

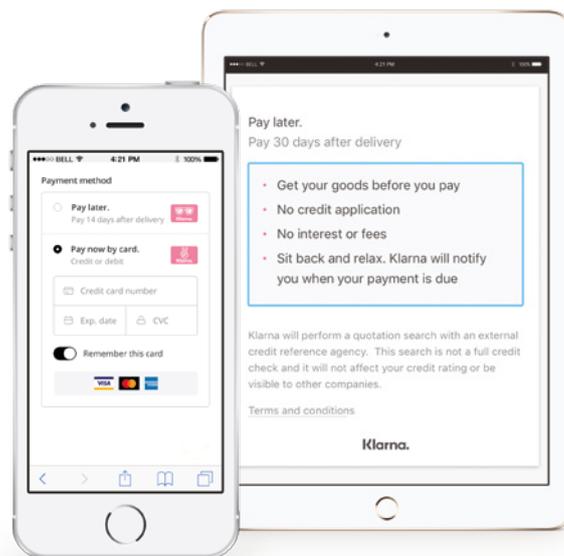
Klarna: Pay later. 

# Let your customers try before they buy.

Increasingly mobile and online shoppers want to see their goods before parting with their payment card details.

With Klarna's Pay later, shoppers get 14 or 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.



See how it works.  
Visit our online demo store.

[demo.klarna.com](http://demo.klarna.com)

## 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 no fees or interest. Merchants can choose between 14 and 30 days terms.

## Frictionless and fast

First-time customers need to only enter a few simple 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 14 or 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.  
You maintain the  
customer relationship



Easy to integrate.  
Simple API and  
developers tools



Peace of mind  
– global and  
local compliance

Retailers on average experience a 15% increase in sales with Klarna's Pay later, when compared to card.

"We have experienced a significant increase in average spend. I think shoppers are enjoying the friction-free experience and modern feel of Klarna, as well as having the option of purchasing before pay day and then only paying if they keep the item." *says Beren Gamble, eCommerce Director, AQ/AQ*

## About Klarna Group:

- Founded in 2005, HQ in Stockholm
- Working with 70,000 online merchants
- Active in 18 markets
- 60,000,000 consumer users
- 650,000 transactions per day
- Managing 10% of all online transactions in Europe
- 1,500 employees

Just some of our clients:

ASOS  
discover fashion online

AQ/AQ

BULK POWDERS  
PERFORMANCE DELIVERED

Casper

Delivery Hero

DOROTHY PERKINS

EVANS

Finery

JD

LIVE LEAN  
INSPIRATION

Microsoft

Miss Selfridge

SAMSUNG

size?

TOPMAN

TOPSHOP

Wollis

wiggle

hype.

schuh

**Klarna.**  
Smooth payments.

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