



Background

Swift Pay-as-you-go was launched in 2012 as the very first Swift product with the aim of providing a flexible and digital transport payment solution for irregular public transport users. This was developed following customer research which identified that having to have the correct change to travel on most bus services was a significant barrier.

The scheme has been a huge success with almost 100k cards issued and millions of journeys undertaken since launch.

However, one of the known limitations is that customers have to have an extensive knowledge of the ticketing options and offers to ensure they get good value. This is because Swift Pay-as-you-go is used to purchase a ticket in advance of travel. In London, through the Oystercard scheme, customers don't have to have this extensive knowledge as journeys are calculated and charged at the end of the day with good value guaranteed – this approach is known as 'capping'.

Swift Go

TfWM has been working hard with its suppliers and transport operators to deliver 'capping' for residents of the West Midlands and has made significant progress during 2020 and as such through Swift, adults can now benefit from 'capping' on the West Midlands Metro and 11 bus operators services (including National Express, Stagecoach and Arriva). Multimodal 'capping' is also available for those using the tram and any of the 11 bus operators' services.

This new and improved version of Swift Pay-as-you-go is called Swift Go in recognition of how much easier it is – customers are now encouraged to just 'go' as payment will be sorted out afterwards through 'capping'.

From the customer's perspective this means that, irrespective of how many times they use the service, they will never pay more than £4.80 per day if they only use buses or £6.80 per day if they use bus and tram services. The system also

knows all of the other available fares and as such, provides cheaper 'caps' if customers travel during the off-peak or only on the services of a single operator.

The fares are automatically deducted from customer bank accounts when they register their bank details with their Swift Account. Those that do not want to register their bank details can add money on-line or by visiting a Travel Information Centre with more top-up options available shortly.

Whilst huge progress has been made already, work continues during 2021 with the following developments planned:

- Rollout onto the remaining 9 bus operators services (on-going but expected to be completed by Summer 2021)
- Child Swift Go accounts (Summer 2021)
- Top-up at Swift Vending Machines (late spring 2021)
- Top-up at Payzone (summer 2021)
- An extensive marketing campaign linked to the wider marketing that will be undertaken to encourage people back to public transport as part of the Covid-19 recovery plan.
- Swift Pay-as-you-go will be carefully withdrawn with customers moved to Swift Go (c. autumn 2021).

Rail

TfWM is working with West Midlands Trains to rollout Swift Go on to the rail network. The following two significant projects are underway to enable this:

1. The rollout of platform validators across West Midlands' stations – this is being led by West Midlands Trains who have taken delivery of the validators and are currently awaiting sign off for installation from the Department for Transport (DfT).
2. Rail Settlement Plan (RSP) accreditation for all Swift retail solutions including Swift Go. This is a hugely complex project with an indicative delivery date of March 2022 – the team are currently working through the project planning exercise and as such a more precise delivery date will be available shortly.

Once these 2 projects are complete Swift Go will be fully multimodal with 'capping' across all operators and services.

Account Based Ticketing

Swift Go is an Account Based Ticketing (ABT) solution where the card is used as a token that is related to the customer's account which sits in computer servers accessed through the internet (the 'cloud'). This is a significant leap in technology compared with Swift Pay-as-you-go and provides the following two advantages over the old 'card' based solution:

1. An unlimited number of 'caps' can be applied to ensure the customer achieves good value at the end of the day – this is helpful in a deregulated environment where there are a large number of available fares.
2. It provides an opportunity to link other functions and services to the customer's account to offer them a holistic payment experience across all modes of transport.

TfWM are already taking advantage of these benefits through projects to deliver Swift payments for Cycle Hire, eScooters and Car Parking for example.

Therefore, Swift Go not only brings the benefits of 'capping' but also the opportunity to deliver a truly integrated payment solution for all modes of transport.

END

Further Information

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