



Handelsbanken

Danske Bank

skandia: banken



SPARBANKEN
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Sparbanken Syd



Swedish BankID

-

a successful public-private partnership

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Finansiell ID-Teknik BID AB



What is Swedish BankID?

- BankID is a national infrastructure for electronic identification and signing provided by Swedish banks.
- BankID is used by government, private companies and banks.
- BankID was developed to meet requirements from the Swedish authorities to enable e-government and also meet security requirements for Internet banking.
- Most Swedish banks are connected to BankID.
- BankID has been in production for more than 6 years.



Important facts

- Personal national ID-numbers accepted and used by everyone.
- The banks issue BankIDs to their Internet bank customers.
- The bank guarantees the identity of the BankID user.
- More than 60% of the Swedish population are Internet bank users.

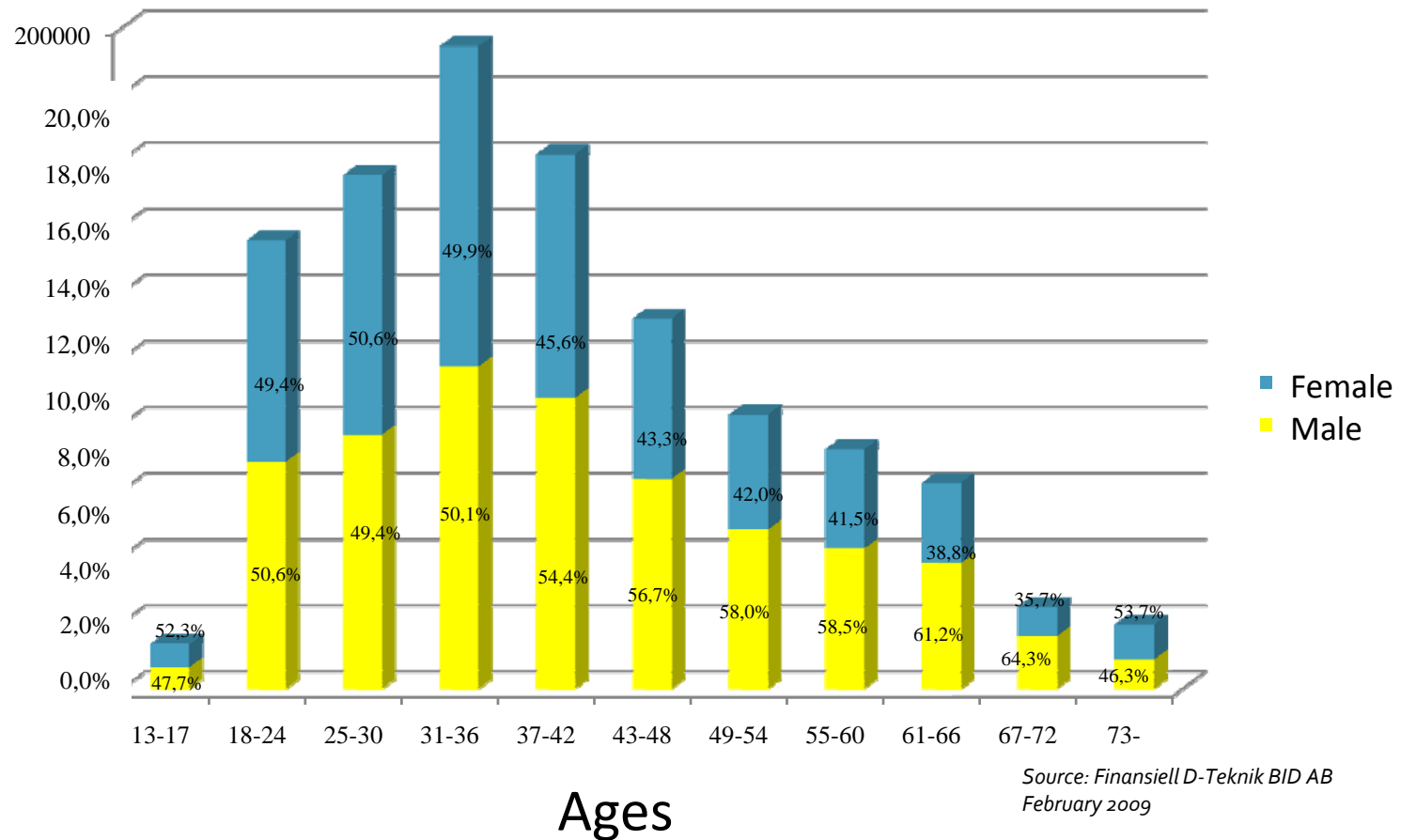
What kinds of BankID are there?

- BankID on file (appx. 1 500 000)
 - A BankID stored on a computer or USB memory stick.
- BankID on smart card (appx. 100 000, growing)
 - A BankID on a chip based smart card. Available on different card types. Requires a smart card reader.
- BankID in the mobile phone
 - Under development. BankID on a SIM card and used in a mobile phone. Planned launch for Q1, 2010.

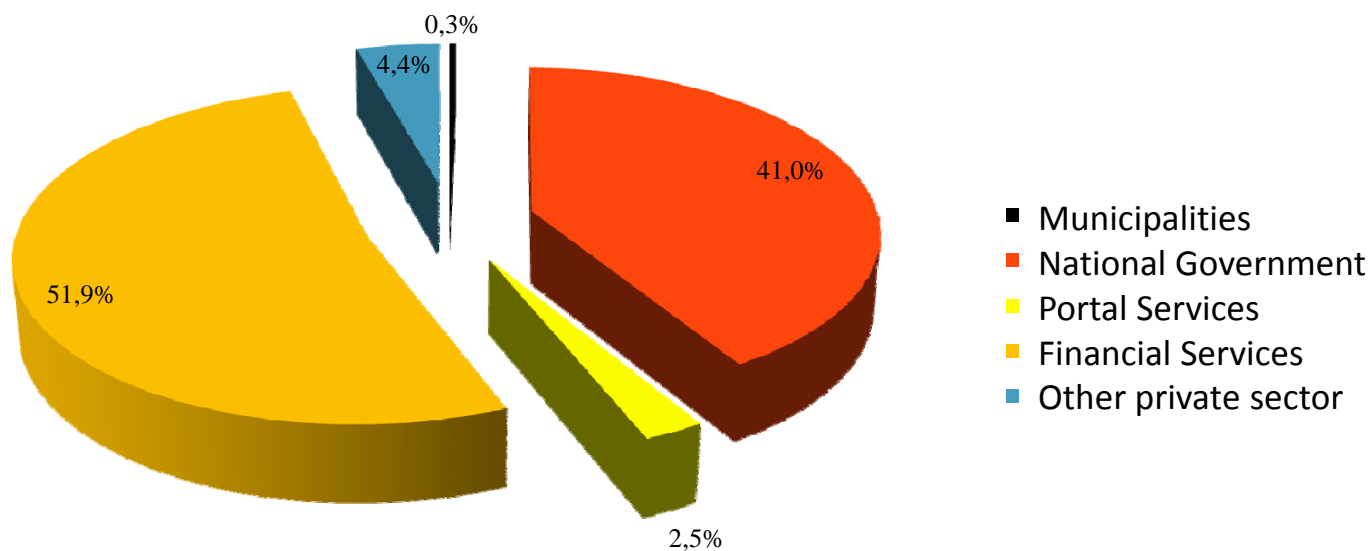
Where is BankID today?

- 10 banks are issuing BankID
 - 1 500 000 unique users have a BankID
 - More than 5 000 000 bank customers can get a BankID issued
 - More than 400 different services where a BankID can be used
 - 4 000 000 usages per month (authentication and digital signature)
 - Accepted by Government services, private companies and banks
 - A collaboration forum for security enhancement and risk control
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- 9 000 000 Swedish citizens
 - 6 500 000 Swedes age between 18-75

Gender and age of BankID users



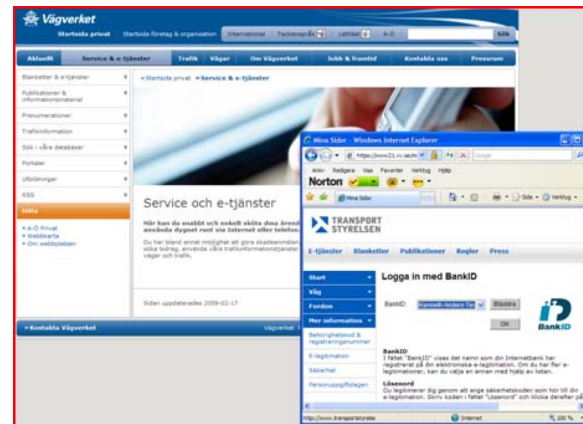
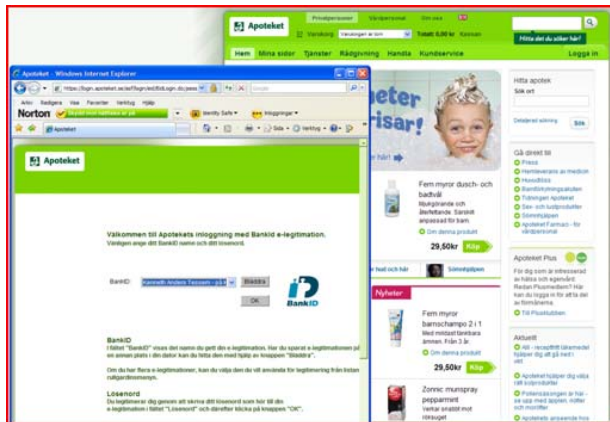
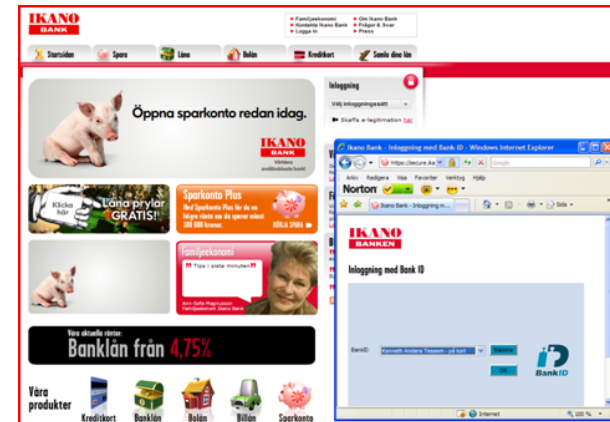
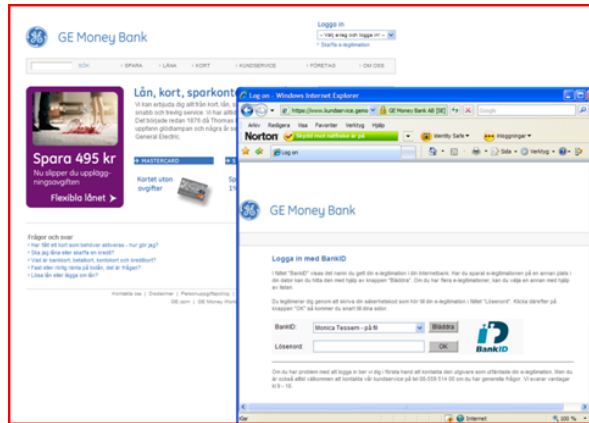
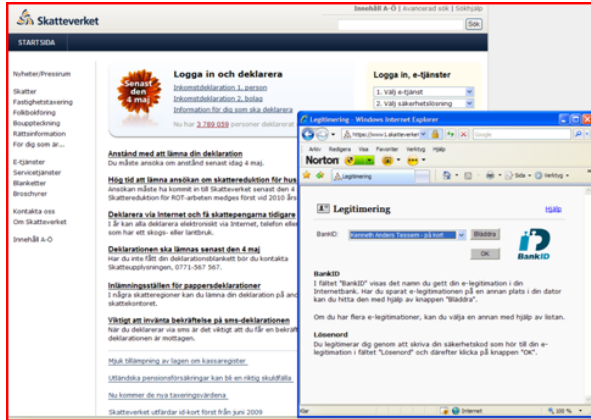
Transactions per business sector



Why BankID is a success?

- A working business model
- Cross **industry usage**
- **A dedicated organization** that handles all important parts of the infrastructure
- A cost effective and scalable infrastructure where “one size fits all”
- Ease of use for users and relying parties
- So far it has been free of charge for the users

Same user experience



Where is BankID heading?

- Banks increase their own BankID usage
- BankID on smart card is growing
- BankID in the mobile phone - Accessible for all BankID banks 1Q 2010.
- More eID enabled services among private companies, public services, government services....

Questions?

