



**SOFTWARESILOS**

# **Payment Profiles Documentation**

PDF Manual

MODULE

payment-profile

LAST UPDATED

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# 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  $\geq$  €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  $\geq$  €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  $\geq$  €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