

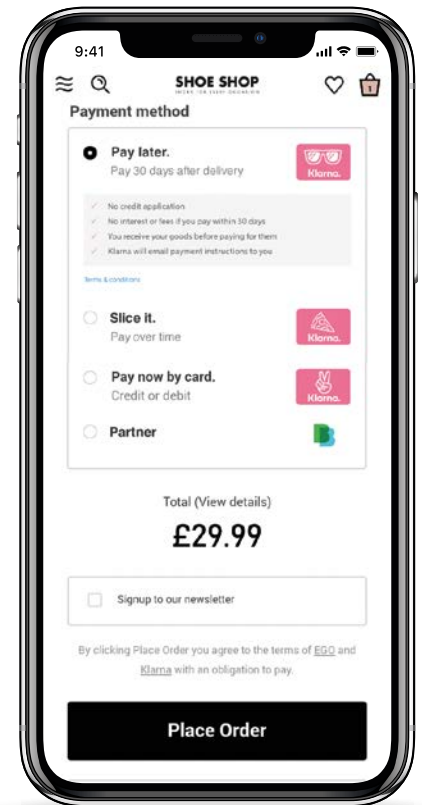
Klarna: Pay later. 

# Let shoppers try before they buy.

Increasingly mobile and online shoppers want to see their goods before parting with their money.

With Klarna's Pay later, shoppers get 30 days from order shipment to pay for their purchase.

Now you can remove payment friction at the checkout and let shoppers buy it, love it, then pay for it. Creating a better experience for your customers and a double-digit sales boost for your business.



## Simple and convenient

Shoppers don't have to part with their bank or card details at the checkout. Payment is on invoice and there are never any fees, interest or late payment charges to the shopper.

## Frictionless and fast

First-time customers need to only enter a few personal details to complete the transaction. Speedy and quick for shoppers in a hurry.

## No risk. You get paid

Klarna pays you (the merchant) immediately. We then collect the funds for the purchased items directly from the shopper 30 days later.

## No quibble returns

Customer returns are easy. Goods are sent back to your warehouse and Klarna refunds the customer directly. Customers can postpone their payment due date whilst the return is processed.

## Extra protection

Consumers are covered by Klarna's Buyer Protection which guarantees they only pay for goods they receive and keep.



**Klarna.**  
Smooth payments.

# Shop with just a few clicks. Check goods at home. Pay later.

Offer your online customers the same opportunity they have in store. A chance to see their goods before parting with their cash. Integrate Pay later as a simple widget, easily co-existing alongside other payment options on your site.



Brand consistency  
with customisable  
look and feel



No redirects.  
Customer stays in  
your checkout



Easy to integrate.  
Simple API and  
developers tools



Peace of mind  
– global and  
local compliance

## Did you know?

- Use of **Pay later** in the UK increased five-fold in 2017
- **1 in 3** fashion shoppers opt for **Pay later** when it is available at checkout

## Pay later delivers real business results:

- 22%** increase number of items per basket
- 20%** increase in purchase frequency
- 15%** increase in basket value

## About Klarna:

- Founded in 2005, HQ in Stockholm
- Working with 89,000 online merchants
- Active in 14 markets
- Managing 10% of all online transactions in Europe
- 2,000 employees
- 19 million consumers used Klarna in 2017

Just some of our clients:

ASOS

AQ/AQ



DOROTHY PERKINS

EGO  
CREATE YOURS

EVANS

Finery

hype.



KNOMO  
LONDON

POLARN O. PYRET

schuh

Miss Selfridge

size?

SKATEHUT

SK\*NNY DIP

TOPMAN

TOPSHOP

Wallis

♡ YOURS

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Smooth payments.

www.klarna.com/uk  
Klarna UK Ltd, 33 Cavendish Square | London W1G 0PW  
sales@klarna.co.uk