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|--|-------------------------------|----------|--------------------|----------|--------------------|---------------------------|--|----|----------|----------|-----|-------|-----|-----|-----|------------|---------|-------|
| Proposal name | Cashless underground Stations | | | | | TfL Modes Impacted | | | | | | | | | | | | |
| Proposal contact details | Name: | xxx | Email: | | Phone: | | Please place a tick (✓) in the box below for all of the TfL modes affected | | | | | | | | | | | |
| D&I contact (will be identified when feedback is given) | Name: | xxx | Email: | | Phone: | | Buses | LU | LO | TfL Rail | DLR | Trams | TPH | LRS | EAL | Cycle Hire | Streets | D-a-R |
| REqIA number and stages record (allocated by D&I) | Number: | 1 | Stage | A | Version: | 4 | | ✓ | | | | | | | | | | |
| Key dates | Date submitted | 18.05.20 | SISG review | 22.05.20 | IDAG review | 19.05.20 | D&I review and response | | 02.06.20 | | | | | | | | | |

| Reviewers | Job title/team | Date reviewed |
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| Information from | Job title/team |
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| Other TfL projects that affect, may be affected by or link |
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Any other relevant information

Evidence: In the UK, cash represents 22% of the total value of payments and is declining rapidly at present. On the current trajectory, we would see a cashless economy by 2026. UK Finance, however, more realistically estimates that we will still see cash usage at 10% in 2026.

Further growth in contactless usage is expected to be a key factor in cash volumes reducing:

- 7.4 billion transactions were made using contactless cards in 2018 meaning that one in three card transactions are now contactless (this is up 31% from 2017)
- 63% of people in the UK now regularly pay using contactless

UK Demographics and Attitudes (Access to Cash Review, 2018)

In the UK, 7% of people are unable to use cash, or would be seriously inconvenienced by doing so:

- 1% of the population have no bank account or debit card
- 2% of the population are restricted to cash use due to physical or mental health issues (contactless may reduce this)
- 4% of the population are paid in cash, so may be unhappy not to be able to use it directly

A recent survey given to people in supermarkets found that 65% of those who use cash choose to do so even though they could use card. The main reasons they gave were:

- "I've always used cash"
- "I always have cash"
- "I don't use card for small amounts"
- "I find it quicker to use cash"
- "I wanted to use up change"

The remaining 28% (accounting for 7% being seriously inconvenienced by cash) gave an indication of a strong resistance to using cash, with reasons such as:

- "To control my spending"
- "I don't have my cards with me today"
- "I'm concerned about security/privacy"

DLR TVM Customer Research (2018)

Interviews from TVM customers on the DLR found that:

- 80% of respondents have used, or say they would be willing to use, a non-TVM sales channel (app, online, Auto Top Up, or contactless)
- 10% want to pay with cash on the TVMs
- 1% can only pay with cash due to not having a bank account
- Access to Oyster Ticket Stops/shops could be an acceptable replacement for some
- Canary Wharf DLR station was predominantly regular work commuters
- Canary Wharf DLR station only has 1% customers who are not able to use contactless/the Oyster app

| Associated files or links | Impact positive (P) or Negative (N) | Impact number | Impact for customers or staff | Mitigations/recommendations | Mitigation Implementation | | | Implementation Explanation | Residual risk | Residual risk comments | Mitigation communicated with staff | | Mitigation communicated with public | | Ongoing Monitoring and responses |
|---------------------------|-------------------------------------|---------------|--|--|---------------------------|---------|-------|--|---|--|------------------------------------|---|-------------------------------------|---|--|
| | | | | | None | Partial | Fully | | | | Y/N | How? | Y/N | How? | |
| | N | 1 | Communication of changes - People may not be aware that it is not possible to use cash at the 172 stations. This may particularly affect those who are confused by changes to their usual routine causing stress and anxiety. It will also affect people who are not aware of posters or website updates, including those whose first language is not English, have a visual or hearing impairment. These groups may also find seeking assistance harder due to anxiety, ability to communicate and the use of masks which prevent lip reading. | a) The 172 stations will utilise continuous public announcements, posters, emails and website updates. TfL COVID-19 website sets out which stations still accept cash and there is a link to the location of all Oyster Ticket Stops which accept cash. A message is included on Journey planner and Google maps. b) Customers who still need to use cash to buy a ticket or top up their Oyster card can do so at one of the cash accepting stations or at nearby Oyster Ticket Stops. Ticket stops are located in close proximity to stations although some may currently be operating reduced hours. c) TfL has a specific 'Inability to Pay' form that station staff can complete (in Ticketing Rule Book 7). The form can be issued and acts as an authority to make one single journey on LU services and acts as a notice to the customer to pay for the LU journey within 21 days. The form can be used for children under 16 or vulnerable persons who would be left stranded if unable to use services, or for customers in distress and who have no funds as the result of a crime. | | | X | | | It is recognised that there is some risk associated with this policy but if it is accepted that there is a greater take-up of the ticketing policy outlined then no-one should be left unable to access the station of their choice. | Y | All stations going cashless have been briefed locally | Y | Continuous public announcements, posters, emails and website updates. A message is included on Journey Planner and Google Maps. | |
| | N | 2 | Oyster Ticket Stops - may be closed or reduced hours at some locations meaning that the distance a person needs to walk will be longer. Wasted journeys may not be acceptable and some people may not be able to travel the distance, even if the shop is open. | a) Ticketing team have provided this information to station staff so that they can advise customers. b) TfL ticketing policy can enable people to travel. | | | X | This is existing information. | | | | | | | |
| | N | 3 | TVM usage - There is a hygiene risk for those using TVMs, even if they are just using their cards. | a) Messaging to all customers is to use their contactless or Oyster cards at the gate. There is no promotion of TVMs but they will still be available for card use. b) Hand sanitisers are a separate EqJA but they will be positioned close to TVMs to ensure that they are available to people using the machines. | | | X | | | | | | | | |
| | N | 4 | People who use cash - Approximately 10% of people interviewed at TVMs in 2018 do not use cashless for a number of reasons (DLR TVM Customer Research (2018) details in key information) This group may consist of: older or younger people who do not have banking facilities; some disabled people including those with a cognitive learning difficulties who may not have a bank account; and those on low incomes or in financial difficulty who may not have an account or are unable to use their cards. Those who may benefit most from cheaper cashless systems could also be the groups less likely to use this option. | a) Stations that have high cash usage will be selected to retain cash to diminish the impact (see separate tab). An assessment has been carried out with regards to stations near hospitals to ensure that at least one local station will still take cash. b) Impacts will be monitored weekly. This will include: Ticket machine - sales data; Gateline - contactless and Oyster entries; Customer behaviour - incident and antisocial behaviour reports; Customer complaints - customer contact centre; staff feedback - from operational staff. Stations status as cashless will be reviewed based on this information. c) TfL ticketing policy will mean that no-one should be left unable to make their journey. | | | X | | The uncertainty and the need to communicate with staff may create additional stress for some customers. Staff response will be particularly important to these customers. | | | | | | Weekly meetings are being held to assess the impacts of going cashless and to turn cashless back on at locations where difficulties are identified. This is recorded within the stations affected sheet. |
| | N | 4 | Inability to pay - There is potential that some people may not be able to get access to the underground as they do not have the potential to pay. This could be particularly risky for vulnerable groups, some of whom may not be able to easily communicate their situation with staff. We need to explain how we can ensure that people are not abandoned and unable to make their journey. | For vulnerable customers there is a specific 'Inability to Pay' form that station staff can follow (in Ticketing Rule Book 7). The form can be issued and acts as an authority to make one single journey on LU services and acts as a notice to the customer to pay for the LU journey within 21 days. The form can be used for children under 16 or vulnerable persons who would be left stranded if unable to use services, or for customers in distress and who have no funds as the result of a crime. | | | X | This is already policy but we will be re-communicating the process with staff. | | Some residual risk is identified due to the potential confusion or stress but no individual should be left unable to make their journey. | Y | Guidance will be communicated to all station staff on 10 June | | | |
| | N | 5 | Communication - Information on how and where to obtain Oyster cards or use cashless may be less available to those whose first language is not English. | Symbols are provided on all of the TfL cashless/contactless promotion signage to help people to understand that the station is a cashless station. | | | X | | | | | | | | |
| | N | 6 | Schools - Young people could form part of the group who do not travel cashless and may be particularly affected as schools re-open. | Regular customer communications are going out every week, information is on our website and regularly updated, there are also PAs and signage in all of the cashless stations. They will be advised as to the local Oyster ticket shop or the vulnerable customers system will be used. | | | X | | | | Y | Guidance will be communicated to all station staff on 10 June | | | |

Cashless on 18 May

- 1 Acton Town
- 2 Aldgate
- 3 Aldgate East
- 4 Alperton
- 5 Amersham
- 6 Angel
- 7 Arnos Grove
- 8 Balham
- 9 Bank & Monument
- 10 Barbican
- 11 Barkingside
- 12 Barons Court
- 13 Bayswater
- 14 Becontree
- 15 Blackfriars
- 16 Blackhorse Road
- 17 Boston Manor
- 18 Bounds Green
- 19 Bow Road
- 20 Brent Cross
- 21 Brixton
- 22 Bromley-by-Bow
- 23 Buckhurst Hill
- 24 Caledonian Road
- 25 Camden Town
- 26 Canada Water
- 27 Cannon Street
- 28 Canons Park
- 29 Chalfont & Latimer
- 30 Chesham
- 31 Chigwell
- 32 Chiswick Park
- 33 Chorleywood
- 34 Clapham Common
- 35 Clapham North
- 36 Cockfosters
- 37 Colliers Wood
- 38 Croxley
- 39 Dagenham East
- 40 Debden
- 41 Dollis Hill
- 42 Ealing Common
- 43 Earl's Court
- 44 East Acton
- 45 East Finchley
- 46 East Putney
- 47 Eastcote
- 48 Edgware
- 49 Edgware Road (Bak)
- 50 Elm Park
- 51 Embankment
- 52 Epping
- 53 Fairlop
- 54 Farringdon
- 55 Finchley Central
- 56 Finchley Road
- 57 Fulham Broadway
- 58 Gants Hill
- 59 Golders Green
- 60 Goldhawk Road
- 61 Grange Hill
- 62 Green Park
- 63 Greenford
- 64 Hainault
- 65 Hammersmith (H&C)
- 66 Hanger Lane
- 67 Hatton Cross
- 68 Hendon Central
- 69 High Barnet
- 70 High Street Kensington
- 71 Highbury & Islington
- 72 Highgate
- 73 Hillingdon
- 74 Holland Park
- 75 Holloway Road
- 76 Hornchurch
- 77 Hounslow Central
- 78 Hounslow East
- 79 Hounslow West
- 80 Ickenham
- 81 Kennington
- 82 Kentish Town
- 83 Kilburn
- 84 Kingsbury
- 85 Knightsbridge
- 86 Ladbrooke Grove
- 87 Lambeth North
- 88 Latimer Road
- 89 Leicester Square
- 90 Loughton
- 91 Maida Vale
- 92 Mansion House
- 93 Marble Arch
- 94 Marylebone
- 95 Mill Hill East
- 96 Moor Park
- 97 Moorgate
- 98 Morden
- 99 Mornington Crescent
- 100 Neasden
- 101 Newbury Park
- 102 North Acton
- 103 North Ealing
- 104 North Greenwich
- 105 North Harrow
- 106 Northfields
- 107 Northwood
- 108 Northwood Hills
- 109 Notting Hill Gate
- 110 Oakwood
- 111 Osterley
- 112 Oval
- 113 Oxford Circus
- 114 Park Royal
- 115 Parsons Green
- 116 Perivale
- 117 Piccadilly Circus
- 118 Pinner
- 119 Putney Bridge
- 120 Queensbury
- 121 Ravenscourt Park
- 122 Rayners Lane
- 123 Rickmansworth
- 124 Roding Valley
- 125 Royal Oak
- 126 Ruislip
- 127 Ruislip Gardens
- 128 Ruislip Manor
- 129 Shepherd's Bush
- 130 Shepherd's Bush Market
- 131 Sloane Square
- 132 Snaresbrook
- 133 South Ealing
- 134 South Harrow
- 135 South Ruislip
- 136 South Woodford
- 137 Southfields
- 138 Southgate
- 139 Stamford Brook
- 140 Stanmore
- 141 Stockwell
- 142 Sudbury Hill
- 143 Sudbury Town
- 144 Theydon Bois
- 145 Tooting Bec
- 146 Tottenham Court Road
- 147 Totteridge & Whetstone
- 148 Tower Hill
- 149 Turnham Green
- 150 Uxbridge
- 151 Upney
- 152 Uxbridge
- 153 Vauxhall
- 154 Wanstead
- 155 Warwick Avenue
- 156 Watford
- 157 Wembley Park
- 158 West Acton
- 159 West Brompton
- 160 West Finchley
- 161 West Ham
- 162 West Hampstead
- 163 West Harrow
- 164 West Kensington
- 165 West Ruislip
- 166 Westbourne Park
- 167 White City
- 168 Willesden Green
- 169 Wimbledon Park
- 170 Wood Lane
- 171 Woodford
- 172 Woodside Park

Retaining Cash

- 1 Archway Near hospitals
- 2 Baker Street High cash sales
- 3 Barking TOC Station
- 4 Belsize Park Near hospitals
- 5 Bethnal Green WPV Issues
- 6 Bond Street Near hospitals
- 7 Burnt Oak High cash sales
- 8 Canning Town High cash sales
- 9 Colindale High cash sales
- 10 Dagenham Heathway High cash sales
- 11 Ealing Broadway TOC Station
- 12 East Ham High cash sales
- 13 Edgware Road H&C Near hospitals
- 14 Elephant and Castle High cash sales
- 15 Euston Near hospitals
- 16 Euston Square Near hospitals
- 17 Gunnersbury RSLU Station
- 18 Hammersmith D&P High cash sales
- 19 Harlesden RSLU Station
- 20 Harrow & Wealdstone RSLU Station
- 21 Harrow-on-the-Hill High cash sales
- 22 Heathrow T2&3 Entry point
- 23 Holborn Near hospitals
- 24 Kensal Green RSLU Station
- 25 Kensington (Olympia) TOC Station
- 26 Kenton RSLU Station
- 27 Kew Gardens RSLU Station
- 28 Kings Cross St Pancras Entry point
- 29 Leyton High cash sales
- 30 Leytonstone High cash sales
- 31 Liverpool Street High cash sales
- 32 London Bridge High cash sales
- 33 Mile End WPV Issues
- 34 North Wembley RSLU Station
- 35 Northolt High cash sales
- 36 Northwick Park Near hospitals
- 37 Old Street Near hospitals
- 38 Paddington (+suburban) Near hospitals
- 39 Pimlico Near hospitals
- 40 Plaistow High cash sales
- 41 Preston Road High cash sales
- 42 Queen's Park RSLU Station
- 43 Richmond TOC Station
- 44 Russel Square Near hospitals
- 45 Seven Sisters High cash sales
- 46 South Kensington Near hospitals
- 47 South Kenton RSLU Station
- 48 St. John's Wood Near hospitals
- 49 St. Paul's Near hospitals
- 50 Stonebridge Park RSLU Station
- 51 Stratford High cash sales
- 52 Tooting Broadway High cash sales
- 53 Turnpike Lane High cash sales
- 54 Uxminster TOC Station
- 55 Upton Park High cash sales
- 56 Victoria High cash sales
- 57 Walthamstow Central High cash sales
- 58 Warren Street Near hospitals
- 59 Waterloo High cash sales
- 60 Wembley Central RSLU Station
- 61 Westminster Near hospitals
- 62 Whitechapel Near hospitals
- 63 Willesden Junction TOC Station
- 64 Wimbledon TOC Station
- 65 Wood Green High cash sales

Please note these lists are subject to change as we monitor this on a weekly basis

| Reference number | Abbreviation | Reference documents or abbreviation meaning |
|------------------|----------------|--|
| | D&I | TfL Diversity and inclusion team |
| | DAR | Dial-a-Ride |
| | DLR | Docklands Light Railway |
| | EA | Equality Act 2010 |
| | EAL | |
| | IDAG | Independent Disability Advisory Group |
| | LO | London Overground |
| | LRS | London River Services |
| | LU | London Underground |
| | PCG | Protected Characteristic Group (As identified within the Equality Act) |
| | PSED | Public Sector Equality Duty (section 149 of the Equality Act) |
| | REqIA | Rapid Equality Impact Assessment |
| | SISG | Social Impact Steering Group |
| | TfL | Transport for London |
| | TPH | Taxi and Private Hire |
| | TVM | Ticket Vending Machine |