

# Smart device payment warning over contactless charging

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**London Travelwatch** have issued a warning about the dangers of using a smart device to pay for tickets when travelling on the TfL network.

Many people rely on smart devices, such as their phone or watch to touch in and out of barriers, saving the hassle of digging around for a debit or Oyster card. However, London's official transport watchdog have raised concerns that this method of payment can lead to passengers being charged the maximum fare twice, if they are not careful how they use it.

The double charge occurs because while the same bank account is usually registered to the smart phone or watch, they carry separate unique device codes (or Permanent Account Numbers). Therefore, if the same method of touching in isn't used to start and end the journey (if you touch in with your phone and out with your watch, for example) the ticket readers think that two separate journeys are 'incomplete' as the person using their mobile phone did not touch out while the person with the smartwatch seemingly did not touch in.

Joanna Davidson, CEO for London TravelWatch said: "We'd like TfL to work with the issuing banks to see if

this issue can be resolved in the interests of hard-pressed passengers where every penny really does count right now.

“We don’t think it should matter if the devices being used are different, only that the same registered bank account is paying for the journey.

“We know that once someone works out, they have been charged twice due to a ‘mixed-device payment’ issue, requesting a refund is relatively straightforward. But it is not immediately obvious that a double charge has taken place as the ticket gates still open as normal.”

Around 30% of incomplete Oyster journeys and 50% of contactless journeys are corrected either automatically or by the customer requesting a refund via TfL’s website or customer services team, however ‘mixed-device payments’ remain a big bugbear for passengers using the tube, DLR, London Overground, Elizabeth line and even Thames Clipper boat services.

London TravelWatch is recommending that if you do pay for travel using smart devices you should check your bank statements regularly and keep on top of any of these potential issues, so you don’t lose out. To avoid unnecessary charges, TfL encourages passengers to always touch in and out using the same device.