



Klarna Payments Expands eCommerce Footprint with ACI Worldwide

January 8, 2018

ACI's UP eCommerce Payments solution drives further growth of Klarna, giving shoppers in Europe and the U.S. more ways to pay

NAPLES, Fla. & STOCKHOLM--(BUSINESS WIRE)--Jan. 8, 2018-- [ACI Worldwide](#) (NASDAQ: ACIW), a leading global provider of real-time [electronic payment and banking solutions](#), today announced an extended partnership with Klarna, leveraging ACI's [UP eCommerce Payments](#) solution. This will enable online businesses in 10 major markets, including the U.S. and U.K., to easily integrate Klarna's payment products, and offer shoppers a fast and frictionless checkout process that can improve conversion rates immediately.

Klarna is a leading eCommerce payments provider and fully licensed bank in Europe, which, as it rapidly expands, will benefit from the extensive reach of ACI's global network of payment providers and merchants. ACI's UP eCommerce Payments solution makes it possible to quickly and easily enable Klarna's 'Pay later' and 'Slice it' payment options. The international reach of ACI's solution, which covers 350 alternative payment methods and card acquirers globally, gives merchants the ability to quickly enter new markets and fine-tune their payment setup to meet local needs, delivering a frictionless payments experience for their shoppers.

Klarna's 'Pay later' and 'Slice it' payment options allow consumers to decide when to pay for items once they have received their goods. Instead of a request for credit or debit card details at the point of checkout, consumers are prompted for their email address and postcode, speeding up the checkout process and lowering cart abandonment rates. This gives consumers flexibility and control in managing the terms of their payment according to their needs. For merchants, it is possible to offer these attractive alternatives to card payments without incurring risk – as Klarna takes on the credit risk assessment, settles with the merchant and then assumes responsibility for payment collection.

Michael Rouse, chief commercial officer, Klarna; "We are delighted to deepen and extend our partnership with ACI, benefiting from the flexibility and globality of its unified eCommerce API, which allows for a seamless integration of all Klarna payment options into the checkout process. At Klarna, our unrelenting focus is on delivering the smoothest UX for consumers and giving them flexibility in how they want to pay and when. This drives improved conversion and loyalty for merchants, with no risk attached. Working with ACI is a natural fit."

"A best-in-class integration of Klarna Payments is a logical next step in delivering on our vision of providing more ways to pay, and the strong technical alignment between ACI and Klarna paves the way for future cooperation," said Mike Braatz, senior vice president, ACI Worldwide. "Our UP eCommerce Payment solution's open API makes it possible for developers to implement Klarna through the addition of just a few lines of code. Through the simplicity of our solution, we aim to support Klarna's further growth across key European eCommerce markets, and increase its footprint in the highly competitive U.S. market – where customer experience is increasingly the differentiator."

This solution is available in the following markets: U.S., United Kingdom, Norway, Sweden, Finland, Denmark, Germany, Austria, and the Netherlands.

ACI Worldwide will demonstrate the ease and simplicity of adding Klarna Payments via its eCommerce solution at the NRF [Retail's Big Show](#), in New York City, January 14-16. ACI will be holding in-booth theater presentations at Stand 2753 together with Klarna: 'The Secret to Increasing Sales Conversions Without Sacrificing Margin.' Monday, Jan 15 at 3:10pm and Tuesday, Jan 16 at 1:10pm.

About ACI Worldwide

ACI Worldwide, the [Universal Payments](#) (UP) company, powers [electronic payments](#) for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our [electronic bill presentment and payment](#) services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's [private cloud](#), we provide real-time, [immediate payments](#) capabilities and enable the industry's most complete [omni-channel payments](#) experience. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter [@ACI_Worldwide](#).

About Klarna

Klarna is one of Europe's leading payments providers that aims to make the payment process simple, smooth and safe for customers and its merchant partners. Klarna works together with 70,000 merchants to offer payment solutions to more than 60 million users in Europe and North America. Klarna, headquartered in Stockholm Sweden, has 1,500 employees and is active in 18 countries. The company was founded in 2005 was recently named as one of the top disrupter companies in the world by CNBC. www.klarna.com.

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