SESSION II

12.45-13.40	**Session II: Use of RPA&AI in public registers. Presentations:** "Nordic Smart Government and new opportunities for applying RPA&AI in public registers" by Håkon Olderbakk, Senior Adviser, Director Generals Staff, The Registry Authority, Norway "Robotic process automation at the Norwegian Mapping Authority: achievements and future plans" by Jan Olav Knutsen, Project Manager, Electronic Registration, Norwegian Mapping Authority **Panel discussion:** Håkon Olderbakk, Senior Adviser, Director Generals Staff, The Registry Authority, Norway Jan Olav Knutsen, Project Manager, Electronic Registration, Norwegian Mapping Authority Guna Paidere, Director General (Chief State Notary), the Register of Enterprises of the Republic of Latvia Kaspars Kauliņš, International Business Development Director, Tilde, Latvia **Moderator:** Māris Vainovskis, Senior Partner, Attorney at Law, Head of M&A and Commercial, Co-Head of Banking and Finance, Eversheds Sutherland Bitāns

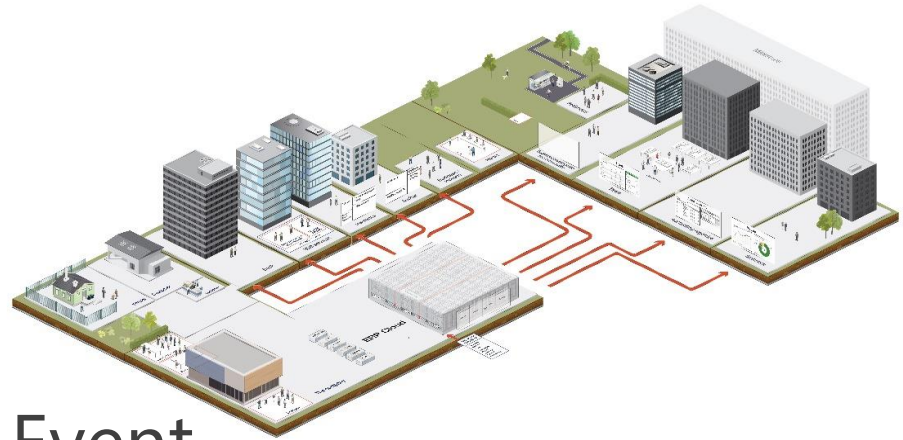# SESSION II: USE OF RPA&AI IN PUBLIC REGISTERS

"Nordic Smart Government and new
opportunities for applying RPA&AI
in public registers"

HÅKON OLDERBAKK

Senior Adviser, Director
Generals Staff, The Registry
Authority, Norway

# Nordic-Baltic Industry Event

Nordic Smart Government
H.Olderbakk

Nordic Smart Government 3.0

Our Vision with Nordic Smart Government is to **make life simpler for SMEs** in the Nordic Region....

We are going to make real-time financial data available for public and private actors nationally and across the Nordic countries

Goal 2020: The objective of the program is to provide a roadmap by 2020, including legislative and technical implementation across the Nordic countries, to the Nordic Ministers of Business.
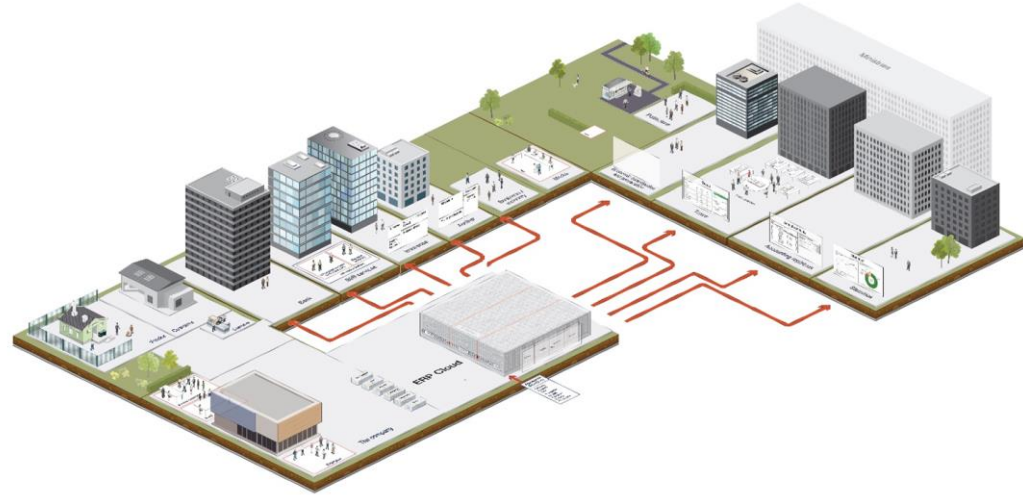
Estimated effect **25-27 billions euro/yearly** from 2027

In the 5 Nordic countries

Creating value for the SMEs

More time to focus on the business?

- Better overview of own business

- Reduced administrative burdens and saved time by automatic financial processes and reporting

- Transparent market and therefore increased trust in business partners

- Better competition and a more effective Nordic market – and thus a higher value creation in our region

- Simplifying cross-border business via aligned standard

- Easier credit assessment – easier to be an entrepreneur

Result: Growth, innovation and more time to do actual business

Creating value for public authorities, financial institutions and other stakeholders

- Transparency - easier to supervise and control

- Minimal document management

- Real-time data policy initiatives, impact measurements

- Less risk of fraud, better financial advice, analyses

- Innovation, growth, product development, access to a Nordic market
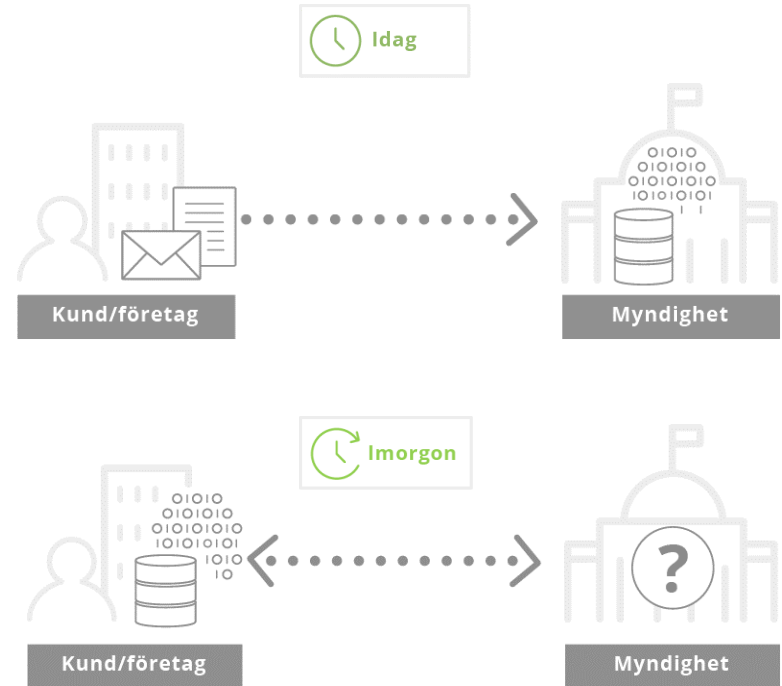
NSG – "solutions"

Ambition for the next two years: Defining requirements (legal, semantic, technical, organizational) for public and private digital systems

→Compatible with other digital systems, so data is automatically shared in the Nordic region

- WP1: Enabling interoperability on national and Nordic level: Defining regulation, standards and processes which can be adapted by the Nordic countries – and by other EU countries"

- WP2: Automated flow of business transaction data (ensuring quality input data)

- WP3: Implementing WP1 & 2: Defining information exchange and governance"

- WP4: Demonstrating the value of real-time data to small business, authorities and 3rd party service provider

Creating value for public authorities, financial institutions and other stakeholders

- Transparency - easier to supervise and control
- Minimal document management
- Real-time data policy initiatives, impact measurements
- Less risk of fraud, better financial advice, analyses
- Innovation, growth, product development, access to a Nordic market

An unique collaborative program

- Work across borders, fields and institutions

  - Countries involved
    - Sweden
    - Norway
    - Finland
    - Denmark
    - Iceland

  - Institutions involved include
    - Business registries
    - Statistics
    - Tax authorities
    - Various governmental bodies and stakeholder groups
    - Funded by Norden Nordic Innovation
      - Have formed an expert panel to review the project

Nordic Baltic Industry Event

STEERING GROUP
Katrine Winding (DK, Chair)
Lars Peder Brekk (NO)
Annika Stenberg (SE)
Antti Riivari (FI)
Snorri Olsen (IS)

CHANGE ADVISORY BOARD
Johan Bergsten (SE)
Carsten Ingerslev (DK)

Nordic Innovation

EXPERT GROUP

PROGRAMME MANAGER
Kjersti Lunde (DK)

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Mads Damgaard, Mai F. Andersen

PROGRAMME MANAGEMENT ORGANISATION
Kjersti Lunde (DK), Nina Brede (SE), Håkon Olderbakk (NO), Terhi Maijala (FI), Linda Rut Benediktsdóttir (IS)

COMMUNICATION
Manager: Mai F. Andersen (DK), Annika Follin (SE), Patrik Danielsson (SE)
Kirsti Retvedt (NO), Päivi Männikkö (FI)
Jónas Magnússon (IS)

WP 1 **INTEROPERABILITY AND GOVERNANCE**

Project Manager: Steinar Skagemo (NO)
Legal: Franck Mertens (FI), Ann-Sofie Silversved (SE), Mikkel Joensen (DK), Ville Ruokamo (FI), Ragnheiður Guðnadóttir (IS), Tapani Mäkelä (FI), Emma Pylvinen (FI)
Technical: Jonas Öhrnell (SE), David Norheim (NO), Morten Oxholm (DK), Samuli Turkkila (FI), Hólmfríður Sigríður Jónsdóttir (IS),

WP 2 **AUTOMATED FLOW OF DATA**

Project Manager: Sara Söderholm (SE), Vuokko Makinen (FI), Arnold Ovid (NO), Jóhanna Guðmundsdóttir (IS), Hildur Kristjánsdóttir (IS), Christian Fini Henriques (DK), Mika Mertanen (FI), Patrik Lindmark (SE)

WP 3 **INFORMATION EXCHANGE**

Project Manager: David Norheim (NO), Stefan Ellstrøm (SE), Jan Sjøsten (SE), Matti Rounamo (FI), Jussi Jääsaari (FI), Elina Koskentalo (FI), Rune Gløersen (NO), xx (DK), Benedikt Geir Jóhannesson (IS)

WP 4 **AUTOMATED AND STANDARDISED REPORTING**

Project Manager: Mads Damgaard (DK), Cecilia Edström (SE), Elina Koskentalo (FI), Jan Frederik Håvie (NO), Lauri-Erkki Honko (FI), Benedikt Geir Jóhannesson (IS), Henrik Engstrøm (SE), Magnús Kári Bergmann (IS), Kristian Vodahl (NO),

USER JOURNEY TASK FORCE
Manager: Jenny Edin (SE), Kristian Vodahl (NO), Steinar Skagemo (NO) Nanna Callesen (DK), Mads Damgaard (DK), Jóhanna Guðmundsdóttir (IS)

Nordic Smart
Government

www.nordicsmartgovernment.org

Nordic Smart Government is funded by Norden Nordic Innovation/Nordic Council of Ministers

AI/ Machine learning / Robotics

Nordic Smart Government enables new opportunities

- Better support for accounting
- Better support for automatic reporting
- Better support for credit risk assessment

Some other examples independent of Nordic Smart Government

- Automatic processing of Mortgage in Movable property, Mainly deterministic
- Automatisation and support in processing in Business Registration, Partly deterministic
- Use of Machine learning to support and partly automate assignment of code for line of business(NACE) based on description of business activity.
- Early initiatives amongst Nordic Business Registers for early detection of potential fraud

Thank you for the attention!

Key figures for 2018

- 1.601.576 – registrations in Land book

- 98,9% - two days – processing time

- 99,7% - quality – correct registrations

- Call Centre – average time 87 seconds to respond

- Key knowledge; regional differences and specific challenges

Organisation

In total: Approx. 300 employees
Call Centre: 20
Legal staff: 19
Cadastre: 27
Technical staff: 24

Kartverket

E-registration - status

- E-registrations (May 3rd)
  - ca. 42,2 % electronically submitted
    - ca 36,7 % fully electronic

- Users – only for professionals
  - 117 banks
  - 130 real estate brokers
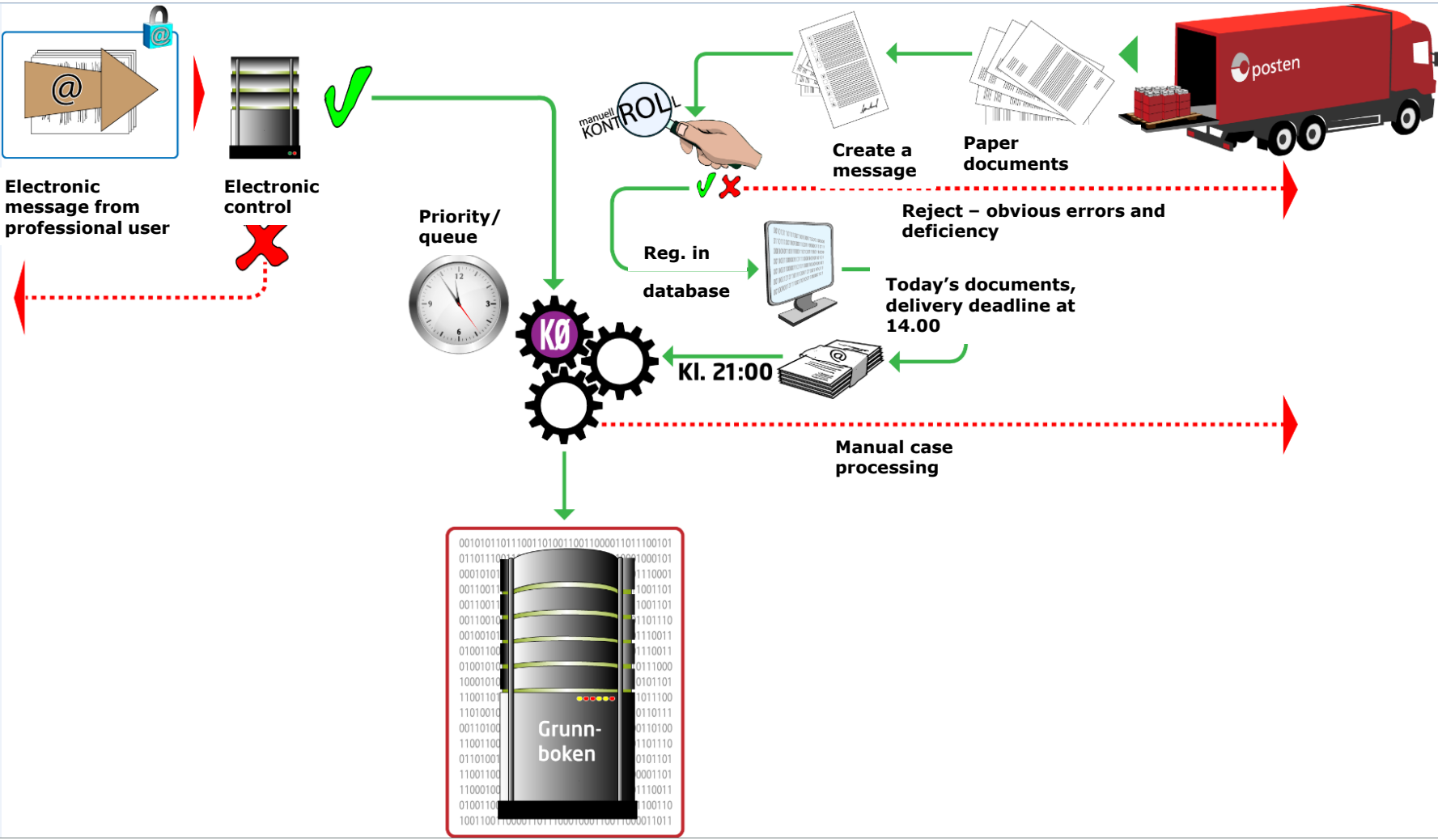 - 36 lawyers

Kartverket

E – registration 2018

- Time priority

- Electronically signed documents
  - Deeds - Title documents
  - Mortgages
  - Liquidating a document
  - Claim associated with debt collection
  - Bankruptcy notification
  - Concession

- Messages from cadastre to land book
  - To different types of division of a real property for making a new unit real property
  - Joining properties

DIGITAL

Saksbehandling på sekundet

Kompliserte saker behandles manuelt

Returbrev med avslag

Valideres mot grunnboken ❷

Skjema sendes inn ❶

Du får umiddelbart tilbakemelding om feil utfylt skjema

Registreres i grunnboken ❸

Dokumenter i retur elektronisk ❹

Kartverket

nyhetsgrafikk•no
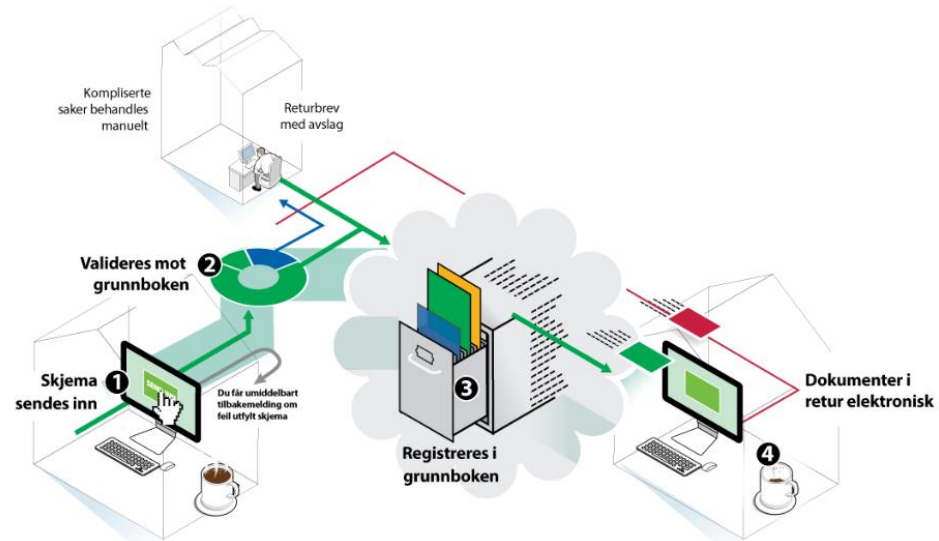
Electronic message from professional user

Electronic control

Priority/ queue

Create a message

Paper documents

Reject – obvious errors and deficiency

Reg. in database

Today's documents, delivery deadline at 14.00

Manual case processing
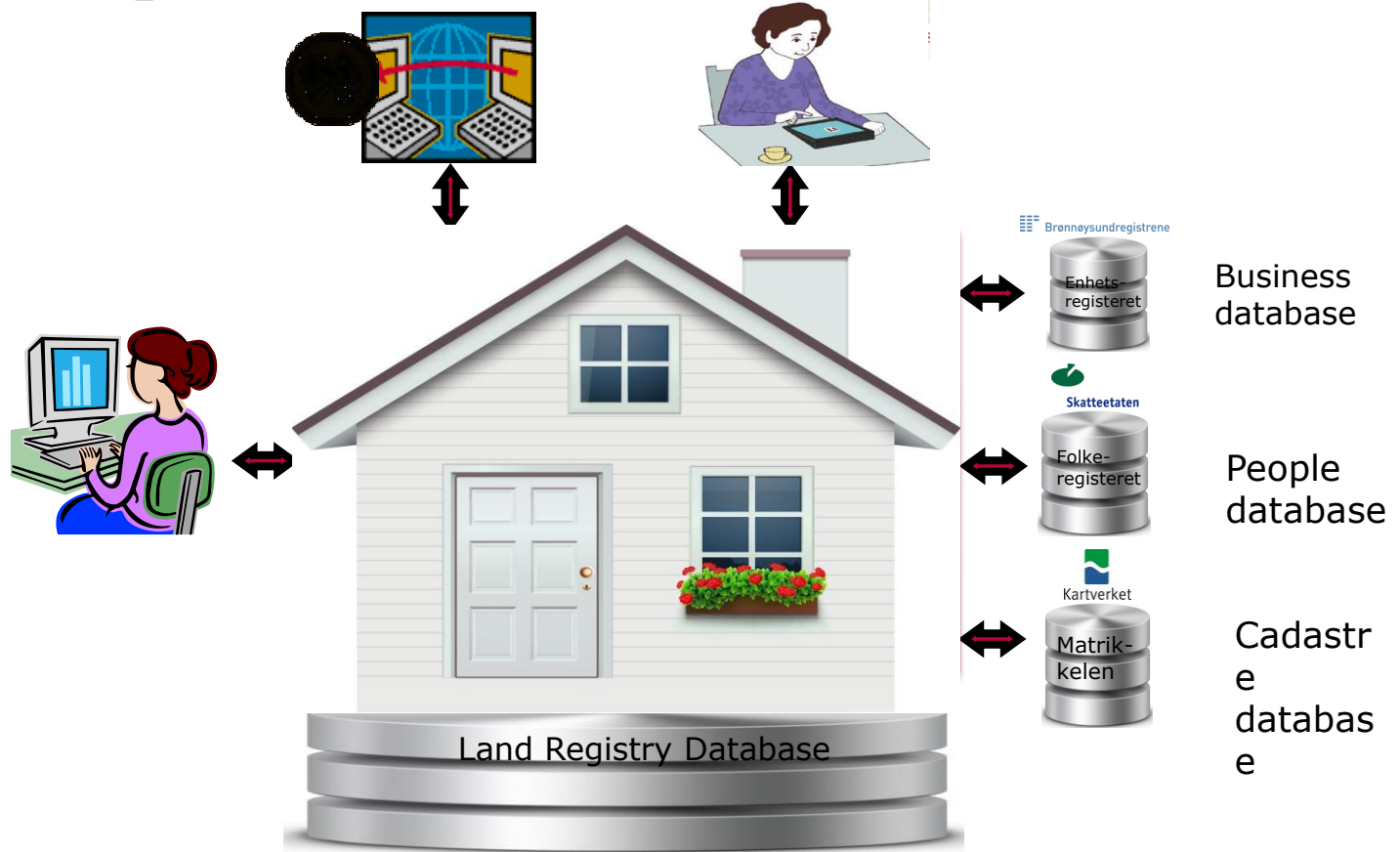
Kl. 21:00

KØ

manuell KONTROLL

Grunn-boken

High availability

- Our service-level agreements demand high availability of ours systems, which our maintenance team excels in delivering, with an uptime upwards of 99,8 percent.

- Within electronic registration, we deliver in seconds

- For paper documents we deliver in two days

- Postal deliverables will drop dramatically next 2 – 3 Years

Kartverket

Our strategy

Area/strategy	Present situation (April 2019)	Wanted situation (in 3 years)	Activities - what to do

Percentage digitized - as digitally as possible	• 42% electronic documents submitted
	
	• 0% documents from the mortgage book are sent out digitally (email not included)
	
	• When sending out a print from the land book
	  • Digital in – digital out
	  • Paper in – paper out
	
	• Ordering prints from the land book– only on paper
		• 80% digital submission
		
		• 100% digital and automatic from the mortgage book
		
		• 100% digital and automatic envoys from the land book
		
		• 100% digital and automatic solution for ordering prints from the land book
			• Digital infrastructure
			
			• Develop an IT portal for small companies and the public
			
			• Differentiate the fees
			
			• Facilitating dispatch in digital mailboxes

Kartverket

System Architecture

Business database

People database

Cadastre database

Land Registry Database

First step – SeEiendom.no

- Information from Cadastre and Land Registry

- New version adapted to all types of mobile phones in 2018

- Our new platform - electronic registration - everybody
  - Made a demo in 2018

- Regular meetings with our professional users

Kartverket
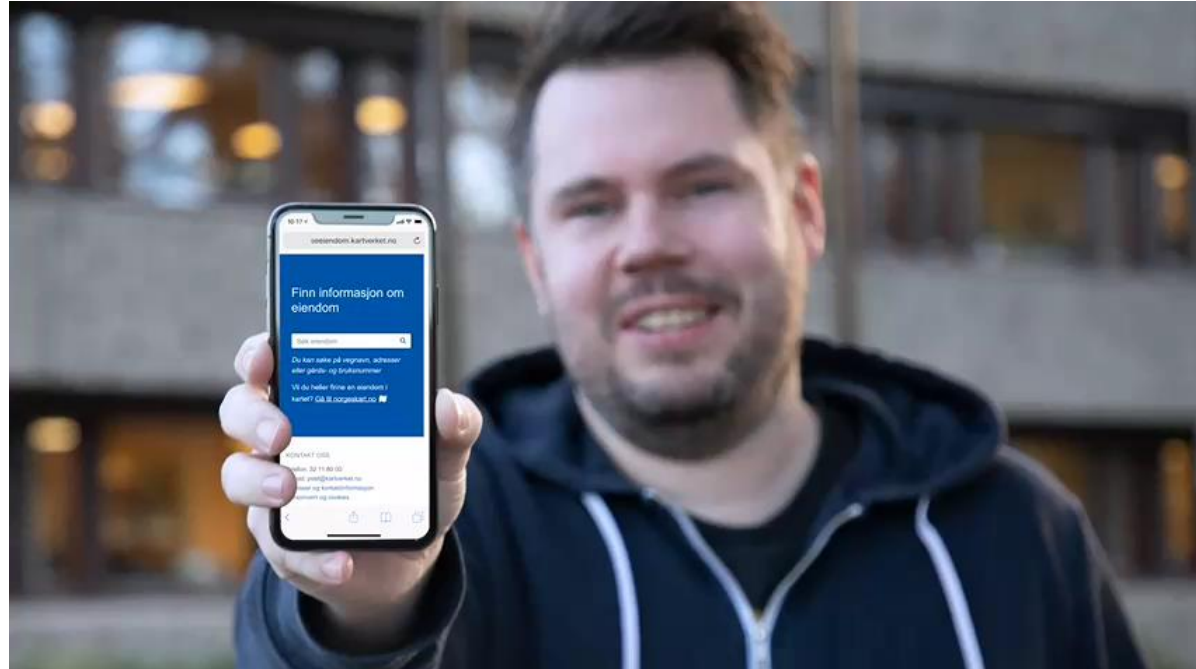
# Next step – IT portal for small companies and the public

- We have developed a pilot to demonstrate how small companies and private can register. The first step is for small companies, such as lawyers.

- The solution is under implementation as we speak. Goal → First version in production by end of 2019.

Kartverket

New digital solution to enhance the digital estate trading

The Ministry of Local Government and Modernisation – allowed us in 2019 to establish:

- Public infrastructure – digital estate trading!
- Communications between banks and real estate
  - Use of documents **prior to** registration in the land book
    - Outstanding debts
    - Contracts
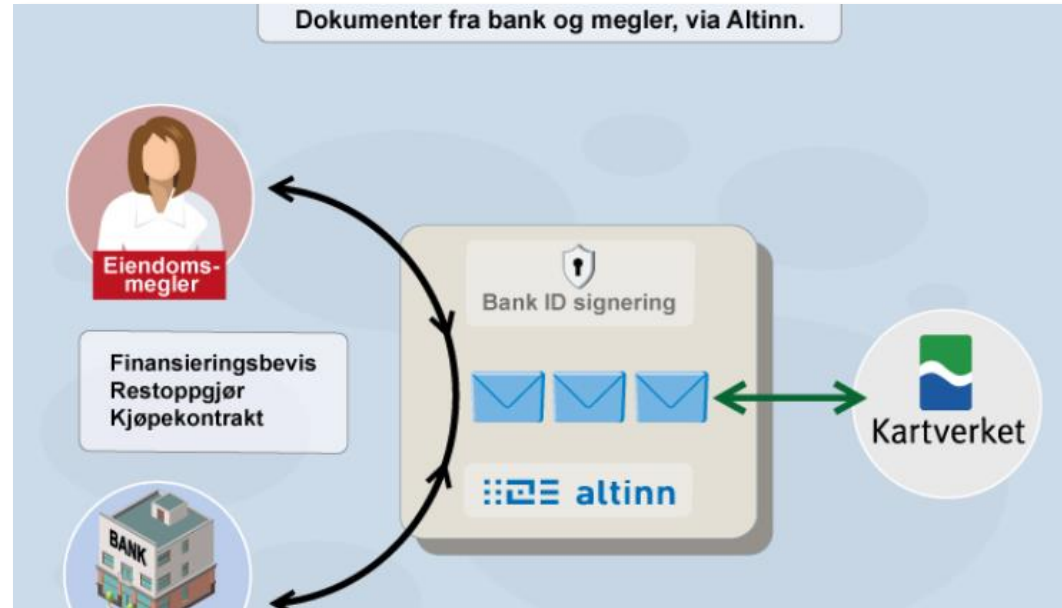
Kartverket

PANEL DISCUSSION

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KASPARS KAULIŅŠ

International
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Development
Director, Tilde,
Latvia

MODERATOR:

MĀRIS VAINOVSKIS

Senior Partner, Attorney at Law, Head of M&A
and Commercial, Co-Head of Banking and
Finance, Eversheds Sutherland Bitāns

13.40-14.20

BREAK, NETWORKING AND EXCURSION