

## Contactless is arriving at more stations near London – don't pay more than you have to

Paying for your travel 'contactless' using tap and go with a bank card or mobile device has been available for many years in London, and the number of stations around London where it is available increases by a [further 20 stations this Sunday](#). As you travel, your taps are collected, and at the end of the day the fares system works out the cheapest fare you could have paid, applies an upper limit (usually called a cap) if relevant and your card is then charged the following day. By registering on TfL's website, journey history can be seen and claims are easier. In preparation, fares for those stations (and some others) were simplified from Sunday 7 December.

Neil Middleton, Railfuture vice chair said:

“Offering the option for contactless payment for rail travel is a good thing – convenient and simple. But it currently comes with a number of stings in the tail, so if a traveller wants to pay the lowest price for their travel, contactless payment often doesn't deliver the best price.

“That's because it is still missing a key feature – railcard support, and also different fares can have different validity times.”

Railfuture's advice is to always check the price of your travel in two places before deciding: (1) on your train operator's website (but there's an important limitation – see 'background information'); and (2) on Transport for London's Single Fare Finder [web page](#) (on or after Sunday).

Railfuture's research looked at just a handful of stations and found (vs using contactless, for a journey to/from central London): Four ways for a Railcard holder to save money from Luton (Town) to central London at the weekend; that a family could travel from Luton (Town) to central London at the weekend for under half the price of contactless and that a commuter from East Grinstead could save over 10% every day by buying a Network railcard – and recover the cost of that in under 10 return journeys (this is travelling Monday to Friday).

Railfuture also noted that sometimes contactless can be cheaper, most notably before 06:30 Monday to Friday when rail tickets are priced at peak fares, but contactless is still priced off-peak – and remember that contactless is by tap-in time, so tapping in at 06:29 for an 06:31 service can offer noticeable savings.

Neil went on to say:

“The prices, options and differentials will vary between stations – the only option is to check twice for each travel time. Our example station Luton is unusual in that a set of split tickets (using Luton Airport Parkway) can sometimes save money, but cheaper choices are usually available.

Monday to Friday, the start and end times for contactless and National Rail off-peak fares can be different – for instance from Luton, off-peak Travelcards are valid for trains departing from 09:00, National Rail off-peak singles for trains departing from 09:30 and

contactless when passing through the gateline 09:31 or later. So again a reason to check your travel price and consider slight changes in your start time.”

Railfuture’s hints for getting the best price:

- If your railcard is valid when you plan to travel, then a ticket bought beforehand will usually be cheaper than contactless (ticketing sites automatically allow for the times of railcard validity). If travelling after the rush hour, set your start time to 10am, then check earlier trains to see if it is still valid.
- Buying a Travelcard (unless it is an anytime one) can often be cheaper than a pair of singles.
- Price differentials between contactless and tickets bought in beforehand can be greatest between 04:30 and 06:30 and around 09:30, 16:00 and 19:00 Monday to Friday
- If you are a Network railcard holder pay particular attention to return tickets and Travelcards to mitigate the minimum Monday to Friday price.
- If there are 3 or more adults travelling together – or any children, tickets bought in beforehand will be cheaper.
- There are no child contactless fares.
- If there used to be cheap weekend fares from your station, it is worthwhile looking for split fares.

Neil concluded by saying:

“Using contactless needs to be like using Oyster is inside London – you can be confident that it will be the cheapest price for your day’s travel. A key step to getting there will be including railcard discounts for contactless payment. I hear it is promised – but it is still ‘jam tomorrow’ as there is no delivery date. Write to your MP to demand that this be expedited.

“A key loss for the stations that (or imminently will) received the option for contactless payment in recent years is the loss of cheap weekend fares, with low prices to encourage travel. We think contactless should support a third tier, valid only at the weekend. In the meantime, look for cheaper Advance tickets that may be available”.

## **Useful background information**

Key points to know about contactless:

- The roll out of contactless has been deferred to summer 2026 for [Greater Anglia stations](#), including Stansted and Southend Airports – but fares were still simplified on 7 December – so do still check for the cheapest options.
- The fare structure is different for stations that have had the option for contactless payment for many years such as Gatwick Airport, Luton Airport Parkway, St Albans and Welwyn Garden City. The principle of check twice still applies, but the answer could be different.

Key points to know about the fare change for stations currently getting contactless:

- All existing off-peak tickets for stations are removed. They are replaced with two tickets – an off-peak single and an off-peak return. Any cheaper weekend only tickets disappear. Where there is more than one Monday to Friday Off-Peak return, the new off-peak single will be priced between the two.
- For central London, there is now a choice of 4 fares – Anytime return, Peak Single, Off Peak return and Off-Peak single.

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- To travel one way outside the peak and the other in the peak, a pair of singles is the better option.

Key things to know about split ticketing:

1. Split ticketing is when travelling between A and C via B, instead of buying a ticket from A to C, you buy tickets from A to B and B to C. Your train must call at B.
2. Specialist ticket splitting websites are usually best for finding the lowest price – unlike buying tickets from A to C (above) where all sites – train operator and independent will offer the same price – some sites are better than others at finding the best price. Unfortunately to get the very lowest price multiple sites need to be used.
3. Split ticketing is always worthwhile checking for. It is most likely to be relevant on longer distance journeys and when passing through boundaries.

Neil commented:

“MoneysavingExpert has a useful list of [recommended](#) websites – My recent ‘go to’ has been Split My Fare but I’m going to try the others mentioned for future bookings. Sometimes I’ll take the ticket information they provide and use it to buy my tickets on an Operator’s website.

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Notes

Useful links:

1. National Rail: <https://www.nationalrail.co.uk/tickets-railcards-and-offers/buying-a-ticket/pay-as-you-go-with-contactless/> - has current and imminent maps
2. The DfT announcement: <https://www.gov.uk/government/news/simpler-train-travel-for-the-south-east-as-contactless-ticketing-rolls-out-at-47-more-stations>

Luton (Town) fares

*For an individual*

1. Via the Thameslink website\*\* buy a pair of Advance tickets for the 09:29 and 20:31: **£8.60** (Prices for Advance tickets checked on 5 December for travel on 14 December on the 09:21 to London and the 20:31 from London).
2. Via the Thameslink website\*\*\* buy a pair of off-peak single tickets to Luton Airport Parkway and a super-off peak return from there to Farringdon for **£12.25** (£2.20 + £10.05).
3. Via the Thameslink website\*\*\* buy a pair of off-peak single tickets for **£13.90**.
4. Via the Thameslink website\*\*\* buy an off-peak day Travelcard for **£20.00**.
5. Using Contactless: **£21.00**.

*For families and groups*

1. Via the Thameslink website\*\*\*, 4 Adults can travel together on flexible tickets from Thameslink with Groupsave for **£55.60** – or pay **£84.00** using contactless.
2. Via the Thameslink website\*\*\*, a family of 2 adults and 2 children can travel together on flexible tickets from Thameslink with Groupsave for **£41.70** – or pay **£84.00** using contactless.

East Grinstead fares

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1. Travel into London during the morning peak using Contactless (£16.60) ~ or buy a single\*\*\* for the same price but coming home have a Network railcard and buy a peak single\*\*\* and save £3.60 ~ **£29.60**. in total.
2. Travel both ways in the morning and afternoon peak and pay **£33.20**.

\*\* Or at the Ticket Office – or some operator's Ticket Vending Machines; \*\*\* Or at the Ticket Office or a Ticket Vending Machine.

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Railfuture is the UK's leading independent organisation campaigning for better rail services for both passengers and freight.

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