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<https://verifone.cloud/docs/online-payments/advanced-payment-methods-APMs/klarna>

Updated: 13-Mar-2024

## Klarna

### Overview

Klarna Bank AB, commonly referred to as Klarna, is a Swedish fintech company that provides online financial services such as payments for online storefronts and direct payments along with post-purchase payments.

It was founded in Sweden in 2005 and it's currently used in nearly 20 countries by almost 90 million shoppers. By using the Klarna mobile app you can secure small loans at checkout for both online and in-store purchases.

This guide requires familiarity with [?Accepting payments](#).

### Availability

The Klarna solution offered by Verifone is available to shoppers in Denmark, Finland, Germany, Norway, Sweden, United Kingdom, United States of America in these currencies: DKK, EUR, NOK, SEK, GBP, USD.

For other EMEA countries or regions reach to the local Sales / Verifone Representative Team.

The Klarna solution offered by Verifone is available to shoppers in the following countries:

### EMEA

Country	Currency	Klarna Product	Acquirers
Denmark	DKK	Pay in 30 days	Verifone Europe
		Financing 6 - 36 installments	
Finland	EUR	Pay in 30 days	Verifone Europe
		Financing 6 - 36 installments	

Country	Currency	Klarna Product	Acquirers
Norway	NOK	Pay in 30 days	Verifone Europe
		Financing 6 - 36 installments	
Sweden	SEK	Pay in 30 days	Verifone Europe
		Financing 6 - 36 installments	

## United Kingdom

Currency	Klarna Products	Acquirers
GBP	Pay in 3	Verifone Europe switching to Verifone UK
	Slice it by card in: 3, 6, 12, 24, 36	

## United States of America

Currency	Klarna Products	Acquirers
US dollar	Pay in 4	Verifone US
	Slice it card in: 3, 6, 12, 24, 36	
	Pay in 30 days	

## Benefits

- Merchants can increase sales and conversion rates as Klarna is one of the leading payment solutions in the Nordic countries.
- Merchants can reduce costs by using the same payment provider for in-store, in-app, and online .
- Merchants can offer shoppers the option to choose from different payment options that suit their needs and increase sales.
- Simplify payment acceptance across in-store, in-app, and eComm channels for merchants.
- Provide a seamless payment experience for end-consumers across all channels.
- Provide an end-to-end solution for the entire Klarna Merchant Journey.

## Workflow

Verifone processes B2C payments with Klarna via Interacard (i.e. Verifone is involved in the funds' flow) and provides the transaction reporting.

If you're already using Verifone's Hosted Checkout, once you activate Klarna as a payment method, the payment option will be displayed in your shopping cart. When your shoppers choose to pay with Klarna, they are redirected to Verifone's Hosted Payment Page and shoppers will follow the payment flow to finalize their purchase. Then, Verifone returns the transaction response/confirmation to you.

## Buy now, pay later

1. Select the **Buy now, pay later** option and then click on **Continue**.


The screenshot shows a payment interface for Verifone. At the top right, there is a language selector set to 'English'. Below this, the Verifone logo is displayed next to the amount '12,33 kr' and a 'Show details' link. Underneath, the customer information 'Customer Testperson-se Approved' is shown. The main section is titled 'Klarna. Klarna' with a pink highlight. It contains three payment options: 'Direct debit', 'Buy now, pay later' (which is highlighted with a grey background), and 'Monthly financing'. The 'Buy now, pay later' section includes three bullet points: '✓ Get it now. Pay later.', '✓ Safe and Smooth.', and '✓ Buyer protection included.', followed by a 'TESTDRIVE' button and a link to 'Learn more about your payment options'. Below this, a disclaimer states: 'By continuing, I accept the terms for the Klarna Shopping Service, and confirm that I have read the Privacy Notice and the Cookie Notice.' At the bottom of the main section is a large blue 'Continue' button. The footer of the interface says 'Secure payments provided by verifone'.


2. Click on **Payment option** to select your payment method.


Klarna.

×

Ready to pay, Alice!

 generated\_email\_se+1694167695518@example.com >

 Emag test >




Payment option  
Pay in 30 days >

Save as favourite ☐

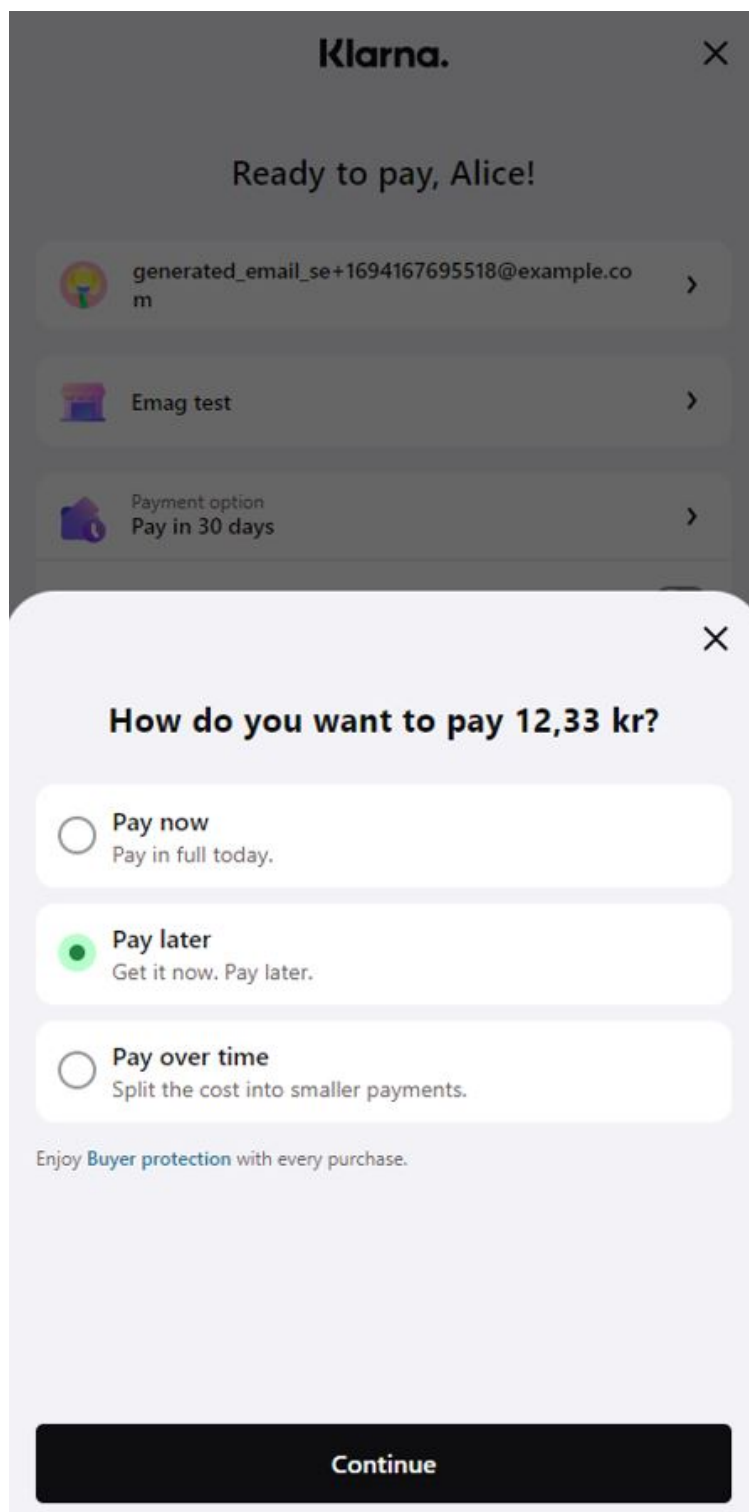
Order amount12,33 kr

Pay today0,00 kr

By continuing, I accept the [Pay later terms](#)

Pay with 


3. Three options will be displayed.
- **Pay now:** the full amount will be paid at once.
  - **Pay later**




Enter the account number from which you want to pay and click **Continue**.

# Klarna.


Ready to pay, Alice!


generated\_email\_se+1694167695518@example.com

Emag test



## Enter your account number

generated\_email\_se+1694167695518@example.com

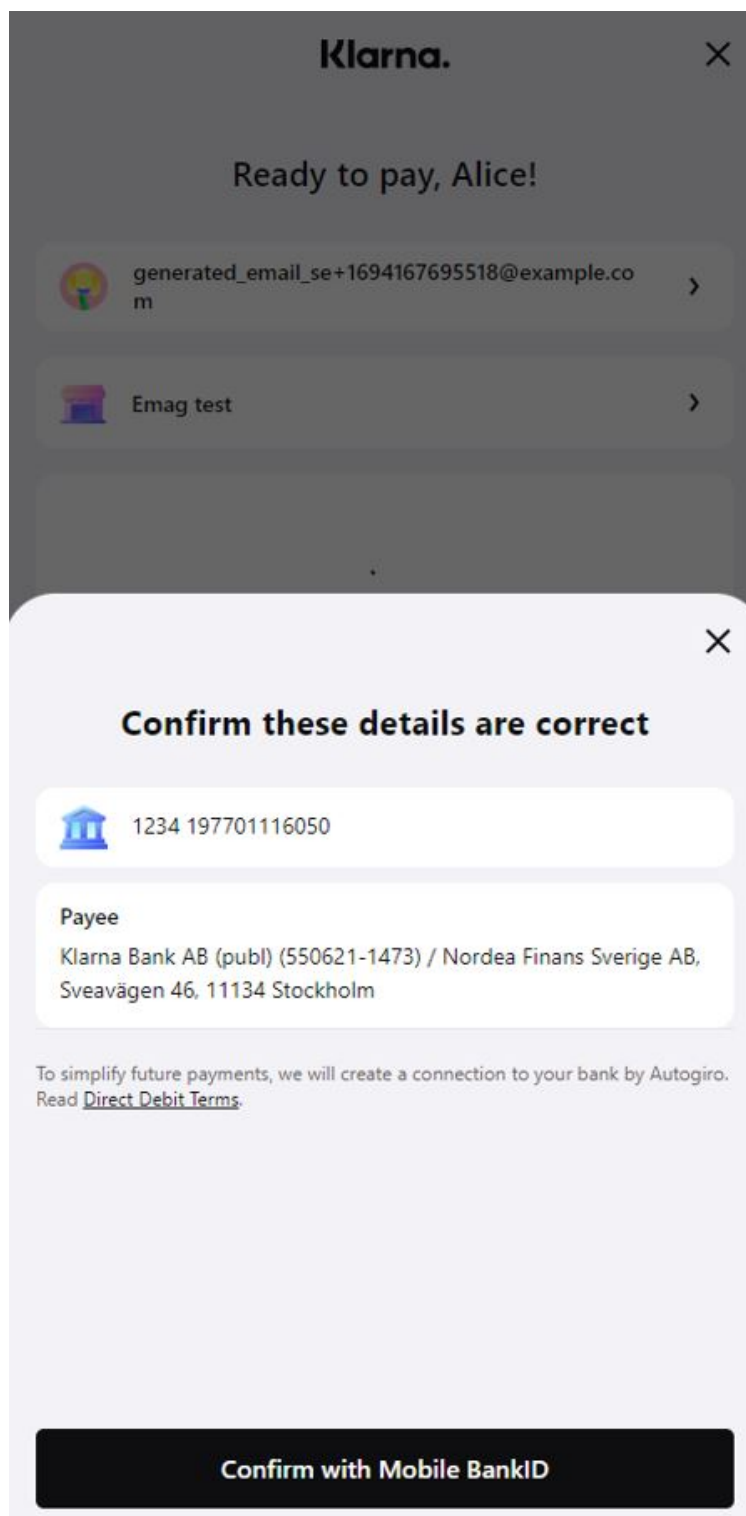
 Enter which bank account you want to link to Klarna in order to make easy payments.

Clearing number  
1234

Account number  
197701116050


Continue

Confirm the details are correct and if so, click on **Confirm with Mobile BankID**. If the details are not correct click on the “X” button so you can edit them.




On the *Thank you* page, click **Continue back to store** if you want to be redirected to the store's page.

English ▼

 **verifone** 12,33 kr [Show details](#)


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Customer  
Testperson-se Approved



Thank you for your payment


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Amount	12,33 kr
Transaction	77253bd6-7dfb-4877-8a28-e68127a4fa5f 
Seller:	Verifone Demo Test with Klarna

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Please do not close the browser, we will redirect you to the merchant website in 1 seconds

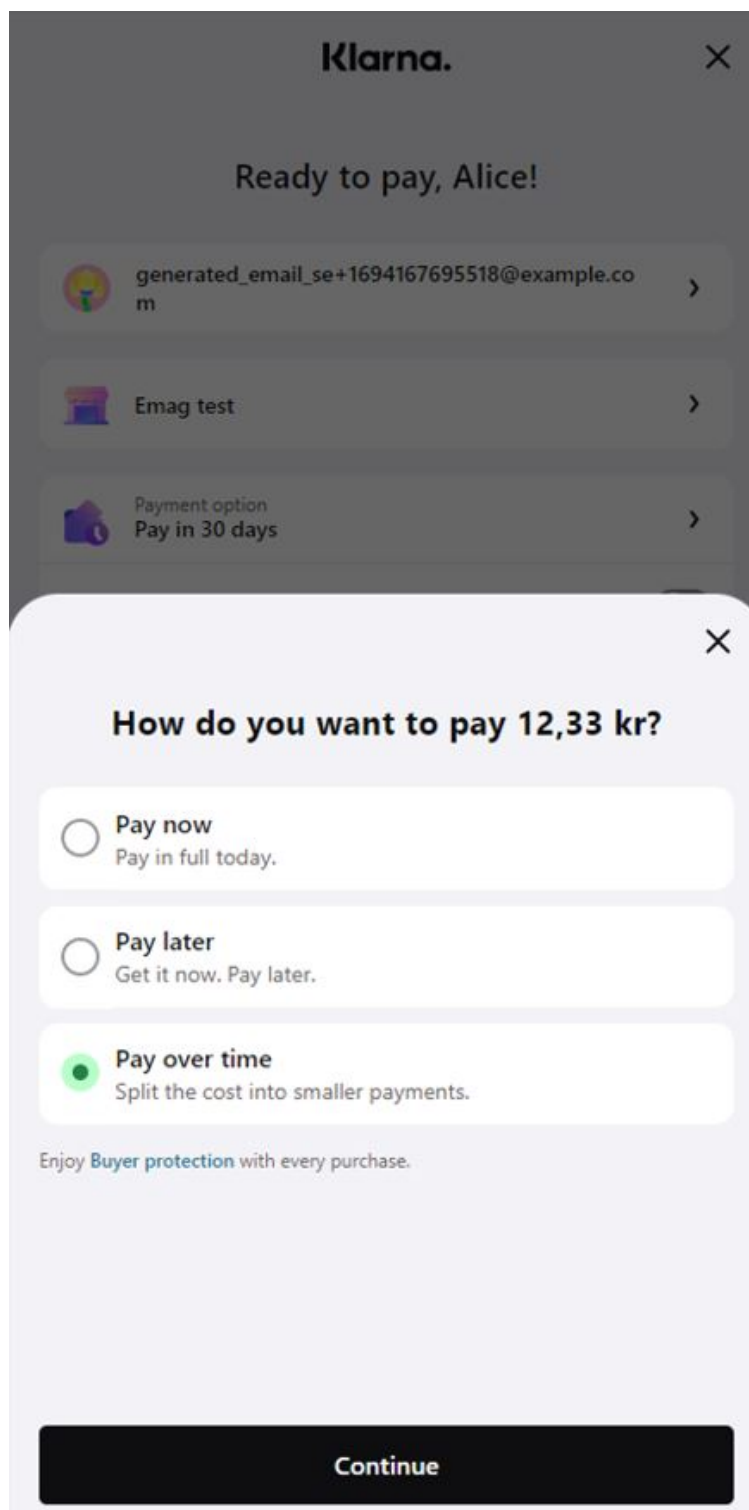
Continue back to store

Secure payments provided by  verifone

- **Pay over time**

Select the **Pay over time** option if you want to pay the amount into smaller payments.





Select one of the payment options and click on **Continue**.

←

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### How do you want to pay?

Pay over time with financing, interest may apply.

423,71 kr

Every month

3 payments

0,00 kr

Today

423,71 kr

In 1 month

How it works >

Interest rate	Interest	Total
19,90%	36,50 kr	1 269,83 kr

A downpayment might be required. The interest rate is fixed. Effective interest rate is 19,90%. Read the [Credit agreement example](#) and [SECCI](#).

216,66 kr

Every month

6 payments

Interest rate	Interest	Total
19,90%	65,27 kr	1 298,60 kr

113,25 kr

Every month

12 payments

Interest rate	Interest	Total
19,90%	124,08 kr	1 357,41 kr

61,75 kr

Every month

24 payments

Interest rate	Interest	Total
19,90%	246,74 kr	1 480,07 kr


Continue

Enter the bank account and click on **Pay with Klarna**.


Klarna.

×


Ready to pay, Alice!


customer@email.se  
072-641 28 52


>

Emag test


>

Payment option  
3 payments of 423,71 kr

0,00 kr  
Today

423,71 kr  
In 1 month

>

Bank account  
.... 345  
Monthly payments will be collected from this bank account. You can change your account in the app [Learn more](#)

Order amount1 233,33 kr

Total interest (19,90%)36,50 kr

Total cost1 269,83 kr


Pay today0,00 kr

You confirm that you read and understand the [Credit Agreement](#) and the [SECCI](#).  
Download your personal agreement through the link.

◀▶

Pay with K.


On the *Thank you* page, click **Continue** back to store if you want to be redirected to the store's page.




1 233,33 kr

Show details

Customer  
Testperson-se Approved




Thank you for your payment

Amount	1 233,33 kr
Transaction	3c92087e-7e55-4d28-b8c2-d9df30871d7a 
Seller:	Verifone Demo Test with Klarna

Please do not close the browser, we will redirect you to the merchant website in 6 seconds

Continue back to store

Secure payments provided by  verifone

## Monthly financing

1. Select the **Monthly financing** option if you want to split the costs and pay overtime. Select **Continue**.

English



12,33 kr [Show details](#)

Customer

Testperson-se Approved

**Klarna.** Klarna

[Direct debit](#)

[Buy now, pay later](#)

**[Monthly financing](#)**

✓ Split the costs. Pay over time.

TESTDRIVE

✓ Safe and Smooth.

✓ Buyer protection included.

[Learn more](#) about your payment options

By continuing, I accept the [terms for the Klarna Shopping Service](#), and confirm that I have read the [Privacy Notice](#) and the [Cookie Notice](#).

**Continue**

Secure payments provided by verifone

2. Select one of the payment options and click **Continue**.

## How do you want to pay?

Pay over time with financing, interest may apply.

42,37 kr

Every month

3 payments

Interest rate	Interest	Total
19,90%	3,64 kr	126,97 kr

21,67 kr

Every month

6 payments

Interest rate	Interest	Total
19,90%	6,52 kr	129,85 kr

11,33 kr

Every month

12 payments

Interest rate	Interest	Total
19,90%	12,40 kr	135,73 kr

6,18 kr

Every month

24 payments

0,00 kr

Today

6,18 kr

In 1 month

How it works >

Interest rate	Interest	Total
19,90%	24,64 kr	147,97 kr

A downpayment might be required. The interest rate is fixed. Effective interest rate is 19,90%. Read the [Credit agreement example](#) and [SECCI](#).


Continue

3. Enter the bank account and click on **Pay with Klarna**.

Klarna.


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Ready to pay, Alice!




customer@email.se  
072-641 28 52

>




Emag test


>



Payment option  
24 payments of 6,18 kr




0,00 kr  
Today



6,18 kr  
In 1 month

>



Bank account  
.... 345

Monthly payments will be collected from this bank account. You can change your account in the app [Learn more](#)

Order amount

123,33 kr

Total interest (19,90%)

24,64 kr


Total cost

147,97 kr

Pay today


0,00 kr

You confirm that you read and understand the [Credit Agreement](#) and the [SECCI](#).  
Download your personal agreement through the link.


Pay with 

4. On the *Thank you* page, click **Continue back to store** if you want to be redirected to the store's page.


English ▼

 **verifone** 123,33 kr [Show details](#)

Customer  
Testperson-se Approved




Thank you for your payment

Amount	123,33 kr
Transaction	96a28c35-6030-45bd-8464-47ba27568304 
Seller:	Verifone Demo Test with Klarna

Please do not close the browser, we will redirect you to the merchant website in 5 seconds

Continue back to store

Secure payments provided by  verifone

## Pay in 4 Installments

1. Shopper selects the Buy now, pay later Klarna product, and then selects 4 interest-free installments.

The cost of the purchase will be split in 4 easy payments, made every 2 weeks. The first payment is charged at the checkout and the remaining 3 payments will be automatically collected every 2 weeks.

Klarna Pay in 4

2. Enter the billing details which are the same with the shipping details and click **Continue**.
3. Shoppers can view the details and click the **Edit** button if they want to edit the details or they can click **Continue**.

These details will be requested by Klarna if the merchant didn't received one of all the Klarna required



customers details.

4. View the pop-up page, wait or click **Continue**.
5. Shoppers can view the thank you page and click **Continue back to store** button that will redirect them to the merchant's store.

## Integrate Klarna

You can accept payments through Klarna via:

1. [Checkout](#) (Hosted Payments Page - HPP)
2. [Pay by Link](#)
3. [Verifone's eComm API?](#)

## Payment actions

You can perform the following [payment actions](#) using Klarna, either via Verifone Central or via the Verifone eComm API.

- [Capturing authorizations](#)
- [Canceling captures](#)
- [Refunding transactions](#)

## Reporting

You can see and export [transaction reports](#), 3DS transaction reports, and [settlement reports](#) for the Klarna payment method right from your [Verifone Central](#) account.