

Qliro Launches Qliro Checkout Generation 3

Qliro AB (publ) today announces the launch of Qliro Checkout Generation 3, an enhanced version of the Company's composable checkout solution. This marks a significant step in Qliro's transformation from a payment provider to a strategic growth partner. Under the new *Financial Revenue Engine* concept, every component of the checkout is designed to help drive higher conversion rates, improve customer loyalty, and increase profitability. The goal is to transform the checkout into a true growth engine for modern e-commerce businesses.

"With Qliro Checkout Generation 3, we offer more than just a payment solution. We take an active role as a strategic growth partner for modern commerce, building momentum throughout the entire customer journey, from the first interaction to repeat purchases. This is an important step in our journey to become a key player in the merchant ecosystem, where we contribute to increased sales, profitability, and stronger customer loyalty," says Christoffer Rutgersson, CEO, Qliro.

Proven Performance and Business Impact

When Qliro launched its composable checkout solution Qliro Checkout 0.0 (Generation 2) in 2024, the Company introduced a conversion guarantee of SEK 1 million if the solution failed to outperform the merchant's existing checkout system. Since then, more than 200 merchants have upgraded to Qliro. A/B tests conducted consistently show better performance compared to the merchants' previous solutions.

Qliro Checkout Generation 3

The new checkout solution builds on these successes and the Composable Payments product strategy, a modular and flexible architecture for payment solutions, where different components of the payment flow can be combined, replaced or expanded as needed. The solution is designed to optimise every step of the purchase journey.

Increased conversion rates

Internal tests indicate improved conversion rates of 2-10% compared to merchants' previous checkout solutions. With higher conversion rates, increased customer lifetime value, and lower customer acquisition costs, Qliro support the overall business case for merchants.

Qliro Checkout Generation 3 highlights:

- **New conversion optimizations** – further increases conversion compared to Qliro Checkout 0.0.
- **Unified checkout experience for both B2C and B2B** – fully integrated with Two, a recognized leader in B2B payment solutions.
- **CRM integration and loyalty program optimization** – new integration with Voyado, a well-known CRM platform in the Nordic region.
- **Return optimization** – data-driven payment method optimization for customers with high return rates.
- **Omnichannel capabilities** – seamless payment experience across both online and in-store environments.
- **Composable and flexible architecture** – fully compatible with Qliro's wide partner network, including Ingrid, nShift, SiftLab and payment methods such as Apple Pay, Swish, Vipps, and MobilePay.

- **Future-proofed technology** – Further enhanced performance with modernized infrastructure and database architecture, delivering >99.99% uptime in Qliro’s tests.
- **Support for global sales:** Unified Payments – Easily scalable with Unified Payments, including smart currency conversion and flexible payouts.

“Generation 3 is the result of close collaboration with our merchants where we have combined behavioral data, business insights, and technology to elevate the entire purchasing experience. Every improvement has been validated through A/B testing, and we’re now experiencing results with up to 10% higher conversion rates compared to their previous solutions”, concludes Evelin Kaup, CPO, Qliro.

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About Qliro AB

Qliro is a leading fintech company offering safe and simple digital payment solutions, including a complete check-out to e-merchants. 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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[Qliro Checkout Gen 3](#)
[Qliro Checkout Gen 3 Phones](#)

Attachments

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