



# Klarna.

Smooth payments



**2005**

## **Klarna is born**

The history of Klarna starts when the idea of safer and simpler online shopping, both for consumers and merchants, is born.

Three friends establish Klarna and launch the first payment solution that allows customers to get their purchases first and pay later via invoice.

Klarna expands and opens up its online payment solution to consumers in Norway, Denmark and Finland.

### **Nordic expansion**

**2008**

Klarna is expanding rapidly and enters Germany and the Netherlands.

### **DACH expansion**

**2010**

Acquires SOFORT (German online payment). The acquisition makes Klarna the single leading payment player within e-commerce in northern Europe.

### **SOFORT acquisition**

**2014**

Klarna officially launched its payment services in the U.S. market, a testimony of Klarna's ambition to become a global player.

### **US expansion**

**2015**

**2016**

### **CNBC top disruptor list**

Klarna named number 8 top disruptor by CNBC. Featured on list of top disruptor for the second consecutive year.

**2017**

### **Becomes bank**

Granted full banking licence by Finansinspektionen, the Swedish Financial Supervisory Authority.

**2017**

### **VISA strategic partnership**

Klarna announced it has reached an agreement for Visa to invest in Klarna, and intend to develop a future strategic partnership.

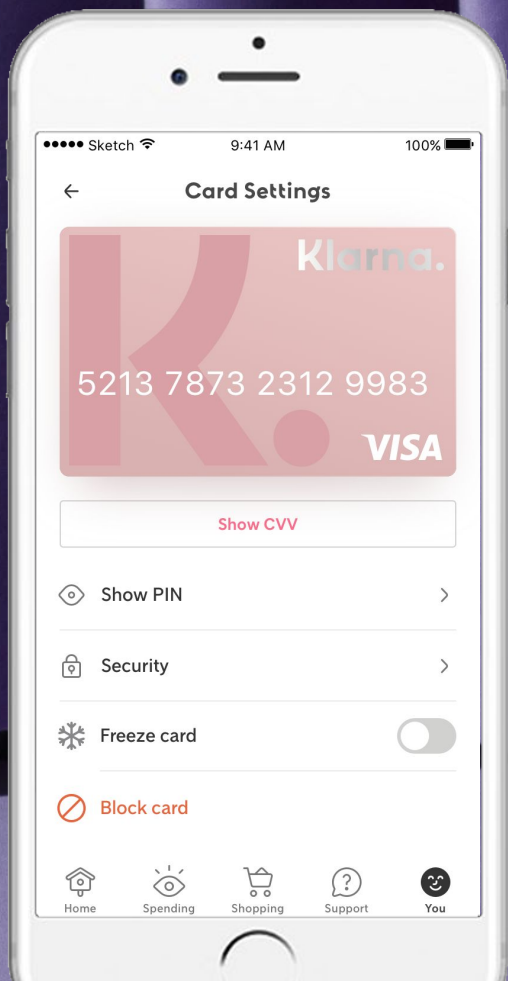
**2017**

### **Launch of New Brand Identity: "Smooth"**

Introduces new fashion-inspired brand to the world of banking.

# Where are we today?

- ✔ +60 million Users
- ✔ +90.000 Merchants
- ✔ +1.000.000 Daily transactions
- ✔ 13 Years of payments
- ✔ 2.000 Klarnauts (+1000 coming in 12 months)
- ✔ 14 markets



## Where we are heading..

- ✓ Geographical expansion
- ✓ From e-commerce to Omnichannel
- ✓ Dual focus on Merchants & Consumers
- ✓ Utilizing our full banking license

# The evolution & the future



The “making it work” era



The conversion era



The smooth era



*“Skate to where the puck is going to be,  
not to where it has been.”*

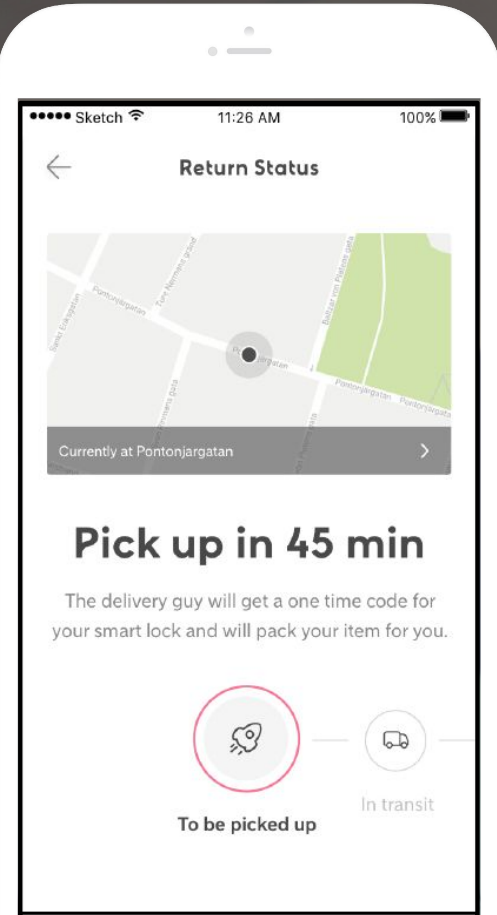
A hand from the left side of the frame points with a wooden stick towards a large, multi-tiered red jelly mold on a glass pedestal. The table is set with several other jelly molds in various colors (red, purple, pink) and sizes, along with yellow roses and a white napkin. The background is a plain, light-colored wall.

**From rational payments to  
emotional finance.**

Our vision

# The future of smooth.

A personalised shopping experience from beginning to end. From discovery to post purchase.

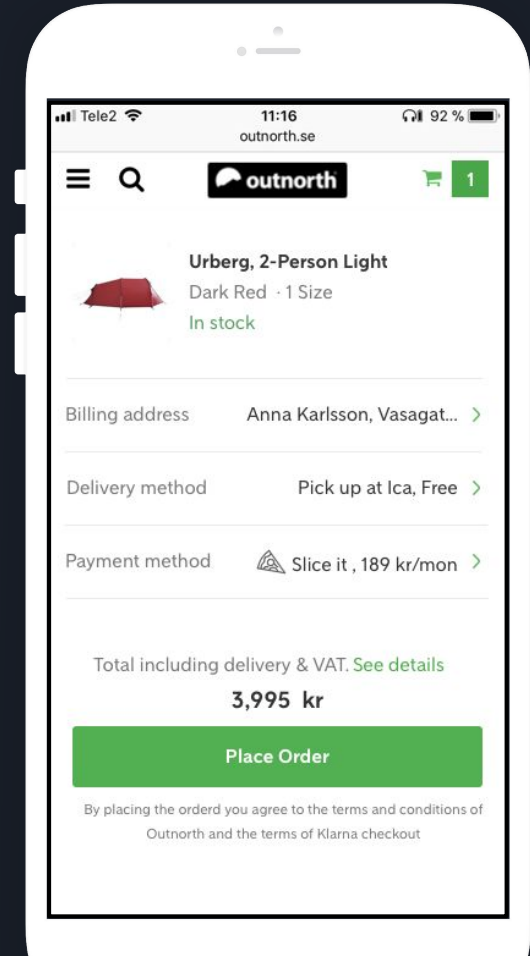


Klarna.

The all-in-one

# Klarna Checkout

Helping merchants meet the increasingly complex consumer demands for choice, presentation and personalisation at the point of checkout by minimising friction for users.





Personalised shipping.

# Shipping service




Personalising the presentation of shipping options and putting the consumer in control over how they wish to receive their goods. No integration or maintenance worries for merchants.

## Billing address


Alexander Stevens [Edit](#)  
30-32 Margret street, London, W1G 0JE  
al\*\*\*@gmail.com, 070\*\*\*84

[Autofill settings](#) · [Privacy terms by Klarna](#)

## Shipping options

- Store pickup   
£1 off · London Oxford Circus
- Postal service   
Free · 4-5 business days
- Service point   
Free · 4-5 business days

## Payment details

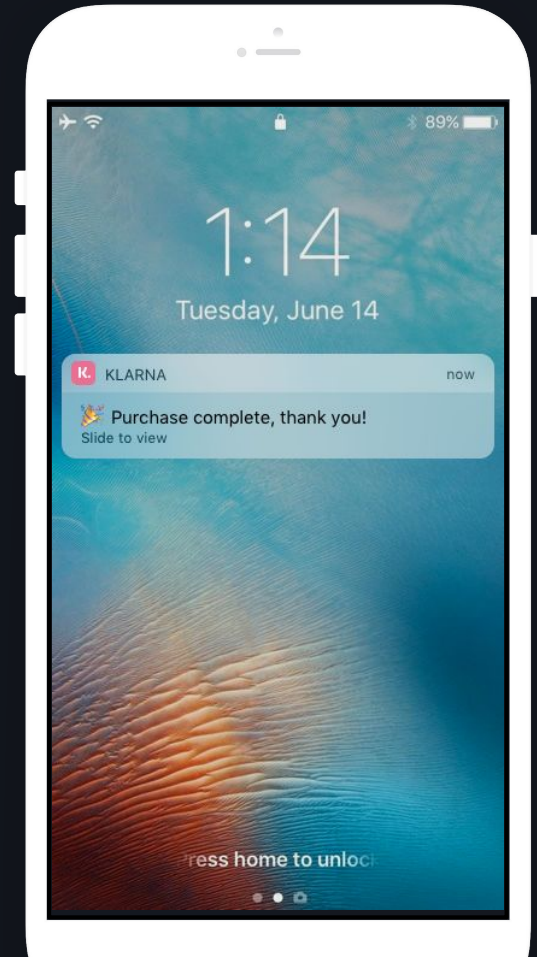
- Get first. Pay later.   
It couldn't be smoother

Klarna.

Pay with Klarna – everywhere

# Omni payment solutions

Distribution of a payment page link to a consumer's mobile device from multiple systems (POS, ECR, card terminal, kiosk, telesales) via multiple methods (SMS, email, QR, BLE, NFC).



# What is the future?

- ✓ Everyone shares same insights...
- ✓ Pace and Execution
- ✓ Ecosystem of services - modularisation of banking
- ✓ Consumer Centricity & Transparency

Klarna.

**Thank you**

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