

Payment Method; Klarna Merchant

v.1.0

WESTPAY

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1 Version history

Version	Date	Notes
1.0	2021-11-23	Document created

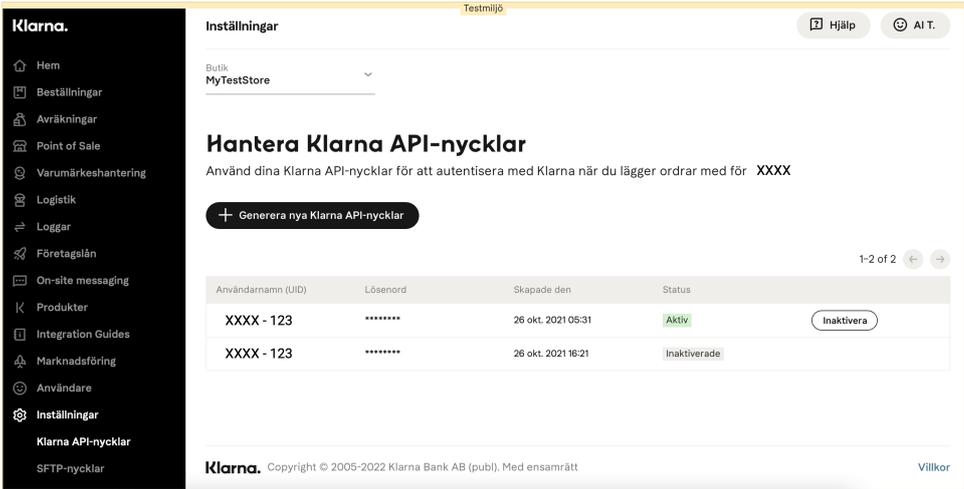
2 Background

A Westpay terminal offers multiple alternative payment methods using our Swipe2Pay interface. Today we support Alternative Payment Methods such as Klarna, Swish and Vipps. To get the most recent availability on payment methods and country please contact Westpay directly.

3 Integration

In order to update an already existing integration with support for Alternative Payment Methodes all technical information can be found at [be able to use Klarna as an alternative payment method in a Westpay Terminal](#) you will first need to activate the correct agreement with Klarna. This is done through contacting Klarna directly:

- 1 Contact Klarna at salj@klarna.se with the following information:
 - a. Agreement needed: Klarna Payments with In-Store (not KCO)
 - b. In-Store: Westpay
 - c. Company Name
 - d. Estimated Yearly Klarna Volume
 - e. Average Order Value (AOV)
 - f. Segment, What kind of products
 - g. Markets (SE)
 - h. Org Number
 - i. Authorized signer (name and email)
- 2 You, as the merchant, signs the agreement. The agreement is only between the merchant and Klarna.
- 3 Klarna underwriting and KYC
- 4 Klarna will return to you when everything is set up with details via email
- 5 You will then login to Klarna Merchant portal with your details received from Klarna
- 6 Generate new Klarna API keys in the Merchant Portal via "Settings" and "Klarna API Keys".
As shown in below picture:



The screenshot shows the Klarna Merchant Portal interface. The left sidebar contains navigation options: Hem, Beställningar, Avräkningar, Point of Sale, Varumärkshantering, Logistik, Loggar, Företagslån, On-site messaging, Produkter, Integration Guides, Marknadsföring, Användare, and Inställningar. The main content area is titled 'Inställningar' and shows the 'MyTestStore' shop. The section 'Hantera Klarna API-nycklar' is active, displaying a table of API keys. A button '+ Generera nya Klarna API-nycklar' is visible. The table has columns for 'Användarnamn (UID)', 'Lösenord', 'Skapade den', and 'Status'. Two keys are listed: one with status 'Aktiv' and one with status 'Inaktiverade'. A footer contains the Klarna logo, copyright information (© 2005-2022 Klarna Bank AB (publ)), and a link to 'Villkor'.

Användarnamn (UID)	Lösenord	Skapade den	Status
XXXX - 123	*****	26 okt. 2021 05:31	Aktiv
XXXX - 123	*****	26 okt. 2021 16:21	Inaktiverade

- 7 Let Westpay know that this is done and share your username and password in a secure way. We also need to know the Terminal ID's that will use Klarna. Send the information to; sales@westpay.se
- 8 After this is done Westpay will make Klarna available on your terminal and inform when the terminals are ready

4 Important Information

It is important to inform you that a Klarna payment can not be returned in any other payment method than Klarna. A customer that wish to refund any goods where the purchase was done with Klarna will need to use Klarna as the refund method.

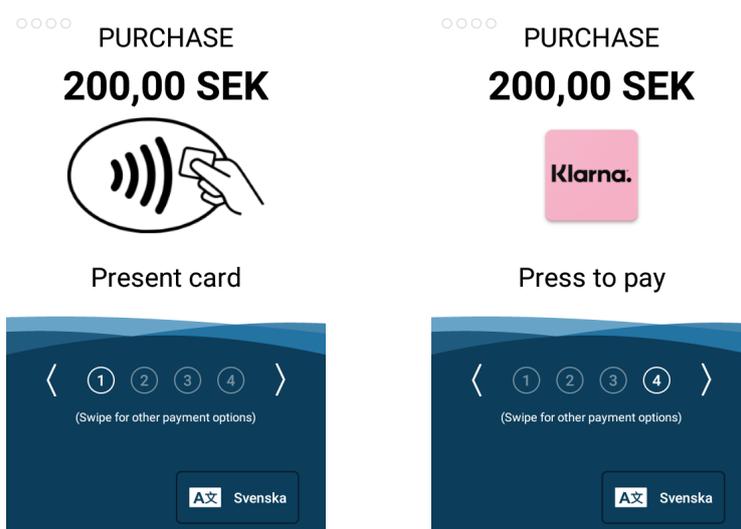
5 How to use Klarna in the Terminal

When Klarna is activated in the terminal it is ready to be used. Klarna is as well as Swish and other alternative payment methods available in Swipe2Pay. Everything else stays the same in the terminal, a new payment method is just added in the payment flow.

A payment is either sent from:

- By entering the amount in the West POS Application if in standalone
- The ECR/POS System if integrated terminal
- The POS Application in the terminal

The Payment Application displays the amount to be paid together with the first payment method which is set to Card payment. If the customer wants to use Klarna the customer will swipe on the terminal screen and choose the preferred alternative payment method by pressing on the icon.



Once the customer has pressed the icon a new application opens up and a Klarna QR code is displayed. The customer can either scan the QR code with the smart phone camera or press the "SMS" button to receive a link via SMS.

Klarna.



Total: 200.00 SEK

Scan the QR with your smartphone
to continue



The customer will then complete the transaction on their end in their smart phone. When done you will in the terminal receive the response of the transaction.

Success

Klarna.



Payment completed!
The transaction was successful.
Please wait for the payment terminal
to complete the transaction and print
your receipt.

Failed

Klarna.



Payment failed!
Oh, no! We could not complete the
transaction. Please try again or use
other payment method.