





**Don't be afraid
of GenAI!**



1. MobilePay should be simple, right?
2. What are our results so far? 
3. How did we start and scale? 
4. What have we learned going all in on GenAI? 
5. What is left to reach our goals? 

Hej 😊



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**MobilePay is more
than sending money
between friends in
Denmark?**



MobilePay

Now

Hey Vipps ! Want to merge and make payments in the Nordic easier? 🇳🇴 🇩🇰 🇫🇮

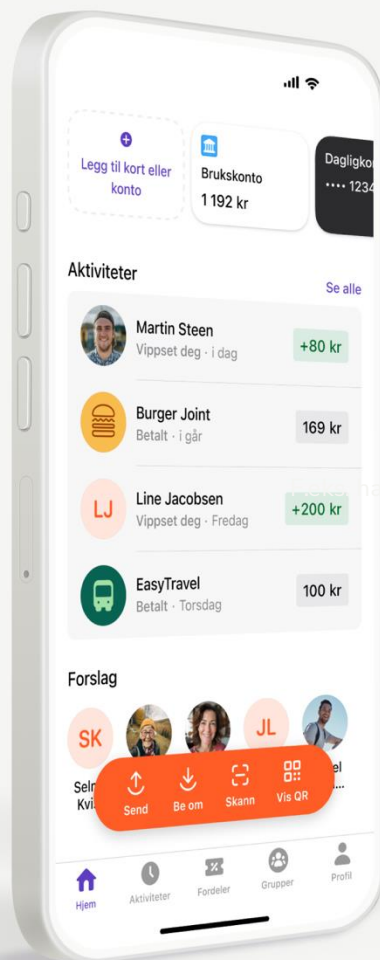


Vipps

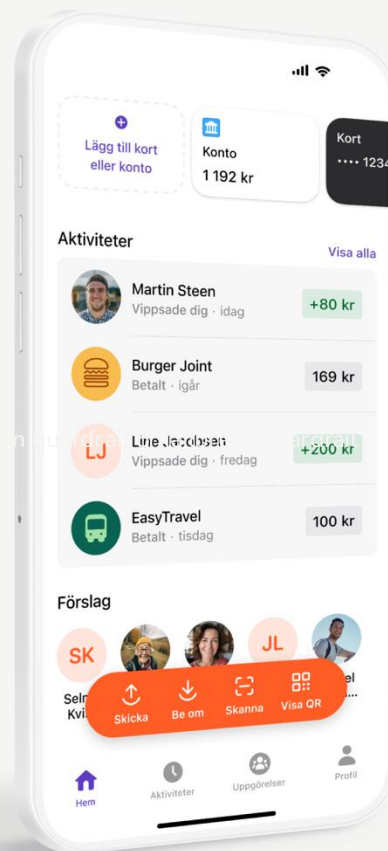
Right After

Yees, that's fun! We approve the request.
Let's make it very, very easy! 🎉

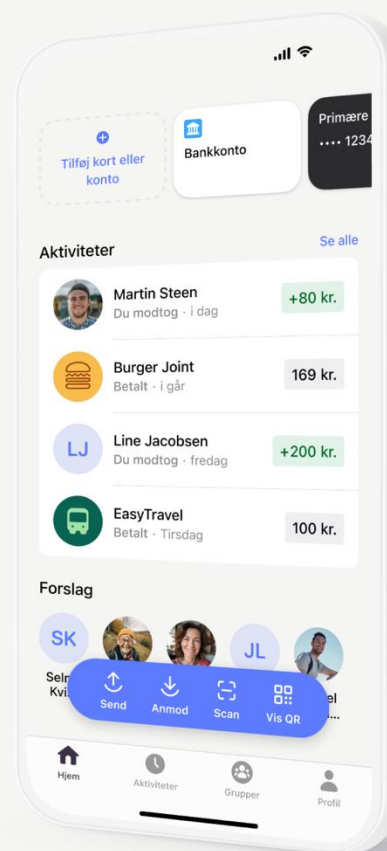
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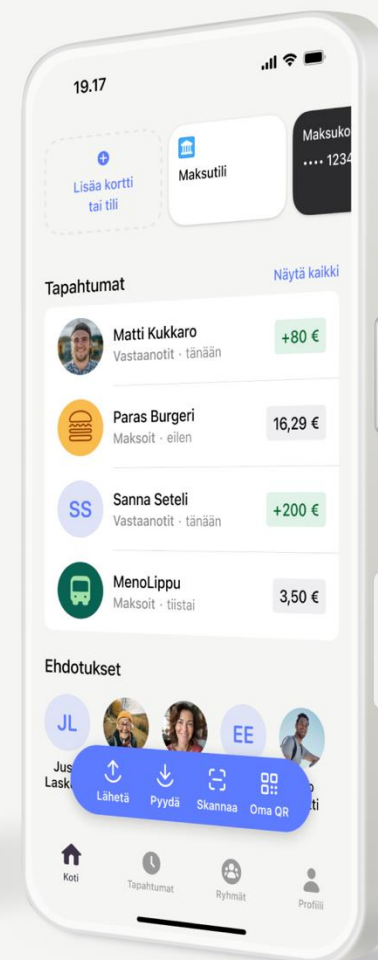
vippss




MobilePay



MobilePay



Simplifying commerce and payments across the Nordics

- 
- A map of the Nordic region (Norway, Sweden, Finland, Denmark, and Iceland) is shown. The landmasses are dark blue, and the water is light blue. The Vipps MobilePay operating areas are highlighted in a darker blue. Four orange location pins are placed on the map, indicating the locations of Vipps MobilePay offices: two in Sweden, one in Finland, and one in Denmark.
- Operating
 - Offices

12+ million
users

4,6 million Danes

540,000+
shops & web shops

137.000 Danish merchants

1,3 billion
transactions

570 m trx in DK in 2024

Brugere



Send penge



Pengegaver



Del udgifter



Saml penge ind



Ønskeliste



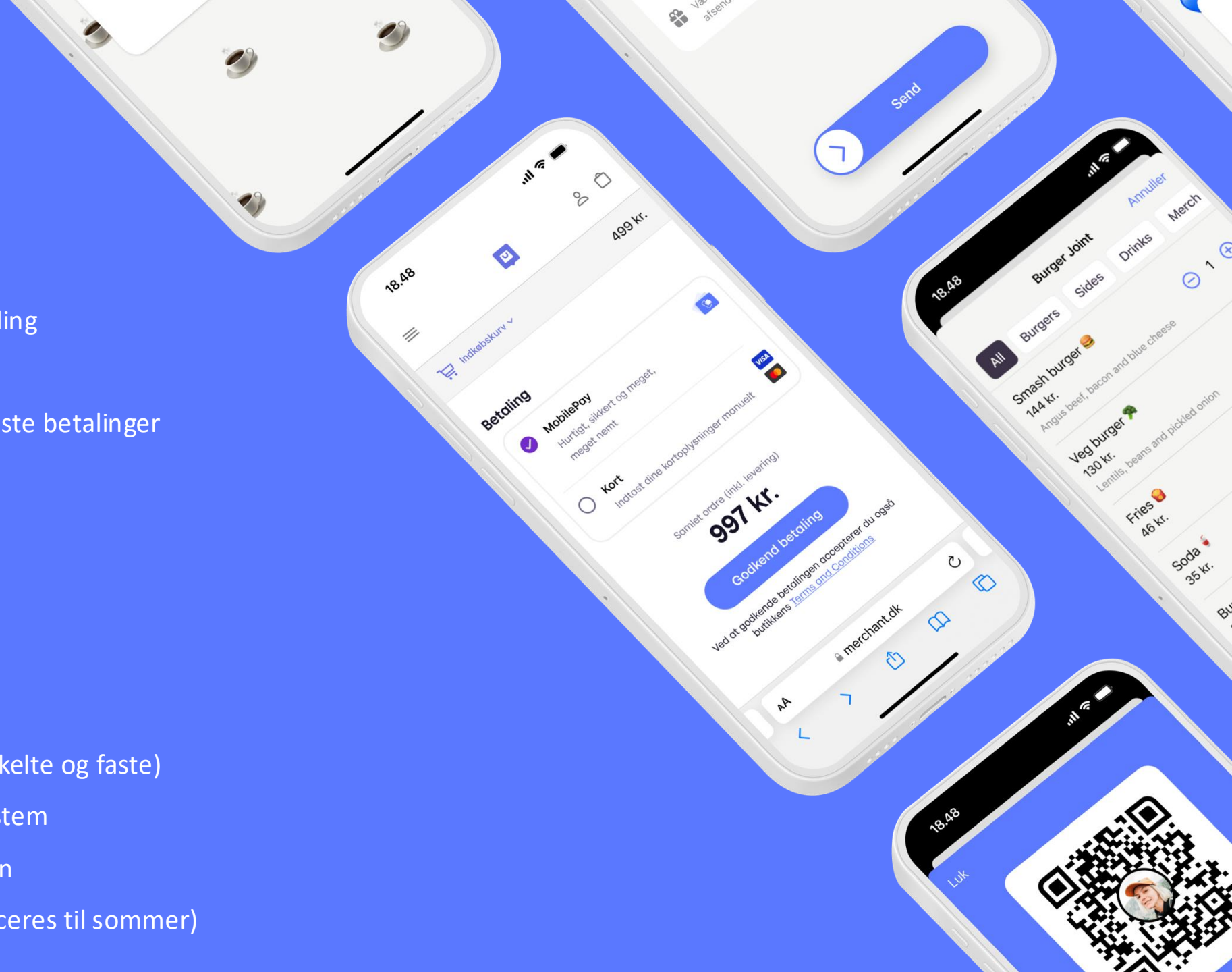
Virksomheder

Online betaling

- Checkout
- Integreret betaling
- Login
- Regninger og faste betalinger
- Betalingslink





Fysisk betaling

- Valgfrit beløb
- Indkøbskurv
- Donationer (enkelte og faste)
- Mobilt kassesystem
- Kasseintegration
- Tap-to-pay (lanceres til sommer)

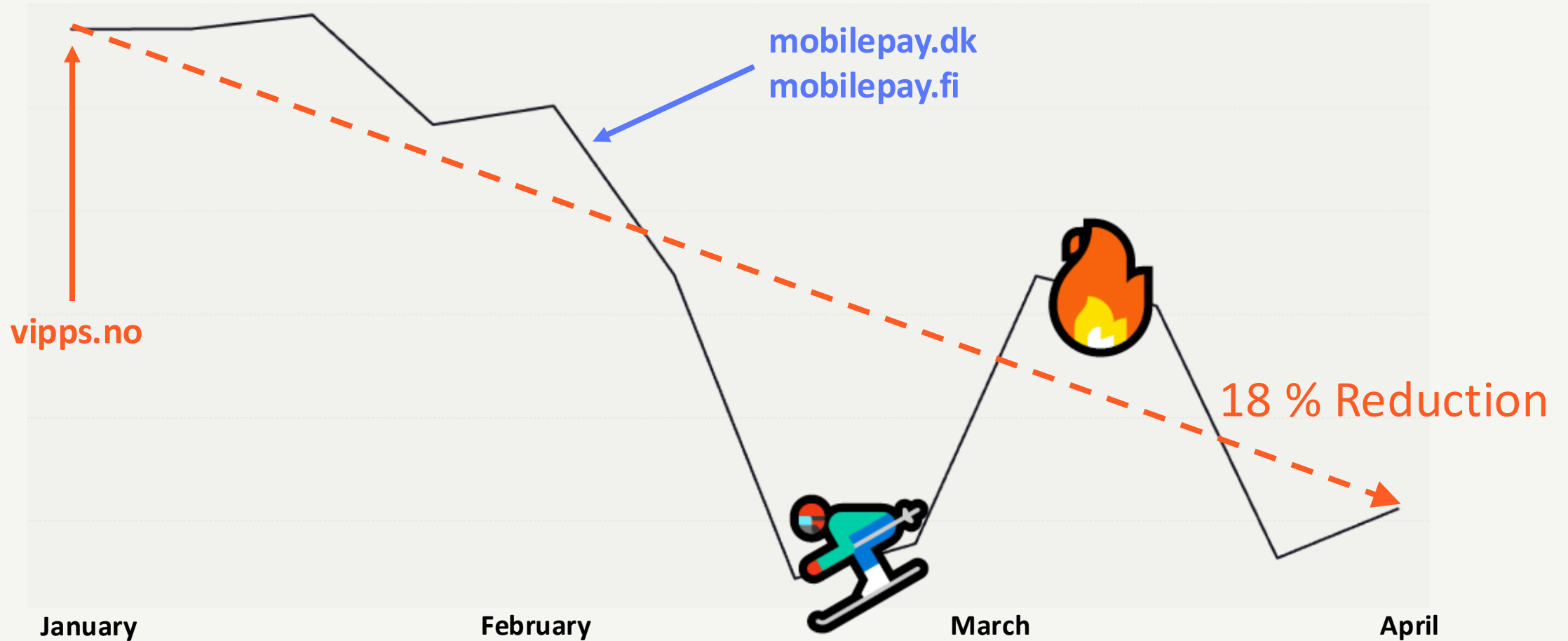




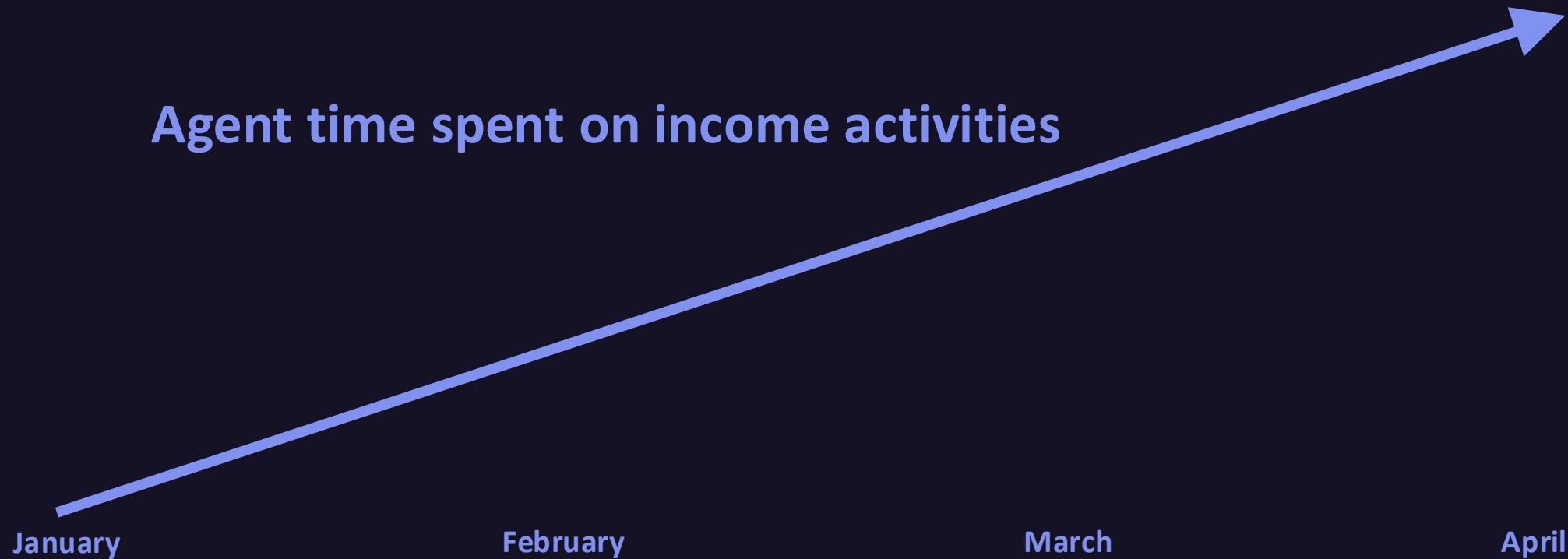
SHOW ME THE MONEY!

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Total time spent on support by our human agents



This is not a cost exercise!



Is 18% total reduction a
good result?

Activity



Brand Index



App Reviews



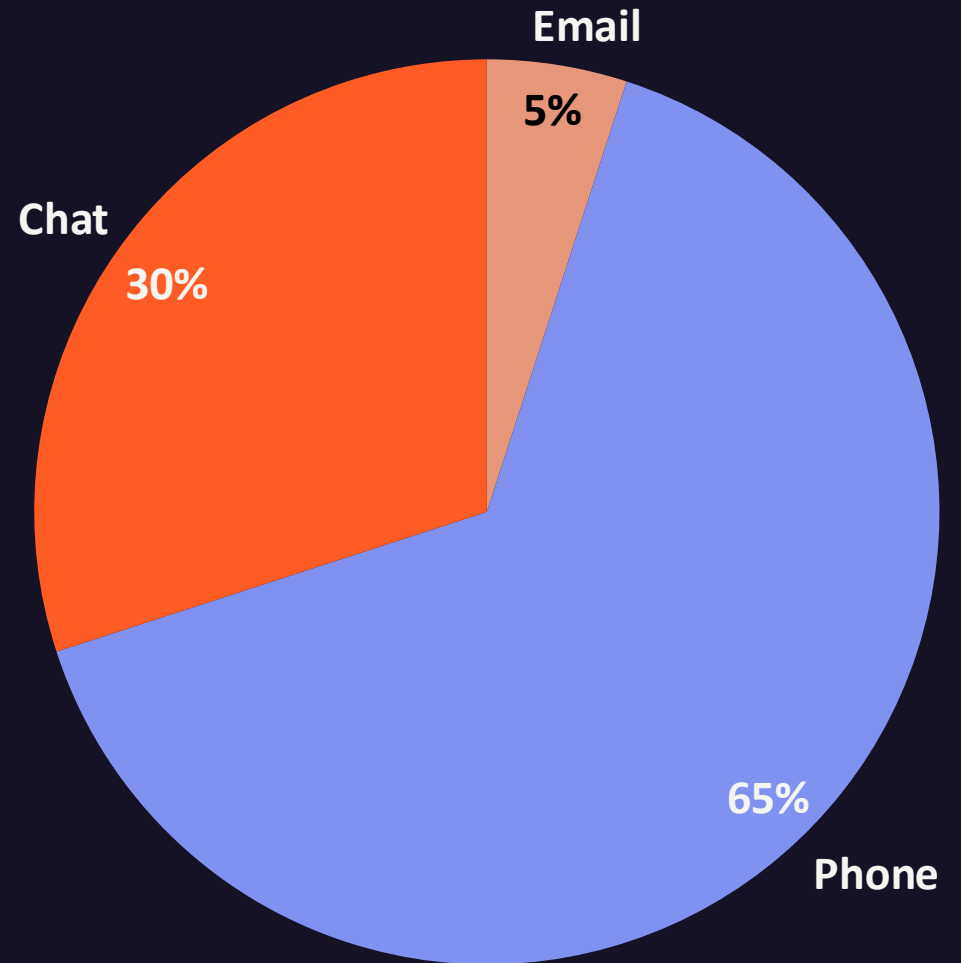
CSAT



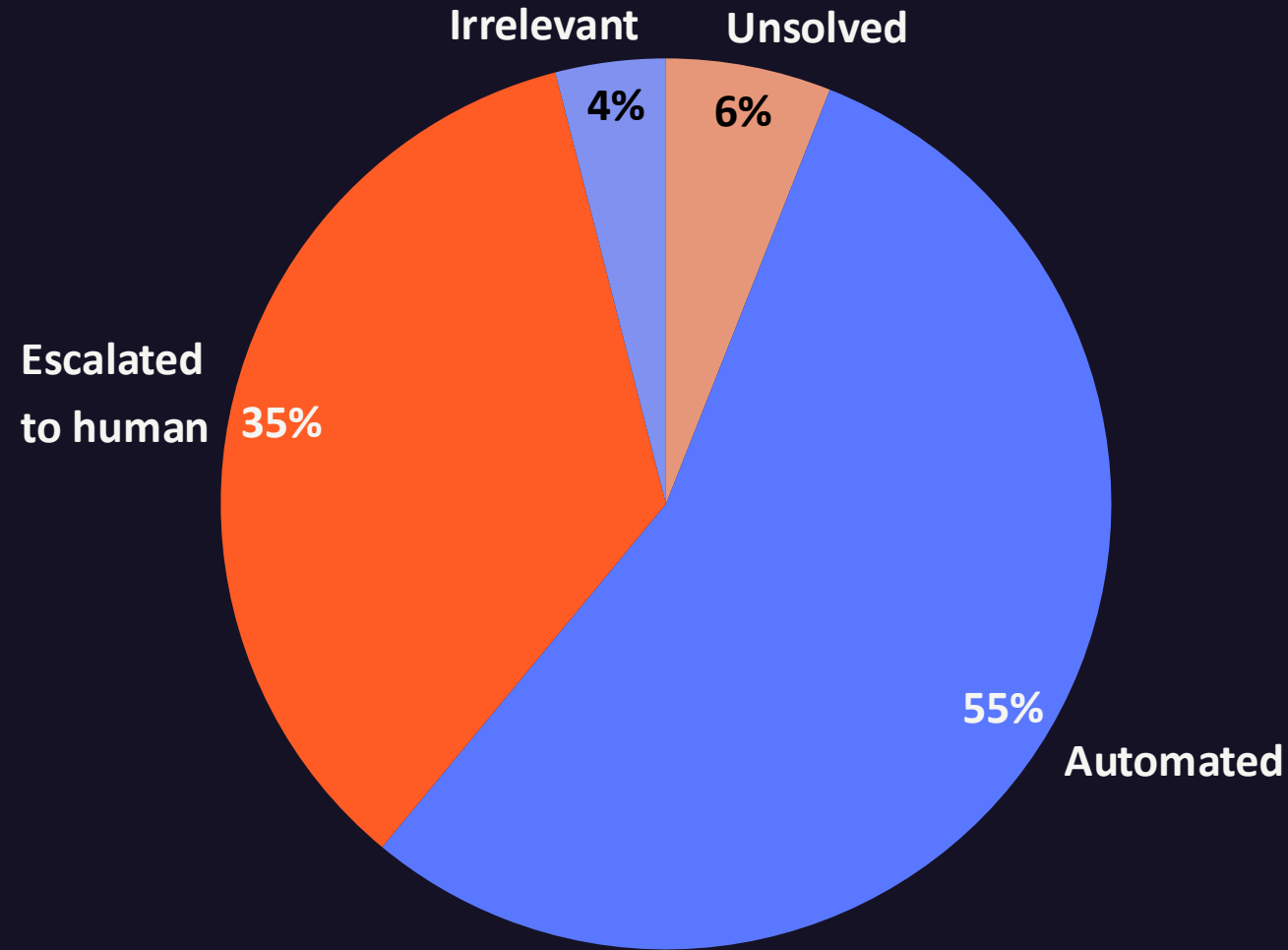
Feedback







We are only live on
chat!

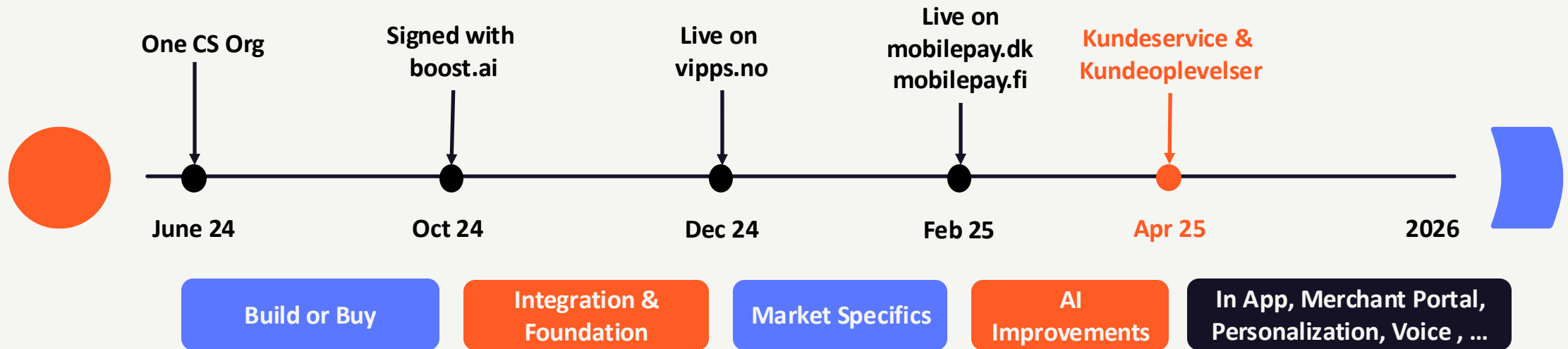


With no
personalization,
we like our
automation rates



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How did we start and scale?



A man and a woman are lying in bed, propped up on their elbows, looking thoughtful. The woman is on the left, looking towards the right. The man is on the right, looking towards the left. They are both wearing casual clothing. The bed has white pillows and a white blanket.

**I BET HE IS
THINKING ABOUT
OTHER WOMEN**

**SHOULD WE
BUILD OR BUY**

We decided it was best for us to partner with a mature vendor

Why go with a partner?

- ✓ Mature off the shelf products
- ✓ Very very simple to manage by non-tech persons
- ✓ Opportunity cost if built ourselves as we would need
 - Data scientists
 - Azure engineers
 - Product engineers
- ✓ There is a mature setup for
 - Security
 - Privacy
 - Compliance



Recommended

Why build ourselves?

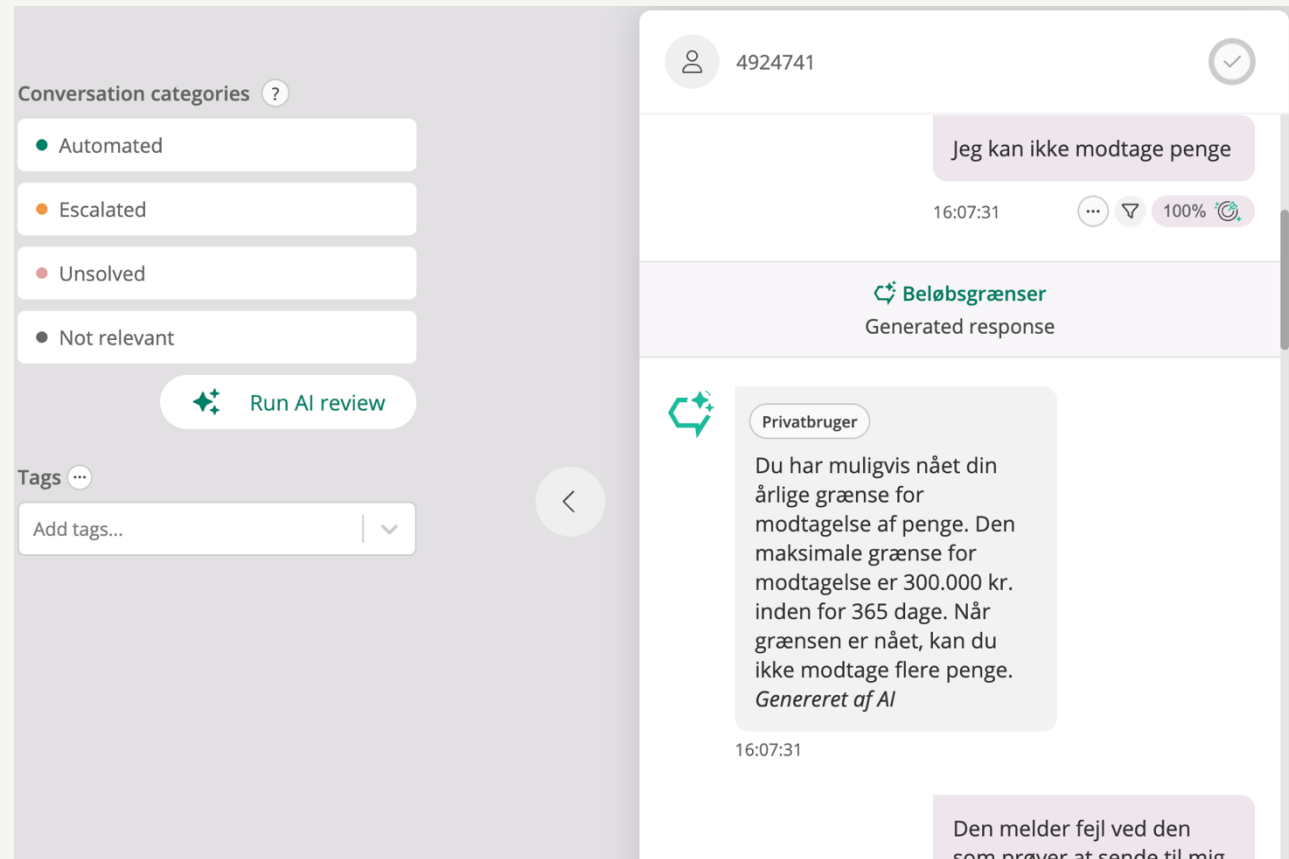
- When our needs are different from other companies
- ✓ When building it gives valuable experience usable elsewhere
- ✓ When there are mature and easy to use open-source components
- When there are no mature solutions on the market
- When it is rather trivial to do well
- When we have experience building something similar





We partnered with boost.ai with no regrets

1. Ease of use
2. Nordic
3. Responsive
4. Scalable
5. Compliance



Best thing? We haven't had to use our own developers!



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Time to market

Vipps MobilePay



Just point LLM to existing knowledge

Cards and accounts

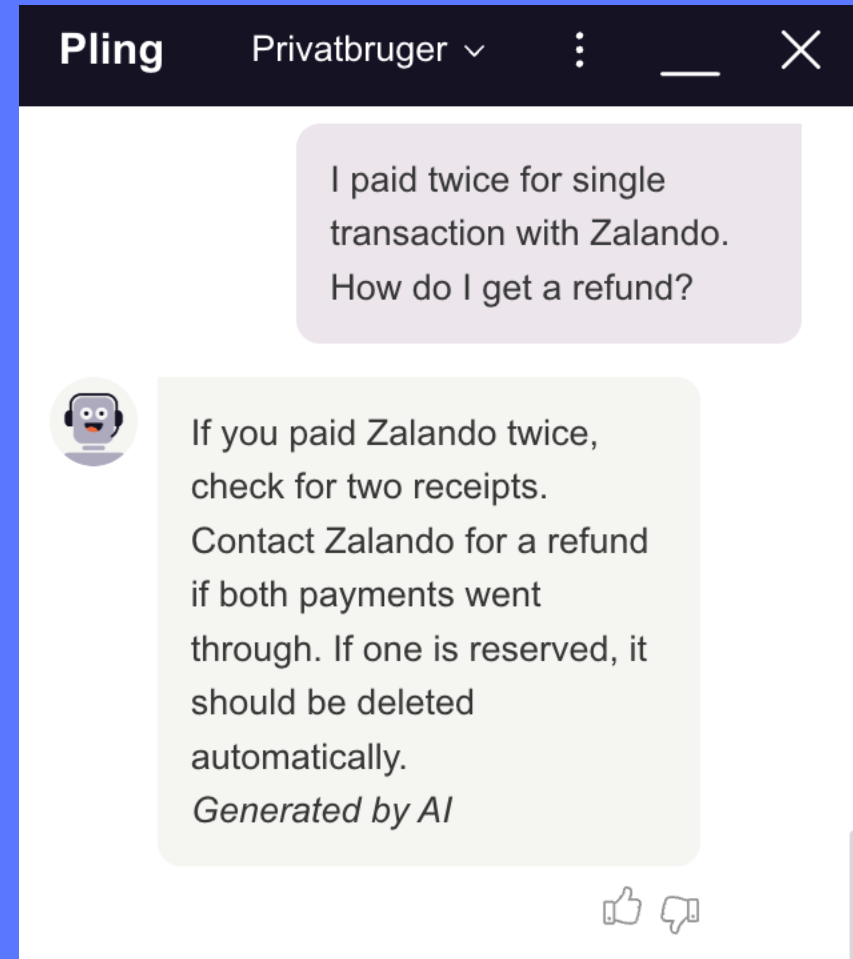
Oprettet af _____ senest opdateret den okt. 02, 20

- [Payment source limit](#)
- [Payment source](#)
- [Receiving account](#)
- [Shared account](#)
- [Search for account and card in Backoffice](#)
- [Frequently asked questions](#)
- [Account balance in Vipps](#)
- [Resources:](#)

Personalized User Experience



GenAI uses context from
your question in the
answer



Security and Compliance



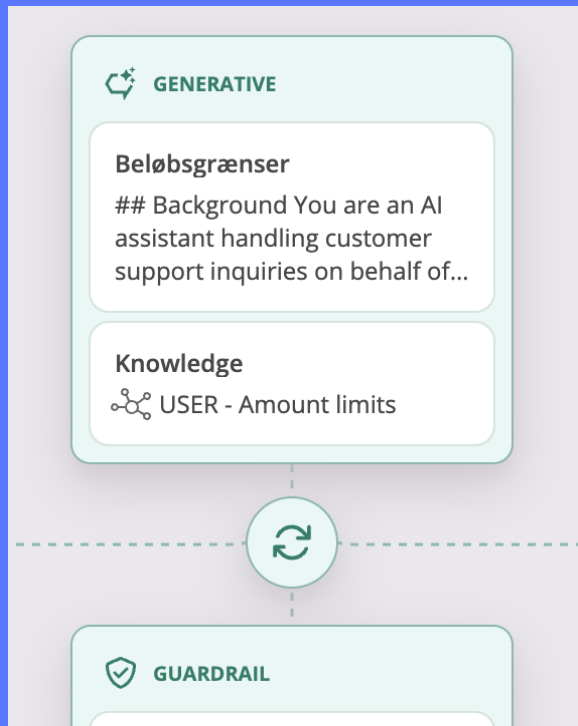


**Our AI is
secure and
compliant
because we use
predefined answers**



**Our AI is
secure and
compliant because
we use AI
to control our AI**

Knock on wood, we haven't had issues



Security and privacy

Audit log

Data retention & minimization

Privacy & consent

IP and domain allowlist

Authentication

There is no such
thing as a free lunch



It needs work to be great

Cards and accounts





Oprettet af _____ senest opdateret den okt. 02, 20

- Payment source limit
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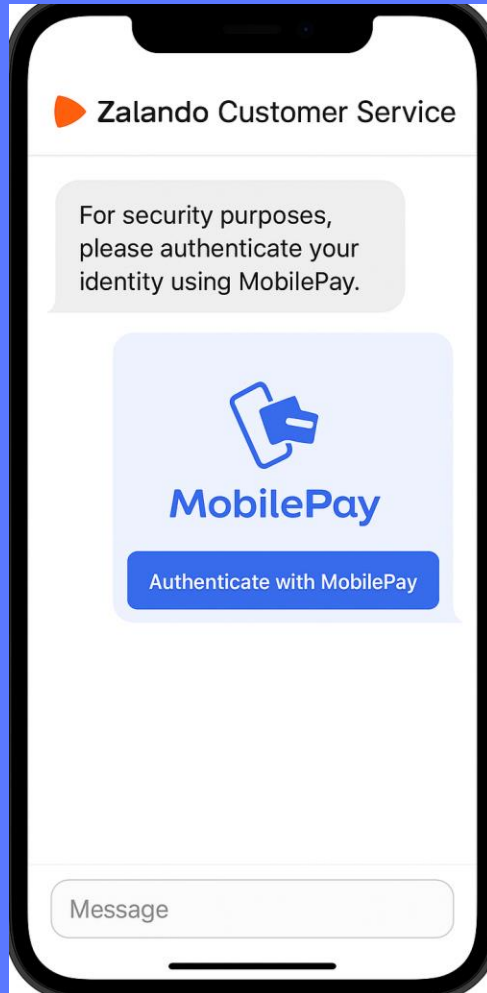
VS.

USER - Payment source

- General questions
 - Norway: What payment sources can I use?
 - To which payment source do I receive a payment?
 - How do I change payment source?
 - I've changed bank. What do I need to do?
 - I'm trying to add an account or card, but get an error message saying "You have reached the maximum number of cards and accounts".
 - Payment source 'Unavailable' / I am unable to select a card or account. It is greyed out.
 - Norway: Can I withdraw money from my account/card with Vipps?
 - Norway: Biometrics not activated
- Account
 - How do I add a new account?
 - How do I remove an account?
 - How do I change receiving account? How can I change where I receive money?
 - I'm not allowed to pay with my account, only receive
 - I'm not able to add an account
 - I have registered wrong receiving account
 - I have received money to a closed, old or blocked account
 - Can I add a joint account?
 - Are you the manager of the joint account and have your own card linked to the account?
 - Norway: I'm not able to pay with my account
 - Denmark: I received a text message from MobilePay
 - Finland: I'm not able to pay with my account
- Card
 - What is a receiving card?
 - How do I find an overview of my cards in the app? / How can I see what type of cards, I have in the app?
 - How do I add a new card? / I haven't added my new card
 - How can I remove a card (expired/blocked)?
 - I'm not able to remove my card; I can't remove my card; I am having problems removing my card; I am unable to remove my card
 - Finland: Error "Käyttäjäprofiili puuttuu" when deleting a card
 - How do I add/change a receiving card?
 - How do I replace an expired card?
 - Can I send money from one card to another card?
 - Why is my card not working?
 - Denmark: Can I add a corporate card to my agreement?
 - Denmark: My card is blocked, can I still pay from my MobilePay?
 - Denmark: Problems adding a new card/I have tried to add a card but it is not working/I get an error code when adding a card
 - Norway: Problems adding a new card/I have tried to add a card but it is not working/I get an error code when adding a card
 - Can I fix the token in my online bank / can this be fixed in the online bank?
 - Finland: Problems adding a new card/I have tried to add a card but it is not working/Error "Jokin meni pieleen" when adding card
 - Can I add the card to Vipps/MobilePay if my card is blocked for online payments?
 - Where can I see if a card is open for online payments?
 - Can I choose a main card/favourite card/standard card as payment source?
 - I get an error message that the card is already in use
 - Customer says yes
 - Is it possible to add my Mastercard as a receiving card?
 - I can't find where it says 'Cards and Accounts'
 - I'm not able to select my card when doing a payment
 - Norway: What is a token?
 - I am not able to select a card as my receiving card
 - Card was stolen
 - I think someone has added my card to their account
 - Can I use a card to do instant payments?

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MobilePay Login in Chat and Voice



ONE solution
across the
Nordics!

Get Verified Data:

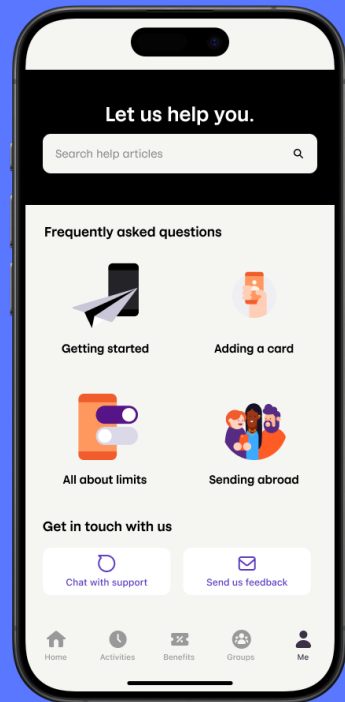
- Full name
- Email
- Address
- Birthdate
- SSN
- Phone Number



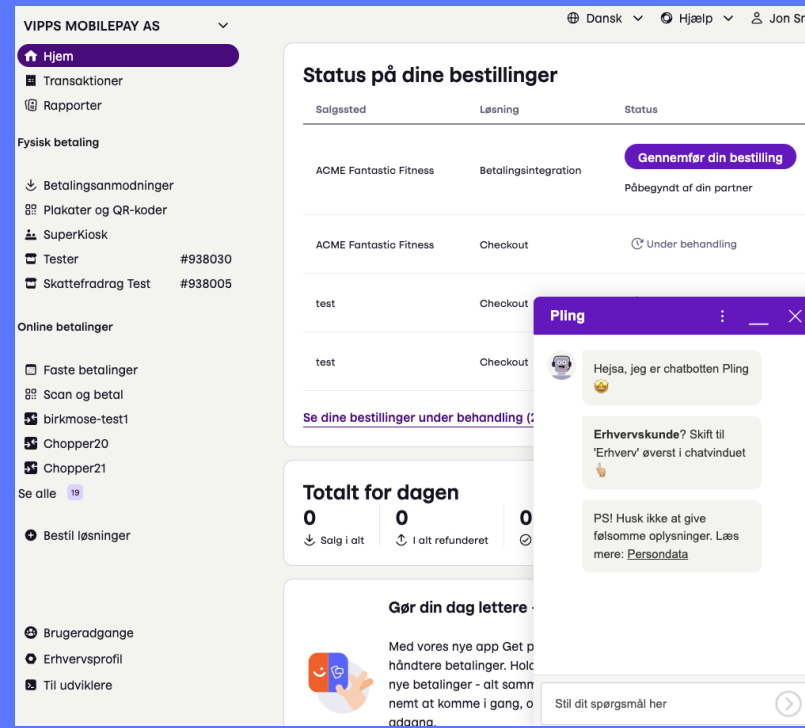
Talkmore and Telenor NO has reduced the average time spent per customer with +20seconds after implementing Vipps Login on phone calls

Do you have experience with any of this? Let's talk!

Better App
Integration



Personalized help for
our merchants



Automation on
phone calls

