

Qliro launches Qliro Checkout Generation 4

Qliro AB (publ) ("Qliro" or the "Company") today launches Qliro Checkout Generation 4, the next step in the Company's composable checkout. Generation 4 introduces a new generation of features that make payments faster and smarter than ever. With Generation 4, Qliro continues its evolution from a pure checkout provider into a growth partner for modern e-merchants, where every part of the purchase experience is built to increase conversion, raise order values and build returning customer relationships.

Generation 4 builds on the Composable Payments product strategy: a modular architecture where the components of the payment flow can be combined, replaced and extended to fit the merchant's needs. The launch brings conversion optimisation, upsell and loyalty together in a single solution.

"With Generation 4, we are taking a major step forward in our product development, and we are doing so with a strong first quarter behind us. As a growth partner for modern commerce, we help merchants sell more, retain their customers and strengthen profitability across the entire customer journey. The work continues, with the goal of delivering a world-leading product for merchants and their customer journey," says Christoffer Rutgersson, CEO, Qliro.

Qliro works from data and runs continuous A/B tests against alternative solutions. Recent A/B tests, in which Qliro Checkout Generation 4 was put up against a leading Nordic player, show conversion improvements of up to +13%. With this result, Qliro has yet to lose an A/B test on conversion since the launch of Qliro Checkout 0.0 in 2024.

Highlights of Qliro Checkout Generation 4

- **Qliro Fast Track** – a one-click checkout that saves the customer's preferences for even higher conversion. The customer remains fully in control of their own details, but is spared from entering them at every transaction.
- **Robust validation** – improved postal code and email address verification, together with safe pre-fill, reducing drop-offs and increasing completed purchases.
- **Multi-Channel Checkout** – the same checkout across every channel. Merchants can create payment links for seamless payments anywhere, with pre-filled details generated directly in the web platform, and with the Qliro SDK the checkout can be embedded into the merchant's own app.
- **Upsell 2.0** – data-driven post-purchase recommendations added in a single click, available for all payment methods. AI-driven recommendations through integration with Sift Lab.
- **Loyalty** – CRM integration with Voyado and Klaviyo for loyalty sign-ups and campaign visibility in the Qliro app.
- **Scalable across markets** – multi-language support with multiple currencies, local payment methods and built-in compliance.
- **Full design flexibility** – layout, colours, payment method order and delivery options can be tailored fully to the brand.
- **Smarter shipping and integrations** – integrated delivery with control over delivery options, pricing and tracking, connected to the existing tech stack or built via API.

"Everything we build is data-driven. We continuously review what merchants and end consumers actually do, and let that decide the next step. Together with Lyko, we developed post-purchase upsell for all payment methods, and at launch upsell increased by +120%. With Fast Track, we take this further into a one-click experience that saves the consumer's preferences – something we are not aware of any other checkout in the Nordics offering today," says Evelin Kaup, CPO, Qliro.

The launch follows a strong first quarter of 2026, in which Qliro turned to profitability. During the quarter, total payment volume (TPV) grew by +38%, net revenue by +19% and the number of connected merchants by +148% compared with the same period the previous year.

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About Qliro AB

Qliro is a fintech company and the strategic growth partner for modern commerce, helping merchants turn every payment experience into a driver of sales, loyalty, and long-term profitability. Qliro is a credit market company under supervision of the Swedish Financial Supervisory Authority and has its registered address in Stockholm. Qliro's shares are listed on Nasdaq Stockholm under the ticker "Qliro".

For more information, please visit <https://www.qliro.com/en-se/investor-relations>

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Image Attachments

[Gen4-1](#)
[Gen4-2](#)
[Qliro Fast Track](#)

Attachments

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