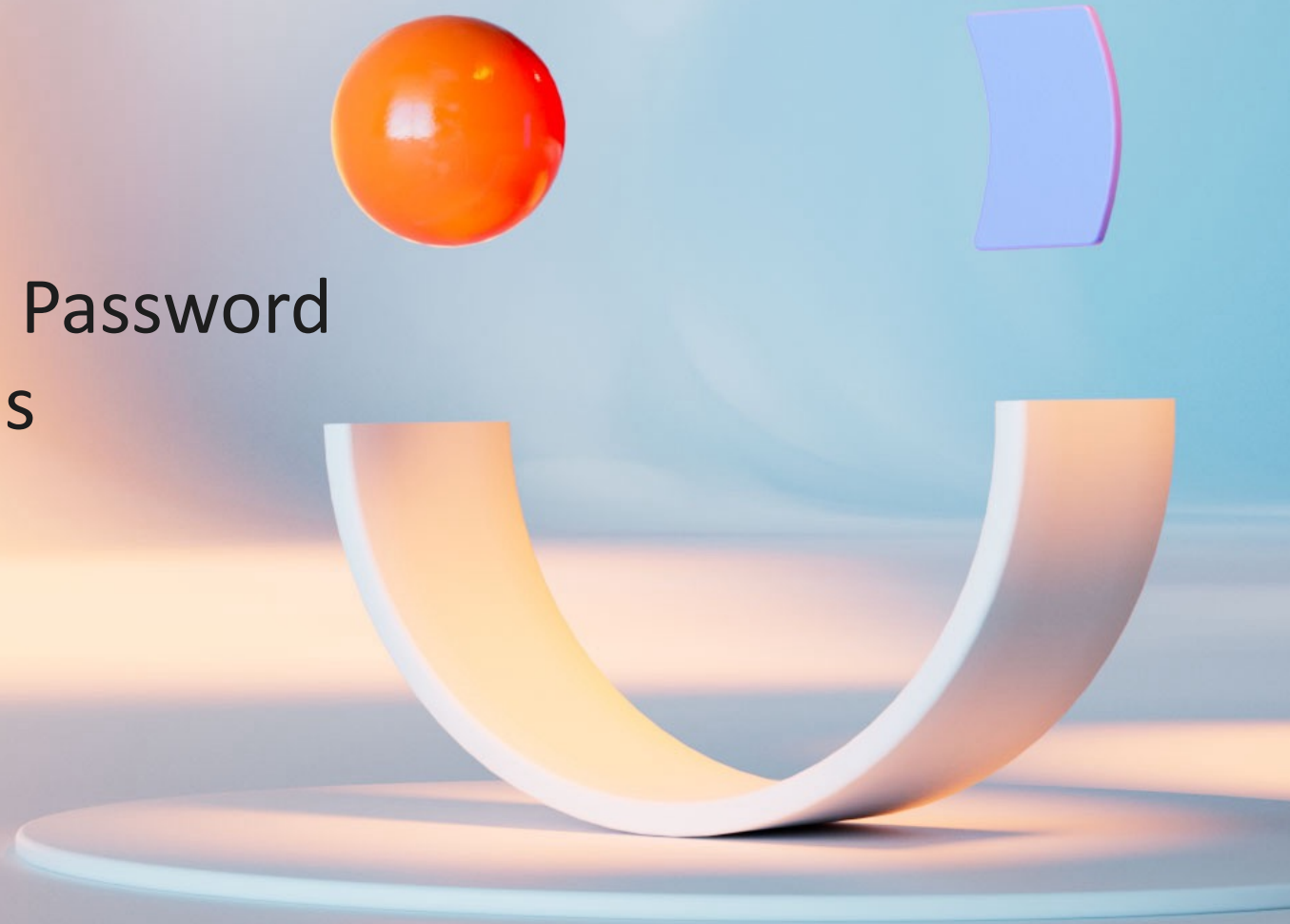


Transitioning users from Email & Password
login to eID with smiles, not sighs



About me:

- I somehow stumbled into the auth rabbit hole, and now I can't get out
- I used to be a developer, but weren't any good at it
- Now I'm a PM for an Identity team in Vipps MobilePay

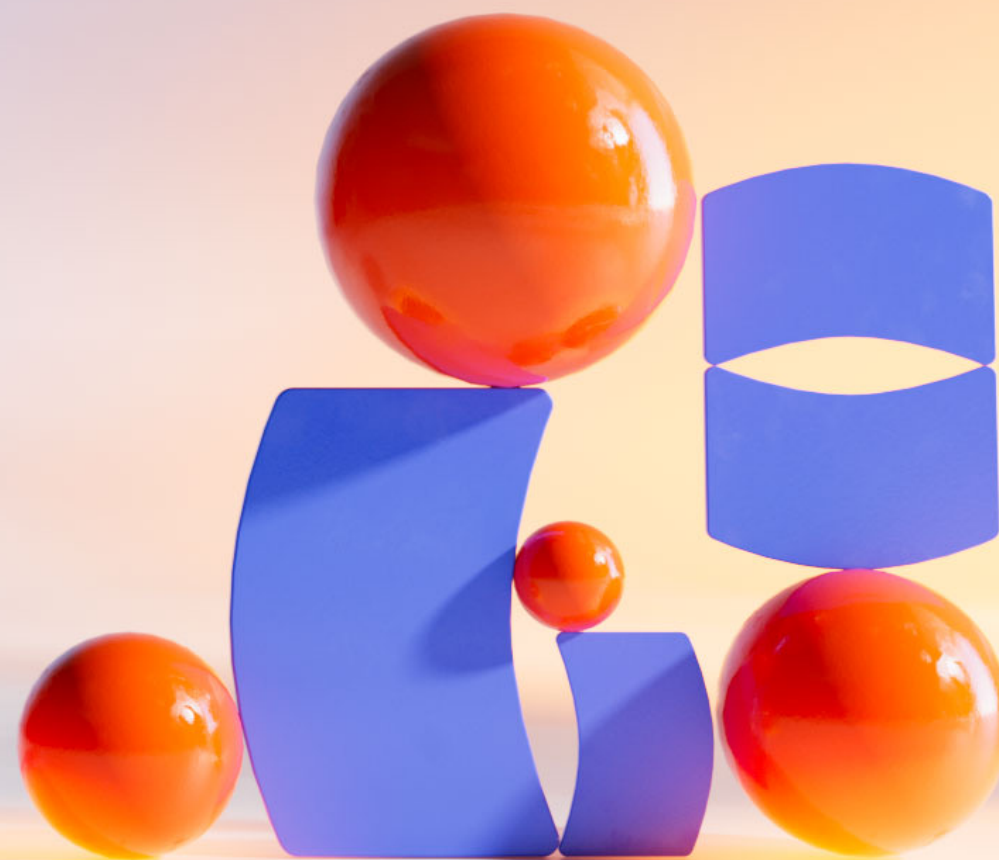
Some context

Finans

Fusjonen mellom Vipps og danske Mobilepay er godkjent

Fusjonen mellom Vipps og danske Mobilepay har nå fått grønt lys fra alle relevante myndigheter.

1 MIN | PUBLISERT: 21.10.22 — 16.38 | OPPDATERT: ETT ÅR SIDEN





400 000+ self serviced merchants

Logg inn i VippsPortalen

VippsPortalen er Vipps sitt verktøy for bedrifter. Om du allerede har en bedriftsavtale med Vipps kan du logge deg inn i VippsPortalen for å administrere salgssteder, se alle transaksjoner, laste ned rapporter, administrere bruke mye mer.

Logg inn med  BankID

Er du en ny bedriftskunde?

[Opprett bedriftsavtale her](#)

Trenger du hjelp? Se [hjelpesidene](#). Du kan også kontakte [Kundesenteret](#).

We want one self-service portal for all

Based on the Vipps platform

So, what about authentication? 🧐

Logg inn med  BankID

E-mail

navn@minvirksomhed.dk

Adgangskode

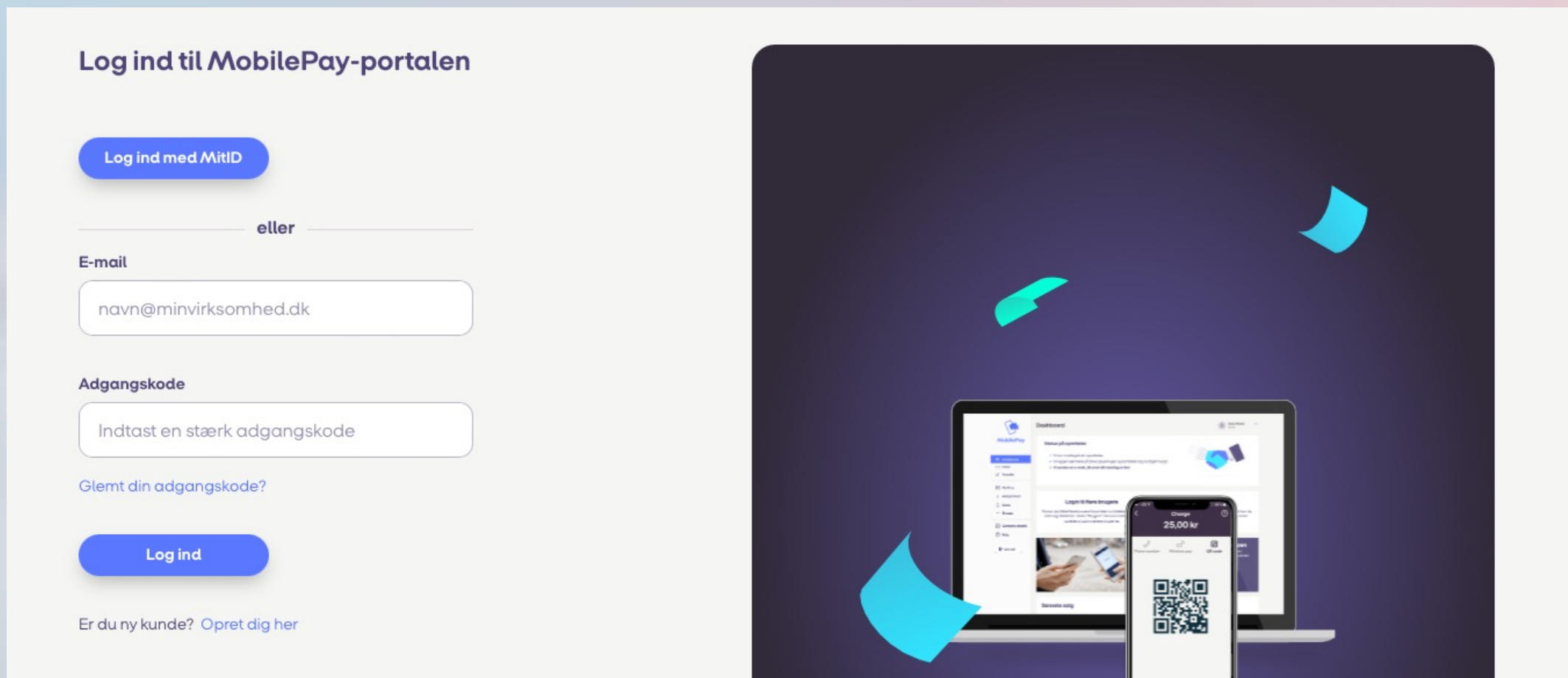
Indtast en stærk adgangskode

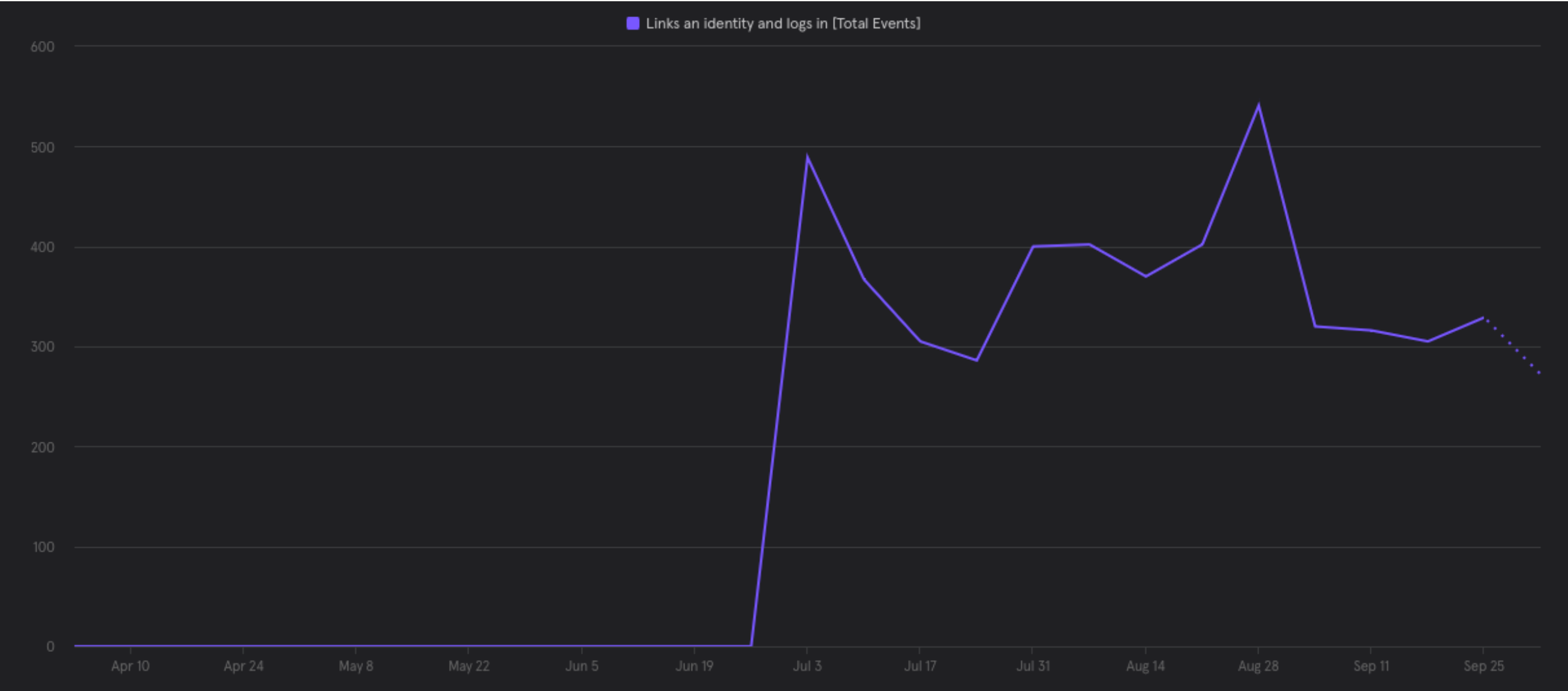
[Glemte din adgangskode?](#)

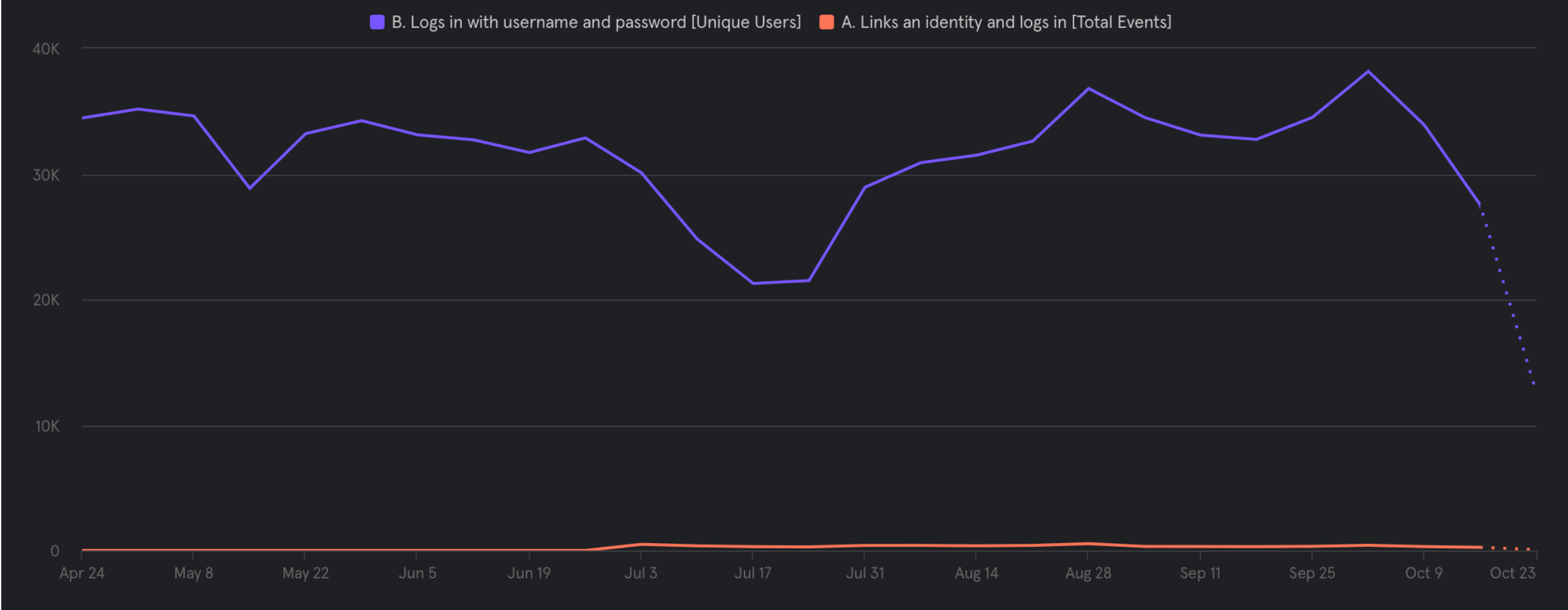
Log ind

We needed to start
learning fast, to be able to
create a solution that is
not terrible

What happens if we just put an eID button there?

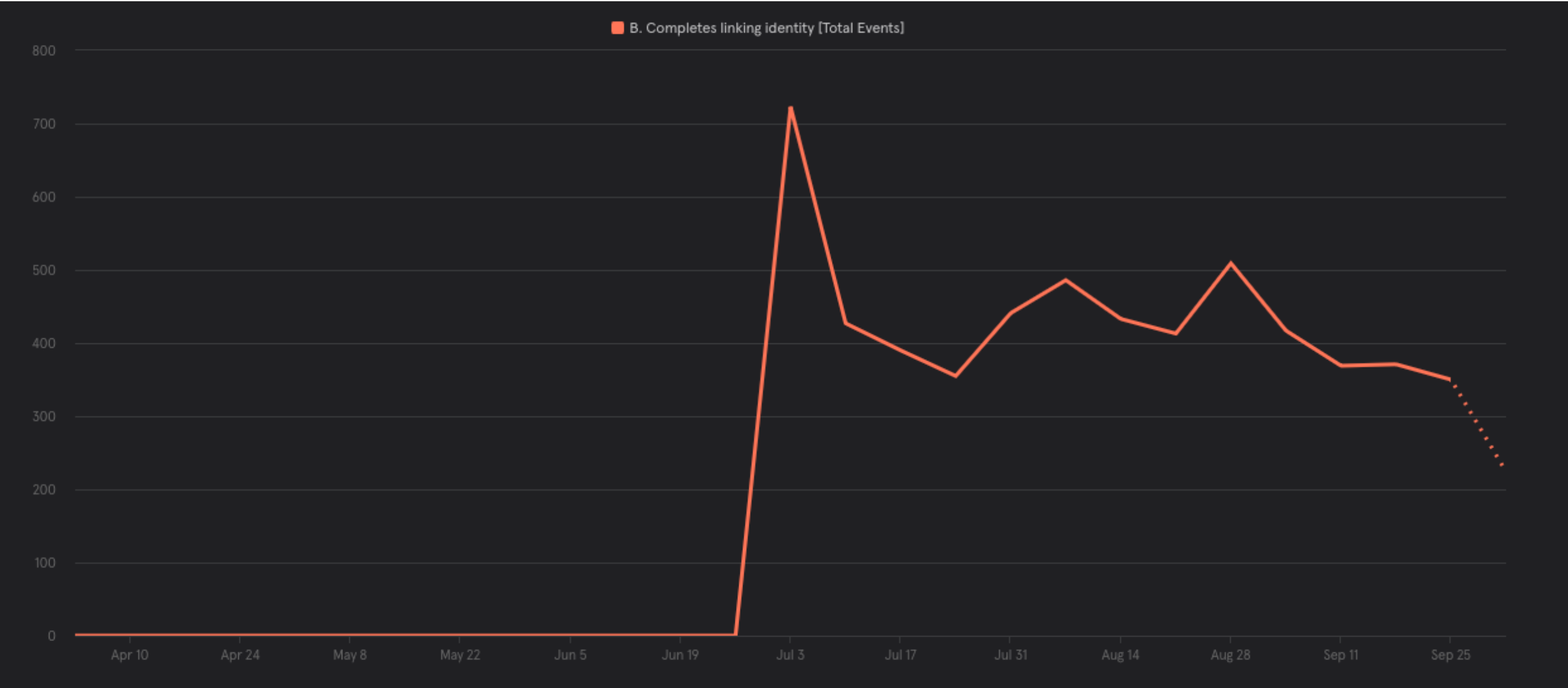


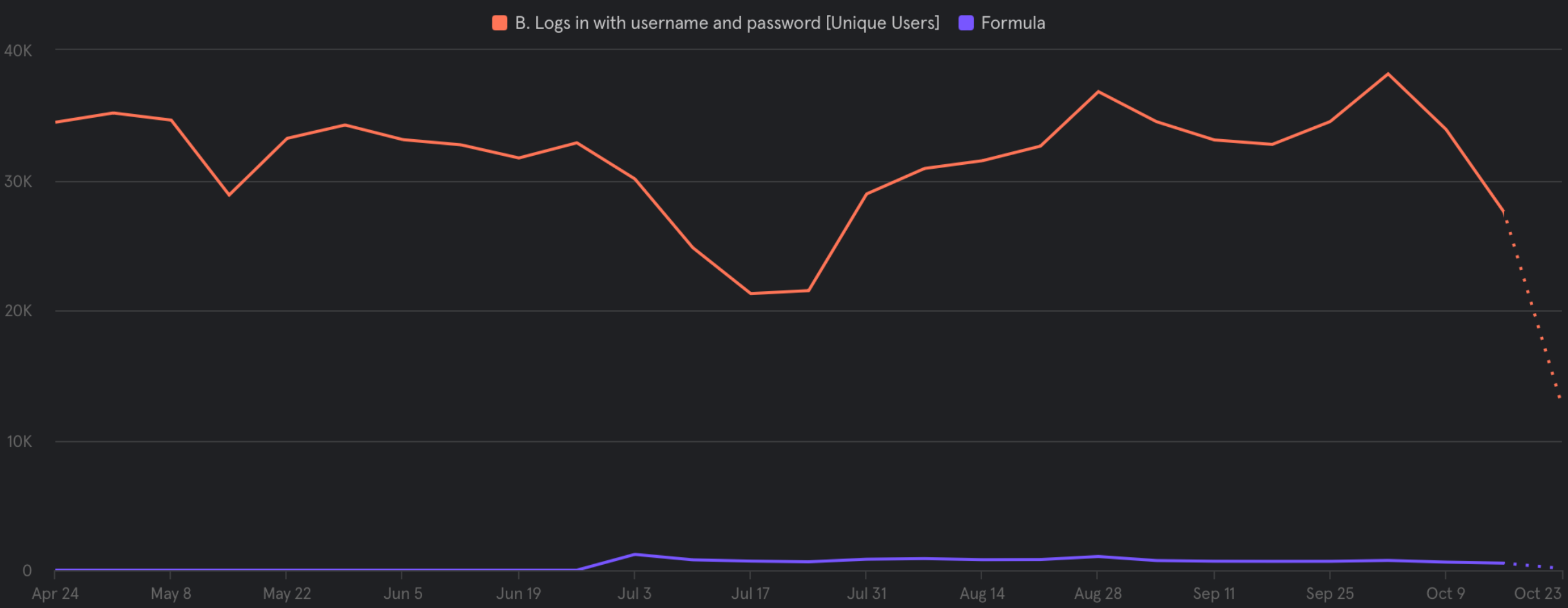




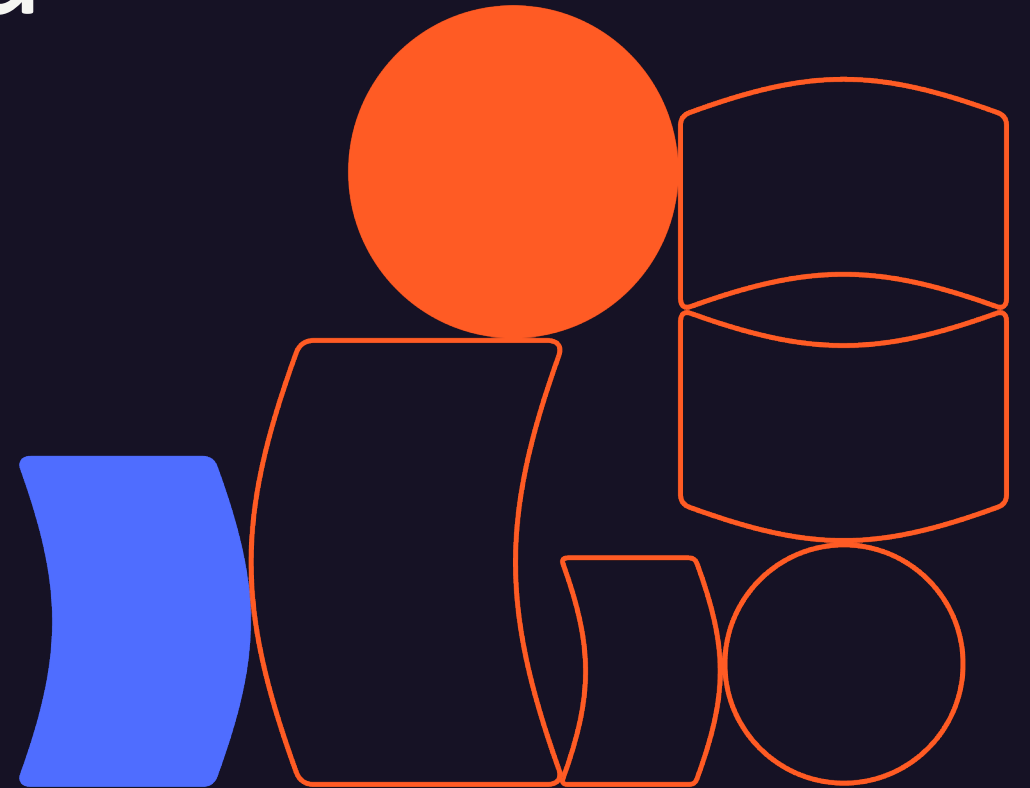
What about a toast? 🥂

The image shows a screenshot of the MobilePay dashboard. At the top, a red-bordered toast message reads: "Please, connect your account with your e-ID: [here](#)". Below this, a warning banner states: "It seems your MobilePay solution is temporarily blocked. For assistance, contact business support by calling 45 14 44 40 and selecting 2-2." The main dashboard area includes a sidebar with navigation options (Home, Reports, PoS, Add product, Users, Billing, Developer, Settings), a "Today's totals" section for 02-01-2023 showing zero sales, refunds, and fees, and several informational cards for webhooks, quick tips, and learn more. A bottom section contains contact information and legal notices. An inset window on the right shows the "My details" page, where a red-bordered box highlights the "Link with identity provider" section, featuring a button labeled "Link identity with MobilePay account" and a checked "Keep me updated" option.



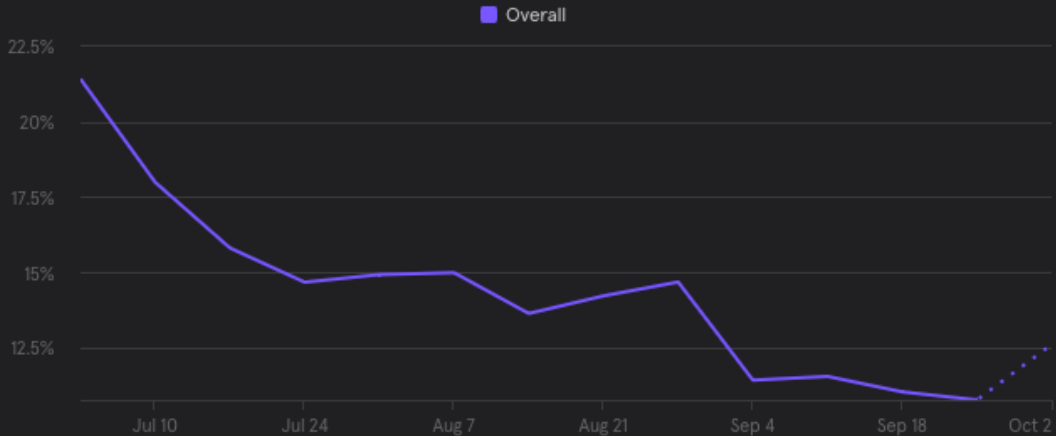


At least we learned
something



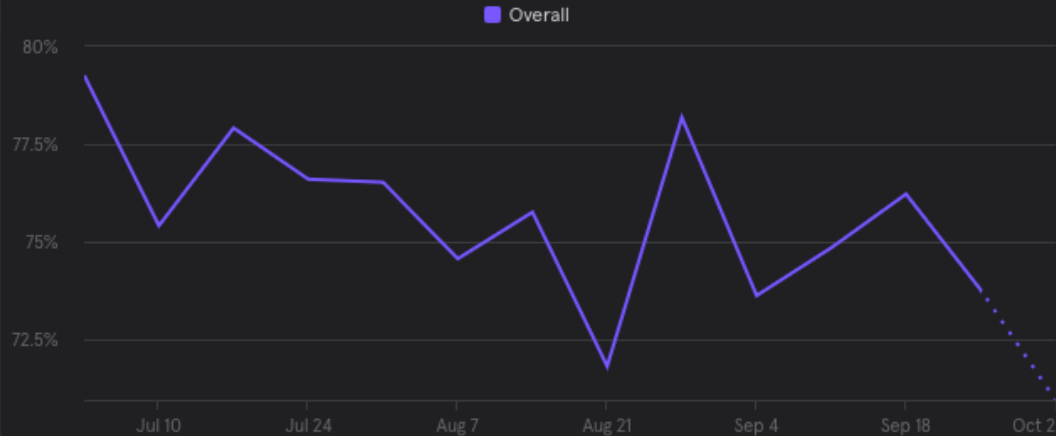
Conversion rate front page

2-step Funnel · Conversion · Last 3 Months



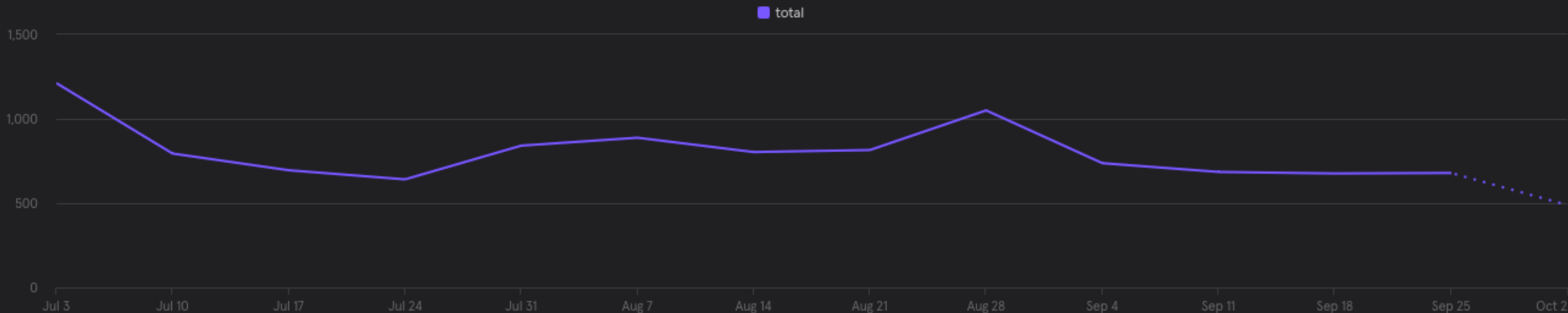
Conversion rate user settings

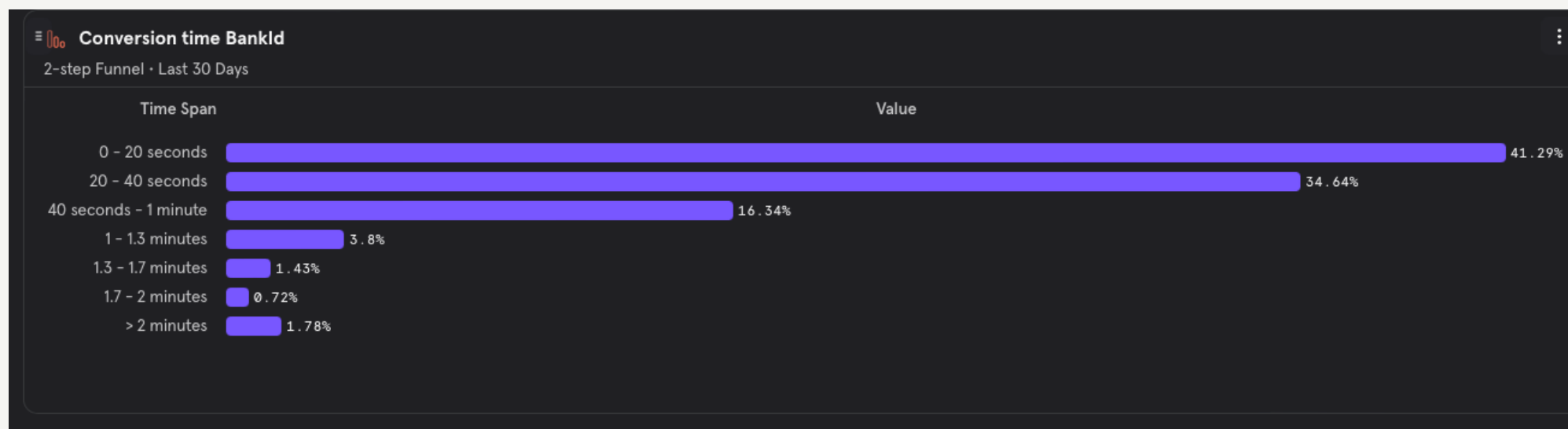
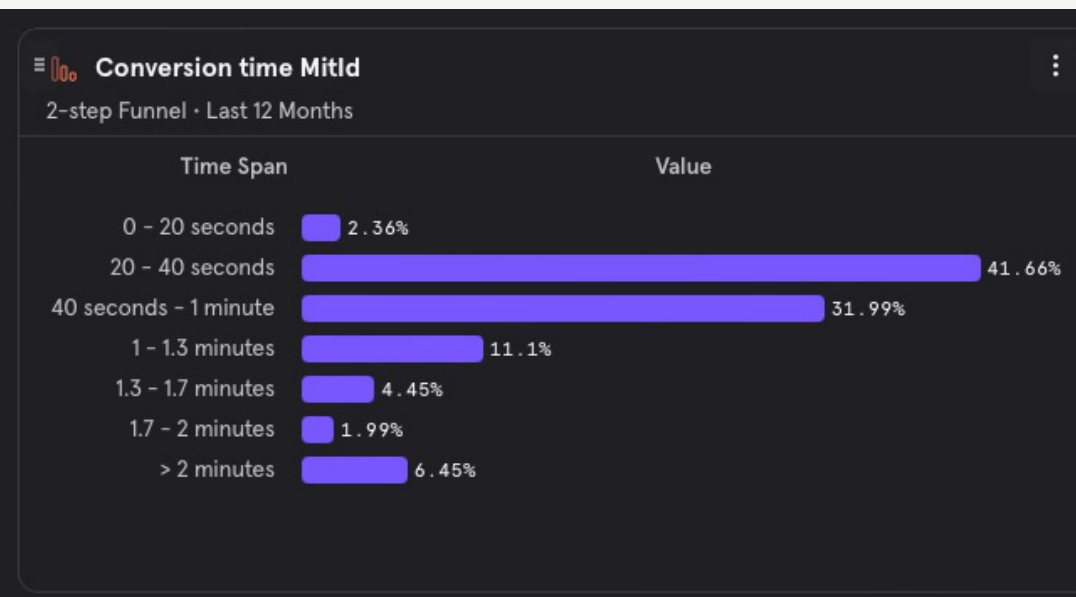
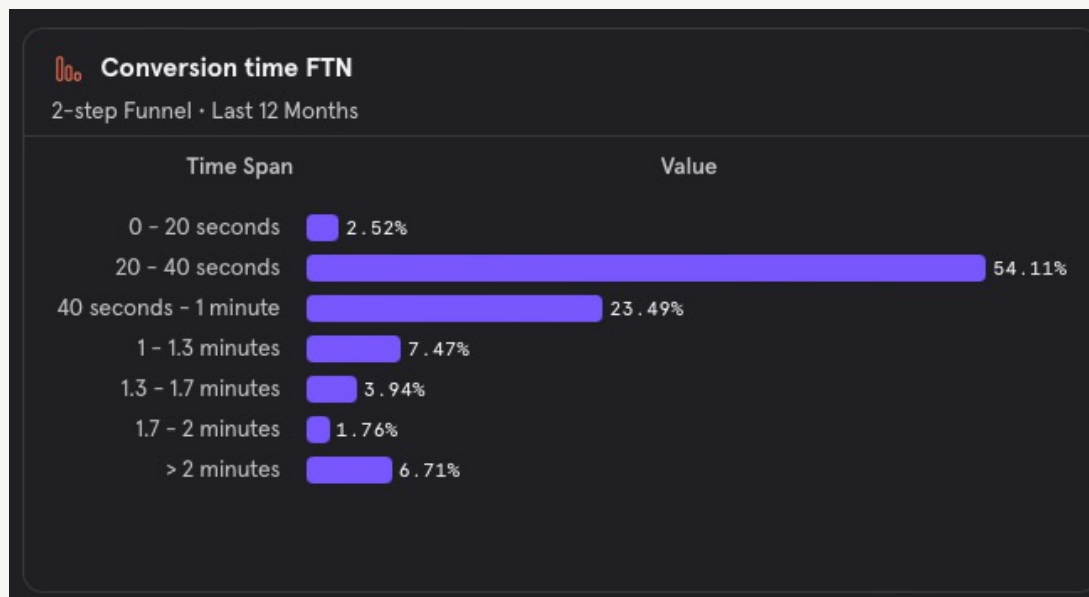
2-step Funnel · Conversion · Last 3 Months




Total linking of eld week over week

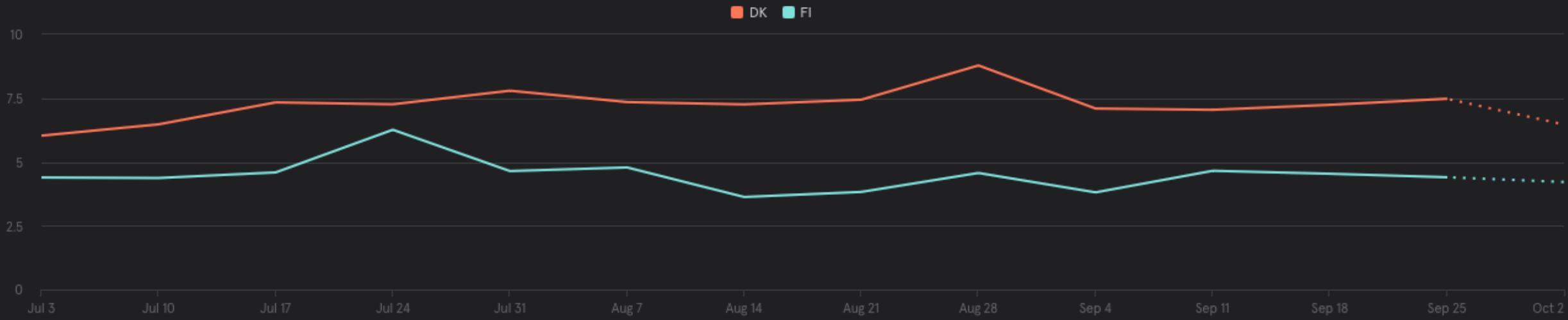
Linear, total, last 3 months





 Percentage of logins that's with eID

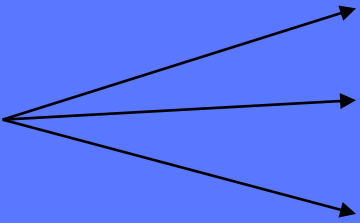
Linear, unique, last 3 months



Where did this take us?

- eld is not actively hated in DK and FI, some people actually prefer it
 - It takes some time to complete an eld login

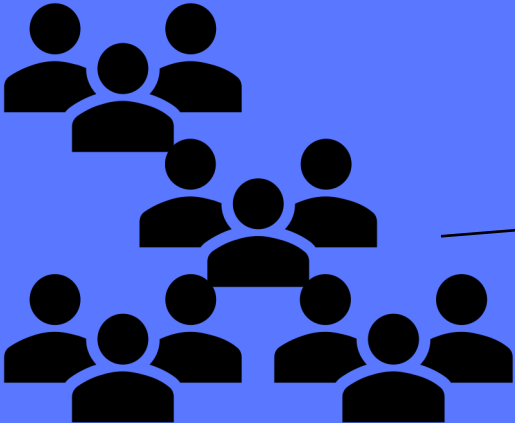
More importantly, we got to learn (the hard way) about the edge cases



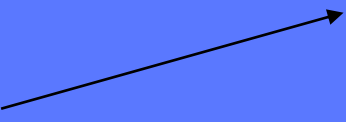
accountant@company1.com

accountant@company2.com

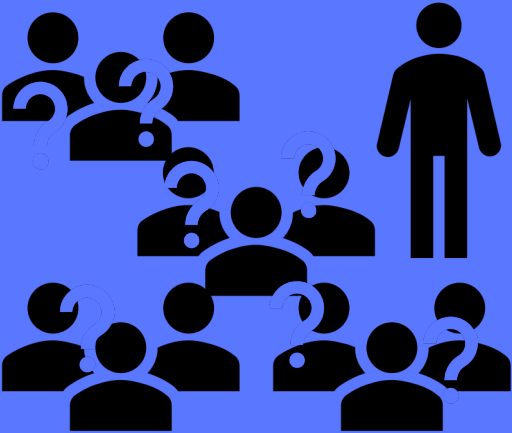
accountant@company3.com



login@company.com

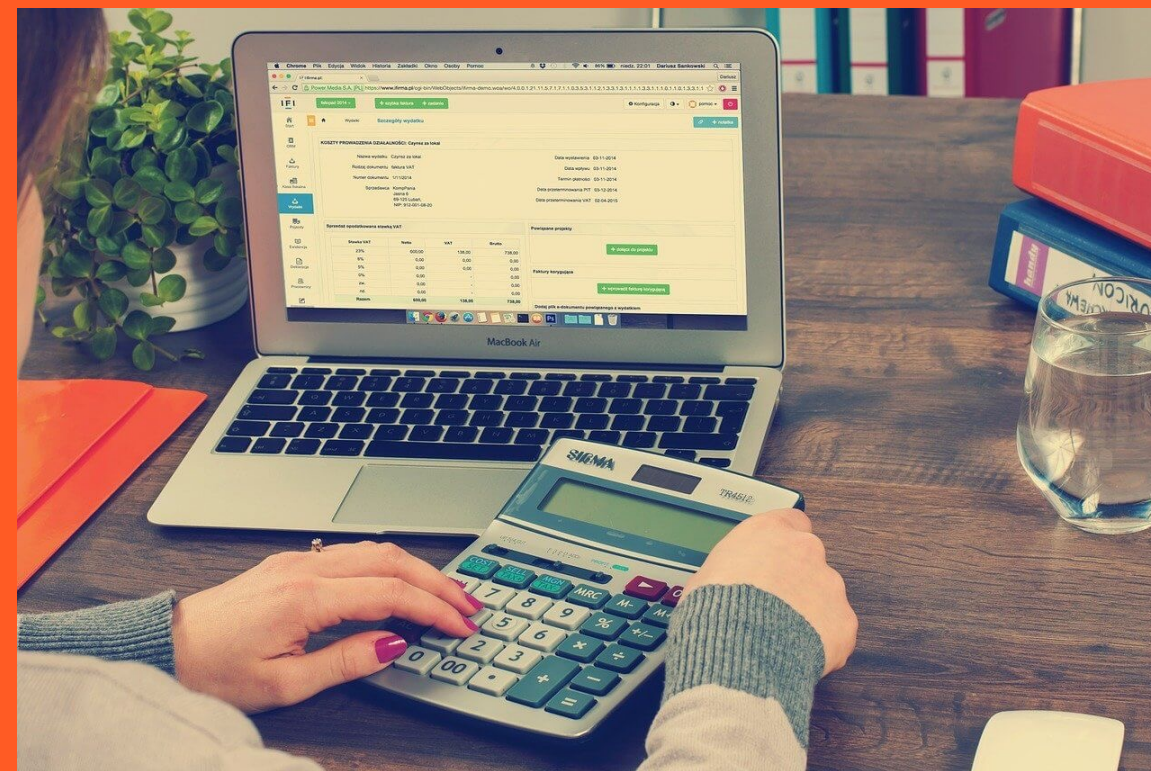


accountant@company1.com
accountant@company2.com
accountant@company3.com



login@company.com

What we know from Vipps merchants already



So, what would a solution look like?

- The user needs to be able to use their email & password on the new portal as well
 - There is no way we can migrate every merchant user before the deadline (many of them are sleeping all year)
 - Ensures less friction for the cashiers
 - But with reduced access???

Welcome to the merchant portal

Don't let us stop you from managing, refunding, and otherwise changing how you get paid with Vipps. So, just go ahead and log in?

Where are you from?

 Danmark



E-mail and password

Here you can use the same credentials as you used in MobilePay.



Log in with MitID

Very, very simple, and so secure.



So, what would a solution look like?

- To comply with internal risk appetite and EBA / Norwegian FSA we speculate if we should reduce access with email & password
 - Would also provide a push towards migrating to eID
 - And still allow cashiers to do their job

Rettigheter



Hva får Peder Nicolaysen lov til å gjøre?

- Administrere
Brukeren kan gjøre endringer, bestille salgssteder og administrere brukere.
- Endre på salgssted
Brukeren kan endre bilde, navn og lokasjon på salgsstedene hen har tilgang til
- Lese
Brukeren kan bare lese - og ikke endre noe

Hvilke andre rettigheter har Peder Nicolaysen?

- Transaksjonshåndtering
Brukerne kan administrere transaksjoner
- Utvikler
Brukeren kan se API-nøkler for alle salgssteder, og legge til og slette SFTP-nøkler.

Lagre

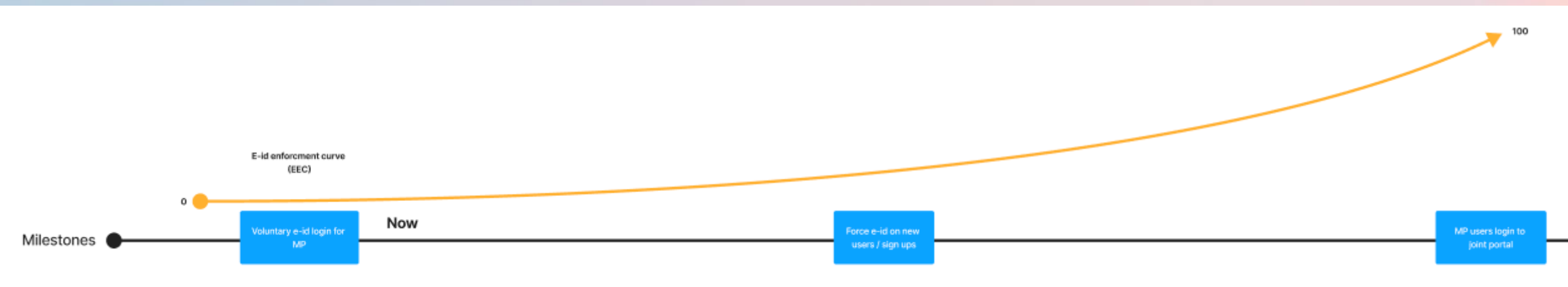
So, what would a solution look like?

- Help merchants help us. Communicate early and often how. All channels
 - Create one account for every user.

“When you are tired of saying it, people are starting to hear it”

So, what would a solution look like?

- Ramp up eID push in the old (MobilePay) portal

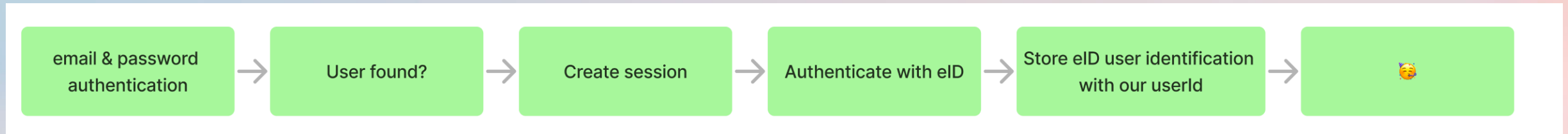


So, what would a solution look like?

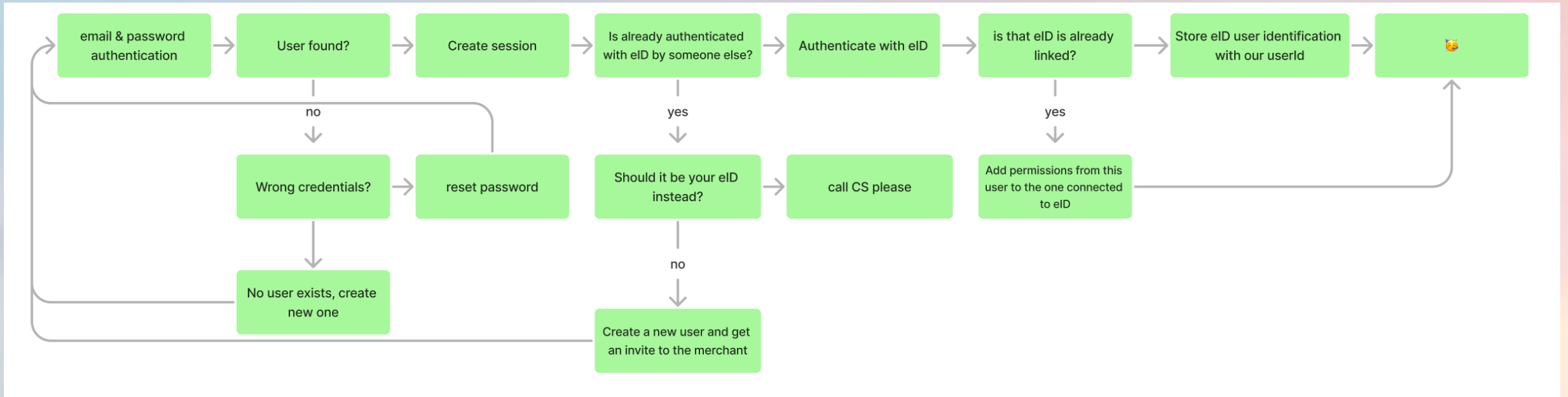
- How to link the login methods, no real surprises here
 - But it gets complicated fast



So, what would a solution look like?



So, what would a solution look like?



Bedrifter du har tilgang til



NORDNETT
INSTALLASJON AS



Opprett bedriftsavtale

Begynn å bruke Vipps for en ny bedrift



Be om tilgang

Trenger du tilgang til port
bedrift som allerede bruke



Update your login information

Continue with eID provider

Follow the instructions to link your current account to eID.

Where is your National Identity Number From?



Finland



Continue to eID

Using your National Identity number



Need help? Use our [FAQ](#). You can also contact [Customer Support](#).

Continue





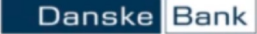



Cancel

Language | Hielp | Gunnar Normann

Tunnistus **Log in with suomi.fi**

Olet tunnistautumassa palveluun
Verohallinnon asiointipalvelu

Valitse tunnistustapa

 Varmennekortti	 Mobiilivarmenne	 Osuspankki	 Nordea
 Danske Bank	 Handelsbanken	 Ålandsbanken	 S-Pankki

[Cancel](#)

Did it work?

We intend to find out!

Should we turn off email & password logins
after eID is connected to that account?

Thank you!

oneTeam
#NoWorries
#KeepitSimple
Vipps MobilePay

#NoWorries

#OneTeam

#KeepitSimple

oneTeam
#NoWorries
#KeepitSimple

