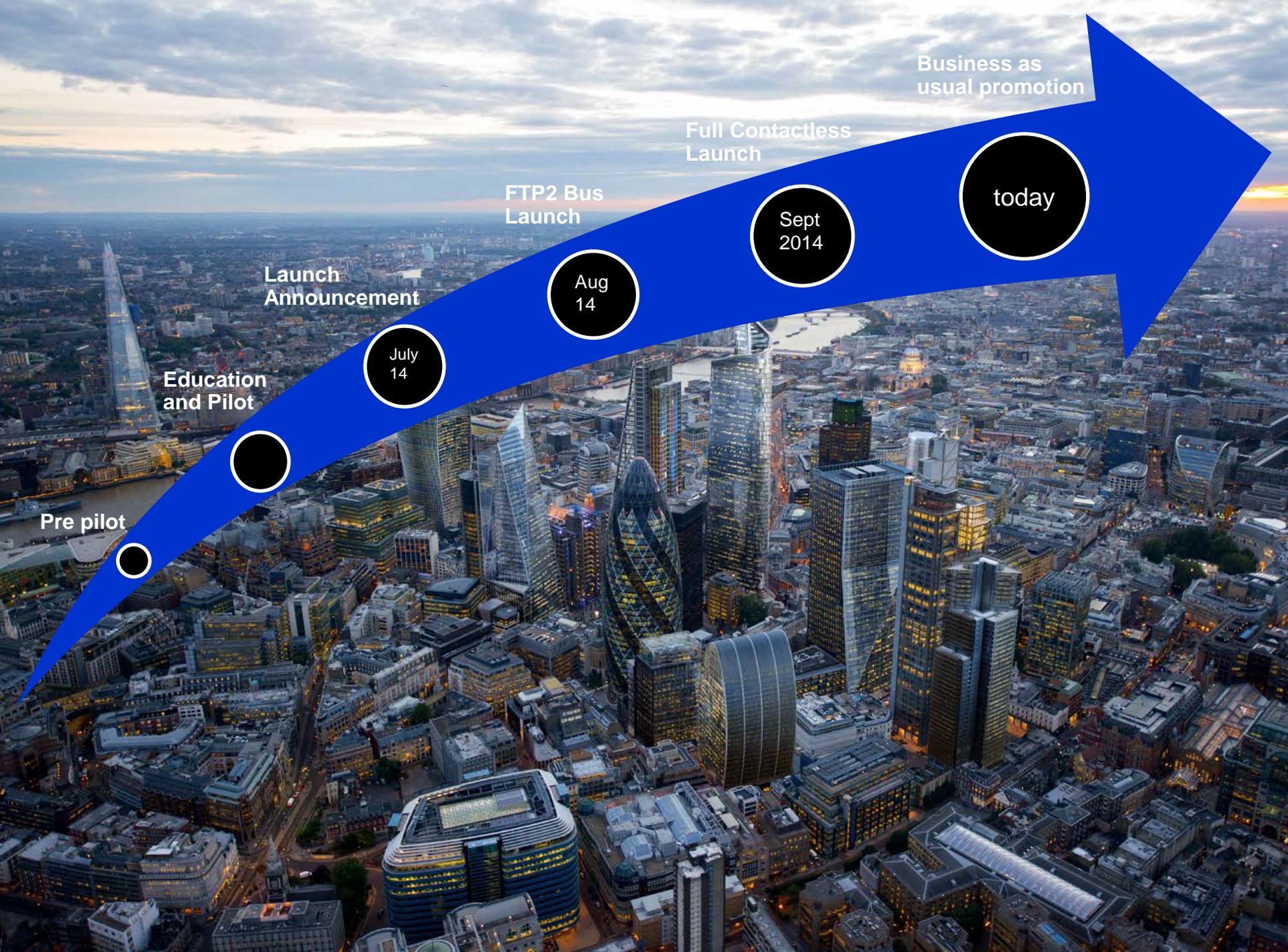
Fewer problems
resolved in station

Sell the benefits



**Test and pilot
thoroughly**

**Feedback informs key
marketing messages**



Business as usual promotion

Full Contactless Launch

today

Sept 2014

FTP2 Bus Launch

Aug 14

Launch Announcement

July 14

Education and Pilot

Pre pilot



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 @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 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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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 @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 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)))
 @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 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)))
 @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 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 
 @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 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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 EVERY JOURNEY MATTERS



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 
 @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 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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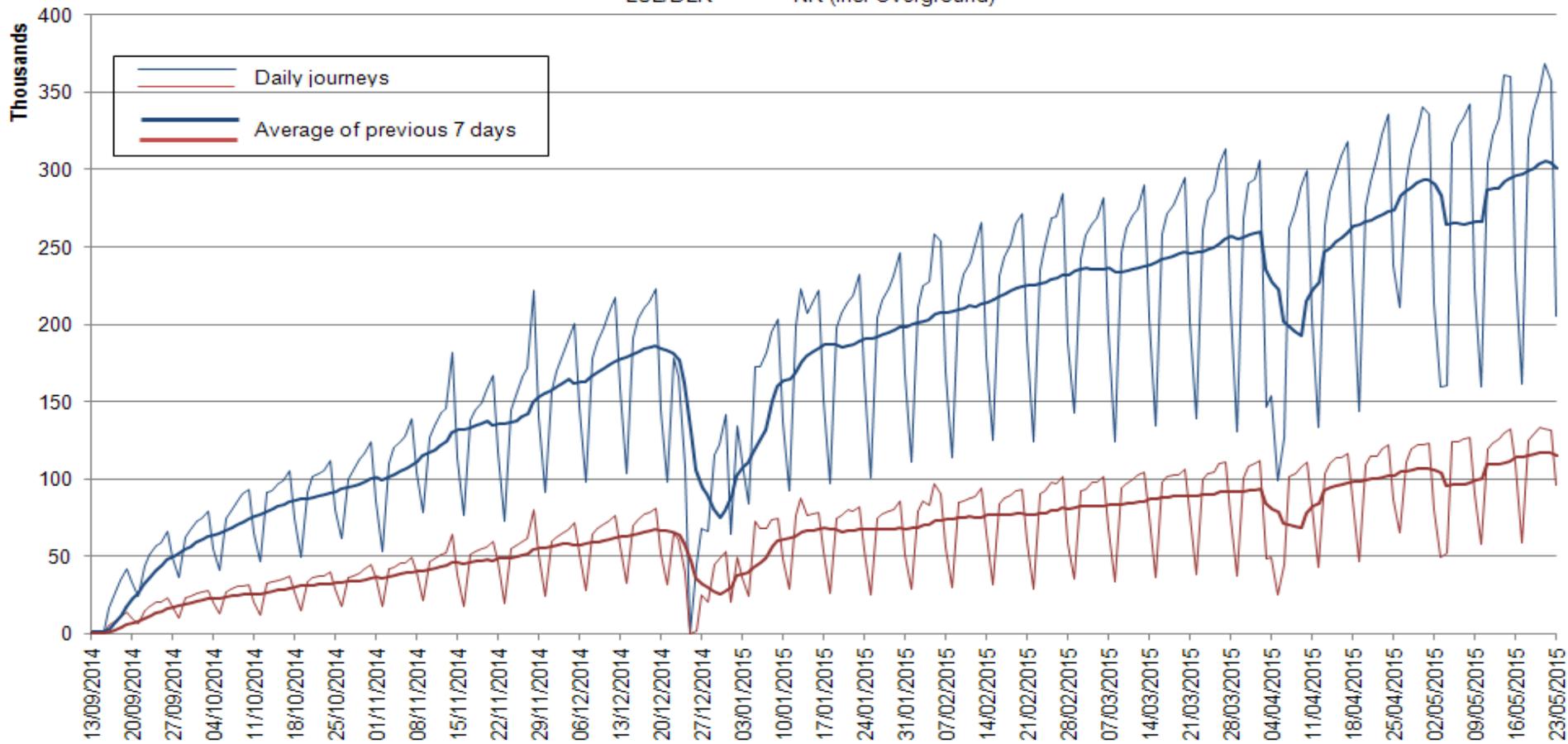
 **TRANSPORT FOR LONDON**
 EVERY JOURNEY MATTERS



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

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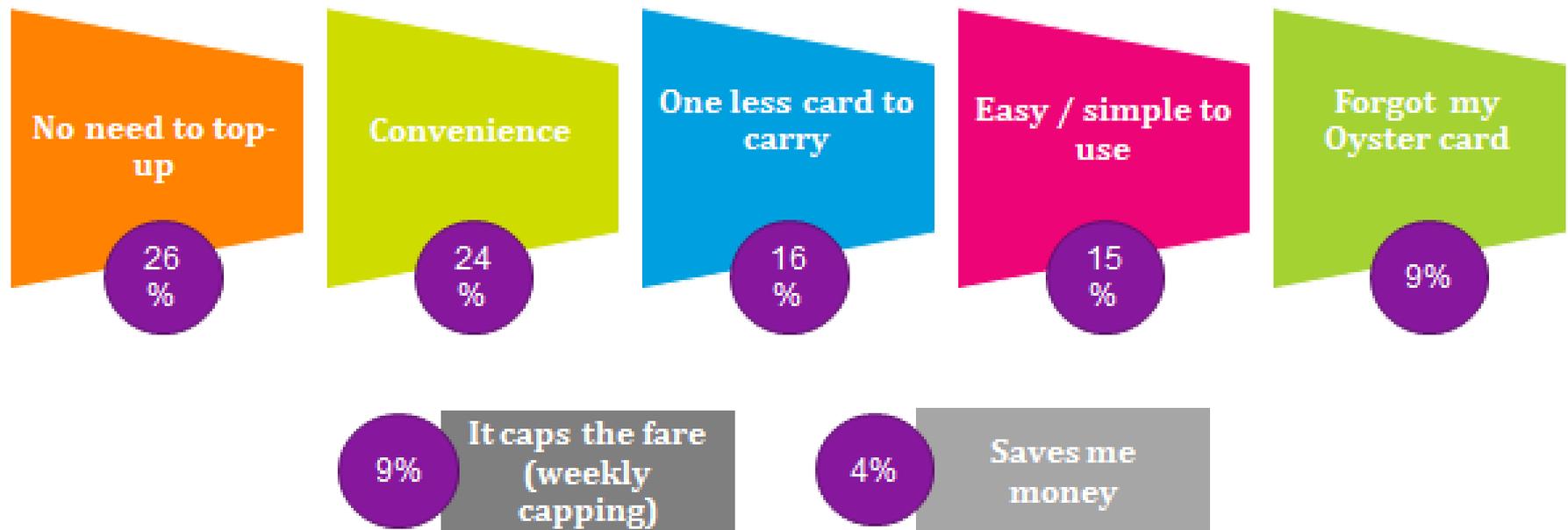
**21% PAYG market share
after just twelve months**

**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

A close-up photograph of a person's hand holding a blue Visa credit card over a black payment terminal. The terminal has a glowing yellow-green circular light on its surface. The background is blurred, showing what appears to be a counter or service area.

Two thirds convert after first use

Encourage trial through marketing and payment industry collaboration

Promote uptake at key locations and decision points



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What next?

Mobile payments

**Continuous improvement of
customer proposition**

**Extensions to Gatwick, River
and Cablecar**





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Thank you