



Dankort Fraud Notification Service in case of suspected fraud

Avoid fraud in your webshop

If a Dankort used in a webshop is subject to fraud, the cardholder's bank can make a chargeback and have all or parts of the amount refunded from the webshop. If the purchase is of physical goods, and the webshop already has shipped the goods by the time the chargeback is made, the goods will be lost and the webshop will lose revenue. Dankort Fraud Notification Service will give webshops the opportunity to hold back goods in case there is a strong suspicion of fraud.

With Dankort Fraud Notification Service, a webshop will receive an e-mail from Nets if a Dankort related to fraud has been used in the webshop during the previous 96 hours. The e-mail is triggered if the cardholder's bank has blocked the Dankort, and thereby confirmed to Nets that the Dankort is subject to fraud. The e-mail allows the webshop to hold back the purchased goods and thereby avoid losses. The purpose of the service is to minimize both third-party fraud and cardholder fraud where no funds are available on the card. If you as a webshop owner have a Dankort eCom agreement, you will automatically be enrolled to this service, free of charge.

You get Dankort Fraud Notification Service automatically

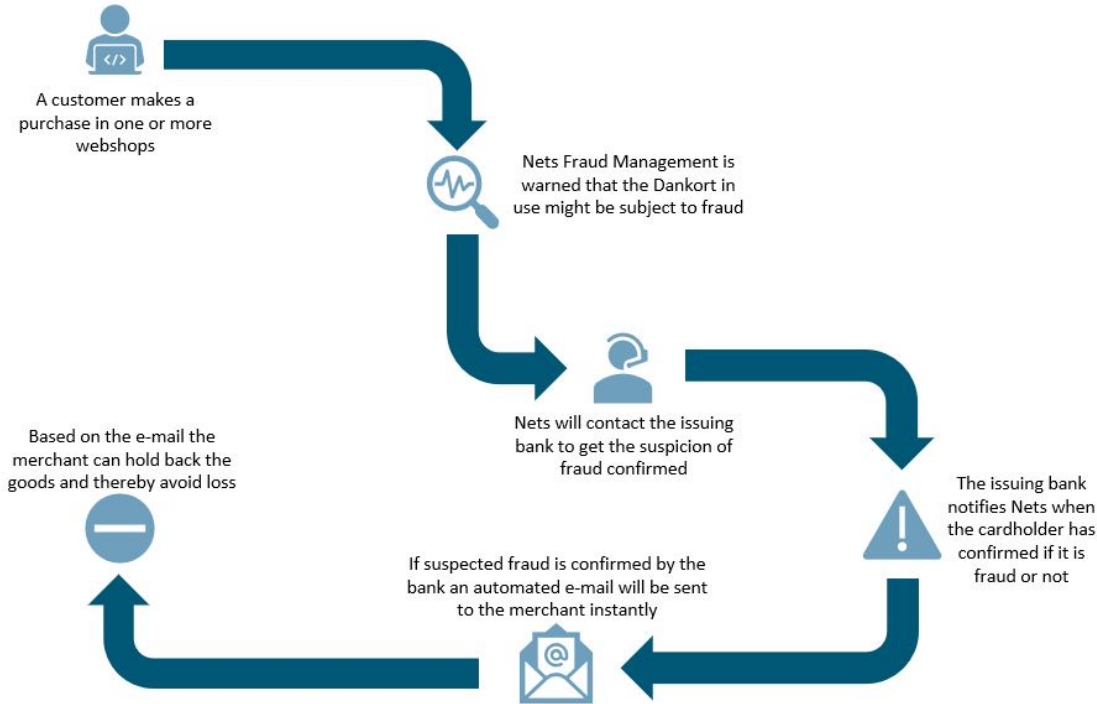
The service is a part of the Dankort agreement for your webshop. All customers with a Dankort eCom agreement are automatically registered for Dankort Fraud Notification Service, at no additional cost. If you want to add more recipients to the notification e-mail or change the e-mails already registered, you can update your information at any time via the following link: <https://www.nets.eu/dk-da/spforms-popups/Pages/Tilf%C3%B8jelse-af-email-til-Dankort-Advarselservice.aspx>

Process

A customer who could potentially be a fraudster makes a purchase in a webshop. If Nets based on the fraud monitoring gets a suspicion that a card might be related to fraud, Nets will contact the

cardholder's bank. The bank will contact the cardholder to have the suspicion of fraud confirmed, and then notify Nets.

If fraud is confirmed, Dankort Fraud Notification Service will be activated, and will automatically generate an e-mail from Nets. The e-mail is sent to the webshop(s) where the card in question has been used during the last 96 hours. This allows the webshop to hold back the good(s) and avoid loss.



Figur 1: Flow for Dankort Fraud Notification Service

Important

- It is not possible to reply to the notification e-mail.
- The notification e-mail is automatically generated when fraud is confirmed by the bank. As a webshop owner, you will be informed immediately, and we will therefore not be able to provide you with further information if you contact Nets.
- The e-mail from Nets informs only about fraud with one particular *Dankort* and can therefore not guarantee that the *transaction* in question is necessarily fraud.

What you should do when you receive the e-mail

Based on the information from Nets' fraud monitoring and the confirmation from the cardholder's bank, there is a significant risk that a purchase made in your webshop is fraud. Therefore, we recommend that you carefully check the customer/order in question once more and consider whether the order can be stopped and possibly be withheld.

Update e-mail address

If you wish to receive notifications via Dankort Fraud Notification Service as described above, you must ensure that the e-mail address(es) to which any notification should be sent to are correct and up to date. You can update the registered e-mail address(es) for Dankort Fraud Notification Service at any time [via the link here](#)

Tips to detect and avoid fraud

The checklist below can help you to spot suspicious behaviour and detect fraud in your webshop. Regardless if there is a risk of fraud or not, we generally recommend that you pay attention to the following when handling orders in your webshop:

- Is it a new or an existing customer?
- Does the order contain the most expensive product(s)?
- Is the order significantly larger than average?
- Does the customer want urgent delivery regardless of the cost?
- Do many orders come from the same customer over a relatively short period of time?
- Has there been any rejected transactions with that same card prior to the order?
- Is it not possible to find the customer's telephone number online? (signs on prepaid mobile phone card)
- Is the order made at other times than the norm (e.g. in the middle of the night)?
- Does the order contain products where you are not competitive on price in relation to the rest of the market?

The team behind Dankort Fraud Notification Service

Dankort Fraud Management is a team of employees with many years of experience and a particularly deep knowledge within payment card fraud. They work to detect and inspect fraud with Dankort, i.a. by:

- Investigating possible fraud scenarios
- Cooperating with the police, banks, and relevant actors internally in Nets
- Supporting and guiding our customers on how to handle suspicious orders

The aim is to stop the fraudsters and to set up systems that make their fraudulent actions difficult. Fraud is not a static measure, and scammers are constantly trying new methods. Dankort Fraud Management therefore constantly works on initiatives for our customers that addresses new fraud trends.