transaction to Klarna on my card?

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When you attempt to place an order using our Pay in 3 payment method an authorization hold is placed on the card you have connected in the Klarna App, to reserve the funds for the first installment. This is the transaction that you might see on your bank statement.

If you don't successfully make a purchase, the authorisation hold placed on your payment card will be released within 24 hours. Depending on your financial institution, it might take between 1 to 7 business days for this to reflect on your bank statement.

*Good to know: As the transaction visible is just an authorization hold and not an actual payment, the reversal might not show up on your bank statement. It will just disappear and the reserved balance will be available to you again.

In the case that you receive a payment plan for a failed or canceled purchase, it could be due to the store not fully canceling the order. Please reach out to the store so they can cancel the order. If the store is unable to cancel the order, you can reach out to our customer service with the cancellation confirmation on hand.