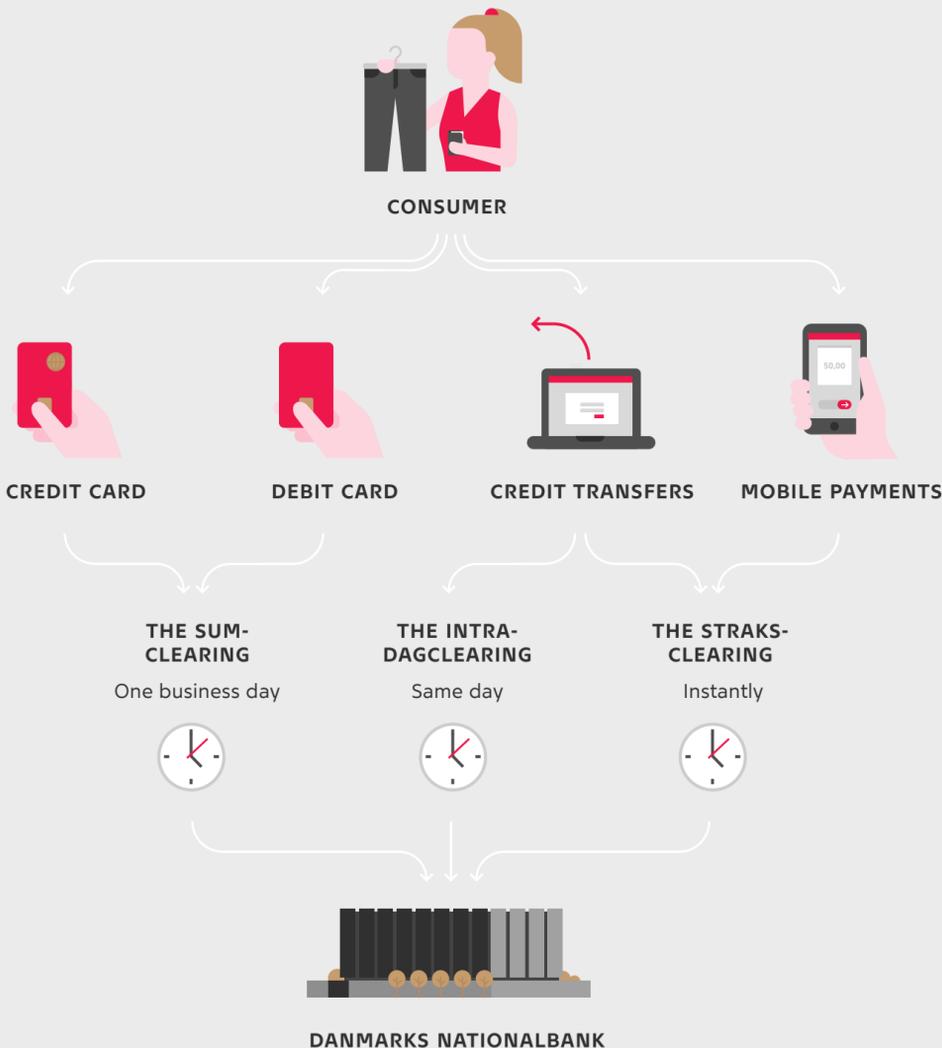


Danish digital highways

In Denmark, funds can be transferred within seconds

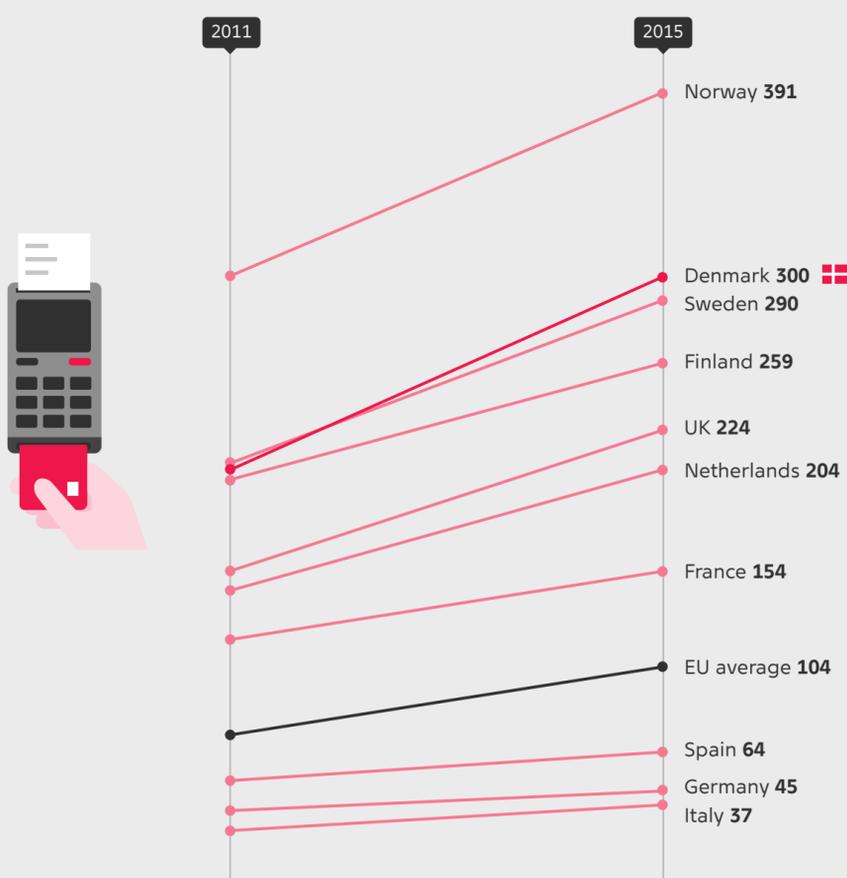
Denmark has an efficient and up-to-date market for payments. Payments are settled quickly and smoothly. Payments can be made between all bank accounts, and instant payments allow funds to be transferred in seconds.



Danes' card use is among the highest in Europe

The average Dane pays by credit cards about 300 times each year, an increase of almost 50 per cent on 2011.

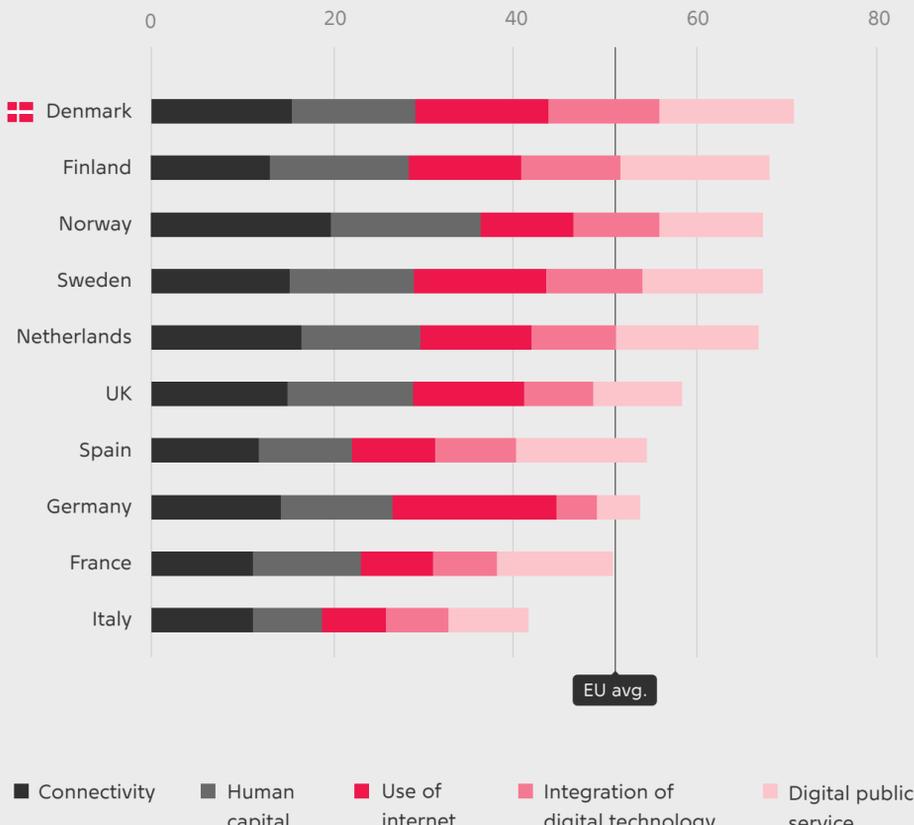
Per capita card payments in selected European countries



Denmark is a digital front-runner

Denmark is one of the most digitised countries in the world. This is among other factors driven by the public sector's focus on digitisation.

European Commission's Digital Economy and Society Index, 2017



Danes are quicker to embrace new technology

Danes have become increasingly eager to adopt new payment options. MobilePay was adopted by about three million users within three years. It took more than 15 years for the Dankort to be adopted by the same number of users. Contactless payments are the latest example of how quickly Danes can change their payment behaviour. In the course of a year and a half, 15 per cent of all Dankort payments have become contactless.

How long it has taken for new payment instruments to be adopted by 3 million users

