Danske Bank

UX & Growth Ideas Presentation

Better banking for customers. Measurable value for Danske.

A practical win-win strategy

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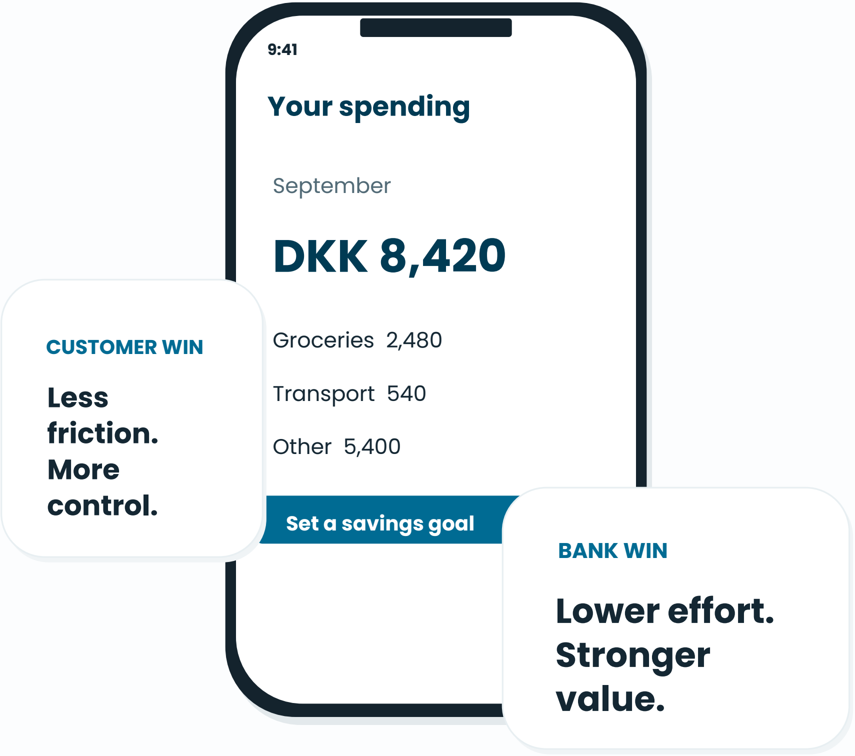


Concept screens • sample data

Strategic Vision: A Win-Win Bank

Help customers succeed, and earn a larger, more valuable banking relationship.

UX **Customers**

Complete tasks easily.
Understand their money.
Recover safely.
Reach financial goals.

→

Useful experience

↓

Trust & daily value

↓

Deeper relationship

→

\+ **Danske Bank**

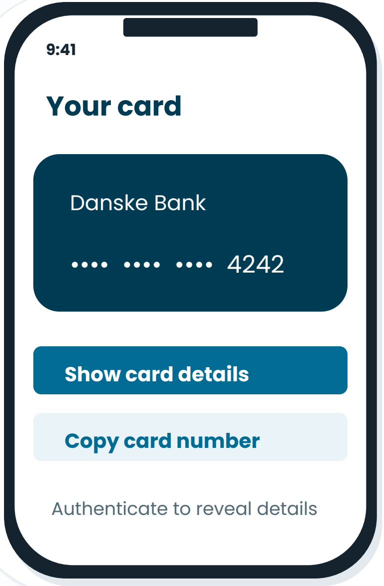
Fewer avoidable contacts.
More successful payments.
More retained balances.
Better product conversion.

Success = better customer outcomes + incremental bank contribution.

Proposed causal model • Test successful tasks and value; satisfaction or app time alone do not prove revenue.

High-Impact Idea (1)

Make card details easy to use



Concept • sample data

1 Idea

Make “Copy card number” visible after authentication. Keep details masked; offer existing Click to Pay where supported.

User Pain

Manually retyping a card number interrupts an online purchase.

Customer Benefit

Faster checkout and fewer typing errors.

Company Benefit

DKK 60k

Illustrative annual card contribution

10k users × 2 recovered payments / month
× DKK 250 × 12 × 0.10% net yield

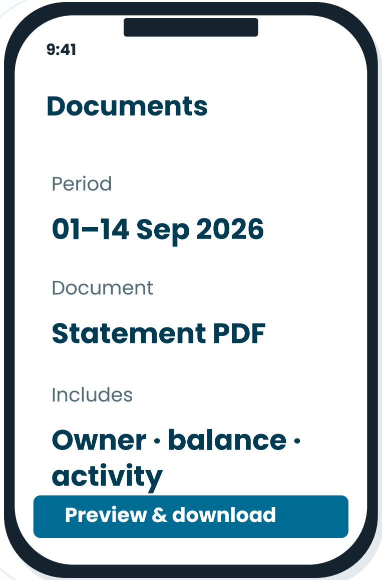
1–3 recovered payments / month → DKK 30–90k

Source: Danske Click to Pay [4]. Copy limitation is a user report; not independently reproduced.

Danske Bank

High-Impact Idea (2)

Download the right statement, first time



Concept • sample data

2 **Idea**

Surface “Download statement” on the account. Preview dates, account owner and balances; distinguish an official statement from a transaction export.

User Pain

The user needs a document for a chosen period, with the right evidence for a third party.

Customer Benefit

A usable document without a support call.

Company Benefit

DKK 51.2k

Illustrative annual service capacity

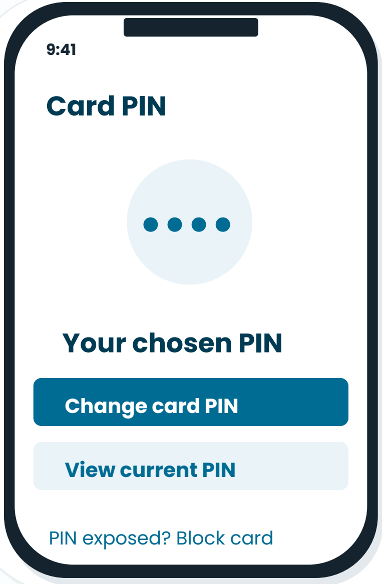
20k exports × 8% needing help × 40% fewer contacts × DKK 80

25–60% fewer contacts → DKK 32–76.8k

Source: Danske documents PDF / XLSX / CSV export with a chosen period [2].

High-Impact Idea (3)

Let customers choose and change their card PIN



Concept • sample data

3 Idea

Let customers choose and change their card PIN after strong authentication, where card systems support it. Add clear routes for forgotten or exposed PINs.

User Pain

I forgot the bank-issued card PIN and my card was blocked. I also need a fast, safe way to replace a potentially exposed PIN.

Customer Benefit

A memorable PIN and a faster security response.

Company Benefit

DKK 96k

Illustrative annual PIN-support capacity

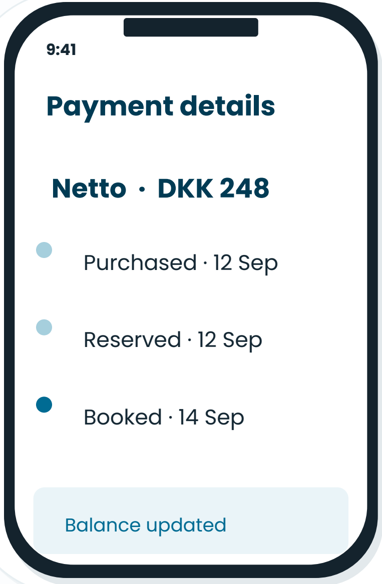
4k card PIN support contacts / year × 30% fewer contacts × DKK 80

15–45% fewer contacts → DKK 48–144k

Source [3]: PIN viewing and PIN-block recovery exist. Self-chosen PIN change is a proposal.

High-Impact Idea (4)

Explain what happened to my money



Concept • sample data

4 Idea

Show one payment timeline: purchased → pending → booked / released. Explain available balance and link related records.

User Pain

Purchase, reservation and booking dates can make one payment look like different events.

Customer Benefit

Understand the real status without guessing.

Company Benefit

DKK 240k

Illustrative annual service capacity

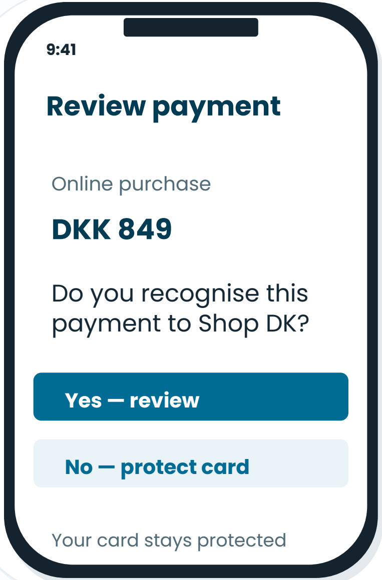
100k users × 0.10 status contacts / year
× 30% fewer contacts × DKK 80

15–45% fewer contacts → DKK 120–360k

Basis: user-reported confusion. Proposed UI; current app behaviour requires walkthrough validation.

High-Impact Idea (5)

Resolve suspicious payments with context



Concept • sample data

5 Idea

For eligible cases, show the merchant, amount and safe reason category in-app. Offer “This was me” for reassessment or an immediate fraud route.

User Pain

An unexpected card block can leave a genuine customer unable to pay or understand the next step.

Customer Benefit

Faster recovery and a clear next action.

Company Benefit

DKK 160k

Illustrative annual service capacity

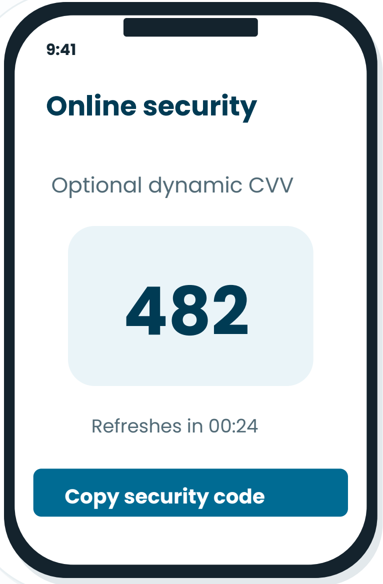
5k legitimate block-related contacts / year
× 40% fewer contacts × DKK 80

20–60% fewer contacts → DKK 80–240k

Source: Danske already uses SMS with instructions and, in some cases, self-service unblocking [5].

High-Impact Idea (6)

Pilot dynamic CVV where it adds value



Concept • sample data

6 Idea

Test an optional rotating in-app CVV on supported cards and payment flows. Evaluate incremental benefit alongside existing tokenised payment options.

User Pain

Exposed static card credentials can remain usable for online card fraud.

Customer Benefit

More control over online card exposure.

Company Benefit

DKK 60k

Illustrative annual avoided bank loss

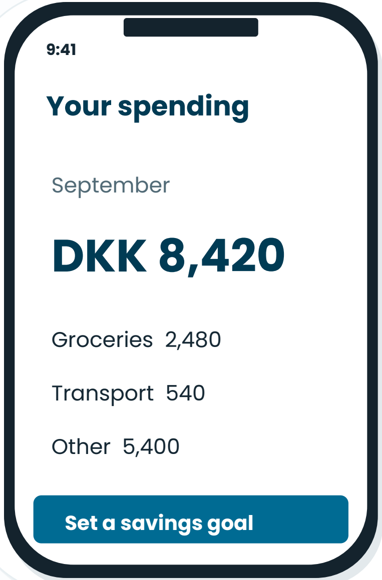
DKK 1m eligible bank-borne annual loss
× 30% coverage × 20% loss reduction

10–30% loss reduction → DKK 30–90k

Baseline loss and effectiveness are assumptions, not Danske data. Dynamic CVV availability is unverified.

High-Impact Idea (7)

Turn spending insight into a useful habit



Concept • sample data

7 Idea

Surface the existing overview and consent step. Test editable budget limits, user-set savings goals and useful progress feedback.

User Pain

A spending overview creates little value if customers cannot find it or act on it.

Customer Benefit

Know where money goes and build a buffer.

Company Benefit

DKK 200k

Illustrative annual deposit contribution

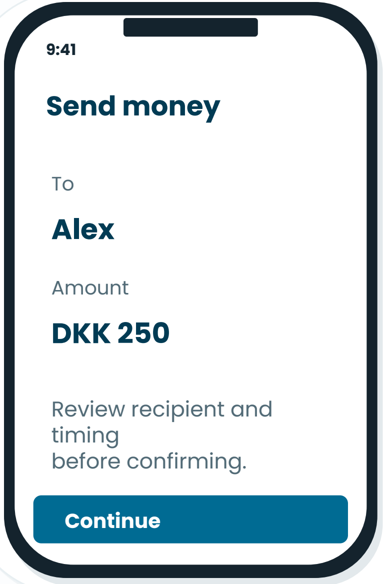
20k activated users × DKK 1k additional average balance × 1.0% contribution yield

DKK 500–1,500 extra balance → DKK 100–300k

Source: categorisation and category editing already exist [1]. New goal features need validation.

High-Impact Idea (8)

Make everyday transfers feel effortless



Concept • sample data

8 Idea

Start with recent recipients, favourites and clear fee / arrival information. Test demand for request-money or contact-based flows before choosing a partner.

User Pain

Paying a person can require too much account detail, app switching or repeated entry.

Customer Benefit

Send money confidently with less effort.

Company Benefit

DKK 80k

Illustrative annual service capacity

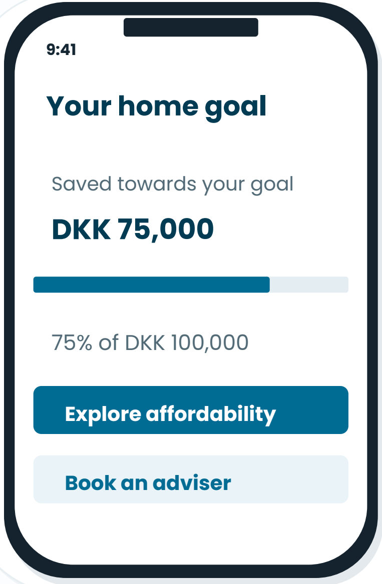
4k transfer-help contacts / year × 25% fewer contacts × DKK 80

12.5–37.5% fewer contacts → DKK 40–120k

Source: account transfers already exist [6]. User reports P2P friction; proposed extensions are unverified.

High-Impact Idea (9)

Connect customer goals to suitable products



Concept • sample data

9 Idea

Connect a voluntary home-saving goal to a calculator, document checklist and adviser handoff. Make applications resumable and explain progress.

User Pain

A customer may have a housing goal but struggle to turn it into a clear next step.

Customer Benefit

Understand affordability and take the next step.

Company Benefit

DKK 600k

Illustrative first-year cohort contribution

10k qualified starts × +3 percentage points
funded conversion × DKK 2k contribution

+1–5 percentage points → DKK 200k–1m

Builds on existing housing tools and Forward ’28 [7, 8]. Funnel uplift and unit economics are assumptions.

Nine value hypotheses. No inflated total.

Illustrative annual effects for a hypothetical 100k active-user cohort; home finance uses a yearly new cohort.

OPPORTUNITY	VALUE TYPE	RANGE / DKK	BASE / DKK
Card details / checkout	Net card contribution	30–90k	**60k**
Statement flow	Service capacity	32–76.8k	**51.2k**
Card PIN control & recovery	Service capacity	48–144k	**96k**
Transaction clarity	Service capacity	120–360k	**240k**
Block recovery	Service capacity	80–240k	**160k**
Dynamic CVV	Avoided bank loss	30–90k	**60k**
Spending → savings	Deposit contribution	100–300k	**200k**
P2P usability	Service capacity	40–120k	**80k**
Home-finance funnel	First-year contribution	200k–1m	**600k**

Before implementation / running costs. Do not sum: overlapping customers, contacts and behaviour can double-count value.

Start where evidence and delivery are strongest

Validate simple service improvements first; gate new payment infrastructure behind a business case.

01 / PROVE THE BASICS

- Statements
- Card PIN recovery
- Transaction clarity

Likely first experiments.
Audit data and contact reasons.

02 / DEEPEN THE VALUE

- Card details & checkout
- Block recovery
- Spending → savings

Test behaviour and economics.
Coordinate with security teams.

03 / EARN THE INVESTMENT

- PIN changes
- CVV / P2P
- Home-finance funnel

Gate PIN, CVV and P2P on feasibility and viable costs.

Provisional prioritisation; engineering effort and business baselines remain to be measured.

About Me & Proof of Impact

Growth Product Manager with 6+ years across Product and Project Management

- **6+** Product and Project Management across digital products and delivery
- **↗** Product discovery, roadmaps, prioritisation and execution
- **%** Funnel analysis, KPIs, experimentation and validation
- **✓** Stakeholder alignment, Agile delivery and team coordination
- **+** Customer value, operational efficiency and business outcomes

+12% conversion
Product improvement based on funnel insight

+50 transactions / month
Resolved a hidden critical funnel issue

~40 hours saved / month
Reduced operational workload

110+ ideas validated
Built a strong improvement backlog

73+ roadmap tasks
Structured a 2026 product roadmap

Source: supplied Green.dk / tamigo presentations • Prior-project results; not Danske Bank outcomes.

Why I Fit Danske Bank

Outcome-focused product thinking: from customer friction to measurable commercial value

01 **Outcome-driven growth**

Connect customer needs to measurable business outcomes.

02 **Financial funnel thinking**

Break vague conversion problems into clear stages and testable hypotheses.

03 **Structured discovery**

Turn user evidence into prioritised improvements and experiments.

04 **Hands-on execution**

Work across analytics, delivery, documentation and stakeholder alignment.

Thank you

I'd be glad to discuss how I can contribute.

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Better banking for users. Stronger, measurable value for the bank.

Fix the experience without overstating the gap

One customer's friction is a discovery signal, not evidence that a feature is missing for everyone.

TOPIC	EVIDENCE	OPPORTUNITY
Spending categories	Already documented	Improve discovery, consent and actionability [1]
Export by chosen period	Already documented	Validate official-statement needs and document quality [2]
Card PIN control	View / unblock exist	Validate self-chosen PIN changes on existing cards [3]
Card security messaging	Already documented	Improve context and eligible false-positive recovery [5]
Copy / CVV / P2P / dates	User report or proposal	Reproduce by card type, OS, version and customer setup

Public docs checked 14 September 2026; card PIN sources updated 15 September. No authenticated walkthrough.

Convert service capacity into measurable savings

Pilot: statements + card PIN recovery UX + transaction clarity. PIN-change infrastructure is excluded.

GROSS ANNUAL CAPACITY VALUE

DKK 387.2k

51.2k + 96k + 240k; only if contacts are distinct

ILLUSTRATIVE DELIVERY COSTS

DKK 240k build

40 person-days × 6k; plus 48k annual running cost

If 100% becomes useful capacity

339.2k annual net value
≈ 8.5-month steady-state payback

If only 25% becomes cash savings

48.8k annual net cash benefit
≈ 59-month steady-state payback

Payback excludes rollout ramp and discounting. Finance must validate actual cashability and capacity redeployment.

Every number is a scenario, not a forecast

No internal Danske customer volumes, contact costs, fraud losses or product margins were available.

Scope & time	100k hypothetical active retail users. Annual steady-state effects, except home finance: first 12 months of value from a yearly funded cohort.
Contact economics	DKK 80 loaded cost per contact. A contact avoided creates service capacity; cash savings require a real reduction in costs.
Card & deposit yield	0.10% net card contribution on additional volume. 1.0% deposit contribution after deposit interest, liquidity / funding and variable costs.
Credit contribution	DKK 2k per additional funded relationship after funding, expected credit loss, servicing and capital charge. Loan principal is not revenue.
Incrementality & costs	Exclude internal balance shifts, channel substitution and overlap. Deduct build, licensing, security, processor and running costs.
Sensitivity	Ranges change one assumption at a time; they are not confidence intervals. Replace every assumption with validated data before investment.

Public evidence behind the proposal

Official Danske sources: 14 September 2026; card PIN sources updated 15 September. Links are clickable.

[1] Spending overview & categorisation

Existing categories, editing and customer controls.

[2] Statements & export

Export formats and period selection.

[3] Card PIN & recovery

View / unblock; new PIN may require a new card.

[4] Click to Pay

Existing online checkout option.

[5] Card misuse & blocking

SMS instructions and recovery routes.

[6] Everyday banking benefits

Existing account transfers in mobile and online banking.

[7] Housing journey & calculators

Housing calculators and advice entry points on the homepage.

[8] Forward '28 strategy

Customer experience, full relationships and efficiency.

Personal observations come from the recovered prior discussion. Public docs do not establish every card / app variant.