External Credit Policy Data

Payment Profiles Documentation

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

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EXTENSION
Magento 2 Extension Payment Profiles

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.