

DIGITAL NORWAY

How Infrastructure Built a Frictionless Society

Public and private digital services — and the fiber, mobile, and identity infrastructure that makes them possible



Infrastructure First

Norway's digital services rest on near-universal, high-speed connectivity — even across fjords and mountains.

99.1%

of households have access to
100 Mbps+ broadband (2025)

96%

gigabit (1 Gbps) coverage
nationwide

100%

fast-internet coverage in
densely populated areas

#3

in the world for average
mobile network speed



Why it matters: Fiber and mobile coverage aren't background infrastructure — they are the precondition for every service on the following slides. Without reliable, affordable bandwidth to rural fjord villages and Oslo alike, none of this could scale nationally.

One Login Unlocks Everything

BankID and ID-porten give every citizen and business a single, legally binding digital identity — the hub that every service below connects to.



The unlock

A single verified identity means no new passwords, no in-person notaries, and no paper trail — for over 4 million Norwegians using digital ID daily.

It works because the network is always there to carry the request in seconds.

Government, Pre-Filled



Skatteetaten — Tax Return

Income, deductions and assets are pre-filled automatically from employers, banks and NAV. Most people just confirm and submit in minutes.



Altinn

The shared reporting platform for businesses: VAT, annual accounts, payroll and permit applications, all filed once and routed to the right agency.

Minutes

typical time to review
and submit a tax return

One login

for tax, VAT, payroll and
permits via Altinn

Fewer errors

data comes directly from
employers & banks, not manual entry

From Applications to Everyday Life



NAV

Applications for unemployment, sick pay and parental leave are filed and tracked online — no branch visit required.



Helsenorge

Prescriptions, appointments, vaccination records and core medical journal, accessible from any device.



Digipost / eBoks

Digital mailbox for official government post — replacing paper letters with secure, searchable delivery.

The pattern: each service reuses the same identity layer and network — citizens never re-register, and agencies never re-collect data they already hold.

Vipps: A Cashless Everyday

Launched by banks in 2015, Vipps became a verb — "å vippsse" — and rides on the same phone-number + BankID identity model as the public sector.

4.6M+

users in Norway — roughly
83% of the population

1M+

users activated mobile
tap-to-pay within months of launch

12.4M

users group-wide after merging
with MobilePay (Nordic region)



Beyond payments: Vipps also handles P2P transfers, e-commerce checkout, ticketing, charity donations, and login/verification for other apps — becoming a de facto identity layer alongside BankID.

None of this works without instant, reliable mobile data — every transaction is a real-time round trip over the network.

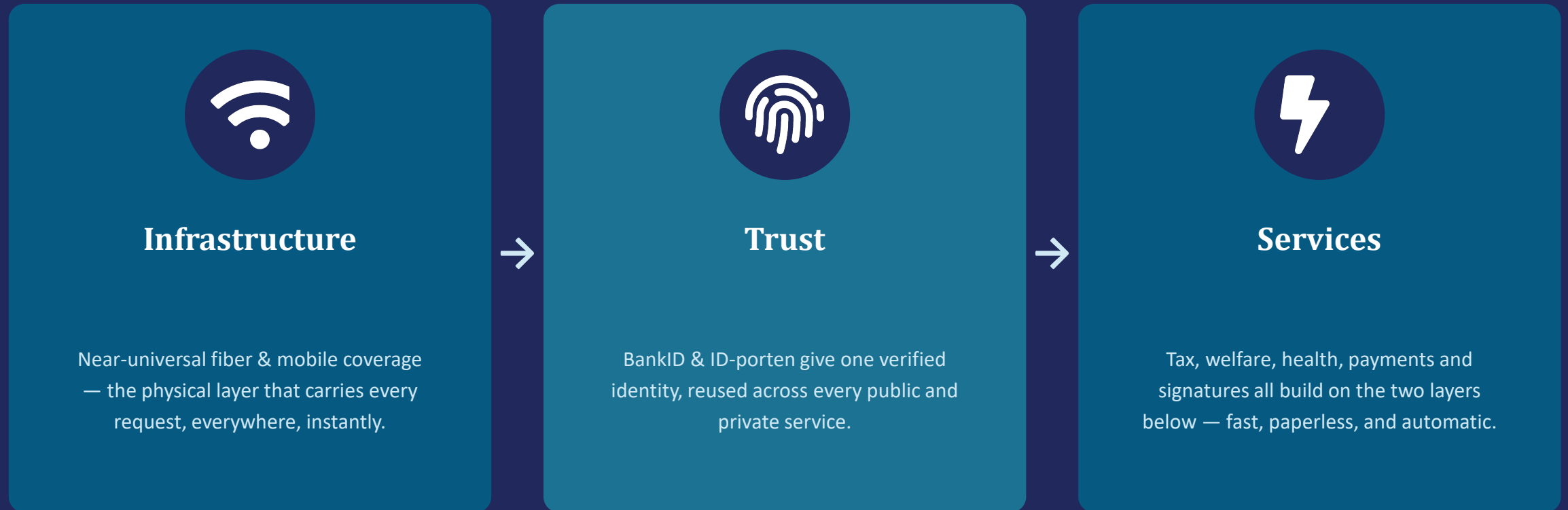
Signing Without Paper

BankID's e-signature is built directly into everyday platforms — Norway rarely needs a separate e-signature tool.



Used for lease agreements, loan documents, insurance policies, board minutes and more — a process that takes days by post takes minutes online.

Three Layers, One System



Remove any one layer and the system stalls: no fiber means BankID prompts time out; no trusted ID means services can't verify who's asking; no services means the infrastructure investment has no payoff.

THE TAKEAWAY

Efficiency Is an Infrastructure Dividend

- 1 Norway didn't digitize services first and hope connectivity would follow — it built fiber and mobile coverage as public policy, then layered trust and services on top.
- 2 The result: companies file taxes in minutes, citizens sign contracts from their sofa, and a phone number can move money as easily as cash once did.
- 3 For any country pursuing the same outcomes, the sequence matters: infrastructure → identity → services — not the reverse.