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I work as a usability specialist in the IT department of Danske Bank Group, one of the largest financial enterprises in the Nordic region. I work with user interaction, design standards, user-centered design and development methodologies. I have worked with usability the last nine years, mostly on productivity software for offices, but also internet based applications for citizens and customers.

The IT strategy of the Danske Bank Group is to have one common platform that all the brands use Norway, Sweden, Ireland, Finland, Luxembourg and other countries. In 2008 the IT-platform in 2008 has been migrated to Sampo Bank in Finland with 1.2 million customers. Regarding mobile applications the strategy has until now likewise been one standard system for all users. The current solution is a basic service, and because of different countries and many different mobile browsers the solution is currently very simple and html-based.

In the future my work with design standards and interaction patterns will include mobile applications. These guidelines will of course be related to the Groups standards for web user interfaces, but will of course also reflect conventions for user interface on mobile applications. As many younger people seem to be turning to the mobile phone as their primary source for digital interaction and hence away from the pc, this interaction will be more and more important for any business or organization who wants to be accessible for its customers or users.

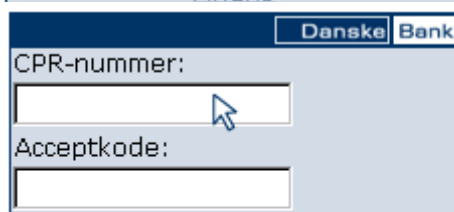
Banking applications has the benefit of actually delivering content that is relevant for customers at a specific context in situations where they do not have access to other channels than their mobile phone. The functionality of the Danske Mobile bank includes basic day-to-day banking activities like account overview, payments and trading. These facilities echoes the functionality and user interface of the web-based eBanking services, but as can be seen below in a very simple design. For me the challenge is to keep the solutions available for a number of different mobile setups, but not requiring the users to download and install any extra software.

My interest in the four themes of the workshop is therefore to explore and discuss the extended possibilities for mobile applications. Device interaction will of course evolve, but also the potential for physical and social interaction will change the way mobile devices via banking applications accesses and interacts with existing databases and frameworks.

Screen shots from the current mobile bank: (My english translation)

Welcome to Danske Mobile bank

- Log-on
- Contact
- Help
- Finance
- Market news
- Currency
- Civil registration number
- Accept code



- Account
- Custody account
- Finance
- Currency
- Logoff



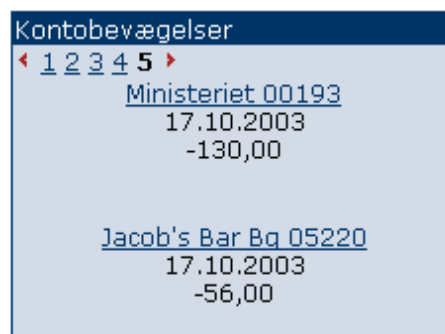
- Statement of account
- Transfer
- Inpaymentform
- Main menu



- Accounts overview



- Entries



- New inpayment form

Nyt indbetalingskort

Fra konto:
3842654321

Beløb:
250

Tekst:
Kontingent

Kvittering
Betales 20.10.2003

Beløbsmodtager:
Kodelinje:
+ <
+
<

Indbetaler:
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