Shaping Rail's Future:

Customer Community 2024-25

Face to face workshop
Payment & Fulfilment

April 2025

transportfocus

The Customer Community: 2024-25

Following the successful community insight programme which ran from February 2023 to April 2024, this is the second community of rail users brought together by Transport Focus and Great British Railways Transition Team to help inform the future of rail travel in Britain

A unique vehicle for engagement

- ✓ Hear users' experiences and opinions of rail travel in Britain
- ✓ Identify strengths, weaknesses, and improvements
- ✓ Involve customers in potential solutions and new ideas to help shape the future of rail

40 rail users

representing diverse needs & experiences

12 months

from July 2024

Using flexible, engaging research methods

- ✓ Online research platform for continuous interaction
  - Feedback on a given topic each month
  - Via activities using video, text, images, polls
  - Participants work individually, interacting with a moderator, and each other
- ✓ Face to face workshops to discuss topics further, generate ideas, and explore proposed concepts

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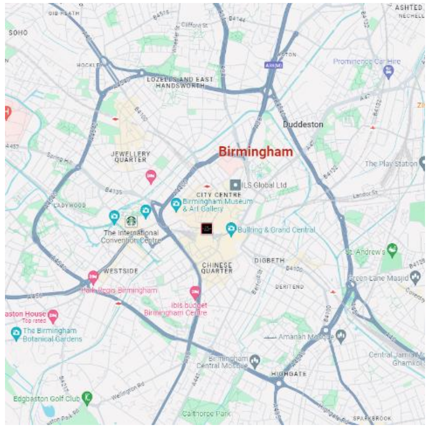
All names in this report have been changed for anonymity

In March 2025, participants and colleagues came together, in person, to discuss various aspects of rail experience and plans for the future



Saturday 22nd March 2025

Central Birmingham

Full day workshop with nearly all of the community, joined by GBRTT and Transport Focus colleagues

Detailed discussions and workshop sessions on:

Payment & fulfilment methods | **Customer Promises** | **Budgeting & passenger priorities**

The workshop: a chance to engage face to face with the community, and hear richer discussion around customer needs to complement their online feedback

Outline of the day:

Opening talk from GBRTT colleagues

A chance to thank participants for their insight contributions so far, and provide wider strategic context to how it is used

Opportunity for participants to ask questions and challenge aspects of strategy

Participants split into three groups of 10, and rotated around three break-out rooms, each focussing on one theme for an hour

Payment & fulfilment methods

Customer Promises

Budgeting & passenger priorities

A mix of discussions, activities, and interaction with different media and stimulus

+ pre-tasks completed in the online research platform ahead of the day

Wrap up & questions

Plus a further activity to complete throughout the day during breaks

Innovative payment & fulfilment methods

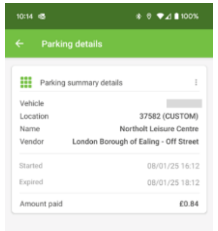
Semi-structured questionnaire to evaluate examples of methods which are innovative, unusual or used overseas.

An extension of discussions on this topic in the break-out rooms

This report summarises the community's discussions around **Payment & Fulfilment methods**

The community contributed to ideas for developing or improving payment and ticket fulfilment methods, with a focus on **what's important in driving the choice and/or experience of the method(s) used**

They fed back in three phases:



In advance of the workshop, participants recorded brief details about a variety of transactions they made during their daily life, which were unrelated to rail

? What methods of payment and/or fulfilment were used

? How well they worked

? Why they used them / the benefits

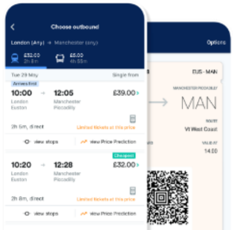
? Any immediate likes, dislikes and other thoughts

The workshop sessions

focussed on discussions about:

- What is important to rail users when paying for, proving payment, or using tickets or payment methods

- *(+ pros and cons to using existing methods, building on pre-task)*

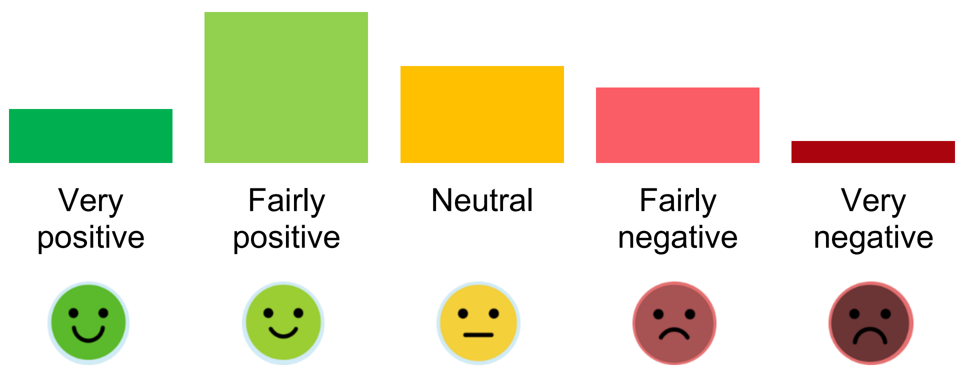


Private questionnaires completed during the day also captured participants' feedback about other innovative methods (including some which do not yet exist commonly in Britain)

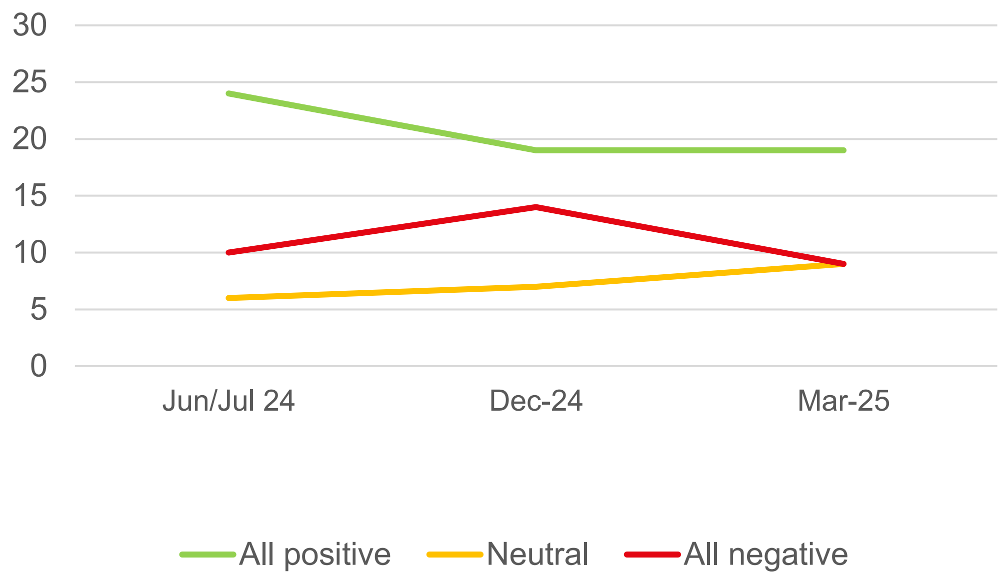
In addition, this report draws on relevant feedback from other topics discussed and evaluated by the community earlier in the year, via the online research platform

Some context: most in the community were feeling fairly positive or neutral about the railway in general at this point

How you feel about travelling by train at the moment: A snapshot
(March 2025)



Trend so far



Base: all community participants, March 2025 (37)

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What is important to rail users

when paying for and proving / using tickets or payment methods

A number of principles are important to rail users, which influence their preferences and perceptions around payment & fulfilment methods:

Regardless of format or technology used, rail users want their payment and fulfilment method, and the experience of using it, to come with these features:

Clarity around entitlement	**Effort- & stress-free purchase**	**Effort- & stress-free usage**	**Evidence / statement**	**Consistency in enforcement**	**Data security / privacy**	**Link to associated services & information**
	Simplicity	Efficiency	of what is purchased	& requirements made of the passenger		

…all of these points are important, but there are some priorities based on how universally essential they are:

Matters to all / on all journeys	Matters to all / on all journeys	Matters to all / on all journeys	Matters to most / on most journeys	Matters to most / on most journeys	Matters to most / on most journeys (though not always a salient issue)	Matters for some / many journeys (though not always a salient issue)

The following pages look at what passengers mean and need within each of these ideas in turn, and their implications for payment and fulfilment methods

Regardless of how they pay or how they evidence this, rail users need to be confident that they understand what they have paid for and their rights

Clarity around entitlement

Matters to all / on all journeys

Rail users want to know:

What am I actually purchasing?

Which trains can I use, and not use?
What times or days can I travel?

What happens if there are changes to the journey…

- Can I make changes if my circumstances or needs change?
- What are the implications for this ticket / payment, if the trains don't run or are late? In particular how does this affect any connecting service?

Do my expectations match what the offer actually is? For example…

- Am I paying for a seat or simply the A to B (with no guaranteed seat)?
- Should I reasonably expect things like toilets on board?
- What are my rights if these elements of the journey are not provided?

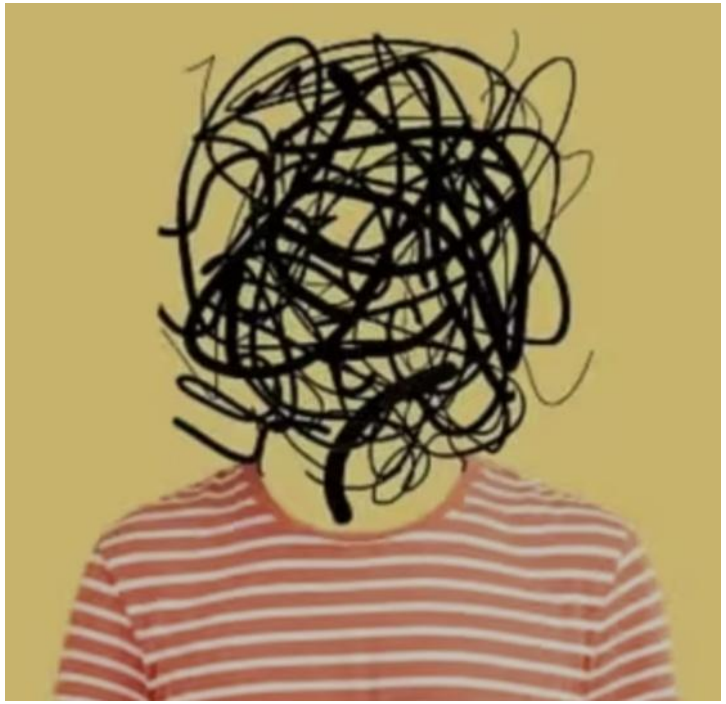


Image supplied by community participant to express overall feelings about what it's like to use rail

(this participant referred partly to ticket-buying here)

Personal preferences and needs mean the railway still needs to offer **options** for payment and fulfilment

Effort- & stress-free purchase:
Simplicity

Matters to all / on all journeys

Effort- & stress-free usage:
Efficiency

Matters to all / on all journeys

"Simple", "effortless" and "efficient" mean different things to different people, in terms of how you pay for journeys and use fulfilment outputs. For example…

- **For some, being effort-free can mean not needing to make a physical transaction.**

  E.g. not having to take out a payment card/cash at a station, or click through online payment steps, or not having to use a physical ticket or device to pass ticket barriers

  For these people, reducing the steps to pay for a journey is a positive – ideas like automatic charging based on geo-location, or biometrics in payment, have potential

- **But others feel the straightforwardness and familiarity of buying a paper ticket trumps tech** innovations which might feel hard to understand, access, or engage with in practice

Given this diversity among rail users and their needs, key implications include:

- **It is crucial to ensure absolute simplicity of usage, and frictionless access to payment and fulfilment methods, whatever they are**

  Any surrounding marketing or information should both emphasise this principle to help build a perception of simplicity, and support simplicity in practice by helping to make things easy to find, understand, and use.

- **There is still a very strong need for different options for payment and fulfilment**

  That is, providing formats / processes which are familiar and easily understood by all (e.g. physical tickets, including on paper, supported by the ability to speak to a member of staff for guidance), as well as those using newer technology to streamline the physical processes and reduce the need for more "things" to hold or keep safe.

In addition:

Rail users find tickets and prices to be too complicated.

This is consistent in customer feedback, in this community and elsewhere

It overlaps with the issue of clarity discussed on the previous page. But in addition to clarity about the available ticket products, **passengers want fewer different products**, simplifying the whole landscape of tickets, as well as how they are defined, described, and made available.

Rail users want processes and documents (e.g. tickets, confirmations) **that work efficiently with retrospective complaints or compensation claims**

This means, for instance:

- Links between payment / fulfilment to the compensation process – and ideally, for many, automated reimbursement
- Minimising effort, e.g. by eliminating requirements to post (or even to photograph) paper tickets which may not have been kept, or even collected

Rail users value documentation of what exactly has been purchased, and that this “evidence” also enables consistent, fair enforcement of payment

Evidence / statement

of what is purchased

Matters to most / on most journeys

Almost all rail users want to have **something** “official” to demonstrate:

- ✓ that they have paid for a train journey
- ✓ what they have paid for

Depending on preferences and what is perceived to be simple (see previous page), this might include for example:

- Paper ticket or confirmation document (e.g. printed email) of some description
- An electronic ticket or confirmation (in an app, on an email, etc.)
- An account they can log in to, showing transactions / journeys
- (For some, confirmation from a credit card supplier / bank of a transaction)

Note that many like contactless options (including tap/in out), or are open to reducing physical interfaces (e.g. using biometrics to pay or location tracking to define journeys), but still want a “back up”, as proof / clarity of a paid-for journey.

Rail users acknowledge the potential contradiction here, but the need for documentation remains (and stems in part from lack of trust that passengers will be treated consistently fairly when there is disruption, or from perceptions of complexity in the current range of ticket offerings).

Consistency in enforcement

& requirements made of passenger

Matters to most / on most journeys

Customers value inspection and enforcement that journeys are paid for

- ✓ Promotes fairness for all
- ✓ Enables investment in the railway for everyone’s benefit
- ✓ Fare evasion perceived to be linked to other ASB: minimisation has wider benefits

Most accept that enforcement methods can vary for the situation

In many cases, on board inspectors are appropriate (and indeed are wanted, for other reasons beyond revenue protection); in others, barriers at stations work better. This suggests that other methods would not be precluded providing they work and are fair, as payment options continue to develop

But they feel that enforcement is currently inconsistent, in terms of:

- **Presence** – inspectors not always seen, barriers not always present, or left open
- **Effectiveness** – some inspectors more lenient than others, barriers not failsafe
- **Fairness** – passengers being penalised for genuine mistakes

Whatever the payment or fulfilment format, rail users want it to help deter fare evasion, as well as improving fairness and presence of enforcement more generally.

These are important features that must both be built into, and made clear and easily accessible, as payment technology develops

Data security is now a societal issue with increasing public engagement over recent decades

Data security / privacy

Matters to most / on most journeys

In this context of high social awareness, this issue is a somewhat inevitable factor in any consideration of most electronic forms of payment and fulfilment.

For example:

- **Contactless** – becoming more **normalised but still underlying concern** that if lost or stolen the card itself or its information can be used by bad actors, or can be used for "pocket charging"
- **Smartcards** – can **overcome this to a degree**, but creates another step / touchpoint
- **Biometrics – polarised**:
  - For those who have already embraced this, it can overcome the potential for theft or misuse of contactless
  - But still not widely understood and so many are sceptical
  - Note that many are used to using their face, eyes or fingerprints with their own smartphone – i.e. within a highly personal space that they own and feel in control of – but can be less comfortable with other organisations having access to this data, and question how it is managed. This is exacerbated to a degree here, where there is often an underlying mistrust of rail to get things right and to be up to speed with technology – if the railway doesn't always run trains on time, how can it be trusted with something as high stakes as personal data of this nature?
- **Go-fencing / location tracking** for automatic journey charges – **some concern about being "watched"** and for detailed data to be collected; however for those who already value convenience and are more open to newer tech, the **efficiency outweighs this**

Conversely, there was no unprompted discussion in this community* about data privacy risks with paying online / via apps. A minority are still nervous about risks with electronic payment, but this indicates that such nervousness may be waning.

Concern about data privacy reflects the level of **familiarity** and **how ubiquitous a payment / fulfilment issue already is**, more than what the real risk level might be.

As such, new technology may always inevitably be met with some nervousness, but **this shouldn't be a hinderance to innovation.**

Nevertheless, the importance of data security to the public means that **strong protection is not only built into new product development, but that this is communicated clearly to customers.**

**Context: none in this community are entirely unbanked or digitally excluded; outside of this workshop they usually engage with Transport Focus' research via an online research platform. A less digitally familiar cohort, even if they may be a minority, is likely to have different opinions on this issue.*

Joining up information to streamline all aspects of a journey and alert passengers to relevant services is normal in other parts of life, and expected in rail

Link to associated services & information

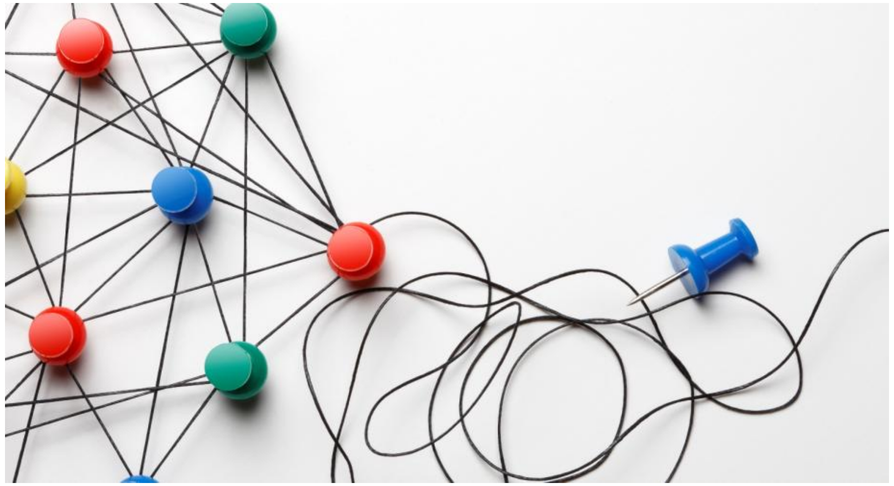
Matters to some / on many journeys

With normalisation of electronic tickets and payment methods, rail users have greater expectations that:

- ✓ All information and other services relating to their journey will be accessible within a **one-stop shop** location, and **from the ticket or fulfilment itself**
- ✓ Train companies will know and be able to **link up information**, to make all aspects of using the railway more **seamless**

E.g. tickets or other fulfilment assets should include information (or easy access to information) about:

- The paid-for journey – times, stations, platforms, connections, etc.
- Any seat reservation relevant to the journey that has been purchased
- Disruption, as relevant to the specific journey including connections
- Following up – claiming / receiving compensation, giving feedback, etc.
- (And increasingly…
  - Supplementary information like onward travel, key locations at the destination city/area, wayfinding at relevant stations, etc.
  - …with some expectation that users will be able to personalise which of these possible services is shown)



In particular, Season and Railcard users feel strongly that associated information should link directly with both payment and fulfilment method

- Expectation of easy access to season ticket account history – especially for claiming compensation
- Impatience at the current need to carry separate ID or card (even if these are electronic) to prove ticket eligibility

Users of these tickets feel **it is fair to be asked to prove any necessary criteria at point of purchase, but thereafter that eligibility should be seen as inherent** in having possession of a Railcard-linked ticket, or season ticket

Some of these features for payment & fulfilment methods have heightened priority at different points in a typical train journey

Top priority principles, and therefore key ideas to work on and design in for different journey points, are:

Planning the journey Purchase / booking	Getting to the platform & train	On board	After the journey
Clarity around entitlement **Effort- & stress-free purchase**	**Effort- & stress-free usage**	**Evidence / statement** of what is purchased **Consistent enforcement** & passenger requirements	**Evidence / statement** of what is purchased

Data security / privacy **Link to associated services & information**

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…and in different journey scenarios there can be minor variations in priority; in particular:

For different journey purposes

Few variations in passengers' overall needs – all seven of the same principles are important regardless of the reason for travel.

Nevertheless, there are some common nuances:

- Frequent, familiar journeys (and those made using season tickets for example) may prioritise speed and efficiency of purchase and fulfilment
- Less familiar / regular journeys may put greater emphasis on clarity around what exactly is being purchased
- Frequent, familiar journeys may have less need for links to information like on board facilities and seat reservations – but easy access to information about disruption, compensation, and things that might change such as boarding platform are useful
- Journeys paid for by an employer may put greater emphasis on being able to prove payment (for expenses claims), but less on ability to access Delay Repay

At times of disruption

Heightened emphasis on needing:

- **Clarity**, especially around what alternative services can be used if the booked train is disrupted
- **Evidence** of what has been purchased, in order to claim compensation
- **Fair, consistent enforcement** of eligible ticket usage
- **Easy access to related information** about the disruption, its implications for the journey and the ticket, and subsequently to claiming and receiving compensation

There is much variability in how well these needs are met currently

Clarity around entitlement

Complexity, the range of ticket types, and resulting misunderstanding, is a salient issue for rail users, that they want to see resolved. Payment / fulfilment methods themselves might be managed separately from this, but they could do more to facilitate clarity.

(For many, the issue of entitlement only becomes important when journeys are disrupted in some way – it's critical if not common.)

Effort- & stress-free purchase

Partly dependent on the user themselves, and personal confidence and familiarity with the railway, and payment options available.

Simplicity of payment also linked to perceived clarity of entitlement, and access to things like a station ticket office, for example.

Effort- & stress-free usage

Partly dependent on the user themselves, and personal confidence and familiarity with the railway, and fulfilment options available.

Efficiency of usage also linked to smooth functioning of things like electronic ticket gates, presence of staff to assist, etc.

Evidence / statement

Very few examples given by the community, of difficultly with producing evidence when it is required.

(Though isolated examples exist, for instance where an e ticket is inaccessible due to loss of smartphone battery, or where paper tickets are required to support a compensation claim, but are lost or were never collected).

Consistency in enforcement

Rail users report inconsistencies in whether or not a ticket inspector is seen, whether or not ticket barriers are in place or are in operation, and in how lenient or strict inspectors are – and the tone and attitude used to deliver this.

Many rail users report examples of where they have seen or been aware that other passengers are evading fares, and this feels unfair.

Data security / privacy

No examples given by the community, of actual loss, theft or misuse of their information as a result of any electronic payment.

However, concern exists among some – this may be as much if not more of a perception issue, requiring reassurance, than a real issue.

Link: assoc. services & info

A lower priority for many journeys currently, but many rail users start to question why more information is not made available at the point of payment or alongside / within the fulfilment method, when they need or want it and find it lacking.

Some electronic payment / fulfilment methods – especially e-tickets or emailed confirmations – are doing some of this well.

Passengers’ pros & cons of some payment & fulfilment methods

In context of what principles are important

No single fulfilment method meets all needs, for all passengers, for all journeys
→ **Clearly, providing a range of options is essential**

Overview of rail user opinion of fulfilment methods, in context of their key needs *See appendix for expanded detail.*

This summary indicates the potential that rail users perceive for each method, and does not reflect their experience of how well these needs are met in practice; this is outlined on page 16

Fulfilment method	Clarity	Easy purchase	Easy usage	Evid-ence	Enforce-ment	Data security	Links: info	Summary
Traditional paper ticket								**Familiar, well-understood, "safe"**, but **cumbersome** for many ○ Especially preferred by infrequent users or on infrequent, "occasion" journeys ○ A necessary option for those nervous or unable to use online tools, and/or bank accounts, and/or travelling too infrequently for smartcard purchase
Printed confirmation								**As above**, but especially relevant when journey is booked online in advance
Smartcard								**Convenient** and **well-understood**, but **cumbersome** for some ○ Safe, seen as a good middle-ground between convenience of contactless payments and tangibility / data security of paper tickets
Ticket stored on phone / in app								**Intuitive to those who already adopt smartphones into daily life** ○ Provides opportunity to easily link into other auxiliary services and information, and other benefits from data sharing across the industry. ○ But **not everyone is here yet** - this tech cannot be offered as the only option
Email / confirmation on phone								**As printed email confirmation, though unavailable to some** ○ But with what some see as the **convenience** of not having to print a physical item, and what others see as a slight **risk of being inaccessible** at the point of need
Contactless tap in/out *(card / phone)*				? Queried	? Queried			**Highly convenient and much normalized, though unavailable to a minority** ○ Recognised small risk to data privacy or theft / loss of a card or phone - outweighed by convenience for many but remains a barrier for some.

Traffic light colours indicate how effective rail users perceive each of these methods to be at meeting the seven needs covered here.
(Where for example, red = poor perception of ability in this area, or strong resistance to the fulfilment method on this basis; darker green = good perception of ability, or this ability is a strong pull factor).

Tangibility as a key discriminator of preference for different fulfilment methods

The main needs areas in which opinions and preferences for different fulfilment options can vary are:

- the **perceived ease** of acquisition and usage in practice
- and especially their **usage in relation to revenue protection**

Individuals' preferences on these parameters are typically linked to how much they value **convenience**, vs. the degree to which they are comfortable with **intangible** fulfilment. As such, the most and least tangible options attract the most polarised opinions:

Most tangible & active High polarisation	Less polarisation	Least tangible & active High polarisation

Traditional paper ticket	Printed confirmation	Smartcard	Email / confirmation on phone	Ticket stored on phone / in app	Contactless tap in/out

While there is *sometimes* a greater preference for more tangible options among older people, and less tangible options among younger people, **there is no consistent, reliable pattern by age.** Younger people can of course prefer traditional paper tickets, and older people can prefer the least tangible methods – and this can vary for an individual when they make different types of journey.

Nor are there clear, completely consistent patterns by other demographics, or journey purpose, for example.

In addition to developing and making payment and fulfilment options available in such a way that considers all key areas of need identified from the workshop feedback, GBR and others should **pay special attention to how tangible / intangible the processes and "tickets" are and seek to ensure these work for customers**.

It cannot be assumed that new technology innovations will become more acceptable simply as the customer base "grows into" them. It will be important to **bring people along with any new innovations as they are developed**, and to **maintain provision of more traditional options to remain inclusive**.

(Response to specific methods echoed these patterns, with more tangible – and more familiar – options currently more popular than those involving newer technology and more distance between the “ticket” and the user)

Relative popularity of selected existing and potential payment & fulfilment methods, for rail travel

Workshop participants rated each payment method out of 5, which have all been added together to provide a total score for each method. Bubble sizes indicate the relative score levels for each (despite using a scoring system this remains a largely indicative and qualitative assessment, given relatively small number of participants involved).

Participants rated methods separately for shorter familiar journeys, and longer less familiar journeys. A similar pattern was seen in relative popularity of each payment method, for both journey types.

More tangible & active ⟷ Less tangible & active

Smartcard	Rail travel ticket app	Transport pass app	PAYG with credit / debit card (tap in/out)	Wearable payment	Purchase tickets with biometrics	PAYG with biometrics

Rail user feedback 15-20 years ago sometimes included greater resistance to then-innovations like electronic tickets within a smartphone among some groups; this still exists for some but is becoming less common. Currently, as highlighted here, the least tangible options are least popular, but rapid progression away from cash and physical tickets that we have already seen suggests that this is likely to shift further

→ **Innovation should not be held back by consumer resistance, but nervousness from un-familiarity simply means that the railway must provide a helping hand for newer options, and must retain more traditional options in the meantime**

Summary

Summary: some key principles

Rail users' feedback highlighted **seven key needs – driving principles which must feature or be considered in any payment and fulfilment method**:

- **Clarity around entitlement** – what is actually being paid for, and what are the passenger's rights and reasonable expectations?
- **Effort- & stress-free purchase** – passengers want the purchase process itself to be straightforward. This is inevitably subjective, and what feels straightforward to some can feel effort-laden to others
- **Effort- & stress-free usage** – as for payment, using any fulfilment mechanism in practice must be easy and efficient, for example to access the platform, to demonstrate payment, and in some cases to claim compensation. Again, the way things are made efficient is subjective, but the principle is consistent
- **Having evidence or a statement** of what has been purchased – supporting clarity of entitlement, as a reassurance and reminder, and to pass through any revenue protection or compensation claim efficiently
- **Consistency in enforcement** – passengers want to know what is expected of them and others in terms of revenue protection, and they want this to be managed conspicuously, consistently, and fairly
- **Data security / privacy** – a widely held social concern, which is not necessarily a problem in rail but needs robust protection and communication, including at the point of payment and clearly built into fulfilment methods
- **Links to associated services and information** – in a time of data and information, passengers increasingly expect fully joined up experience, with journey payment and fulfilment methods as a key customer touchpoint, where this is therefore expected to be demonstrated

These key principles are important for passengers regardless of:

- the type of payment (e.g cash or electronic, in person or remote), or the fulfilment method (e.g. physical, electronic, or even completely intangible)
- the journey purpose (e.g. for leisure, commuting, or other reasons), or the journey context for the passengers (e.g, how familiar they are with it and how frequently they make it, whether it is within a local area or long distance, etc.)
- demographics or other passenger characteristics, including whether or not they are travelling with others (including children), with a Railcard, and so on)

While all of these points are important, some are higher priority. They are shown in an approximate rank order here, though this varies a little in different journey scenarios.

Summary: how well these principles are delivered on

There is inconsistency in how well each of these needs is met currently, with the biggest areas of variation in:

- **Clarity of entitlement** – strongly linked to complexity in the ticket market itself (which needs addressing in its own right), but feedback indicates that payment and fulfilment processes and assets could also support this more effectively
- **Effort required in making a purchase and using a ticket or fulfilment method in practice** – where preferences are subjective, but where customer effort might be higher than it needs to be in some cases. This can be because, for instance:
  - The payment and fulfilment choices on offer are not always inclusive (e.g. some passengers have a genuine need to purchase in person at a station, some report that they were not given the option for an e ticket)
  - The purchase vehicle (e.g. the website) is more complicated than it could be (often linked, again to ticket complexity)
  - Using tickets and fulfilment methods in practice is problematic (e.g. ticket gates do not open, or do not work with certain fulfilment formats, staff are not available to help, tap in/out payments do not register correctly leading to overcharging, etc.)

The community also evaluated some existing and potential new payment and fulfilment methods. Other feedback forums will cover this in more detail, but the discussions here highlighted the degree to which tangibility affects preferences and experiences:

- More tangible formats (physical tickets, smartcards, electronic bar codes held on a phone, etc.) can feel more familiar and understandable, but are less efficient to buy and use
- More intangible formats (geo-fencing based automatic charging, use of biometrics, etc.) can be fast and easy, but unknown and therefore harder to trust.
- The preference for convenience versus familiarity is personal, and can vary a little for different journey scenarios.

It does seem likely that distrust for newer, less tangible options will fade, as people become more familiar with them over time – so **innovation should not be stifled due to existing consumer resistance**.

However, any innovation needs to be introduced with clear communication, and importantly the **more traditional options must remain for the time being, to maintain inclusive access to the railway among those who prefer not to – or cannot – use newer ideas.**

Appendix:

Rail users' opinions of some existing fulfilment methods, in context of key needs for fulfilment

Traditional paper ticket

Familiar, understood, “safe”, but cumbersome for many

- Especially preferred by infrequent users or on infrequent, "occasion" journeys
- A necessary option for those nervous or unable to use online tools, and/or bank accounts, and/or travelling too infrequently for smartcard purchase

Overview of rail user opinion of fulfilment methods, in context of their key needs: **Traditional paper ticket**

This summary indicates the potential that rail users perceive for this method, and does not reflect their experience of how well these needs are met in practice

Clarity	Easy purchase	Easy usage	Evidence	Enforcement	Data security	Links: info
✓ Written details; works well when journey is straightforward and things go to plan ? Limited space for details = effort to understand some restrictions, or usage eligibility in disruption for example. (A wider issue with ticket complexity rather than an inherent format issue)	? Dependant on purchase method	? Personal preference: some appreciate familiarity and straightforward-ness; others see this as another "thing" to remember / find at short notice, and potential to lose (exacerbated if multiple separate items are provided) • Some like "handy credit card size" for storage and easy access on the move	✓ Straightforward statement of what has been purchased × (Some potential for loss, and some have had effortful experiences with claiming compensation, e.g. if paper ticket is required to be posted but has been taken / lost / not collected).	? Linked to clarity - limited details can lead to genuine customer mistakes ? Ease of presenting ticket to inspector and/or at ticket barriers depends on personal preference	✓ No issues raised by the community	✓ Some supplementary information can be printed • Lower expectation of this for those who prefer this method

Traffic light colours indicate how effective rail users perceive each of these methods to be at meeting the seven needs covered here.
(Where for example, red = poor perception of ability in this area, or strong resistance to the fulfilment method on this basis; darker green = good perception of ability, or this ability is a strong pull factor).

Printed confirmation

Similar benefits and drawbacks to traditional paper tickets, without the “handy” size

Especially relevant when journey is booked online in advance

Overview of rail user opinion of fulfilment methods, in context of their key needs: **Printed confirmation**

This summary indicates the potential that rail users perceive for this method, and does not reflect their experience of how well these needs are met in practice

Clarity	Easy purchase	Easy usage	Evidence	Enforcement	Data security	Links: info
✓ Current experience similar to traditional paper ticket, but has potential for more information to be provided due to more physical space?	? Dependant on purchase method	? Personal preference: some appreciate familiarity and straightforward-ness; others see this as another "thing" to remember / find at short notice, and potential to lose ? And while some prefer credit-card sized format, others find a (physically larger) paper confirmation easier to store and find; less liable to loss	✓ Straightforward statement of what has been purchased	? Linked to clarity - limited details can lead to genuine customer mistakes, but potential for more information than on a traditional credit-card sized ticket × Can be a greater hurdle at ticket barriers where there is no barcode scan	• Minor issue only (e.g. where personal details might be included on a printed email)	✓ Some supplementary information can be printed • Lower expectation of this for those who prefer this

Traffic light colours indicate how effective rail users perceive each of these methods to be at meeting the seven needs covered here.
(Where for example, red = poor perception of ability in this area, or strong resistance to the fulfilment method on this basis; darker green = good perception of ability, or this ability is a strong pull factor).

Smartcard

Convenient and well-understood, but cumbersome for some

Safe, seen as a good middle-ground between convenience of contactless payments and tangibility / data security of paper tickets

Overview of rail user opinion of fulfilment methods, in context of their key needs: **Smartcard**

This summary indicates the potential that rail users perceive for this method, and does not reflect their experience of how well these needs are met in practice

Clarity	Easy purchase	Easy usage	Evidence	Enforcement	Data security	Links: info
✓ Not raised as an issue by community • Usually used for local, familiar journeys, so misunderstanding of entitlement is rarer • Or has flexibility built in with capped-price / unlimited travel within an area ? (NB confusion or lack of awareness over the boundaries of an area are the main concern in respect of this issue)	✓ Rarely raised as an issue in terms of initial acquisition - partly because this is typically a one-off exercise ? After-sales (e.g. dealing with lost / damaged card) can be effortful - a customer service and process issue rather than inherent disadvantage to the method	× Some prefer not to have any, physical item to remember, store and access during a journey ✓ But typically seen to be lower effort overall than paper ticket to use in practice, albeit can still be subject to damage or loss ✓ Rail users appreciate less need to buy separate tickets for each journey, with ability to top up or buy individual tickets via an account	✓ Not raised as an issue by the community ✓ Some users acknowledge existence of an online account giving access to journey history - which is an appreciated, important feature of this method	✓ Simple to use at ticket barriers, simple for ticket inspectors to scan	✓ Largely perceived as secure, due to providing a (tangible) layer between any bank account and paying for journeys in practice	• Expectation for journey history information, "after-sales" care for loss, damage, incorrect charging, or compensation for disruption.

Traffic light colours indicate how effective rail users perceive each of these methods to be at meeting the seven needs covered here.
(Where for example, red = poor perception of ability in this area, or strong resistance to the fulfilment method on this basis; darker green = good perception of ability, or this ability is a strong pull factor).

Ticket stored on phone / in app

Intuitive to those who already adopt smartphones into daily life

- Provides opportunity to easily link into other auxiliary services and information, and other benefits from data sharing across the industry.
- But not everyone is here yet - this tech cannot be offered as the only option

Overview of rail user opinion of fulfilment methods, in context of their key needs: **Ticket stored on phone / in app**

This summary indicates the potential that rail users perceive for this method, and does not reflect their experience of how well these needs are met in practice

Clarity	Easy purchase	Easy usage	Evidence	Enforcement	Data security	Links: info
? Existing experience is mixed, as for paper tickets ✓ Some expectation that this could be clearer, with more opportunity to give more detail in plain English	? Personal preference: • For those choosing this method, the ticket is usually bought online / via app, and this purchase process feels relatively easy in principle, and delivery straight to the phone is intuitive • For others, a lack of familiarity makes this feel unknown and so difficult or risky • Or no smartphone / online access (or reluctance or non-habitual use) makes this inaccessible	✓ Those who choose this find it intuitive - everything else is on their phone, it's always just "there", with no need for additional planning. Low risk of loss or inaccessibility ? Some concern about connectivity, battery life, & what happens if ticket gate scanners are not in operation × Can feel out of reach, daunting, or intrusive for those not routinely using smartphones in daily life	✓ Straightforward statement of what has been purchased ✓ Little risk of loss or inaccessibility	• See minor concerns noted under usage	✓ No issues raised	✓ Expectation of easy access to a range of other online information and services (see page 13). ✓ Expectation of joined up knowledge about me as a customer, and my specific journey, across the industry.

Email / confirmation on phone

Similar benefits and drawbacks to a printed email confirmation, though unavailable to some

But with what some see as the convenience of not having to print a physical item, and what others see as a slight risk of being inaccessible at the point of need

Overview of rail user opinion of fulfilment methods, in context of their key needs: **Email / confirmation on phone**

This summary indicates the potential that rail users perceive for this method, and does not reflect their experience of how well these needs are met in practice

Clarity	Easy purchase	Easy usage	Evidence	Enforcement	Data security	Links: info
✓ Current experience similar to traditional paper ticket, but has potential for more information to be provided due to more physical (or dynamic) space?	Relevant mainly to those purchasing online ? Personal preference among this group: ✓ For some, an email confirmation can feel more familiar, and more "official" than an e-ticket that they might not be as familiar with receiving, using or finding within their phone wallet/app. × For others, a separate email feels arduous and inefficient		✓ For those who like this, an email can feel more official and watertight as evidence, as well as being easier to access again retrospectively should they need the evidence - no need to download anything to show to an inspector or pass through gates, so no reliance on connectivity. × For others, a separate email feels arduous and inefficient		✓ No issues raised by the community	✓ Some expectation that additional information and links to auxiliary services will be provided, e.g. at the bottom of the email

Traffic light colours indicate how effective rail users perceive each of these methods to be at meeting the seven needs covered here.
(Where for example, red = poor perception of ability in this area, or strong resistance to the fulfilment method on this basis; darker green = good perception of ability, or this ability is a strong pull factor).

Contactless tap in/out (card / phone)

Highly convenient and much normalized, though unavailable to a minority

Recognised small risk to data privacy or theft / loss of a card or phone - outweighed by convenience for many but remains a barrier for some

Overview of rail user opinion of fulfilment methods, in context of their key needs: **Contactless tap in/out (card / phone)**

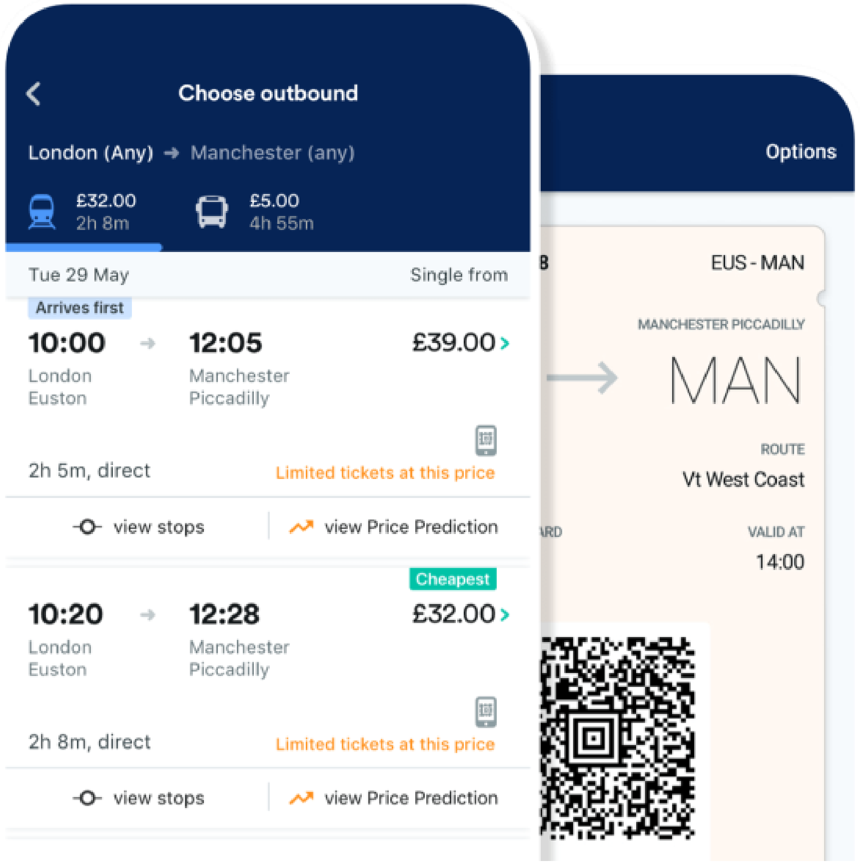
This summary indicates the potential that rail users perceive for this method, and does not reflect their experience of how well these needs are met in practice

Clarity	Easy purchase	Easy usage	Evidence	Enforcement	Data security	Links: info
			? Queried	? Queried		
✓ Not raised as an issue by community • Usually used for local, familiar journeys, so misunderstanding of entitlement is rarer (and lower stakes) • Or has flexibility built in with capped-price / unlimited travel within an area ? (NB confusion over the boundaries of an area, and potential to spend more money than intended, are the main concern in respect of this issue)	✓ From the user's perspective, this fully streamlines the payment and fulfilment, stripping out both the need for any tangible "ticket" and the time/process involved in what is otherwise two separate steps. ✓ For some this is the ultimate convenience (that is currently available)… × ..for others this poses a risk of un-capped fares (see left) *Feedback from the community suggests that the latter cohort is shrinking, as more people become familiar and comfortable with contactless in everyday life. However, this is qualitative feedback, so should be verified with separate, robust analysis of how prevalent this payment & fulfilment method is compared to others.*		? Not a salient issue for those who already use contactless, but several acknowledged that this is something they wanted to understand more about ? Some assume that bank statements can verify payment and could be used retrospectively as evidence, but this is unclear to most ? Some are concerned about how they might prove payment to a ticket inspector, how people are protected against over-payment if they are not forced to tap out, or how fare-evaders are identified		? Some concerns about: • Potentially giving others' access to personal info. and money (even if this is perception not reality) - albeit that paying with Google / Apple pay or a stored card can limit this • "Pocket charge" theft, or other theft or loss of the device or card (though this is not unique to rail travel) – a relatively small concern, often out-weighed in practice by convenience	• Little expectation

Appendix:

Payment & fulfilment methods evaluated privately during the workshop day

A. Rail travel ticket app



An app which is specific to train travel, in which you can choose and buy all train tickets for anywhere in Britain

Similar to existing apps that you might have for the Trainline, National Rail Enquiries, or train operators

Choose from journey options and pay for a specific journey, from A to B, at a certain time

Pay by credit/debit card. Choose whether or not to save the card details within the app, so you don't have to input them each time.

Get a virtual ticket within the app, or download it to your phone (to Google/Apple wallet if wished)

Open the ticket on your phone, and hold phone near terminal at turnstile to use

If needed, show the virtual ticket to inspectors, on your phone.

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B. Smartcard

A specific smartcard for rail travel.

Similar to Oystercard in London, but covers all of Britain.

Tap on the turnstile to open ticket gates at the journey start, and again at the end. The journey cost is calculated in the background.

You will always get the best price for the journey you make. For example, if you travel around making several journeys during the day, the best price might be a “Day Travelcard” rather than charges for several individual journeys. This is all worked out and you don’t need to do anything.

You don’t get a “ticket” for each journey, but you can look up your “history” online and print off receipts if needed.

Choose to travel as much as you like and then pay for whatever you have done at the end of each month. Or put a certain amount of credit on the card in advance, which you can’t exceed. Top this up whenever you need to (online, or in person at a railway station).

Link the card directly to a bank account, if you wish.

If needed, show the smartcard to ticket inspectors. They can check it is valid and has been used correctly for that journey.

C. Wearable payment

Like a smartcard, but worn, e.g. as a wristband. Often used at leisure resorts and colleges, where you use it to pay for things on site (and open lockers, for example), and settle at the end.

Tap to open the ticket gates at the journey start, and again at the end. The total cost is calculated in the background.

Also pay for food & drink on board, and at some station outlets.

You will always get the best price for the journey you make. For example, if you travel around making several journeys during the day, the best price might be a “Day Travelcard” rather than charges for several individual journeys. This is all worked out and you don’t need to do anything.

You don’t get a “ticket” for each journey, but you can look up your “history” online and print off receipts if you need them.

Choose to travel and buy food and drinks as much as you like, and then pay for what you have done at the end of each month. Or put a certain amount of credit on the card in advance, which you can’t exceed. Top this up whenever you need to (online, or in person at a railway station).

Link the card directly to a bank account, if you wish.

If needed, show the band to ticket inspectors. They can check it is valid and has been used correctly for that journey.

D. PAYG by tapping in/out with credit or debit card

Tap your debit or credit card to open the ticket gates at the journey start. Tap again at the end, and the total cost for the journey you make is calculated in the background.

You will always get the best price for the journey you make. For example, if you travel around making several journeys during the day, the best price might be a "Day Travelcard" rather than charges for several individual journeys. This is all worked out and you don't need to do anything.

You don't get a "ticket" for each journey, but you will see the transaction in your bank or credit card account.

Choose to travel as much as you like, and then the money is taken directly from your card, at the end of the day. You don't need to settle any bill at the end of the month, or keep anything topped up. Everything is done for you.

If needed, show your card to ticket inspectors. They can check it is valid and has been used correctly for that journey.

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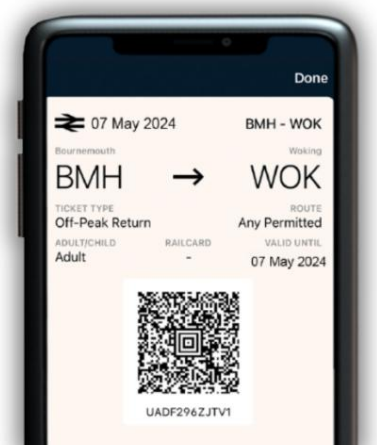
E. Purchase ticket using biometrics



Use an app on your phone, a website, or a ticket machine at a railway station, to purchase a ticket for a specific journey from A to B, at a given time.

The payment is all done online, using Face ID / Touch ID. So you don't need to put in any card details at the point of purchase, or even hold your phone or anything else near to a payment terminal – it's all taken from your biometrics.

You will have needed to set up a bank account that is linked to your face or fingerprint, in advance.

If you made the purchase at a station ticket machine, you can print off a ticket or have a virtual ticket sent to your phone. If you made the purchase on an app or website you can choose to have a virtual ticket sent to your phone, or to print at home.

A digital receipt shows proof of transaction.

If needed, show your physical or virtual ticket to inspectors.

F. PAYG using your biometrics

Scan your face, fingerprint or palm to open the ticket gates at the journey start. Do so again at the end of your journey, and the total cost for the journey you make is calculated in the background.

You will always get the best price for the journey. For example, if you travel around making several journeys during the day, the best price might be a “Day Travelcard” rather than charges for individual journeys. This is all worked out; you don’t need to do anything

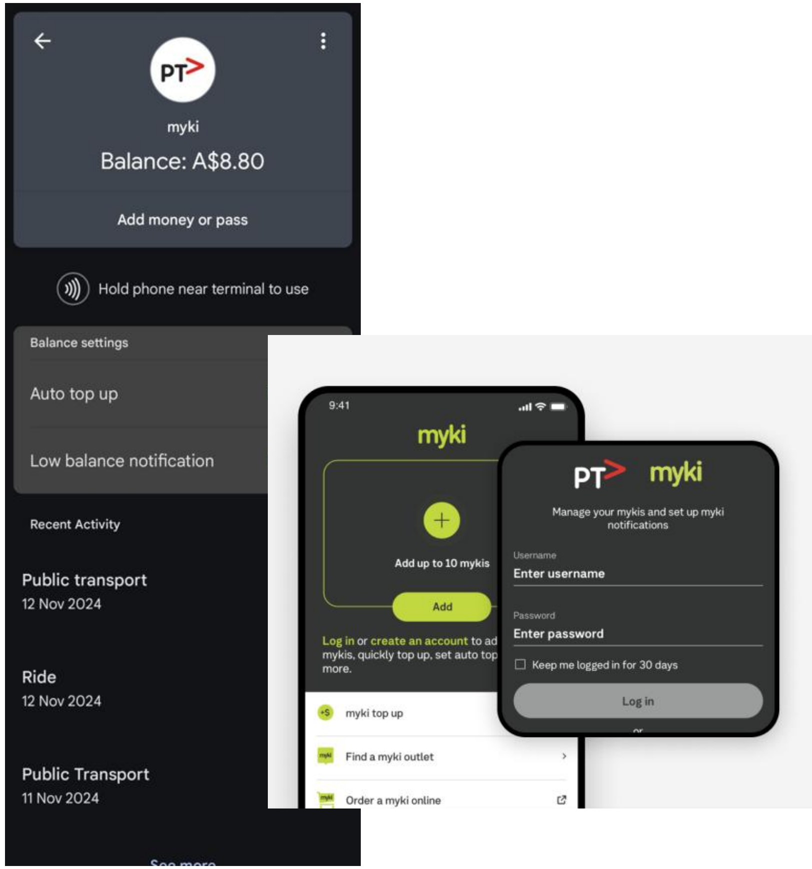
You will have needed to link a bank account to your face ID or fingerprint, in advance. The payment is taken directly from your bank account or credit card when you scan your face / finger. You don’t need to put in any card details at the point of purchase, or even hold your phone or anything else near to a payment terminal – it’s all taken from your biometrics.

You don’t get a “ticket” for each journey, but you will see the transaction in your bank or credit card account.

If needed, a ticket inspector might also need to scan your fingerprint, so that they can check it is linked to a bank account that is being used correctly for that journey.

G. Transport Pass app

(used in cities in Australia, for both trams and buses)



Download the app, and use it like a smartcard on your phone – hold phone near terminals at ticket gates, to use.

You either top up (or auto-top up) so that you can use it as a pay-as-you-go option. Or, choose to purchase tickets for specific journeys, which are stored within the app or in your Google / Apple wallet.

For specific tickets, you can see these within the app. For PAYG, you can see this in your "history".

Choose whether or not to link the app directly to a bank account.

If needed, you can show the app, or the ticket in the app, to ticket inspectors.

About Transport Focus

Transport Focus is the independent consumer organisation representing the interests of:

Bus, coach and tram users across England outside London.

Rail passengers in Great Britain.

All users of England's motorways and major 'A' roads (the Strategic Road Network).

We work to make a difference for all transport users.

Any enquiries about this report should be addressed to:

Louise Coward – Head of Insights
Louise.coward@transportfocus.org.uk

Transport Focus
10th Floor, 25 Cabot Square, London
E14 4QZ

www.transportfocus.org.uk

Transport Focus is the operating name of the Passengers' Council

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