

Bank card contactless around London – A situation report (January 2025)

This report sets out the situation regarding extensions of bank card contactless payment around London. This extension uses Transport for London's applications and infrastructure. As such it is limited to the features that TfL has in place to support its own fare offering.

Critically, this means that the 'menu' of choices:

1. Can only support 2 fare types – in practice, peak and off-peak
2. Supports only single fares – which generally is to be welcomed, but does mean that discounts for return fares cannot be offered
3. Does support weekly and daily capping
4. Does not offer Railcard discounts
5. Does not offer child fares (nor family discounts in general).

TfL operates 2 main applications for contactless – their original development for Oyster and a later application for Bank cards. The Oyster application is based around a zone design and is limited to 16 zones. Because of this, Oyster cannot be extended beyond a few stations beyond London's Zone 9. The main "disappointment" in this is that Oyster does support Railcard discounts. Railfuture does not look for future extensions of the Oyster product – but does seek important features to be available outside current coverage – most notably Railcard discounts and recognition that not everyone has access to a bank contactless card with sufficient funds / credit.

The project to extend Bank Card contactless is known as Project Oval. The final extent of coverage is set out as an appendix. It is subject to change.

Fare arrangements for Contactless planned and enabled stations varies. This table summarises the situation:

	Kids for £2	Existing cheapest fares removed	Railcards	See below
Inside the GLA – Zones 1-6	No ¹	n/a	Only with Oyster	
2019 deployment: parts of Great Northern, Thameslink and Southern	Yes ²	No	Yes ²	A
Others before Project Oval		Yes		B
The Chiltern 6: Fares and contactless deployed		Yes		C
The 47: Formally announced; fares deployed, contactless not				D
The 45: Unofficially announced as next ³		Expected, but not announced		E
Many more: In the ultimate project				See appendix

1 Londoners can apply for Oyster Zip cards offering free and discounted travel

2 Only with a paper ticket or QR code e-ticket – not with contactless

3 <https://www.standard.co.uk/news/transport/contactless-train-stations-london-commuters-expansion-b1180203.html>

A (2019 deployment): Bayford, Brookmans Park, Cuffley, Earlswood, Gatwick Airport, Harpenden, Hatfield, Hertford North, Horley, Luton Airport Parkway, Merstham, Potters Bar, Radlett, Redhill, Salfords, St. Albans City, Welham Green, Welwyn Garden City.

B (Others before Project Oval): Broxbourne, Burnham, Chafford Hundred, Epsom, Grays, Hertford East, Iver, Langley, Maidenhead, Ockenden, Purfleet, Reading, Rye House, Shenfield, Slough, St. Margarets, Taplow, Twyford, Ware, Watford Junction

C (The Chiltern 6): Beaconsfield, Denham, Denham Golf Club, Gerrards Cross, High Wycombe, Seer Green & Jordans

D (The 47): Apsley, Ashford (Surrey), Basildon, Bat & Ball, Benfleet, Berkhamsted, Bletchley, Bricket Wood, Chalkwell, Cheddington, Datchet, Dunton Green, East Tilbury, Egham, Eynsford, Garston, Hemel Hempstead, How Wood, Kempton Park, Kings Langley, Laindon, Leigh-on-Sea, Leighton Buzzard, Otford, Park Street, Pitsea, Sevenoaks, Shepperton, Shoeburyness, Shoreham (Kent), Southend Central, Southend East, St Albans Abbey, Staines, Stanford-le-Hope, Sunbury, Sunnymeads, Thorpe Bay, Tilbury Town, Tring, Upper Halliford, Virginia Water, Watford North, West Horndon, Westcliff, Windsor & Eton Riverside, Wraysbury

E (The 45): Ashted, Aylesbury, Aylesbury Vale Parkway, Billericay, Bishop's Stortford, Box Hill & Westhumble, Chelmsford, Dorking (Main), Dormans, East Grinstead, Great Missenden, Harlington, Harlow Mill, Harlow Town, Hatfield Peverel, Hockley, Hurst Green, Ingatestone, Knebworth, Leagrave, Leatherhead, Lingfield, Little Kimble, Luton, Monks Risborough, Oxted, Princes Risborough, Prittwell, Rayleigh, Reigate, Rochford, Roydon, Saunderton, Sawbridgeworth, Southend Airport, Southend Victoria, Stansted Airport, Stansted Mountfitchet, Stoke Mandeville, Watton-at-Stone, Welwyn North, Wendover, Wickford, Witham, Woldingham

Loss of the existing cheapest fare

Only one off-peak single fare is possible with Bank card contactless at present. This is due to the functionality of TfL's systems. 'Traditional' National Rail fares often have more than one off-peak fare. Exact functionality varies, but typically:

1. The most expensive is applicable after the morning peak and allows return at any time that day, including during the evening peak.
2. The cheapest is available at the weekend – either all weekend, or just part of it.

Thameslink and Great Northern is a typical example:

1. Most expensive off-peak fare – travel after morning peak Monday to Friday, return any time
2. Middle off-peak fare – travel after morning peak Monday to Friday, return outside evening peak
3. Cheapest off-peak fare – valid all days Saturday & Sunday.

Experience to date suggests the new single off-peak fare will be priced within the range of current off-peak fares.

Critically, if it isn't already included, the new arrangement will increase the cost of returning in the evening peak Monday to Friday.

Example fares impact calculation

Fare type	Applicability	Now	Before (Oct 2023)	Predicted: Previous fares & inflation	Price movement
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Hemel Hempstead							
Peak Return Fare		£26.80		£25.50		£26.80	No change
Peak Single Fare		£13.40		£17.20	135%	£18.10	Cheaper
Travel after c 9am and return except late afternoon (at anytime on a Saturday)	Mon-Sat	£19.00	71%	£21.00	82%	£22.10	Cheaper
Travel After c 9am peak and return late afternoon	Mon-Fri	£22.90	85%	£21.00	82%	£22.10	More expensive
Travel after lunch time and return except late afternoon (at any time on a Saturday)	Mon-Sat	£19.00	71%	£16.10	63%	£16.90	More expensive
Travel before c 9am and return at any time	Saturday	£19.00	71%	£21.00	82%	£22.10	Cheaper
Travel at any time	Sunday	£19.00	71%	£16.10	63%	£16.90	More expensive
Basildon							
Peak Return Fare		£18.20		£17.20		£18.20	No change
Peak Single Fare		£9.10		£11.60	91%	£12.30	Cheaper
Travel after c 9am and return except late afternoon (at anytime on a Saturday)	Mon-Fri	£15.40	57%	£16.20	64%	£17.10	Cheaper
Travel After c 9am peak and return late afternoon	Mon-Fri	£16.80	63%	£16.20	64%	£17.10	Cheaper
Travel at any time	Sat-Sun	£15.40	57%	£12.40	49%	£13.10	More expensive
Different lines from London have variations in when the cheapest fare is available (or was available). The evening peak Monday to Friday may or may not be a pricing point.							

