

# Your questions answered!

## How does contactless work?

Contactless is a quick, easy and secure way to pay for your bus travel. Contactless payments can be made for any ticket up to the value of £30. Instead of paying with cash, you can pay with contactless by placing your credit or debit card on the reader of the ticket machine. We also accept contactless payments on smart devices via Apple Pay and Android Pay.

## How do I know if my card has contactless?

Look for the contactless symbol on your bank debit or credit card. Most new cards will come with this facility available but if you're unsure, check with your bank or card issuer.

## Which contactless cards can I use?

All Visa, Mastercard and Maestro credit and debit cards with the contactless symbol can be used, including most contactless cards issued overseas. Pre-paid contactless payment cards can also be used, but please make sure you have enough credit on them before boarding. Payments can also be made using a smart device via Apple Pay or Android Pay. Unfortunately we're unable to accept American Express cards at this time.

## Can I use a contactless enabled device other than a credit or debit card?

We are able to accept payments on smartphones and smartwatches using Apple Pay and Android Pay as well as contactless enabled wearables such as wristbands.

## Which tickets can I buy with contactless?

You can buy any tickets up to the value of £30 on all Thames Travel and Oxford Bus Company services including single, return, day and weekly tickets, as well as multi-journey carnets. For tickets over the £30 limit we suggest you use the key (our smartcard) or our mobile app for convenient, cash free travel.

## Why is the limit set to £30?

Visa and Mastercard have set the national limit for contactless payments in the UK to £30 and therefore we are not able to process contactless payments over this value.

## Do I still need a ticket if I pay with contactless?

Yes. We're launching contactless payment as an alternative way to pay for your journeys. Tickets will still be provided and will also act as your payment receipt.

## Will I get a receipt if I pay with contactless?

Yes, the ticket produced will act as your receipt.

## How close do I have to be to the contactless reader?

You can place your card or smart device on or just above the ticket machine reader. Please only do this once you have told the driver which ticket you would like.

## What happens if I present more than one card to the reader at the same time?

If the machine detects more than one card it will beep and tell the driver that more than one card has been detected. You'll then be asked to present only one card. If you have a valid key card or concessionary travel card in the same holder as your contactless card, the ticket machine will read the key card or concessionary card first.

## Can I use my contactless card to make more than one payment?

Yes, your card can be used more than once. If you need to buy different types of tickets you can add these together and pay for them in a single transaction, as you would with cash. If you want to buy several tickets that add up to more than the £30 limit, you can buy these separately using your card for each transaction.

## I have a joint account, can I still use contactless payment?

Yes you can! Also, if you're both travelling at the same time, you can use each card separately for payment.

## Is my contactless payment safe?

Our systems and equipment are tested and certified to comply with all payment card scheme data security standards. Contactless payment cards are safe and secure, and have the same level of protection as Chip & PIN payments, so you can feel confident when using one to pay for your travel.

During a contactless payment transaction, only minimal information is sent to us, and no information about your card account or personal data is displayed to the driver or our customer services and finance team. We regularly check with card issuers to make sure that your card hasn't been reported as lost or stolen. If it has, you're protected against fraud loss as long as you report it to your bank or issuer as soon as possible.

## What if my payment does not work?

There are a few reasons why a card may not work when presented for travel; if this happens your driver will ask you to try another card, or to pay using cash or another form of payment such as the mobile app.

Unfortunately, we will not always know the reason for a card not being accepted. Some of the reasons why a card may not work include:

1. The card has expired or is not yet activated
2. The card is not a contactless card
3. The card is of a type that we do not accept e.g. American Express
4. The card is being presented for a payment over the £30 limit

5. Your mobile device has not been set up correctly to use Apple Pay or Android Pay or you are not using the Apps to support the payment properly.
6. Your card has been flagged as not having had a chip and PIN transaction for a certain period. Many card issuers require at least one chip and PIN transaction to take place in every so many transactions, to help manage the risk of the card becoming lost or stolen and subsequently being used fraudulently by criminals.
7. Your card hasn't been approved by the bank for the transaction. This can happen if you make several low value transactions in a short space of time, as for some card issuers this can trigger risk management rules that are designed to keep your card safe from criminal activity.

If you are affected by issues 6) or 7), you may find that your card will be temporarily added to our "deny list." This will mean that you will not be able to travel until this flag has been removed in our systems.

The easiest way to remove this flag is to do the following:

- Conduct a chip and PIN transaction at an ATM or retailer of your choice
- Attempt to travel again (for issue 7 it is best to wait until the following day)
- If the card still does not work please contact our Customer Services team who will be able to assist you.

## I have bought the wrong ticket - can I get a refund?

Our drivers cannot offer refunds for contactless payments that have been completed on our vehicles.

If you have purchased the wrong ticket, please proceed to purchase the correct ticket and then contact our Customer Services Team, who will be able to refund the incorrectly purchased ticket for you.

Please note that we can only refund transactions that have successfully settled, and therefore it may be necessary to wait a few days between making the transaction on the vehicle and us being able to process the refund. This is because the card schemes do not pay over your money to us until a few days after you make a payment.

## Can I top up my key card using contactless?

No, we are not offering this facility as we anticipate that it will increase boarding times and so slow down your journey speed. However you can still top up your key card online using PayPal or your credit or debit card, or in one of our travel shops using your credit or debit card.

## If I have less balance than the bus fare on my card or in my bank account, can my account go overdrawn?

Yes, you can go overdraw – this is the same as when using a contactless card in a shop. It's important that you understand that going overdrawn could result in you incurring bank charges such as overdraft fees. For more information, please check with your bank.