

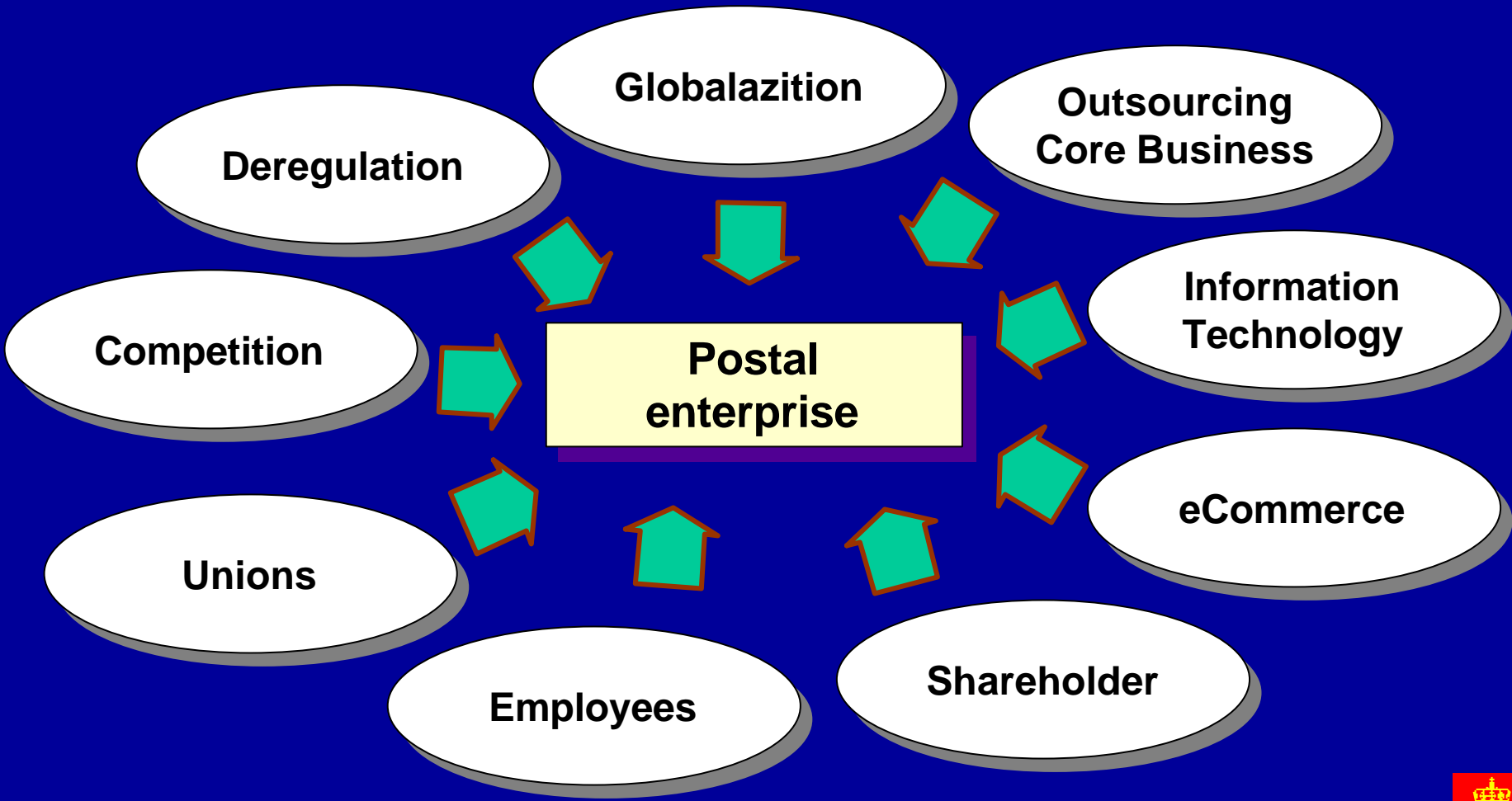
EFMA

Post Offices and Financial Services

The radical transformation of the Norwegian Post Office

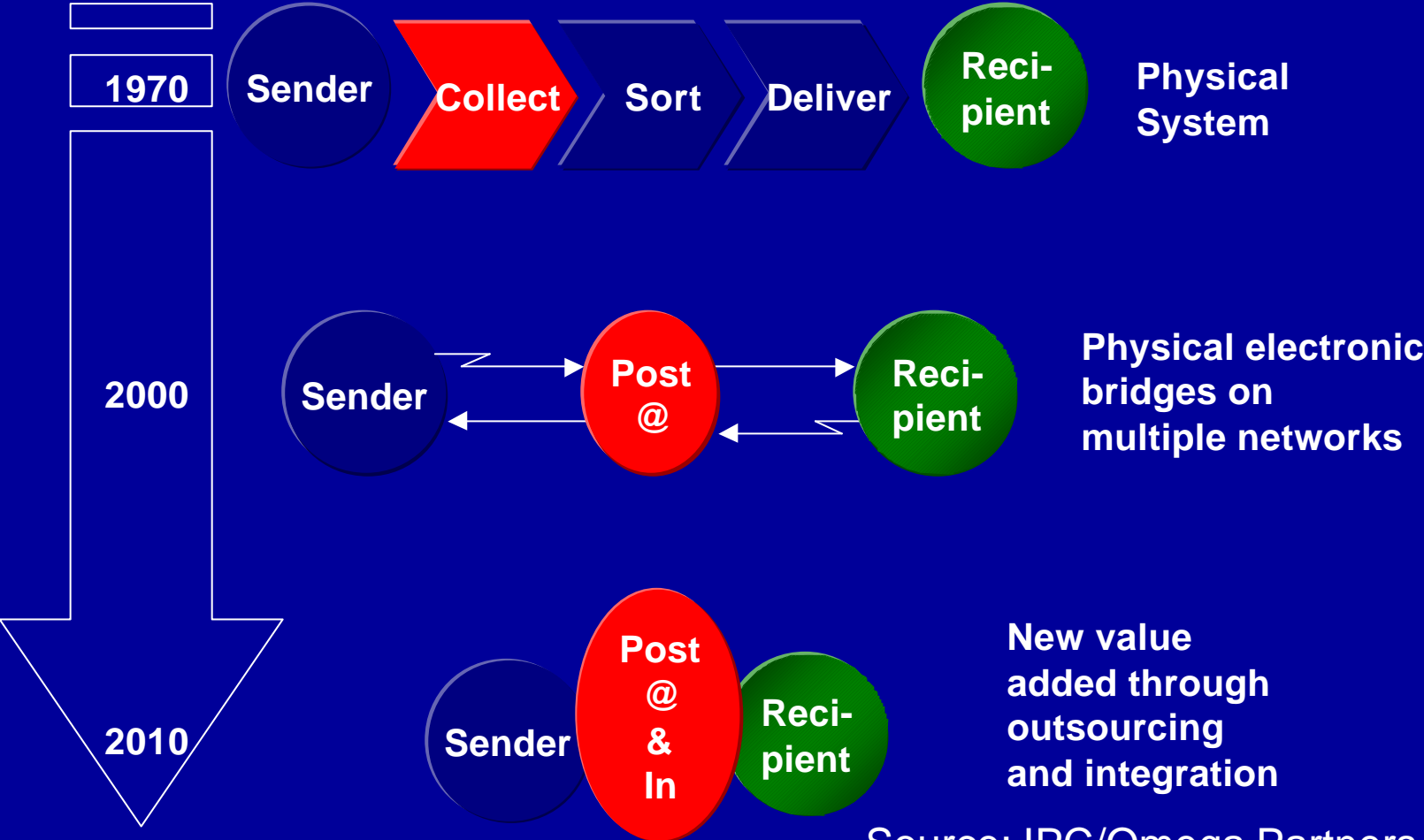
John Hurlen
Vice President Norway Post

Postal Industry - Change Forces



Redefinition of the Postal Market

The Postal Challenge - Postal Role



Norway Post's Business Idea

Norway Post develops and supplies integrated, value adding communications and logistics solutions through physical and electronic networks to domestic and international customers

Overview of IPC Member's Electronic Services Development

IPC Members	Electronic Customer Interfaces			Hybrid Mail Services				Communication Services		TTP Services	Electronic Payments		Electronic Marketplaces		
	Non-Web Based	Web Based	WEB Transaction Enabled	Volum Hybrid	PC Hybrid	Internet Hybrid	Reverse Hybrid	Message Switch	Secure Messaging	Certification Authority	Counter Automation	Internet Payments	Own Supported Mail	Support for Third Party Retailers	Integrated Logistics
Østerrike		0										0			0
Belgia	0	0		0											
Canada	0	0	0	0	0			0	0		0	0		0	
Cyprus		0													
Denmark	0	0	0	0			0								0
Finland	0	0	0	0			0	0	0		0	0		0	0
France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Greece		0													
Iceland	0	0	0	0										0	
Ireland	0	0	0	0				0	0	0	0	0			
Italy	0	0	0	0	0	0	0	0	0	0		0		0	0
Luxembourg	0														
TPG	0	0	0	0	0	0	0		0	0	0	0	0	0	0
Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Portugal		0	0	0			0								
Spain		0		0											
Sweden	0	0	0	0	0		0	0	0	0	0	0	0	0	0
Switzerland	0	0	0	0	0	0		0	0		0	0	0	0	0
UK	0	0	0	0			0		0	0	0	0	0	0	0
USA	0	0	0				0		0	0	0	0			

Source: IPC

Norway Post



e-Business Initiatives

- Electronic ID
- Electronic smartcard
- ePost
- eCommerce
 - Netaxept
 - Home and Work Delivery

Norway Post as a trusted third party for secure e-commerce and binding e-signatures

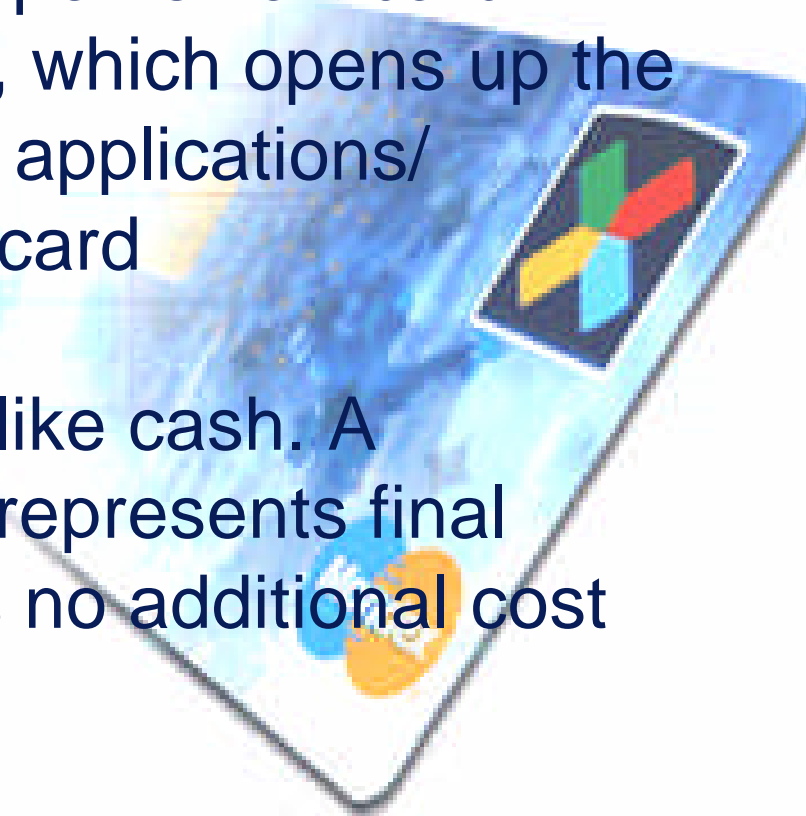
- Norway Post has always been a trusted partner for communication and commerce
- Norway Post is a social institution that still fulfils this role
- Norway Post will cooperate with others to build an open e-infrastructure in Norway
- Norway Post will issue Electronic IDs and e-signatures as keys to secure e-commerce and interaction
- Widespread use of Electronic IDs will stimulate e-commerce and increase the efficiency of buying and selling



Mondex e-cash offers secure cash based payment in the electronic and physical world

Based on recognised open smart card technology (MULTOS), which opens up the possibility of additional applications/functions on the same card

Mondex e-cash works like cash. A payment with Mondex represents final settlement and there is no additional cost for buyer and seller.



Mondex Nationally and Globally

Mondex e-cash has been implemented in Norwegian National Lottery's new playing cards and the Norwegian Armed Forces' new compulsory military service cards

A MULTOS smart card with Mondex and Norway Post's electronic ID is the key to secure electronic commerce and the secure exchange of electronic information.

Channels

The Post

Post Office

In-Shop Postal Service

Business Postal ServicePost

Contact Centre: 810 00 710

Home/Work Delivery

www.eposten.no

The Market

ePost - Services



eAddress

- Standardised personal e-mail address for everyone, with an electronic ID

Examples of services:

User controlled advertising preferences

- Preference controlled receipt of advertising

ePostman

- Forwarding of mail to an optional e-mail account

eCourier

- Send and read receipts, secured against unauthorised access

eReaddressing

- Physical address changes

eCertified

- Certified receipt

Background for launching Netaxept

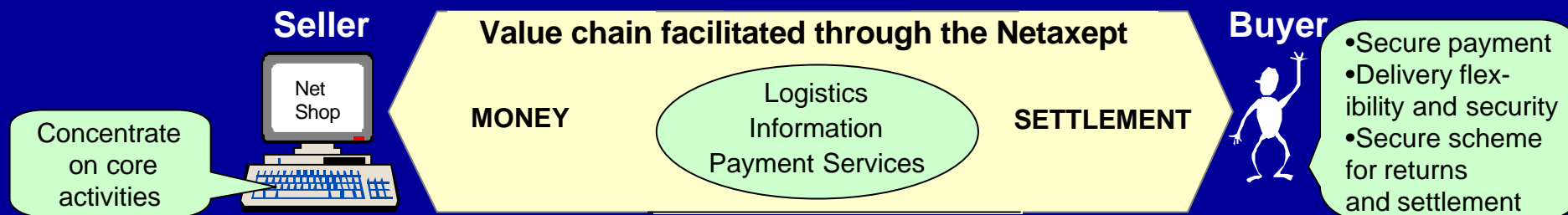
- Expected growth in the use of online shopping
- Consumers feel insecure about Internet as a marketplace
- Online shops need secure and flexible payment and delivery systems

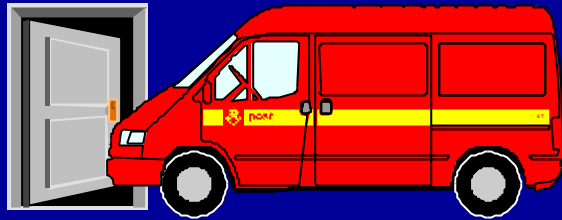


**The solution is
Netaxept**

eCommerce with Norway Post

- The business concept is to facilitate the sale of goods and services over the Internet,
 - not by being a marketplace itself, but by
 - offering services to marketplaces that desire to increase their attractiveness and ability to operate efficiently
- Norway Post's new Home and Work Delivery offer in 48 cities/small towns strengthens the development of eCommerce. New mobile payment solutions complement the offer.





Home Delivery EVENING

- Distribution of goods to private individuals and home based consultants/businesses

Work Delivery

- When it is more convenient for the Customers



Delivery Addresses

- Consumers can in advance register all relevant delivery addresses:

- Home
- Work
- Parents and Children
- Grandfathers and Grandmothers
- Other Delivery Points

When you click the “Address Book”-key, all delivery points can be seen.

Just Point-and-Click in the Address Book

gjort følgende bestilling:

all

List of products

Etternavn: *

Evensen

Delivery Address

Til adresseboken

Delivery options

Norway Post as Trusted Third Party

- Through Netaxept Norway Post keeps the credit card number as a Trusted Third Party
- The online shop will not be informed of the consumer's credit card number

Payment options

Etternavn:

Poststed:

Bekreft bestilling

Velg betalings- og leveringsmåte

2. Velg leveringsmåte

Leveringsmåte:

3. Velg betalingsmåte

Betalingsmåte:

- Velg betalingsmåte
- VISA
- Faktura NOK 50.00
- Betaling på dør
- Postoppkrav NOK 36.00
- Kredittkort m/SET
- MasterCard

3a. Legg inn betalingskort

Kortnummer:

Gyldig t.o.m.:

3b. Legg inn fakturaadresse

Fornavn:

Etternavn:

Adresse:

Postnr:

Tlf. kveldstid:

Invoice Address

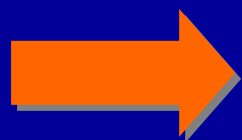
Bekreft bestilling

Consumer's Home Page

- Status of all purchases made in all online shops having an agreement with Norway Post/Netaxept
- Information on whereabouts of goods:
 - Picked up from warehouse
 - At the main sorting centre
 - At the local sorting centre
 - In the car on their way to:
 - the customer's home or office address, or to another delivery point chosen
 - At the post office ready for pick-up
 - In the shop ready for pick-up

What will this mean to consumers?

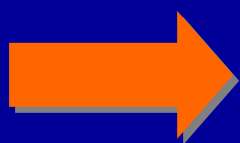
- Safe online shopping
- Established payment systems adapted to online shopping
- Various payment options
- Efficient delivery, various dispatch options
- As simple as in supermarket check-outs



Netaxept will become the standard for online shopping

What will this mean to online shops?

- Fast and lower-cost establishment of online shops
- Easier access to new solutions
- Online shops can focus on what they are good at
- New payment and logistics standards



Netaxept will be an integrator for settlement and and deliveries

Who are the Customers?

- Good, "old-fashioned" shops
- Pure online shops and marketplaces

Netaxept will be the Trusted Third Party

- First in the market - nothing similar
- Clients are free to choose bank and dispatcher
- Consumers - no special bank connection required

Next step: B2B

From B2C to B2B

- We are currently working on a B2B concept
- We believe that the B2B concept will be at least as interesting as the B2C

European Partners!

We are looking for European Partners

- Step 1: Norwegian solution
- Step 2: Scandinavian solution
- Step 3: European solution
 - Local bank infrastructure
 - Logistics partner/s which can take similar roles as Norway Post

Who's involved?



- Market leaders within their business areas
- Resourceful units with extensive networks
- High competence - sound experience
- High ambitions

Ambitions

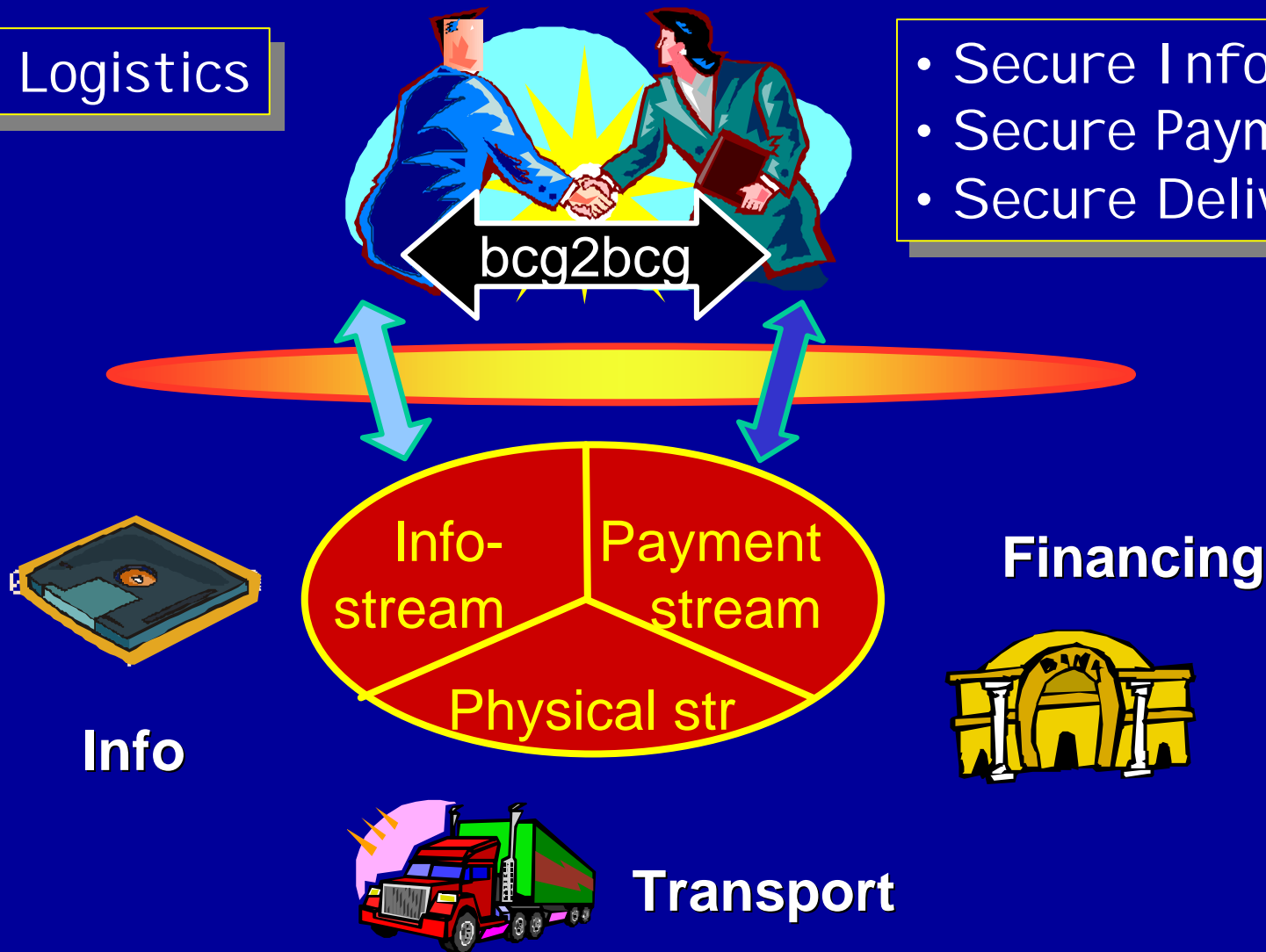
- Netaxept will become the standard for e-Commerce in Norway
- Netaxept is a strategic and long-term investment



Accelerating eCommerce in Norway

- IT and Logistics

- Secure Info
- Secure Payment
- Secure Delivery



Norway Post

Electronic service ambitions:

- In the forefront with the development of new electronic services:
 - Electronic ID as the key to secure electronic services (Multi-function smart cards, Mondex)
 - ePost as an electronic window to the general public with electronic postal services
 - Electronic commerce solutions to secure logistic services and substitution (procurement solutions, reporting services, portal services)

Vision

The world's most future-oriented
postal enterprise

