



NEWS RELEASE

# Klarna Announces Partnership with OnePay to Exclusively Power Installment Loans at Walmart in the U.S.

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The agreement will give Walmart's millions of weekly U.S. shoppers the option of using OnePay to pay for their purchases over time — all to be exclusively powered by Klarna

Walmart U.S. customers and members will have the ability to use OnePay installment loans powered by Klarna on walmart.com and in Walmart stores this year

NEW YORK — March 17, 2025 — Klarna, the AI-powered payments and commerce network, today announced that it will be partnering with OnePay, a leading consumer finance app, to exclusively offer installment loans for purchases at Walmart in the United States. The partnership will give Walmart's millions of weekly U.S. customers and members flexible payment options for thousands of items both online and in stores — and will be directly integrated inside Walmart at checkout this year.

OnePay, the consumer fintech backed by Walmart and Ribbit Capital, is already integrated inside of Walmart's physical and digital channels, offering financial services to its millions of customers and 1.6 million U.S. associates in addition to being available to consumers everywhere. OnePay today serves as a one-stop shop consumer financial services platform for millions of people in the U.S. — and in partnering with Klarna, will add installment loans to its growing portfolio of banking, credit, and payments products.

"This is a game changer," said Sebastian Siemiatkowski, Co-founder and CEO, Klarna. "Millions of people in the U.S. shop at Walmart every day — and now they can shop smarter with OnePay installment loans powered by Klarna. OnePay choosing Klarna as their exclusive installment loans partner at Walmart in the U.S. is a huge vote of confidence as we pursue our goal of being available everywhere for everything. We look forward to helping redefine

checkout at the world's largest retailer — both online and in stores.”

Walmart U.S. customers will have the option to use OnePay installment loans powered by Klarna to shop for thousands of items, including electronics, home and garden, automotive, and more. Once approved, customers will be able to choose from a range of repayment terms, from 3 to 36 months, and have the ability to manage their loan experience in the OnePay app.

“It’s never been more important to give consumers simple and convenient ways to access fair credit at the point of sale — and that’s especially true for the millions of people who turn to Walmart every week for everything,” said Omer Ismail, CEO, OnePay. “We’re incredibly excited to partner with Klarna to give consumers easier and more seamless ways to shop with OnePay at Walmart.”