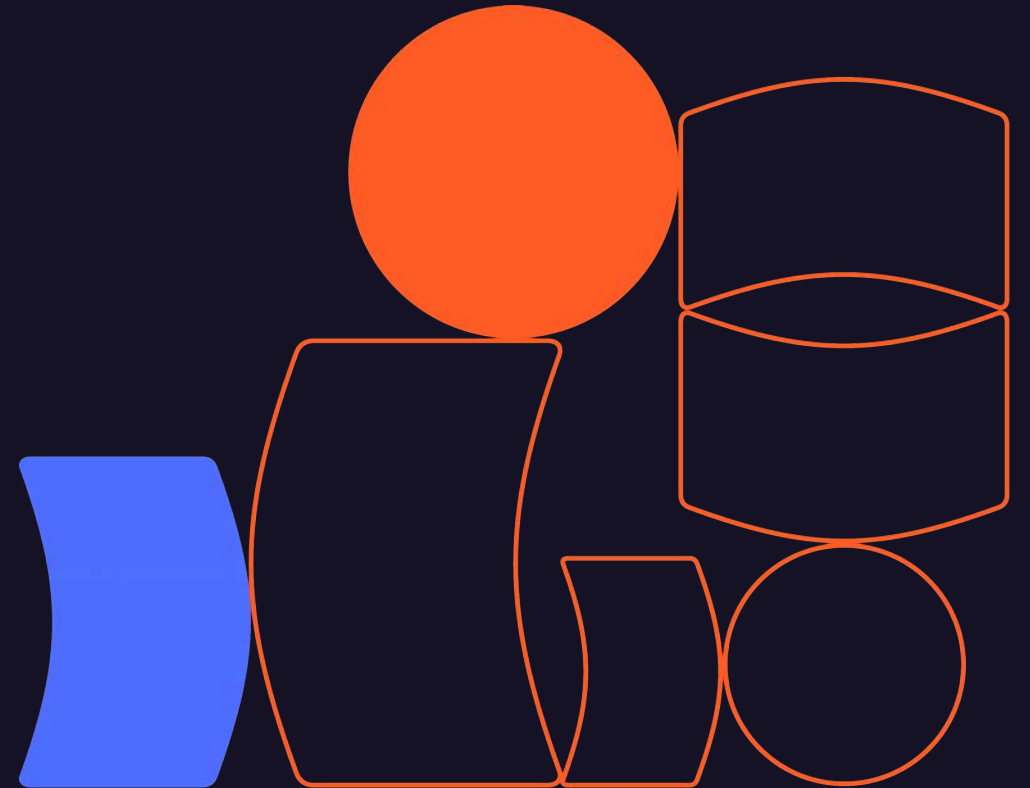


A Tale of Trust

Designing mobile payments for entire populations

Peter Gregersen
Chief UX Designer @ Vipps MobilePay
petergregersen.dk



Agenda

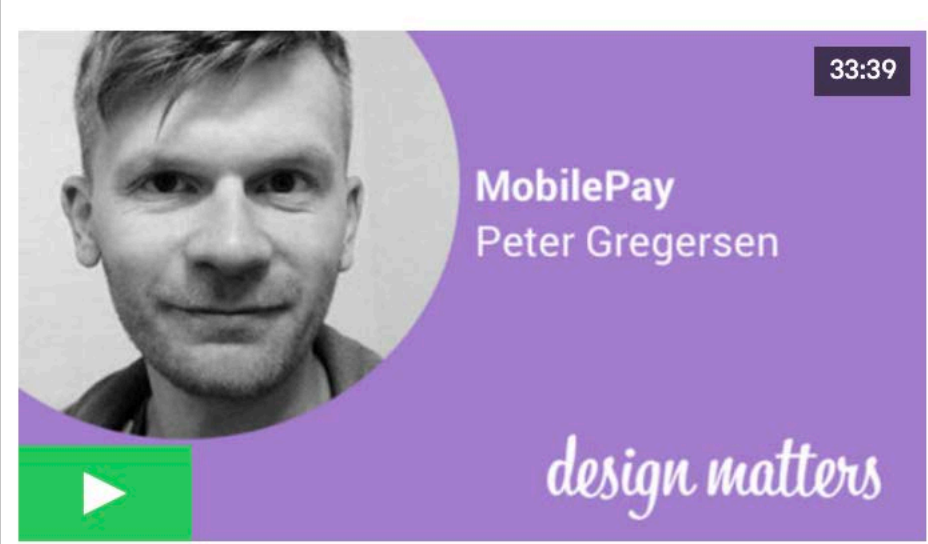
Levels of trust

Recipe on ~~success~~

failure

Visit the Nordic Valley

2015

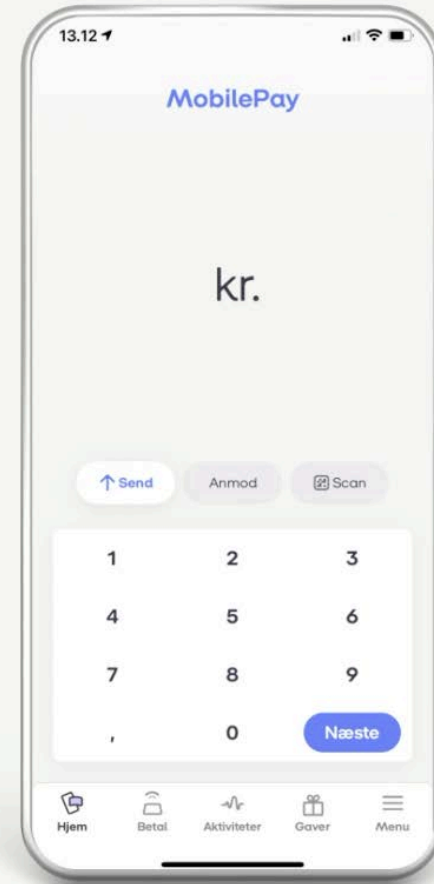
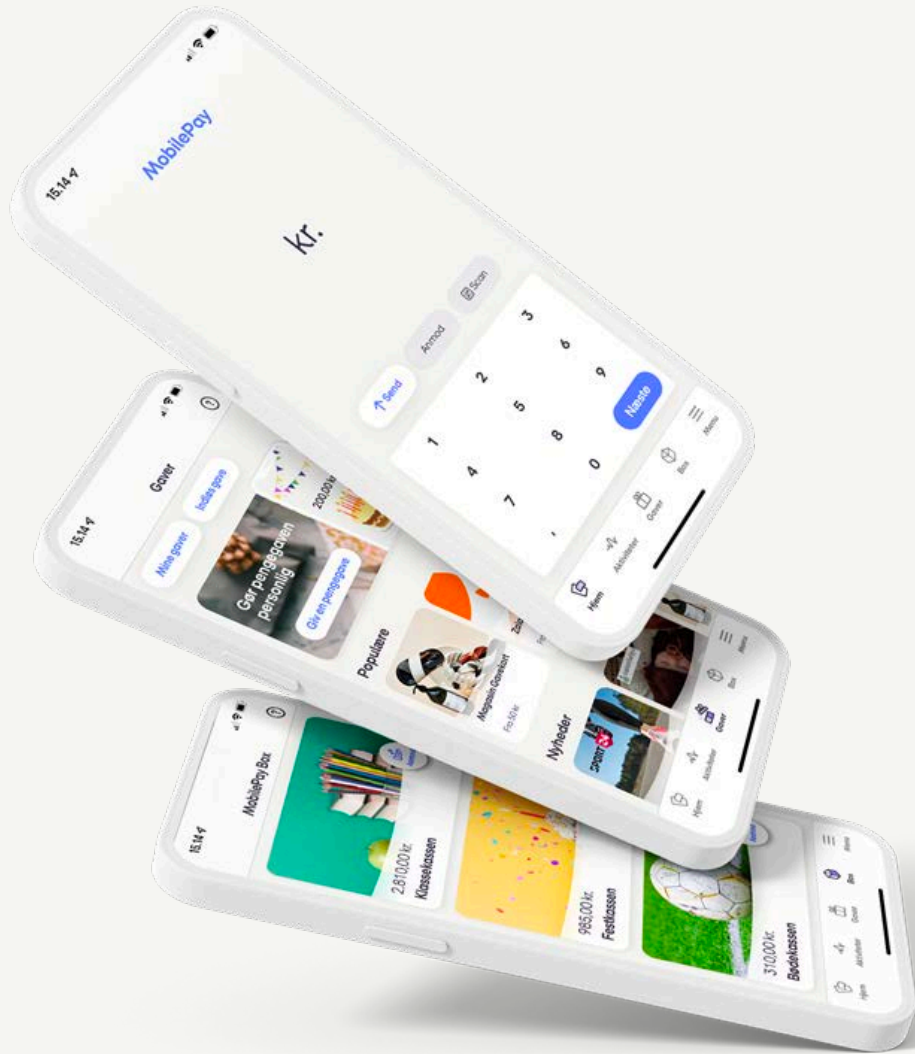


A video player thumbnail featuring a circular portrait of Peter Gregersen on the left. The background is purple. In the top right corner, there is a dark grey box with the text '33:39'. Below the portrait, the text 'MobilePay' and 'Peter Gregersen' is displayed in white. At the bottom left, there is a green play button icon. At the bottom right, the text 'design matters' is written in a white, lowercase, cursive font.

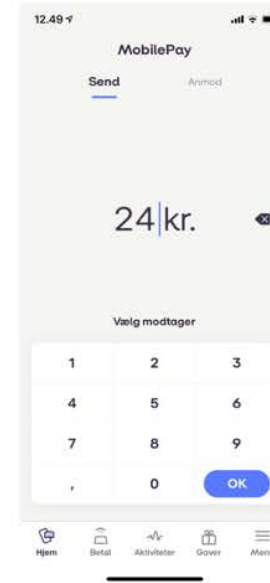
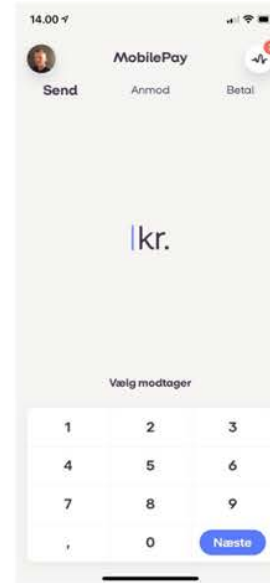
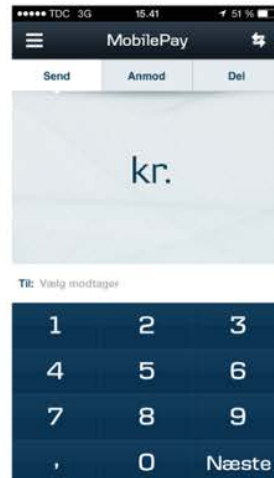
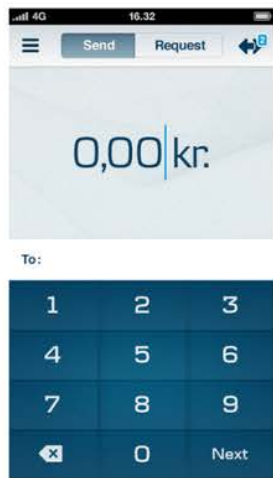
Peter Gregersen on disrupting banking - the design of MobilePay

Peter will take you behind the scenes of MobilePay and give you insights into how the app was designed and constantly evolves. He is business...

MobilePay at a glance



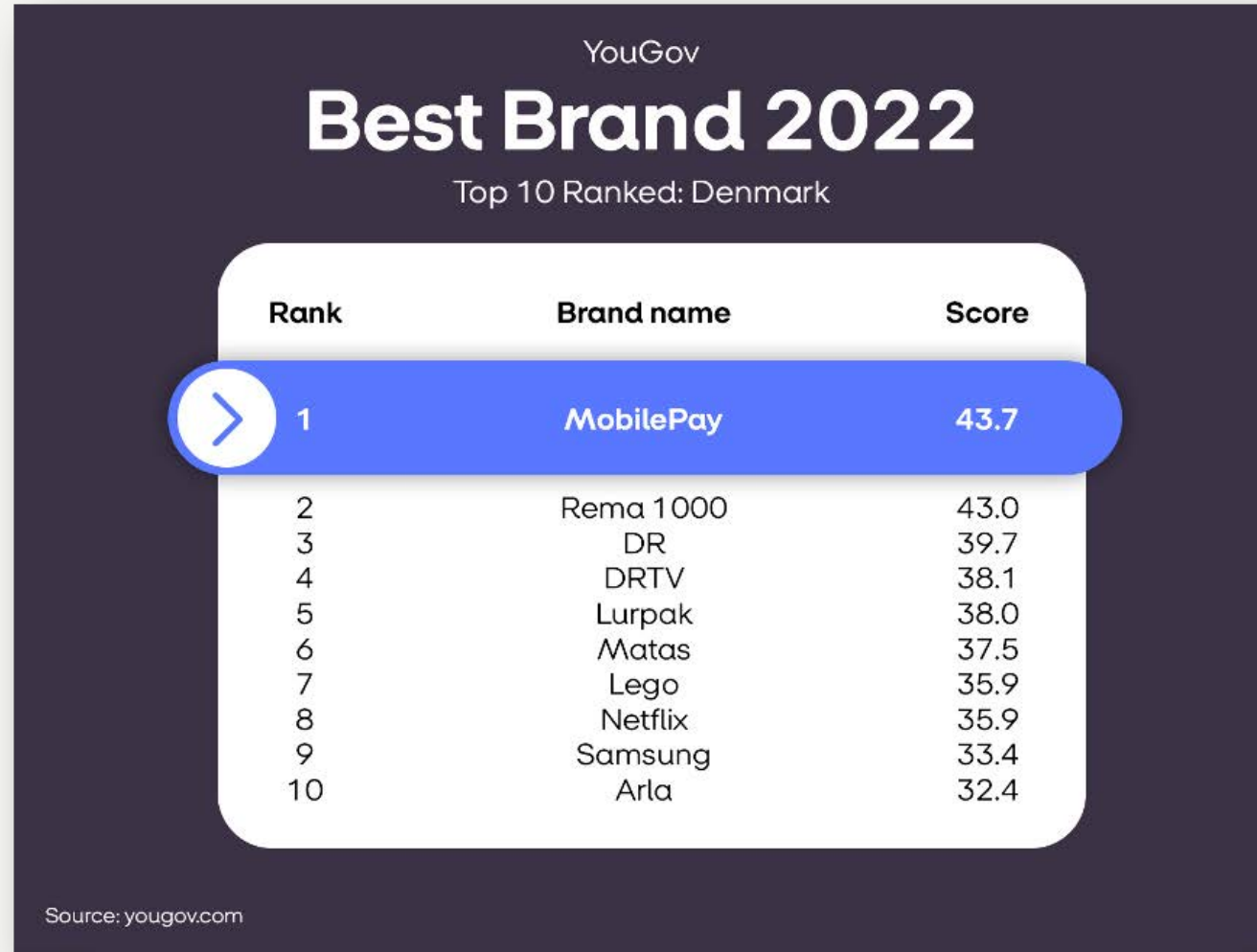
MobilePay evolution over time



2013

2023

Brand #1



10 years with huge deficits

A design so good that it prevented
profitability

Acquired by our former competitor



Mobile payments in the Nordics



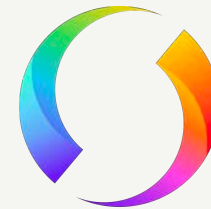
Denmark: 100%



MobilePay



Sweden: 100%



swish[®]



Norway: 100%

vipp

0

 **RECIPE** 

ON A

MOBILE PAYMENT SUCCESS



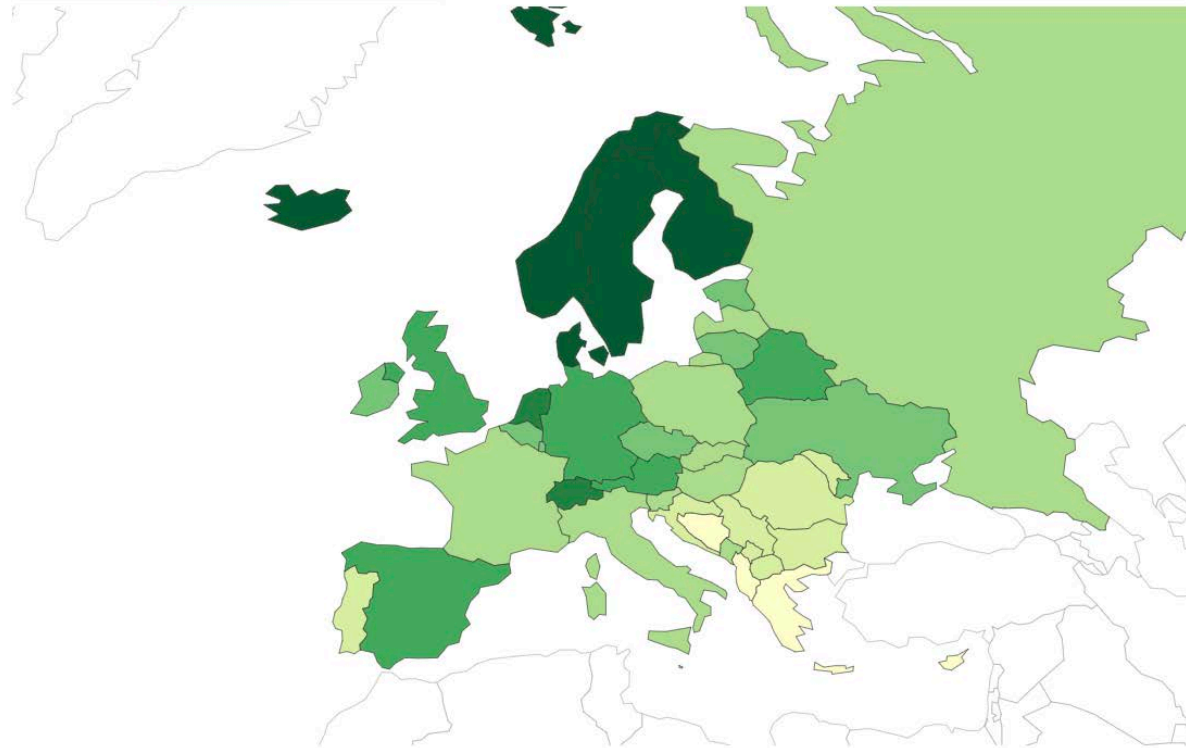
**“Most people can
be trusted”**

Share of people agreeing with the statement "most people can be trusted", 2022

Our World in Data

Table Map Chart

Europe



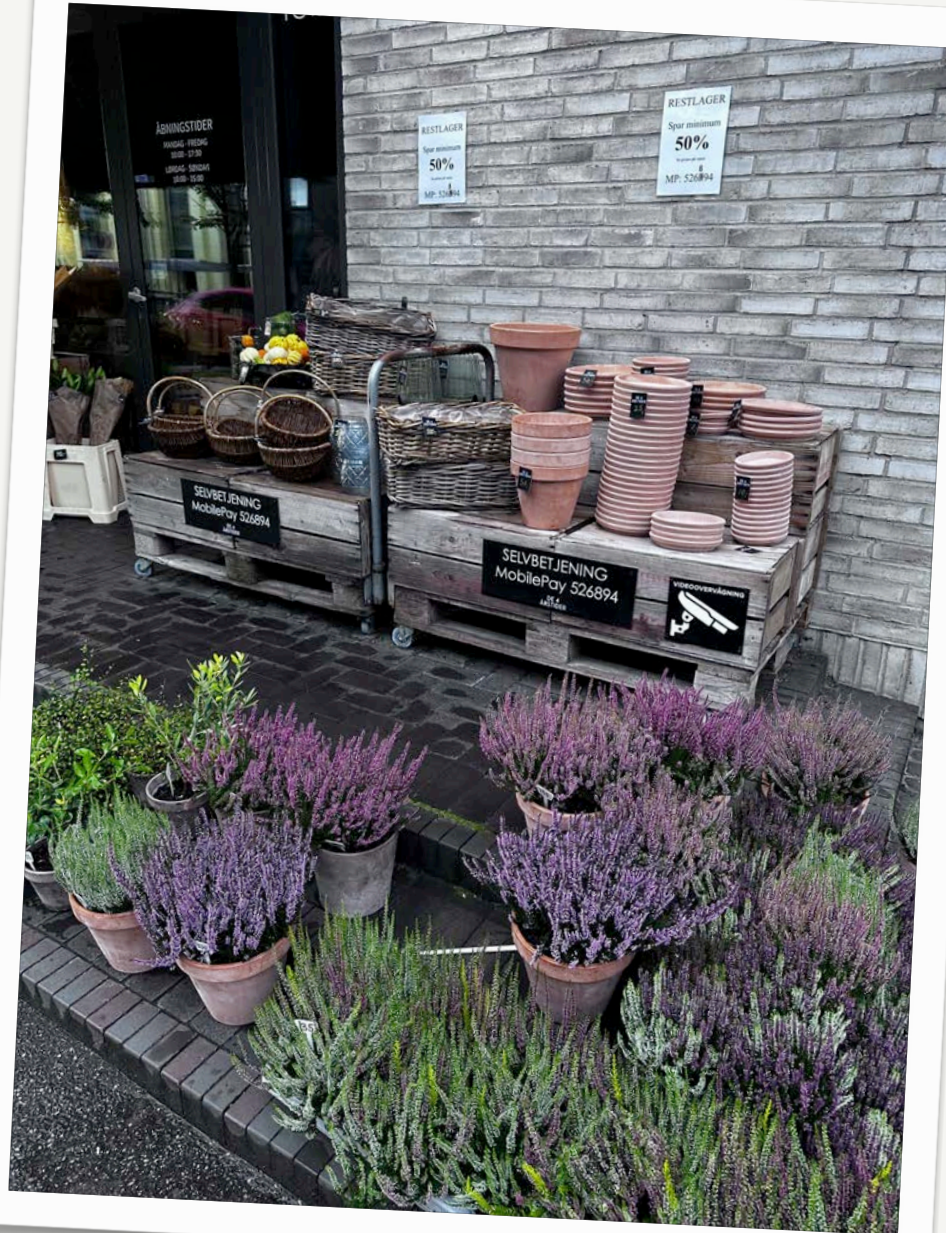
Data source: Integrated Values Survey (2022) - [Learn more about this data](#)
OurWorldInData.org/trust | CC BY



**“Control is good, but
trust is cheaper”**

Gert Tinggaard Svendsen

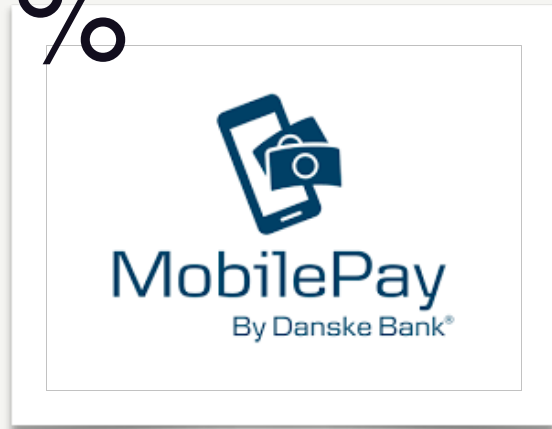







Building blocks of trust

99,9
%



You sent money

50,00 kr.

 **Karin Jensen**
+45 20 20 20 20


10.02.2018 · 18:21

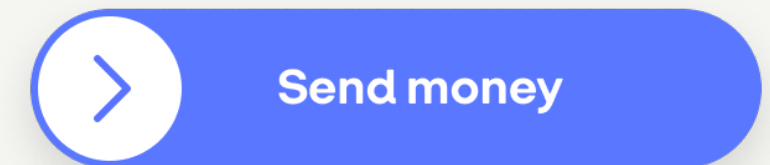
[Transaction details](#)

The image shows a transaction confirmation card. It has a white background with rounded corners and a dashed line at the bottom. The text is in a clean, sans-serif font. The amount "50,00 kr." is in a larger, bold font. The recipient's name "Karin Jensen" and phone number "+45 20 20 20 20" are displayed below the amount. The date and time "10.02.2018 · 18:21" are shown in a smaller font. At the bottom, there is a link for "Transaction details".

Enter your account number

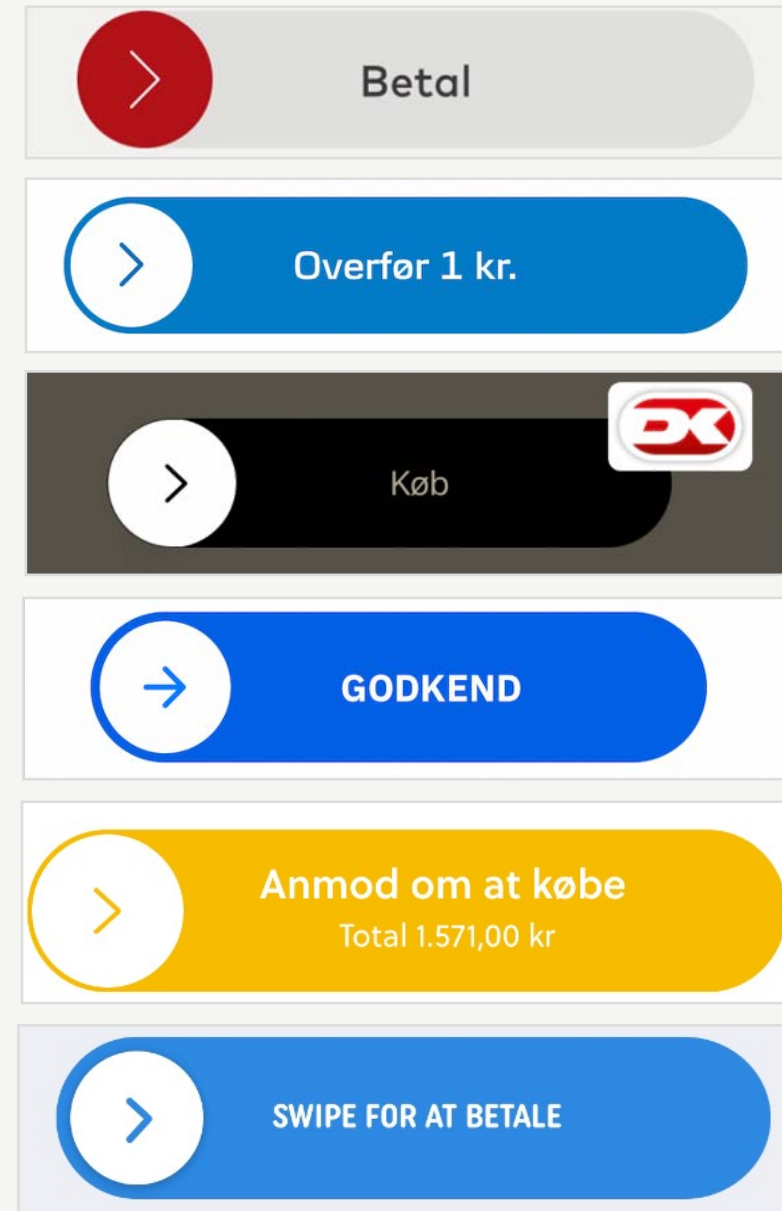
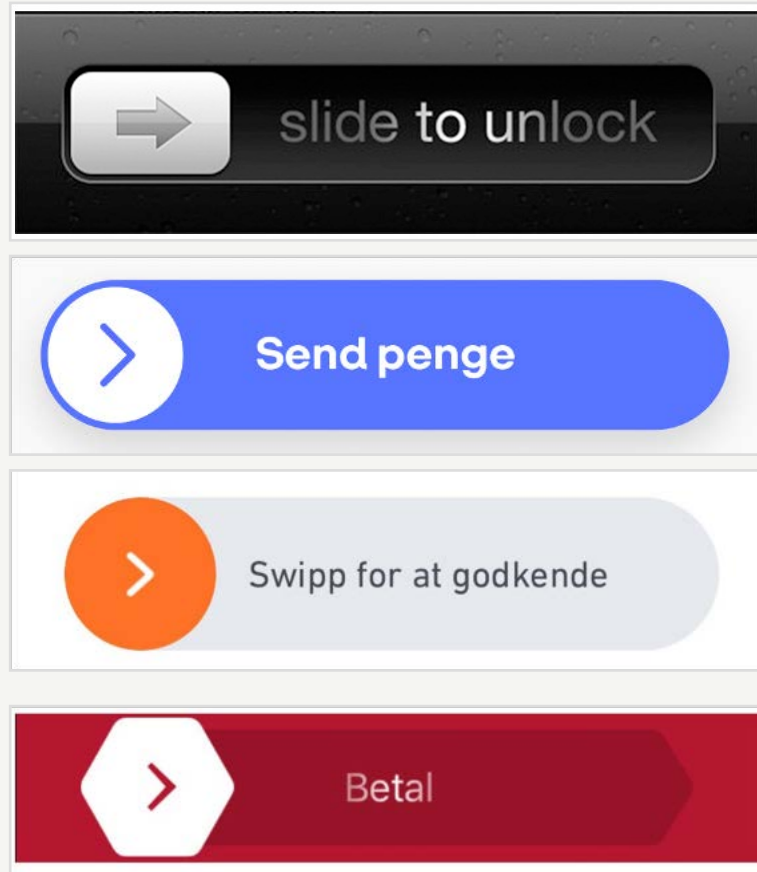
Account no.

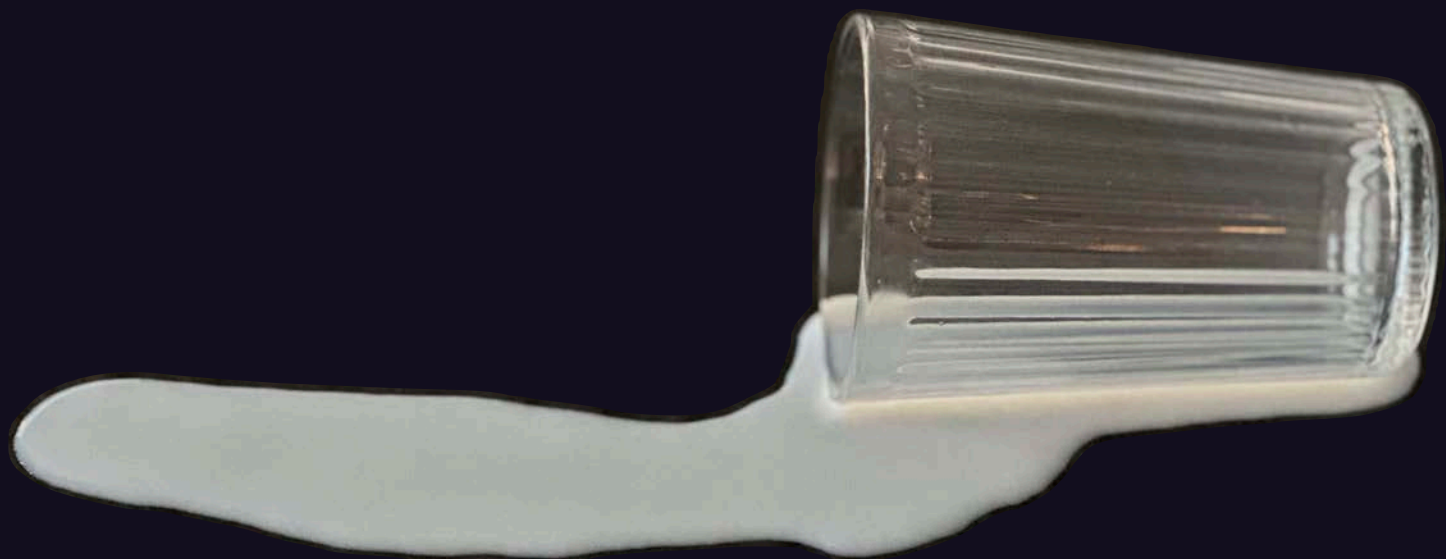
 Amounts that you receive via MobilePay are credited to this account number

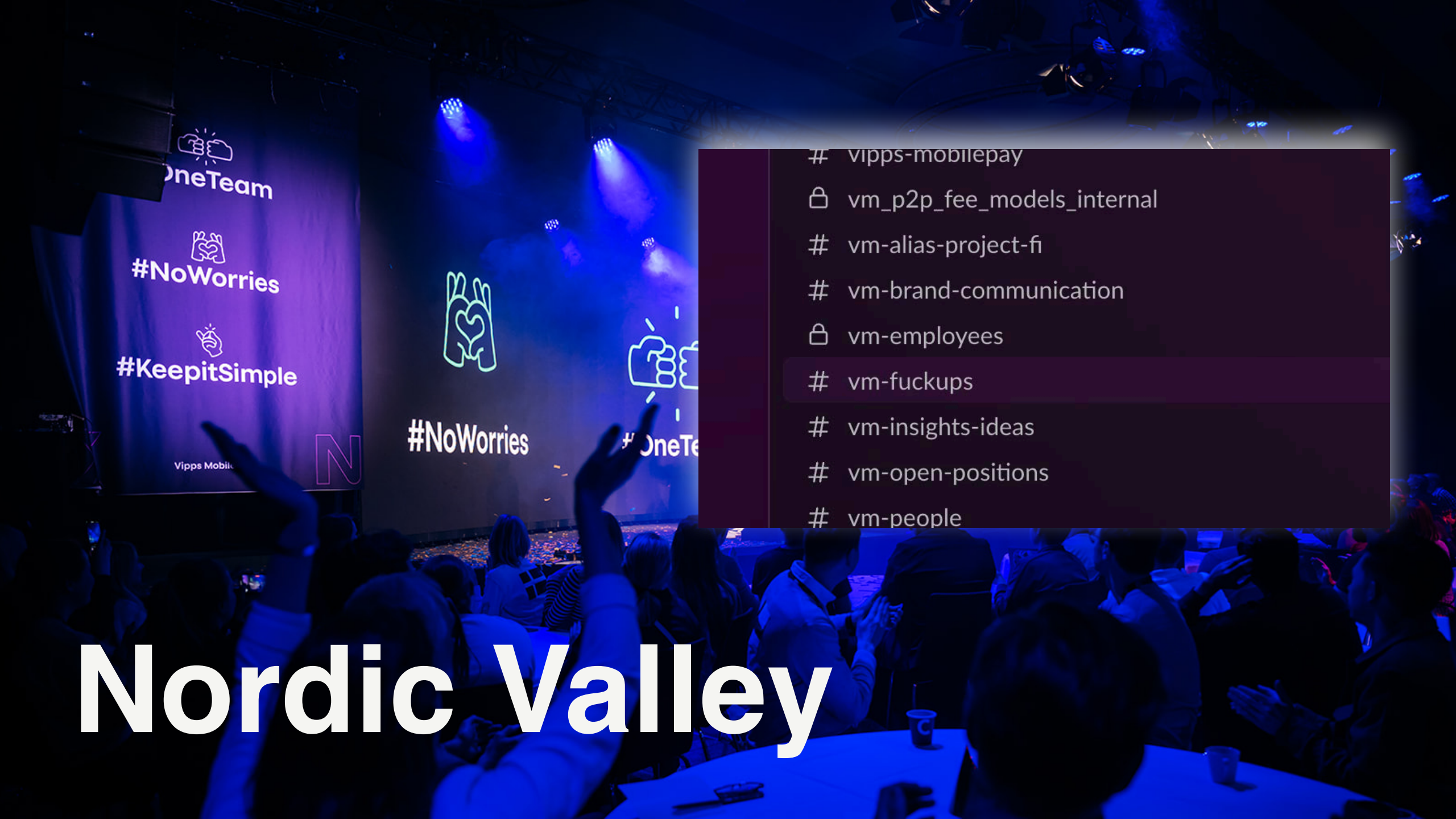
The image shows a form for entering an account number. It has a white background with rounded corners. The title "Enter your account number" is in a bold, sans-serif font. Below the title is a text input field with the placeholder text "Account no.". Below the input field is a grey box containing a lock icon and the text "Amounts that you receive via MobilePay are credited to this account number".

Slide to pay

Design pattern







OneTeam

#NoWorries

#KeepitSimple

Vipps Mobile

N

#NoWorries

OneTe

- # vipps-mobilepay
- vm_p2p_fee_models_internal
- # vm-alias-project-fi
- # vm-brand-communication
- vm-employees
- # vm-fuckups
- # vm-insights-ideas
- # vm-open-positions
- # vm-people

Nordic Valley

Bonus slide



MEME
APPROACHING

Thread # team-risk-compliance-memes



Peter Gregersen 🌴 7 months ago

image.png ▾



37



84



28



7



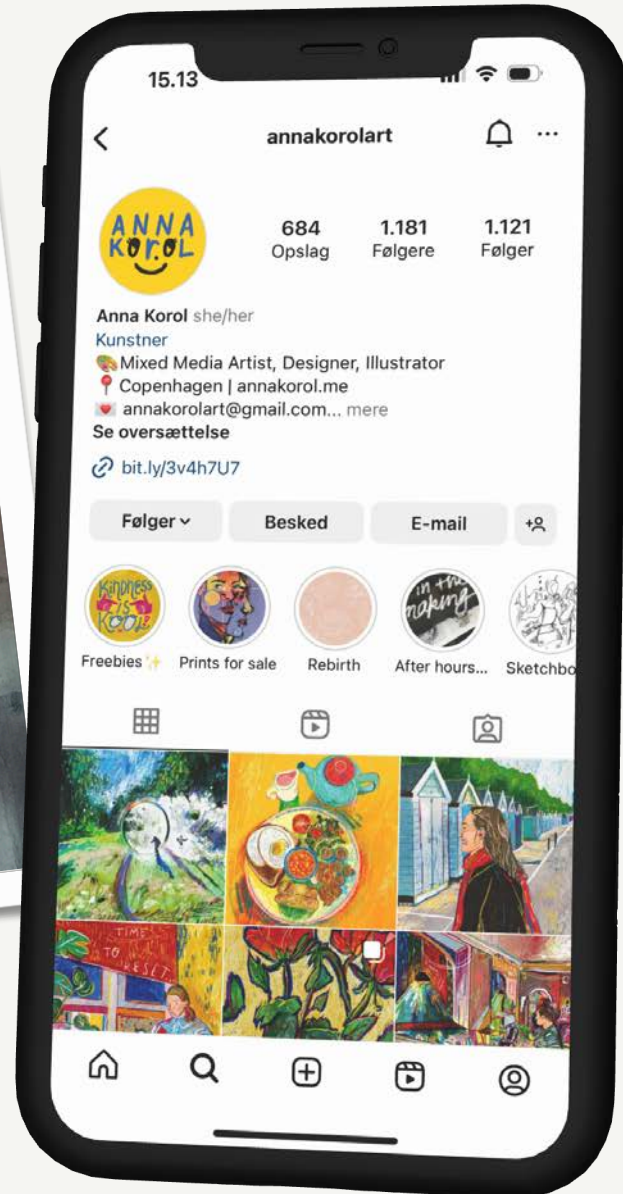
2022



KOREAN
KIMCHI



ANNA KOROL



Take aways

Sometimes a good design
isn't enough

Trust me: Trust has a lot of
potential



Muchas gracias