

DELIVERING VISIBLE SERVICE PROVIDER BUSINESS IMPROVEMENTS CONVENIENT AND SECURE MOBILE AUTHENTICATION FOR DIGITAL BANKING

March 2009

- Telenor Norway & DNB Launch (SIM applet with PKI encryption)
- Slow initial user growth

2011 - 2014

- Other banks and operators join
- End-user take-up soars

September 2015

305 Service Providers enabled for Mobile Bank ID among which 130 banks

As of September 2015

17.5% of population in Norway above 18 years are active users

Use Cases

Log in to financial and public services

Transaction and payment authorisation

Digital signature (identification)

Results

50% more frequent log-ins among customers who use Mobile Bank ID

Stable over time despite sustained growth in the number of transactions **40+%**

79% of customers say service is significantly more convenient than alternatives