

Klarna Debit Risk

Bank transfer

Founded in 2005, the Swedish payments giant Klarna is considered one of the market leaders in global payments and shopping services, with more than 90 million users worldwide. In 2013 Klarna has acquired Sofort and is decommissioning it in favour of a new product. Klarna Debit Risk is a "Pay by Bank" payment method designed exclusively for high risk segments such as Gaming, Crypto and Gambling.

Specifications

Coverage

Consumer	Austria, Switzerland, Germany, Sweden
Merchant	-

Transactions

Minimum	EUR 1.00
Timeout	1 hour

Currencies

Consumer	EUR, GBP, SEK, CHF
Processing Settlement	EUR, GBP

Features

- ☐ Recurring payments
- ☐ One-click payments
- ☒ Refunds
- ☒ Partial refunds
- ☒ Multiple partial refunds
- ☐ Payment assurance
- ☐ Chargeback risk

Why Klarna Debit Risk?



Over 250,000 merchants globally have integrated Klarna — an indication of the payment method's widespread acceptance and usefulness.



In its May 2022 results, Klarna reported 93% of transactions are made by returning Klarna users with their most loyal users making an average of 53 transactions during Q1 2022



Klarna reports retailers typically see a 68% increase in average order value, and 44% of their customers would have abandoned carts if Pay Now had not been available.

How it works?

