



Dankort Payment Card Agreement

General Terms and Conditions



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1 Change log

(minor changes of an editorial nature are not shown)

Version	Section	Change	Person responsible
13.01.2023	27. Special terms and conditions for contactless payments (removed)	Special terms and conditions for contactless payments removed	Espen Jürgensen
	30. Special terms and conditions for automatic card update (new)	Terms and conditions of use of automatic card update added	Espen Jürgensen
	6. Payment guarantee	Section aligned with the scheme rules for objections/reversals, reference to these inserted (A.X.5). According to the scheme rules, guarantees in physical trade are simplified (DKK 8,000 if submitted online in due time).	Espen Jürgensen
	Definitions 25. Special terms and conditions for self-service terminals	Definitions of Physical trade and Other trade specified. Section 25: Added "where there is no salesperson nearby"	Espen Jürgensen
	25.2.1 Special requirements for self-service terminals	Removed incorrect reference to amount limits	Espen Jürgensen
	11. and 25.4. Receipt	The distinction between self-service terminals with/without PIN lapses.	Espen Jürgensen
	15.1 Settlement and payment	Specification of requirements for delivery in due time.	Espen Jürgensen
	5.5 Security requirements	"in or near the signature panel" deleted	Espen Jürgensen
	-	Document placed in a different format	Espen Jürgensen
18.08.2022	Change log	9.3 changed to 10.3 in the reference below	Anna Gissel
	6. Payment guarantee	The following exception to applicable payment guarantees added: [The above payment guarantees otherwise do not apply if: The company conducts debt collection activities] or collects tax, VAT or customs duties.	Anna Gissel
	6. Payment guarantee	Limit changed to DKK 8,000 in the following categories: Chip and PIN code used Online payments if there are insufficient funds on the account	Anna Gissel



		<p>Payments by mail and telephone order if there are insufficient funds on the account</p> <p>Contactless payments with PIN</p>	
	26.2 Special terms and conditions for remote sales, Internet	<p>Strike-outs deleted in requirement:</p> <p>Verification digits may not be stored, and when the payment has been verified, the company's PSP must therefore delete any verification digits received with the cardholder's order.</p> <p>If the company cannot deliver the goods ordered by the cardholder within just a few days of the order, or if the delivery has to be divided into several partial deliveries, the following procedure must be followed:</p> <ul style="list-style-type: none"> • Send verification request to Nets for DKK 0 to verify card 	Jonas Lund, Espen Jürgensen
31.01.2022	General	Strike-out and addition to the change log	Anna Gissel
		References to magnetic stripes have been consistently removed, as the issuer must reject all transactions initiated with a magnetic stripe (cf. PSD2)	Anna Gissel
	2. Definitions	Addition of terms: Maskers, PSP	Anna Gissel
	6. Payment guarantee	The following exception to applicable payment guarantees added: [The above payment guarantees otherwise do not apply if:] The company has made an offline transaction with a card that was blocked at the time of purchase.	Anna Gissel
	10.3 Dankort Fraud Notification Service	Addition of new requirement for support from Dankort Fraud Notification Service in order to reduce fraud in online stores	Anna Gissel
	23.4 Performance of transactions	Sections relating to signature transactions removed	Anna Gissel
	24. Special terms and conditions for self-service terminals	<p>Terms and conditions for ATMs added to section</p> <p>General update</p>	Anna Gissel
	25. Special terms and conditions for remote sales	General update, including regarding procedure for payment with Dankort, including requirements for 3DS	Espen Jürgensen
	26.3 Password requirements 26.4 Security requirements 26.5 Cardholder's confirmation of Saved Card	Requirement removed. No longer relevant due to SCA requirements	Espen Jürgensen



	27.3 Cardholder's confirmation of the subscription agreement	Requirement removed	Espen Jürgensen
	28. Special terms and conditions for digital wallet payments	Requirement removed	Espen Jürgensen

2 Definitions

Subscription payments	Subscription payments enable the company to make payments with stored Dankort data at regular intervals. Subscription payments are initiated by the company.
Advice	Information about settlement of turnover or withdrawals based on the amounts the company is to pay to Nets, e.g. annual subscription.
Agreement	The payment card agreement (the agreement form), these terms and conditions, the price list (available at dankort.dk) and the overview of interbank and scheme fees (available at www.dankort.dk/interbankogscheme).
Automatic card update	Service to allow shops that store card details to automatically receive information about changed card data, e.g. when a card is replaced.
Payment	Payment made with Dankort
Payment gateway	The communication channel used to send payments to Nets.
Payment card agreement	The payment card agreement (agreement form) entered into between the company and Nets.
Payment solution	The payment module or payment terminal used in connection with receipt of a Dankort for online or physical trade.
Charge-back	Reimbursement from the company of an amount disputed by a cardholder or card issuer.
Dankort	Dankort, Dankort on mobile and the Dankort part of co-badged Dankort.



Dankort data	The data used to identify the card, e.g. card number, expiry date and verification digits.
Dankort Secured by Nets	Security solution for online Dankort payments.
EMV	Global standards for payments, including with credit and debit cards based on card chip technology. For more information, see www.emvco.com .
Remote sale (card not present)	Receipt of the card without authentication of the cardholder using the possession element constituted by physical representation of the card. To constitute physical representation of a card, on behalf of the issuer, card data must have been added to a physical object (e.g. plastic card, telephone, key ring) that cannot be copied to another object.
Loyalty programmes	Loyalty programmes is a collective term for solutions whereby companies give cardholders linked to a loyalty programme the opportunity to either earn bonuses, etc. or be part of a donation scheme when using their Dankort.
Physical trade	Settlement of a payment transaction that requires the physical presence of the payer and payee, cf. Danish Executive Order no. 2163 of 18 December 2020. Includes serviced sales, as well as self-service terminals where there is a salesperson nearby.
Saved card	Payment method whereby the cardholder has registered their card with the company so that subsequent payments can be initiated by the cardholder without re-entering the card details.
General terms and conditions	The terms and conditions set out in sections 1-23 of this document.
Contactless payment	Transactions made using a contactless payment device, such as a plastic card or mobile phone, using wireless communication technology.
Verification digits	The verification digits are 3 digits shown on the reverse of the card.
Cardholder	Dankort holder.



Receipt	Documentation of execution of the payment, which is issued to the cardholder.
Mask	Hide parts of the card number when it is displayed, cf. PCI DSS requirements for this.
Nets	Nets Denmark A/S, Klausdalsbrovej 601, DK-2750 Ballerup, CVR no. 20016175
PCI DSS	Payment Card Industry, Data Security Standard – card organisations’ security requirements. For more information, visit pcisecuritystandards.org .
PIN code	The personal code associated with a Dankort.
PSP	“Payment Service Provider”, a company that provides payment solutions.
Point of sale	The company’s physical address or URL (website) from which the product/service is sold.
Self-service terminals	Cardholder-enabled terminals, e.g. for paying bridge tolls, tickets or parking, i.e. where the terminal is only operated by the cardholder.
Sum clearing	Sum clearing is the Danish system for clearing and settlement of retail payments (including payments). Settlement takes place via the banks’ accounts with Danmarks Nationalbank.
Special terms and conditions	The terms and conditions described from section 24 onwards in this document.
Transaction data	The data used to complete a payment, consisting of Dankort data and other information received in connection with the payment, e.g. transaction amount and transaction date.
Company	The natural or legal person that enters into an agreement with Nets to receive Dankort payments.
Other transactions	Other transactions refers to the execution of payments other than physical trades, such as mail and telephone orders, online



payments, subscription payments and payments in self-service terminals where the payee is not present.

3 Introduction

The company wants its customers to be able to use Dankort as a payment instrument at the company's point(s) of sale.

Nets is the acquirer of Dankort.

These terms and conditions, together with the payment card agreement and price list, govern the company's receipt of Dankort and Nets' services in this connection. The documents can be found at dankort.dk. However, the payment card agreement can only be issued by contacting Nets.

4 Scope of the agreement

The agreement stipulates the rules that apply to the company's receipt of Dankort as a means of payment.

The agreement may only be used for payments with Dankort that are made at the point of sale as specified in the payment card agreement.

The agreement may only be used to complete transactions that have been expressly accepted by the cardholder for the individual payment.

The company may not receive Dankort payments arising from the cardholder's purchases from other companies or attempt to have such payments remunerated by Nets under the agreement.

The agreement may not be used to make payments arising from activities not disclosed to and approved by Nets at the time of entering into the agreement.

The company may not use the agreement for the following:

- Activities that could damage Nets' or Dankort's brand and image.
- Morally or ethically offensive purposes.
- Purposes contrary to applicable law.
- Debt collection, unless the company has been approved by the police to conduct debt collection activities and Nets has consented to the agreement being used for this purpose.



Credit transactions using a Dankort may only be made in connection with a previous payment, e.g. for error correction or if the customer returns a purchased product. Nets may grant specific permission for further use of the credit transaction option.

Dankort and Dankort data may only be used to carry out payment transactions, unless otherwise agreed.

The company may agree to participate in loyalty programmes with approved loyalty programme providers.

5 Company

5.1 General requirements

The right to use the point of sale must belong to the company and the point of sale must be registered in the name stated in the payment card agreement.

The company must have an account with a financial institution that participates in the sum clearing.

5.2 Acceptance of Dankort

The company may not refuse to accept Dankort with reference to the identity of the issuer or cardholder.

All payments must be made in DKK.

The transaction amount may not be rounded.

5.3 Credit and risk assessment

Nets reserves the right at any time to make a credit and risk assessment of the company, the owners of the company, the authorised signatories and the management, including obtaining information on the solvency of the company's bank, review of the annual accounts, etc. and search of various payment registers.

The company is obliged to inform the owners, board members, management members and authorised signatories that they may be subject to a risk assessment of the company.

As part of the ongoing risk assessment, Nets or a representative appointed by Nets may conduct an unannounced physical inspection of the company's premises, etc., which includes a security assessment and/or a general assessment in the following areas:

- Premises



- Access to company servers and access to data
- Any inventories
- That the required licences are held
- Business procedures, etc.
- Compliance with all security requirements, etc.

Costs in connection with such inspections will be defrayed by the company.

Based on the risk assessment, Nets may terminate the agreement or require a bank guarantee or other security on the terms stipulated by Nets.

5.4 Requirements for equipment, software, etc.

The company may only use equipment – payment terminals and payment solutions – that are approved by Nets to use for Dankort payments. The equipment must be installed in accordance with the agreement and rules from the supplier.

The company must always use an approved software version in its technical equipment.

Information about suppliers whose payment terminals, payment solutions and software versions, etc. have been tested and approved can be found at dankort.dk

5.5 Security requirements

The company must observe the security requirements applying to the payment solution. To the extent that the company and/or the company's subcontractors process, including transmission or storage, Dankort data, the company must ensure that the applicable security requirements, including PCI DSS, are observed at all times.

The following data may never be stored:

- CVV: Card Verification Value in the magnetic stripe
- CVV2: Card Verification Value printed on the back of a card
- iCVV: Card Verification Value included in the chip
- PVV: PIN Verification Value included in the magnetic stripe



The company must defray its own costs of fulfilling the security requirements, including PCI DSS, and possible review of the company's systems and procedures, scans, etc.

The company must inform Nets immediately of any unauthorised access to the company's systems with the resulting risk of compromising Dankort data.

5.6 Subcontractors

On request, the company must inform Nets of subcontractor(s), e.g. web hotel, Payment Service Provider (PSP) or similar, who process Dankort data or for other reasons have access to the company's Dankort data.

The company is responsible for the actions and omissions of any subcontractors and may only use subcontractors that meet the security requirements specified in section 4.5.

Nets is not responsible for the services of the company's subcontractors and the company's relationship with subcontractors is of no concern of Nets.

5.7 Period of retention of card and transaction data

In the event of objections, etc., the company must retain transaction documentation for 20 months from the date of payment.

Storage requirements also apply even if the company has ceased to operate.

After the retention period has expired, the transaction documentation must be shredded so that unauthorised persons cannot access the data contained in the documentation. Any electronic media containing transaction data must be overwritten (at least 8 times) or destroyed before the equipment may be handed over or discarded.

5.8 Use of and rights to trademarks

All rights to the Dankort trademarks, including copyright, trademark rights and any other rights, are the property of Nets. Any derivative rights arising from the company's use of the Dankort trademarks will be deemed to belong to Nets and any such derivative rights must, if necessary, be transferred to Nets immediately.

On entering into this agreement, the company will be entitled to use the Dankort trademarks in accordance with the provisions of the agreement. This right follows from the agreement and cannot be transferred to other parties, either in whole or in part.

The company must display the Dankort trademarks (logos) clearly at the point of sale.



The trademarks must always be displayed in the correct, original design. Cards depicted in marketing materials may not include a valid card number or issuer name.

The trademarks are available and can be downloaded from dankort.dk

The company may use the trademarks in connection with the marketing of goods and services that can be paid for using a Dankort in accordance with this agreement.

The trademarks may not be used for any other purpose.

On entering into this agreement, the company undertakes to always use the Dankort trademarks in accordance with Nets' instructions.

The company may not:

- Use the trademarks as part of the company's name or description
- Use trademarks that can be mistaken for the Dankort trademarks
- Modify the trademarks or combine the trademarks with other words or symbols.

At Nets' request, the company will make available to Nets all relevant material from the company's websites where the trademarks are used, as well as copies of printed material or other marketing material containing the trademarks. Within normal working hours, Nets' representatives must be given access to the company's premises to ensure that the material in question complies with this agreement.

If Nets finds material that does not comply with this agreement, Nets will have the right to refuse further use of the material in question.

Use of the trademarks may not infringe Nets' rights to the trademark and may not create the impression that goods and services are sponsored, produced, offered, sold or otherwise supported by Nets.

Additional rules and requirements for the use of Dankort trademarks covered by this agreement may apply to the individual payment solutions.

Apart from the right of use described above, the company gains no rights to the Dankort trademarks.



5.8.1 Unauthorised use of trademarks

The company must inform Nets of any unauthorised use of the trademarks. In these situations, the company is obliged to provide relevant assistance to Nets, including documentation, etc., free of charge.

The company may not take any independent steps to counteract any unauthorised use of the trademarks by third parties.

5.8.2 Registration

The company may not apply for trademark registration of the trademarks or similar trademarks.

The company may not register this agreement in an official trademark register without Nets' prior written consent.

5.8.3 Expiry of the agreement

On the expiry of the agreement, the company must discontinue any use of the trademarks, including signage, advertising on the Internet or in other media, and other forms of marketing.

5.9 Change in the company's circumstances

The company must give notification in writing of any change in the circumstances notified to Nets in the application for a payment card agreement, or specified in the actual payment card agreement, including notification in writing to Nets of any changes in

- Ownership or control of the company
- Ownership of 25% or more of the company or of the company's share capital
- The company's management and authorised signatories
- The company's legal form (e.g. from sole proprietorship to private limited liability company)
- The company's sector
- Address, email address, telephone number, account number, website address (URL)
- Use of subcontractors for payments.

The company must also notify Nets in writing if the company wishes to stop receiving Dankort payments, or significantly changes its product range or payment and delivery terms in connection with e-commerce, mail and telephone orders or subscriptions.



Changes in the company's circumstances may result in Nets conducting a new risk assessment of the company.

6 Payment guarantee

If the card issuer or cardholder objects to a payment, Nets guarantees to the company that payment transactions covered by the agreement will be fulfilled up to the following amounts:

- Physical trading where the transaction has been submitted online in due time: DKK 8,000
- E-commerce in the event of third-party fraud or lack of funds on the account and where the transaction has been submitted online in due time: DKK 8,000

The detailed rules for payment guarantees, including exceptions and the rules in other objection cases, can be found at dankort.dk (see "Dankort scheme rules" > "A.X.5 Rules for objections and reversals").

If Nets reports technical problems as a consequence of errors in Nets' central systems and the company uses an approved emergency procedure, Nets will provide a payment guarantee in accordance with the rules for the solution that the emergency procedure replaces.

If a cardholder objects to a payment transaction, or if there are no funds for the transaction in the cardholder's account, the amount exceeding the payment guarantee may be withdrawn directly from the company's bank account.

If the payment is divided into two or more payments (serial transactions), the stipulated guarantee limits will apply unchanged to the total payment.

The aforementioned payment guarantees will not apply if:

- The company knew or should have known that the cardholder was not entitled to use the card.
- The company did not undertake the payment transaction in accordance with the agreement, including by attempting to obtain payments arising from cardholders' purchases in other companies honoured by Nets under the agreement.
- The card issuer/cardholder objects to the payment, see section 7.
- The payment transaction exceeds the amount accepted by the cardholder.
- The company has not submitted the transaction for settlement by Nets before the expiry of the deadline, see section 9.



- The company has received payment that was not registered as active with Nets at the time of payment.
- The company has completed an offline transaction with a card that was blocked at the time of purchase.
- The company conducts debt collection activities or collects tax, VAT or customs duties.

If the payment guarantee does not apply due to the circumstances mentioned above, the full amount can be withdrawn directly from the company's bank account.

7 Objection to payment

7.1 Objections

If Nets receives an objection to a payment and Nets cannot reject the objection as unjustified, Nets may, in accordance with the rules below, debit the amount due plus fees from the company's bank account. If there are insufficient funds on the company's bank account, Nets may invoice the company.

The company is obliged to respond to all objections from the cardholder.

If Nets receives an objection where the cardholder claims that the cardholder has not made the payment, Nets may withdraw the disputed amount from the company's bank account. Nets will only withdraw the part of the amount that exceeds the relevant payment guarantee.

If Nets receives an objection that the cardholder, in connection with the purchase of goods and services by means of remote sales, asserts that

- the card payment exceeds the amount accepted by the cardholder; or
- the ordered product/service has not been delivered, for example, or
- the cardholder or the recipient of the goods/services in connection with e-commerce, mail or telephone orders exercises a statutory or agreed right of withdrawal,

and the company has not repaid the disputed amount, Nets may withdraw the amount from the company's bank account. The payment guarantees will not apply to such objections.

If Nets receives notification that the cardholder claims that the cardholder did not know the exact amount on approving the payment, and the payment exceeds the amount that the cardholder could reasonably expect to be debited, Nets may withdraw the full transaction amount from the company's bank account. The payment guarantees will not apply to such objections.



The company's bank account will be debited immediately upon receipt of the objection.

The company must pay a fee to Nets for Nets' consideration of justified objections. The amount of the fee is stated in the price list.

Objections may be submitted to the company for up to 14 months after the payment transaction has been completed.

7.2 Documentation of objections

If the company disagrees with the charge, the company must contact Nets within 14 days with documentation containing the basis for rejecting the objection.

If Nets requests proof of payment, the company must provide this to Nets by no later than the expiry of the deadline specified in the request. If Nets is able to reject the objection on the basis of this documentation, the amount will be re-deposited to the company's bank account.

If the company does not provide the documentation specified in the request, Nets may uphold the chargeback.

Nets is not obliged to provide documentation of the cardholder's objection to the company.

8 Proof of payment

At Nets' request, the company must provide documentation of a payment, such as a copy of a receipt, a rental contract concerning car rental, a subscription agreement, etc., forming the basis for the payment.

The company must submit the documentation to Nets by no later than the expiry of the deadline specified in Nets' request for documentation.

If the company does not provide the necessary documentation, the payment may be withdrawn immediately from the company's bank account.

9 Use and submission of Dankort/transaction data

The company may only use Dankort data to make payments. Dankort and/or Dankort data may therefore not be used to identify customers in connection with access control, etc.

The company may only submit transaction data to Nets that originates from payments made by the company, and may not transfer Dankort data to third parties.

The company undertakes that the transaction data submitted to Nets is true and correct.



The company must submit transaction data to Nets as soon as possible. Transaction data must be received by Nets by no later than the 7th calendar day following the transaction date. However, the company may not submit transaction data for settlement by Nets before the goods/services have been dispatched or delivered to the cardholder, or the recipient specified by the cardholder.

Nets may refuse to process or honour payments made after the deadline.

It is the company's responsibility that the transactions are transmitted to Nets and that the transmission of transactions takes place in accordance with the deadlines.

The company may not disclose transaction data to other parties unless this is necessary in connection with the correction of payments, for legal enforcement or if required by other legislation.

Costs for verification queries and submission of transaction data between Nets and the company will be defrayed by the company.

10 Monitoring, fraud, etc.

10.1 Monitoring

Nets monitors the verification queries and payments Nets receives from the company, including the number of chargebacks and credits. Nets also monitors any payments that are reported as fraudulent, regardless of whether the payment is not refunded from the company's account.

10.2 Deviations in verification queries, chargebacks, credits, etc.

Nets will contact the company if there are significant deviations in the number of verification queries, chargebacks, credits, etc. in relation to the normal level for the company or the sector to which the company belongs, or if Nets otherwise suspects that a card is being used fraudulently. If Nets deems this necessary, Nets will require the company to take measures to help reduce the number of chargebacks, credits, etc.

In this connection, Nets may choose to suspend or terminate the agreement.

If an excessive number of chargebacks, due to circumstances at the company, leads to additional costs for Nets, Nets reserves the right to pass on the costs to the company.

10.3 Dankort Fraud Notification Service

Companies with an agreement that includes e-commerce receive Dankort Fraud Notification Service as part of the agreement.



Dankort Fraud Notification Service is a service whereby Nets sends an email to the company, stating that the Dankort used for an online transaction with the company, has been confirmed to have been used for fraud. The email is sent to the email address that the company has provided to Nets for the service.

The email sent to the company must solely be understood as a notification that a Dankort has been used by the company, which has subsequently been confirmed as fraudulent. The notification therefore does not mean that it is certain that the transaction carried out at the company was fraudulent use of a Dankort.

The company may use the notification to take appropriate measures to reduce the risk of further fraud. A measure may, for example, be that the company does not deliver the goods until the company has verified that the transaction has not been made on a fraudulent basis. Nets is not responsible for how the company chooses to react to the notification or for assessing which measures the company can take based on the notification.

The Fraud Notification Service does not result in any changes to the parties' rights, obligations or responsibilities under the agreement in general, including in relation to payment guarantee and objections. Nets does not guarantee that all cases of confirmed fraudulent use will be sent to the company.

11 Receipt

The cardholder is entitled to a receipt for any payment. The company must issue/send a receipt to the cardholder when the payment has been completed. If the terminal cannot print a receipt due to an error situation, the company must send a receipt if the cardholder so requests.

The receipt must include the company's name, purchase location, and contact details.

By separate agreement with Nets, receipts may be omitted for transactions for limited amounts at self-service terminals.

12 Cancelling a payment

If a payment has been made by mistake, the company must cancel the payment if this is possible. If cancellation is not possible, the company must make a credit transaction. If this is not possible, the company must contact Nets.

The company must issue/send a receipt for the credit transaction to the cardholder.



13 Cancellation

If the cardholder or the recipient of the goods/service exercises a statutory right of withdrawal from sale via internet, mail order or telephone order, or if the cardholder otherwise exercises an agreed right of withdrawal, the company must undertake a credit transaction or otherwise reimburse the cardholder for the amount in accordance with a written agreement with Nets.

14 Prices

Prices can be found in the price list at dankort.dk.

15 Settlement, payment and notification

15.1 Settlement and payment

Payment transactions are settled directly to the company's bank account.

Settlement is aggregated (batches of transactions) or individual (per transaction). The form of settlement used depends on the set-up of the payment solution. Generally, e-commerce transactions are settled individually, while other transactions are settled as batches.

Settlement is made in DKK.

As far as possible, the company must send settlement transactions continuously throughout the day. If Nets has received a settlement transaction from the company by 23:00 at the latest, in normal circumstances the amount will be posted to the company's bank account on the next banking day.

The amounts that the company is to pay to Nets, including annual subscriptions, fees for e-commerce and justified objections, will be withdrawn directly from the company's bank account.

The company is obliged to reconcile on an ongoing basis that the transactions made correspond to the amount settled from Nets.

Nets may temporarily block the possibility of using the payment card agreement until the required security has been established.

15.2 Advices

All payment advices are shown in the account overview from the company's bank.

Both individual entries and batches appear in the account overview with a unique reference number, either in the form of an order number (online) or the batch number generated by the terminal.



Information about withdrawal of annual subscriptions for physical companies is also shown in the account overview.

Notification of fees that the company is to pay in connection with e-commerce, etc., or withdrawals because of justified objections, will be sent separately to the company.

16 Responsibility

Nets will in no circumstances be liable for special, indirect or incidental losses, operating losses, consequential damage, claims from third parties, and/or loss of data, profit, turnover, customers, goodwill or interest.

Even in the areas where stricter liability applies, Nets will not be liable for losses due to:

- Outage of/lack of access to IT systems or damage to data in these systems that can be attributed to the events listed below, regardless of whether the bank itself or an external supplier is responsible for the operation of the systems
- Failure of Nets' power supply or telecommunications, legislative measures or administrative acts, natural disasters, war, riots, civil unrest, sabotage, terrorism or vandalism (including computer viruses and hacking)
- Strikes, lockouts, boycotts or blockades, irrespective of whether the conflict is directed at or initiated by Nets itself or its organisation, and irrespective of the reason for the conflict. This also applies when the conflict only affects parts of Nets.

Other circumstances beyond Nets' control. Nets' exemption from liability will not apply if:

- Nets should have foreseen the circumstances that caused the loss when the agreement was entered into, or should have avoided or overcome the cause of the loss
- Legislation makes Nets liable in all circumstances for the factors that are the cause of the loss.

Unless otherwise stipulated in section 6, Nets will not be liable for losses resulting from the cardholder's or other parties' unauthorised use of the cards covered by the agreement.

Notwithstanding the aforementioned and without limitation of liability, the company will indemnify Nets for any loss or claim, including claims for damages, as well as any complaint, lawsuit and expense (including, to a reasonable extent, legal fees) arising from the company's breach of and/or non-compliance with the agreement, and/or all relevant rules and legislation applying to the company. This applies irrespective of the termination of the agreement.



17 Changes to prices and rules

Nets may amend the agreement with one month's notice. Changes that are not detrimental to the company may be made without notice.

The agreement may be amended at shorter notice or without notice if the change is due to changed legislation, requirements from public authorities or for security reasons.

Notification will be sent by email. The company is obliged to provide Nets with an email address to which notification will be sent. The company itself is obliged to notify Nets of any changes in the company's email address, and the company will be responsible for any failure by the company to receive notification of changes if the company has failed to inform Nets of a change in its email address.

If there are changes in the agreement to the detriment of the company, these will be deemed to have been adopted unless the company informs Nets, before the date of the change's entry into force, that the company does not wish to be subject to the new agreement terms and conditions.

If the company states that it does not wish to be subject to the new agreement terms and conditions, the agreement will be deemed to expire on the date of entry into force of the new terms and conditions.

The current version of these terms and conditions at any time can be found at dankort.dk.

18 Transfer, assignment, etc.

Nets may transfer the agreement to a company within the Nets Group or to a third party if Nets divests all or part of the activities covered by the agreement to a third party. In such case, the agreement will continue unchanged with the new owner as the party to the agreement.

The company may not assign any rights or obligations under the agreement to other parties.

The company may not assign the right to receive payment under this agreement to other parties, or provide any form of payment assignment or security.

19 Expiry of the agreement

The company and Nets may terminate the agreement with one month's written notice. Any prepaid annual fee will not be refunded by Nets to the company.

The detailed settlement rules on the termination of agreements concerning the receipt of Dankort cards in physical transactions are set out in the price list.

Nets may terminate the agreement with immediate effect if:



- The company provided incorrect or incomplete information at the time of entering into the contract, e.g. about sectoral affiliation or about the company in general, or
- The company has failed to provide information about changes after the establishment of the agreement, or
- The company is in material breach of the agreement, e.g. due to non-compliance with security requirements, or
- The agreement has not been used for six months, or
- The company is transferred to a new owner or there is any other change in control of the company, or
- The company is in repeated breach of the agreement and the breach is not remedied by the company within the deadline specified by Nets in a written demand, or
- The number of objections at the company is disproportionately high, see section 10, or
- The number of credit transactions Nets receives from the company is disproportionately high, see section 10, or
- The company fails to respond to Nets' request for information or to take the necessary measures, see section 10, in the event of suspected fraudulent use, or
- The risk assessment of the company is unsatisfactory, or
- The company is declared bankrupt, or is subject to restructuring proceedings, or compulsory composition with creditors or similar debt rescheduling, unless the estate has the right to enter into the agreement in accordance with the rules of the Danish Bankruptcy Act, and chooses to do so. At Nets' request, the estate must decide whether to enter into the agreement within 24 hours, see Section 55(2) of the Danish Bankruptcy Act.

Even if the agreement has terminated, it will still apply to outstanding claims on the effective date of termination of the agreement.

After the effective date of termination of the agreement, the company may not carry out transactions with Dankort.

The company is fully liable, without payment guarantees, for any payments made by the company after the effective date of termination of the agreement, as well as for all fees and other costs due to the company's execution of Dankort transactions after the expiry of the agreement.



In the event of termination, cancellation or other expiry of the agreement, Nets may require security or withhold an appropriate proportion of the transaction amounts to cover any reversal claims from card issuers/cardholders. The amount of the security will be determined by Nets.

Nets may temporarily suspend use of the payment card agreement until security has been established.

If the company is declared bankrupt or goes into suspension of payments, Nets may withhold an appropriate proportion of the transaction amounts until the estate has entered into the agreement or the supervisory authority has agreed to the continuation of the agreement and any applicable security has been provided to Nets.

20 Data protection

The personal data of persons connected to the business (contact persons, etc.) will be processed by Nets as data controller in order to i) provide the services and fulfil its obligations under this agreement, ii) perform customer analyses and business follow-up, iii) perform business and method development, and conduct risk assessment and maintenance thereof, and iv) serve marketing purposes by Nets Group companies in relation to the business. Personal data includes information about contact persons that is processed for the purpose of onboarding, support, etc., or personal data processed as an element of AML measures or on the basis of other legal obligations. The company undertakes to inform its employees and other representatives of the disclosure, etc. of personal data to Nets as part of the agreement for the aforementioned purposes.

The personal data of individuals who are customers of the business will also be processed by Nets as data controller. Personal data includes transaction data such as card numbers and other payment details.

Data may also be processed by other companies within the Nets Group, and other companies with which Nets cooperates, in connection with the fulfilment of the purpose of the agreement, both within and outside the EU/EEA.

Further information about the processing of personal data by Nets and a list of companies that are part of the Nets Group can be found at nets.eu/dk.

21 Confidentiality and disclosure of information

The parties are obliged to treat all information concerning the contractual relationship between the company and Nets as confidential. The duty of confidentiality applies unless otherwise agreed, and a party may be required to disclose such information in accordance with law, regulations or a decision by a public authority, or if the information in question is already publicly available and this is not due to breach by the other party.



Nets has the right to disclose information about the company to technical subcontractors and other companies, if this is necessary for Nets to be able to fulfil its obligations under the agreement.

The company agrees that Nets may disclose information about the company (such as contact details, information related to the agreement and information about the company's business relationship with Nets) to other companies in the same group as Nets for the purposes of e.g. intra-Group reporting, marketing and sale of products and services by Group companies. An overview of the companies in the same group as Nets can be found at nets.eu/dk.

22 Governing law and legal venue

The agreement is governed by Danish law. Any disputes between the parties that cannot be resolved by negotiation can be brought before the Danish courts.

23 Supervision

Nets is subject to supervision by the Danish Financial Supervisory Authority and is registered in the Danish Financial Supervisory Authority's register under FT no. 22002. Complaints about Nets as a payment institution can be submitted to the Danish Financial Supervisory Authority using the contact form on the Authority's website. For any other out-of-court complaint and compensation procedures, see dankort.dk.

24 Special terms and conditions for physical trading

The terms and conditions in this section solely apply to the receipt of Dankort in physical trading. In addition, the general terms and conditions apply. In the event of any conflict between the general terms and conditions and the terms and conditions in this section, the terms and conditions in this section will prevail.

24.1 Control of Dankort, fraud prevention, etc.

If, in connection with a payment, the company is in doubt as to the card's authenticity, or whether the cardholder is the actual user of the card, the company must check the card and look for the following when checking the card:

- Whether it has been attempted to change the embossing (card number, expiry date and name)
- Whether the bottom print in the signature field is undamaged
- Whether the hologram appears authentic, and
- Whether the card has a chip.



24.2 Terminal requirements

The company may only use terminals approved by Nets to receive payment. Visit dankort.dk for information about approved terminals.

Payments for physical trading require that the company has a terminal approved for the purpose by Nets. It is not permitted to use terminals for payments that are not approved by Nets.

In physical trading, it is not permitted to enter a card number and any other information in a payment solution unless this takes place in connection with a written procedure specifically approved by Nets, e.g. in the event of an emergency procedure, see section 6.

Follow the terminal supplier's instructions for more detailed rules for the terminal and its use.

24.3 Requirements for terminal setup

To enable the cardholder to ensure that the PIN code cannot be intercepted when it is entered, and to give the cardholder the best possible accessibility, the company must do the following when setting up terminals with PIN pad:

Location of the customer part:

- The customer part (the PIN pad) must be positioned so that the customer can get close to it.
- The customer must be able to conceal the PIN entry with their hands or body without difficulty.
- Terminals must be located 80-125 cm from the floor.
- The customer part may not be located in such a way that others can intercept the PIN code, e.g. using mirrors, video cameras or other conditions in the surrounding environment.
- The terminal may not be modified, e.g. it is not permitted to remove the keypad cover.
- In the event of signs of break-in into the terminal, the company must contact Nets immediately.

24.4 Completion of transactions

All transactions must be completed online unless the company has agreed otherwise in writing with Nets, or in the event of an emergency procedure.

The following must be observed when transactions are to be carried out on the terminal:



- The total transaction amount must be entered on the terminal.
- If there is any doubt about the card's authenticity, the card can be examined and/or Nets can be contacted.
- If the card is rejected, the payment must not be completed. Follow the instructions on the terminal's display.
- Ask the cardholder to show proof of identity if there is any doubt as to whether the cardholder owns the Dankort used.
- If the terminal shows a code indicating that the card must be withdrawn, the company must refuse to accept the card as a means of payment. If possible, withdraw the card. Withdrawn cards must be returned to a bank.

24.5 Emergency procedure

The emergency procedure may only be used in cases where the terminal cannot make online transactions to Nets as a consequence of Nets reporting technical problems.

The company may use the terminal's offline function to complete the transaction with a physical Dankort. Transactions are completed by reading the chip and entering the PIN code. It is not possible to use emergency procedures for all types of Dankort. See the terminal guide for more information.

When the company completes a transaction as part of the emergency procedure, the company must do the following:

- Check that the card is valid, i.e. that the expiry date has not exceeded. If the card is not valid, the transaction may not be completed.
- Enter amounts in the terminal as usual.
- Ask the cardholder to enter the PIN code.
- Ask the cardholder to present proof of identity if there is any doubt as to whether the actual cardholder is using the card.
- Destroy the receipt, cancel the purchase on the terminal and ask the customer to pay by other means if it is still uncertain whether the actual cardholder is using the card.
- Refuse to accept the card as a means of payment if the company is asked to withdraw the card. If possible, withdraw the card. Withdrawn cards must be returned to a bank.



Please note that a different payment guarantee may apply to offline payments, see section 6.

25 Special terms and conditions for self-service terminals and ATMs

The terms and conditions in this section solely apply to self-service terminals where there is no cashier nearby, and ATMs. In addition, the general terms and conditions apply. In the event of any conflict between the general terms and conditions and the terms and conditions in this section, the terms and conditions in this section will prevail.

25.1 General requirements

The terminal must be inspected daily on all business days. It must be checked that no unauthorised modifications have been made to the front of the terminal. If there is no PIN code protection, the terminal must be closed until the protection is in place.

The inspection may not take place at the same time each day. A log must be kept of when individual terminals have been inspected. In the event of changes to the terminal, Nets must be contacted immediately.

25.2 Requirements for self-service terminals

The company may only install self-service terminals approved by Nets, including approved chip readers and PIN keypads, unless otherwise agreed in writing with Nets.

The company's procedures for receiving payments must be approved by Nets before the solution is taken into use. The operating instructions for the terminal must be approved by Nets. It must be clear to the cardholder how the terminal is used.

All transactions must be made online to Nets unless otherwise agreed in writing with Nets.

The self-service terminal may not be used to pay out cash, vouchers or the like that can be exchanged for money.

25.2.1 Special requirements for self-service terminals without PIN keypads

Upon application, Nets may permit payment to be made without the use of a PIN code, e.g. at bridges and for parking. For self-service terminals that do not have a PIN keypad, a maximum amount per transaction is set for each terminal type, as stated in the payment card agreement.

The same rules as for other physical trading apply to self-service terminals without a PIN keypad that are not used for transport and parking.



25.3 Requirements for ATMs

The company may only install ATMs approved by Nets, including with approved chip readers and approved PIN keypads.

The company's procedure for paying out cash must be approved by Nets before the solution is taken into use.

The ATM must provide clear instructions on how to operate the ATM.

With regard to Dankort, the ATM may only be used for cash payments.

All transactions must be authorised online at Nets, and authorisation and capture must be in DKK.

The company must have a Dankort payment card agreement specifically for ATMs (other agreements are not sufficient).

Transactions must be categorised with MCC 6011 (ATM) and completed with transaction type 01 (cash).

25.4 Receipt

The ATM must include a function whereby the cardholder can select whether a receipt is required. If the cardholder requires a receipt, it must be printed out. The receipt must include the company's name, place of dispatch and contact details.

If the ATM cannot print a receipt due to an error situation, this must be clearly indicated to the cardholder. In this situation, the company must issue or send a receipt by other means if the cardholder requests this.

By agreement with Nets, receipts may be omitted for small payments in self-service terminals.

The price must be displayed clearly to the cardholder, either in the display or as price information on the product itself.

For ATMs, the amount paid out, including currency, must be clearly stated. If currency other than DKK is paid out, the exchange rate, amount converted to DKK and any fees must also be stated.

25.5 Security requirements

In addition to the security requirements described in PCI DSS, the following requirements also apply to the terminal part of self-service terminals and to ATMs:

- Only trained personnel may have access to card readers and PIN devices.



- The following access must be managed particularly restrictively:
 - Access to the terminal's card reader and PIN pad.
 - Authorisation to put programs/systems into operation.
- Codes/keys for the terminal/ATM must be stored in a secure manner and may only be issued to authorised personnel.
- The terminal housing/ATM must always be locked, even when the device is not in use. It must not be possible to operate the device when the cabinet is open.
- The company may not modify the physical functions of the terminal/ATM, such as removing the PIN protection shield. The customer part may not be located in such a way that others can intercept the PIN code, e.g. using mirrors, video cameras, stairs or other elements in the surrounding environment.
- The company must continuously monitor alarms from terminals/ATMs and secure them against unintentional access or attempted "break-ins" and similar. The company must draw up procedures to ensure the handling of irregular incidents.
- In the event of signs of burglary, the company must contact Nets immediately.
- The company must draw up reconciliation procedures to ensure that the correct number of transactions are delivered for settlement in Nets. The company must also establish backup procedures to ensure that data can be restored and retransmitted for up to five banking days after the delivery of transactions to Nets.

26 Special conditions for remote sales

The terms and conditions in this section solely apply to remote sales, e.g. receipt of Dankort on websites, mail and telephone orders. In addition, the general terms and conditions apply. In the event of any conflict between the general terms and conditions and the terms and conditions in this section, the terms and conditions in this section will prevail.

26.1 General requirements

The company must use a payment solution approved by Nets to complete Dankort payments. The payment solution must be offered by a PSP, and only the PSP may have access to process Dankort card numbers, control codes or equivalent Dankort accreditations.



26.2 Internet

26.2.1 Requirements for the company's webshop, app or equivalent digital user interface, where sales take place online

As a minimum, the following information must be presented on the company's webshop, app or equivalent digital user interface:

- The company's name, VAT number and address
- Email address and telephone number for customer service, etc.
- Description of the goods/services sold by the company (including prices, taxes and duties)
- Terms of delivery and shipping costs, including rules for the cardholder's right of withdrawal
- That the cardholder can pay with Dankort
- The Dankort trademarks. The trademarks must be shown where the cardholder can choose payment options
- Transaction currency (must always be DKK)
- Any export restrictions

The company must also comply with applicable legislation at any time, including the Danish Consumer Contracts Act, the Danish E-Commerce Act and the Danish Marketing Practices Act, as well as the Consumer Ombudsman's guidelines.

A cardholder may not be asked to enter a PIN code.

The cardholder must not be able to send orders with Dankort data via email, unless this takes place in encrypted form. The encryption method used must in such case be approved by Nets.

26.2.2 Acceptance of order

Before the cardholder accepts the order, as a minimum the following information must appear on the screen:

- A clear description and price of the individual goods/services ordered by the cardholder
- The total amount payable by the cardholder (including specification of any taxes/duties, shipping costs and other charges)
- Transaction currency (must be DKK)



- That payment is made by Dankort
- Expected delivery date
- Terms of delivery, including rules for the cardholder's right of withdrawal
- Name of the recipient of the goods/services
- Delivery address

26.2.3 Procedure for payment by Dankort

The following procedure must be followed in connection with an online payment transaction:

- The cardholder places their order and enters the necessary information to complete the payment transaction
- If required, e.g. as a statutory requirement, the transaction is sent to Dankort Secured by Nets for cardholder authentication
- A request is sent to Nets for approval of the transaction and the company will receive an approved or rejected response
- If the card is blocked or the transaction cannot be approved, with a "rejected" response, the sale must not be executed.

Verification digits must not be stored, and when the payment has been verified, the company's PSP must therefore delete any verification digits received with the cardholder's order.

If the company cannot deliver the goods ordered by the cardholder within just a few days of the order, or if the delivery has to be divided into several partial deliveries, the following procedure must be followed:

- Send a verification request to Nets for DKK 0 to check the card
- When the company is ready to send the goods or a partial delivery, the company must send a request to Nets for the full order amount (not only the amount of the partial delivery)
- The transaction will then be forwarded (for the amount for which goods have been delivered) for settlement with Nets



- In the case of a partial delivery, at the next delivery the company must send a request to Nets for DKK 0 and subsequently send a transaction for settlement (for the amount for which goods have been delivered)
- The procedure is repeated until the order has been processed.

The company must ensure that the company's PSP complies with Nets' requirements for making Dankort payments online.

26.2.4 Order confirmation/receipt

The electronic receipt to the cardholder must at least include the following information:

- Name of the company
- Email address of the company
- Description of the goods/services ordered
- Order number/transaction number
- Transaction date
- Transaction amount
- Transaction currency (must be DKK)
- Transaction type (debit/credit)
- Delivery date
- Possible elements of the card number (masked)
- That the payment transaction has been completed (in the case of a receipt).

The amount may not exceed the amount accepted by the cardholder.

26.2.5 Transmission

Transactions are transmitted electronically to Nets as soon as possible, but at the earliest when the goods/services are shipped.

Transaction data must be received by Nets no later than 7 calendar days after the date of dispatch of the goods/services.



26.3 Mail and telephone orders

If the company offers subscription payments, the company must also comply with the rules in section 29.

26.3.1 Order form requirements for mail orders

An order form for mail orders must include the following fields (in addition to the company's name, address, etc.) to be completed by the cardholder in connection with the order:

- Cardholder's name
- Cardholder's address
- Cardholder's phone number
- Card type
- Card number
- Card expiry date/issuance date
- The card's verification digits
- The quantity and nature of each item/service ordered
- Amount for each item/service
- Transaction currency (must be DKK)
- Any shipping costs
- Total amount
- Possible recipient of the product/service (if not the cardholder)
- Possible delivery address (if not the cardholder's)
- Date
- Signature

Verification digits may not be stored, and when the payment has been approved, the company must therefore delete/destroy any verification digits received when the cardholder placed the order.



Rules for the cardholder's right of withdrawal must also be stated on the order form.

Nets must approve the order form before it is used.

It must not be possible for the cardholder to send order forms containing Dankort data via email or other electronic channels, unless this takes place in encrypted form. In addition, the order form may not be sent as an open postcard from which Dankort data can be read but must be sent in a closed envelope.

26.3.2 Telesales requirements, including content of order confirmation

If a cardholder places an order by telephone, the company must provide the cardholder with all information about goods that the cardholder purchases, including shipping costs and other costs.

For the purpose of completing the transaction, the company must as a minimum request the following information from the cardholder:

- Card type
- Card number
- Card expiry date/issuance date
- The card's verification digits.

Verification digits may not be stored, and when the payment has been approved, the company must therefore delete/destroy any verification digits received when the cardholder placed the order.

If the goods/service cannot be delivered immediately, the company must send an order confirmation to the cardholder. The order confirmation is sent to the cardholder's address and must contain the following information:

- That payment is made by Dankort
- Card type
- Elements of the card number (masked)
- Amount
- Transaction currency (must be DKK)
- Any shipping costs



- If the goods/services are to be shipped to an address other than the cardholder's home address, the company must also send the order confirmation to the
- cardholder's home address
- If the amount cannot be determined in advance and therefore does not appear on the order confirmation, the company has the burden of proof to show that the cardholder has expressly authorised execution of the transaction.

26.3.3 Procedure

When a cardholder has placed their order by mail or telephone and the item is ready to be shipped, the company must follow the procedure below:

- The company must verify the card electronically via a terminal or payment solution, on tel. no. +45 44 89 21 80 or according to a separate agreement with Nets, see the payment card agreement
- If the card is blocked or the transaction cannot be approved, Nets will notify the company and the payment transaction may not be completed.
- If the verification digits are not included or are incorrect, the transaction can be rejected.

26.3.4 Receipt for mail and telephone orders

The company must send an invoice/receipt to the cardholder no later than at the same time as the transaction is transmitted to Nets. The invoice/receipt must as a minimum include the following information:

- Date of dispatch of the ordered goods/services
- Transaction amount
- Transaction currency (must be DKK)
- Card type
- Elements of the card number (masked).

26.3.5 Transmission

Transactions must be transmitted electronically to Nets as soon as possible, but at the earliest when the goods/services are delivered.



Transaction data must be received by Nets no later than 7 calendar days after the date of dispatch.

27 Special terms and conditions for contactless payments

(discontinued)

28 Special terms and conditions for saved cards

The terms and conditions in this section solely apply to companies that offer saved cards in their webshop or app solution. In addition, the general terms and conditions apply. In the event of any conflict between the general terms and conditions and the terms and conditions in this section, the terms and conditions in this section will prevail.

28.1 General requirements

To be able to offer saved cards, the company must have entered into an e-commerce agreement and hold special approval to offer a saved card solution.

28.2 Registration

The cardholder must actively consent to Dankort data being stored by the company's supplier of payment solutions, as well as criteria for card withdrawals. When the card is registered, it is authenticated using Dankort Secured by Nets.

The company's supplier of payment solutions must be PCI DSS-certified, and Dankort data must be processed, stored and transmitted in accordance with PCI DSS. The company must ensure that the payment solutions supplier deletes the stored Dankort data if the cardholder so requests.

Nets may impose special requirements for the company's validation of the cardholder's information on the registration date.

28.3 Changes to cardholder information

If the cardholder wishes to change information concerning their account or Dankort, the cardholder must be verified according to the same method used with enrolment, unless otherwise agreed in writing with Nets.

28.4 Storage of customer data

The company must store all customer data such as usernames and passwords in a secure manner to avoid compromising the cardholder's account or information.

The password must be hashed or encrypted.



28.5 Amount limit

Nets may introduce amount limits for payments with saved cards.

The company must ensure that its payment solution provider can handle such limits, including their implementation.

Nets may change the amount limits without notice.

28.6 Initiation of payment

The cardholder themselves must initiate all transactions to be executed using the saved card solution, and also confirm these via Dankort Secured by Nets, or another solution approved by Nets, if this is a statutory requirement.

28.7 Receipt

An electronic receipt must be sent to the cardholder when the purchase has been completed.

28.8 Reassessment of the saved card agreement

Nets may reassess the agreement, including the scale of customer enquiries and chargebacks. If the agreement deviates negatively from the assumptions on which it was based, the company must take steps to ensure that this deviation ceases, or the agreement may be terminated.

29 Special terms and conditions for subscription payments (recurring payments)

The terms and conditions in this section solely apply to subscription payments. In addition, the general terms and conditions apply. In the event of any conflict between the general terms and conditions and the terms and conditions in this section, the terms and conditions in this section will prevail.

29.1 General requirements

To be able to offer subscription payments, the company must have entered into an e-commerce agreement.

If the company wishes to be able to execute subscription payments using cards, the company must contact Nets to ensure registration and approval thereof. The company must submit a copy of the subscription terms and conditions for approval by Nets, to be able to execute subscription payments.

The company must use a payment solution approved by Nets for the delivery of subscription payments.

If the company ceases to offer subscription payments, the company must notify Nets thereof.



29.2 Requirements concerning agreement with cardholder

The company must enter into an agreement with the cardholder whereby the cardholder expressly accepts that the company executes subscription payments. The agreement must include:

- Masked card number
- Card expiry date
- Details of the criteria for executing transactions using the cardholder's card number
- Information on how receipts are delivered/made available
- Information about the cardholder's accountability and liability
- Details of the card number renewal and deletion procedure
- Details of the procedure to cancel/terminate the subscription
- The cardholder's acceptance of customer terms and conditions, including:
 - *Acceptance of criteria for completion of transactions with the cardholder's card number*
 - *Acceptance of prices.*

The subscription agreement must either be signed by the cardholder or accepted directly on the company's website, with subsequent written confirmation to the cardholder. Terms and prices must be available to the cardholder upon registration and must be provided upon request from the cardholder.

29.3 Storage of data

The card's verification digits may not be logged or otherwise saved after the first payment has been completed.

The company must have established a secure procedure for the creation, renewal and deletion of card information. The procedure for deleting card information must ensure that the information is deleted from the customer register immediately after the cardholder so requests it.

30 Special terms and conditions for automatic card update

The terms and conditions in this section solely apply to Dankort's automatic card update service. In addition, the general terms and conditions apply. In the event of any conflict between the general



terms and conditions and the terms and conditions in this section, the terms and conditions in this section will prevail.

30.1 Assumptions

The automatic card update service may only be used by companies that are authorised to use saved cards and/or subscription payments, see the applicable special terms and conditions.

The company must use the payment solution approved by Nets for saved cards and/or subscription payments to send card information to Nets, and to receive information about updated cards from Nets.

The company only receives updates to card information if the card issuer has provided them.

30.2 Requirements for agreement with cardholder

The company's agreement with the cardholder must provide the information that the card information may be updated automatically.

The company must inform the cardholder when card information is updated.