Payment Profiles

Payment Profiles Documentation

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

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EXTENSION
Magento 2 Extension Payment Profiles

Payment Profiles

Payment Profile controls which already available Magento payment methods a buyer may use at checkout. A profile combines a website, customer audience, allowed methods, priority and optional cart or address conditions. The rules apply to the storefront checkout, admin order creation and REST/headless checkout alike.

The extension does not create invoice terms, credit limits, risk scores or new payment methods. Configure those capabilities in their owning Magento module or external system first; Payment Profile can then include or exclude the resulting payment method.

How matching works

1. Magento asks whether a payment method is available for the current quote.
2. Payment Profile finds profiles assigned to the customer or customer group for the current website.
3. It checks them from the lowest priority number upward.
4. The first profile whose conditions match supplies the allowed-method list.
5. Magento's normal payment-method checks still apply.

If no profile matches, the global no-match setting decides whether Magento keeps its normal methods or hides all payment methods. Review this setting carefully before enabling profiles in production.

Start here

1. Install the extension.
2. Choose the no-match policy.
3. Create and test a first profile.

Feature guides

- Rule-Based Restrictions
- Customer Group Assignment
- Individual Customer Assignment
- Priority and First Match
- Condition Builder
- Website Scope

Practical patterns

- Existing B2B Payment Methods
- External Credit Policy Data
- Regional Payment Methods

- Named Customer Exceptions
- High-Value Order Restrictions

For diagnosis, see Common Issues and Debugging a Match. The FAQ explains how assignments, priority and Magento's own payment checks fit together.

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