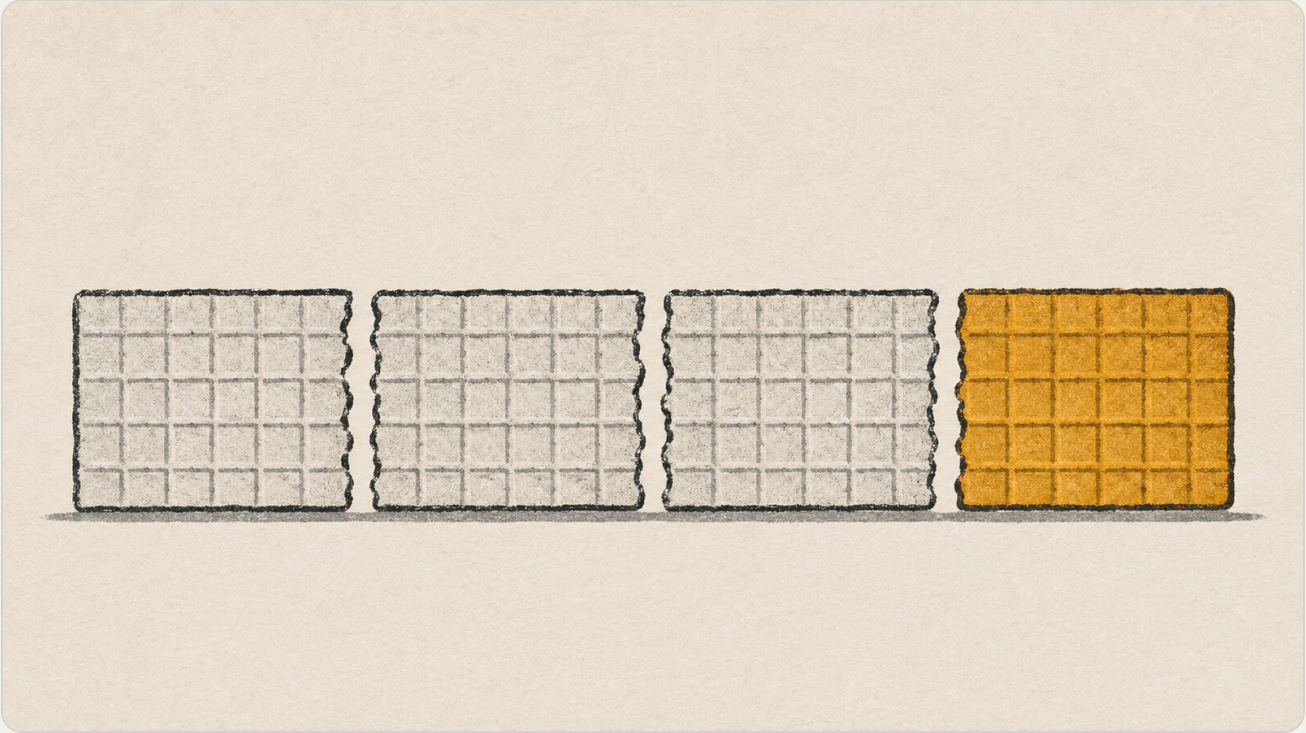
Klarna and Affirm disputes on a direct contract: where they arrive and how to answer



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PLATFORMS

Klarna and Affirm disputes on a direct contract: where they arrive and how to answer

On a direct contract, a Klarna dispute in Disputes Flow 2026 gets one response: PDF only, within 21 days for most reasons. Affirm disputes arrive by email. How to answer each.

BY CLAIRE HOLLOWAY · PUBLISHED NOV 27, 2026 · 12 MIN READ

KEY TAKEAWAYS

- On a direct Klarna agreement, a Disputes Flow 2026 dispute gets one response, PDF files only, within 21 calendar days: 7 for Purchase unauthorized, 4 for high-risk.
- Klarna moved stores that answer disputes only in its Partner Portal to Disputes Flow 2026 on November 9, 2026; disputes Klarna escalated before then finish in a Flow 2020 folder.
- Klarna disputes opened before March 1, 2027 can't be appealed: Klarna's decision closes the case, so the one response has to be complete.
- A direct Affirm dispute arrives as an email you can't reply to; you answer in Affirm's webform or Merchant Portal, typically within 15 days.

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A Klarna dispute on a direct merchant contract doesn't show up where your card disputes do. If you signed with Klarna or Affirm directly, rather than through Stripe, the dispute comes from the provider, on its own screen and its own clock. Since November 9, 2026, a new Klarna dispute for a store that answers disputes only in Klarna's Partner Portal gets one response, PDF files only, within 21 calendar days, or 7 for Purchase unauthorized and 4 for Purchase high-risk. An Affirm dispute arrives as an email you can't reply to; you answer it in Affirm's webform or Merchant Portal, typically within 15 days. If yours reach you in the Stripe Dashboard, read how Klarna, Afterpay and Affirm disputes compare on every route instead.

Is your Klarna or Affirm agreement direct, or through Stripe?

Where the dispute appears tells you. A Klarna dispute in Klarna's Partner Portal, or an Affirm notice on a purchase financed under your own Affirm agreement, means a direct contract, and this post applies. A dispute in a payment provider's console means that provider's process applies.

- **Stripe Dashboard.** Klarna or Affirm through Stripe: a Stripe dispute, on Stripe's dispute process and deadlines.
- **Adyen's Customer Area, or another provider's console.** That provider's route and deadlines.
- **Shopify admin, or an Affirm email on a Shop Pay Installments order.** Shop Pay Installments is Affirm through Shopify, and Shopify's help pages disagree on where its disputes appear; see Shopify chargebacks.
- **Klarna's Partner Portal, or an Affirm notice on your own agreement.** Direct.

It matters for the bill too. Klarna's fee page says "Dispute fees on this page apply to Klarna Payments merchants with a direct agreement with Klarna," and tells merchants on a payment provider that "your PSP may pass dispute fees through to you" (Klarna Docs, Dispute fee). Either way, Klarna or Affirm decides the case, not a card issuer, so it's a dispute that isn't a chargeback. The exception is a Klarna order paid with a Klarna virtual card. That one arrives as a card chargeback from your acquirer, and the comparison linked above covers it.

How do you answer a Klarna dispute in the Partner Portal?

On Klarna's Disputes Flow 2026, you send one response, once: at least one PDF and an optional explanation of up to 5,000 characters. Since November 9, 2026, the Disputes app in Klarna's Partner Portal (Klarna's current name for what it used to call the Merchant Portal) has two folders, DISPUTES FLOW 2026 (NEW) and DISPUTES FLOW 2020 (LEGACY); these steps are for the new one, and the section on November 9 below explains which dispute lands where. Klarna's guide is blunt: "You have one chance. After you click Submit, you can't edit, add files or send a second response, and Klarna won't ask follow-up questions." (Klarna Docs, Disputes Flow 2026 in Partner Portal) The steps:

1. Open "Open disputes" under DISPUTES FLOW 2026 (NEW) and select the Initiated tab.

2. Click Respond on the dispute.
3. Click “Add attachment (PDF, max. 7.3MB)” and choose one or more PDFs.
4. Optional: paste your explanation into “Add reply”.
5. Optional: propose a partial refund amount.
6. Click Submit. It stays gray until at least one PDF has finished uploading, no file is still uploading and any partial refund amount is valid.

While a Flow 2026 dispute is Initiated, you can respond, respond with a partial refund offer, accept the loss (not on Purchase high-risk disputes) or refund the order in full. Klarna: “None of them can be undone.” Once you respond, the state becomes Representment, Klarna’s name for “Klarna is reviewing your response”, and nothing more can be done until it reaches Closed.

What each choice costs, by Klarna’s fee page: the dispute fee, USD 15 in the US or USD 30 at the excessive tier, “is charged when a dispute is decided against the Merchant,” and “No dispute fee is charged if the dispute is resolved in your favor.” A loss costs the amount Klarna charges back, in full or in part, plus the fee. Klarna’s Flow 2026 guide adds that accepting the loss, a partial-refund offer Klarna accepts or refuses, and a full refund after Klarna’s request also carry the fee, except a full refund on Purchase unauthorized.

Two things catch merchants out. The optional chargeback threshold in “Email and dispute settings” closes disputes at or below it against you automatically, without a request, so they never appear as something to answer. And if Klarna’s security scan rejects a file, the page says attachments “were removed from this response”; contact Klarna Partner support before your deadline, with the Dispute ID.

How long do you have to respond to a Klarna dispute, and what should the PDF contain?

On Disputes Flow 2026, you have 21 calendar days from Klarna’s request, at the same time of day: 7 for Purchase unauthorized, 4 for Purchase high-risk. Weekends and public holidays count. “Only Klarna can extend a deadline; the new deadline then replaces the old one on the dispute.”

Klarna’s own example: a request sent Tuesday, December 1, 2026 at 2:00pm is due Tuesday, December 22 at 2:00pm. Klarna emails a reminder when less than 72 hours remain (24 for Purchase high-risk). Other platforms’ clocks are in the deadline on every platform.

What goes in the PDF depends on the Flow 2026 reason:

FLOW 2026 REASON	WHAT KLARNA ASKS YOU TO INCLUDE
Products or services not received	Carrier, tracking number, shipping and delivery dates, proof of delivery, delivery address; for services, proof it was provided

FLOW 2026 REASON	WHAT KLARNA ASKS YOU TO INCLUDE
Products defective or not as described	The product description the customer saw, photos, what you offered (repair, replacement, refund), your messages
Refund not processed	Whether and when the return arrived, its condition, your return policy, proof of any refund
Incorrect amount	The invoice, the correct amount and how it was worked out, proof of any payment or correction
Purchase unauthorized	Delivery details and anything linking the order to the customer, such as earlier orders to the same address
Purchase high-risk	Whether you shipped or canceled, plus shipping, tracking and the delivery address

Flow 2020 disputes keep the old names (Goods not received, Faulty goods and so on). “Return” is no longer a reason; “Refund not processed” is new.

Klarna suggests a one-page summary first, then the documents in date order: order, shipping, delivery, your messages with the customer. For four of the reasons, Klarna also offers a customer evidence summary PDF with the customer’s answers and photos. Answer every point in it; there’s no second round to catch what you missed.

> *On Flow 2026, the first response is the only one.*

What changed for Klarna disputes on November 9, 2026?

Klarna moved direct stores that answer disputes only in its Partner Portal to a new process, Disputes Flow 2026: “On Monday, November 9, 2026, Klarna moves your store to Disputes Flow 2026 if you handle your disputes only in the Disputes app in Partner Portal”. Merchants who handle disputes through Klarna’s API enroll themselves on Klarna’s Disputes API V4; disputes opened from that moment follow the new framework, an assignment Klarna’s migration guide calls “automatic and permanent”.

After the move, Klarna asks you to check both folders every working day until the last Flow 2020 dispute closes. The rules differ by folder:

WHAT	DISPUTES FLOW 2020 (LEGACY)	DISPUTES FLOW 2026 (NEW)
Time to respond	14 calendar days	21 calendar days
Requests from Klarna	Up to 3, 7 days for each follow-up	One; no follow-up
Files	Images, PDF, Word	PDF only, 7.3 MB each
Your explanation	Fixed questions per reason	Your own words, up to 5,000 characters
Partial refund offer	Not possible	Propose an amount with your response

WHAT	DISPUTES FLOW 2020 (LEGACY)	DISPUTES FLOW 2026 (NEW)
Klarna's decision	Up to 60 days	Within 30 calendar days of your response

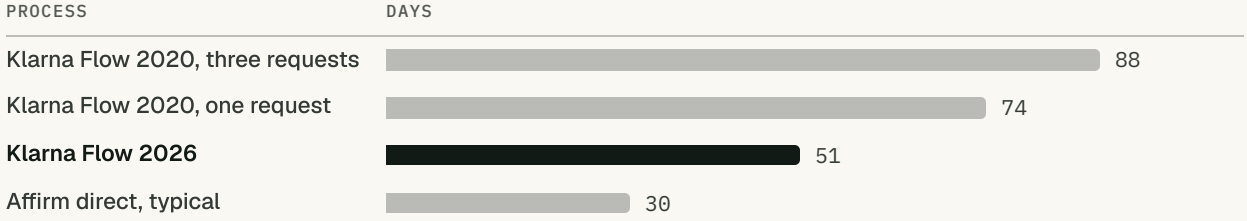
From Klarna's Flow 2026 guide for direct partners, read November 23, 2026. It applies to disputes in each Partner Portal folder, not to Klarna through Stripe or another payment provider.

Disputes opened after your store moved are in Flow 2026. For one opened before, the folder depends on "the moment Klarna finished collecting information from the customer": before your store moved, Flow 2020; after, Flow 2026. And "A dispute's section is final."

Fewer disputes reach you on Flow 2026. A customer whose parcel shipped less than 21 days ago and is still expected is offered an invoice pause of up to 21 days, and Klarna validates each claim before escalating it: "Claims that don't hold up never reach you." That's why Klarna warned of "a lower inflow of new disputes" in the first two to three weeks after November 9. Figure 1 shows the longest wait from Klarna's request to its decision, beside Affirm's typical one.

FIGURE 1

Wait from the provider's request to its decision, direct contracts



Days, read November 23, 2026. Klarna's three rows are the maximums Klarna's Flow 2026 guide gives, in calendar days (response window plus review window). Affirm publishes no maximum, so its row is our sum of two figures from Affirm's Dispute Resolution article: the 15 days it typically gives you to respond, and the 15 calendar days it takes to decide after evidence collection. Source: Klarna Docs — Disputes Flow 2026 in Partner Portal

docs.klarna.com/acquirer/klarna/after-payments/disputes/d...

For disputes opened from March 1, 2027, three changes affect how you answer:

- **Appeals.** You can appeal Klarna's preliminary decision within 10 calendar days; Klarna's fee page puts a lost appeal at USD 50.
- **Held amounts.** Klarna holds the disputed amount from payouts when the dispute opens and releases it if you win. Until then, "nothing is charged or held while a dispute is open."
- **Early dispute resolution.** Opt-in: Klarna warns you before opening a dispute and gives you 3 calendar days to refund.

A fourth change, to the dispute fee on card chargebacks, is covered in the Klarna, Afterpay and Affirm comparison.

How does a merchant answer an Affirm dispute?

On a direct Affirm agreement, Affirm emails a notice titled “Dispute Initiated - Evidence Requested” with your due date, and “Please note that replies to the email are not supported” (Affirm Business Hub, Merchant Portal Disputes). You answer through the “Take Action” webform in the email, or in the Affirm Merchant Portal, typically within 15 days, with reminders 7 days and 1 day before the due date.

The notice carries the due date, the customer’s name and email, the Product ID (the loan), the Order ID, the reason and the amount. While the dispute is open, the customer makes no payments and Affirm withholds the disputed amount.

In the webform, “Respond to dispute” stays disabled until you’ve uploaded evidence, and once you respond, “the initial webform link will expire” (Affirm Business Hub, Webform Disputes). The Affirm Merchant Portal’s Disputes Dashboard shows statuses including:

- **Action Needed:** waiting for your response.
- **Under Review:** Affirm is reviewing it.
- **Merchant Won:** closed in your favor; withheld funds are released.
- **Customer Refunded:** closed for the customer; you reimburse Affirm.

With several stores on Affirm, open each one: “an aggregate Disputes Dashboard view is not currently available.” Disputes can also appear in your Settlements Report before any email, because Affirm “only sends you a dispute initiation notice when action is required from you.”

What evidence does Affirm want, and what happens after you respond?

Affirm wants proof that answers the reason the customer picked. Then, in Affirm’s words, “The adjudication outcome will be communicated to both the customer and the merchant within 15 calendar days of evidence collection” (Affirm Business Hub, Dispute Resolution). A US loss costs the disputed amount plus a $15 dispute fee, which Affirm says is non-refundable.

AFFIRM REASON	AFFIRM’S EXAMPLES OF REBUTTAL EVIDENCE
Product not received	Carrier tracking showing delivery to the checkout address; any claim you filed with the carrier
Product unacceptable	Proof the product wasn’t materially different from the listing; proof of authenticity
Cancellation or return not processed	Your return policy and screenshots of it, why the customer didn’t qualify, proof the item wasn’t returned
Incorrect charge	The advertised price on the purchase date; an itemized invoice
Duplicate charge	The advertised price; an itemized invoice

Affirm's Merchant Portal article says "adjudication decisions made by Affirm are final". Its Dispute Resolution article adds that "after further review and based on evidence available, Affirm may alter a previous decision." For questions about a specific dispute, the contact is resolutions@affirm.com.

Two facts change how you plan. There's no post-purchase deadline: "As driven by a regulatory change taking effect in July 2024, customers may open a dispute after shopping with you and are not limited to a post-purchase deadline." And "Customers are able to open multiple disputes on the same transaction," so answer each one with evidence, even the same evidence as last time. If a not-received or late-delivery claim is fair, the refund loan button in the Merchant Portal accepts it. Affirm's fee beside every other platform's is in what each platform charges.

What does Chargewood do on a direct Klarna or Affirm connection?

Chargewood connects directly to Klarna and to Affirm, separately from any Stripe connection, and prepares each response from your store and shipping records. A person on the Chargewood team approves every draft first. After that, the response goes on its own or waits for you to click Approve & Submit, depending on your settings. Klarna or Affirm decides.

The Klarna connection. You paste an API credential from Klarna's portal: a username and API key, or a single key starting `klarna_live_api_`. Klarna's Disputes API V4 authenticates with that key, not an OAuth sign-in. Chargewood finds your Klarna region itself (North America, Europe or Oceania). **Connecting enrolls your merchant ID on Klarna's Disputes API V4, once, and that enrolment can't be reversed.**

What that means in practice: enrolment is the date from which Klarna puts your new disputes on Disputes Flow 2026, and the Disputes app shows the two folders. Klarna moved portal-only stores on November 9 regardless; for an account not yet moved, connecting sets the date. Disconnecting Chargewood, which you can do at any time, stops it reading and answering your disputes, but it doesn't put you back on Flow 2020: Klarna's move is permanent either way. Klarna's migration guide covers merchants who use the Partner Portal and the API together, so the Disputes app stays yours to open. A Flow 2026 dispute still takes one response, so answer each one in one place.

Chargewood checks Klarna every ten minutes and re-reads each deadline, because only Klarna can extend one. Disputes Klarna opened before you connected wait for you to click "Start processing". Chargewood sends one written response of up to 5,000 characters with PDF documents, turning pictures into PDF pages. Your own argument is never cut: documents Chargewood generates are dropped whole when the characters run out, and the dispute page says what was left out. The response carries no partial-refund offer. Chargewood can also accept a dispute you choose not to answer. Live accounts only. Klarna disputes you take through Stripe arrive on the Stripe connection instead.

The Affirm connection. You paste the Production public and private key pair from the Affirm Merchant Portal. Affirm's keys come as one Sandbox pair and one Production pair, so it's the same pair your checkout uses, stored encrypted. That pair isn't limited to disputes: Affirm authenticates its API requests with it, and its transaction calls include capture, refund and void. Chargewood calls none of those. It reads disputes and transactions, uploads files, sends responses, and closes a dispute only when you choose not to answer it. Disconnecting deletes Chargewood's copy and leaves your checkout as it is. Only rotating the pair in the Affirm Merchant Portal makes the key itself stop working, and your checkout then needs the new pair too.

Chargewood checks Affirm every ten minutes, through Affirm's Disputes API v3, and sends the response, the files and shipping details from tracking you hold. Affirm's API record doesn't carry the shopper's email, so with a store connected you pick the order on the dispute page. Disputes opened before you connected wait for "Start processing", as on Klarna. If Affirm refuses correct keys, your Affirm account manager may need to turn on the Disputes API. The details are on the Affirm connection page.

The fee is 5% of the amount recovered on a dispute Chargewood sends and you win; a loss, an accepted dispute or a closed one costs nothing.

This week, open Klarna's Partner Portal and note which folder each open dispute sits in, check whether a chargeback threshold is set, and make sure whoever answers Affirm notices can open every store's Disputes Dashboard. The payment platform dispute guides sit under one hub, Chargewood for e-commerce stores covers the other platforms it connects, and the Klarna connection page shows what connecting looks like, step by step.

BEFORE YOU SEND A DIRECT KLARNA OR AFFIRM RESPONSE	
Which Klarna folder the dispute is in: Flow 2026 (New) or Flow 2020 (Legacy)	REQUIRED
Every Klarna Flow 2026 file a PDF, each under 7.3 MB	REQUIRED
The explanation drafted elsewhere, under 5,000 characters, then pasted in	HIGH WEIGHT
Every point in Klarna's customer evidence summary answered	HIGH WEIGHT
The deadline counted in calendar days, weekends and holidays included	REQUIRED
For Affirm: evidence uploaded before Respond to dispute, each store checked	REQUIRED

THE NUMBERS, AND WHERE THEY COME FROM

Nov 9, 2026

Klarna moved direct stores that answer disputes only in its Partner Portal to Disputes Flow 2026

Klarna Docs — Disputes Flow 2026 in Partner Portal, retrieved November 23, 2026
docs.klarna.com/acquirer/klarna/after-payments/disputes/d...

21 calendar days

to respond to a Flow 2026 Klarna dispute, once, with PDF files; 7 for Purchase unauthorized, 4 for Purchase high-risk

Klarna Docs — Disputes Flow 2026 in Partner Portal, retrieved November 23, 2026
docs.klarna.com/acquirer/klarna/after-payments/disputes/d...

15 days

typically, for a direct Affirm merchant to respond, with reminders 7 days and 1 day before the due date

Affirm Business Hub — Merchant Portal Disputes, retrieved November 23, 2026
businesshub.affirm.com/hc/en-us/articles/28700800716308-M...

Questions people ask

How do I know if my Klarna agreement is direct?

If your Klarna disputes appear in the Disputes app in Klarna's Partner Portal and Klarna bills you its dispute fees, you have a direct Klarna Payments agreement. If they appear in the Stripe Dashboard, Adyen's Customer Area or another payment provider's console, you take Klarna through that provider, and that provider's dispute process and deadlines apply instead.

How long do I have to respond to a Klarna dispute on a direct agreement?

On Klarna's Disputes Flow 2026, 21 calendar days from Klarna's request, at the same time of day; 7 days for Purchase unauthorized and 4 for Purchase high-risk. Weekends and public holidays count. Disputes still in the Disputes Flow 2020 (Legacy) folder keep 14 calendar days, with 7 days for each follow-up request. Only Klarna can extend a deadline.

Can I send Klarna more evidence after I respond?

Not on Klarna's Disputes Flow 2026. You respond once; after you click Submit you can't edit, add files or send a second response, and Klarna won't ask follow-up questions. Klarna decides within 30 calendar days of your response, so every document has to be uploaded as a PDF before you submit.

Can I appeal a Klarna dispute?

Not for Klarna disputes opened before March 1, 2027: they go straight from Representment to Closed, and Klarna asks you to contact Klarna Partner support with the Dispute ID if you think it made a mistake. For disputes opened from that date, you can appeal Klarna's preliminary decision within 10 calendar days, only if your first response included everything Klarna asked for, and Klarna's fee page puts a lost appeal at USD 50.

How does a merchant respond to an Affirm dispute?

On a direct Affirm agreement, Affirm emails a notice titled Dispute Initiated - Evidence Requested, and replies to that email are not supported. You answer through the Take Action webform linked in the email or on the Dispute Detail Page in the Affirm Merchant Portal, typically within 15 days. Upload your evidence first, then click Respond to dispute. Affirm communicates its decision within 15 calendar days of evidence collection.

Does Chargewood connect to Klarna through Stripe?

Klarna disputes on Stripe reach Chargewood through the Stripe connection, so no separate Klarna connection is needed for them. The Klarna connection is for a direct Klarna merchant agreement: you paste an API credential from Klarna's portal, and connecting enrolls your merchant ID on Klarna's Disputes API V4, which can't be reversed.

chargewood

Read it online, with the links and the latest revision: chargewood.com/blog/klarna-affirm-direct-merchant-disputes

More guides to reason codes, evidence and dispute ratios: chargewood.com/blog