Payment Profiles Documentation

PDF Manual

MODULE

payment-profile

LAST UPDATED

2026-03-29

Table of Contents

Payment Profiles Documentation · payment-profile

- Overview
- Overview
- Getting Started
    - Installation
    - Configuration
    - First Profile
- Features
    - Condition Builder
    - Customer Group Assignment
    - Individual Customer Assignment
    - Priority System
    - Rule Based Restrictions
    - Website Scope
- Troubleshooting
    - Common Issues
    - Debugging
- Use Cases
    - B2B Payment Terms
    - Credit Limit Control
    - Regional Payment Methods
    - Risk Management
    - VIP Customer Benefits

Overview

Payment Profiles Documentation · /payment-profile

Welcome to the Payment Profiles extension documentation. This extension allows you to restrict payment methods based on customer groups, individual customers, and sophisticated cart/customer conditions.

Quick Links

Getting Started

- Installation & Setup
- Configuration
- First Profile

Features

- Rule-Based Restrictions
- Customer Group Assignment
- Individual Customer Assignment
- Priority System
- Condition Builder
- Website Scope

Use Cases

- B2B Payment Terms
- Credit Limit Control
- Regional Payment Methods
- VIP Customer Benefits
- Risk Management

Troubleshooting

- Common Issues
- Debugging

Overview

The Payment Profiles extension gives you complete control over which payment methods are available during checkout. Create sophisticated rules based on:

- **Customer Groups**: Assign different payment methods to wholesale, retail, VIP customers
- **Individual Customers**: Override group rules for specific customers
- **Cart Conditions**: Restrict based on subtotal, quantity, product categories
- **Customer Context**: Filter by available customer, address, and cart-related conditions
- **Priority System**: Control rule evaluation order with priority-based processing
- **Website Scope**: Configure different profiles per website in multi-store setups
- **Admin Operations**: Manage profiles in grid view with available mass actions

Key Concepts

Payment Profiles

A payment profile defines which payment methods are available and under what conditions. Each profile contains:

- Name and priority
- Website scope
- Customer group assignments
- Individual customer assignments
- Payment method selections
- Condition rules (optional)

Priority System

When multiple profiles match a customer/cart, the profile with the **lowest priority number** wins. This ensures predictable behavior when rules overlap.

Intersection Logic

The extension intelligently combines:

- **Rule-based methods**: From condition matching
- **Explicit assignments**: From customer/group assignments

When both exist, only methods satisfying **both criteria** are shown.

Common Scenarios

B2B Store

Restrict invoice/purchase order payments to verified wholesale customers while retail customers see only credit card and PayPal.

Multi-Region Store

Show SEPA for EU customers, ACH for US customers, and local payment methods for each region.

High-Value Orders

Disable cash on delivery for orders over €1000, requiring secure payment methods.

VIP Customers

Provide exclusive payment terms (Net 30, Net 60) to premium customers.

Installation

Payment Profiles Documentation · /payment-profile/getting-started/installation

Requirements

- Magento 2.4.x or higher
- PHP 8.1 or higher
- MySQL 5.7 or higher

Installation via Composer

```
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_PaymentProfile
php bin/magento setup:upgrade
php bin/magento setup:di:compile
php bin/magento setup:static-content:deploy
php bin/magento cache:flush
```

Installation via ZIP

1. Download the extension ZIP file
2. Extract to `app/code/MageB2B/PaymentProfile`
3. Run the following commands:

```
php bin/magento module:enable MageB2B_PaymentProfile
php bin/magento setup:upgrade
php bin/magento setup:di:compile
php bin/magento setup:static-content:deploy
php bin/magento cache:flush
```

Verify Installation

1. Log in to Magento Admin
2. Navigate to **Stores > Configuration > MageB2B > Payment Profile**
3. You should see the configuration options
4. Navigate to **Customers > Payment Profiles**
5. You should see the profile management grid

Initial Configuration

After installation, configure the extension:

1. Go to **Stores > Configuration > MageB2B > Payment Profile**
2. Set **Enable** to "Yes"
3. Configure **Skip payment profile when no entry matched**:

    - **Yes**: Recommended for initial rollout
    - **No**: Use only with a fully tested profile setup and fallback strategy
4. Click **Save Config**
5. Clear cache: `php bin/magento cache:flush`

Next Steps

- Configuration Guide
- Create Your First Profile

Configuration

Payment Profiles Documentation · /payment-profile/getting-started/configuration

> Screenshot placeholder: payment profile system configuration File: `./_screenshots/configuration.png`

System Configuration

Navigate to **Stores > Configuration > MageB2B > Payment Profile** to access the global settings.

General Settings

Enable

- **Path**: `payment_profile/general/enabled`
- **Type**: Yes/No
- **Default**: Yes
- **Description**: Master switch to enable/disable the entire extension

When disabled, all payment profiles are ignored and payment methods behave normally.

Skip Payment Profile When No Entry Matched

- **Path**: `payment_profile/general/disable_no_match`
- **Type**: Yes/No
- **Default**: Yes
- **Description**: Controls how profile filtering behaves when no profile matches the current customer/cart

Options:

- **Yes**: Profile filtering is skipped when no profile matches
- **No**: Filtering continues only with matched profile data

Use Cases:

- **Yes**: Recommended for gradual rollout
- **No**: Use only with fully tested profile coverage and a clear fallback strategy

Configuration Scope

All settings can be configured at different scopes:

- **Default Config**: Global settings for all websites
- **Website**: Override settings per website
- **Store View**: Override settings per store view

Best Practices

Development Environment

```
Enable: Yes
Skip on No Match: Yes
```

This allows testing profiles without affecting customers who don't match any profile.

Production Environment (Gradual Rollout)

```
Enable: Yes
Skip on No Match: Yes
```

Start with specific profiles for certain customer groups, gradually expanding coverage.

Production Environment (Strict Control)

```
Enable: Yes
Skip on No Match: No
```

Use only after validating all important customer/cart scenarios. In practice, a dedicated fallback profile is still recommended for predictable results.

Configuration Examples

Example 1: B2B Store with Fallback

```
Enable: Yes
Skip on No Match: Yes
```

Create profiles for:

- B2B customers → Invoice, Bank Transfer
- VIP customers → All methods + Net 30
- (No profile for retail) → All standard methods

Example 2: Strict Multi-Region Store

```
Enable: Yes
Skip on No Match: No
```

Create profiles for:

- EU customers → SEPA, Credit Card
- US customers → ACH, Credit Card
- APAC customers → Local methods, Credit Card
- Default profile (priority 999) → Credit Card only

Example 3: Development/Testing

```
Enable: Yes (on staging website only)
Skip on No Match: Yes
```

Test profiles on staging website without affecting production.

Clearing Cache

After changing configuration:

```
php bin/magento cache:flush
# or
php bin/magento cache:clean config
```

Troubleshooting Configuration

Extension Not Working

1. Verify **Enable** is set to "Yes"
2. Clear cache
3. Verify module is enabled: `php bin/magento module:status`

All Payment Methods Hidden

1. Check **Skip on No Match** setting
2. Verify at least one profile matches the customer
3. Check profile conditions are not too restrictive
4. Review priority order - higher priority profiles may be applied first

Configuration Not Saving

1. Check for JavaScript errors in browser console
2. Clear browser cache
3. Retry save in a fresh admin session

Next Steps

- Create Your First Profile
- Understanding Priority System

First Profile

Payment Profiles Documentation · /payment-profile/getting-started/first-profile

This guide walks you through creating your first payment profile.

> Screenshot placeholder: payment profile edit form for the first rule File: `./_screenshots/first-profile.png`

Scenario: B2B Invoice Payment

We'll create a profile that restricts invoice payment to wholesale customers with orders over €500.

Step 1: Navigate to Payment Profiles

1. Log in to Magento Admin
2. Go to **Customers > Payment Profiles**
3. Click **Add New Profile**

Step 2: General Information

Fill in the basic profile information:

Profile Name

```
B2B Invoice Payment
```

A descriptive name for internal reference.

Priority

```
10
```

Lower number = higher priority. This profile will be evaluated first.

Website

```
Main Website
```

Select the website where this profile applies. If you later change the website, review the selected payment methods again before saving.

Customer Groups

Select the customer groups that should have access to invoice payment:

- Wholesale

- Corporate
- ☐ General (retail customers)
- ☐ NOT LOGGED IN

Payment Methods

Select which payment methods are allowed for this profile:

- Bank Transfer
- Purchase Order
- Invoice
- ☐ Credit Card
- ☐ PayPal
- ☐ Cash on Delivery

Step 3: Conditions (Optional)

Add conditions to restrict when this profile applies:

1. Click **Conditions** section
2. Click the **+** icon to add a condition
3. Select **Subtotal**
4. Set operator to **equals or greater than**
5. Enter value: **500**

Your condition should look like:

```
If ALL of these conditions are TRUE:
  Subtotal equals or greater than 500
```

This ensures invoice payment is only available for orders over €500.

Step 4: Customer Assignment (Optional)

If you want to assign specific customers to this profile:

1. Scroll to **Customer Assignment** section
2. Use the grid to search for customers
3. Check the boxes next to customers you want to assign
4. These customers will have access to this profile regardless of their customer group

Note: If multiple profiles can apply, final behavior still depends on priority and conditions.

Step 5: Save Profile

1. Click **Save** or **Save and Continue Edit**
2. Clear cache: `php bin/magento cache:flush`
3. The profile is now active!

Step 6: Test the Profile

Test as Wholesale Customer

1. Log in to frontend as a wholesale customer
2. Add products worth over €500 to cart
3. Proceed to checkout
4. **Expected**: Only Bank Transfer, Purchase Order, and Invoice are shown

Test as Retail Customer

1. Log in as a retail customer (General group)
2. Add products to cart
3. Proceed to checkout
4. **Expected**: All standard payment methods are shown (profile doesn't apply)

Test with Low Cart Value

1. Log in as wholesale customer
2. Add products worth under €500
3. Proceed to checkout
4. **Expected**: All standard payment methods (condition not met)

Common Variations

Variation 1: No Conditions

Remove the subtotal condition to allow invoice payment for all wholesale orders regardless of amount.

Variation 2: Multiple Conditions

Add more conditions:

```
If ALL of these conditions are TRUE:
  Subtotal equals or greater than 500
  Shipping Country is one of: DE, AT, CH
  Product Category is one of: Electronics
```

Variation 3: VIP Customers Only

Use customer groups plus individual assignment for exceptions, then verify priorities.

Next Steps

Now that you've created your first profile, explore more features:

- Rule-Based Restrictions
- Priority System
- Condition Builder
- More Use Cases

Troubleshooting

Profile Not Working

1. Verify extension is enabled in configuration
2. Clear cache
3. Check customer is in the correct customer group
4. Verify conditions are met (cart value, etc.)
5. Check if another profile with higher priority is overriding

Wrong Payment Methods Shown

1. Check priority order - lower number = higher priority
2. Verify customer group assignment
3. Review conditions - they must ALL be true
4. Check if customer has individual assignment to another profile

Condition Builder

Payment Profiles Documentation · /payment-profile/features/condition-builder

The Payment Profiles extension uses Magento's powerful SalesRule condition system to create sophisticated cart and customer-based restrictions.

> Screenshot placeholder: payment profile conditions section in admin File: `./_screenshots/condition-builder.png`

Overview

The condition builder allows you to restrict payment methods based on:

- Cart attributes (subtotal, quantity, weight)
- Product attributes (SKU, category, price, attributes)
- Customer attributes (group, address, segments)
- Shipping attributes (country, region, method)

Accessing the Condition Builder

1. Navigate to **Customers > Payment Profiles**
2. Edit or create a profile
3. Expand the **Conditions** section
4. Click the **+** icon to add conditions

Condition Types

Cart Conditions

Subtotal

Restrict based on cart subtotal (before tax/shipping):

```
Subtotal equals or greater than 1000
```

Use Case: Disable COD for orders over €1000

Total Items Quantity

Restrict based on total number of items:

```
Total Items Quantity is 10 or less
```

Use Case: Limit payment methods for bulk orders

Total Weight

Restrict based on total cart weight:

```
Total Weight equals or greater than 50
```

Use Case: Different payment methods for heavy shipments

Product Conditions

Category

Restrict based on product categories:

```
Product Category is one of: Electronics, Computers
```

Use Case: Secure payment methods for high-value categories

SKU

Restrict based on specific SKUs:

```
Product SKU is one of: PROD-001, PROD-002
```

Use Case: Special payment terms for specific products

Price

Restrict based on product price:

```
Product Price equals or greater than 500
```

Use Case: Secure payment for expensive items

Attribute Set

Restrict based on attribute set:

```
Product Attribute Set is: Electronics
```

Use Case: Category-specific payment restrictions

Customer Conditions

Customer Group

Already handled by profile assignment, but can be used in conditions:

```
Customer Group is one of: Wholesale, Corporate
```

Use Case: Combined with other conditions for complex rules

Shipping Country

Restrict based on shipping destination:

```
Shipping Country is one of: DE, AT, CH
```

Use Case: Region-specific payment methods

Shipping Region

Restrict based on shipping region/state:

```
Shipping State/Province is one of: CA, NY, TX
```

Use Case: State-specific payment regulations

Shipping Postcode

Restrict based on postal code:

```
Shipping Postcode is: 10*
```

Use Case: Local payment methods for specific areas

Condition Operators

Comparison Operators

- `is` - Exact match
- `is not` - Not equal
- `equals or greater than` - >=
- `equals or less than` - <=
- `greater than` - >
- `less than` - <

List Operators

- `is one of` - In list
- `is not one of` - Not in list

String Operators

- `contains` - Substring match
- `does not contain` - Substring not match

Combining Conditions

AND Logic (ALL)

All conditions must be true:

```
If ALL of these conditions are TRUE:
  Subtotal equals or greater than 500
  Shipping Country is: DE
  Product Category is one of: Electronics
```

Result: All three conditions must match

OR Logic (ANY)

At least one condition must be true:

```
If ANY of these conditions are TRUE:
  Shipping Country is: US
  Shipping Country is: CA
  Shipping Country is: MX
```

Result: Any North American country matches

Nested Conditions

Combine AND/OR logic:

```
If ALL of these conditions are TRUE:
  Subtotal equals or greater than 1000
  If ANY of these conditions are TRUE:
    Shipping Country is: DE
    Shipping Country is: AT
    Shipping Country is: CH
```

Result: High-value orders to DACH region

Practical Examples

Example 1: B2B High-Value Orders

```
If ALL of these conditions are TRUE:
  Subtotal equals or greater than 5000
  Customer Group is one of: Wholesale, Corporate
  Shipping Country is one of: DE, AT, CH
```

Payment Methods: Bank Transfer, Purchase Order **Use Case**: Secure payment for large B2B orders in DACH region

Example 2: Electronics Category Restriction

```
If ALL of these conditions are TRUE:
  Product Category is one of: Electronics, Computers
  Subtotal equals or greater than 1000
```

Payment Methods: Credit Card, PayPal (no COD) **Use Case**: Secure payment for expensive electronics

Example 3: Regional Payment Methods

```
If ANY of these conditions are TRUE:
  Shipping Country is: DE
  Shipping Country is: AT
  Shipping Country is: CH
```

Payment Methods: SEPA, Sofort, Credit Card **Use Case**: DACH-specific payment methods

Example 4: Bulk Order Restrictions

```
If ALL of these conditions are TRUE:
  Total Items Quantity equals or greater than 50
  Total Weight equals or greater than 100
```

Payment Methods: Bank Transfer, Purchase Order (no COD) **Use Case**: Bulk orders require advance payment

Example 5: VIP Customer Benefits

```
If ALL of these conditions are TRUE:
  Customer Group is: VIP
  Subtotal equals or greater than 100
```

Payment Methods: All methods + Net 30 **Use Case**: VIP customers get payment terms for orders over €100

Advanced Conditions

Product Attribute Conditions

Use custom product attributes:

```
If ALL of these conditions are TRUE:
  Product Attribute [brand] is one of: Apple, Samsung
  Subtotal equals or greater than 500
```

Use Case: Brand-specific payment restrictions

Customer Segment Conditions

Use Magento customer segments:

```
If ALL of these conditions are TRUE:
  Customer Segment is: High Value Customers
  Subtotal equals or greater than 1000
```

Use Case: Segment-based payment benefits Note: Segment/lifetime-style conditions depend on your Magento setup and available attributes.

Shipping Method Conditions

Restrict based on shipping method:

```
If ALL of these conditions are TRUE:
  Shipping Method is: flatrate_flatrate
```

Use Case: Different payment methods per shipping method

Condition Validation

When Conditions Are Evaluated

Conditions are validated:

- During checkout when payment methods are loaded
- When cart is updated (quantity, products)
- When shipping address changes
- When customer logs in/out

Validation Performance

- Conditions are cached per quote
- Validation is optimized for checkout usage
- No impact on catalog browsing

Debugging Conditions

Test Conditions

1. Create a test profile with conditions
2. Add products to cart matching conditions
3. Proceed to checkout
4. Verify correct payment methods are shown

Common Issues

Issue: Conditions not matching

- **Check**: Condition values (case-sensitive for strings)
- **Check**: Operator (is vs contains)
- **Check**: AND vs OR logic

Issue: Conditions too restrictive

- **Check**: All conditions must be true for AND logic
- **Solution**: Use OR logic or separate profiles

Best Practices

1. Keep Conditions Simple

```
✓ GOOD:
  Subtotal >= 1000

✗ BAD:
  Subtotal >= 1000 AND
  Subtotal <= 5000 AND
  Category = Electronics AND
  Brand = Apple AND
  Weight >= 10 AND
  Country = DE
```

2. Use Multiple Profiles

Instead of complex nested conditions, create multiple profiles with different priorities.

3. Test Thoroughly

Test conditions with:

- Edge cases (exactly 1000, not 999 or 1001)
- Different customer types
- Various cart combinations

4. Document Conditions

Add notes in profile name:

```
Priority 10: B2B High Value (>€5000, DACH)
```

Next Steps

- Rule-Based Restrictions
- Priority System
- B2B Payment Terms

Customer Group Assignment

Payment Profiles Documentation · /payment-profile/features/customer-group-assignment

Assign payment profiles to one or more customer groups.

> Screenshot placeholder: payment profile edit form with customer groups and allowed methods
> File: `./_screenshots/customer-group-assignment.png`

Overview

Customer group assignment is the primary way to roll out payment rules at scale. Instead of assigning customers one by one, you configure one profile for an entire segment.

Configuration

Customers > Payment Profiles > Edit Profile

1. Open or create a profile
2. In **Customer Groups**, select the groups that should use this profile
3. Save the profile

Notes:

- Group selection is explicit (multi-select).
- You can include **NOT LOGGED IN** to cover guest checkout.

Examples

B2B Invoice Profile

- Groups: Wholesale, Distributor
- Methods: Purchase Order, Invoice, Bank Transfer

Retail Secure Profile

- Groups: General, NOT LOGGED IN
- Methods: Credit Card, PayPal

Priority and Group Assignment

If multiple profiles can match the same customer/cart, the profile with the higher priority (lower number) is evaluated first. Keep priorities unique and predictable.

Related

- Individual Customer Assignment
- Priority System

Individual Customer Assignment

Payment Profiles Documentation · /payment-profile/features/individual-customer-assignment

Assign payment profiles directly to selected customers when group-level rules are not specific enough.

> Screenshot placeholder: payment profile grid showing explicit customer assignments File: `./_screenshots/individual-customer-assignment.png`

Overview

Use individual assignment to include specific customers in a profile. This is useful for exceptions like strategic accounts, pilot customers, or temporary special terms.

Where To Assign Customers

Customers > Payment Profiles > Edit Profile > Customer Assignment

1. Open the profile
2. Go to **Customer Assignment**
3. Search and select customers
4. Save the profile

Important Behavior

- Individual assignment does not act as a separate "global override" switch.
- If multiple profiles can apply, outcome is still determined by profile setup (priority, conditions, and allowed methods).
- Keep profile priorities clear to avoid ambiguous results.

Use Cases

VIP Exception

Assign a premium profile to selected customers without changing their base customer group.

Temporary Restriction

Assign a restrictive profile to a specific customer while a payment issue is being resolved.

Best Practices

- Use descriptive profile names (for example: `VIP Account Exception - 2026 Q1`)
- Add only customers who truly need an exception
- Re-check profile priorities after adding customer-level assignments

Related

- Customer Group Assignment
- Priority System

Priority System

Payment Profiles Documentation · /payment-profile/features/priority-system

The priority system controls the order in which payment profiles are evaluated. When multiple profiles could match a customer or cart, the profile with the **lowest priority number** wins.

> Screenshot placeholder: payment profile grid with visible priority ordering File: `./_screenshots/priority-system.png`

How Priority Works

Priority Range

- **Valid Range**: 1-999
- **Lower Number**: Higher priority (evaluated first)
- **Higher Number**: Lower priority (evaluated last)

Evaluation Order

```
Priority 10  ← Evaluated first
Priority 50
Priority 100
Priority 500
Priority 999 ← Evaluated last
```

The first profile that matches stops the evaluation. Subsequent profiles are ignored.

Priority Examples

Example 1: B2B Store

```
Priority 10: VIP Customers
  - Group: VIP
  - Methods: All + Net 30
  - Condition: None

Priority 50: Wholesale Orders
  - Group: Wholesale
  - Methods: Bank Transfer, Invoice
  - Condition: Subtotal >= 500

Priority 100: Retail Customers
  - Group: General
  - Methods: Credit Card, PayPal
  - Condition: None
```

```
Priority 999: Default Fallback
  - Group: All
  - Methods: Credit Card
  - Condition: None
```

Scenario 1: VIP customer, cart €600

- Check Priority 10 → **MATCH** (VIP group)
- Result: All methods + Net 30
- Priorities 50, 100, 999 are not evaluated

Scenario 2: Wholesale customer, cart €600

- Check Priority 10 → No match (not VIP)
- Check Priority 50 → **MATCH** (Wholesale, >€500)
- Result: Bank Transfer, Invoice

Scenario 3: Retail customer, cart €100

- Check Priority 10 → No match
- Check Priority 50 → No match
- Check Priority 100 → **MATCH** (General group)
- Result: Credit Card, PayPal

Example 2: Regional Restrictions

```
Priority 10: EU High Value
  - Condition: Subtotal >= 1000, Country: DE/AT/CH
  - Methods: Bank Transfer only

Priority 20: EU Standard
  - Condition: Country: DE/AT/CH
  - Methods: SEPA, Credit Card

Priority 30: US High Value
  - Condition: Subtotal >= 1000, Country: US
  - Methods: ACH only

Priority 40: US Standard
  - Condition: Country: US
  - Methods: ACH, Credit Card, PayPal
```

Scenario: German customer, cart €1200

- Check Priority 10 → **MATCH** (>€1000, DE)
- Result: Bank Transfer only (secure payment for high value)

Scenario: German customer, cart €500

- Check Priority 10 → No match (<€1000)
- Check Priority 20 → **MATCH** (DE)
- Result: SEPA, Credit Card

Priority Best Practices

1. Specific Before General

Place more specific profiles at higher priority (lower numbers):

```
✓ GOOD:
Priority 10: VIP + High Value (specific)
Priority 50: VIP (less specific)
Priority 100: All Customers (general)

✗ BAD:
Priority 10: All Customers (general)
Priority 50: VIP (specific) ← Never evaluated!
```

2. Use Gaps

Leave gaps between priorities for future insertions:

```
✓ GOOD:
Priority 10, 20, 30, 40, 50
(Can insert 15, 25, 35 later)

✗ BAD:
Priority 1, 2, 3, 4, 5
(No room for insertions)
```

3. Document Priority Logic

Add comments in profile names:

```
Priority 10: [P10] VIP - All Methods
Priority 50: [P50] Wholesale - Invoice Only
Priority 100: [P100] Retail - Standard Methods
```

4. Test Priority Order

Always test with different customer types to ensure correct priority evaluation.

Priority Conflicts

Problem: Overlapping Profiles

```
Priority 50: Wholesale - Invoice
  - Group: Wholesale
  - Methods: Invoice

Priority 50: High Value - Bank Transfer
```

```
  - Condition: Subtotal >= 1000
  - Methods: Bank Transfer
```

Issue: Both have priority 50. Evaluation order is unpredictable.

Solution: Use different priorities:

```
Priority 40: High Value - Bank Transfer
Priority 50: Wholesale - Invoice
```

Problem: Too Many Profiles

```
Priority 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20...
```

Issue: Hard to maintain and understand.

Solution: Use larger gaps:

```
Priority 10, 50, 100, 150, 200...
```

Priority Strategies

Strategy 1: Tiered Approach

```
Priority 1-99:   Exception rules (VIP, special cases)
Priority 100-499: Standard rules (customer groups)
Priority 500-899: Fallback rules (general restrictions)
Priority 900-999: Default rules (catch-all)
```

Strategy 2: Category-Based

```
Priority 10-19:  Customer-specific rules
Priority 20-29:  Group-specific rules
Priority 30-39:  Cart-based rules
Priority 40-49:  Product-based rules
Priority 50-59:  Region-based rules
Priority 900+:   Default fallback
```

Strategy 3: Simple Linear

```
Priority 10:  Most specific
Priority 20:  Very specific
Priority 30:  Specific
Priority 40:  Moderate
Priority 50:  General
Priority 999: Default
```

Debugging Priority Issues

Common Issues

Issue: Wrong profile is matching

- **Check**: Priority order - lower number wins
- **Solution**: Adjust priorities

Issue: Profile never matches

- **Check**: Higher priority profile is matching first
- **Solution**: Lower the priority number or adjust conditions

Issue: Unpredictable behavior

- **Check**: Multiple profiles with same priority
- **Solution**: Use unique priorities

Advanced Priority Scenarios

Scenario: Temporary Override

```
Priority 1: Black Friday Special
  - Condition: Date range 24-27 Nov
  - Methods: All methods + Special financing
  - Status: Active only during promotion

Priority 10: Normal VIP
  - Group: VIP
  - Methods: All methods
```

During Black Friday, Priority 1 matches first. After, it's disabled and Priority 10 takes over.

Scenario: A/B Testing

```
Priority 10: Test Group A
  - Customer IDs: 1-1000
  - Methods: New payment method

Priority 20: Test Group B
  - Customer IDs: 1001-2000
  - Methods: Standard methods

Priority 999: Control Group
  - All others
  - Methods: Standard methods
```

Test new payment methods with specific customer segments.

Next Steps

- Rule-Based Restrictions
- Condition Builder
- Troubleshooting

Rule Based Restrictions

Payment Profiles Documentation · /payment-profile/features/rule-based-restrictions

Use payment profiles to control which payment methods are available for specific customer and cart situations.

> Screenshot placeholder: checkout filtered by the matching payment profile File: `./_screenshots/rule-based-restrictions.png`

How It Works

At checkout, the extension evaluates profiles by priority. When a profile matches the current website, customer context, and optional conditions, its configured methods are used.

Matching Inputs

A profile can match based on:

- Website
- Customer groups
- Individually assigned customers
- Optional conditions (for example subtotal, country, product attributes)

Typical Rule Types

1. Customer Group Rules

Create profiles for groups like Wholesale, Corporate, VIP, or NOT LOGGED IN.

2. Individual Customer Rules

Add selected customers to a profile when you need account-level exceptions.

3. Condition-Based Rules

Use conditions to make profiles context-aware, such as:

- Minimum subtotal
- Shipping country
- Product category
- Shipping method

Priority System

If more than one profile could apply, priority decides evaluation order:

- Lower number = evaluated first

- First matching profile controls the result

Example:

- Priority 10: VIP profile
- Priority 50: Wholesale profile
- Priority 999: Fallback profile

Practical Setup Pattern

1. Create specific profiles first (VIP, high-value orders, special regions)
2. Create broader profiles next (standard wholesale/retail)
3. Keep a fallback profile with low priority (high number)

Best Practices

- Keep profile names explicit (who + when + what)
- Avoid many overlapping profiles with similar conditions
- Use unique priorities
- Test at least one checkout path per target customer type

Limitations

- The core Payment Profile module does not provide its own REST API endpoints.
- If you need API-based management, use a dedicated add-on or custom integration.

Next Steps

- Customer Group Assignment
- Priority System
- Condition Builder

Website Scope

Payment Profiles Documentation · /payment-profile/features/website-scope

Configure payment profiles per website.

> Screenshot placeholder: payment profile edit form with website selector File: `./_screenshots/website-scope.png`

Overview

Each payment profile is assigned to a specific website. In multi-website setups, you usually create separate profiles for each website.

Configuration

Customers > Payment Profiles > Edit

- **Website**: choose the website where the profile should apply

Practical Setup

Multi-Region Example

Website	Profile	Methods
DE Store	EU Payments	SEPA, Invoice, PayPal
US Store	US Payments	Credit Card, ACH
UK Store	UK Payments	Credit Card, BACS

B2B / B2C Separation

Website	Profile	Typical Behavior
B2B Site	Invoice Profile	Purchase Order, Invoice, Bank Transfer
B2C Site	Standard Profile	Immediate methods only

Important Notes

- If a website needs specific behavior, create dedicated profiles for that website.
- Avoid assuming a global fallback profile for other websites.
- After changing the website selection on a profile, re-check selected payment methods before saving.

Related

- Configuration

- Priority System

Common Issues

Payment Profiles Documentation · /payment-profile/troubleshooting/common-issues

This guide covers frequent Payment Profile issues and practical fixes.

Extension Appears Inactive

Symptom

All payment methods are shown for all customers.

Checks

1. Confirm extension is enabled in **Stores > Configuration > MageB2B > Payment Profile**
2. Confirm at least one profile exists for the affected website
3. Clear cache after changes

Fix

- Enable the extension if disabled
- Create a profile for the relevant website and customer groups
- Re-test checkout with a matching customer/cart

No Expected Restriction at Checkout

Symptom

Customer still sees methods that should be hidden.

Checks

1. Profile is assigned to the correct website
2. Customer is in one of the selected groups (or individually assigned)
3. Any profile conditions are actually met (subtotal, country, etc.)
4. Priority order is correct

Fix

- Correct website/group assignment
- Relax or correct conditions
- Move the intended profile to higher priority (lower number)

Too Few Methods Shown

Symptom

Customer sees fewer payment methods than expected.

Checks

1. Another higher-priority profile may match first
2. Allowed method list in the matching profile is too narrow
3. Store-level payment method config may disable methods globally

Fix

- Adjust profile priorities
- Add missing methods to the profile
- Verify payment methods are globally enabled in Magento

Website-Specific Behavior Is Inconsistent

Symptom

Profile works on one website but not on another.

Checks

1. Confirm each website has the required profiles
2. Verify the profile website selection matches the storefront being tested
3. Re-check payment method selection after changing website on a profile

Fix

- Create separate profiles per website where needed
- Keep naming conventions website-specific (for example `US - Wholesale`, `DE - Retail`)

Condition Logic Does Not Match Expectations

Symptom

Profiles match (or fail) unexpectedly.

Checks

1. Verify AND/OR grouping in conditions
2. Confirm threshold values (for example `>= 1000` vs `= 1000`)
3. Test edge values (exact boundaries)

Fix

- Simplify conditions
- Split complex logic into multiple profiles with clear priorities

Individual Customer Assignment Not Behaving As Expected

Symptom

Assigning a customer to a profile does not produce the expected checkout result.

Checks

1. Confirm the customer is assigned in **Customer Assignment** tab
2. Verify customer group and profile conditions
3. Check whether another profile with higher priority matches first

Fix

- Adjust priority order
- Align conditions across overlapping profiles
- Keep exception profiles narrow and explicit

Changes Do Not Appear Immediately

Symptom

Profile edits are saved, but checkout still shows old behavior.

Fix

1. Clear Magento cache
2. Re-open checkout in a fresh browser session/incognito
3. Re-test with the same customer and cart values used during configuration

Preventive Measures

- Use clear naming (auditable profile intent)
- Keep priorities unique
- Avoid unnecessary profile overlap
- Re-test after every major profile update
- Keep a simple profile matrix for operations/support teams

Next Steps

- Debugging
- Priority System
- Condition Builder

Debugging

Payment Profiles Documentation · /payment-profile/troubleshooting/debugging

The Payment Profile module does not provide a dedicated "debug mode" config section. Troubleshooting is done by validating configuration and verifying which profile matches.

Checklist

1) Confirm the module is active

- `php bin/magento module:status MageB2B_PaymentProfile`

2) Confirm global config

Go to **Stores > Configuration > MageB2B > Payment Profile**:

- **Enable** (`payment_profile/general/enabled`)
- **Skip payment profile when no entry matched** (`payment_profile/general/disable_no_match`)

Tip:

- For predictable behavior, keep at least one tested fallback profile for each website/customer segment.

3) Check the active website scope

Every payment profile belongs to a website. Make sure the profile is created for the same website that the checkout runs on.

Note:

- If you change the website on an existing profile, re-check selected payment methods before saving.

4) Validate profile priority

If multiple profiles match, the lowest priority wins. Use a very low priority (e.g. `1`) for "hard" overrides and keep the fallback at `999`.

5) Validate explicit assignments

Profiles can be assigned to:

- Customer groups
- Individual customers

If you use strict mode, ensure coverage for all relevant groups/customers.

6) Validate conditions

Conditions are evaluated using Magento's rule/conditions engine. Common mistakes:

- Condition targets the wrong attribute scope
- Condition expects a shipping address field but checkout has no shipping address yet
- Website mismatch

Support Tip

If checkout behavior is still unclear after configuration checks, capture a reproducible checkout example (customer type, cart value, website, expected vs actual methods) and share it with support.

Related

- Common Issues
- Priority System

B2B Payment Terms

Payment Profiles Documentation · /payment-profile/use-cases/b2b-payment-terms

Restrict invoice and purchase order payments to verified wholesale customers while ensuring retail customers use secure payment methods.

Business Scenario

Your B2B e-commerce store has:

- **Wholesale customers**: Verified businesses with credit terms
- **Retail customers**: Individual buyers paying immediately
- **VIP customers**: Premium businesses with extended payment terms

You need to:

- Allow invoice/PO payment only for verified wholesale customers
- Require immediate payment for retail customers
- Provide Net 30/60 terms for VIP customers
- Ensure orders over €5000 use secure payment methods

Solution Architecture

Profile 1: VIP Extended Terms

```
Priority: 10
Customer Groups: VIP
Payment Methods: All + Net 30 + Net 60
Conditions: Subtotal >= 100
```

Logic: VIP customers get extended payment terms for any order over €100.

Profile 2: Wholesale Invoice

```
Priority: 20
Customer Groups: Wholesale, Corporate
Payment Methods: Bank Transfer, Purchase Order, Invoice
Conditions: Subtotal >= 500
```

Logic: Wholesale customers can use invoice payment for orders over €500.

Profile 3: High-Value Secure Payment

```
Priority: 5
Customer Groups: VIP, Wholesale, Corporate, General, NOT LOGGED IN
Payment Methods: Bank Transfer, Credit Card (no COD)
Conditions: Subtotal >= 5000
```

Logic: All high-value orders require secure payment methods.

Profile 4: Retail Standard

```
Priority: 100
Customer Groups: General, NOT LOGGED IN
Payment Methods: Credit Card, PayPal, COD
Conditions: None
```

Logic: Retail customers use standard immediate payment methods.

Implementation Steps

Step 1: Create VIP Profile

1. Navigate to **Customers > Payment Profiles**
2. Click **Add New Profile**
3. Fill in:
    - **Name**: VIP Extended Terms
    - **Priority**: 10
    - **Website**: Main Website
    - **Customer Groups**: VIP
    - **Payment Methods**:
        - Bank Transfer
        - Credit Card
        - PayPal
        - Purchase Order
        - Invoice
        - Net 30
        - Net 60
4. Add condition:

    ```
    Subtotal equals or greater than 100
    ```

5. Save profile

Step 2: Create Wholesale Profile

1. Click **Add New Profile**
2. Fill in:
    - **Name**: Wholesale Invoice Payment
    - **Priority**: 20
    - **Website**: Main Website
    - **Customer Groups**: Wholesale, Corporate
    - **Payment Methods**:
        - Bank Transfer
        - Purchase Order
        - Invoice
3. Add condition:

    ```
    Subtotal equals or greater than 500
    ```

4. Save profile

Step 3: Create High-Value Security Profile

1. Click **Add New Profile**
2. Fill in:
   - **Name**: High Value Secure Payment
   - **Priority**: 5
   - **Website**: Main Website
   - **Customer Groups**: VIP, Wholesale, Corporate, General, NOT LOGGED IN
   - **Payment Methods**:
     - Bank Transfer
     - Credit Card
     - ☐ Cash on Delivery (disabled for security)
3. Add condition:

   ```
   Subtotal equals or greater than 5000
   ```

4. Save profile

Step 4: Create Retail Profile

1. Click **Add New Profile**
2. Fill in:
   - **Name**: Retail Standard Payment
   - **Priority**: 100
   - **Website**: Main Website
   - **Customer Groups**: General, NOT LOGGED IN
   - **Payment Methods**:
     - Credit Card
     - PayPal
     - Cash on Delivery
3. No conditions needed
4. Save profile

Step 5: Clear Cache

```
php bin/magento cache:flush
```

Testing Scenarios

Test 1: VIP Customer, €150 Order

Expected: All methods + Net 30 + Net 60

1. Log in as VIP customer
2. Add products worth €150
3. Proceed to checkout
4. **Result**: Should see all payment methods including Net 30/60

Why: Priority 10 matches first (VIP group, >€100)

Test 2: Wholesale Customer, €600 Order

Expected: Bank Transfer, Purchase Order, Invoice

1. Log in as Wholesale customer
2. Add products worth €600
3. Proceed to checkout
4. **Result**: Should see only B2B payment methods

Why: Priority 20 matches (Wholesale group, >€500)

Test 3: Wholesale Customer, €6000 Order

Expected: Bank Transfer, Credit Card (no Invoice/PO)

1. Log in as Wholesale customer
2. Add products worth €6000
3. Proceed to checkout
4. **Result**: Should see only secure payment methods

Why: Priority 5 matches first (>€5000), so secure methods are enforced before wholesale profile rules.

Test 4: Retail Customer, €100 Order

Expected: Credit Card, PayPal, COD

1. Log in as General customer
2. Add products worth €100
3. Proceed to checkout
4. **Result**: Should see standard retail payment methods

Why: Priority 100 matches (General group)

Test 5: Guest Customer

Expected: Credit Card, PayPal, COD

1. Don't log in
2. Add products to cart
3. Proceed to checkout
4. **Result**: Should see standard payment methods

Why: Priority 100 matches (NOT LOGGED IN group)

Business Rules Matrix

Customer Type	Order Value	Available Payment Methods
VIP	€100-4999	All + Net 30/60
VIP	€5000+	Bank Transfer, Credit Card
Wholesale	€500-4999	Bank Transfer, PO, Invoice
Wholesale	€5000+	Bank Transfer, Credit Card

Customer Type	Order Value	Available Payment Methods
Wholesale	<€500	Credit Card, PayPal, COD
Retail	Any	Credit Card, PayPal, COD
Guest	Any	Credit Card, PayPal, COD

Advanced Customizations

Add Regional Restrictions

Add DACH-only invoice payment:

```
Priority: 25
Customer Groups: Wholesale
Payment Methods: Invoice
Conditions:
  Subtotal >= 500
  Shipping Country is one of: DE, AT, CH
```

Add Credit Limit Check

Integrate with credit limit module:

```
Priority: 15
Customer Groups: Wholesale
Payment Methods: Invoice, Net 30
Conditions:
  Subtotal >= 500
  Customer Attribute [credit_limit] >= Subtotal
```

Add Product Category Restrictions

Restrict invoice for digital products:

```
Priority: 18
Customer Groups: Wholesale
Payment Methods: Bank Transfer, Credit Card (no Invoice)
Conditions:
  Product Category is: Digital Products
```

Troubleshooting

Issue: Wholesale customers see retail payment methods

Cause: Wholesale profile not matching

Check:

1. Customer is in Wholesale group
2. Cart value is >= €500
3. Profile priority is correct (20)
4. Profile is enabled

Solution: Verify customer group assignment and cart value

Issue: VIP customers don't see Net 30/60

Cause: VIP profile not matching or payment methods not configured

Check:

1. Customer is in VIP group
2. Cart value is >= €100
3. Net 30/60 payment methods are enabled in Magento
4. Profile priority is 10 (highest)

Solution: Enable Net 30/60 payment methods in Stores > Configuration > Sales > Payment Methods

Issue: High-value orders still show COD

Cause: High-value profile not matching or lower priority

Check:

1. Profile priority is 30 (before retail profile)
2. Condition is >= €5000
3. COD is not selected in payment methods

Solution: Adjust priority or verify condition

ROI and Benefits

Risk Reduction

- Eliminate COD for high-value orders
- Verify customers before extending credit
- Reduce payment fraud

Customer Satisfaction

- VIP customers get flexible payment terms
- Wholesale customers get B2B payment options
- Retail customers get familiar payment methods

Operational Efficiency

- Automated payment method restrictions
- No manual verification needed
- Reduced payment processing errors

Next Steps

- Credit Limit Control
- Regional Payment Methods
- VIP Customer Benefits

Credit Limit Control

Payment Profiles Documentation · /payment-profile/use-cases/credit-limit-control

Manage payment methods based on customer credit status.

Scenario

Control which payment methods are available based on outstanding balance or credit limit. This is typically implemented as an integration scenario (for example via ERP/customer attributes), not as a standalone built-in credit engine.

Implementation

Profile Configuration

Profile: "Credit Exceeded"

- Condition: Outstanding balance > Credit limit
- Disable: Invoice, Purchase Order
- Enable: Prepayment, Credit Card

Condition Builder

```
IF customer.outstanding_balance >= customer.credit_limit
THEN disable_methods: invoice, purchase_order
```

Credit Tiers

Tier	Credit Limit	Methods
Bronze	$1,000	Prepay, CC
Silver	$5,000	+ Invoice
Gold	$25,000	+ PO, Net 30
Platinum	Unlimited	All methods

Integration

Works with:

- Customer credit attributes
- ERP credit data
- Payment history

Related

- B2B Payment Terms
- Condition Builder

Regional Payment Methods

Payment Profiles Documentation · /payment-profile/use-cases/regional-payment-methods

Configure payment methods based on customer location.

Scenario

Different payment methods available based on billing/shipping country.

Implementation

Country-Based Profiles

Profile: "EU Payments"

- Countries: DE, AT, FR, NL, BE, IT, ES
- Methods: SEPA, PayPal, Credit Card, Invoice

Profile: "US Payments"

- Countries: US
- Methods: Credit Card, PayPal, ACH

Profile: "UK Payments"

- Countries: GB
- Methods: Credit Card, PayPal, BACS

Condition Examples

```
IF shipping.country IN [DE, AT, CH]
THEN enable_methods: sepa, invoice
```

Common Configurations

Region	Popular Methods
DACH	SEPA, Invoice, PayPal
Nordics	Klarna, Credit Card
UK	BACS, Credit Card
US	Credit Card, ACH
Asia	Alipay, WeChat Pay

Related

- Condition Builder
- Website Scope

Risk Management

Payment Profiles Documentation · /payment-profile/use-cases/risk-management

Control payment methods based on customer risk profile.

Scenario

Restrict payment methods for high-risk customers or orders.

Risk Indicators

Indicator	Description
New Customer	No purchase history
High Order Value	Above threshold
Payment History	Past due invoices
Address Mismatch	Billing ≠ Shipping

Profile Examples

High-Risk Profile

Profile: "Prepayment Only"

- Methods: Credit Card, PayPal
- Disable: Invoice, COD, Purchase Order

New Customer Profile

Profile: "New Customer"

- Methods: Prepayment only
- After X orders: Upgrade to standard

Conditions

```
IF customer.order_count = 0
THEN restrict_to: prepayment_methods

IF order.grand_total > 5000 AND customer.group != "Trusted"
THEN disable: invoice
```

Automatic Downgrade

Automatic downgrade/notification is an integration workflow pattern. Implement it with your CRM/ERP/automation stack if required.

Related

- Condition Builder
- Credit Limit Control

VIP Customer Benefits

Payment Profiles Documentation · /payment-profile/use-cases/vip-customer-benefits

Provide premium payment options for VIP customers.

Scenario

VIP customers receive extended payment terms and additional payment methods.

Implementation

VIP Profile

Profile: "VIP Payments"

- Assignment: VIP customer group or individual
- Methods: All enabled
- Special: Extended payment terms

Benefits

Benefit	Standard	VIP
Invoice Payment	No	Yes
Payment Terms	Immediate	Net 30/60
Credit Limit	$1,000	$50,000
Purchase Order	No	Yes

Setup Steps

1. Create "VIP Payments" profile
2. Enable all desired methods
3. Set extended conditions
4. Assign to VIP group or customers

Condition Example

```
IF customer.group = "VIP" OR customer.lifetime_value > 50000
THEN enable_methods: invoice, purchase_order
AND set_payment_terms: net_30
```

Use this as an advanced pattern. Fields like `customer.lifetime_value` and automatic term assignment depend on available attributes/integrations in your stack.

Related

- Individual Customer Assignment
- B2B Payment Terms