Payment Profile Documentation

Complete PDF Manual

Guide for Magento administrators, technical project owners, and implementation teams.

LAST UPDATED
2026-09-20

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EXTENSION
Magento 2 Extension Payment Profiles

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Payment Profile Documentation

Payment Profile controls which already available Magento payment methods a buyer may use at checkout. A profile combines a website, customer audience, allowed methods, priority and optional cart or address conditions. The rules apply to the storefront checkout, admin order creation and REST/headless checkout alike.

The extension does not create invoice terms, credit limits, risk scores or new payment methods. Configure those capabilities in their owning Magento module or external system first; Payment Profile can then include or exclude the resulting payment method.

How matching works

1. Magento asks whether a payment method is available for the current quote.
2. Payment Profile finds profiles assigned to the customer or customer group for the current website.
3. It checks them from the lowest priority number upward.
4. The first profile whose conditions match supplies the allowed-method list.
5. Magento's normal payment-method checks still apply.

If no profile matches, the global no-match setting decides whether Magento keeps its normal methods or hides all payment methods. Review this setting carefully before enabling profiles in production.

Start here

1. Install the extension.
2. Choose the no-match policy.
3. Create and test a first profile.

Feature guides

- Rule-Based Restrictions
- Customer Group Assignment
- Individual Customer Assignment
- Priority and First Match
- Condition Builder
- Website Scope

Practical patterns

- Existing B2B Payment Methods
- External Credit Policy Data
- Regional Payment Methods

- Named Customer Exceptions
- High-Value Order Restrictions

For diagnosis, see Common Issues and Debugging a Match. The FAQ explains how assignments, priority and Magento's own payment checks fit together.

View the product page

Installation

Make sure the SoftwareSilo Composer repository is configured and create a current backup or deployment rollback point.

Replace `repo.softwaresilo.io`, `softwaresilo`, `https://repo.softwaresilo.io/` and `<token>` with the repository details shown under **Account > Licenses** in your SoftwareSilo account — see Installation & Updates.

```
composer config bearer.repo.softwaresilo.io <token>
composer config repositories.softwaresilo composer https://repo.softwaresilo.io/
composer require mageb2b/payment-profile:*
php bin/magento module:enable MageB2B_ExtensionManager MageB2B_PaymentProfile
php bin/magento setup:upgrade
```

Production-mode stores normally require dependency injection compilation and static-content deployment. Follow your normal release process, then clear the Magento cache.

Verify the installation

```
php bin/magento module:status MageB2B_PaymentProfile
```

The module should be enabled. Administrators with the required permissions should see:

- `Stores > Configuration > MageB2B > Payment Profile`
- `Customers > Payment Profiles`

Important: defaults on a fresh installation

The extension ships with **Enable = Yes** and **Hide all payment methods when no allowed method is resolved = Yes**. Until the first profile exists, every checkout produces no match — so a fresh installation hides **all payment methods** for every buyer.

Immediately after installing, set the no-match setting to **No** in Configuration, or create and test profiles before the store goes live.

Configuration

Open `Stores > Configuration > MageB2B > Payment Profile` at the scope you intend to change.

Enable

Default: **Yes**. When disabled, Payment Profile does not filter payment-method availability. Magento and each payment integration continue to apply their normal rules.

Hide all payment methods when no allowed method is resolved

Default: **Yes** — on a fresh installation without any profile, this hides every payment method at checkout. Change it to **No** before testing or going live.

- **Yes:** if profile evaluation produces no allowed payment method, every payment method is hidden.
- **No:** if profile evaluation produces no allowed payment method, Magento's normally available methods remain visible.

An empty result can mean that no profile matched, a matching profile contains no payment methods, or two applicable restrictions have no method in common. Use **Yes** only after testing each intended checkout audience and website. Otherwise, a missing assignment or configuration gap can leave the buyer unable to pay.

For an incremental rollout, use **No**, begin with one customer group and test both matching and non-matching carts. Change to strict no-match behavior only if that is the deliberate business policy.

Scope

The settings can be scoped, while each payment profile itself belongs to one website. Always test in the website where the profile was created.

Enforcement applies wherever a quote's payment methods are resolved: the storefront checkout, admin order creation and REST/headless checkout flows. Test admin-created orders and integrations, not only the storefront.

Before launch

- Confirm the underlying payment methods are enabled and work without Payment Profile.
- Build a matrix of website, customer group, cart condition and expected methods.
- Use unique priorities.
- Include exact boundary tests for amount and quantity conditions.

- Test a customer with no matching profile.
- Test a virtual quote if the store sells virtual products, because its billing address is used for conditions.

Continue with Create the First Profile.

Create the First Profile

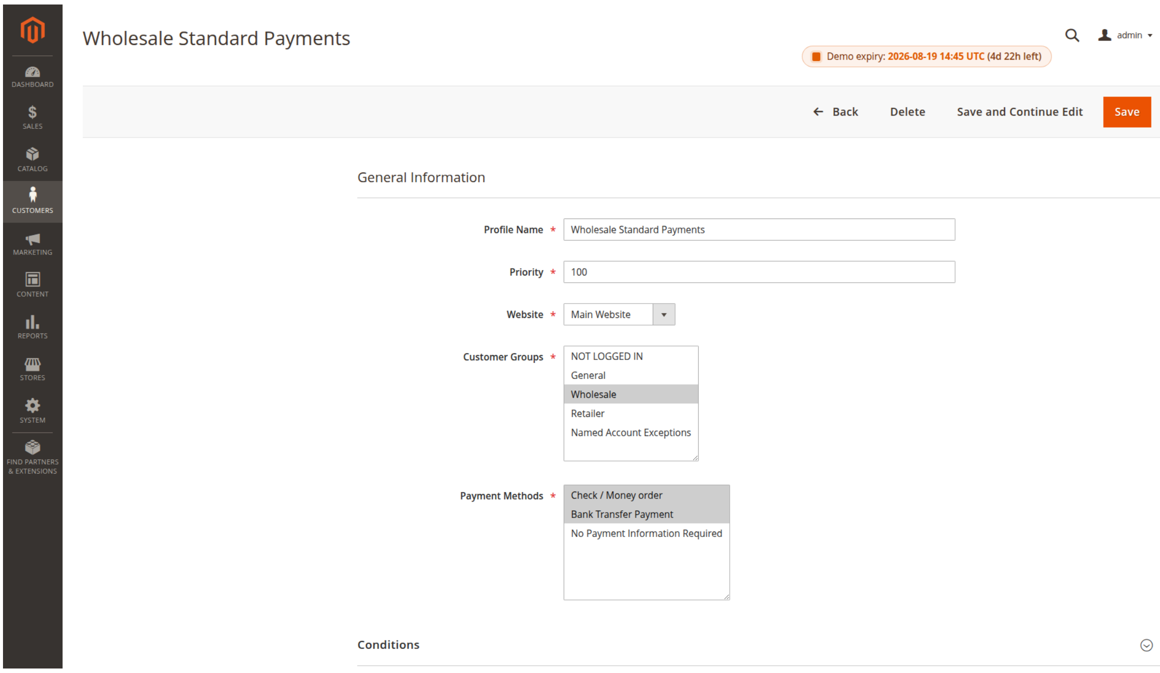
Start with a simple profile that has no conditions. This confirms website, audience and payment-method assignment before condition logic is introduced.

Example goal

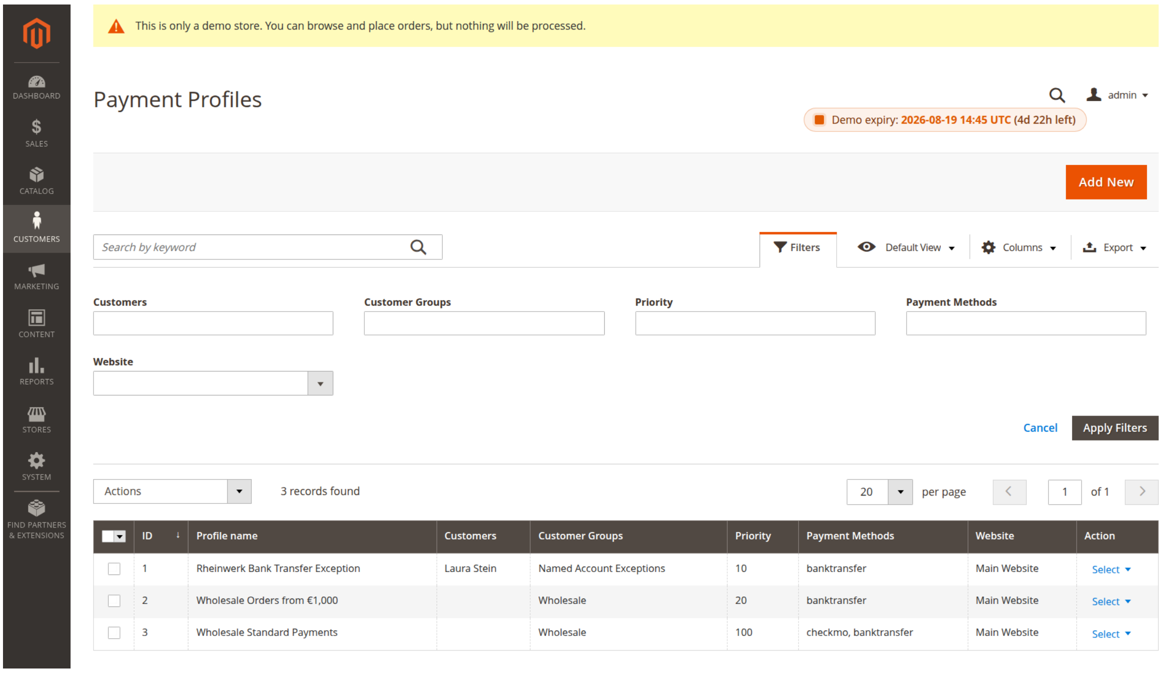
Allow the store's existing bank-transfer and check or money-order methods for the Wholesale customer group on the Main Website.

Create the profile

1. Open `Customers > Payment Profiles`.
2. Select **Add New**.
3. Enter a descriptive name such as `Main Website - Wholesale Standard`.
4. Set a unique priority, for example `100`.
5. Select the website.
6. Select the Wholesale customer group.
7. Select only the payment methods this audience may use.
8. Leave Conditions empty for the first test.
9. Save the profile.



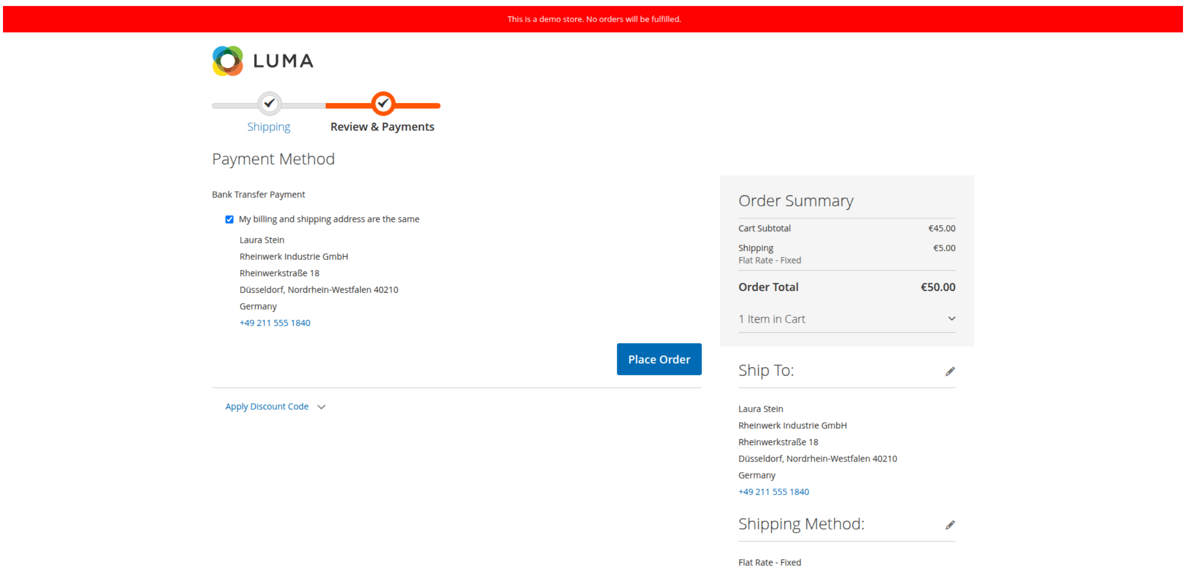
The payment-method list is refreshed for the selected website. If you change the website, review the selected methods again before saving.



Test the profile

Use a real checkout flow with a fictional test customer in the Wholesale group:

1. Confirm both selected methods work when Payment Profile is disabled.
2. Enable Payment Profile.
3. Add an ordinary shippable product and proceed to payment.
4. Confirm that only the selected, otherwise available methods remain.
5. Repeat with a customer group that is not assigned.
6. Confirm that the result matches the configured no-match policy.



Add one condition

After the basic profile works, add one easy-to-reproduce condition, such as a subtotal threshold. Test below, exactly at and above the boundary.

If another assigned profile has a lower priority number and also matches, that earlier profile wins. See Priority and First Match.

Rule-Based Restrictions

A payment profile is an allowlist. When it is the first matching profile, only its selected payment methods can remain available.

The profile does not enable a disabled method. Magento still checks the payment integration's store scope, currency, order total, country and other requirements.

What makes a profile eligible

- it belongs to the checkout website
- it is assigned to the quote's customer or customer group
- its conditions match the quote

Eligible profiles are checked from the lowest priority number upward. The first match controls the allowed list.

Keep rules narrow and readable. If a rule needs several nested condition groups, document the intended examples and boundary values before launch.

Customer Group Assignment

Every profile requires at least one customer group. Group assignment is the normal way to give a business segment its payment-method allowlist.

Open the profile, select the website, choose the customer groups and then select payment methods available for that website.

Group assignment alone is not enough when the profile contains conditions. The quote must also satisfy those conditions. If several assigned profiles match, the lowest priority number is checked first.

Customer-group and individual-customer assignments are combined as alternative audiences. A buyer does not have to match both. Keep this in mind when a profile also contains a named customer: every member of its selected groups can still become eligible when the website and conditions match.

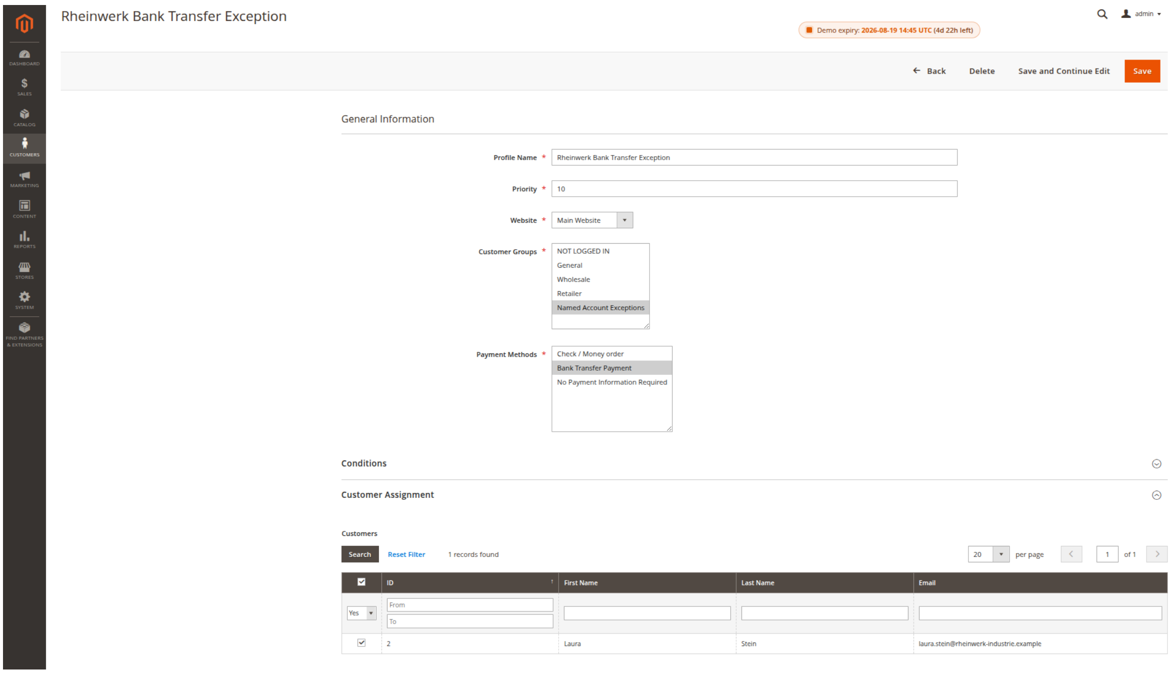
Test with an actual member of each group and with a customer from an unassigned group. Include guests only if the `NOT LOGGED IN` group is deliberately part of the profile strategy.

Individual Customer Assignment

Use the Customer Assignment section for named-account exceptions or a limited rollout. The selected customer becomes eligible for the profile in addition to any profiles assigned through their customer group.

An individual assignment is not an automatic override. Website, conditions and priority still apply. Give a deliberate customer-specific profile a lower priority number than the broader group profile when it should win.

The profile form still requires a customer group. Direct customers and members of the selected groups are alternative audiences: either assignment can make the profile eligible. Do not select the customer's broad group on a profile that is meant for one named account, because the same profile would then apply to every member of that group. A practical option is a dedicated, currently empty group such as `Named Account Exceptions`, combined with the direct customer assignment. Document that group so future administrators do not add customers to it casually.



Use a clear name such as `Main Website - Northstar Bank Transfer Pilot` and record why the exception exists. Test the customer's expected cart as well as a cart that should not meet the conditions.

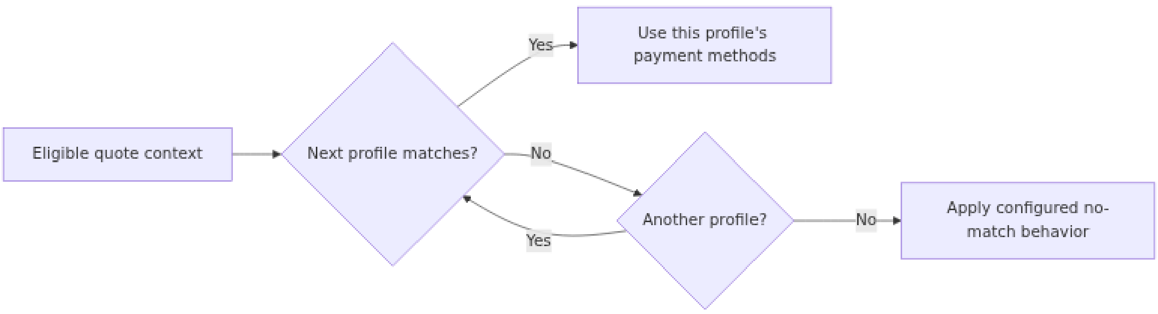
Priority and First Match

Priority decides the order in which assigned profiles are checked. A lower number is evaluated before a higher number. The field accepts whole numbers from **1 to 999** and defaults to **999** (lowest precedence) when a profile is created without an explicit value.

For example:

Priority	Profile	Intended role
10	Wholesale high-value order	Narrow exception
100	Wholesale standard	Normal group policy
900	Wholesale fallback	Broad final match

For a Wholesale quote, the extension checks priority 10 first. If its conditions do not match, it continues to 100, then 900. The first matching profile supplies the allowed methods.



Use unique priorities and leave space between them so new policies can be inserted later. Do not rely on the order of profiles that share the same priority.

Priority cannot make a profile apply across the wrong website or to an unassigned customer. It only orders profiles that are already eligible for that quote.

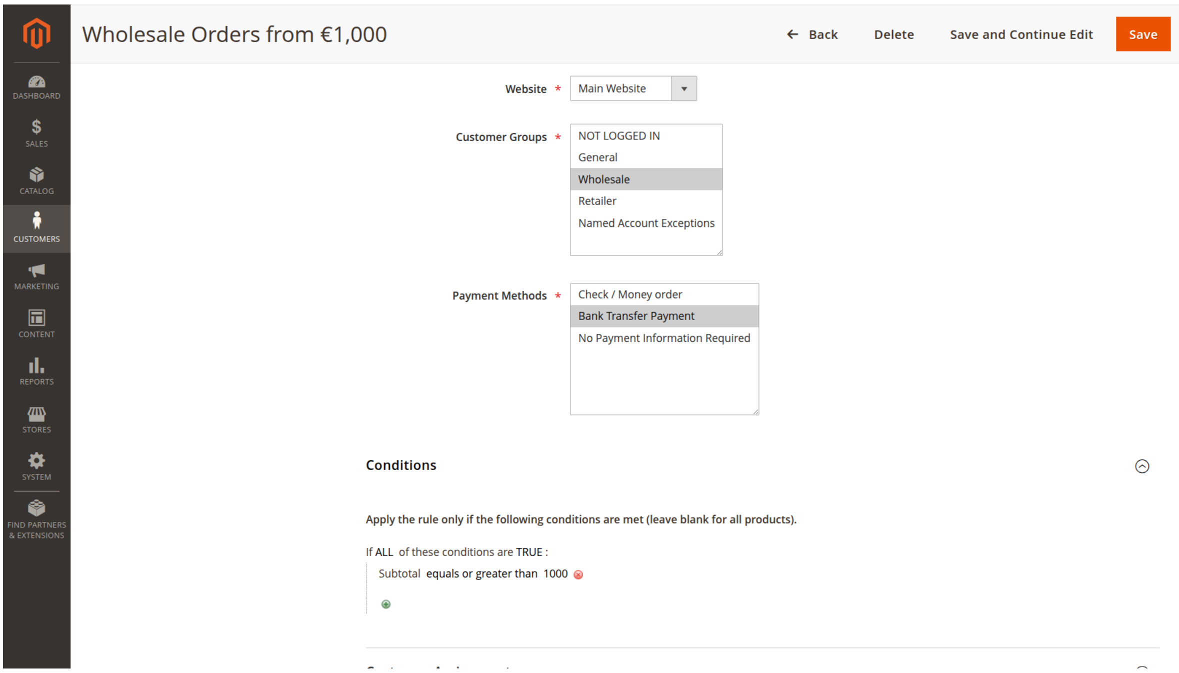
Condition Builder

The Conditions section uses Magento's sales-rule condition builder. Conditions are evaluated against the quote's shipping address and items. A virtual quote uses its billing address instead.

Common practical conditions include:

- subtotal or total quantity thresholds
- shipping country or region
- shipping method
- product attributes available through Magento's rule conditions
- combinations using ALL or ANY

The available choices come from the Magento installation and its installed modules. Payment Profile does not add credit balance, payment history, risk score, customer lifetime value or order-count fields.



Build conditions safely

1. Start with one condition.
2. Test a value below, at and above its boundary.
3. Add a second condition only after the first behaves as expected.
4. Check both shippable and virtual quotes when address conditions are used.
5. Keep a written example of a matching and non-matching cart.

Conditions decide whether a profile matches. They do not perform actions such as setting payment terms or changing a customer's credit limit.

Website Scope

Each payment profile belongs to one Magento website. It is considered only when checkout runs on that website.

The profile form refreshes its payment-method choices when the website changes. Review the selected methods after changing website, because payment methods may be enabled or configured differently across websites.

For a multi-website store, create separate profiles with website-specific names and test each storefront independently. A profile from another website is ignored even when its customer group, priority and conditions would otherwise match.

Existing B2B Payment Methods

Payment Profile can restrict an existing invoice, purchase-order or bank-transfer method to approved B2B customers. It does not create that method or define its due date.

Example

Assume the store already has working `Bank Transfer` and `Purchase Order` payment methods.

- Create `Main Website - Wholesale Terms`.
- Assign the Wholesale customer group.
- Select Bank Transfer and Purchase Order.
- Add a subtotal condition only if the business policy requires one.
- Give the profile a unique priority.

Create a separate profile for other customer groups if strict no-match behavior is enabled. Otherwise a customer without a match will have no payment method.

Terms such as Net 30 must be configured and enforced by the payment method, ERP or credit system that owns them. Payment Profile only decides whether the method may appear.

External Credit Policy Data

Payment Profile does not calculate a credit limit, outstanding balance or available credit. Those values are not built-in profile conditions.

If an ERP or credit module already classifies customers into Magento customer groups, Payment Profile can use those groups. For example:

- `Credit Approved` may receive an existing invoice method.
- `Prepayment Required` may receive bank transfer and card only.

Another integration can expose a supported Magento rule condition, but that condition and its data remain the responsibility of the integrating module. Verify the field is actually present in the Condition Builder before documenting or relying on it.

Do not use Payment Profile as the system of record for balances, terms, overdue invoices or credit decisions. It is the final payment-method filter after that policy has been expressed in Magento.

Regional Payment Methods

Use address conditions to choose among payment methods that are already configured for the website and country.

For example, a DACH profile can be assigned to the intended customer groups and require a shipping country of Germany, Austria or Switzerland. Its allowed list might contain the store's existing bank-transfer and card methods.

Create another profile for other countries or allow Magento's normal methods when no profile matches. Test each address, especially the exact country boundaries and virtual orders, which use the billing address for condition evaluation.

Payment Profile cannot make an integration available in a country where that payment module itself rejects the quote.

High-Value Order Restrictions

A subtotal or quantity condition can route a high-value cart to a narrower set of existing payment methods.

Example:

- Priority 10: Wholesale orders at or above the chosen subtotal, allowing bank transfer and card.
- Priority 100: Standard Wholesale orders, allowing the normal Wholesale method set.

Test below, exactly at and above the threshold. The high-value profile must be assigned to the same audience and have the lower priority number so it is checked first.

This is a checkout rule, not fraud detection. Payment Profile does not calculate risk, inspect payment history, count previous orders or change customer status. Use a dedicated risk or ERP system for those decisions, then pass an appropriate customer group or supported condition into Magento if needed.

Named Customer Exceptions

Individual assignment is useful for a strategic account, pilot customer or temporary payment-method exception.

Create a clearly named profile, assign the customer and choose the existing methods they may use. Give it a lower priority number than the customer's broader group profile when the exception should take precedence.

The profile still belongs to one website and its conditions still apply. Add an expiry process outside the extension if the exception is temporary, because Payment Profile has no profile validity date or approval workflow.

It also does not create special terms or credit limits. Those must be provided by the selected payment method or an external business system.

Configuration Fields

This reference lists the settings exposed by `mageb2b/payment-profile` in Magento Admin.

Configuration paths are included for controlled deployments and `config:set`. Use Magento Admin for normal changes so field validation and scope inheritance still apply. The extension status display is not listed because it reports installation state rather than a configurable value.

General settings

Field	Configuration path	Input	Scope	Default
Enable	`payment_profile/general/enabled`	Select	Default, Website, Store view	Yes
Hide all payment methods when no allowed method is resolved	`payment_profile/general/disable_no_match`	Select	Default, Website, Store view	Yes — hides every payment method until profiles exist

Database Reference

A payment profile belongs to one website, contains an allowed payment-method set and can be assigned to customers or customer groups.

Relationship	Why it matters
`payment_profile` belongs to one `store_website`	Keeps payment rules separate between Magento websites.
`payment_profile_payment_method` belongs to one `payment_profile`	Defines the payment methods the profile makes available.
`payment_profile_customer` assigns a profile to one `customer_entity`	Supports customer-specific payment terms and restrictions.
`payment_profile_customer_group` assigns a profile to one `customer_group`	Applies the same profile to a Magento customer group.

Use the profile editor for changes so assignment priority, conditions and validation remain consistent.

Common Issues

Checkout shows no payment methods

First check **Hide all payment methods when no allowed method is resolved**. When it is set to Yes, an empty allowed-method result hides every payment method. Check for missing profile assignments, matching profiles without methods, and restrictions whose method lists have no overlap.

Then confirm the profile website, customer or group assignment, conditions and selected methods. Test whether the underlying payment methods work with Payment Profile disabled.

A method that is selected in the profile is missing

A profile is an allowlist, not an enable switch. The payment method must also be enabled and available for the website, currency, country, order total and quote according to its own configuration.

Too many methods remain visible

Confirm Payment Profile is enabled in the active configuration scope. Check that the buyer has an assigned matching profile for the current website. If no profile matches and strict no-match behavior is disabled, Magento's normal methods remain visible.

The wrong profile wins

List every profile assigned through the customer and their group. Filter the list to the current website, then check conditions from the lowest priority number upward. The first match controls the allowed list.

An address condition behaves differently for virtual products

Shippable quotes use the shipping address for rule validation. Virtual quotes use the billing address. Test both flows when an address field appears in a condition.

A website change caused unexpected methods

Payment-method options are loaded for the selected website. Reopen the profile, review the website and selected methods, save and retest in that storefront.

A customer-specific profile does not override the group

profile

Individual assignment adds another eligible profile; it is not an automatic override. Give the intended exception a lower priority number and ensure its conditions match.

Debugging a Profile Match

Payment Profile has no separate debug mode. Diagnose one reproducible checkout by recording its website, customer, customer group, cart, address and expected payment methods.

1. Confirm the module and scope

```
php bin/magento module:status MageB2B_PaymentProfile
```

Check **Enable** and the no-match setting in the active store configuration scope.

2. Confirm normal payment availability

Temporarily test the same checkout with Payment Profile disabled. A method missing in that test cannot be restored by a profile.

3. Build the eligible profile list

Include profiles assigned directly to the customer and profiles assigned to the customer group. Remove profiles from other websites.

4. Evaluate in priority order

Sort by ascending priority and test each profile's conditions against the actual quote. Stop at the first match. Its selected methods form the profile allowlist.

For shippable quotes, inspect the shipping address. For virtual quotes, inspect the billing address.

5. Compare the final methods

Each method must be both in the profile allowlist and available under its own Magento configuration. Country, currency, amount and integration-specific restrictions still apply.

6. Test no match

Use a customer or cart that deliberately matches no profile. Confirm that checkout either keeps Magento's normal methods or hides all methods, according to the configured policy.

If support is needed, provide this reproducible matrix without real customer data. A fictional `.example` customer and exact cart values are sufficient.

FAQ

Does Payment Profile create payment methods?

No. It filters payment methods that are already installed, enabled and available in Magento. Configure Bank Transfer, Check / Money Order, a payment-service provider or another owning module first, then allow that method in a profile.

How does a profile become relevant to a customer?

A profile can be assigned to individual customers, customer groups or both. It must also belong to the website used by the quote. After those checks, its optional cart and address conditions decide whether it matches.

What happens when several profiles could apply?

Eligible profiles are checked from the lowest priority number upward. The first profile whose conditions match supplies the allowed methods. Use low numbers for narrow exceptions and higher numbers for broad fallback policies.

What happens when no profile matches?

The Admin setting **Hide all payment methods when no allowed method is resolved** controls the result. **No** keeps Magento's normally available methods. **Yes** hides every payment method when profile evaluation returns an empty allowed-method list. This can happen because no profile matched, a matching profile has no methods, or applicable restrictions have no method in common.

Does a customer-specific profile automatically override a group profile?

No. Assignment type does not override priority. Give a named-customer exception a lower priority number than the broader group profile and make its conditions as narrow as necessary.

Why can a method allowed by the profile still be unavailable?

Payment Profile is one availability check, not the only one. Magento and the payment module can still reject a method because of currency, country, order total, website scope, credentials or their own configuration.

Which address is used by conditions?

Conditions are evaluated against the current quote and address context. A normal order usually has shipping and billing data, while a virtual quote may have no shipping address. Build virtual-order rules around values that are present in that checkout flow.

Why does changing the website reload the payment-method selection?

Payment methods are configured by website and store scope. The Admin form reloads the methods available for the selected website so that a profile does not retain an invalid method from another website. Review and save the selection after changing scope.

Can a profile allow several payment methods?

Yes. The first matching profile supplies its complete selected set. Magento then performs the normal availability checks on each method, so checkout may show fewer methods than the profile contains.

Can profiles be managed through a public REST API?

The module does not ship a public REST management endpoint. Use the Magento Admin. A custom integration can be built against module services, but it should preserve website scope, assignments, conditions and method validation.

How should a new policy be introduced safely?

Create a narrow profile for a test customer, use a unique low priority and verify the actual checkout. Then add the intended group assignment. Keep a broad fallback profile when the business requires at least one method for every member of that audience.

Where should I start when checkout shows the wrong methods?

Use Debugging a Match to record the quote context and follow the evaluation order. Common Issues covers the most frequent assignment, website, priority and method-availability mistakes.