



BankID

Norwegian Banking Industry's eID Initiative

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Helsinki, 18 May 2009

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TOPICS

- ✓ **What is BankID?**
- ✓ **Why do banks issue eID (BankID)?**
- ✓ **How are operations organised?**
- ✓ **Where are we today?**
- ✓ **BankID and central public administration**
- ✓ **BankID on mobile**

Characteristics

Banking industry

- ✓ **150 banks**
- ✓ **Large number of small savings banks**
- ✓ **Biggest banks – DnB NOR Bank, Nordea Bank, Fokus Bank (Danske Bank), Handelsbanken, SR-Bank**
- ✓ **Long tradition of close cooperation on operational infrastructure (multilateral approach)**

Electronic infrastructure in society

- ✓ **“Everybody” has access to Internet**
- ✓ **“Everybody” makes use of Internet banking**
- ✓ **Everybody has mobile phones**

What is BankID?

BankID

**BankID is the banks' eID for
secure authentication and signature
in open networks**

It has two functions:

Authentication

You can be certain that you
are communicating with the
right person (entity)

Signature

I am me – so I can sign

Electronic authentication

Identifisering **BankID**

SpareBank 1

Fødselsnummer:

Sikkerhetskode:

Passord:

OK Endre passord Avbryt

Security code from a card or a code generator (OTP)

Password

Signature

Signering **BankID**

Brukerstedets navn

Innholdet i tekstfeltet bekreftes ved å signere med din BankID.
Merk: Signering med BankID er bindende.

Her fremkommer teksten som brukerstedet ber deg om å signere.

Fødselsnummer:

Personlig passord:

OK Avbryt

Dokumentoversikt **BankID**

Søk etter dokumenter signert med BankID :

Søk i :

Oversikt over signerte dokumenter :

Dato	Dokument	Signert av
18.09.03	Signert - Søknad om barnehageplass	Åsler kommune og Kari Normann
20.09.03	Signert - Kjøp av aksjer	Sjachtel og Kari Normann
22.09.03	Signert - Bestilling av ny sparekonto	Sparebank 1 og Kari Normann

Archive – signed documents

Password

Why do banks issue BankID?

- ✓ Banks have issued ID cards to customers since 1975



"Bankkort" is considered reliable and is the most widespread used ID card in Norway

- ✓ Banks already know who their customers are

Why do banks issue BankID?

- ✓ Banks need secure communication on Internet for distribution of their own services to customers
- ✓ Through use of BankID as "logg on" to Internet banking and other financial services customers will be (are) familiar with the use of eID

Creates necessary conditions (critical mass) for offering secure electronic services to other sectors (business as well as public administration)

Why do banks issue BankID?

- ✓ **Interoperable payment services on the Internet requires interoperable electronic ID services**

Link the electronic ID system to the payment system



Domestic
card scheme

BankID signature

BankAxess		BankID
Brukerstedtsnavn AS		
Beløp:	4290,87 NOK	
Bestillingsdato:	25.05.2004	
Betalingsdato:	30.05.2004	
Referanse:	543234135	
Sikkerhetskode: <input type="text"/>		
Personlig passord: <input type="text"/>		
<input type="button" value="Bekreft betaling"/> <input type="button" value="Avbryt"/>		



Domestic payment
service for purchase
over the internet

How are operations organised?

- ✓ **The BankID scheme was initiated by the banking industry through the two banking associations – 2000**

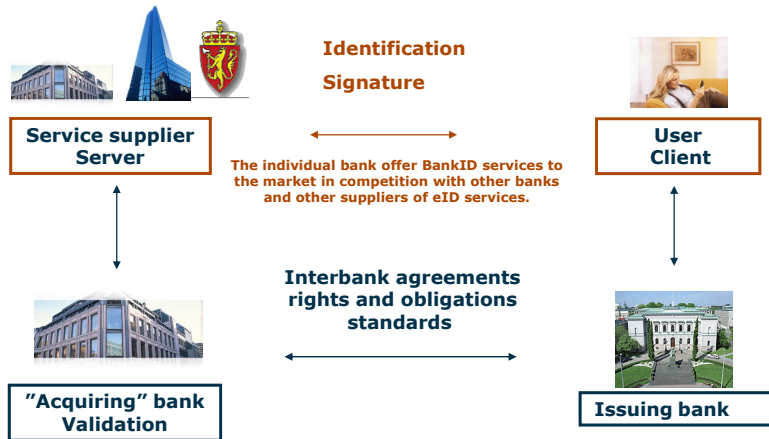


- ✓ **Each individual bank are themselves issuers (approx. 130 of 150 banks participate in BankID)**

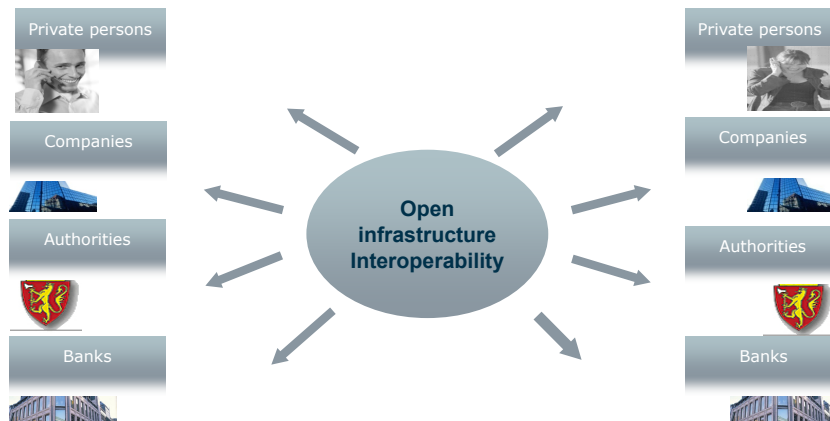
- ✓ **One technical sub-supplier (joint technical infrastructure)**

How are operations organised?

BankID is based on the "four corner model"

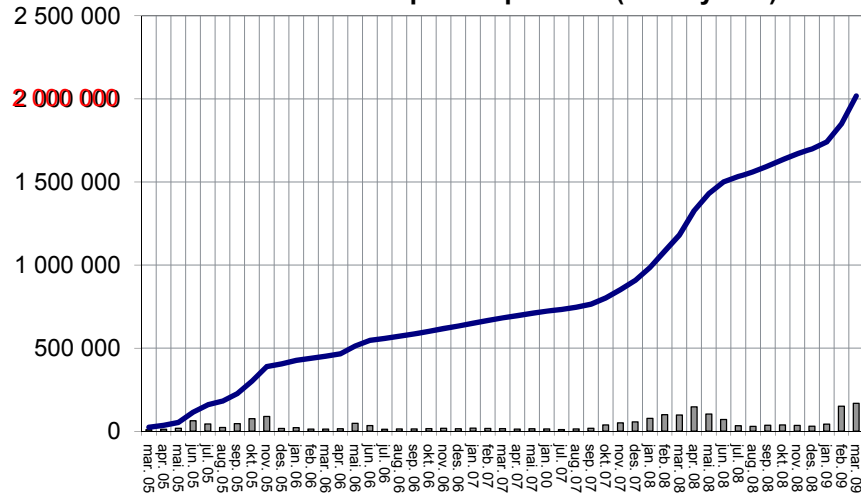


BankID is offered to all market segments



Where are we today?

BankIDs issued to private persons (last 4 years)



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Where are we today?

Many different services and merchants offer secure communication with BankID

- ▶ Tenders
- ▶ BankAxxess
- ▶ Car dealers
- ▶ Book clubs
- ▶ Bidding rounds – real estate
- ▶ Securities trading
- ▶ Insurance
- ▶ Internet banking (private customers and companies)
- ▶ Internet shopping
- ▶ Public administration (municipals)
- ▶ Pension rights
- ▶ Mail service
- ▶ Travel industry
- ▶ Student welfare associations



In total:
600 – 800 000
 BankID transactions
 each day

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BankID and national public administration

- ✓ **BankID fulfils the highest level of security requirements demanded by Norwegian authorities**
- ✓ **BankID is registered as a qualified electronic certificate with the Norwegian Post and Telecommunications Authority**
- ✓ **There are differences in the approach to choice of "business model". The "four corner model" not necessarily preferred by the authorities.**

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BankID and national public administration

- ✓ **April 2008: Minister of Government Administration and reform announces the introduction of a public eID in 2009/2010.**
- ✓ **The public eID is an alternative to private eID solutions, also for use in relation to central public administration. We favour this approach!**
- ✓ **The authorities are to set up a "security hub" as a layer between the suppliers of eID and the different entities within public administration. Do we favour this approach?**

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BankID on mobile

- Telecom entering the payments business or banks entering the telecom business?
- In 2006 the banking industry and the two mobile network operators in Norway concluded a framework agreement
 - Banks do what they do best:
 - * Payments and "customer identification"
 - Telecom do what they do best:
 - * Communication services and access to services
- Link the telecom infrastructure to the banks BankID infrastructure
- Service launched March 2009



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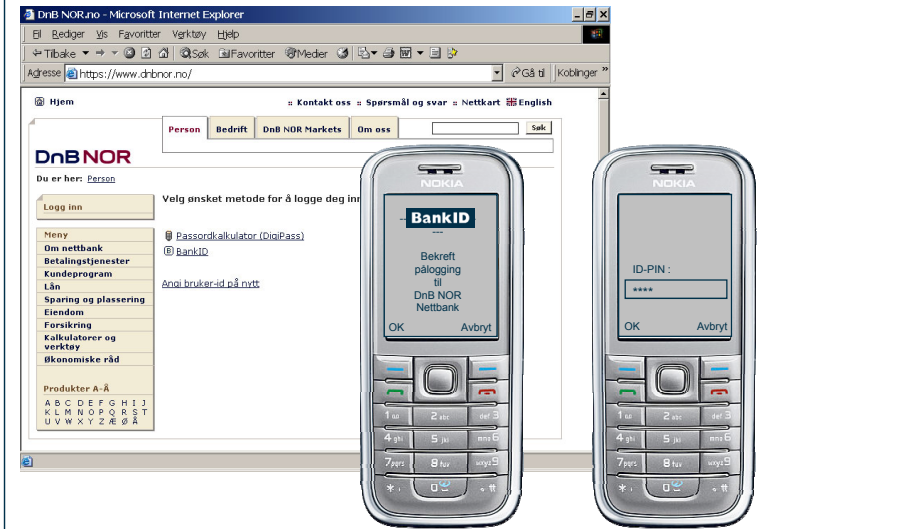
BankID on mobil offers:

- Alternative to code generator (OTP) or code card
- Distribution of BankID services (also) through the mobile channel
- Secure interoperable mobile bank account related payment service - BankAxxess



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1. Logg on to Internet banking



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2. Logg on to mobile banking



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3. Secure mobile payment - Internet shopping

Komplettno (Bent Bentzen) - Microsoft Internet Explorer provided by EDB IT Drift (20060214)

Adresse: https://www.komplettno/nr.asp

KOMPLETTno Bekreft betaling

Vi venter på bekreftelse fra din mobiltelefon

Beløp: 3.120,00 NOK
Dato: 23.03.2006
Ref.: 563456-Arnold

ID-PIN :

Fullfør

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4. Secure mobile payment – mobile shopping

BankAxxess

Bekreft betaling til Komplettno

Beløp: 3.120,00 NOK
Dato: 23.03.2006
Ref.: 563456-Arnold

ID-PIN :

Bekreftelse

Detaljen er utført
Beløpet belastes din konto

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Thank you for your attention!

✓ tor.bjerkedal@fnh.no

For more information

✓ www.bankid.no