Contactless Transport Payments
Frequently asked questions

GENERAL

What are contactless transport payments?

Contactless transport payments are another way to pay for all public transport in the Opal network.

Simply tap on and tap off with a debit/credit card or a linked device, and get the **same fare and travel benefits of an Opal card.** You can use a contactless enabled American Express, Mastercard and Visa credit/debit card or device linked to one of these cards.

Which cards can I use for contactless payments?

You can use most American Express, Mastercard or Visa credit and debit cards with the contactless payment symbol))). Prepaid cards are not accepted. If you are not sure if your card is contactless-enabled, please check with your card issuer.

How much do contactless payments fares cost?

With contactless payments, you get the same fare and travel benefits of an Opal card, so Adult Opal fare pricing applies. See **transportnsw.info** for specific fare pricing. If you use a credit card that was issued overseas, your card issuer may charge you a foreign transaction fee as well.

Can I tap on my whole family with my card or device?

No. You can only pay for one Adult Opal fare with a contactless card or device.

Can I pay for Transport Park&Ride using contactless payments?

No. Park&Ride currently only accepts Opal cards. This means you will need to tap on and tap off your public transport journey using your Opal card.

How do I use a credit/debit card to pay for my fare?

- Take the card you wish to use out of your wallet to ensure the fare is charged to the right card.

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- Tap the card on the Opal reader.
- Tap off with the same card when you reach your destination. The only exception is on the F1 Manly to Circular Quay service, which is a tap on only service.

How do I use a linked device such as a phone or watch to pay for my fare?

- Select the card you want to use in your digital wallet.
- Hold the device over the Opal reader until it shows 'Tap success'
- At the end of your journey, hold the same device you tapped on with over the Opal reader until you see the same 'Tap success' message.

It is important to ensure your device has enough battery to complete your journey or you will be charged a default fare for not tapping off. Also, if you are unable to produce your device for inspection by an Authorised Officer, you may be fined for travelling without a valid ticket.

Why have two of my cards been charged?

This may happen if you try to tap your entire wallet on the Opal reader and it contains more than one contactless payment card or Opal card. The Opal reader may read one card (e.g. Opal) at the start of the trip and a different card (e.g. credit card) when you tap off. This is referred to as 'card clash' and is avoided by separating your cards before you tap on and tap off.

How do I know if I have tapped on or tapped off successfully?

You will hear a bell sound and the words 'Tap success' will appear on a green screen on the Opal reader.

When will a default fare be charged with contactless payments?

A default fare is the highest fare for the mode that you are travelling on. Default fares for contactless payments can be charged in two situations:

- If you do not tap on and tap off with the same card or device, you will be charged for an incomplete trip. The system will not know where you travelled and charge you the maximum fare.
- If your card fails an overnight fare compliance check.

Can I transfer to a different mode of transport on the same contactless fare?

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Yes. You will receive a $2 discount for every transfer between metro/train, ferry, bus or light rail as part of one journey within 60 minutes from the last tap off.

My partner and I have credit/debit cards linked to the same bank account. Can we both use our cards to make a contactless payment?
Yes. You can each pay for one Opal Adult fare per card.

Can a Child/Youth, Concession or Gold Senior/Pensioner pay for their fare using a contactless payment?

No. Adult fares will always be charged when a contactless payment card or device is used. Customers who normally travel on a concession fare will need to use an Opal card or purchase a single trip ticket.

FARE PROCESSING

How are fares processed and when will I be charged?

Like Opal card fares, contactless payment fares are calculated according to the distance you travelled – from where you tap on to where you tap off, and are therefore calculated at the end of your journey.

After you tap on, a pre-authorisation $1 charge will appear as a pending transaction on your statement. As you travel throughout the day fares will be accumulated, and the total cost of the day's travel will be processed at the end of each day. The total cost will replace the $1 charge.

The description on your credit/debit card statement will appear as **'TransportforNSW Tap'** or **'TransportforNSW travel Sydney'.** The date the payment appears may vary from the actual travel date depending on your **bank's processing time.**

I use my credit/debit card when I travel for work. Where can I view my travel and payment activity to claim my expenses?

You can view a summary of your last 10 contactless journeys on transportnsw.info and the Opal Travel app. Your credit/debit card statement will just show one charge for each day of travel, so the website and the app are the best place to see this.

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You will need to enter your card details each time you access your activity, and an authorisation check will be done to verify the card. $1 will be held by your bank and returned once your card has been verified - this should only take 5-15 minutes depending on your bank.

I don't recognise the transaction details on my statement or the transaction does not match when I travelled?

There are a couple reasons this may happen:

- The date the payment appears may vary from the actual travel date depending on your bank's processing time.

- Your credit/debit card statement will display one single charge for an entire day's travel.

- **If a card or device was declined** because there are insufficient funds to cover the fare, Transport for NSW will automatically try to recover the fare at regular interval as agreed between Transport and your card scheme.

- If an **Authorised Officer checks a card** or device and they are unable to definitively determine if the card was tapped on at an Opal reader, a check will be conducted overnight to ensure that you are not penalised incorrectly. If the check indicates that the card was not tapped on, you will be charged a default fare. Default fares differ depending on the mode of transport you travelled on.

How do I request a refund?

If you believe you have been charged an incorrect fare, please first visit transportnsw.info to familiarise yourself with the contactless payment fare rules. If you still believe you have been charged incorrectly, you can lodge a Reimbursement Form in line with the Opal Refunds and Balance Transfer Policy.

TROUBLESHOOTING

What happens if I have tapped on but then decide not to travel?

You can tap off at the same location using the same card or device within 15 minutes for light rail or 30 minutes for train and ferries. You can tap off within 5 minutes of tapping onto a bus as long as the bus hasn't moved during this time. The 'Tap Success' message will display again and the tap on will be reversed.

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The pre-authorisation $1 charge will still appear on your statement but this will be removed overnight and you will not be charged for the trip.

Why does my card or device not work at an Opal reader?

This means there is an issue with the card, or a device linked the card you are trying to use. You will see a 'card not valid' message with an error number on the Opal reader.

Take note of the number you see - we have listed the errors below so you can see why your card isn't working:

The card has expired

87: The card is old and does not have the features to support contactless payments for transport.

88: The card has insufficient funds, or has been reported lost or stolen. Outstanding fares for any prior travel also need to be settled before the same card or device can be used again to travel.

89: You are trying to use a pre-paid card or your credit or debit card may not be accepted in the Opal network.

91: You are either using a card other than Amex, Mastercard or Visa, or you are using a card that is not contactless enabled.

Try again - use one card only: The reader has detected more than one contactless payment card or Opal card. Please separate your cards before you tap on and tap off.

You will need to use an Opal card, a different payment card or purchase a single trip ticket to be able to travel immediately.

What should I do if my card is declined due to insufficient funds?

If you have insufficient funds to cover your previous journey, the next time you try to tap on an Opal reader it will be declined (see error 88 above). To travel immediately, you will need to use an Opal card, a different payment card or purchase a single trip ticket.

Before you can use this card for contactless payments again, you will need to ensure your account has sufficient funds to cover travel and then tap on with your card at an Opal reader to trigger payment of the outstanding fare. Alternatively, you can pay any outstanding fares on the transportnsw.info website or the Opal Travel app.

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It may take up to 15 minutes from this tap on for the outstanding fare to be cleared, after which time you will be able to use that card to travel again.

What happens if I forget to tap on or tap off?

The system will not know where you travelled and deduct a default (maximum) fare. Customers travelling on the Manly Ferry do not need to tap off.

Will my personal information and payment details remain secure when I pay a fare with a contactless card or device?

Yes. When you pay your fare using a contactless payment card or device, the Opal reader applies a series of security protocols including end-to-end encryption, to ensure contactless payments and fare compliance checks are processed in line with the Payment Card Industry Data Security Standards (PCI-DSS).

FARE COMPLIANCE

What is the maximum fine for fare evasion?

Authorised Officers can issue on the spot fines of $200. However, if you wish to take the matter to court and are unsuccessful, the maximum fine is $550.

Do contactless payment cards and devices get checked by Authorised Officers?

Yes. Authorised Officers have the right under section 77E of the Passenger Transport (General) Regulation 2017, to request to see a ticket, which includes the card or device you tapped on or tapped off with. The Officer will scan your card or device to confirm that you are validly ticketed.

What happens when an Authorised Officer scans a contactless card or device?

Our Authorised Officers will see one of three results:

You are compliant: fare payment has been confirmed and you do not need to do anything.

You are not compliant: the card or device presented to the Authorised Officer was not used to tap on or tap off and you may be issued a caution or fine.

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Overnight check needed: fare payment cannot be confirmed at this time so a check will be conducted overnight. If you are validly ticketed nothing will happen. However, if you are not validly ticketed you will be charged a default fare.

Can Authorised Officers see my personal information or credit/debit card details when they scan my card or device?

No. Authorised Officers can only see information they need to confirm that you have correctly tapped on or tapped off.

They can't see:

- your credit / debit account details or your address
- your credit / debit card statement
- retail transactions (except your travel history).

This information is visible on the Authorised Officer's device for a limited time. All data is encrypted and processed in line with the Payment Card Industry Data Security Standards (PCI-DSS).

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