



Secure Electronic Banking with Mobile ID

Case Study Norway

Soon after the initial rollout of electronic banking in Norway, Mobile ID established itself as a key part of the country's banking industry. Today, the LinqUs Mobile ID solution gives more than three million Norwegian mobile users access to strong authentication and mobile signature for all their electronic banking transactions. The solution is interoperable among all mobile operators in Norway.

The need for convenience and security

When the mobile solution was deployed, there was already a system in place to identify users via the Internet and give them secure access to electronic banking connections. The BankID system, established by the Norwegian banks, had been in use for a number of years but was based on the use of secure tokens. These are not very convenient or cost-efficient. Entering the mobile world called for greater flexibility and mobility, to ensure user friendliness while maintaining a high level of security. Hence, in response to consumers' needs, Mobile BankID was created. This service gives users an easy way to prove their personal identity for all online operations in which secure identification and digital signing are required.



BankID can be put to such uses as signing documents electronically, placing a bid for real estate, applying for a loan, and publicly registering documents. In addition, the system can be utilized for making electronic payments.

True interoperability

Gemalto provides a mobile identification solution that brings banks, users, and mobile operators together seamlessly.

application on the SIM card and for the SMS communication channel. Through the BankID organization, the banks handle the entire process of user registration, issuing of digital certificates, and verification of the digital signatures.

Mobile ID for everyone

Mobile ID offers Norwegian mobile subscribers a secure means of authentication for online and mobile banking services, with the mobile phone being the only authentication device required. The user's mobile digital signature created on the secure SIM card allows the user to authorize transactions through any device that can use a SIM card - whether a basic mobile phone, a smartphone, or a tablet. Today, Norway's five major tele-operators (Tele2, TDC, NetCom, Phonero, and Telenor) all are part of the Mobile BankID program. This is truly a universal solution for Norway.

"Addressing the challenge of security for e-banking and other services has always been a priority for us. With mobile ID on Tele2 SIMs, we can now offer additional electronic channels for new corporate services, such as VPN access, secure document transactions, and signature."

Majid Iqbal, Product Manager at Tele2

The mobile operators are responsible for distributing the secure

Mobile Bank ID can be used for:

- > Login and payment via Internet banking systems
- > A new payment service for online shopping
- > Bidding for real estate
- > Login to municipal electronic services
- > Purchasing of equity funds

Rapid take-up: 10% of BankID users went mobile in just a few months

LinqUs Mobile ID enables three million users of Norway's BankID system to access e-banking services securely by mobile phone, with strong authentication. More than 300 service providers have enrolled in the authentication program already. Users can now securely conduct their mobile transactions; access their company's intranet, e-mail, and databases; and sign legally binding agreements, all while "on the go" and with ease.

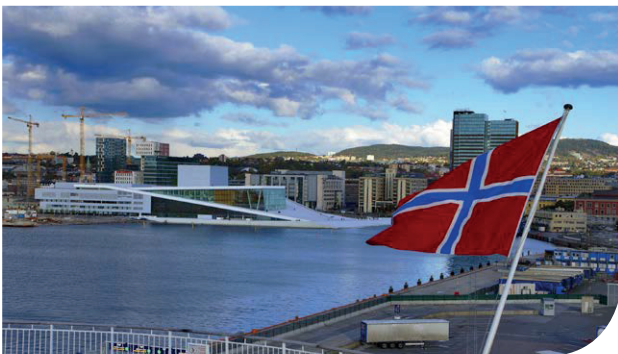
More than 656 000 users, 300 service providers

Easy registration

Among the direct benefits for both the banks and the users is that Mobile BankID allows easy registration via the mobile channel.

The process can be completed almost instantly. The "BankID SIM" distributed by the mobile operator is equipped and registered for BankID use remotely from the online bank whenever and wherever required, and the onboard key generation feature of the LinqUs Mobile ID solution takes care of the rest.

Registration is facilitated by the user information supplied when the user opened a bank account at any of the bank's branches. The result is that a user can register in a few minutes via the mobile phone without having to visit a bank branch or one of the mobile network operator's service points.



[GEMALTO.COM](https://www.gemalto.com)

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The key benefits of Mobile ID

- > A simple registration process
- > No need to distribute additional hardware tokens
- > Optimization of customer care and support services, thanks to the ease of registration
- > Interoperability among all mobile operators, subscribers, and service providers
- > Reduction of churn for mobile operators
- > Instant mobile reach of the masses for all service providers
- > Mobility for end users: transactions at any time and anywhere
- > Highly secure digital signature for all purposes



Secure online and mobile access to all local banks with LinqUs Mobile ID

01 | Convenient mobile signing - four digits take the user from fixed to mobile banking

High-security digital signature for all purposes

02

03 | No need for separate passwords or tokens

Simple use by mobile phone

04

05 | Universality and a consistent mobile user experience

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