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## Klarna Scales In-store Offering with Clover, Expanding to Stores, Salons and Service Providers

New York, April 15, 2025 – [Klarna](#), the AI-powered payments and commerce network, has signed an agreement with [Clover](#), the world's smartest point-of-sale system, to auto-enable Klarna's flexible payment options into shops and service businesses across the United States, with initial plans to enable over 100,000 merchant locations. With this strategic partnership, shoppers will be able to choose Klarna for payments on Clover devices for in-store purchases.

The agreement marks a major step in Klarna's push into in-store shopping options, which will allow shoppers to use Klarna not just online, but in the places, they visit every day such as local shops, salons and cafés. With Clover + Klarna, small businesses will be able to offer flexible payments, attract more customers, and boost sales.

Klarna offers a range of flexible payment methods, from immediate debit payments, which make up one in four global transactions, to interest-free installment payment options. We're bringing Klarna to Main Street," said David Sykes, Chief Commercial Officer at Klarna. "Klarna started by changing how people pay online — now we're changing how they pay everywhere. With Clover, we're meeting shoppers where they are and giving small businesses a powerful new way to grow."

Clover, a [Fiserv](#) brand, is a one-stop shop for all payment needs, ensuring that running a small business is easier and more efficient, while allowing small businesses to accept payments and streamline day-to-day operations. With Clover, small businesses are enabled to take payments and manage their daily tasks with top-quality hardware, software, and tools for online orders, accounting, loyalty programs, staff management, inventory, and more.

"Clover is excited to join forces with Klarna to leverage our strong presence across U.S. services, and retail, to power and engage consumers at key moments—before, during, and after checkout," said Jennifer LaClair, Head of Merchant Solutions at Fiserv.

Today, in-store shoppers at select Clover powered merchants will see a Klarna logo on the pre-screen of payment devices, with a larger rollout to new and existing Clover merchants slated for early 2026. With this launch, Clover + Klarna aims to expand the partnership further to include e-commerce payments and future geographic expansion.

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