

Have several different payment methods

Recommendations for citizens

The payment infrastructure in Denmark is secure and efficient, but there may be times when one or more payment solutions do not work as usual. You should prepare for this.

Danes are among the world's most active users of digital payment solutions. Citizens' payments therefore depend on a resilient digital payment infrastructure. The financial sector has a strong focus on security and several contingency procedures, so that many different incidents can be handled without you or the shops noticing.

However, situations may still arise where you cannot pay as usual for a period of time. This can be due to local, short-term disruptions in a single store or chain, or national, long-term events.

You should prepare for this to reduce the risk of being unable to make payments and to minimise inconvenience.

Have access to different payment solutions: card, cash and mobile

If you have access to different payment solutions, you are more likely to be able to pay if your preferred method does not work.

To help you to be well prepared, Danmarks Nationalbank recommends that your household has at least two physical cards from different brands, such as Dankort, Mastercard or Visa, and that you know the PIN codes.

In addition, you should keep a small amount of cash. How much depends on what you expect to buy, but a good rule of thumb is kr. 250 per person in the household. It is important however, that you and your household assess whether a larger amount of cash is necessary.

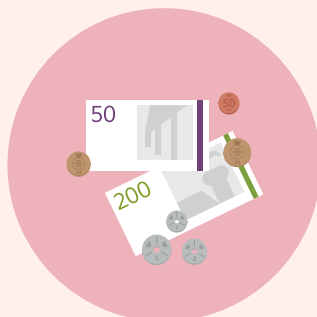
Danmarks Nationalbank also recommends having a mobile payment method based on account transfers, such as MobilePay or your bank's mobile banking app.

Read more about each solution below.

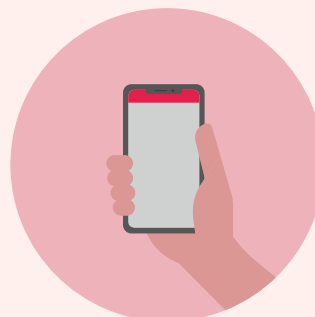
Have access to different payment solutions



Two physical cards from different card brands. Remember the PIN codes.



A small amount in cash.



A mobile payment solution based on account transfers.

Two physical cards from different card brands – and remember the PIN codes

Danmarks Nationalbank recommends having at least two different payment cards from the most common card brands in Denmark, i.e. Dankort, Mastercard or Visa. If you cannot pay with one card, you may be able to pay with another.

If your household has two physical payment cards that combine two different card brands (co-badged), such as a Visa/Dankort or Mastercard-Dankort, the household should obtain a separate Mastercard or Visa card.

If, for example, the internet connection is lost or there are disruptions in the card payment systems, you can often pay offline with all physical Dankort cards, including Visa/Dankort and Mastercard/Dankort, as well as most Mastercard cards.¹ This may require entering your PIN. You can check with your bank whether your Visa or Mastercard can be used offline.

If you have difficulty remembering your PIN code, you can print a PIN code reminder for free from most banks' websites.

A small amount in cash

Danmarks Nationalbank recommends that you keep a small amount of cash in coins and small notes. Cash is a good supplement if you cannot pay with your payment card.

Remember to withdraw cash *before* you find yourself in a situation where you cannot use your payment card. At that point, accessing cash, for instance from ATMs, may be very limited or impossible.

The amount of cash you should keep depends on your household's needs and how much you expect to spend. It also depends on how many basic necessities, such as food, you already have at home. As a benchmark, DKK 250 per household member can be used, since an adult Dane spends around DKK 70 per day on food, according to Statistics Denmark. For most households, this would allow covering essential expenses for at least three days, but some households may need more. Therefore, it is important that you and your household assess whether a larger amount of cash is necessary. It is advisable to have cash in smaller notes and coins, as this makes it easier for shops to give change.

If you do not already have an appropriate amount of cash at home, you can top it up over time, for example by setting aside change or withdrawing a small amount from an ATM. You do not need to obtain it immediately.

¹ Many Visa cards can also be used for local authorisation, but Visa only allows this in certain situations and in selected retail sectors, such as supermarkets, pharmacies and petrol stations. This differs from Dankort cards (including co-badged Visa/Dankort and Mastercard/Dankort) and Mastercard, which in principle may be used for local authorisation without being limited to specific businesses or situations.

Card payment contingency measure for basic necessities

In Denmark, work is underway to establish a card payment contingency measure.

Many shops can already accept offline card payments, and 82 per cent of adult Danes have a physical payment card that can be used offline.

The Danish Payments Council is overseeing work to increase offline card payment availability. The goal is that all citizens over the age of 18 with payment cards from Dankort, Visa and Mastercard issued by a Danish bank should be able to pay for medicine and groceries for at least one week using their physical card and their card on their mobile phone (for example via Apple Pay or Google Pay).

The implementation of the contingency plan is being completed across the nationwide supermarket chains and pharmacies, and other stores are expected to implement the plan by mid-2026 at the latest.

¹ See the Danish Payments Council, Status of the card payment contingency measure in Denmark, *The Danish Payments Council's Status report*, 2 July 2024 ([link](#)).

A mobile payment solution based on account transfers

Danmarks Nationalbank recommends that you have a mobile payment solution that makes payments based on account transfers, such as MobilePay or mobile banking. This increases your ability for making payments in situations where card payment systems are not working, but an internet connection is still available.

Mobile payment solutions based on account transfers are only used to a limited extent today in physical commerce. However, such payment solutions – for example via MobilePay – are already part of some stores' contingency arrangements.

The market for digital payments is developing rapidly, and new payment solutions are being introduced continuously. It is therefore advisable to keep up to date on which payment solutions based on account transfers are available on the market.