

FAQ



New Pricing Model for BankID Authentication Services – Information to direct merchants

May 2026

1. Definitions

How is a merchant defined?

A merchant is a legal entity registered in the Business Register or equivalent public register within the EEA area, and which has signed through the chosen reseller the Merchant Agreement for BankID Service with Stø AS and accepted the Terms for Merchants' Access to and Use of BankID Service ("Merchant Terms")

What is a user?

A unique, active user is defined as an individual user who has completed at least one authentication with Personal BankID at a specific merchant within the last 12 months.

How is a user counted?

A user is counted as a unique active user when the first authentication within a 12-month period is registered.

Example:

If a user logs in in January, this is counted as one active user for the merchant in the following 12-month period. If another user logs in for the first time in February the same year, the merchant will have two unique active users in February. Each user is counted only once for billing per merchant during a rolling 12-month period, regardless of the number of subsequent authentications in this period.

What is meant by user-based pricing?

User-based pricing means that we are moving from charging for each individual transaction (authentication) a merchant has to a model where we charge for the number of active users at a price per user per year. With this transition, we are also switching to a free usage (All You Can Eat) model. With such a model, we are facilitating that the merchant will more often choose to use authentication with Personal BankID instead of other, often less secure methods.

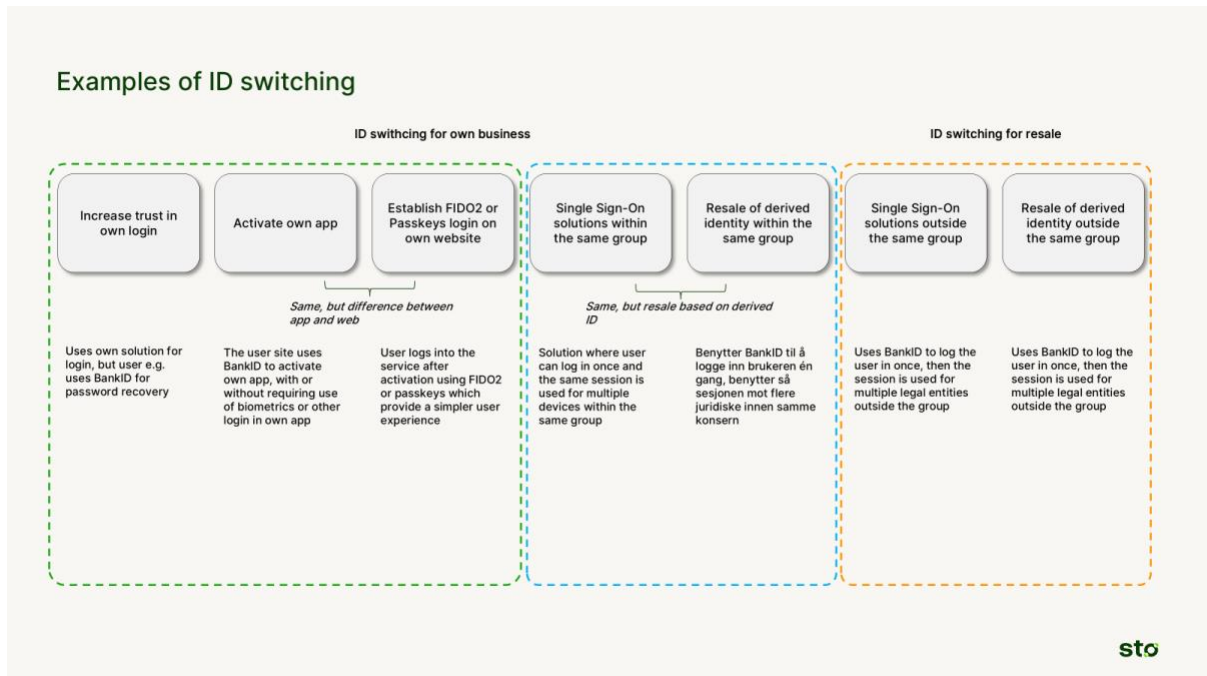
What is meant by free usage?

Free usage means that the merchant pays a fixed price per user regardless of how many transactions the user has during a year. We have set a maximum limit on how many transactions per user are included in free usage to eliminate extreme usage. The limit is calculated as an average across the entire user base. The limit is set high so that almost all merchants in practice will have unlimited authentications during the year.

Today's average number of authentications per user per merchant is around 4, and therefore the limit is set significantly higher (currently 30) to avoid restrictions in normal usage. This applies only to merchants with over 1000 annual active users. That is, merchants with under 1000 active users for all practical purposes will have an unlimited number of authentications included in the package choice.

What is ID switching?

Authentication with and any use of Personal BankID to activate, restore or increase trust in the Merchant's identification or authentication mechanism that is not BankID in any app/platform, establishment of derived identities of End User for use in own business or in other business within the same group as the Merchant, and/or to establish and forward derived identities of End Users to the Merchant's counterparties (own business customers).



2. New Pricing Model

Is it possible to continue with today's transaction pricing?

From January 1, 2027, it will not be possible to maintain today's transaction model, as we are moving to packages and user-based pricing. This applies to virtually all merchants, with the exception of a very few that have over 1,000 unique users AND where the average number of transactions per user per year exceeds 30. For these, today's transaction model will still apply.

Will there be a requirement for re-authentication?

Yes, there will be a requirement for annual re-authentication for merchants that perform ID switching. We have set such a minimum requirement for security purposes and updated customer information.

A merchant has only a few cases where they need to request personal identification numbers from end users. Can you choose to have one client ID on the standard package and another client ID on the plus package?

As a general rule, the merchant must choose one package for all users using the merchant's services, regardless of which solution the merchant has for clients. If there is legal grounds for a merchant in some cases to have the plus package to gain access to personal identification numbers, this can be solved by having two separate business agreements.

What is a business agreement?

A business agreement is the agreement that describes the services that the merchant has chosen to purchase from Stø. A business agreement is established for each service from Stø (for example "Authentication", "Signing", "Secure Communication").

How will ID switching work in the new model?

ID switching is not permitted under the existing merchant agreement. ID switching in the new pricing model will result in a surcharge per user per year after discussion with Stø.

What about corporate groups, do they have to pay per corporate entity? How are users counted here?

A group will in principle not be treated differently than a single company. That is, we count the number of active users at the "business agreement level". Merchants can only use the BankID Service within the organization number for which the Merchant BankID is issued in accordance with the merchant terms point 7.1. If an Enterprise agreement is entered into with the group/parent company, the counting of users and corresponding billing can take place at a consolidated level.

Can the merchant gain access to the end user's personal identification number/D-number?

Access to the end user's personal identification number is conditional on the merchant being regulatory obligated to obtain and register the end user's personal identification number or D-number when establishing customer/client relationships, such as banks, other financial institutions and other entities with reporting obligations under the Money Laundering Act § 4 as well as providers of electronic communication networks and services under the e-commerce regulation § 1 and healthcare personnel under the Health Register Act.

With the plus package, merchants can through the BankID app request the end user's consent to share their personal identification number/D-number. This makes the plus package also suitable for merchants that have a legitimate need for personal identification numbers but do not fall under the statutory obligation to obtain this.















3. Packages


Which packages are available, and what do they cost?

We are launching two packages – the standard package and the plus package, per user per year. See illustrations below for what the respective packages contain.

For ID switching, there will be a price surcharge per user per year.

Two packages. The same high security.

<div style="text-align: center; margin-bottom: 10px;">  <p>Standard</p> </div> <p>Use BankID for secure login, onboarding, and confirmations. Everything you need to verify customers safely and easily.</p>	<div style="text-align: center; margin-bottom: 10px;">  <p>Plus</p> </div> <p>Access to personal identification numbers where there is legal basis or consent. Suitable for businesses requiring enhanced customer verification or tailored use.</p>	<div style="text-align: center; margin-bottom: 10px;"> <p>STANDARD Popular</p> <p>3.99 kr</p> <p><small>Per user, per year, excluding VAT</small></p> </div> <p>Standard includes:</p> <ul style="list-style-type: none">  Verified eID  4.7 million users  Free usage*  99.8% uptime  Password-free BankID  BankID with password if needed  Anti-fraud  Full name  Date of birth <div style="text-align: center; margin-top: 10px;"> <p style="background-color: #00b050; color: white; padding: 5px 10px; border-radius: 5px;">Find a partner</p> </div>
<div style="text-align: center; margin-bottom: 10px;"> <p>Standard</p> </div> <p>* 30 authentication on average per user throughout the year *where required by law or with user consent</p>		<div style="text-align: center; margin-bottom: 10px;"> <p>PLUS</p> <p>5.99 kr</p> <p><small>Per user, per year, excluding VAT</small></p> </div> <p>Everything from Standard, plus:</p> <ul style="list-style-type: none">  Personal identification number*  Payment confirmation  Card and account enrollment <div style="text-align: center; margin-top: 10px;"> <p style="background-color: #00b050; color: white; padding: 5px 10px; border-radius: 5px;">Find a partner</p> </div>



FAQ | New Pricing Model for BankID Authentication Services

	Standard	Plus
Security and trust		
✓ Verified eID With BankID, you get secure identification of your users through a verified eID at the highest trust level. You achieve high security during login, onboarding, and actions that require reliable identification.	✓	✓
✓ Free usage No limit on the number of authentications within the agreement. Scale safely with your business without worrying about volume caps.	✓	✓
✓ Password-free BankID For those who need to meet the highest security requirements according to the eIDAS regulation. Provides the option for alternative authentication for situations that require it.	✓	✓
✓ BankID with password if needed Support for password-based authentication where required. Ensures flexibility for users and situations that still use traditional login.	✓	✓
✓ 99.8% uptime Stable and robust infrastructure with documented high availability. BankID is a critical public service with continuous monitoring and operation.	✓	✓
✓ Anti-fraud Built-in mechanisms to detect and prevent abuse. BankID assesses risk in real-time and helps protect both the business and the end customer.	✓	✓
✓ Payment confirmation Confirm payments securely with strong customer authentication. Meet requirements for secure payment approval and reduce transaction risks.	—	✓
✓ Card and account enrollment Allow customers to link cards or accounts to their profile with secure identification via BankID. Simplifies onboarding and provides a secure connection to payment methods.	—	✓
Customer information and data		
✓ Full name Retrieve the customer's registered full name directly from BankID. Ensures correct and verified identity in your own systems.	✓	✓
✓ Date of birth Access the customer's date of birth through BankID verification. Perfect for age verification, personalization, and safer onboarding. Fully compliant with privacy legislation.	✓	✓
✓ Personal identification number Access the customer's personal identification number where there is legal basis. Provides grounds for secure identification and compliance with regulatory requirements.	—	✓
✓ Email Receive verified email address directly from the customer through BankID. Provides secure and updated contact information from the very first moment.	Available as an add-on	Available as an add-on
✓ Phone number Access the customer's phone number via BankID verification. Simplifies customer dialogue and contributes to more secure communication.	Available as an add-on	Available as an add-on

Will prices change over time?

Prices may be adjusted over time, but any changes will be notified well in advance according to current agreements. Typically, prices will be indexed annually. Changes resulting from government-mandated decisions will not be notified in advance.

When does the sale of packages start?

The plan is to be able to start new sales with the new package structure from October 1, 2026. All existing merchants will be migrated to packages by January 1, 2027.

Can a merchant terminate the agreement to use authentication services?

Yes, a merchant can terminate the agreement to use Stø authentication services. There is a 3-month notice period from the end of the month in which IN Groupe receive the termination.

What happens if a merchant switches between packages?

Generally, the 3-month notice period applies when changing package/add-on solutions from existing agreements. In cases where merchants wish to upgrade or add options, we will facilitate faster updates.

That is, when upgrading from standard to plus package, the merchant pays increased price per user for all active users from the month the plus package applies from (i.e., the merchant gains access to the content of the plus package). When downgrading from the plus package to the standard package, however, the merchant must pay the full price for the plus package through the 3-month notice period.

When will data sharing come and what will it cost?

The ambition is to launch this in 2027. Data sharing will come as add-on products to the packages and will have the same pricing model as the packages (per user per year). The exact timing for data sharing is not set but will be communicated well in advance before this can be sold in the market. Data sharing, including sharing of personal identification numbers for those merchants that do not have authority and obligation to obtain this, will be able to be shared through a consent-based solution under development. Here, end users will be able to give consent for the respective verified data points to be shared with the merchant.

Price points for each data element, which will be verified customer data, will be per user per year, and set in dialogue with Stø.

4. Billing

How are merchants billed?

Billing occurs monthly based on the number of active users, and 1/12 of the annual price per user is billed each month.

When are we billed?

Billing occurs on an ongoing monthly basis, based on the total number of unique active users in the current month. The invoice date may vary somewhat depending on month-end closing, in accordance with today's billing procedures.

How will cost accrual look with the new model?

For this type of model, where we charge an annual price, IFRS 15 requires that revenues and costs be accrued over the entire 12-month period. Therefore, we will bill 1/12 of the annual price each month, thus costs for each merchant will be distributed evenly throughout the year, regardless of authentication volume in any given month.

Do you have to pay one-twelfth each month, or can you pay the entire user price in advance?

We will bill one-twelfth each month and do not open for advance billing.

How does the package price follow possible future price adjustments? For example, if I order a package in November, and package prices are adjusted from the following January

Prices are adjusted annually regardless of when the business agreement is entered into.

What happens if a merchant terminates? Does the service stop working immediately or through the notice period?

The service stops working after the expiration of the notice period, unless a new agreement for renewal is entered into.

5. Implementation

How will the transition work and must we as a merchant actively choose which package?

Yes, all merchants must choose one of the two packages. Merchants will receive more detailed information about the implementation process and any choices that need to be made, well in advance of the transition.

What happens to existing merchants that must transition to the new pricing model?

All existing merchants must transition to the new pricing model by January 1, 2027. We aim to make the transition as simple as possible, and technically there will be no need for major changes in data structure or existing certificates. The implementation will therefore not require technical adjustments from the merchants' side, so the transition takes place smoothly and without unnecessary complications.

You state that everyone must transition to the new pricing model from January 1, 2027. What happens if we order today's model in November?

We are notifying well in advance of the implementation of the new pricing model, so that merchants have sufficient time to plan and adapt to the changes. From January 1, 2027, only the new pricing model, with corresponding billing solution and documentation, will be available.

Will there be a migration plan?

We will collaborate on the implementation of the new pricing model together to ensure that the changes will take place in the best and simplest possible way for the merchant. A more detailed implementation plan will be developed and shared well in advance.

6. Miscellaneous

Why is the pricing model changing now?

The pricing model is changing to strengthen security, respond to feedback from merchants, and to make it more attractive and predictable to use BankID more often. The goal of a free usage model is to stimulate increased usage, so that security in merchants' digital solutions increases and prevents fraud.

Why is this change only being made for authentication and not signing, for example?

This is because authentication and signing operate with different business models and have different usage patterns. The changes are therefore tailored to authentication-specific needs and market conditions.

How will the new pricing model affect merchants?

For most merchants, the new pricing model will result in minor price changes related to BankID usage. Some merchants may experience a relatively larger percentage price increase, but this will often not constitute a significant amount. For some merchants, the changes will be significant, and result in either a cost increase or a cost decrease. Those who have few transactions per user today will experience a price increase, while on the other hand merchants with a high average number of transactions per year may experience a positive effect of the new model.

Common to all merchants is that the new pricing model provides a more predictable cost structure based on the number of active users. In addition, the model ensures that it does not become more expensive to use BankID more often or in multiple steps in user journeys, which can help avoid switching to less secure alternatives.

How will the new pricing model affect merchants that purchase multiple services from BankID, such as both authentication and signing?

Merchants that have multiple products and services from Stø will need to be able to deal with the different services' pricing models and price points.

When add-ons such as data sharing are launched, will the merchant have to pay the full price if their end users, for example, cancel their subscription after three months?

When add-ons such as data sharing are launched, the merchant will have to pay the full price for the service regardless of whether their end users cancel the subscription after a short time, for example after three months.

How do you solve it with larger merchants that may want internal billing and the ability to distribute costs based on business area and actual usage? For example, merchants where the same unique users can have agreements for car loans and home loans?

Merchants that have a business agreement will receive an invoice for all unique active users. Because the number of users is counted at the business agreement level, it will not be possible to specify further.

Will this change affect technical integration or require technical changes at the merchant?

No, we are planning for this not to be necessary to make the transition to the new pricing model as simple as possible.