



*“ We leverage Modo’s capabilities in terms of interoperability and “plumbing” to offer our merchants world-wide a faster way to integrate our products and services. By resolving quite some complexity “behind the scenes”, Modo helps us reduce the friction of a lengthy and complicated technical integration whenever possible. Releasing merchants from this burden is a huge value add for them as integrating payment solutions isn’t “sexy” and ultimately you would like to do it once and be future proof. ”*

– Francesco Passone,  
Director of Global Solutions  
at Klarna

## Integrating merchants and payment service providers is a pain

Klarna is a payment solution that offers buy now, pay later, and installment options to consumers across online storefronts. Merchants were going wild to get Klarna integrated on their sites in order to experience the associated lift to conversion. This created a backlog of complex integrations for Klarna to perform with merchants globally. Modo offered a solution dubbed “Instant Integration” by the team at Klarna which greatly reduced the time to integrate new merchants and partners without requiring Klarna to change any of their infrastructure.

### WHAT THIS MEANS FOR KLARNA

Klarna is able to rapidly increase the number of merchants leveraging Klarna solutions, and get back to perfecting their “Smooth” payments offering while Modo handles the back-end integrations and payments plumbing. Additionally, Modo reduced Klarna’s exception rate to one tenth of a basis point. That number adds up when you have millions or billions in transaction volume. Modo is able to reduce the number of employees required to manage exceptions by keeping transactions in sync throughout the entire payments lifecycle.

Modo’s /Checkout product removes the complexity of building and expanding merchant payment stacks. One single connection to Modo gives access to the broad market of payment services - including offerings like Klarna.

Learn more about the Modo - Klarna partnership [here](#).

Watch the Klarna demo [here](#). Password: lystdemo