

Tip: Can be combined with Buckaroo PayperEmail

Introduction

Klarna is known as a Buy Now Pay Later payment method. The product offers multiple payment options, including: Pay Later, Pay in Installments (3 or 4 installments), Pay Now and Klarna Financing. The Klarna offer varies by country.

A consumer can initiate and complete the payment via desktop or mobile. Usually, the consumer selects Klarna in the checkout. In some cases, the consumer is already informed about the option to pay with Klarna on the product page. Which payment options Klarna ultimately displays to the consumer depends on various factors such as risk assessment, country, purchase amount, etc.

In addition to buyer protection for consumers, Klarna also offers a Merchant Protection Program that protects webshops against financial risks associated with certain customer claims. Finally, Klarna maintains the highest possible security standards to protect data and personal information.

General	
Coverage	Europe
Coverage rate	Varies by country
Maximum purchase amount	dependent on Klarna's automated approval decision

Features	
Contract	Via Buckaroo
Refund	✓
Partial refund	✓
Refund period	13 months
Payment guarantee	No
Chargeback risk	Yes
Recurring payments	No
Payment term	17 banking days
Channel	E-commerce
Direct payment method	✓
Availability	via your own checkout

Currency	
Consumenvalue	EUR, GBP, DKK, SEK, NOK, PLN, CHF
Payout currency	EUR, GBP, DKK, SEK, NOK, PLN, CHF

Currency: EUR = Euro; GBP = British Pounds; DKK = Danish Krone;
SEK = Swedish Krone; NOK = Norwegian Krone;
PLN = Polish Zloty; CHF = Swiss Franc

Prices	
Click here for the price list	

Klarna payment process

for the payer

Klarna.

Payer chooses Klarna in the checkout.



Redirection to the Klarna page

The payer is redirected to the Klarna page and selects a Klarna payment option.



Fill in information/assessment

The payer enters personal and contact information and clicks confirm. Klarna automatically performs real-time checks and may ask the payer for additional verification.



Approval ✓

Klarna approves a payment option. The payer must then explicitly approve the payment.



Webshop ↩

The consumer receives a payment confirmation and is redirected to the webshop. Klarna provides payment instructions (possibly a schedule).

Benefits Klarna (via Buckaroo)

- Increased conversion by offering flexible payment options
- Klarna shows only suitable payment options depending on the situation (fewer rejections, greater user convenience)
- Protection based on the Merchant Protection Program
- Better for your cash flow, because you get paid sooner than consumers paying later have settled the bill
- Secure payment thanks to multiple security layers
- Direct payment method
- Contract and payment via Buckaroo

Integration

Klarna is available via the Buckaroo checkout, the Buckaroo API, and in Buckaroo-supported plugins/apps.



More information?

[Click here](#) for more information about Klarna.

Interest?

Add Klarna to your checkout and give customers another flexible way to pay. Feel free to contact us if you have any questions.