Rail Delivery Group

National Rail

STAFF BRIEF

2 March 2026

PAY AS YOU GO WITH CONTACTLESS - MARCH 2026

*The content of this Staff Brief is for the information of **all** Train Operating Companies with a distinction between DfT TOCS, Open Access Operators and Devolved Operator TOCs if/where noted below. Other arrangements may apply to third-party retailers. The contents below fully supersede any previous versions of this Brief.*

Introduction

This brief will outline the rollout of pay as you go with contactless to 20 more National Rail stations – all on Greater Anglia - which is set to take place on 8 March 2026.

Pay as go with contactless at 20 stations

From 8 March 2026, customers will be able to pay as you go with a contactless card or device at another 20 National Rail stations.

The stations are made up of Greater Anglia stations and are as follows:

- Beaulieu Park
- Billericay
- Bishop's Stortford
- Chelmsford
- Harlow Mill
- Harlow Town
- Hatfield Peverel
- Hockley
- Ingatestone
- Prittlewell
- Rayleigh
- Rochford
- Roydon
- Sawbridgeworth
- Southend Victoria
- Stansted Airport
- Stansted Mountfitchet
- Wickford
- Witham
- Southend Airport

IMPORTANT: Pay as you go with contactless will be offered to customers as another way to pay for their journey. They will still be able to buy tickets or use existing pay as you go options (e.g. Smartcard, Oyster) where these are available for their journey.

Please note, Oyster will **not** be accepted for travel to and from the new pay as you go with contactless stations. Customers can continue to use their Oyster cards on routes where it is valid.

Key advantages to customers

Pay as you go with contactless is a fast, flexible and simple option for customers.

- All customers need to travel is a contactless card or device.
- No need to queue for a ticket, buy a ticket or top up before travelling.

- Customers can seamlessly switch between trains, London Underground, London Buses and London Trams that accept pay as you go with contactless.
- Customers only pay for the journey they make.
- Customers can benefit from daily and Monday to Sunday caps into and within London.
- We will work out the best adult fare for the customer on the day.

Key information for customers

- Always check that pay as you go with contactless is available at the customer's destination.
- Always touch in and out.
- Always use the same card to touch in and out.
- Only touch one card or device on the reader.
- 1 card per person.
- Adult fares only – no Railcards or other discounts apply.
- Standard Class only.
- Pay as you go with contactless may not always be the cheapest way to pay for their journey. For example, if a customer travels regularly then a Season Ticket may offer better value.

Customer support

For more information, customers can visit nationalrail.co.uk/contactless or pick up a leaflet from a station where available.

Please note, while pay as you go with contactless is being introduced at 20 National Rail stations, Transport for London (TfL) will process all customer payments. This means that:

- Any customer queries or issues related to the train service is owned by the train company's customer services. This includes service information, complaints and delays. Customers should go to the relevant train company's website for more information.
- Any customer queries or issues related to payment is owned by TfL customer services. This includes unexpected charges and journey history. Customers should first be advised to create a TfL account to try and resolve the issue. If the issue persists, customers can contact TfL:
    - https://contactless.tfl.gov.uk/
    - Telephone: 0343 222 1234

Peak times on pay as you go with contactless routes

Morning peak times apply 06:30 to 09:30, Monday to Friday. Evening peak times apply 16:00 to 19:00, Monday to Friday, when customers are travelling from or via a London station.

For pay as you go with contactless journeys to or outside London, customers need to check evening peak times with the train company they're travelling with.

Weekends and bank holidays are off-peak all day.

When a customer uses pay as you go with contactless, their fare is determined by when they touch in with their contactless card or device. Their journeys will be added up at the end of the day and they will receive one charge.

Evening peak times were introduced for travel from or via stations in the London Zones 1-9, for cash fare journeys where pay as you go with contactless will be available, in December 2023. Peak times apply 16:00 to 19:00, Monday to Friday, when customers are travelling from or via a London station, excluding bank holidays.

These new peak times were implemented across Online Journey Planners (OJPs), Ticket Vending Machines (TVMs) and Ticket Issuing Systems (TISs). However, for the time being, these restrictions have

not been implemented at gates. Gates will continue to accept Off-Peak tickets in the evening peak, 16:00 to 19:00, Monday to Friday, even though they are not valid for travel. Station and onboard staff should apply the operators' revenue protection regime to all invalid tickets.

Penalty fares

If a customer has been charged a Penalty Fare while using pay as you go with contactless, please ensure that the customer is permitted to pass through ticket gates without tapping to prevent an exit charge being applied in addition to the penalty fare.

Customers should speak to TfL Customer Services (telephone 0343 222 1234) to get a refund on the Entry/Exit Charge once they have paid the Penalty Fare in full.

Customer frequently asked questions

Here are some of the most likely questions customers might ask you:

1. *My station already has pay as you go with contactless. Is anything changing for me?*

   No, if your station already has pay as you go with contactless then you can continue to pay as you go with contactless as usual. You will also be able to travel to more National Rail stations on pay as you go with contactless.

2. *Are the 20 stations involved in the rollout becoming part of the London Fare Zones?*

   No, pay as you go with contactless is being rolled out to 20 National Rail stations across the South East, but this does not mean they are becoming part of the London Fare Zones.

3. *What is pay as you go with contactless?*

   Pay as you go with contactless is a way for customers to pay for train journeys by touching their contactless card or device on a card reader at the start of their journey and touching out with the same card or device at the end of their journey.

4. *How much does pay as you go with contactless cost?*

   When you pay as you go with contactless, you will be charged the best adult fare for your journey on the day and time of your travel. For most people, this fare is the same as a ticket bought on the day.

   In some cases, pay as you go with contactless may not be the cheapest way to pay for your journey. For example:

   - If you have a Railcard or are eligible for other discounts (like a Child discount), it may be cheaper to buy a ticket for your journey. Currently discounts cannot be applied to pay as you go with contactless.
   - If you make the same journey regularly, buying a Season Ticket (weekly, monthly, annual or Flexi) may be better value.
   - In some cases, you may find a cheaper fare if you book your ticket in advance of your journey.

5. *Am I eligible to use pay as you go with contactless?*
   If you have a valid contactless card or device and are travelling wholly within the pay as you go with contactless area, you can pay as you go with contactless. You will be charged an adult fare provided you touch in and out correctly.

6. *Will my card work for pay as you go with contactless?*

   If your UK-issued bank card shows the contactless payment symbol, you can use it to pay as you go at an adult rate. You can also pay as you go with contactless devices such as phones, smart watches, key fobs, stickers and wristbands that have been linked to a valid debit or credit card.

   Many contactless cards issued outside the UK can be used to pay as you go (overseas transaction fees may apply).

7. *Can I use pay as you go with contactless with my phone, watch or FitBit?*

   If your phone, watch or FitBit is contactless enabled and is linked to a valid debit or credit card, you can use it to pay as you go with contactless.

8. *Can I mix and match touching in and out with my contactless card and devices?*

No, you must use the same card or device to pay as you go with contactless. If you use a different contactless card or device when touching in or out, we will not be able to calculate the best fare for you.

For example, if you touch in with a contactless card and touch out with a device, this will show as 2 incomplete journeys, meaning you will be charged a maximum fare for each journey.

Keep your contactless cards and devices away from each other when touching in and out so that you only touch in or out with the one you wish to pay with.

9. *Can I still buy a ticket instead of using pay as you go with contactless?*

   Yes, you can still buy tickets for your journey.

10. *Can I still use my Oyster card?*

    Oyster will not be accepted for travel to and from the new pay as you go with contactless stations. You can continue to use your Oyster card on routes where it is valid. Oyster is not available on all pay as you go with contactless routes so please check before you travel.

11. *Can I still use my train operator's Smartcard?*

    Yes, you can still use your train operator's Smartcard on routes where it is valid. Paying with your Smartcard or buying and loading a ticket onto your Smartcard may be cheaper than using pay as you go with contactless if you can apply a discount.

12. *Is it cheaper to pay as you go with contactless rather than an Oyster card or Smartcard?*

    It depends on your circumstances and preferences.

    Pay as you go with contactless and pay as you go with Oyster usually cost the same. However, pay as you go with Oyster is not valid for travel to and from the new pay as you go with contactless stations

    If you have a Railcard or other discount, it may be cheaper to use your Oyster or Smartcard as you cannot apply a discount to pay as you go with contactless.

    However, you can travel further beyond London using pay as you go with contactless than you can with an Oyster card. Plus, there is no need to top up with a contactless card or device.

13. *Can I use pay as you go with contactless to travel First Class?*

    No, pay as you go with contactless can only be used for Standard Class travel. Where First Class is available, you can still buy tickets to travel in First Class.

14. *Can I still buy a Return ticket?*

    Yes, you can still buy Return tickets.

    On journeys where pay as you go with contactless is available, Single tickets now cost around half the price of a Return ticket, whether you pay as you go or buy a ticket for your journey.

    It may be cheaper to buy 2 Single tickets or pay as you go with contactless rather than buying a Return ticket, on journeys where pay as you go with contactless is available.

    For example, if you make a peak journey in one direction and an off-peak journey in the other, then an Anytime Day Single plus an Off-Peak Day Single will be cheaper than an Anytime Day Return.

When you pay as you go with contactless, you will be charged the best adult fare for your journey on the day and time of your travel.

15. *Can I still buy a Super Off-Peak ticket?*

    To keep the price of tickets and pay as you go with contactless as similar as possible, Super Off-Peak tickets are no longer available on journeys where pay as you go with contactless is available. You will either be charged a peak or off-peak fare instead.

    Off-peak fares have also been reduced to reflect the removal of Super Off-Peak tickets.

16. *Why does the rollout of pay as you go with contactless mean fares for tickets have changed?*

    Pay as you go with contactless fares are based on a single journey between 2 stations. To keep the price of tickets and pay as you go with contactless as similar as possible, Single tickets now cost around half the price of a Return ticket, whether you pay as you go or buy a ticket for your journey.

    We have also aligned evening peak restrictions on tickets and pay as you go with contactless, for journeys where pay as you go with contactless is available. Evening peak times apply 16:00 to 19:00, Monday to Friday, if you are travelling from or via a London station.

    Evening peak times do not apply to Day Travelcards.

17. *I use a Season ticket. Does pay as you go with contactless make sense for me?*

    It depends on how frequently you travel.

    If you travel for two or more days a week, it may be cheaper to buy a Season ticket (weekly, monthly, annual or Flexi) rather than getting a Monday to Sunday cap through pay as you go with contactless.

    Please note, capping is not available for pay as you go with contactless journeys that don't include travel in London Zones 1 to 9.

    Find out if a Season ticket makes sense for you at https://www.nationalrail.co.uk/tickets-railcards-and-offers/ticket-types/season-ticket-calculator/

18. *How can I work out the cost of my pay as you go with contactless journey before I travel?*

    Use the Transport for London (TfL) single fare finder to find the cost of a pay as you go with contactless journey between any two stations on National Rail, London Underground, DLR, London Overground and Elizabeth line services where pay as you go with contactless is currently accepted.

19. *Where can I see my pay as you go with contactless journey details?*

    You can see up to 7 days of journey history on the Transport for London (TfL) website: https://contactless.tfl.gov.uk/

    To see more than 7 days of journey history, you will need to set up a TfL account.

20. *Will peak times still apply on pay as you go with contactless journeys?*

    Yes, you will either be charged a peak or off-peak fare when you pay as you go with contactless. Your fare is determined by when you touch in with your contactless card or device.

    For pay as you go with contactless journeys:

    - Morning peak times apply 06:30 to 09:30, Monday to Friday.
    - Evening peak times apply 16:00 to 19:00, Monday to Friday, when you are travelling from or via a London station.

For pay as you go with contactless journeys outside London, please check evening peak times with the train company you're travelling with.

Your journeys will be added up at the end of the day and you'll receive one charge.

Any pay as you go with contactless journeys made between 16:00 and 19:00 will still count towards an off-peak cap.

Weekends and bank holidays are off-peak all day.

21. *Can I pay for more than 1 person using pay as you go with contactless?*

    No, you cannot use 1 contactless card or device to pay as you go for multiple people. Each person must use a separate contactless card or device for each journey.

    It may be cheaper to buy tickets for your journey.

22. *Can I use pay as you go with contactless for my child's journey too?*

    Yes, but you will be charged an adult fare. Concessionary and child fares are not available with pay as you go with contactless. You can still buy tickets with a concessionary or Child discount.

    If you want to use pay as you go with contactless for your child's journey, you must use a separate contactless card or device for your journey and their journey. You cannot use 1 contactless card or device to pay for multiple people.

23. *How do I apply for Delay Repay on pay as you go with contactless?*

    You can apply for Delay Repay by providing the train company you travelled with a statement of your journey from Transport for London (TfL).

    See up to 7 days of journey history from the TfL website:
    https://contactless.tfl.gov.uk/UnregisteredCustomer/Show

    To see more than 7 days of journey history, you will need to set up a TfL account:
    https://contactless.tfl.gov.uk/

24. *Can I still get Automated Delay Repay when using pay as you go with contactless?*

    No, Automated Delay Repay is not available on pay as you go with contactless.

25. *Do I need to set up a Transport for London (TfL) account to use pay as you go with contactless?*

    No, you don't need a TfL account to pay as you go with contactless. You can see up to 7 days of journey history from the TfL website : https://contactless.tfl.gov.uk/UnregisteredCustomer/Show

    If you sign up for a TfL account and register your card, you will be able view your full journey history (more than 7 days), apply for refunds, and more. Set up a TfL account:
    https://contactless.tfl.gov.uk/

26. *When will I be charged for my pay as you go with contactless journey?*

    You will usually be charged for your pay as you go with contactless journey within 3 days.

27. *Why have I been charged by Transport for London (TfL)? I did not travel on the Underground.*

    If you pay as you go with contactless on National Rail services in the South East, your bank statement will show a TfL Travel Charge. Pay as you go with contactless payments are processed by TfL.

28. *Do I have to travel within Zones 1 to 9 to use pay as you go with contactless?*

No, you do not have to travel within a London zone to pay as you go with contactless. If your departure and arrival stations are within the pay as you go with contactless area, you can pay as you go with contactless.

29. *I touched in with my contactless card or device but I did not touch out. What do I do?*

    If you do not touch in and out on each journey you make, we will not know where you have travelled, so we cannot charge the right fare. If this happens your journey will be incomplete, and you could be charged a maximum fare.

    You can manually complete your journey by creating a Transport for London (TfL) account or logging in to your existing account: https://contactless.tfl.gov.uk/ You can do this up to 3 times a month.

    If you were charged a maximum fare, find out if you can apply for a refund: https://tfl.gov.uk/fares/refunds-and-replacements/didnt-touch-in-or-out

30. *I touched out with a different card or device than I touched in with. What can I do?*

    If you touch out with a different card or device than the one you touched in, we cannot work out your correct fare. This will show as 2 incomplete journeys, meaning you will be charged a maximum fare for each journey.

    You can manually complete your journey by creating a Transport for London (TfL) account or logging in to your existing account: https://contactless.tfl.gov.uk/ You can do this up to 3 times a month.

    If you were charged a maximum fare, find out if you can apply for a refund: https://tfl.gov.uk/fares/refunds-and-replacements/didnt-touch-in-or-out

31. *I touched in but I need to come back out of the gates. Do I still get charged if I do not use the train?*

    Yes. If you touch in and touch out at the same station within a short period of time, you will be charged a 'same station exit charge'. These charges help prevent fare evasion.

    You can get a refund if you have been charged for touching in and out at the same station without making a journey. This should happen automatically within 48 hours.

    If you have not received a refund after 48 hours, you can apply for a same station exit refund: https://tfl.gov.uk/fares/refunds-and-replacements/touched-in-and-out-at-same-station

    Find out more about same station exits: https://tfl.gov.uk/fares/how-to-pay-and-where-to-buy-tickets-and-oyster/pay-as-you-go/touching-in-and-out

32. *I think I've been charged too much for my pay as you go with contactless journey. What can I do?*

    If you think you have been charged incorrectly, please check the details of your charge by creating a Transport for London (TfL) account or logging in to your existing account: https://contactless.tfl.gov.uk/

    If you still feel you've been charged incorrectly, please contact TfL:

    - TfL website: https://tfl.gov.uk/
    - Telephone: 0343 222 1234

33. *I touched my card or device on the card reader twice by accident. What can I do?*
    If you touch your card twice at the same station in quick succession, the second touch will be rejected by the card reader and you will not be charged for it.

34. *I touched in but my destination station does not have pay as you go with contactless. What can I do?*

    It is your responsibility to check that pay as you go with contactless is available at your destination before you touch in at the start of your journey. If you do not touch out, this will show as an incomplete journey, and you will be charged a maximum fare.

    If you do not have a valid ticket for your whole journey, you may be liable to pay a full fare or Penalty Fare. The Penalty Fare is £100 plus the price of the full single fare applicable for your intended journey. If it is paid within 21 days, the Penalty Fare is reduced to £50 plus the price of the single fare applicable.

35. *My device ran out of battery and so I could not touch out at the end of my journey. What can I do?*

    If you are paying as you go with a contactless device, it is your responsibility to make sure you have enough battery to complete your journey. If you do not touch out because your device has run out of battery, this will show as an incomplete journey and you will be charged a maximum fare.

    If you do not have a valid ticket for your whole journey, you may be liable to pay a full fare or Penalty Fare. The Penalty Fare is £100 plus the price of the full single fare applicable for your intended journey. If it is paid within 21 days, the Penalty Fare is reduced to £50 plus the price of the single fare applicable.

36. *The gates are open. Do I still need to touch out?*

    Yes, you must always touch in and out with your contactless card or device, even if the gates are open, to ensure you pay the correct fare. If there are no gates, use a freestanding card reader next to entrances, exits or on platforms. If you do not touch out, this will show as an incomplete journey and you will be charged a maximum fare.

Station staff – key gate codes

Generally, if the gateline shows a red light, advise customers to try again, contact their bank or register their card to a Transport for London (TfL) account to review their card status.

30-74-80: Card not approved for travel. Customer should check funds in bank account and card status by registering to a TfL account. If not resolved, call TfL customer services on 0343 222 1234.

20-78-79-85-86-89-91: Card is invalid or expired. Customer should use a different card or ticket.

40-67-69-92-93-95: Card not accepted. Customer should contact card issuer.

21-22-41-42: Card already touched the validator. Advise customer to only use 1 card per person. Ask customer to try again and then proceed through the gates.

70-71-72-94-96-97-99: Card read failed. Possibly tapped too quickly or presented multiple cards. Customer should try again or use a different card, ticket or reader.

Contact Centre staff

Issue	Troubleshooting questions / advice
Customer touched out with a different card than they touched in with	When a customer touches in and out with different contactless cards or devices they will be charged for two incomplete journeys at the maximum fare. Direct customers to the TfL website where they can complete their journey by either:

	• Using the TfL webform • Creating a TfL account and registering their card
Customer touched in but did not touch out	When a customer does not touch out for a journey, their journey will be incomplete, and they will be charged the maximum fare. Direct customers to the TfL website where they can complete their journey by either: • Using the TfL webform • Creating a TfL account and registering their card
Customer can see unexpected charges from Transport for London (TfL) in their bank statement	a. *Did you recently pay for a journey with a contactless card or device?* Pay as you go with contactless payments are processed by TfL. This means that even if a customer travels on National Rail in South East England, their bank statement will show a TfL Travel Charge. a. *Do you have a joint account?* Charges may be from another payment card associated with the same account. If the issue does not fall under one of these two questions, advise customers to create a TfL account, register their card to that account, and check their journey history.
Customer's card or device is not working when they are attempting to make a journey	a. *Are there any other contactless cards or devices close to each other?* If you touch more than one card or device on the card reader at a time, the reader won't know which card or device to charge. This is called 'card clash' and could mean you are charged for 2 incomplete journeys. Make sure you keep your contactless cards and devices away from each other when touching a card reader so that you only touch in or out with the card you wish to pay with. b. *Has the payment card expired?* If so, please use a different card or device. c. *Has your contactless payment card CPC been activated with a Chip & PIN transaction?* If not, please use a different card or device. d. *Is your card damaged?* If so, please use a different card or device. e. *Did you remove your card quickly from the reader?* Hold your card on the reader until you hear a beep.

	f. *Is your CPC provided by an overseas issuer?* Many contactless cards issued outside the UK can be used to pay as you go for travel (overseas transaction fees may apply): • American Express (AMEX) • MasterCard and Maestro (some cards issued in the USA, Canada and the Netherlands aren't accepted) • Visa and V PAY (some cards issued outside the UK are not accepted) If the customer's issue is not resolved through one of these questions, ask them to contact TfL where they will need to confirm the POD code that appears on the screen next to the card reader.

Further information

For further information please speak to your line manager or Retail Manager.

Brief ends <<<