



FAQ

Payment Profiles Documentation

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

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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.