



Status, trends and fraud prevention in 2025

# How Danske Bank prevents fraud targeted at customers

Danske Bank Group

Danske Bank



# New Danske Bank data shows that the massive growth in recent years in fraud targeted at customers is reversible

**The number of fraud attempts targeted at Danske Bank customers hit new records in 2025, and the methods used were more sophisticated than ever. But fraud prevention efforts based on cooperation and openness have had a clear effect. This is confirmed by new data from Danske Bank for 2025 that shows that such efforts prevented almost DKK 500 million in fraud targeted at the bank and its customers and also shows a reduction in the number of customers affected by fraud.**

*“Please change your MitID password to prevent your MitID from being suspended. [Click here.](#)”*

Most people will probably recognise having received a text message similar to this in 2025, when people living in Denmark were repeatedly exposed to fraudulent messages, fake websites and manipulative telephone calls. For the past many years, the increase in such fraud attempts has seemed irreversible. But Danske Bank is now presenting its own data on fraud prevention and fraud trends in 2025, and this data provides a more detailed and encouraging picture.

*“In many ways, 2025 was an extraordinary year for Danske Bank in our fight against fraud targeted at our customers. Even though the number of fraud attempts has been on the rise and the fraudsters’ attacks have become more sophisticated than ever, a range of preventive measures have really proved their worth. Never before have we stopped more fraud attempts than we did in 2025, preventing close to DKK 500 million from ending up in the pockets of fraudsters,”* says Niels Halse, Head of Fraud Management at Danske Bank.

Besides preventing the many individual cases of attempted fraud, Danske Bank also implemented a number of preventive measures to prevent fraud, such as replacing 18,756 payment cards and shutting down 34,863 fake investment websites in cooperation with partners.

## **A joint effort and a higher degree of openness can reverse the growth in attempted fraud**

If asked to name one of the most important weapons in the fight against fraud, Niels Halse says that we, as a society, need to speak openly about the challenges and solutions. For many people, fraud is associated with a high degree of shame, and the resulting reluctance to report fraud gives fraudsters free reign. At the same time, fraud must be tackled as a societal problem – using a joint approach. In an increasingly digital society, fraudsters can operate in secret if we do not talk openly about the problems. So we need to join forces as a society and take coordinated action against fraudsters. Because, according to Niels Halse, we cannot solve the problem on our own.

*“My great hope for 2026 is that we all start sharing our experience and forget about our shame. Everyone can become a victim of fraud through a moment of distraction. Although I spend a great deal of my time preventing fraud, I witness almost daily how sophisticated the methods have become. That’s why we are now sharing last year’s trends and data. We believe that facts, openness and knowledge sharing in the fight against fraud are the key elements when it comes to stopping even more fraud attempts in the coming years,”* concludes Niels Halse.



**Niels Halse**  
Head of Fraud Management  
Danske Bank

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*Niels Halse, Head of Fraud Management at Danske Bank.*

# Trends for fraud in 2025

Danske Bank's data for 2025 reveals more trends in fraud patterns. Fraudsters are applying increasingly professional and systematic methods by using new technologies and social platforms to scale up and refine their attacks. At the same time, the data shows that all age groups are affected by fraud, and also that there are clear differences in the types of fraud each age group is exposed to. Fraudsters are often well organised, quick to change their tactics and use state-of-the-art, high-tech solutions to target attacks on the basis of customer habits, expectations and vulnerabilities.

A total of

## 31,908

of the Danske Bank Group's customers were exposed to fraud in 2025. Danske Bank stopped fraud schemes and prevented customer losses in the vast majority of these cases.

## Trends in 2025:

**Increase in third-party fraud:** Some 86% of the 31,908 fraud cases against Danske Bank customers were in the form of third-party fraud, whereby fraudsters use different methods and channels to gain access to personal customer data in an attempt to carry out payments in the name of the individual customer.

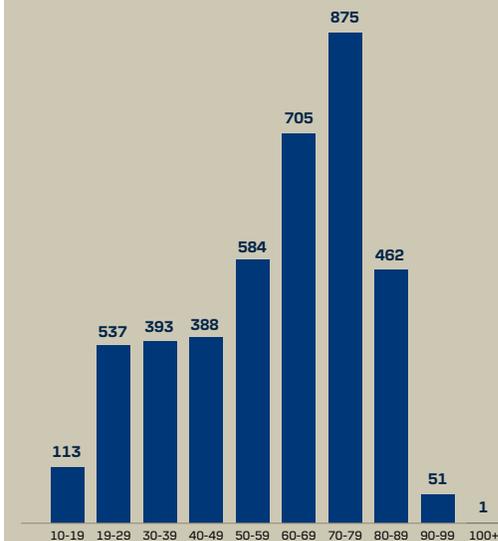
**Manipulation-based fraud results in the largest losses:** The largest losses suffered by Danske Bank customers were caused by manipulation-based fraud types, such as authorised push payment fraud, whereby fraudsters manipulate customers to initiate and authorise payments.

**Age-specific attacks:** Senior customers (aged 60-79) were primarily exposed to investment and romance scams, whereas young customers (aged 20-29) were often the victims of fraud in fake webshops or were exploited as so-called money mules in connection with money laundering.

**High-tech methods:** Fraudsters increasingly used artificial intelligence and sophisticated digital tools, including deepfakes and fake websites, to improve and refine their attacks.

**Social media channels as a fraud platform:** Paid ads on social media and other online platforms were frequently used for investment scams and for the promotion of fake webshops. These types of fraud not only mislead customers but also cause significant challenges for legitimate small and medium-sized businesses because they have to compete with fraudsters for ad space.

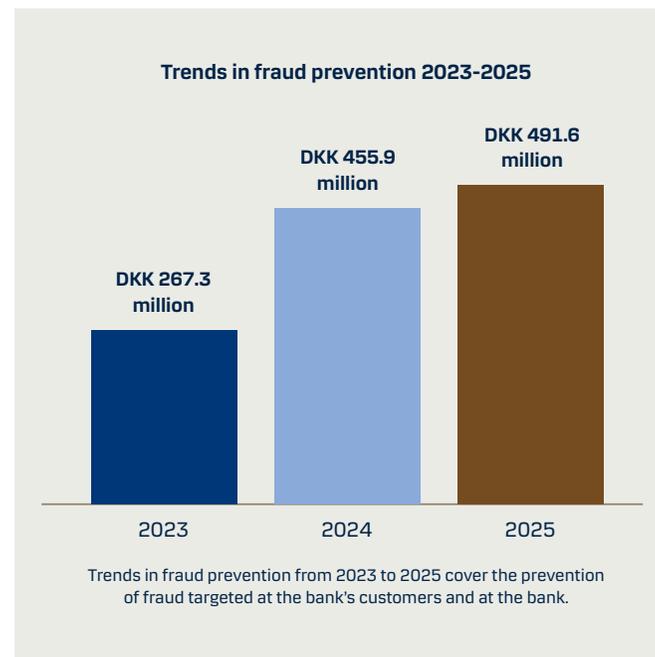
Age groups affected by authorised push payment fraud in 2025



The chart shows the distribution of cases of authorised push payment fraud against the Danske Bank Group's customers across age groups.

# Danske Bank's efforts and results in the fight against fraud in 2025

In 2025, Danske Bank intensified its efforts in the fight against fraud as part of a multi-year project to strengthen digital security for its customers and society. Thanks to targeted investments in technology, preventive measures and cooperation, Danske Bank achieved significant and verifiable results in the fight against fraud in 2025.



## Efforts

- **Proactive measures**  
As a preventive measure, Danske Bank replaced **18,756** payment cards and contributed to shutting down **34,863** fake investment websites in cooperation with partners.
- **Strengthening of digital security systems**  
Danske Bank made additional investments in sophisticated monitoring systems and AI technology for real-time identification and prevention of fraud.
- **Cooperation with authorities**  
Danske Bank expanded its cooperation with the police and international organisations to fight organised fraud across national borders.

## Results

- **Prevention of fraud**  
Danske Bank prevented direct fraud in the amount of **DKK 491.6 million**, including **DKK 123.4 million**, by means of rules in the bank's card system that made it possible to prohibit card purchases in a number of fake webshops.
- **Fall in fraud incidents**  
The number of Danske Bank customers who fell victim to fraud in 2025 fell by around **7%**.
- **Protection against investment and romance scams**  
In Denmark, **81%** of the customers exposed to attempted investment scams and **85%** of the customers exposed to romance scams were protected by Danske Bank and did not suffer any financial loss.

# How to minimise the risk of being exposed to fraud in 2026

To protect yourself against fraud in 2026, follow the advice provided below:

**1. Take your time and avoid making hasty financial decisions**

Look into things and discuss them with someone you know or with your bank. If something sounds too good to be true, it probably is.

**2. Never share or disclose personal data**

Your bank, the police or a public authority will never ask you to share information about your MitID, transfer money to other accounts or give them control of your computer or mobile device.

**3. Strengthen your digital habits**

Strengthen your digital security habits by consistently using strong unique passwords and by enabling two-factor authentication for all digital services.

**4. Look out for fake enquiries**

Be critical of unexpected telephone calls, emails and text messages – especially if they create a sense of urgency or require immediate action. Never share or disclose passwords, PINs or account numbers by telephone, text message or email, and never log on to an account using a link that you have received digitally.

**5. Be careful on social media channels**

Be critical of ads and offers from unknown sources on social media channels. Do not click ads without thinking about it critically first, and always investigate sellers and webshops thoroughly before buying anything.

**6. Train yourself**

Attend Danske Bank's webinars and information campaigns that provide information about security measures and insights into how to avoid fraud.



Danske Bank will continue to prioritise its efforts to protect customers against fraud and encourages customers, banks and other stakeholders to cooperate to minimise the risk of fraud.

At [danskebank.dk/besafe](https://danskebank.dk/besafe), you can find more advice on how to protect yourself against fraud.