

A smiling woman with long blonde hair, wearing a white button-down shirt and a brown shoulder bag, is holding a smartphone. She is in a retail environment, likely a clothing store, with racks of clothes and a payment terminal visible in the background. A large blue diagonal overlay covers the bottom left portion of the image, containing the title and subtitle text.

Vipps Mobile Pay

The Third-Party App
Transforming NFC Payments

Vipps Mobile Pay – The Third-Party App Transforming NFC Payments

Payment Services

Vipps Mobile Pay, Norway's leading digital wallet provider, became the first third-party application in the world to enable NFC (Near Field Communication) payments on the iPhone in December 2024. Following this historic milestone, and supported by the Thales D1 digital issuance platform, Vipps digitised more than one million consumer bank accounts in just four months, enabling convenient proximity payments with both iOS and Android devices. Vipps has been live with BankAxept, Norway's domestic scheme, since launch. On September 2025, Vipps has launched the integration with Visa and Mastercard networks allowing Vipps iOS users to pay worldwide.

Offering Users an Independent Alternative to OEM Wallets

Vipps Mobile Pay is transforming the European payments ecosystem by offering a seamless, secure, and independent alternative to existing OEM solutions. Users can now set Vipps Pay as the default wallet on their phone, and make contactless payments with their bank cards. In-store transactions are completed with nothing more than a tap of the phone on a PoS (Point of Sale) terminal. Backed by Thales' robust and scalable technology, Vipps is firmly established as a pioneer in NFC payments.

From Vision to Reality: Unlocking iPhone's NFC Capabilities

In developing this innovative new payment wallet, Vipps built on its experience of launching a QR code-based payment solution in partnership with BankAxept in 2021. Recognising the untapped potential of NFC technology, Vipps subsequently became a passionate advocate for unlocking access to the iPhone's capabilities through Host Card Emulation (HCE). The HCE process enables secure contactless payments at point of sale by delivering encrypted credentials to a user's phone, while keeping their full account details securely in the cloud or a server.

Vipps Mobile Pay is therefore the product of a simple but ambitious goal: to enable effortless NFC payments via a third-party app on iOS devices. Achieving this breakthrough opened the door to an end-to-end Vipps payment experience across iOS and Android devices – and a far easier life for consumers.



Thales: The Ideal Technology Partner for the Vipps Payment Revolution

The challenges involved in turning Vipps' vision for democratising NFC on iOS into a reality for millions of consumers should not be underestimated. Vipps needed a technology partner ready to quickly implement iOS HCE technology while ensuring a secure, scalable, and reliable end-to-end solution capable of handling high volumes and rapid growth from day one. Successful deployment also required an understanding of the region's unique payment landscape.

Vipps soon identified Thales as the ideal technology partner to overcome these critical challenges quickly and effectively. Key factors behind this decision included:

Technical Leadership - Thales brought deep expertise in NFC payments to the project and was uniquely positioned to implement iOS HCE technology rapidly and flawlessly. Thales' technical team also had prior experience working with Vipps and understood the nuances of Nordic payment ecosystems.

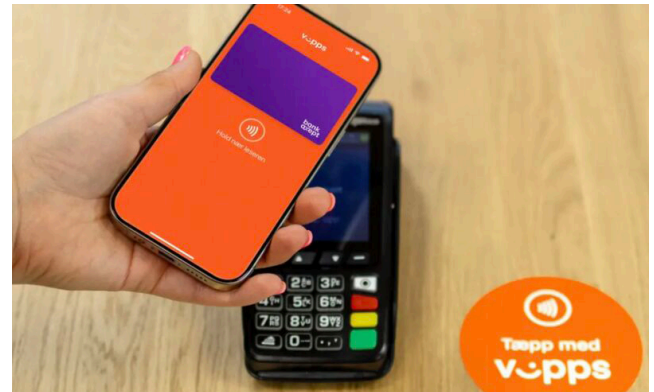
Proven Collaboration - Thales and Vipps already had a strong working relationship, having collaborated successfully on earlier OEM Pay initiatives. This partnership laid the foundations for smoother project alignment and faster execution of Vipps Mobile Pay.

Robust Project Delivery - Thales demonstrated its ability to manage tight deadlines and complex operational requirements, ensuring Vipps Mobile Pay was market-ready within four months of approval. This rapid time-to-market reflects Thales' agile delivery model and high-quality engineering standards.

Comprehensive End-to-End Support - Thales' D1 digital issuance platform offers Vipps a full-stack solution covering card provisioning, lifecycle management, and secure tokenization. D1 also guarantees scalability, reliability, and uninterrupted service, all of which proved crucial for handling intense consumer demand from day one. The platform successfully digitised over 200,000 cards within 24 hours of launch, and one million active bank accounts in the first four months.

Vipps' innovative mobile wallet strategy, powered by the Thales D1 platform, has proven to be a valuable partnership, as demonstrated by the significant achievement of reaching one million active bank accounts. As Vipps expands its offering to include international payment schemes, the platform's scalability, resilience, and flexibility will continue to drive adoption across Europe and beyond.

Rune Garborg, CEO of Vipps



At-a-Glance: Vipps and The Thales D1 Platform

Record Adoption

- Over 200,000 cards digitised within 24 hours of launch on 9 December 2024
- One million bank accounts digitised in four months
- Zero service interruptions since roll-out

Exceptional Time-to-Market

- Launched just four months after iOS opened up NFC (HCE) capability
- Rapid technical and operational implementation thanks to the D1 platform's agility

Architecture Designed for Growth

- Ready to welcome Visa and Mastercard in Q3 2025
- Full interoperability with Android and iOS systems
- D1 platform built to manage high volumes and support expansion into other European markets

Thales was fully on board with Vipps from day one, energetically supporting the ambition to provide a scalable, frictionless and robust digital payment experience for the Norwegian market. Fuelled by strong collaboration between our teams, we met extremely challenging timelines for the commercial launch, and once again proved our operational robustness - delivering an extremely stable service sustaining both the high enrolment traffic of the early days and current intensive usage for day-to-day payments.

François Chaffard, Senior Vice President of Digital Payments at Thales.



Thalesgroup.com

