

## Hus Forbi expands collaboration with MobilePay and Danske Bank

Up to 500 vendors of the Danish *Hus Forbi* street newspaper covering stories on homelessness and distributed by a network of homeless people will now be able to receive payment for copies sold with MobilePay and have the money paid to them on a Danske Bank cash card. A pilot project with 35 vendors has been completed, and now up to 5000 vendors will become able to receive payment via mobile phone.

“It is important for us to ensure that the *Hus Forbi* vendors can continue to sell the newspaper even though many purchasers do not carry cash,” says Rasmus Wexøe, Secretariat Director at Hus Forbi. “The money from the sale of the paper is vital to making life on the street more bearable. The pilot project with the 35 vendors showed that they sell more papers when purchasers can use MobilePay.”

He emphasises that the new agreement for up to 500 vendors with the option of MobilePay covers the needs of the Hus Forbi organisation.

The vendors receive payment via MobilePay. At the same time, the money they make is transferred to a Danske Bank cash card, which can be used in the same way as cash. This means that they do not need a personal bank account, but will still be able to withdraw cash from ATMs or use the card to pay for goods and services in outlets that accept MasterCard.

“The set-up with vendors receiving payment with MobilePay and having the money at their disposal via the Danske Bank cash card works really well,” says Rasmus Wexøe. “Our vendors generally do not have the things that other people take for granted, such as valid proof of identity or an address. So it is difficult for them to get a bank account and a standard charge card. The homeless and socially disadvantaged people are some of the people who suffer under increasing digitalisation. This collaboration with MobilePay and Danske Bank solves some the problems for our vendors.”

Britta Larsen was one of the 35 vendors who joined the MobilePay pilot project. She was very happy to be able to receive the DKK 20 that a *Hus Forbi* paper costs via MobilePay:

“Many of my customers had stopped buying the paper, but have now come back to buy a paper now and then,” says Britta. “And I feel safer, because I carry less cash when I sleep in the street.”

For Danske Bank, the collaboration with Hus Forbi is an important part of the corporate responsibility work that covers all segments in society and all types of customer.

“We want to be in the lead and drive the development of new digital solutions. At the same time, however, we want to meet the needs of people who continue to rely on cash,” says Dorte Eckhoff, Head of Corporate Responsibility at Danske Bank. Our collaboration with Hus Forbi enables vendors to maintain their income during the transition to a society in which cash is used much less often.”

### **Facts – Hus Forbi**

- The Hus Forbi organisation develops, sets up and supports activities to help homeless and socially disadvantaged people improve their lives through own activity.
- The *Hus Forbi* newspaper has 2,600 registered vendors in Denmark, including Bornholm and Greenland.
- The current monthly circulation is about 90,000. We do not know how large a portion is actually sold, but the Gallup research institute estimates that the paper has about 500,000 readers.

### **Facts – collaboration with MobilePay and Danske Bank**

- Hus Forbi needs a solution that allows purchasers to pay via MobilePay and Hus Forbi to subsequently distribute the money to their vendors, regardless of where in Denmark they are.
- So far, 35 vendors have tested the solution. Now, up to 500 vendors across Denmark will have the option of receiving payment via MobilePay and then have the money transferred to a Danske Bank cash card.
- The collaboration will be reviewed at the end of 2017.

