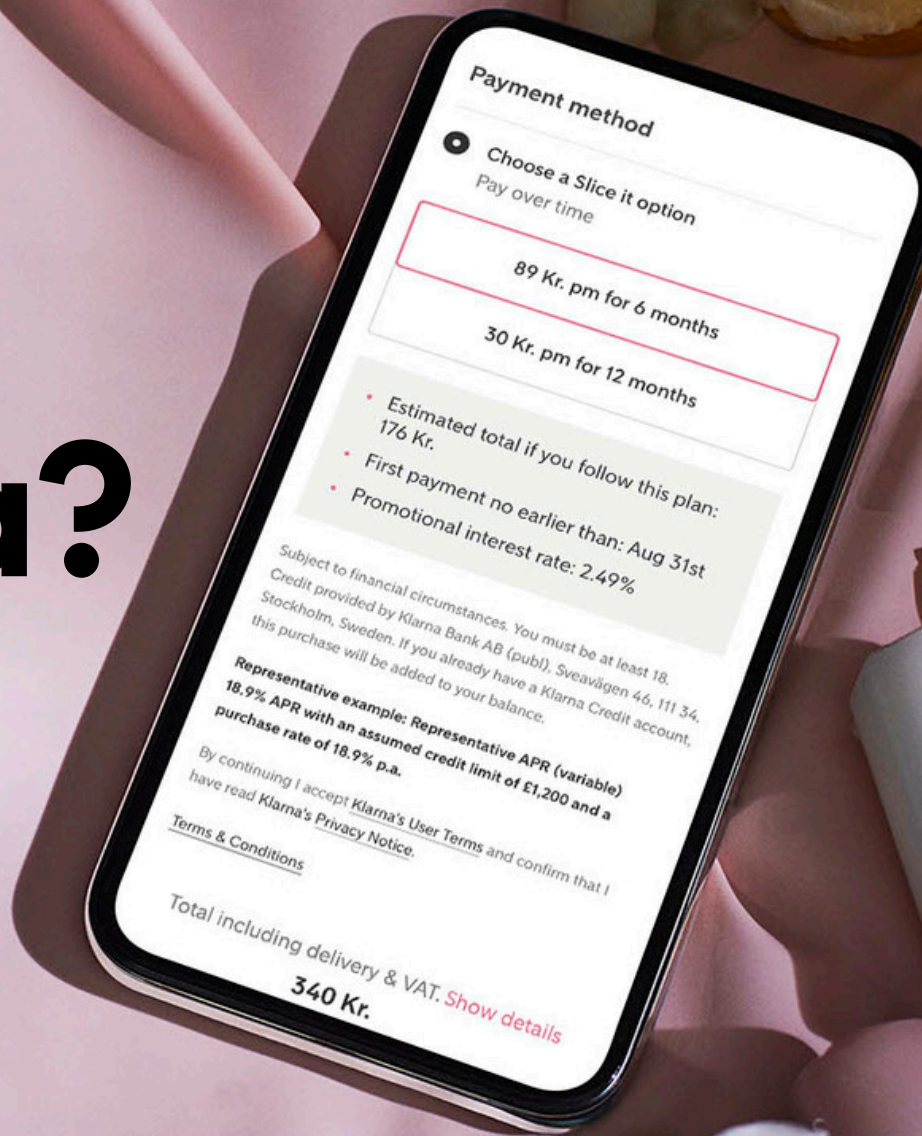


# Why Klarna?



# What is Klarna?

Klarna has been making payments easier since 2005. We now have more than 60 million consumers across 130,000 merchants in 14 countries - making us one of Europe's biggest banks.

Klarna's offer of different payment methods tailors your shopping experience to your customers. They can pay now with one click or pay later interest-free: an easy and flexible alternative to credit.

And though your customers can pay over time, Klarna always pays you upfront. We protect your business from fraud and credit risk, and your customers are safe too.

## Why is Klarna right for you?

Whether you're just getting started or looking to take it to the next level - and however big or small your business is - Klarna can help.

Our intuitive and simple payment options give your customers freedom and control. The Pay now, Pay later and Slice it options make it easier to buy, which means you get more sales and higher average orders.

## Key Benefits.

- Globally compliant and widely supported across Europe and North America
- Location specific, individually tailored credit offerings
- Optimised for mobile shopping
- Fraud and credit risk absorbed by Klarna