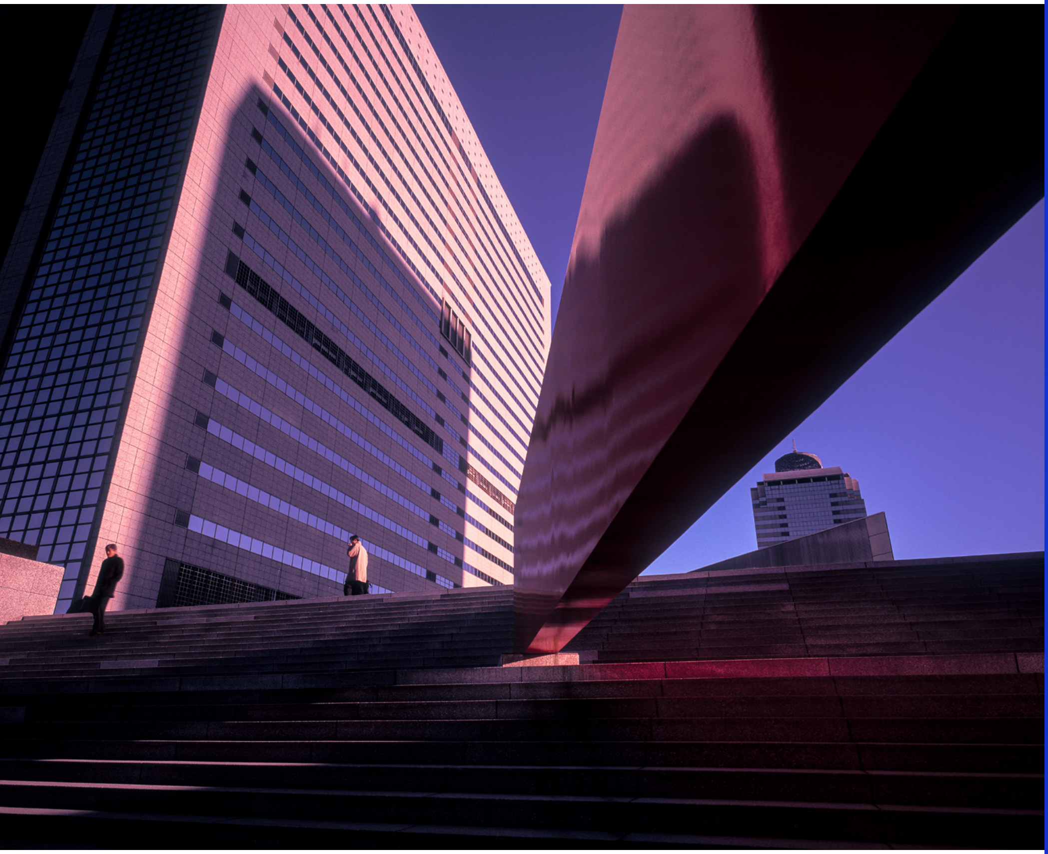
Case Study

Crossing the bridge to a new era of innovation



Digitalisation has revolutionised the payments landscape, resulting in innovations like online banking, mobile payments, and digital wallets.

This, in turn, has transformed the way we pay, elevating customer expectations.

72%

of Europeans actively engage with digital wallets.[1]

77%

of UK consumers expect payments to be instant.[2]

Sources:
1. Decoding the European Mobile Wallet Evolution, Visa, 2023
2. UK consumers expect fast and frictionless payment journeys, Tink, 2022

The Great Belt Bridge

Denmark is at the forefront of digital advancement across Europe

Danes are quick adopters of digital innovation and new technologies.

A great example of this in action is what's happening on the tolls of the Great Belt Bridge, connecting east and west Denmark.

More than 38000 cars drive over the bridge every day, each paying the toll.[3] To ease congestion, the bridge authorities introduced an online account system for toll payments, enabled by Brobizz, which allows drivers to pay automatically as they cross.

Whilst this innovation was a clear step forward, a new challenge arose – how to keep the card details secure and what to do when these details change, which they often do.

> "Every year, due to expiry, theft, or loss, more than one third of these [card payment] details become out-of-date."

Heidi Gohn, Visa Acceptance Solutions
Senior Director, Merchant Sales & Acquiring

Drivers were required to manually update their card credentials. And if they used the bridge before they did so, the payment would be declined, and they'd have to queue to pay.

The impact was more extensive than just inconvenience; there was a higher risk of payment failure, increased fraud rates, lower approval rates and, most critically, rising operational costs for the toll operator.

Source: 3. Brobizz, May

The question was clear, how to solve this?

Enter Visa and Frisbii

Visa is one of the worlds most trusted brands connecting the ecosystem through a secure network of networks, and striving to be the best way to pay and be paid.

Frisbii* is one of the leading European providers of subscription management,recurring billing, and payments.

They partnered to overcome the specific challenges faced by drivers, bridge users, and operators and implemented Visa Network Tokens and Visa Digital Credential Updater (VDCU) to help address issues faced by users of the bridge.

Network tokens secure the user's card credentials across the entire payment journey.

VDCU keeps cardholder credentials up-to-date, even when the card changes due to loss, theft or expiry.

Together, these solutions helped improve transaction performance and ensured seamless payments, directly enhancing the toll operator's efficiency.

*Frisbii was formerly known as Billwerk+

"We saw an opportunity to step in and help improve the payment journey."

David McGuiness, Frisbii
Chief Product Officer

"With Visa's digital payment innovation and Frisbii's* suite of services, we were able to tackle these issues head on."

Mikael Nørgaard, Digital Payments and E-commerce Solutions Lead, Visa Denmark

VISA | Frisbii

The result?

Toll booth operators saw more than just fewer declines – they also experienced a 25% drop in service calls, directly reducing operating costs and boosting customer satisfaction

With the combined power of Visa and Frisbii, businesses can deliver more innovative, secure, and seamless payment solutions.

VISA | Frisbii

> “By leveraging this technology, we are able to reduce declines by almost 60% and increase approval rates to 99%.”

Mikael Nørgaard, Visa Denmark, Digital Payments and E-commerce Solutions Lead

> “Examples like the Great Belt Bridge that showcase the best of what Visa and Frisbii are able to offer.”

David McGuiness, Frisbii
Chief Product Officer

Visa and Frisbii, working together to drive future growth

Get in touch today and let us help you adapt and grow in today’s world.