

Danske Bank to bring domestic scheme, Dankort, to Apple Pay

- *Danske Bank, Denmark's leading bank, supported by Nets, will bring Dankort to Apple Pay*
- *Dankort is the preferred means of payment for Danish consumers and accounts for the largest number of card transactions in the country*

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Danske Bank, the leading bank in Denmark, is bringing the Danish domestic payment scheme, Dankort, to Apple Pay. This will enable Danske Bank customers to use their co-badged Visa/Dankort card – in physical stores or online – via Apple Pay. Apple Pay is a safe, secure and private way to pay that helps customers avoid handing their payment card to someone else, touching physical buttons or exchanging cash — and uses the power of iPhone to protect every transaction.

“Consumers are increasingly turning to digital payment wallets for secure and convenient payments,” said Torsten Hagen Jørgensen, Chief Executive Officer of Issuer & eSecurity Services at Nets Group. “We want to help issuers across Europe make their payment cards available with Apple Pay. Our collaboration with Thales allows us to offer instant services to multiple issuers, promoting greater uptake of digital payments in Denmark and across the EU.”

Security and privacy are at the core of Apple Pay. When customers use a credit or debit card with Apple Pay, the actual card numbers are not stored on the device, nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted, and securely stored in the Secure Element, an industry-standard, certified chip designed to store the payment information safely on the device.

Nets, the leading European PayTech, continues to act as Danske Bank's payment processor and partners with Thales on Token Provisioning Services to support Dankort in Apple Pay. This partnership will enable Nets to support other issuers in Denmark with this feature and international issuing and merchant customers in enrolling other commercial cards or other domestic schemes into the Apple Wallet.

Apple Pay is easy to set up. On iPhone, simply open the Wallet app, tap +, and follow the steps to add Danske Bank's credit or debit cards. Once a customer adds a card to iPhone, Apple Watch, iPad, and Mac, they can start using Apple Pay on that device right away. Customers will continue to receive all of the rewards and benefits offered by Danske Bank's cards.

Customers simply hold their iPhone or Apple Watch near a payment terminal to make a contactless payment. Every Apple Pay purchase is secure because it is authenticated with Face ID, Touch ID, or device passcode, as well as a one-time unique dynamic security code. Apple Pay is accepted in grocery stores, pharmacies, taxis, restaurants, coffee shops, retail stores, and many more places. Customers can also use Apple Pay on iPhone, iPad, and Mac to make faster and more convenient purchases in apps or on the web in Safari without having to create accounts or repeatedly type in shipping and billing information. Apple Pay makes it easier to pay for food and grocery deliveries, online shopping, transportation, and parking, among other things.

For more information on Apple Pay, visit: <http://www.apple.com/dk/apple-pay/>

About Nets

Believing in simplicity and security as the foundation for growth and progress, Nets powers payment solutions for an easier tomorrow for banks, businesses and consumers across Europe. For more information please see: www.nets.eu. Nets is a part of Nexi Group - the leading European PayTech. For more information please see: www.nexigroup.com