

# Protecting your business against IT fraud

In Danske Bank, we are committed to protect our customers' business against fraud, and we respond immediately to any suspicious activity.

## Card fraud

As the most common type of fraud, most card fraud stems from abuse of card data obtained by fraudsters in relation to data breaches at third-party locations, and in relation to lost or stolen cards.

If you report a fraudulent card transaction, we will respond within the first 24 hours and we strive to secure the best possible outcome for our customers in accordance and compliance with existing rules and regulations.

## Payment fraud

Payment fraud is on the rise with investment scams, romance scams, ID theft, CEO fraud and Beneficiary Account Change among the most common fraud types. We have monitoring systems in place that screen payments on our plat-

forms, and if we detect signs of possible fraudulent activity, we proactively delay payments and contact you to alert you to our suspicions.

In the event of fraud, we strive to secure the best possible outcome and offer guidance on how to report the fraud to relevant authorities.

### What protect you:

- We continuously analyse individual fraud cases and gather intelligence to enable a rapid response to the ever-changing threat landscape.
- We have highly advanced systems to detect fraud in real-time.

## Tools and systems in District/Business Online

We make it easy for you as a customer to control and monitor your online payment activity. Our tools and systems include:

- Administration of user rights
- Notification center
- A safe environment
- Monitoring
- Detecting phishing

## Learn more about our work, and how you can protect your company:

Visit our Keep it Safe site or contact your Relationship Manager.



## We collaborate

We dedicate additional resources to the ongoing collaboration within and outside the financial sector to combat fraud, including Nordic Financial CERT, where Nordic banks exchange information and best practice to reduce the risk of fraud. Danske Bank is also a member of the steering committee for the Danish Forum against Economic IT Crime, founded by the Danish police, and we participate in Europol's European Cybercrime Centre as part of the Advisory Group on Financial Services, and in European Payment Council's Card Fraud Prevention Forum. We also assist both domestic and non-domestic law enforcement agencies such as the Danish Police, the New York Police Department and the FBI.