

DONE.AI LAUNCHES BUY NOW PAY LATER ON FINAGO INVOICES – OPENING AN EMBEDDED FINANCE REVENUE STREAM IN THE NORDIC SMB MARKET

Done.ai Group AB ("Done.ai") today launches Done BNPL, a buy now, pay later payment method on invoices, directly inside Finago's invoicing solution as the first ERP system in Norway to offer this payment method on business invoices. The launch is the first commercial step under Done.ai's exclusive right to distribute financial services to Finago's customers.

Klarna has made paying later a standard choice for consumers at the online checkout. Done BNPL brings the same choice to businesses, on the invoice. The supplier is paid in full immediately, while the buyer can pay down the invoice over time, up to 36 months. The credit is provided and carried by Done.ai's partner Bankaktiebolaget Nordiska (publ) ("Nordiska"), while Done.ai earns fees on loan volume and takes no credit risk, funding need or balance sheet exposure.

A costly problem solved on the invoice

Done BNPL is designed to address late payment where it starts: on the invoice. Payment times on Nordic B2B invoices still stretch to months, and roughly one invoice in three needs follow up.

From testing to activation

Done.ai has previously communicated an ambition to launch Done BNPL during the summer of 2026. That period has been used to test the product with initial customers and to refine the credit flow, the BankID approval step and the integration with Nordiska and Finago. Done.ai has now completed that testing and takes the next step to activate Done BNPL for its direct customers in Finago.

The roll out will be phased. Done.ai will first activate Done BNPL for its Norwegian direct customers in Finago, who will get the payment method made available on their invoices, ready to offer to their own customers. Following a successful roll out, the product will be extended to all Finago customers. The product will also be extended beyond outgoing invoices, adding Done BNPL as a financing option on inbound invoices a business receives.

A business receiving an invoice can choose Done BNPL directly from the invoice. The supplier is paid in full, while the buyer can pay down the invoice amount over up to 36 months. Approval runs through BankID, with a credit decision within minutes, and credit scoring, AML and PEP checks performed within the flow.

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Market opportunity

Done.ai estimates the addressable opportunity for Done BNPL on outgoing invoices across the Finago customer base at more than SEK 100 billion in annual invoice volume. Extending the product to inbound invoices, invoices a business receives rather than sends, roughly doubles this opportunity, bringing the combined addressable invoice volume to more than SEK 200 billion.

Even a modest share of this volume translates into meaningful revenue for Done.ai, which earns fees on financed volume. Revenue will build gradually as customers activate the service through the phased roll out described above and support Done.ai's 2028 targets of revenue above SEK 1 billion and an underlying EBITDA margin of 20 percent.

Klarna has built the market for financing at the point of payment in consumer commerce. Interest bearing instalment financing accounted for 12 percent of Klarna's total volume in the first quarter of 2026, according to the company's quarterly report. Done.ai is bringing the same model to the business market, where the invoice is the natural point of payment.

Built for more than one ERP

Finago is the first ERP system where Done BNPL will be made available, but Done.ai has built the product to integrate with other partner platforms and ERP systems. A stand-alone, ERP-independent version is under development, which will extend the offering to Done.ai's own customers and to SMBs on other systems.

Comments

"We started Done.ai to do exactly this: carry financial products straight into the workflows of businesses, right onto the invoice they already send. Today we start activating it with our first customers in Finago, and every invoice that moves through Done BNPL means real liquidity for SMBs, turning our distribution into revenue. This is a key step on our path to more than SEK 1 billion by 2028, and a clear sign of what Done.ai was built to become." **says Staffan Herbst, CEO, Done.ai**

"We see strong demand for simple, flexible financing. By combining Nordiska's banking technology with Done.ai's platform, we make financing a seamless part of customers' everyday workflows," **says Johan Envall, Partner Manager at Nordiska**

[Link to the product](#)

About Nordiska

Nordiska is a bank offering innovative financial products for both corporates and consumers. Nordiska Embedded is a platform for embedded financial services, where we offer savings, lending or payment services, either under our own brand or through partners. Nordiska also provides corporate and real estate financing as well as sustainable savings with government deposit insurance. [Read more about Nordiska](#)

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About Done.ai

Small businesses run on too many systems. Done.ai is built to fix that.

Done.ai is building the unified operating system for Nordic small and medium-sized enterprises. Through the Done Operating System, Done OS, the company aims to bring together business software, operations and embedded financial services into a single, AI-driven platform that covers the full operational workflow from first customer contact to final accounting entry.

The Done OS is structured across three integrated layers. (1) Software products covers everything a modern SME needs to run its operations: platform intelligence, CRM and customer growth, operations and delivery and people management. (2) Financial products sits natively alongside, offering payment management, credit management, and cash management including corporate card and spend. (3) Business services including accounting and marketing extend the platform into execution, ensuring that data-driven insights are translated into compliant financials and scalable customer growth and relationships within the same ecosystem.

The result is a platform where every workflow, every transaction and every business decision connects.

Done.ai reaches the Nordic SME market through two complementary channels: its own customer base and an exclusive distribution agreement with Finago, one of the leading ERP software providers in the Nordics.

The company is headquartered in Sweden and listed on Nasdaq First North Growth Market under the ticker DONE.