



Staff Guide 2

TYPES OF TICKETS
AND WAYS TO PAY

Types of Tickets and Ways to Pay

Updated: March 2025

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1.INTRODUCTION

The Staff Guide to Fares and Ticketing consists of three separate books plus appendices:

Staff Guide 1: Fares and tickets

Staff Guide 2: Types of tickets and ways to pay

This guide provides detailed information about:

- *Ticket types*
- *Ways to pay*
- *Buying tickets*
- *Using contactless and Oyster*
- *Customer support*

Staff Guide 3: Discount schemes and photocard

Appendices: includes tube maps, tables showing where to buy tickets, a list of Out of Station Interchanges (OSIs) and Passenger Oriented Display (POD) codes

2. TICKET TYPES

2.1 Ticket Options

For Bus, Tube, Tram, DLR, London Overground, Elizabeth line, London Cable Car, Thames Clippers River Bus services and most National Rail journeys within London, customers have the following ticket options and ways to pay:

- Single journeys:
 - Pay as you go (contactless or Oyster)
 - Cash single or return (except bus and tram)
- Day tickets
 - Pay as you go on Oyster or contactless with daily capping
 - Day Travelcard – paper ticket
 - One Day Bus & Tram Pass (on Oyster)
- Season tickets
 - Travelcards (on Oyster)
 - Bus & Tram Passes (on Oyster)
- Weekly capping (contactless or Oyster)

For detailed information on fares, caps, season ticket prices and single fares, see **Staff Guide 1**, the [Fares](#) page on the website or [single fare finder](#)

2.2 Fares Zones

London is divided into fare zones for rail journeys:

- Zones 1 – 6 cover Greater London
- Zones 7 – 9 are outside Greater London. The following stations are in:

Zone 7: Carpenders Park, Croxley, Chorleywood, Rickmansworth, Theobalds Grove, Waltham Cross and Watford

Zone 8: Bushey, Chalfont & Latimer, Cheshunt, Dartford, Swanley and Watford High Street

Zone 9: Amersham, Brentwood and Chesham

London Overground, Elizabeth line and National Rail operate services beyond the London fare zones:

- Watford Junction (London Overground and National Rail)
- Shenfield (Elizabeth line and National Rail)
- Grays, Purfleet, Chafford Hundred, Ockendon (National Rail)
- Cuffley, Bayford, Hertford North, Broxbourne, Rye House, St Margarets, Ware, Hertford East, Potters Bar, Brookmans Park, Welham Green, Hatfield, Welwyn Garden City, Radlett, St Alban's City, Harpenden, Luton Airport Parkway (National Rail)
- Merstham, Redhill, Earlswood, Salfords, Horley, Gatwick Airport, Epsom (National Rail)
- Heathrow Airport (Elizabeth line and Heathrow Express)
- Iver, Langley, Slough, Burnham, Taplow, Maidenhead, Twyford and Reading (Elizabeth line and National Rail)

DLR services operate within Zones 1, 2, 3 and 4 only

Buses operate across all zones

Trams run in Zones 3, 4, 5 and 6 only

Day and season tickets

- Day Travelcards and daily caps are calculated on a zonal basis
- Travelcards valid for 7 days, one month and longer periods are calculated on a zonal basis
- Bus & Tram-only Passes for 7 days, one month or one year are valid across all zones

Daily and weekly capping

- Weekly capping with **contactless or Oyster** pay as you go on all modes is calculated on a zonal basis
- Weekly capping with **contactless or Oyster** for bus and tram-only journeys is across all zones

Single journeys

Fares for single rail journeys are calculated on a point-to-point basis and are not zonal.

2.3 Pay as you go

Customers only pay for the journeys they make when they travel.

- Customers can add credit to an Oyster card and use the credit to pay for journeys as they travel.
- Once the credit has been used up, customers can top up the credit to use the card again
- Pay as you go credit on an Oyster card never expires

Adults who have a contactless payment card or device can use pay as you go, but do not have to add credit before travelling.

2.4 Pay as you go on buses and trams

Pay as you go is valid on all buses (including those that travel outside Greater London) that display a red roundel.

It is not valid on certain special bus services and excursions.

Pay as you go is valid on all trams.

One more bus journey using Oyster

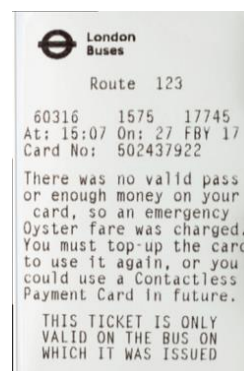
If customers:

- Don't have enough credit on their Oyster card to pay the fare, or
- Their Bus & Tram Pass or Travelcard has expired and
- They don't have a contactless payment card or device

They can use their Oyster card to make 'one more bus journey'.

A pay as you go bus fare will be taken from their Oyster card. The card will then have a 'negative balance'.

- Passengers will be given an emergency fare slip (see image)
- 'Emergency fare charged' will show on the driver and passenger displays



- The Oyster card must be topped up before it can be used for travel again, or before a Travelcard or Bus & Tram Pass can be renewed

If an Oyster card already has a negative balance, it cannot be used to make one more journey.

2.5 Hopper fare

Customers using pay as you go can make unlimited journeys for £1.75 within 60 minutes of touching in on the first bus or tram.

The Hopper fare works from:

- Any bus to any bus
- Any bus to any tram
- Any tram to any tram
- Any tram to any bus

A Hopper fare will also apply if:

- Customers make a rail or river journey between the first and second bus or tram journey, as long as both bus or tram touches are within the 60 minutes

A Hopper fare will **not** apply if:

- A customer's Oyster card has a negative balance after their first journey. If they clear their negative balance within 60 minutes, they can make a second journey for free
- A customer's contactless card is added to the 'Not authorised for travel' list after their first journey. If their card is removed from the 'Not authorised for travel' list within 60 minutes, they can make a second journey for free
- An Oyster card is used when changing **from** a tram **to** a bus at Wimbledon. This is due to the way the gates at Wimbledon work when exiting the station. This issue does not apply to contactless cards, nor when using an Oyster card and changing **from** a bus **to** a tram as long as the customer also touches in at the tram platform validator

Note

Customers travelling from the New Addington area to Wimbledon by bus/tram and touching out on the gateline between 62 and 70 minutes from first touching in will receive an automatic refund of any additional fare that would otherwise be charged

2.6 Pay as you go on Tube, DLR, London Overground, Elizabeth line and National Rail services

- Pay as you go fares are cheaper than buying paper single tickets
- Customers using Oyster must have enough credit on their card to travel
- Most journeys which avoid Zone 1 are priced at a lower rate than if travel is via Zone 1, provided customers tap on **pink** validators at intermediate stations, to show the route they have taken.

Some journeys, however, are defined as requiring travel via Zone 1 and are charged accordingly, irrespective of the actual route taken.

Peak and Off-peak pay as you go fares

On rail services, higher fares are charged at the busiest times:

- **Peak fares** are charged from 06:30 to 09:29 and from 16:00 to 18:59 Monday to Friday (excluding public holidays).
- **Off-peak** fares are charged at all other times

The time that a customer touches in on a yellow reader determines if they are charged a peak or an off-peak fare.

[Single fare finder](#) shows the hours when peak/off-peak fares are charged for individual journeys.

Off-peak fares in the evening peak

Customers travelling **into** Zone 1 between 16:00 and 19:00 on Mondays to Fridays are charged off-peak fares if they:

- touch in at the start of their journey outside Zone 1 between 16:00 and 18:59 and
- touch out in Zone 1 at the end of their journey

On the Reading extension, off-peak fares apply in the evening peak for **all** journeys heading towards London and not just those ending in Zone 1

Evening off-peak fares do not apply on journeys heading towards London on Southeastern high speed services, Gatwick Express or Heathrow Express.

All Tube and Elizabeth journeys to and from Heathrow Airport are charged peak fares if they start, end or go through Zone 1

2.7 Pay as you go on National Rail services

Pay as you go is accepted on most National Rail services within London Zones 1-9, including **Southeastern** high speed services between Stratford International and St Pancras International (special fares apply).

There are some National Rail services where **contactless** but **not Oyster** can be used for pay as you go. These are shown below.

Pay as you go is accepted on:

- **c2c** services to and from Grays, Purfleet, Chafford Hundred and Ockendon
- **London Northwestern Railway and Southern** services to and from Watford Junction
- **Greater Anglia** services to and from Shenfield, Broxbourne, Rye House, St. Margarets, Ware and Hertford East
- **Great Northern** services to and from Cuffley, Bayford, Hertford North, Potters Bar, Brookmans Park, Welham Green, Hatfield & Welwyn Garden City (Brookmans Park to Welwyn Garden City inclusive is **contactless** only)
- **Thameslink and Southern** services to and from Gatwick Airport
- **Thameslink** services to and from Radlett, St Albans City, Harpenden, Luton Airport Parkway, Hatfield & Welwyn Garden City (St Albans City, Harpenden, Luton Airport Parkway, Hatfield & Welwyn Garden City are **contactless** only)
- **East Midlands** services to and from Luton Airport Parkway (**contactless** only)
- **Gatwick Express** services to and from Gatwick Airport
- **Great Western Railway** services between Redhill and Gatwick Airport and between Paddington and Reading (**contactless** only between Iwer and Reading)

- **Heathrow Express** services between Paddington and Heathrow Airport
- **Southern and South Western** services to and from Epsom
- **Stansted Express** services between Liverpool St and Tottenham Hale only

2.8 Pay as you go tariffs on National Rail services

There are three tariffs for pay as you go fares on National Rail:

- National Rail pay as you go fares for journeys wholly on most National Rail services
- TfL pay as you go fares for journeys wholly on selected National Rail services
- Through fares with both TfL and National Rail services included

National Rail pay as you go fares apply when travelling wholly on the following National Rail services:

- **Gatwick Express***: between Victoria and Gatwick Airport
- **Great Western Railway**: between West Drayton and Reading
- **Heathrow Express**: between Paddington and Heathrow Airport
- **Greater Anglia**: between Broxbourne, Rye House, St. Margarets, Ware and Hertford East
- **Southeastern**: within Zones 1-6 (special fares apply on high speed services between Stratford and St Pancras International)
- **Southern**:
 - Within Zones 1-6 (except Hatch End to Clapham Junction, New Cross Gate to West Croydon/ Crystal Palace)
 - To and from Gatwick Airport, Horley, Salfords, Earlswood, Redhill, Merstham
- to and from Epsom
- **South West Trains**: Within Zones 1-6 and to and from Epsom
- **Thameslink Great Northern**:
 - Within Zones 1-6 (except West Hampstead Thameslink to Elephant & Castle, Finsbury Park to Kings Cross/Moorgate)
 - To and from Cuffley, Bayford, Hertford North, Potters Bar, Brookmans Park, Welham Green, Hatfield, Welwyn Garden City, Radlett, St Albans City, Harpenden and Luton Airport Parkway
 - To and from Gatwick Airport, Horley, Salfords, Earlswood, Redhill, Merstham

** The fare for Gatwick Express is charged when it is used to travel between Victoria and Redhill, Earlswood, Salfords or Horley via Gatwick Airport*

TfL pay as you go fares apply when travelling on the following services:

- C2C: Grays to Fenchurch Street/Liverpool Street via Barking (but not at Forest Gate/Maryland)
- Chiltern Railways: Amersham to Marylebone, West Ruislip to Marylebone
- Great Western Railway: West Drayton/Greenford to Paddington
- Greater Anglia: Shenfield to Liverpool Street, and Cheshunt to Liverpool Street
- **Great Northern**: Finsbury Park to King's Cross/Moorgate,
- **London Northwestern Railway**: Watford Junction to Euston
- Southern: Watford Junction to Clapham Junction, New Cross Gate to West Croydon/ Crystal Palace
- **Thameslink**: West Hampstead Thameslink to Moorgate/Elephant & Castle/London Bridge

Remember that pay as you go fares are not zonal. Always check fares between any two stations using single fare finder

2.9 Pay as you go on River services

Customers can use contactless or Oyster for pay as you go travel on [Thames Clippers River Bus](#) services. These journeys do not count towards daily or weekly caps

2.10 Pay as you go on London Cable Car

Customers can use contactless or Oyster for pay as you go travel on [London Cable Car](#). These journeys do not count towards daily or weekly caps

2.11 Capping

Capping is a feature of pay as you go. It allows customers to travel as much as they like while limiting the amount they pay for their travel.

Travel can be capped for:

- Unlimited daily travel with **contactless** and **Oyster** for bus and tram travel
- Unlimited daily and weekly travel with Oyster on all other modes where Oyster is accepted
- Unlimited daily and weekly travel with contactless on all modes where contactless is accepted

Contactless-only capping (daily and weekly)

Capping is enabled to/from zones 1 to 6 and:

- Iver, Langley (Berks), Slough, Burnham (Bucks), Taplow, Maidenhead, Twyford and Reading – **Elizabeth line and Great Western Railway**
- Luton Airport Parkway – **East Midlands Trains**
- Brookmans Park, Welham Green, Hatfield and Welwyn Garden City – **Great Northern**
- Hatfield, Welwyn Garden City and St Alban's City, Harpenden, Luton Airport Parkway – **Thameslink**

Daily capping

Daily caps limit the amount a customer using pay as you go will be charged in one day (from 04:30 and before 04:29 the next day).

- If they only use buses and trams, the bus and tram cap applies
- If their journeys include travel on Tube, DLR, London Overground, Elizabeth line or National Rail services, then all modes caps apply

Daily capping is calculated in a slightly different way depending on whether the customer uses contactless or Oyster.

- For contactless payment cards and devices, the cost of all journeys made is analysed at the end of the day and the lowest possible charge calculated. This may be a combination of a cap and single journey extension fares
- For Oyster, calculations are made as the customer travels and a cap will be applied at any point if the capping level for the zones travelled in is exceeded

Anytime and off-peak capping

- In Zones 1-6 Anytime caps only apply
- For journeys that include travel beyond Zone 6, Anytime or off-peak caps apply depending on the time of day a customer travels

Anytime daily caps include journeys starting between 04:30 and 09:29 Mondays to Fridays (excluding public holidays). As the customer travels, the system combines all the zones, times and fares so it can calculate the cheapest cap to apply. This means that sometimes a customer could be charged a cheaper off-peak cap, even though they have travelled during the peak. This is because the system calculates the cost of:

- All the journeys made during the peak
- All the journeys made during off-peak

It then adds these together to work out which cap offers best value. If this total is less than a peak cap, the customer will be charged:

- An off-peak cap, and
- The cost of the individual journey made during the peak

If this total is more than the Anytime cap, then the Anytime cap applies.

Off-peak daily caps apply when a customer makes several journeys on the same day, during the following times:

- Monday to Friday: from 09:30 and any journey that starts before 04:30 the following day
- Saturday, Sunday and public holidays: from 04:30 and any journey that starts before 04:30 the following day

Customers who do not touch in or out may get an incomplete journey, which does not then count towards capping. This can be resolved by contacting Customer Services.

Off-peak caps at different times

If customers travel from one of the stations listed below on a weekday, between the touch in time shown and 09:30, they will be charged a peak [pay as you go](#) single fare. However, the journey will count towards an off-peak cap, rather than a peak cap.

Chalfont & Latimer	Touch in after 09.20
Amersham	Touch in after 09.10
Chesham	Touch in after 09.10
Bushey	Touch in after 09.20
Carpenders Park	Touch in after 09.20
Watford High Street	Touch in after 09.10
Slough (contactless only)	Touch in after 09.20
Taplow (contactless only)	Touch in after 09.10
M Maidenhead (contactless only)	Touch in after 09.18
Twyford (contactless only)	Touch in after 09.10

Weekly capping

Customers using **contactless or Oyster** who make lots of journeys in a week, may have their fares capped. Weekly capping is:

- Always calculated for all journeys made in a week ending on a Sunday
- Always reset on Monday morning
 - Customers who travel for a single week starting from (for example), Wednesday to the following Tuesday would only be capped to Sunday night, if appropriate
- Calculated at the end of each traffic day by adding up all the journeys made and applying daily caps if appropriate. As the week progresses, the cumulative daily totals are analysed and a weekly cap is applied if appropriate
- Applied to individual cards, so journeys made on one contactless card or device cannot be transferred to another contactless card or device

When a weekly cap is reached, any subsequent journeys made with that card within the zones of the cap are free until the end of the capping period, provided the customer continues to touch in and out correctly.

Customers who have more than one contactless card or device should use the same card/device for all journeys to get a weekly cap.

2.12 Bus & Tram Passes

Bus & Tram Passes offer unlimited travel on buses and trams for:

- One Day (Oyster)
- 7 Days (Oyster only)
- Monthly (Oyster only)
- Odd period (Oyster only)
- Annual (Oyster only)

They are valid on:

- All buses including some which operate outside Greater London, but not on certain special bus services and excursions
- All trams

One Day Bus & Tram Pass

One Day Bus & Tram Passes can be used:

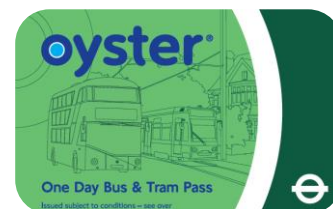
- On all buses displaying a red roundel
- On all trams

From 00:01 on the day the ticket is issued it is valid until 04:29 the following day

One Day Bus & Tram Pass on an Oyster card

One Day Bus & Tram Passes are issued on a single-use green Oyster card, available from Oyster Ticket Stops

- They cannot be reused on other days
- No other tickets or pay as you go credit can be added to them
- Customers cannot get a replacement if the card is lost, stolen or fails
- The card number cannot be used to set up an online account



Printed One Day Bus & Tram Pass

The printed paper One Day Bus & Tram ticket is no longer available to buy for travel on buses or for trams.

Bus & Tram Pass season tickets

- Adult-rate Bus & Tram Pass season tickets are available for 7 days, one month or for any longer period up to one year
- Can start on any day of the week
- Can be used during the period of validity and for any journey that starts before 04:30 on the day following the expiry date

Printed Bus & Tram Pass season tickets are available as bulk sales or Local Education Authority (LEA) tickets

2.13 Bus Saver Tickets

Bus Saver tickets are not available for the general public to buy. However, bulk sales of Bus Savers for groups are available. Interested groups should contact: 0330 111 1100 or email ossorders@cubic.com

Bus Saver tickets are sometimes issued as a refund for bus travel by Customer Services.



2.14 Travelcards

Travelcards give customers unlimited travel for:

- A day (paper ticket only)
- 7 days (Oyster only)
- Monthly (Oyster only)
- Odd period (Oyster only)
- Annual (Oyster only)

Travelcards are valid on:

- Tube, DLR, London Overground and Elizabeth line (Oyster is not accepted between Iver and Reading) services
- All buses irrespective of the zone(s) they cover. Not valid on certain special bus services and excursions
- Trams, where the Travelcard includes Zone 3, 4, 5 or 6
- National Rail services in London (excluding Heathrow Express and Southeastern high speed services between St Pancras International and Stratford International)

Travelcards must be valid for all the zones the customer travels through. Some journeys are defined as requiring travel via Zone 1.

Customers should ensure that their Travelcard is valid, irrespective of the actual route they take. If not, they may be charged a pay as you go extension fare or risk a penalty fare or prosecution.

Travelcards are accepted on Gatwick Express services. Customers will need a paper boundary extension for the part of their journey **not covered** by their Travelcard.

Travelcard holders can get 1/3rd off the normal fare on some river services and discounted fares on the London Cable Car.

Day Travelcards

Day Travelcards can be used for unlimited travel in a single day.

Depending on the time on the day of travel, different types of Day Travelcard are available:

- Anytime Day Travelcards – valid for the whole day (using the date printed on the ticket), and for journeys starting before 04:30 the following day
- Off-peak Day Travelcards – valid from 09:30 (Monday to Friday) or at any time on Saturday, Sunday or Bank holidays (using the date printed on the ticket), and for journeys starting before 04:30 the following day.

Day Travelcards are available for the following fare zones:

- Zones 1 – 4 (Anytime only)
- Zones 1 – 6
- Zones 1 – 9

Travelcard season tickets

Travelcard season tickets are available for 7 days, one month or for any longer period up to one year. They:

- Are generally issued on Oyster cards except when bought from a National Rail station
- Can start on any day of the week and run consecutively
- Can be used at any time of day during the period of validity and for any journey that starts before 04:30 on the day following the expiry date

Prices depend on the number of zones covered

National Rail Conditions of Travel apply to Travelcard season tickets bought from London Overground, Elizabeth line and National Rail. For more information visit www.nationalrail.co.uk

If a customer has a negative balance on their Oyster card, they will not be able to travel until the negative balance is cleared, even if there is a valid Travelcard on the Oyster card.

Printed 7 Day and monthly Travelcards

Printed 7 Day and monthly Travelcards are issued by:

- National Rail operators. A supporting photocard is needed and should be carried at all times (see Staff Guide 3)
- Some bulk sales

Examples of valid printed 7 Day Travelcards



Travelling beyond a Travelcard's validity

If a customer has a valid Travelcard on an Oyster card and wants to travel beyond the zones of their Travelcard, they should add enough pay as you go credit to their Oyster card before they travel, to cover the additional zone(s) they want to travel to. Customers should buy a separate paper ticket if they want to travel beyond the validity of a printed Travelcard.

2.15 Group Travelcards

A Group Day Travelcard is a paper ticket that allows customers, who are part of a group of 10 people or more, to travel as much as they like, from 09:30 Monday to Friday and anytime on weekends and public holidays.

Group Day Travelcards can be used on Bus, Tube, Tram, DLR, London Overground, Elizabeth line and most National Rail services.

Customers must travel in a group of 10 or more at all times when using a Group Day Travelcard.

Under-16s travel at child rate, no photocard needed.

Group Day Travelcards are available for the following zones:

- 1 – 6
- 1 – 9

Group Day Travelcards are available from:

- Tube station ticket machines
- London Overground and Elizabeth line (not Iver to Reading, Shenfield) station ticket offices
- Some National Rail station ticket offices
- Oyster Sales Service (bulk sales only)
- Online from the TfL Visitor Shop (Zones 1-6 only)

Larger groups should contact the local Tube station supervisor in advance. They will be able to suggest the best route for the group and will contact staff at interchange and destination stations to ensure that travel throughout the day is as trouble-free as possible.

Under-5s travel free at any time when accompanied by a fare-paying passenger (no restriction on number)

Group tickets for travel on DLR only

These are no longer available to buy

The DLR Customer Experience team does issue group tickets for DLR-only travel as part of its Community Ambassador familiarisation trips programme. London Underground staff should allow passengers with one of these tickets to enter or exit at a London Underground/DLR interchange station.

Fare Ticket
TfL LONDON
Ticket type: ☐ Single ☒ Return ☐ Travelcard
Pack no: DL 556 FT 077817
Date: 21.11.19 Time (24 hr): 09:30
From: POP To: BANK Reason code: AMN
U destination: Zone 1 Passengers: 03 Child: 12
Travel time: ☒ 1st ☐ 2nd ☐ 3rd ☐ 4th First Name: X PRIMARY SCHOOL
Last Name: AMBASSADOR TRIP
Amount Paid: £ N/A
Amount Paid by TfL: £ N/A
FT 077817

2.16 Paper single tickets

On Buses and Trams

Paper single tickets are no longer available to buy for travel on buses or for trams.

On Tube, DLR, London Overground and Elizabeth line

Paper single and return tickets are valid for travel only on the date shown on the printed ticket and for journeys starting before 04:30 the following day

On National Rail services

Three tariffs apply for paper single tickets on National Rail services:

- National Rail fares for journeys wholly on National Rail services
- TfL fares – for journeys wholly on National Rail inter-available routes
- Through fares for journeys which include both TfL and National Rail services

For details of single and return fares, customers should check the [National Rail website](#)

Validity of single and return paper tickets on Tube, DLR, London Overground, Elizabeth line and some National Rail services

Tickets must be valid between the appropriate stations or zones.

They can be used on the following services:

- Tube
- DLR
- London Overground
- Elizabeth line
- National Rail

Section of line	Use of tickets issued by LU, DLR, LO and NR
South Ruislip-West Ruislip	Tickets are valid on both Tube and National Rail services
Amersham-Baker Street/Marylebone NR	Tickets are valid on both Tube and National Rail services. Tickets printed for travel to/from "London Terminals" are not valid at intermediate stations between Harrow-on-the-Hill and Baker Street, or between Baker Street and Marylebone Underground stations.
Seven Sisters/Tottenham Hale and Zone 1	Tickets are valid on Tube services via Finsbury Park and on London Overground or National Rail services via Liverpool Street. Tickets printed for travel to/from "London Terminals" are not valid on Tube services.
Stratford-Liverpool Street	Tickets are valid on Tube, Elizabeth line and National Rail services, including those printed for travel via HS1 and to/from 'London Terminals'. Point-to-Point tickets are not valid to/from Mile End or Bethnal Green.
Upminster-Fenchurch St/Tower Hill/Tower Gateway	Tickets are valid on Tube, DLR and National Rail services; this includes tickets printed to/from "London Terminals". National Rail issued tickets are valid intermediately only at Barking, West Ham and Limehouse (DLR or National Rail).
Thameslink interavailable routes: West Hampstead - Kentish Town – St. Pancras International /King's Cross St Pancras- Farringdon – City Thameslink- Blackfriars LU/NR- London Bridge- Elephant & Castle	LU/DLR issued station of origin tickets can be used on National Rail services at intermediate stations. Tickets printed for travel between "London Thameslink" and West Hampstead (and stations north of West Hampstead) are valid on Tube services between the Thameslink interavailable stations, but not at other intermediate Tube stations. Tickets printed for travel between "London Terminals" and Bedford (and stations north of Bedford) are valid on Tube services only between Kentish Town and King's Cross St Pancras, and not at intermediate Tube stations. The following are not valid on Tube services: <ul style="list-style-type: none"> • Tickets with a printed route "Thameslink Only", or "Not Underground" or "London Not Underground" • Tickets issued to "London Terminals" from stations south of the Thameslink interavailable route
Finsbury Park-King's Cross Old St/Moorgate	Tickets are valid on both Tube and National Rail services between: <ul style="list-style-type: none"> • Finsbury Park, Highbury & Islington and King's Cross National Rail/King's Cross St Pancras London Underground • Old Street and Moorgate Tickets are valid on National Rail services between: <ul style="list-style-type: none"> • Highbury & Islington and Old Street • Finsbury Park and Old St/Moorgate via King's Cross St Pancras, but not at intermediate stations

3. CONTACTLESS

3.1 What are contactless payments



Contactless payment cards are debit, credit, charge and prepaid cards. Contactless payment devices include mobile phones (with apps), pay tags and stickers. They can all be used for quick and easy payments for everyday purchases of £100.00* and under. There's no need for chip and PIN or a signature; customers simply touch their card or device on the contactless card reader.

Customers can use contactless payment cards or devices for adult rate pay as you go travel on Bus, Tube, Tram, DLR, London Underground, Elizabeth line, London Cable Car, Thames Clippers River Buses and most National Rail services in London.

Most contactless payments are made with cards, although other devices, such as mobile phone apps, are also commonly used

3.2 Contactless payment cards issued in the UK




Most customers who have a contactless payment card issued in the UK on Visa, V Pay, MasterCard, Maestro or American Express can use it to pay for contactless travel on our services. Other contactless payment cards, such as Diners Club, JCB or Union Pay are **not** accepted. Contactless payment cards display the contactless payment symbol (shown above) on the front or back of the card. Cards that do not have this symbol cannot be used for travel. Nearly all contactless payment cards issued in the UK are accepted on our services.

Examples of accepted contactless payment cards



3.3 Contactless cards issued outside the UK

The table below shows which contactless payment cards issued outside the UK are accepted for contactless travel:

	American Express All American Express contactless payment cards issued outside the UK are accepted.
	MasterCard Nearly all MasterCard and Maestro contactless payment cards issued outside the UK are accepted apart from the following: <ul style="list-style-type: none">Some cards issued in the USA, Canada and The Netherlands even if they display the contactless symbol.
	VISA Some older Visa and V PAY contactless payment cards issued outside the UK are not accepted for contactless travel. Newer cards have the latest technology and should be accepted.

Most contactless payment cards issued outside the UK can be used for chip and PIN transactions, even if they cannot be used for contactless travel. They can be used to buy tickets or top up an Oyster card at:

- Ticket machines at rail stations
- Ticket offices at London Overground and Elizabeth line (not Iver to Reading)
- Visitor Centres

Overseas transaction fees

Overseas transaction fees may be charged for travel made with a card issued outside the UK. Customers should be advised to check with their card issuer.

This is no different to using their card at other retailers.

3.4 Prepaid cards

Most prepaid cards can be used for contactless travel, but customers should check with the card issuer before travelling.

3.5 Joint accounts

Customers who have separate contactless payment cards attached to a joint account can use both cards for contactless travel.

3.6 Other contactless payment devices

Smartphone payment apps, payment stickers and tags are all accepted for contactless travel if the issuer or mobile service provider has set them up to work in the same way as contactless payment cards.

These include:

- Mobile phones with a contactless payment app
- Tags (stickers that can turn mobile phones into a way to make contactless payments)
- Wristbands
- Watches

3.7 Mobile payment apps

The following mobile payment applications are accepted on our services:

- Apple Pay
- Google Pay (formerly Android Pay)
- Samsung Pay
- Fitbit Pay
- Garmin Pay
- Barclaycard
- bPay

For more details on all forms of mobile payment, customers should visit: [Contactless and mobile pay as you go – Transport for London](#)

3.8 Customer support

For the full range of customer support services, customers must [register their contactless card online](#) and be able to provide:

- their full card number
- expiry date and
- security code

These may not be available for all methods of contactless payment. If customers are unable to provide any of these details we can only provide them with limited support and they should be advised to use another way to pay to travel.

Customers can phone TfL Customer Services on 0343 222 1234 for details of their journey and payment history. They will need to provide their device details (device number, expiry date and security code).

4.OYSTER

4.1 What is an Oyster card



Oyster is a smartcard which can hold pay as you go credit and Travelcard and Bus & Tram Pass season tickets. It is accepted on Bus, Tube, Tram, DLR, London Overground, Elizabeth line (not Iver to Reading), London Cable Car, Thames Clippers River Buses and most National Rail services in London.

Oyster cards are re-usable. When a season ticket runs out or the pay as you go credit has been used up, customers can renew their season ticket or top up their pay as you go credit. Cards should not be thrown away.

4.2 What's available on Oyster

- Pay as you go
- 7 Day, monthly and longer period Travelcards for Adults, 18+ Students, Apprentices, 16+, Child and Jobcentre Plus
- 7 Day, monthly and longer period Bus & Tram Passes for Adults, 18+ Students, Apprentices, 16+, non-concessionary 11-15, Jobcentre Plus and Bus & Tram Discount

4.3 where to buy an Oyster card

Customers can get a standard blue (adult) Oyster card at:

- Oyster online
- Oyster Ticket Stops
- London Overground stations and Elizabeth line stations (not Iver to Reading, Shenfield)
- Ticket machines at Tube stations
- Visitor Centres
- The Tramlink shop in Croydon

4.4 Issuing Oyster cards

- Customers pay a £7.00 non-refundable fee for a new Oyster card
- If a customer has an Oyster card issued **before** 23 February 2020 and paid a deposit for it, this deposit is refundable at any time
- Applications for all Oyster photocard are made online an application fee is payable

4.5 Registering an Oyster card

If an Oyster card is registered, it means customers give us their details and then:

- If the Oyster card is reported lost or stolen, it can be stopped so that no-one can use it
- The tickets and/or remaining pay as you go credit are protected, so:
 - the card holder may be eligible for a refund or
 - a duplicate card can be sent to the customer loaded with the same value of pay as you go credit and/or the remaining tickets that were on the lost or stolen card

- Customers can buy season tickets valid for a month or longer from Oyster online and via the TfL Oyster and contactless app, at Tube, London Overground and Elizabeth line (not Iver to Reading, Shenfield) stations, Oyster Ticket Stops and some Visitor Centres.

Customers can register their Oyster card online at: tfl.gov.uk/oyster

When customers can register their Oyster cards

At any time, although the best time for a customer to register an Oyster card is when they first get it

Where customers can register their Oyster cards

Oyster cards can be registered at:

- Tube stations
- Oyster Ticket Stops
- Visitor Centres

Which customers need to register their Oyster card?

- Adults – when buying a period season ticket valid for longer than a month from stations and Visitor Centres
- Holders of:
 - Jobcentre Plus Travel Discount Cards
 - Bus & Tram Discount photocard
 - National Railcard
 - Privilege Ticket Authority cards
- All Oyster photocard are automatically registered when they are issued

4.6 Lost or stolen oyster cards

Lost or stolen Oyster cards should be reported as soon as possible by [signing in to your account](#) or Customer Services on 0343 222 1234

Oyster cards must have been registered to enable us to refund or replace a lost or stolen Oyster card.

4.7 Are oyster cards transferable

An Oyster card which is used for pay as you go only at adult rate can be lent to someone else, even if the card is registered in a specific customer's name. The registered owner continues to be responsible for the card.

An Oyster card cannot be used by anyone other than the registered owner if it has a:

- Travelcard or Bus & Tram Pass season ticket
- Jobcentre Plus discount
- Bus & Tram Discount
- National Railcard or Gold Card discount
- A Privilege discount

Oyster photocard (including 5 -10, 11-15, 16+, 18+ Student, Apprentice, 60+, Freedom Pass, Veterans and Athletes) cannot be used by anyone other than the person named on the card.

5. PAPER TICKETS

The following are issued as paper tickets:

- Day Travelcard
- Group Day Travelcard
- One Day Bus & Tram Pass (No longer available as a paper ticket)
- Single and return tickets
- One Day LU card – only available at Stanmore
- Season tickets to/from National Rail stations

5.1 Day Travelcards

- Can be used on Bus, Tube, Tram, DLR, London Overground, Elizabeth line and most National Rail services within London, in the zones purchased
- Can be used on any bus that displays the red roundel
- Day Travelcards which are valid in Zones 3, 4, 5 or 6 can be used on all tram services

For more information on Day Travelcards see [Ticket Types](#)

5.2 Group Day Travelcards

Group Day Travelcards are paper tickets for groups of 10 people travelling together on a single day. Available for off-peak travel only.

For more information on Day Travelcards see [Ticket Types](#)

5.3 One Day Bus & Tram Pass

The One Day Bus & Tram Pass is no longer available to buy from Sunday 2 March 2025, as a paper ticket.

The One Day Bus & Tram Passes is only available as single use Oyster cards from only Oyster Ticket Stops.

Pay as you go with capping is better value than a One Day Bus & Tram Pass.

5.4 Single and return tickets

Customers can buy single and return tickets from stations, for use on Tube, DLR, London Overground, Elizabeth line and National Rail services.

Most single and return tickets within the London fare zones are more expensive than pay as you go fares

5.5 One Day LU card

An LU card, for travel on Tube services within Zones 1-5 only, is available from POMs at Stanmore on days when events are being held at Wembley Stadium. LU cards are only valid in conjunction with a Wembley event ticket.

This provides a ticketing solution for customers who only need to travel between Stanmore and Wembley and helps ease congestion at the station on days when there are large numbers of people being dropped off there by coach, who are then heading for Wembley Stadium.

5.6 Paper season tickets and photocards

Customers can buy a paper season ticket to travel within the [London fare zones](#) and to some National Rail stations outside London. They can be bought from any National Rail ticket office.

Customers need a supporting photocard, which will be issued when they buy their ticket; customers will need to take a photo with them. The photocard number must be written on the season ticket.

A season ticket is only valid for travel when shown with the accompanying photocard

Note: Since May 2022 National Rail no longer sell Travelcard season tickets for Zones 1-6 on paper tickets. Instead, they will be added to an Oyster card or ITSO smartcard.

6. HELPING CUSTOMERS CHOOSE THE RIGHT TICKET

6.1 Pay as you go

For most customers, using [pay as you go](#) is best for value, flexibility and convenience.

It means they can travel all over our network at all times, knowing that they have a valid authority to travel.

Customers can use [contactless](#) or [Oyster](#) for pay as you go travel.

If they make several journeys in a day, the cost of travel is automatically [capped](#).

Pay as you go may not be best value if they:

- Are eligible for free or discounted travel
- Travel regularly over longer periods
- Travel on Gatwick Express services

6.2 Day tickets

Pay as you go with daily capping is usually cheaper than a [Day Travelcard](#) or a [One Day Bus & Tram Pass](#).

If the daily cap is not reached, pay as you go will be cheaper than a day ticket.

6.3 When are season tickets best value

Traditionally, **Travelcard** and **Bus & Tram Pass** season tickets offered best value if customers made a return journey every day over a certain period.

For many, this may not be the case:

- If they only make a return journey on five days a week or less, a 7 Day Travelcard or Bus & Tram Pass will usually be more expensive than two pay as you go journeys per day
- We charge more at busy (peak) times, so if travel is made during the off peak, then pay as you go is usually best value. Season tickets are priced to include travel during peak hours

6.4 Contactless or Oyster?

Pay as you go on [Oyster](#) offers daily and weekly capping on all modes where Oyster is accepted

Customers can also add 7 Day, monthly and longer period Travelcards and Bus & Tram Passes to an Oyster card.

[Contactless](#) can only be used for adult-rate pay as you go travel and offers weekly as well as daily [capping](#). Season tickets and discounts cannot be added to a Contactless card.

With the [TfL Oyster app](#), customers can top up and manage their Oyster card on the go

6.5 Only here for a short visit?

If customers already have a contactless payment card or device or an Oyster card, pay as you go is the best option.

If they don't have either, they should be advised to get an Oyster card which they can keep and use whenever they visit London.

6.6 Flexible and part-time travel

Customers who work part time or have unpredictable working patterns should be advised to use pay as you go.

6.7 Families

There are no family tickets, however free and discounted travel is available for children, depending on their age and where they travel. .

6.8 Visitors

Visitors to London can buy a regular blue Oyster card when they arrive or a Visitor Oyster card in advance and use it for pay as you go travel.

If customers are travelling with children aged 11-15, they can ask a member of staff to add the [Young Visitor discount](#) to an Oyster or Visitor Oyster card, at Tube stations, at one of our [Visitor Centres](#).

7. VISITOR OYSTER CARDS

7.1 What is a Visitor Oyster card?

[Visitor Oyster cards](#) can be used for pay as you go travel only.

- They are sold with credit already loaded
- They are issued at adult-rate but the [Young Visitor discount](#) can be set on them (see below)
- A Visitor Oyster card costs £7 which is a non-refundable fee
- Visitor Oyster cards can be topped up with additional pay as you go credit at all standard outlets
- Visitor Oyster cards cannot be loaded with Travelcards or Bus & Tram Passes
- Visitor Oyster cards cannot be registered

Current Visitor Oyster card Design



7.2 Where can customers get a Visitor Oyster card?

Customers can buy them from: Visitor online shop [Travelcard | TfL Visitor Shop](#) or Visit Britain [visitbritainshop.com](#)

- Gatwick Airport:
 - NR ticket desk
 - Airport concierge desks
 - National Express tickets desks
- Stansted Airport:
 - Stansted Express ticket office
 - National Express ticket office
 - Stansted Airport Information Centre
- On board some Eurostar trains to London

Some overseas travel agents also sell Visitor Oyster card on our behalf.

If the customer is already in London and does not have a Visitor Oyster card, they can get a standard Oyster card for £7.00.

7.3 Young Visitor discount for 11-15 year olds

Children aged 11-15 visiting London without an Oyster photocard can get a [Young Visitor discount](#) set on an Oyster or a Visitor Oyster card for up to 14 days

The discount gives pay as you go travel and caps at half adult-rate.

- Children aged 11 to 15 are eligible
- No identification is required to get it set; it will be at the discretion of issuing staff
- An adult must accompany a child to get the discount set (up to four children per adult)

The Young Visitor discount can be set at:

- Most Tube stations
- London Overground and Elizabeth line (not Iver to Reading, Shenfield) station ticket offices
- Visitor Centres
- London City Airport DLR station ticket office
- Personal information of the child must not be recorded in any of the registration fields

The discount should be set for 14 days. When the discount expires, adult-rate pay as you go fares will be charged. The discount can be reset after it expires.

Customers who ask for the Young Visitor discount to be reset should also be advised to apply for an 11-15 Zip Oyster photocard if applicable.

The refund process for dealing with lost, stolen and faulty cards, with the Young Visitor discount set, is the same as for adult-rate cards.

The discount will need to be set again if a card is replaced

8. WHERE TO BUY TICKETS AND TOP UP OYSTER CARDS

8.1 Oyster online and phone orders

Adults

- Can get an Oyster card, top up their pay as you go credit, buy season tickets and replace a [first generation Oyster card](#) online or by phone
- Should allow a minimum of two working days for delivery if ordering a new Oyster card

18+ Student and Apprentice Oyster photocard holders can top up their pay as you go credit and buy discounted season tickets online tfl.gov.uk/oyster or by calling 0343 222 1234 (08:00 – 20:00)

8.2 Collecting an online order

Adults can [collect an online and telephone order](#) after 30 mins by touching their Oyster card on a yellow card reader on a gate or validator **as part of a journey**. Orders cannot be picked up from station ticket machines.

Customers with photocards placing orders before 23:00 can collect them after 04:30 the following morning.

Customers can set up Auto top-up, so that whenever their pay as you go balance falls below £20.00, it is topped up automatically. Further details at: tfl.gov.uk/oyster

8.3 TfL Oyster and contactless app

The TfL Oyster app is available to download from the Apple App Store or Google Play Store. After downloading the app, customers must sign in using their Oyster online account username (email address) and password. Customers without an Oyster online account can create one using the app.

Adults can use the app to:

- Top-up between £10.00 and £50.00 pay as you go credit
- Buy 7 Day, Monthly and Annual Travelcards
- Buy 7 Day, Monthly and Annual Bus & Tram Passes

Pay as you go credit and/or season tickets bought using the app will be available to collect after 30 minutes when the customer touches their Oyster card on a yellow card reader as part of a journey

Further information can be found at: [oyster/tfl-oyster-and-contactless-app](#)

8.4 Discounts and Photocards

Discounted season tickets cannot currently be purchased via the app and Oyster photocards cannot currently be used with the app.

8.5 First generation Oyster cards

[First generation Oyster cards](#) are not compatible with the app. Customers with a first generation Oyster card will see a message including a link to more information about how to get a replacement Oyster card.

8.6 Tube, London Overground and Elizabeth line stations

Ticket machines: a wide range of tickets are available and customers can top up their pay as you go credit on Oyster.

Oyster cards are available from most Tube station ticket machines.

Ticket machines sell tickets which are valid to most National Rail stations. If a customer cannot buy the ticket they want, they will need to buy a separate ticket or use pay as they go for their Tube/DLR/London Overground/Elizabeth line journey and buy another ticket when they join National Rail services.

Ticket offices:

- A range of tickets is available from London Overground and Elizabeth line station ticket offices
- Oyster cards are available from London Overground and Elizabeth line (not Iver to Reading, Shenfield) station ticket offices (for other exceptions, see **appendices**)

8.7 National Rail stations

All National Rail stations in London have self-serve ticket machines where customers can top up their Oyster card and add weekly and monthly Travelcards to an Oyster card.

National Rail station ticket offices no longer issue Oyster cards or carry out any Oyster-related transactions.

8.8 DLR stations

Customers can top up and add season tickets at ticket machines at all DLR stations.

They can also get Oyster cards, top them up and add season tickets at London City Airport.

8.9 Visitor Centres

Customers can get:

- Oyster cards
- Top up their pay as you go credit or buy/renew tickets on an Oyster card or Oyster photocard
- Buy paper tickets
- Have the Young Visitor discount set on an Oyster card or Visitor Oyster card

Visitor Centres are located at:

Liverpool Street Underground station	Heathrow Terminals 2&3 Underground station
Piccadilly Circus Underground station	King's Cross Visitor Centre, King's Cross St. Pancras Underground station
Victoria Rail station (opposite Platform 8)	

For opening times please check [Visitor Centres - Transport for London](#)

8.10 Oyster Ticket Stops

Oyster Ticket Stops are independent shops which sell a range of tickets on behalf of TfL. They are in newsagents, convenience stores and other shops across London.

Oyster Ticket Stops can issue standard blue Oyster cards to adults and holders of Jobcentre Plus Travel Discount Cards, Bus & Tram Discount photocards and National Railcards. They can also set these discounts on Oyster cards.

Customers can top up their pay as you go credit or buy/renew the following on an Oyster card or Oyster photocard:

- 7 Day Bus & Tram Pass (Adult and Discount*)
- 7 Day Travelcard (Adult, Child and Discount*)
- Monthly Bus & Tram Pass (Adult and Discount*)
- Monthly Travelcard (Adult, Child and Discount*)

*Discount = 16+, 18+ Student, Apprentice, Jobcentre Plus and Bus & Tram Discount (different rates apply between these categories)

They also sell the One Day Bus & Tram Pass on Oyster.

You can find Oyster Ticket at: tfl.gov.uk/ticketstopfinder

8.11 Oyster Sales Service (Bulk Sales)

Oyster Sales Service manages bulk sales of bus Savers and other printed tickets for corporate customers. Interested groups should email ossorders@cubic.com or phone 0330 111 1100 for details.

8.12 How to pay

Cash

Cash is not accepted at:

- Queue Buster Machines (the smaller ticket machines) at Tube stations
- Oyster online and telesales
- On London buses
- At tram stops

Cheque

Cheques are not accepted at any of our ticket selling outlets

Credit/Debit cards (used to make a purchase, not for contactless travel)

Stations and Visitor Centres accept:



Note: Visitor Centres do not accept Diners Club

Oyster Online and telesales accept:



Note: Oyster Ticket Stops that accept bank cards may impose a minimum value transaction for using bank cards.

8.13 Buying tickets in advance

- Day Travelcards can be bought up to 7 days in advance of the day of validity/start date
 - Tube station ticket machines issue printed tickets up to one day in advance of the start date only
- 7 Day, monthly or longer period tickets on Oyster can be bought in advance of the start date:
 - up to 30 days before at London Overground ticket offices and Visitor Centres
 - 7 days before at Oyster Ticket Stops
 - up to 4 days before from Tube and London Overground station ticket machines

Single and return tickets cannot be bought in advance.

9. USING CONTACTLESS AND OYSTER TO TRAVEL

9.1 Where contactless and Oyster are accepted for travel

Buses and trams

Contactless and Oyster are accepted on:

- All trams
- All buses in and just outside London, showing this sign:



Note: contactless is not accepted on:

- Heritage buses which run some journeys on parts of route 15
- Routes 402 and 477

Tube, DLR, London Overground and Elizabeth line

Contactless and Oyster are accepted on all services in Zones 1-9 and to and from Shenfield and Watford Junction.

National Rail

Contactless and Oyster are accepted for pay as you go travel on all suburban trains stopping in Zones 1-9 and on journeys to and from:

Chafford Hundred	Ware
Grays	St Margarets
Ockendon	Rye House
Purfleet	Gatwick Airport
Shenfield	Horley
Watford Junction	Salfords
Bayford	Earlswood
Broxbourne	Redhill
Cuffley	Merstham
Hertford East	Heathrow
Hertford North	Epsom
Potters Bar	Radlett

Contactless-only is accepted for pay as you go travel on all suburban trains beyond Zones 1-9 on journeys to and from:

Brookmans Park	Reading
Burnham	St Albans City
Harpenden	Slough
Hatfield	Taplow
Iver	Twyford
Langley	Welham Green
Luton Airport Parkway	Welwyn Garden City
Maidenhead	

Thames Clippers River Bus Services and London Cable Car

Contactless and Oyster are accepted for pay as you go travel on Thames Clippers River Bus services and London Cable Car.

Customers must touch their contactless card/device or Oyster card on a yellow card reader at a station, tram stop, pier or on the bus when making a journey.

The yellow card reader checks:

- that the contactless payment card/device is accepted and approved for travel on our services; a request is sent to the card issuer to authorise the payment.
- if the Oyster card has enough pay as you go credit or there is a valid ticket on it.

If they are accepted for travel:

- **On Tube, London Overground, Elizabeth line, National Rail and the London Cable Car:** the gates open and show a green light
- **On buses and on Tube, tram, DLR, London Overground, Elizabeth line, National Rail and Thames Clippers River Bus validators:** the card reader shows a green light

If the contactless payment card/device is not accepted or approved for travel **or**

If there is no valid ticket or not enough pay as you go credit on the Oyster card:

- **On Tube, London Overground, Elizabeth line, National Rail and the London Cable Car:** a 'seek assistance' message will be displayed and the gates will not open
- **On Buses and on Tube, Tram, DLR, London Overground, Elizabeth line, National Rail and Thames Clippers River Bus validators:** a red light shows on the card reader

9.2 Touching in and out using pay as you go with Contactless or Oyster

Pay as you go on Buses and Trams

On buses and trams, customers should touch in at the start of each journey. If they do not they may be issued with a penalty fare or be prosecuted.

Customers do not need to touch out at the end of a bus or tram journey; if they do they may be charged another fare.

Tram journeys to and from Wimbledon

Customers travelling **to** Wimbledon by tram must touch in on the yellow card reader on the tram platform at the start of their journey. When leaving Wimbledon station, they must touch out at the gates.

Customers arriving **at** Wimbledon by train or Tube and changing to make a tram journey, must first touch out on a National Rail **or**

Tube yellow card reader and then touch in on a tram yellow card reader on Platform 10 (Tramlink platform)

Customers travelling **from** Wimbledon by tram must touch in on the gates when entering the station and again on the yellow tram reader on Platform 10, before boarding the tram.

Tram journeys to and from Elmers End and Mitcham Junction

Customers arriving **at** Elmers End or Mitcham Junction stations by train and changing to a tram journey, must first touch out on a National Rail yellow card reader and then touch in on a yellow tram platform reader, before boarding a tram.

Customers travelling by tram **from** Elmers End or Mitcham Junction must touch in on the tram yellow card reader, before boarding a tram

Pay as you go on Tube, DLR, London Overground, Elizabeth line, National Rail, Thames Clippers River Bus and London Cable Car

Customers using contactless or Oyster should always touch in at the start of the journey and touch out at the end. If they do not, they may be charged a [maximum fare](#).

Customers changing boats should touch in when boarding a second boat.

At stations, tram stops and piers where there are no ticket gates, customers should use the validators.

9.3 Card Clash

Card clash happens when a customer presents a wallet or purse containing more than one card to the reader when they touch in/out, or at a pink validator when changing trains. This means that:

- The reader does not know which card to take payment from
- Payment could be taken from a card that the customer did not intend to pay with if they get a green light
- They will not have paid for their journey if they get a red light
- The ticket gate may not open
- They could be charged two maximum fares for their journey. This happens when a reader uses one card when they touch in and another card when they touch out
- If the customer has a season ticket on their Oyster card and their contactless payment card is charged, they will have paid twice for the same journey
- They may not reach a daily (or weekly) cap on the card they intended to pay with

Money cannot be taken from two cards at the same time.

9.4 Fares charged using contactless

Customers using contactless are charged adult-rate pay as you go fares - the same as on Oyster. Unlike Oyster, the fare charged for individual journeys and balance information is not shown on passenger displays

- No journey data is held on the card – it is all recorded and processed in the back office
- The cost of all journeys made in a day is added up after the close of the traffic day. The best value charge for all the travel made in the day is calculated and where appropriate, daily or weekly caps are applied
- A single charge is then requested from the customer's card account

9.5 Declined contactless payments

Sometimes a contactless payment card may not be accepted for travel because the payment has been declined by the card issuer.

To resolve this, the customer should:

- Contact the card issuer
- Sign in to their online account to re-authorise their contactless payment card for travel

Customers who do not have an online account can contact Customer Services to get the contactless payment card re-authorised for travel.

9.6 Incomplete journeys when using contactless or Oyster

If a customer forgets to either touch in or out on a rail journey, we do not know where they have travelled, so we cannot charge them the right fare. When this happens, the journey is regarded as 'incomplete' and a customer could be charged a [maximum fare](#), issued a penalty fare or be prosecuted.

Customers are more likely to have an incomplete journey when they are in an unfamiliar or busy station, or if their journey is disrupted. Other common reasons are:

- They did not see a ticket validator
- A station evacuation
- Crowding or congestion

Touching in and out if the gates are open

Customers should always touch in and out, even if the gates at a station are open. If there are no gates, they should use a validator.

Automatic correction of incomplete journeys

There are times when customers cannot touch out as they leave a station, such as during a major sporting event or due to a station evacuation. When this happens, we will attempt to automatically complete the journey for the customer based on their recent journey history. This is known as selective auto completion.

Checking for incomplete journeys

Customers using Oyster can check if they have an incomplete journey:

- At a Tube, London Overground or Elizabeth line station (not Iver to Reading)
- Online: if they have an Oyster online account
- By calling Customer Services on 0343 222 1234 (08:00 to 20:00)

Customers using a contactless payment card can only check if they have an incomplete journey online. If they have signed up for a contactless and Oyster online account, they can see the last 12 months of their journey history. If they have not got an online account, they can sign in as a guest, but they will only see their journey history for the last 7 days.

Refunds on incomplete journeys

Customers can apply for a refund if they were charged a maximum fare for an incomplete journey. They must do this within 8 weeks of making the incomplete journey.

Customers can get a refund for an incomplete journey:

- Online: if they have a contactless and Oyster online account
- By calling Customer Services on 0343 222 1234 (08.00 – 20.00)

When a refund is due for an incomplete journey, the fares for the whole day the journey was made are recalculated, so caps can be applied as appropriate.

Refunds Online

Customers using Oyster can apply for a refund online if they have an online account:

- They can only apply for a refund if an incomplete journey is displayed
- They must apply within 8 weeks of making the incomplete journey
- They can apply for three incomplete journey refunds per calendar month

If they do not have an Oyster online account, they can create one. Customers cannot, however, apply online for refunds for an incomplete journey made before they created their online account.

Some incomplete journeys are not eligible for an online application for a refund. This is usually because:

- We have already processed an automatic refund for the journey
- The incomplete journey has already been adjusted at a station
- Only adult, non-discounted fares are eligible
- There was a valid Travelcard on the Oyster card

If a customer wants to apply for a refund for an incomplete journey that is not listed in their online account, they should call Customer Services on 0343 222 1234 (08.00 – 20.00) within 8 weeks of making the incomplete journey.

Customers using contactless payment cards can only apply for an incomplete journey refund online:

- If an incomplete journey is displayed in their account
- For three incomplete journey charges per calendar month
- Within eight weeks of making the incomplete journey

9.7 How a maximum fare is calculated for an incomplete journey

When a customer using Oyster for pay as you go travel touches in at the start of a rail journey:

- An entry charge is taken from their pay as you go credit
- The charge is adjusted when they touch out at the end of their journey so that they pay the advertised fare

If they don't touch in and out they will be charged a maximum fare for an incomplete journey. This could be up to £10.40 in Zones 1-9.

Higher maximum fares apply for any incomplete journey that includes travel to or from stations beyond Zone 9.

Customers using contactless payment cards are not charged an entry fare when they touch in to start a journey. All fares for journeys made are charged at the end of the traffic day.

Customers can still be charged a maximum fare if they did not touch in at the start of their journey or out at the end.

Maximum fares do not count towards capping on contactless or Oyster.

9.8 Alternative chargeable routes

Customers using a Travelcard that does not include Zone 1, who change lines or modes at one of the 17 interchange stations, should touch their Oyster card on a pink card reader to show that they have not travelled through zones their Travelcard does not cover.

If they do not touch the pink card reader, they may be charged an extension fare.

Customers using a Travelcard can check the journey they are making, to see if they will need to touch a pink card reader using: Single fare finder - Transport for London

9.9 Pink card readers

What do [pink card readers](#) look like?

Pink card readers look very similar to other validators but have a pink card reader instead of a yellow one.



- Customers should touch their card flat on a pink card reader, just as they do with the yellow card readers
- The journey is calculated via that point, rather than a potentially more expensive route

Pink card readers should only be used by passengers when changing trains/modes, they cannot be used to start or finish a journey. Customers should continue to touch in at the start and touch out at the end of their journey on a yellow card reader.

Stations with pink card readers

Pink card readers are [located](#) at the following Tube, London Overground and National Rail stations.

Blackhorse Road	Canada Water
Gospel Oak	Gunnersbury
Hackney Central	Hackney Downs
Highbury & Islington	Kensington (Olympia)
Rayners Lane	Richmond
Stratford	West Brompton
Whitechapel	Willesden Junction
Wimbledon	Clapham Junction
Surrey Quays	

9.10 Changing trains – touching in and out

Customers who use pay as you go and need to leave a station and enter another to change trains during the journey must:

- Touch out when they leave one station
- Touch in again when they enter another station

This may include changing from one train operator to another at the same station; for example, from the Tube to National Rail at Marylebone. Customers should touch out on a gate as they leave the Tube station and touch in on a validator when they enter the National Rail platforms.

They should not touch any other yellow card readers during the course of their journey. If they do, they could be charged for two separate journeys.

9.11 Travelling between tube stations at Heathrow

Journeys solely between Hatton Cross, Heathrow T2&3, Heathrow T4 and Heathrow T5 are free for all holders of:

- contactless payment cards and devices
- Oyster cards

- Oyster photocard
- Paper tickets

9.12 Selective Auto Completion

There are times when, for safety reasons, customers are instructed to leave a station quickly and it may not be possible for them to touch out.

When this happens and the customer continues their journey:

- from a nearby station or
- from the same station once the incident had cleared

the journeys are regarded as continuous and they should not be charged a maximum fare.

If a customer did not continue their journey immediately, the maximum fare charged will be adjusted when they touch in at the start of their next rail journey.

9.13 Journey History

Customers with a contactless and Oyster online account can see their journey history for their Oyster card.

- They must add their card to their account
- They will only see journey history from the date they added the Oyster card
- They do not need to buy a ticket or top-up online to see their journey history
- They can see up to 8 weeks of journey history
- Data is available up to the close of the previous traffic day (04:30-04:29). The total charge for travel for each traffic day is also shown
- Customers can select a custom date range to view
- Data can be downloaded as a spreadsheet or as a PDF

Customers can opt to have their journey history emailed to them weekly or monthly

Customers using a contactless payment card with a contactless and Oyster online account can see:

- Up to 12 months journey and payment history
- Details of journeys made before they signed up for an account
- Details of journeys made so far that day and the estimated cost

Customers without a contactless and Oyster account can see the last 7 days travel by signing in as a guest and entering their payment card details contactless.tfl.gov.uk

Customers can also see their journey history for both Oyster and contactless travel through the [tfl-oyster-and-contactless-app](#)

9.14 Auto top-up

Auto top-up ensures a customer never runs out of pay as you go credit by automatically topping up their Oyster card whenever their balance falls below £20.00.

The Auto top-up amount can be either £10.00, £20.00 or £40.00. This is added to a customer's Oyster card when they touch it on any yellow card reader as part of a normal journey. They cannot collect Auto top-up from a ticket machine.

Customers must have an online account and buy some pay as you go credit when they first set up Auto top-up. They need to:

- Add a minimum amount of credit to the card, and select a top-up amount
- Touch their Oyster card on a yellow card reader as part of a journey to activate Auto top-up

If they activate Auto top-up without making a journey, they could be charged a maximum fare.

Once activated, Auto top-up will occur automatically as necessary.

Customers should be advised to update their online payment card details whenever their nominated payment card expires.

9.15 Out of station interchange (OSI)

Due to their proximity, some stations are paired and designated as 'out of station interchanges'. This means that when a customer using pay as you go:

- Exits a station designated as an OSI
- Then touches in on a yellow card reader within a set time at the paired OSI station the original journey is re-opened rather than starting a new one and they are only charged for a single journey.

The OSI could be a different part of the same station or a different station or operator.

A list of the station pairs that are designated OSIs are shown in the **appendices** and at [out of station interchanges](#)

9.16 Maximum Journey times (MJT)

When customers use pay as you go, there is a time limit within which each single journey has to be completed.

Each journey has its own time limit depending on:

- The day and time of day travelled
- The number of zones travelled through.

Enough time is allowed for a journey to be completed and the maximum journey time can vary between

- 70 minutes (travelling in one zone outside Zones 1 or 2 on Monday - Friday between 04:30 and 19:00)
- 5 hours 15 minutes (travelling across 20 zones - e.g. Amersham or Chesham to Shenfield - on a Sunday or Bank Holiday).

The table below shows the maximum journey times by zones.

Every journey has its own maximum journey time, regardless of the route taken.

	Maximum Journey Time (minutes)		
	Monday-Friday 04:30am -19:00	Mon-Fri after 19:00 and all day Saturday	Sunday
For journeys in Zones 1 - 4,			
Within Zone 1, 2 or Zones 2 - 3	90	100	110
Within Zones 1 - 2	100	110	120
Within Zones 1 - 3	110	125	135
Within Zones 1 - 4*	110	125	135
All other journeys			
Within 1 zone	70	80	85
across 2 zones	80	90	100
across 3 zones	90	100	110
across 4 zones	100	110	120
across 5 zones	110	125	135
across 6 zones	120	135	145
across 7 zones	130	145	160
across 8 zones	140	155	170
across 9 zones	150	165	180
across 10 zones	160	180	195
across 11 zones	170	190	205
across 12 zones	180	200	220
across 13 zones	190	210	230
across 14 zones	200	220	240

**These apply for journeys across up to 5 zones within Zones 1-4. For journeys across 6 or 7 zones within Zones 1-4 the 'across 6 zones' or 'across 7 zones' maximum journey times apply.*

	Maximum Journey Time (minutes)		
	Monday-Friday 04:30am -19:00	Mon-Fri after 19:00 and all day Saturday	Sunday and public holidays
across 15 zones	210	235	255
across 16 zones	220	245	265
across 17 zones	230	255	280
across 18 zones	240	265	290
across 19 zones	250	275	300
across 20 zones	260	290	315

For journeys between:

- any of Hampton, Fulwell, Hampton Court, Thames Ditton, Chessington North, Chessington South, Tolworth and Malden Manor and
 - all stations Highbury & Islington to Stratford
- the maximum journey time allowed is 20-25 minutes higher. This is because the 30 minute intervals between South West Trains services, in conjunction with longer journey times when avoiding Zone 1, are resulting in customers exceeding the current MJTs.

9.17 Same Station exits

A same station exit is recorded when a customer [touched in and out at the same station](#). Customers touch their Oyster or contactless payment card on a yellow reader as they enter a station, but then touch out and leave the same station within a set time.

This can happen when customers change their journey plans, for example, because of service disruption.

If a customer using pay as you go touches in and out at the same station without making a journey, the following charges apply:

Between 0 and 2 minutes:

A maximum pay as you go fare (for Oyster or contactless payment cards).

If the customer has touched in and out within two minutes and then re-enters the same or a different station within 45 minutes, the maximum fare will be automatically refunded and a new journey started.

Note: At Southwark station the time threshold is between 0 and 1 minute

Between 2 and 30 minutes:

The minimum pay as you go fare from that station (for Oyster or contactless payment cards).

If the customer is using Oyster and touches in again within 45 minutes at the same or a different station the minimum fare is **not** refunded.

If the customer is using contactless and touches in again within 45 minutes at the same or a different station the minimum fare **is** refunded.

More than 30 minutes:

The system will assume that two separate journeys have been made, however, both journeys will be incomplete, so the customer will be charged two maximum fares (for Oyster or contactless payment cards).

These charges are applied to discourage fare evasion.

Customers using Oyster may be eligible for a refund if they have been charged for a same station exit. They should speak to a member of staff or call Customer Services on 0343 222 1234 (08.00 – 20.00)

Customers using contactless, will automatically be refunded one same station exit charge in the last seven days.

10. ITSO SMARTCARDS

10.1 ITSO smartcards issued by Train Operating Companies

Most Train Operating Companies (TOCs) issue their own, branded ITSO smartcards.

The table below shows the ITSO smartcards currently accepted for travel on Bus, Tube, Tram, DLR, London Overground, Elizabeth line and most National Rail services in London, providing a Zones 1-6 Travelcard season ticket is loaded on them and a pink photocard (from National Rail ticket offices) is carried.

Pay as you go cannot be added to an ITSO smartcard.

Train Operating Company	Scheme name	Website
Chiltern	Smartcard	chilternrailways.co.uk
c2c	Smart	c2c-online.co.uk
East Midlands	Smartcard	eastmidlandsrailway.co.uk
Greater Anglia	Smart Card	www.greateranglia.co.uk
Great Northern	The Key	greatnorthernrail.com
Great Western Railway	Touch Smartcard	gwr.com
London Northwestern Railway	Smartcard	londonnorthwesternrailway.co.uk
Southeastern	The Key	southeasternrailway
Southern	The Key	southernrailway.com
South Western Railway	Touch Smartcard	southwesternrailway
Thameslink	The Key	thameslinkrailway.com

The range of tickets that can be bought from a TOC and added to an ITSO card varies according to the operator. See relevant TOC website for details. If tickets are valid on TfL services, or at TfL stations served by TOC services, customers should touch in and out (touch in only on buses and trams).

The artwork differs for each TOC smartcard, but the ITSO logo will always appear.



[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

- [REDACTED]
- [REDACTED]

- § 87(2)(b) [REDACTED]
§ 87(2)(b) [REDACTED]
§ 87(2)(b) [REDACTED]

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[REDACTED]

[REDACTED]

[REDACTED]

12. REFUNDS

12.1 Refunds for delays

Customers can apply for a refund if their journey is delayed by a reason within TfL's control for:

- 15 minutes or more on Tube and DLR services
- 30 minutes or more on London Overground or Elizabeth line services

Refunds for delays are not paid for:

- planned service changes and engineering work
- if the reason for the delay was outside TfL's control, such as:
 - A security alert
 - A customer incident (for example, a person ill on a train)
 - Adverse weather conditions

To apply for a refund, customers should create/sign in to their TfL online account, even if they travelled with a paper ticket. They must apply within 28 days of their delayed journey.

If a refund application is successful, the customer will be refunded:

- the pay as you go fare for the journey, if they travelled using a contactless payment card, Oyster card or Travelcard
- the single cash fare, if they used a single or return paper ticket

Contactless customers: the refund will be sent to the card account they used to travel.

Oyster customers: can choose to have their refund sent to

- their Oyster card, or
- their bank account

Paper ticket customers: are refunded directly to their bank account.

More information can be found on TfL website: tfl.gov.uk/fares/refunds-and-replacements

13. CUSTOMER SUPPORT

13.1 Contactless and Oyster account

Creating a contactless and Oyster online account

Customers can create a contactless and Oyster online account to manage and monitor the contactless cards, devices and Oyster cards they use on our services.

Create a contactless and Oyster account

To create an account, customers need to:

Provide an active email address	The account password must be at least 8 characters long with three or more of the following: <ul style="list-style-type: none">• 1 uppercase letter• 1 lowercase letter• 1 number• 1 special character (for example ?!@*)
Create an account password	
	A new password can't be: <ul style="list-style-type: none">• One already used for this or other TfL online accounts• Include personal information
Create a six digit passcode	Customers must enter these details each time they sign in to their account Used if a customer later forgets their online logging in details
Chose a security question and answer	An additional security question customers may be asked when calling Customer Services about their contactless card or device
Provide their name and address	Customer's name and address must be the same as the account name and billing address for the payment card being used

Once an account has been created, customers can add their contactless and Oyster card(s). To do this they need to provide:

Contactless Payment card

- Card type
- Name on card
- Long card number (PAN)*
- Card Expiry date
- Card security code (CVV)*
- Card billing address

Oyster card

- Name

- Address
- An active, valid email address
- Oyster card number

When a customer adds a new Oyster card to their online account, we need to confirm that they are the card holder. We ask them to:

- Either confirm a security question and answer or
- Give us details of the last journey they made with the Oyster card. The journey must have been made within the last 8 weeks

Benefit

Customers with a contactless and Oyster account who have added their contactless cards/devices can:

- See a summary of the journeys made so far today and their estimated cost
- Access up to 12 months of journey and payment history
- Receive email alerts about their contactless cards/devices
- Resolve issues with their contactless cards/devices which may be stopping them from being able to be used for travel
- Apply for refunds for incomplete journeys and service delays
- Have details of contactless cards/devices and Oyster cards in the same account
- Pay unpaid fares

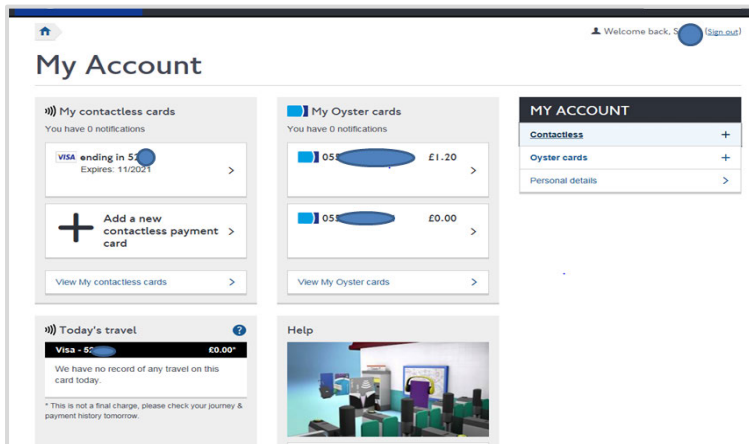
Customers do not need an online account to use their contactless card/device to travel, but they will not get the full benefits listed above.

Customers with a contactless and Oyster account who have added their Oyster card to it can:

- Check what is on their card (e.g. season tickets or pay as you go)
- Top up their pay as you go credit and add or renew season tickets
- Set up Auto top-up
- See their Oyster journey and payment history (last eight weeks)
- Apply for a refund for incomplete journeys
- Apply for a product refund
- Apply for a refund for service delays

13.2 My account

This section lists all contactless and Oyster cards that have been added to the account. 'Card status' is shown for each contactless card (i.e. whether they can be used for travel). Customers can select each card to see detailed information on its journey and payment history.



13.3 Notifications for contactless cards or devices

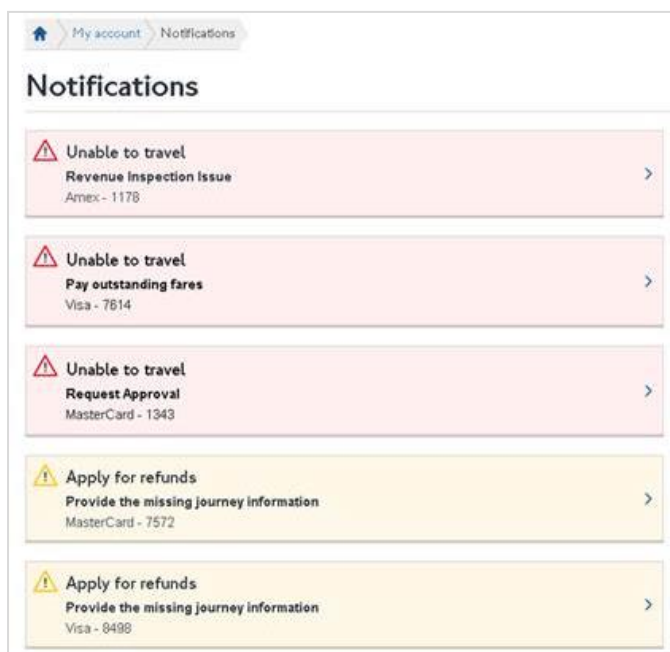
If there is an issue with a customer's contactless card or device that means they cannot use it to travel, they are notified by email and when they sign in to their account.

This might happen because:

- The customer's card issuer has declined payment for a journey they have already made
- TfL has stopped their card or device for travel

Each notification explains what customers need to do to resolve the issue.

Notifications are also shown on the customer's account home page. Those that will prevent the customer from travelling and need immediate attention display a red warning icon.



Card ready for travel (contactless)

All cards that can be used to travel are shown as 'Ready to Travel'. If there is an issue with a customer's contactless payment card (for example they have unpaid fares on it, the card will be marked 'Unable to Travel'

Today's travel (contactless)

Customers can see the estimated cost of the journeys they have made so far today.

They can expand the box to see the journeys that we have details for.

This is not a final charge; they need to sign in to their account the day after they have travelled to see the confirmed journey details and fares charged.

13.4 Contactless Travel Statement (journey and payment history)

On bank/credit card statements, the total cost of journeys made in a day is shown as a single charge. Individual fares and details of journeys are not shown. Customers can view their full journey and payment history in their contactless and Oyster account. This is no different to any other retailer. (For example, a supermarket bill is shown on a statement as a single charge; the individual items purchased are not listed).

Once a customer has added their contactless card or device to their contactless and Oyster account, they can see the last 12 months of their journey and payment history. If they have used their contactless card or device to travel on the network within that time, retrospective journeys are shown.

The screenshot displays a web interface for a 'Journey & payment history' statement. It features a 'Payment history' tab and a 'Journey history' tab. A date range selector is set to 'August 2019'. The main content area shows a 'Statement' table with columns for date, journey details, and fare. The table lists several journeys from August 2019, including Norwood Junction to London Bridge (National Rail) for £3.10, Clapham Junction to Twickenham for £2.80, Twickenham to Clapham Junction for £2.80, Clapham Junction to Kingston for £3.00, and Kingston to Wimbledon for £2.80. A 'Download statement' button is at the bottom. A sidebar on the right contains links for 'Contactless' (My contactless card, VISA ending in 5, Card overview, Apply for income), 'Journey & payment history' (Journey & payment history, View refund history, Contact us about, Service delay report, Remove this card, My hidden cards), 'Oyster cards', and 'Personal details'.

Date	Journey	Fare
23/08/2019	Norwood Junction to London Bridge (National Rail) 11:14 - 11:31	£3.10
11/08/2019	Clapham Junction to Twickenham 11:29 - 11:58	£2.80
	Twickenham to Clapham Junction 16:59 - 17:31	£2.80
03/08/2019	Clapham Junction to Kingston 13:36 - 14:13	£3.00
	Kingston to Wimbledon 16:18 - 16:48	£2.80

Download statement

Icons are displayed next to journeys on travel statements to indicate the following:

You have reached a daily cap.

You have reached a weekly cap.

This indicates that your journey was incomplete.

This journey was corrected automatically so you were not overcharged.

This was a free Hopper fare.

- You have been charged a maximum fare as you had a failed Revenue Inspection on this journey.

When more than one event happens, a pie chart icon is displayed showing the relevant colours; e.g. a cap has been reached and an incomplete journey recorded, a pie chart with one half green and the other half yellow is displayed.



13.5 Oyster journey and payment history

Customers with a contactless and Oyster account can see their Oyster card journey and payment history online.

- They must add their card to their account
- They do not need to buy a ticket, top-up online or register their Oyster card to see their journey history
- They can see up to 8 weeks of journey and payment history, from the date the card was added to the account. Retrospective Oyster journey history is not available
- Data is available up to the close of the previous traffic day (04:30-04:29), and the total charge for travel for each traffic day is shown
- Customers can select a custom date range
- Data can be downloaded in csv format for Excel or as a PDF file

Journey history

05

Your journey history details are available for a maximum of eight weeks.
Would you like your Journey history emailed to you? [Set up email statement](#)
To view more than seven days worth of data, please select 'custom date range'.

All fields marked with an asterisk (*) are mandatory.

Date range *

19/11/2018-25/11/2018

Submit

[+ Show all charging detail](#)

Date / Time	Journey / Action	Charge	Balance
Saturday, 24 November 2018		£5.40 daily total	
17:51 - 18:16	Twickenham [National Rail] to Clapham Junction [National Rail]	£2.70	£0.90
18:16	Touch out, Clapham Junction [National Rail]	+£2.80	£0.90
17:51	Touch in, Twickenham [National Rail]	£5.50	-£1.90
13:01 - 13:26	Clapham Junction [National Rail] to Twickenham [National Rail]	£2.70	£3.60
13:26	Touch out, Twickenham [National Rail]	+£2.80	£3.60
13:01	Touch in, Clapham Junction [National Rail]	£5.50	£0.80
13:01	Topped-up on touch in, Clapham Junction [National Rail]	+£5.00	£6.30

[+ Show all charging detail](#)

Download statement

Download CSV format *





Download PDF format

A CSV file can be viewed in popular spreadsheet software such as Excel, Open office and Google Docs.

MY ACCOUNT

- Contactless
- Oyster cards
 - My Oyster cards
 - 05
 - Card overview
 - Top up or buy season ticket
 - Shopping basket (0)
 - Manage Auto top-up
- View journey history
 - Apply for incomplete journey refund
 - Change card security question
 - Report card lost, stolen or failed
 - Transfer products
 - Change card preferences
 - View/change my details
 - View/change PIN
 - Change my password
 - Order history
 - Web credits
 - Refund history
 - Service delay refunds
 - Apply for a product refund
 - Oyster help
- Personal details

Icons are displayed next to journeys on travel statements to indicate the following:

Icon	Meaning	Explanation
	Recent journeys (Oyster only)	Visible in the date header, it covers any date within the past three days. It's there to show that there might be some journey data that hasn't been received yet, or incomplete journeys that may later be shown as complete.
	Capped fare	This indicates a cap has been reached.
	Extension fare (Oyster only)	This means that the customer has been charged for travelling outside the zones covered by their Travelcard
	This icon is used for all the following:	
	Incomplete journey	Either the start or end of your journey hasn't been recorded
	Continuation of previous journey	This journey hasn't been charged for because: It counts as a continuation of a previous journey within the same zones A Hopper fare journey was made
	Unspecified location	This means that we can't currently show where the customer touched in or touched out, although it might appear later
	Pending transaction	This highlights that the transaction detail isn't available yet e.g. some bus journeys can take a few days to appear online

13.6 Self-serve refunds – Oyster and contactless

Customers with a contactless and Oyster account can apply for a refund of a maximum fare charged for an incomplete journey.

They can only apply for refunds:

- if an incomplete journey is displayed in their account
- for three incomplete journey charges per calendar month
- within eight weeks of making the incomplete journey

Customers need to enter the name of the station where they started or ended their journey and why they were unable to touch in or out.

Oyster Refunds

After applying, customers will receive an email advising them if their application has been successful. The refund will then be collected when the customer touches their Oyster card on a yellow reader **as part of a normal journey**.

Contactless Refunds

If a refund application is approved:

Contactless customers will be given the refund in one of two ways; depending on whether they have travelled on the day the refund is paid:

- If they **have** travelled, the cost of their day's travel is totalled, and then the refund is deducted before the daily travel charge is sent to their account.
- If they **have not** travelled, a payment is made directly to their contactless card account

13.7 Unpaid fares on contactless

Contactless customers with unpaid fares will see a notification in their contactless and Oyster account and be sent an email to advise them. They must pay the unpaid fares before they can use the contactless card or device again to travel.

- When the same card that incurred the unpaid fare is used to resolve it, the customers will need to wait 30 minutes before attempting to use that card/device again for travel. This is to allow our system to update all readers across the network.
- If a different payment card is used to resolve the unpaid fare, the customer will still need to re-authorise the contactless payment card that the unpaid fares were associated with, before it can be used for travel again. They will get an option to do this once unpaid fares have been paid.

13.8 Contactless customers without a contactless and Oyster account

Contactless customers who choose not to have an account will only be able to see the last 7 days of their journey history. They will not receive email notifications about their account or be able to apply for self-serve refunds.

Each time they want to see the last 7 days of their journey history or pay outstanding fares customers will have to provide their:

- Card type
- Name on card
- Long card number
- Expiry date
- Card security code
- Card billing address

Customers without an account will not be able to pay unpaid fares for any day beyond their 7 day travel statement and will need to contact Customer Services to resolve.

13.9 Contactless customers with joint payment card accounts

Customers with a joint bank account can both use their contactless card to travel, but management of their contactless and Oyster account is slightly different.

More than one cardholder with same PAN and expiry date

If more than one cardholder shares the same PAN (long card number) and expiry date on the front of their cards:

- They will only be able to have one contactless and Oyster account for all cards
- Journey and payment history for all cards is only available from one account
- If one card is declined for travel, all other cards attached to that account will also be declined
- Only the cardholder who created the account can resolve declined travel status on the cards attached to the account
- All emails are sent to the cardholder who created the contactless and Oyster account
- If one cardholder creates an account, other cardholders cannot sign in as a guest to see the last 7 days of their journey and payment history
- Only the cardholder who created the account can apply for refunds online for all cards. However, other cardholders can apply for refunds by calling Customer Services, but will need to supply the telephone and security question answers for the account

If neither card is added to a contactless and Oyster account, both cardholders can see last 7 days travel by each signing in as a guest.

More than one cardholder with the same PAN but different expiry date

- Cardholders can have separate accounts
- If one cardholder's card is declined then all other cards attached to the same account will also be declined
- Only the person who set up the account will receive email and online notifications
- Other cardholders' status shown in accounts will wrongly state that their card is 'ready to travel'

Note that contact centre staff will not know that the cards are associated if they are in different accounts, so will not know why a card cannot be used to travel.

A contactless card has been replaced with new card with same PAN but a different expiry date (expired, lost, stolen or damaged). Replaced card had a declined authorisation:

- If the old card was still declined when the new card was issued, the new card will also be declined, as it will be regarded as an associated card
- The new card is declined until the old card has been reauthorised. However, if the old card cannot be reauthorised because it is no longer active for the payment account customers should contact Customer Services to resolve

13.10 TfL Customer Support

On-system support is limited if a customer experiences problems using their **contactless** card or device on our services. A key difference between contactless and Oyster is that travel data is not held on the contactless card or device itself. This means that our operational staff do not have access to a customer's journey and payment history and cannot resolve problems at stations, nor can customers check their journey history at ticket machines at stations.

Customers should try to resolve problems through their contactless and Oyster account in the first instance.

If they do not have an account or cannot resolve the problem, they can call Customer Services on 0343 222 1234 (08.00 – 20.00).

In some instances, customers may need to contact their card issuer (bank or credit card company) to resolve a problem with their contactless card. See **appendices** for possible scenarios.