

Shaping a Smarter Mobility Experience:

Trenord's Digital Transformation Journey



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Trenord presentation

Trenord stakeholder:

50% FNM Group and 50%Trenitalia

The FNM Group:

Integrate mobility group that operates in Railways, Rosco, Motorways, Energy, Bus services, Car Rental

The PSO agreement with Lombardy Region:

A 10-year PSO agreement worth a total of around 5,2 Billions has been signed in Dec 2023



> 780.000

Customers per day
(pre Covid 820,000)

2.260

Runs per day

4.850

Employees
(as of 30.09.2024)

2.070

Network km
(1.740 RFI - 330 FN)

476

Stations
(356 RFI+120 FN)

3

Airport railway links

Trenord expansion plan 2023 - 2032

Headline KPIs

1M

daily passengers
by 2032

500M€

traffic revenues
by 2032

541

fleet units
by 2032

+23%

Train-km vs. 2021

+26%

Seat-km vs. 2021

Now

780k

daily passengers

400M€

traffic revenues in
2025

470

fleet units
in 2025



Digital sales: **45%** by 2025; (from 15% in 2021)

Digital Transformation

Vision and pillars

Trenord is moving forward with its digital transformation to create a smoother and more convenient travel experience for all passengers.

We are working to integrate physical and digital touchpoints into a single and unified experience

Customer-centricity as the core principle:

Simpler purchase flows

Less queuing

Smarter payments

We rely on data-driven decisions through CRM, analytics and experimentation to understand customer needs and make better decisions

This strategy is supported by a set of initiatives designed to accelerate growth and innovation:

New Digital App & platforms

Subscriptions & tickets digitalization

Physical touchpoints evolution: ticket on WhatsApp and Apple/Google Wallet

Tourism & B2B

EMV & B2B sales



Malpensa Express

Pay & Go to welcome the world

A well-known brand for our powerful service between International Malpensa Airport and Milano downtown, and the first Trenord line with PAY&GO in operation since 2016.



147

Trains per day



5.6 M

Total passengers in 2025



17,1%

MODAL SHARE
(13,5% nel 2019)



Our brand for leisure target powered by digital



Gite in Treno is our ambitious tourism program that offers travel packages to reach tourist destinations on the Lombard lakes (Como - Garda - Maggiore) mountains and valleys, as well as sporting or musical events. Aligned with sustainable tourism trends, appealing to travelers who prefer digital and eco-friendly travel options. A growing segment focused on sustainable and digital tourism.

Snow Trains

3.250

Tickets sold in 2026

Lakes

62.000

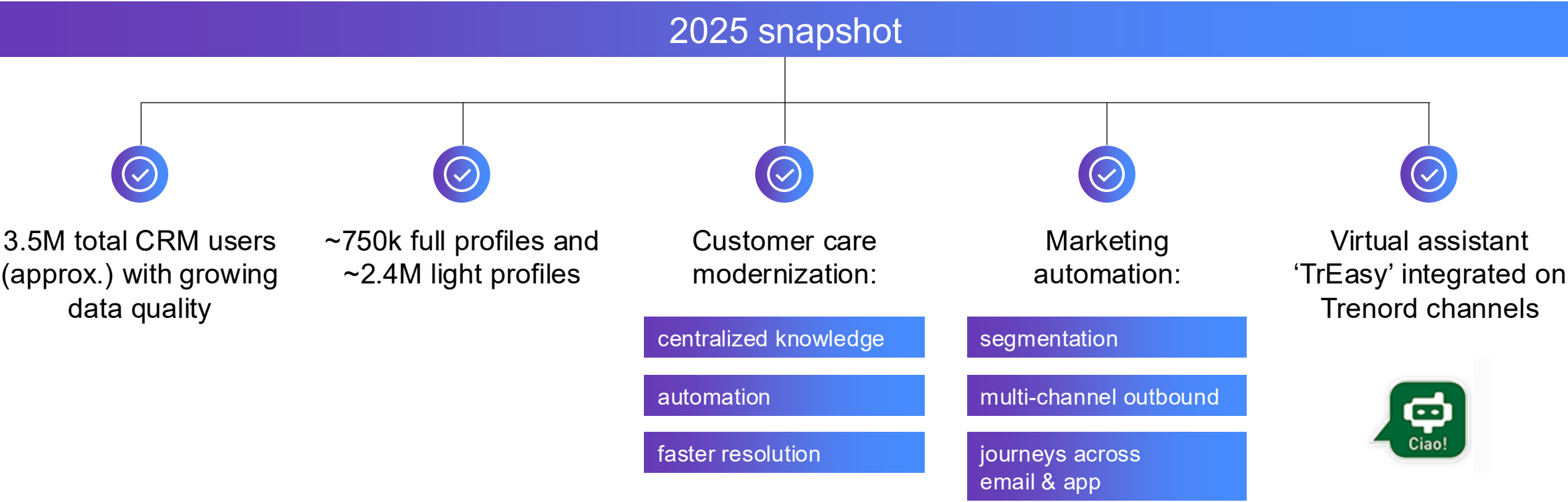
Tickets sold in 2025

Over 10 M tickets
have been sold in 2025
for tourist destinations



Provide best in class passenger experience

CRM at the core



Per ogni andata, tanti ritorni.

Con il nuovo programma fedeltà di Trenord
il treno è la scelta sostenibile che premia.



Scopri Community.

community
TRENORD

CO₂community

One trip, many returns.

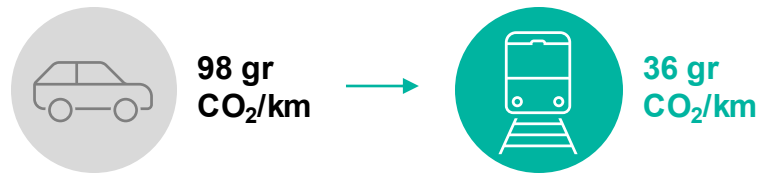
The program promotes **sustainable travel choices**, rewarding passengers for the lower CO₂ emissions generated by travelling by train compared to car usage.

This program supports the digital transformation journey by encouraging the adoption of Phone Pass.

Target


- Trenord subscribers
- Occasional travellers
- Non-Trenord customers

CO₂ Calculation



62 gr CO₂ saved per km

Loyalty Points

1 KG CO₂
=
1 **Verde point** 

Loyalty – Trenord community

Engagement program with rewards and gamification

Tight integration with CRM and PAY&GO (EMV) for acquisition and retention

Recent touchpoints:

automation emails on Phone Pass renewals

Community contest (Jan–Feb 2026)

50 Verdi points on Phone Pass activation

Supports channel shift and personalized communications

+57 k

Program members

16 mln

Kg CO₂ saved = Points awarded

+1.5k

Product purchased

+5,5k

gamers

PAY&GO

Smarter, Faster, More Accessible

Why & How it works

Expansion Roadmap

KPIs & Expected Impact



Providing a Unique EMV Experience in Lombardy & Greater Milan

This project is the result of a strong collaboration between several key partners, each contributing specific expertise to enable a seamless and innovative payment experience.

Step 1: PAY&GO Trenord expansion

Trenord

leads the initiative, defining the commercial strategy, the customer-journey vision, and the operational model for the adoption and expansion of EMV payments across the network.

FNMPAY

acts as the payment orchestrator, providing the EMV acquiring framework and coordinating the end-to-end payment processing structure.

Conduent

delivers the core technology for PAY&GO, enabling validation, fare calculation, and back-office processing for EMV transactions.



Step 2: Interoperable ecosystem

ATM

(Azienda Trasporti Milanesi) manages its own EMV system within the Milan urban network, contributing to the broader ecosystem through interoperability agreements.



NEXI

provides acquiring and payment-processing capabilities



Why PAY&GO

Delivering a faster, simpler, and more accessible travel experience.



- ✓ Seamless access with contactless payments - no need for paper tickets
- ✓ Faster purchase and boarding; reduced queues
- ✓ Best-fare logic builds transparency and trust
- ✓ Lower barriers for tourists and occasional travelers
- ✓ Guarantee the same user experience across the Greater Milan area

PAY&GO today – status and how it works



At Malpensa, PAY&GO already accounts for ~10% of sales with 35% pick with Olympic Games 2026 Milano Cortina



Simple flow:

- Tap-in at departure
- Travel
- Tap-out at arrival



Supported payment methods:

- Visa, Mastercard, Maestro, AmEx
- Apple Wallet, Google Wallet



Best-fare is computed automatically based on the actual trip

'Tap & Tap' EMV model to guarantee the lowest fare across repeat trips.



Option to extend capping to return-trip scenarios (e.g., Day-Pass €15.00).



Progressive integration with the greater area of Milan

PAY&GO expansion roadmap – High-level

- 1 Phase-based rollout from Milano Cadorna to key turistic lines (Como, Varese, Novara...)
- 2 Integration with the interoperable in the greater area of Milan is planned for 2026
- 3 Progressive station enablement with monthly updates
- 4 Hardware deployment plan aligned with POS availability and funding



The entire project will be supported by a dedicated communication plan (work in progress):

1. **On-site:**
 - TVM banners & ticket office decals
 - clear signage at gates
2. **Messaging:**
 - "Tap, Pay, Go" and best-fare promise
 - Airport & tourist hotspots
3. **Digital:**
 - QR/NFC prompts
 - automation & remarketing via CRM
4. **Dedicated staff engagement** in early stages for assisted onboarding

KPIs and expected outcomes



Digital sales share

- 45% in 2025 (baseline)
- 50% increase in 2027 with PAY&GO expansion & app roadmap



Adoption:

- % of EMV transactions
- active PAY&GO users



Experience:

- reduced average purchase time
- fewer queues/cash handling at physical points



CRM & Loyalty:

- growth in full profiles
- Community engagements linked to PAY&GO



Closing

A smarter mobility experience

- EMV, CRM and Loyalty are the pillars of Trenord's next-gen customer journey.
- We will keep expanding coverage, improving UX and leveraging data responsibly.
- Our goal is to deliver a travel experience that is seamless, accessible and trusted by everyone