

How to Handle Dankort Offline Payments During Service Disruptions

If a payment terminal loses its network connection, most card payments can still be completed as offline payments. However, this requires that you, as an employee, know how to proceed.

This short guide will help you to:

- Understand when offline payment is possible.
- Complete a payment correctly if the network is down.
- Inform the customer in a clear and professional way.

Follow the steps below if you experience network outages, and pay attention to the important limitations of offline payments.

Instructions for Service Staff

If your payment terminal loses its network connection, it is often still possible to complete card payments. This is called offline payments. This guide provides you, as an employee, with a quick overview of how to act in situations with network outages or service disruptions.

How to Switch to an Offline Transaction:
Follow the steps in the guide shown in the image above to initiate a forced offline transaction.

How to perform Dankort offline transaction



1. Press the Menu button



2. Select Card functions



3. Select Force offline



4. Press the green button*



5. Complete the transaction

* By pressing the green button, the user accepts that Nets does not assume responsibility for the execution of the transaction in case of insufficient funds on the payment card used.



How to Complete an Offline Payment:

- 1** Ask the customer to insert their physical Dankort into the terminal. Contactless payments and mobile payments (such as Apple Pay and Google Pay) cannot be used for offline payments.
- 2** The customer must enter their PIN code.
The PIN code is required to authorize an offline payment.
- 3** The terminal will show whether the payment can be processed offline. If the terminal does not support offline processing, this will be displayed.



Important Limitations:

- According to your agreement with Nets, there is a transaction limit for offline payments. To minimize potential losses, you must comply with these limits.
- Dankort can be used for offline payments up to DKK 20,000 per card. This means the card can approve payments without an online connection until this limit is reached.
- Debit cards with balance control (e.g., Visa Debit) cannot currently be used offline.
- Mobile payments via wallets (Apple Pay, Google Pay, etc.) cannot be used offline.
- The use of the offline function is at your own risk, and the business itself is responsible if the payment is not successfully processed.
- Nets does not compensate for losses incurred when using the offline function.

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What to Say to the Customer:

“We can accept payment with your physical card, even though we are currently experiencing network issues.”

“You will need to use your PIN code, and the payment will be registered now and forwarded once the connection is restored.”

“Unfortunately, contactless payments and mobile payments do not work when we are offline.”