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e-payment gateway

## **Adding KLARNA payment method**

**PayZen 2.5**

Document version 1.2

# Contents

<b>1. HISTORY OF THE DOCUMENT.....</b>	<b>3</b>
<b>2. GETTING IN TOUCH WITH TECHNICAL SUPPORT.....</b>	<b>4</b>
<b>3. KLARNA: AN ONLINE INVOICE-BASED PAYMENT SOLUTION.....</b>	<b>5</b>
3.1. Identifying the payment stages.....	5
<b>4. INTEGRATING KLARNA INTO THE PAYMENT PAGE.....</b>	<b>7</b>
4.1. Characteristics.....	7
4.2. Configuring the Klarna Merchant ID (MID) in the Back Office.....	8
4.3. Viewing the Klarna payment progress on the payment pages.....	8
4.4. Viewing the Klarna transaction in the Back Office.....	12
<b>5. ESTABLISHING INTERACTION WITH THE PAYMENT GATEWAY.....</b>	<b>14</b>
5.1. Setting up a notification upon batch change.....	14
<b>6. GENERATING A PAYMENT FORM.....</b>	<b>15</b>
6.1. Creating a Klarna payment.....	16
<b>7. USING ADDITIONAL FUNCTIONS.....</b>	<b>18</b>
7.1. Transmitting shipping details.....	18
<b>8. COMPUTING THE SIGNATURE.....</b>	<b>19</b>
<b>9. ANALYZING THE PAYMENT RESULT.....</b>	<b>20</b>
9.1. Processing data specific to the Klarna payment response.....	20
<b>10. RETRIEVING THE INVOICE.....</b>	<b>22</b>
10.1. Via the notification on batch change.....	22
10.2. Via Web Services.....	22
<b>11. IDENTIFYING OPERATIONS THAT ARE AUTHORIZED FOR A KLARNA TRANSACTION.....</b>	<b>23</b>
11.1. Canceling a Klarna transaction.....	23
11.2. Refunding a Klarna transaction.....	23
11.3. Modifying the capture date of a Klarna transaction.....	24
11.4. Modifying the shopping cart.....	24

# 1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
1.2	Lyra Network	28 april 2016	Change the value of <b>vads_capture_delay</b>
1.1	Lyra Network	07-Mar-2016	<ul style="list-style-type: none"><li>• Steps to retrieve the Klarna invoice number (also called <b>ocrNumber</b>)</li><li>• Steps to modify the shopping cart:<ul style="list-style-type: none"><li>• Partial cancellation</li><li>• Partial refund</li></ul></li></ul>
1.0	Lyra Network	09-Oct-2015	Initial version

## Confidentiality

All information contained in this document is confidential. Its use outside the scope of this consultation or its disclosure to external parties is subject to preliminary approval by Lyra Network.

## 2. GETTING IN TOUCH WITH TECHNICAL SUPPORT

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In case of a problem with connection to the Back Office, click on "Forgotten password or locked password".

For technical inquiries or support, you can reach us from Monday to Friday, between 9am and 6pm

by phone at: +33 (820) 902 103 oder +49 (0) 69 59 77 17 27 (Hotline) from Germany

by e-mail: [support@payzen.eu](mailto:support@payzen.eu)

To facilitate the processing of your demands, you will be asked to communicate your shop ID (8 digits).

You will find this information in the subscription confirmation e-mail or in the Back Office (**Settings > Shop > Configuration**).

## 3. KLARNA: AN ONLINE INVOICE-BASED PAYMENT SOLUTION

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PayZen has expanded its online payment gateway by integrating Klarna, the invoice-based payment solution.

Klarna is a payment solution that allows buyers to settle an order after its delivery, upon reception of the invoice.

The concept is simple:

- The buyer validates his/her cart, fills in his/her information and waits for the goods to arrive.
- Klarna settles the order and the merchant website sends the goods to the buyer.
- The buyer receives his/her order and an invoice (e-mail sent by Klarna). The buyer must pay Klarna for the order within fourteen days (or return the goods, if he/she is not satisfied) by choosing a payment method from the available options (credit card, bank transfer, etc.).

This solution allows for a safer shopping experience, with no stress - both for the buyer and for the merchant. As a matter of fact, the merchant is paid directly by Klarna and it is Klarna that assumes all risk of fraud or delays.

This payment method is widespread in Northern countries (Germany, Denmark, Finland, Austria, the Netherlands, Norway and Sweden).

### **Note:**

*For the moment, your payment gateway enables this payment method only for Germany.*

### **What are Klarna's requirements to allow buyers to use this payment solution?**

Each buyer's profile is analyzed and evaluated.

After the shopping cart is validated and the information is filled in by the buyer, Klarna performs a quick check of the buyer's credit history.

Depending on the country of the buyer, this verification is carried out in regard to specific information, such as the buyer's national ID number. Furthermore, an algorithm is used to help determine the buyer's credit rating (time of purchase, the ordered product, etc.). The fraud rate is extremely low.

## 3.1. Identifying the payment stages

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### **Authorization**

A payment authorization can result in 4 different statuses:

- Authorized: corresponds to the **Waiting for capture** status
- To be validated: corresponds to the **To be validated** status
- Refused: corresponds to the **Refused** status
- Pending: corresponds to the **Waiting for authorization** status

In case the payment is waiting for authorization, the payment platform automatically synchronizes with Klarna until the final status is obtained (authorized or refused).

## Activation

The last payment stage is the activation on Klarna's side which is performed during capture at PayZen, i.e. when a Klarna transaction is validated and captured.

Klarna requires for the capture to be made on the same day as the order dispatch.

For this, it is recommended:

- to use the **Manual validation** mode  
and/or
- to specify a capture date in the future.

When the order is ready to be shipped, you can use the features of Back Office (or of Web Services v5) to set a later or an earlier capture date and validate the transaction in accordance with the availability and the dispatch of the order.

.

If the **Instant Payment Notification URL on batch change** is enabled and configured (recommended), the **OcrNumber** is returned in the **vads\_ext\_trans\_id** field. Its value corresponds to the invoice number provided by Klarna.

Its value also appears in the Klarna transaction details in the Back Office with the label **Klarna invoice number**.

The value of this field allows to retrieve the invoice (see chapter **Retrieving the invoice**).

## 4. INTEGRATING KLARNA INTO THE PAYMENT PAGE

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Important information about the addition of this payment method:

- **Type of integration**

Only available via integration with payment form redirection.

- **Restrictions**

- Integration is not possible via Web Services.
- Not applicable with recurring payment, payment by identifier, split payment and silent payment.
- Not applicable with 3D-Secure.

- **Field name for customizing the list of payment methods**

vads\_payment\_cards

- **Value of vads\_payment\_cards**

KLARNA

Example:

E.g., for integrating Visa, MasterCard and KLARNA into the payment page, the line of code in the payment form is:

```
<input type="hidden" name="vads_payment_cards" value="VISA;MASTERCARD;KLARNA" />
```

*Note:*

- *If this list contains only one card type, the data entry page for this payment method will directly appear.*
- *If there are more than one card types, the page with payment method selection will appear.*
- *If this parameter is empty (recommended), the available payment methods (currencies, technical constraints, etc.) associated with the shop will be suggested.*

### 4.1. Characteristics

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The addition of Klarna payment method for your merchant website meets a number of characteristics:

- Klarna establishes a risk profile of online buyers by collecting their data.  
This profile attributes a **risk status** for a given payment.
- The buyer's data is called **Checkout**. This data depends on the buyer's country. It can contain:
  - personal data required to perform a financial solvency and identity check, e.g. last and first name, address, date of birth, gender, e-mail address, IP address, phone number,
  - data required to make an invoice-based purchase in connection with the order, e.g. the number of articles, their references, the invoice amount and the tax percentage.
- The merchant receives the transaction money once the transaction has been validated (or captured), i.e. **upon order dispatch**.
- The dispatch of the order must be made within a maximum of 7 days after the **reservation price** has been determined.

- The buyer's account is debited starting from the **14th day** after the authorization has been given and only **after the order has been received**.
- The merchant's MID with Klarna is valid for a given country. The merchant ID (**merchant id**) is necessarily linked to the merchant's country.
- The merchant can have several MID that he/she attributes to a shop that is linked to a country.
- The transaction amount is credited at once directly to the merchant's account by Klarna **in the currency of the buyer's country**.
- Klarna assumes the risk of non-payments. This is why a **risk status** is assigned to a transaction and determines the successful outcome of the payment.
- The Klarna payment method is either an **invoice-based payment** or an **installment payment**.

## 4.2. Configuring the Klarna Merchant ID (MID) in the Back Office

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Klarna sends the **EID** (E-store ID - corresponds to the merchant ID) by e-mail as well as the value of **Shared Secret** (password) to the merchant.

This data is required for the exchange between the payment gateway and Klarna.

It must be transmitted to the contact person of your payment gateway.

In addition to your EID and your Shared Secret, you also need to transmit:

- The country: the merchant's country.
- The VAT on product sales: the percent of the VAT applied by default. The value may be different depending on the country of the shop.
- The shipping VAT if it differs from the VAT on product sales that is applied by default.

## 4.3. Viewing the Klarna payment progress on the payment pages

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Klarna payment pages are available in English and in German.

1. The buyer validates the shopping cart.
2. The merchant website redirects the buyer to the payment gateway. This redirection is made via the HTML POST form in HTTPS. The parameters of the form are described in the chapter **Creating a Klarna payment**.
3. When the parameters and their signature have been verified, the page of payment method selection appears.

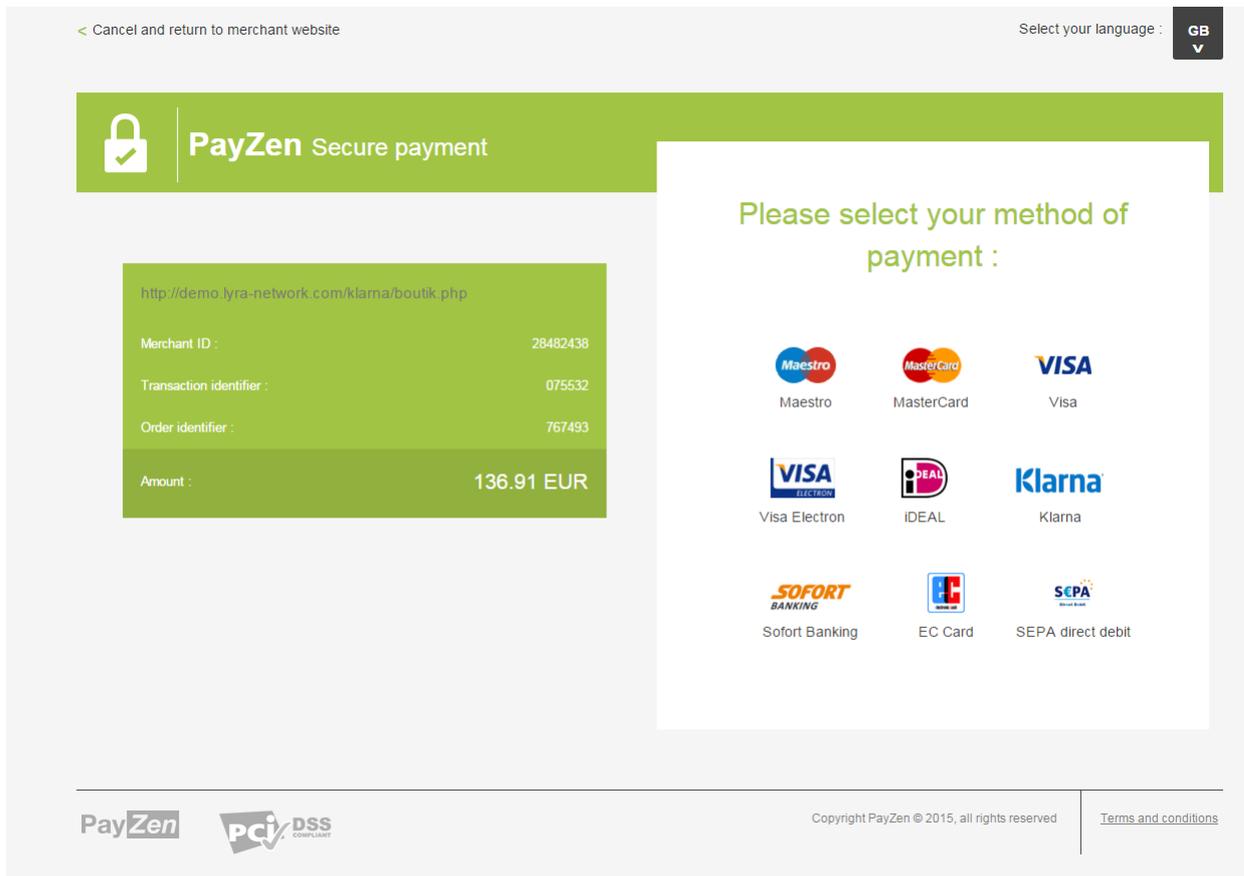


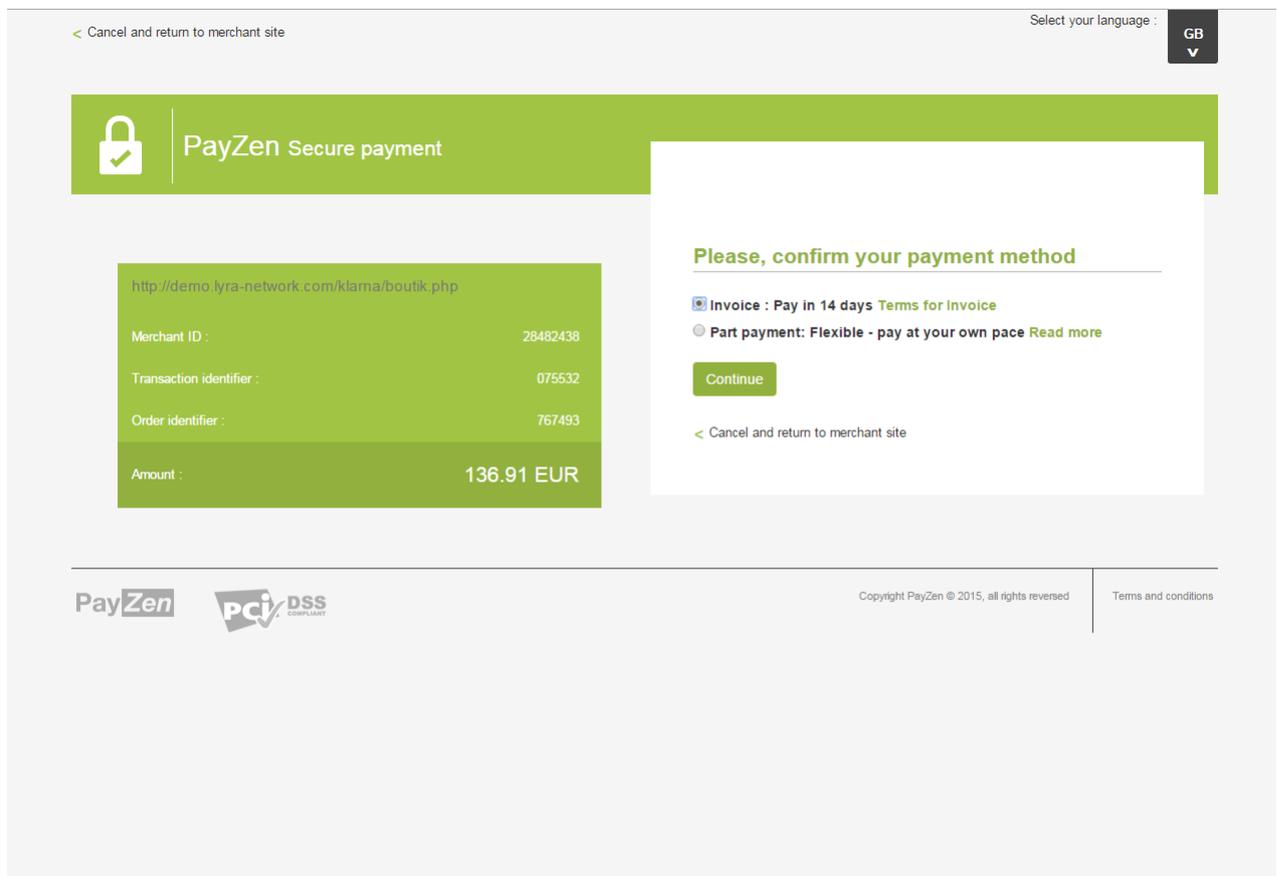
Figure 1: Selection of a payment method

If a payment method has been specified in the form, the buyer proceeds directly to step 5.

4. The buyer selects **Klarna** as the payment method.

5. The buyer selects a payment method:

- invoice-based payment (within 14 days)
- installment payment



*Figure 2: Selection of a payment method*

6. The buyer clicks on **Continue** to proceed with the payment.
7. The buyer fills in all the required information or verifies the displayed information.

http://demo.lyra-network.com/klarna/boutik.php	
Merchant ID :	28482438
Transaction identifier :	075532
Order identifier :	767493
Amount :	136.91 EUR

### Selected payment method

Invoice : Pay in 14 days - [Change it](#)

### Please, confirm your personal details

**Email**

**Title**      **First name**      **Last name**

**Street**      **Number**

**Zipcode**      **City**

**Date of birth**

**Phone number**

I agree to forward the necessary data in order to verify my identity and my creditworthiness to proceed Klarna payment method. I have the right to withdraw my **Consent** with future effect at any time. The merchant general terms and conditions are applicable.

[Continue](#)

[< Cancel and return to merchant site](#)

Figure 3: Entry of buyer details

At this stage of the payment, if the buyer wishes to modify the selected payment method, he can do so simply by clicking on **Change it**. The buyer will return to the previous step.

8. The buyer accepts the terms and conditions by checking the ckeck box to proceed to payment.
9. The buyer clicks on **Continue**.
10. If the payment is successfully completed, a page with the detailed summary of the transaction will appear.

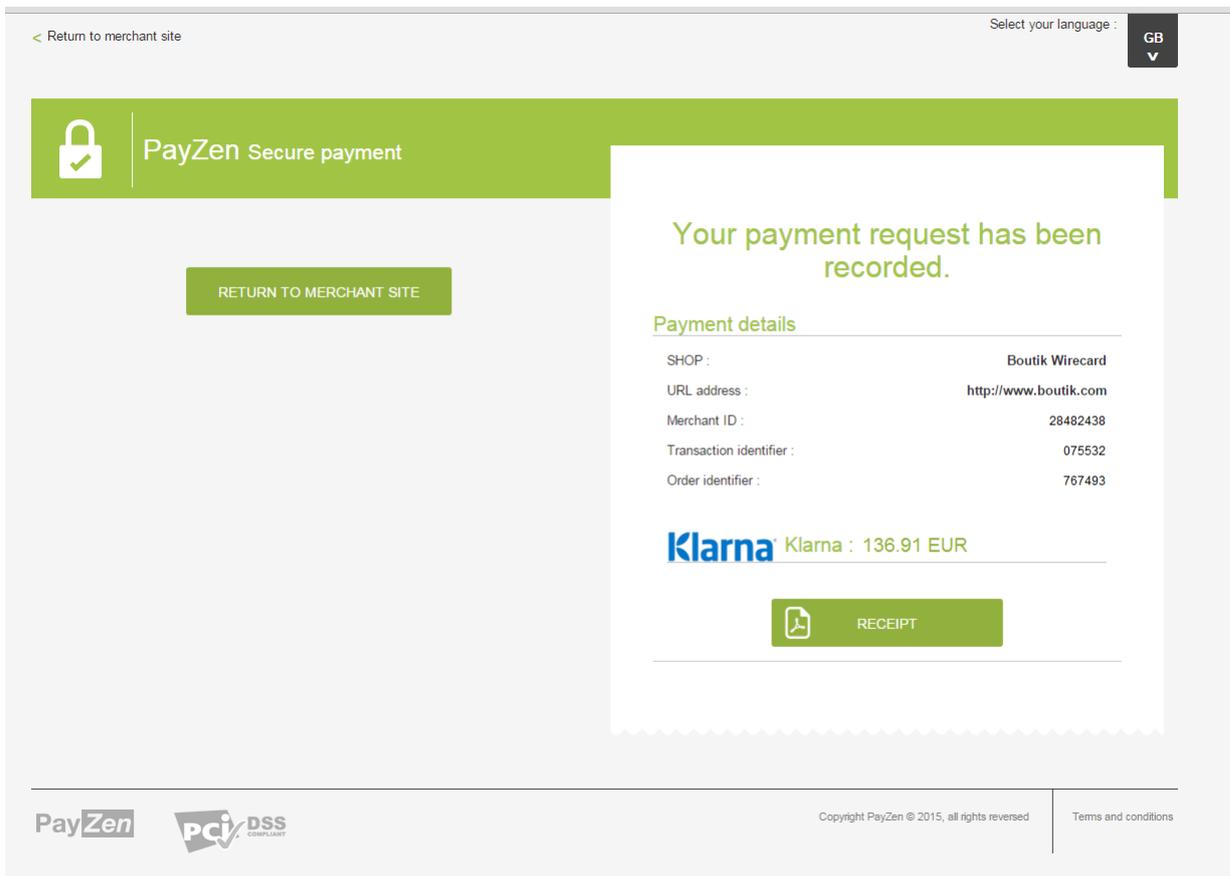


Figure 4: Summary page

In case of failure, a message appears. The buyer is notified that the payment request has been rejected.

A link is presented to cancel and return to the shop.

#### 4.4. Viewing the Klarna transaction in the Back Office

Transactions can be viewed in the Back Office via the **Management > Transactions** menu.

**1.** Select a Klarna transaction.

Depending on the transaction status, select the tab where the transaction appears:

- Transactions in progress
- Captures
- Captured transactions

**Note:**

When Klarna retains a transaction:

- The payment appears in the **Payment in progress** tab with a **Waiting for authorization** status.
- The **vads\_result** field is returned with the 00 value during the call to the Instant Payment Notification (IPN) URL. Make sure you also verify that the **vads\_trans\_status** field in your script is not populated with **WAITING\_AUTHORIZATION** (verification by Klarna).

**2.** Right-click on the selected transaction.

**3.** Select **Display transaction details**.

The dialog box **Details of a transaction** appears.

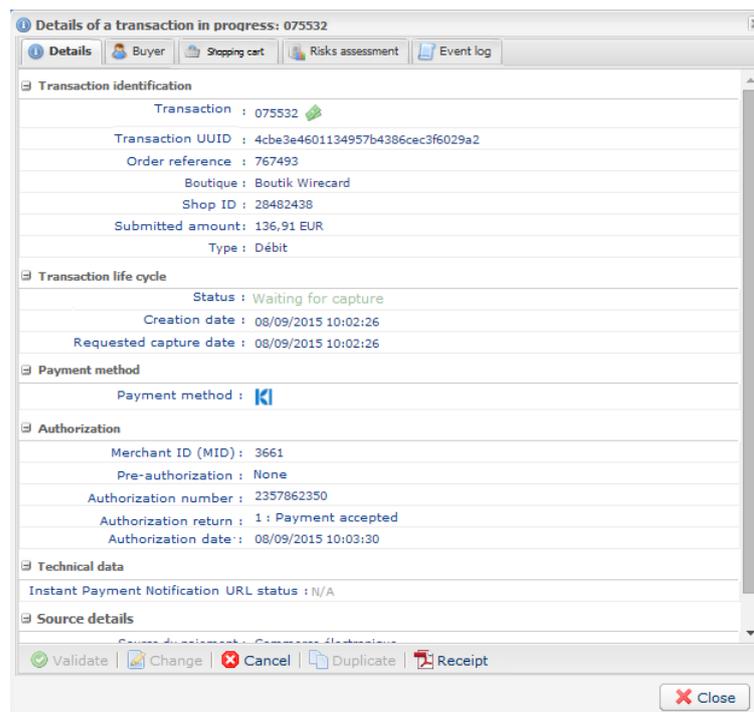


Figure 5: Transaction details

Among the information presented in the **Details** tab, you will find:

- **Transaction type**  
Debit in case of a payment. Credit in case of a refund.
- **The transaction amount**
- **The transaction status**
- ...

Among the information presented in the **Buyer** tab, you will find:

- The buyer's first and last name
- The buyer's address
- The buyer's phone number
- ...

Among the information presented in the **Shopping cart** tab, you will find the buyer's order details.

## 5. ESTABLISHING INTERACTION WITH THE PAYMENT GATEWAY

The interaction with the payment gateway is described in the Payment Form Implementation Guide, available here: <https://payzen.io/de-DE/>

For Klarna transactions, it is recommended to enable the Instant Payment Notification on batch change. This notification allows to retrieve the Klarna invoice number (also called **ocrNumber**).

### 5.1. Setting up a notification upon batch change

This rule is **disabled by default**.

It is recommended to enable this notification for Klarna transactions in order to be notified about the capture.

The **ocrNumber** field is returned among the transmitted details.

To set up this notification:

1. Right-click on **Instant Payment Notification URL on batch change**.
2. Select **Manage the rule**.
3. Enter the URL of your page into **URL to notify in TEST mode** and **URL to notify in PRODUCTION**.
4. Enter the **E-mail address(es) to notify in case of failure**.
5. Set up the parameters for **Automatic retry in case of failure**.  
This option allows to automatically send notifications to the merchant website in case of failure. For more information, see the chapter **Activating the automatic retry**.
6. Save the changes.
7. Enable the rule with a right-click on **Instant Payment Notification URL on batch change** and select **Enable the rule**.

If the gateway is unable to access the URL of your page, an e-mail will be sent to the address specified in step 4.

It contains:

- The HTTP code of the encountered error
- Parts of error analysis
- Its consequences
- Instructions to resend the notification to the URL specified in step 6 from the Back Office .

## 6. GENERATING A PAYMENT FORM

To generate a payment request, you must create an HTML form as follows:

```
<form method="POST" action="https://secure.payzen.eu/vads-payment/">
  <input type="hidden" name="parametre1" value="valeur1" />
  <input type="hidden" name="parametre2" value="valeur2" />
  <input type="hidden" name="parametre3" value="valeur3" />
  <input type="hidden" name="signature" value="signature"/>
  <input type="submit" name="payer" value="Payer"/>
</form>
```

It contains:

The following technical elements:

- The `<form>` et `</form>` tags that allow to create an HTML form.
- The method `method="POST"` attribute that defines the method used for sending data.
- The action `action="https://secure.payzen.eu/vads-payment/"` attribute that defines where to send the form data.

Form data:

- Shop ID,
- Information about the payment depending on the use case ,
- Additional information, depending on your requirements ,
- Signature that certifies the integrity of the form .

This data is added to the form by using the `<input>` tag:

```
<input type="hidden" name="parametre1" value="valeur1" />
```

For setting the `name` et `value` attributes, see chapter **Data dictionary** of the Payment Form Integration Guide.

All the data in the form must be encoded in **UTF-8**.

Special characters (accents, punctuation marks, etc.) will then be correctly interpreted by the payment gateway. Otherwise, the signature will not be computed correctly and the form will be rejected.

The **Pay** button that will allow to send data:

```
<input type="submit" name="payer" value="Payer"/>
```

## 6.1. Creating a Klarna payment

1. Use all the fields of the table below to create your payment form.

The fields presented below are mandatory independently of the form to be sent.

Field name	Description	Format	Value
vads_site_id	Shop ID	n8	E.g.: 12345678
vads_ctx_mode	Operating mode	string (enum)	<b>TEST</b> or <b>PRODUCTION</b>
vads_trans_id	Transaction number	n6	E.g.: 123456
vads_trans_date	Date and time (in UTC format) of the payment form	n14	E.g.: 20150901130025
vads_amount	Payment amount, charges included (in the smallest currency unit)	n..12	E.g.: 3000 for 30 Euros
vads_currency	Code of the payment currency	n3	E.g.: 978 for Euro
vads_action_mode	Acquisition mode for credit card data	string (enum)	<b>INTERACTIVE</b>
vads_page_action	Action to perform	string (enum)	<b>PAYMENT</b>
vads_version	Version of the exchange protocol	string (enum)	<b>V2</b>
vads_payment_config	Payment type	string (enum)	<b>SINGLE</b>
vads_capture_delay	Delay before capture <b>The delay must take into account the availability and the delivery of the products in the order.</b>	n..3	empty or 0 to 7 days
vads_validation_mode	Validation mode. Klarna recommends the <b>Manual validation</b> mode.	string (enum)	<b>1</b> (manual)

Table 1: Field list

2. Use all the fields of the table below to create your payment form.

These fields apply specifically to the implementation of the Klarna payment method.

**Note:**

*The buyer's country determines the list of mandatory fields.*

Field name	Description	Format	AT	DK	FI	DE	NL	NO	SE
vads_cust_national_id	National identifier (e.g.: social security number). Specific to each country.	ans..255		x	x			x	x
vads_birth_day	Buyer's day of birth.	n..2	x			x	x		
vads_birth_month	Buyer's month of birth.	n..2	x			x	x		
vads_birth_year	Buyer's year of birth.	n4	x			x	x		
vads_cust_title	Buyer's civil status. The possible values are: For a woman: <ul style="list-style-type: none"> <li>• MM</li> <li>• MS</li> <li>• MISS</li> <li>• MISTRESS</li> <li>• MADAME</li> <li>• FRAU</li> <li>• FEMELLE</li> </ul> For a man: <ul style="list-style-type: none"> <li>• MR</li> </ul>	an..63	x			x	x		

Field name	Description	Format	AT	DK	FI	DE	NL	NO	SE
	<ul style="list-style-type: none"> <li>MISTER</li> <li>HERR</li> <li>MALE</li> </ul> <p>These values are not case-sensitive. Lower and uppercase letters can be used.</p>								
vads_cust_first_name	Buyer's first name.	an..63	x	x	x	x	x	x	x
vads_cust_last_name	Buyer's last name.	an..63	x	x	x	x	x	x	x
vads_cust_address_number	Buyer's street name.	an..55				x	x		
vads_cust_address	Buyer's postal address.	ans..255	x	x	x	x	x	x	x
vads_cust_zip	Buyer's postal code.	an..64	x	x	x	x	x	x	x
vads_cust_city	Buyer's city.	an..128	x	x	x	x	x	x	x
vads_cust_country	Buyer's country code in the ISO 3166 format.	a2	x	x	x	x	x	x	x
vads_cust_phone	Buyer's phone number.	an..32	vads_cust_phone et vads_cust_cell_phone are optional. However, it is mandatory to fill in at least one phone number.						
vads_cust_cell_phone	Buyer's cell phone number	an..32							
vads_cust_email	Buyer's e-mail address	ans..150	x	x	x	x	x	x	x

Table 2: Fields required for invoicing

Caption to identify countries:

AT : Austria

DE : Germany

DK : Denmark

FI : Finland

NL : The Netherlands

NO : Norway

SE : Switzerland

3. Use all the fields of the table below to provide the cart details.

Field name	Format	Description	Required
vads_order_id	an..32	Order ID.	x
vads_nb_products	n..12	Number of products in the cart.	x
vads_product_labelN	an..255	Label of each article in the cart. N corresponds to the reference of the article. (0 for the first one, 1 for the second one, etc.)	x
vads_product_amountN	n..12	Amounts, including all charges, of different articles in the cart. N corresponds to the reference of the article. (0 for the first one, 1 for the second one, etc.) The amount is presented in the smallest unit of the currency.	x
vads_product_refN	an..64	Reference of each article in the cart. N corresponds to the reference of the article. (0 for the first one, 1 for the second one, etc.)	x
vads_product_qtyN	n..12	Amount of each article in the cart. N corresponds to the reference of the article. (0 for the first one, 1 for the second one, etc.)	x
vads_product_vatN	n..12	Tax amount of each article in the cart. N corresponds to the reference of the article. (0 for the first one, 1 for the second one, etc.) This field must be populated with a decimal value (e.g.: 10.0). If the field is not populated, the default VAT on product sales defined at the shop is applied.	

Table 3: Field list - Cart details

4. Add optional fields depending on your requirements (see chapter **Using additional functions**).

5. Compute the value of the **signature** field using all the fields of your form starting with **vads\_** (see chapter **Computing the signature**).

## 7. USING ADDITIONAL FUNCTIONS

To obtain a customized form, you can use some optional features from the list below:

- Transmitting shipping details (address, etc.)

Other functions are presented in the payment form implementation guide. They will help you easily create a payment form.

### 7.1. Transmitting shipping details

The merchant can transmit the buyer's shipping information (e-mail address, civil status, phone number, etc.).

If these details are not sent in the payment form, the billing information will be used.

This information will be visible in the Back Office by consulting the transaction details (**Shipping** tab).

1. Use the fields required for your use case (see chapter **Generating a payment form**) to create your payment form.
2. Use the optional fields below according to your requirements.

These fields will be sent back with the response and will include the value transmitted in the form.

Field name	Description
vads_ship_to_status	Status ( <b>PRIVATE</b> : for private clients / <b>COMPANY</b> for companies).
vads_ship_to_name	<b>Deprecated</b> Buyer's last name. Use <b>vads_ship_to_first_name</b> and <b>vads_ship_to_last_name</b> .
vads_ship_to_first_name	First name.
vads_ship_to_last_name	Last name.
vads_ship_to_legal_name	Legal name.
vads_ship_to_phone_num	Phone number.
vads_ship_to_street_number	Street number.
vads_ship_to_street	Postal address.
vads_ship_to_street2	Second line of the address.
vads_ship_to_district	District.
vads_ship_to_zip	Postal code.
vads_ship_to_city	City.
vads_ship_to_state	State / Region.
vads_ship_to_country	Country code in compliance with the ISO 3166 standard

Table 4: Field list - Shipping details

**Note:**

For the shipping VAT, use the value that was defined when drawing up the contract with the contact person of your payment gateway. If no value has been specified, the default tax value of the shop country will be used.

3. Compute the value of the **signature** field using all the fields of your form starting with **vads\_** (see chapter **Computing the signature** ).

## 8. COMPUTING THE SIGNATURE

To be able to compute the signature, you must have all the fields starting with **vads\_** as well as the **certificate** (the certificate value allows to compute the numerical signature).

To compute the signature:

1. Sort the fields starting with **vads\_** alphabetically.
2. Make sure that all the fields are encoded in UTF-8.
3. Concatenate the values by separating them with a "+".
4. Concatenate the result with the test or production certificate separating them with a "+".
5. Apply the SHA-1 algorithm to obtain the signature value.

Example of parameters sent to the payment platform:

```
<form method="POST" action="https://secure.payzen.eu/vads-payment/">
<input type="hidden" name="vads_action_mode" value="INTERACTIVE" />
<input type="hidden" name="vads_amount" value="1524" />
<input type="hidden" name="vads_ctx_mode" value="TEST" />
<input type="hidden" name="vads_currency" value="978" />
<input type="hidden" name="vads_page_action" value="PAYMENT" />
<input type="hidden" name="vads_payment_config" value="SINGLE" />
<input type="hidden" name="vads_site_id" value="12345678" />
<input type="hidden" name="vads_trans_date" value="20090501193530" />
<input type="hidden" name="vads_trans_id" value="654321" />
<input type="hidden" name="vads_version" value="V2" />
<input type="hidden" name="signature" value="606b369759fac4f0864144c803c73676cbe470ff" />
<input type="submit" name="pay" value="Pay" />
</form>
```

This example is analyzed as follows:

1. Sort the fields starting with **vads\_** alphabetically:

- vads\_action\_mode
- vads\_amount
- vads\_ctx\_mode
- vads\_currency
- vads\_page\_action
- vads\_payment\_config
- vads\_site\_id
- vads\_trans\_date
- vads\_trans\_id
- vads\_version

2. Concatenate these values separating them with a "+":

```
INTERACTIVE+1524+TEST+978+PAYMENT+SINGLE+12345678+20090501193530+654321+V2
```

3. Add the test certificate value at the end of the chain separating it with a "+". In this example, the test certificate is **1122334455667788**:

```
INTERACTIVE+1524+TEST+978+PAYMENT+SINGLE+12345678+20090501193530+654321+V2+1122334455667788
```

4. Apply the SHA-1 algorithm to the resulting chain.

The result that must be transmitted to the signature field is:  
**606b369759fac4f0864144c803c73676cbe470ff.**

## 9. ANALYZING THE PAYMENT RESULT

The analysis of the payment result is described in the **Payment Form Implementation Guide** available in our online documentation archive (<https://payzen.io/de-DE/>).

This document only describes the steps of processing data relative to the response of a Klarna payment.

### 9.1. Processing data specific to the Klarna payment response

The IPN URL will contain the following information:

1. Identify the payment result by retrieving the value of the **vads\_trans\_status** field.

Field name	Description	Value
<b>vads_trans_status</b>	Payment status	<p>The possible values are:</p> <ul style="list-style-type: none"><li>• <b>AUTHORISED</b> Accepted, waiting for capture</li><li>• <b>AUTHORISED_TO_VALIDATE</b> Accepted, waiting for validation</li><li>• <b>WAITING_AUTHORISATION</b> This status is returned when the buyer's risk status is awaiting validation by Klarna.</li><li>• <b>ABANDONED</b> Payment abandoned by the buyer</li><li>• <b>REFUSED</b> Declined</li><li>• <b>CANCELED</b> Canceled by the merchant</li></ul> <p>For more information, see the Payment Form Implementation Guide available in our online documentation archive (<a href="https://payzen.io/de-DE/">https://payzen.io/de-DE/</a>).</p>

Table 5: List of fields to analyze - Klarna payment

2. Register the order by identifying the value of the **vads\_order\_id** field if you have transmitted it in the payment form.
3. Register the payment reference by identifying the value of the **vads\_trans\_id** field.
4. Save the value of the **vads\_trans\_date** field to identify the transaction creation date.
5. Save the value of the **vads\_presentation\_date** field to identify the payment presentation date.
6. Register the authorization result.

Field name	Description	Value
<b>vads_auth_result</b>	Return code of the authorization request sent by Klarna	<p>The possible values are:</p> <ul style="list-style-type: none"><li>• 1 : success</li><li>• 2 : pending at Klarna</li><li>• 3 : failure</li></ul>

7. In case of success, save the value of the **vads\_auth\_number** field to identify the Klarna reservation number.

This number indicates that the payment has been authorized and successfully performed.

8. Save the payment amount and currency. To do so, retrieve the values of the following fields:

Field name	Description
vads_amount	Amount of the payment (in the smallest currency unit).
vads_currency	Code of the currency used for the payment.
vads_change_rate	Applied exchange rate.
vads_effective_amount	Payment amount in the currency used for capture in the bank.

9. Save all the information about the purchase, the buyer (invoicing) and the shipping.  
This data will be provided in the response only if it has been sent in the payment form.  
The values of the fields are identical to the ones submitted in the form.

## 10. RETRIEVING THE INVOICE

---

By default, Klarna automatically sends the invoice to the buyer by e-mail.

However, the merchant also has the possibility to retrieve it (and to send it to the buyer, if necessary).

To do this, the merchant must retrieve the value of the **ocrNumber** field after the payment capture.

The merchant has two possibilities to retrieve the value of the **ocrNumber** field:

- Configure the Instant Payment Notification URL on batch modification (see chapter **Setting up the Notification on batch change**).
- Use the **getPaymentDetails** operation of Web Services v5.

### 10.1. Via the notification on batch change

---

1. Retrieve the value of the **vads\_ext\_trans\_id** field.

This value corresponds to the Klarna invoice number (also called **ocrNumber**).

2. Concatenate the URL of Klarna with the value of **ocrNumber** and the .pdf or .jpg extension as follows:

*[https://online.klarna.com/invoices/%22ocr number.pdf](https://online.klarna.com/invoices/%22ocr%20number.pdf) or [jpg](https://online.klarna.com/invoices/%22ocr%20number.jpg)*

The merchant can also retrieve the invoice in the PDF or JPG format and, if needed, send it to the buyer.

The URL remains available for a period of 30 days.

### 10.2. Via Web Services

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1. Use the **getPaymentDetails** operation of v5 Web Services.

For more information on the operation, see the documentation available at <https://payzen.io/de-DE/>

Using the **paymentResponse** object, the **getPaymentDetails** operation returns an **externalTransactionId** attribute containing the value of **ocrNumber**.

Example:

```
<externalTransactionId>1002786970437</externalTransactionId>
```

2. Concatenate the URL of Klarna with the value of **ocrNumber** and the .pdf or .jpg extension as follows:

*[https://online.klarna.com/invoices/%22ocr number.pdf](https://online.klarna.com/invoices/%22ocr%20number.pdf) or [jpg](https://online.klarna.com/invoices/%22ocr%20number.jpg)*

The merchant can also retrieve the invoice in the PDF or JPG format and, if needed, send it to the buyer.

The URL remains available for a period of 30 days.

# 11. IDENTIFYING OPERATIONS THAT ARE AUTHORIZED FOR A KLARNA TRANSACTION

---

The authorized operations for Klarna transactions are:

- Full cancellation
- Full refund
- Modification of the capture date
- Modification of the shopping cart

## 11.1. Canceling a Klarna transaction

---

Only the transactions that have not been captured can be canceled.

They can have the following statuses:

- To be validated
- Waiting for authorization

1. Select the **Transactions in progress** tab.

2. Select a Klarna transaction.

3. Right-click on the selected transaction.

4. Select **Cancel** in the context menu.

A dialog box appears. Your payment platform requests a confirmation to cancel the transaction.

5. Click on **Yes** to cancel the selected transaction.

## 11.2. Refunding a Klarna transaction

---

Only the transactions that have not been captured can be refunded.

They can have the following statuses:

- To be validated
- Waiting for authorization

1. Select the **Captured transactions** tab.

2. Select a Klarna transaction.

3. Right-click on the selected transaction.

4. Select **Perform a refund** in the context menu.

## 11.3. Modifying the capture date of a Klarna transaction

---

1. Select the **Transactions in progress** tab.
2. Select a Klarna transaction.
3. Right-click on the selected transaction.
4. Select **Modify** in the context menu.  
A dialog box appears.

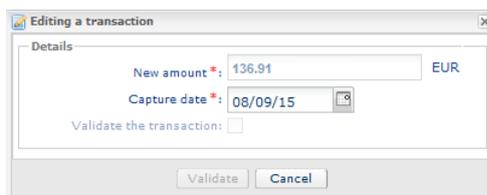


Figure 6: Modification of a transaction

5. Modify the capture date to fit your requirements.  
When modifying a transaction, you can also check **Validate the transaction**.
6. Click on **Validate** to confirm the modification of the transaction capture date.

## 11.4. Modifying the shopping cart

---

A shopping cart can be modified in the following cases:

- a partial cancellation  
Concerns transactions that appear in the **Transactions in progress** tab of the Merchant Back Office.  
A partial cancellation of an order can be made if:
  - it has not been not captured (in the Back Office)
  - it has not been enabled by Klarna.For all modifications, it is mandatory to recreate the shopping cart with all the elements that it must contain.
- a partial refund  
Concerns transactions that appear in the **Transactions in progress** tab of the Merchant Back Office.  
A partial cancellation of an order can be made if it has been captured.  
For all modifications, it is mandatory to submit all the contents of the shopping cart.  
If some elements should not be included, their quantity must be equal to 0.  
The only field to be modified is quantity (downward).

To modify a shopping cart (partial cancellation or partial refund):

1. Use the **updatePaymentDetails** operation of v5 Web Services.

Web Services are developed following the SOAP protocol (Simple Object Access Protocol) v1.2 and are described by the following wsdl file:

<https://secure.payzen.eu/vads-ws/v5?wsdl>

2. Populate the HEADER of your request in order to transmit the value of the **shopId**, **requestId**, **timestamp**, **mode** and **authToken** attributes.

For more information, see the documentation available in our online document archive <https://payzen.io/de-DE/>

3. Populate the BODY of your request with the updatePaymentDetails object.

**updatePaymentDetails** contains the following parameters:

Object	Format	Required
queryRequest	queryRequest	✓
shoppingCartRequest	shoppingCartRequest	✓

4. Populate the **queryRequest** object with the **uuid** attribute.

Corresponds to the unique transaction reference.

This attribute allows to target the transaction that is subject to modification.

5. Populate the **shoppingCartRequest** object with the following attributes:

shoppingCartRequest																																				
Attribute	Required	Format																																		
<b>insuranceAmount</b> Amount of insurance	✓	n..3																																		
<b>shippingAmount</b> Shipping fees.	✓	n..3																																		
<b>cartItemInfo</b> Customizable fields for adding shopping cart elements. The <b>cartItemInfo</b> attribute consists of subobjects: <ul style="list-style-type: none"> <li><b>productLabel</b> : product name Its format is "string".</li> <li><b>productType</b> : product type. Its format is "string (enum)".</li> </ul> <table border="1" data-bbox="268 1075 1181 1702"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr><td>FOOD_AND_GROCERY</td><td>Food and grocery</td></tr> <tr><td>AUTOMOTIVE</td><td>Cars / Moto</td></tr> <tr><td>ENTERTAINMENT</td><td>Entertainment / Culture</td></tr> <tr><td>HOME_AND_GARDEN</td><td>Home and gardening</td></tr> <tr><td>HOME_APPLIANCE</td><td>Household appliances</td></tr> <tr><td>AUCTION_AND_GROUP_BUYING</td><td>Auctions and group purchasing</td></tr> <tr><td>FLOWERS_AND_GIFTS </td><td>Flowers and presents</td></tr> <tr><td>COMPUTER_AND_SOFTWARE</td><td>Computers and software</td></tr> <tr><td>HEALTH_AND_BEAUTY</td><td>Health and beauty</td></tr> <tr><td>SERVICE_FOR_INDIVIDUAL</td><td>Services for individuals</td></tr> <tr><td>SERVICE_FOR_BUSINESS</td><td>Services for companies</td></tr> <tr><td>SPORTS</td><td>Sports</td></tr> <tr><td>CLOTHING_AND_ACCESSORIES</td><td>Clothes and accessories</td></tr> <tr><td>TRAVEL</td><td>Travel</td></tr> <tr><td>HOME_AUDIO_PHOTO_VIDEO</td><td>Sound, image and video</td></tr> <tr><td>TELEPHONY</td><td>Telephony</td></tr> </tbody> </table>	Value	Description	FOOD_AND_GROCERY	Food and grocery	AUTOMOTIVE	Cars / Moto	ENTERTAINMENT	Entertainment / Culture	HOME_AND_GARDEN	Home and gardening	HOME_APPLIANCE	Household appliances	AUCTION_AND_GROUP_BUYING	Auctions and group purchasing	FLOWERS_AND_GIFTS	Flowers and presents	COMPUTER_AND_SOFTWARE	Computers and software	HEALTH_AND_BEAUTY	Health and beauty	SERVICE_FOR_INDIVIDUAL	Services for individuals	SERVICE_FOR_BUSINESS	Services for companies	SPORTS	Sports	CLOTHING_AND_ACCESSORIES	Clothes and accessories	TRAVEL	Travel	HOME_AUDIO_PHOTO_VIDEO	Sound, image and video	TELEPHONY	Telephony	✓	cartItemInfo
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<ul style="list-style-type: none"> <li><b>productRef</b> : product reference. Its format is "string".</li> <li><b>productQty</b> : product quantity. Its format is "integer".</li> <li><b>productAmount</b> : product amount in cents. Its format is "string".</li> <li><b>productVat</b> : tax amount on the product. Its format is "string".</li> </ul> <p><i>Example:</i></p> <pre>&lt;cartItemInfo&gt;   &lt;productLabel&gt;CHIPS&lt;/productLabel&gt;   &lt;productType&gt;FOOD_AND_GROCERY&lt;/productType&gt;</pre>																																				

Table 7: Values associated with productType

shoppingCartRequest		
Attribute	Required	Format
<pre> &lt;productRef&gt;188545&lt;/productRef&gt; &lt;productQty&gt;10&lt;/productQty&gt; &lt;productAmount&gt;10000&lt;/productAmount&gt; &lt;/cartItemInfo&gt; </pre>		

Table 6: Object shoppingCartRequest

**Note:**

*If an attribute is deleted in a request, it is permanently deleted. To compensate for any errors or omissions, all fields are required. We recommend to send them in the request even if one of them is set to 0 or is empty.*