



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.