

Consent-based Loan Application

Innovative collaboration
for Data Sharing across
public and private
sector



Bank loan applications
now can be automatically
processed in a matter of
minutes

The solution reveals the peak of the digital transformation in Norway

Issues adressed

Mortgage applicants no longer have to retrieve last year's tax return and their three most recent pay checks and forward them to the bank to get a mortgage.

Instead, loan applicants give their digital consent via the Altinn platform to the Norwegian Tax Administration, sharing information about income, debt and wealth.

Loan commitments can be **processed automatically after a few minutes**

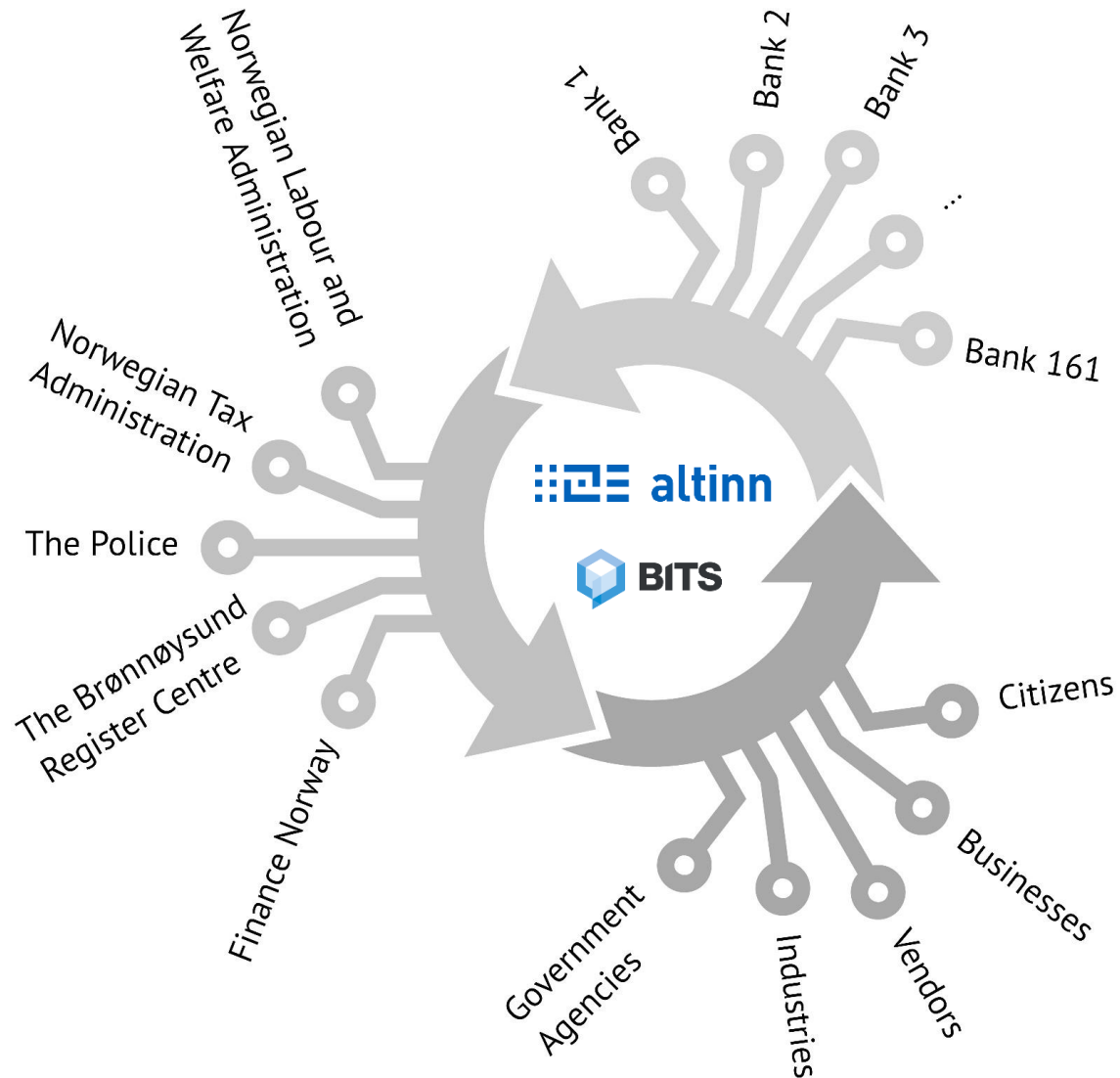
Consent-based loan application is based on the fact that the **tax dialogue in Norway** for several years has been **fully digitalized**. In addition, the **payroll systems are integrated** with Altinn so that both the Tax Administration, the Labour and Welfare Administration and Statistics Norway receive the payroll data for all employees at each payroll.

Public authorities **saves lots of work hours** when they no longer have to assist loan applicants to find the documents the bank require

Consent-based loan application makes it possible to **meet the goal in the new Personal Data Act (GDPR) of minimising data collection** to only encompass crucial information

The **socio-economic gain** of Consent-based Loan Application is estimated to **€ 1.32 millions** over a ten-year period





Use and reuse

- Altinn is the Norwegian **public sector's platform** for developing digital services for businesses and citizens
- **55 government agencies** have built about **1,000 digital services** using the Altinn platform
- **Altinn's authorisation solution** has been extended to include functionality for **user-driven consent**
- **User-driven consent** makes it possible for everyone who has submitted data to a public authority to consent to their **data being shared** with others, including private parties.
- The Norwegian Labour and Welfare Administration now **reuses the user-controlled consent solution** in Altinn to share collected **sickness and disability pension information** with private pension funds

Innovative aspects

Business Process Innovation:

Rather than trying to optimize each step of the value chain, representatives from the different "silos" **joined forces** and identified the **optimal process** – ie. **the entire value chain** – as if they were one big organization, following the principles of **modern service design**

User-driven consent has established a new principle: **The users are entitled to share data that the government agencies have collected about them**

Social Innovation:

The Digital Collaboration Public-Private is a good example of building a **trust infrastructure**. The goal is not only to save money for the financial industry, but also to **combat financial crime, tax fraud, social security fraud** - and last, but not least - to **make life easier** for citizens and businesses



Total estimated economic gains: € 4.1
million

Next steps – more reuse

Some of the projects in the pipeline:

- **Consent-based sharing of sickness and disability information** from the Labour and Welfare Administration to private pension funds
- **Control information** from the Financial sector to the Norwegian Tax Administration, The Police and The Norwegian Labour and Welfare Administration
- **Settlement after deaths** – after deaths relatives should avoid having to use energy on bureaucratic paperwork, estate settlements, terminate bank accounts and business activities of the deceased
- **Bankruptcy proceedings** – an all-digital solution for exchanging information between the trustee and the banks related to bankruptcy proceedings
- **Procurement certificates** (implemented already) – In public tendering processes, the companies must submit a tax certificate, a company certificate and a VAT certificate. This can now be shared digitally via Altinn.

Contacts details/website

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