



Customer First Railway

March 2024



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Summary

Executive summary

Through *A Customer First Railway*, we make the case that rail urgently needs to work differently, and deliver better technology-enabled and structural solutions to return the sector to growth.

With fare revenues remaining lower than their pre-Covid levels, and transport more of a choice than an obligation, the sector is failing to effectively appeal to its potential customers. Worldline identifies that the sector must instead focus on creating a unified brand, implementing new digital-first technologies and innovating in its ticketing and concessions to attract new customers, including young people.

This has the potential to increase the revenues of rail, prevent costly and reputationally damaging delays, and also to enable better planned services that reduce waste and inefficiency.

Crucially, this includes the need to effectively integrate rail into the heart of a broader transport system in the UK, enabling its customers to seamlessly plan and pay for journeys that blend the use of rail with other modes of transport, including buses, trams and private on-demand and e-mobility providers.





Introduction

The problems with the rail sector

Until recently, rail had been a successful and growing sector. The UK rail industry had experienced 128% growth in passenger numbers since privatisation in 1995¹.

The impact of the Covid-19 pandemic resulted in a 77.7% decrease in journeys from 2019/20 – 2020/21 and a drop of £8.6 billion in fare income on the previous year.

Despite overall passenger numbers approaching a return to pre-pandemic levels, overall fares still lag substantially behind, because customers are not travelling in the same ways as before, like commuting at peak times². The pandemic revealed long-term structural issues with the sector that had previously been masked by strong growth, which now urgently need fixing. According to YouGov, less than 15% of people believe the UK's rail services offer value³, around 40% of the working population work from home at least some of the time⁴, while for holidaymakers, air travel passenger demand is exceeding pre-pandemic levels⁵. Consumers have choices, and we need to ensure they choose rail.

Fundamentally, many of the challenges rail faces, like the siloed separation of often outdated physical and business infrastructure, date back as far as the Rail Modernisation Plan of 1954, and the need it identified to stop losing customers to the roads.

With revenues now suppressed for several years consecutively, the taxpayer continues to significantly subsidise the rail industry. The ongoing nature of this subsidy has resulted in growing criticism that post-pandemic, it is too expensive for the Government to invest in new capacity, as rail is now an unreliable form of transport

that no longer aligns with modern working patterns. The industry has been unable to reinvent itself because its underpinning systems, business models and regulatory design prevents it from doing so.

Recently attempted and unsuccessful reforms to ticket office operations put the challenges the sector faces into focus.

While ticket offices are not well used and represent a significant cost, customers and communities felt that staffed ticketing offices were essential to navigate confusing or inaccessible tickets and fares. Worse still, concerns were raised that technology-based services were not obligated to sell customers the best possible ticket. Customers with accessibility needs were not convinced that rail had the systems in place to help them. The benefits of ticket office reform weren't effectively communicated, and neither the workforce, the customer nor the wider rail community were taken on the journey.

A series of structural challenges have created this environment. They include a monopoly structure that deters new competition entering the sector, a complex and varying fares structure that deters customers, a fear of informed risk-taking that has led to a 'blame culture' that prohibits long-term decision-making, and serious challenges with legacy infrastructure, both physical and digital, which are in need of modernisation.

Uncertainty of direction, across physical, digital and business infrastructure, has curtailed long-term investment in the future of rail by the private sector, which will be essential to fund and support a sector that works for the future.

As it stands, the customer simply isn't the priority for rail. Previously, rail had the luxury of being an obligation, not a choice, but that's no longer the case. Rail is no longer competitive with other modes of transport, like cars or flight, and worse, the challenges we've laid out here may be actively discouraging people from choosing to travel by train.

Introduction continued

Because the franchise system is no longer competitive, it is struggling. The DfT Operator of Last Resort Holdings Ltd is now the largest operator in the industry, controlling LNER, Northern, TransPennine Express and Southeastern.

The creation of Great British Railways (GBR) presents a real opportunity to bring about badly-needed reform – old obstacles of franchise non-alignment are gone, and the foundations have been laid, albeit attention has temporarily switched elsewhere. But in grasping the opportunity, structural issues must be addressed and overcome.

As a business, the risks Worldline takes are understood and managed to the best of our ability – but we recognise we take them so that we can compete and grow.

The issues outlined in this paper must be faced head on so the rail industry can remain relevant, provide a service that delivers the Time Promise™ and help to deliver benefits to UK plc. Rail is a critical element of the UK infrastructure that must be brought up to standard, with a Customer First priority.

1/3

of potential customers
deterred by confusing fares

13%

decline in Peak fare
revenues in 2023 vs 2022

Season tickets at just

30%

of revenues vs the pre-pandemic

Over

£250m

lost per annum to fare evasion

About Worldline

Payments to grow your world

Worldline is one of the world's largest payments companies. Operating in over 50 countries, it works across all aspects of payments and digital services, and in 2022, processed over €475bn in payment transactions.

Worldline in the UK, alongside extensive and successful services for some of the biggest names in retail and hospitality, provides significant services to the UK's rail and transport industry. Our work spans the breadth of Train Operating Company (TOC) retail, third party retail, TOC operations,

Network Rail operations, Rail Safety and Standards Board systems, human resource payroll systems and Rail Delivery Group (RDG) systems, specifically LENNON and settlement of all 'farebox' revenue.

We have a heritage in the UK's rail sector that spans decades, including delivering services formerly a part of British Rail Business Systems.

Our aim, through this paper, is to set out the steps needed to ensure UK rail and the wider transport sector thrives for the next generation.



The Time Promise™

Rail trades in 'time'.
It sells a Time Promise™, the guarantee that a service will get you where you need to be, when you need to be there. Worldline's view is that this is the core business offer for UK rail, for both people and freight. To maintain its customers, the sector needs to deliver on the *Time Promise*.

The power of the rail sector

Worldline has always believed that rail is essential to the fabric of society. It connects us to opportunity, drives social mobility and enables sustainable travel, but it is increasingly clear that the industry must make a better case for its future at the heart of an increasingly multi-modal transport ecosystem.

To successfully reinvent the railway's offer to the customer, and the taxpayer, Worldline proposes that a *Customer First Railway* is needed.

What is a Customer First Railway?

But what does this mean in practice, what's the best route to achieving it, and how will it address the malaise that affects the rail sector?

Put simply, a Customer First Railway is a product which is as attractive as possible to its customers, so they choose to use it over other options.

This involves enabling seamless connections between rail services, operators, and crucially other transportation modes, giving customers the option to purchase one ticket that covers their entire journey, from A to B.

It also means honouring a commitment to customers to provide punctual, high quality and consistent services from journey to journey.

Worldline believes there are four key pillars to delivering improvement and achieving a railway network which genuinely puts the customer first:

1.
Owning the customer experience

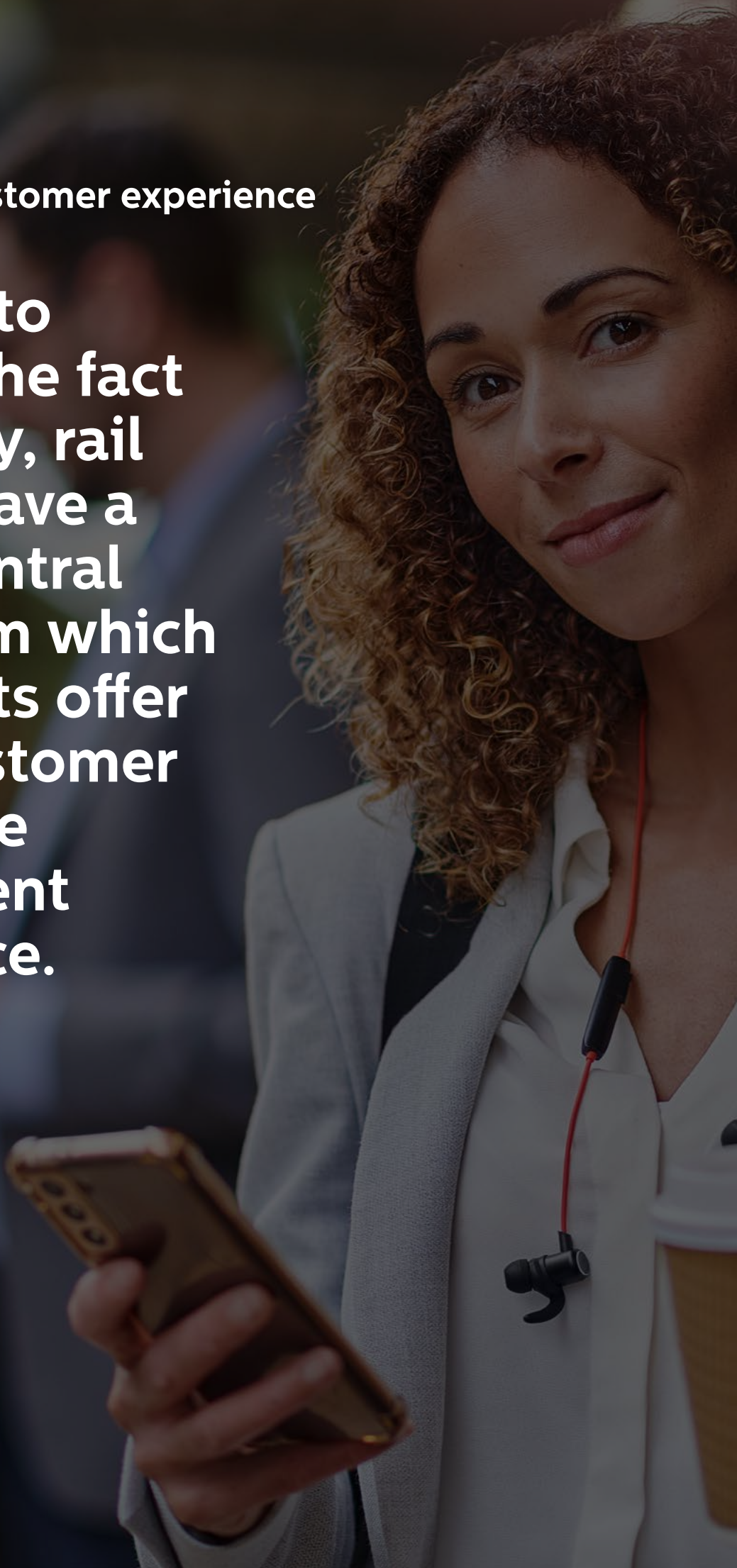
2.
Enabling the private sector to invest in the customer experience

3.
Simplifying and upgrading the industry's systems

4.
Evolving to modern, digital-first customer services

Owning the customer experience

We need to address the fact that today, rail doesn't have a single, central place from which to make its offer to the customer and define a consistent experience.



Great British Railways must create a single brand to own the customer experience around which long term customer value can be generated whilst providing a safe, straightforward and price-competitive offering that encourages customers onto the railways.

This would deliver essential improvements:

Brand

A brand that is known, understood, and trusted by its customers to deliver for them, with which they can engage when they need a solution.

Truly national product

A truly national product that, as a standard, delivers recognised and straightforward value for a fair price, is able to offer integration with other services, commercial partnerships and loyalty benefits to drive retention.

Single source

A single source of truth for customers to plan and manage their journeys. The simple ability to find out how to get from Point A to Point B when customers need, and then understand how that journey is progressing.

Collaboration

Collaboration with industry and government partners to identify common interests with businesses which rely on the railway, working to generate customer offers with mutual benefit.

Owning the customer experience

Enabling the private sector to invest in the customer experience



To deliver the customer experience at the heart of a new rail system Worldline proposes a joint venture between the government and the private sector, with different participants taking a stake based on their specific commercial expertise in achieving and delivering customer value. At a high level it could look like (figure a).

At present, Great British Railways is persisting with the same model of centralised decision-making, with expensive contracting. Our proposal is to ensure the public and private sector work in tandem, with long-term certainty to unlock the private sector's long-term investment. Great British Railways can, and should, ensure public value and investment in a rail network that delivers on public priorities, like improved social and economic connectivity, and better environmental outcomes.

The private sector partners would focus on their own areas of strength and excellence, with an incentive to ensure the single customer experience proposition grows its

market and relevance. That includes investing in improvement to transform services.

Worldline's payments pedigree and its long-standing expertise in the rail sector, including the successful operation of the LENNON system, which apportions revenue to each TOC, makes it ideally placed to carry out the payment solutions and finance functions of the joint venture allowing for a more efficient UK rail proposition. That means ensuring that the infrastructure is in place so that fares can be simplified and offered as attractively as possible.

Linked to this, Worldline's access to a unified view of the sector's data, alongside a marketing provider and a data science organisation, would make it easier to simplify the industry's systems and ensure that services are run efficiently, in a focused way, to appeal most effectively to customers. It would incentivise investment in new systems that enable more fares and services to be sold to rail's customers.

Proposed Joint Venture Model

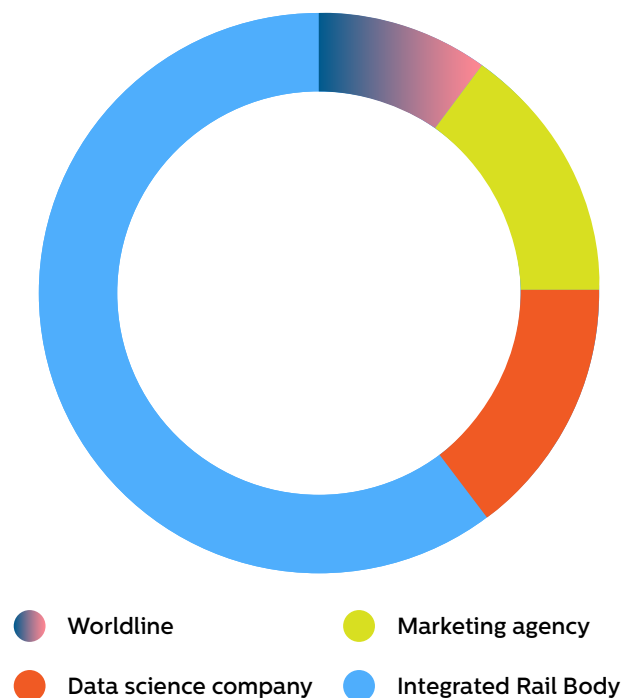


Figure A Proposed joint venture model for a *Customer First Railway*

Owning the customer experience

Tackling delay

In 2022/2023 there were over 17 million minutes lost because of primary and reactionary delays, which equates to around £1.2bn of operational cost for the TOCs and the rail network.

Some delays are unavoidable, but the system must be designed to better adapt and prioritise the customer when it happens. Because the rail system is fragmented, it doesn't currently leverage data to identify where and why a delay is happening, and to target intervention. Over a million minutes of primary and reactionary delay were attributable to crew resource issues, which are compounded now because there is no guiding mind to minimise knock-on impacts across the network.

There were 5.9 million delay compensation claims closed by train operators between 1 April 2022 and 13 March 2023. This results in lost income today, and suppresses customer demand for the future.

Better using rail data, building on the work of the Rail Data Council, can ensure the sector is focused on continual, coordinated improvement.

In February 2024, British Airways announced a £7bn investment into technology enabled improvement, including leveraging modern data science and AI. Without a single guiding mind, the UK's rail sector cannot do the same.

A single entity can better coordinate its approach, utilise economies of scale to invest in solutions, and take action to prevent and adapt to issues.





Owning the customer experience

Simplify and upgrade the industry's systems

A joint public/private venture is the catalyst for delivering lasting improvements to the rail sector. Worldline's experience in operating rail's key systems, and its unparalleled access to transport data combined with the policy direction of GBR would make it easier to modernise the sector's digital infrastructure. Network Rail, through the Digital Railway programme, is seeking to modernise key IT services, but a Customer First Railway requires a targeted overhaul of the legacy systems that prevent services from being planned closer to their actual delivery and to match real-world demand, priced to maximise demand, and operated as efficiently as possible.

For example, the reform and upgrade of the Operational Research Computerised Allocation of Tickets to Services (ORCATS). There is no reason for ORCATs, which is

only calibrated twice a year and struggles to account for digital sales, smart cards and split ticketing, to exist given the wealth of real-time data we now have available to us. Other systems require modernisation too, to ensure the rail sector can modernise its approach to faster, data-led decisionmaking. For example, Worldline has previously proposed improvements to systems like TRUST (which collects all train movements, to understand how real trains are progressing compared to their schedule, detecting delays), TOPS (which manages and understands rail freight vehicles and locomotives) and TSIA (which supports online enquiries about rail services).

Together, their improvement would enable the sector to properly unite, see and use data on traffic, stock and crew.

A complete dataset about the sector, alongside industry and GBR access to real-time external datasets will also enable demand-led ticketing with greater agility, offering customers flexibility and choice.

Currently, planning timetables 52 weeks ahead prevents the rail sector from being responsive. It cannot deliver services for hundreds of thousands of football fans travelling from Manchester or Birmingham to London for the FA Cup Final, or from across the country for a major public event, like the Coronation.

Worldline uses graph database technologies to collect and use different datasets, including from tap in tap out smart cards, sales data from online booking sites to get a better understanding of real demand, real journeys, and real customers across the railway.

This has significant potential benefits for the rail sector, allowing it to move away from fixed fare and ticket to more demand-led pricing similar to the airline industry, so the customer is able to understand and feel 'ownership' of the fare they're getting. As the Campaign for Better Transport identified in its Fare Future report in October 2023, customers are currently being offered multiple prices for the same journey on different websites, with confusion about where and how SplitSave is being applied⁶. Implementing this reform across the sector would allow a better focus on price, rather than fare apportionment.

With better data, national and regional policymakers can better understand where services are creating economic benefit, but also very importantly environmental and societal benefit, and therefore where any investment, subsidy and support should be focused.

The sector must now ensure the promise of the Digital Railway becomes a reality, and keeps pace with real-world progress in fields like data science and AI.

What is ORCATS?

A centralised legacy computer system created in the 1970s used for real-time reservations and revenue sharing on tickets between TOCs when a ticket or journey involves trains operated by multiple TOCS.

Its slow schedule for calibration means that rail fares don't react to real world events.

Owning the customer experience

A modern, digital-first service for customers

At the heart of our proposals is a new, single and digital customer offer for the rail sector, with the ability to offer a modern, attractive and effective set of solutions to customers.

The success of ticketing sites like Trainline, which sells 33% of the value of all rail tickets in the UK, demonstrates customer need for a single source of truth on ticketing and timetabling. It offers customers the ability to buy and manage their tickets across the entire network as best suits them, using their mobile device of choice to easily access information and purchase tickets with a variety of payments options, focusing on simplicity of transaction that has come to be expected as default by customers.

Year-on-year, mobile and online ticketing payments have grown, while cash continues to decline (and accounted for just 4.5% of transactions in 2023), despite cash handling creating significant operating costs for rail. Of course, cash is important for social mobility and accessibility, so needs to be maintained, but would be better delivered by rail retail partners, like PayZone, and a smarter strategy.

A trusted and simplified single source for ticketing would also ensure customers feel confident they're getting best value, and troubleshoot for accessibility needs, further driving non-cash ticketing.

One of the most significant current concerns that customers have is that rail offers a huge range of potential fares, a huge range of routes to buying and accessing a ticket, with no guarantee ticketing services are offering the cheapest deal. It's complicated, messy, and differs significantly from the competitive, consumer-friendly innovation that tech has driven in other complex sectors, like consumer finance and personal on demand transport.

A single guiding mind can, and must, simplify the customer's ability to identify and purchase their fare. The government has announced it will not pursue a single retailer for Great British Railways, but it's imperative that customers can understand they're getting the best, simplest deal to make their journey.

The continuing progress of open banking and other systems, which aren't being used in rail, is an opportunity to deliver new digital wallet systems that further free up and empower the customer, including enabling better linkage with company spending to incentivise and reward environmentally friendly corporate travel decisions.

The rail industry has held an untapped asset for over twenty years in nationalrail.co.uk. In addition to nationalrail.co.uk, Worldline would be able to bring rail.co.uk – a domain to which Worldline holds the rights - into any future proposition.

If designed and managed by a joint venture guiding mind, rail.co.uk would deliver even deeper integration between station, rolling stock and consumer devices. This would open up better experiences on trains and in stations, as well as better ability to drive revenue through selling additional services and better handling of customer services.

A reinvented National Rail website could promote a single digital ticketing offer and focus on creating and offering pricing that incentivises customers to travel, including through innovations on how tickets are valued and sold, like demand led pricing, first class seat auctions and loyalty rewards for frequent travellers, all in one place.

It's essential that the rail sector makes the best use of modern devices without compromising on the station offer. The rail sector needs to consider the issues raised by the recent consultation on ticket office closures, specifically that respondents were worried about their ability to access critical accessibility, customer and advice services.

At the moment, unnecessary regulation – for example, RDG Accreditation for devices, an outdated policy that prevents ticket issuing from sitting alongside customer services – means that's not always happening. With a focus on better technologies, station and on-train staff can be empowered to help customers, particularly those with accessibility requirements or simply need the confidence to use rail.

Other in-station improvements can result in better services and lower waste. For example, by focusing on validating payment through digital-first technologies, rail can eliminate and simplify revenue-protection focused ticket barriers, invented for an era of paper-only tickets. In the real-world, this means customers can enjoy a less stressful experience while trimming unnecessary cost.

Worldline is supporting a move to improve customer experience at the station with its development and deployment of multi-functional ticket vending kiosks for TransPennine Express, amongst other train operators. Making ticket buying simple, clear and straightforward via easy-to-use, attractive devices is a crucial element in 'taking the public with us' as we work to transform the railway. Easy to use devices, offering better understood fares, and great troubleshooting where it's needed.

And the evidence is clear: in the year to July 2023, these kiosks have seen a rise in revenue of 667%

In addition to payment and retail solutions we also have the capability to support the industry in opening data sources to allow for improved communication to customers during times of disruption. We have built Facebook Messenger and Alexa chatbot skills that can advise on timetables and recommend journey changes. The same focus on better use of data can also transform and improve the station retail environment, enabling retailers to target incentives, rewards and subscriptions that appeal to real-world customers and their preferences.

Owning the customer experience

Rethinking procurement

Currently, the rail system generally operates on 'lowest price wins', prioritising the most affordable private sector bidder, as opposed to incentivising a better customer experience, and the delivery of the Time Promise. Decisions are often short term and risk averse, prioritising an immediate need to manage costs and obligations, as opposed to designing long-term, growing and sustainable transport systems.

The result is that services and systems often struggle, and ultimately the true cost to the taxpayer is higher than the original budget, or the government is forced to take responsibility through the Operator of Last Resort.

By better prioritising the growth and improvement of the rail service that its customers enjoy, government can ensure the private sector adds greater value and competes to improve, rather than simply manage, the rail network. It will encourage the private sector to take the right risks, and with less short-term decision-making, invest with confidence in the long-term, toward better customer experiences and delivery.



Rail at the heart of integrated transport

By reforming how we pay for rail, how rail uses and shares its data, and how rail plans its services, and by establishing the single source of truth, we can ensure rail sits at the heart of a truly integrated transport system for the UK. At the moment, all too often, rail sits entirely apart from other forms of transport, like trams, buses, e-mobility, and on-demand travel.

Through our proposed reforms, the infrastructure would be delivered to connect rail, and enable customers to begin planning and paying for journeys from end-to-end without complication, delay or challenge.

A single payment that takes the customer from their starting point, to where they're going, with the transport system intelligently handling their revenue across modes, operators and regions, and leveraging data-led insights to time and optimise services.

That has the potential to deliver real customer value, and ensure rail emerges as a greater force for economic and environmental benefit in the UK.

Owning the customer experience

Generation rail

In addition to refocusing the sector's user experience, service planning and delivery to focus on the customer, we also propose taking bold steps to seed the next generation of customers now, creating long-term growth for rail. Our proposal is that by offering a blanket concession to young people under the age of 18, and integrating that concession digitally and with other modes of transport, rail will add real long-term social and economic value to the lives of young people.

They will go on to become committed, confident rail customers as they enter the workforce, and importantly the rising tide of ridership will help to cement the long-term business case for new investment in physical infrastructure.

Particularly if reforms to improve the use of data to focus on smarter service planning are also delivered.

In our paper, **Where the Journey Begins**, we make the case that the benefit could be transformative for transport investment and use, embedding integrated rail and transport into everyday use for a generation.

Based on the current fare basket for under-18s, the scheme would cost the rail sector between £350m and £450m per annum, but could generate direct and indirect benefits (better educational and employment outcomes, increased social spending, environmental benefits) in excess of £1.87bn per annum.





**Families would
save an average
— across all
transport modes —
of £487 per child.**

○ RAIL.CO.UK

👤 Jane Smith

✓ My travel plans

+ Book a new travel plan

Today's travel plan:

-To get to your meeting in Darlington by 15:00, take the 79 bus from Stop A on Swan Road at 10:20.

-Connect with your train at York Rail Station. You're taking the 11:15 from Platform 1. Use the QR code to pick up your complimentary coffee from Station Café.

-A taxi will be waiting on arrival at Darlington Station. Tap your device on the reader in the cab.

Company view for Business Ltd :

-Next invoice will be sent on 23 May.

-So far this month, your team has spent £989.54.

-Explore your team's journeys.

-Collectively, Business Ltd has saved 45,000kg CO₂E so far this year!

The vision

The Customer experience

Taken together, our proposals are ultimately to make, sell and deliver the Time Promise in rail:

1.

To have modernised the legacy systems the rail network relies on, reducing waste and improving their capability, so the Time Promise is made as affordably to its customers as possible, with fewer delays.

2.

To have established the ability to better optimise how, why and when services are delivered, so the Time Promise is as relevant and responsive as possible to customers, and so that customers are not left paying for services that don't deliver economic, social or environmental value

3.

To have improved the quality of the Time Promise, so customers find it as easy as possible to use modern devices and payment methods to find, pay and access their rail services, including better support for those with accessibility needs, reflecting preferences too.

4.

To ensure the rail **Time Promise** is part of a bigger, better offer. A well-articulated brand, sitting within a well-integrated, digital-first multimodal transport system. The ability to sell the Time Promise within the context of a wider journey.

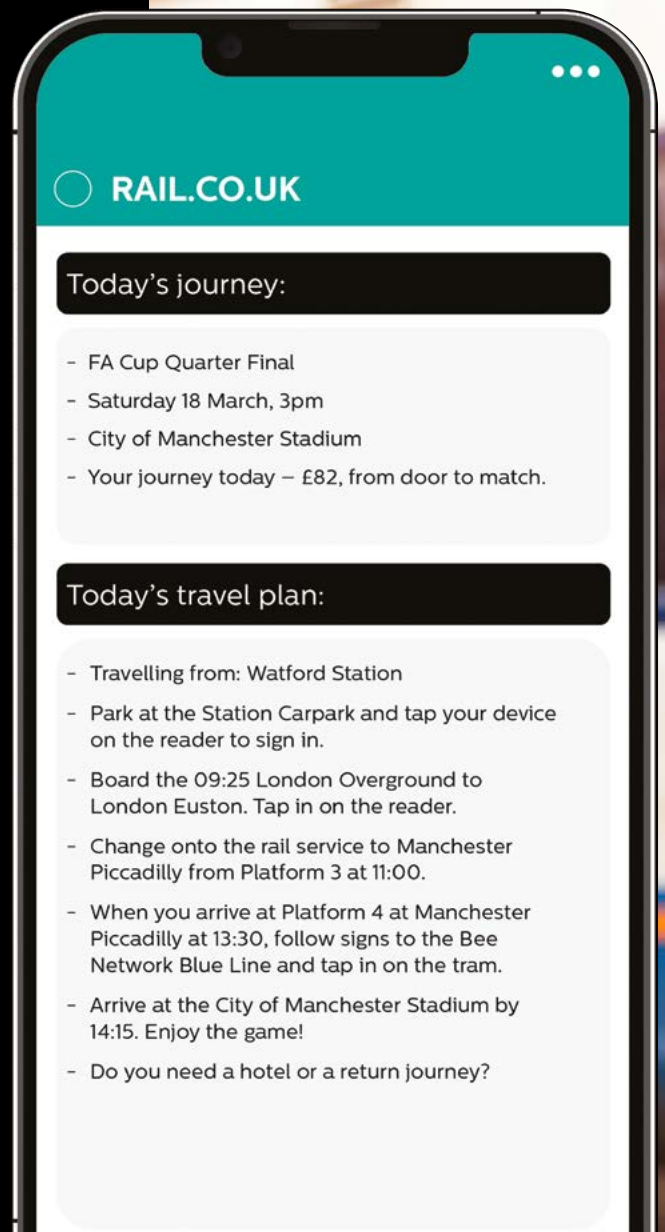
The vision – the customer experience continued

In real world terms, it's a transformed customer experience when compared with today.

It's a customer who uses rail.co.uk to register a corporate account for their work-based travel. A data-driven experience identifies the best journey, based on their preferences for comfort and station changes, to get from location to location. They're travelling for work, so clarity and confidence about their ability to get to where they need to be, when they need to be there is key, just as much as cost.

With a greater focus on the Time Promise™, the services they use are less prone to delay, with assets and workforces delivering as intended. They seamlessly switch to buses and taxis to reduce their car use, and lower the company's environmental footprint. A modern open banking solution links it back to their employer.

Or, it's the customer who needs to travel from London to Manchester for a Cup tie. They were automatically offered their rail ticket when they bought their match ticket. With their travel preferences registered with rail.co.uk, they were also offered an integrated park-and-ride ticket too, reducing congestion on the roads and their cost of travel. At Manchester Piccadilly, they seamlessly move onto the Bee Network with the same ticket to get to the stadium. Extra rail services were profitably put into place because the operator could predict the demand within a four week window.





Costs and benefits

Our proposals for a Customer First Railway will deliver increased passenger usage, new private investment, save waste and inefficiency, and deliver indirect environmental benefit:

01 Improved revenues

A singular focus on improving the customer experience can narrow the gap between the pre-Covid £10.3bn in passenger revenues, and the post-Covid £9.2bn⁷ recorded for FY22/23.

02 Public-private investment

A joint venture for a 'guiding mind' would unlock private sector investment of more than £200m per annum. Even excluding customer-facing investments made elsewhere in the rail sector, and the substantial Digital Railway programme of investment in digital signalling and controls, Network Rail is investing £1.2bn in technology-related improvements alone between 2024-2029.

03 Lower operating costs

This investment can deliver measurable improvement to the cost of delivering the rail network itself. Based on Worldline's data, those improvements would target the anticipated £600m per annum cost of delivering retailing and revenue settlement in rail, and the potential for £300m+ in savings by timetabling services more efficiently, and offering better information about the network.

04

Reduced delay losses

Over £101m was paid in compensation under Delay Repay in 2023, with Transport Focus indicating previously that the majority of passengers entitled to payments are missing out. Less than 20% of delays in the most recent data collected were uncontrollable, like weather events, security or sickness⁸. Assuming just a 10% improvement, a data-driven focus to eliminating delay throughout the network could therefore unlock £10m+ per year in direct Delay Repay savings, while reducing the £73+ per minute cost to the economy from rail delays that the National Audit Office calculated in 2008⁹, and based on Worldline's calculations, in excess of £100m of the £1.2bn in operational costs also incurred through delays.

05

Integrated transport demand

Passenger revenues for buses and trams in England were approximately £3.46bn in 22/23. Inducing just 3% more ticketing sales for those modes through an integrated, simplified ticketing system for rail would generate £103m in new revenues per annum, before any benefit from fully privatised services like e-mobility or on-demand are recorded¹⁰.

06

Lowering transport emissions

Per passenger kilometre, rail travel generates less than a third of the emissions compared to internal combustion engine cars, and still less than the average electric car¹¹. Over a ten year period, a study on fare and ticketing simplification by the Rail Delivery Group found the potential for 300m more journeys by rail¹², meaning the potential to make a significant difference to the UK's transport emissions, which are responsible for around a quarter of its total¹³.

07

Establishing generation rail

Creating 'Generation Rail' would cost around £450m from current fare basket losses, but as part of our wider Where the Journey Begins plan to deliver concessionary integrated transport for under-18s, could create over £1.87bn in benefits to productivity through educational access and new employment opportunities.

Three quick wins

1.

Structure the guiding mind as a true public-private partnership.

A joint venture will ensure rail correctly incentivises the private sector to take risk, while ensuring the public sector can drive value, service and economic, societal and environmental benefit¹⁴.

It means rail can finally offer customers a clear product, and focus on the customer experience, including ticketing, fares and payments, tackling delays, and providing better information and accessibility, and eliminating waste.

2.

Reform rail's legacy systems, and create a single, simple source of truth and better fares and ticketing.

Rail is held back by legacy systems. Reform of out-dated systems like ORCATS will reduce waste, and ensure rail has the data across the system that it needs to make better decisions.

This will enable rail to begin predicting demand, and delivering services that match real-world customer needs, and better optimise services for environmental, social and environmental aims, like addressing poor air quality.

That also includes offering customers fares that are based on real-world demand, with a guarantee that they're getting the best possible fare, rather than the fare a retailer chose to offer them.

3.

Integrate rail into the heart of transport services.

Enable rail's new guiding mind to offer and sell a single payment that connects all forms of mobility seamlessly, and use new data-led services to ensure customers can plan and access rail as part of an end-to-end journey.



Summary

At its heart, our plan for a Customer First Railway delivers the basis of a growing, sustainable rail system that focuses on meeting the needs of its customers, rather than challenging them to navigate a complex, unintuitive and unfocused sector.

It focuses on delivering a modern customer service, and creating real consumer value in a world where hearts and minds cannot be taken for granted.

From creating a ‘guiding mind’ that best leverages a well-incentivised private sector to effectively plan and sell services, to improving how the sector uses its data to reduce delays and reduce inefficiency, rail has a critical role to play in creating economic, social and environmental value for the UK.

By publishing this paper, we hope to spark belief that we can collectively create a better network that remains relevant and appealing for decades to come. We’d love to hear from you if you want to join us in that journey.

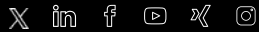
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- ⁸ <https://dataportal.orr.gov.uk/media/2121/passenger-performance-apr-jun-2022.pdf>
- ⁹ <https://www.nao.org.uk/reports/reducing-passenger-rail-delays-by-better-management-of-incidents/>
- ¹⁰ <https://www.gov.uk/government/statistics/annual-bus-statistics-year-ending-march-2023/annual-bus-statistics-year-ending-march-2023#:~:text=Passenger%20fare%20receipts%20made%20up,recovery%20from%20the%20previous%20year>
- ¹¹ <https://media.raildeliverygroup.com/news/make-polluters-pay-their-fair-share-say-rail-companies>
- ¹² <https://www.gov.uk/government/statistics/transport-and-environment-statistics-2023/transport-and-environment-statistics-2023>
- ¹³ [https://www.gov.uk/government/statistics/transport-and-environment-statistics-2023/transport-and-environment-statistics-2023#:~:text=Transport%20produced%2026%25%20of%20the,road%20vehicles%20\(100%20MtCO2e%20\)](https://www.gov.uk/government/statistics/transport-and-environment-statistics-2023/transport-and-environment-statistics-2023#:~:text=Transport%20produced%2026%25%20of%20the,road%20vehicles%20(100%20MtCO2e%20))

About Worldline

Worldline [Euronext: WLN] is a global leader in the payments industry and the technology partner of choice for merchants, banks and acquirers. Powered by c. 18,000 employees in more than 40 countries, Worldline provides its clients with sustainable, trusted and innovative solutions to foster their growth. Services offered by Worldline include in-store and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2022 Worldline generated a revenue close to 4.4 billion euros.

worldline.com



Corporate purpose

Worldline's corporate purpose ("raison d'être") is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.



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