

How to Offer Klarna Payments in systeme.io



Introduction

Klarna lets customers split or defer payment (buy now, pay later) at checkout—useful for higher-ticket courses, bundles, and coaching on systeme.io. Klarna is **not** its own payment gateway on the platform: you activate it **through Stripe**, then expose it on each funnel with the **Klarna (Stripe)** option in funnel settings.

This guide follows [How to offer Klarna payments in systeme.io](https://systeme.io/help/how-to-offer-klarna-payments-in-systeme-io).

What You Need

- A systeme.io account ([plan](#) with Stripe)
- A **Stripe** account connected to systeme.io
- **Klarna enabled** in Stripe Payment methods (live mode for real sales)
- A sales funnel with order form and Stripe-compatible offer (currency and amount within Klarna/Stripe rules for your region)

Step 1: Enable Klarna in Stripe

You can activate Klarna payments in systeme.io **via Stripe**. Configure Stripe first:

1. On your **Stripe dashboard**, click **Settings**
2. Click **Payments**
3. Click **Payment methods**
4. Scroll to **Klarna**
5. Click **Disabled**, then **Enable**

Complete any Stripe/Klarna onboarding prompts (business details, eligibility). Klarna availability depends on your Stripe account country and buyer location—see Stripe’s Klarna documentation for current limits.

Step 2: Connect Stripe to systeme.io

1. Profile picture → **Settings** → **Payment gateways**
2. **Connect Stripe** and finish authorization ([full Stripe connect guide](#))
3. Confirm Stripe shows as connected before enabling Klarna on funnels

Klarna charges still settle through your Stripe account on [systeme.io](#) —same transaction list as card payments.

Step 3: Turn On Klarna on the Funnel

To offer Klarna on your payment pages:

1. Go to your **funnel**
2. Click **Settings** (funnel settings)
3. Check the **Klarna (Stripe)** box
4. Click **Save**

Also ensure **Stripe** is enabled on that funnel ([activate Stripe or PayPal](#)). Publish or refresh your [order form](#) and test checkout in a supported country with a Klarna-eligible cart total.

What Customers See

- On eligible checkouts, Klarna appears alongside other Stripe methods (e.g. card, Apple Pay if enabled)
- Buyer completes Klarna’s flow (installments or pay later per Klarna product)

- Successful payments appear under **Sales** → **Transactions** in systeme.io

If Klarna does not show, the buyer may be in an unsupported region, the amount may be outside Klarna limits, or funnel/Stripe settings are incomplete—not every visitor will see BNPL.

Klarna vs Other Stripe Methods

Similar setup pattern to [iDEAL and Bancontact via Stripe](#) and [Apple Pay via Stripe](#): enable in Stripe → connect Stripe → enable on funnel. PayPal, Mollie, and GoCardless are separate gateways and do not provide Klarna.

Troubleshooting

Klarna (Stripe) box missing or greyed out

Stripe not connected at account level; update platform or plan if your account predates Klarna support.

Box checked but no Klarna at checkout

Klarna still disabled in Stripe; Stripe not checked on funnel; test from supported country/currency; clear cache and use live mode for production tests.

Stripe says systeme.io manages payment methods

With Stripe Connect, some toggles are controlled by the integration—still enable Klarna in Payment methods when Stripe allows it, and use the funnel **Klarna (Stripe)** checkbox per official setup.

[Contact systeme.io support](#) with funnel URL; use Stripe Support for Klarna eligibility on a specific payment.

Frequently Asked Questions

Does Klarna work with subscriptions?

Klarna on Stripe is primarily for one-time purchases; recurring offers may need card or another gateway—test your price plan type.

Is Affirm the same as Klarna on systeme.io?

Both are BNPL options that may be available through Stripe depending on region; this article covers Klarna—check Stripe Payment methods for Affirm separately if offered in your country.

Related Resources

- [How to offer Klarna payments in systeme.io](#)
- [How to connect your Stripe account to systeme.io](#)
- [How to offer iDEAL and Bancontact payments in systeme.io](#)
- [How to use Stripe Radar for fraud protection](#)

[systeme.io](#) — add Klarna BNPL to your funnel checkout through Stripe.

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