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# IT developed to be Backbone for Business and Society

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## Summary

Through a number of examples, it is discussed how the use of IT has developed in Denmark over the years:

1. *General development of IT use:*
  - From centralized to decentralized use
  - Punch cards, central systems, mainframes
  - The first online systems in front office around 1976
  - General systems to bankers
  - Systems to customers' PC banking
  - Phone systems and office banking systems
  - Systems to corporate customers.
2. *The IT history of Danske Bank/Københavns Handelsbank:*
  - A short summary of the IT history in Københavns Handelsbank 1967–90
  - The big mergers implemented in short time
  - Technological platform developed into one bank one system 1990–2004.
3. *Cooperation between banks on infrastructure/security:*
  - Common debit card (Dankort)
  - Common payment system
  - Common security standards.
4. *Lessons learned:*
  - Implementation of IT-systems in the business process
  - Don't let the technical people decide
  - The nature of very big projects
  - The fear of failure
  - Importance of a smooth daily operation
  - The benefit of using systems more and more efficient.