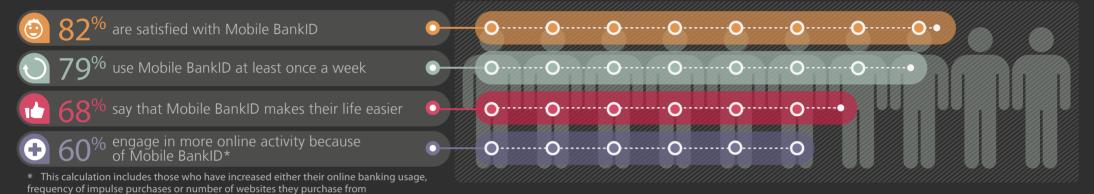
MOBILE BankID IN NORWAY **DEMONSTRATES THE POTENTIAL** OF MOBILE IDENTITY SERVICES

Mobile BankID is an electronic identification service offered in collaboration by banks and mobile operators in Norway to enable digital identity verification for internet banking and online transaction approval.



Satisfaction and usage of Mobile BankID are high.



Mobile BankID is the third most important factor when choosing a mobile operator.



* Responses are from customers already using Mobile BankID

There is a potential for monetisation via transactional fees

Up to would be willing to pay for Mobile BankID

Transactional payments are preferred over monthly fees



More monetisation may be achieved from service provider payments

There is a significant opportunity for service expansion.





3 Additional means of payment (49%)

For more information go to: www.gsma.com/mobileidentity

GfK/GSMA/TELENOR Study of Mobile BankID users in Norway, May 2013.