

Fraud policy for Germany

Introduction

This policy applies to all Transactions towards Customers within Germany. Within this policy, what is stated regarding Transaction/Transactions also applies for Claim/Claims.

Klarna will in accordance with this policy compensate Partners for the complete Transaction amount excluding VAT in the case of fraud. The policy thus acts as a fraud guarantee for the Partner.

The information referred to in points 4 (delivery address), 5 (tracking number), 6 (signed proof of delivery documents), 10 (collection of goods in physical store) shall be stored by the Partner for at least six (6) months and, upon request, shall be provided to Klarna.

If the Partner does not comply with this policy in its entirety, Klarna has the right to retransfer each respective Transaction.

Klarna reserves the right to change this policy as needed.

Terms

The following terms must be fulfilled for the fraud guarantee to be valid:

1. The Transaction must concern a physical product.
2. The Partner shall not deliver goods relating to a Transaction for which Klarna has informed, either by e-mail, telephone or if the order is still in pending status, does not comply with Klarna's internal security controls.
3. The Partner shall answer all questions per e-mail from Klarna concerning fraud Transactions within 24 hours. This applies on all days where the Partner operates e.g. ships goods and/or activates Transactions.
4. The goods shall be shipped to the name and address which, at the time of the Transaction, have been approved by Klarna. If the goods are sent to a pick-up point, the first three (3) digits of the pick-up point's postal code must match the postal code approved by Klarna.
5. Goods shall be sent by traceable mail i.e. with a tracking number.
6. The Logistics Company, with which the Partner sends the goods, shall have security controls when delivering.
 - For deliveries to a pick-up point: the Logistics Company shall produce a document with information about the date and time of delivery.
 - For home delivery: the Logistics Company shall produce a Proof of Delivery document with the signature of the recipient and information about the date and time of delivery

In the above scenarios, the information shall be made available to Klarna.

7. The Partner shall take all necessary measures to assist Klarna in all dealings and claims with logistics companies. The Partner should, when necessary, provide Klarna with Power of Attorney to allow Klarna to make complaints, claims or reclaim packages on the Partner's behalf towards the responsible logistic company. Should the logistics company not allow Klarna to make a complaint, claim or reclaim packages, the Partner shall make a complaint, claim or reclaim packages on Klarna's behalf and inform Klarna of all developments in relation to these matters.
8. The Transaction shall be activated on the same day as the goods are shipped.
9. The following points should be included in the Transaction call to Klarna:
 - Amount
 - Customer's date of birth
 - Customer's gender
 - Customer's full name - both first name and surname
 - Customer's complete address - i.e. street, house number, postal code/ZIP
 - Customer's IP-address
 - Customer's phone number (not applicable for Klarna checkout transactions)
 - Customer's e-mail address
 - Complete goods list
10. When goods are collected in physical stores, the following identity checks should be performed:
 - Display and control of the Customer's identity card
 - Customer's full name and date of birth shall be recorded
 - The salesperson may only give the goods to the Customer or to another person on the Customer's behalf. Any person collecting goods on the Customer's behalf must show the Customer's identity card as well as their own identity card.
 - The Customer or the authorized person shall sign the delivery receipt.

The Partner is recommended to use the template provided in Klarna Online to correctly record all the aforementioned details.