



Proposed cashless operation of TfL bus services

Frequently Asked Questions

August 2013

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1.1 Why are you considering going cashless?

Cash use in London is very low, at around 1% of all journeys. The proposal to go cashless will save current cash paying passengers £1 per journey when using Oyster compared to cash, and benefit all passengers due to faster boarding times.

Should the decision be made to go cashless, savings of up to £24m per annum by 2019/20 will be expected due to reductions in the cost of operation and increased operational flexibility. These savings will be reinvested into the network for the benefit of everyone.

1.2 Who will make the decision to go cashless and when will it be implemented?

Following consultation TfL will be submitting a report to the Mayor of London. The current proposal is for implementation in 2014.

1.3 When does the consultation run to?

TfL is consulting from 19 August 2013 for 8 weeks until 11 October 2013.

1.4 Who pays cash?

Currently there are around 60,000 cash journeys made on TfL bus services each day, or around 1% of all journeys.

The gender profile of people who pay cash is broadly representative of all bus users. Young people however are more likely to pay cash compared to all bus users. Just over a third of people paying cash live outside of London.

1.5 Why are people paying cash?

Around four fifths of passengers who pay cash are UK residents who have insufficient balance or have forgotten their Oyster card.

Around 3% of people paying cash don't have a bank account or prefer to pay cash. Around 16% of people paying cash do so regularly (at least once a week), and 12% of cash payers always pay cash for their bus travel.

1.6 Are there specific times and places where people are paying cash?

Cash use is generally spread across the network. However, around 10% of cash journeys are made on night buses, and a further 10% are made on routes that cross the London boundary.

1.7 Have you considered the impacts on different groups of users?

TfL has carried-out an Equality and Inclusion Impact Assessment. Details of this assessment are set out below.

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| Gender | Women and men use cash in broadly the same proportion. The inability to pay using cash may mean that, without an Oyster, some may fear being left behind. This could have a disproportionate impact on women, in terms of their safety and security. |
| Black, Asian and Minority Ethnic Groups (BAME) | The key negative issue for people from Black, Asian and Minority Ethnic Groups (BAME) will be around information. Research shows that some BAME groups know less about services than others, and so access to information is important. |
| Disabled people | Access to information about the changes will be key. This should include details of fully accessible places to “top up” their Oyster card for those without a Freedom Pass. This group may also fear being left behind and feel vulnerable. |
| Lesbian, Gay, Bisexual and Transgender people | This group may fear being left behind because they cannot purchase a ticket on-board. |
| Age | Older People: Those who do not know about the service change may fear being left behind and feel vulnerable. Younger people: Those who are unable to purchase tickets may also fear being left behind and feel vulnerable. |
| Faith Groups | There is no specific impact identified with faith that is not already dealt with under the Race section. |

1.8 Have you considered the crime and disorder impacts?

TfL has considered the crime and disorder impacts. With fewer cash journeys being made since the introduction of Oyster, one benefit has been the reduction of theft/robbery of cash from bus drivers. The move towards cashless operation will remove that crime risk altogether and improve personal safety.

One issue involves the potential for vulnerable people without either a valid Oyster card or contactless payment card being denied access to travel and then left at possible risk of crime. Such circumstances are however covered by existing operational processes which safeguard vulnerable people from this possibility.

1.9 What alternatives will be available instead of paying cash?

Oyster is the primary ticketing product for travelling in London, and offers a variety of products for passengers, including PAYG with capping and auto top-up, and season travel passes. There are also a range of concessionary passes available through Oyster. There will be no change to Oyster or to these concessionary passes as part of the proposal to go cashless.

In December 2012 TfL introduced acceptance of contactless payment cards (CPC) on TfL bus services. Currently around 23,000 trips per day are made using CPC, with around 1000 new users each day. TfL plans to extend acceptance of CPC to other modes and introduce capping in 2014 to improve their viability as an alternative to cash payments.

1.10 How will TfL mitigate the impact on existing cash payers?

TfL will develop a targeted marketing and communication campaign to inform passengers of the scheme.

In addition to the alternatives available to paying cash, Oyster and contactless payment cards, TfL is also investigating the possibility of allowing passengers with insufficient balance on their Oyster card to make one additional trip. This facility will also include the production of a slip to inform the passenger that they need to top up their Oyster card.

1.11 What will happen if a passenger turns up and only has cash?

Passengers who turn up and attempt to pay with cash will be asked for an alternative method of payment for travel. If they have no alternative method of payment, they will not be allowed to board the bus.

TfL has clear existing operational processes which safeguard vulnerable people from being denied access to travel and left at possible risk of crime.

1.12 How will TfL publicise going cashless to ensure people turn up with the right methods of payment?

TfL will develop a marketing and communication campaign to inform passengers about the scheme. We will draw on information from the public consultation and will work closely with the London boroughs and cross border authorities to ensure an effective, targeted campaign that reaches current cash payers.

1.13 Will I still be able to buy a ticket at a Roadside Ticket Machine in the central London Pay Before You Board area?

No, these machines are already being removed. A consultation in 2012 found that there was overwhelming support for their removal.

1.14 Where is my nearest ticket stop?

Please see <http://ticketstoplocator.tfl.gov.uk/LocationLocator/>.

1.15 I have a concessionary pass, will this scheme affect me?

No, this proposal will have no impact on you. This includes the Freedom Pass, English National Concessionary Pass and the ZIP card.

1.16 I've heard that if you carry an Oyster card and another card with CPCs together it will take the fare from both?

If the on-bus reader detects multiple cards it will not take any payment, and a failed validation bleep will sound. To avoid this, the passenger must separate their cards, and chose the card from which they wish to pay.

1.17 I don't have a bank account, what will my options be?

If the decision is made to go cashless, you will need to purchase an Oyster card. They can be bought and topped up using cash at the Oyster ticket stop network, London Underground ticket halls and some Network Rail stations.

For a full range of information on ticketing visit <http://www.tfl.gov.uk/tickets>