

## PRESS RELEASE

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# Offline card payments should be possible no later than 1 July 2026

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The Riksbank and representatives from the payment market have today reached an agreement to increase the possibility to make offline card payments for essential goods. The agreement is an important step in the work to strengthen Sweden's payment preparedness and increase resilience to disruptions in the digital payments system. The goal is for the measures to be in place no later than 1 July 2026.

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“In Sweden, we pay digitally to a large degree and the use of cash is low. The general public being able to pay by card for example for food and medicines even in the event of a serious breakdown in data communication, that is offline, is a milestone in our intensified efforts to strengthen emergency preparedness”, says Governor Erik Thedéen.

The agreement describes the measures that participants in Swedish card payments – card issuers, card networks, card acquirers, the retail sector and the Riksbank – will implement to increase the possibility of offline payments by card. For instance, financial agents will adapt their regulatory frameworks, and the retail trade will introduce technological solutions. The Riksbank is leading this work and is responsible for monitoring its implementation.

“We are very pleased that all participants involved are taking responsibility for strengthening Sweden's payment readiness. Some are covered by the Riksbank's regulations, but far from all. We regard the fact that so many are nevertheless choosing to contribute as very positive for Sweden's overall civil preparedness”, concludes Erik Thedéen.

The online function shall apply to physical payment cards and accompanying PIN code when purchasing essential goods such as food, medicine and fuel. The

S V E R I G E S   R I K S B A N K

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Riksbank will continue its work on enabling offline payments for other payment methods after 1 July 2026.