



SOFTWARESILOS

Payment Profiles Documentation

PDF Manual

MODULE

payment-profile

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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 $\neq$ 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](#)