References to Payment Account Reference (PAR)

Extract 1

PAR: Payment Account Reference is a change to the back office systems which will enable customers to use their payment devices interchangeably where they are associated with the same bank account. Currently, all payment devices have a unique number which creates a different token ID in our system. This means that the same device (card, mobile, wearable) has to be used at the start and end of the journey in order for the fare to be calculated correctly. For daily and weekly capping, the same device has to be used for the whole capping period. Many customers do not understand this because, in their bank account, the transactions all show in the same account, regardless of payment device used. PAR will allow us to link the different payment devices connected to a bank account together, enabling customers to use their devices interchangeably, and benefit from capping regardless of which device is used. This will reduce customer complaints and increase customer confidence. We expect that this will not be able to be delivered until the New Reader is deployed.

Extract 2

- **Payment Account Reference (PAR):** This is a unique identifier associated with a specific cardholder PAN and this change will follow-on from the Hina reader deployment and will involve the Proteus Contractor. This change will allow us to link mobile devices with the payment card, allowing the interchangeable use of payment devices;

Extract 3

4. Primary Account Reference (PAR)

Key Contacts

Product Manger & Project Manager	Jit Ng
Technical, Service, Commercial & Financial Leads	N/A

Contract Impact

Potential Schedule(s) impacted (Pending Changes)	Schedule I Schedule 5.2 Schedule 4.6? Schedule 6.2?
Specific sections impacted (Pending Changes)	
Date requirements will become firm and updated in the Contract (V2 (pre dialogue) and V3 (end of dialogue) and Final contract)	
Reference documents to be updated as part of change	N/A
Date IPR documentation available	

Priority Category	High priority initiative which has delivery dates after for the Successor Operator that also have IPR and/or functional changes.

Product Management / Project Delivery

What is the scope and impact of this initiative on TTL's revenue collection system?	Revenue collection system changes to comply with Card Scheme (Visa, Mastercard, Amex) requirements to accept these card payments.
What are the goals for the initiative?	To continue to enable collection of revenue from customers making payments using payment cards, across all TTL payment channels where payment cards are accepted.
What are the key project milestone dates?	Key project milestones are not known until an exercise in undertaken to develop a feasible approach.
Who is responsible for creating, developing, testing, and, implementing the change? TTL, third party?	TTL Merchant Acquirer Contractor
What are the main project risks, assumptions, issues or dependencies?	Assumption that TTL continues to receive waivers from card Schemes to not implement PAR capability. Risk that Schemes do not provide L1 or L2 accreditation to devices that don't have PAR.
What is the business risk if this isn't delivered?	TTL unable to collect revenue from customers making payments using payment cards, across all TTL payment channels where payment cards are accepted. There is also the risk of increased customer contact and dissatisfaction arising from more customers using different devices at each end of their journey, or through the capping week.
What, if any, are the obligations of the Contractor?	Revenue collection system changes are implemented to enable PAR.
What, if any, will be the obligations of the Successor Operator following the implementation of this change?	Revenue collection system changes are implemented to enable PAR.
Who does this change impact? Customers? Staff?	It will impact customers if we make it possible to link their payment tokens. There will also need to be consideration about how tokens are integrated how this would appear online/on app.
Who are the stakeholders to keep informed?	TTL's Technology & Data teams, Schemes and Merchant Acquirer.
Does this initiative require any changes to reports (business or financial) or revenue allocation processes? If so, what?	No
Does the change require an EQIA and/or a DPIA?	Yes – both will be required.

Technical / Systems Impact

What modules are impacted and how?	Not known until a feasibility study is carried out but there will be an impact on the Front, Middle and Back office but the precise details are not known at this stage, Modules containing CAS/CASC, PARE and Reader are expected to be in scope.
What existing interfaces are impacted and how?	It would be expected that the website and app interfaces would be impacted.
What new interfaces will be implemented? (if known)	Not known until a feasibility study is carried out.
Will any assets be introduced, decommissioned or changed?	Not known until a feasibility study is carried out however TTL does not expect anything to be decommissioned.
What will the impact be on system capacity and/or list management? If so, what?	There will need to be a consideration about list management and how we handle declined tokens because we know that the card and etoken are linked to the same account.
Will any new licenses need to be purchased or retired/no longer needed?	Not known until a feasibility study is carried out.
How will the change be tested? (performance, load, security, end to end etc.)	Not known until a feasibility study is carried out.
Does this change have any pre-requisites?	Not known until a feasibility study is carried out.
Does this change impact disaster recovery plans?	Not known until a feasibility study is carried out.
Does the change include use of personal data, and if so how?	Yes, multiple tokens will be linked to one account.
Are there any accessibility requirements to consider?	Not known until a feasibility study is carried out.
Does the change introduce any new technology or standard? Does it reduce demand for, or retire, any existing technology?	Yes, the introduction of PAR. No technology is expected to be retired as a result.

Service Management

Will this initiative change the functional aspects of an existing Service or System, re-platform an existing Service or System, or introduce an entirely new Service or System?	Yes, it is likely to cause changes to the reader and PARE.
Who will be the end users and how will they access the service?	Customers will be able to utilise the benefits of PAR via their online account (website and app).
How will performance be monitored in live service? What are the monitoring tools required? Are they COTS or proprietary? Will any changes be required to existing monitoring systems?	Not known until a feasibility study is carried out but PAR itself would be unlikely to need monitoring.
What are the key performance and availability criteria and will there be peaks and troughs?	Not known until a feasibility study is carried out.

What is the service life of this initiative? What are the asset refresh or replacement timescales?	Not known until a feasibility study is carried out.
What are the spares requirements?	Not known until a feasibility study is carried out.
Who will provide L1/L2/L3 support?	Not known until a feasibility study is carried out.

Commercial Considerations

What contracts, or interfacing system contracts, will be impacted by this initiative?	Merchant Acquirer/Payment Gateway services
When do existing contracts expire?	31 December 2023
Will sensitive data be involved, are there any GDPR implications?	No.
Will there be EMV implications such as commercial, acceptance, advertising etc?	There will be EMV implications however the details are not known until a feasibility study is carried out.
What are the IPR provisions associated with this change?	Not known until a feasibility study is carried out however as it will be changes to the Reader and PARE, all the IP should belong to TTL.
Are there any handback provisions associated with this initiative prior to the end of the RCC? Are there any warranty or performance responsibilities the Contractor are obligated to fulfil beyond August 2026?	N/A
Are there any contractual obligations with a third party to deliver this initiative?	There will be obligations to the payment schemes and compliance.
Are there any enabling steps that need to be taken prior to implementing this initiative, e.g., training, licence procurement etc?	Not known until a feasibility study is carried out.

Financial Considerations

What are the key cost drivers associated with this initiative? For example, are there resource requirements, technical development, hardware procurement etc needed to deliver this initiative?	Not known until a feasibility study is carried out.
Are there a number of phases to the delivery of this initiative? If so, are TTL's payments structured to align with these phases?	Not known until a feasibility study is carried out, however it's expected to be delivered in several phases.