



# iSmash softens the blow with Klarna.

**With 32 UK repair centres and over one million happy customers, iSmash is leading the way in the high-street express repair market. Fixing smartphones in double-quick time they can de-stress any unexpected tech-crisis with fast, professional service and the option to spread repair costs at no extra cost with Klarna.**

Few people are able to survive for long without their mobile devices. With constant use leads to more breaks, drops and damage. When things go wrong, downtime can have a huge impact on both professional and personal life. Consumers simply can't afford to wait for a fix, that's why they come to iSmash.

**Customer**

iSmash

**Business focus**

Tech repair

**Location**

UK

**Klarna solution**

Klarna Pay in 3 in-store (seller app)

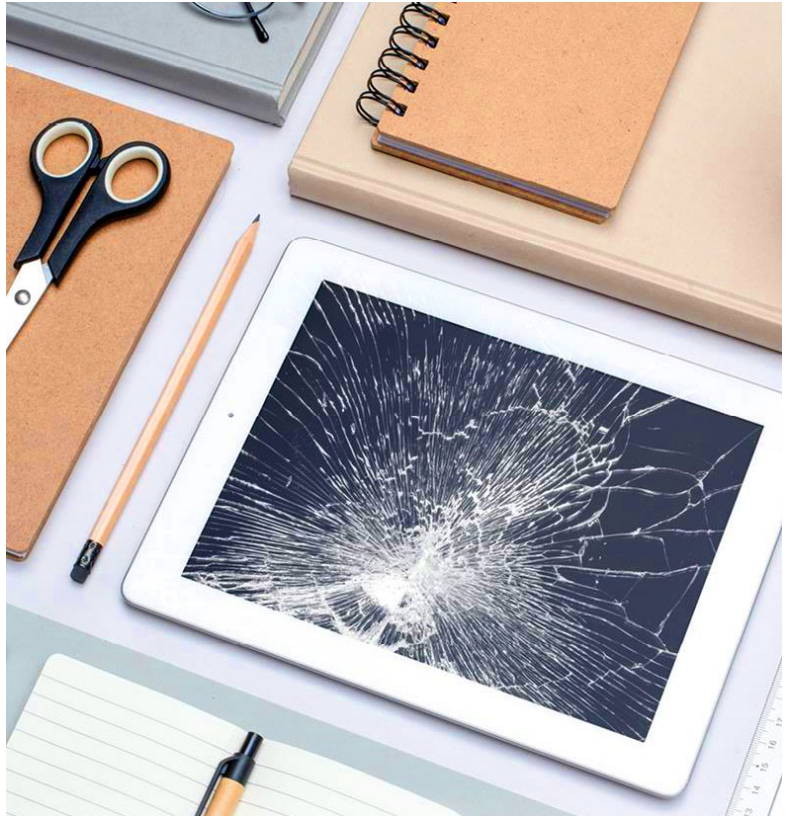


## Challenge.

Losing access to a phone, laptop or tablet isn't just inconvenient, it can be frustrating, worrying and leave users vulnerable. Add unplanned repair costs and stress levels quickly rise.

Chris Murton, Chief Operating officer for iSmash, explains, "We want any anxiety to stop the minute a customer walks into our store. That means giving them more than expertise, it also means being able to soften the financial blow of an unplanned expense so they can say "yes" to a repair instantly, but still manage their budget with flexible payment options."

The challenge for iSmash was finding a way to authorise flexible payments without creating unnecessary complexity for the customer. Many iSmash customers have phones that are totally dead, so normal processes for sending payment links don't work.



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## Solution.

Klarna's Pay in 3 instalments option proved the ideal choice. Repair costs can be split into three, with one initial instalment (via credit/debit card) and two payments at 30 and 60 days. All with no additional charges or fees. Importantly, it also lets iSmash staff easily authorise instalments instantly in-store, on iSmash devices, using the Klarna Seller App.

"We were really impressed with Klarna's ability to think outside the box," says Chris. "It was able to modify its seller app to make it customer-facing, totally frictionless and really secure."

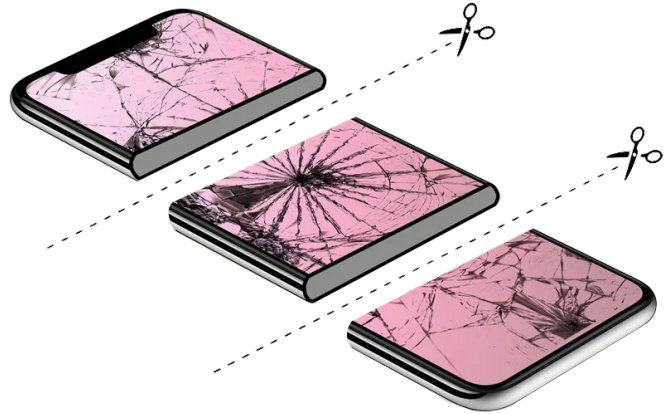
All customers have to do is enter their name, email, address and DOB in-store to find out if they are eligible. The app automatically activates 3DS checks on all orders. In 90% of cases, customers are approved, so repairs can be authorised straight away.

## Results.

“When the Klarna team showed us how easily Pay in 3 could help spread the unplanned cost of a repair, interest free, we thought that our customers would love it. And they did!”, confirms Chris. “Since launch last year, we’ve seen more and more customers opting for Klarna Pay in 3, to the extent that the average basket size on Klarna is twice that of other payment methods.”

iSmash technicians can repair almost any device – including tablets, computers, and even drones. Klarna's Pay in 3 makes these services much more attractive to customers by removing the ‘repair or replace?’ dilemma. They can opt for a professional fix, without putting any undue pressure on their monthly spend.

Chris adds, “As repairs become more affordable, customers are saying ‘yes’ more often, using Klarna to cover additional devices and less urgent repairs. As a result, we have doubled the volume of transactions over £100.”



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## Benefits.

With increased screen time, a higher device cost and complexity on the rise, smartphones are breaking more frequently. But a good quality fix is still much cheaper than buying another model. The secret to iSmash's success is making sure that its services are always affordable. Klarna helps it to do that.

According to Chris, “iSmash, is constantly looking for ways to improve service UX and accessibility. As a mobile-first digital company, Klarna totally gets that. Its smooth and easy sales process have been a big hit with our staff and customers. This is reflected in positive NPS scores, which is a real boost for our business. With Klarna, stress levels are definitely down, sales are up and satisfaction is high.”

