Q&A NemID code app

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The Q&A is divided into four sections:

- Context (who, what, why)
- Functionality
- User-friendliness and support
- Security

Background / Context

1. What is NemID code app?
- NemID code app is a supplement to the existing code card. It is an app that provides access to online banking, public websites such as borger.dk, sundhed.dk as well as access to websites for private operators' such as unions or unemployment funds.

2. What is the purpose of NemID code app?
- The purpose of NemID code app is to provide Danes with an easy, safe and convenient supplement to the existing code card.
- Today 97 pct. of Danes use NemID. And with more than 700 million NemID transactions a year, the NemID code card has become a permanent fixture in the lives of Danes. With the NemID code app, Danes now also have a digital entry point to digital identification.

3. Who is behind NemID code app?
- NemID code app is a unique collaboration between the financial sector and the public sector. NemID code app is developed by e-nettet, on behalf of the Danish banking sector (Finans Danmark) in cooperation with the Danish public sector (the Danish Agency for Digitization). The infrastructure is provided by Nets DanID.
- NemID code app is indicative of an entirely new way of imagining public-private collaboration, which benefits the whole of society.

4. Who is e-nettet?

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- E-nettet is the technical provider tasked with developing NemID code app. E-nettet is an independent company wholly owned by mortgage credit institutions and financial institutions.

5. Who is Finans Danmark?

- Finance Denmark is the professional association for banking, mortgage, asset management, securities trading and investment funds in Denmark.

6. Why make an app?

- NemID code app is a step towards ensuring Danes are provided with better public and banking services.
- The Danes are among the most digital citizens in the world. Both the public and financial sectors are one of the most digitized. Both parties wish to contribute to the digital journey of the future. NemID code app is a good example of this.

7. Why develop an app when the NemID code card works?

- The purpose of NemID code app is to provide Danes with an easy, safe and convenient supplement to the existing key card. The vast majority of Danes have a smartphone and making NemID available as an app was the obvious next step. This way, Danes can use their NemID easier and quicker - even if they are on the move and do not have their NemID code card with them.
- NemID code card will still be applicable.

8. Who is paying for the new app?

- The code app is free to use. The banking sector and the Agency for Digitization (the public sector) have paid for the development of the app.

9. Why are we just now getting the app?

- An app may not be revolutionary in itself. But we'd rather be late to the party than introduce a technology we have not thoroughly tested. With 700,000,000 NemID transactions a year, it is essential that the solution also works.

10. Why not go all the way and remove the physical NemID code card?

- NemID code app is one step towards making Danes more digital. An app makes NemID more accessible to most. But we still have to take into account those who do not have a smartphone and who are happy using the physical NemID code card. That's why we're holding on to the old solution while introducing the NemID code app.

11. What is the difference between NemID and MitID?

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- The next generation of NemID is called MitID.
- MitID is the replacement for NemID. The contract for the existing NemID solution is expiring and therefore, a procurement process for MitID has been initiated. It is currently anticipated that from the second half of 2020, NemID users will be moved to MitID, a process expected to last approximately a year. While MitID is being used, NemID and MitID will function side by side. NemID will be shut down when everything is in place.

12. How is NemID code app connected to the future offer of MitID?
- NemID code app is developed independently of the current MitID procurement process.
- MitID, just as the NemID code app, will come into existence as a result of a unique partnership between the Danish Agency of Digitization on behalf of the public sector and the Danish banking sector.

13. Will MitID include a NemID app?
- The purpose of MitID is to ensure Danes a future solution flexible enough to be customized to everyday life and needs. The solution will still be associated with a high level of security, and user-friendliness is also a highly prioritised parameter. It is too soon to say what the final solution will be. It is currently out to tender.

Functionality

14. How does the app work?
- You use the NemID code app to approve NemID transactions, where you would otherwise use the physical code card.
- To use NemID code app, open the app and enter a four-digit code or use fingerprint recognition / Touch ID / Face ID. Subsequently the NemID code app can be used instead of NemID code card by a simple swipe.

15. Are there any NemID code keys in the new app?
- No, NemID code app does not have keys in a similar fashion as the NemID code card. When the app is installed, it will be attached to your smartphone / tablet. Use your personal four-digit code or fingerprint recognition / Touch ID / Face ID to open the app.

16. The physical code card must be replaced when there are no more codes. How will this happen with the code app?
- The key is not dependent on a certain number of codes and therefore does not need to be replaced. You will only need to install a new code app if you

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have acquired a new smartphone / tablet, or you want to install NemID code app on several devices.

17. Can I use the app since I use NemID on a smartphone, tablet and PC?

- Yes, NemID code card can be used to approve NemID transactions started on a PC or a smartphone / tablet.
- On the PC, you choose to approve a transaction with NemID code app, where you otherwise would enter a code from your physical NemID code card. The code app on your smartphone will then receive a message (unless the notification is turned off on the smartphone), and you can open the app by tapping on the message.
- Once you have opened the code app, enter your four-digit code or use finger-print recognition / Touch ID / Face ID. You can now approve the transaction by a simple swipe.
- On the smartphone or tablet, you choose to approve a transaction with NemID code app. If you are using an app that allows a switch between apps – a so-called appswitch - NemID code app will automatically open. If you're in a browser, you will receive a message on your smartphone / tablet which you tap on to open the NemID code app. Then open the code app by entering your four-digit code or using fingerprint recognition / Touch ID / Face ID. You can now approve the transaction by a simple swipe.

18. Can NemID code app be used on iPhone and Android?

- Yes you can use NemID code app on both iPhone and Android. The code app works with a very large selection of iOS and Android smartphones and tablets. At www.nemid.nu you will find a list that states which operating systems are supported by the code app.

19. Is NemID code applicable on a Windows Phone?

- No
- Windows Phone only has a market share of 0.15% and furthermore our applied security tools do not support Windows Phone.

20. Can I have the app on my iPad or tablet?

- Yes, NemID code app works on an iPad or tablet as well.

21. Can I install NemID code app on both smartphone and tablet?

- Yes, you can install NemID code app on several smartphones and tablets, though a maximum of 3 devices.

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- You cannot install several NemID code apps of the same type on the same device. NemID code app is available for private use and for use by NemID business to bank. These two types may be installed on the same device.
- If you have separate code cards (NemIDs) for banking and for OCES use (private and public websites) you must choose which NemID you want to use together with the code app. NemID code card does not support the use of different NemIDs in the same app - but you can install NemID code app on different devices attached to different NemIDs.

23. Should I use the code card to download the new app?
- You need your NemID to enrol and download the code app.

24. I have NemID business to bank – can I use NemID code app?
- If you have NemID business to bank, you must use the version of the code app intended for NemID business to bank. Search for "NemID erhverv for bank "in App Store / Google Playstore.

25. Can the business version of NemID code app be installed on the same mobile device as the private version of NemID code app?
- Yes it can.

26. Can I use NemID code app as NemID Employee Signature?
- No, you cannot use NemID code app for your NemID Employee Signature.

27. Why do I need to use the code card twice to activate NemID code app?
- It is a security feature.

28. My phone does not have Touch ID. Can I then not use NemID code app?
- Yes, the code app can be used with a four digit code.

29. What do I do if I do not get a message on my smartphone or tablet after requesting to use my code app?
- This may be due to the setup on your smartphone. Try turning on notifications for NemID code app on your smartphone. Keep in mind that you can always open the code app yourself and get the recent approval request by pressing the "Update" button.

30. Having installed NemID code app on multiple devices can I choose which device I want to use?
- Yes, a request for approval of a transaction is sent to all code app installed devices.

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31. Having chosen to approve with my smartphone, what happens to the pending approval on the other devices?

- As soon as you have approved a request on your smartphone (or one of the other devices), the remaining pending requests will be invalid. If you try to approve one of them, you will receive an error message notification that the request has already been processed.

32. What happens if I don't approve a request immediately?

- A request has a lifespan of five minutes. If you try to approve a request afterwards you'll receive an error message notification that the request has expired.

33. Why not just use Google Authenticator or the equivalent Microsoft app?

- NemID code app is developed as an integral part of the NemID universe with a coherency in regard to support and self-service. Furthermore, the underlying requirements for security and identification differ.

34. What happens if I get stuck while installing NemID code app?

- You can continue installation of your NemID code app at any time. If you do not complete the installation within five days, you'll have to start over again.

35. What happens if I do not get directly back to the app after a waiting period of one hour?

- If you do not receive a message, for instance if notifications are turned off, you can just open the app and continue the installation.

36. How long does it take to install NemID code app?

- Installation takes just over an hour, but you do not have to wait for it. Once you've used your NemID for the first time, you can do something else. After an hour, the app will ask you to use NemID for a second time and then the app is ready to go.

User-friendliness and support

37. With an app, aren't you making NemID even more complicated for the elderly population?

- A lot of older people are really good at using apps on their smartphone. But if you do not want to use NemID code app, you can continue using your physical code card as usual.

38. Can you use NemID code app if you are blind?

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- Yes, NemID code app can be used by the vision-impaired and the blind.
- To do this, use the built-in screen reader software on the phone. Here we have captioning for the buttons, so you can navigate and operate the app, without being able to see it.

39. How old should you be to get NemID code app?

- You must be 15 years old, in order to use NemID code app. NemID code app is attached to your NemID, and the age limit for acquiring NemID is 15 years.

40. What do I do if I don't have a smartphone?

- You can continue using your physical code card. You can also use NemID code app on most tablets and iPad.

41. Having acquired the NemID code app, does the code card still work?

- Yes, your physical code card will continue to work and can be used as per usual.

42. Should I discard my NemID code card?

- No. You still need to keep your physical code card. NemID code app is not a replacement for the existing code card. Accordingly, store your NemID code card somewhere safe.
- You must save your physical code card in case you cannot use your NemID code app. For instance when your smartphone runs out of power.

43. Can you ditch the NemID code card completely?

- No. You still have to keep your physical code card. NemID code app does not replace the existing code card. Accordingly, store your NemID code card somewhere safe.
- You must save your physical code card in case you cannot use your NemID code app. For instance when your smartphone runs out of power.

44. Who should I call if the NemID code app doesn't work?

- If you are having trouble using NemID code app when banking online, call the bank support line. If you are having trouble applying NemID code app elsewhere then call the NemID support line. You can always see if your problems can be solved via self-service at www.nemid.nu.

45. What can I do if I forget the code to NemID code app?

- There is a reset function in the NemID code app in case you forget your code. A reset requires logging on with NemID and thus use of the code card or another active code app on another device.

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46. What do I do if my smartphone runs out of power?

- If your smartphone runs out of power or does not work, you can always use your physical NemID code card.

47. What do I do if I acquire a new smartphone?

- You can activate NemID code app on a new smartphone by either using your physical NemID code card or by using an already active code app on another device. If you sell your old smartphone, you should revoke the old code app. You can do this by cancelling it in the app settings or via self-service at www.nemid.nu.

48. What happens if the network connection disappears while I use the code app?

- If the network connection disappears while approving a request, and renders NemID code app unable to communicate with NemID, you will receive an error notification. When the network connection has been re-established, you can try again.

49. What do I do if my smartphone gets stolen?

- Block / revoke the app via self-service at www.nemid.nu, or contact NemID support.

50. How do I block / revoke my NemID code app?

- You can block / revoke your code app by cancelling it in the app settings or via self-service at www.nemid.nu. You can also contact NemID support.

51. Must the NemID code app be blocked / revoked if I lose my code card?

- No. If you have lost your code card, you must block / revoke it via self-service at www.nemid.nu. You can also contact NemID support. It is not necessary to block / revoke your code app.

52. Can I block my code app if I lose my smartphone?

- Yes, you can always block / revoke your code app via self-service at www.nemid.nu or by contacting NemID support.

Security

53. Is the NemID code app compliant with all the existing security requirements?

- Yes
- The NemID is a code app developed with the focus on security starting with the first design to the final implantation. The solution has been tested and has

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undergone security assessments by several acknowledged third party security experts.

- The NemID code app complies with the security regulations as required through Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market (PSD2), which requires strong customer authentication when individual payment transactions exceed EUR 30. By strong customer authentication a two-factor authentication must be used, which is the case when a user combines NemID password and NemID code app.
- The NemID code app complies with all the earlier security regulations for a 'high' assurance level as specified in Regulation (EU) No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market (eIDAS).

54. Does the app provide the same security level as the code card?
- Yes, generally the NemID code app provides the same security level as NemID code card.
- NemID key app provides the same security level as the physical code card. In order to utilise the NemID code app you enter your personal log-in details, as is the case when you use your physical code card, and then use your four digit password or use a fingerprint authentication technology / Touch ID / Face ID.
- Some banks have chosen to use a password rather than personal log-in details for the net banking app. In these circumstances you enter the password and afterwards the four digit password or use a fingerprint authentication technology / Touch ID / Face ID.
- We recommend that you always use the four digit password or fingerprint authentication technology / Touch ID / Face ID to protect your smartphone and/or tablet.

55. Does the key app have the same security level with only a four digit password?
- Yes, generally the NemID key app has the same security level as NemID.
- We recommend that you always use fingerprint authentication technology / Touch ID / Face ID to protect your smartphone and/or tablet.

56. Why is there a waiting period of an hour when I activate the NemID code app?
- This is a security feature to counter e.g. phishing.

57. Can I circumvent the waiting period?

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- No, you cannot circumvent the waiting period. The waiting period is a security feature to counter e.g. phishing. It is only the first time you activate the app that you will experience the waiting period.

58. Is it secure to log on with the NemID code card on the same smartphone and/or tablet as I use the NemID code app?

- Yes, NemID key app provides the same security level as the physical code card. In order to utilise the NemID code app you enter your personal log-in details, as is the case when you use your physical code card, and then use your four digit password or use a fingerprint authentication technology / Touch ID / Face ID.
- We recommend that you always use the four digit password or fingerprint authentication technology / Touch ID / Face ID to protect your smartphone and/or tablet.

59. Is it secure to use the NemID code app if my smartphone is infected with a virus?

- This is difficult to answer. It is dependent on which type of virus your phone is infected with. We recommend you to get the virus removed regardless. The NemID code app cannot function on a device that is rooted/jail-broken.

60. Why can the NemID code app not function on a device that has been rooted/jail-broken?

- This is security feature. The NemID code app only functions on devices with an intact security model.

61. Can third parties use my NemID, if my smartphone is stolen?

- No third parties can use your NemID if your smartphone is stolen. In case your smartphone is stolen we recommend you block your NemID code app using our self-serving on nemid.nu.
- You can use the NemID code app in two ways. If you use a net banking app with a personal password, you have to enter your personal password before NemID code app can be used. If you log onto a public or private homepage, which uses NemID, you have to use your NemID password, before you can use the NemID code app. Regardless of two ways in which use the NemID code app, the app is additionally protected by your personal four digit password or fingerprint authentication technology / Touch ID / Face ID. Therefore, your NemID code app cannot be abused, unless the abuser has also gained access to your personal password to NemID, or your personal password to the net banking app including the four digit password you enter when opening the NemID code app.

62. What is the connection between the NemID password and the four digit password for the NemID code app?

- There is no connection, they are two separate passwords.

63. How does it work if we have a shared iPad in my family? Can my husband use my NemID without my permission?

- Your NemID code app is personal. Therefore, you should not install the app on a shared device.
- A member of your family will be able to your NemID code app in case the family member also knows the four digit password for the NemID code app.

64. Is it necessary to use the official NemID code app or can I use any NemID app in App Store or Google Play?

- You should only use the official NemID code app, delivered to you by e-nettet and can be found in App Store and Google Play
- WE strongly recommend that you delete all unofficial NemID apps. Mostly, these will contain a picture of your NemID key card and does not have the same level of security as the official NemID code app.

65. Is it a problem if I have a photo of my NemID key card on my phone?

- Yes. We recommend that you delete the picture and download the new NemID code app instead.
- If your phone is stolen, you will risk that the picture falls into the wrong hands.

66. What can I as a user do in relation to digital security?

- AS in all security solution it is important that users use their common sense.
- Users should apply to the following:
  - Make sure you have the official app installed (delivered by e-nettet A/S.)
  - Besides the password for the NemID code app you should use a password or Touch ID / FaceID to secure your phone.
  - Never root or jail-break your mobile device. NemID code app is protected with security measures to reduce the risk of executing the app on rooted and jail-broken devices.
  - The NemID code app is personal and should never be installed on shared devices.
  - Save your NemID code card. You will need it in case you have to activate a new NemID code app and no longer have an active NemID code app.