



**VISA**

# Global Urban Mobility Solutions

Christian Fjær, February 2023



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# MTT Projects in Nordics & Baltics

## Finland

Tampere  
Turku  
Oulu  
Hämeenlinna  
Jyväskylä  
Lahti  
Vaasa  
Rauma

*In pipeline for 2023:*  
*Helsinki (EU Priority city)*  
Salo  
Joensuu  
Pori

## Sweden

Stockholm  
Malmö  
Linköping  
Norrköping  
Motala

*In pipeline for 2023:*  
*Göteborg (EU Priority city)*  
Uppsala  
Umeå

## Norway

Oslo (Airport Express train)

## Denmark

*In pipeline for 2023:*  
*Copenhagen Metro (pilot)*

## Estonia

Tallinn

## Latvia

*In pipeline for 2023:*  
*Riga*

## Lithuania

*In pipeline for 2023:*  
*Vilnius*  
*Klaipeda*

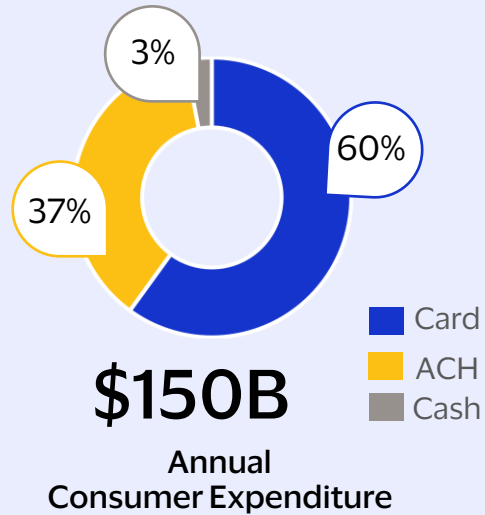
Beside these projects there are a possibility for Rejsekort&Rejseplan to include MTT for rest of Denmark depending on RFP decision.

In Norway discussions ongoing with Stavanger, Trondheim and Bergen



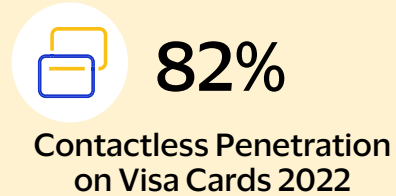
# Norway: Overview

## Card leads in Payments



## Rapid Growth of Tap to Pay

- Tap-to-Pay has become the most common way to pay with card at point of sale



- Covid pandemic accelerated contactless penetration

## Consumer are Tech Savvy

- Consumer values efficiency and convenience

**v:pps**  
80% Adoption

- ApplePay slow increase in adoption as few issuers provision cards
- Provisioning to SamsungPay to be launched by most major issuers 2023

**5M Population**  
**Cash = 3% of PCE**



## Key Trends

### Open Banking

- Increasingly important part of strategy for many merchants
- PSD2 pushing innovation and competition



### Sustainability

- Payments can support awareness and engagement – green incentives from issuers
- Visa offers a CO2-footprint feature with partners as Ecolytiq



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# Nordic market trends

The Nordics & Baltics transit markets are among the most mature on mobile ticketing solutions.

Still most cities have legacy closed loop systems running in parallel to accommodate non-mobile customers.

## Mass Transit Transactions (MTT) :

MTT offers the PTO a migration from closed loop ticketing systems to cost saving and customer friendly open loop

- Support deferred transactions and capping – better offers to increase ridership
- Cost saving for PTO as customer uses own credential for ticketing and opens interoperability
- MaaS integration to connect door to door journeys
- PIA/Private label to accommodate seasonal and concessional ticket sales.

## App to Ride:

Use of Network tokens and Delegated Authentication will improve customer experience in transit apps

- Card on file improves UX towards Wallets through DA and native OS biometrics
- Network tokens secures always updated data, high auth rates and lower cost for change of PSP
- MaaS integrations to connect door to door journeys



# Three pillars of Visa's urban mobility value proposition



## 01 Ecosystem Leadership

"Tap-to-Ride" Contactless Travel

"App-to-Ride" Travel

Visa Ready for Transit



## 02 Global Expertise

Specialized Advisory  
in-market

Trusted Brand

Global Delivery Framework



## 03 Products & Services

Cybersource®

Pay-In-Advance (PIA)  
Solutions

Loyalty, Analytics &  
Innovation

Global Payments Processing



# 01 Ecosystem Leadership

As a global leader in payments, Visa can help you navigate the complex ecosystem of technology suppliers and partners.

Providing expertise for implementation at a global scale and local level, Visa can accelerate time to market, maximizing outcomes for all parties.



*"Tap to Ride"*  
Contactless EMV®



*"App to Ride"*  
In-app payments



Visa Ready for Transit



# App-to-Ride payment frameworks

App-based ticketing systems are also rising in popularity, enabling passengers to plan, book and make their journeys using their mobile phone, helping unlock the power of “Mobility-as-a-Service”.

Apps can leverage biometrics, geo-fences and beacon technology as well as contactless standards to reduce the friction for passengers and augment the experience.



## In-app Experience Flow



**01**

Customer downloads and registers with UMO provided app.



**02**

Customer plans journey and books travel in-app.



**03**

Customer enjoys seamless travel and receives helpful notifications on the way.





# Visa Ready for Transit

Visa Ready for Transit is purpose-built to support technology partners and system integrators in the urban mobility sector.

Under the program, third-party products and solutions may be certified to comply with Visa functional and security requirements, helping to accelerate time-to-market, foster competition, improve implementation quality and deliver better outcomes for UMOs.



More than 140 partners worldwide, providing access to an expanded network of technology solutions and expertise.



Support upgrades to next-generation fare collection systems, including transit payment terminals, back-office and gateway solutions.



Reduces time-to-market by simplifying selection process and streamlining testing and implementation quality.



More than 60 products are certified to Visa Ready standards.



[Find a Visa Ready certified partner](#)



## 02 Global Expertise

Cities and urban mobility providers around the world have tapped into Visa’s global expertise to help enhance, launch and deliver successful outcomes from their projects.



### Trusted Brand

The Visa brand has been named the 5th most valuable brand in the world<sup>1</sup>, recognized and trusted by people everywhere around the world.



### Specialized Advisory

We have a team of industry experts ready to help, and regularly publish whitepapers, announce partnerships with various ecosystem players, and participate at conferences and events worldwide.



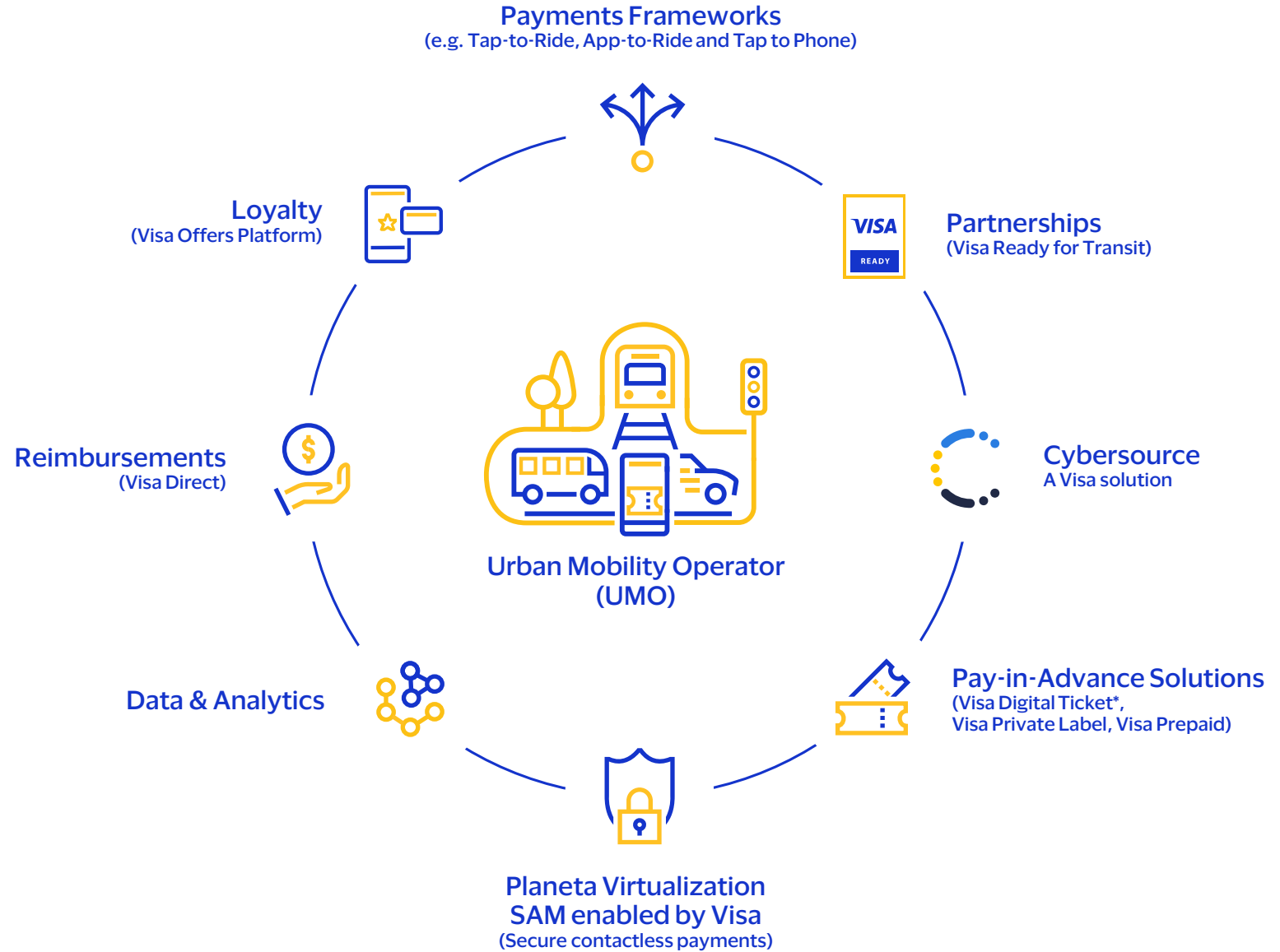
### Global Framework

Our frameworks are unified globally and supported by a vast network of partners, evolved through experience of processing many billions of UM transactions.




# 03 Products & Services

Visa offers a wide range of urban mobility products and solutions that were developed to address specific pain-points experienced by the ecosystem and improve the overall customer experience.



\*Product VDT is not yet available commercially and subject to change/cancellation by Visa



# Where do you want to go now?

Visa has developed **global expertise** in urban mobility over the past 15 years, as we have worked to modernize fare collection systems in several hundred locations that have reduced operating costs, improved customer experience and grown ridership.

Involved in nearly 800 projects worldwide, Visa provides **ecosystem leadership** – built mainly around our “tap-to-ride” and “app-to-ride” flows – and provides a range of value-added **products & services** that unlock the full potential of these systems and bring your vision to life.

**Please get in touch with us to learn more.**

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