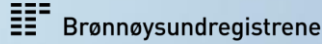
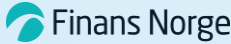




DSOP – Finance industry and public sector partnership

Smart Norwegian Solutions through collaboration

2025
General presentation





Background and organization

Partners and collaborators
Governance model and project methodology
Profits





What is DSOP?

In 2016, The Norwegian Tax Administration, The Brønnøysund Register Centre and the financial industry initiated a collaboration called “Digital Samhandling Offentlig Privat” (DSOP).

“Digital Samhandling Offentlig Privat” roughly translates to Digital Public-Private Interaction.

Here, the parties collaborate to digitize and streamline important processes in society, which will create great value and save both stakeholders and the population a lot of time and money. At the same time, the work will create growth and contribute to the new digitalization of Norway.



Partners and collaborators

In the list below you can see permanent participants involved in the DSOP collaboration as of December 31, 2022.

- **Skatteetaten** (The Norwegian Tax Authority)
- **Brønnøysundregisterne** (The Brønnøysund Register Center)
- **Nav** (The Norwegian Labour and Welfare Administration)
- **The Police**
- **Kartverket** (The Norwegian Mapping Authority)
- **Digitaliseringsdirektoratet (Digdir)** (The Norwegian Digitalisation Agency)
- **Finance Norway / Bits** – representing the banks and insurance companies

In addition, the following participants are in dialogue with DSOP or already involved in one or more DSOP activities – without being permanent participants in the DSOP collaboration:

- **Domstoladministrasjonen** (The Courts of Norway)
- **Lånekassen** (The Norwegian State Educational Loan Fund)
- **Statens vegvesen (SVV)** (The Norwegian Public Roads Administration)
- **Eiendom Norge** (Real Estate Norway)
- **Statens sivilrettsforvaltning (SRF)** (Civil Affairs Authority)
- **Finance Norway Insurance operations (FNF)**
- **Finanstilsynet** (The Financial Supervisory Authority of Norway)



Organization

Program management office (PMO)

The program management office consists of one or two representatives for the various participants and is responsible for, among other things, discussion and further development of ideas, as well as external communication.

The program management office functions as a steering group for projects in the concept phase and facilitates the transitions in, and between, the phases of the various projects, for them to run as smoothly as possible.

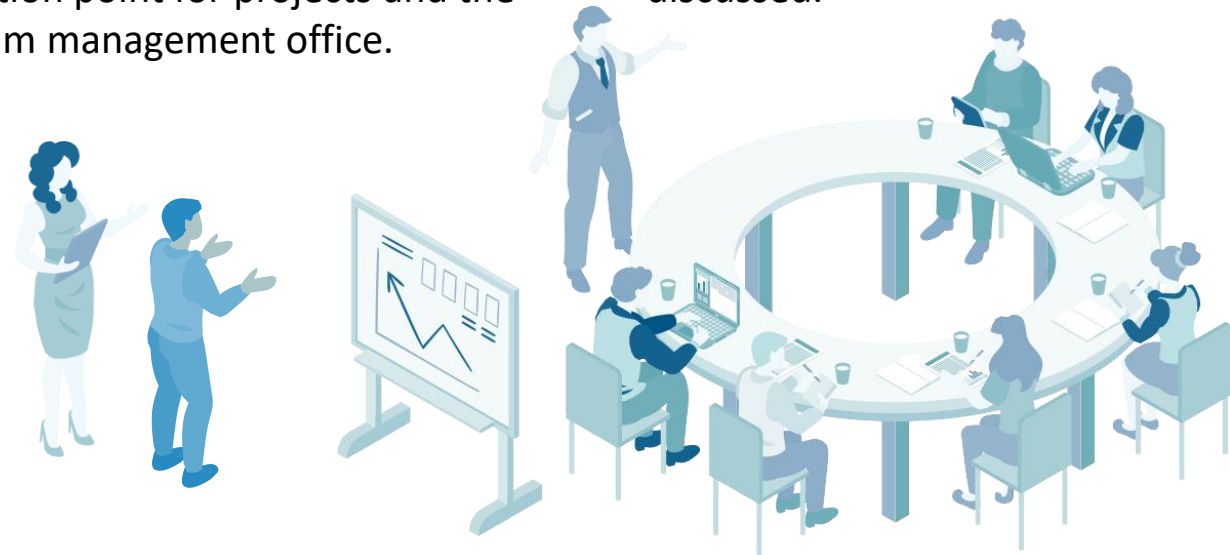
Steering group DSOP (SG DSOP)

The steering group consists of leaders from the same representatives who meet in the program management office and the top management forum.

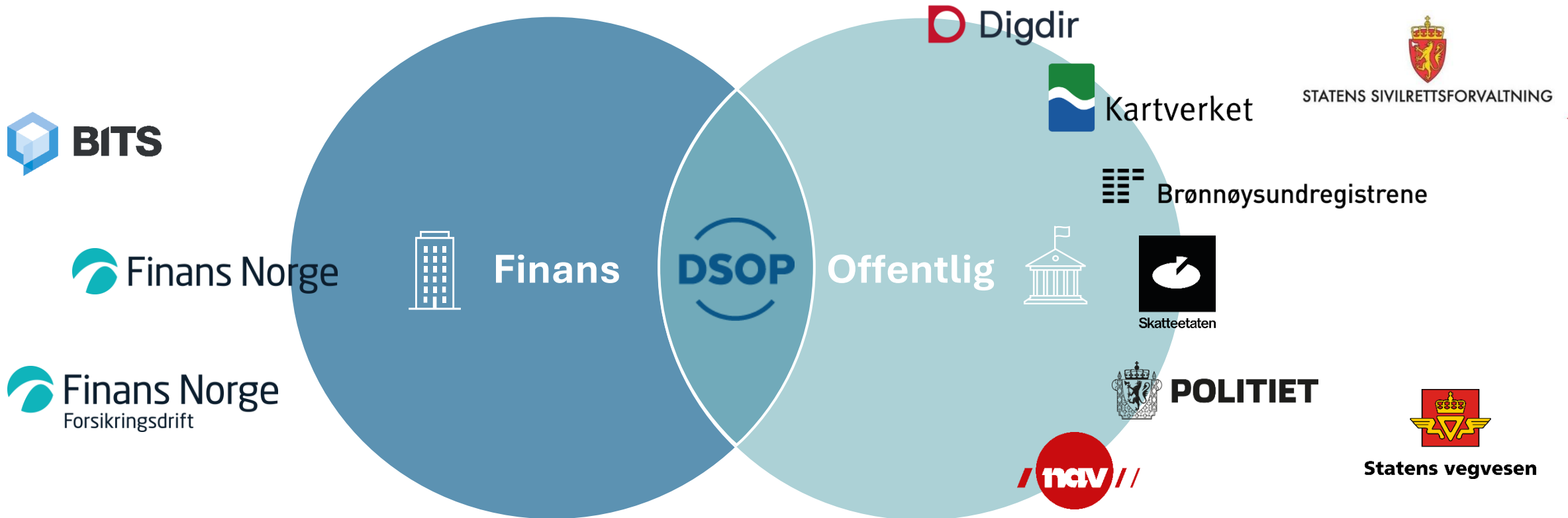
Steering group meetings are held monthly to discuss progress in projects and the program overall and is also an escalation point for projects and the program management office.

Top management forum (TLF)

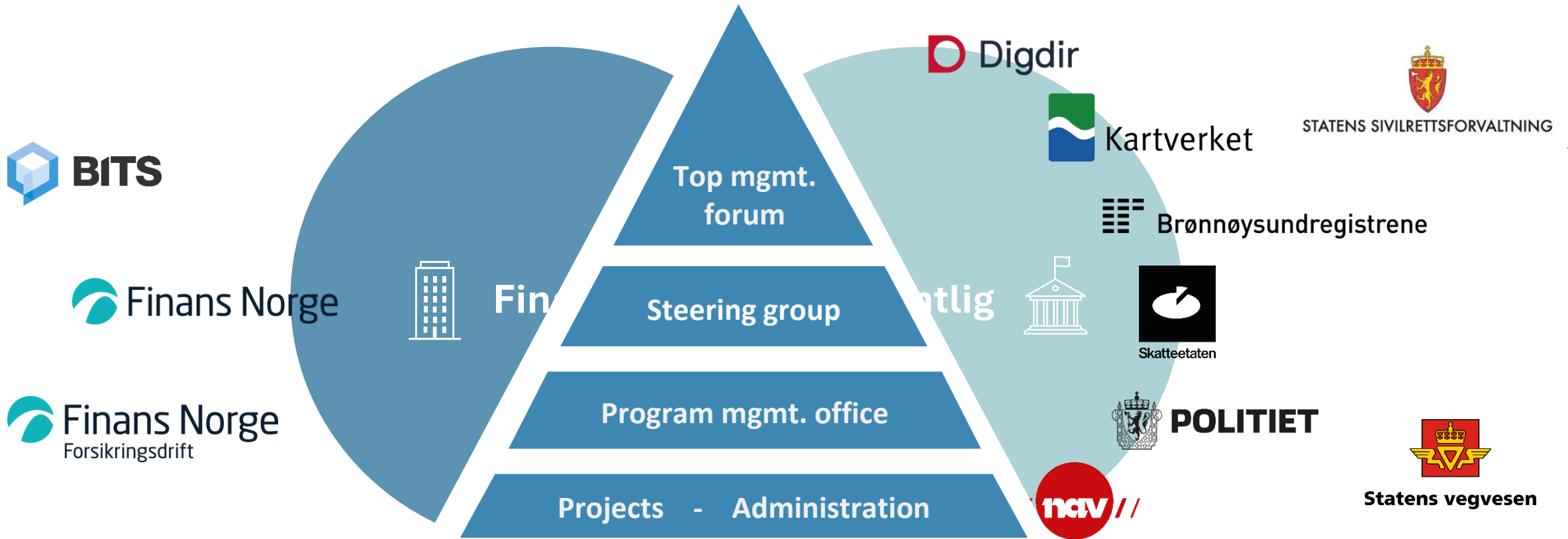
The top managers in the DSOP collaboration meet once or twice a year. During a top management forum, the status of various projects and the program overall is exchanged, and decisions that, according to the collaboration declaration, must be made at top management level are discussed.



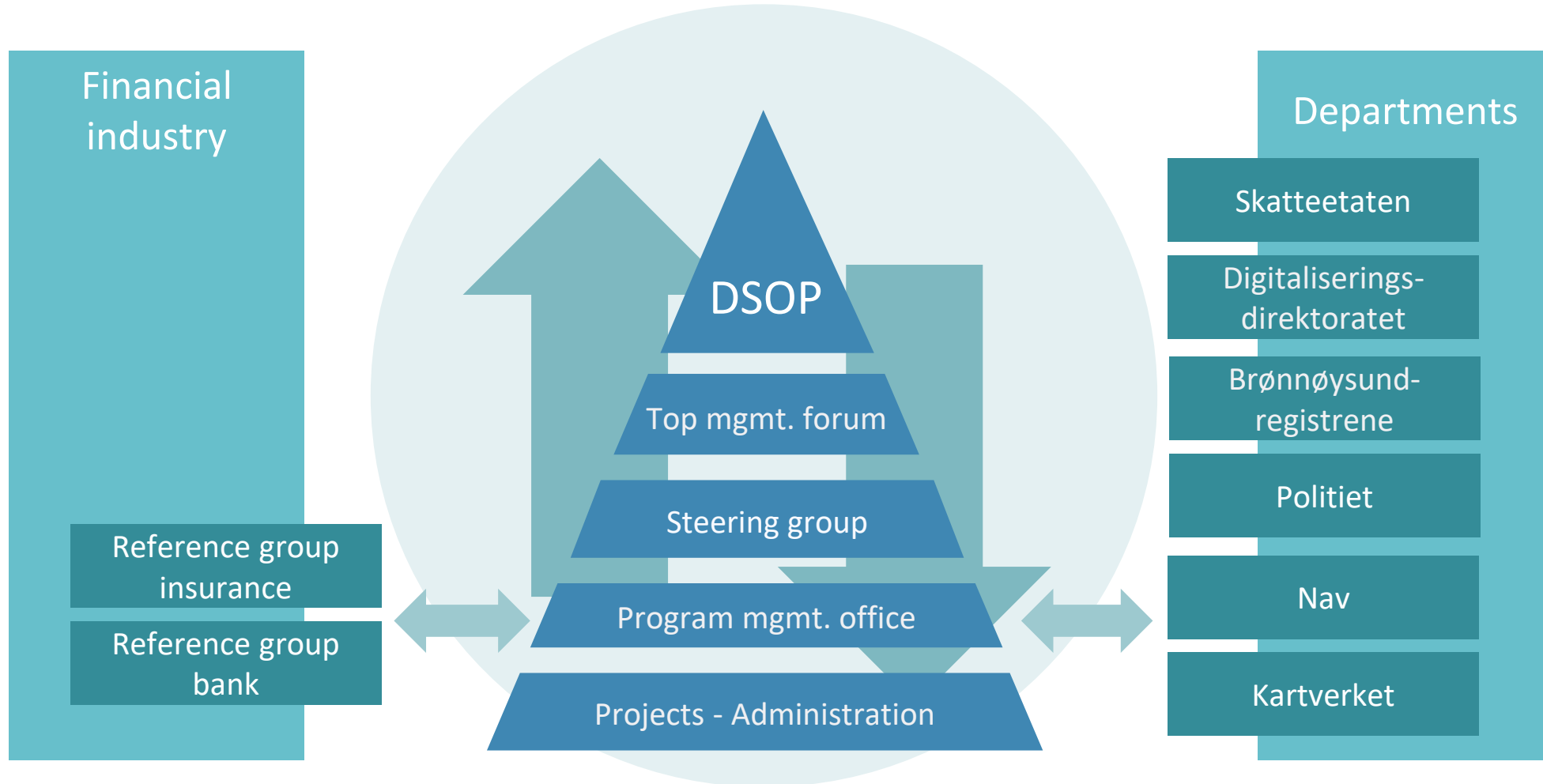
Samarbeidsmodellen i DSOP



Samarbeidsmodellen i DSOP



Collaboration model



Creative process

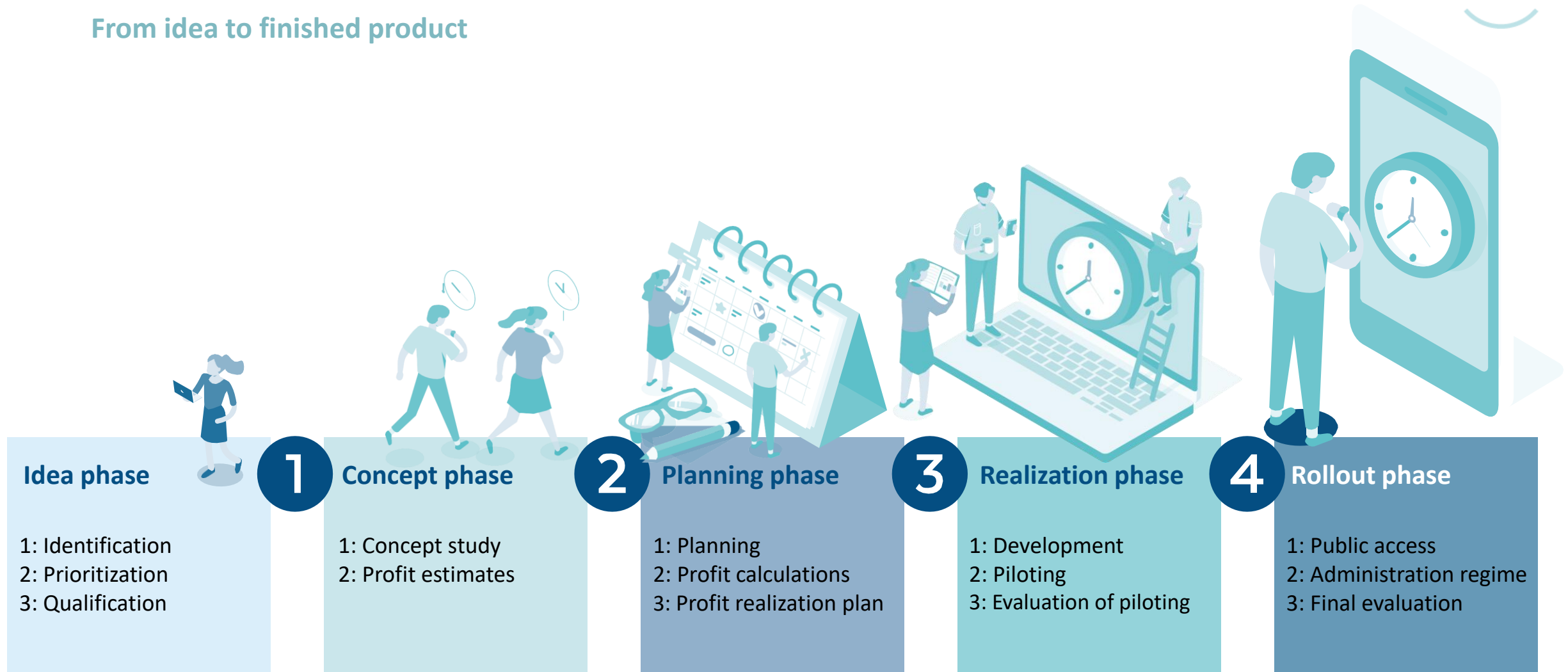
From idea to finished product

- DSOP-projects always start as a good idea that meets the needs of several businesses.
- Can cumbersome and slow processes become faster, less expensive and easier to use through data exchange?
- Goal: Improving efficiency through projects with far greater benefits than costs.



Milestones in the course of development

From idea to finished product



Financing

Everyone benefits



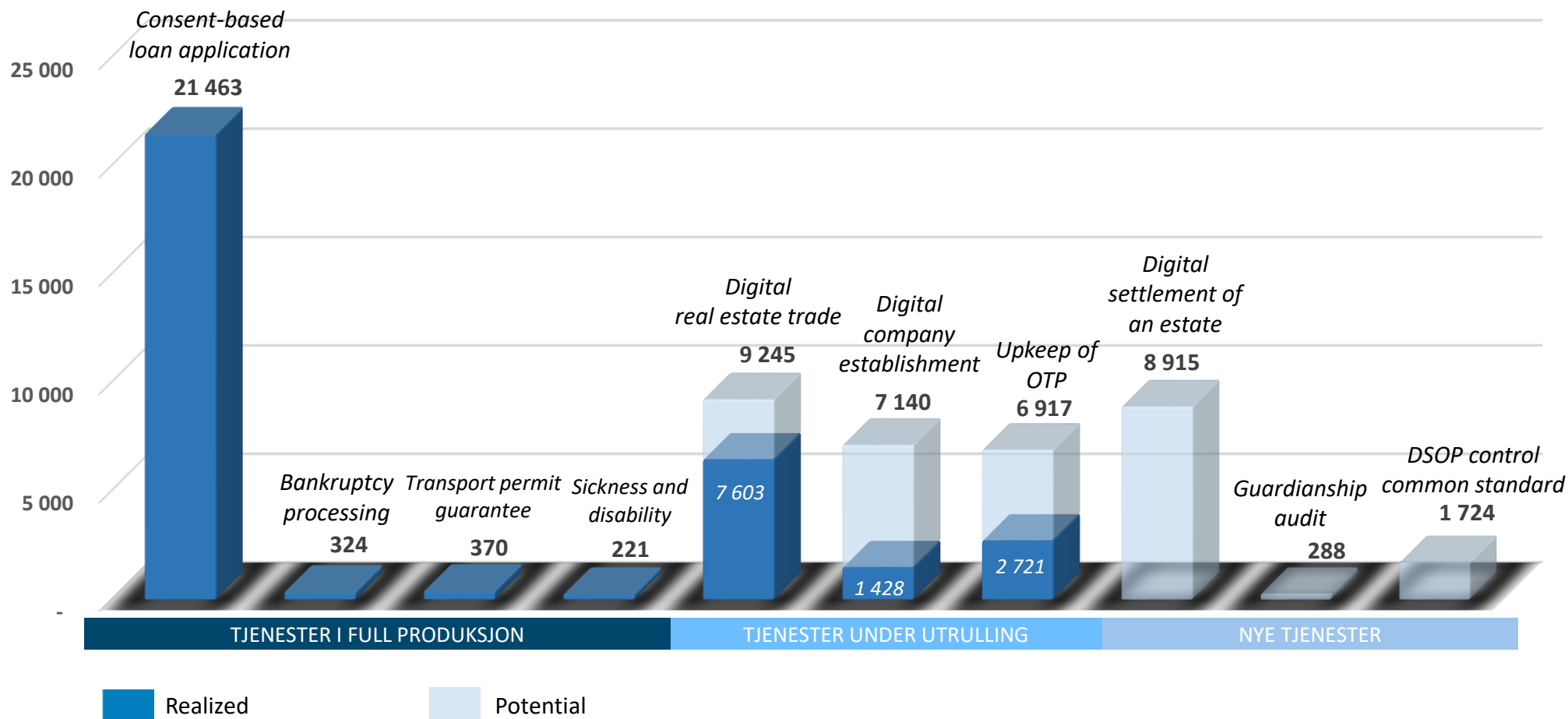
- All parties cover their own costs. Joint tasks are distributed in a way that provides a balanced cost structure.
- DSOP is not externally funded, either from the public sector or the financial industry.



DSOP Profit calculations 2024 - 56 607 000 000 NOK



Potential profits given full utilization of the services over 10 years



Non-quantifiable profits from DSOP activities and initiatives



- Prevent Crime
- Reduce the burden for the bereaved in settling an estate
- Reduce attempted fraud and increase level of fraud detected
- Lower the threshold for establishing new businesses
- Increase trust in public agencies and the business community
- Strengthen privacy rights
- Increased security in handling bankruptcies
- Reduce the risk of loan losses
- Increased control over personal finances

DSOP services contribute to the realization of seven of the UN's Sustainable Development Goals



DSOP solutions in operation



DSOP solutions in operation

- Consent-based loan application
- Bankruptcy processing
- Digital process for transport permit guarantee
- Sickness and disability information from Nav
- Digital real estate trade
- Digital company establishment
- Data for upkeep of OTP in the private sector
- Digital settlement of an estate
- Guardianship audit
- Mechanical control of signature rights and procuring powers
- Student loan balance in online and mobile banking



Consent-based loan application

Challenge

Applying for a loan from financial institutions used to be cumbersome and time consuming – both for customers and financial institutions. Having to submit physical documents also made the risk of fraud high.

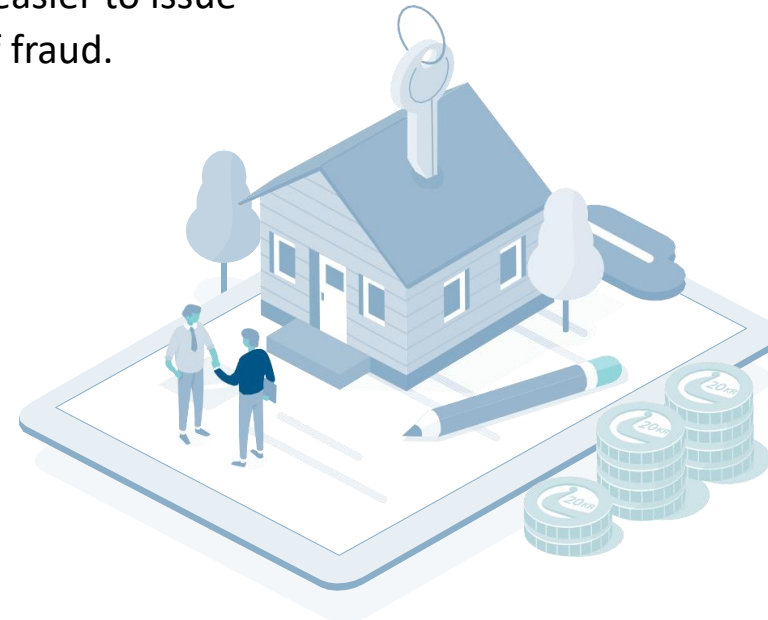


Solution

With a consent-based loan application, the customer gives the financial institution consent to digitally collect tax and income information directly from The Norwegian Tax Administration. This makes financing certificates faster and easier to issue and reduces the risk of fraud.

Profit

The service has an estimated value of NOK 21.4 billion over ten years. Loan applicants gain better overview of their own finances, the risk of fraud is reduced and both loan applicants and financial institutions save time



Bankruptcy processing



Challenge

The exchange of information between the trustee and financial institutions was for a long time fragmented, unclear, manual and time consuming. Communication took place through unsecure channels and long processing times meant that it took a long time to close bankrupt debtors' accounts.



Solution

The bankruptcy register is intended to notify financial institutions of the opening of a bankruptcy so that they can close the debtor's accounts. A service that gives the trustee the opportunity to have a digital overview of all banks with a customer relationship to the bankrupt debtor, as well as a 12-month transaction history.

Profit

The service has an estimated value of NOK 324 million when fully utilized for ten years. Trustees and banks save time. The debtor's accounts are locked from withdrawal immediately, reducing the risk of asset theft. The solution ensures that the trustee quickly gets an overview over the debtor's assets.



Digital process for transport permit guarantee

Challenge

The process for registering and managing guarantees related to transport permits was largely analog/paper-based and involved many different parties, while data flow was not standardized.



Solution

The new solution standardizes and digitizes information exchange in relation to transport permit guarantees. Channeling all communication regarding transport permits (to/from the Norwegian Public Roads Administration) is done digitally through Altinn. The service provides better data quality, faster case processing and increased non-discrimination.



Profit

The service has an estimated value of NOK 370 million when fully utilized for ten years. This is an important step towards full digitalization of permit applications and at the same time contributes to meeting goals in public digitalization strategies.

Sickness and disability information from Nav

Challenge

In order for an insurance company to be able to assess disability insurance claims, it needs information from Nav, The Norwegian Labor and Welfare Administration. The information exchange was previously done manually which made the process time consuming.

Solution

With the new solution, policy holders can consent to the insurance company digitally retrieving the necessary information from Nav so that they can process an application for potential payout.

Profit

The service has an estimated value of NOK 221 million when fully utilized for ten years. It also saves time for policyholders, insurance companies and Nav. Storebrand has reported that the processing time for disability cases was previously 106 days – with the new solution payment is made within 3 days.



Digital real estate trade



Challenge

Real estate transactions used to be very time consuming. Information and documents were exchanged between the bank and broker via phone, e-mail or post. Buyer and seller had to meet physically to sign, both at the bank and the brokerage. The lack of a common communications channel led to unstructured dialogue.



Solution

The solution allows the buyer to sign all documents and send land registration to The Norwegian Mapping authorities electronically. Digital communication between bank and brokerage is secured through a message mailbox in Altinn.



Profit

Faster settlements resulting in higher customer satisfaction. Secure exchange of customer information ensures privacy. Fewer physical meetings and less paperwork are good for the environment.

Digital company establishment



Challenge

Establishing a company used to be a time consuming and complicated process with a lot of paperwork for the founder, the bank and the Brønnøysund Registers. The information flow between the bank and the Brønnøysund Registers went via the company founder, who had to send the same information multiple times.

Solution

Brønnøysund Registers, banks and a fintech developed a solution that connects establishing a company with setting up a new bank account and registration in the Brønnøysund Registers, simplifying the process for all parties.

Profit

The service has an estimated value of NOK 7 billion when fully utilized for ten years. The solution saves time for both the founder, the bank and the Brønnøysund Registers. It also facilitates a smooth start for new businesses.



Data for upkeep of OTP (Mandatory occupational pension scheme)



Challenge

Employers report income and employment relationship to pension providers – similar information that is reported through the unemployment scheme. The combination of reactive supervision and separate reporting of income and employment creates a significant risk of non-compliance with current regulations.

Solution

The project enabled pension providers to access information directly from the Norwegian Tax Administration and Nav for updating mandatory occupational pensions. This provides pension providers with better data quality and more accurate pensions for employees, while also reducing reporting for employers.

Profit

Increased compliance: 1000 – 2000 million NOK per year in increased savings.

50 000 – 90 000 more employees can receive pension savings.

Reduces business costs: 720 MNOK saved for employers and 32 MNOK saved for the pension scheme.

Increased data quality in the unemployment scheme.



Digital settlement of an estate



Challenge

Up until recently, settling an estate has been complicated, analog and paper-based. The last thing you need is bureaucratic and cumbersome solutions to get an overview over the deceased's estate in a time of grief.



Solution

The solution will automatically create a digital overview of the deceased's assets and debts, allowing the heir(s) to make an informed choice about how the estate should be divided and avoid incurring debt. It will also be possible for the heir(s) to appoint an attorney.



Profit

The service has an estimated value of NOK 8.8 billion when fully utilized for ten years. The solution allows heirs to make an informed decision on estate division more quickly and caseworkers in banks and insurance companies save time by advising heirs less, which in turn results in faster settlements.

Guardianship audit



Challenge

Guardians who are required to submit documentation on how they have managed the person under guardianship's funds for the previous year are fulfilled by submitting information via forms with attachments such as tax returns and bank statements in PDF format. This must be registered and checked by the County Governor, the local guardianship authority.



Solution

Automatic transfer of relevant data from the Norwegian Tax Authorities and the finance industry will contribute to automatic audits of all guardianship accounts. By collecting the information digitally, manual handling is reduced, and quality assurance is increased.



Profit

Guardians' workload will be reduced for obtaining documentation for guardian accounts. The Norwegian Civil Rights Authority, the central guardianship authority, will have better control and overview that will provide improved risk assessment and increased supervision opportunities. Not least, those in guardianship will have greater certainty that their funds will not be misused.

Mechanical control of signature rights and procuring powers

Challenge

Checking who is authorized to sign on behalf of a business has been a time-consuming process for the financial industry, and other users who need this information. The risk of error was high, and many transactions were completed without sufficient validation of contracting parties.

Solution

There are two solutions that solve the problem. A service where you can retrieve information about one or more people who can sign for a business. In addition, there is a lookup service with searches in the Register of Business Enterprises that provides information about who can sign on behalf of a business

Profit

Time saved for users of the information about who can sign.

Reduced risk of agreements being declared invalid.

Entering into an agreement can be done safely through a digital process.



Student loan balance in online and mobile banking



Challenge

Previously, you had to log into the Norwegian Educational Loan Fund's website to see your student loan and an overview of coming payments. Many people found this impractical, and the Loan Fund saw an increase in debt collection cases because customers did not have a good enough overview of their finances.



Solution

The service enables customers to view their student loan balance directly in their online or mobile banking service, provided that the bank customer has given consent via Altinn's consent solution. The goal is to provide a better overview of their finances, increase awareness of student loans and prevent debt collection cases.



Profit

The solution allows the Loan Fund to improve its results while reducing the burden of reminder fees for customers. Customers gain better control of their personal finances, which provides security in everyday life and contributes to a reduced number of debt collection cases.

DSOP-initiatives in progress



DSOP-initiatives in progress



- Future debt collection process – Outlay
- Future debt collection process – Claims and payment
- Police – Financial Data
- Norwegian Tax Administration – Financial Data
- Collaboration against digital fraud
- Digitalization of employee benefit insurance
- Confirmation of insurance notification



Future debt collection process – Outlay

Challenge

Information about account balances is collected manually and the dialogue between the Execution and Enforcement Authority and the finance industry is by e-mail. The source of information about a debtor's bank accounts is their tax return, information that can be up to one year old.



Solution

Reusing DSOP Financial Data will give the Execution and Enforcement Authorities access to updated information about a debtor's customer relationships and account balances, in a structured format with improved data quality.



Profit

The digitalization of this area will save time, strengthen control, provide better tracking and increase quality. The Execution and Enforcement Authorities make approximately 500.000 requests for debtors balances each year, and this number is expected to increase with the new debt collection law in force from 01.01.26.

Future debt collection process – Claims and payment



Challenge

Small and medium-sized businesses sometimes struggle to keep track of what they owe the public sector. This could lead to missed payment fees and in worst case bankruptcy.



Solution

The solution makes the outstanding payment requests available in the businesses online banking portal. The Norwegian Tax Authorities has created an API where banks can retrieve costumers' outstanding payment information directly and present it to them.



Profit

The service has an estimated value of NOK 208 million when fully utilized. The solution provides benefits for the business community in the form of increased user satisfaction, time saved and reduced fee costs. At the same time, the service will contribute to reduced resource use in public collection processes.

Police – Financial Data

Challenge

Tracking money and transactions is important in both criminal and missing person cases. The manual solution to obtain financial information from banks is resource intensive and takes too long. The format of the information is not standardized and makes investigations complicated.



Solution

The service standardizes and automates the collection of financial information from banks and financial institutions.

Profit

Police and banks save time.

Police investigate more cases, and criminal cases are investigated faster.

Missing persons can be found faster, and suspects are checked out of a case faster.

Police can request more precise information and data that is provided is minimized to what is relevant to the case, increasing privacy.



Norwegian Tax Administration – Financial Data



Challenge

The routines for providing control information from the financial industry are manual and resource intensive. Information is provided in formats that are not standardized and/or machine readable.

Solution

A digital solution for requesting and providing control information in a standardized format, with necessary checks of legal authority and securing the information. KAR (account and address register) is included in the solution so that only relevant parties are requested to provide information.

Profit

Safer handling of sensitive information, reduced resource use on both public and private sector and a more effective way of combating financial crime. A more secure barrier for protecting requests and information from people who do not have a service need to obtain it.



Experiences so far

Trust is important - especially when effort and reward vary from project to project.

It is important to clarify legal issues early in the process.

The project is only considered successful when the solution is put into use.



Going forward: Norway needs more data sharing and smart solutions



Public enterprises need to become even better at using their own and others' data to innovate and improve public services and task efficiency. In addition, they need to become better at making data available so that it can be used for new purposes.

«The digital Norway of the future – National digitalization strategy 2024–2030»

Attachments

Videos

Media

OPS ØK



In short; we simplify processes



A large, stylized version of the DSOP logo. The letters 'DSOP' are rendered in a thick, blue, outlined font. Above and below the letters are two large, blue, curved arcs that mirror the shape of the top and bottom of the letters, creating a frame around the text.

DSOP

DIGITAL SAMHANDLING OFFENTLIG PRIVAT

Video library

- Bits.no: [DSOP-samarbeidet](#)
- Bits YouTube channel on the solutions: [Bits AS – YouTube](#)
- Finance Norway's YouTube channel: [DSOP](#)
- Digital real estate trade: [DSVE](#)
- Digdir Vimeo channel: [Digitalt Dødsbo](#)
- Consent-based loan application in english: [SBL](#)
- Finance Norway – Compensation arrangement: [Kompensasjonsordningen](#)

Looking back on 9 years of DSOP

■ Visibility: awards and media coverage

- VG June 2017: «...easier to apply for loans – and take down bad guys»
- June 2018: Difi's digitalization award to DSOP consent-based loan application (SBL)
- March 2019: «Opening for fully digital real estate trade»
- Finansnæringens Dag 2019: Siv Jensen spends a lot of her speaking time on DSOP
- June 2019: EU award with SBL on 11.june in Bucharest (2.plass)
- October 2019: DSOP was one of three finalists for Fyrlyktprisen (Nokios confernece)
- Increased attention in 2020-2021 («Look to DSOP»)
- Company establishment nominated for the Digitalization award 2024

– Har spart kundene for til sammen 36.000 timer

I fjor gikk bankbransjen, Skattedirektoratet og Altinn sammen om å skape en mer effektiv løsning for lånesøknader – det har gitt resultater for nordmenn.



Samtykkebasert lånesøknad vant Difis digitaliseringspris

På Difis digitaliseringskonferanse onsdag 6. juni ble «Samtykkebasert lånesøknad» stemt frem som vinneren av digitaliseringsprisen 2018. – Gøy at vi nå har fått det første av mange fellesprosjekter med staten i mål, og ekstra gøy at vi da får en så stor anerkjennelse, som denne prisen er, sier Nils Inge Brurberg som er leder for DSOP-programmet på vegne av Bits og Finans Norge.



Nå blir det lettere å søke lån – og ta skurker



FEIRET: Jan Digranes fra Finans Norge, Christian Vammervold Dreyer fra Eiendom Norge, digitaliseringsminister Nikolai Astrup og kommunalminister Monica Mæland.

Public-private partnership – Economic crime (OPS ØK)

Read more about OPS ØK in the annual report: [Årsrapport OPS ØK](#)



ØKOKRIM

Skatteetaten

nctv

TOLLETATEN

PST

FINANSTILSYNET
THE FINANCIAL SUPERVISORY
AUTHORITY OF NORWAY

Interaction and sharing of information



OPS ØK
Collaboration platform



Webinars
Seminars
Joint meetings



Meeting places
Projects

Storebrand Tryg

Fremtind Handelsbanken

Danske Bank Nordea

DNB banknorwegian

SpareBank 1 eika.

Sparebanken Norge Gjensidige

if... KLP Santander

Lea bank Fana Sparebank

Finans Norge



DSOP - Finance industry and public sector partnership

Smart Norwegian Solutions through collaboration

DSOP@bits.no

