

Charter for Smoother EV Charging Payments

Putting Drivers First



Overview

This document outlines the **second iteration of the Charter for Smoother EV Charging Payments** – a refined set of guiding principles designed to create a more consistent and user-friendly public charging experience for electric vehicle (EV) drivers.

The original version of the Charter was published as a proposed framework by Paythru, based on independent research with over 200 EV drivers and supported by the REA (Association for Renewable Energy and Clean Technology). That initial proposal helped spark valuable conversations across the industry – highlighting common challenges, shared goals, and the need for collaborative action.

Following a stakeholder round table involving Charge Point Operators (CPOs), Charge Point Management Systems (CPMS) providers, and payments sector

representatives, the principles have been revised to reflect broader industry input. What you'll find here is not just a refinement in wording, but a step toward practical alignment – bringing together insights from across the EV and payments ecosystem to shape a more unified direction.

Our aim remains the same: to reduce friction, build trust, and ensure drivers can charge with the same ease and confidence as they pay for any other service. This version is intended as a working foundation – something for all industry players to build on together.

We invite ongoing collaboration to refine, adopt, and implement these principles in ways that genuinely put drivers first.



Our role

To make EV charging as simple and intuitive as paying for petrol – giving drivers the clarity, control, and confidence they need on every journey. In many cases, the payment technologies to make this happen already exist and are used daily in other sectors – from contactless cards on public transport, to incremental authorisation in hotels and car rentals, to in-flight purchases at 30,000 feet. The EV industry doesn't need to reinvent the wheel – just adopt these proven, user-friendly systems and innovate where new solutions are needed.

That's where Paythru can help. We bring deep expertise across both sectors – EV and payments – to bridge the gap and bring the best of both worlds together. That's exactly what this charter is about: turning proven technology into a better, simpler payment experience for drivers.

1 | No More Confusion Over Charging Cost



Driver benefit

Clear, familiar pricing.



Driver concern

Many drivers don't understand kWh pricing, and can't easily predict how much a charge will cost or how far it will get them. Some also worry they'll accidentally 'overfuel' on high-powered chargers and spend more than intended.



What we support

Use plain language to explain charging costs. Help drivers understand and control the total estimated cost before they start charging.



Where we make a difference

Promote a consistent, easy-to-understand system across all networks and apps, backed by a shared glossary of terms to support understanding.



Driver control

Drivers know what they're paying for and what they'll get – no technical jargon, guesswork, and no surprises.

Closer than you might think...

The potential frameworks to present cost clearly already exist – from fuel pump pricing to mobile data plans – and just need some research, development and application to the EV charging experience. Equally, as seen in modern digital banking apps like Monzo and Starling, clear communication can be achieved without jargon or the need for glossaries. This is something we already do well and should continue to build on.

2 | Standardised and Reliable Payment Methods



Driver benefit

Pay your way – anywhere.



Driver concern

Some chargers only accept specific apps or cards, causing unnecessary friction and delays.



What we support

All charge points should provide open, reliable payment options via direct contactless card or mobile wallet. Where legacy units remain in service, operators should retrofit or provide an app-based fallback so drivers always have a universal way to pay.



Where we make a difference

Encourage widespread adoption of open-loop payment systems that work across networks, fleet services, and devices – minimising fragmentation and maximising convenience.



Driver control

No more hassle – just tap, charge, and go.

Closer than you might think...

The technology is already proven: contactless and open-loop payments work seamlessly in retail, transit, and hospitality. EV charging simply needs to catch up.

3 | Minimise Payment Failures – Ensuring Reliability and Protecting Driver Confidence



Driver benefit

Charging that works, even when systems don't.



Driver concern

Payment failures can leave drivers stranded and lead to long helpline waits and delays – with added anxiety around unfamiliar or inconsistent deductions.



What we support

Implement fallback payment options like SMS and offline card acceptance. Ensure call centre support can securely handle payments when digital options fail. Push for treating EV charging as essential infrastructure, emphasising the same operational standards around uptime and transaction integrity as utilities and telecoms.



Where we make a difference

We work with charge point operators to reduce payment problems by setting clear targets for success and fixing the issues that cause failures. We support clear, trackable payments so drivers can see what they've paid and when. We also support added checks to help spot unusual activity early and keep payment systems working smoothly and securely.



Driver control

Give drivers simple tools to manage their payments - like live updates on charging costs, easy access to receipts, and the ability to stop a charge remotely. Let them switch payment methods when needed, set limits on spending or energy use, and get alerts if anything goes wrong. That way, they stay in control every step of the way.

Closer than you might think...

The technology clearly exists – this isn't about capability. If millions of people can tap in and out of the TfL network every day, across multiple operators and modes of transport, and payments process seamlessly in the background, then EV charging shouldn't be any different. The real challenge is achieving that same level of payment reliability and system integration – not inventing new tech.

4 | Clarity and Transparency in Pre-Authorisation



Driver benefit

No surprises on your statement.



Driver concern

Large or unexpected holds on accounts – especially from rapid chargers – and double pre-auths due to timing glitches cause stress and confusion.



What we support

Clear communication of pre-authorisation amounts and release timings for contactless payments, and adoption of consistent practices that align with regulatory mandates.



Where we make a difference

Offer prepaid, subscription, and pay-later options to reduce friction and build trust.



Driver control

Clear info on what's being held, why, and when you'll get your money back.

Closer than you might think...

Other industries use incremental authorisation and clear communication – from hotels to car hire. These standards just need to be mirrored in EV charging.

5 | Simplified Transaction and Notification Processes



Driver benefit

Know what you paid, where, and when.



Driver concern

Vague or unfamiliar names on bank statements make it difficult to track charges.



What we support

Ensure clear operator names on statements that align with site/hub signage ('the name on the door') and offer instant digital receipts or access details for receipts, with cost, location, and session details.



Where we make a difference

Push for uniform standards across providers to simplify post-charge communication.



Driver control

Drivers can easily verify, manage, and claim charging costs – just like with petrol receipts.

Transaction completed



invoice

Closer than you might think...

Digital receipts, clear merchant descriptors, and instant alerts are common in banking and ecommerce – the EV industry can adopt these without reinventing the wheel.

Note

Some broader issues – like full roaming or industry fees – fall outside our direct influence. We're committed to working with industry partners to push for change where we can make an impact.



Paythru's EV Payment Charter is supported by:

"The REA and EVA England are supporting the Paythru EV Payment Charter because it aims to transform the electric vehicle charging experience by setting a new industry standard for payment clarity, reliability, and transparency. Addressing common user frustrations, the Charter introduces consistent pricing displays, standardised payment methods, reduced transaction failures, and clearer pre-authorisation processes. Developed through industry collaboration and user research, it empowers EV drivers with a smoother, more informed charging journey."

Contact us

The Paythru team welcomes interest from organisations that would like to get involved in shaping and supporting the Charter. To find out more, please contact [Sara Sloman](#).

