



EUROPEAN COMMISSION

Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs  
Single Market Enforcement  
Notification of Regulatory Barriers

Številka obvestila : 2025/0141/DK (Denmark)

## **Bekendtgørelse om private udbetaleres, private kontoformidlers og operatører af finansielle digitale infrastrukturens anvendelse af Nemkontosystemet**

Datum prejema : 13/03/2025

Konec mirovanja : 16/06/2025

### **Message**

Message 001

Communication from the Commission - TRIS/(2025) 0717

Directive (EU) 2015/1535

Notification: 2025/0141/DK

Notification of a draft text from a Member State

Notification - Notificación - Notifizierung - Нотификация - Oznámení - Notifikation - Γνωστοποίηση - Notificación - Teavitamine - Ilmoitus - Obavijest - Bejelentés - Notifica - Pranešimas - Paziņojums - Notifika - Kennisgeving - Zawiadomienie - Notificação - Notificare - Oznámenie - Obvestilo - Anmälan - Fógra a thabhairt

Does not open the delays - N'ouvre pas de délai - Kein Fristbeginn - Не се предвижда период на прекъсване - Ne zahajuje prodlení - Fristerne indledes ikke - Καμμία έναρξη προθεσμίας - No abre el plazo - Viivituste perioodi ei avata - Määräaika ei ala tästä - Ne otvara razdoblje kašnjenja - Nem nyitja meg a késésket - Non fa decorrere la mora - Atidējimai nepradedami - Atlikšanas laikposms nesākas - Ma jiftaħ il-perijodi ta' dewmien - Geen termijnbegin - Nie otwiera opóźnień - Não inicia o prazo - Nu deschide perioadele de stagnare - Nezačína oneskorenia - Ne uvaja zamud - Inleder ingen frist - Ní osclaíonn sé na moilleanna

MSG: 20250717.EN

1. MSG 001 IND 2025 0141 DK EN 13-03-2025 DK NOTIF

2. Denmark

3A. Erhvervsstyrelsen  
Langelinie Allé 17  
2100 København Ø  
Danmark  
+45 35 29 10 00  
notifikationer@erst.dk

3B. Digitaliseringsstyrelsen  
Landgreven 4  
1301 København K  
Danmark  
+45 33 92 52 00



## EUROPEAN COMMISSION

Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs  
Single Market Enforcement  
Notification of Regulatory Barriers

digst@digst.dk

### 4. 2025/0141/DK - SERV - INFORMATION SOCIETY SERVICES

5. Legislative decree on the use of the Nemkonto system by private payers, private account intermediaries and operators of financial digital infrastructures

6. The Nemkonto system is a digital public infrastructure that enables public and private payers to make payments to private individuals and legal entities simply by using their Danish personal identification number (CPR number)  
[continues under point 8]

7.

8. point 6. continued: Service and/or services concerned

The Nemkonto system is a digital public infrastructure that enables public and private payers to make payments to private individuals and legal entities simply by using their Danish personal identification number (CPR number) or Danish business registration number (CVR number, SE number or P number). The Nemkonto system adds the payee's account number (account designated by the payee as 'Nemkonto') to payment orders. Payment can then be made via the payer's bank.

The regulation affects the terms and conditions for the following three services in relation to the Nemkonto system: 1) Private individuals and legal entities acting as 'private payers' and therefore able to create an 'account post' in the Nemkonto system via a 'private account intermediary', which means that the payee's personal identification number or company registration number can be used to send inquiries to the Nemkonto system and obtain the payee's account information. 2) Legal entities that may act as a 'private account intermediary' and therefore be connected to the Nemkonto system and create account posts on behalf of a private payer. 3) Companies that can be connected to the Nemkonto system on behalf of one or more private account intermediaries.

### 8. Main content

With the legislative decree, the Agency for Digitisation makes Nemkonto available to private account intermediaries, private payers and operators of digital financial infrastructure.

The legislative decree lays down terms and conditions for the connection to and use of the Nemkonto system, cf. Sections 1 to 15 of the legislative decree on the use of the Nemkonto system by private payers and private account intermediaries.

9. The requirements set out in Sections 6-11 of the legislative decree describe the payment for the use of the Nemkonto system by private individuals.

The requirements set out in Sections 2-5 and 14 of the legislative decree are justified by a concern for the payees.

The requirements in Section 15 of the legislative decree are also laid down in order to ensure the security of the Nemkonto system, as the system is a socially critical infrastructure.

10. References in the basic text: No basic text available

11. No

12.



EUROPEAN COMMISSION

Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs  
Single Market Enforcement  
Notification of Regulatory Barriers

13. No

14. No

15. No

16.

TBT aspects: No

SPS aspects: No

\*\*\*\*\*

European Commission

Contact point Directive (EU) 2015/1535

email: [grow-dir2015-1535-central@ec.europa.eu](mailto:grow-dir2015-1535-central@ec.europa.eu)