



Klarna Payments for SFRA

Version 21.1.1



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1. Summary

The **Klarna Payments SFRA cartridge** enables integration of Klarna Payment solution on Commerce Cloud Storefront. The integration provides merchants the flexibility to offer choice of multiple Klarna Payment products on the Commerce Cloud checkout.

This document contains the instructions for a developer to install the cartridge and integrate it on the Salesforce Commerce Cloud site. The cartridge is fully compatible with the Storefront Reference Architecture (SFRA).

Merchant teams are required also to configure the cartridge with the valid merchant credentials and site configurations in Commerce Cloud Business Manager to enable Klarna payments methods in the checkout.

The integration consists of an archive, which contains the following contents:

- Cartridge called “int_klarna_payments” and “int_klarna_payments_sfra” to be imported.
- A site-template archive containing new attributes and settings.
- This document for SFRA (Klarna Payments SFRA Integration Guide).
- The integration is based on the SFRA demo store provided by Commerce Cloud.

It is a requirement that Merchant sign a contract for integration support and production go-live with Klarna.

Klarna offers a playground (test) environment, so the integration can be tested before switching to the Klarna production environment. Based on the contract, Klarna shall provide assistance with integration and testing prior to sign-off for go-live.

2. Component Overview

2.1. Functional Overview

Key Features:

- Integrate Klarna Payments using best practices on international sites based (markets in North America, Europe, Oceania)
- Enable multiple payment products for customer in Pay Now, Pay Later and Pay Over Time categories
- Fast integration/go-live with virtual card-based integration approach
- Handle Notification: pending status updates (reject/accept) for suspected orders post review
- Site managers can customize the Klarna Payments widget styling displayed in checkout, to match the style guide of merchant website(s)
- GDPR (EU) compliant checkout flow
- Multi Shipping Address support
- Support Klarna authorize+finalize for Bank Transfer methods (Pay Now)
- Enable Onsite Messaging placements on PDP, Cart, Header, Footer, and dedicated Info page
- BOPIS (Buy Now, Pay in Store) support including extra merchant data
- Support for Klarna Payment Method based promotions
- Support for adjusted price promotions with Gross Tax Policy
- Support disabling Payment method for authorization rejection
- Support Auto-Capture

Klarna Payment cartridge makes use of the Klarna Payments JSON REST API and a JavaScript SDK to integrate on the storefront. Klarna Payment enables consumers to choose from the different payment method products offered by Klarna. Multiple Klarna products are available within the categories “Pay Now”, “Pay Later” and “Pay Over Time”. The cartridge integration displays payment options via a widget (iframe) added inline on the billing page, referred to as Klarna widget or just “the widget”. The

widget with information about the payment method is displayed to the customer when the individual clicks on the Klarna payment method.

Customers can authorize the payment after reviewing the payment method terms and clicking Place Order button. The Klarna order is confirmed once order is placed and customer re-directed to the confirmation page.

Orders successfully placed with Klarna return a Fraud Status: ACCEPTED and displayed in Business manager (BM).

With ACCEPTED status, order creation in SCC proceeds as usual. Klarna payment status is saved in a custom attribute with id kpFraudStatus in the PaymentTransaction system object, and can be seen in BM on the order details Payment tab as below:

Merchant Tools > Ordering > Orders > Order: 00005307(RefArchGlobal)

General Attributes **Payment** Notes History

Payment Information for Order '00005307'

Order Total:	£25.19
Amount Paid:	£0.00
Balance Due:	£25.19

Invoice Number:	00024502
Payment Status:	Paid

Payment Method:	KLARNA_PAYMENTS Processor: KLARNA_PAYMENTS Transaction: 40ab1ccf-1a51-266b-98a2-0d00fb59261d Amount: £25.19 Klarna Payment Category ID: pay_over_time Klarna Payment Category Name: Buy now, pay later Fraud Status: ACCEPTED
-----------------	--

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Figure 1 Klarna Payment Details in BM

An alternate flow when PENDING status is returned for Klarna order creation, the SCC order creation proceeds with modified statuses. If later a Klarna notification with updated fraud status FRAUD_RISK_ACCEPTED is returned, SCC order status is updated and returns to the usual flow. Klarna

payment status is saved in a custom attribute with id kpFraudStatus in the PaymentTransaction system object, and can be seen in BM on the order details Payment tab as below:

[Merchant Tools](#) > [Ordering](#) > [Orders](#) > Order: 00005338(RefArchGlobal)

General Attributes **Payment** Notes History

Payment Information for Order '00005338'

Order Total:	£191.99
Amount Paid:	£0.00
Balance Due:	£191.99

Invoice Number:	00024524
Payment Status:	Paid

Payment Method:	KLARNA_PAYMENTS Processor: KLARNA_PAYMENTS Transaction: 08aef0f0-22f0-2138-9334-978b637d74dc Amount: £191.99 Klarna Payment Category ID: pay_over_time Klarna Payment Category Name: Buy now, pay later Fraud Status: FRAUD_RISK_ACCEPTED
-----------------	--

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Figure 2 Klarna Payment Details in BM

2.2. Locales

The cartridge supports most locales including:

- English
- German
- Danish
- Spanish
- Finnish
- French
- Italian
- Dutch

For a list of more [supported](#) locales, contact Klarna.

2.3. Use Cases

2.3.1. Enable Klarna Payments Across International Sites (NA, EU, OC)

Klarna Payments SG can be configured independently on each site by locale.

2.3.2. Multitude of Payment Options for Customers

On the checkout billing step, configured Klarna payment options are dynamically loaded based on customer's cart information and the payment method categories returned for the current Klarna session.

The screen below shows an example of the payment options displayed in the Checkout billing step:

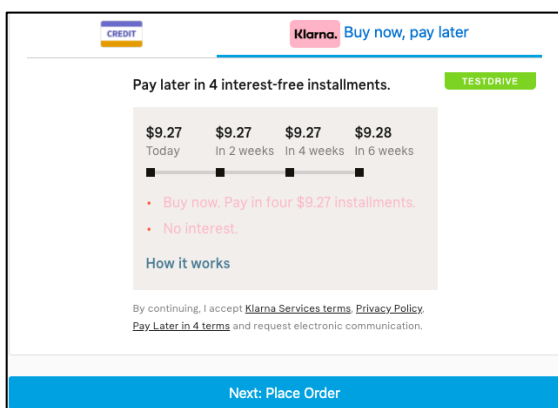


Figure 3 Payment Option

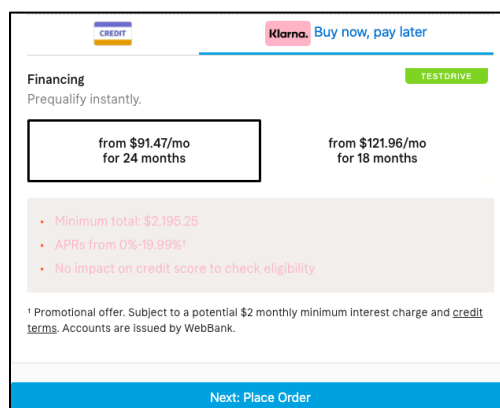


Figure 4 Payment Option

When customer selects (clicks) payment method, a widget with additional information of the Klarna product is displayed as shown above.

Note: The payment methods displayed are based on market and contractual agreement with Klarna.

2.3.3. Authorize/Place Klarna Order in Checkout

Cartridge provides best practice implementation and options to include Extra Merchant Data (EMD) to optimize acceptance rate for Klarna Payment (methods)products. This includes customer info and (Buy Online, Pickup in Store) BOPIS details included as merchant data when custom site preference “attachments” is enabled for the site. The EMD data sent can be extended but should be reviewed case by case and optimized and validated based on merchant data & privacy requirements prior to go-live.

The customer’s information (personally identifiable information) is sent once customer chooses a Klarna payment method and authorizes (clicks: “Continue to Place Order”). The required customer information facilitates assessment and verification of customer data to display payments method options available for the customer.

When customer clicks “Continue to Place Order” button, the authorization is initiated, and a successful authorization takes customer to summary page. Note that customer may be prompted for additional information prior to completion of authorization based on the payment method selected and market. If the authorization is not successful (“approved = false”), then the customer will stay on the billing page, the “Continue to Place Order” button will be disabled and depending on the Business Manager settings the payment option may be hidden or grayed out (refer to section 2.3.4 Refusal of Klarna Payments on Payment Method – Authorization).

In some cases, the Pay Now payment category requires additional “finalize” call to be triggered when the customer clicks on the “Place Order” button in the review page. This is needed to ensure that the funds will be transferred only when the customer has finalized the order.

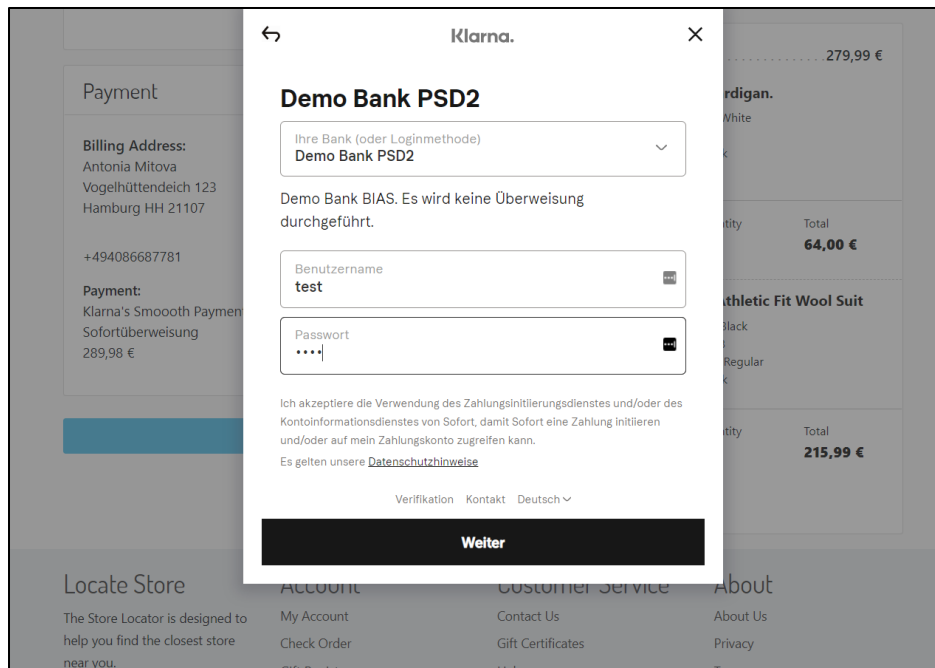


Figure 5 Finalize call screen

The Klarna Order is only placed prior to final step before SFCC order is created.

Successful payment authorizations (Klarna Payments authorization status: APPROVED) followed by placement of Klarna and SCC orders leads to a “Paid” order payment status and “Ready for Export” export status. Refused and pending Klarna Payment orders (Klarna Payments order statuses REJECTED and PENDING) lead to a “Not Paid” order payment status, and “Not Exported” export status.

Cancelled orders are set to a “Not Paid” order payment status (even if the status was “Paid” before), and “Not Exported” export status.

When customers have selected Klarna payment option as a payment method for the order, successfully authorized the amount on order and later return to the billing page to choose a different payment method that is non-Klarna payment method. In such scenarios, when customer authorizes (non-Klarna payment method) and reaches the review page – automatic **“cancelAuthorization”** call will be triggered to release the authorized funds (Klarna related) & free up the available purchase amount for this customer.

Merchants have the option to utilize this function to cancel prior authorization when required for specific use-cases apart from the above scenario. If enabled, the checkout flow should be tested thoroughly as part of integration, considering the valid checkout scenarios (e.g. relevant Klarna session flow, Klarna payment method switching, order amount updates, checkout with external payment method, etc.).

```
36 server.get('SaveAuth', function (req, res) {  
37   ...var KlarnaSessionManager = require('*/cartridge/scripts/common/klarnaSessionManager');  
38   ...//var processor = require('*/cartridge/scripts/payments/processor');  
39   ...  
40   ...var token = req.headers['x-auth'];  
41   ...var finalizeRequired = req.headers['finalize-required'];  
42   ...  
43   ...//Cancel any previous authorizations  
44   ...//processor.cancelAuthorization();  
45   ...  
46   ...var klarnaSessionManager = new KlarnaSessionManager();  
47   ...klarnaSessionManager.saveAuthorizationToken(token, finalizeRequired);  
48   ...  
49   ...res.statusCode(200);  
50 });
```

Figure 6 Cancel Authorization Call

2.3.4. Refusal of Klarna Payments on Payment Method – Authorization

Upon selecting one of Klarna’s options as the payment method on billing step of checkout and based on the customer information provided, Klarna Payments can be refused as a payment method.

If the payment method was rejected with “**show_form=false**” & “**approved=false**” (i.e., hard reject), the merchant has the option to choose what happens with the payment option display in Billing page using BM preference “Hide Payment Methods on Deny” (**kpRejectedMethodDisplay**):

No – Leave the payment visible to the customers

Hide – The payment option will be hidden from customer

Grey Out – The payment option will be greyed out and not clickable

Please note that reloading the page will show the denied Klarna payment method again.

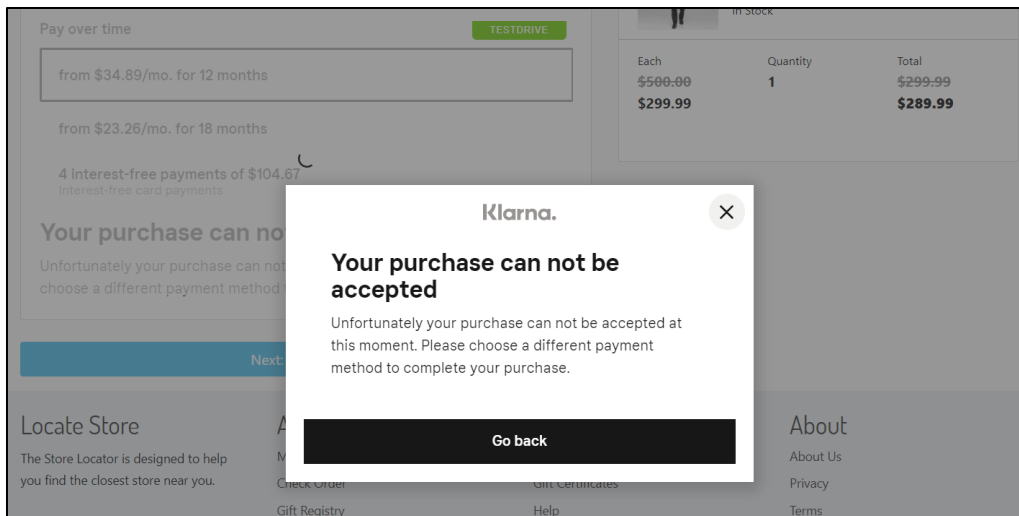


Figure 7 Denied Order Popup

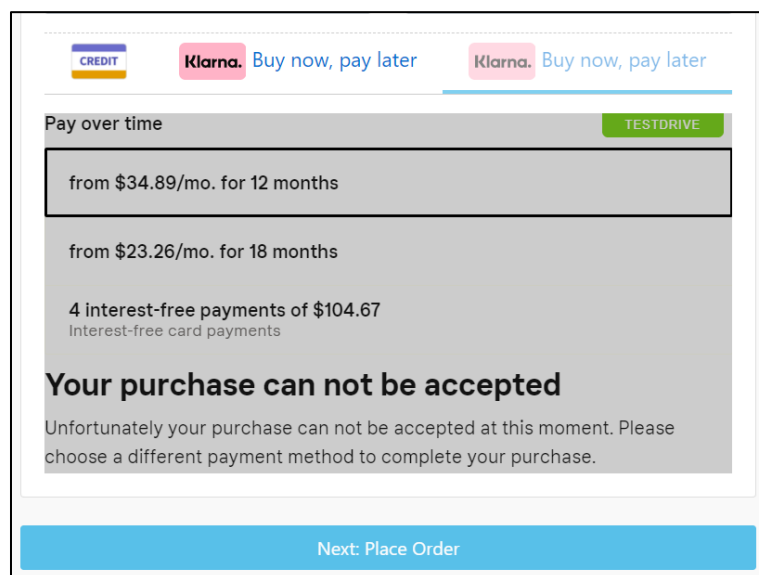


Figure 8 Greyed Out Payment Option

2.3.5. Klarna Payment Option Not Available for Current Purchase - Billing Page

The customer is presented with an appropriate message in the Klarna widget when customer attempts to choose Klarna in the billing step.

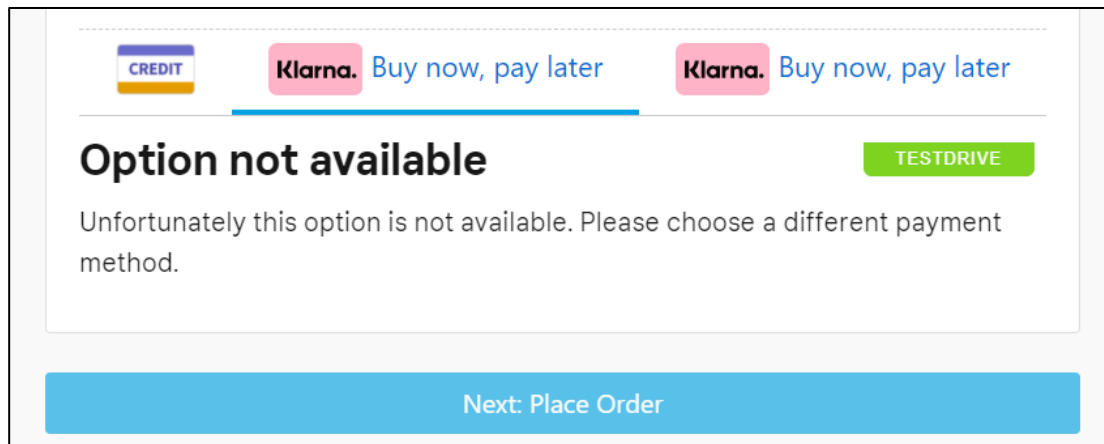


Figure 9 Option Not Available

2.3.6. Klarna Payments Not Available - Checkout

If Klarna API is not available or the site/storefront is not applicable, Klarna is not presented as a payment option in the billing page. It is recommended that Klarna session must not be created when customer chooses a non-Klarna market or merchant store, as well as in cases when merchants have multicurrency storefront with basket currency that is not supported by Klarna.

2.3.7. Handling Notifications

In scenarios where the Klarna Order has been created but instead of immediately accepting the order, the Klarna is flagged for additional review. This results in Commerce Cloud order staying in “Created” status with Fraud Status: PENDING. This order is marked with EXPORT_STATUS_NOTEXPORTED, confirmation status NOTCONFIRMED and NOTPAID.

For Klarna orders with Fraud Status PENDING, once review is complete, updates are sent to the pre-configured notification_url on the merchant Commerce Cloud site. The updated Fraud status depends on the fraud screening, the returned Fraud Status (e.g., FRAUD_RISK_ACCEPTED) is displayed in BM. The push notification is repeatedly sent (up-to 24 hours, every 10 mins) until the POST request is acknowledged with a 200 response.

Klarna sends one of the following event types in the notification to SFCC to update risk status: FRAUD_RISK_ACCEPTED, FRAUD_RISK_REJECTED, FRAUD_RISK_STOPPED.

The notification updates are generally received within 4-24 hours. The order’s payment transaction is updated (see **kpFraudStatus**). This can be seen in BM on the order details Payment tab as below:

Merchant Tools > Ordering > Orders > Order: 00005338(RefArchGlobal)

General Attributes **Payment** Notes History

Payment Information for Order '00005338'

Order Total:	£191.99
Amount Paid:	£0.00
Balance Due:	£191.99

Invoice Number:	00024524
Payment Status:	Paid

Payment Method:	KLARNA_PAYMENTS Processor: KLARNA_PAYMENTS Transaction: 08aef0f0-22f0-2138-9334-978b637d74dc Amount: £191.99 Klarna Payment Category ID: pay_over_time Klarna Payment Category Name: Buy now, pay later Fraud Status: FRAUD_RISK_ACCEPTED
-----------------	--

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Figure 10 Fraud Status in Payment Details

If the order is “FRAUD_RISK_ACCEPTED” upon notification, the order will be placed in SFCC (order status changes to OPEN). The order is marked with status CONFIRMATION_STATUS_CONFIRMED and export status EXPORT_STATUS_READY. If the order was placed with auto-capture, the payment status will be set to PAYMENT_STATUS_PAID and the full order amount will be captured.

If the order is “FRAUD_RISK_REJECTED” or “FRAUD_RISK_STOPPED” upon notification, the order is failed (FAIL) in SFCC.

Note: The Klarna pending functionality availability is dependent on markets and enabled based on the contractual agreement with Klarna.

2.3.8. Virtual Cards Settlements

This option is disabled by default. However, if standard order management is not a reasonable option for a Klarna integration, then Klarna’s Merchant Card Service based virtual card solution may be utilized via site preference **“kpVCNEnabled”**:

The screenshot displays the 'Merchant Tools' interface for a Klarna merchant. The top navigation bar includes 'Sandbox - klarna01', 'SiteGenesisGlobal', and tabs for 'Merchant Tools', 'Administration', and 'Storefront'. A table lists site preferences, with the 'Virtual Card Network Enabled' setting highlighted by a red box. This setting is currently set to 'Yes'.

Name	Value	Default Value	
Secondary Text Color Preference	CSS hex color to be used in Klarna Payments iFrame	#333333	Edit Across Sites
Border Radius Preference	30	5px	Edit Across Sites
Attachments	Yes	No	Edit Across Sites
Not available message on billing page	<pre>{ "GB": "Klarna Payment not available", "FR": "String in French", "AT": "Klarna Rechnung nicht verfügbar", "default": "Klarna Payment not available" }</pre>		Edit Across Sites
Virtual Card Network Enabled	Yes	No	Edit Across Sites

Figure 11 VCN Enablement Setting

The virtual card (see note) issued is for capture of the exact order amount for the given merchant.

When a customer places an order, the order is first booked in SFCC. Once an order has been accepted by Klarna, the cartridge integration creates a virtual card based settlement, utilizing the merchant card services (MCSv3) API.

Once a settlement has been created, the merchant platform can authorize the virtual card until the Klarna order is valid. Then, once the order has been fulfilled, the card funds should be captured. (For delays in capture, or other special use cases, please speak with the Klarna Key Account Manager in advance). While Klarna is the original payment method of the order, the order amount will be settled with a credit card instead of direct bank account transfer. Refer to the below code in “scripts/payments/processor.js” and update accordingly to the integrated cards processor.

Note: If the Klarna order has a “*fraud_status*” of “PENDING”, action is not taken on the order until receiving Klarna’s push notification that the “*fraud_status*” has changed to “FRAUD_RISK_ACCEPTED”.

The virtual card issued is limited to 1 single successful authorization per order for a given MID

For decrypting the credit card details refer to **9.3 Decrypt VCN Card Details**.

```
118 //
119 /**
120  * Call Credit Card Authorization Hook (for VCN settlement)
121  * @param {dw.order.order} order - DW Order
122  * @returns {processorResult} authorization result
123  */
124 function callCreditCardAuthorizationHook(order) {
125     var processorResult = null;
126     var paymentInstrument = order.getPaymentInstruments(PAYMENT_METHOD)[0];
127     var paymentProcessor = PaymentMgr.
128         .getPaymentMethod(paymentInstrument.paymentMethod)
129         .paymentProcessor;
130     var transactionID = paymentInstrument.getPaymentTransaction().getTransactionID();
131
132     var hook = 'app.payment.processor.' + CREDIT_CARD_PROCESSOR_ID;
133     if (!HookMgr.hasHook(hook)) {
134         throw new Error('File of app.payment.processor.' + CREDIT_CARD_PROCESSOR_ID + '.hook is missing or the hook is not configured');
135     }
136
137     processorResult = HookMgr.callHook('app.payment.processor.' + CREDIT_CARD_PROCESSOR_ID, 'Authorize', transactionID,
138         paymentInstrument, paymentProcessor);
139     return processorResult;
140 }
141
```

Figure 12 Credit Card Authorization Call

To utilize virtual card integration option the merchant should:

- Enable VCN option in Site Preferences as shown above
- Enter the VCN Public Key ID. Unique UUIDv4 value, which should be different for playground testing and Production (live site)

Name	Value	Default Value
The Klarna Payments not available message on billing page. JSON string holdin...		
Virtual Card Network Enabled	Yes	No
If set to true SFCC will create Virtual Card Network settlement from every Klarn...		
VCN Public Key ID	6c5b99c5-b0de-4689-b569-1ae12ec898eb	
Unique identifier for the public key used for encryption of the card data		
VCN Private Key	<pre> MIUkQIBAAKAgEAtQ1705IOJ5GLAGvncK5YK3V3eXZxjhg0S5X5SAG KS1a IY6mpACVNsLjYRbH4K2QV1C5n8vm1Dz56bUKNfYyW5gEusn1ewYkP2D audwj yUYWbWkQCS0aHTYAlKUC5wAh5iX5c+q25X6w88M3Rv57mQta4WM Geu1z9Z bpbUOTkL738Is5/6cx09usU2Z9FC4ZRIrGD8KjYV7YvmbD5C8DlelpKbZL 3w OB1IFDwO8uNIE-TJYUUKpCmw8yScR+Xe3gPkL8y6M7RQOkLhLSi8LKRE IKCK LMk3rbaNt5PN+1N5LqerRdjmh21naDFkKbBlnHqZn93Y572FZZaH5F02O6 Your 4096 bit RSA Private Key </pre>	
Your 4096 bit RSA Private Key		
<pre> MIICJANBgqhkiG9w0BAQEFAAOCAg8AMIICAgEAtQ1705IOJ5GLA </pre>		

Figure 13 VCN Public Key ID

- Generate a 4096-bit RSA key pair (Refer to section **Generate Key Pair and Key Id for Virtual Card Settlements**). Set the custom preference “**vcnPublicKey**” with the value of the public key without the header and footer lines (begin and end public key) and the custom preference “**vcnPrivateKey**” with the value of the private key without the header and footer lines (begin and end private key)

Name	Value	Default Value
The Klarna Payments not available message on billing page. JSON string holding country code and cor...		
Virtual Card Network Enabled	Yes	No
If set to true SFCC will create Virtual Card Network settlement from every Klarna order. Default is false		
VCN Private Key	<pre> VSevenzo3s05a0BAGU3qEYp0j1+9D15a8LW2CABzlg4z9g44BA20s0x0Sg7W xLPn2y0S0Q90g1B13j2ZdR79ygnQg1Y0BjvtpQmPuaR3IB26cCh+val 9dntu4uKqgntuKaby1rwdWdpPpKwzNAjYUg0u822a3mmmaE5YkanPp4 stDRvPEWPTLx5xcDcax1ShpK5nkgRvLEfpwVX7h7Mk205FayTnmr2YXBQ7 c6D9d30e4nLbm+Tq67519k53Qg/Gt9TnpurVp0KjHhKKCGWIBH4ZLWylG 59eTFDko0c5TgPw7bPua93wZ8eE8ABp4QECgEANNHq8EJ0aCdBVHdE1 crDaaBX0W1a15dol4hYCRajaksHAF/Qf9ghIQvWwUC5YG4EvQ-D4VWhGWpX0 RhC3eFy5Fy2yK0suYAOIKGvRnBRW4YRR9GHRbzp1+Rcu8ncidE9EXGpX9 cJ83+ZBn+qsfM8yRKHwHwpmRNFQDroakak4qgYf744nQd82B3uP7+ xaFP4CQD1UlgcpmF5WkwX66LXYV7NTS0KMIUHLTLTImL+O9+9ymNagWRRP T+ak71u4k1u87d6GmY3R71+skCFN5Ka75uuV4Bx7h11901713046Nuu473u873vF4R Your 4096 bit RSA Private Key </pre>	
Your 4096 bit RSA Private Key		
VCN Public Key	<pre> MIICJANBgqhkiG9w0BAQEFAAOCAg8AMIICAgEAtQ1705IOJ5GLA v228tW3U9W04oxfentKEdm84x55UL8KQ7h9NVdKCBnTfTgyvM7GNca18 xu2V1GVDN885bV5EJoum+StAluEXvIBX7nHOMc1KjWm9kP2kqg88mF1X63 KV940nEXChaeRDFYR+qz53+IadDQ1Q1s1VNSdrcCZ01+Lx8y9V+8dmsBK1E RLxkNLUyWE24fXV+z0d8T7QdWw3ET1205QZvW63ygg9MplnrvreWp xL4m8R23/9yY6g7yAhQ8T5c0bRCgaagP30Cnwa636gF5g8V3ES2CG04 Dn84U0X1qcuYDha0ZweyW+b8m755kL+eqQyM4PBNL00dm3FVd8+4VYLx6 3AKBFc0RCHMS0GaEayrXKTjAgsh9RS8PfvQbL440Mqzqv2X0Dvp5SWmUJ vW4wUqSRNSs0brnVmoV6f1267Q/1P+51e+oowdahR5ztvUd+2PhoX415VDs /Pkz3F8wWwC3Mq2nHT244o+NiYRPRfalk7JAgrev22nFAm14QApXLFJcpgEM Your 4096 bit RSA Public Key </pre>	
Your 4096 bit RSA Public Key		

Figure 14 VCN Public & Private Keys

- Update the VCN settlement retry setting “**kpVCNRetryEnabled**”. By default, this is disabled. However, if enabled and in cases when a VCN creation error is returned, the application will retry the settlement request once again with order_id as the idempotency key.

- Finally, you need to send the generated unique key_id + public key combination in JWK format to Klarna prior to testing and go-live. It will be used to encrypt the aes key which is used for encrypting the pci data on Klarna side when settlement request is made. After confirmation from Klarna that the key has been successfully added to your merchant profile you would be able to use virtual card-based settlement option for Klarna payment methods

If enabled and fully configured, virtual card settlement request is made successfully. For orders placed with the VCN settlement option, the related custom attributes are shown below:

Merchant Tools > Ordering > Orders > Order: 00049309(RefArch)

General **Attributes** Payment Notes History

Attributes for Order '00049309'

On this page you can edit the attributes of the order. Fields with a red asterisk (*) are mandatory. Click **Apply** to save changes. Click **Reset** to revert your changes.

Klarna Payments	
Klarna Payments Order ID:	72bf2c96-6523-2add-8c50-f2af87712019
Is VCN Used:	<input checked="" type="checkbox"/>
VCN Card ID:	befbb0e9-5e98-4e39-9c00-75aba0c3372b

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Figure 15 VCN Details in Order

If required, the additional virtual card details can be assigned to this group in Administration > Site Development > System Object Types > select "Order". In the Attribute Grouping tab select Klarna_Payments and click on "edit". Assign the new attributes and save the data.

Administration > Site Development > System Object Types > Order - Attribute Groups > Klarna Payments

Object Type 'Order' - Attribute Definition Assignments

On this page you can assign existing attribute definitions to your attribute group.

Assign Attribute Definition
ID: * Add

Select All	ID	Name	Type	Attribute Settings	Sorting
<input type="checkbox"/>	kpOrderID	Klarna Payments Order ID	String		
<input type="checkbox"/>	kpIsVCN	Is VCN Used	Boolean		
<input type="checkbox"/>	kpVCNCardID	VCN Card ID	String		
<input type="checkbox"/>	kpVCNHolder	VCN Holder	String		
<input type="checkbox"/>	kpVCNBrand	VCN Brand	String		
<input type="checkbox"/>	kpVCNPCIData	VCN PCI Data	String		
<input type="checkbox"/>	kpVCNIV	VCN Initialization Vector	String		
<input type="checkbox"/>	kpVCNAESKey	VCN AES Key	Text		

Unassign

<< Back

Figure 16 Full List of VCN Attributes

Please work with Klarna Account Manager and Delivery contact in advance to select the appropriate virtual card product based on your business requirements and use-cases. You can find information [here](#) around other use cases supported.

Important Note!

DO NOT SAVE DECRYPTED PCI DATA ON THE SERVER. It is the responsibility of the merchant to ensure PCI-DSS compliance and to ensure the card data is handled securely in co-ordination with required partners/Payment Service Provider/Acquirer. Please review in advance the order export details required for virtual card-based Klarna orders. Any historical decrypted PCI data should also be expunged, regardless of the validity date (see section 3.5.1 Job "OrderCleanUp").

2.3.9. Auto-Capture

Auto-capture is enabled via a site preference "**kpAutoCapture**" located in "**Klarna_Payments**" preference group.

When the preference is enabled (disabled by default), a full amount capture is attempted. If the capture is successful, the SFCC order's payment transaction is marked as Paid, and viewable in the Business Manager.

The order will be marked as “*Captured*” in the Klarna’s Merchant Portal

Merchant reference 1

00029205

Edit

Klarna reference

BJJGH9P1

Created

Jun 25, 2019, 5:00 PM

Expires

Jul 23, 2019, 3:00 AM

Merchant ID

K500726

Customer

Shipping address

Angela Gill

4939 Wyatt Street

West Palm Beach

SW42 4RG Florida

GB

Tel

01222 555 555

Email

ivan.zanev@tryzens.com

Edit shipping address

Billing address

Additional Info

Order lines (2)

Refund

Qty	Item	Reference	Unit price	Discount	Tax	Amount
1	Black Flat Front Wool Suit	7505187030...	191.99	0.00	5% 9.14	191.99
1	Наземен транспорт	GBP001	7.99	0.00	5% 0.38	7.99

PAYMENT DETAILS

Initial Payment Method

Statement

Resend statement

ORDER TOTAL

£199.98

Captured

£199.98

Refunded

£0.00

Not Captured

£0.00

CUSTOMER BILLED

£199.98

Activity Log

Jun 25, 2019

9 minutes ago

5:00 PM

Order acknowledged

Via API

5:00 PM

Captured: £199.98

Via API

5:00 PM

Order placed: £199.98

Figure 17 Order Details in Klarna Portal

If the capture is unsuccessful, an error will be logged in the custom error log. The setting must be reviewed with Klarna delivery team before testing and go-live.

Note: Auto-capture is possible for orders when VCN is not enabled!

2.3.10. Widget Customizations

Note: The merchant will need a configured Klarna Payments account.

The merchant can style the Klarna Payments widget (skin), to match the marketing and branding needs of their store. The list with the graphic elements that can be customized out of the box through site preferences are listed below:

"color_details" (site preference kpColorDetails): "#COFFEE"

"color_button" (site preference kpColorButton): "#COFFEE"

"color_button_text" (site preference kpColorButtonText): "#COFFEE"

"color_checkbox" (site preference kpColorCheckbox): "#COFFEE"

"color_checkbox_checkmark" (site preference kpCheckboxCheckmark): "#COFFEE"

"color_header"(site preference kpColorHeader): "#COFFEE"

"color_link"(site preference kpColorLink): "#COFFEE"

"color_border"(site preference kpColorBorder): "#COFFEE"

"color_border_selected"(site preference kpBorderSelected): "#COFFEE"

"color_text"(site preference kpColorText): "#COFFEE"

"color_text_secondary"(site preference kpColorTextSecondary): "#COFFEE"

"radius_border"(site preference kpRadiusBorder): "0px"

2.3.11. Customizing Payment Method Name

The payment method name “*Klarna Payments*” may be customized via the “*Merchant Tools > Ordering > Payment Methods*” section in Business Manager.

The screenshot below shows the “*Klarna*” method selected and the administrator choosing a language from the drop-down.

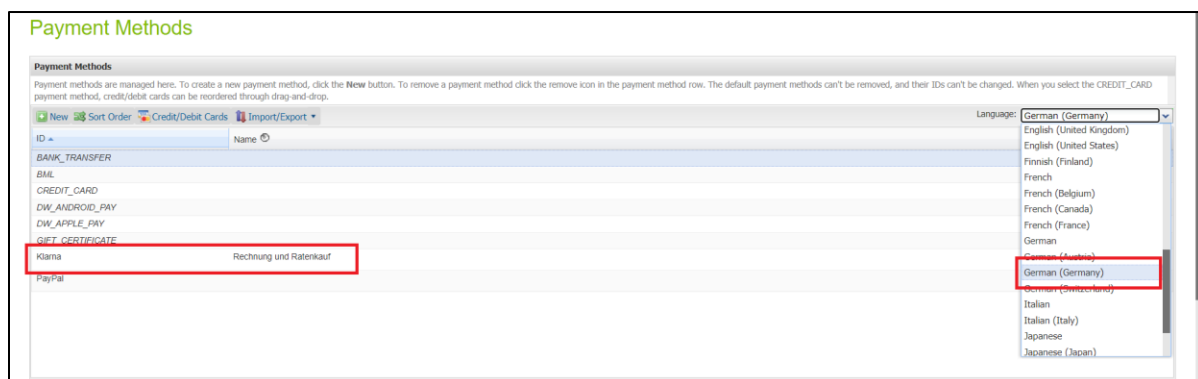


Figure 18 Customize Payment Name

The payment method name would then be visible in the mini summary & confirmation screens, the confirmation emails and My Account Order Details section.

Order Number: 00055604			
Payment Information			
Billing Address	Payment Method	Payment Total	
Testperson-de	Rechnung und Ratenkauf	Subtotal	112
Approved	Klarna Order reference: 70aa2465-33dd-2ee0-b3f9-	Order Discount	- 11
Vogelhüttendeich 123	5a038dbe0a71	€	
Hamburg, HH 21107	Amount: 108,79 €	Shipping	7,99
Germany		Ground	
Phone: +494086687781		Order Total:	108
Shipment#1			
Item	Quantity	Price	Shipping To
Straight Fit Shorts	1	112,00 €	Testperson-de Approved

Figure 19 Payment Method Name in Email

2.3.12. Klarna On-Site Messaging

Klarna On-Site Messaging (OSM) is configured by site and by locale via the **KlarnaCountries** custom object. To configure the OSM settings for a locale, you must visit “**Merchant Tools – Custom Object Editor**” and search for **KlarnaCountries** custom object. Provide a valid locale for the OSM tag based on the country being configured. The OSM Data Client ID and Data keys required are available in Klarna Merchant Portal within the On-site Messaging App:

General

Manage 'US' (KlarnaCountries)

Fields with a red asterisk (*) are mandatory. You can view and edit the name and description in other languages, if required. Click **Apply** to save the details.

custom

Country Code: US

On-site Messaging Data Default Locale: en-US

Service Credential ID: klarna.http.uscredentials

On-site messaging Data Client ID: 60a22a39-c2fd-5d09-bfe1-771459318a4d

Cart Placement Tag Enabled: ☒

Cart Placement Data Key: credit-promotion-standard

PDP Placement Tag Enabled: ☒

PDP Placement Data Key: credit-promotion-badge

Header Placement Tag Enabled: ☒

Header Placement Data Key: homepage-promotion-wide

Footer Placement Tag Enabled: ☒

Footer Placement Data Key: footer-promotion-auto-size

Info Page Placement Tag Enabled: ☒

Info Page Placement Data Key: info-page-standard

Data Inline Enabled on PDP/Cart placement (Canada only): ☐

URL to On-Site Messaging Library URL: https://na-library.playground.klarnaservices.com/lib.js

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Figure 20 OSM Settings in BM

To enable Placement tag for the Cart Page, the “Cart Placement Data Key” must be filled with Data Key value and the “Cart Placement Tag Enabled” must be checked.

Note: Cart placements amount must be updated and latest Klarna credit offering placement (where required) displayed to customer when order line quantity is updated on cart page. Refer to **3.6.2 app_storefront_base\cartridge\client\default\js\cart\cart.js (required)**

To enable Placement tag for the PDP Page, the “PDP Placement Data Key” must be filled with Data Key value and the “PDP Placement Tag Enabled” must be checked.

To enable Placement tag for header, the “Header Placement Data Key” must be filled with Data Key value and the “Header Placement Tag Enabled” must be checked.

To enable Placement tag for footer, the “Footer Placement Data Key” must be filled with Data Key value and the “Footer Placement Tag Enabled” must be checked.

To enable Placement tag for the Info Page, the “Info Page Placement Data Key” must be filled with Data Key value and the “Info Page Placement Tag Enabled” must be checked.

In Library URL, please input the full URL to the On-Site Messaging JavaScript Library.

In On-site messaging Data Client ID, please input the On-Site Messaging Data client ID value.

On-site messaging Data locale, please input the valid On-Site Messaging Data locale.

For Canada only, please update “Data Inline Enabled on PDP/Cart placement (Canada only)” value as follows:

- For PayBright enabled payment methods – set to true.
- For Klarna enabled payment methods – set to false.

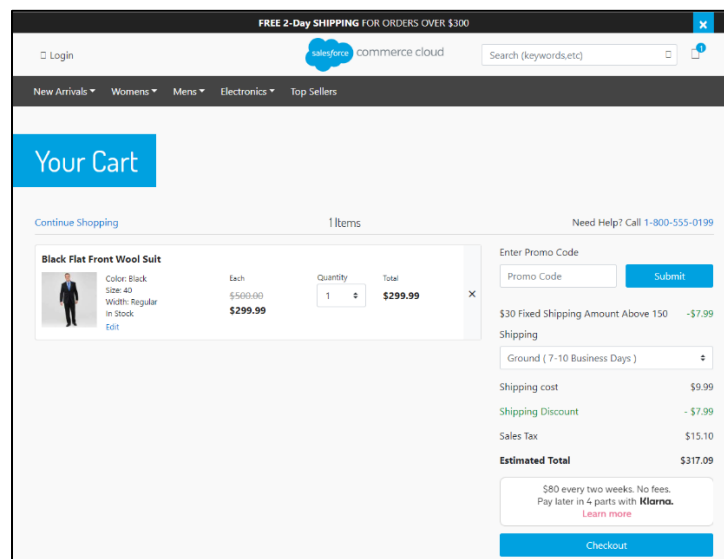


Figure 21 On-Site Messaging Enabled on Cart Page

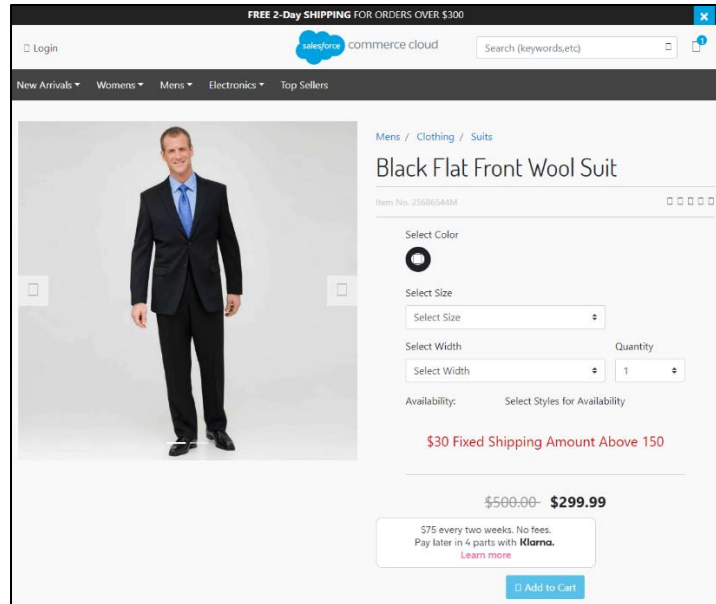


Figure 22 On-Site Messaging Enabled on PDP Page

In addition to the above, if you wish to display the dedicated (custom) Klarna info OSM page you can use the following controller endpoint **“KlarnaPayments-InfoPage”**. For example, you should update the **“footer-about”** content asset to include this line of code as shown on the screenshot.

```
<li><a href="$url('KlarnaPayments-InfoPage')$" title="Go to Klarna Info">Klarna Info</a></li>
```

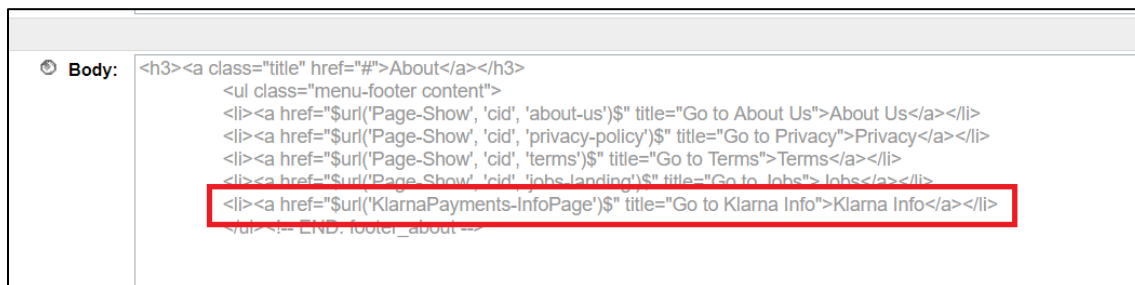


Figure 23 Footer Asset Update

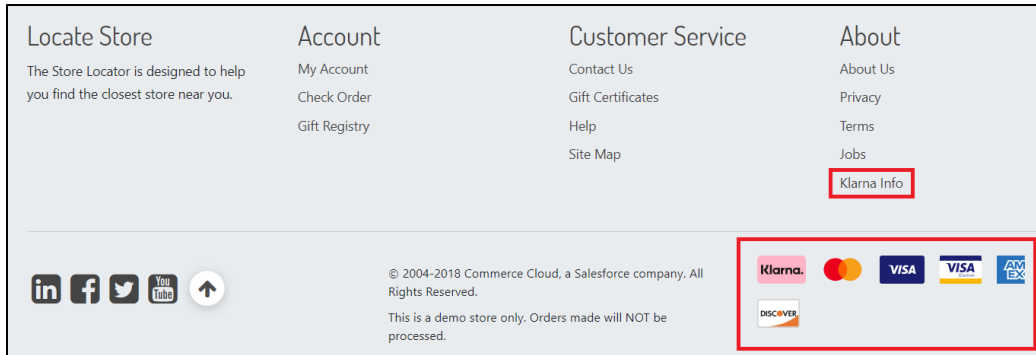


Figure 24 On-Site Messaging Enabled on Footer and link to Klarna Info Page

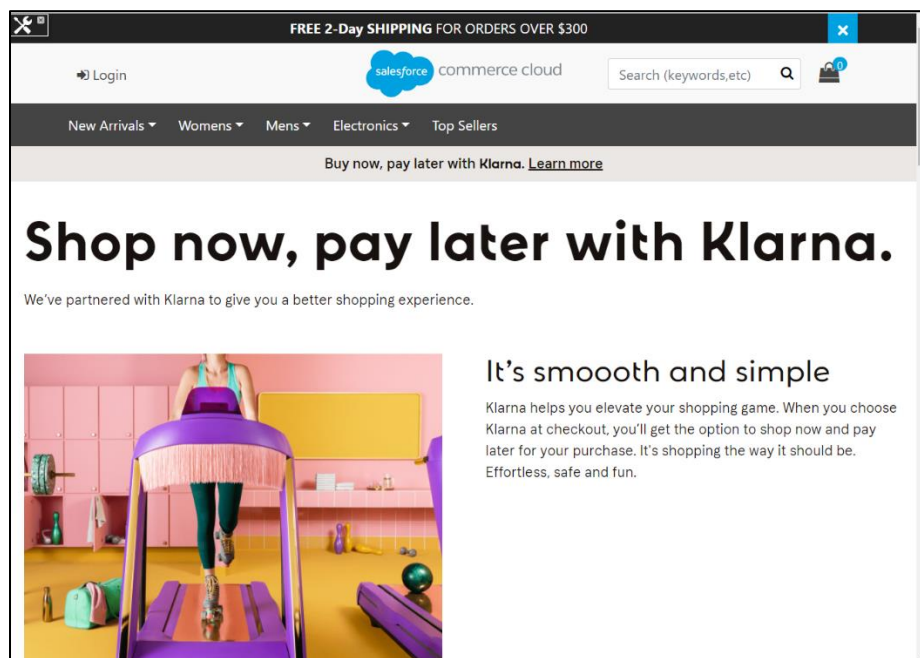


Figure 25 On-Site Messaging Enabled on Header & dedicated Klarna Info Page

For more information regarding OSM customizations and best practices, please refer to the Klarna Developer: <https://developers.klarna.com/documentation/on-site-messaging/customization/>

Integration Best practice + information about Klarna Branding and Co-marketing options [here](#).

2.3.13. Klarna Payment Method Based Promotions

As of B2C 20.7 release, merchants can include payment methods as qualifier for product, order & shipping promotions.

OOTB when such promotion is set up to use a payment method as qualifier, the total order amount will be visible to the customer once they reach the review page. This means that the Klarna authorization call will be made for larger amount than the final one.

To address this issue, once the customer clicks on any of the payment options in the billing section – a call will be made to the backend. This will re-calculate the basket totals if any promotions are applicable and will update the Klarna session details. As a result, the Klarna iframe widgets and the mini summary section on the storefront will update to show the final order details.

When the selected payment method is non-Klarna one, this logic should be customized by the merchant to handle any 3rd payment integrations.

2.3.14. Price Adjustment Taxation Handling

OOTB the Klarna API calls will send the product / shipping method details and the relevant discounts as separate lines items as shown below:

```

"order_lines": [
  {
    "type": "discount",
    "name": "5 Off Ties Promotion",
    "reference": "682875540326M_$5_off_ties_promotion",
    "quantity": 1,
    "merchant_data": "5ties",
    "unit_price": -500,
    "tax_rate": 500,
    "total_amount": -500,
    "total_tax_amount": 0,
    "total_discount_amount": 0,
    "product_url": null,
    "image_url": null
  },
  {
    "type": "physical",
    "name": "Checked Silk Tie",
    "reference": "682875540326M",
    "quantity": 1,
    "merchant_data": "",
    "unit_price": 1919,
    "tax_rate": 500,
    "total_amount": 1919,
    "total_tax_amount": 68,
    "total_discount_amount": 0,
  }
]

```

Figure 26 Line Items with Default Taxation Setting

In some cases, merchants using gross taxation might enable the “Tax Products and Shipping Only Based on Adjusted Price” preference under “Merchant Tools > Site Preferences > Pricing and Promotion” where the price adjustments are not taxed.

The setting, called “**kpPromoTaxation**” has been introduced, where merchants should update this to match the promotion setting below:

- price (Based on Price) – The product, shipping and their discounts will be sent as separate lines. This is the default setting.
- adjustment (Based on Adjusted Price) – When this is selected, the product or shipping method line item will be sent with attribute “total_amount” matching the prorated price and attribute “total_discount_amount” – matching the total sum of all discounts for this item.

```

"order_lines": [
  {
    "type": "physical",
    "name": "Checked Silk Tie",
    "reference": "682875540326M",
    "quantity": 1,
    "merchant_data": "",
    "unit_price": 1919,
    "tax_rate": 2200,
    "total_amount": 1419,
    "total_tax_amount": 256,
    "total_discount_amount": 500,
  }
]

```

Figure 27 Line Items with "Based on Adj." Taxation Setting

Note: Enabling this setting is not required for storefronts with net taxation as the tax is not included in the products base price. The total order sales tax is sent as a separate line item to Klarna and not on product/shipping line-item level.

2.3.15. Buy Online, Pickup in Store (BOPIS)

When store pickup has been enabled on the storefront, the integration will send stores details to Klarna in the authorization request and when placing the Klarna order. Store information is not sent prior the interaction of the customer with the Klarna payment method widgets.

The store address(es) is always included in the EMD attachment "other_delivery_address" when applicable.

The address included on the shipping address in the Klarna order with store pick-up, is as below:

- Orders that have 1 or more store pickup shipments (no home delivery address), the first store shipment details will be set as the shipping address
- Order with store pick-up(s) and home delivery shipment, home delivery address will be used as the shipping address in the Klarna calls
- If the order contains no store pickups, no information is sent in "other_delivery_addresses" attribute

```

{
  "attachment": {
    "content_type": "application/vnd.klarna.internal.emd-v2+json",
  }
}

```

```

    "body": {
      "other_delivery_address": [{
        "shipping_method": "store pick-up",
        "shipping_type": "normal",
        "first_name": "Test",
        "last_name": "Customer",
        "street_address": "1487 Bay St",
        "street_number": "",
        "postal_code": "01109",
        "city": "Springfield",
        "country": "US"
      }]
    }
  }
}

```

For more information on the options refer [here](#)

2.4. Compatibility

This cartridge has been tested against API Version: 21.3 (Compatibility Mode: 19.10) & SFRA version 5.0.1

2.5. Privacy, Payment

2.5.1. GDPR Compliance

The cartridge is compliant with GDPR recommendation and follows the best practice mentioned here and implementation transmits only required (PII) data to authorize payment method.

2.5.2. EMD (Extra Merchant Data)

The cartridge supports sending additional information on the customer's past purchase history, as well as “Buy Online, Pickup in Store” (BOPIS) store addresses when turned on in custom preferences: “Attachments” (**kpAttachments**). The type of data that can be send as an attachment is mentioned here. EMD is required for certain types of merchant orders and the inclusion of EMD is (e.g.customer_account_info: past interaction with merchant store) generally beneficial to improve acceptance rates.

EMD is included as part of Authorization step in Commerce Cloud checkout. The data send to Klarna is customizable & can be seen in **"int_klarna_payments/scripts/payments/additionalCustomerInfo.js"**. This script should return a JSON string to be used as a value for the body sub-field of the attachment field as [described here](#) .

If the example additionalCustomerInfo.js file is used unchanged the data send to Klarna is by the following schema:

```
{
  "$schema": "http://json-schema.org/draft-03/schema#",
  "id": "http://klarna.com/v2/emd#",
  "description": "Extended Merchant Data Payload Schema",
  "type": "object",
  "properties": {
    "customer_account_info": {
      "type": "array",
      "items": {
        "type": "object",
        "properties": {
          "unique_account_identifier": {
            "type": "string",
            "maxLength": 24
          },
          "account_registration_date": {
            "description": "ISO 8601 e.g. 2012-11-24T15:00",
            "type": "string",
            "format": "date-time",
            "pattern": "^[0-9][0-9][0-9][0-9]-[0-1][0-9]-[0-3][0-9]T[0-2][0-9]:[0-5][0-9](:[0-5][0-9]){0,1}Z{0,1}$"
          },
          "account_last_modified": {
            "description": "ISO 8601 e.g. 2012-11-24T15:00",
            "type": "string",
            "format": "date-time",
            "pattern": "^[0-9][0-9][0-9][0-9]-[0-1][0-9]-[0-3][0-9]T[0-2][0-9]:[0-5][0-9](:[0-5][0-9]){0,1}Z{0,1}$"
          }
        }
      }
    }
  }
}
```



```

    }
  }
},
"payment_history_full": {
  "type": "array",
  "items": {
    "type": "object",
    "additionalProperties": false,
    "properties": {
      "unique_account_identifier": {
        "type": "string"
      },
      "payment_option": {
        "type": "string",
        "enum": ["card", "direct banking", "non klarna
credit", "sms", "other"]
      },
      "number_paid_purchases": {
        "type": "integer"
      },
      "total_amount_paid_purchases": {
        "type": "number"
      },
      "date_of_last_paid_purchase": {
        "description": "ISO 8601 e.g. 2012-11-24T15:00",
        "type": "string",
        "format": "date-time",
        "pattern": "^[0-9][0-9][0-9][0-9]-[0-1][0-9]-[0-3][0-
9]T[0-2][0-9]:[0-5][0-9](:[0-5][0-9]){0,1}Z{0,1}$"
      },
      "date_of_first_paid_purchase": {
        "description": "ISO 8601 e.g. 2012-11-24T15:00",
        "type": "string",
        "format": "date-time",
        "pattern": "^[0-9][0-9][0-9][0-9]-[0-1][0-9]-[0-3][0-
9]T[0-2][0-9]:[0-5][0-9](:[0-5][0-9]){0,1}Z{0,1}$"
      }
    }
  }
}

```

```

    },
    "other_delivery_address": {
      "type": "array",
      "items": {
        "type": "object",
        "additionalProperties": false,
        "properties": {
          "shipping_method": {
            "type": "string",
            "enum": ["store pick-up", "pick-up point", "registered
box", "unregistered box"]
          },
          "shipping_type": {
            "type": "string",
            "enum": ["normal", "express"]
          },
          "first_name": {
            "type": "string"
          },
          "last_name": {
            "type": "string"
          },
          "street_address": {
            "type": "string"
          },
          "street_number": {
            "type": "string"
          },
          "postal_code": {
            "type": "string"
          },
          "city": {
            "type": "string"
          },
          "country": {
            "type": "string"
          }
        }
      }
    }
  }
}

```

```

    }
  }
}

```

Example data:

```

{
  "attachment": {
    "content_type": "application/vnd.klarna.internal.emd-v2+json",
    "body": {
      "customer_account_info": [{
        "unique_account_identifier": "5509d9f7c8720c0e4575154b",
        "account_registration_date": "2015-03-18T20:03:03Z",
        "account_last_modified": "2015-03-18T20:03:03Z"
      }],
      "purchase_history_full": [{
        "unique_account_identifier": "5509d9f7c8720c0e4575154b",
        "payment_option": "card",
        "number_paid_purchases": "23",
        "total_amount_paid_purchases": "140023",
        "date_of_last_paid_purchase": "2015-03-18T20:03:03Z",
        "date_of_first_paid_purchase": "2015-03-18T20:03:03Z"
      }],
      "other_delivery_address": [{
        "shipping_method": "store pick-up",
        "shipping_type": "normal",
        "first_name": "Test",
        "last_name": "Customer",
        "street_address": "1487 Bay St",
        "street_number": "",
        "postal_code": "01109",
        "city": "Springfield",
        "country": "US"
      }]
    }
  }
}

```

2.5.3. PCI-DSS Compliance

Important Note: DO NOT SAVE DECRYPTED PCI DATA ON THE SERVER!

The virtual card (MCSv3) solution enables settlements using individual virtual card issued against a Klarna order. To be compliant with PCI-DSS requirements, merchant must ensure the data is securely maintained and transmitted as part of their operation in their live store environment. The required steps to ensure this, must be done in consultation with your payment service provider/acquirer and completed prior to go-live. Please review in advance the order export details required for virtual card-based Klarna orders. Any historical decrypted PCI data should also be expunged, regardless of the VCN validity date.

3. Implementation Guide

3.1. Setup of Business Manager

The Klarna Payments LINK Cartridge contains 2 cartridges that are required for full functionality. Additionally, Controller and SFRA support is broken out into two separate cartridges, thereby facilitating the installation and use of one or the other models.

int_klarna_payments – Implements the core storefront functionality.

int_klarna_payments_sfra - Implements the storefront functionality with SFRA code.

3.1.1. Cartridge Upload & Assignment

Import the two cartridges into UX studio and associate them with a Server Connection.

- Import the “**int_klarna_payments**” cartridge into the SCC Studio Workspace:
 - Open SCC Studio
 - Click File -> Import -> General -> Existing Projects into Workspace
 - Browse to the directory where you saved the “**int_klarna_payments**” cartridge.
 - Click Finish.
 - Click OK when prompted to link the cartridge to the sandbox.

- Import the “**int_klarna_payments_sfra**” cartridge into the SCC Studio Workspace:
 - Open SCC Studio
 - Click File -> Import -> General -> Existing Projects into Workspace
 - Browse to the directory where you saved the “**int_klarna_payments_sfra**” cartridge.
 - Click Finish.
 - Click OK when prompted to link the cartridge to the sandbox.

- Prepend the Klarna cartridges to the effective site cartridge path:
 - Log into the SCC Business Manager.
 - Click Administration -> Sites -> Manage Sites.

- Select the desired site.
 - Click on the Settings tab.
 - Prepend **“int_klarna_payments_sfra:int_klarna_payments”** to the **“Cartridges”** field.
 - Click Apply

Instance Type: Sandbox/Development ▼

Deprecated. The preferred way of configuring HTTP and HTTPS hostnames is by using new features of the site aliases configuration ("SEO > Aliases Configuration"). The HTTP/HTTPS hostnames are intended only to support an older configuration style.

HTTP Hostname:

HTTPS Hostname:

Instance Type: All

Cartridges:

Effective Cartridge Path:

- int_klarna_payments_sfra
- int_klarna_payments
- plugin_instorepickup
- app_storefront_base
- modules
- plugin_apple_pay
- plugin_facebook
- plugin_payments
- plugin_pinterest_commerce
- plugin_web_payments
- bc_content
- core

Figure 28 Effective Cartridge Path

3.1.2. Metadata Import

- Go to main directory **“metadata”** folder, review the site-template content, and edit if needed. (Site template is prepared to setup **“SiteGenesis”** and **“RefArch”** sites - you may want to change that to your actual sites and delete the ones that are not needed). Zip the directory and you will have **“site-template.zip”** installation package.
- Log into the SCC Business Manager.
- Click Administration -> Sites Development -> Site Import & Export
- Browse to the directory where you saved the **“site-template.zip”**.
- Click **“Upload”**
- Select the uploaded site zip and click **“Import”**.

3.1.3. Build Klarna JS & CSS

If necessary, update the path to your base SFRA installation in **package.json** file from the same root folder.

Normally you would have a top-level project folder, into which the repositories of SFRA base cartridge and all required plugins, libraries and any other LINK cartridges will be cloned. In case you have cloned the Klarna cartridge into that folder as well, the below change will not be required. Otherwise, update **paths.base** property in the **package.json** to contain a relative path to the local directory containing the Storefront Reference Architecture repository. Its default value will be as follows:

```
"paths": {  
  "base": "../storefront-reference-  
architecture/cartridges/app_storefront_base/"  
}
```

Once you are certain the correct path to SFRA cartridge is configured, run “**npm run compile:scss**” command from the root folder of Klarna repository.

Run “**npm run compile:js**” command from the root folder of Klarna repository to build the Klarna specific JavaScript files.

3.2. Configuration

- Add your account settings to the KlarnaCountries Custom Objects.
 - Log into the SCC Business Manager.
 - Select the desired site from the tabs across the top of the page.
 - Click Custom Objects -> Custom Object Editor
 - Change the Object Type dropdown to “**KlarnaCountries**”.
 - Click the “**Find**” button.
 - Click the desired country you wish to edit (See screenshot below).
 - Update the required fields as mentioned in “**KlarnaCountries**” section
 - Repeat for the other countries.

Merchant Tools > Custom Objects > Custom Objects > US - General

General

Manage 'US' (KlarnaCountries)

Fields with a red asterisk (*) are mandatory. You can view and edit the name and description in other languages, if required. Click **Apply** to save the details.

custom

Country Code:*	US
On-site Messaging Data Default Locale:	en-US
Service Credential ID:	klarna.http.uscredentials
On-site messaging Data Client ID:	60a22a39-c2fd-5d09-bfe1-771459318a4d
Cart Placement Tag Enabled:	<input checked="" type="checkbox"/>
Cart Placement Data Key:	info-page-standard
PDP Placement Tag Enabled:	<input checked="" type="checkbox"/>
PDP Placement Data Key:	credit-promotion-small
Header Placement Tag Enabled:	<input checked="" type="checkbox"/>
Header Placement Data Key:	top-strip-promotion-standard
Footer Placement Tag Enabled:	<input checked="" type="checkbox"/>
Footer Placement Data Key:	footer-promotion-auto-size
Info Page Placement Tag Enabled:	<input checked="" type="checkbox"/>
Info Page Placement Data Key:	info-page
Library URL:	https://na-library.playground.klarnaservices.com/lib.js

Figure 29 KlarnaCountries Settings

- Configure Klarna Payment Custom Preferences using the SCC Business Manager
 - Log into the SCC Business Manager
 - Select the desired site from the tabs across the top of the page.
 - Click Site Preferences -> Custom Preferences -> KlarnaPayment
 - Fill out the settings as desired. Descriptions of the site preferences are in the **Site Preferences** section.

- Configure Klarna Payment Service using the SCC Business Manager
 - Log into the SCC Business Manager
 - Click Administration > Operations > Services.
 - Click the Credentials tab.
 - Each Klarna credential correspond to one of the Error! Reference source not found. custom objects. Click on the one you want to edit.

- Enter the MID API username and API password you received from Klarna.
- Edit URL field if Production environment. Klarna API URLs information - <https://developers.klarna.com/api/#api-urls>.

Administration > Operations > Services > Service Credentials > klarna.http.gbcredentials - Details

klarna.http.gbcredentials

Fields with a red asterisk (*) are mandatory. Click **Apply** to save the details. Click **Reset** to revert to the last saved state.

These credentials are used by 0 services.

Name: *	klarna.http.gbcredentials
URL:	https://api.playground.klarna.com/
User:	your Merchant ID
Password:	●●●●●●●●

Figure 30 Service Settings

3.3. Extended Controllers

Controller	Start Node	Remarks
Checkout.js	Begin	Extended to call Klarna session manager
CheckoutServices.js	SubmitPayment	Klarna payment method/category and totals are being stored
CheckoutShippingServices.js	SubmitShipping, ToggleMultiShipping	Calling the Klarna session manager
Order.js	Confirm	Extending Klarna order data to view data

Table 1 Extended Controllers List

3.4. Template Updates

Templates have been updated to support On-site messaging and Addresses forms for Klarna. To be used as reference but feel free to customize the templates to match your specific needs. Final review and sign-off as per project requirements and contract agreements.

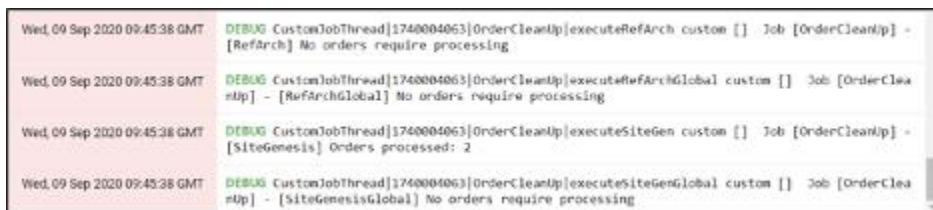
3.5. Jobs

3.5.1. Job “OrderCleanUp”

This 1-time clean-up job is only applicable to merchants integrated with Klarna Payments cartridge version (< 19.1.6), utilizing (or previously used) virtual card-based settlement (VCN) and stored decrypted card details within Business Manager.

The job iterates over orders with status “**Exported**” and attribute “**custom.kplsVCN=true**” to remove the sensitive details saved in fields kpVCNPAN, kpVCNCSC, kpVCNExpirationMonth, kpVCNExpirationYear as part of the previous releases. There are no parameters passed to the script.

Upon successful run, the job will log the result of processed orders in the custom debug log located in “**webdav/Sites/Logs**”. Depending on the setup, you will receive a message for the processed orders count for each storefront or message that there are no orders needing update.



```
Wed, 09 Sep 2020 09:45:38 GMT  DEBUG CustomJobThread[1740004063]OrderCleanUp|executeRefArch custom [] Job [OrderCleanUp] - [RefArch] No orders require processing
Wed, 09 Sep 2020 09:45:38 GMT  DEBUG CustomJobThread[1740004063]OrderCleanUp|executeRefArchGlobal custom [] Job [OrderCleanUp] - [RefArchGlobal] No orders require processing
Wed, 09 Sep 2020 09:45:38 GMT  DEBUG CustomJobThread[1740004063]OrderCleanUp|executeSiteGen custom [] Job [OrderCleanUp] - [SiteGenesis] Orders processed: 2
Wed, 09 Sep 2020 09:45:38 GMT  DEBUG CustomJobThread[1740004063]OrderCleanUp|executeSiteGenGlobal custom [] Job [OrderCleanUp] - [SiteGenesisGlobal] No orders require processing
```

Figure 31 Job Logs

Upon error, the cause of the failure (message and stack) will be logged in the standard error log.



```
Wed, 09 Sep 2020 09:05:22 GMT  ERROR CustomJobThread[618064818]OrderCleanUp|execute com.demandware.beehive.core.internal.domain.SystemObjectQueryMgrImpl Sites-RefArch-Site JOB 43e0d91e96 e67f8cb0ade56d99ae0c4bc12b 1648625161284573384 - Exception while parsing system object query.
System

RequestID: e67f8cb0ade56d99ae0c4bc12b
SessionType: JOB
Truncated SessionID: 43e0d91e96
User Profile UUID: 03e37ff77529fda91ae75408ab
```

Figure 32 Job Logs

To setup the job, go to **Administration > Operations > Import & Export** and import file “**jobs.xml**”. Out of the box, the XML file includes only the RefArch scope, but it can be configured with multiple

flows if you have more than one site using this functionality as seen bellow. Each site should be added as a separate flow.

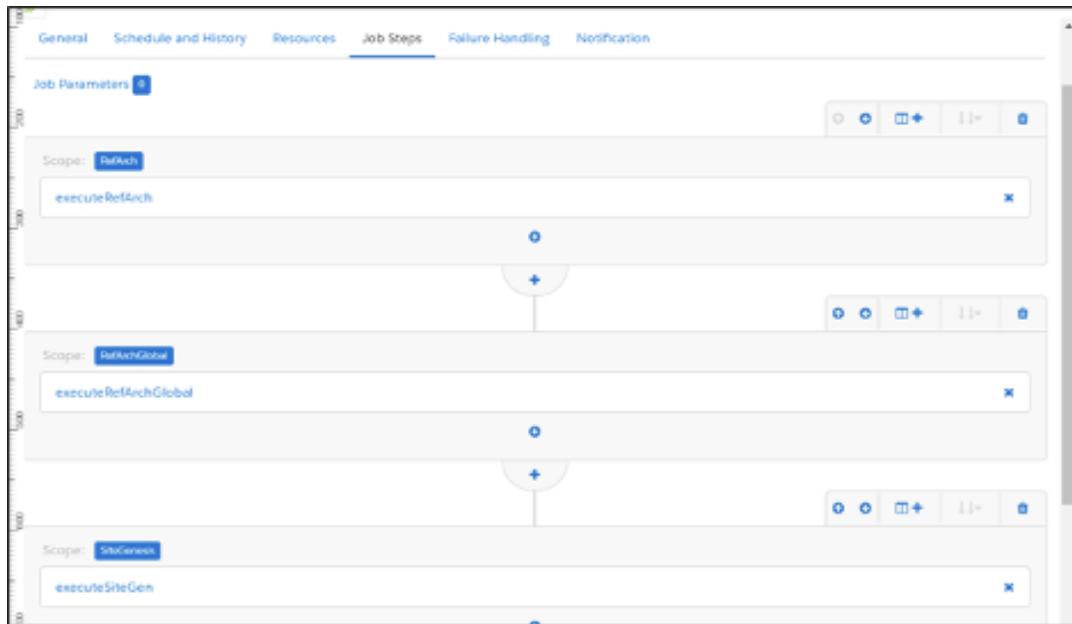


Figure 33 Job Steps

To set up the required job parameters and add new flow, follow the bellow steps. If you only have one storefront and need to change the scope to the correct one – proceed to steps 4-5 directly.

1. Click on the “Add a sequential flow” button at the bottom of the current flow.



Figure 34 Add New Job Step

2. Once done, click on “Configure a step” button within the flow. In the flyout that has just opened search for “script” and select “ExecuteScriptModule”.

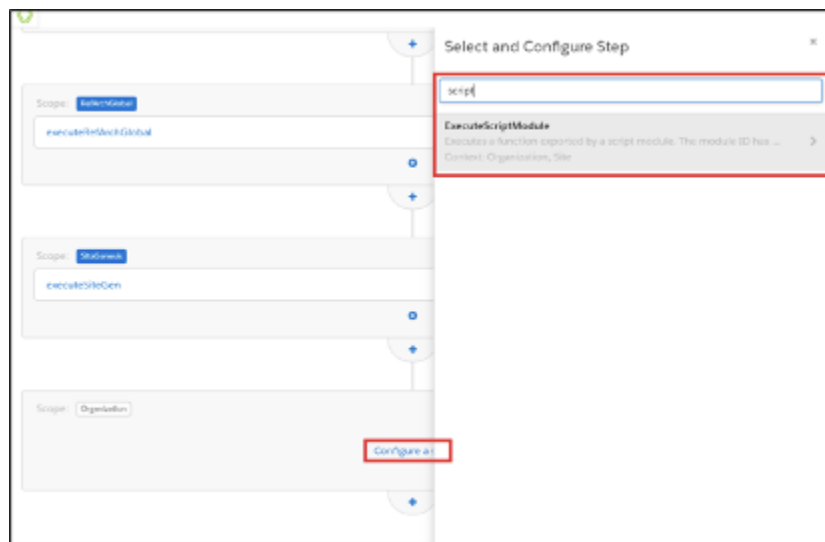


Figure 35 Configure Step

3. In the flyout populate these fields and click the “Assign” button.
 - a. ID – Enter any meaningful name in the field. In case you have multiple flows, this should not be a duplicate one. If you enter a duplicate name, the details won’t be saved and you will see an error message.

- b. ExecuteScriptModule.Module – Enter the location of the “OrderCleanUpJob.js” file. Out of the box it should be “int_klarna_payments/cartridge/scripts/job/OrderCleanUpJob.js” or the location where you have placed the script file.
- c. ExecuteScriptModule.FunctionName – Leave the field value to “execute”

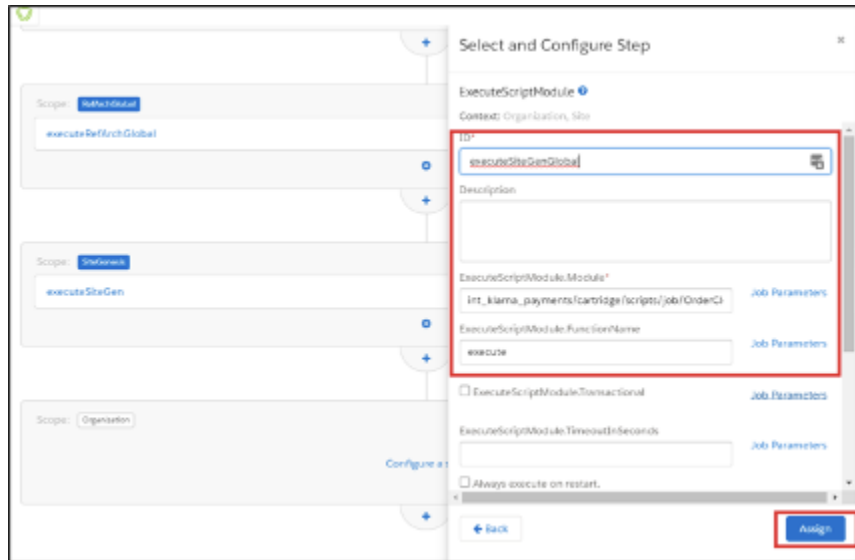


Figure 36 Configure Step (cont.)

4. Once the step has been added, you should make sure to assign it to the correct site scope. Click on “Organization” and select “Specific Sites” from the drop-down.

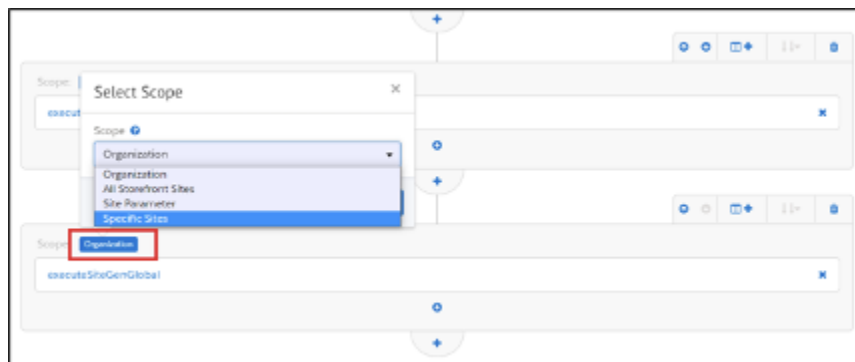


Figure 37 Job Scope

- From the list of sites, select the respective site ID (i.e. SiteGenesisGlobal) and click on “Assign”.

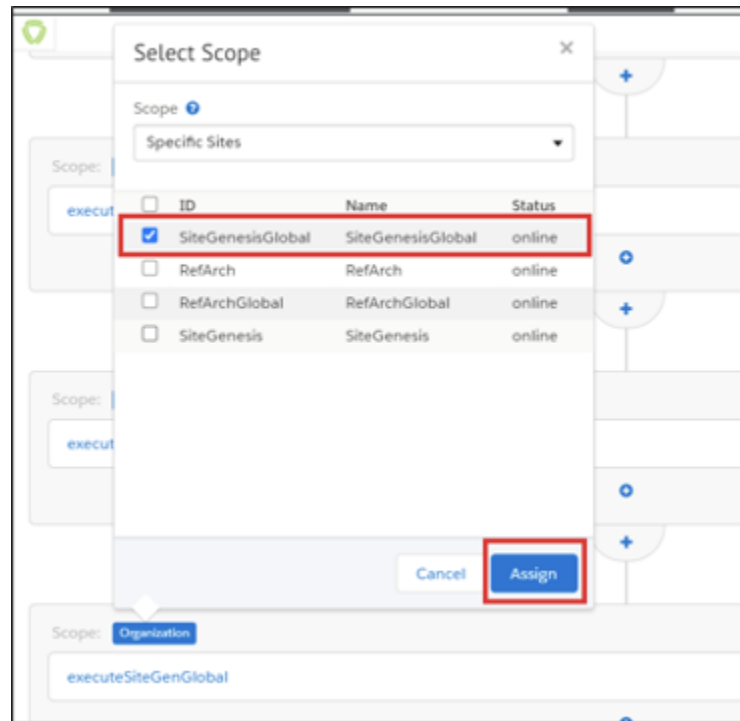


Figure 38 Job Scope (cont.)

- Repeat steps 1-5 for each site/storefront that you have using Klarna VCN and need additional configuration.

3.6. Custom Code

Store Front Reference Architecture (SFRA) does not imply modification of core cartridge to enable any of LINK integration cartridges. The "int_klarna_payments_sfra" cartridge follows best practices recommended by Salesforce. Refer to below 2 cases where changes may be applicable:

3.6.1. *app_storefront_base\cartridge\client\default\js\checkout\checkout.js (optional)*

After placing an order every customer is redirected to Klarna and then sent back to the site with order confirmation page. To prevent sending of any additional URL params to Klarna please do the following:

<pre> 310 else if (stage === 'placeOrder') { 311 // disable the placeOrder button here 312 \$('body').trigger('checkout:disableButton', '.next-step-button button'); 313 \$.ajax({ 314 url: \$('.place-order').data('action'), 315 method: 'POST', 316 success: function (data) { 317 // enable the placeOrder button here 318 \$('body').trigger('checkout:enableButton', '.next-step-button button'); 319 if (data.error) { 320 if (data.cartError) { 321 window.location.href = data.redirectUrl; 322 defer.reject(); 323 } else { 324 // go to appropriate stage and display error message 325 defer.reject(data); 326 } 327 } else { 328 var continueUrl = data.continueUrl; 329 var urlParams = { 330 ID: data.orderID, 331 token: data.orderToken 332 }; 333 } 334 continueUrl += (continueUrl.indexOf('?') !== -1 ? '&' : '?') + 335 Object.keys(urlParams).map(function (key) { 336 return key + '=' + encodeURIComponent(urlParams[key]); 337 }).join('&'); </pre>	<pre> 310 else if (stage === 'placeOrder') { 311 // disable the placeOrder button here 312 \$('body').trigger('checkout:disableButton', '.next-step-button button'); 313 \$.ajax({ 314 url: \$('.place-order').data('action'), 315 method: 'POST', 316 success: function (data) { 317 // enable the placeOrder button here 318 \$('body').trigger('checkout:enableButton', '.next-step-button button'); 319 if (data.error) { 320 if (data.cartError) { 321 window.location.href = data.redirectUrl; 322 defer.reject(); 323 } else { 324 // go to appropriate stage and display error message 325 defer.reject(data); 326 } 327 } else { 328 var continueUrl = data.continueUrl; 329 var urlParams = {}; 330 if (data.orderID && data.orderToken) { 331 urlParams.ID = data.orderID; 332 urlParams.token = data.orderToken; 333 } 334 continueUrl += (continueUrl.indexOf('?') !== -1 ? '&' : '?') + 335 Object.keys(urlParams).map(function (key) { 336 return key + '=' + encodeURIComponent(urlParams[key]); 337 }).join('&'); </pre>
--	---

Figure 39 Changes in checkout.js

3.6.2. *app_storefront_base\cartridge\client\default\js\cart\cart.js (required)*

In order get updates of the cart OSM widget please do the following in cart.js or in your app cartridge.

In function updateCartTotals(data) {} add the following code at the bottom:

```

if (data.totals.klarnaTotal) {

  $('klarna-placement').attr('data-purchase-amount',
data.totals.klarnaTotal);

  window.KlarnaOnsiteService = window.KlarnaOnsiteService || [];

  window.KlarnaOnsiteService.push({ eventName: 'refresh-placements' });

}

```

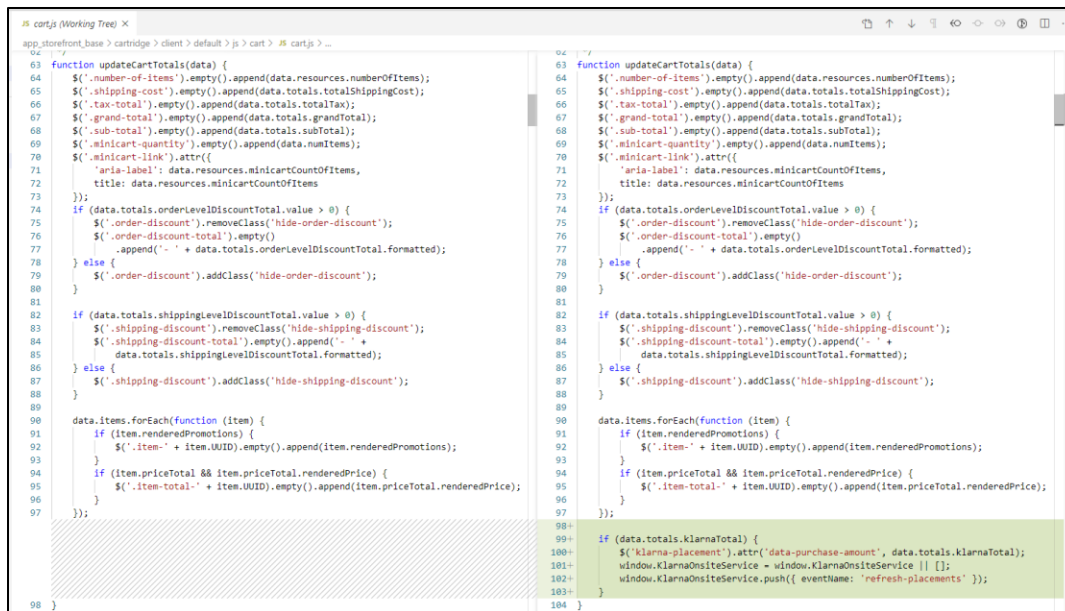


Figure 40 Changes in cart.js

3.7. Integration with Other Payment Cartridges

The contents of this section are only applicable if there are other payment cartridge integrations within the cartridge path besides **Klarna Payments SFRA**. No matter of the order of those cartridges in the cartridge path, there are certain templates that need to be overwritten by adding a new if-condition and including the right sub-template:

- \templates\default\checkout\billing\paymentOptions\paymentOptionsContent.isml
- \templates\default\checkout\billing\paymentOptions\paymentOptionsSummary.isml
- \templates\default\checkout\billing\paymentOptions\paymentOptionsTabs.isml

Suppose the website owner requires PayPal as well as Klarna. Each of these templates mentioned above must be copied to a new custom cartridge. The example below shows the new code of the *paymentOptionsContent.isml* template:

```
<isloop items="{pdict.order.billing.payment.applicablePaymentMethods}"
var="paymentOption" status="loopSate">

  <isif condition="{paymentOption.ID === 'CREDIT_CARD'}">

    <isinclude
template="checkout/billing/paymentOptions/creditCardContent" />

  </isif>
```



```

    <isif condition="{paymentOption.ID === 'KLARNA_PAYMENTS'}">
        <isinclude
template="checkout/billing/paymentOptions/klarnaPaymentsContent" />
    </isif>
    ...
    <isif condition="{paymentOption.ID === 'PayPal'}">
        <isinclude template="paypal/checkout/paypalContent" />
    </isif>
</isloop>

```

Same goes for the other two templates.

3.8. External Interfaces

All requests are done through Klarna's REST API and encrypted using SHA-256 with the shared secret provided by Klarna. Only HTTPS is allowed. JSON is used across all communications.

The full reference guide, along with the resource structure for requests & responses, can be found in the developer portal - <https://developers.klarna.com/api/#payments-api>

4. Testing

Klarna has a set of testing credentials and triggers that can be used.

Please, refer to the following URL: <https://developers.klarna.com/documentation/testing-environment/>

5. Operations, Maintenance

5.1. Data Storage

5.1.1. System Object Extensions

5.1.1.1. Order

Parameter Name	Attribute ID	Description
Klarna Payments Order ID	kpOrderID	The Klarna payments Order ID for Klarna payment method selected by customer
VCN Brand	kpVCNBrand	Klarna Payments virtual card scheme name
VCN Holder	kpVCNHolder	Klarna Payments virtual card holder name
VCN Card ID	kpVCNCardID	Klarna Payments Virtual Card - Card ID
VCN PCI Data	kpVCNPCIData	Klarna Payments Virtual Card PCI Data in encrypted format
VCN Initialization Vector	kpVCNIV	Klarna Payments Virtual Card Initialization Vector
VCN AES Key	kpVCNAESKey	Klarna Payments Virtual Card AES Key
Is VCN Used	kpIsVCN	True if virtual card is enabled & used for payment of the order, otherwise false

Table 2 Order Attributes

5.1.1.2. Order Payment Instrument

Parameter Name	Attribute ID	Description
Klarna Payment Category ID	klarnaPaymentCategoryID	ID of Klarna payment category
Klarna Payment Category Name	klarnaPaymentCategoryName	Name of Klarna payment category

Table 3 Order Payment Instrument Attributes

5.1.1.3. Payment Transaction

Parameter Name	Attribute ID	Description
Fraud Status	kpFraudStatus	Klarna Payments order fraud status

Table 4 Payment Transaction Attributes

5.1.1.4. Site Preferences

The site custom preferences have been extended with a new group called “*Klarna_Payments*”. The table below describes the preferences within that group:

Parameter Name	Attribute ID	Description
Auto-capture	kpAutoCapture	When enabled “Yes”, a full order capture will be attempted automatically. The standalone order management API capture request will include total order amount value for “captured_amount”. Default value is “No”
Klarna Payments Service Name	kpServiceName	The service name used for the current site
Send product_url and image_url	sendProductAndImageURLs	If set to true, product_url and image_url fields will be included in the Klarna session and order API calls. This enhances shopper experience post purchase. Default value is “Yes”

Parameter Name	Attribute ID	Description
Merchant Reference 2 Mapping	merchant_reference2_mapping	<p>The field from SCC order (basket) object that is mapped to merchant_reference2 field from klarna API request.</p> <p>Has to be one of the class attributes of SCC LineltemCtnr.</p> <p>Note that for complex data structures result may vary.</p> <p>Note: Merchant Reference 1 value is always set to the SCC order ID</p>
Border Color Preference	kpColorBorder	CSS (hex value) color set for Border in Klarna Payments iFrame
Border Selected Color Preference	kpColorBorderSelected	CSS (hex value) color set for selected element Border in Klarna Payments iFrame
Button Color Preference	kpColorButton	CSS (hex value) color set for Button in Klarna Payments iFrame
Button Text Color Preference	kpColorButtonText	CSS (hex value) color set for Button text in Klarna Payments iFrame
Checkbox Color Preference	kpColorCheckbox	CSS (hex value) color set for Checkbox in Klarna Payments iFrame
Checkbox Checkmark Color Preference	kpColorCheckboxCheckmark	CSS (hex value) color set for checkbox checked(selected) in Klarna Payments iFrame
Details Color Preference	kpColorDetails	CSS (hex value) color set for details in Klarna Payments iFrame
Header Color Preference	kpColorHeader	CSS (hex value) color set for Header in Klarna Payments iFrame
Link Color Preference	kpColorLink	CSS (hex value) color set for link in Klarna Payments iFrame
Text Color Preference	kpColorText	CSS (hex value) color set for text in Klarna Payments iFrame
Secondary Text Color Preference	kpColorTextSecondary	CSS (hex value) color set for secondary text in Klarna Payments iFrame
Border Radius Preference	kpRadiusBorder	Value (in pixels) of the border radius to be used in Klarna Payments iFrame

Parameter Name	Attribute ID	Description
Attachments	kpAttachments	Toggle (Yes/No) for the inclusion of attachments when creating an order. Specific to inclusion of EMD (customer_account_info, other_delivery_address) when applicable. Default is “No”.
Not available message on billing page	kpNotAvailableMessage	The Klarna Payment not available message on billing page. JSON string holding country code and corresponding message string. For example: <pre>{ "GB": "Klarna Payment not available", "default": "Klarna Payment not available" }</pre> Note: This is deprecated and will be removed in next releases!
Virtual Card Number Enabled	kpVCNEnabled	If this option is set to “Yes”, Klarna settlement request will generate a Virtual Card Number for every Klarna order. Note: the option will only work if VCN private/public keys are configured properly as below and public key shared in advance with Klarna
VCN Public Key ID	kpVCNkeyId	UUIDv4 value corresponding to the key pair. Shared with Klarna respectively for Production & Playground (test) env.
VCN Private Key	vcnPrivateKey	SSL private key used only to decode Virtual Card information (used with kpVCNEnabled). Refer to section 9.3 Decrypt VCN Card Details

Parameter Name	Attribute ID	Description
VCN Public Key	vcnPublicKey	SSL public key used with Virtual Card integration (used with kpVCNEnabled). Shared with Klarna and stored here for reference.
VCN Settlement Retry Enabled	kpVCNRetryEnabled	If set to "Yes", SFCC will retry the VCN settlement once again in case of service error. Default is "No"
Promotion Price Taxation	kpPromoTaxation	Only use "Based on Adjusted Price" value if you have enabled the corresponding value in "Merchant Tools > Site Preferences > Promotions > Discount Taxation" and use gross taxation. Default: Based on Price
Hide Payment Methods on Deny	kpRejectedMethodDisplay	If set to value other than "No", the Klarna payment method options on the checkout will be greyed out or not displayed to customer in the current view when Klarna authorization request is rejected in the response (.i.e hard reject - "show_form" and "approved" values are both "false")

Table 5 Site Preferences

5.1.2. Custom Objects

5.1.2.1. KlarnaCountries

The respective object is dynamically selected based on the request locale country, e.g., SFCC site with locale **"de_DE"** or **"en_DE"** will use the **"DE"** custom object. In cases when the request locale country can't be dynamically resolved (i.e. with "default" SFCC locale) – attribute **"klarnaLocale"** can be utilized to pass the proper locale to Klarna. For all other cases, this field can be left blank and will not be taken into consideration.

Even if you have locales that are not supported by Klarna Payments, we recommend creating a corresponding entry in the custom object for that locale. Thus, on the billing page of the unsupported locale you will have the Klarna Payments widget showing an appropriate message.

The custom objects store data such as Klarna default locale, service credential IDs and Klarna Payments placement data keys to ensure that Klarna Payments integration is correctly configured.

Note: The same custom object is used by Klarna Checkout cartridge integration!

ID or Name	ID	Name	Type	Attribute Settings	Values
<input type="checkbox"/> UUID	UUID	UUID	String	*	
<input type="checkbox"/> country	country	Country Code	String	*	
<input type="checkbox"/> creationDate	creationDate	Creation Date	Date+Time	*	
<input type="checkbox"/> credentialID	credentialID	Service Credential ID	String		
<input type="checkbox"/> klarnaLocale	klarnaLocale	Klarna Locale	String		
<input type="checkbox"/> lastModified	lastModified	Last Modified	Date+Time	*	
<input type="checkbox"/> osmCartEnabled	osmCartEnabled	Cart Placement Tag Enabled	Boolean		
<input type="checkbox"/> osmCartTagId	osmCartTagId	Cart Placement Tag ID	String		
<input type="checkbox"/> osmLibraryUrl	osmLibraryUrl	Library URL	String		
<input type="checkbox"/> osmPDPEnabled	osmPDPEnabled	PDP Placement Tag Enabled	Boolean		
<input type="checkbox"/> osmPDPTagId	osmPDPTagId	PDP Placement Tag ID	String		
<input type="checkbox"/> osmUCI	osmUCI	On-site messaging UCI	String		

Figure 41 KlarnaCountries Attributes

The table below describes attributes of the **KlarnaCountries** custom object:

Attribute Name	Attribute ID	Description
Country Code	country	Two-letter country code
On-site Messaging Data Default Locale	klarnaLocale	Fallback, if the request locale can't be dynamically resolved, i.e., when using "default" SFCC locale
Service Credential ID	credentialID	The ID of service credentials for this locale.
On-site messaging Data Client ID	osmUCI	The Klarna On-site Messaging "data-client-id" applicable for a given country
Cart Placement Tag Enabled	osmCartEnabled	To enable Cart Placement for a given locale.
Cart Placement Tag ID	osmCartTagId	The Klarna On-site Messaging "data-key" of placement applicable for Cart Page for a given locale.

Attribute Name	Attribute ID	Description
PDP Placement Tag Enabled	osmPDPEnabled	To enable PDP Placement for a given locale.
PDP Placement Tag ID	osmPDPTagId	The Klarna On-site Messaging “data-key” of placement applicable for Product Display page for a given locale.
Header Placement Tag Enabled	osmHeaderEnabled	To enable Klarna Header Placement in a given storefront
Header Placement Data Key	osmHeaderTagId	The Klarna On-site Messaging “data-key” of placement applicable for the Header
Footer Placement Tag Enabled	osmFooterEnabled	To enable Klarna footer Placement in a given storefront
Footer Placement Data Key	osmFooterTagId	The Klarna On-site Messaging “data-key” of placement applicable for the footer
Info Page Placement Tag Enabled	osmInfoPageEnabled	To enable Klarna Info Page Placement in a given storefront
Info Page Placement Data Key	osmInfoPageTagId	The Klarna On-site Messaging “data-key” of placement applicable for the Info Page
Data Inline Enabled on PDP/Cart placement (Canada only)	osmDataInlineEnabled	Enable this when using PayBright payment method in Canada
URL to On-Site Messaging Library URL	osmLibraryUrl	URL to On-Site Messaging Library URL, applicable for testing and production

Table 6 KlarnaCountries Attributes

The data-client-id and data-key values used in the OSM placements are available in the Klarna Merchant Portal (Europe/US (CA included)/Oceania) within the On-site Messaging App. When selecting the data-key values, ensure that the filter is set to the right country and language.

5.1.3. Library

In addition to the configurations, the following 2 library assets will be added:

- **“footer-about”** – Updated OOTB asset including link to Klarna OSM dedicated page in the footer.

- **“klarna-email-info”** – Asset containing links to review the Klarna Payment information. Used in the confirmation email sent to the customers.

5.1.4. Services

An HTTP service **“klarna.http.defaultendpoint”** has been added with **“klarna.http.service”** profile and service credentials for each country (described in **KlarnaCountries** custom object).

5.2. Logs

The integration includes the following logs:

- Service communication logs – starts with **“service-klarna-***”**. These logs contain every request and response to the Klarna endpoints. Personal information, i.e. emails & names required for the Klarna API calls are masked in the logs.
- Custom errors and debug info are logged under **“customerror-***”**, **“custodebug-***”** & **“custominfo-***”** files depending on the case.

5.3. Availability

Cartridge functionality will be dependent on the availability of the Klarna API service. Current Klarna operational status can be viewed here - <http://status.klarna.com/>

5.4. Failover/Recovery Process

If Klarna API is not available, Klarna is not presented as a payment option. In case of any failure within the Klarna API, contact Klarna for support.

5.5. Support

A customer service workshop can be conducted during the implementation process before going live to align the operational processes and ensure customer satisfaction. Klarna provides all customers with the possibility to log into Klarna App via website: <https://app.klarna.com/login> or download the Klarna App (free) on a mobile (Android/iOS). The customers can contact support, view their statements, pay for their purchase, track delivery updates, and prolong the due dates if they have chosen to pay after delivery.

5.5.1. Merchant Support

Reporting core SFCC functionality issues in the Klarna cartridge technical integration – please contact commercecloud@klarna.com

For production issue related to Klarna API availability, merchant representative should reach their Klarna Account manager after reviewing the current operational status at <http://status.klarna.com/>. Report the problem in Production (Post Go-live) if you have a suspicion about degraded performances or issues with Klarna's service. The Klarna contact would then be able to report this internally to the incident management team who have established routines to handle and resolve reported incidents. The Klarna contact may request additional information from the individual reporting the problem to help internal team ascertain and identify the issue. The KAM may also advise the merchant to follow the updates on the status page if it is a known incident with on-going updates.

Pre-requisite information to be provided by merchant when reporting incident to help with speedy investigation and resolution:

- Merchant's affected MID or market
- Impact and examples of customer orders (order_id or Klarna session_id if available)
- Screenshots, timeframe, additional information as required

6. User Guide

6.1. Roles, Responsibilities

There are no recurring tasks required by the merchant. Once configurations are set up, the functionality runs on demand.

6.2. Storefront Functionality

When Klarna has been setup, the Klarna Payments options and iframe widgets will be shown on the billing step. All the SFCC OOTB checkout functionality remains in place, such as but not limited to cart updates during checkout, checkout with applied coupon(s) code(s), checkout with applied product level promotion, checkout with applied order level promotion, checkout with applied shipping level promotion, checkout with applied order level promotion with bonus product.

Select one of Klarna's payment options as the payment method on billing step of checkout process and click the “Next: Place Order” button:

The screenshot shows a checkout interface with three tabs at the top: 'CREDIT', 'Klarna. Buy now, pay later' (selected), and another 'Klarna. Buy now, pay later'. Below the tabs, the text 'Buy now, pay later' and 'Pay over time.' is displayed, along with a green 'TESTDRIVE' button. A box highlights '3 interest-free instalments' for £51.19 pm, with a note 'Autopay with your card'. Below this, a box shows '24 months' for £6.47 pm. Three circular progress indicators show the payment schedule: '1st payment £51.19', '15 days later £51.19', and '30 days later £51.21'. A 'Learn more' link is present. A card form section includes a 'VISA' logo, 'Card Number 4111 1111 1111 1111', 'MM/YY 12 / 23', and 'CVC 123'. At the bottom, a disclaimer states: 'You must be 18+ to use this credit offer. Klarna uses soft searches with credit reference agencies. These do not affect your credit rating. Missed payments can affect your ability to use Klarna. By continuing I accept the [Pay in 3 terms](#) and [Klarna Shopping Service](#), and confirm that I have read the [Privacy Notice](#) and the [Cookie Notice](#).'

Figure 42 Payment Options on Checkout

Depending on the payment method selected and the region, you will see one of Klarna's popup windows to provide the details. Follow the steps on the screen:

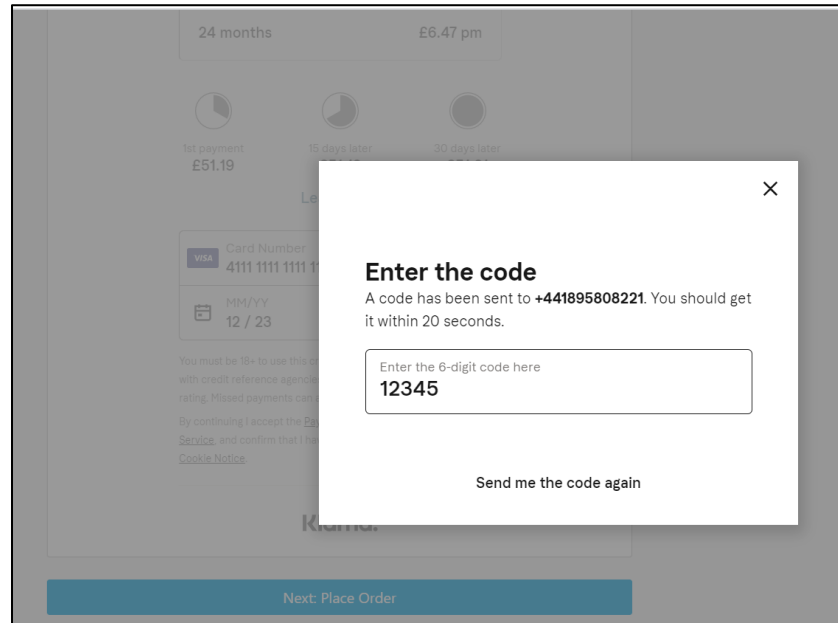


Figure 43 Klarna Popup Screen

On the Review step click on “Place Order” button:

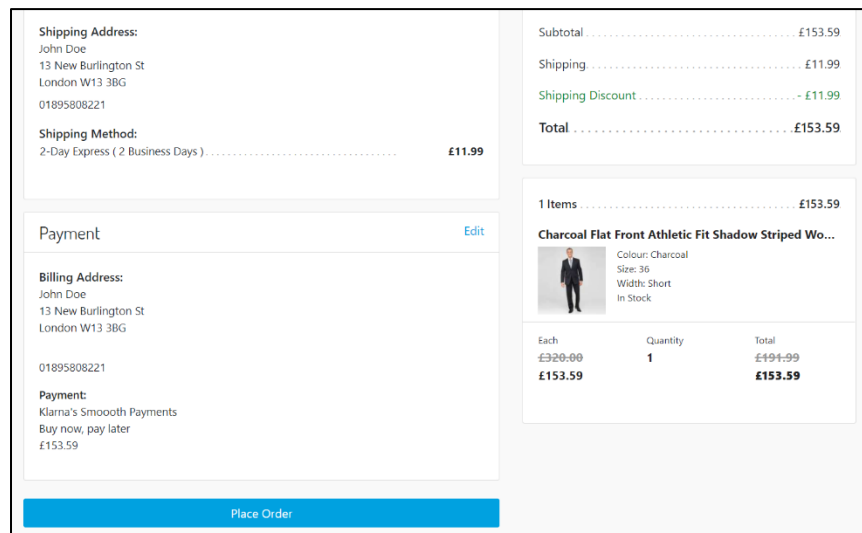
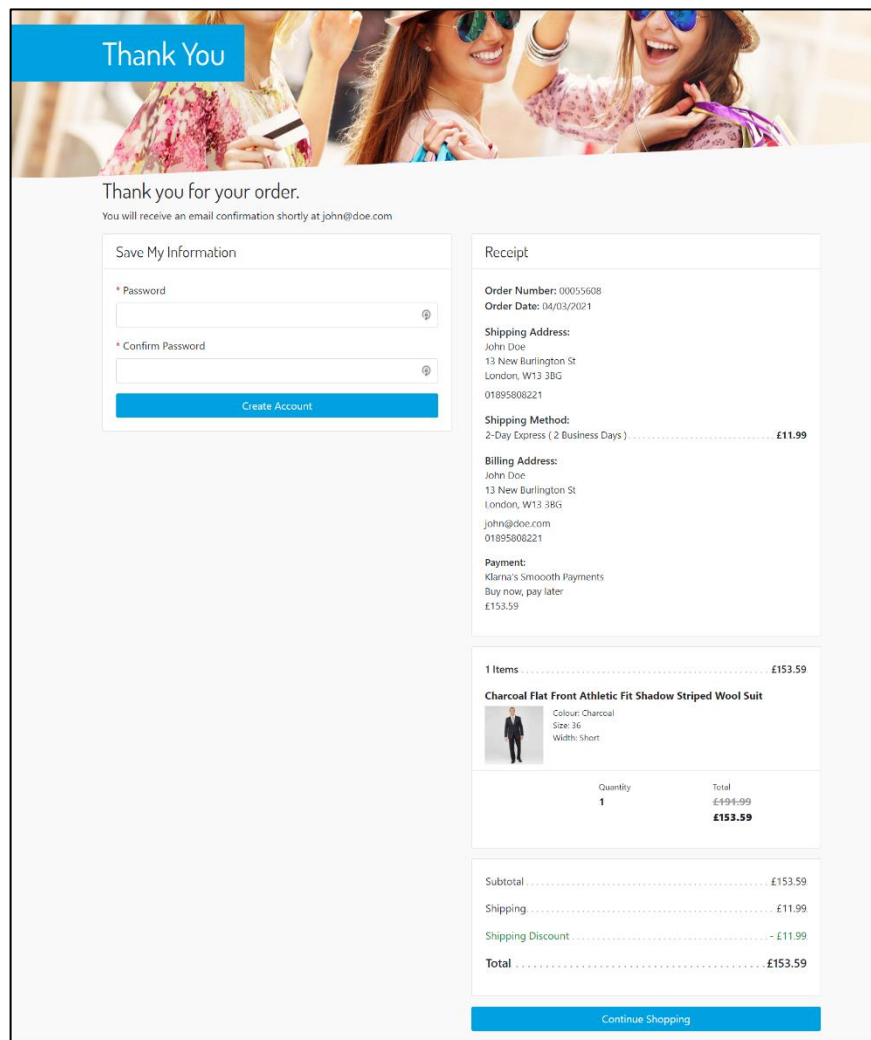


Figure 44 Payment Review Screen

The customer's browser is sent to the “**redirect_url**” and immediately thereafter shown the Commerce Cloud Order Confirmation page.



The image shows a 'Thank You' order confirmation page. At the top, a blue banner with the text 'Thank You' is overlaid on a photo of three smiling women. Below the banner, the text 'Thank you for your order.' is followed by 'You will receive an email confirmation shortly at john@doe.com'. The page is divided into three main sections. The left section, 'Save My Information', contains two password fields labeled '* Password' and '* Confirm Password', each with a strength indicator icon, and a blue 'Create Account' button. The middle section, 'Receipt', displays order details: 'Order Number: 00055608', 'Order Date: 04/03/2021', 'Shipping Address: John Doe, 13 New Burlington St, London, W13 3BG, 01895908221', 'Shipping Method: 2-Day Express (2 Business Days) £11.99', 'Billing Address: John Doe, 13 New Burlington St, London, W13 3BG, john@doe.com, 01895908221', and 'Payment: Klarna's Smooth Payments, Buy now, pay later, £153.59'. The right section shows '1 Items' with a total of '£153.59'. It lists 'Charcoal Flat Front Athletic Fit Shadow Striped Wool Suit' with a small image, color 'Charcoal', size '36', and width 'Short'. Below this is a table with 'Quantity' (1) and 'Total' (£494.99), with a bolded '£153.59' at the bottom. A final summary table at the bottom right shows 'Subtotal £153.59', 'Shipping £11.99', 'Shipping Discount - £11.99', and 'Total £153.59'. A blue 'Continue Shopping' button is at the very bottom.

Thank You

Thank you for your order.
You will receive an email confirmation shortly at john@doe.com

Save My Information

* Password

* Confirm Password

Create Account

Receipt

Order Number: 00055608
Order Date: 04/03/2021

Shipping Address:
John Doe
13 New Burlington St
London, W13 3BG
01895908221

Shipping Method:
2-Day Express (2 Business Days) £11.99

Billing Address:
John Doe
13 New Burlington St
London, W13 3BG
john@doe.com
01895908221

Payment:
Klarna's Smooth Payments
Buy now, pay later
£153.59

1 Items £153.59

Charcoal Flat Front Athletic Fit Shadow Striped Wool Suit

Colour: Charcoal
Size: 36
Width: Short

Quantity	Total
1	£494.99
	£153.59

Subtotal £153.59
Shipping £11.99
Shipping Discount - £11.99
Total **£153.59**

Continue Shopping

Figure 45 Order Confirmation Page

The newly created order can be inspected in Business Manager:

Orders

You're using the new Search service.

This page allows you to search for orders by order number. Select **Advanced** to use more search options. Select **By Number** to search by or newline. Entered text is treated as case-sensitive; substring matching isn't supported.

Order Search

Order Number:

Number	Order Date	Site	Created By	Registration Status
00055608	3/4/21 4:38:34 pm Etc/UTC	RefArchGlobal	Customer	Unregistered
00055608	3/3/21 6:13:04 pm Etc/UTC	RefArchGlobal	Customer	Registered
00055409	3/2/21 10:07:53 am Etc/UTC	RefArchGlobal	Customer	Unregistered
00055311	3/1/21 10:07:01 pm Etc/UTC	RefArchGlobal	Customer	Registered
00055309	3/1/21 9:55:21 pm Etc/UTC	RefArchGlobal	Customer	Registered
00055307	3/1/21 9:47:04 pm Etc/UTC	RefArchGlobal	Customer	Registered
00055306	3/1/21 6:57:04 pm Etc/UTC	RefArchGlobal	Customer	Registered
00054903	2/19/21 10:10:07 am Etc/UTC	RefArchGlobal	Customer	Registered
00054802	2/18/21 9:15:16 am Etc/UTC	RefArchGlobal	Customer	Registered
00054505	2/10/21 12:33:17 pm Etc/UTC	RefArchGlobal	Customer	Registered

Showing 1 - 10 of 393 items

Show items

Figure 46 Orders List in BM

Klarna Payments order id can be inspected in the Attributes tab of the order:

[Merchant Tools](#) > [Ordering](#) > [Orders](#) > Order: 00055608(RefArchGlobal)

[General](#) [Attributes](#) [Payment](#) [Notes](#) [History](#)

Attributes for Order '00055608'

On this page you can edit the attributes of the order. Fields with a red asterisk (*) are mandatory. Click **Apply** to save changes. Click **Reset** to revert your changes.

Klarna Payments

Klarna Payments Order ID:

Is VCN Used: ☐

VCN Card ID:

[<< Back to List](#)

Figure 47 Order Attributes

Payment method details can be inspected on the Payment tab of the order, and it should be Klarna:

Merchant Tools > Ordering > Orders > Order: 00055608(RefArchGlobal)

General Attributes **Payment** Notes History

Payment Information for Order '00055608'

Order Total:	£153.59
Amount Paid:	£0.00
Balance Due:	£153.59

Invoice Number:	00242008
Payment Status:	Paid

Payment Method:	KLARNA_PAYMENTS Processor: KLARNA_PAYMENTS Transaction: 6fa5c3ad-411d-2629-b543-4f5ea672ea9e Amount: £153.59 Klarna Payment Category ID: pay_over_time Klarna Payment Category Name: Buy now, pay later Fraud Status: ACCEPTED
-----------------	--

<< Back to List

Figure 48 Order Payment Detail

Order can be further inspected in Klarna Merchant Portal:

- EU: eu.portal.klarna.com
- US: us.portal.klarna.com
- OC: us.portal.klarna.com

#7BRVXW4H

Captured

£153.59

Merchant reference 1

00055608

Edit

Merchant reference 2

cf8bf55f8f98bc392030178105

Edit

Created

Mar 4, 2021, 6:38 PM

Expires

Apr 1, 2021, 3:00 AM

Merchant ID

K500726

Customer

Shipping address

John Doe

13 New Burlington St

London

W13 3BG

GB

Tel

01895808221

Email

john@doe.com

Edit shipping address

Billing address

Additional Info

Order lines (2)

Refund

Print packing slip

	Item / Reference	Qty	Unit price	Discount	Tax	Amount
<input type="checkbox"/>	Charcoal Flat Front Athletic Fit Shadow	1	191.99	38.40	5% 7.31	153.59
<input type="checkbox"/>	Striped Wool Suit					Captured
<input type="checkbox"/>	640188017003M					
<input type="checkbox"/>	2-Day Express	1	11.99	11.99	5% 0.00	0.00
<input type="checkbox"/>	GBP002					Captured

PAYMENT DETAILS

Initial Payment Method

Pay later in parts

VISA 411111*****1111

Resend statement

ORDER TOTAL

£153.59

Captured

£153.59

Refunded

£0.00

Not Captured

£0.00

CUSTOMER BILLED

£153.59

Activity Log

Mar 4, 2021

8 minutes ago

6:38 PM

Captured: £153.59

Via API

6:38 PM

Order placed: £153.59

By Klarna

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Terms & Conditions

Figure 49 Klarna Portal Order View

7. Known Issues

The LINK Cartridge has no known issues.

8. Release History

Version	Date	Changes
18.1.0		Initial release of Klarna Payments SFRA.
19.1.0		Added SFRA version
19.1.1		Updated VCN to use the newest API version
19.1.2		Fix auto capture for the pipelines cartridge
19.1.4		New country locales added. Minor bug fixes. Cartridge templates and forms updated for latest SFRA.
19.1.5		Added additional verification for all notifications. Minor fixes around the configuration objects. Added Canadian support. Documentation updates.
19.1.6		New country locales added. Updated VCN to store encrypted card details
21.1.0		Fixes around discounts taxation & VCN error handling. Added VCN improvements, additional OSM placements, BOPIS support. New IT, CA, FR & NZ country locales. Removed acknowledge call. Documentation updates.
21.1.1		New On-Site Messaging attribute for Canada. Remove not required locale templates for SG Spain & Belgium. Documentation updates.

9. Additional Information

9.1. Klarna API Information

The Klarna Payments API is accessible through different endpoint based on the context of the webstore. There are separate endpoints for testing and live and the Klarna merchant identifier (MID) is configured for respective markets in regions (EU, NA, OC) by endpoint.

9.1.1. *Live Environment*

The API for the European production environment can be found at

- <https://api.klarna.com/>

The API for the North America production environment can be found at

- <https://api-na.klarna.com/>

The API for the Oceania production environment can be found at

- <https://api-oc.klarna.com/>

9.1.2. *Testing Environment*

The API for the European Playground/testing environment can be found at

- <https://api.playground.klarna.com/>

The API for the North America Playground/testing environment can be found at

- <https://api-na.playground.klarna.com/>

The API for the Oceania Playground/testing environment can be found at

- <https://api-oc.playground.klarna.com/>

9.2. Generate Key Pair and Key Id for Virtual Card Settlements (VCN)

The recommend RSA keypair size of 4096 bits. This key pair must be associated with a key_id (UUIDv4). The public key must be shared in JWK format with Klarna contact. Note that for production and playground, the key_id and keypair combination shared are different and must be configured prior to testing/go-live of the virtual card product.

To generate an RSA keypair with a 4096-bit private key you can use the following **openssl** command:

```
openssl genpkey -algorithm RSA -out private_key.pem -pkeyopt  
rsa_keygen_bits:4096
```

To extract the public key from an RSA keypair, you can use the following **openssl** command:

```
openssl rsa -pubout -in private_key.pem -out public_key.pem
```

In the folder where you have executed the above commands two new files will be created - **public_key.pem** and **private_key.pem**.

The contents of the files should look something like:

public_key.pem

```
-----BEGIN PUBLIC KEY-----  
MIICIjANBgkqhkiG9w0BAQEFAAOCAg8AMIICGKCAgEAOiYg7l2G8nZa+22oBYZk  
tV2281w3UE9W04oxfknJtKEdHn84x55ULt8KQTh9NVtdeKC8nTfTgyvMt/GNca18  
xuZV/lGYDftKt85hbV5EjOum+StAIufEXv1BX7nMOMc1KyWm9kp2kbqd88mFIX63  
KV94OoNEXcNatRDFYR+qz53+ifadDQtQ1slVNStdrcZDJ1+LxtBy9V+BdmsBK1E  
RLsKh/JLXyWE24FJKV+z00s7TQkdWW/5ET12OGQYZsWo1yqgi9HplNvrisve8vWP  
xaL4m8iZ3I/9yYdg7yANQbTxSJcbbRCgaaagPo30CNxeqU6qafY5g8vY3E52CoXH  
DdO4UslX1qcuYIDhqaDzey6W+b8m755xLi+rqQyM4PBWL0J0dM3FVid8+4YKILex  
3AKBFciqRCMHSOGaEeyrXKTjlAsghr9RS8PifvQRrL440cHzqw2vX0DvpjSWcmUJ  
tW4wUq5RNSsobrnxVmoV6fj1z67Q/1P+15Ie+oowdahR5ztVqJlO+2PNoX4I5VDS  
/Pkz3f8wWVc3Mp2oNT244o+/NIiyRfPFaJJx7JAgrcvZt2nFamY4QApXLFJCpgEM  
wYucE4AH4gJKsh3KZbxRERrrO72bL2rxvWqBp/0h7DcMsV9sQs4BvxxI16CF506F  
ThzmclaKLBAYd5LALiXiPfkCAwEAAQ==  
-----END PUBLIC KEY-----
```

private_key.pem

```
-----BEGIN PRIVATE KEY-----  
MIIEJQIBADANBgkqhkiG9w0BAQEFAASCCSswggknAgEAAoICAQCg1gbuXYbydlr7  
bagFhmS1XbbyXDQT1Y7ijF+Scm0oR0efzjHn1Qu3wpBOH01Wl14oLydN9ODK8y3  
8Y0JrXzG5lX+UZgN+0q3zmFtXkSM66b5K0Ai58Re+UFfucw4xzUrJab2SnaRup3z  
yYUhfrcpX3g6g0Rdw1q1EMVhH6rPnf6J9p0NC1DWyVU1K12ugJkMnX4vG0HL1X4F  
2awErUREuwqH8ktfJYTbgUkpX7PTSztNCR1Zb/kRPXY4ZBhmxaJXKqCL0emU2+uK  
y97y9Y/FovibyJncj/3Jh2DvIA1BtPFilxttEKBppqA+jfQI3F6pTqpp9jmDy9jc  
TnYKhccN07hSyVfWpy5ggOGpoPN7Lpb5vybvnnEuL6upDIzg8FYvQnR0zcVWJ3z7
```

hgogt7HcAoEVyKpEIwdI4ZoR7KtcpOOUcYCGv1FLw+J+9BGsvjjRwfOrDa9fQO+m
NJZyZQmlbjBSrlE1KyhuvGdWahXp+PXPrtd/U/6Xkh76ijBlqFhN0lWomU77Y82h
fgjlUOz8+TPd/zBZVzcynag1Pbjij780iLJF88VoknHskCCty9m3acUCZjhAClcs
UkKmAQzBi5wTgAfiAkqyHcplvFERGus7vZsvavG9aoGn/SHsNwyxX2xCzgG/HEiX
oIXnToVOHOZyVoosEDJ3ksAuJeI9+QIDAQABAOICACRkaUsUNI22RB3yEPu3DiCP
pO6v+QAeA4gTW+GUDqR9dCZLaSCZ7bhxVVOuoX4qPzslO6hjUmOyzG6upFgVPk+P
HNQfyEUZoC148Eib9OziAXUN2URMpvlKbwVm+BO814X8zguai7uru0PHTG1oy677
4Ct1OknxAxxHQDIaxT6XJFo5SA4EinUfNz2Bo3/xry/QjxW/mCK0GwDd4PNp9TGM
FPTv2SgdSDOWzGQlOH5N3owuzMpI8NV6z74wv+i5Ptv41Dzu8WhyXpiYSsk00SRK
HPC68j2bAzTPghp5aSZ9976SGm2SPonJXyboXdiHbI/osdyqDxeIT3iB9GmrHX/i
kHPGJCh7fRZvqj39Hc+IxYjabwW3rDeDIPB7ab9z1KLF4z1D6AZOKCPyTaDrDQ1Q
eDi7LwDmk7NHEPrmF/nIcguQdqblbmFO2zEs0TOe6y4uBMndRsbQprTNSMudBkrA
lNaYVSTQ1Z0Y/8DZDpGcyS1OnJv74F15uDjKN6/ov991mZ1JrZ+V2sdS3EDUlmvP
6thQKI7lLn6h+ApHtWUG1NmVQe5gJE0qAeJ9b45clUzIRUwhVmEp8NoIJh0kAjaN
d4lk7xy9ZRDUY5yekPeYrJPShjsHAYEoktJIjRufI2UUq3uxNjjICoQcOVGFNDIS
YTTPwpulpmC0C+rh2fgBAoIBAQDRultRARvtc2JKhVOUyZk88zd9kvrI6fNiyKmi
HgiWf7qkTPD9xhOQWDw3iwRFQAD+YkgV5MCBO8wp8oO8GESOCI+XZWEExOcPT0Vfj
PZHiQrTFnlfg/+fA014xLf3j3ED4YQXdhOKI3xoLknQx/EydLoctxgkpgWlrsA7
DwdSag1/0sBvaHY27ogAfdimHdaKZ50Ae4a9klqP3xVZBuOe8Sd65unBavUJLDuv
ikeNmKSVgWlsm55/729Jir63USHF76It+vE1cdZ+vKg5vYotsQgPzvNBmUO/E8Gj
zMXQRfQfvEDlNXEX0rCupTkwlG6AGTwQc/NPzyr/LTpLeUBAoIBAQDEUjTiG11V
hf7WjdG3gctRlr+mYapQHgXdVLx2QSaQUYid+0QXK11YfJlSRB6nwa+OED83RfP0
lIFqxpzudSLPmoDuIBT7Dl5c/aleyKs/siUusP8QVDXk6OAR84XSytC35sIRV7pE
VMuBL9ljfkQ0Lf/PreslK/ki6Yvwwp4qrHK6/f9TgciHclYtf+/oti4ky6GJgfmP
fmuCqjxmUKbXXFPd5RbL2THGOowilb8zDLjf3RlbjlQFqogAk6H9hp2V0VZLiJHp
UWM3z3zxDWeDaqJ08sHuk/rA9QpsVTu8IGTQsxdj8JwluN1Q+YZiOuPiSENBqPzT
V3exexo3sD5AoIBAGU3qEyPoJz1+9D1SaI8LW2CABzlq4z9g84ABAZOslxX5q7W
x1PinZyDSQSRXg1B13jt29ZdIR79ygnQlg1YOBjcvtgVQHPuafk3RlBQbbCh+vaI
9dn/tUxMGqhnhunKaby1rovJHfdqnPpKwzNAjYUqaGkJ822xhmmke/fEyAanIPa4
stDRvIPEWPTLx5xcOCdx13khpKSnkgRvaLEfpwkVX7Vr7hK/2OSFaYTNmrzXYBQ7
c6D/9d3Oo4nLb/mu+Tq67S19t53Qg/GEgTfkpuRoVPi0KyhUnKKCGWlBMZLTWYIG
S9eTFDKoJ0cSTGipjW7bPua93wZ8eEbRABpf4QECggEANNhQBeEJ0aCdBVHtdrEI
crDaa8X0W1aJi5dol4hYCRajaKsfHAF/QfdgMQVxHwUC5YG4En/Q+DAVWhGWYpXD
RhC3zeFy5FVszyk0sx/fA01KGvRn5BRW4YRR9GMRzbjsT+RcruBnckdE9ERXGpX9
c/JB3rxZBIt+oIiFM8yfWKtMwsrmNktFuDftvJeok4KejycFF4eWDqsf828xjPT+
xA/FP4CQD1UqkcpmuFSiAwXo6LXVY7NTS0nKMiUnTLkLlTIHtLnO9+9jmNapWRP
Tc+hZUuHKlpI8DHfMx2j87LgkFD05eD5lynY4RgZtU1W1C1RdVYwoA72WB7knEaB
uQKCAQAH9s67P/7fFX9dfEans3PHU4nGjD8dJ8eoNQ6DhBMydZpGWI5ZUeEBZDRk

```

0cBOeRs5BOcS43Em9kETpzawyCwxmnwzl+CzoPzMQcTw9tXomF9HG6RJ9XBdJfGA
ALAwCd4bASxmFM6guSP5GKnZ9aY3tR3tWWDfr7f9z8wOewzzpPclwRh009fPe4TC
NXoEm1MELJVeUieDSLKZgJgCw8WHGgLitONpA0/fwSM2gIcxETVV7qx3aPuJzCVh
LQZoBLQk3UMKsWDdpzeBdiERe66NAgVk92Xe7SY9EY2vymaq761i1x1vlprT27qp
240LDJawqM0IraKmdCvWjofWSaOU
-----END PRIVATE KEY-----

```

9.3. Decrypt VCN Card Details

To decrypt the virtual card details stored on order level and authorize the credit card processor you can use the following code snippet. You can find more information about the decryption process [here](#).

```

var OrderMgr = require( 'dw/order/OrderMgr' );
var Cipher = require( 'dw/crypto/Cipher' );
var Encoding = require( 'dw/crypto/Encoding' );
var Site = require( 'dw/system/Site' );

var Order = OrderMgr.getOrder( "order_id" );
var VCNPrivateKey = Site.getCurrent().getCustomPreferenceValue(
'vcnPrivateKey' );
var cipher = new Cipher();

var keyEncryptedBase64 = Order.custom.kpVCNAESKey;
var keyEncryptedBytes = Encoding.fromBase64( keyEncryptedBase64 );
var keyDecrypted = cipher.decryptBytes( keyEncryptedBytes, VCNPrivateKey,
"RSA/ECB/PKCS1PADDING", null, 0 );
var keyDecryptedBase64 = Encoding.toBase64( keyDecrypted );
var cardDataEncryptedBase64 = Order.custom.kpVCNPCIData;
var cardDataEncryptedBytes = Encoding.fromBase64( cardDataEncryptedBase64 );
var cardDecrypted = cipher.decryptBytes( cardDataEncryptedBytes,
keyDecryptedBase64, "AES/CTR/NoPadding", Order.custom.kpVCNIV, 0 );

var cardDecryptedUtf8 = decodeURIComponent( cardDecrypted );
var cardObj = JSON.parse( cardDecryptedUtf8 );
var expiryDateArr = cardObj.expiry_date.split( "/" );

// Retrieve ecnrypted card details
var cardPAN = cardObj.pan, cardCVV = cardObj.cvv,
    cardExpiryMonth = expiryDateArr[0], cardExpiryYear = expiryDateArr[1];

```