

Extra Merchant Data for Billie

Introduction into Extra Merchant Data

This document gives you an introduction about the additional data points you as a merchant can choose to send to Billie to create an optimized user experience for your business buyers. The additional data, hereinafter referred to as **Extra Merchant Data** (EMD), will enable Billie to incorporate the knowledge you hold about your buyers into our risk model algorithm, therefore, enabling us to make better decisions whether to accept or decline an order. By sharing EMD with Billie you will enable Billie to have insight into whether the buyer is a known buyer to you, how long their registered account exists for and whether the buyer has a positive purchase history with you.

Structure of Extra Merchant Data

The EMD is a structured JSON object. The two main objects are listed below along with a short summary about the purpose of sharing these and the impact on order creation:

- **"customer_account_info"**
 - Definition: Information about buyers registered in merchant stores
 - Purpose: Enables Billie to validate the account lifetime to better identify your long term business buyers and helps Billie detect fraudulent activity
 - Additional Details: Not applicable to guest checkout attempts.
- **"payment_history_full"**
 - Definition: Information about purchases made by registered buyers in a merchant's store in the last six months.
 - Purpose: Enables Billie to better understand the purchase behaviour of registered buyers and to apply a limit that fits the buyer's purchase behaviour. dynamic limits
 - Additional Details: Not applicable to guest checkout attempts. If no paid purchases exist in the last six months, the object should not be submitted.

Extra Merchant Data Details

EMD	Details
customer_account_info	
unique_account_identifier	The unique identifier of the specific buyer account.

<code>customer_email</code>	The primary email associated with the buyer account. If the same one is provided at checkout, Billie will receive this data point twice: first as part of buyer data and additionally here.
<code>account_registration_date</code>	The buyer account's registration date
<code>payment_history_full</code>	
<code>unique_account_identifier</code>	The unique identifier of the specific buyer account.
<code>number_paid_purchases</code>	The total number of successful purchases made by the buyer in the last 6 months.
<code>total_amount_paid_purchases</code>	The total amount of successful purchases in minor units of the purchase currency in the last 6 months.
<code>date_of_last_paid_purchase</code>	The date and time of the last purchase paid by the buyer.
<code>date_of_first_paid_purchase</code>	The date and time of the first purchase paid by the buyer , not limited to the last 6 months.

If any of the values cannot be populated, please do not send the empty attributes. For example, if a buyer has built payment history with you but you cannot populate the date of the first purchase, please do not send `"date_of_first_paid_purchase": ""` and skip that attribute all together.

A sample JSON payload for EMD would look like this:

JSON

Please only submit real attribute values. Don't copy / paste the sample values!

```
{
  "customer_account_info": [
    {
      "unique_account_identifier": "acc-shop1-123456789",
      "customer_email": "mainemail@account.com",
      "account_registration_date": "2022-07-13T14:30"
    }
  ],
  "payment_history_full": [
    {
      "unique_account_identifier": "acc-shop1-123456789",
      "number_paid_purchases": 1,
      "total_amount_paid_purchases": 19998,
      "date_of_last_paid_purchase": "2025-07-24T15:00",
```

```
    "date_of_first_paid_purchase": "2022-07-14T15:00"  
  }  
]  
}
```

How to use the EMD with Klarna

With a Klarna integration the EMD can be passed by using the `attachment` attribute during authorization. The attachment object needs fixed `content-type` content and variable `body` content.

The body is a structured JSON object with lots of sub objects. The objects that are most relevant for Billie are described in the following section.

The body needs to be sent with escaped " (\") and in a compressed form to work.

Sample Code

JSON

```
...  
  "attachment": {  
    "content_type": "application/vnd.klarna.internal.emd-v2+json",  
    "body":  
    {  
      "\customer_account_info\":[{\unique_account_identifier\":"acc-shop1-123456789\","customer_email\":"mainemail@account.com\","account_registration_date\":"2022-07-13T14:30\"}],\payment_history_full\":[{\unique_account_identifier\":"acc-shop1-123456789\","number_paid_purchases\:1,\total_amount_paid_purchases\:19998,\date_of_last_paid_purchase\":"2025-07-24T15:00\","date_of_first_paid_purchase\":"2022-07-14T15:00\"}]]  
    },  
  },  
  ...  
}
```