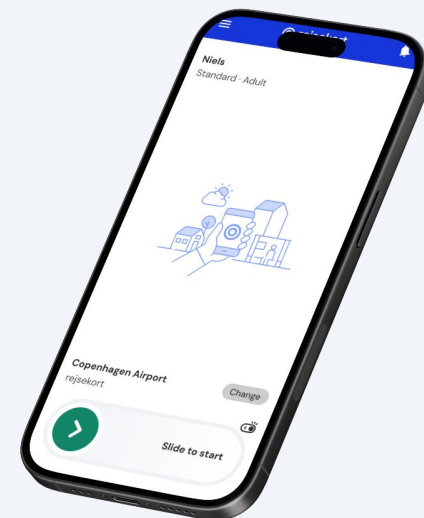


MOBILE FIRST, CARD SECOND?

PASSENGER FIRST

- Denmark's National PAYG Transformation



Dagmara Wrzesińska
Strategic Market Development Lead



Denmark's crossroad (2022)

A legacy chip-card system past its prime

RINSE & REPEAT

✨ RETHINK ✨



Fragmented user experience across country

A fragmented digital landscape with 10+ regional apps fueled user confusion & limited national interoperability - undermining simplicity and trust.



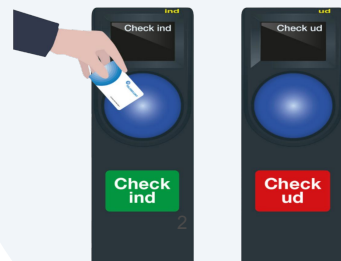
Operational friction & user pain points

Missed tap-outs caused user frustration, fines & recurring support costs.



Heavy infrastructure & high costs

Maintaining and upgrading infrastructure and backend systems requires high investments with diminishing returns.



A BOLD NEW VISION

MOBILE-FIRST, NATIONWIDE



MPAYG app as majority channel

Everyone who can use the app, should – including children, disabled or pensioners



Tap-In/Out as complementary channel

For the mobile unable or unwilling



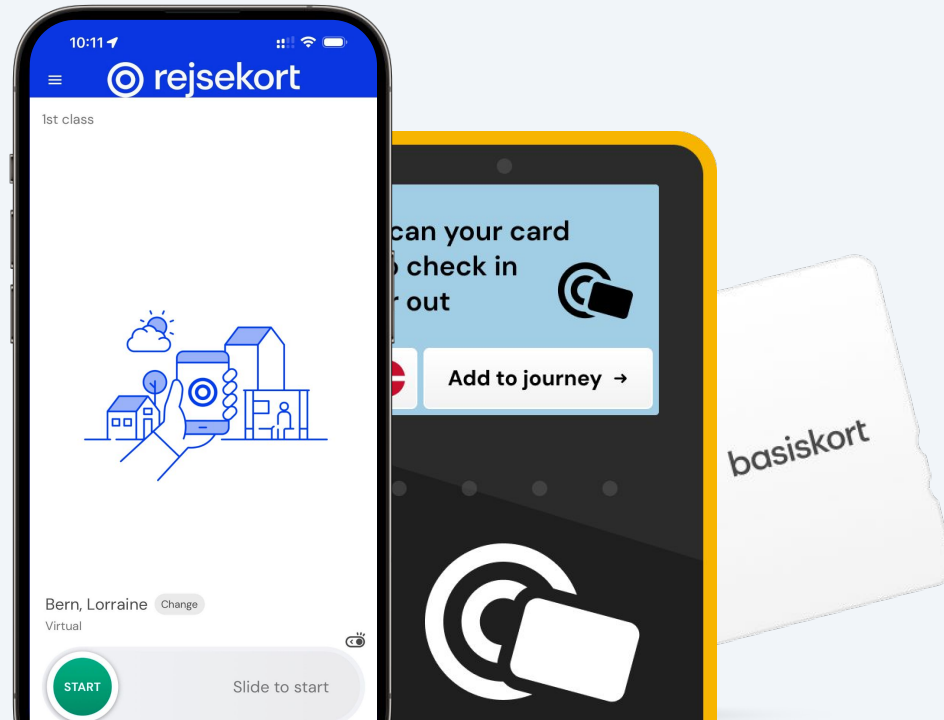
Mobile-first $\neq$ mobile-only

Not every person owns a smartphone or wants to use it for traveling

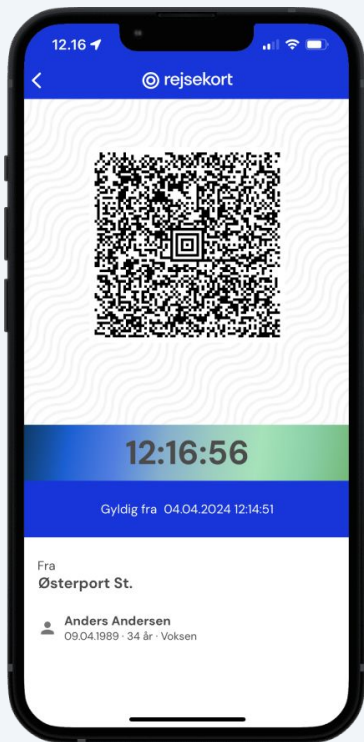


Mobile-first $\neq$ mobile-only

APP & TAP - POWERED BY ONE BACKEND



In 2023, Denmark took the strategic decision to *replace* AFC with MPAYG



TRIAL (2022)

First MPAYG trial in Northern Denmark (4,700 users).

TENDER (Dec'23)

FTQ selected to provide national MPAYG app.

APP MVP (Apr'24)

Rejsekort app MVP launch with limited number of seats.

LAUNCH (Sept'24)

Official public launch of Rejsekort MPAYG app.

BASISKORT MVP (Oct'25)

Continued rollout of complementary **Basiskort card-system** until spring'26.

PHASE OUT (Jun'26)

Phase-out of legacy card system completed after almost **20 years in operation**.



Technology should follow strategy, not define it.

WHY NOT OPEN LOOP ?

Value is delivered by the account — not the card media

THERE'S NO TICKET TO BUY

An **account** that charges after travel.

NOT THE CARD 

YOU NEVER OVERPAY

Best fare calculation in the **back office**.

NOT THE CARD 

YOUR SPENDING HAS A CEILING

Daily/weekly **capping** performed on the account.

NOT THE CARD 

YOU CANNOT BUY THE WRONG TICKET

Retrospective charging for the journey actually made.

NOT THE CARD 

YOU CAN CHANGE YOUR PLANS

Post-pay settlement based on what you actually did.

NOT THE CARD 

YOU NEVER HAVE TO PREDICT YOUR WEEK

Account-based **weekly capping**.

NOT THE CARD 

PRICING IS INVISIBLE

Payment/settlement happens in the background.

NOT THE CARD 

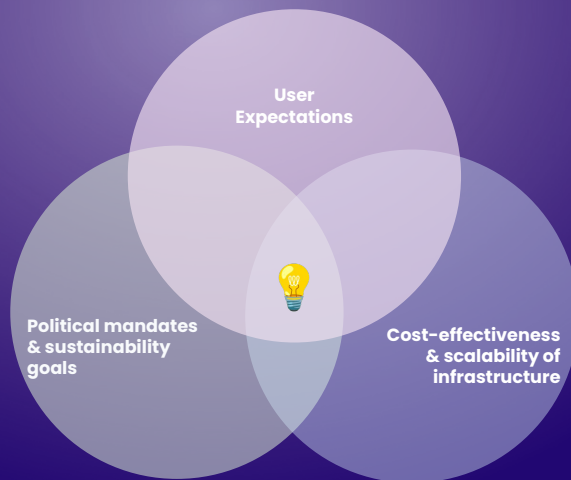
THERE'S NOTHING EXTRA TO REMEMBER

You use **something you already carry**.

BACKEND POWERED 

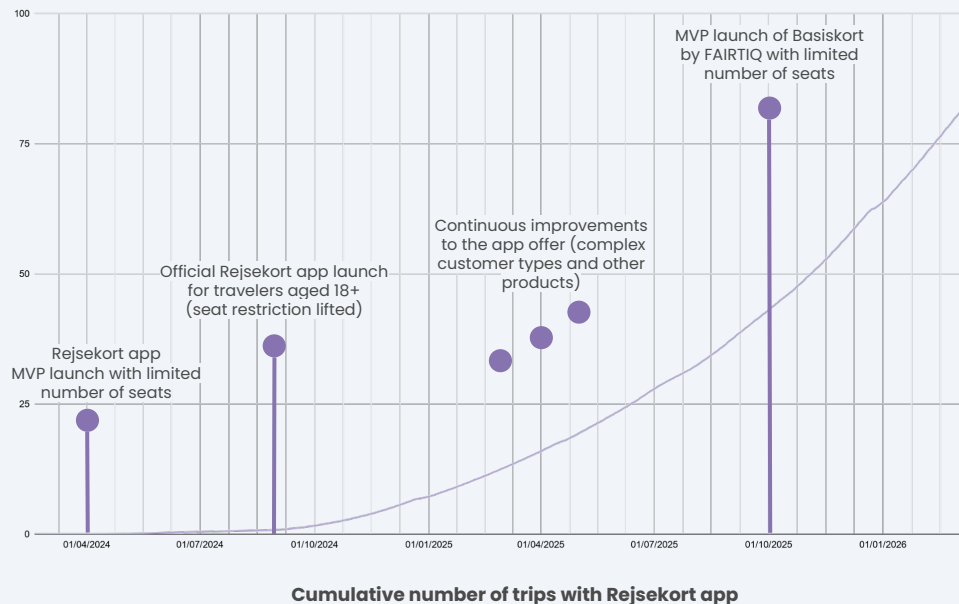
The question is not “contactless vs. mobile”

Should PTAs specify the media at all?



FAIRTIQ

From launch to loyalty through simplicity



**MAKING HISTORY:
FASTEST APP ADOPTION
IN DANISH HISTORY**

- >84 mln trips**
- >3 mln registrations**
- >90% user satisfaction**
- >90% of all transactions**

within 18 months of the official launch



Mobile-first → infrastructure strategy

THE IMPACT OF GOING MOBILE-FIRST

>90%

User satisfaction

with MPAYG, up from 65% in the legacy system

>60%

Costs saved

from implementing MPAYG instead of replacing legacy system

100%

On budget & time

with a rapid roll-out in less than 1 year

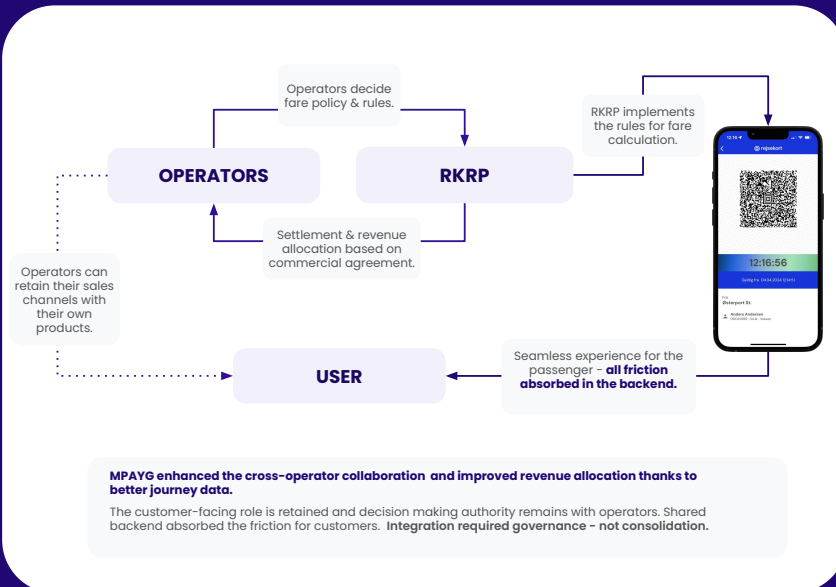
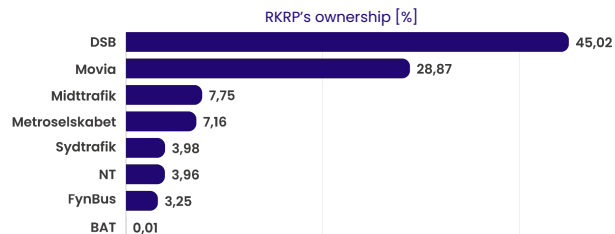


Governance & Interoperability

Rejsekort & Rejseplan A/S

Founded in 2003, has national mandate to operate common ticket, payment and journey planning solutions across Denmark.

RKRP is **jointly owned and funded by the regional transport authorities & operators themselves**:



KEY IMPLEMENTATION PRINCIPLES

Pilot before procure

The process began with a pilot in North Jutland in 2022 – this allowed Rejsekort to **evaluate user acceptance**.

Most respondents were satisfied with the digital alternative. The 2023 tenders then bought **a proven answer, not a hypothesis**.

Build around what exists

ONLY THE MEDIUM CHANGED – same price, same discounts, existing clearing absorbed it.

Denmark ensured that future solution adapt to existing transport infrastructure – **not the other way around**.

Centralise capabilities – not control

Shared infrastructure does not mean surrendering **operational autonomy**.

Well-designed national infrastructure **supports not only shareholders, but entire ecosystem**.

Give each channel a deliberate function

Design **passenger experience** instead of sales channels.

Decide the channel strategy per traveller group **before choosing technology**.

Build for headroom

A software-first system **evolves by release**, not by hardware refresh – allowing growth without continuously increasing infrastructure costs.

Retain direct (digital) relationships with your travelers 🚀



Discover more

Case Study

Denmark's transition to mobile-first public transport



Read it [here](#)



THANK YOU



Dagmara Wrzesińska
Strategic Market Development Lead

dagmara.wrzesinska@fairtiq.com

Lorcan Le Pen
Lead France & Belgium

lorcan.lepen@fairtiq.com