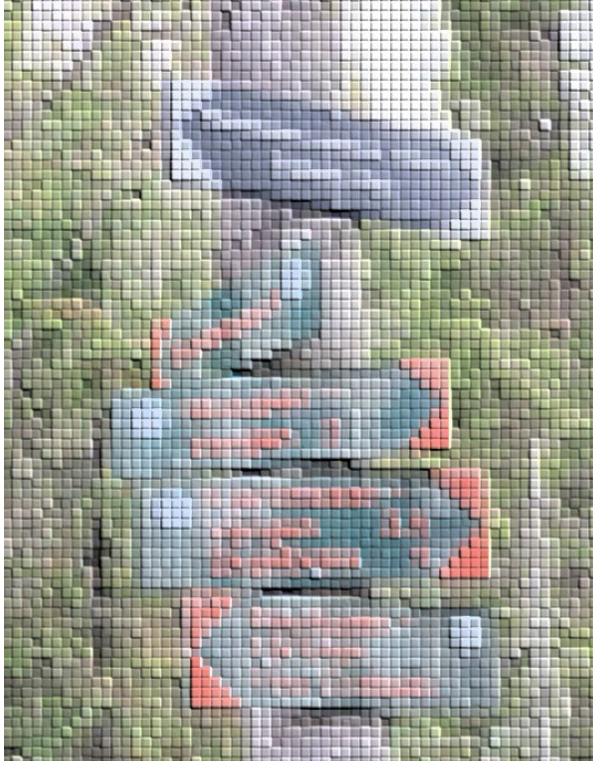


Making life easier for Nordic SMEs

through effective sharing of events, data and services

Norway as a testbed for the Nordic Business region

Agenda

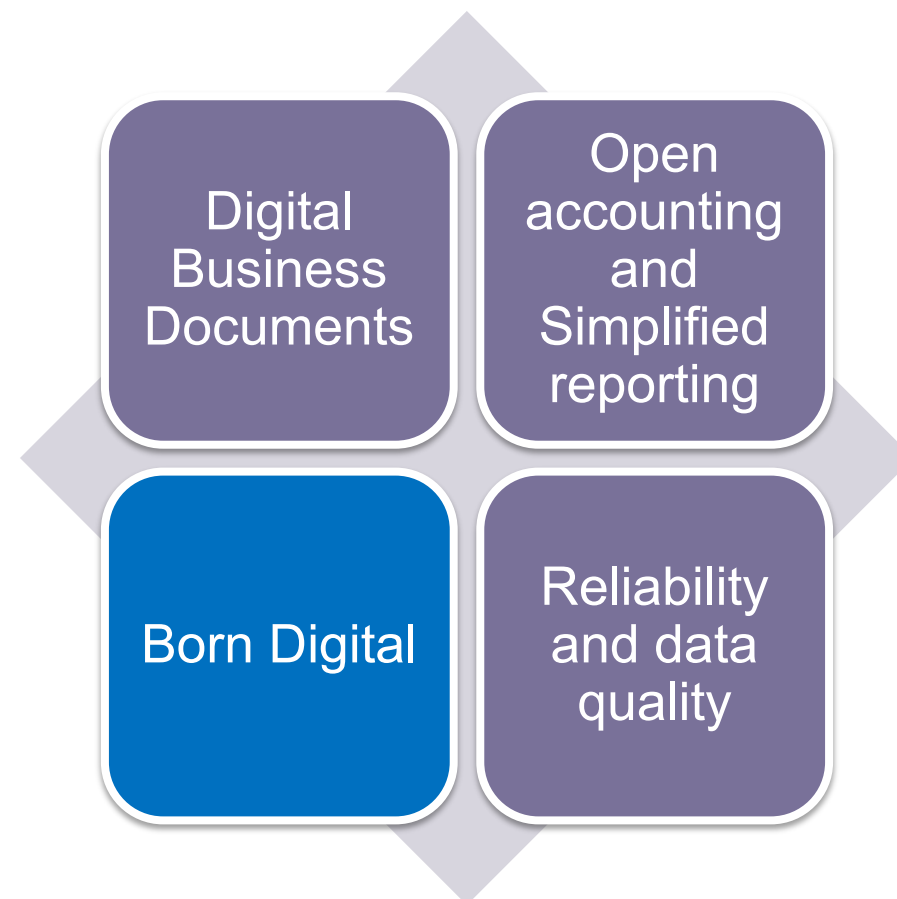


- **Background of Born Digital**
- **Topics addressed**
 - **Digital maturity**
 - **Process model**
 - **Digital capabilities**
 - **PoCs**
- **Deep-dive into experimentation**

Born Digital as a part of NSG&B



**NORDIC SMART
GOVERNMENT
& BUSINESS**



The Born Digital work group



Born Digital - scope of work



Background and purpose

Today, SMEs grow into the digital domain, but new companies should from the very start use digital systems that ensure consistency, digital processing of business documents and support compliance with law. Increased use of business systems will contribute to increased adoption of digital business documents, and ultimately enable new types of services and service providers.

Recommendations for tying together early-stage life events of businesses

The SME should be guided to “do the right thing” from the beginning. The first life-events of a company must be tied together digitally by a range of actors, not only business registries and tax authorities. All the relevant actors have a stake in the seamless and compliant digital birth of a company (the bank, the national ID provider, the business system, and sector-specific authorities regulating food production or environmental security, etc.), and all may benefit from reduced re-entering of information.

A fully digital, integrated process for the establishment and registration of a company in the national business registry would also make it possible to offer a tailor-made setup of the business: Depending on the business’ intended industry, the registration process can guide the SME about the requirements (for instance necessary certifications or approvals) that must be in place in order for the business to be compliant.

Born Digital - work areas



Maturity survey



Process model



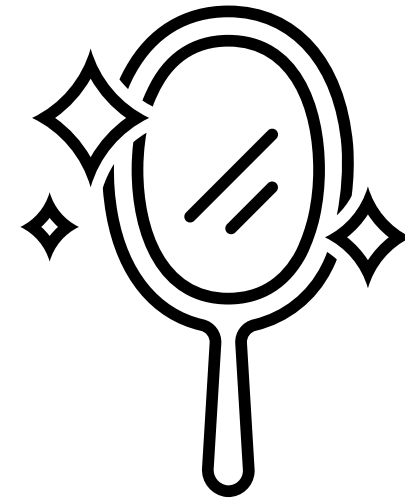
Digital Capabilities



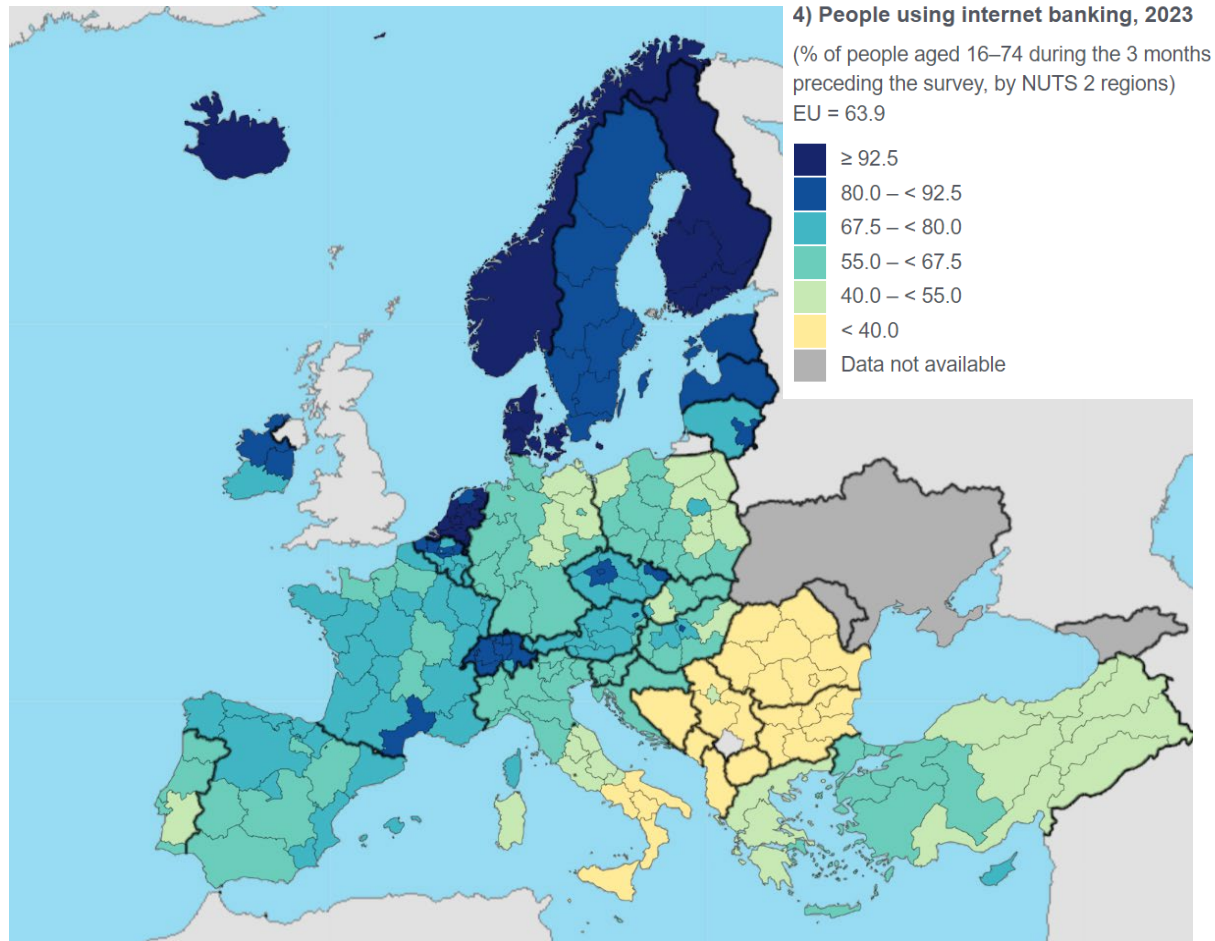
**Pilots, POCs,
and MVPs**

Why did we do a Maturity Survey

- Education of the team and the program organisation
- Understand the base line form where NSG&B can suggest improvements tide to the born digital process
- Understand the differences and similarities across the Nordic region
- Use as tool to build a common understanding for why Born Digital is important to achieve the goals of NSG&B




The Nordic region is digital mature, but there are issues



- High level of digitization provides the foundation for creating better services for SMEs.
- Services are similar across the Nordics, but it is not straight-forward to use digital services cross-border
- Lack of cross-border secure digital identity management is a big challenge
 - Fall-back to manual procedures is normal in cross-border user journeys involving public agencies
- EU regulations will come to our aid, e.g. eIDAS2 (digital ID and wallets)

Born Digital - work areas

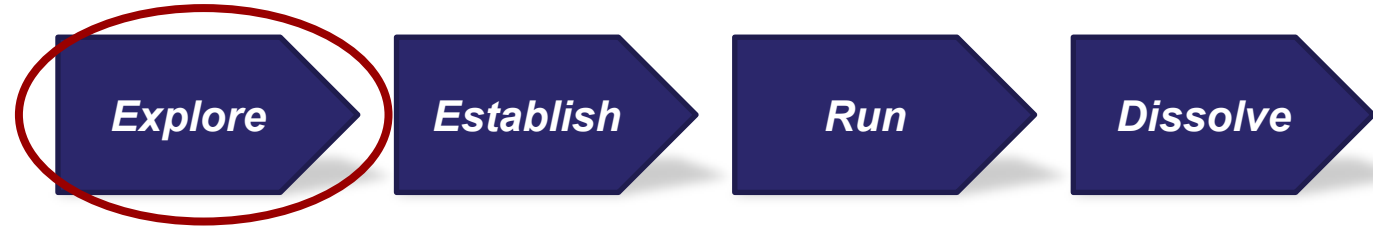
			
Maturity survey	Process model	Digital Capabilities	Pilots, POCs, and MVPs

Enterprise lifecycle model – used to identify capabilities needed



Country	Official / main model
Denmark	Før du starter → Formel etablering → Drift og udvikling
Finland	Planlegge → Starte → Drive → Utvikle → Avvikle
Sveden	Fundera → Starta → Driva → Utvecla → Avvecla
Norway	Idefase → Etableringsfase → Drivefase → Avviklefase

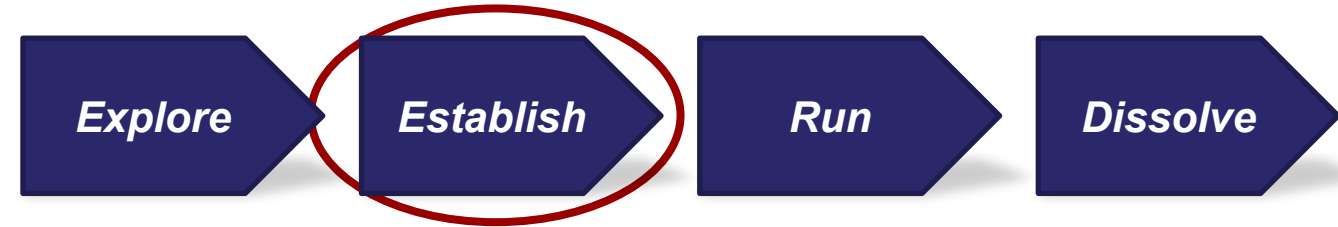
Explore



- Make it possible to simulate the business before starting up
 - Industry, geography, company form
- Digital services to get an overview of important prerequisites
 - Government requirements for the given business
 - Obligations and rights
 - Financing opportunities (private and public)
- Business plan
- Informed choice of start-up, choice of company form and choice of partners

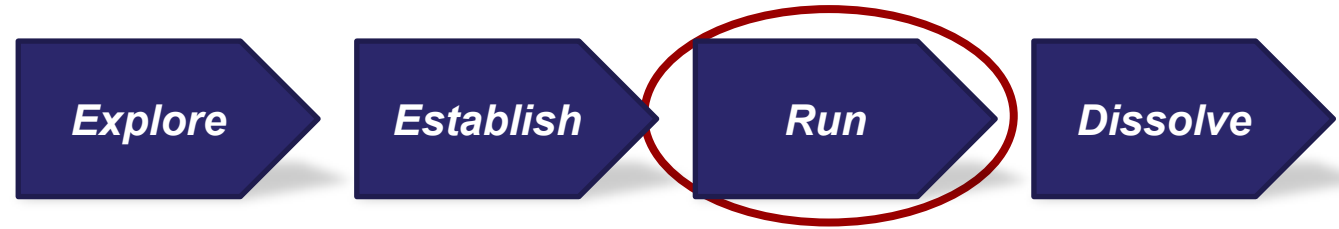
What public and private services can support this process?

Establish



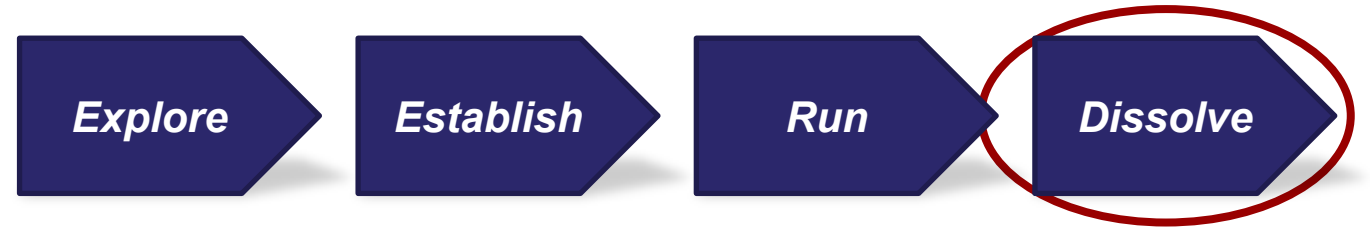
- Formally register the business
- Establish a digital dataset with authoritative sufficient information about what the business is about and how it is run
 - To be shared with stakeholders
 - Supports other registration and KYC processes
- Automatically identify relevant requirements based on the digital dataset describing the business
 - Present the requirements and what needs to be done to meet them.
 - E.g. Registration in various registers
 - “Greenlighting” - confirmation that requirements have been met given that the business is correctly described?

Run



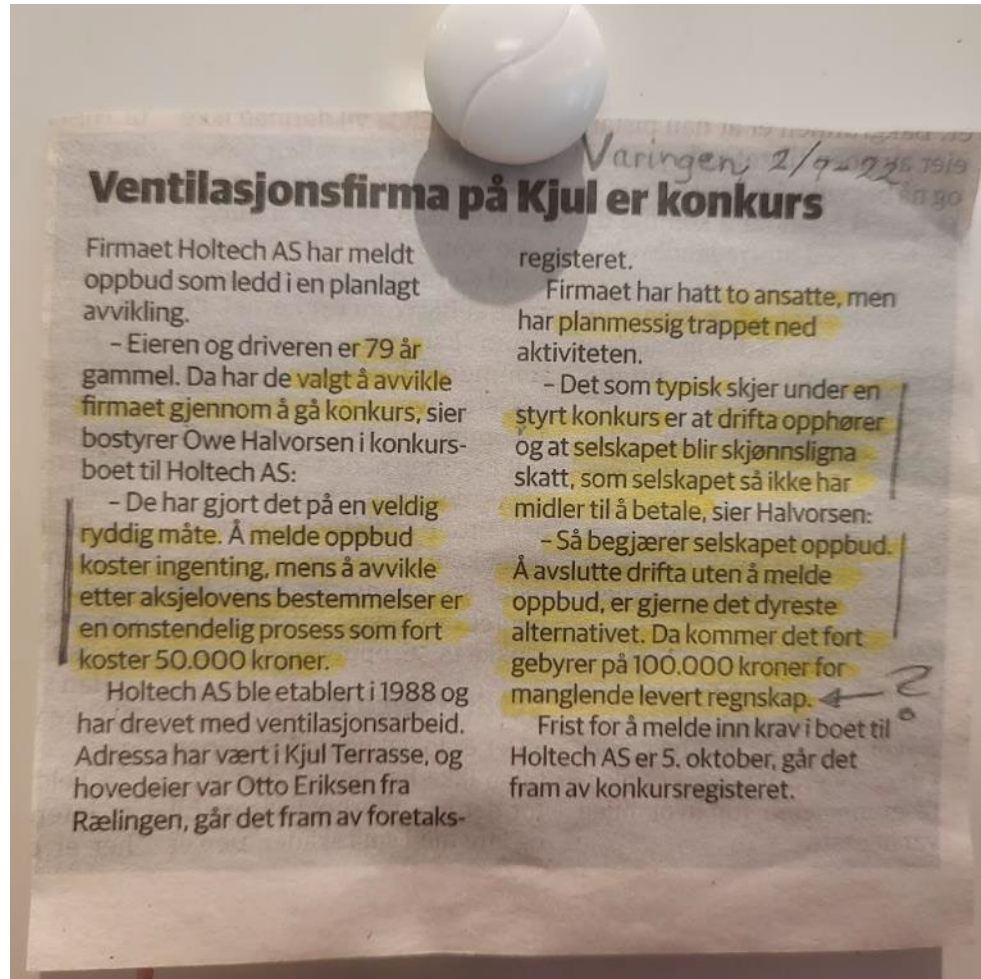
- Complete necessary requirements that are not possible to take in the start-up phase
- Ongoing digital interaction with public and private actors
 - E-invoicing, E-receipts
 - Reporting
 - Data sharing
- “Digital visibility” and assurance of compliance
 - Maintain a set of information about the business to be shared openly or consent-based ("seriousness information")
 - Ensure that the assumptions from the start-up are still valid

Dissolve



- Simple and controlled process for dissolving up the business.
- Secure the company's information and values at the time of closing

The missing process



...the article (in Norwegian) points to the missing process for dissolving a company. Filing for bankruptcy may be the easiest way out.

Why not have a «big red button» in the accounting system?

Danger zone

Dissolve my company

...which does a tidy dissolving of the company

Born Digital - work areas

			
Maturity survey	Process model	Digital Capabilities	Pilots, POCs, and MVPs

Digital capabilities – our take on what is needed



- Having secure digital identities for persons related to company, usable cross-border
- Having secure digital identity for companies, usable cross-border
- Having key company information digital and structured
- Having accounting and transaction data digital and structured
- Being able to send and receive structured digital business documents
- Being able to share information controlled and secure directly from (digital) source
- Being able to verify own compliance using digital services
- Being able to share digital proof of compliance to others
- Being able to simulate a new company before registration using digital services

Born Digital - work areas



Maturity survey



Process model



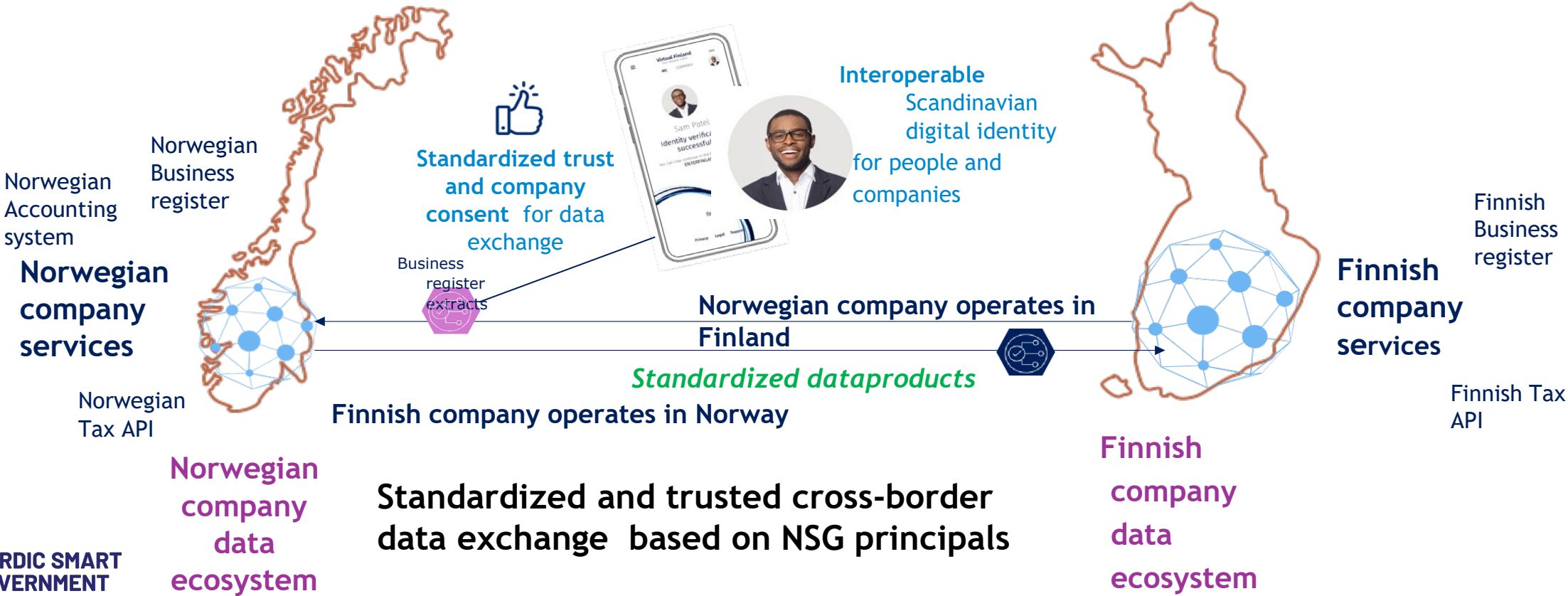
Digital Capabilities



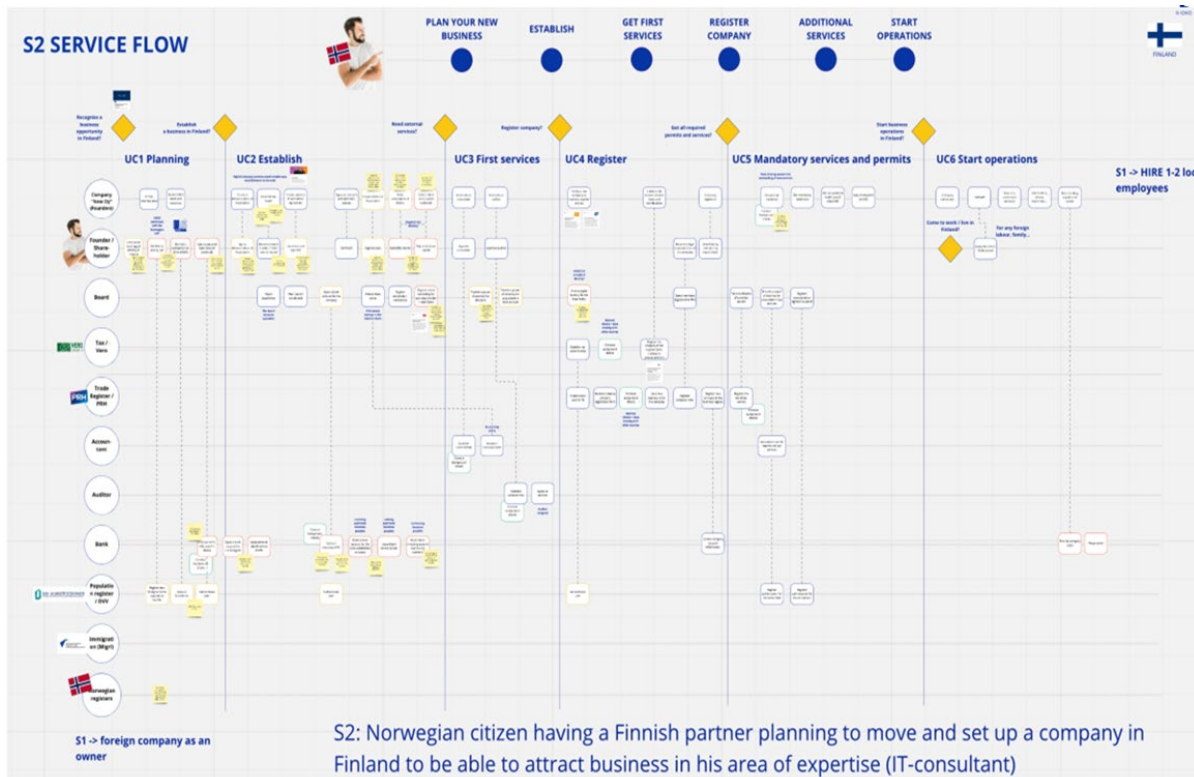
**Pilots, POCs,
and MVPs**

PoC-1: «Virtual Finland» pilot (2023)

Nordics as a seamless digital landscape for companies
Do digital business in all countries no matter what your home country is



Implemented two scenarios



- S1: Finnish company selling its own products setting up a sales office (limited liability company) in Norway with 1-2 local employees
- S2: Finnish citizen having a Norwegian partner planning to move and there setting up a company in Norway to be able to attract business in his area of expertise (IT-consultant)

Can be reversed, NO→FI or done both ways

Issues that are addressed

- **Cross-border digital identity (authentication and signing) for persons and companies**
- Being able to **register a company digitally from another country**
- How to have an **efficient process in establish the needed services and infrastructure** in Norway, like:
 - Accounting system
 - eInvoices and eReceipts
 - Bank Account
 - Registration with tax and other authorities
- How **structured information is shared with actors** to achieve once-only
 - **Structured documents** for company information, e.g. shareholders, roles, power of attorney
- How **compliance is assured** and how the foreign founders can verify that they **meet the relevant requirements**.

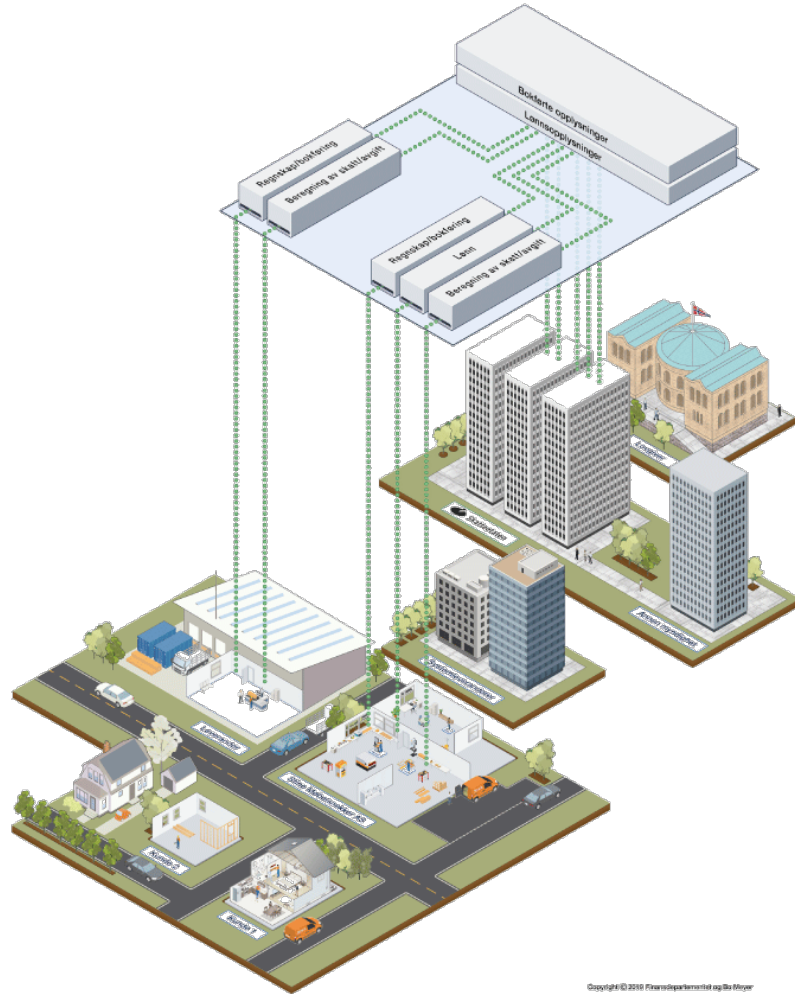
Technical/implementation issues

- What services (APIs) and user interfaces are needed to address the business issues

Results from Virtual Finland pilot

- Demonstrated how **cross-border** processes can be **fully digital**
- Legal issues and information requirements should not be a showstopper
 - Processes and information needs in the Nordics are **very similar**
- **Secure digital ID** a key issue – how can we trust national digital IDs across borders?
 - Can be solved in the short term by having trust between national ID providers
 - As **eIDAS2** is coming quite soon (2026ish), it makes more sense to go in that direction

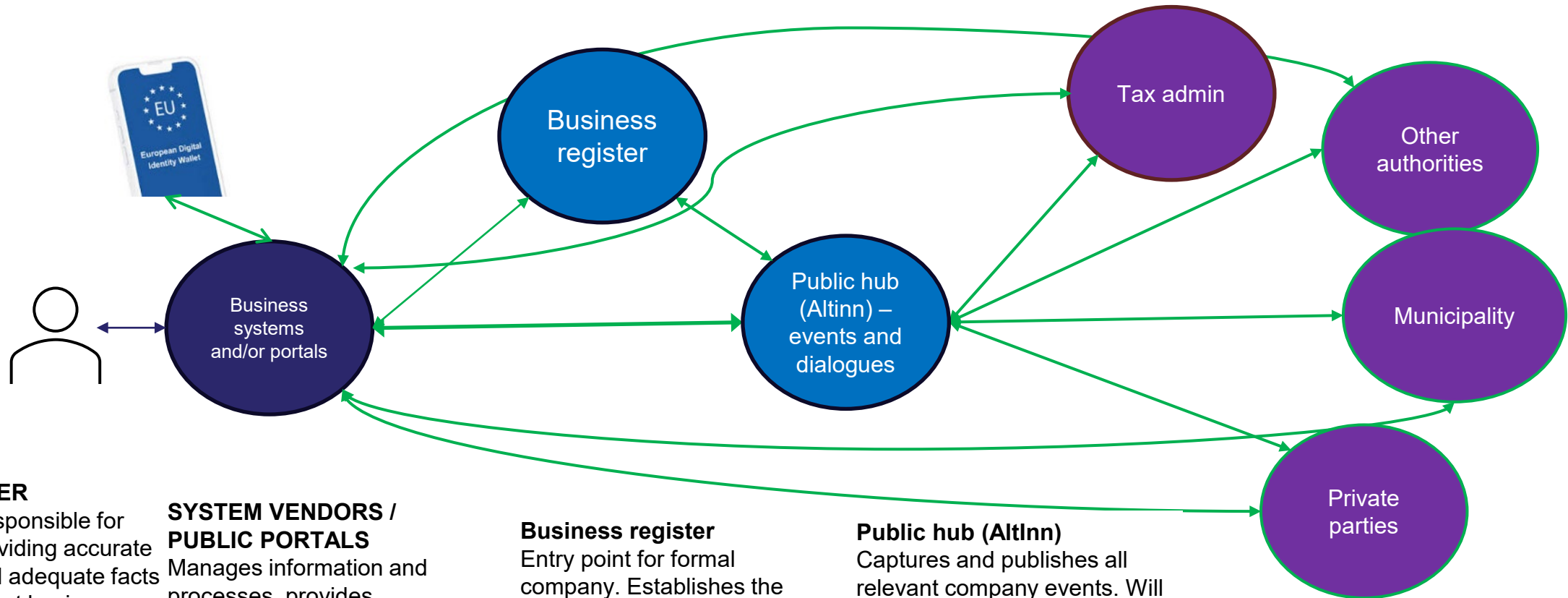
PoC-2 - making life easier for SMEs by digitizing events, information and services (2024)



- Digitization enables more seamless interaction between the SMEs and their ecosystem
- Given that the SMEs provides the correct fact the ecosystem will (automatically) makes necessary actions happen
- Potentially benefits
 - Reduced administrative burden for SMEs
 - Proof of compliance and “peace of mind” for SMEs
 - Increased efficiency in public sector

Let the computer systems do the “heavy lifting”

Interaction model to be tested



USER
Responsible for providing accurate and adequate facts about business

SYSTEM VENDORS / PUBLIC PORTALS
Manages information and processes, provides integrated user interface for interacting with all major stakeholders

Business register
Entry point for formal company. Establishes the official company attributes at start-up, e.g. NACE-code.

Public hub (Altinn)
Captures and publishes all relevant company events. Will be a hub for business events and messages.

Data sharing and services will be handled directly between involved parties

STAKEHOLDERS
Monitors company events and responds with requirements, tasks and deadlines, guidance, based on the event and the company information they have access to.

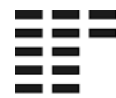
All mechanisms for event notification, data sharing and communicating responses are digitized. Communication is machine-to-machine and responses are in a format that may be processed by systems. Data sharing is handled on a 1:1 basis between end-user system and relevant stakeholders. eIDAS2 wallets may be an important data sharing mechanism.

Realizing the model in working components

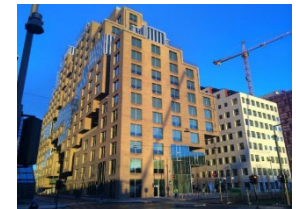


- Norway as a testbed for NSG&B
- Funded by Nordic Innovation (through NSG&B) and by funds from participating parties.
- Experimentation managed by The Norwegian Tax administration
- Running May – September 2024

Participants – public and private sector



Brønnøysundregistrene



3 private companies providing end-user services

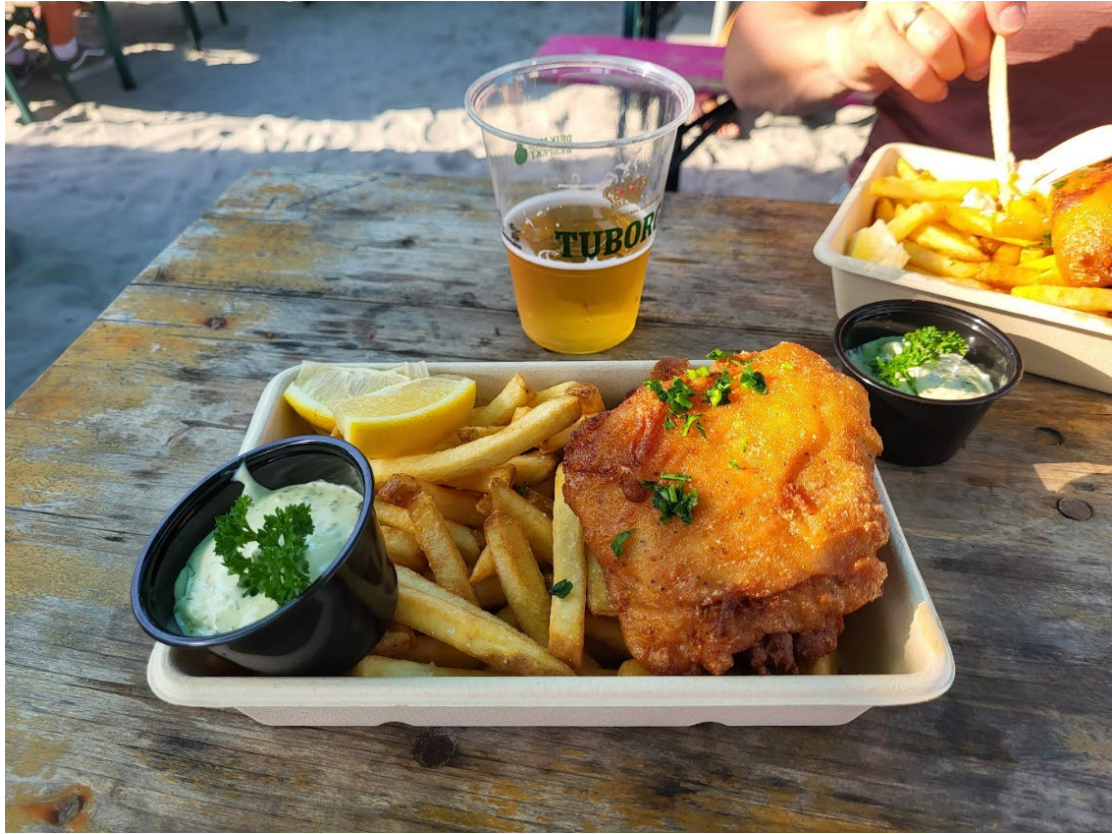
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Skatteetaten

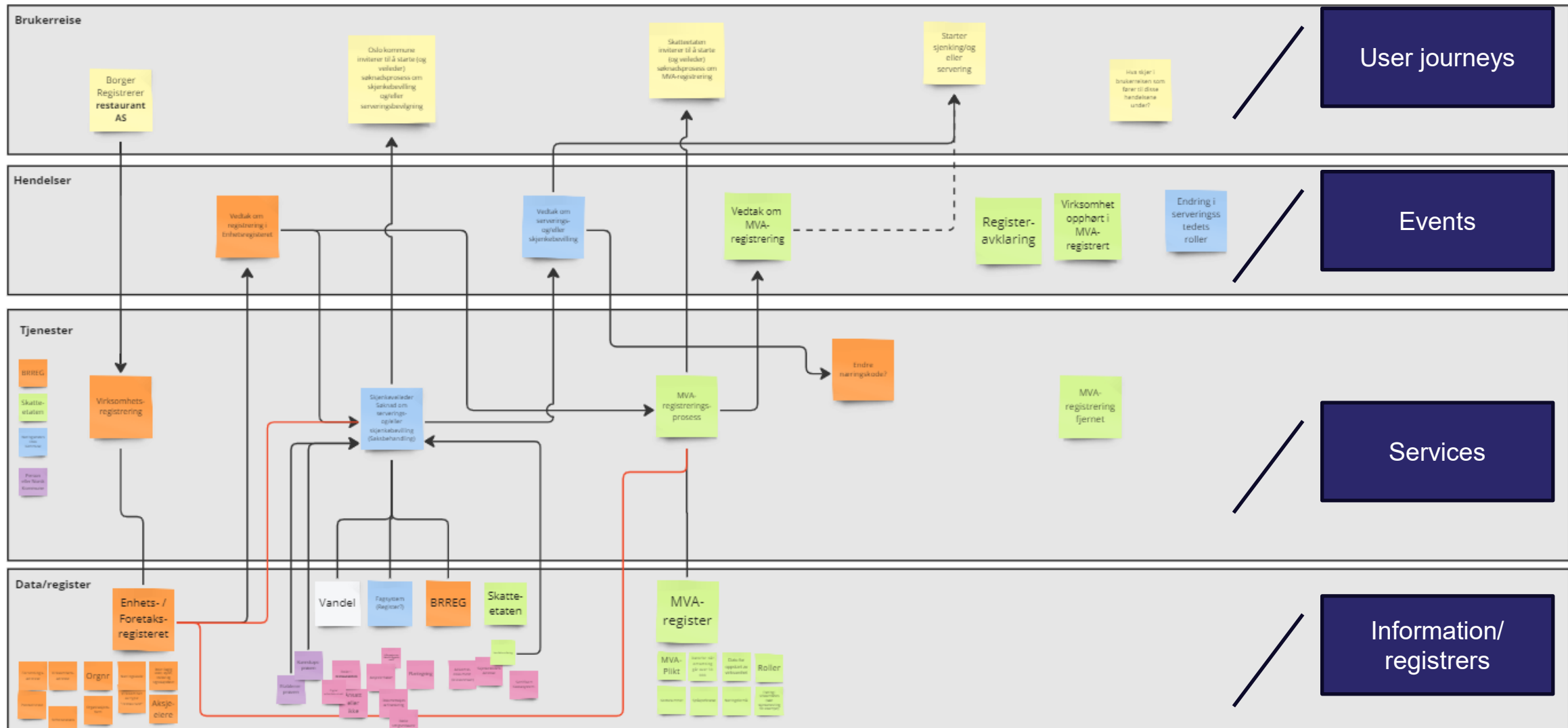
Digdir

The user journey that is being tested is to start a restaurant in Oslo

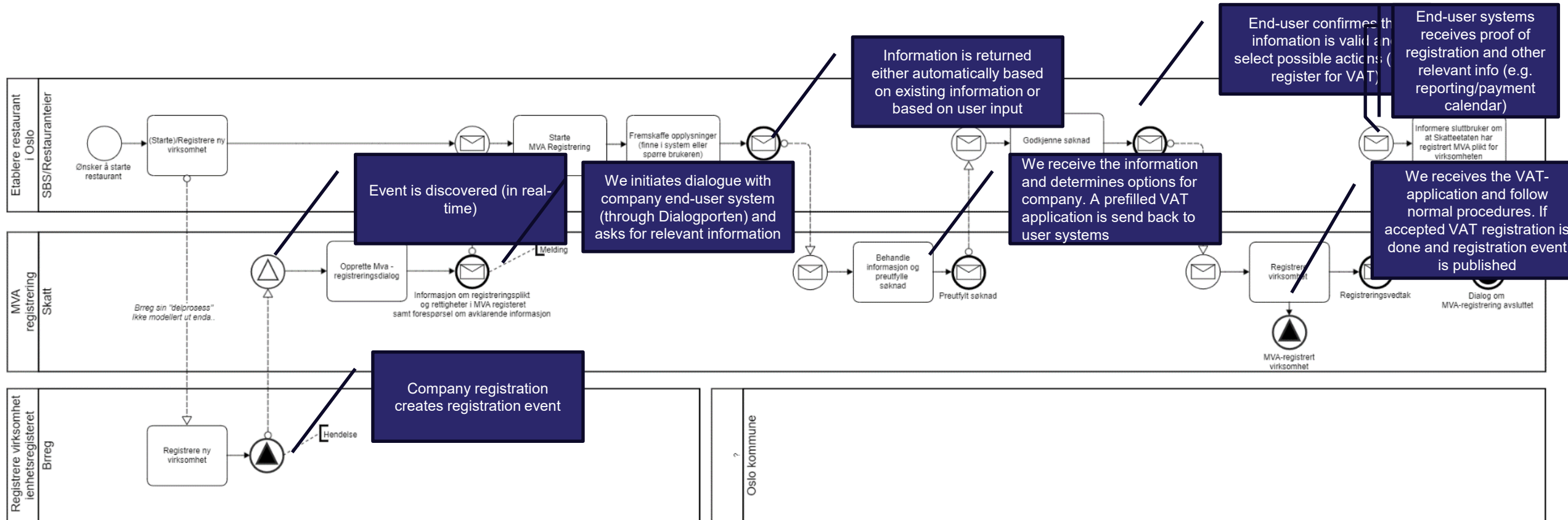


- The following are included
 - VAT registration
 - Municipal licences for serving food and alcohol ("Simple serving")
- New interaction patterns
 - Event-driven
 - Use of digital wallets
 - Both state and municipal level

Modelling interaction using CPSV -AP



VAT process flow (new)



Use of digital infrastructure



- ID services
 - National solutions
 - eIDAS2
- Event sharing
 - AltInn Events
- Data sharing
 - Semantic models
 - Catalogues
 - eIDAS2 digital wallets
- Connecting systems
 - Dialogporten

eIDAS2 digital wallets



- Provides standardized infrastructure for storing and sharing digital information
- Use of verifiable credentials provides trust in information
- Storing information in digital wallets gives a higher degree of portability between end-user systems

End-user experience






Dialoger

Etablere din egen virksomhet

Opprett din egen virksomhet på et samlet sted. Følg med i dialoglisten – Du vil bli kontaktet når du trenger å levere fra deg informasjon for å fullføre opprettelse av din nye virksomhet.

 Selskap: Glad Blomst AS (315697506)

Dine dialoger

 Dialogene for ditt firma vil dukke opp her
Noen ganger kan det ta litt tid (ofte kortere enn ett minutt).
Last siden på nytt for å sjekke om de er dukket opp

Etablere din egen virksomhet

Opprett din egen virksomhet på et samlet sted. Følg med i dialoglisten – Du vil bli kontaktet når du trenger å levere fra deg informasjon for å fullføre opprettelse av din nye virksomhet.

📄 Selskap: Glad Blomst AS (315697506)

Dine dialoger

Registrering i MVA-registeret

🔔 Under arbeid

En er pliktig til å MVA-registrere sin virksomhet etter å ha passert 50.000 kroner i omsetning ila. en 12 måneders periode. Hvis dette er relevant for din bedrift, kan du komme i gang med prosessen her.

Skatteetaten

Nå

Registrering for skjenkebevilling

🔔 Under arbeid

Alle serveringssteder som skal servere alkohol må ha skjenkebevilling fra sin kommune. Her kan du komme i gang med søknadsprosessen for skjenkebevilling i Oslo kommune.

Oslo Kommune

Nå



[Dialoger](#) > [Registrering i MVA-registeret](#)

Registrering i MVA-registeret

Under arbeid

Skatteetaten

Nå

En er pliktig til å MVA-registrere sin virksomhet etter å ha passert 50.000 kroner i omsetning ila. en 12 måneders periode. Hvis dette er relevant for din bedrift, kan du komme i gang med prosessen her.

Melding fra Bindersen

Din virksomhet, Glad Blomst AS, vil mest sannsynlig bli MVA-pliktig og Skatteetaten har derfor inngått en dialog med deg for registrering av virksomheten i Mva-registeret. Vi leier deg gjennom prosessen. Du kan lese mer om MVA-registrering [her](#).

For å komme i gang, bare trykk på knappen nedenfor

Fyll ut søknad om MVA-registrering

Handling påkrevd

Skatteetaten

Hvis du vil søke om registrering i MVA-registeret må du fylle ut et søknadsskjema. Dette kan utføres digitalt i Skatteetatens flater eller i et eksternt system som støtter vår prosess.

► Historikk

Conclusions so far



- Using events to facilitate interaction in the ecosystem may be a game-changer
- Need for common infrastructure for events, messages and information
- End-user systems ability and willingness to include a broad range of public services in their UX
 - Most likely a combination end-user UX and external sites
- Importance of eIDAS2 digital wallets for data sharing and portability

What is next?

Additional resources

NSG&B Born Digital: <https://nordicsmartgovernment.org/born-digital>

Born Digital video: <https://youtu.be/ja54Ougoq-Y?si=aARiyXTIxU Afuez6>