MOBIILIVARMENNE
MOBIL ID



Mobile ID in Finland

Janne Jutila

Elisa

18. September 2012

Elisa KPI’s

1,53 billion €

Revenue 2011

€ **265** million

Profit before tax 2011

3750

Number of employees

Around 2 million

Consumer customers

Around 150 T

Corporate and public customers

Partnering with Telenor and Vodafone



Elisa Vision and Mission



Vision: More than a network and the brand of excellence

Mission: Bringing experiences and productivity into everyday life

Elisa's strategy



Value to customers through new services

Elisa Kirja e-book service



Omaguru information desk service



Elisa Viihde IPTV & entertainment



Elisa Vahti home security service



Video conferences



Virtual working environment



Mobile work solutions



Virtualised IT



Media screen



Online transactions



Customer interaction services



Information security



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Mobile ID in Finland

Electronic ID on the phone SIM card

Common service from leading Finnish operators

- Strong authentication according to the law
- ”Trust network” between operators
- Single agreement and integration to reach all users
- Mobile ID registration with home operator (operator store, internet with Bank ID)

Mobile ID - tool for convenient and secure eTransactions

- GSM number + Mobile ID PIN-code
- Same user-experience across all channels and services: web, mobile, phone call
- Clear roles between players
- Simple, transparent business model

Seamless eServices ecosystem from operators – authentication, authorization, payment approval

Increase sales with targeted offerings and services

Elisa Varmenne – Ja tiedät kenen kanssa asioit

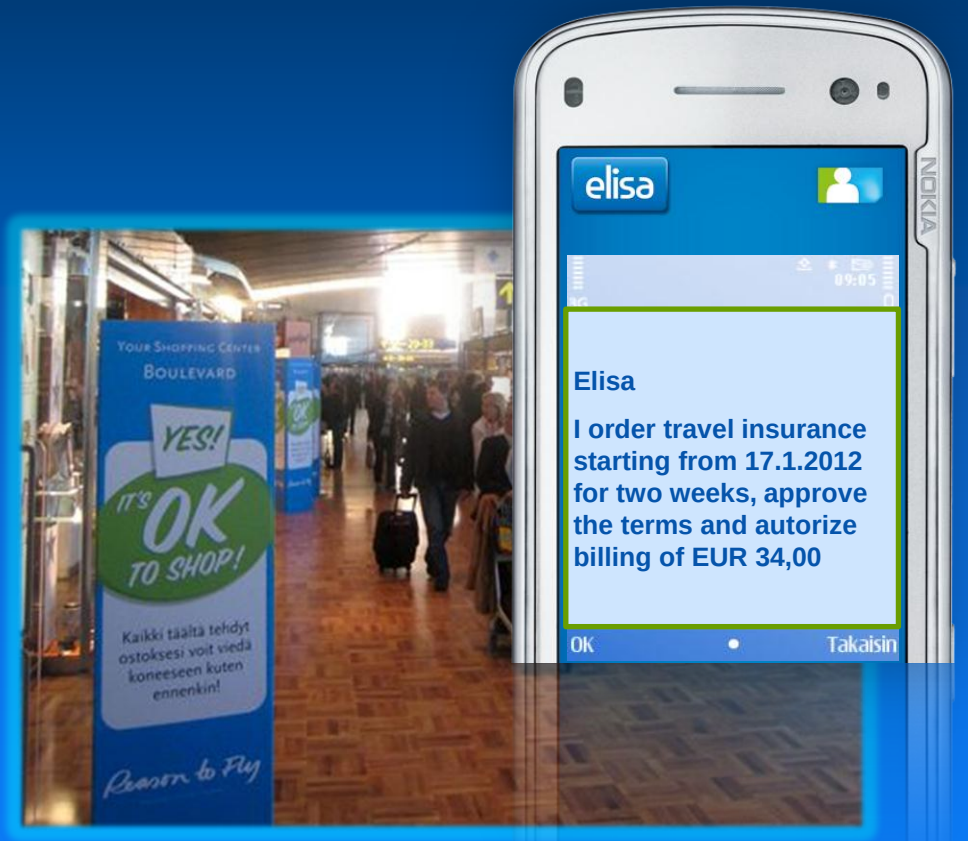
Elisa Varmenteen avulla voit tunnistaa asiakkaasi turvallisesti ja varmasti verkossa, puhelinpalvelussa tai kasvokkain.

Lisätietojen haku

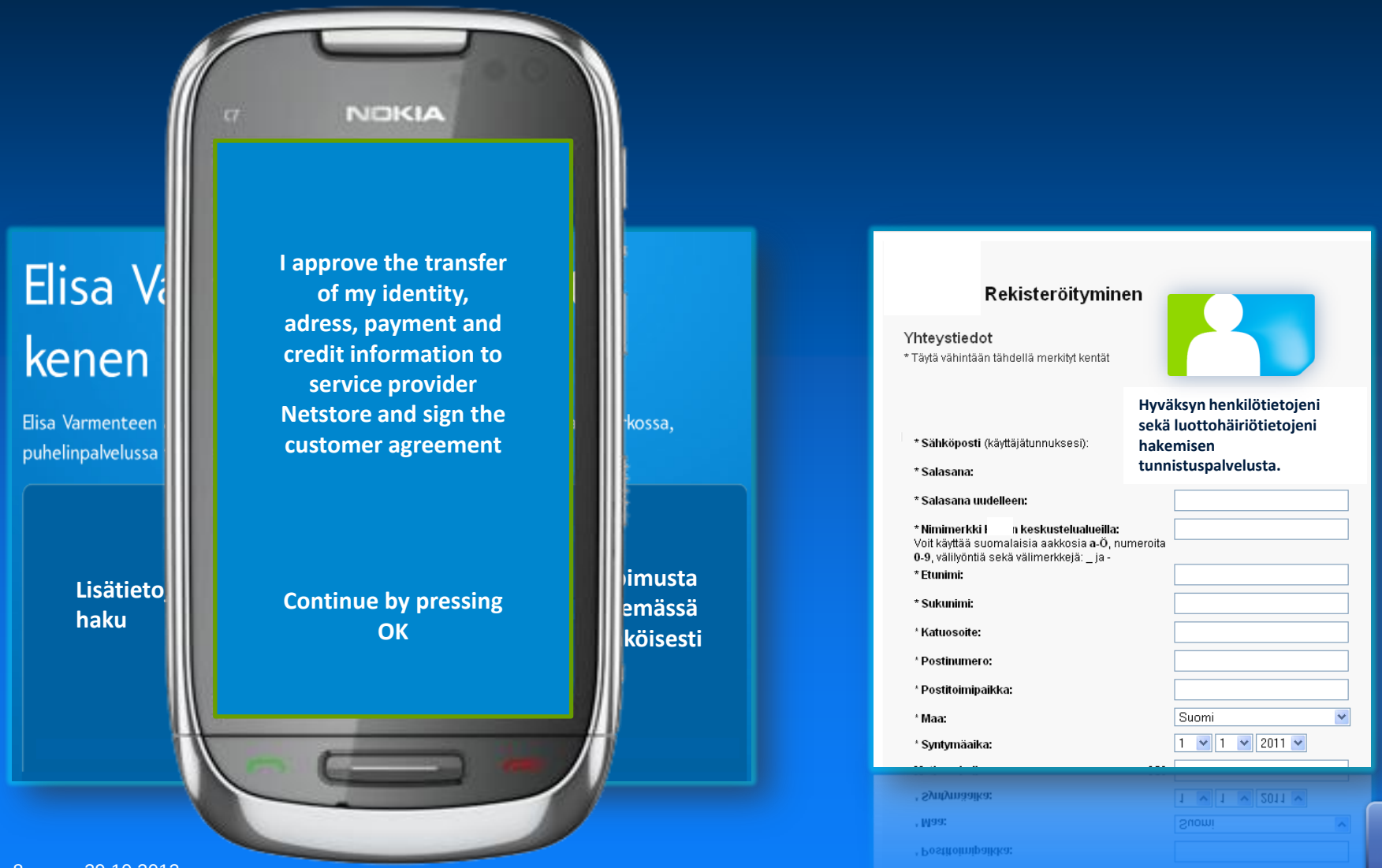
Maksun hyväksyntä



Sopimusta tekemässä sähköisesti



Create customer relationships electronically



kos.s-verkkokauppa.fi/webapp/wcs/stores/servlet/Tuote2/sassoon-for-men-vstr8284e1partatrimmeri-latausasemalla/1079008/44415/44414/10301

Hae verkkokaupasta

Tuotemerk

Valitse

PIENKO

Uutuude

Top-tuott

Kampan

Parrana

Sähköha

Hiustenl

Hiuskiha

Hiustenk

Henkilöv

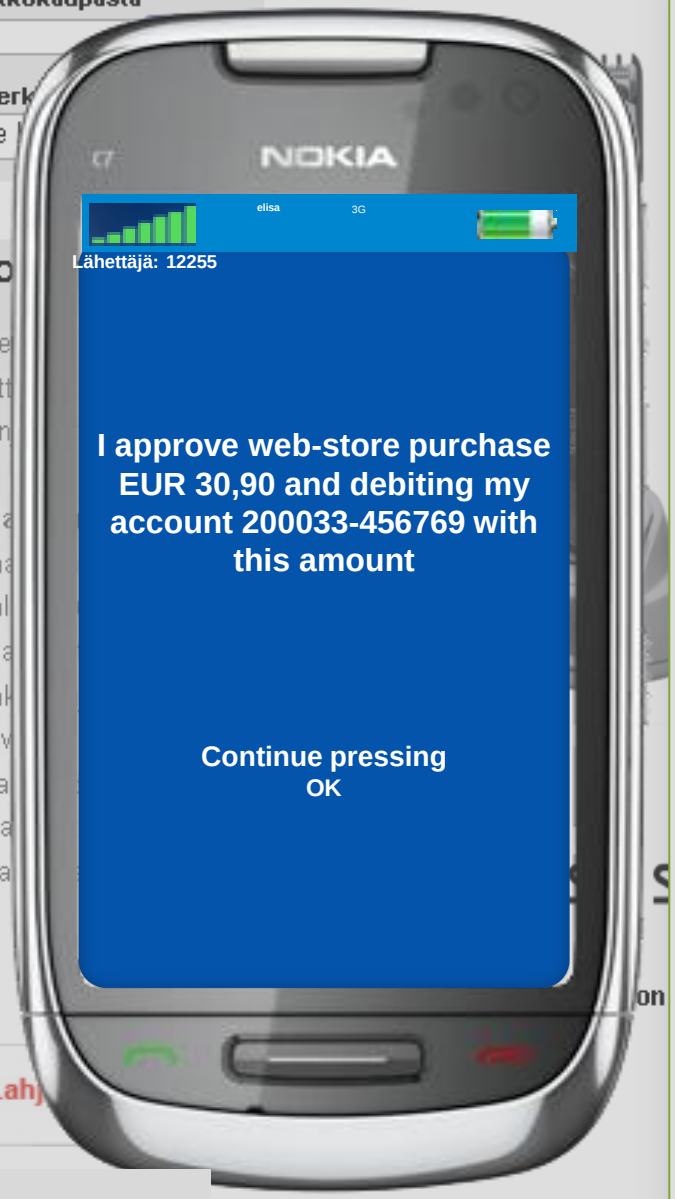
Muut ka

Kirkasva

Verenpa

Lah

on



Ostoskori

Tuote	Määrä	Hinta/kpl	Norm. hinta	Tuotteet yhteensä	
VIDAL SASSOON Sassoon for men VSTR8284E1 -partatrimmeri latausasemalla, 1 kpl Takuu 2 vuotta Toimitusaika 1-3 arkipäivää	1	29,90 €	29,90 €	**29,90 €**	Poista

Valitse toimitustapa: Postipaketti **1,00 €**

Jos sinulla on alennuskoodi, ole hyvä ja syötä se viereiselle alueelle: Tallenna

Alennukset

Alennukset toimituskuluista -5,20 €

Alennus yhteensä **-5,20 €**

Tilaus yhteensä: **30,90 €**

sis. alv 23% 5,78€

Siirry kassalle

Hyväksy ostos tilitäsi

Anna puhelinnumerosi:

0505772767

Jatkan kirjautumatta

Jatka kirjautumatta

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Brief History of Mobile ID in Finland

- New laws regarding eID and eSignatures 2009 & 2010
  - Strong influence from FiCom (ICT Industrial Association)
- DNA, Elisa, Sonera ”Trust Network” formed March 2010
  - ”Open four-corner” business model ”under FiCom umbrella”
- First services become available in March 2011
- Operator ”joint availability” press release June 2011
  - Available from all operators, registration in over 100 stores, service roaming
- OP-Pohjola (leading bank-insurance co.) press release Nov. 2011
- Vetuma (Public-sector ID-portal) press release May 2012





dna elisa Sonera

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Mobile ID ecosystem

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- Service providers
  - Banks, insurance, public sector and others
- Users = subscribers with issued Mobile ID's
- Technology Partners
  - Gemalto and others

Trust network

FiCom

dna

- Service providers
- Users
- Technology Partners

Sonera

- Service providers
- Users
- Technology Partners



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Where are we now?

- Large amount of services using Mobile ID
  - Mostly for authentication, some for authorization, few for payment approval
  - Both public and private – insurance, health care, media, services etc.
  - OP-Pohjola Bank offers Mobile ID as part of their Bank ID authentication to 3’rd parties
- Increasing amount of users
  - Currently very low penetration – break-through targeted 2012-13
- Developer support and tools available
  - Operator-specific service provider and integrator offering available
  - Common user information, technical documentation and FAQ available in internet - www.mobiilivarmenne.fi
  - Open-source SDK for developers



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For user – easy and secure feeling

- Threshold in first registration (issuing certificate)
- Natural user experience and context
  - Even first-timer is able to use
  - Natural user-experience creates feeling of security
- Enables seamles eTransactions
  - Authentication, authorization and payment approval in single transaction
- Same user experience in all service channels
  - Mobile, PC, phone call, video



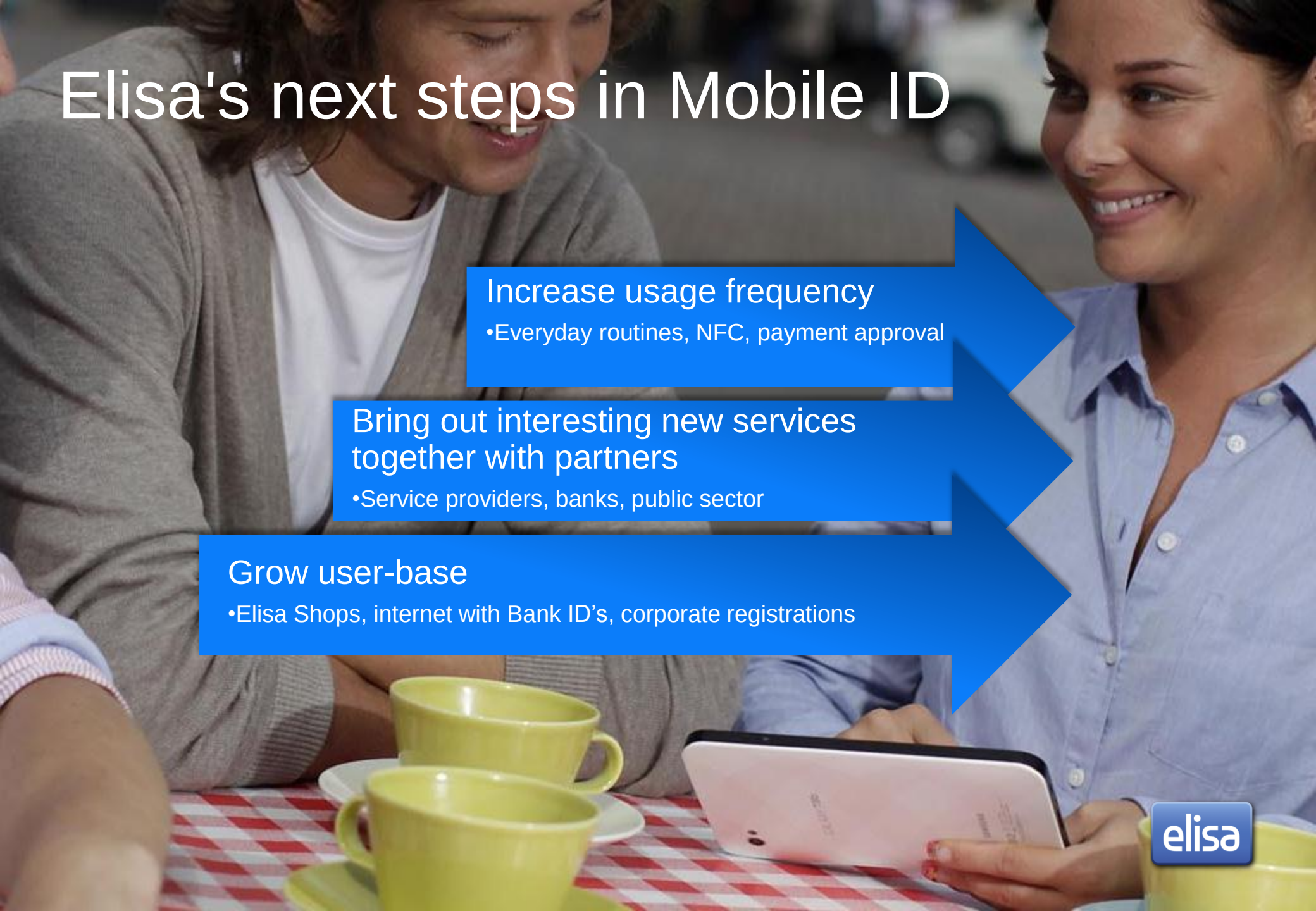
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For service provider – exiting services and efficiency

- Customers demand eServices
  - When and where suitable for them – including mobility
  - From start to finish in one service session
- New opportunities for service providers
  - Authentication and authorization as a ”cloud service”
  - New service solutions are sources of competitive advantage
- Whole eService transaction chain becomes seamless
  - From start-to-finish in single service session- efficiency
  - Less transactions that are not completed – more sales



Elisa's next steps in Mobile ID



Elisa press-release 6. August

Elisa turns phones into wallets by making a new contactless payment method available to more than 100,000 students

Elisa and the student-owned company Lyyra have signed an agreement that enables more than 100,000 students to be among the first users of a new contactless payment method in the autumn. The Elisa Lompakko service includes a payment sticker for contactless payments, separate online payment cards, an online and mobile application as well as money transfers between users. These payment tools have been developed in collaboration with MasterCard.

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Why every operator & country should consider launching Mobile ID

- Ready for mass-market roll-out
  - Easy to learn and use, good experience across channels and use-cases
  - Technically secure solution, suitable for all handsets
  - Well in sync with development in smart phones, NFC, payments
- Benefits society with faster eServices adoption
  - New services – public and private - are possible with Mobile ID
  - Improved digital safety
- Growth for operators
  - Secures SIM's central role in eTransactions
  - Entering new value-chains from strong competitive position
  - Simple, transparent business model for fast progress



Thank you !

Additional information:

www.elisa.fi/varmenne
www.mobiilivarmenne.fi

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