**Klarna Payments for SFRA**

Version 18.1.0



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# Overview

**Klarna Payments SFRA** enables customers to checkout orders with Klarna payment options on website(s) built upon the SFRA.

In short, **Klarna Payments SFRA** uses the Klarna REST API to manage Klarna sessions, authorize payments and place orders. The cartridge also takes care of any notifications coming from Klarna such as rejection or acceptance of pending orders due to fraud inspection.

Here’s a list of key features:

* Site managers can customize the Klarna widget styling, so it matches the style guide of their website(s).
* Multitude of payment options (pay later, slice, etc.) the customer can choose from.
* Handling of pending orders acceptance/rejection due to anti-fraud checks via notifications.

The following guide describes the integration process of this cartridge; how to install, configure and use the cartridge.

# Klarna API Information

The Klarna Payments API is accessible through a few different URLS. There are different URLs for testing and for making live purchases as well as different URLs for depending on if you are based in Europe or in the U.S.

## Live environment

The API for the European production environment can be found at

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

The API for the U.S. production environment can be found at

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

## Testing environment

The API for the European testing environment can be found at

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

The API for the U.S. testing environment can be found at

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

# Extensions

This sections describes all cartridge extensions (custom attributes to system objects, site preferences).

## System object extensions

### ORDER

ORDER system object has been extended with the following custom attributes:

|  |  |  |
| --- | --- | --- |
| **Parameter Name** | **Attribute ID** | **Description** |
| Klarna Payments Order ID | kpOrderID | Holding the Klarna Payments Order ID, if Klarna Payments is used for the specific order |
| VCN Brand | kpVCNBrand | Holding the Klarna Payments Virtual Card Network card Brand |
| VCN CSC | kpVCNCSC | Holding the Klarna Payments Virtual Card Network card csc (encrypted) |
| VCN Expiration Month | kpVCNExpirationMonth | Holding the Klarna Payments Virtual Card Network card expiration month |
| VCN Expiration Year | kpVCNExpirationYear | Holding the Klarna Payments Virtual Card Network card expiration year |
| VCN PAN | kpVCNPAN | Holding the Klarna Payments Virtual Card Network card pan (encrypted) |
| VCN Holder | kpVCNHolder | Holding the Klarna Payments Virtual Card Network card holder name |
| Is VCN Used | kpIsVCN | True if VCN is used for payment of the order, otherwise false |

Table 1. ORDER system object attributes

### PAYMENT TRANSACTION

Payment Transaction system object has been extended with the following custom attributes:

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

Table 2. PAYMENT TRANSACTION system object attributes.

## Custom objects

### KlarnaCountries



KlarnaCountries custom object holds the corresponding locale for each Klarna Payments endpoint. Even if you have locales that are not supported by Klarna Payments we recommend to make a corresponding entry in the custom object for that locale (you can use one of the other endpoints). Thus, on the billing page of the unsupported locale you will have the Klarna Payments widget showing an appropriate message like below:

## Site preferences

Here is the description of the Site Preferences fields which have to be configured:

|  |  |  |
| --- | --- | --- |
| **Parameter Name** | **Attribute ID** | **Description** |
| Send product\_url and image\_url | sendProductAndImageURLs | If set to true, product\_url and image\_url fields in Klarna Payments create session call will be included in API call, otherwise product\_url and image\_url fields will not be populated. |
| Merchant Reference 2 Mapping | merchant\_reference2\_mapping | The field from SCC order (basket) object that is mapped to merchant\_reference2 field from klarna API request.  Has to be one of the class attributes of SCC LineItemCtnr. Note that for complex data structures result may not always be as expected. |
| Pre-Assessment is on for: | kpPreAssessment | Pre-assessment flag. Comma separated string values with country codes, which should have the pre-assessment flag ON.  For example the following string “CN, AU” would mean the pre-assessment is ON only for China and Australia.  Note: Even if ON for an EU member country, consumer information will not be sent to Klarna until the authorize step. |
| Border Color Preference | kpColorBorder | CSS hex color to be used in Klarna Payments iFrame |
| Border Selected Color Preference | kpColorBorderSelected | CSS hex color to be used in Klarna Payments iFrame |
| Button Color Preference | kpColorButton | CSS hex color to be used in Klarna Payments iFrame |
| Button Text Color Preference | kpColorButtonText | CSS hex color to be used in Klarna Payments iFrame |
| Checkbox Color Preference | kpColorCheckbox | CSS hex color to be used in Klarna Payments iFrame |
| Checkbox Checkmark Color Preference | kpColorCheckboxCheckmark | CSS hex color to be used in Klarna Payments iFrame |
| Details Color Preference | kpColorDetails | CSS hex color to be used in Klarna Payments iFrame |
| Header Color Preference | kpColorHeader | CSS hex color to be used in Klarna Payments iFrame |
| Link Color Preference | kpColorLink | CSS hex color to be used in Klarna Payments iFrame |
| Text Color Preference | kpColorText | CSS hex color to be used in Klarna Payments iFrame |
| Secondary Text Color Preference | kpColorTextSecondary | CSS hex color to be used in Klarna Payments iFrame |
| Border Radius Preference | kpRadiusBorder | Size (in pixels) of the border radius to be used in Klarna Payments iFrame |
| Attachments | kpAttachments | Flag to swicth on/off the using of attachments when creating a session. Default is OFF. |
| 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:  {      **"GB"**:"Klarna Payment not available",    **"default"**:"Klarna Payment not available" } |
| Virtual Card Network Enabled | kpVCNEnabled | If set to true SFCC will create Virtual Card Network settlement from every Klarna order. Default is false |

Table 3. Site preferences.

# Installation

Installation of this cartridge is a process consisting of the following steps:

1. Verify package contents.
2. Upload the cartridge to the currently active code version on your environment.
3. Import metadata.
4. Configure Klarna integration settings (preferences).
5. Configure Klarna service and credentials.
6. Add the cartridge to the cartridge path.
7. Test the SFRA front-end and make sure Klarna payment options appear correctly.

Note that this section describes the minimum installation process without going in specifics on how to customize the cartridge. By the end of the section, you should have a working Klarna Payments SFRA cartridge.

## Verify Package Contents

**Klarna Payments SFRA** package contains the following items:

* Cartridge called “*Klarna Payments SFRA*” (or simply “*the cartridge*”).
* A site-template archive containing attributes and settings required for the cartridge to work properly.
* This document.

## Cartridge upload

Make sure the “*int\_klarna\_payments\_sfra*” cartridge is uploaded to the active code version of your environment.

## Metadata import

Find the archive ‘*site-template.zip*’ in the installation package, it contains metadata files. Please review the archive, do the necessary modifications, and import it through BM Administration > Site Development > Site Import & Export section. The only required modification is renaming the root folder of the archive to the ID of your site.

Check the fields which will be updated after importing file ‘*site-template.zip*’ and be sure that there won’t be any conflict with the existing fields.

Right after metadata import, you should verify all extensions are available within the business manager as described in Section 3. “Extensions”:

* New attributes to system objects.
* 
* New Custom objects.
* New Site preferences.



* New Service and credentials (Administration > Operations > Services).



## Service configuration

You need to configure Klarna Payments services credentials.

Go to Credentials tab as shown below:



You need to edit the existing credentials or create new ones using the credentials provided to you by Klarna and the API URL for the specific location, see for example below:



## Add cartridge to cartridge path

To activate the cartridge, make sure you prepend “*int\_klarna\_payments\_sfra*” to your cartridge path. This cartridge should be prepended to the “*app\_storefront\_base*” cartridge so it can override base templates and controllers.

## Test

Given all other installation steps have been concluded successfully, you should now test the website’s front-end to verify everything works properly.

* Klarna payment options should appear in checkout.   
    
  The payment options should appear right after the billing step, next to other available payment options (usually credit card) without the need to refresh the page.

# Integration with other payment cartridges

The contents of this section is 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.

# Additional configuration

This section describes additional configuration on the cartridge. Follow the instructions here only if you have successfully installed the cartridge (previous section).

## Configure Preassessment

Preassessment is configured via the “*Klarna Payment*” site preferences.

## Klarna Widget Customizations

You can customize the Klarna Widget via the site preferences this cartridge introduces.

# Uninstallation

Uninstallation of the cartridge is:

1. Remove cartridge “*int\_klarna\_payments\_sfra*” from the cartridge path.
2. Remove cartridge code from active code version.
3. Remove cartridge-related metadata from the website.

# Release History

|  |  |  |
| --- | --- | --- |
| **Version** | **Date** | **Changes** |
| 18.1.0 |  | Initial release of Klarna Payments SFRA. |