

# Transformation to Account-Based, Paper and Cashless Ticketing in Switzerland.

Transport Ticketing Global

March 2026

Adrian Baumgartner and Cédric Steiner



The shared goal of the Swiss public transport system:  
“One journey, one ticket”





# "One journey, one ticket": the central tenet of Alliance SwissPass.

St. Gallen–Rapperswil  
Rail

Rapperswil–Zürich  
Boat

Zürich–Visp  
Rail

Visp–Grächen  
Bus

Grächen–Hannigalp  
Mountain railway



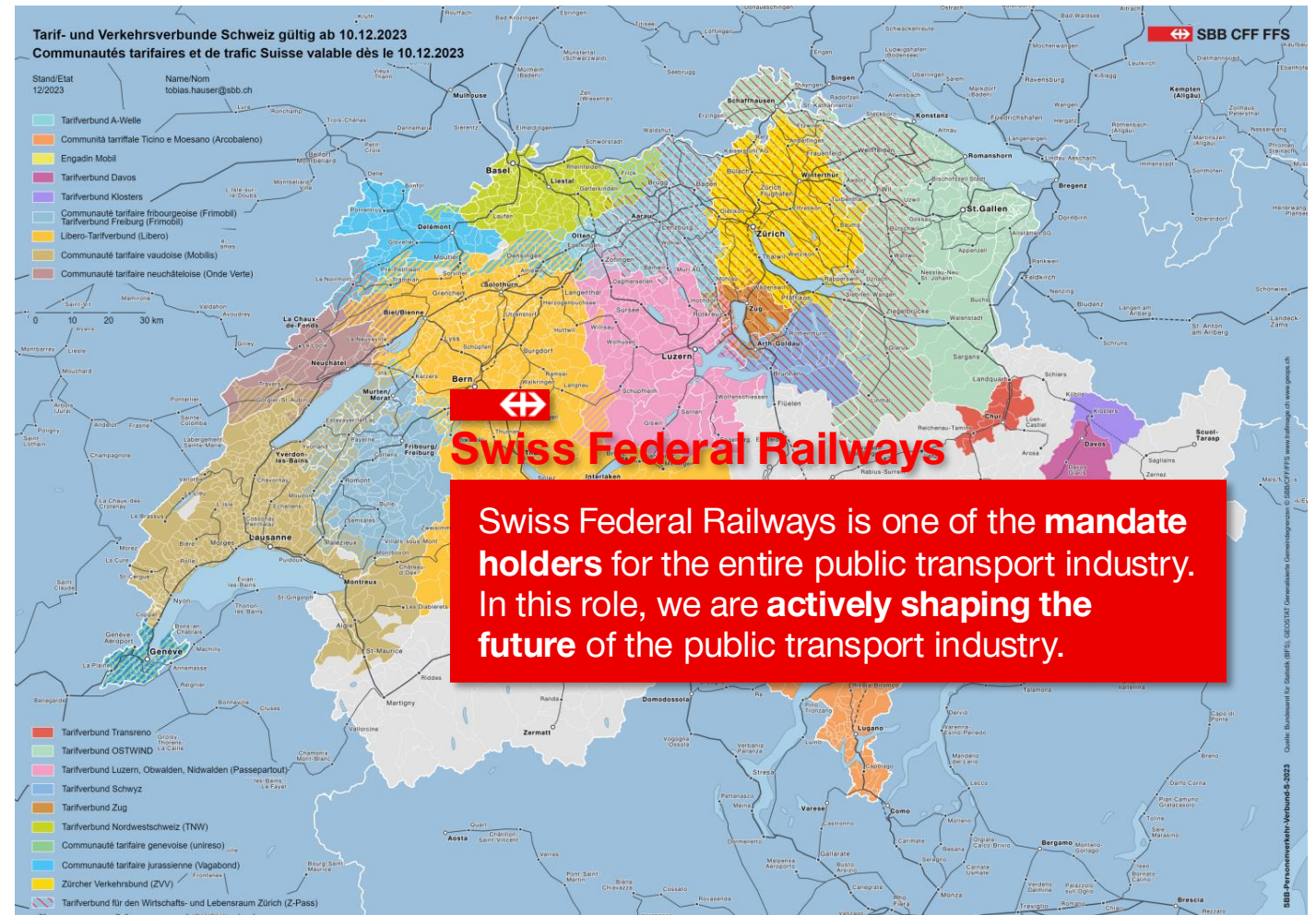


# “One journey, one ticket” – for local and regional services.

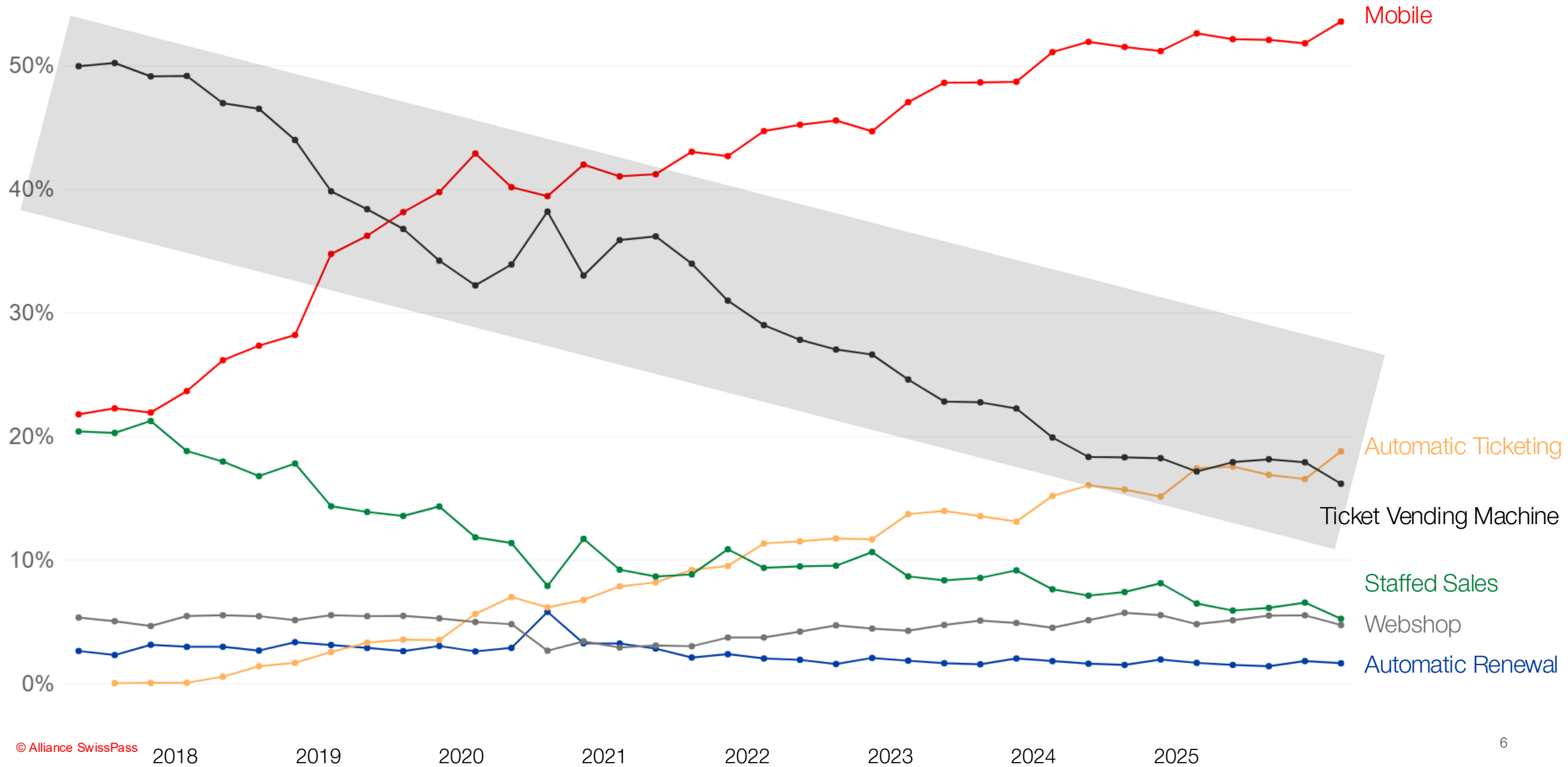
More than 250 transport companies (rail, bus, boat, cable car and mountain railway) are part of the Direct Service network.

There are also 20 regional fare and transport networks.

Today, all regions, apart from the Alpine region, are integrated into a single network.



# Sales development of distribution channels on Swiss public transport.



# Reinventing basic ticketing services.

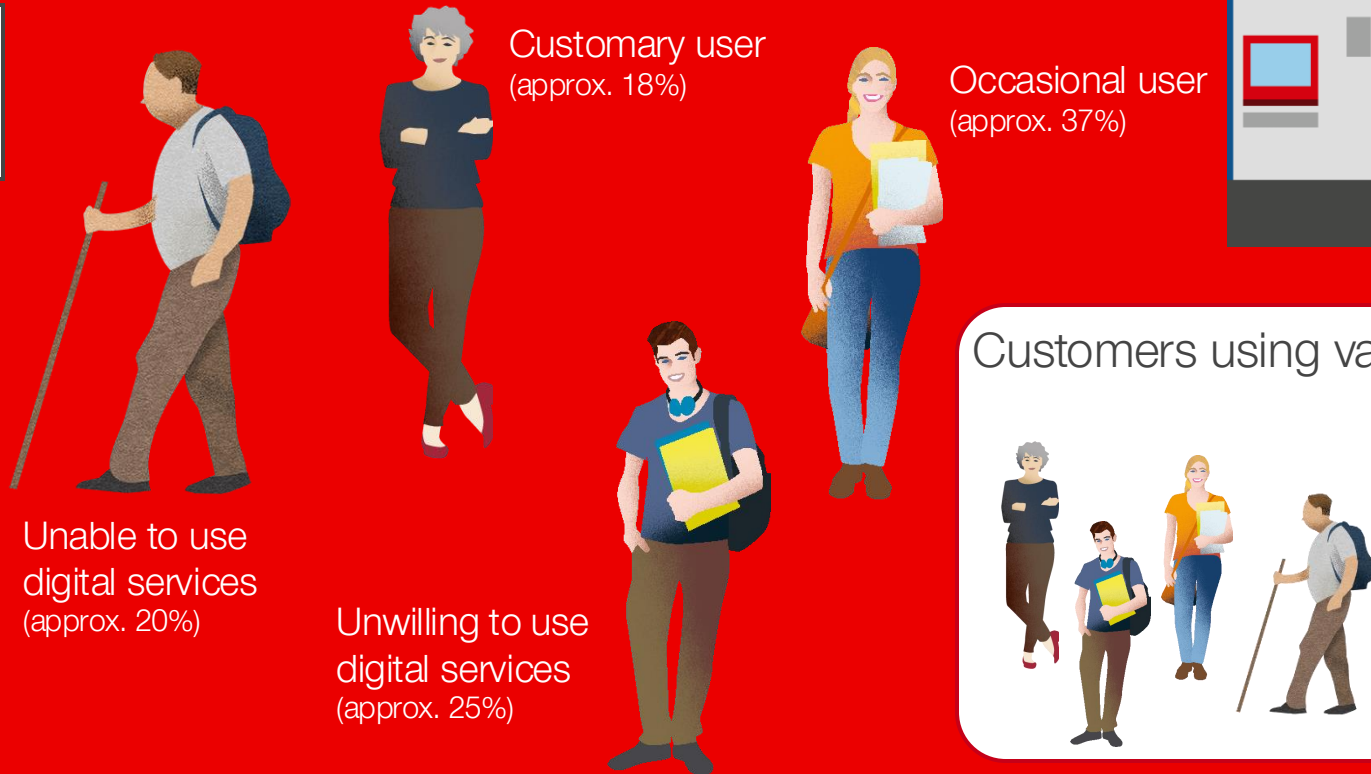
Who are the users of the basic sales service?



SBB Travel Centre

Customers buying their ticket at the vending machine<sup>1</sup>

Annual decrease in share of total sales (2017 50%, 2025 17%)<sup>2</sup>



Customers with specific needs, not able to purchase a ticket on their own, but able to travel independently



<sup>1</sup> According to quantitative market research by the public transport sector from 2023 (1,055 respondents).

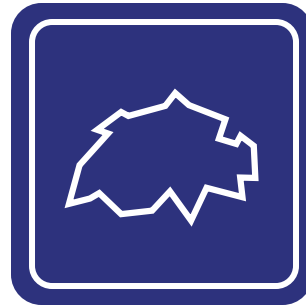
<sup>2</sup> Alliance SwissPass, whole Swiss public transport industry.

# Reinventing basic ticketing services.

Opportunities and challenges.



Existing Infrastructure



Interoperability



Anonymous Travelling



Existing Databases



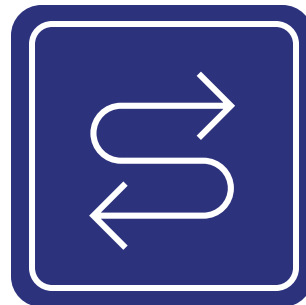
Customer Expectations



Timeline



Existing & Future Products



Digital Shift & Trends



Savings

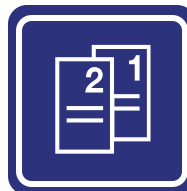
# Reinventing basic ticketing services.

Solutions are needed to enable transformation.



## Cash alternatives.

- Social and political demands for cash alternatives
- Non-exclusion of customers
- In particular for children, elderly and customers with specific needs



## Physical alternatives to paper-based tickets.

- Industry-wide technical standards
- Must work without smart device
- Customer acceptance



## Solution for customers with specific needs.

- Customers not able to purchase a ticket on their own but able to travel alone
- Life cycle of existing hardware



## Cash alternatives.

The industry must find solutions.



### SwissPass Pay.

The personal SwissPass can also be used as a contactless payment card. Cash can be loaded onto the SwissPass, which can then be used as a card payment method.

Benefits:

- Over 7 million SwissPass cards in circulation
- Use of an existing payment standard
- No loss possible as account-based
- One card for everything



### Prepaid Card.

In December 2025, the prepaid card was launched as a separate payment method for public transport and can be used in most sales channels in the industry. It is a contactless payment card that uses the JCB chip in a closed-loop process.

Benefits:

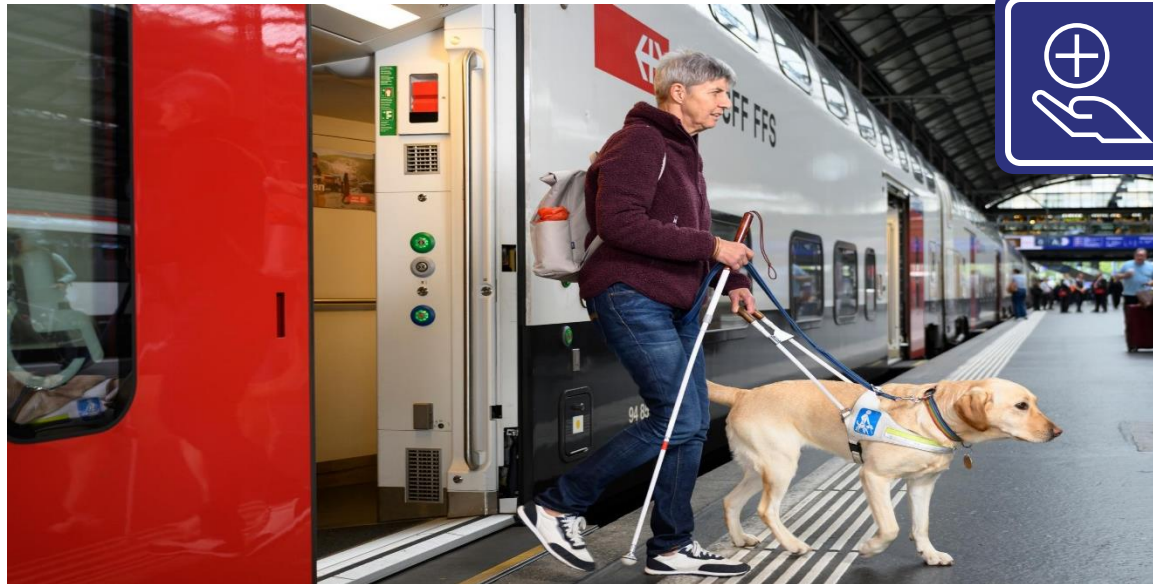
- Use of an existing payment standard
- Reloadable
- Anonymous
- One branding for the entire industry



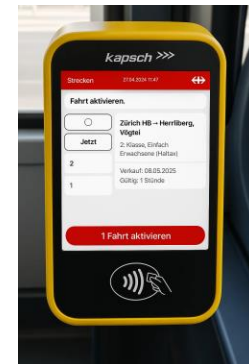
# Physical alternatives to paper-based tickets.

Physical references to account-based ticketing (simplified).





# Solution for customers with special needs.



(Example)



## SBB field test.

### Cashless ticket vending machines.

In 2025, half of all ticket vending machines at two SBB stations (Fribourg and Olten) were converted to cashless operation. This was accompanied by customer observation followed by a customer survey.

#### Facts & figures:

- 2024, 95% of the Swiss adult population had a cash alternative.<sup>3</sup>
- Within the first two weeks, there was a shift of 25% of sales from cash to card payment (total sales at the station remained unchanged).

#### Customer feedback on cash payment:

- Cash as a budget instrument for personal expenses
- Cash can be shared with others
- Security issues concerning digital payment
- Freedom of choice regarding payment method
- Cash as an emotional and identity factor

<sup>3</sup> Swiss National Bank (SNB), Payment method survey for private individuals in Switzerland 2024.



Danke, merci, grazie &  
thank you.

Do not hesitate to contact us.



Adrian Baumgartner

Project Lead

SBB CFF FFS

adrian.baumgartner@sbb.ch



Find us on LinkedIn.



Cédric Steiner

Project Lead

SBB CFF FFS

cedric.steiner@sbb.ch



Find us on LinkedIn.