MobilePay(ments)
In the Bigger Picture

September 29th, Mark Wraa-Hansen
Key Take-Aways

1. Customer behaviour is changing driven by new technology
2. It will transform business at an increasingly rapid speed
3. Danske approach and learnings
The mobile is becoming the hub of our life

79%

50–150X
FinTech investments are exploding, prompting seismic change in our future landscape.
Strong historical track record of being (technological) first mover

- First to have safe deposit boxes in Europe: 1881
- First in DK to launch online connections to its branches: 1973
- First in DK to launch a mobile bank: 2010
- First in DK to launch a tablet bank: 2011
- First in DK to launch mobile payments: 2013
- First in DK to launch an Apple Watch bank: 2015
The Next 10 years…
A DUAL-TRACK STRATEGY...
We have chosen a dual track strategy to achieve our desired end-deliverables.
Our rate of adoption has been faster than we ever expected

+3.2 m. registered users
MobilePay is already integrated to a massive ecosystem to expand from a MobilePay to a MobileDay vision.
3 countries, 1 development factory
+3.6m users / +40t merchants
Ambitious Roadmap
Partner Approach

The MobilePay platform as it looks today
Explore a new world of mobile payment solutions

WeShare
MobilePay Invoice
MobilePay AppSwitch
MobilePay Online

Person to person

MobilePay Point of Sale
MobilePay Receipts
MobilePay Bonus & Loyalty
MobilePay Business
As easy as a child-book
Questions?

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