Klarna

# **Klarna** Pitch Deck

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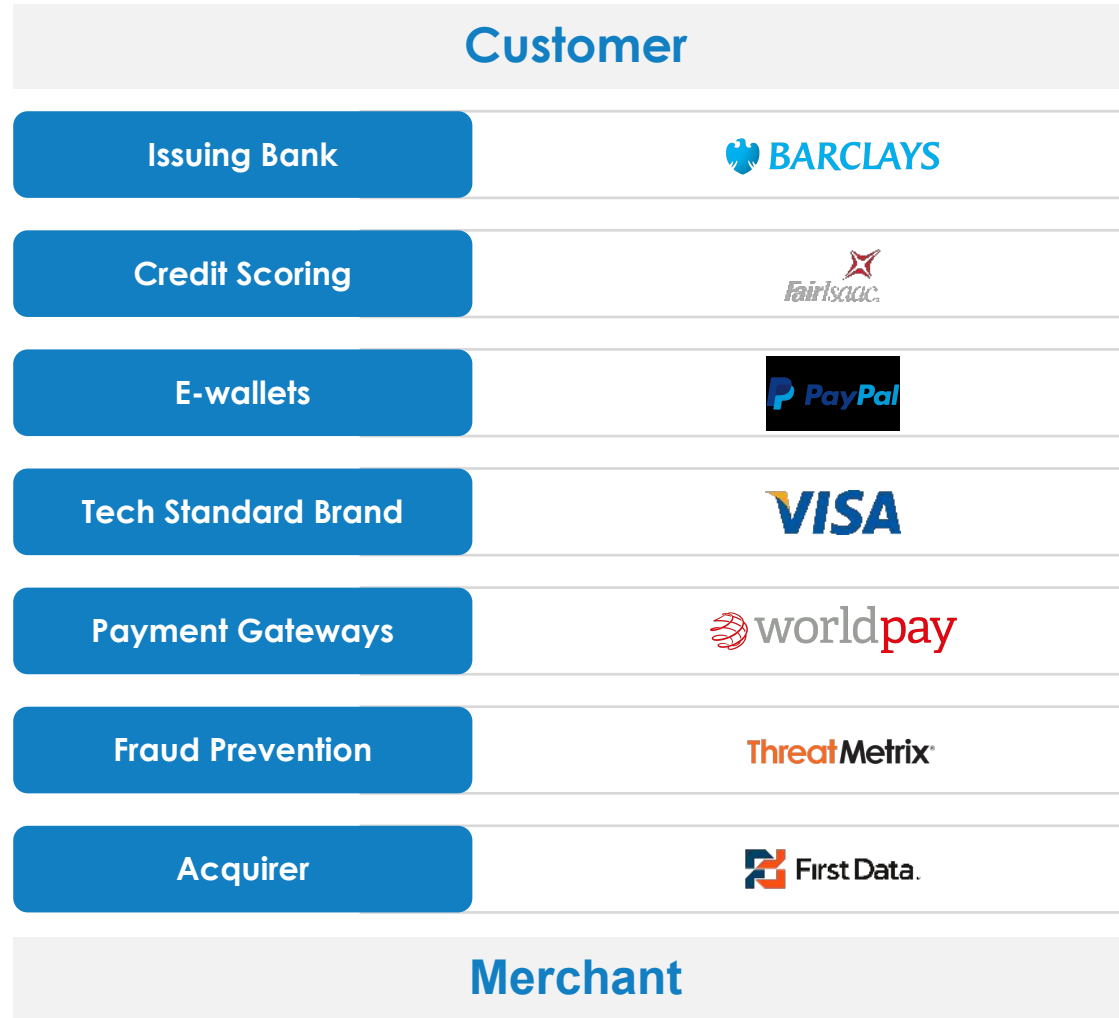
# Shopping Today – Simple and Safe

**Slide Team**

This slide depicts how the offline shopping experience has become more convenient and safer in today's world.



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**Slide Team**

# Selling Online is Hard for Merchants

Mentioned slide illustrates the payment stack which makes it difficult for merchants to sell through online platforms.

## Customer

| Issuing Bank | BARCLAYS |
| --- | --- |
| Credit Scoring | FairIsaac. |
| E-wallets | PayPal |
| Tech Standard Brand | VISA |
| Payment Gateways | worldpay |
| Fraud Prevention | ThreatMetrix |
| Acquirer | First Data. |

Payment Stack

## Merchant

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# The Klarna Solution – Separate Buying and Paying

This slide portrays the three-step solution offered by the Klarna that separates both buying and paying processes.

**01** ▸ **No Registration:** Enter name, address details and date of birth only
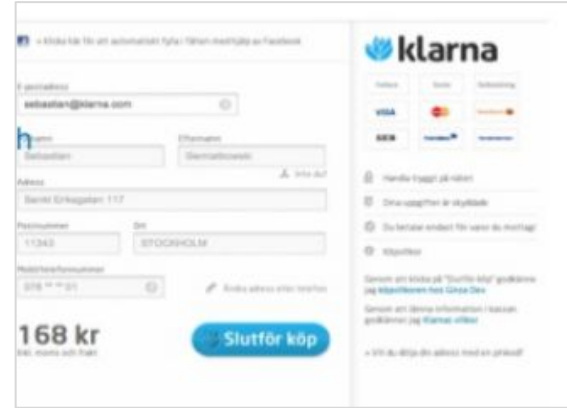
**02** ▸ **Receive the goods before payment**

**Why is Klarna good for merchants?**

- 20% increase in conversion rates
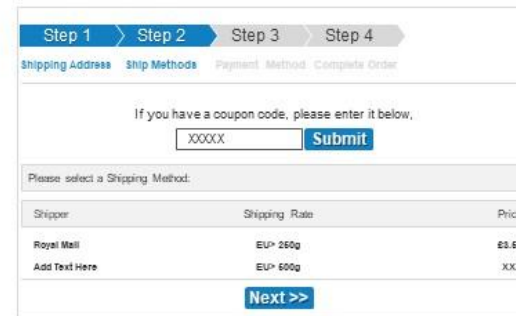- Guarateed payment
- No Administration

**03** ▸ **Simple payment 14 days later**

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➔ Electronic commerce, also known as e-commerce, is simply the buying and selling of goods and services over the internet, as when **shopping online**.

➔ However, the term is frequently used to describe a seller's entire effort when selling directly to consumers online.

Klarna

# Shopping Online – Not the Same Experience

Following slide showcase the online shopping process which is totally different from offline shopping. It also show that customer have to fill in the required information such as email address, bill to information.

| Step 1 | Step 2 | Step 3 | Step 4 |
| Shipping Address | Ship Methods | Payment Method | Complete Order |

If you have a coupon code, please enter it below,

XXXXX  **Submit**

Please select a Shipping Method:

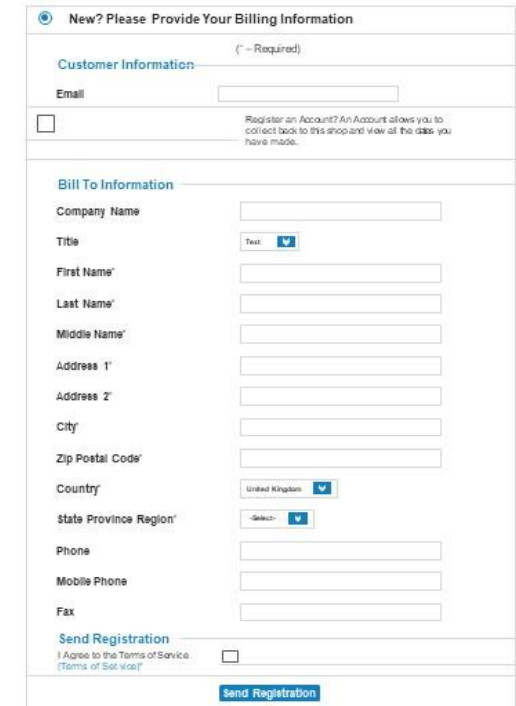| Shipper | Shipping Rate | Price |
|---|---|---|
| Royal Mail | EU> 250g | £3.50 |
| Add Text Here | EU> 500g | XXX |

**Next >>**

Santander — **Verified by VISA**

**Added Protection**
Please enter characters from your Santander
Secure Password as asked below.
gmail12345@gmail.com

| Merchant: | 123-Reg.co.uk |
| Amount: | €11.74 |
| Date: | 22/05/10 |
| Card Number: | XX-XXXXXX |
| Personal Message: | Welcome to Verified by Vsal |
| Login Name: | Patrick Hamilton |

Enter the third, fifth and seventh
characters of your password  ☐ ☐ ☐

Forget your password?

**Submit** ☑ Help   Cancel

**New? Please Provide Your Billing Information**
(* – Required)

**Customer Information**
Email

☐  Register an Account? An Account allows you to collect back to this shop and view all the data you have made.

**Bill To Information**
Company Name
Title — Text ▼
First Name*
Last Name*
Middle Name*
Address 1*
Address 2*
City*
Zip Postal Code*
Country* — United Kingdom ▼
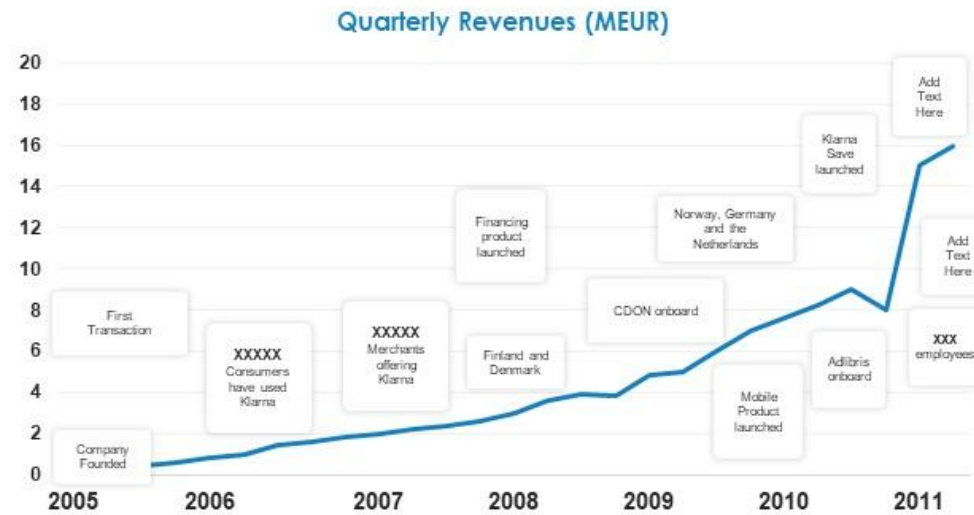State Province Region* — -Select- ▼
Phone
Mobile Phone
Fax

**Send Registration**
I Agree to the Terms of Service ☐
(Terms of Service)*

**Send Registration**

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➔ **Company timeline** lays out your business plan's milestones - the number of employees, locations, sales targets, net revenue expected, and other targets - and indicates when they are expected to be met.

## Company Timeline - Klarna Pitch Deck

Following slide showcase the company timeline highlighting quarterly revenues along with the key statistics such as beta launch, profitability and total payment volume.

### Quarterly Revenues (MEUR)

Add Text Here

Klarna Save launched

Financing product launched

Norway, Germany and the Netherlands

First Transaction

XXXXX Merchants offering Klarna

CDON onboard

Add Text Here

XXXXX Consumers have used Klarna

Finland and Denmark

Adlibris onboard

XXX employees

Company Founded

Mobile Product launched

| £'000 y/e | 2009 | 2010 | 2011 |
|---|---|---|---|
| Revenue | 18 509 | 33 772 | 65 816 |
| Operating Profit | 3 561 | 3 096 | 5 535 |

### Key Company Statistics

✓ Incorporated in Feb 2005

🚀 Beta launch in May 2005

📊 Profitable since fourth quarter of 2005

$ Total payments volume 2011 – more than 1 bn Euro

Revenue (MEUR): 2001:84, 2012E:170

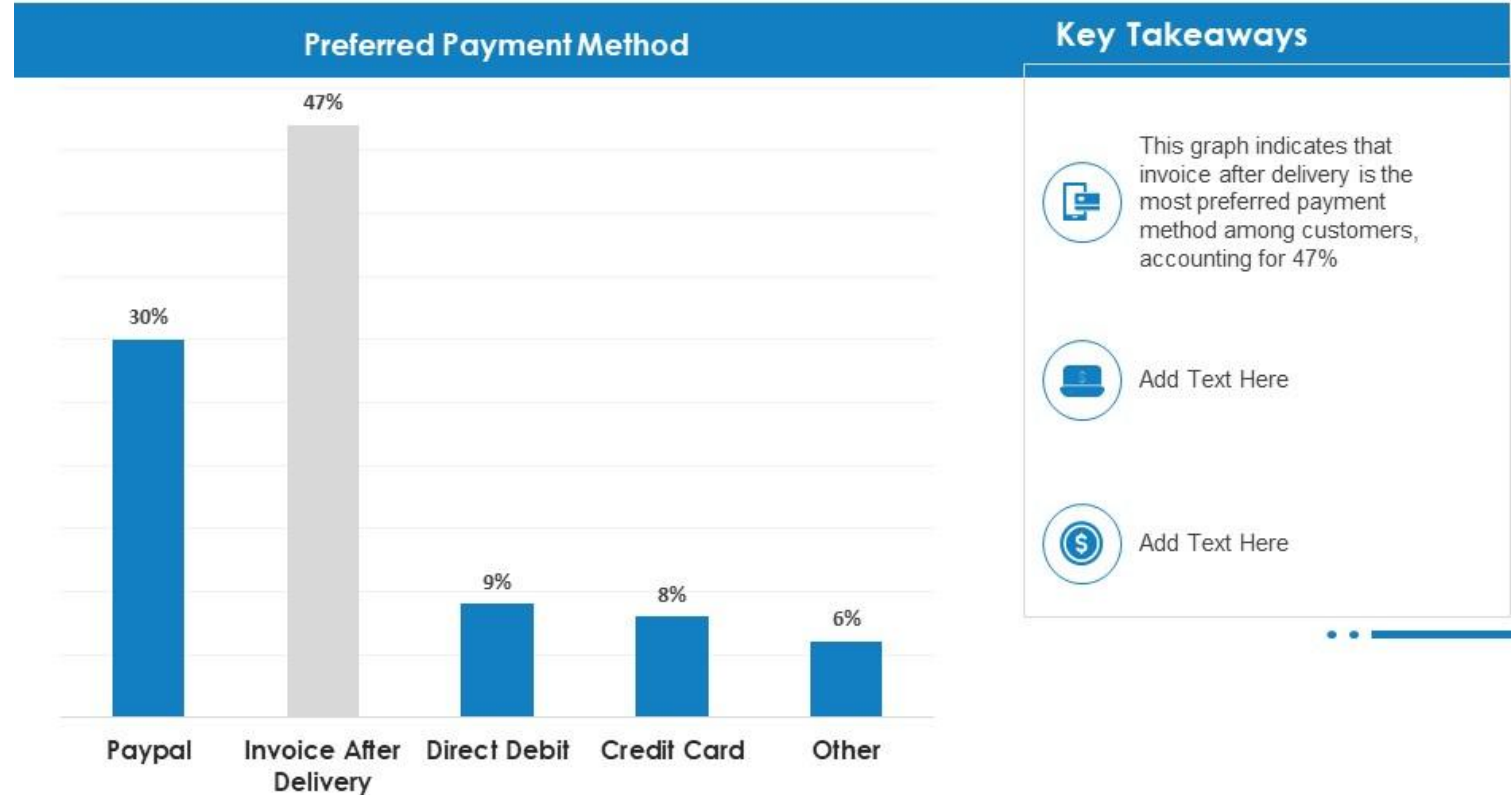This slide is 100% editable. Adapt it to your needs and capture your audience's attention.

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➜ **Preferred Payment Method** refers to a Payment Method that you choose to fund a payment rather than the Default Payment Methods.

## How do Customers want to Pay Online?

Purpose of this slide is to address the informational stats about the payment methods preferred by customers while purchasing online.

**Example: German Market**

### Preferred Payment Method

- Paypal: 30%
- Invoice After Delivery: 47%
- Direct Debit: 9%
- Credit Card: 8%
- Other: 6%

### Key Takeaways

This graph indicates that invoice after delivery is the most preferred payment method among customers, accounting for 47%

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Add Text Here

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# FAQs

**What exactly is Klarna, and how does it operate?**

➔ With the Klarna app, you can shop online from anywhere.

➔ Pay over time with the One-time card, which allows for simple bi-weekly payments with a service fee.

➔ Shop your favourite brands and earn rewards when you shop with Vibe.

➔ Get the most recent deals and keep track of price drops. Manage all of your payments, report returns, and seek assistance if necessary.

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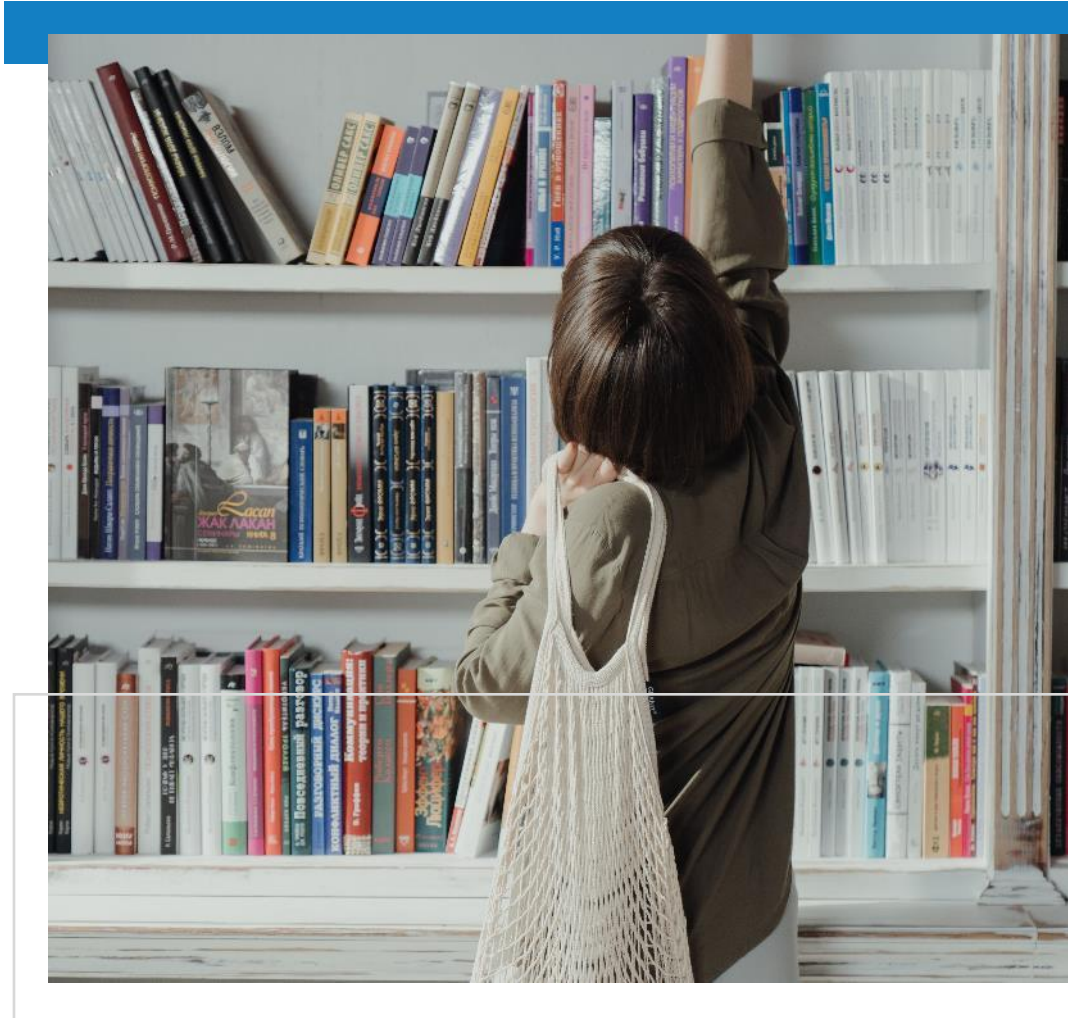
# Is Klarna offered in India?

➔ Klarna is available all over the world with varying offerings; choose the one that best suits you.

# Is Klarna the equivalent of a credit card?

➔ Although the new Klarna Card sounds like a credit card.

➔ It isn't because you must repay the balance in full within 30 days (though Klarna will allow an extension of up to 10 days) and there is no interest to pay.

# What is the maximum Klarna limit?

➔ When using Klarna, there is no set spending limit.

**What are the four different types of payment methods?**

➔ Cash (bills and change).

➔ Personal Cheque (US check).

➔ Debit Card.

➔ Credit Cards.

**Is Google Pay accepted by Klarna?**

➔ In the Klarna app, look for the store and create a Digital card for your purchase.

➔ Add the card to your Google Pay wallet (or Apple Pay if you have an iPhone) and use contactless payment at checkout.

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