



# Personal Data

## Norway Mobile BankID:

Reaching Scale  
through Collaboration

Executive Summary

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In 2009, a unique partnership between DNB Bank, a leading Norwegian bank and Telenor, the country's largest mobile network operator, brought about the launch of Mobile BankID, a personal electronic identification solution which enables secure transaction authentication and legally binding signature across a wide range of online services through the user's mobile phone.

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Mobile BankID in Norway represents an historic moment of collaboration between the banking and telecoms sectors. In this small Nordic country which prides itself on innovation and the strength of its banking sector, these two industries formed a mutually beneficial partnership to address a common customer need for a secure, mobile based solution for simplified access and login.



Using secure PKI technology and storing bank-generated certificates on the SIM card, Mobile BankID transformed Norway's digital economy by enabling users to login and conduct transactions without the need for traditional code calculator, using only their mobile phone and a secure PIN code of their choice.

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Customers consider Mobile BankID among the 3 most important factors when choosing a mobile network operator, even ranking higher than 4G availability, customer service and contract offerings.



With over **350,000** users today - 100,000 of whom subscribed to the service in the last 6 months of 2013, Mobile BankID is swiftly becoming the most actively used secure authentication service in Norway today.



Towards the end of 2012, Telenor, as the sole mobile network operator offering Mobile BankID, was gaining customers from the other mobile network operators in Norway due to the popularity of Mobile BankID and its status as a strong convenience enhancer in customers' day-to-day activities. As demand for the service increased among consumers, Norway's other mobile network operators recognised that Mobile BankID was swiftly becoming a core service.

This strong customer demand for Mobile BankID eventually led a second Operator, Tele2, to join the scheme in 2013, shifting the market rapidly and causing 23 additional banks to also come on board. Within just a few months, all five of Norway's mobile operators had signed on to offer Mobile BankID to their customers, leading to full market coverage across Norway.



Businesses equally recognise the importance of Mobile BankID in helping to drive Norway's digital economy through the increase in usage and customer activity that the service encourages: the average customer uses Mobile BankID 3.5 times per week, compared to the use of the legacy BankID service at 2 times per week. Over 40% state that they now feel more comfortable making payments online and spend on a wider range of sites, while an additional 26% say they are more likely to spend larger amounts of money online.



With over 350,000 users today - 100,000 of whom subscribed to the service in past 6 months of 2013, Mobile BankID is swiftly becoming the most actively used secure authentication service in Norway today. Uptake of Mobile BankID has increased rapidly at a rate of approx. 11% per month, reaching 350,000 users by February 2014.



Nevertheless, the success of Mobile BankID today lies not only in its high levels of customer satisfaction, but in its status as a unifying service born of a long and continually evolving partnership between Norway's banking sector and the country's mobile network operators. By leveraging a unifying technology and taking advantage of the infrastructure and core capabilities offered by each industry, Mobile BankID serves as an important example of the role that mobile network operators can play as a trusted partner and provider of secure, dependable identity services for a wide range of industries and end users.

In June 2013, the GSMA and Telenor together commissioned consumer research on the usage of Mobile BankID with the aim of understanding the existing consumer experience and sharing lessons with the broader industry on the key commercial drivers for success in an established mobile identity service. Details of these findings can be found in the full case study and on GSMA's Infocentre.

This GSMA case study details the story of Mobile BankID and explores the key success factors behind this pioneering service.

To learn more, please visit: [www.gsma.com/personaldata/resources](http://www.gsma.com/personaldata/resources)



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