



STATUS REPORT | Card payment contingency measure in Denmark
13 April 2026

Status of the card payment contingency measure in Denmark

Contact

Peter Levring
Communications and Press Officer
PNBL@nationalbanken.dk
+45 2620 1809

In the event of an outage in the card payment infrastructure, or if the internet is down, all adults in Denmark with a Danish-issued payment card from Dankort, Mastercard or Visa can now make offline payments in most nationwide supermarket chains for at least a week. This applies both to their physical payment cards and to card-based wallets on their mobile phones, such as Apple Pay and Google Pay. The same will be the case at 40 per cent of pharmacies in June, and the remaining pharmacies during the third quarter of 2026. This means that the Danish Payments Council will have achieved its objective of establishing a nationwide card payment contingency measure. The resilience of payments in Denmark is further supported by the fact that 80 per cent of Danes have at least one payment card that can be used offline in most stores not covered by the contingency measure.

01

Introduction

The majority of payments in Denmark are digital. Citizens and merchants therefore depend on a robust infrastructure for digital payments. Although the payment infrastructure in Denmark is secure, robust and efficient, unforeseen incidents may result in one or more payment solutions temporarily not working as usual, or the internet being down.¹

To increase the resilience of payments in Denmark, since 2024 the members of the Danish Payments Council, together with other relevant parties, see box 1, have worked to establish a society-wide payment contingency measure based on payment cards. The aim has been to implement offline card payments in pharmacies and nationwide supermarket chains so that citizens are able to pay for basic necessities such as food and medicine for at least a week.

BOX 1

The Danish Payments Council

The Danish Payments Council¹ is a forum for voluntary cooperation on retail payments in Denmark. The Council was established by Danmarks Nationalbank in 2012 and comprises interest organisations, companies and authorities with a broad interest in the Danish payments market. The purpose of the Council's work is to promote the efficiency and safety of retail payments for all parties involved, i.e. citizens, companies, financial institutions, etc.

The Danish Payments Council consists of 13 members. Danmarks Nationalbank chairs the Council and acts as its secretariat. The Council also consists of representatives from Copenhagen Fintech, the Danish Chamber of Commerce, the Confederation of Danish Industry, the Ministry of Industry, Business and Financial Affairs, the Danish Financial Supervisory Authority, Finance Denmark, Forbrugerrådet Tænk (Danish Consumer Council), Mastercard, Nets, SMVdanmark, Vipps Mobilepay and Visa.

In the work on the card payment contingency measure, Verifone, Swedbank Pay, Danmarks Apotekerforening (the Association of Danish Pharmacies) and Worldline have also participated.

¹ Read more about the Danish Payments Council on Danmarks Nationalbank's website ([link](#)).

Offline card payments with deferred authorisation

Following an overall assessment, the Danish Payments Council decided to base the contingency measure on offline card payments using the deferred authorisation solution, see box 2. This solution allows all issued payment cards from the most widely used card brands in Denmark – Dankort, Mastercard and Visa – to be used.² These payment cards cover around 99 per cent of the population over the age of 15. With deferred authorisation, citizens can pay offline with their physical cards and via card-based wallets on their mobile

¹ See Danmarks Nationalbank, Oversight of the financial infrastructure 2024, *Danmarks Nationalbank Report*, no. 3, May 2025 ([link](#)). In addition, the relevant parties involved in card payments have detailed contingency plans for situations in which digital payments do not function as normal. This includes, for example, stand-in processing, STIP, which is a function in card systems whereby another party temporarily approves payments on behalf of the cardholder's bank if the bank or the connection to the bank is unavailable.

² By contrast, the other offline solution, local authorisation, requires specific offline parameters or spending limits to be encoded in the chip of the physical payment card when the card is issued.

phones, such as Apple Pay and Google Pay. The solution is therefore compatible with the fact that citizens are increasingly using mobile wallets to pay.³

The increased use of wallet payments in physical trade also means that deferred authorisation is relevant for stores that are not covered by the card payment contingency measure, if their customers are still to be able to pay in situations where digital solutions do not function as usual. This is why Danmarks Nationalbank has previously assessed that more merchants could benefit from implementing deferred authorisation.⁴

With offline card payments based on deferred authorisation, the supermarket or pharmacy assumes a risk of loss if the goods have been handed over and the payment is subsequently rejected once the terminal has re-established connection. To support all parties in continuing to participate in the contingency measure, including during prolonged outages, an agreement has been drawn up between pharmacies and supermarket chains on the one hand and the card-issuing banks on the other on how losses are shared for payments with Danish-issued payment cards. Loss sharing is contingent on the situation being classified as socially critical, which has been defined in advance by the parties. Liability is therefore clear in advance for the relevant parties.

BOX 2

Offline card payments with deferred authorisation

A card payment with deferred authorisation is a payment where the transaction is registered locally on the payment terminal, which therefore does not need to have a connection to the underlying payment systems, for example if it is offline. This type of card payment is known, among other things, from payments made on board passenger aircraft.

Once the payment terminal has re-established connection to the payment systems, the transaction is sent to the payment systems to be authorised. If the transaction is approved, it is then settled.

All payment cards, including those already issued, can be used to make payments with deferred authorisation. Payments with deferred authorisation can be made both with physical payment cards and with mobile payment solutions based on payment cards, such as Apple Pay and Google Pay.

The card payment contingency measure and electricity

The contingency measure must be able to function in all outage situations in which the participating stores continue to sell goods. This will presumably require electricity for the store to be able to maintain basic practical functions such as refrigerating goods, operating cash registers and lighting premises.⁵ Similarly, an outage in telecommunications and data communications is unlikely to be confined to the payment systems, but may also affect retail trade in other ways, for example the ability to order and deliver goods to stores.

In this context, some supermarket chains have introduced additional initiatives, including the establishment of contingency stores.⁶ Establishing contingency stores expands the scenarios in which the card payment contingency measure works, as these stores can generally also stay open during power outages.

³ Wallet payments accounted for around 34 per cent of citizens' payments in physical trade in 2025.

⁴ See Danmarks Nationalbank, Resilient payments in Denmark, *Danmarks Nationalbank Analysis*, no. 24, October 2025 ([link](#)).

⁵ This was the case, for example, during a power outage on Bornholm on 21 January 2026, when a large number of stores chose to close, including supermarkets and pharmacies.

⁶ Salling Group, for example, has announced that it will ensure that 51 of its stores are able to stay open for a minimum of two days – even without electricity or connection to the outside world. These stores will be distributed across the country so that up to 80 per cent of the population will have no more than 50 kilometres to the nearest contingency store.

02

Status of the card payment contingency measure

The card payment contingency measure has now been implemented, or will soon be implemented, in most stores in the nationwide supermarket chains, see table 1. The same is expected to be the case for around 40 per cent of pharmacies by the end of the second quarter of 2026, while the remaining pharmacies are expected to be covered by September 2026, see chart 1.

Implementing the contingency measure has, among other things, required changes in procedures and technology so that stores can accept offline card payments for at least a week. This includes increasing storage capacity in the payment terminals of some stores⁷.

For card payments to be made offline, it must be possible to set the stores' payment terminals to offline mode. Some terminals automatically switch to offline mode if they do not have a connection to the systems, while others must be switched manually by store staff.

TABLE 1

Status of the implementation of the card payment contingency measure in supermarket chains

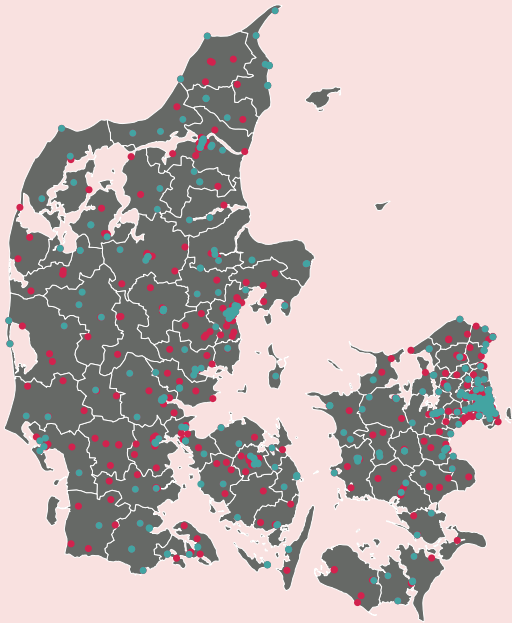
Group	Chain	Total number of stores	Status
	ABC Lavpris	16	Implemented
	Brugsen	268	Implemented
Coop	Coop 365	319	Implemented
	Kvickly	63	Implemented
	SuperBrugsen	219	Implemented
	Meny	110	By 1 June 2026*
Dagrofa	Min Købmand	166	By 1 June 2026*
	Let-Køb	118	By 1 June 2026*
	SPAR	138	By 1 June 2026*
	Løvbjerg	18	Implemented
Reitan	REMA 1000	432	Implemented
	Bilka	19	Implemented
Salling Group	Føtex	118	Implemented
	Netto	581	Implemented

Note: Store numbers are stated for year-end 2025. All stores in the supermarket chains are covered by the card payment contingency measure. * indicates expectation.

⁷ Depending on consumers' spending patterns during a crisis, the busiest stores may process such a large volume of transactions that the storage capacity is insufficient for a full week.

CHART 1

Status of the implementation of the card payment contingency measure at pharmacies



Note: The turquoise dots indicate pharmacies where the card payment contingency measure is expected to be implemented by the end of June 2026, while the red dots show pharmacies where the card payment contingency measure is expected to be implemented by the end of September 2026.

Source: Nets.

Supermarkets and pharmacies that have not yet implemented the contingency measure use the offline solution with local authorisation, see the next section. This solution covers a large proportion of citizens but requires that the customer's payment card supports local authorisation, which is the case for all Dankort cards but only for some cards from Visa and Mastercard. The customer must also use the physical card and enter their PIN code.

03

Offline card payments in stores outside the card payment contingency measure

The Danish Payments Council's work on a society-wide offline card payment contingency measure is limited to pharmacies and supermarkets. However, this work means that technical solutions are now available to other merchants, enabling them also to strengthen their own payment contingency plans.

Some merchants that are not covered by the contingency measure have already strengthened their payment contingency by implementing the offline solution with deferred authorisation. This is in line with Danmarks Nationalbank's recommendations that merchants should prepare for situations where payments do not function as usual.⁸

With deferred authorisation, stores can accept all payment cards from Dankort, Mastercard and Visa – including from tourists – as well as wallet payments in their stores in the event of outages. This is becoming more relevant as more payments are made via wallets. Work is also under way to ensure that offline card payments with deferred authorisation can be used on so-called stand-alone terminals, i.e. terminals that are not integrated with the store's POS system or an external computer. This will broaden the possibilities for more merchants in physical trade to implement the solution in their own contingency plans.

With deferred authorisation, the store assumes a risk of loss if the goods have been handed over and the payment is subsequently rejected once the terminal has re-established connection. A rejection will typically occur if there are insufficient funds in the account linked to the card. Nets is working to enable rejected transactions to be re-submitted for processing over a longer period after the connection has been restored. If this work is completed, it will increase the probability that there will again be funds in the account, for example due to salary payments, thereby reducing potential losses for stores. Stores can further limit their risk of loss by setting amount limits on the payment terminal for payments with deferred authorisation and, where necessary, by stopping or restricting the sale of certain goods or services in situations where regular online card payments are not possible. The store's risk of loss must be weighed against the potential loss associated with not being able to accept card payments at all or relying on the customer to return and pay at a later time.

Offline card payments with local authorisation

Although deferred authorisation is not yet widespread in retail trade, most adults in Denmark still have the possibility of paying offline with a physical payment card in most stores. This reflects the fact that, in Denmark, most card acquirers and suppliers of payment terminals offer merchants in physical trade, as a standard feature, the option to accept offline card payments using so-called local authorisation, see box 3. This offline function is both well-known and widely

⁸ See Danmarks Nationalbank, Resilient payments in Denmark, *Danmarks Nationalbank Analysis*, no. 24, October 2025 ([link](#)).

used in the retail sector. It therefore constitutes a general contingency solution that covers a large proportion of citizens and merchants. This is the background to limiting the card payment contingency measure to purchases of essential goods only, i.e. medicine and groceries. In addition, citizens can pay with cash in all stores due to the legal obligation to accept cash.

BOX 3**Offline card payments with local authorisation**

A card payment with local authorisation is a payment where the transaction is authorised without connection to the payment systems. This means that the payment terminal does not need to be online to verify and complete the payment. Instead, the card and the terminal perform local verification using the payment card's chip and PIN code. The terminal checks the security mechanisms built into the payment card's chip and approves the transaction without direct approval from the cardholder's bank. Once the payment has been approved, data on the payment are stored locally on the terminal. After the connection to the systems has been re-established, information is sent to the payment systems and the payment is processed.

The payment card's chip contains information on whether the card may be used for offline authorisation and, if so, the permitted amounts – both per individual transaction and in total across several transactions. These offline parameters are used to approve the payment locally on the terminal. Payments with local authorisation require the use of the physical payment card and typically entry of the PIN code.

Every time the payment card is used with offline authorisation, the chip tallies up the amounts and number of payments. If the spending limits are exceeded, the payment is declined. The spending limits are reset when the payment card is used at a terminal that has connection to the systems.

For customers to be able to use offline card payments with local authorisation, their payment card must support local authorisation, and the payment must be made with the physical card and by entering the PIN code on the payment terminal. Wallet payments therefore cannot be made offline with local authorisation.

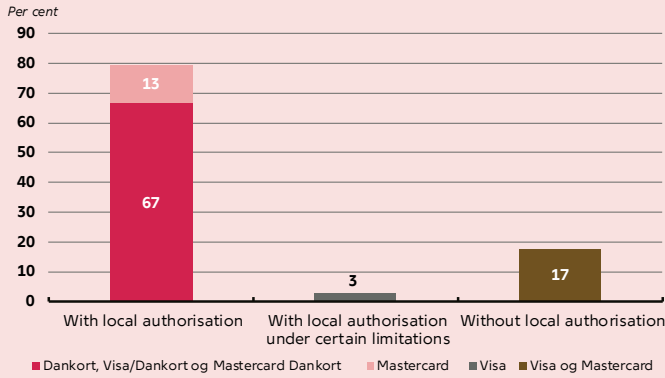
80 per cent of citizens in Denmark over the age of 18 have a payment card that can currently be used offline with local authorisation, see chart 2. For people under 30, 66 per cent have a payment card that can be used offline with local authorisation. Some citizens who do not themselves have a payment card that can be used offline with local authorisation live in households where another person has such a card. For example, an 18-year-old living with their parents. In practice, this means that more than 80 per cent of citizens are covered by at least one payment card that can be used offline with local authorisation.

Payment cards have different spending limits for how much they can be used offline with local authorisation. These limits are significantly higher for Dankort than for Mastercard and Visa, see chart 3. Among cards from Mastercard and Visa, there are also differences in spending limits, as these are set by the card-issuing bank. Individual citizens can contact their bank for information on whether their Visa and Mastercard payment cards support offline payments with local authorisation.

Even if a Visa payment card supports offline payments with local authorisation, this is subject to certain restrictions. Visa's rules state that their payment cards may only be used for local authorisation in certain situations and in selected parts of the retail trade. In contrast, the rules for Dankort and Mastercard do not restrict the use of offline payments with local authorisation to specific situations or parts of the retail trade.

CHART 2

80 per cent of citizens over the age of 18 have at least one payment card that allows card payments with local authorisation

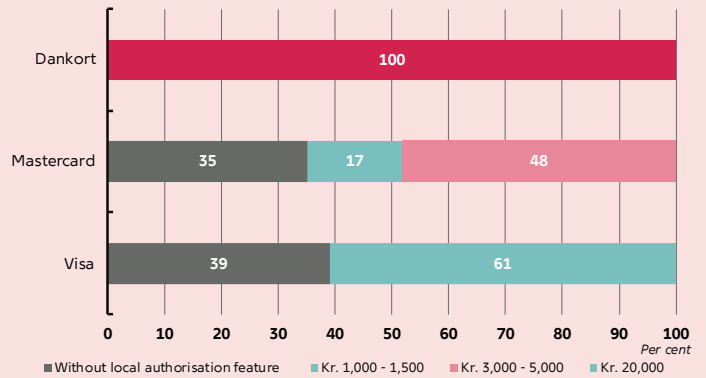


Note: The chart shows the breakdown of Danish bank customers over the age of 18 by which payment card they have available and whether the card has the functionality to make card payments with local authorisation. A bank customer is only included once in the statistics, even if they have several payment cards or several bank relationships. The statistics are hierarchically divided according to the card brands' spending limits for local authorisation. This means that if a citizen has a Visa/Dankort and a payment card from Mastercard or Visa, they are only included in the statistics for Dankort, as Dankort has the highest spending limit for locally authorised card payments. Visa's rules state that their payment cards may only be used to make offline payments with local authorisation in those parts of the retail trade that sell groceries, medicine and transport, e.g. fuel.

Source: Data are based on a stock-take from Finance Denmark.

CHART 3

Payment card brands have different spending limits for local authorisation



Note: Danish-issued payment cards broken down by card brands and associated spending limits for offline payments with local authorisation. Source: Data are based on a stock-take from Finance Denmark, while conclusions are based on insights from several parties.

Assessment of the possibility of paying offline for fuel purchases, e.g. petrol

The card payment contingency measure does not cover the purchase of fuels, such as petrol, even though, for some citizens, being able to travel by car may be critical. The secretariat of the Danish Payments Council, together with Drivkraft Danmark, which is the industry association for fuel suppliers and charging point operators, has therefore examined whether offline payments can be made when purchasing fuel and charging electric vehicles at public charging points.

There are currently good options for offline payments when purchasing fuel, even though filling stations have not implemented deferred authorisation. Members of Drivkraft Danmark have stated that most staffed filling stations can accept offline card payments with local authorisation in the associated store, and that most unstaffed stations can also accept offline card payments. In addition, loyalty cards can be used offline.

Some fuel providers accept fuel vouchers or prepaid value codes as an alternative payment method in situations where a critical actor in the payment system experiences an outage. However, these vouchers and codes cannot be used if telecommunications and data connections are down, as verification of vouchers requires the systems at the station to be online. Fuel vouchers and codes can therefore expand citizens' options in some, but not all, types of outage.

For public charging points for electric vehicles, conditions other than payment alone must be met before charging is possible. This makes charging more difficult in situations where there is no internet connection. However, the company Clever has 15,700 public charging points across Denmark where offline payment with local authorisation is possible.⁹ In addition, electric vehicle owners will also in some cases have the possibility of charging via private charging points or emergency charging cables.

⁹ See Clever's press release, 'Clever gears up for digital outages and crisis situations: electric vehicle owners can now charge offline', 3 December 2025 ([link](#)).

04

Testing the card payment contingency measure

Regular testing of the card payment contingency measure ensures that citizens can continue to pay at pharmacies and in supermarkets if the card terminal has no connection to the underlying systems, for example if the internet is down or there is an outage in the card payment systems.

Testing makes it possible to identify and remedy any errors and deficiencies, and ensures that staff of the parties involved are continuously trained and prepared to handle the situation should it arise.

In practice, the technical solution underpinning the contingency measure, deferred authorisation, is regularly tested, as situations continually arise in individual supermarkets and pharmacies where the payment terminal temporarily has no connection to the underlying systems. These may be short disruptions of a few minutes or longer-lasting incidents, for example if a cable has been cut. Such incidents require offline payments to be made and will therefore reveal if deferred authorisation does not work.

Additionally, the Danish Payments Council has agreed that there is a need for a coordinated test of the payment contingency measure at least once a year. This includes disconnecting terminals in selected stores to see whether all relevant parties act in accordance with the agreed procedures, and whether offline payments with deferred authorisation are actually made in the stores where the test is carried out.

In addition to the annual test, the relevant parties must also, in connection with updates to software and hardware for stores' payment terminals, cash register systems, etc., test that deferred authorisation continues to function.