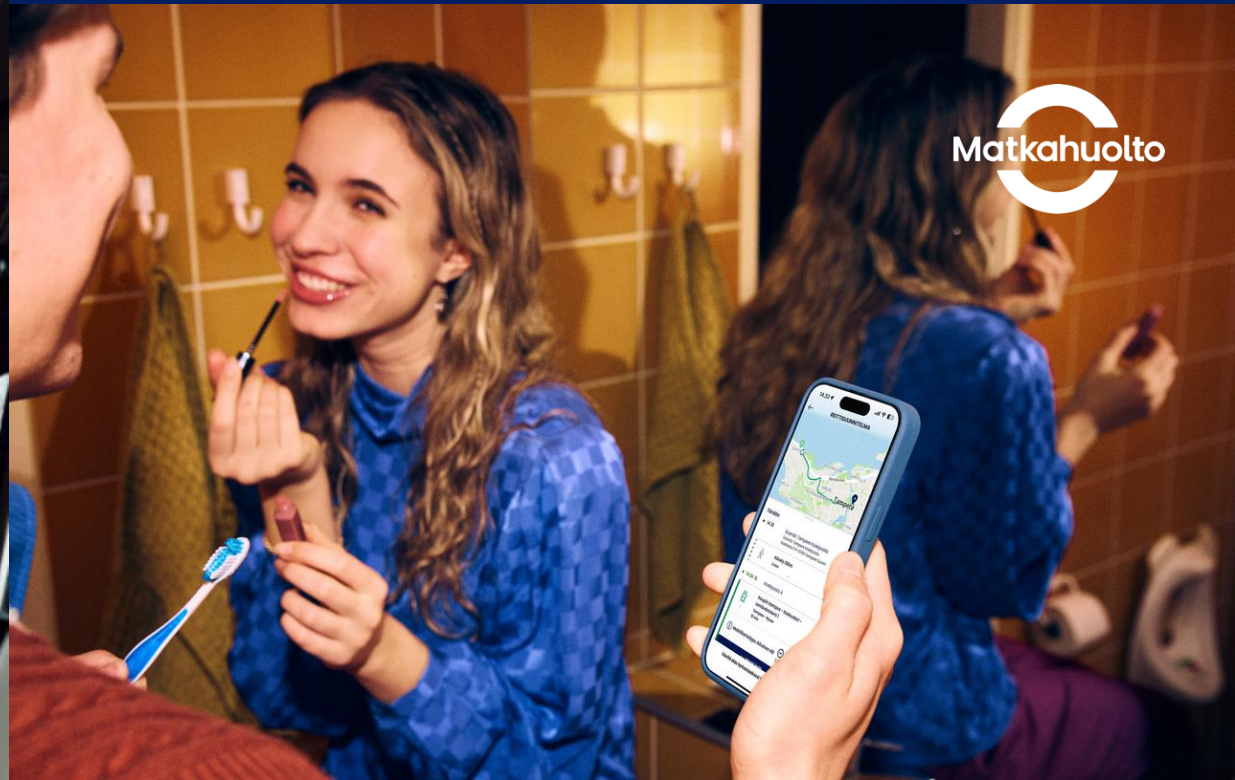




Making multimodal travel work

Matkahuolto's experience with transport data and ticketing as a part of NEMU project

NAPCORE NAP Users Multimodal Forum

8 October 2026 – Tuomo Kinnunen, Head of Business Development and Growth, Matkahuolto

NAPCORE NAP Users Multimodal Forum

Plan, book, and pay for
multimodal trips at land and sea
within and across the Nordics

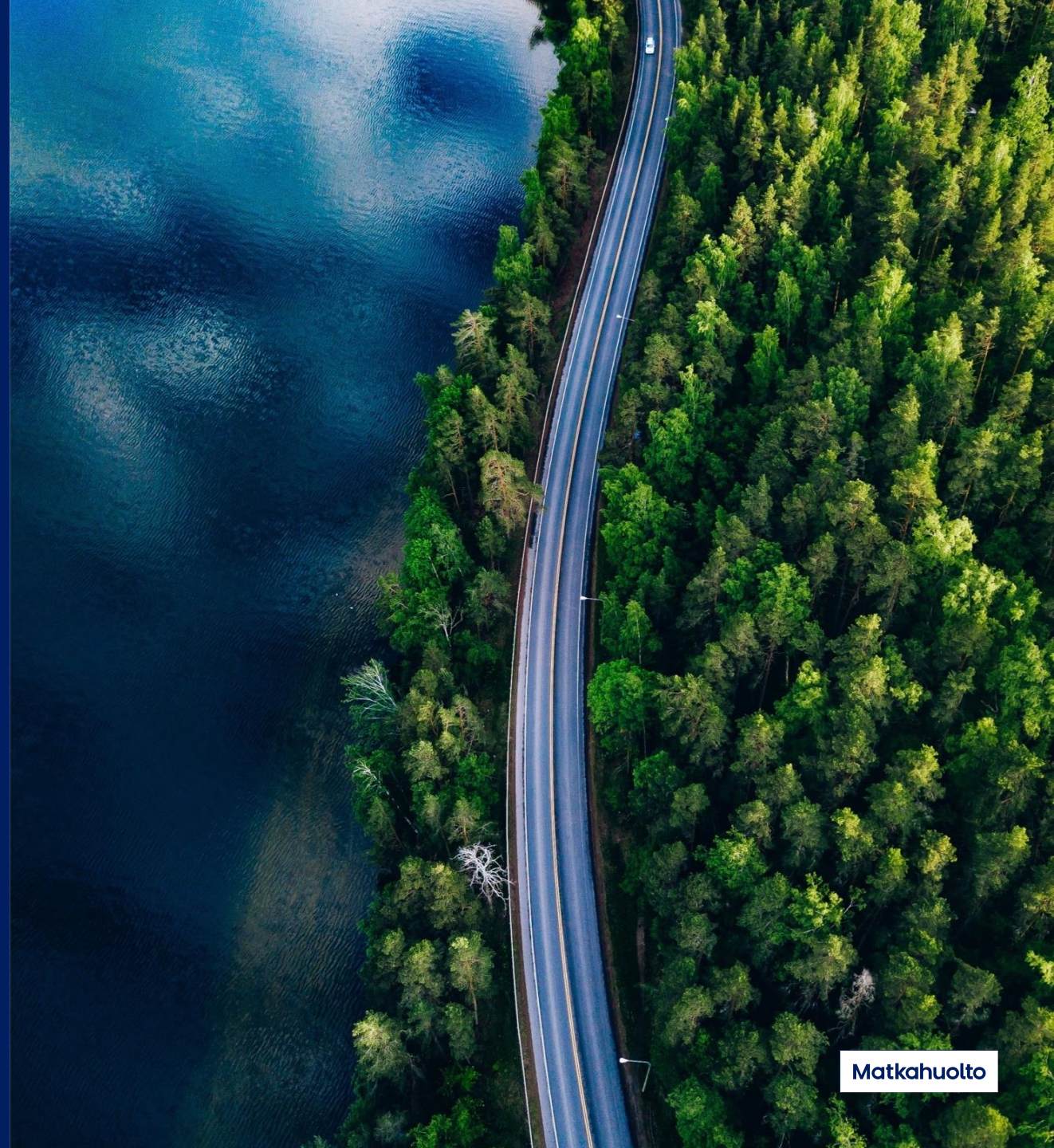
All in one go



Why are we here?

**We bring people and
goods smoothly
together.**

We are an honest, Finnish operator that believes in making life easier. Every trip or parcel is important to us. We ensure that everything that goes through us always finds the better way.



Matkahuolto

One App – The Easiest Way to Travel in Finland!

All your tickets for the entire journey – in the Matkat app

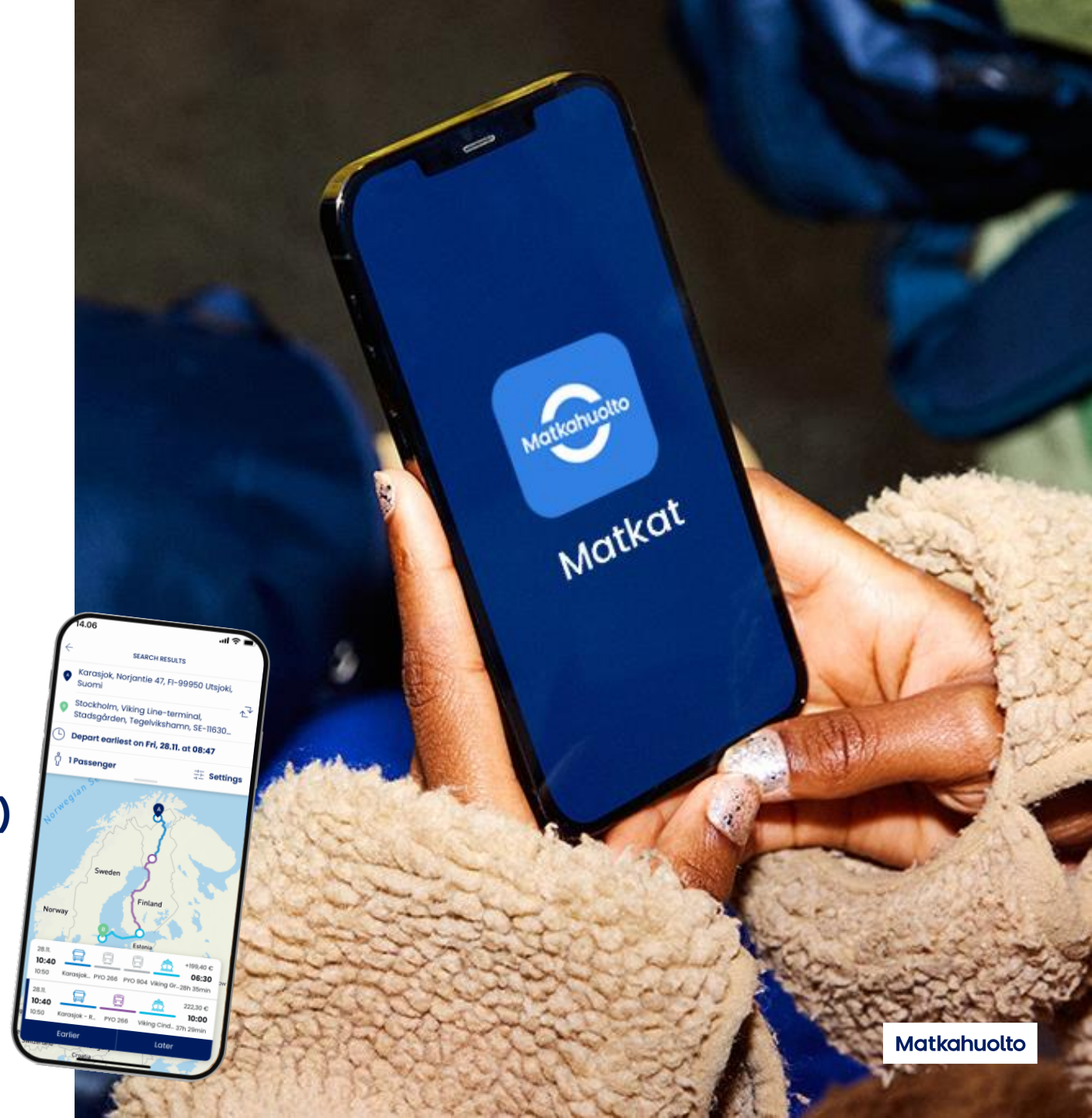
The Matkat app makes buying ferry, bus and train tickets – as well as other public transport tickets – easy, fast and reliable.

The app integrates virtually all Finnish:

- **Local public transport**
- **Long-distance buses**
- **Trains**
- **Ferries (between Finland and Sweden / Estonia)**

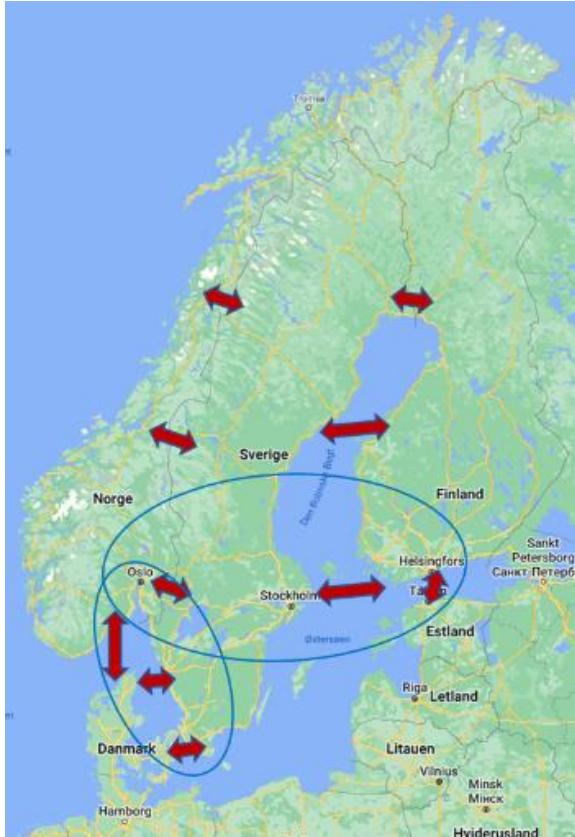
Seamless multimodal journeys made easy!

Find a connection, choose the right tickets and complete the purchase.



NEMU cooperation delivers Nordic cross-border journeys

Developed with support from Nordic Innovation through NEMU.



Original NEMU pilot-area map

Matkahuolto: Finland to Sweden and Estonia

Ferries to Stockholm and Tallinn now extend our service beyond Finland, with domestic connections to the ferry terminals.

Entur: Norway to Copenhagen via Sweden

Travellers can book and pay for cross-border journeys through Entur App.

Shared delivery through NEMU

Matkahuolto and Entur work with SFMCON and Nordic+ / the Nordic ITS organisations to advance seamless travel.

Plan, book, and pay for multimodal trips at land and sea within and across the Nordics

All in one go



Cross-border journeys are live now in the Matkat app

20.20

SEARCH RESULTS

A

Stockholm, Viking Line-terminal, Stadsgården, Tegelvikshamn, SE-1163...

B

Manttaalitie 7, FI-01530 Vantaa, Suomi

⌚

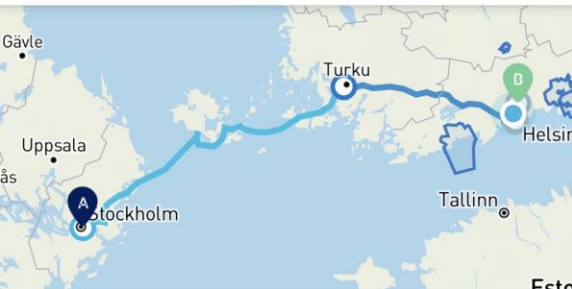
Depart earliest on Wed, 25.3. at 01:16

👤

1 Passenger

⚙️

Settings



25.3.

07:45



44,60 €

23:49

07:45

Vikin...

IC 972

Z

570

14h 18min

25.3.

07:45



+36,20 €

23:52

07:45

Viking Grace

OB11

OB15

14h 22min

25.3.

16:30



58,10 €

12:03

16:30

Gabriella

600

18h 15min

25.3.

07:45



69,45 €

23:49

Earlier

Later

Katiningrad

Vilnius

20.23

YOUR ROUTE PLAN



March 25

ⓘ

Make sure to complete your check-in on time.

ⓘ

Times are shown in local time.

• 07:45

Stockholm



Stockholm-Turku

25,50 €



Viking Line

11 h 5 min



Viking Grace

Operated by: Viking Line



Inside Piccolo Two

You can change the cabin in the next step.

Show on Map

1 passenger

1 adult

Scroll down to order

20.34

ADDITIONAL SERVICES: VIKING LINE

Cabins



Inside Four Allergy

✓ 34,00 €

Allergy-free cabin without a window for 1-4 people. There is a TV, internal phone, hair dryer, air conditioning, toilet and shower (towels and shower gel/shampoo included).

In addition, 1 child aged 0-11 years can be accommodated without a separate berth. A baby cot for a child weighing up to 10 kg fits into the cabin.

• Deck: 7

• Size: 9.5 m²

CHANGE CABIN

ADD CABIN

20.34

ADDITIONAL SERVICES: VIKING LINE



Add meals to your ferry trip.

SELECT MEALS

Other services



Add other additional services to your ferry trip.

SELECT OTHER ADDITIONAL SERVICES

How transport data, tickets and APIs supports Matkat App?

Data or interface	Service function	Questions
Timetables, stops, routes and schedules data & APIs (+20 feeds)	Journey planning and connections	Do identifiers and formats align? Who maintains updates?
Real-time information (+20 feeds)	Passenger information during the journey	Can real-time data be linked to planned services above? How current is the information?
Ticket and fare data	Match ticket options to the planned journey	Uniformity (e.g. ages of child, adult, pensioner)? Availability of up-to-date data?
Ticket sales APIs (+10 APIs, +30 integrations)	Purchase, payment and ticket delivery	What access and sales agreements does each operator require?

Each journey and leg depends on compatible data and working sales connections.

Our experience with FINAP

Direct agreements matter most

For single-ticket sales and API use, we need to know the operators and agree both access and integration issues as well as the commercial terms directly with them.

For our ticket-sales integrations, FINAP does not remove the need for bilateral implementation and commercial agreements

FINAP does not by itself remove the operator-by-operator work needed to establish a working ticket-sales connection.

A connected journey depends on bilateral agreements

Our experience: NAP and API access alone do not deliver the full customer promise

E.g. Travel chain cancellation protection

Who covers the customer when one part of a journey fails?

Who handles the refund?

Changes across the journey

Can a change on one leg carry through to the other tickets?

Whose terms and costs apply?

Who owns the gap between NAP data and a service we can deliver to passengers?

Common exchange standards do not by themselves harmonise legacy system behaviour

Our assessment of the transition towards Transmodel in Finland

What changes	What remains	Consequence for service providers
NAP interface discovery	Different APIs and backend systems	Easier discovery still leaves implementation work.
Data exchange format	Legacy data models and business logic	Format conversion alone cannot align system behaviour.
Target data model	Operators' existing systems and migration schedules	Service providers must support coexisting implementations.

5+ more years of coexistence?

Our working assumption for discussion, not a confirmed transition timetable.

Serving customers today requires investment in today's interfaces

We support common standards and their long-term benefits.

What we have to build on

Available transport data and APIs
Operator-specific systems and rules
Bilateral sales agreements

What we must deliver now

Journeys customers can find and buy
Reliable ticket sales and settlement
Support when travel plans change

We must keep the service running throughout the transition.

Transmodel migration may require reinvestment before the original investment pays back

Initial investment

Build and test the integrations needed to enter the market.

Migration investment

Adapt and retest working connections while maintaining the live service.

Commercial exposure

Additional cost may arrive before payback, without additional revenue.

In our experience, MaaS commercial incentives in Finland are very limited.

The market is small, investment needed is fairly high and commercial terms are rather weak.

An unpredictable transition can weaken the case for investing early.

A commercially viable migration path

Predictable changes

A shared roadmap, clear version support periods and sufficient notice.

Reusable investments

Backward compatibility where feasible, with shared conversion and testing tools.

Shared migration costs

Support for moving live services to new standards, alongside pilot funding.

Service-level evidence

Measure integration effort, operating costs and the passenger experience.

Our request: a transition that allows pioneers with existing services to keep investing.

How can we design the transition so that investing in services today remains commercially rational?

Thank you!



Tuomo Kinnunen

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"We support common standards. We need a migration path that allows services already in the market to keep operating and investing."

