

Klarna Dispute Resolution Guideline



2024-02-24

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Klarna Dispute Resolution Guideline

1. What is a no-response-required dispute

When a customer opens a dispute with Klarna, Klarna will automatically pause the invoice and advise the customer to:

- return the items in case of returns
- reach out to you in case of other dispute reasons (goods not received, faulty goods, and others)

After the customer reports a dispute/ return to Klarna the merchant has 21 days to resolve the case (resolution time). Only 'unauthorized purchases' (fraud raised by customers) has a resolution time of 0 days due to the urgency.

If the merchant, and the customer can't reach a solution on your own within the given resolution time, Klarna will step in to investigate and the order will turn into response-required dispute.

The dispute before Klarna step in to investigate in Klarna's overall dispute process is referred to as the no-response-required dispute.

2. What is a response-required dispute

When a no-response-required dispute cannot reach an agreeable solution, Klarna gets involved in Klarna's dispute process of the order, and this dispute becomes a response-required dispute.

Each dispute has a corresponding deadline, the deadline shows the final date until the merchant can respond to the request.

For a Klarna order, as long as the dispute remains unresolved, the consumer can continue to seek more information from the merchant and initiate multiple dispute requests. For a Klarna dispute order, if the consumer accepts the merchant's proposed solution, the current dispute is considered closed.

If a consumer has accepted and closed a Klarna disputed order, but later continue to dispute, they can initiate a new dispute case. Until the new dispute case is resolved, the consumer can still continue to seek further information from the merchant and initiate multiple dispute requests.

If a consumer does not accept the merchant's proposed solution for a Klarna disputed order, the dispute will escalate to a chargeback, and Klarna will directly refund the consumer.

After a Klarna dispute is escalated to a chargeback, the merchant cannot submit a Process.

For more details on Klarna disputes, please refer to:

<https://docs.klarna.com/disputes/disputes-app-in-merchant-portal/>

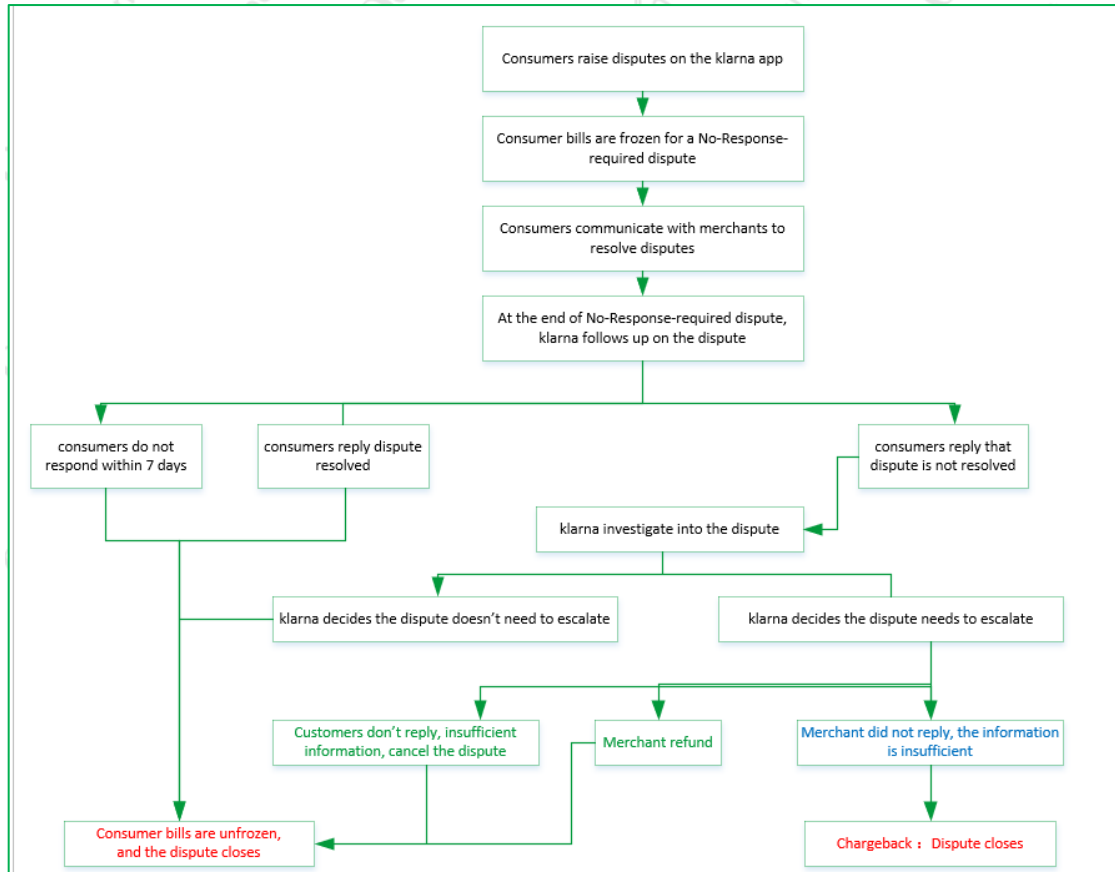
3. Klarna Common Dispute Reasons

争议原因 (中文)	Dispute Reasons
服务未提供或未收到商品	Goods not received
退款/退货	Return
货不对版/货物损坏	Faulty Goods
已取消的商品/服务	Incorrect Invoice
重复交易	Already Paid
未授权交易	Unauthorised Purchases
高风险订单	High risk order
受新冠疫情影响	Pandemic impact

For more information on dispute handling requirements, please refer to Klarna [Merchant Protection Program] by the following link:

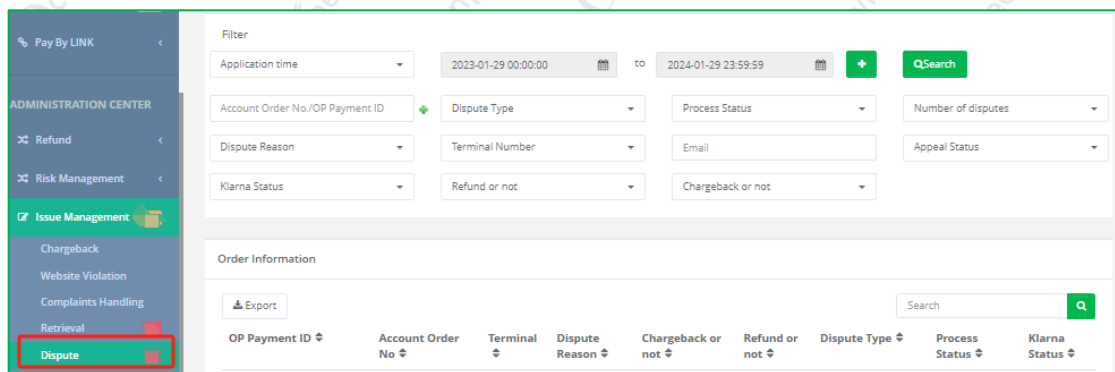
<https://www.klarna.com/international/merchant-protection-program/>

4. Klarna Dispute processing flow (response-required disputes and no-response-required disputes of Klarna)



5. Introduction to dispute resolution function

1. After logging in to the account backend, click [Issue Management—Dispute] to enter the dispute processing section.



The Path of Klarna Dispute resolve System: OP background system >

Administration Center > Issue Management > Dispute

Dispute Orders are updated in real-time through the API.

5.1. Search

1. Time type: optional application time, transaction time, dispute time, dispute response deadline, no-response-required disputes start time, no-response-required disputes deadline; default query [Application time].
 - Application time: the time when response-required disputes and no-response-required disputes are updated in the backend
 - Transaction time: The transaction time of this transaction
 - Dispute time: The time when the Klarna order was escalated to a dispute.
 - Dispute response deadline: The final deadline for submitting a Klarna dispute appeal in the Oceanpayment backend.
 - No-response-required disputes start time: The time when the Klarna order was escalated to a no-response-required dispute.
 - No-response-required disputes deadline: The end time of the Klarna no-response-required order.
 - Closed at: The closing time of the no-response-required disputes and response-required disputes at Klarna system

Filter

Application time

Application time

Transaction Time

Dispute Time

Dispute response deadline

No response required disputes start time

No response required disputes deadline

Closed at

2023-10-19 00:00:00 to 2024-01-29 23:59:59 + QSearch

Dispute Type Unprocessed Number of disputes

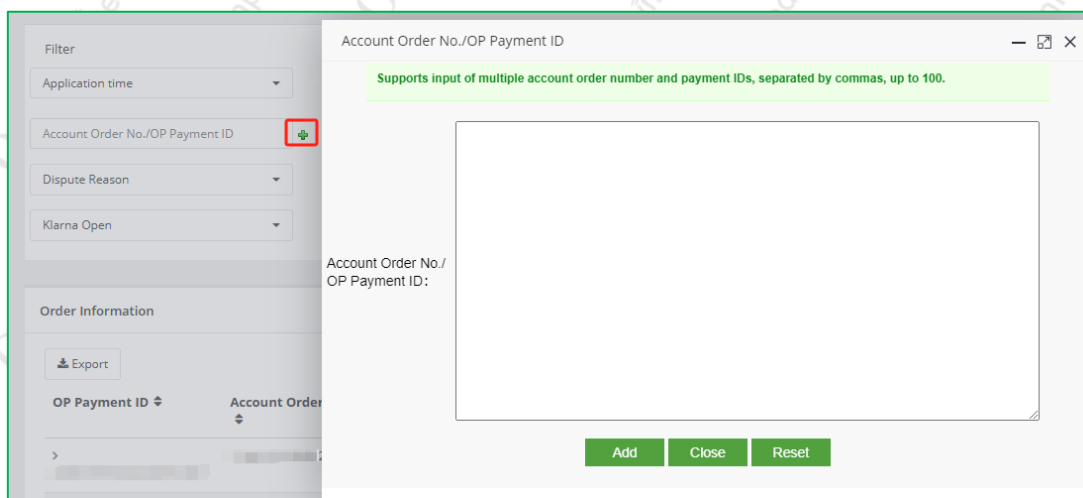
Terminal Number Email Appeal Status

Refund or not Chargeback or not

2. Start time: Query the start time based on the selected time type.

3. End time: Query the end time based on the selected time type.

- Account order number/OP payment ID: enter the account order number or payment ID to query.
 - Enter multiple account order numbers or multiple OP payment IDs through [red box +] as shown below
 - Either enter the account order number or OP payment ID; do not enter the account order number and payment ID at the same time
 - Multiple account order numbers (or multiple OP payment IDs) must be separated by [comma in English format]

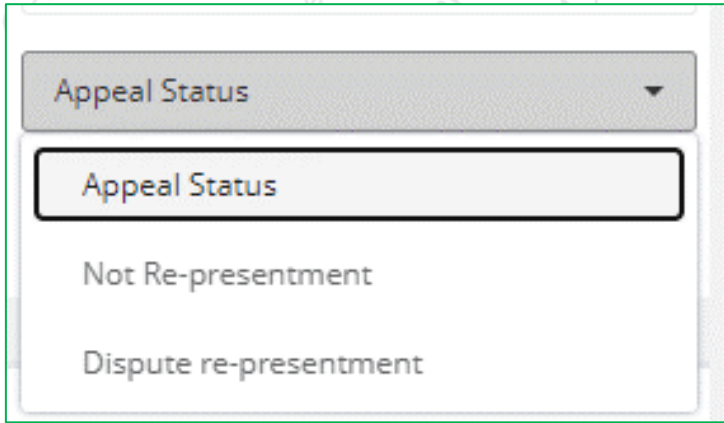


- Dispute type: You can query response-required disputes and no-response-required disputes. You can query multiple types or a single type. By default, you can query all dispute types.
- Process status: You can query unprocessed, processed, and no action required.
 - No action required: order refundable amount = 0 (The status judgment is updated every 2 hours).
 - Processed: The disputed order has submitted a dispute appeal; or for orders under no-response-required condition, click [contact customer] to confirm.
 - Unprocessed: Orders other than [No action required] and [Processed] are all [unprocessed] orders.
 - Unprocessed orders of the no-response-required disputes: It is recommended that the merchant communicate with the consumer before they turn into response-required disputes and reach an

agreement. You can click [contact consumers] and complete the confirmation to record the orders that have been processed;

- Unprocessed orders of response-required disputes: Klarna intervenes and requires the merchant to submit dispute presentment materials before the dispute response deadline, or submit a dispute presentment supplementary refund explanation after refund.

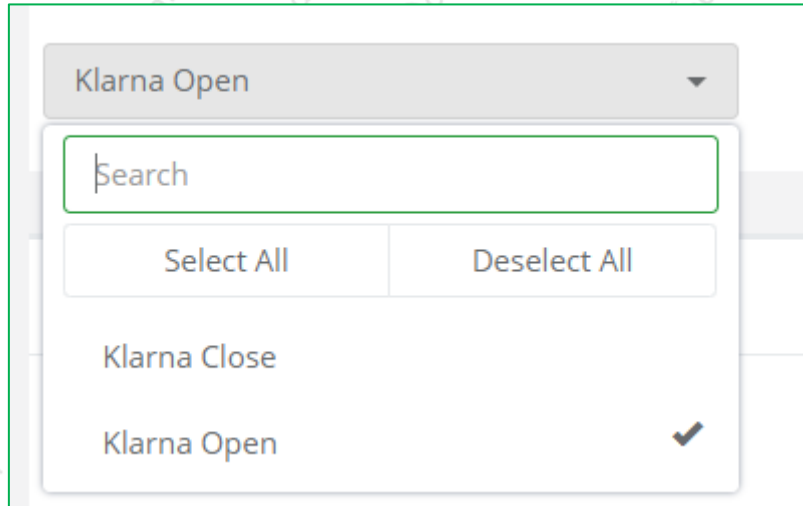
7. Number of disputes: Multiple choice is available by selecting from the checkbox.
8. Dispute reason: Filter based on dispute reasons, multiple selections are available, and all dispute reasons are queried by default.
9. Terminal number: Supports querying multiple terminal numbers.
10. Email: Case-sensitive, precise search.
11. Appeal status: The appeal status of the dispute can be queried. By default, all statuses are queried.
 - Not Re-presentment: All no-response-required disputes are displayed as [Not Re-presentment]; response-required disputes that do not have been submitted [Dispute Response]
 - Dispute re-presentment: The response-required dispute orders that have been submitted [Dispute Response]



The image shows a screenshot of a web interface. At the top, there is a grey dropdown menu labeled 'Appeal Status' with a downward arrow. Below it, a white box with a black border contains the text 'Appeal Status'. Underneath this box, there are two more options listed: 'Not Re-presentment' and 'Dispute re-presentment'. The entire dropdown area is enclosed in a green rectangular border.

12. Klarna process status: Klarna API synchronizes the processing results of Klarna side, and the default query processing status.
 - Klarna Open: Klarna has not yet given the final resolution of the dispute

- Klarna Close: Klarna has given the processing result of this disputed order. The consumer may have canceled the dispute, a chargeback may have occurred, or the merchant may have issued a refund, etc

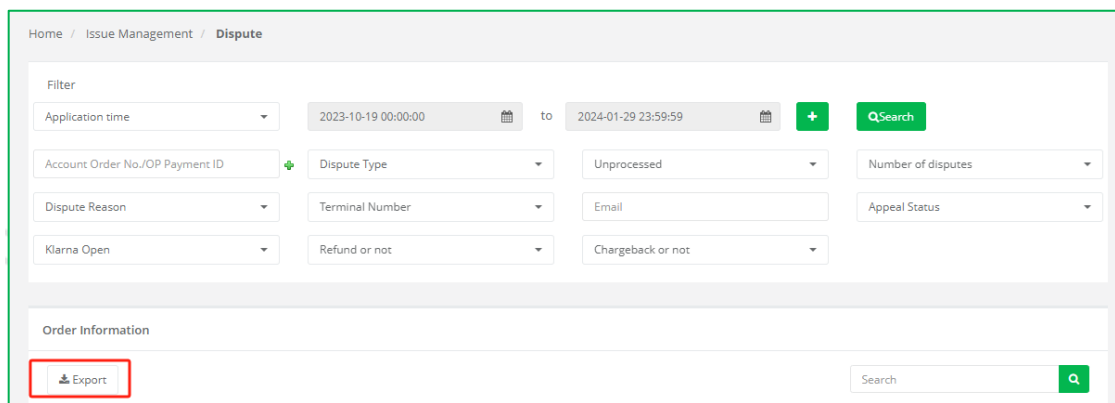


13. Refund or not: whether there is a refund record for no-response-required disputes and response-required disputes.
14. Chargeback or not: whether there is a chargeback record for no-response-required disputes and response-required disputes.

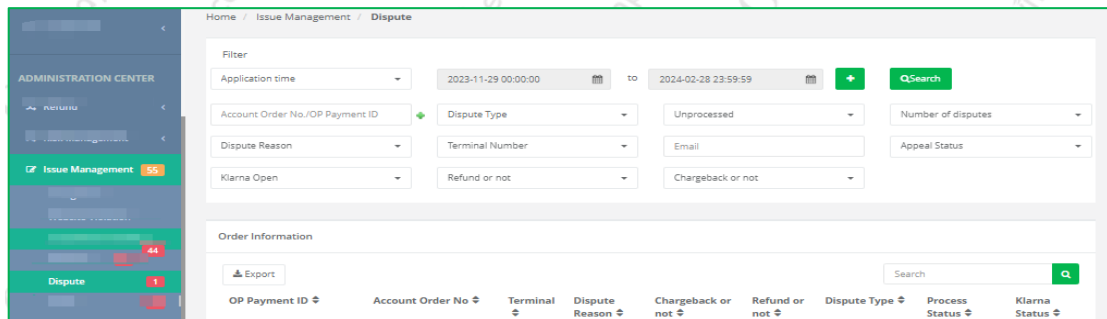
Filter								
Application time	1	2023-10-19 00:00:00	2	to	2024-01-29 23:59:59	3	+	QSearch
Account Order No./OP Payment ID	4	Dispute Type	5	Unprocessed	6	Number of disputes	7	
Dispute Reason	8	Terminal Number	9	Email	10	Appeal Status	11	
Klarna Open	12	Refund or not	13	Chargeback or not	14			

5.2.Download

1. Click [Export] to download the queried results.



5.3. Unprocessed Reminder



1. Click on [dispute] or the [red number], to view all orders in the [Unprocessed] status under [Dispute Resolution].
2. After reselecting from the filter, click [Search] to query the data according to the updated search criteria.

5.4. No-response-required disputes processing

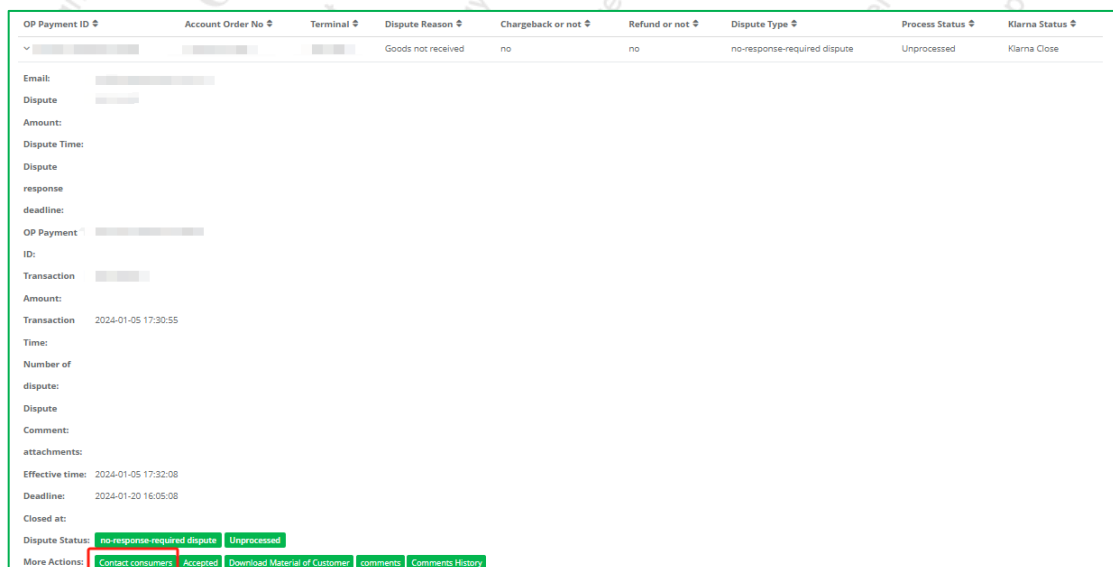
For no-response-required disputes, merchants should actively communicate with consumers to reach a mutually agreeable solution and avoid escalating the case to Klarna intervention beyond the deadline.

Once Klarna gets involved, in addition to responding with the necessary dispute materials, there may be dispute fees or escalation to a chargeback.

Communicate with consumers to reach an agreement with no-response-required disputes to avoid escalating into a response-required dispute.

Starting from 2024-01-01, funds will be frozen (retrieval request) for Klarna no-response-required disputes. If a no-response-required dispute has subsequent chargeback or refund, the system will immediately automatically release the funds and return them to the consumer. If there is no subsequent chargeback or refund, the system will automatically release the funds after 120 days and proceed with the normal settlement process. In order to reduce subsequent chargebacks for no-response-required disputes, it is recommended that merchants strengthen service response and communicate more with consumers to actively resolve customer complaints.

1. **[Contact Consumers]**: Merchants can click [Contact Consumers] and confirm to record the no-response-required disputes that have been processed.



OP Payment ID	Account Order No	Terminal	Dispute Reason	Chargeback or not	Refund or not	Dispute Type	Process Status	Klarna Status
			Goods not received	no	no	no-response-required dispute	Unprocessed	Klarna Close

Email: [redacted]
Dispute: [redacted]
Amount: [redacted]
Dispute Time: [redacted]
Dispute response deadline: [redacted]
OP Payment ID: [redacted]
ID: [redacted]
Transaction: [redacted]
Amount: [redacted]
Transaction: 2024-01-05 17:30:55
Time: [redacted]
Number of dispute: [redacted]
Dispute Comment: [redacted]
attachments: [redacted]
Effective time: 2024-01-05 17:32:08
Deadline: 2024-01-20 16:05:08
Closed at: [redacted]
Dispute Status: **no-response-required dispute** | Unprocessed
More Actions: **Contact consumers** | Accepted | Download Material of Customer | comments | Comments History

2. **[Comments History]**: Merchants can click [Comments History] to record the communication with consumers about the no-response-required disputes.

OP Payment ID	Account Order No	Terminal	Dispute Reason	Chargeback or not	Refund or not	Dispute Type	Process Status	Klarna Status
[Redacted]	[Redacted]	[Redacted]	Goods not received	no	no	no-response-required dispute	Unprocessed	Klarna Close

Email: [Redacted]
Dispute: [Redacted]
Amount: [Redacted]
Dispute Time: [Redacted]
Dispute response deadline: [Redacted]
OP Payment ID: [Redacted]
Transaction ID: [Redacted]
Amount: [Redacted]
Transaction Time: 2024-01-05 17:30:55
Number of dispute: [Redacted]
Dispute Comment: [Redacted]
attachments: [Redacted]
Effective time: 2024-01-05 17:32:08
Deadline: 2024-01-20 16:05:08
Closed at: [Redacted]
Dispute Status: no-response-required dispute Unprocessed
More Actions: Contact consumers Accepted Download Material of Customer comments Comments History

3. **[Accepted]**: Merchants can click [Accepted] and confirm to refund no-response-required disputes.

OP Payment ID	Account Order No	Terminal	Dispute Reason	Chargeback or not	Refund or not	Dispute Type	Process Status	Klarna Status
[Redacted]	[Redacted]	[Redacted]	Goods not received	no	no	no-response-required dispute	Unprocessed	Klarna Close

Email: [Redacted]
Dispute: [Redacted]
Amount: [Redacted]
Dispute Time: [Redacted]
Dispute response deadline: [Redacted]
OP Payment ID: [Redacted]
Transaction ID: [Redacted]
Amount: [Redacted]
Transaction Time: 2024-01-05 17:30:55
Number of dispute: [Redacted]
Dispute Comment: [Redacted]
attachments: [Redacted]
Effective time: 2024-01-05 17:32:08
Deadline: 2024-01-20 16:05:08
Closed at: [Redacted]
Dispute Status: no-response-required dispute Unprocessed
More Actions: Contact consumers Accepted Download Material of Customer comments Comments History

4. **[Download Material of Customer]**: Merchants can click [Download Material of Customer] to download the dispute documents (if any) provided to Klarna when the consumer initiates the no-response-required dispute.

OP Payment ID	Account Order No	Terminal	Dispute Reason	Chargeback or not	Refund or not	Dispute Type	Process Status	Klarna Status
[Redacted]	[Redacted]	[Redacted]	[Redacted]	no	no	response-required dispute	Unprocessed	Klarna Open

Email: [Redacted]
 Dispute: [Redacted]
 Amount: [Redacted]
 Dispute Time: [Redacted]
 Dispute: [Redacted]
 response: [Redacted]
 deadline: [Redacted]
 OP Payment: [Redacted]
 ID: [Redacted]
 Transaction: [Redacted]
 Amount: [Redacted]
 Transaction: [Redacted]
 Time: [Redacted]
 Number of: 1
 dispute: [Redacted]
 Dispute: [Redacted]
 Comment: [Redacted]
 attachments: [Redacted]
 Effective time: [Redacted]
 Deadline: [Redacted]
 Closed at: [Redacted]
 Dispute Status: response-required dispute Not Re-presentation
 More Actions: Accepted Dispute Response Download Material of Merchant Download Material of Customer comments

- [Comments]**: Merchants can click [Comments] to view all communication records (if any) of the comment of this dispute provided to Klarna when the consumer initiated the no-response-required dispute; in the Comment section, merchants can view the content of the no-response-required dispute (if any).

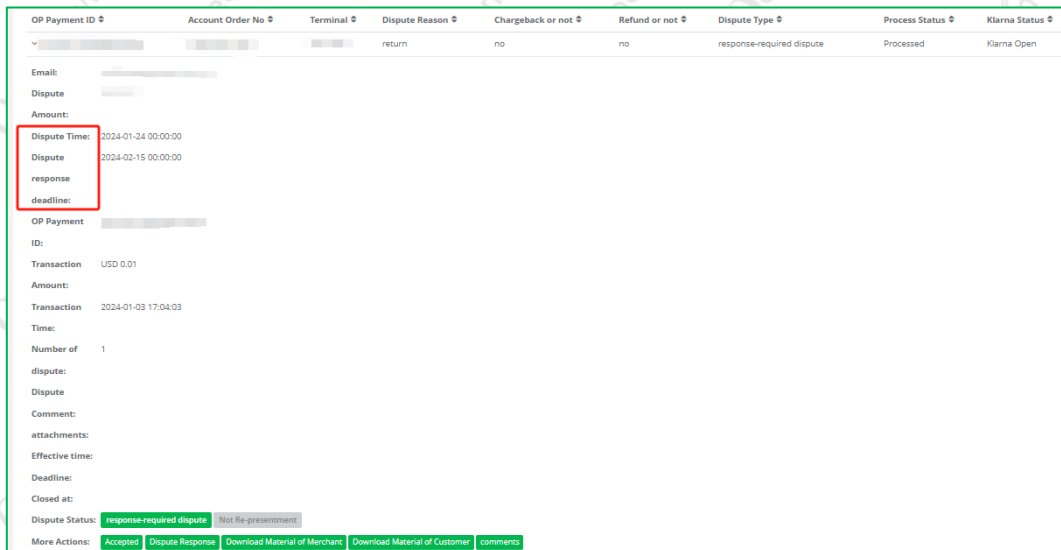
OP Payment ID	Account Order No	Terminal	Dispute Reason	Chargeback or not	Refund or not	Dispute Type	Process Status	Klarna Status
[Redacted]	[Redacted]	[Redacted]	[Redacted]	no	no	response-required dispute	Unprocessed	Klarna Open

Email: [Redacted]
 Dispute: [Redacted]
 Amount: [Redacted]
 Dispute Time: [Redacted]
 Dispute: [Redacted]
 response: [Redacted]
 deadline: [Redacted]
 OP Payment: [Redacted]
 ID: [Redacted]
 Transaction: [Redacted]
 Amount: [Redacted]
 Transaction: [Redacted]
 Time: [Redacted]
 Number of: 1
 dispute: [Redacted]
 Dispute: [Redacted]
Comment: [Redacted]
 attachments: [Redacted]
 Effective time: [Redacted]
 Deadline: [Redacted]
 Closed at: [Redacted]
 Dispute Status: response-required dispute Not Re-presentation
 More Actions: Accepted Dispute Response Download Material of Merchant Download Material of Customer comments

5.5. Response-required disputes processing

1. **Dispute Time:** This transaction was escalated to a dispute. It is the time when the dispute started.
2. **Dispute response deadline:** Merchants can choose to either "Accept" or "Dispute Response" before the dispute response deadline. If the dispute response time is exceeded, there is a high possibility that the dispute will escalate to a chargeback, resulting in loss of the chargeback amount and dispute fees for the merchant.

Tips: Do not use the [Dispute response deadline] to handle disputes. It is recommended to use the [Dispute Time] to handle disputes to avoid consumers escalating complaints due to long waiting times, causing Klarna to directly determine a chargeback.



OP Payment ID	Account Order No	Terminal	Dispute Reason	Chargeback or not	Refund or not	Dispute Type	Process Status	Klarna Status
[Redacted]	[Redacted]	[Redacted]	return	no	no	response-required dispute	Processed	Klarna Open

Email: [Redacted]
 Dispute: [Redacted]
 Amount: [Redacted]
Dispute Time: 2024-01-24 00:00:00
 Dispute response deadline: 2024-02-15 00:00:00
 OP Payment ID: [Redacted]
 ID: [Redacted]
 Transaction: USD 0.01
 Amount: [Redacted]
 Transaction: 2024-01-03 17:04:03
 Time: [Redacted]
 Number of dispute: 1
 Dispute: [Redacted]
 Comments: [Redacted]
 attachments: [Redacted]
 Effective time: [Redacted]
 Deadline: [Redacted]
 Closed at: [Redacted]
 Dispute Status: response-required dispute Not Re-presentation
 More Actions: Accepted Dispute Response Download Material of Merchant Download Material of Customer Comments

3. **Accepted:** Clicking "Accepted" allows merchant to refund the dispute order. After clicking "Accept," please proceed to the next step and provide a refund explanation in the "Comment" section when initiating the dispute Process, so that Klarna can close the dispute.

OP Payment ID	Account Order No	Terminal	Dispute Reason	Chargeback or not	Refund or not	Dispute Type	Process Status	Klarna Status
[Redacted]	[Redacted]	[Redacted]	Goods not received	no	no	no-response-required dispute	Unprocessed	Klarna Close

Email: [Redacted]
 Dispute: [Redacted]
 Amount: [Redacted]
 Dispute Time: [Redacted]
 Dispute response deadline: [Redacted]
 OP Payment ID: [Redacted]
 ID: [Redacted]
 Transaction: [Redacted]
 Amount: [Redacted]
 Transaction Time: 2024-01-05 17:30:55
 Time: [Redacted]
 Number of dispute: [Redacted]
 Dispute Comment: [Redacted]
 attachments: [Redacted]
 Effective time: 2024-01-05 17:32:08
 Deadline: 2024-01-20 16:05:08
 Closed at: [Redacted]
 Dispute Status: no-response-required dispute Unprocessed
 More Actions: Contact consumers Accepted Download Material of Customer comments Comments History

- Dispute Response:** Clicking "Dispute Response" will take merchant to the page where merchant can apply for dispute re-presentation and submit the necessary dispute materials required by Klarna, following the instructions and providing comments on the dispute.

OP Payment ID	Account Order No	Terminal	Dispute Reason	Chargeback or not	Refund or not	Dispute Type	Process Status	Klarna Status
[Redacted]	[Redacted]	[Redacted]	return	no	no	response-required dispute	Processed	Klarna Open

Email: [Redacted]
 Dispute: [Redacted]
 Amount: [Redacted]
 Dispute Time: 2024-01-24 00:00:00
 Dispute response deadline: 2024-02-15 00:00:00
 OP Payment ID: [Redacted]
 ID: [Redacted]
 Transaction: USD 0.01
 Amount: [Redacted]
 Transaction Time: 2024-01-03 17:04:03
 Time: [Redacted]
 Number of dispute: 1
 Dispute Comment: [Redacted]
 attachments: [Redacted]
 Effective time: [Redacted]
 Deadline: [Redacted]
 Closed at: [Redacted]
 Dispute Status: response-required dispute Not Re-presentation
 More Actions: Accepted Dispute Response Download Material of Merchant Download Material of Customer comments

Dispute Information Filling: The following is the required information for Klarna Dispute API. Please follow the guidelines to complete the content.

Upload documents & Description of the appeal request: After [Dispute Information Filling], [Next step] can enter the [submit] link, and you can submit relevant supplementary materials according to the guidelines.

5. **Download Material of Merchant:** Check the presentment files and images uploaded by the merchant.

OP Payment ID	Account Order No	Terminal	Dispute Reason	Chargeback or not	Refund or not	Dispute Type	Process Status	Klarna Status
[Redacted]	[Redacted]	[Redacted]	return	no	no	response-required dispute	Processed	Klarna Open

Email:	[Redacted]
Dispute	[Redacted]
Amount:	
Dispute Time:	2024-01-24 00:00:00
Dispute response:	2024-02-15 00:00:00
deadline:	
OP Payment ID:	[Redacted]
ID:	
Transaction Amount:	USD 0.01
Transaction Time:	2024-01-03 17:04:03
Number of dispute:	1
Dispute Comment:	
attachments:	
Effective time:	
Deadline:	
Closed at:	
Dispute Status:	response-required dispute Not Re-presentation
More Actions:	Accepted Dispute Response Download Material of Merchant Download Material of Customer Comments

6. **Download Material of Customer:** Check the feedback provided from customers (Only available when the customer provides it).

OP Payment ID	Account Order No	Terminal	Dispute Reason	Chargeback or not	Refund or not	Dispute Type	Process Status	Klarna Status
[Redacted]	[Redacted]	[Redacted]	return	no	no	response-required dispute	Processed	Klarna Open

Email: [Redacted]
 Dispute: [Redacted]
 Amount: [Redacted]
 Dispute Time: 2024-01-24 00:00:00
 Dispute: 2024-02-15 00:00:00
 response
 deadline:
 OP Payment: [Redacted]
 ID:
 Transaction: USD 0.01
 Amount:
 Transaction: 2024-01-09 17:04:03
 Time:
 Number of: 1
 dispute:
 Dispute:
 Comment:
 attachments:
 Effective time:
 Deadline:
 Closed at:
 Dispute Status: response-required dispute Not Re-resentation
 More Actions: Accepted Dispute Response Download Material of Merchant Download Material of Customer comments

7. **Comments:** View the complete reply process for the Klarna dispute case.

OP Payment ID	Account Order No	Terminal	Dispute Reason	Chargeback or not	Refund or not	Dispute Type	Process Status	Klarna Status
[Redacted]	[Redacted]	[Redacted]	[Redacted]	no	no	response-required dispute	Unprocessed	Klarna Open

Email: [Redacted]
 Dispute: [Redacted]
 Amount: [Redacted]
 Dispute Time: [Redacted]
 Dispute: [Redacted]
 response
 deadline:
 OP Payment: [Redacted]
 ID:
 Transaction: [Redacted]
 Amount:
 Transaction: [Redacted]
 Time:
 Number of: 1
 dispute:
 Dispute: [Redacted]
Comment: [Redacted]
 attachments:
 Effective time:
 Deadline:
 Closed at:
 Dispute Status: response-required dispute Not Re-resentation
 More Actions: Accepted Dispute Response Download Material of Merchant Download Material of Customer comments

Bank Comment: F [Redacted]

2023-06-28 12:35:44
Number of dispute:3

Bank Comment: I [Redacted]

2023-06-28 12:35:24
Number of dispute:2

Bank Comment: I [Redacted]

2023-06-28 01:49:41
Number of dispute:1

6. Klarna Dispute Appeal Material Guideline

Upload instructions: According to the guidelines for different dispute reasons, combined with the content of dispute comments (Comment), truthfully fill in the relevant order status.

Sample of re-presentation Description: Guidelines on how to describe the content of dispute re-presentation; it is recommended to directly refer to the sample text.

The detail information of order: Directly upload dispute proof images; (supporting jpg, jpeg, png formats); proof documents can be uploaded for each scene described in the dispute documents explanation.

Dispute presentment files must be in English: English is the official processing language of Klarna. so please provide dispute representant files in English, except the customer' s name, and dispute materials are automatically submitted to Klarna through the API integration system.

Upload files must be valid images: Upload files must be images, and 1-5 images can be provided, up to 3MB for each image. File Formats accepted jpg, jpeg and png. The image must be clear and should support your dispute re-presentation.

The total size of Klarna Dispute Materials should be controlled within 7MB, otherwise, they cannot be synchronized to Klarna.

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