

Finnish tax benefits and long term work with Public Transport B2B initiatives have produced results

Johanna Wallin

Transport Director

johanna.wallin@hsl.fi

Helsinki Regional Transport Authority in Brief



Public transport authority

Also responsible for transport system planning



Employees

~ 400

Boardings

360 M

Owner municipalities

9

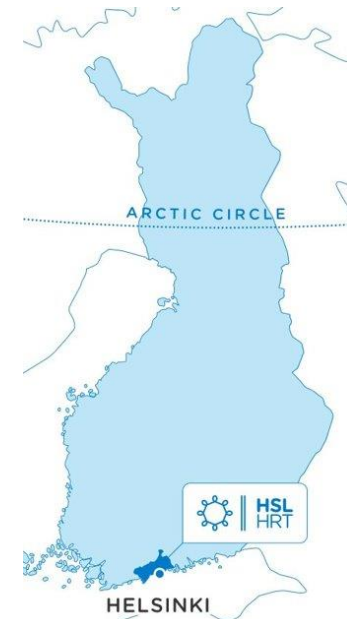
Residents in the area

1.4 M

Income 2024

894 M

Municipalities' share of income 50–55%*



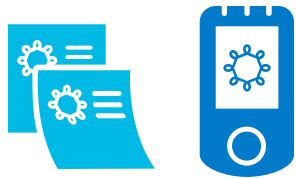
** 2025 goal

HSL's tasks:

B2B



Is responsible for the preparation of the Helsinki Region Transport System Plan (HLJ)



Approves the public transport fare and ticketing system as well as ticket prices



Plans and organizes public transport in the region and improves its operating conditions



Is responsible for public transport marketing and passenger information



Procures bus, tram, metro, ferry and commuter train services



Organizes ticket sales and is responsible for ticket inspection.

2021 Reform of the Commuter Benefit Tax Exemption in Finland

- **Expanded tax-free limit:**
 - Public transport commuter benefit increased to **€3,400 per year**
- **Digital implementation:**
 - Benefits can now be provided through **digital platforms** (e.g., HSL, ePassi, Edenred)
- **We didn't lobby for this** — it just happened

4.11.2025



- During the COVID-19 period, the government significantly supported public transport by temporarily reducing the VAT rate from 10% to 0% for four months.
- At the beginning of 2025, however, the VAT rate was increased from 10% to 14%, which was directly reflected in the ticket prices for public transport passengers. The decision was driven by the government's tight financial situation.
- Currently, the government is considering lowering the VAT rate from 14% to 13.5%. However, this change will not have a practical impact on customer prices, as the adjustment is so small.

Timeline of HSL B2B Markets



2022

- **In April** HSL's new organizational structure takes effect, and the **B2B Markets unit is established**
- **The original team** consists of three account managers, a marketing representative, a business development lead, and a MaaS (Mobility as a Service) specialist.
- In October–November, **HSL launches a new “Flexible Balance”** product as part of its commuter benefit offering
- **Commuting-related sales 16,8M€**, total b2b-sales of 22,5M€
- **Number of employees receiving PT-tickets 124K**

Timeline of HSL B2B Markets



2023

- Nearly all new **commuting customers are onboarded and served through digital channels** (HSL Business Portal & HSL App)
- **Employee benefit partners** are the main sales channel for commuting services, with **sales more than doubling from 6M€ to 13M€**
- For the autumn semester, a digital ticket for upper secondary school travel support is introduced
- **Commuting-related sales 25,4M€**, total b2b-sales of 37,9M€
- **Number of employees receiving PT-tickets 145K**

Timeline of HSL B2B Markets



2024

- During the first quarter, **agreements with employee benefit partners were renewed**, introducing a commission model for sharing company-specific sales data
- **In October HSL media business makes significant progress** with the publication of the tender for advertising rights in public transport vehicles
- **Commuting-related sales 29,8M€**, total b2b-sales of 51,9M€
- **Number of employees receiving PT-tickets 162K**

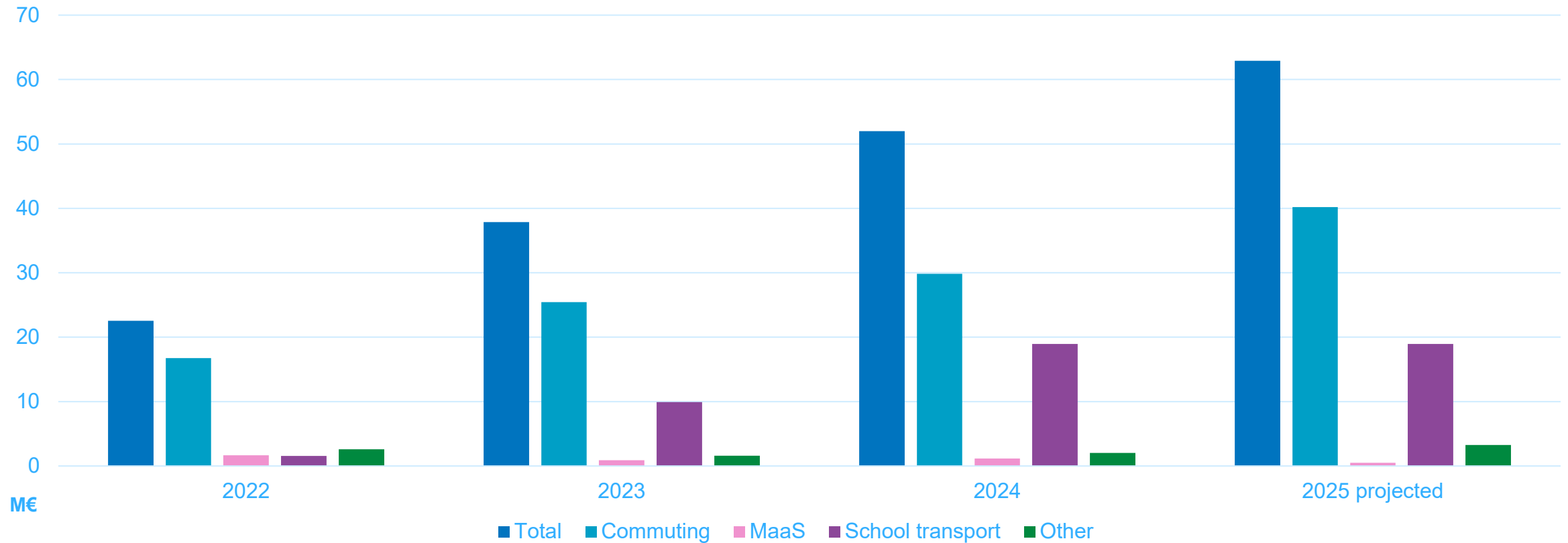
Timeline of HSL B2B Markets



2025

- **A comprehensive analysis of the current market situation**, needs-based segmentation, and actions derived from these insights:
 - Increasing the number of companies with fewer than 50 employees by making self-service easier
 - Raising the per-employee consumption amount in companies with over 250 employees through collaboration with employee benefit partners
- In July, **the procurement process for advertising rights in public transport vehicles was concluded successfully**
- **Commuting-related sales 40,2M€***, total b2b-sales of 62,9M€*
- **Number of employees receiving PT-tickets 200K***

HSL B2B Sales 2022-2025



HSL B2B target 2026

With steady growth in the number of users and the total euro amount, sales of commuter transport could exceed €53 million by 2026.

	2024	2025	2026
Share of users:	27 %	33 %	38 %
Number of users:	162 000	200 000	233 000
Average			
€/ user / year:	185 €	200 €	230 €
	30 milj. €	40 milj. €	53,6 milj.





HSL
HRT

Anything is possible

