Nordea

General rules for Betalingsservice debtors

Valid from 23 November 2026

General rules for Betalingsservice debtors apply between the customer and Nordea Danmark, filial af Nordea Bank Abp, Finland.

1. What is Betalingsservice?

Betalingsservice is a payment service that you as debtor can use to pay bills in Danish kroner to creditors who are using the system. When you have created a Betalingsservice mandate, the creditor can initiate payments from your payment account to the creditor's account.

Betalingsservice is intended for recurring payments, but creditors can also initiate one-off payments.
Betalingsservice may also be used for credit transfers in some cases.

The access to create Betalingsservice mandates is subject to you having entered into a Betalingsservice debtor agreement with your bank, as described in section 3.

2. Definitions

2.1 Pre-notification
Pre-notification is distribution of information of the coming month's payments in Betalingsservice, cf. section 6. The pre-notification includes information of each of the payments and is distributed digitally through your online bank or digital mailbox. Alternatively, the pre-notification is sent as a physical Betalingsservice pre-notification.

2.2 Refusal
If a payment is refused, it cannot be executed. You can refuse a future payment if the conditions are met, cf. section 8.

2.3 Banking days
Banking days are all days except Saturdays, Sundays, Danish public holidays, the Friday after Ascension Day, Constitution Day in Denmark (5 June), 24 December and 31 December.

2.4 Betalingsservice mandate (mandate)
A mandate is an agreement between you and a creditor that allows the creditor to initiate payments from your account through Betalingsservice.

2.5 Payment date
The payment date is the day on which the amount is debited from your account. Payments are processed on banking days only.

2.6 Betalingsservice pre-notification
The Betalingsservice pre-notification is an overview, which contains a pre-notification of the coming month's payments in Betalingsservice.

2.7 Debtor
Debtor is the person who is paying according to the Betalingsservice mandate.

2.8 Digital mailbox
Digital mailbox means e-Boks, mit.dk or similar mailbox connected to your CPR- or CVR no. (business registration no.) used for receiving digital mail.

2.9 Creditor
The creditor is the company, association or similar that debtor is paying to, according to the mandate.

2.10 Mastercard Payment Services
Mastercard Payment Services Denmark A/S, CVR no. 40 69 58 69, is the company that provides Betalingsservice. Mastercard Payment Services is authorised as a payment institution with FT no. 22034 and is subject to supervision by the Danish FSA. You can contact Mastercard Payment Services regarding Betalingsservice in two ways. You can either contact Mastercard Payment Services' customer service by telephone or use a contact form. Further information is available on the website: www.betalingsservice.dk.

2.11 Return
Return of a payment means that the amount is transferred back from creditor's account to your account. You or your bank may request the return of one or more completed payments if the conditions are met, cf. sections 8 and 9.

2.12 Betalingsservice debtor agreement (debtor agreement)
A debtor agreement is an agreement between you and your bank that enables you to use Betalingsservice.

3. Registration with Betalingsservice

It is a prerequisite for using Betalingsservice that you have entered into a debtor agreement with your bank. The debtor agreement may be incorporated into the agreement you have with your bank concerning the payment account that you want to use for Betalingsservice.

If you wish to use Betalingsservice, you must contact your bank. Unless otherwise stated by law your bank is not obliged to enter into a debtor agreement with you but will determine, based on an individual assessment, whether you are eligible to use Betalingsservice.

Once you have entered into a debtor agreement with your bank, you are free to create as many mandates as you need.

If you do not have a debtor agreement, your bank has the right to return any completed payments and cancel any mandates in accordance with section 9.

4. Mandates

4.1 Effect of mandates

When you create a mandate, you authorise the creditor to initiate future transfers of amounts between your payment account and your creditor's account on the payment date specified by the creditor.

4.2 Creation of mandates

You can create mandates through various channels or solutions that are made available to you. This could e.g. be:

- Through creditor
- Through your bank
- Through Mastercard Payment Services

4.3 Mandate creation request from creditor

If you, in connection with a purchase of a product or service, wish to assign future payments to Betalingsservice, the creditor can offer to send you a mandate creation request. The creditor will need your mobile- or CPR-number in order to send you the request.

4.4 Information on created mandates

You can see all your active mandates in your online bank or in your Betalingsservice App.

When you create a new mandate, it will be listed in the Betalingsservice pre-notification as newly registered.

Payments will at the earliest be executed through Betalingsservice when the mandate is listed in the Betalingsservice pre-notification or in your online bank. Until the mandate appears on the Betalingsservice pre-notification or in your online bank, you will have to pay the creditor by other means.

4.5 Identification and approval

Your identity must be verified, and you need to approve the mandate, if you create the mandate digitally through a solution provided by Mastercard Payment Services or your bank. You can verify and approve through MitID or other similar solution.

If the mandate is not created digitally, creditor or your bank must also ensure documentation of your identity and your approval of the mandate.

No identification or approval are necessary for subsequent payments according to the mandate.

For additional information about the possibilities for you to refuse or return a payment, see section 8.

4.6 Change of account number

If you want to change the account, to which a mandate is associated, you must arrange this with your bank. If you change your account number because you are about to switch banks, you must contact your new bank.

4.7 Transferring a mandate to another debtor

If you want to transfer a mandate to another person, then you have to terminate the mandate and the new debtor needs to create a new mandate, unless your bank ensures consent and sufficient documentation for the transfer from you to the new debtor. Thereby the bank can complete the transfer of mandate

The provision also applies in the event that the receiving debtor is already jointly obligated with you by the mandate, and as a result of the transfer of mandate will be the only obligated person in the future e.g. in case of a divorce.

5. Processing of personal data

By entering into a debtor agreement, you accept that your bank or creditor discloses the necessary information about you to Mastercard Payment Services, in order to identify you and execute the Betalingsservice agreement.

The privacy notice for Betalingsservice is available on the website www.betalingsservice.dk/privat/gdpr. In the privacy notice you can read about your rights, legal basis, which types of your personal data Mastercard Payment Services processes and how Mastercard Payment Services secures your personal data.

If you do not want your personal data to be processed in Betalingsservice, you can terminate the debtor agreement at any time cf. section 12. When the debtor agreement is terminated, you will not be able to use Betalingsservice.

6. Pre-notification of payments in Betalingsservice

6.1 Time of pre-notification

You are pre-notified of all payments in Betalingsservice in the month prior to the month in which the payments take place.

6.2 Content of the pre-notification

The pre-notification contains information about each individual payment.

As a minimum, the pre-notification will include:

- The payment date
- The account from which the amount is transferred
- Identification of the payee (creditor)

Creditor may choose to include additional information with the pre-notification. This may, for example, be a specification of the amount, attachments, or other details related to the payment, enabling you to clearly identify and verify that the payment is correct.

The pre-notification including any attachments may constitute an invoice from your creditor.

6.3 Distribution of the pre-notification
The pre-notification is distributed digitally in your online bank or digital mailbox. Alternatively, the prenotification is sent as a physical Betalingsservice pre-notification.

Digital pre-notification comes in the form of a Betalingsservice pre-notification, unless your bank has chosen to distribute the information from the Betalingsservice pre-notification within the text linked to each individual payment. This may, for example, be presented as a list of upcoming payments in the online banking system.

If the pre-notification is to be sent physically, you must arrange this with your bank.

If you have not received an expected pre-notification at the turn of the month, you can contact your bank.

6.4 Your obligations as receiver of pre-notification
You are obliged to familiarise yourself with the pre-notification regarding the upcoming month's payments in Betalingsservice.

You must immediately contact your bank if you wish to reject or object to a pre-notified payment, cf. section 8.

6.5 Storage of information
If you receive digital pre-notifications, your bank or the provider of your digital mailbox can inform you how long the information about your payments is stored.

If you need to keep information about your payments for a longer period than what your bank or digital mailbox provider offers, or if you need to change bank, your bank and/or the provider of your digital mailbox can inform you about your options for storing or printing the information.

7. Execution of payments

7.1 Consent for executing payments
When you create a mandate with creditor, you give your consent to the execution of future payments to creditor. The consent can be withdrawn by cancelling the mandate, cf. section 10.1. You also have the option to reject or return specific payments, cf. section 8.1.

If no valid mandate exists, you may dispute an executed payment, cf. section 8.3.

7.2 Sufficient funds on your account
There must be sufficient funds on your account on the payment date. If there are insufficient funds on the account for all payments on the day in question, your bank may be entitled to return one, more or all payments on the day in question; cf. section 9.

7.3 Time of execution of payments
The amount is debited on your account on the payment date as indicated by the creditor in the prenotification.

7.4 Establishing the payment date
The creditor must specify a payment date in accordance with your agreement. If you want the creditor to change an agreed payment date, you must mutually agree to this.

7.5 Payment and receipt
Payment from your account through Betalingsservice has the effect of discharging you from your payment obligation.

You are entitled to consider an account statement specifying the payment as evidence that payment was completed. However, this does not apply if the payment is subsequently returned.

7.6 Maximum completion time
The maximum total completion time is one banking day.

8. Refusals, requests for return and objections

8.1 Deadline for rejection or return
No later than on the 7th day of the month of payment, you can refuse a future payment or request a return of a payment made in the month in question.

A rejection or return on the 7th of the month of payment must be received by the bank before 16:00.

If you can see from the pre-notification that there is a pending payment on e.g. the 25th, you may refuse the payment until 16:00 on the 7th day of the payment month.

If the payment has already been completed, the amount will be returned to your payment account from the creditor's account. Information about the return will appear on your account statement.

A payment can only be refused or returned in full.

The refusal or the request for return of a payment only applies to the actual payment and thus not any future payments under the mandate. If you wish to stop all future payments to a creditor, you must cancel your mandate with the creditor in question, cf. section 10 or cancel your debtor agreement, if you do not wish to use Betalingsservice any longer, cf. section 11.

8.2 Deadline for objections regarding the amount
After the 7th of the payment month and no later than 8 (eight) weeks after a payment has been executed, you may have a payment rejected or returned if:

i) you did not approve the exact amount of the payment, and
ii) the amount exceeded what you could reasonably have expected.

You must submit your objection to your bank as soon as possible and no later than 8 (eight) weeks after the payment date.

If a payment has already been executed, the transferred amount will be returned from creditor's account to your account. A payment can only be rejected or returned in full.

The objection does not affect future payments under the mandate.

8.3 Deadline for objections regarding unauthorized or erroneous payments
You may submit an objection to your bank regarding:

- that a payment is unauthorised because you do not have a mandate in place with the creditor for the use of Betalingsservice for the payment obligation in question, or
- that the payment is erroneous.

A payment is considered unauthorised if no valid mandate exists in accordance with section 4.

A payment is considered erroneous if it has not been correctly registered and posted, or if the payment has been affected by technical failures or other similar errors on the part of Mastercard Payment Services or the bank — for example, if there is a discrepancy between the pre-notified amount and the posted amount.

If you believe that an executed payment is erroneous or unauthorised, you must contact your bank as soon as possible after becoming aware of the error and no later than 13 (thirteen) months after the payment date.

If the payment is erroneous or unauthorised, the full amount will be returned through your bank. You will be placed in the same position as if the payment had not been executed.

8.4 How you refuse, return or object to a payment
You can refuse, return or object to a payment by giving notice to your bank.

You can give your notification digitally in your online bank, by letter to your bank, or in some other way, if you have agreed this with your bank.

8.5 Expiry of deadlines
If the day on which the deadline expires is not a banking day, the deadline shall be the first banking day thereafter.

9. The bank's return of payments

Your bank may return one, more or all completed payments if:

- there are insufficient funds on your account on the payment date, and the payment exceeds DKK 1,000. The bank is entitled to return all executed payments exceeding DKK 1,000 from the relevant account if there are insufficient funds in the account to cover all payments on the payment date.
- you have not entered into a debtor agreement with your bank.
- your bank has terminated the debtor agreement before the payment date.
- the mandate has expired because, prior to the payment date, you no longer hold an account with the bank.
- the payment data is incorrect, or processing is incorrectly executed.

Your bank's request for a return must be received by Mastercard Payment Services no later than two banking days after the payment date. If Mastercard Payment Services receives the request on time, Mastercard Payment Services will ensure that the full amount of all payments are returned from the creditor's account to your account.

Your bank will notify you of the return(s) once it/they has/have been completed.

10. Termination of mandates

10.1 Your termination of a mandate
You may at any time notify your bank or a creditor that you wish to terminate a mandate.

10.2 When will your termination become active?
Your termination of a mandate will become active as soon as possible. Termination will at the latest become active for payments that are to be executed three banking days after Mastercard Payment Services received the termination from your bank or from the creditor.

10.3 Discontinuation of mandates due to non-use
A mandate can be discontinued if it is not used for a period of 15 (fifteen) months. Information on discontinued mandates will be listed on the Betalingsservice pre-notification.

Alternatively, you can see the information in your bank.

10.4 Termination of the debtor agreement
If your debtor agreement with the bank has been terminated, cf. section 12, all mandates created under the debtor agreement will be cancelled.

10.5 If the creditor stops using Betalingsservice
If the creditor no longer wishes to use Betalingsservice, your mandate with the creditor will be cancelled automatically.

10.6 Consequence of termination or discontinuation
When a mandate is terminated or has been discontinued, the creditor can no longer initiate payments from your account. A payment that has been notified but not yet executed will not be completed.

Information on mandates, that have been terminated or discontinued, will be listed on the Betalingsservice pre-notification. Alternatively, you can see the information in your bank.

11. Your termination of the debtor agreement

11.1 No time limit for your termination
You may at any time terminate your debtor agreement with your bank.

11.2 Consequence of your termination
If you terminate the debtor agreement, all mandates registered under it will be cancelled. This entails that the creditor will not be able to use Betalingsservice to initiate any future payments from you.

Even if payments are listed on the pre-notification, they will not be executed, if the payment date is later than the termination date of the debtor agreement.

11.3 When will your termination notice become active?
Your termination of the debtor agreement will become active as soon as possible and at the latest for payments that are to be executed three banking days after your bank received the notice of termination.

12. The bank’s termination of the debtor agreement

12.1 The bank’s notice of termination
Your bank may terminate your debtor agreement with at least two months’ written notice.

Your bank may furthermore terminate the debtor agreement without notice, if you are in material breach of your contractual obligations with your bank. You will receive a written, justified notification from your bank. This applies e.g. in repeated case of insufficient funds on your account, cf. section 9.

12.2 Consequence of termination of the debtor agreement
If your debtor agreement with the bank is terminated, mandates registered under the debtor agreement will be cancelled. This entails that you will no longer be able to use Betalingsservice to pay your creditors.

13. If the bank fails to meet its obligations

If a payment in Betalingsservice is not completed due to the fact that your bank is subject to formal restructuring or insolvency proceedings, the creditor may claim the amount from you in a different way with a new payment deadline.

If you pay within the new payment deadline set by creditor, creditor cannot claim usual remedies for breach of contract.

14. The bank’s liability

The bank is liable if, by reason of error or negligence, it performs its agreed duties late or defectively.

Even in areas of increased liability, the bank is not liable for losses arising from:

- breakdown of or lack of access to IT systems or damage to data in these systems due to any of the factors listed below, regardless of whether the bank itself or a third-party supplier is responsible for the operation of these systems.
- failures in the bank’s power supply or telecommunications, legal actions or administrative acts, natural disasters, war, revolt, civil unrest, sabotage, terror- ism or malicious damage (including computer viruses and hacking), strikes, lockouts, boycotts or blockades, irrespective of whether the dispute is directed against, or was instigated by the bank itself or its organisation, and irrespective of the reason for the dispute. This also applies if the conflict affects only parts of the bank.
- other circumstances beyond the bank’s control.

The bank’s exclusion from liability does not apply where:

- the bank ought to have foreseen the circumstances that caused the loss when the agreement was entered into, or where it ought to have avoided or overcome the cause of the loss.
- the bank is liable by law in all circumstances for the circumstances causing the loss.

15. Prices

15.1 Bank
You should contact your bank if you wish to be informed of any prices related to Betalingsservice.

15.2 Creditor

Creditor can decide to charge a fee for the use of Betalingsservice.

If creditor decides to charge a fee for the use of Betalingsservice from a debtor who is a consumer, then creditor should indicate the portion that constitutes creditor's share and the portion that constitutes Mastercard Payment Services' share of the fee.

16. Change and disclosure of the rules

16.1 Notification of changes

Changes to these rules that are unfavourable to you are subject to two months' notice. Other changes may be made without prior notice. You will be notified of changes, e.g. by email, ordinary mail or in your online bank.

16.2 Acceptance of changes

You are deemed to have accepted the notified changes unless you inform your bank that you do not wish to be bound by the new rules. In such a case, you will be deemed to have terminated the debtor agreement as of the date when the changes enter into force.

16.3 Disclosure of rules

You may at any time request your bank to provide you with a copy of this document with the General rules for Betalingsservice debtors.

17. Applicable law, legal venue and disputes

These rules are governed by Danish law.

You may contact Mastercard Payment Services if you wish to complain about Mastercard Payment Services or Mastercard Payment Services' products.

If you wish to complain about the creditor's collection, you must contact the creditor.

Disputes in relation to your bank which may arise from your use of Betalingsservice may be brought before the Danish Complaint Board of Banking Services which handles complaints from consumers. Complaints from businesses may also be handled, provided that the complaint does not differ significantly from one relating to a consumer matter.

You can find information about the address and website of the Danish Complaint Board of Banking Services in your bank's general terms and conditions or on your bank's website.

Any disputes relating to Mastercard Payment Services' activities as service provider of Betalingsservice may be brought before the ordinary courts.

18. Language

This is a translation of the Danish version of the General rules for Betalingsservice debtors. All communication with you will be in Danish.

In case of any discrepancy between the versions, the Danish version will take precedence over any other version of the General rules for Betalingsservice debtors.