

Klarna.

Visual Identity Guidelines
Standard edition

This document will help you understand the basic elements of our identity system. It explains how to use the system and serves as a source of inspiration for you to help us continue building a global brand people love to be a part of.

Remember

It is important you adhere to the content and guides in this document. Resist the temptation to change aspects of the system with which your personal tastes may disagree. Failing to do this will weaken the brand; succeeding will strengthen it.

If you have any questions regarding the content in this guide, or you are unsure if your communications best represents the Klarna Brand, please contact: creative@klarna.com

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Introduction.

**To (re)shape
the world of
finance.**

Coming from the tech startup scene, we're nothing like an old school bank. We actually like our customers; and our 60 million customers seem to like us too. So we'll keep working together with customers and merchants, to shape the future of shopping and personal finance. Creating a world where expectations are not just met, but exceeded.

No matter how fast things keep changing.

Our brand

Please take part of our full brand story, our brand behavioral and what smooth is in our Brandbook before creating any communication or design. The full version is included in the Klarna Brand Package.

Design principles.

Social coherence.

Klarna has great social skills. We know when to shout and when to whisper. This means we have a confident nuance in our expression. No matter what design decision we take, it should be grounded, allowing us to speak with a coherent and clear voice.

Opposites attract.

Like peanut butter and jelly, sometimes odd combinations just work. In our design we always look for these unusual pairings and bold contrasts because they create intrigue and balance. And we love surprising people.

High touch.

Klarna is a refined world. From experience to visuals. Even if it looks simple. Our look allows us to be trusted. It acts as the counterbalance to our imagery, giving us a mature feeling.

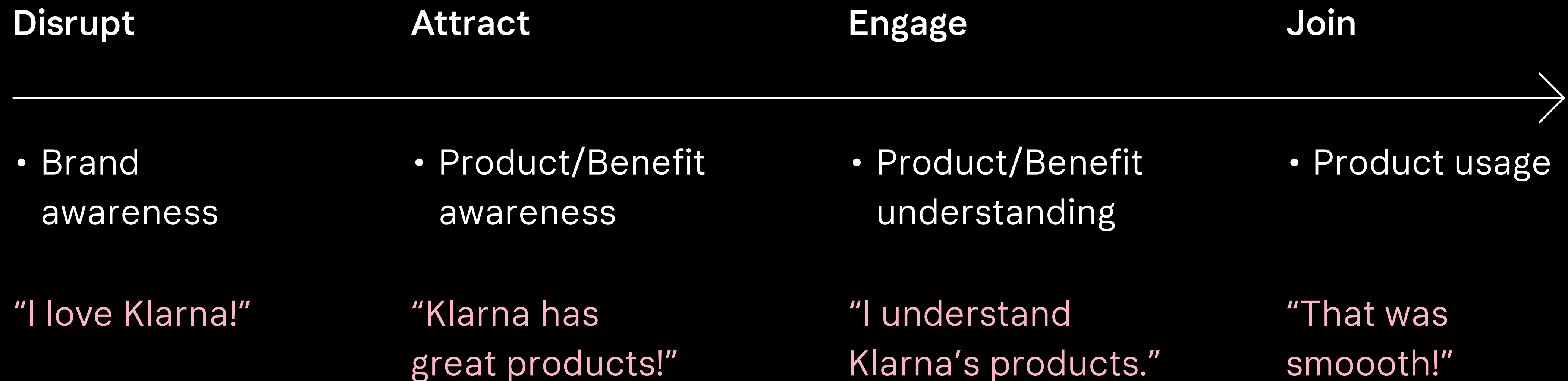
Simplicity first.

We have a clear identity, even in the smallest details. This means not using too many elements in the same space. If in doubt, go for simplicity, with bold, confident headlines and fields of single colour. That way you'll keep it clear.

Social coherence.

Our social coherence model shows how our Smoothness, voice and visuals change depending on what we want to achieve with our communication. This section will take you through the nuances of applying our identity to build clarity in your communication.

Social coherence



Our social coherence model describes how we want to look and feel, depending on what we want our audiences main take-out about Klarna to be. "Oh, Klarna has great products" or "Oh, I understand Klarna's products" or "Oh, that was a smooth experience". The reason we link these feelings to a model is to be able to build a consistent and purposeful visual language.

Volume of smooth

Disrupt

- Surreal reality

Attract

- Eyebrow raising

Engage

- Clarity

Join

- Easy
experience

We have a refined world. From experience to visuals. Even if it looks simple. Our look allows us to automatically be trusted. It acts as the counterbalance to our imagery, giving us a mature feeling. We give mundane objects an eyebrow-raising treatment. Clarity is our weapon to convince, and our products always convey a smooth experience.

Message & Voice

Disrupt

- Smooth payments
- Emotional impact

Attract

- Smooth products and benefits

Engage

- Clear products, features and benefits

Join

- Feature specific
- Rational decisions

Our tonality adapts, mirroring where the customer is in our model. For example, in the attract phase we grab their attention with our smooth products, while further down into the engage phase, we guide them more, explaining *why* our product is smooth. This process ensures that we create a natural flow from a consumer first hearing about Klarna, all the way to them joining the Klarna ecosystem.

Visuals

Disrupt

- Full environments
- Image/Video heavy

Attract

- Product photography
- Image/Video heavy

Engage

- Product and feature visuals
- Illustration heavy
- Simplified palette

Join

- Buttons and CTAs
- Brand pink

There is a scaling difference to the way we use our visual assets from the disrupt phase to the join phase. A disrupting asset will tend to be less descriptive than an asset used in the engage phase.

Disrupt

We're the rebels of the banking industry. That's why we create award-winning campaigns to earn attention and build brand fame.

Considerations

Main purpose

Brand awareness

Smooth

The target audience should feel like they love Klarna. If they do, we're winning.

Executions

These executions are mainly TVC, cinema and digital outdoor – and sometimes social media.

Voice & Message

We just want people to know we're smooth. We'll tell them why later. Use English.

Visuals

Visuals are based on the Klarna photographic style, using sound and tactility to add emotion to the brand.

Permitted brand elements

Brand logotype

Brand logo lockup

Black/white type

Coloured type

Brand pink

Primary colours

Secondary colours

Colour blocks

Shapes/Pattern

Feature illustration

Animated illustration

Icon/glyphs

Smooth situations emotional stills

Smooth situations simplified stills

Smooth situations films

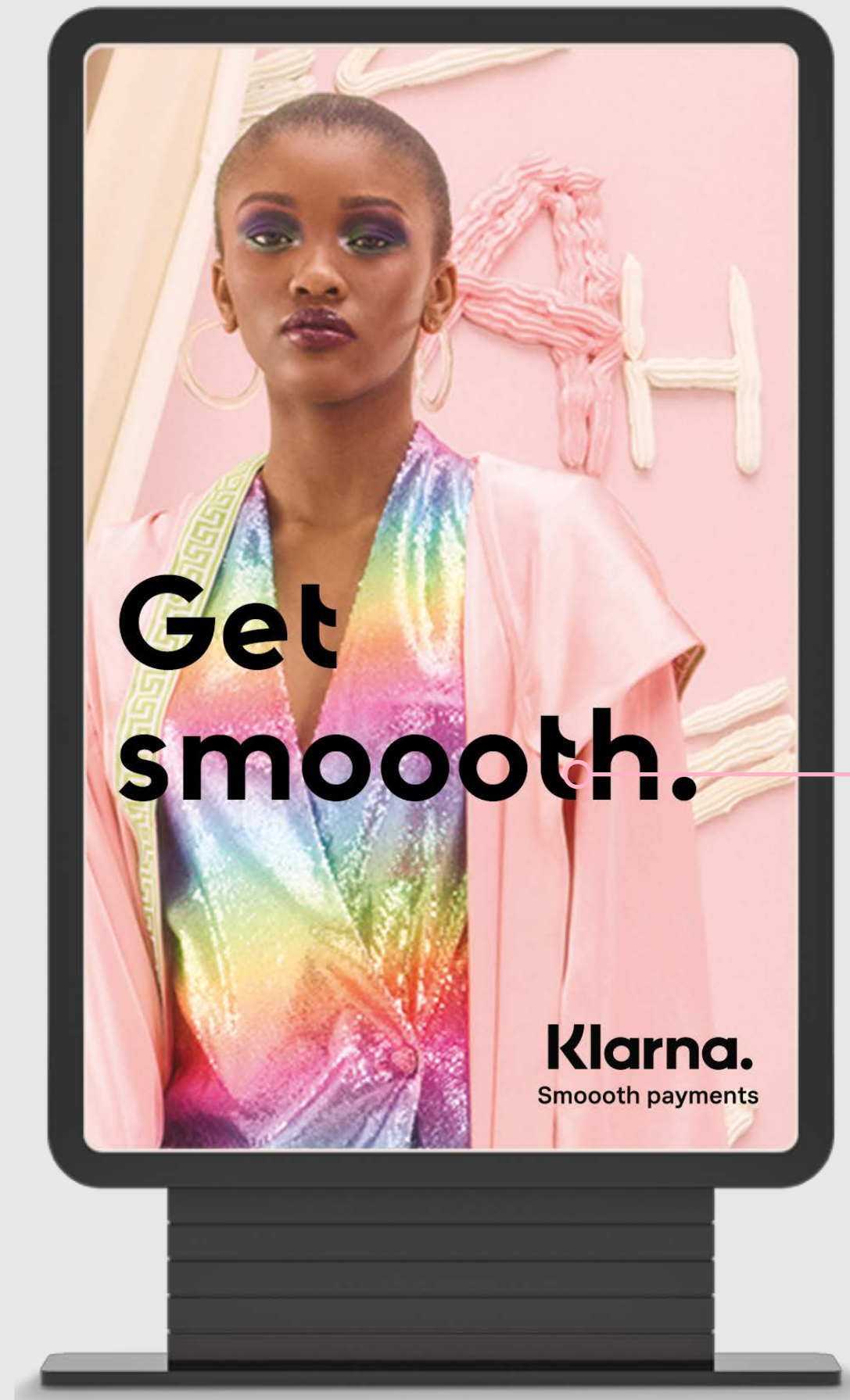
Smooth devices simplified

Smooth textures

Campaign

Product stripe

Badge



Digital OOH

Klarna Mega Title white

Campaign disrupt visuals

Klarna Mega Title black

Logo lockup



Billboard

Badge



Klarna Mega Title white

Logo lockup



Klarna Mega Title white

Logo lockup

Attract

Here we have the opportunity to grow new relationships, get new business and spark interest in our products.

1.3

Considerations

Main purpose

Product awareness

Smooth

If they have the gut feeling that Klarna has good products, then we've come a long way.

Executions

These executions are mainly focused on channels that are less emotional like banners, pre-rolls, web heros, product advertising and social media.

Voice & Message

The fact that Klarna has smooth products is what we communicate. Here it's enough that the viewer understands what our products are about on a high level.

Visuals

Visuals are based on the photographic Klarna-style, always with our product present, in an emotional or simplified version.

Permitted brand elements

Brand logotype

Logo tagline lockup

Black/white type

Coloured type

Brand pink

Primary colours

Secondary colours

Colour blocks

Shapes/Pattern

Feature illustration

Illustrations

Icon/glyphs

Smooth situations emotional stills

Smooth situations simplified stills

Smooth situations films

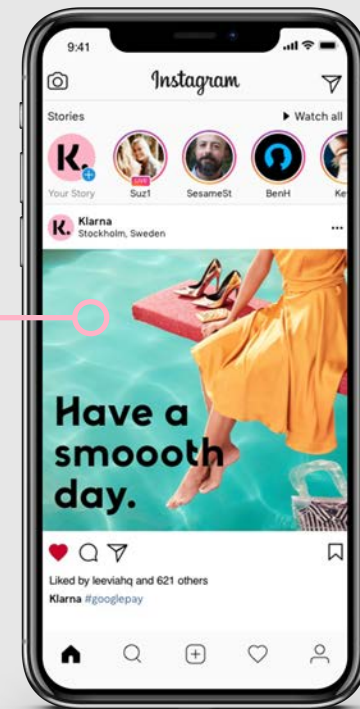
Smooth devices simplified

Smooth textures

Campaign

Product stripe

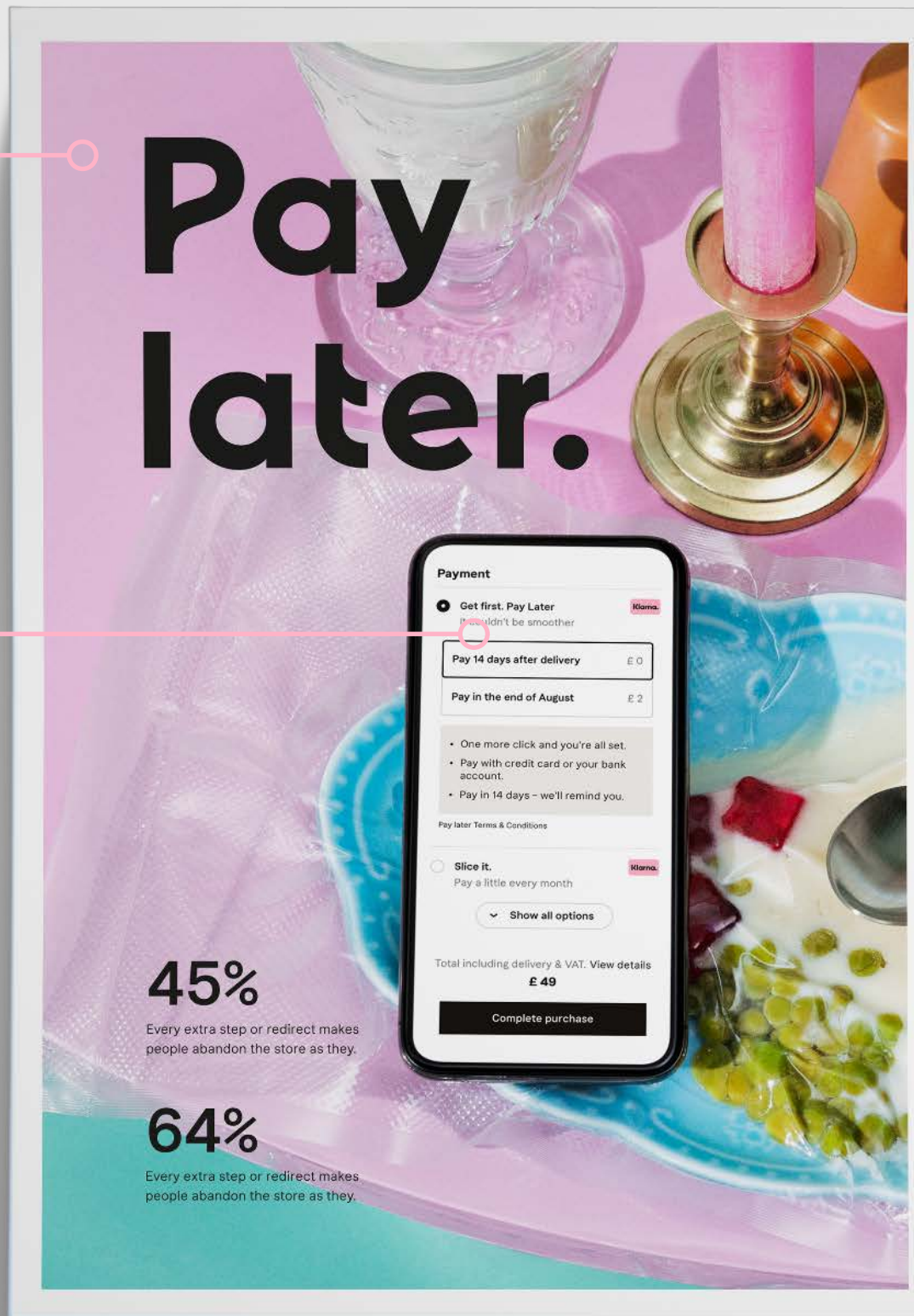
Badge



Instagram post

Smooth situations Emotional

Smooth devices simplified



Printed 2-pager

Product focus

Give shoppers more ways to pay. Pay later in 4 interest-free installments allows your customers to spread their cost over time, with no added cost. Give shoppers more ways to pay. Pay later in 4 interest-free installments allows your customers to spread their cost over time.

13%

Every extra step or redirect makes people abandon the store as they. Every extra step or redirect makes people abandon the store as they.

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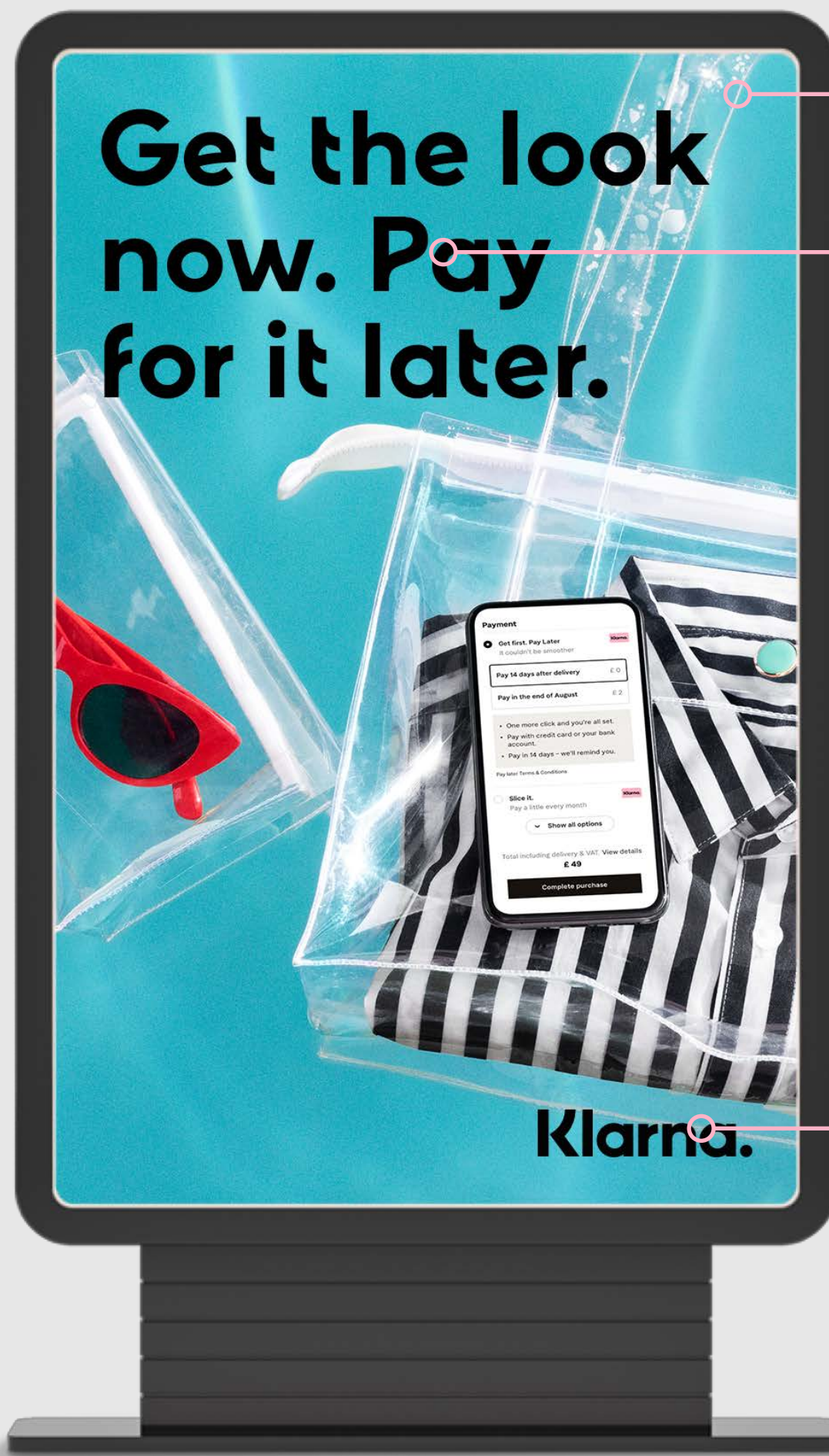
Every extra step or redirect makes people abandon the store as they. Every extra step or redirect makes people abandon the store as they.

"Founders, Sebastian Siemiatkowski, Niklas Adalberth and Victor Jacobsson had an idea."

Sven Svensson
- Klarna

Klarna.

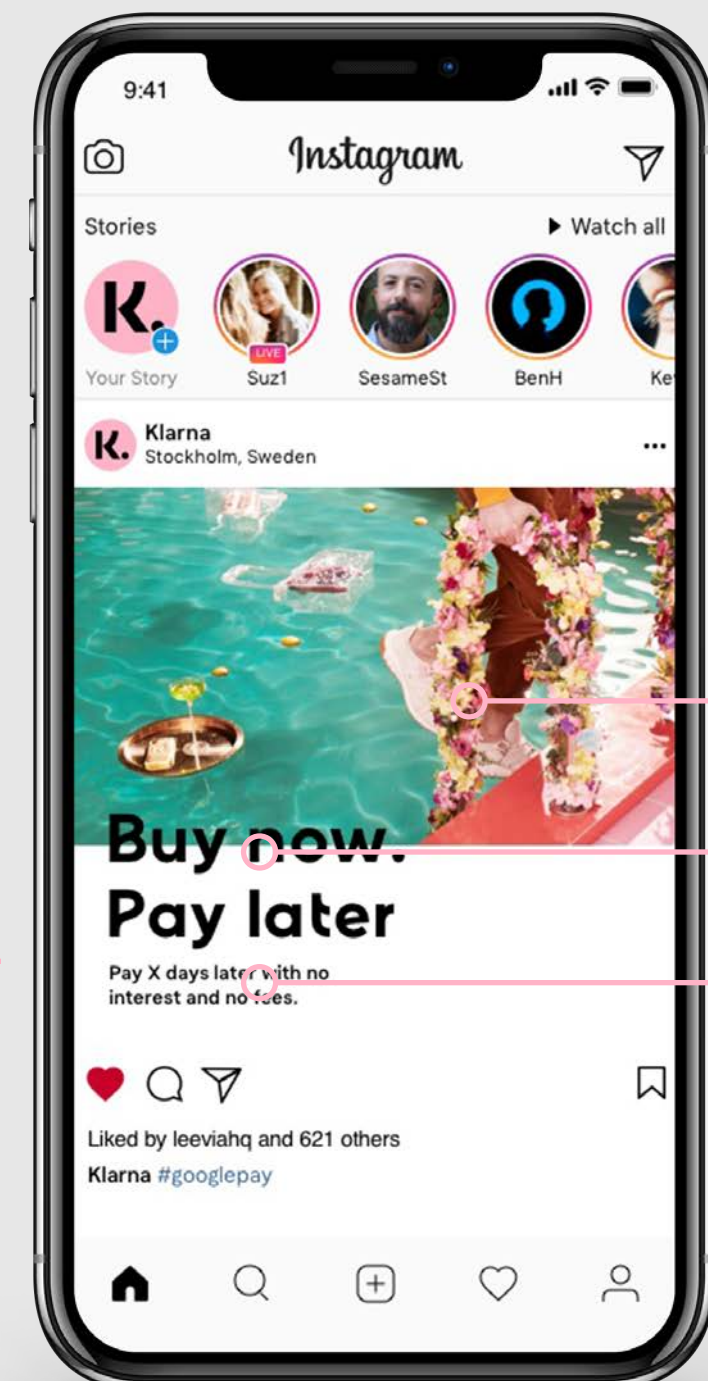
(Engage)



Digital OOH

Smooth devices simplified

Product focus



Instagram post

Smooth situations Emotional

Product focus

Descriptive copy

Logo



Logotype



Smooth devices simplified



Smooth situations Emotional

Textile banner.



GET
S
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↓

Engage

We're all about helping people get to grips with our products and fall in love with them.

Considerations

Main purpose

Product understanding

Smooth

We have left Smooth behind us, and it's not the time to make jokes either. Now we need to make our communication deliver reasons to want to be part of the Klarna world.

Executions

These executions are both focused on our own channels – e-mails, the app, our website. But also our appearance when we are part of a partners or merchants context.

Voice & Message

Our tone needs to be relatable, human and simple. By now our audience knows what Klarna is and what we offer. Now it's time to start talking about what it actually means to become part of our world, either by buying something or selling something.

Visuals

Visuals are mainly based on feature illustrations, and the colour palette from the Klarna world. When we are in other brands contexts, we stay pink for clarity and recognition.

Permitted brand elements

Brand logotype

Logo lockup

Black/white type

Coloured type

Brand pink

Primary colours

Secondary colours

Colour blocks

Shapes/Pattern

Feature illustration

Illustrations

Icon/glyphs

Smooth situations emotional stills

Smooth situations simplified stills

Smooth situations films

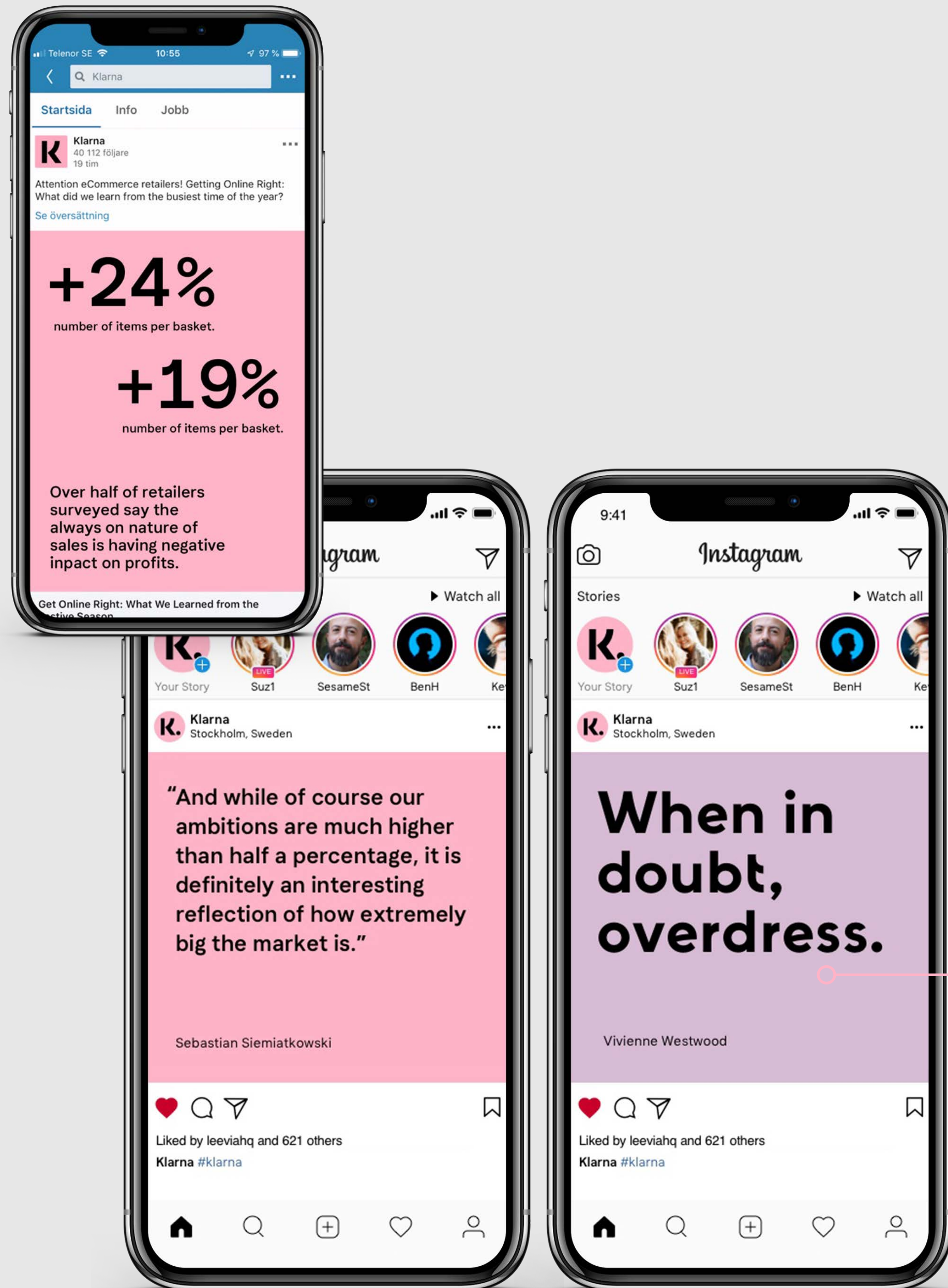
Smooth devices simplified

Smooth textures

Campaign

Product stripe

Badge



Social media posts.

Attract hero

Engage content

Secondary colour palette

Pay later.

Give shoppers more ways to pay. Pay later in 4 interest-free installments allows your customers to spread their cost over time, with no added cost. It's not debit and it's not revolving credit, it's a new way to pay.

- 1. On the product page.** The customer sees the full price, and the cost of paying in four installments, without any fees. Advertising the Pay later price can increase conversion up to 47%.
- 2. In the checkout.** By simply selecting the pay later option and entering the card details, the purchase is completed. No redirects, and no sign up required. The retailer gets paid in full, up-front by Klarna.
- 3. After the purchase.** Every two weeks, the customer's card will be automatically charged one quarter of the order amount. Customers can chat with us or pause orders in the Klarna app.

Klarna.

Boost sales.

Online retail is entering a new era as nearly all growth in e-commerce can be credited to mobile shoppers. It's more important than ever for retailers to optimise for mobile and the new shopping behavior that comes with it. In practise, it boils down to three main challenges.

- 1. On the product page.** There's no need to sign up for any credit agreement. The only information your customer needs to enter is their card details. This is done inline with no redirects or interruption to your checkout flow.
- 2. In the checkout.** There's no need to sign up for any credit agreement. The only information your customer needs to enter is their card details. This is done inline with no redirects or interruption to your checkout flow.
- 3. In the checkout.** There's no need to sign up for any credit agreement. The only information your customer needs to enter is their card details. This is done inline with no redirects or interruption to your checkout flow.

Klarna.

2-page product ad.

How it works.

Online retail is entering a new era as nearly all growth in e-commerce can be credited to mobile shoppers. It's more important than ever for retailers to optimise for mobile and the new shopping behavior that comes with it. In practise, it boils down to three main challenges.

Frictionless checkout
There's no need to sign up for any credit agreement. The only information your customer needs to enter is their card details. This is done inline with no redirects or interruption to your checkout flow.

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Frictionless checkout
There's no need to sign up for any credit agreement. The only information your customer needs to enter is their card details. This is done inline with no redirects or interruption to your checkout flow.

Some of our merchant partners:
urbanista OSOS TOPMAN TOPSHOP

How it works.

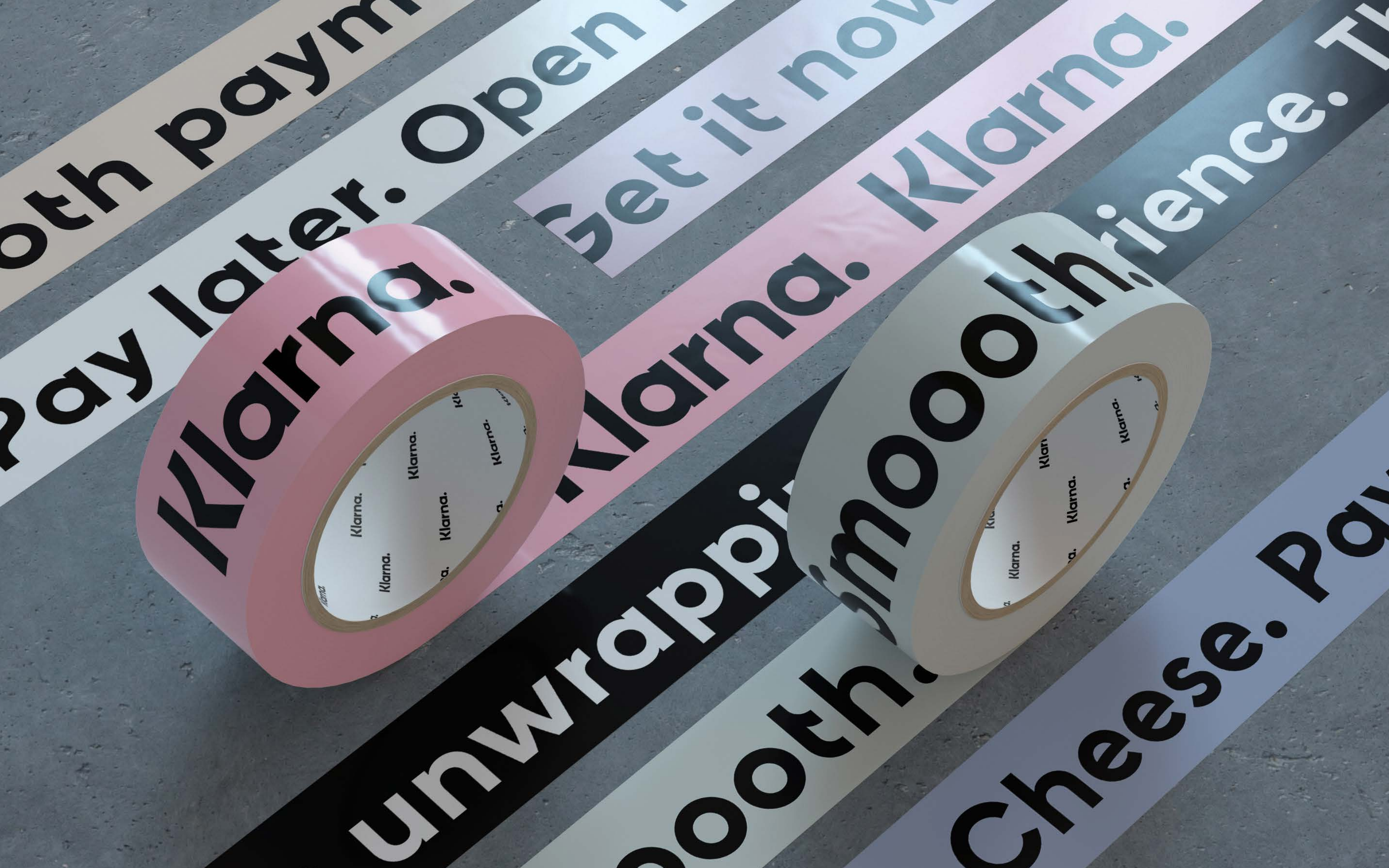
Whether you're targeting aspirational buyers or reaching out to the 'want it now' generation - Klarna makes shopping smooth. Leverage Slice it in 4 in your marketing by promoting the payment option upstream, on product pages and in advertising to show shoppers how they can spread the cost of purchases over time.

1. On the product page. The customer sees the full price, and the cost of paying in four installments, without any fees. Advertising the Pay later price can increase conversion up to 47%. The customer sees the full price, and the cost of paying in four installments, without any fees.

2. In the checkout. By simply selecting the pay later option and entering the card details, the purchase is completed. No redirects, and no sign up required. The retailer gets paid in full, up-front by Klarna. The customer sees the full price, and the cost of paying in four installments, without any fees.

3. In the checkout. By simply selecting the pay later option and entering the card details, the purchase is completed. No redirects, and no sign up required. The retailer gets paid in full, up-front by Klarna. The customer sees the full price, and the cost of paying in four installments, without any fees.

Some of our merchant partners:
urbanista OSOS TOPMAN TOPSHOP



both paym
ay later. Open

Set it now

Klarna. Klarna.

unwrappi
smooth.

Cheese. Pay



Join

Ultimately, we want people to use our services. We need to help them choose Klarna, whether it's on a merchant's page, in our app or in the Klarna checkout.

Considerations

Main purpose

Product sign-up

Smooth

Eventually, we all get to the point where only plain talking will do. And for a potential Klarna customer, that point is now.

Executions

These executions include the payment badges, sign-up blocks, activation CTAs within the app and any other CTAs.

Permitted brand elements

Brand logotype

Logo lockup

Black/white type

Coloured type

Brand pink

Primary colours

Secondary colours

Colour blocks

Shapes/Pattern

Feature illustration

Voice & Message

Our customer has made up their mind, now they want to start using our products. Therefore we will guide them through the process. Keep it simple, keep it smooth, use local language.

Visuals

We don't use photography or any emotional assets here. Visuals are the CTA buttons, secondary CTA color, primary colours and typography.

Illustrations

Icon/glyphs

Smooth situations emotional stills

Smooth situations simplified stills

Smooth situations films

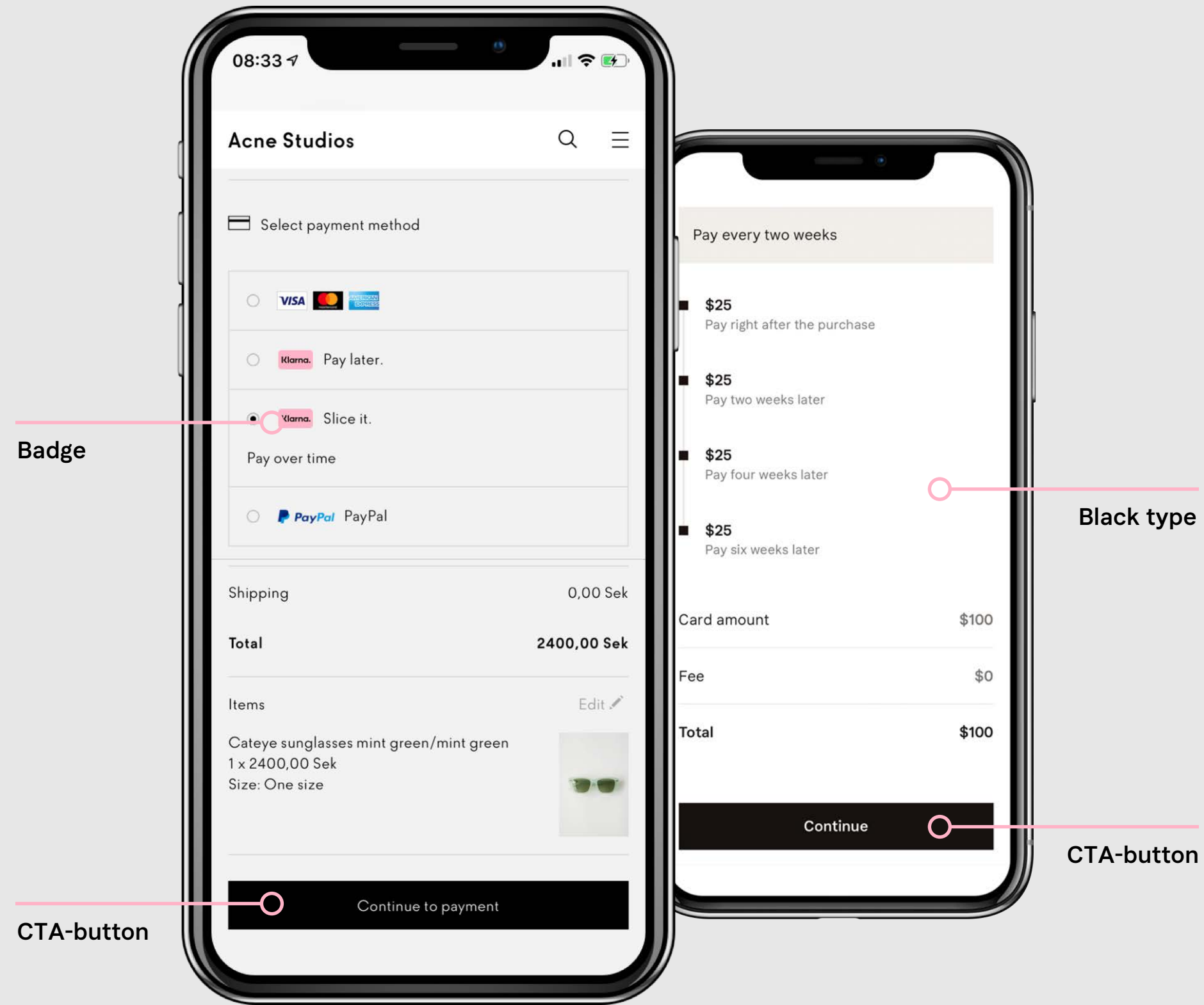
Smooth devices simplified

Smooth textures

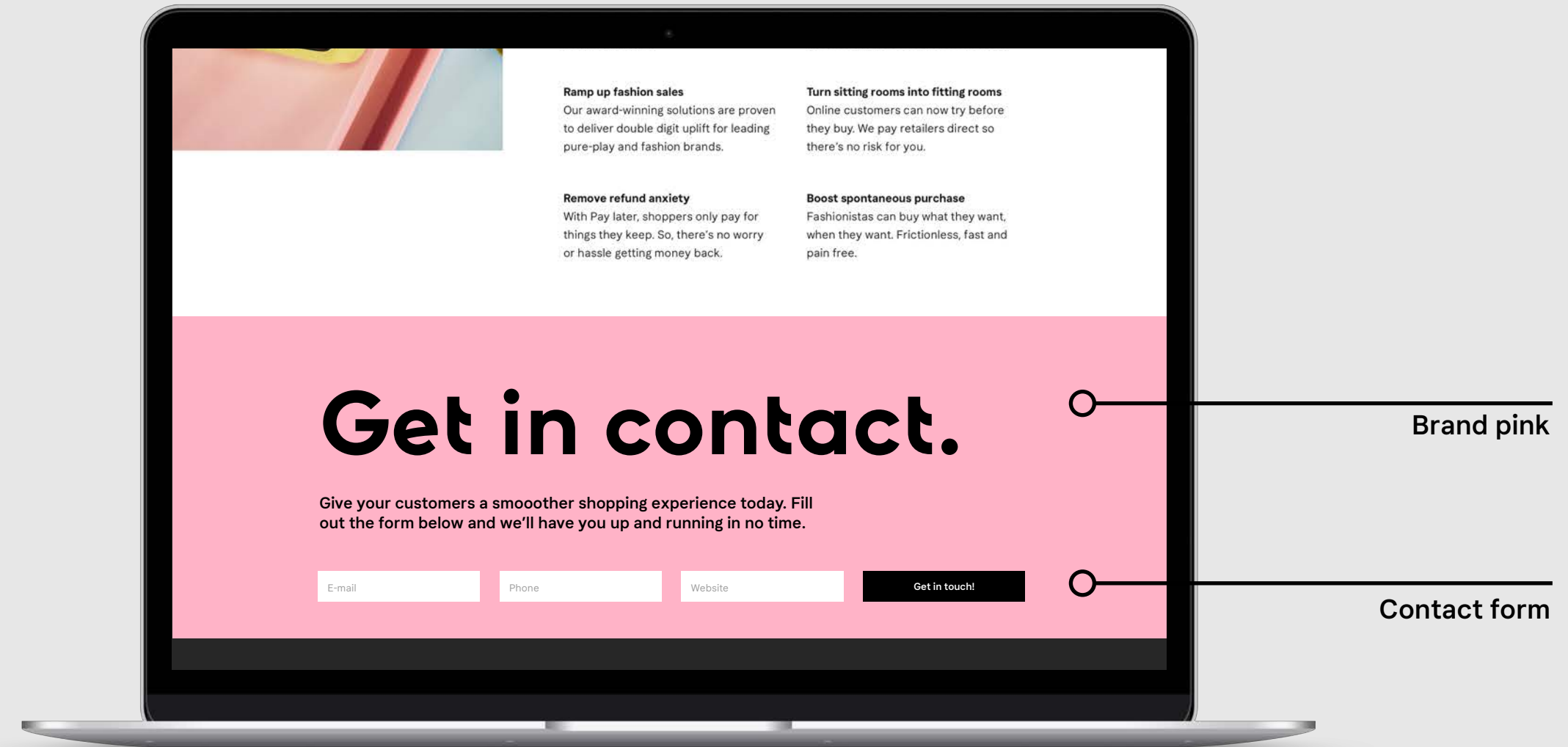
Campaign

Product stripe

Badge



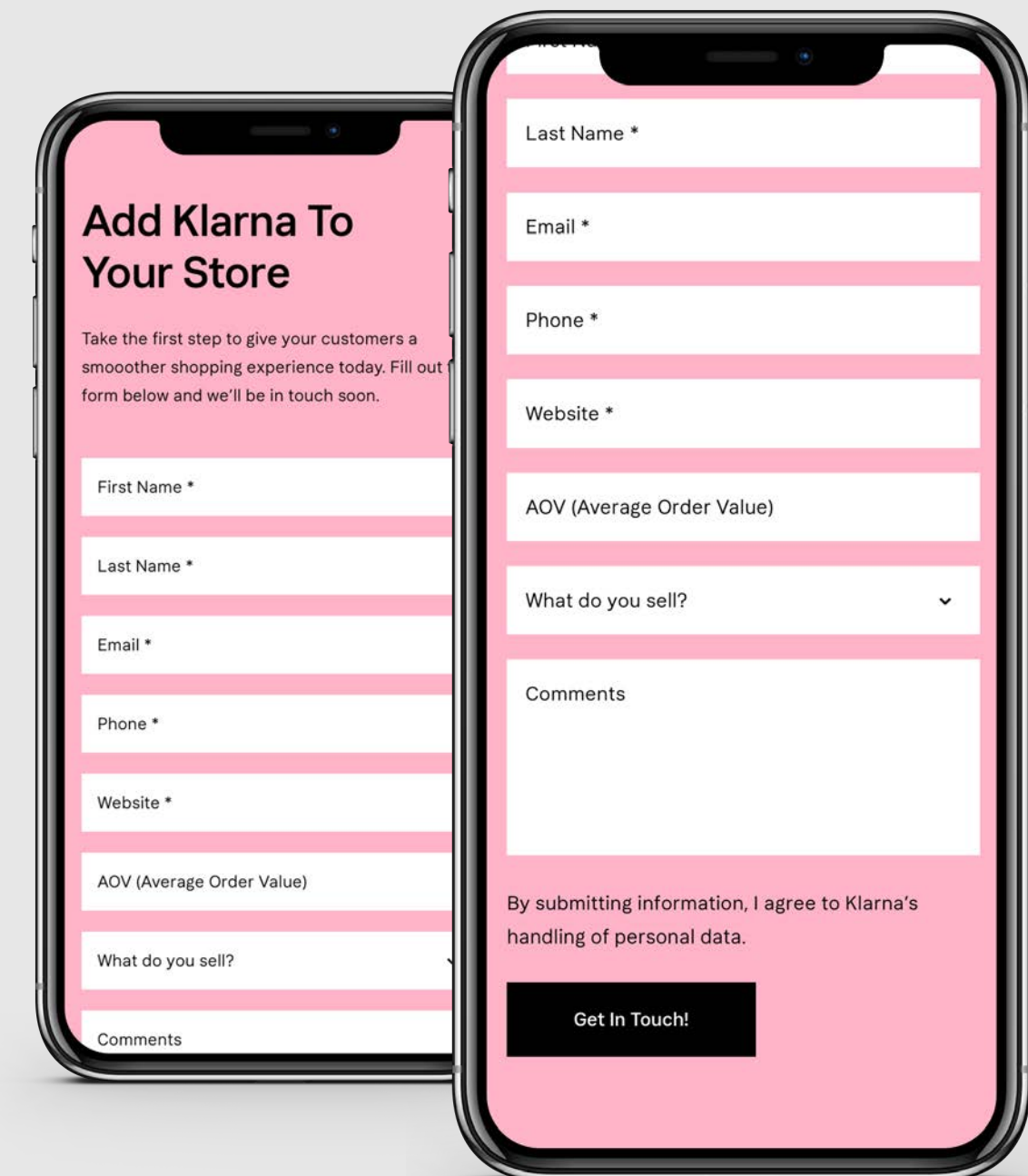
A merchant checkout



A contact form with a CTA



A Klarna app push notification on Apple Watch



A lead generation form with CTA

Trademarks.

Our trademarks are some of the most important parts of our identity. They carry our brand colours as well as typography, creating coherence and brand recognition across a lot of different touchpoints. Our trademarks allow us to move between emotional and rational, yet still be one brand.

Remember

Our trademarks should not be misinterpreted, modified or added to. Do not alter them in any way. Their orientation, colour and composition should remain as indicated in these guidelines – with no exceptions. Always use the alternative with the best legibility.

Logotype

The Klarna logotype consists of a wordmark and is a major representation of Klarna. It is a highly valuable corporate asset that must be used consistently in all channels in proper, approved forms.

Minimum size

Print: width=25mm

Digital: height=18px

Print

A-Formats	Logo width
A6	25 mm
A5	35 mm
A4	35 mm
A3	55 mm
A2	80 mm
A1	120 mm

Video

Ratio	Logo width
4:5 (end frame)	65%
9:16 (end frame)	65%
16:9 (end frame)	40%

K=**Remember**

To ensure coherence and absolute brand recognition through all platforms, these versions must always be used. Never try to create your own version of the logotype by writing it in Klarna Headline, or alter, recolour or distort it in any way.

Preferred Logotype

When we can, we use the logotype in black.

Klarna.

Alternative logotype

If it doesn't work with a black logotype, for example on imagery or a dark background, use white.

Klarna.

Minimum clearspace

The recommended clear space must never be reduced, but can be increased.



Logo lockup

Our Logo lockup is only used in the disrupt part of our own communication or when we exist in a context where the nature of our business isn't obvious. This ensures we tell the customer what we are all about in a rational way.

Minimum size

Print: width=30mm

Digital: height=34px

Video

Ratio	Lockup width
4:5 (end frame)	65%
9:16 (end frame)	65%
16:9 (end frame)	40%

K=

**Remember**

"Smooth payments" is the only tagline to be used in a lockup. Never create your own taglines or lockups.

Logo lockup treatments**Preferred Logo lockup**

When we can, we use the lockup in black.

Klarna.

Smooth payments

Alternative Logo lockup

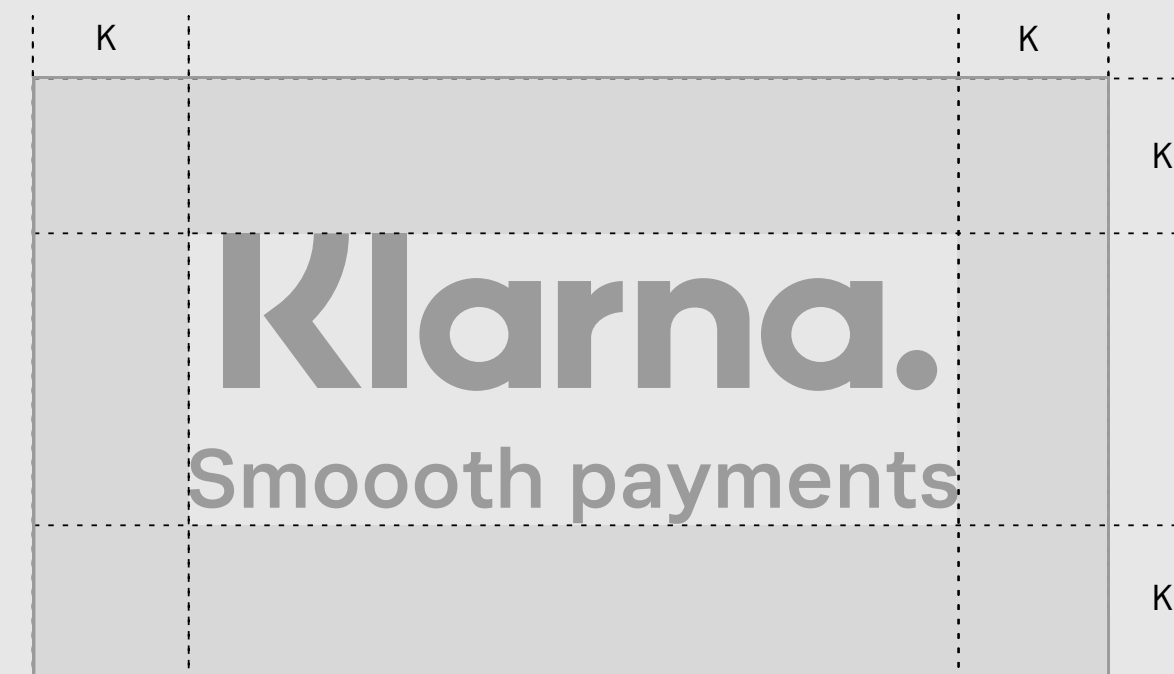
If it doesn't work with a black Logo lockup, for example on imagery, we use white.

Klarna.

Smooth payments

Minimum clearspace

The recommended clear space must never be reduced, but can be increased



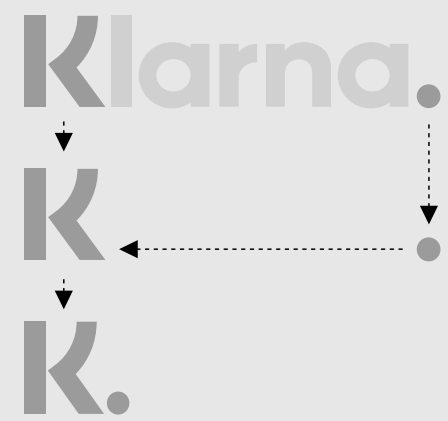
Symbol

The symbol can be used as a branding element where the logo feels too repetitive, such as in footers or in newsletters. It is constructed from our wordmark using the characteristic 'K' combined together with the dot. Since the symbol doesn't consist of the full Klarna wordmark it should not be used as the only sending trademark in external communication.

Minimum size:

Print: width=6,5mm

Digital: width=20px

Symbol construction:**K=****Remember**

If i.e. a profile image for an official Klarna account is needed, use the official Klarna avatar, not the symbol.
For decoration purposes clearspace rules and cropping can be disregarded.

Preferred symbol

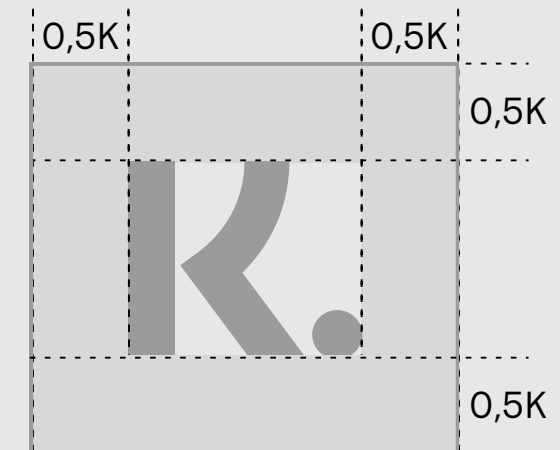
When we can, we use the symbol in black.

**Alternative symbol**

If you can't use the black symbol, for example on imagery, use white.

**Minimum clearspace**

The recommended clearspace must never be reduced, but can be increased



Partnership lockup

Our partners are important to us and we are proud of our partnerships. Therefore the partner lockup is a good way of showcasing our relations.

Minimum size Klarna logo:

Print: width=25mm

Digital: height=18px

K=
Remember

To give both our logo and the partner logo justice it's important to follow the rules for constructing the partnership logo lockup. To ensure coherency these versions must always be used.

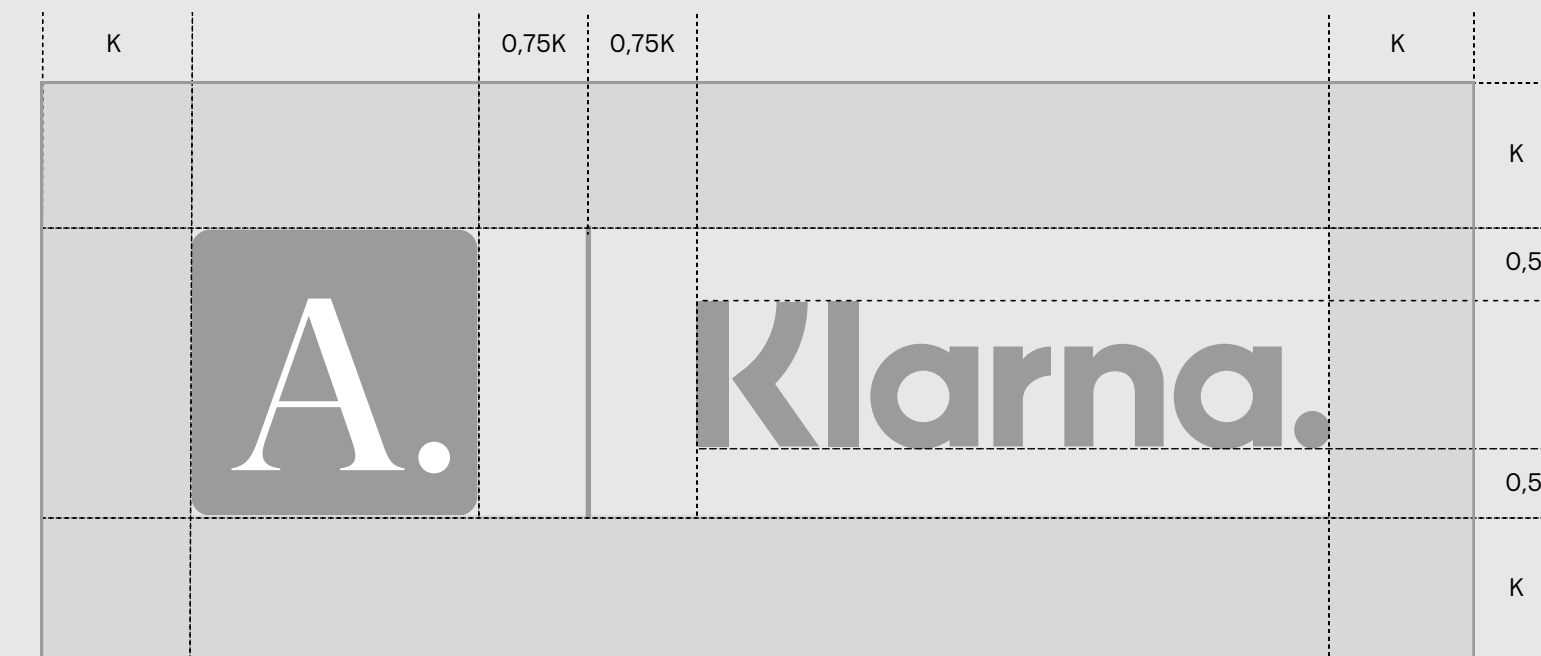
Partnership lockup

The partnership lockup is available in black and white, use the one with best contrast to your background.

Visual balance

Both logotypes should look visually equal in size. If the partner logotype has different ratios than Klarna's it can expand from the K-height to the border of the construction area.

A template for this lockup is provided in the Klarna brand package.

**Minimum clearspace**

The recommended clearspace must never be reduced, but can be increased. The lockup can be extended with multiple partner logotypes to the left.

Always put Klarna's logo to the right.



Badge

Our Badge includes both our logotype and Klarna Pink. It's a strong statement of our identity and links to the payment options shown in the Checkout and the checkout badges. The badge can only be used on merchant platforms and material outside of checkout.

Minimum size:

Print: width=35mm

Digital: height=32px

K=


Remember

Never use this badge inside a checkout, the checkout badges are hosted on our CDN and you get access to them from developers.klarna.com.

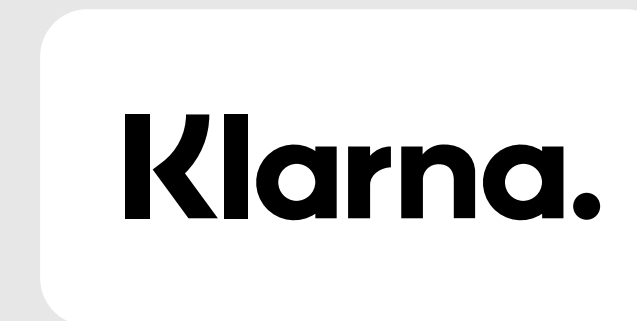
Preferred Badge

The pink badge creates most recognition with our checkout badges and should always be used when talking about our benefits within a merchant context.

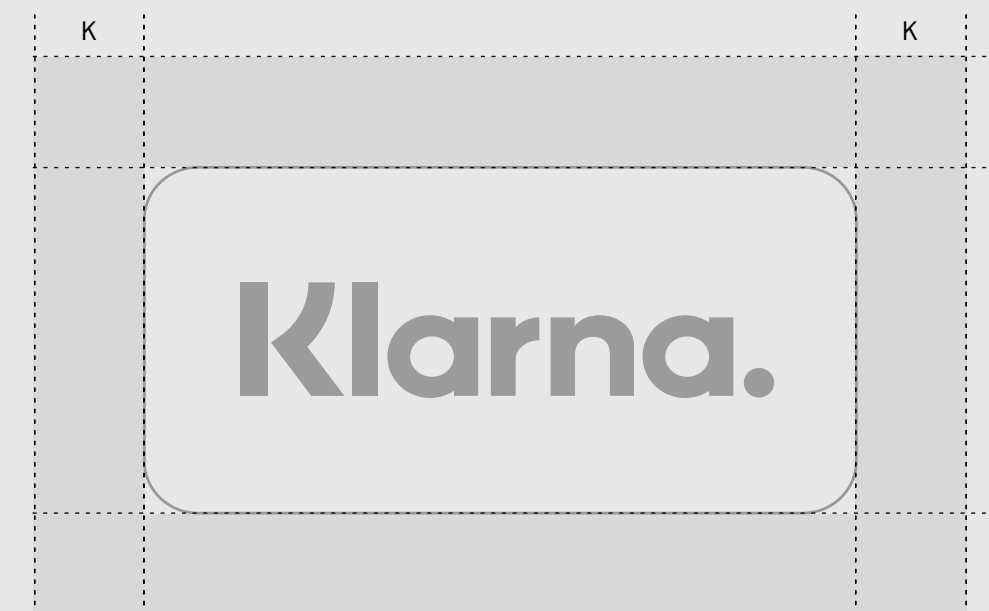
**Alternative badges**

If you have a good reason not to use the pink badge, there are black or white versions available.

When using black or white badges, use the one with the best contrast to the background.

**Minimum clearspace**

The recommended clearspace must never be reduced, but can be increased.

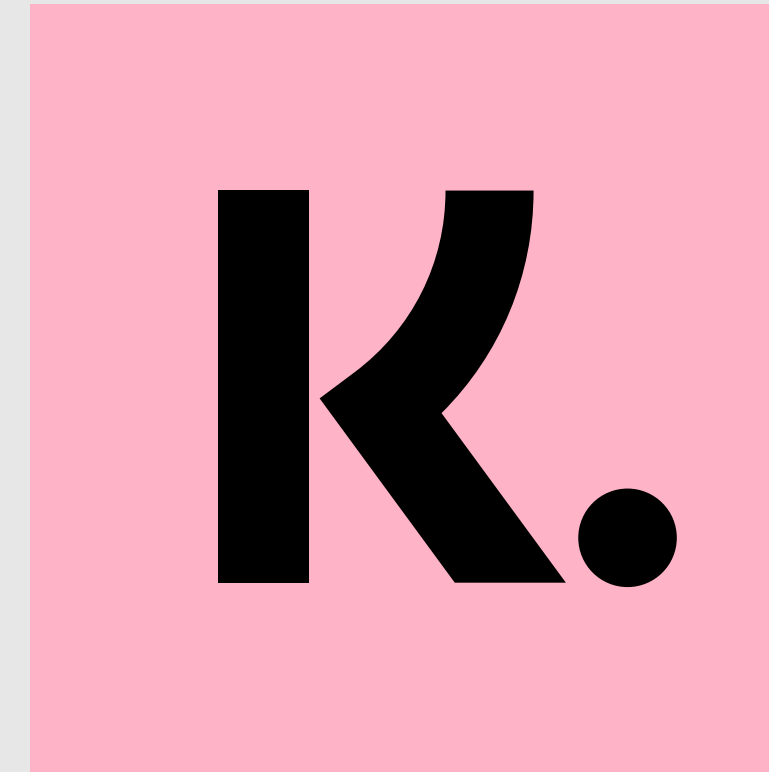
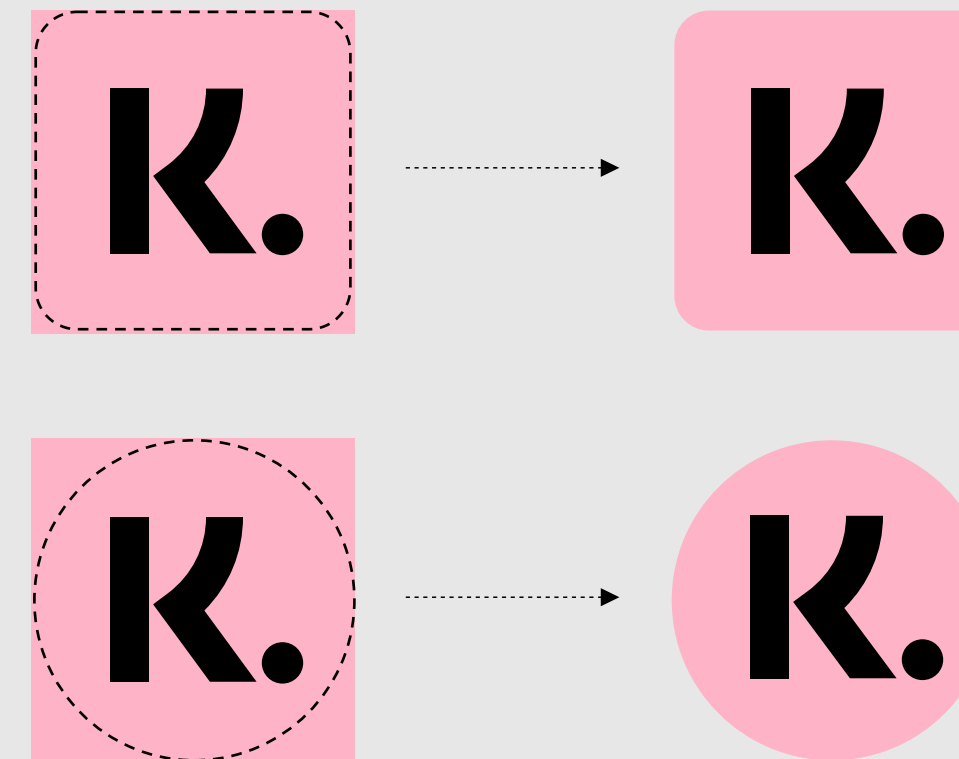


Avatar

Our avatar contains both our K-symbol and our Klarna Pink colour. It carries our identity and represents us on multiple platforms from the App-icon to the Instagram profile picture.

Remember

The icon is never to be used outside of profile-image cropping area or equivalent. You must not change the colours of elements within the shape.

**Avatar****Icon cropping**

The avatar is constructed so that it can be placed and cropped from square to circle without scaling.

Initiative lockup

When doing initiatives that needs to convey the Klarna brand look and feel there's an opportunity to create an Initiative lockup using the Klarna logotype and the Klarna Text typeface.

Minimum size of the Klarna logo in lockup:

Print: width=25mm

Digital: height=18px

K=


Remember

It's important that the Klarna logotype isn't part of unique logotypes for specific initiatives in any other way than the above Initiative lockup.

Initiative lockup

It's possible to create the Initiative lockup in black and white, use the one with best contrast to your background.

Construction

When constructing the Initiative lockup write the name of the initiative in Klarna Text Regular, left aligned with the logotype. Make sure the caps height of the name matches the K-height of the Klarna logotype.

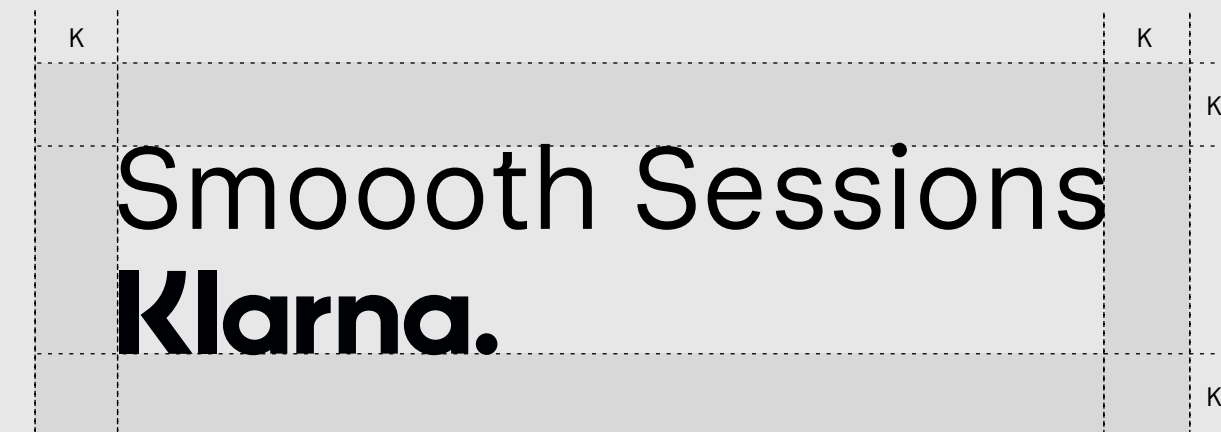
A template for this lockup is provided in the Klarna brand package.

Minimum clearspace and construction

The recommended clearspace must never be reduced, but can be increased.

Smooth Sessions
Klarna.

Smooth Sessions
Klarna.

Placement Klarna trademarks should always be placed for maximum legibility. Unless it is not possible, place the trademark right aligned, at the bottom.

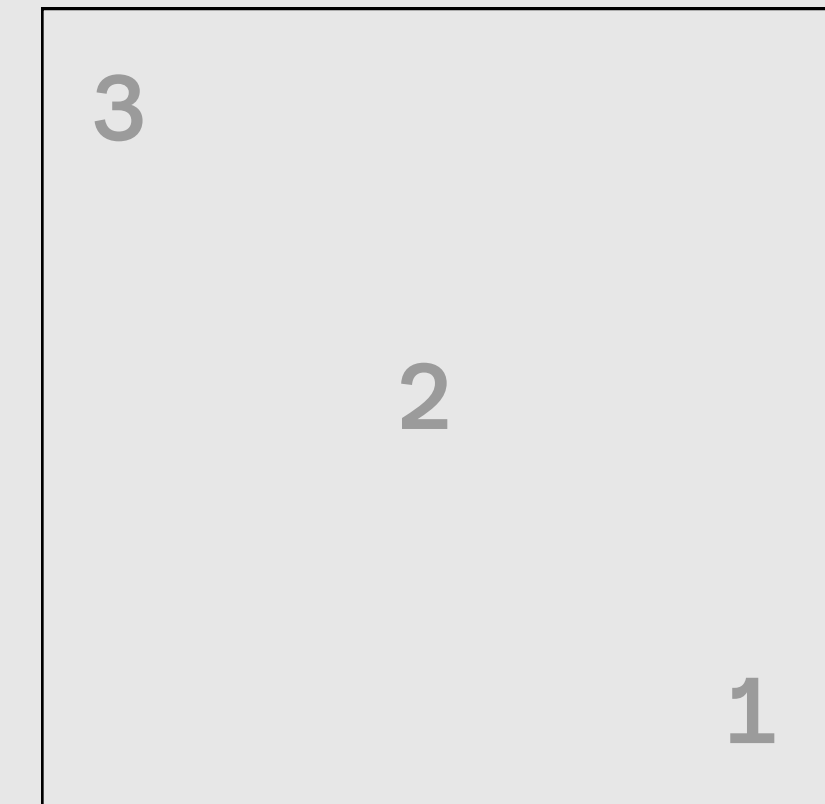
Different placements are allowed for some trademarks including logotypes, logo lockups and partnership lockups. See the placement list for details

Remember Customized or complex formats can be exceptions to these rules.

- Placement 1**
- Logotype
 - Logo lockup
 - Symbol
 - Partnership lockup
 - Badge

- Placement 2**
- Logotype
 - Logo lockup
 - Initiative lockup

- Placement 3**
- Logotype
 - Initiative lockup



Typography.

Typography is a foundational pillar in our identity. Klarna's dynamic, high contrast use of typography is fundamental in building a strong and recognisable brand.

**Klarna
Headline**

Klarna Headline creates a recognisable expression. It is only used for main headlines and is a strong conveyer of Klarna's identity. Use it large, with confidence and let it contrast with other smaller, typographic elements.

Character overview

Klarna Headline Bold

Klarna Headline

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 ÁÂÃÄÅÆÉÊËËÏÎÏÓÔÖØÙÚÛÜÛÿ

abcdefghijklmnopqrstvwxyz
 áâãäåæéêëëïîïóôöøùúûüÛÿ

::...!?.*#\ (){}[]-_-_,"'""\$€£+-=%@&|!
 1234567890

**Klarna
Text**

Klarna Text is our typeface optimised for legibility in smaller sizes on digital devices. It has a timeless but still characteristic expression. We use it for smaller headlines, subheaders, mega paragraphs and paragraphs. It is created with legibility in focus and could be used for both printed and digital media. Use Klarna Text Mono for numbers.

Character overview

Klarna Text Bold

**ABCDEFGHIJKLMNOPQRSTUVWXYZÅÄÖ
abcdefghijklmnopqrstuvwxyzåäö
:;!?"*#\ (){}[]--_,"''''''"\$€£+-=%@&!|
1234567890**

Klarna Text Medium

**ABCDEFGHIJKLMNOPQRSTUVWXYZÅÄÖ
abcdefghijklmnopqrstuvwxyzåäö
:;!?"*#\ (){}[]--_,"''''''"\$€£+-=%@&!|
1234567890**

Klarna Text Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZÅÄÖ
abcdefghijklmnopqrstuvwxyzåäö
:;!?"*#\ (){}[]--_,"''''''"\$€£+-=%@&!|
1234567890

Klarna Text Mono

**ABCDEFGHIJKLMNOPQRSTUVWXYZÅÄÖ
abcdefghijklmnopqrstuvwxyzåäö
:;!?"*#\ (){}[]--_,"''''''"\$€£+-=%@&!|
1234567890**

Titles

Typography should be used in a dynamic, high contrast way to create interest and set a strong identity. Use the Mega title for large, bold headlines. Mega title (section title, variation) should be used as a secondary, less prominent headline. It should not be used on hero images and covers.

Title hierarchy**Mega title**

Print
Typeface: Klarna Headline Bold
Could be used in any size over 80pt.
Leading = size
Kerning: -10
Maximum 30 characters

Digital
Typeface: Klarna Headline Bold
Size/Leading/Kerning:
202px/195px/-1,77
152px/150px/-1,33
114px/115px/-1

Mega Section title

Print
Typeface: Klarna Text Medium
To be used in size 80-55pt
Leading: size x 1.10
Kerning: 0

Digital
Typeface: Klarna Text Medium
Size/Leading/Kerning:
114px/120px/0

Title

Print
Typeface: Klarna Text Medium
To be used in size 30-8.5pt.
Leading = size x 1.10
Kerning: 0
Maximum 2 rows

Digital
Size/Leading/Kerning/Typeface
48px/50px/-0.2/Klarna Headline Bold
36px/40px/-0.2/Klarna Headline Bold
36px/40px/0/Klarna Text Bold
27px/30px/0/Klarna Text Bold
19px/25px/0/Klarna Text Bold
16px/20px/0/Klarna Text Medium

**Buy now.
Pay later.**

**Get the
goods now
and pay later.**

**Buy now.
Pay later.**

Paragraphs

Subheaders should be used above or below headlines as an intro. Use the paragraphs for longer texts.

Paragraph hierarchy**Subheader**

Print
Typeface: Klarna Text Regular
To be used in size 20-8.5 pt
Leading = size
Kerning: 0

Digital
Typeface: Klarna Text Regular
Size/Leading/Kerning:
36px/50px/0

Mega Paragraph

Print:
Typeface: Klarna Text Medium
Size/Leading/Kerning:
30pt/36pt/0

Digital:
Typeface: Klarna Text Medium
Size/Leading/Kerning:
64px/75px/0

Paragraph

Print
Typeface: Klarna Text Regular
Size/Leading/Kerning:
12pt/16,8pt/0
8,5pt/12,5pt/0

Digital
Typeface: Klarna Text Regular
Size/Leading/Kerning:
19px/30px/0
16px/25px/0
12px/20px/0

Numbers

Print
Typeface: Klarna Text Mono Medium
To be used in size 200-40 pt

Digital
Typeface: Klarna Text Mono
To be used in size 200-40 px

Give your customers the power to pay over time. Many online shoppers are looking for alternative options to make those big-ticket purchases. Don't let cash flow barriers or sticker shock prevent your customers from getting the items they want and need.

Give your customers the power to pay over time. Many online shoppers are looking for alternative options to make those big-ticket purchases.

Give your customers the power to pay over time. Many online shoppers are looking for alternative options to make those big-ticket purchases. Don't let cash flow barriers or sticker shock prevent your customers from getting the items they want and need.

40%

\$6k

Treatment

Large, bold headlines should contrast smaller typography to create a dynamic and interesting look. Use quotes and paragraphs to create interest and dynamic layouts.

Characteristics**High contrast**

Large, bold headlines which require shorter copy. The big headlines should contrast smaller typography.

Buy now. Pay later.

This is a paragraph used to describe things more in detail. It could be used in one, two or three columns layouts.

This is a paragraph used to describe things more in detail. It could be used in one, two or three columns layouts.

This is a paragraph used to describe things more in detail. It could be used in one, two or three columns layouts.

Dynamic elements

Allow for large paragraphs and quotes to create a dynamic and interesting look.

"Klarna Text Medium could be used for large paragraphs or quotes."

Section dividers

Use smaller headlines as clarifying section introductions.

Get the goods now and pay later.

Online retail is entering a new era as nearly all growth in e-commerce can be credited to mobile shoppers. It's more important than ever for retailers to optimise for mobile and the new shopping behavior that comes with it.

Alignment

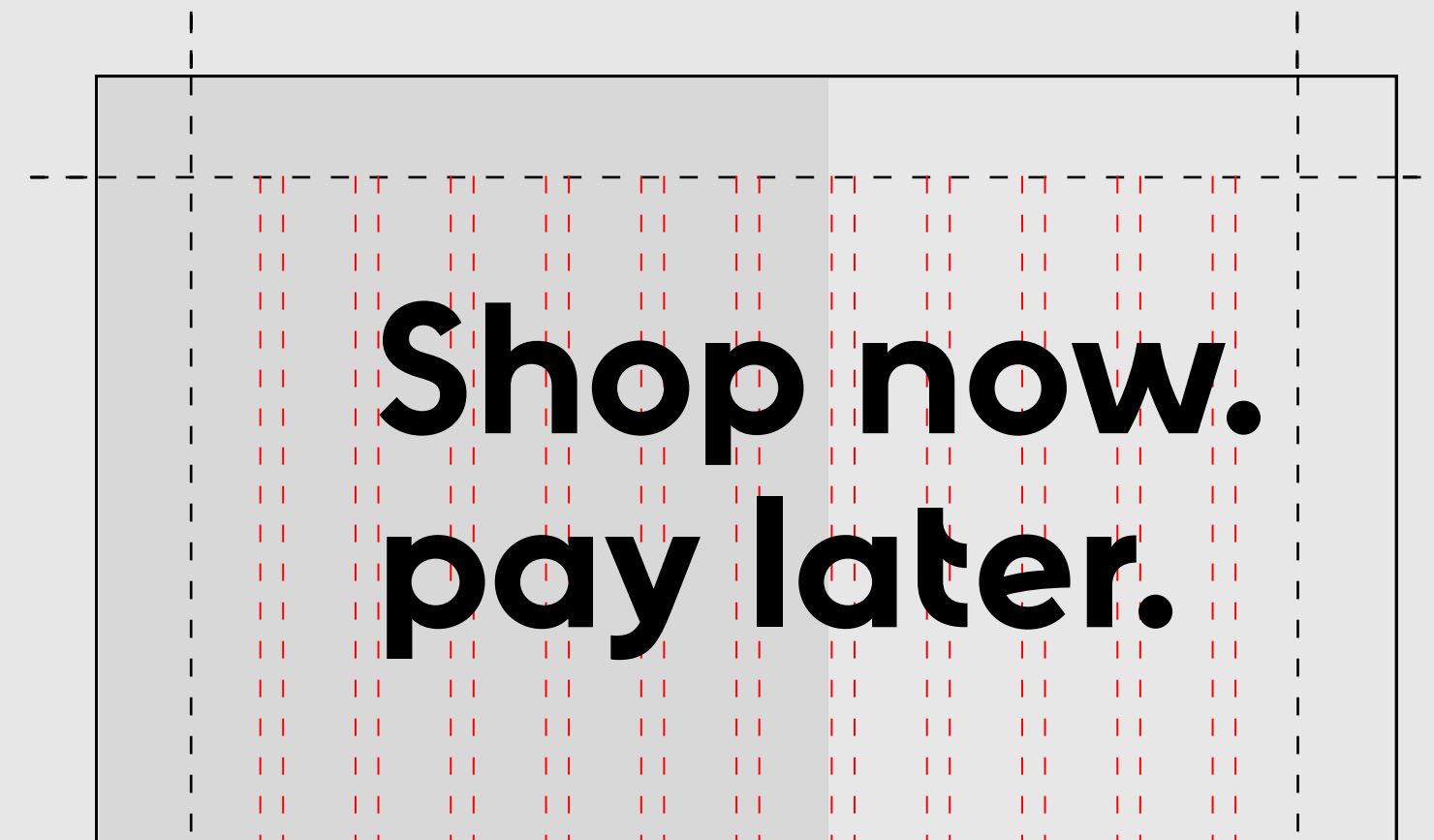
All text should be left aligned – whether headlines, paragraphs or quotes. The logo should not be left aligned.

Versions of left alignment**On left margin**

Text should always be left aligned.

**On grid**

Text can also be left aligned to the grid.



Colours.

Our colours are a huge part of our brand – especially Klarna Pink. We use consistent colours so we can strengthen our brand awareness. When people see our colour palette, we want them to think about Klarna.

Our Colours

Klarna Pink is our brand's signature colour – the colour that helps set Klarna apart. Which means we have to be careful about how we use it at every stage of the customer journey.

The nicknames of the colours will come in handy when specifying colours to someone by email or over the telephone (provided they have a copy of these guidelines handy)

Remember

When combining copy with the Logo or the Lockup, make sure you use the correct colours.

How to work with our colours**Primary colours****Klarna Pink**

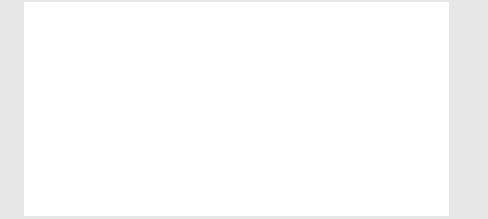
HEX: #FFB3C7
 CMYK: 0 | 38 | 4 | 0
 PMS: 203 C

**Black**

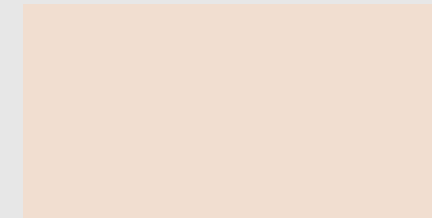
HEX: #000000
 CMYK: 60 | 40 | 40 | 100
 PMS: Black 6 C

**White**

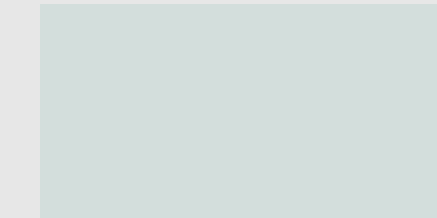
HEX: #FFFFFF
 CMYK: 0 | 0 | 0 | 0
 PMS: Opaque

**Secondary colours****Almond**

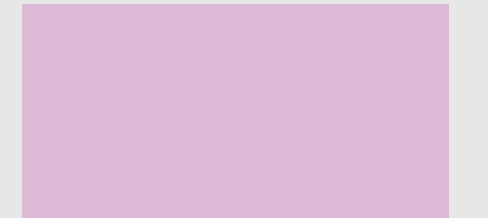
HEX: #F1DED0
 CMYK: 6 | 15 | 19 | 0
 PMS: 7604 C

**Opal**

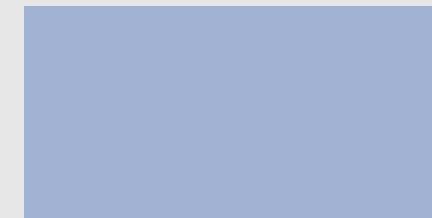
HEX: #D3DEDC
 CMYK: 23 | 6 | 18 | 0
 PMS: 621 C

**Lilac**

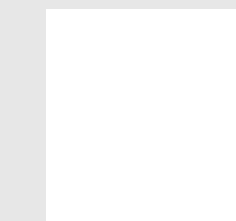
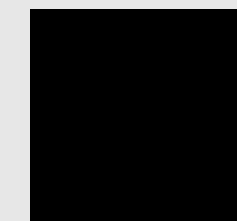
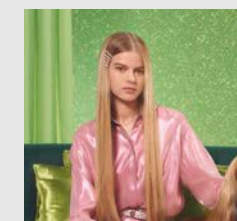
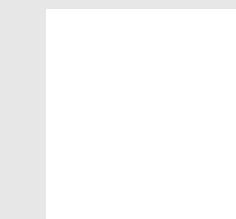
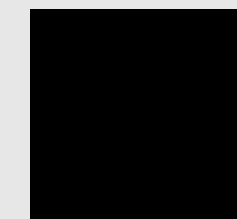
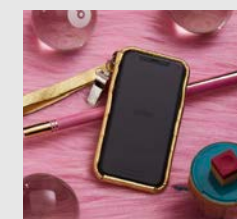
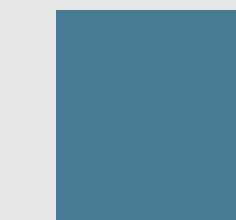
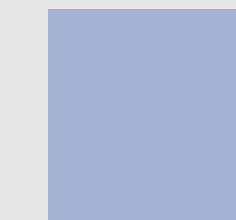
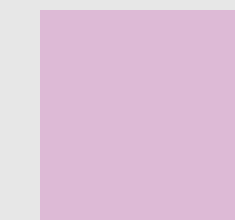
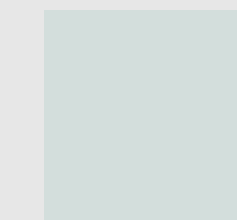
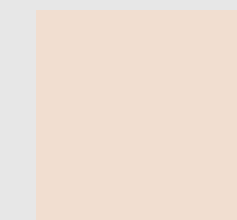
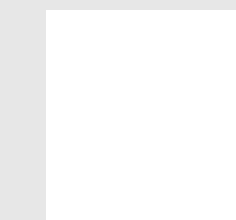
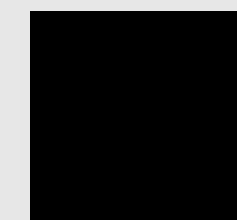
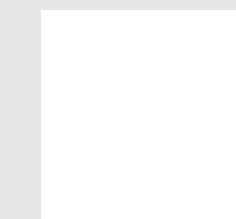
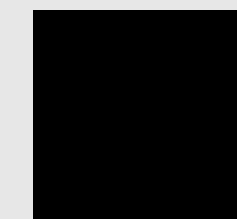
HEX: #D7BBD4
 CMYK: 17 | 30 | 5 | 0
 PMS: 256 C

**Pigeon**

HEX: #A2B2D2
 CMYK: 42 | 22 | 5 | 0
 PMS: 7681 C

**Ming**

HEX: #487B94
 Our digital CTA-colour

**Usage related to social coherent model****Disrupt****Attract****Engage****Join**

Primary colours

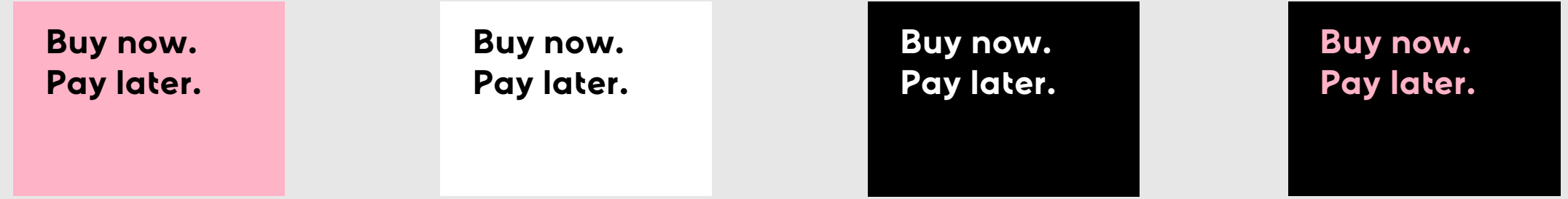
Here it is all about clarity: making it easy for people to get the information they need to begin their relationship with Klarna. Klarna Pink is perfect here for grabbing attention and highlighting our products and services.

Remember

At this stage we're all about clarity, especially in the Join phase. Focus on Klarna Pink, black and white, no secondary colours.

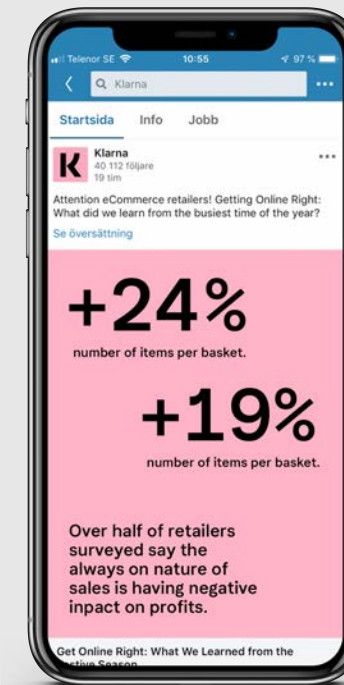
How to work with our colours

Approved colour combinations



Away-shirt

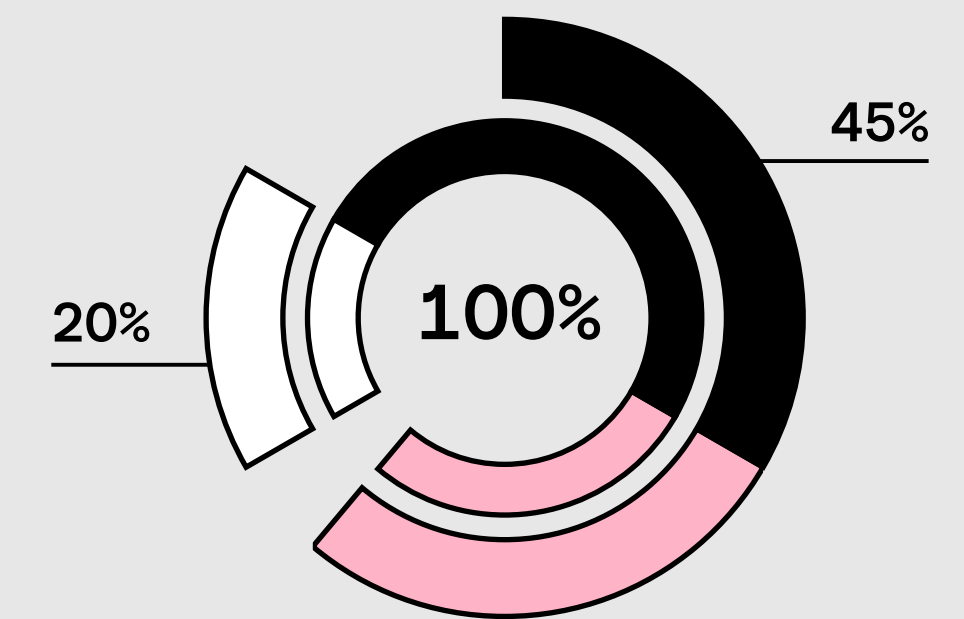
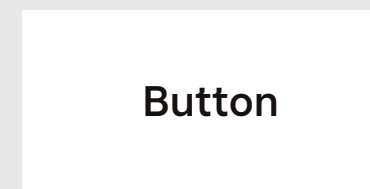
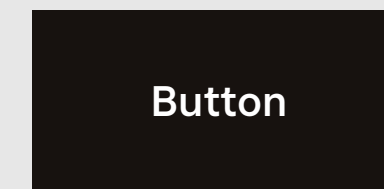
We always lead with Klarna Pink, but in a Merchant context we offer secondary badges in black and white.



Text colour

Black is our preferred colour for all copy and primary CTAs. You can use white copy on top of images or black background.

You can also use a Klarna Pink Mega Header, set on black background. But handle with care. We try to use it as rarely as possible. And ONLY for Mega Headers.



Infographics

If you need to create infographics it's preferred to do this with our primary colours.

Backgrounds

Use Klarna Pink as a background colour combined with a black Mega Header on top.



Secondary colours

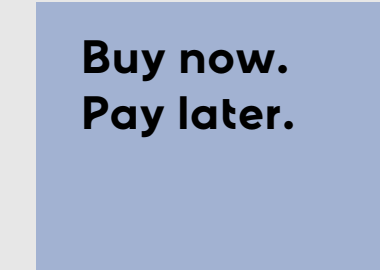
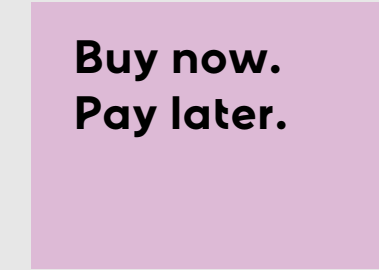
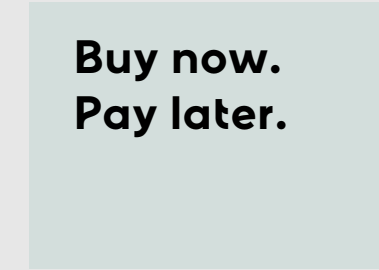
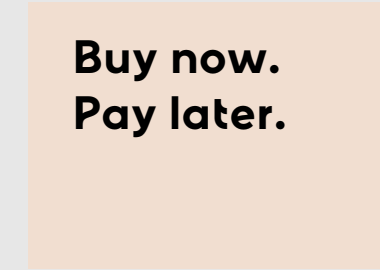
This is where Klarna Pink takes centre stage - where we really build the link between our colour and our brand. The palette of secondary colours are used to support the Klarna Pink.

Remember

You might be tempted to use other colours for tactical reasons, like red hearts on Valentines or orange pumpkins at Halloween. Don't. We will provide assets to support events like these. Klarna's look and feel triumphs the theme. It's a bigger chance to stand out not being orange, when everyone else is.

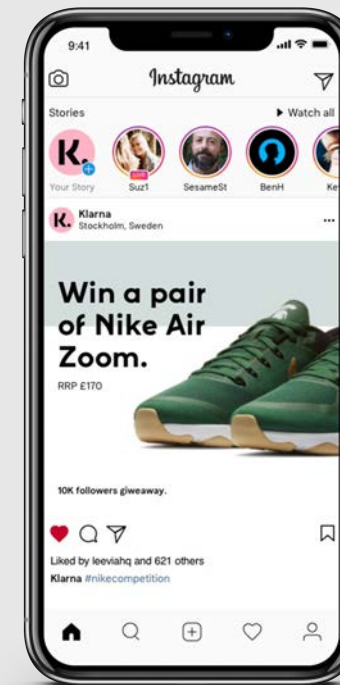
How to work with our colours

Approved colour combinations



Backgrounds

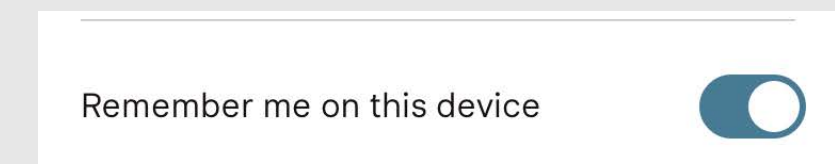
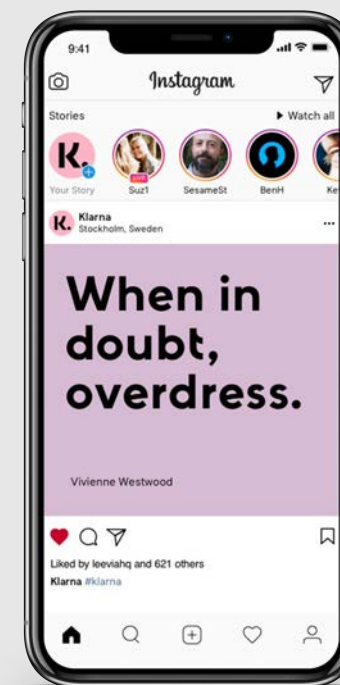
Never mix secondary colours: use them one at a time as dividers and backgrounds. Don't lead with secondary colours or combine them with each other or Klarna Pink. Use them one at a time.



Text colour

Black is our preferred colour for all copy. You can use white copy on top of images or a black background.

The Ming colour is for our secondary CTA's .



Infographics

If you need to create infographics or charts containing more information you can combine the secondary colours, but always use a black outline to devide them.



Visuals.

**Main brand
imagery.**

We take a lifestyle approach to our main brand imagery. Our visual worlds have a dream-like quality to them. They're the meeting points of quirkiness and confidence, giving viewers the space to explore with their own imaginations. They create the recognition and curiosity around our brand.

Smooth?

The idea of 'Smooth' is conveyed visually in a variety of ways, rather than showing what would be an expected visual metaphor for something Smooth. It's a parallel universe, somewhere between dream and reality where both the presence of product and the implied presence of humans complement each other.

Remember

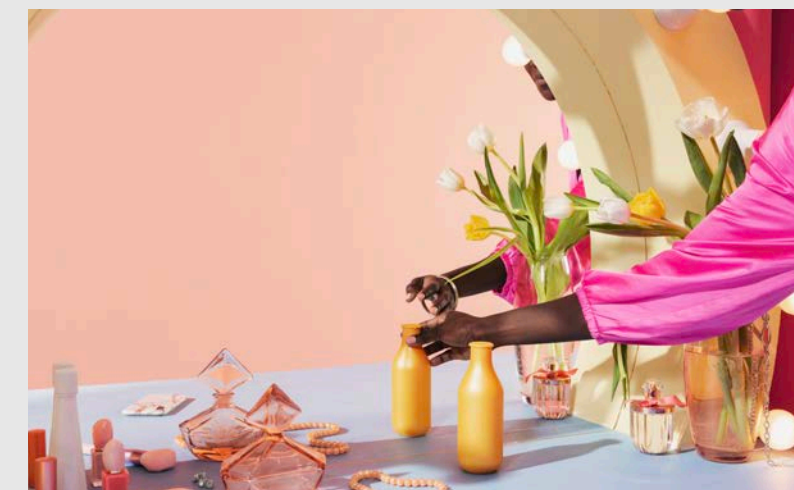
If you are involved in creating imagery for Klarna, make sure you have the guideline document for that.

[Klarna Visual Identity Guidelines](#)
– Production edition

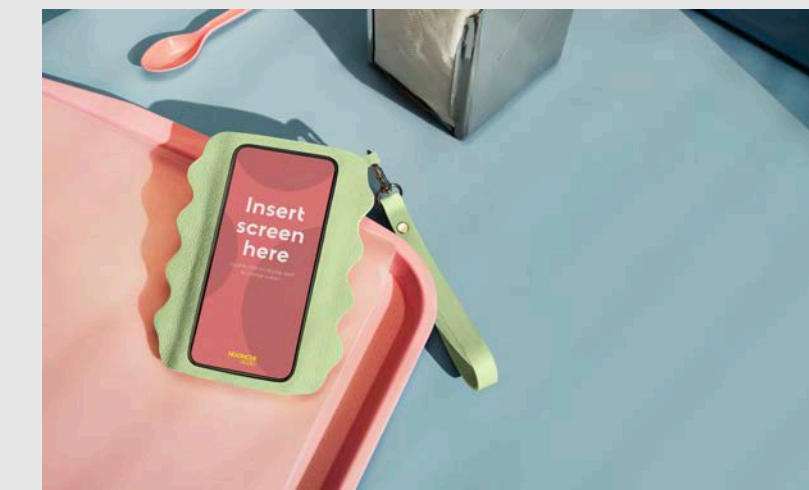
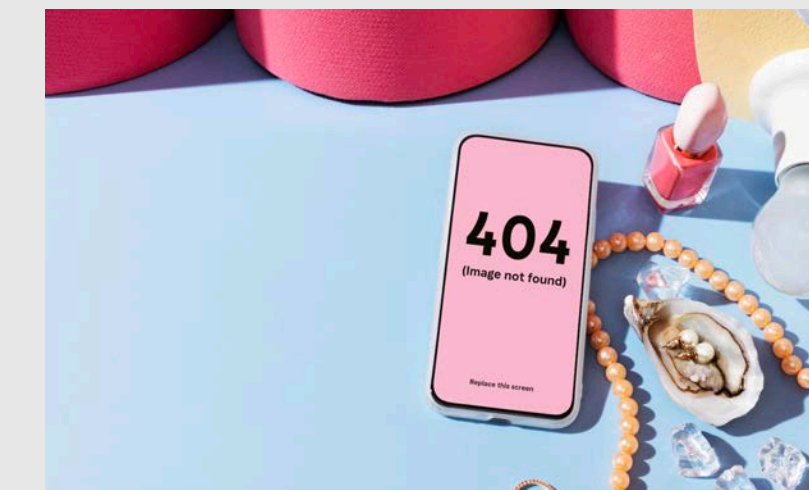
Detail hierarchy

Situations

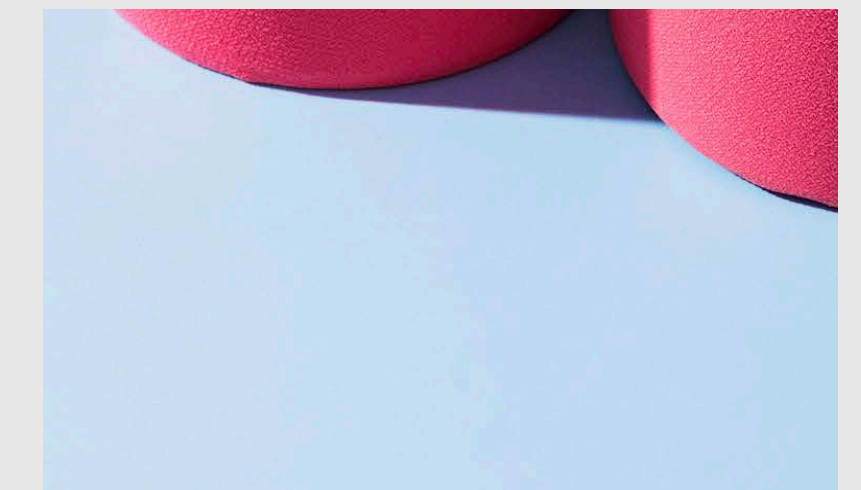
Emotional



Simplified



Textures



Emotional

We use emotional images or video when the goal is to attract or disrupt in advertising, our own emotional surfaces and sometimes even social media. They create emotion and recognition and help get us the attention we deserve.

Remember

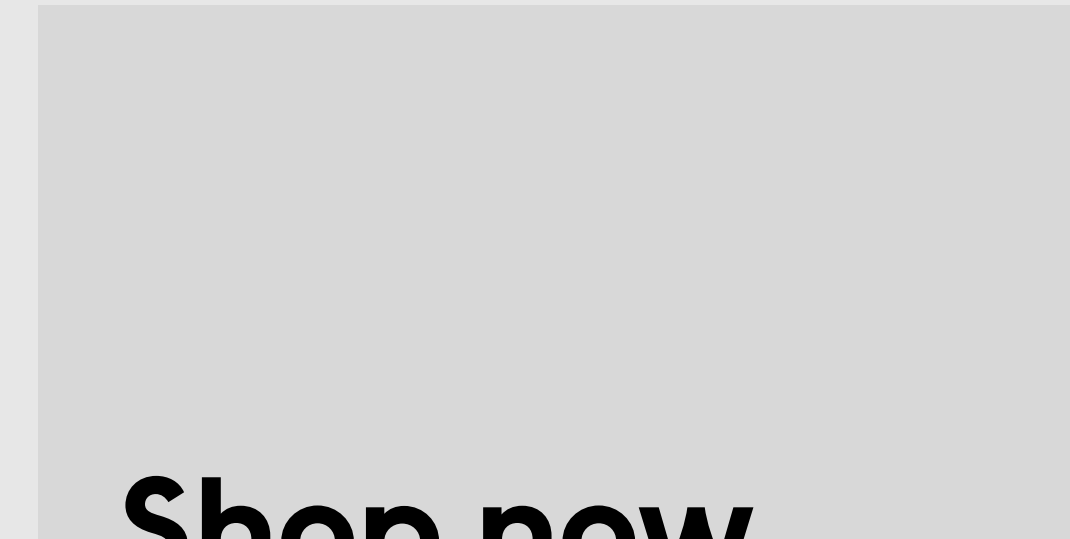
Don't try to imitate the look of this category with stock images. The whole point of our emotional visual world is to distinct us from others in a quirky and consistent way, and that requires our involvement in the production.

Guide to image placement**Primary treatment**

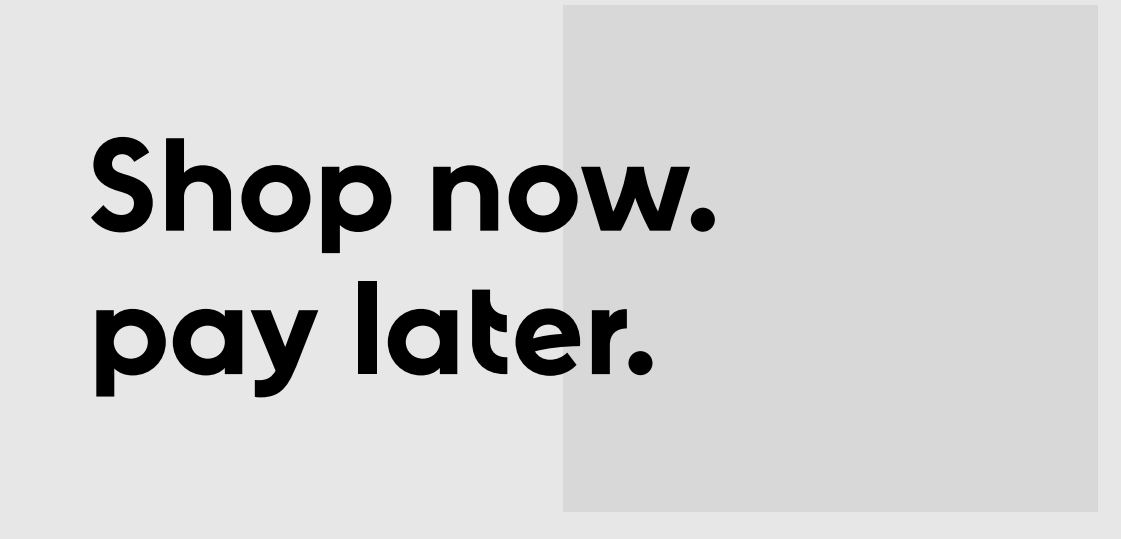
The images are used without any text on them, or with short mega titles in the edges of the image.

Special treatment

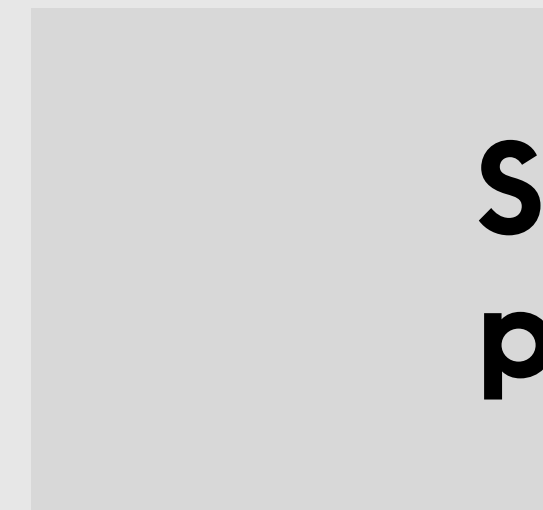
In a few cases, including attract videos, SoMe posts or disrupt assets, you can use the title on the image. Sometimes emotional and simplified images benefit from not putting text on them. To not make the composition look cluttered in these cases, place the text outside the image. This to keep the composition simple and clear.



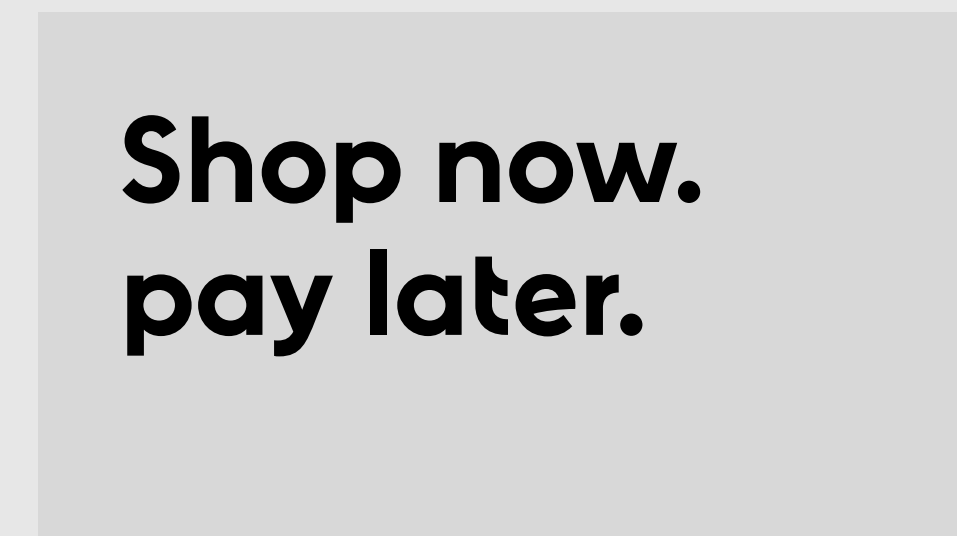
**Shop now.
Pay later.**



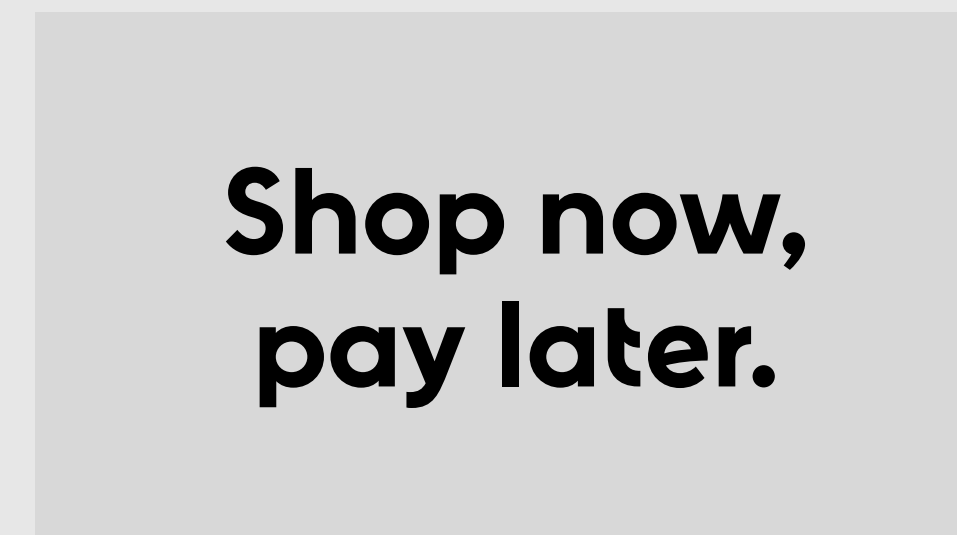
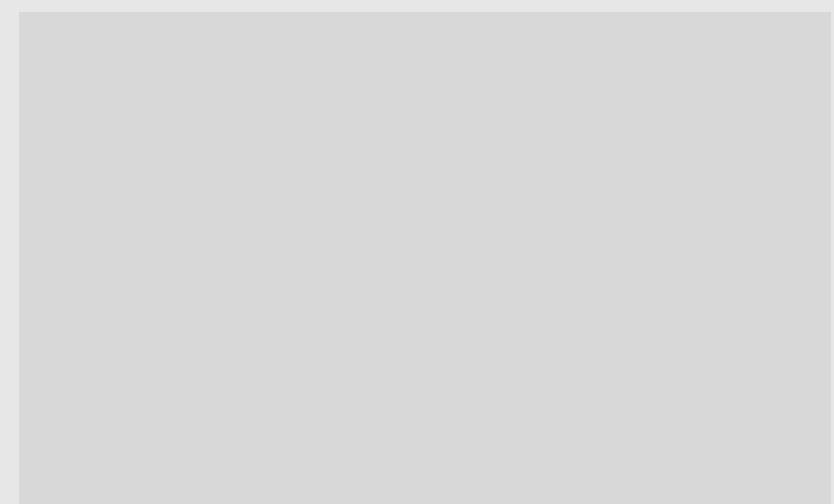
**Shop now.
pay later.**



**Shop now.
pay later.**



**Shop now.
pay later.**



**Shop now,
pay later.**

**Pay
later.**

Simplified

Situation-based imagery is simplified to ensure legibility when used with black body copy. It mostly contains a very clear Klarna product and has safe zones to the left and below for other content.

Remember

Always make sure you crop the image in such a way that the UI inside the device is visible enough for all formats of your communication.

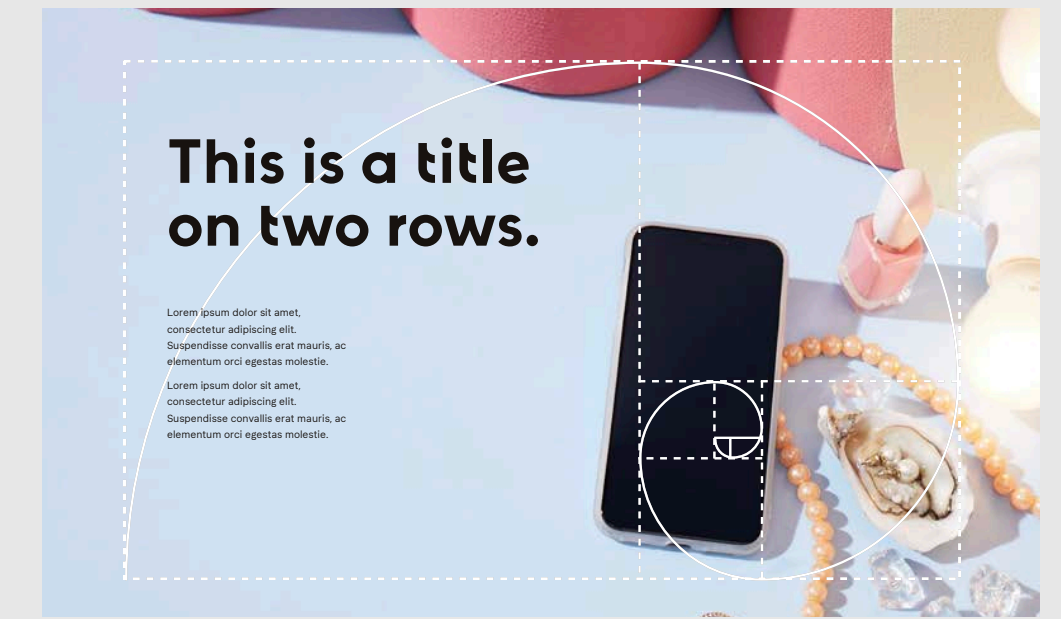
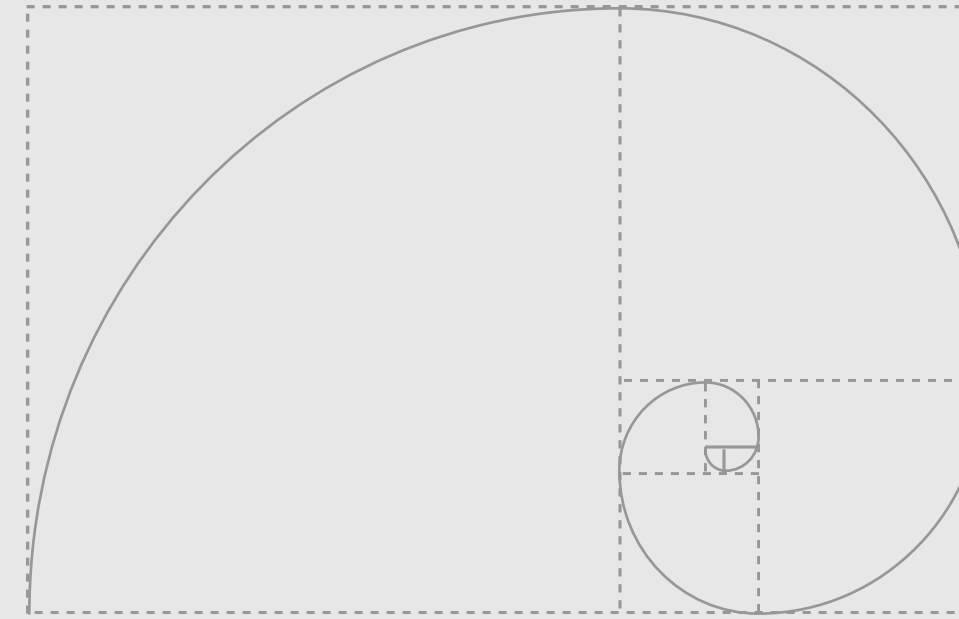
Don't use any other graphic element than typography or CTA buttons on top of simplified imagery

Guide to image usage**Safe zones**

The safe zones are free areas for you to put your message on.

**Balance**

Leverage golden ratio proportions to define where to put the most important content.

**Left aligned**

To keep a consistent visual language always use left aligned text on simplified imagery.

**Shop now,
pay later.**

Lorem ipsum dolor sit amet,
consectetur adipiscing elit.

**Shop now,
pay later.**

Lorem ipsum dolor sit amet,
consectetur adipiscing elit.
Suspendisse ornare erat mauris, ac
elementum orci egestas molestie.
Lorem ipsum dolor sit amet,
consectetur adipiscing elit.
Suspendisse ornare erat mauris, ac
elementum orci egestas molestie.

Textures

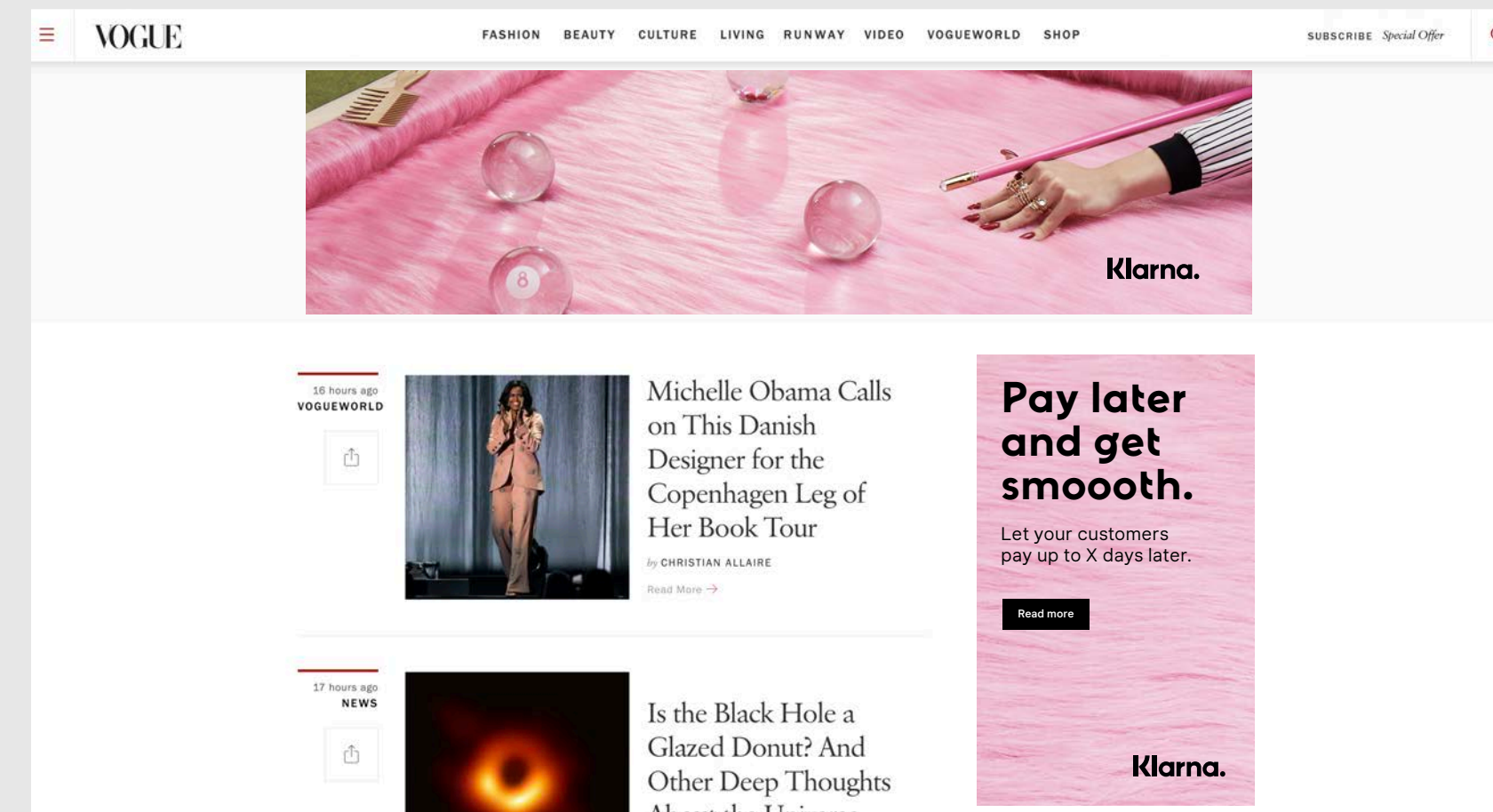
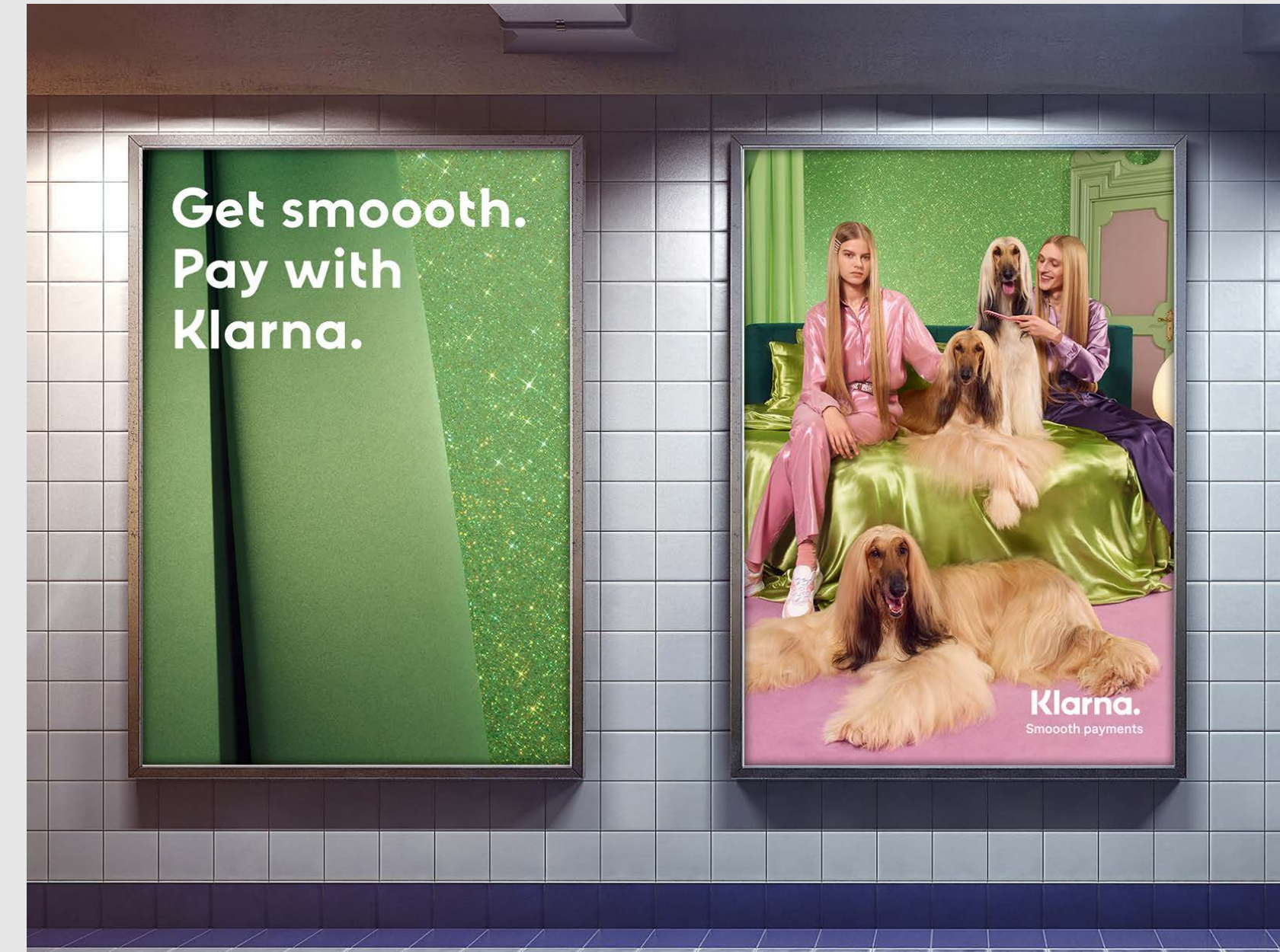
These are mid-wide shots of a solid background that just feels smooth. Sometimes there can be a device (or other product) on it.

Remember

Never decorate an engage material that isn't part of a campaign with a texture, even if you think it will look nice. It just doesn't add any clarity to the context.

Campaign textures

Textures are used as part of specific campaigns, either when pitching something in a compromising format where you only have copy and limited space, or in the engage phase where you want to keep a visual connection with the campaign but the information is dense.



Layout.

Regardless of the size, dimension or type of communication, we have certain rules of where we want things to be placed. Some things just look better being placed a certain way. Our text is always left aligned.

Headline placement

For key visuals, headline and image should overlap. Headline should be kept to maximum four rows, but preferably less.

Guide to layout characteristics**Headline on one or two rows.**

Headline overlaps image. When headline is written on two rows or more, it extends upwards (max. 1 row) and then downwards.



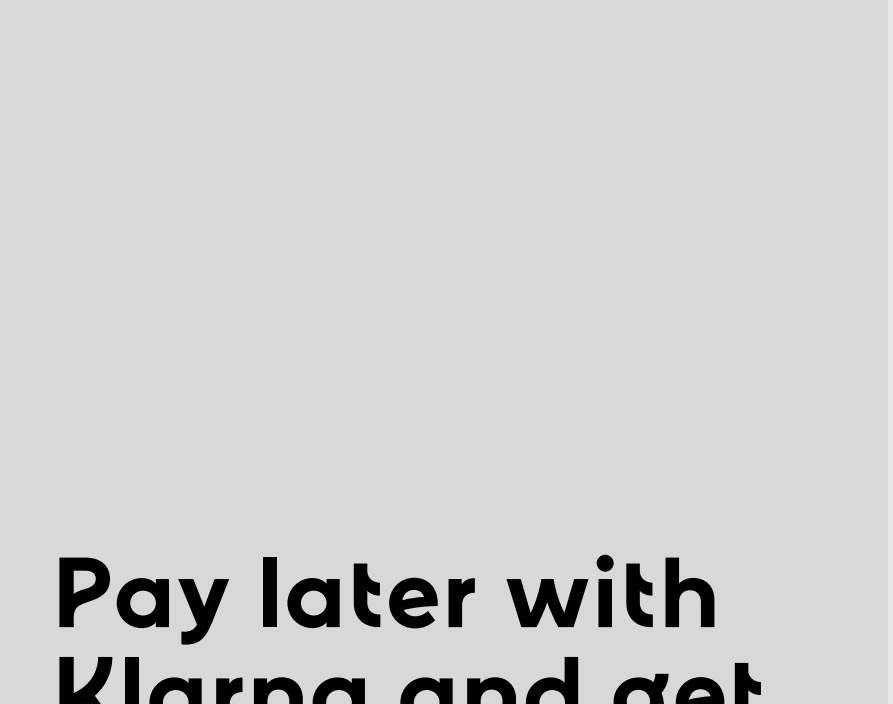
Pay later.

Headline on one row.



**Pay
later.**

Headline on two rows.



**Pay later with
Klarna and get
smooth.**

Headline on three rows.



**Pay later
with Klarna
and get
smooth.**

Headline on four rows.

Margins

Margins are defined by the logo K-height. Logo is always placed on the margin in the lower right corner, with a few exceptions. For printed matter, use logo sizes below.

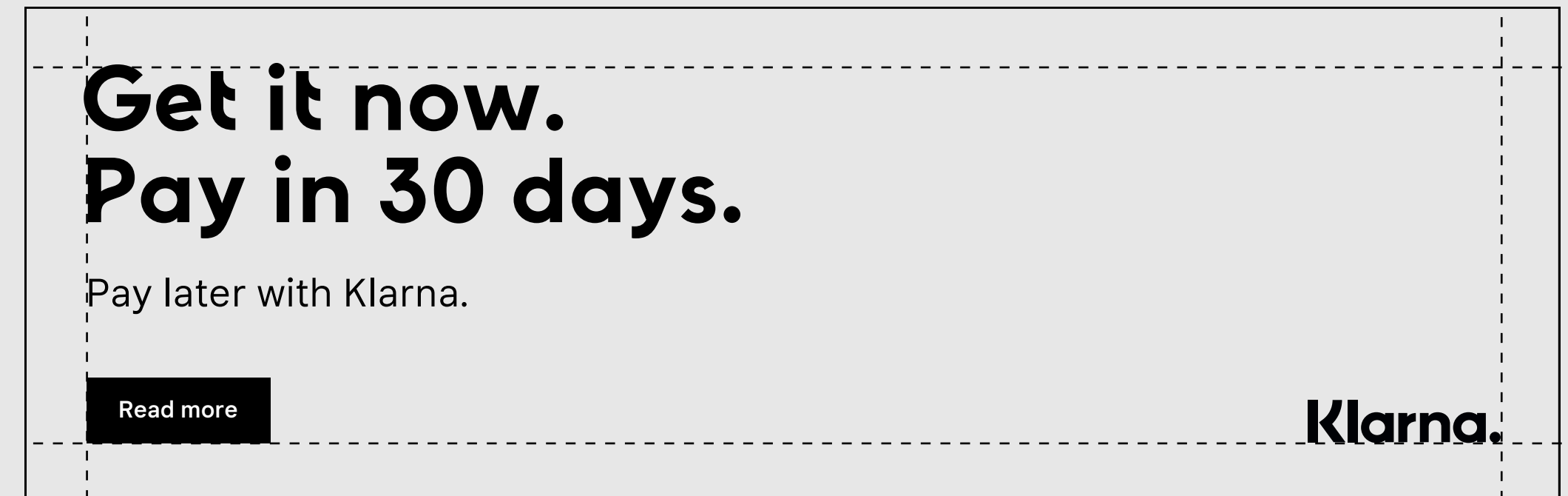
Format	Margin width
A6	25 mm
A5	35 mm
A4	35 mm
A3	55 mm
A2	80 mm
A1	120 mm

Banners use a recommended logo height of 22px. There should always be a visual difference in size between the logo and main title where the title's x-height is at least the logo K-height. Margins should be (1K).

K=


Defining margin width**Digital**

Banners use a fixed logo minimum height of 22 px. Margins should be 30px. However, if height/width ratio is more than 1:4 and the size of the banner is very small, margins could be smaller.



Banner
970 x 250 px
Margins 30 px

Print

Margins are defined by the logo K height. As the logo size for A6 - A0 format is fixed. The pre-defined margins to the left could be used.



Print
Vertical format with full bleed image and text.

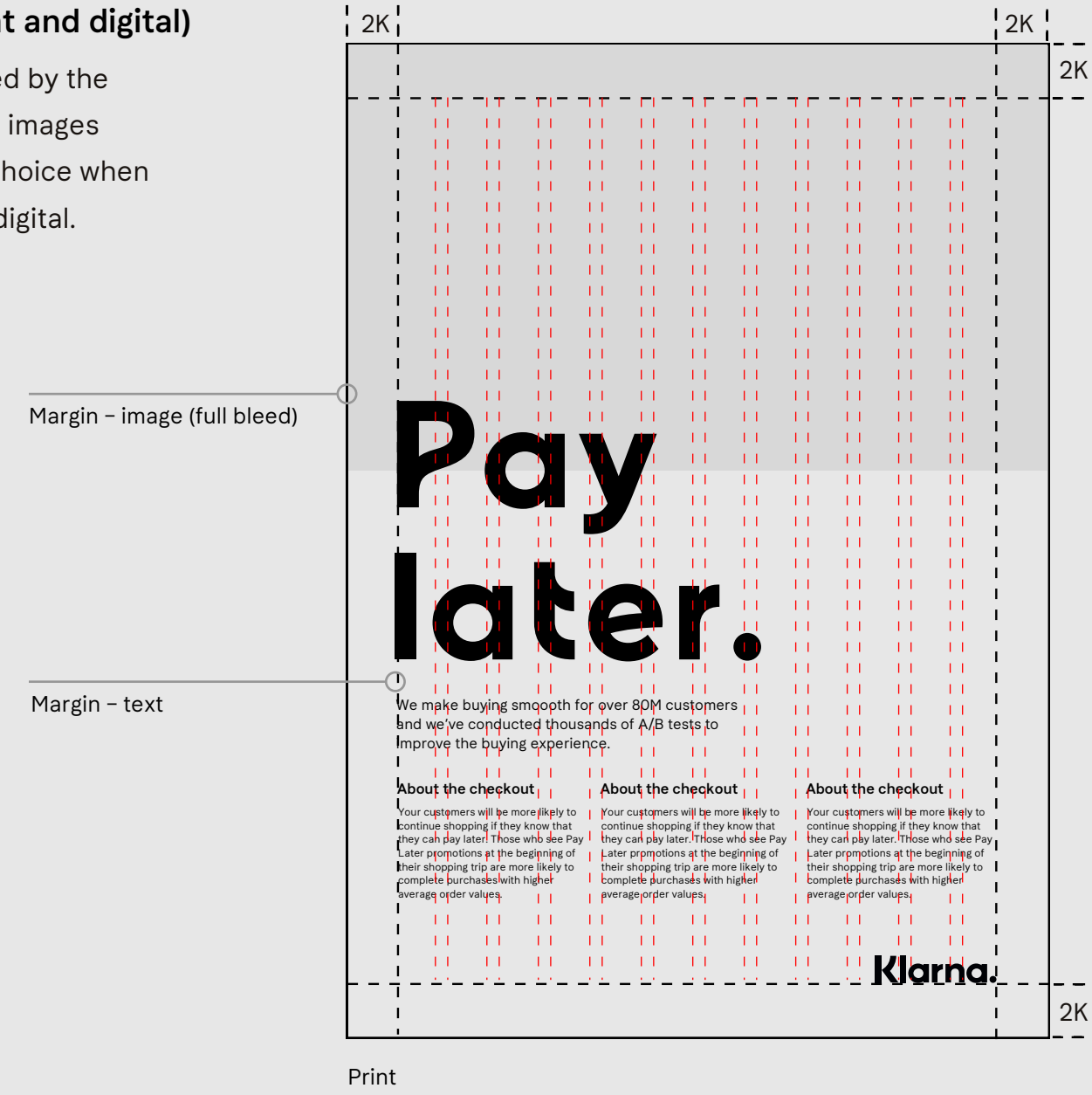
Image treatment

Preferably use bleed, as shown in the examples, for printed and digital matters. When i.e. printing in an office printer where full bleed can't be obtained, use the secondary image treatment.

Margin and hero images

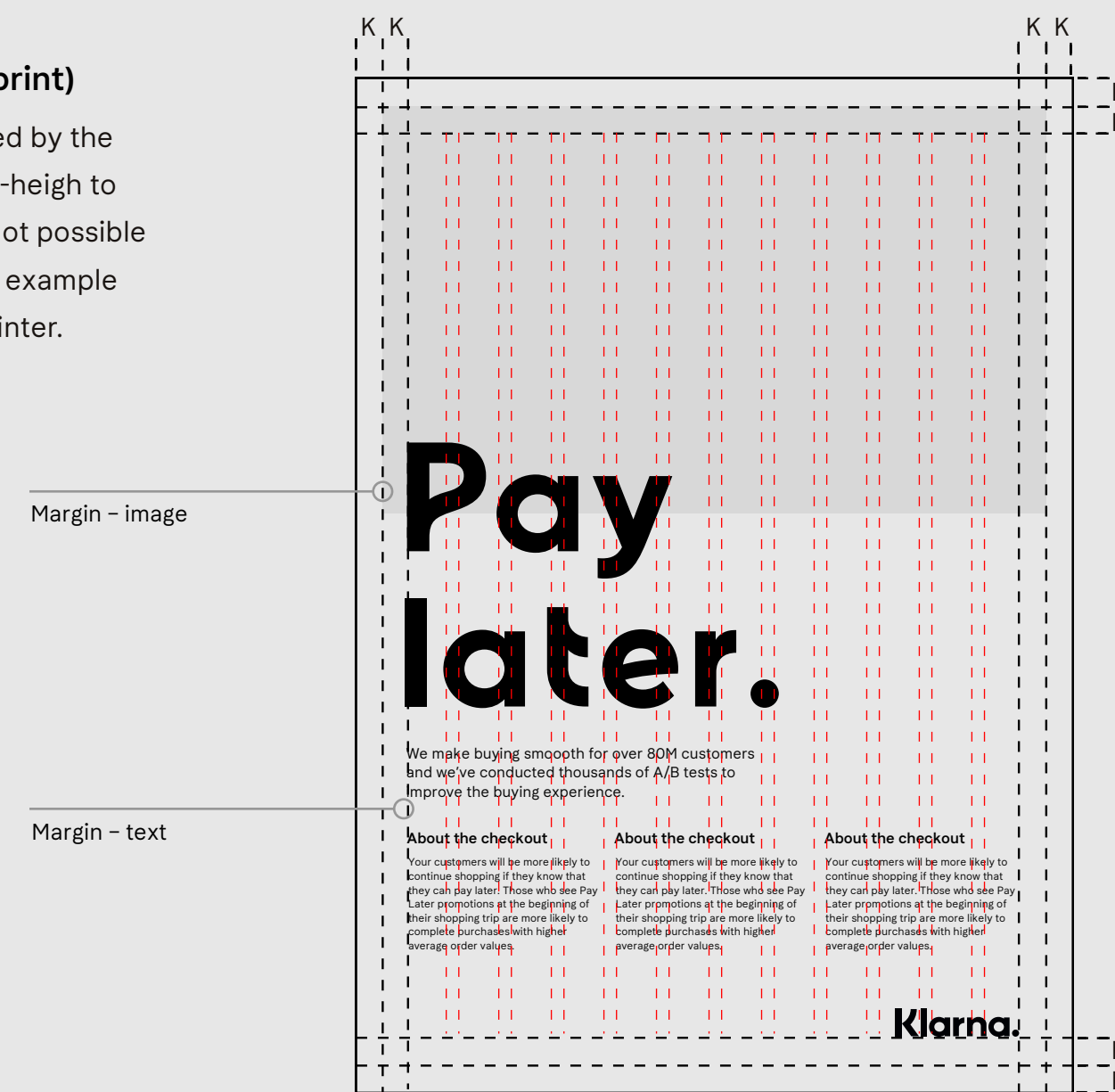
Primary margin (print and digital)

Print margins are defined by the logo K height. Full bleed images should be the primary choice when designing for print and digital.



Secondary margin (print)

Print margins are defined by the logo K height. Use the K-height to place the image when not possible to print in full bleed, for example when using an office printer.



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Tonality.

Surrounded by banks who all talk the same, we take pride in speaking differently. In saying the most expected thing in the most unexpected way. Our quirkiness is a sign of our confidence.

Remember

This is a writers' document that will guide anyone writing for Klarna on their way to a job well done. Some of you are employed as expert writers in one of our teams. Others are outside consultants. But everyone who uses a keyboard will create text for consumers, partners and merchants. Every one of us is part of Klarna and therefore a vital part of our voice.

**Write for
people.**

Klarna's Guide to writing for people.

- 1. Close your eyes.**
- 2. Picture that customer, merchant or person in front of you.**
- 3. Do they seem happy? Frustrated?**
- 4. Assess.**
- 5. Now begin talking. Or writing.**
- 6. Don't forget to listen.**

Tone of voice**Write for clarity**

Use easy-to-understand words to explain difficult things. Go for short rather than long words.

Write for context

Think about the situation as well as the person. Money is a serious matter, so sometimes we too need to be serious. But sometimes we can also be lighthearted, quirky and conversational, it's all about context. As a rule: the closer someone is to making a decision, the clearer we should be.

Write for people

What people do with their money is a personal choice. We never judge why, or how people spend their money. We definitely never judge people who may have done something wrong. Instead keep things clear, straightforward and human.

Use just enough words

We don't use more words than we need to. Follow the simple rule of finding one clear benefit for every feature. And stick to that one.

No-jargon zone

We've all met people who use long words to try and impress people. But were you really impressed? Exactly. In fact, we're proud to use words people understand.

Confidence and understanding

Anything we write needs to be double-checked to make sure it does its job. Remember to think about things from the audience's point of view, you are not the audience.

Tone of voice**Formal vs informal**

We use informal language whenever we can, whether we're writing for consumers, merchants, Klarnauts or partners.

We know this isn't always appropriate, and of course, local deviations are allowed when necessary due to cultural context. The decision to use a formal tone of voice rests with the regional or local Klarna marketing department or manager, not with any translator.

Master material – formal or informal – sent from Klarna HQ is always to be used as is.

Period. Or not?

The period is a key element in our logo and our K. symbol. Therefore we have also made it a vital part in our Mega and main titles set in Klarna Headline. For subheaders we do not use any punctuation unless we have chosen to write a whole sentence. But then you might want to shorten it anyway.

Language

If you are writing content for customer support, remember people probably want help with something, and a joke is likely the very last thing they need. So remember to keep it simple, clear and conversational. Human and understanding, with a light touch.

Smooth.

Smooth. It's got an extra 'o.'

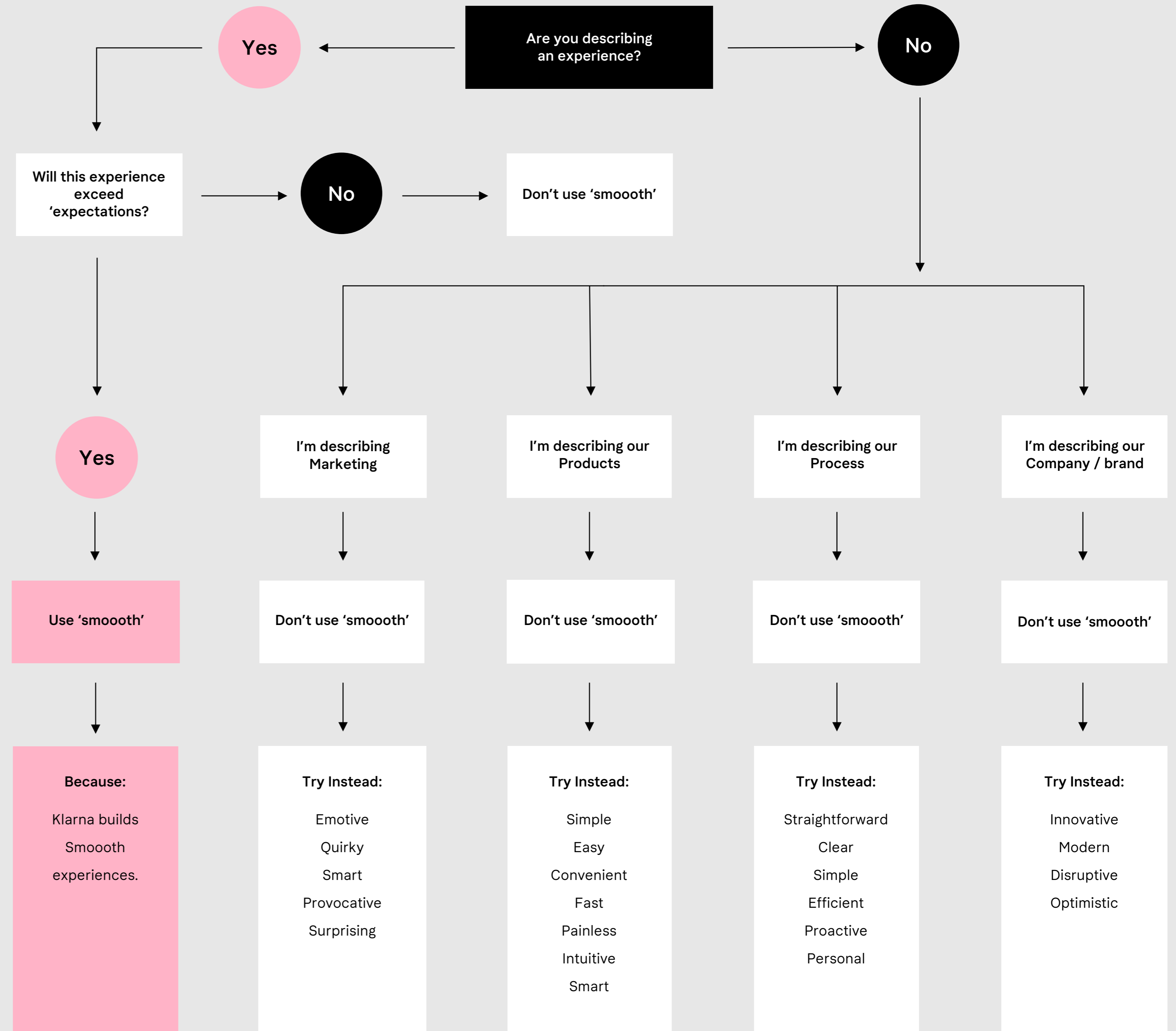
Nope, that's not a typo. If it doesn't have the red squiggle underneath it then you're writing it wrong.

Its definition is in that extra 'o'. That extra something. To our people it's what we believe. To our customers it's what they get. It's about delivering more than you expect.

Smooth

A couple of quick things about Smooth. Entertaining as it may be, we never write "hellooo" or "shoopping" or "invoooice". Which brings us to our next point: Don't overuse it. Smooth is the full Klarna experience, but not how we describe a single feature or product in isolation.

When should I use the word 'Smooth'?



Customer-centric writing.

Our tonality changes depending on what we want to achieve and who we're talking to.

This section will help you to build clarity and consistency in written communication.

**For
merchants**

We are simple and confident. But when we're speaking with merchants rather than consumers we might need to be a bit more informative. It's nothing personal: it's just business. But remember – merchants are people too. Use the guidelines below in order to deliver a clear, consistent, and compelling product offering to our merchants.

Guidelines

Writing for merchants requires a few extensions to the “Tone of voice” guidelines. Please use them in combination with the rest of our brand voice, but especially when composing merchant-facing text.

- Avoid multi-syllable words: Keep it short, punchy, and easy to translate.
- Use active voice: Use strong verbs. Do the action, don't have it done to you.
- Keep it positive: Stay away from negative words like “can't” and “don't.”
- Lead with value: Put the best part in the front of the sentence. Don't bury it.
- Write for the reader: It's not about what we do, it's about how you and your customers will benefit. But we don't impose any unnecessary adjectives, adverbs, or qualifiers.

In customer support

When drafting or composing customer service content, bear in mind the customer probably needs a helping hand, so show understanding, keep it clear and simple, and always be human.

Communication writing tonality

Express yourself in a clear, friendly and confident manner by choosing simple, professional and solution-oriented language. Vary your vocabulary, use the correct product naming and refrain from using company lingo. Consider how familiar the customer is with Klarna's procedures.

Communication writing rules

Use spell check and check your text for typos and grammatical errors before sending. Look up and follow the writing rules of the country for which you are working.

Chat tonality

Express yourself in a clear, friendly and confident manner by choosing simple, professional and solution-oriented language. Vary your vocabulary, use the correct product names and refrain from using company lingo. Adapt your communication style to mirror the customer.

Chat writing rules

Double check your texts for typos and grammatical errors before sending. Ensure to follow the writing rules of the country for which you are working.

On social

The golden rule: Keep it short. Other than that, let's just do what we do best – simple, confident and sometimes fun. Here are some pointers for different platforms:

Instagram

Globally, Instagram is an online showroom into the Klarna brand. Here, we're just trying to create a nice feeling around our brand and share some eye-candy. Regionally, we also use Instagram to promote awareness around our products and features as well. Consider the local cultural context when writing for Instagram. Is this a new market? How are we perceived?

Facebook

Facebook is a great platform for linking. Here we can publish smooth posts about our products, new merchants and things like that. It's also a forum for customer support. Simple and confident are the strings to strum here: attracting, engaging and converting.

Twitter

Twitter is a mixture of many things. It's an opportunity for us to be smooth, but it's also customer support and news. Here we will probably have to span the whole length of the simple – confident – quirky spectrum, so we can disrupt, pitch and inform.

LinkedIn

LinkedIn is talking to a more professional crowd, on a platform which gives us more characters to tell our story. We use LinkedIn to talk about news, promotions and our presence at events, as well as for thought leadership which includes articles from our own Knowledge Hub.

Assets.

Locker is our digital asset management (DAM) tool where we store all our assets. This is also where you can find the assets shown in this deck. Along with this guide, you will be given the general Klarna Brand Package.

**Klarna
brand
package**

If you have any questions regarding Locker, please reach out to locker@klarna.com. If you need images or videos in order to create specific material, please reach out to your marketing contact at Klarna.

You said emotional, simplified, situations and campaigns? Yes, this is how we structure our imagery detail levels and usage rights, and how we make sure you know what images to use where. In Locker, this will show in the namings of the assets.

Guidelines**Visual Identity Guide PDF**

Standard edition

Extension edition – Physical Space

Brandbook PDF**Trademarks****Klarna_Logo_Primary**

Pink SVG, PNG, EPS

Black SVG, PNG, EPS

White SVG, PNG, EPS

Klarna_Lockup

Pink SVG, PNG, EPS

Black SVG, PNG, EPS

White SVG, PNG, EPS

Klarna_Symbol

Black SVG, PNG, EPS

White SVG, PNG, EPS

Klarna_Avatar

Pink SVG, PNG, EPS

Klarna_Lockup_Partnership

Black SVG, PNG, EPS

White SVG, PNG, EPS

Klarna_PaymentBadge_OutsideCheckout

Pink SVG, PNG, EPS

Black SVG, PNG, EPS

White SVG, PNG, EPS

Klarna_Initiative_Lockup

Black EPS

White EPS

Typography**Klarna Headline**

Bold OTF, Woff, Woff2, TTF, EOT

Klarna Text

Regular OTF, Woff, Woff2, TTF, EOT

Regular Italic OTF, Woff, Woff2, TTF, EOT

Bold OTF, Woff, Woff2, TTF, EOT

Bold Italic OTF, Woff, Woff2, TTF, EOT

Medium OTF, Woff, Woff2, TTF, EOT

Medium Italic OTF, Woff, Woff2, TTF, EOT

Mono OTF, Woff, Woff2, TTF, EOT

Mono Regular OTF, Woff, Woff2, TTF, EOT