Klarna Payments on BigCommerce
Merchant Guide

Prerequisites

Klarna
- Klarna contract has been signed and approved

BigCommerce
- Store Plan
  - From https://www.bigcommerce.com/essentials/pricing/

Integration

- See [Connecting with Klarna Payments - BC](#)
- To enable Klarna as a payment method, **Store Setup > Payments > Online Payment Methods > Klarna Payments.** A valid set of Klarna credentials configured for the current currency are required, and can be generated in the Settings app of the Klarna Merchant Portal.
- A shipping method must also be configured for each currency or customers will not be able to proceed through checkout.
- It is possible to have your site hosted on WordPress (or another site), but have BigCommerce handle checkout.
  - See [Embedded Checkout - BC](#)
- You must be using BigCommerce's Optimized One-Page Checkout and Confirmation page. These are the default pages.
  - [Optimized One-Page Checkout - BC](#)

Multicurrency Support

You do not need multiple stores in order to support multiple currencies.

Store Setup > Currencies > Add New Currency to add desired currencies, and countries in which to default to that currency. The store's default currency can be changed, and is not restricted to the store's address. Payment methods then have to be set for each currency. **Note:** As previously stated, a shipping method must also be defined for each country.

Currencies

Configure what currencies customers will see and be charged in on your store. Learn more about currencies ⧉

Default Currency

Displays / Customer pays in	Payment provider	
US Dollars - USD	Afterpay, Braintree, Klarna Payments, PayPal Credit, PayPal Express Checkout	Edit

Additional Currencies

[Add new currency]

To allow customers to pay in a different currency, you will need to set up a payment provider for it (Stripe, PayPal Express, PayPal by Braintree and more).

Displays in	Conversion rate	Your customer pays in	Payment provider	Visible? ⓘ	
Australian Dollar - AUD	1.5655	This currency (AUD)	Klarna Payments	⬤	⋯
British Pound - GBP	0.8117	This currency (GBP)	Klarna Payments	⬤	⋯
Canadian Dollar - CAD	1.3596	This currency (CAD)	Klarna Payments	⬤	⋯
Euro - EUR	0.9175	This currency (EUR)	Klarna Payments	⬤	⋯

NOK - Norwegian Krone

Currency display configurations
Configure how the currency is presented to your customers.

Display name

Norwegian Krone

Default to NOK in these countries   Optional

Transactions

Transacting currency

⦿ NOK - Norwegian Krone
   Customers will be charged in NOK. Must set up payment provider that supports this currency.

○ USD - US Dollar (Default currency)
   Customers will see prices in NOK but will be charged in USD.

Exchange rate
Set the exchange rate to autoconvert your prices and shipping quotes for this currency. Use price lists to set fixed prices by currency. Learn more ⧉

Set static conversion rate

Store Setup > Payments details the payment methods for a given currency. **Note:** each payment method is unique to that currency, and would have to be set up for each individual currency. For Klarna Payments, a Klarna Merchant ID for the appropriate currency and country is necessary in order to be offered to customers at checkout. You can use the same credentials for multiple currencies.

Order Management

As part of the integration with BigCommerce, you are able to (and are recommended to) perform order management on Klarna orders in your BigCommerce Admin Panel as you would with every other order. However, some functionalities are not available here that are available in the Klarna Merchant Portal. These include, but are not limited to:
- Partial capture
- Extend authorization (on applicable orders)

Capturing any amount in the Merchant Portal prior to doing so in the BC admin panel will break future order management for that specific order in the BC admin panel. As the capture information in the Klarna Merchant Portal is not communicated to BigCommerce (and BigCommerce only allows for full captures), any future capture attempts for this order will fail, as the full order amount is not available for capture.
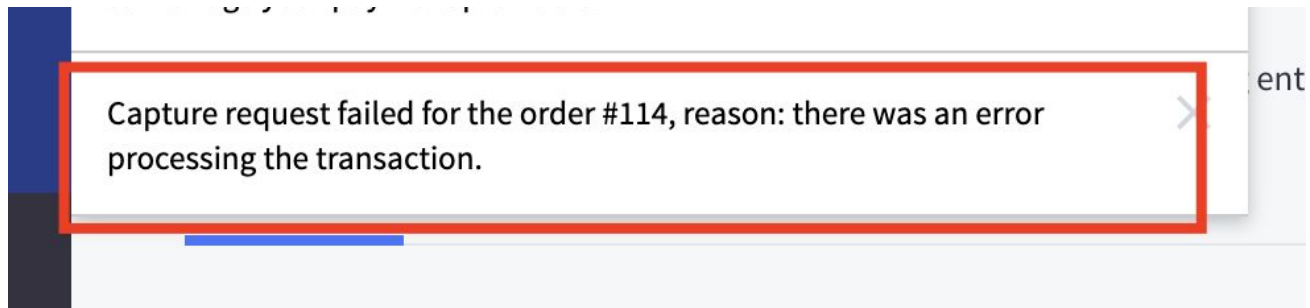
|	Severity		Type	Module	Summary	Date
						1 2 3 Next
⊘	Error	⊟	Payment Gateway	Klarna Payments	The delayed capture transaction couldn't be completed successfully. Order ID: 114. Transaction ID: NA.	14th May 2020 @ 8:54 AM
					Captured amount 59209 is too large, remaining authorized amount is 54209 for order d9b5ac34-f9a9-2eca-a4b7-a934627668d9. Capture not possible.	

Merchant Reference Numbers

Merchant Reference 1 is your store order number.
Merchant reference 2 is tied to your store, and does not change for each order.

Orders paid by Klarna are not able to be edited. This includes (but is not limited to) shipping address, billing address, order number, and order lines.
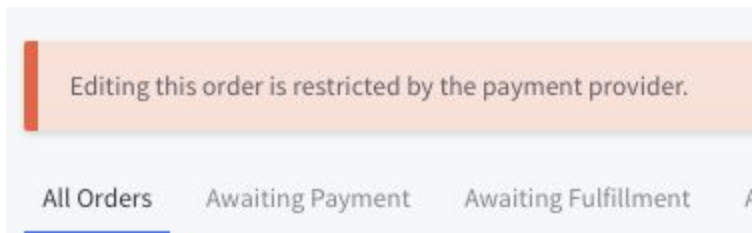
Multi Language Support

You have the option of entering your content (such as product data) in any single language of your choosing. You can also localize the static strings used on your storefront (like the phrase "add to cart") which lives within a language file in the theme. It will automatically pick the language to use based on the browser language.

On-site Messaging

Please see our [Support Guide](#) in order to add Klarna On-Site Messaging to your site.