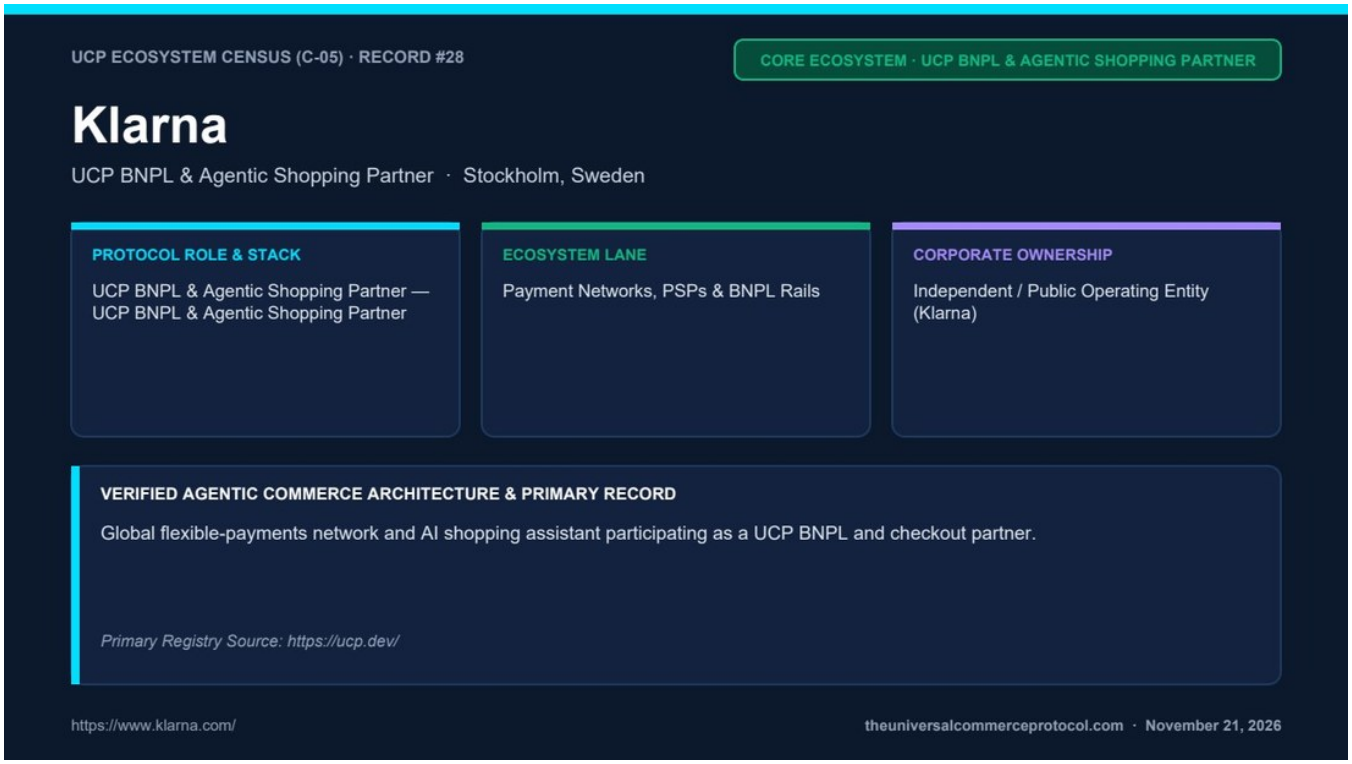
Klarna — Verified Agentic Commerce Ecosystem Profile

UCP BNPL & Agentic Shopping Partner | Stockholm, Sweden | Verified November 21, 2026



1. Verified Ecosystem Record & Protocol Alignment

Field	Primary-Source Verified Detail
Entity	Klarna
Official Ecosystem Role	UCP BNPL & Agentic Shopping Partner
Protocol Alignment	UCP BNPL & Agentic Shopping Partner
Ecosystem Lane	Payment Networks, PSPs & BNPL Rails
Ownership Classification	Independent / Public Operating Entity
Headquarters	Stockholm, Sweden
Official Reference URL	https://www.klarna.com/
Canonical Spec Registry	https://ucp.dev/

2. Protocol Architecture & Merchant Interoperability

Global flexible-payments network and AI shopping assistant participating as a UCP BNPL and checkout partner.

Within the open agentic-commerce stack (UCP /.well-known/ucp discovery, REST/JSON-RPC transports, AP2 verifiable payment mandates, and ACP delegated checkout), Klarna operates inside the Payment Networks, PSPs & BNPL Rails layer. UCP's core Merchant-of-Record principle ensures participating merchants retain direct customer relationships and fulfillment control rather than surrendering checkout to closed intermediaries.

3. Corporate Ownership & Governance Verification

Operates as an independent / publicly traded organization participating directly in UCP BNPL & Agentic Shopping Partner.

4. Frequently Asked Questions

Q: What role does Klarna play in UCP and agentic commerce?

Global flexible-payments network and AI shopping assistant participating as a UCP BNPL and checkout partner.

Q: Where is Klarna officially verified in public protocol registries?

Listed directly in https://ucp.dev/ under role 'UCP BNPL & Agentic Shopping Partner' (verified live November 21, 2026).

Q: How does Klarna ownership map under Option B governance?

Operates as an independent / publicly traded organization participating directly in UCP BNPL & Agentic Shopping Partner.

5. Primary Sources & Companion Links

Reference	Verified URL
Canonical Protocol Registry	https://ucp.dev/
Official Entity URL	https://www.klarna.com/
Live Web Profile	https://theuniversalcommerceprotocol.com/klarna-ucp-ecosystem-profile/
Markdown Twin (.md)	https://theuniversalcommerceprotocol.com/wp-content/uploads/2026/11/klarna-ucp-ecosystem-profile.md
C-05 Ecosystem Census Index	https://theuniversalcommerceprotocol.com/agentic-commerce-ecosystem-census/
Combined Census llms.txt	https://theuniversalcommerceprotocol.com/agentic-commerce-ecosystem-census-llms.txt

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