

*Eies av alle norske banker*

# bank axept

*Bygger fremtidens betalingsløsninger*

# BankAxept Key Points

## Highlights

Early 80's: EFTPOS, but chaotic market situation

BankAxept scheme established in 1991, managed by "Finance Norway" (Banking Association).

Operated by Nets since 1995.

Chip/PIN 100% implemented 2004

BankAxept AS established as separate company in April 2014.

Owned 100% by Norwegian Banks

BankAxept FT's Dec. 2016: 25



## Key Figures (2016)

8,0 Million cobranded cards

1,55 billion transactions (~400 per inhabitant)

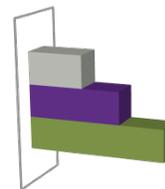
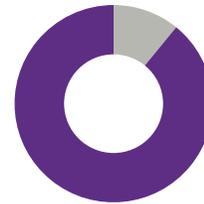
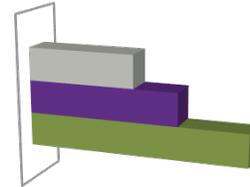
Annual growth 6% +

86% POS market share

Average amount per transaction is 35 Euro

55% of transactions below 200 NOK/22 Euro

153.000 acceptance points (active terminals / dec-15)



# Products and positioning

- Contactless cards (EMV/NFC)
- Contactless mobile (EMV/NFC)
- Digital Payments (online, in-app)

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# Contactless cards

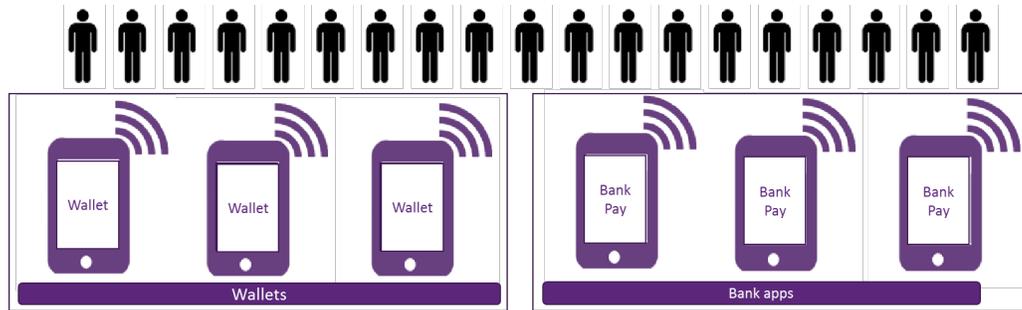
- ✓ Contactless BankAxept cards in regular production
- ✓ Cooperation with Interac to create independence for Visa and MasterCard
- ✓ There is an ongoing deployment project to coordinate activities with banks and merchants



# Contactless mobile

BankAxept Digital Enablement Services:

- ✓ Enabling mobile BankAxept payments
- ✓ Ready for integration with mobile wallets



**bank axept** DES  
*Digital Enablement Services*



# Digital Payments

- ✓ Payment directly from bank account
- ✓ New effective infrastructure.
- ✓ Integrated with 3rd party services

Launch: fall 2017

