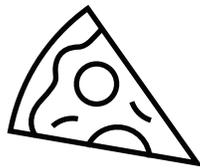


Klarna. Smooth payments. Always.

Did you know that nearly 50% of consumers want the option to pay over time when shopping online?

And that over 75% of consumers would choose to shop with a merchant that offers online financing over one that didn't?



Your customers want options to slice up the payment on their online purchase.

Klarna allows your customers to slice up the payment on their purchases at a low interest rate, giving them flexibility and increased purchasing power - which means more sales for you.

58%

Higher average order value with customers choosing to pay with Klarna's financing options

30%

Increased conversions at checkout

25%

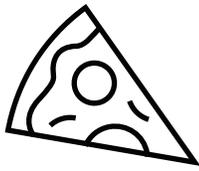
More repeat purchases at the same merchant

How it works

1. Customers select Klarna as their payment method at checkout
2. Klarna pays the full amount to the merchant - we assume all fraud and risk
3. Later, customers make their payments over time to Klarna

Slice it your way

Our many financing options allow you to customize for the needs of your customers.



Planned Payments

Customers choose planned payment terms starting at six months at a reduced promo APR rate.



No Interest if Paid in Full

Customers pay for their purchase at no interest if the order amount is paid in full within the offer period.



Flexible Month-to-Month

No fixed term commitment: Customers may pay their balance in full or make the minimum monthly payment (interest charges may apply) - it's their choice.



Upgrade Program

Customers pay off the total cost of a product through a monthly subscription fee. Toward the end of the payment cycle, they can upgrade to your latest product or pay the remaining balance.

Cutting edge underwriting wrapped with a smooth user experience

- Our unique credit application process takes less than 30 seconds to complete, requiring only simple information - no credit cards or bank accounts required.
 - Klarna's technology-driven underwriting makes real time decisions with market-leading risk assessment. It allow us to approve more purchases, so you sell more. And even if a customer defaults, you still get paid: we take all the risk.
 - No redirects - customers are never taken away from your experience.
 - After a one-time application process, we approve an open line of credit, which means ongoing consumer spending power and repeat purchases.

About Klarna

70,000+ merchants globally • 60 million+ active customers • Available in 18 countries

Notable merchants:



Supported platforms include:



Let's talk about you!

Want to learn more about how Klarna can help increase your sales and optimize your checkout experience? Get in touch!

learnmore@klarna.com
<https://www.klarna.com/us/business>