



## CHAPTER 57:

# Recommended Solutions

The following payment solutions provide an easy way for merchants who are just starting out to accept online payments. As your business grows, you can combine these with additional PayPal payment solutions.



### PayPal Express Checkout

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Use PayPal Express Checkout as a standalone option, or combine it with another PayPal payment solution.



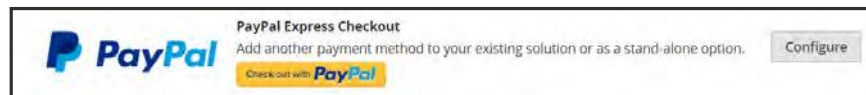
### Braintree

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Braintree allows you to accept credit/debit cards and PayPal without any setup or monthly fees. Your customers never leave your store to complete the purchase.

## PayPal Express Checkout

PayPal Express Checkout helps boost sales by giving your customers the ability to pay by credit card or from the security of their personal PayPal accounts. During checkout, the customer is redirected to the secure PayPal site to complete the payment information. The customer is then returned to your store to complete the remainder of the checkout process. Choosing Express Checkout adds the familiar PayPal button to your store, which has been reported to increase sales.\*



Customers with current PayPal accounts can make a purchase in a single step by clicking the “Check out with PayPal” button. Express Checkout can be used as a standalone, or in combination with one of PayPal’s All-In-One solutions. If you already accept credit cards online, you can offer Express Checkout as an additional option to attract new customers who prefer to pay with PayPal.

PayPal has deprecated support for the sale of digital goods through PayPal Express Checkout, and recommends that you use either PayPal Payments Standard or any other PayPal payment gateway to process any order that includes virtual products.

## Requirements

- ☒ Merchant: Personal PayPal Account
- ☒ Customer: Personal PayPal Account

## Checkout Workflow

Unlike other payment methods, PayPal Express Checkout allows the customer to check out at the beginning of the usual checkout workflow from the product page, the mini shopping cart, and shopping cart.

1

**Customer Places Order.** The customer taps the “Check out with PayPal” button. .

2

**Customer Is Redirected to PayPal Site.** The customer is redirected to the PayPal site to complete the transaction. / The customer taps the “Check out with PayPal” button, and is redirected to the PayPal site to complete the transaction.

3

**Customer Logs into their PayPal Account.** The customer must log in to their PayPal account to complete the transaction. The payment system uses the customer’s billing and shipping information from their PayPal account.

4

**Customer Returns to the Checkout Page.** The customer is redirected back to the checkout page in your store to review the order.

5

**Customer Places Order.** The customer places the order, and the order information is submitted to PayPal.

6

**PayPal Settles the Transaction.** PayPal receives the order and settles the transaction.

PayPal Express Checkout does not support orders with multiple-addresses.

## Setting Up PayPal Express Checkout

You can have two PayPal solutions active at the same time: Express Checkout, plus an All-In-One solution. If you enable a different solution, the one used previously is automatically deactivated.

### Process Overview:

Step 1: Configure Your PayPal Account

Step 2: Complete the Required Settings


Step 3: Advertise PayPal Credit

Step 4: Complete the Basic Settings

Step 5: Complete the Advanced Settings

### Step 1: Configure Your PayPal Account

1. Before you begin, you must configure your PayPal merchant account on the PayPal website.
  - a. Log in to your PayPal Advanced account at [manager.paypal.com](https://manager.paypal.com).
  - b. Go to **Service Settings > Hosted Checkout Pages > Set Up**, and make the following settings:

AVS	No
CSC	No
Enable Secure Token	Yes
  - c. **Save** the settings.
2. PayPal recommends that you set up an additional user on your account. To set up an additional user, do the following:
  - a. Go to [manager.paypal.com](https://manager.paypal.com) and log in to your account.
  - b. Follow the instructions to set up an additional user.
  - c. **Save** the changes.
3. Expand  the **Required PayPal Settings** section, and do the following:
  - a. Enter the **Email Address** that is associated with your PayPal merchant account.

**Important!** Email addresses are case sensitive. To receive payment, the email address you enter must match the email address specified in your PayPal merchant account.

- b. Set **API Authentication Methods** to one of the following:

- API Signature
  - API Certificate
- c. If necessary, click the **Get Credentials from PayPal** button. Then, complete the following:
- API Username
  - API Password
  - API Signature
- d. If you are using credentials from your sandbox account, set **Sandbox Mode** to “Yes.”
- If necessary, click the **Sandbox Credentials** button and follow the instructions to set up your testing environment.
- When testing the configuration in a sandbox, use only credit card numbers that are recommended by PayPal. When you are ready to “go live,” return to the configuration and set Sandbox Mode to “No.”
- e. If your system uses a proxy server to establish the connection between Magento and the PayPal payment system, set **API Uses Proxy** to “Yes.” Then,, complete the following:
- Proxy Host
  - Proxy Port
4. When these sections are complete, set **Enable this Solution** to “Yes.”
5. To enable PayPal In-Context Checkout, do the following:
- a. Set **Enable In-Context Checkout Experience** to “Yes.”
  - b. Enter your PayPal **Merchant Account ID**.
- Your Merchant Account ID is in your PayPal business account profile.
6. To offer financing through PayPal to your customers, see PayPal Credit to learn more.
- You have now completed the Required PayPal Settings. At this point, you can either continue with the Basic and Advanced Settings, or click the **Save Config** button. You can return later fine-tune the configuration.

## Step 2: Complete the Required Settings

1. On the Admin sidebar, tap **Stores**. Then under **Settings**, choose **Configuration**.
2. In the panel on the left under **Sales**, choose **Payment Methods**.
3. If your Magento installation has multiple websites, stores or views, in the upper-left corner, choose the **Store View** where the configuration applies.
4. In the **Merchant Location** section, select the **Merchant Country** where your business is located.

5. Under Recommended Solutions in the **PayPal Express Checkout** section, tap **Configure**. Then, do the following:

- a. Enter the **Email Address** that is associated with your PayPal merchant account.

**Important!** Email addresses are case sensitive. To receive payment, the email address you enter must match the email address specified in your PayPal merchant account.

- b. Set **API Authentication Methods** to one of the following:

- API Signature
- API Certificate

- c. If necessary, tap **Get Credentials from PayPal**. Then, complete the following:

- API Username
- API Password
- API Signature

- d. If you are using credentials from your sandbox account, set **Sandbox Mode** to “Yes.”

If necessary, click the **Sandbox Credentials** button and follow the instructions to set up your testing environment.

- e. If your system uses a proxy server to establish the connection between Magento and the PayPal payment system, set **API Uses Proxy** to “Yes.” Then, complete the following:


- Proxy Host
- Proxy Port

6. Set **Enable This Solution** to “Yes.”

7. If you want to offer PayPal Credit to your customers, set **Enable PayPal Credit** to “Yes.”

You have now completed the required settings. You can either continue with the remaining settings, or save and return later fine-tune the configuration.

#### Step 4: Complete the Basic Settings

1. Expand  the **Basic Settings - PayPal Express Checkout** section.
2. Enter a **Title** to identify this payment method during checkout. It is recommended to set the title to “PayPal” for each store view.
3. If you offer multiple payment methods, enter a number in the **Sort Order** field to determine the sequence in which PayPal Payments Standard is listed with the other methods. Payment methods appear in ascending order based on the Sort Order value.
4. Set **Payment Action** to one of the following:

Authorization	Approves the purchase, but puts a hold on the funds. The amount is not withdrawn until it is “captured” by the merchant.
Sale	The amount of the purchase is authorized and immediately withdrawn from the customer’s account.
Order	The amount of the order is neither captured nor authorized in the customer’s balance, bank account, or credit card at PayPal. The Order payment action represents an agreement between the PayPal payment system and the merchant, which enables the merchant to capture one or more amounts up to the “ordered” total from the customer’s buyer account, over a period of up to 29 days. After the funds are “ordered,” the merchant can capture them at any time during the following 29 day period. Capturing of the order amount can be done only from the Magento Admin by creating one or more invoices.

5. To display the “Check out with PayPal” button on the product page, set **Display on Product Details Page** to “Yes.”
6. If **Payment Action** is set to “Order,” complete the following fields:

Authorization Honor Period (days)	Determines how long the primary authorization remains valid. The value should be equal to the corresponding value in your PayPal merchant account. The default value in your PayPal merchant account is 3. To increase this number you need to contact PayPal. The authorization becomes invalid at 11:49 p.m., U.S. Pacific Time, of the last day.
Order Valid Period (days)	Determines how long the order remains valid. When the order becomes invalid, you can no longer create invoices for it. Specify the value equal to the Order Valid Period value in your PayPal merchant account. The default value in your PayPal merchant account is 29. To change this number, you must contact PayPal.
Number of Child Authorizations	Specifies the maximum number of authorizations for a single order, which determines the maximum number of online partial invoices that you can create for an order. The number in this field should be equal to the corresponding setting in your PayPal merchant account. The default number of child authorizations in your PayPal account is 1. To increase this number, you must contact PayPal.

Basic Settings - PayPal Express Checkout

Title:  [STORE VIEW]  
It is recommended to set this value to "Magento\_Paypal" per store views.

Sort Order:  [STORE VIEW]

Payment Action:  [WEBSITE]

Display on Product Details Page:  [STORE VIEW]

*Basic Settings*

### Step 5: Complete the Advanced Settings

1. Expand the **Advanced Settings** section. Then, complete the following:

- a. Set **Display on Shopping Cart** to “Yes.”

- b. Set **Payment Applicable From** to one of the following:

All Allowed Countries	Accepts payment from the countries already specified in your configuration.
Specific Countries	Accepts payments from only the countries you specify. Hold the Ctrl key down and in the Payment Applicable From list, click each country where you accept payment.

- c. Set **Debug Mode** to “Yes” to write communications with the payment system into the log file. The log file for PayPal Payments Advanced is payments\_payflow\_advanced.log.

In accordance with PCI Data Security Standards, credit card information is not recorded in the log file.

- d. To enable host authenticity verification, set **Enable SSL Verification** to “Yes.”
- e. To display a full summary of the customer’s order by line item from the PayPal site, set **Transfer Cart Line Items** to “Yes.”

To include up to ten shipping options in the summary, set **Transfer Shipping Options** to “Yes.” (This option appears only if line items are set to transfer.)

- f. To determine the type of image used for the PayPal acceptance button, set **Shortcut Buttons Flavor** to one of the following:

Dynamic	(Recommended) Displays an image that can be dynamically changed from the PayPal server.
Static	Displays a specific image that cannot be dynamically changed.

- g. To allow customers without PayPal accounts to make a purchases with this method, set **Enable PayPal Guest Checkout** to “Yes.”



**h. Set **Require Customer's Billing Address** to one of the following:**

Yes	Requires the customer's billing address for all purchases.
No	Does not require the customer's billing address for any purchases.
For Virtual Quotes Only	Requires the customer's billing address for virtual quotes only.

**i. To specify whether the customer can sign a billing agreement with your store in the PayPal payment system when there are no active billing agreements available in the customer account, set **Billing Agreement Signup** to one of the following:**

Auto	The customer can either sign a billing agreement during the Express Checkout flow or use another method of payment.
Ask Customer	The customer can decide whether to sign a billing agreement during the Express Checkout flow.
Never	The customer cannot sign a billing agreement during the Express Checkout flow.

Merchants must ask PayPal Merchant Technical Support to enable billing agreements in their accounts. The Billing Agreement Signup parameter is enabled only after PayPal confirms that billing agreements are enabled for your merchant account.

**j. To allow the customer to complete the transaction from the PayPal site without returning to your Magento store for Order Review, set **Skip Order Review Step** to "Yes."**

**Advanced Settings**

Display on Shopping Cart	Yes (PayPal recommends this option)	[STORE VIEW]
Also affects mini-shopping cart.		
Payment Applicable From	All Allowed Countries	[WEBSITE]
Debug Mode	No	[WEBSITE]
Enable SSL verification	Yes	[WEBSITE]
Transfer Cart Line Items	Yes	[WEBSITE]
Transfer Shipping Options	No	[WEBSITE]
Notice that PayPal can handle up to 10 shipping options. That is why Magento will transfer only first 10 cheapest shipping options if there are more than 10 available.		
Shortcut Buttons Flavor	Dynamic	[STORE VIEW]
Enable PayPal Guest Checkout	No	[WEBSITE]
Ability for buyer to purchase without PayPal account.		
Require Customer's Billing Address	No	[WEBSITE]
This feature needs to be enabled first for the merchant account through PayPal technical support.		
Billing Agreement Signup	Never	[WEBSITE]
Whether to create a billing agreement, if there are no active billing agreements available.		
Skip Order Review Step	Yes	[WEBSITE]

*Advanced Settings*

2. Complete the following sections as needed for your store:

### PayPal Billing Agreement Settings

A billing agreement is a sales agreement between the merchant and customer that has been authorized by PayPal for use with multiple orders. During the checkout process, the Billing Agreement payment option appears only for customers who have already entered into a billing agreement with your company. After PayPal authorizes the agreement, the payment system issues a unique reference ID to identify each order that is associated with the agreement. Similar to a purchase order, there is no limit to the number of billing agreements a customer can set up with your company.

1. Expand ☺ the **PayPal Billing Agreement Settings** section.
2. Set **Enabled** to “Yes.” Then, do the following:
  - a. Enter a **Title** to identify the PayPal Billing Agreement method during checkout.
  - b. If you offer multiple payment methods, enter a number in the **Sort Order** field to determine the sequence in which Billing Agreement appears when listed with other payment methods during checkout.
  - c. Set **Payment Action** to one of the following:

Authorization	Approves the purchase, but puts a hold on the funds. The amount is not withdrawn until it is “captured” by the merchant.
Sale	The amount of the purchase is authorized and immediately withdrawn from the customer’s account.

d. Set **Payment Applicable From** to one of the following:

All Allowed Countries	Accepts payment from the countries already specified in your configuration.
Specific Countries	Accepts payments from only the countries you specify. Hold the Ctrl key down and in the Payment Applicable From list, click each country where you accept payment.

e. To record communications with the payment system in the log file, set **Debug Mode** to “Yes.”

The log file is stored on the server and is accessible only to developers. In accordance with PCI Data Security Standards, credit card information is not recorded in the log file.

f. To enable SSL verification, set **Enable SSL verification** to “Yes.”

g. To display a summary of each line item in the customer’s order on your PayPal payments page, set **Transfer Cart Line Items** to “Yes.”

h. To allow customers to initiate a billing agreement from the dashboard of their customer account, set **Allow in Billing Agreement Wizard** to “Yes.”

PayPal Billing Agreement Settings

Enabled	Yes	[WEBSITE]
Will appear as a payment option only for customers who have at least one active billing agreement.		
Title	PayPal Billing Agreement	[STORE VIEW]
Sort Order		[STORE VIEW]
Payment Action	Authorization	[WEBSITE]
Payment Applicable From	All Allowed Countries	[WEBSITE]
Debug Mode	No	[WEBSITE]
Enable SSL verification	Yes	[WEBSITE]
Transfer Cart Line Items	No	[WEBSITE]
Allow in Billing Agreement Wizard	Yes	[WEBSITE]

*Billing Agreement Settings*

## Settlement Report Settings

1. Click to expand the **Settlement Report Settings** section.
2. If you have signed up for PayPal's Secure FTP Server, enter the following SFTP login credentials:
  - Login
  - Password
3. To run test reports before "going live" with Express Checkout on your site, set **Sandbox Mode** to "Yes."
4. Enter the **Custom Endpoint Hostname or IP Address**. By default, the value is: `reports.paypal.com`
5. Enter the **Custom Path** where reports are saved. By default, the value is: `/ppreports/outgoing`
6. To generate reports according to a schedule, under Scheduled Fetching, make the following settings:
  - a. Set **Enable Automatic Fetching** to "Yes."
  - b. Set **Schedule** to one of the following:
    - Daily
    - Every 3 Days
    - Every 7 Days
    - Every 10 Days
    - Every 14 Days
    - Every 30 Days
    - Every 40 Days

PayPal retains each report for forty-five days.

- c. Set **Time of Day** to the hour, minute, and second when you want the reports to be generated.

*Settlement Report Settings*

## Frontend Experience Settings

The frontend experience settings give you the opportunity to choose which PayPal logos appear on your site, and to customize the appearance of your PayPal merchant pages.

1. Click to expand the **Frontend Experience Settings** section.
2. Select the **PayPal Product Logo** that you want to appear in the PayPal block in your store. The PayPal logos are available in four styles and two sizes. Options include:
  - No Logo
  - We Prefer PayPal (150 x 60 or 150 x 40)
  - Now Accepting PayPal (150 x 60 or 150 x 40)
  - Payments by PayPal (150 x 60 or 150 x 40)
  - Shop Now Using PayPal (150 x 60 or 150 x 40)
3. To customize the appearance of your PayPal merchant pages, do the following:
  - a. Enter the name of the **Page Style** that you want to apply to your PayPal merchant pages. Options include:

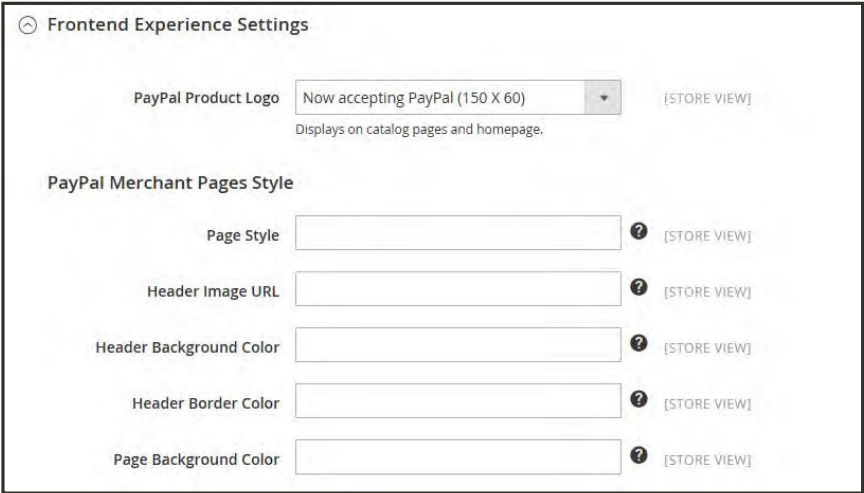
paypal	Uses the PayPal page style.
primary	Uses the page style that you identified as the “primary” style in your account profile.
your_custom_value	Uses a custom payment page style, which is specified in your account profile.

- b. In the **Header Image URL** field, enter the URL of the image that you want to appear in the upper-left corner of the payment page. The maximum file size is 750 pixels wide by 90 pixels high.

PayPal recommends that the image be located on a secure (https) server. Otherwise, the customer’s browser may warn that “the page contains both secure and nonsecure items.”

- c. Enter the six-character hexadecimal code, without the “#” symbol, for each of the following:

Header Background Color	Background color for the checkout page header.
Header Border Color	2-pixel border around the header.
Page Background Color	Background color for the checkout page and around the header and payment form.

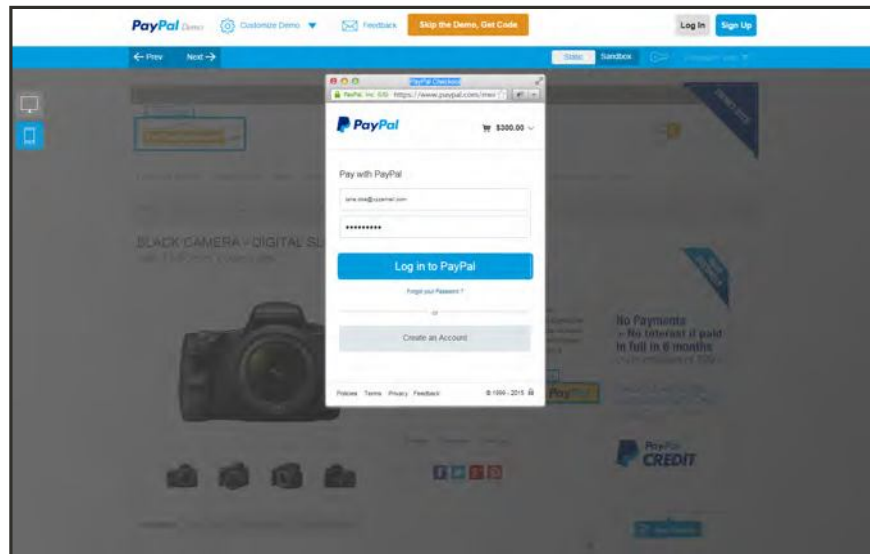


Frontend Experience Settings

3. When complete, tap **Save Config.**

## PayPal In-Context Checkout

PayPal's In-Context Checkout makes it easier than ever to pay online. Customers never lose sight of your store during this simplified one- or two-click seamless checkout. In-Context Checkout works equally well on Macs and PCs, and offers a consistent experience on desktop computers, tablets, and mobile devices. To learn more, see: In-Context Checkout in Express Checkout.

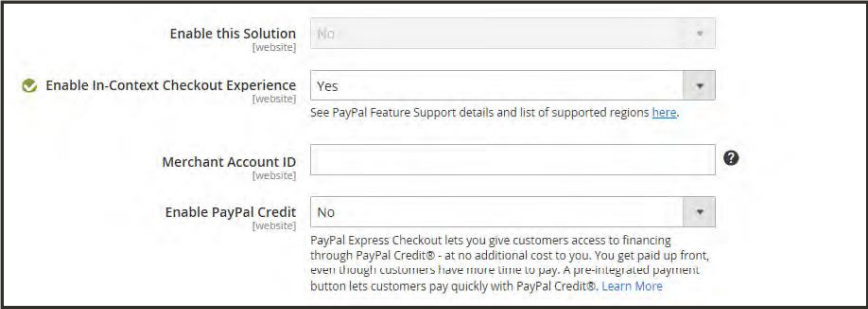


*PayPal In-Context Checkout Demo*

**To configure In-Context Checkout:**

1. On the Admin sidebar, tap **Stores**. Then under **Settings**, choose **Configuration**.
2. In the panel on the left under **Sales**, choose **Payment Methods**.
3. In the **PayPal Express Checkout** section, tap **Configure**. Then, do the following:
  - a. In the **Required PayPal Settings** section, set **Enable In-Context Checkout Experience** to “Yes.”
  - b. Enter your PayPal **Merchant Account ID**.

Your Merchant Account ID is in your PayPal business account profile.



Enable this Solution [website] No

✓ Enable In-Context Checkout Experience [website] Yes  
See PayPal Feature Support details and list of supported regions [here](#).

Merchant Account ID [website] ?

Enable PayPal Credit [website] No

PayPal Express Checkout lets you give customers access to financing through PayPal Credit® - at no additional cost to you. You get paid up front, even though customers have more time to pay. A pre-integrated payment button lets customers pay quickly with PayPal Credit®. [Learn More](#)

*Enable PayPal In-Context Checkout*

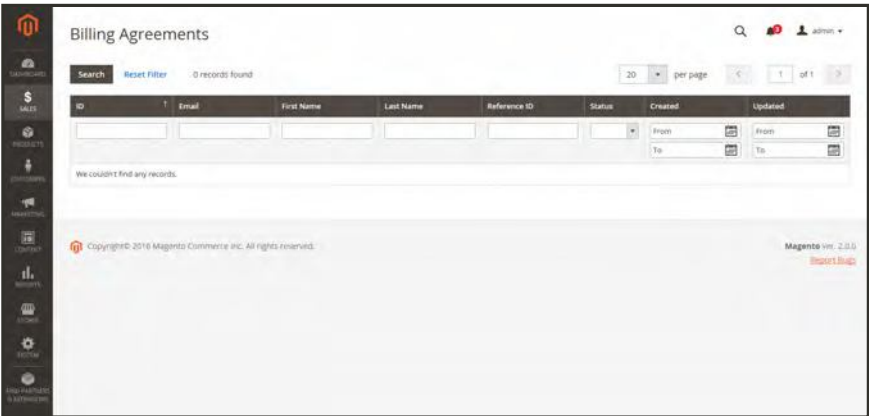
4. When complete, tap **Save Config**.



## PayPal Billing Agreements

To simplify the checkout process, customers can enter into a billing agreement with PayPal, as the payment service provider. During checkout, the customer chooses the billing agreement as the payment method. The payment system verifies the billing agreement by its unique number, and charges the customer's account. With a billing agreement in place, it is no longer necessary for the customer to enter payment information for each purchase. Customers can manage their billing agreements from the dashboard of their customer account, where the status of each is shown as “Active” or “Canceled.” When a billing agreement is canceled, it cannot be reactivated.

The Billing Agreements grid lists all billing agreements between your store and its customers. The store administrator can filter the records by the customer or billing agreement information including billing agreement reference ID, status, and creation date. Each record includes general information about the billing agreement, and all sales orders that have used it as a payment method. The store administrator can view, cancel, or delete customer’s billing agreements. A canceled billing agreement can be deleted only by the store administrator.



*Billing Agreements*

## Billing Agreement Workflow



**Customer signs up for a billing agreement.** After a billing agreement is in place, additional billing agreements can be added only from the customer account. There is no limit to the number of billing agreements a customer can create. Customers can use any of the following methods to sign up for billing agreements:

- **Sign up in customer account.** Customers can sign up for a billing agreement from their customer accounts.
- **Sign up at checkout.** Customers who pay for a purchase with PayPal Express Checkout can mark a checkbox to create a billing agreement. Although the billing agreement is not used for the current order, it becomes available as a payment method option the next time the customer places an order.
- **Sign up by store administrator.** On a customer's request, the store administrator can create a sales order using the customer's billing agreement.



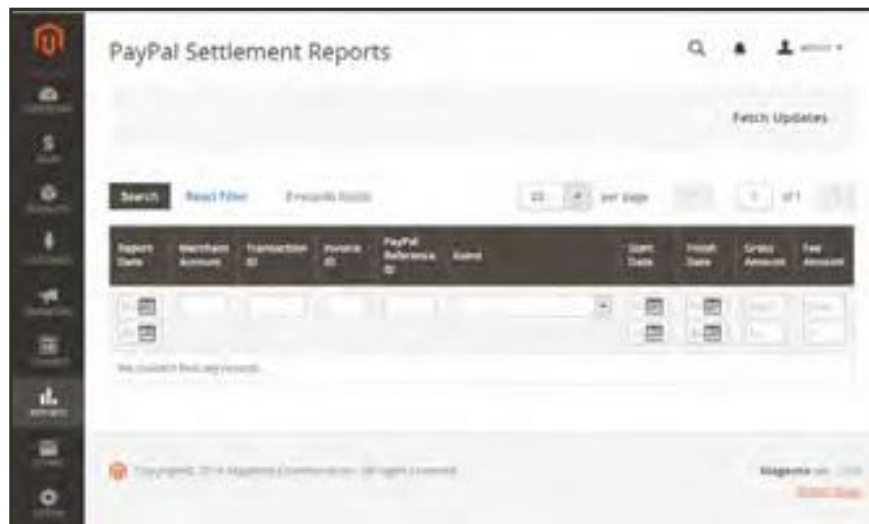
**PayPal Verifies and Records Agreement.** When the customer places the order with payment by billing agreement, the billing agreement reference ID and sales order payment details are transferred to PayPal, and recorded in the customer account, along with reference information. If the payment is authorized, an order is created in Magento. The billing agreement reference ID is sent to the customer and to the store.

## PayPal Settlement Reports

The PayPal Settlement report provides the store administrator with the information about each transaction that affects the settlement of funds.

Before generating settlement reports, the store administrator must request PayPal Merchant Technical Services to create an SFTP user account, enable settlement reports generation, and enable SFTP in their PayPal business account.

After configuring and enabling settlement reports in the PayPal merchant account, Magento will start generating reports during the following twenty-four hours. The list of available settlement reports can be viewed from the Admin.



### To view settlement reports:

1. On the Admin sidebar, tap **Reports**. Then under **Sales**, choose select **PayPal Settlement**.
2. For the most recent updates, tap **Fetch Updates** in the upper-right corner.

The system connects to the PayPal SFTP server to fetch the reports. When the process is complete, a message appears with the number of reports fetched. The report includes the following information for each transaction:

**Field Descriptions**

FIELD	DESCRIPTION
PayPal Reference ID Type	One of the following reference codes: Order ID Transaction ID Subscription ID
Preapproved Payment ID	Options include:  Custom                      The text entered by the merchant on the transaction in PayPal.  Transaction Debit or Credit      The direction of money movement of gross amount.  Fee Debit or Credit              The direction of money movement for fee.



## CHAPTER 59:

# Basic Payment Methods

The payment methods covered in this section are built in to Magento, and do not require the services of a third-party payment processing company.



## Offline Payments

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Magento supports a number of offline payment methods, including payment by check or money order, and cash on delivery (COD),



## Online Payments

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Bank transfer is a basic payment method that is included with all Magento stores.

## Check / Money Order


Magento Commerce allows you to accept payments by check or money order. The Check / Money Order payment method is enabled for your store by default. You can accept checks and money orders from only specific countries, and fine-tune the configuration with minimum and maximum order total limits.

### Check / Money Order

<p><b>Enabled</b> <small>(website)</small></p> <p><b>Title</b> <small>(store view)</small></p> <p><b>New Order Status</b> <small>(website)</small></p> <p><b>Payment from Applicable Countries</b> <small>(website)</small></p> <p><b>Payment from Specific Countries</b> <small>(website)</small></p>	<p>Yes +</p> <p>Check / Money order -</p> <p>Pending ▾</p> <p>All Allowed Countries +</p> <div style="border: 1px solid #ccc; height: 150px; margin-top: 5px;"></div> <p>Make Check Payable to <small>(store view)</small></p> <p>Send Check to <small>(store view)</small></p> <p>Minimum Order Total <small>(website)</small></p> <p>Maximum Order Total <small>(website)</small></p> <p>Sort Order <small>(website)</small></p>	<p><input checked="" type="checkbox"/> Use system value</p> <p><input checked="" type="checkbox"/> Use system value</p> <p><input checked="" type="checkbox"/> Use system value</p> <p><input checked="" type="checkbox"/> Use system value</p>
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Check / Money Order

### To configure payment by check or money order:

1. On the Admin sidebar, tap **Stores**. Then under **Settings**, choose **Configuration**.
2. In the panel on the left under **Sales**, choose **Payment Methods**.
3. Expand  the **Check / Money Order** section. Then, do the following:
  - a. To accept payment by check or money order, set **Enabled** to “Yes.”
  - b. Enter a **Title** to identify the Check / Money Order payment method during checkout.
  - c. Set **New Order Status** to “Pending” until receipt of payment is confirmed.
  - d. Set **Payment from Applicable Countries** to one of the following:
 

All Allowed Countries	Customers from all countries specified in your store configuration can use this payment method.
Specific Countries	After choosing this option, the Payment from Specific Countries list appears. Select each country in the list where customers can make purchases from your store.
  - e. In the **Make Check Payable To** field, enter the name of the party to whom the check must be payable.
  - f. In the **Send Check To** field, enter the street address or PO Box where the checks are mailed.
  - g. Set **Minimum Order Total** and **Maximum Order Total** to the order amounts required to qualify for this payment method.
 

An order qualifies if the total falls between, or exactly matches, the minimum or maximum total values.
  - h. Enter a **Sort Order** number to determine the position of Check / Money Order in the list of payment methods that is shown during checkout. (0 = first, 1 = second, 2 = third, and so on.)
4. When complete, tap **Save Config**.

## Cash On Delivery

Magento Commerce allows you to accept COD payments for purchases. You can accept COD payment from only specific countries, and fine-tune the configuration with minimum and maximum order total limits.

The shipping carrier receives payment from the customer at the time of delivery, which is then transferred to you. You can make an adjustment for any fee charged by the carrier service in your shipping and handling charges.

Cash On Delivery Payment

Enabled

(website)

No

☒ Use system value

Title

(store view)

Cash On Delivery

☒ Use system value

New Order Status

(website)

Pending

☒ Use system value

Payment from Applicable Countries

(website)

All Allowed Countries

☒ Use system value

Payment from Specific Countries

(website)

Albania

Algeria

Andorra

Angola

Antigua and Barbuda

Argentina

Australia

Austria

Azerbaijan

Bahamas

Bahrain

Bangladesh

Barbados

Belarus

Belgium

Belize

Benin

Bhutan

Bolivia

Bosnia and Herzegovina

Brazil

Bulgaria

Burkina Faso

Burundi

Cambodia

Cameroon

Canada

Cape Verde

Central African Republic

Chad

Chile

China

Colombia

Costa Rica

Croatia

Cuba

Cyprus

Czechia

Denmark

Dominica

Dominican Republic

Ecuador

Egypt

El Salvador

Equatorial Guinea

Eritrea

Estonia

Ethiopia

Fiji

Finland

France

Gabon

Gambia

Georgia

Germany

Ghana

Greece

Greenland

Grenada

Guatemala

Guinea

Guinea-Bissau

Guyana

Haiti

Honduras

Hungary

Iceland

India

Indonesia

Iran

Iraq

Ireland

Israel

Italy

Jamaica

Japan

Jordan

Kazakhstan

Kenya

Kiribati

Korea

Kuwait

Kyrgyzstan

Laos

Latvia

Lebanon

Lesotho

Liberia

Libya

Liechtenstein

Lithuania

Luxembourg

Macao

Macedonia

Madagascar

Malawi

Malaysia

Maldives

Mali

Malta

Marshall Islands

Martinique

Mauritania

Mauritius

Mexico

Moldova

Monaco

Mongolia

Montenegro

Morocco

Mozambique

Myanmar

Namibia

Nepal

Netherlands

New Caledonia

New Zealand

Nicaragua

Niger

Nigeria

North Macedonia

North Korea

Norway

Oman

Pakistan

Palestine

Panama

Papua New Guinea

Paraguay

Peru

Philippines

Pitcairn

Poland

Portugal

Romania

Russia

Rwanda

Saint Kitts and Nevis

Saint Lucia

Saint Vincent and the Grenadines

Samoa

San Marino

Saudi Arabia

Senegal

Serbia

Seychelles

Sierra Leone

Singapore

Slovakia

Slovenia

South Africa

South Korea

South Sudan

Spain

Sri Lanka

Suriname

Swaziland

Sweden

Switzerland

Taiwan

Tajikistan

Tanzania

Togo

Tonga

Trinidad and Tobago

Tunisia

Turkey

Turkmenistan

Tuvalu

Uganda

Ukraine

United Arab Emirates

United Kingdom

United States

Uruguay

Uzbekistan

Vanuatu

Venezuela

Vietnam

Yemen

Zambia

Zimbabwe

Instructions

(store view)

Minimum Order Total

(website)

Maximum Order Total

(website)


Sort Order

(website)

### Cash On Delivery Payment



### To set up cash on delivery payments:

1. On the Admin sidebar, tap **Stores**. Then under **Settings**, choose **Configuration**.
2. In the panel on the left, under **Sales**, select **Payment Methods**.
3. Expand  the **Cash On Delivery Payment** section. Then, do the following:
  - a. To activate Cash On Delivery Payment, set **Enabled** to “Yes.”
  - b. Enter a **Title** to identify the COD payment method during checkout.
  - c. Set **New Order Status** to “Pending” until receipt of payment is confirmed.
  - d. Set **Payment from Applicable Countries** to one of the following:
 

All Allowed Countries	Customers from all countries specified in your store configuration can use this payment method.
Specific Countries	After choosing this option, the Payment from Specific Countries list appears. Select each country in the list where customers can make purchases from your store.
  - e. Enter the **Instructions** for accepting delivery of a COD order.
  - f. Set **Minimum Order Total** and **Maximum Order Total** to the order amounts that are required to qualify for COD payment.
 

An order qualifies if the total is between, or matches, the minimum or maximum order total.
  - g. Enter a **Sort Order** number to determine the sequence in which Cash On Delivery is listed with other payment methods during checkout. (0 = first, 1 = second, 2 = third, and so on.)
4. When complete, tap **Save Config**.

## Bank Transfer

Magento Commerce allows you to accept payment that is transferred from a customer's bank account and deposited into your merchant bank account.

Bank Transfer Payment

Enabled

[website]

No

☒ Use system value

Title

[store view]

Bank Transfer Payment

☒ Use system value

New Order Status

[website]

Pending

☒ Use system value

Payment from Applicable Countries

[website]

All Allowed Countries

☒ Use system value

Payment from Specific Countries

[website]

Albania

Andorra

Austria

Belgium

Bulgaria

Croatia

Czechia

Denmark

Estonia

Finland

France

Germany

Greece

Hungary

Iceland

Ireland

Italy

Latvia

Lithuania

Malta

Netherlands

Norway

Poland

Portugal

Romania

Slovakia

Slovenia

Spain

Sweden

Switzerland

Turkey

United Kingdom

United States

Instructions

[store view]

Minimum Order Total

[website]

Maximum Order Total


[website]

Sort Order

[website]

### Bank Transfer Payment

### To configure bank transfer payments:

1. On the Admin sidebar, tap **Stores**. Then under **Settings**, choose **Configuration**.
2. In the panel on the left, under **Sales**, choose **Payment Methods**.
3. Expand  the **Bank Transfer Payment** section. Then, do the following:
  - a. To activate bank transfers, set **Enabled** to “Yes.”
  - b. Enter a **Title** to identify the Bank Transfer Payment method during checkout.
  - c. Set **New Order Status** to “Pending” until payment is authorized.
  - d. Set **Payment from Applicable Countries** to one of the following:
 

All Allowed Countries	Customers from all countries specified in your store configuration can use this payment method.
Specific Countries	After choosing this option, the Payment from Specific Countries list appears. Select each country in the list where customers can make purchases from your store.
  - e. Enter the **Instructions** your customers must follow to set up a bank transfer. Depending on the country where your bank is located and the requirements of the bank, you might need to include the following information:
    - Bank account name
    - Bank account number
    - Bank routing code
    - Bank name
    - Bank address
  - f. Set **Minimum Order Total** and **Maximum Order Total** to the amounts required to qualify to use this payment method.
 

An order qualifies if the total falls between, or exactly matches, the minimum or maximum total values.
4. Enter a **Sort Order** number to determine the position of Bank Transfer in the list of payment methods during checkout. (0 = first, 1 = second, 2 = third, and so on.)
5. When complete, tap **Save Config**.

# Purchase Order

A purchase order (PO) allows commercial customers to pay for authorized purchases by referencing the PO number. The purchase order is authorized and issued in advance by the company that is making the purchase. During checkout, the customer chooses Purchase Order as the method of payment. Upon receipt of your invoice, the company processes the payment in their accounts payable system, and pays for the purchase.

Before accepting payment by purchase order, always establish the credit worthiness of the commercial customer.

Purchase Order

Enabled  
[website]

No

☒ Use system value

Title  
[store view]

Purchase Order

☒ Use system value

New Order Status  
[website]

Pending

☒ Use system value

Payment from Applicable Countries  
[website]

All Allowed Countries

☒ Use system value

Payment from Specific Countries  
[website]

Albania

Algeria

Angola

Argentina

Australia

Austria

Bahamas

Bahrain

Belarus

Belize

Bhutan

Bolivia

Bosnia and Herzegovina


Minimum Order Total  
[website]

Maximum Order Total  
[website]

Sort Order  
[website]

Purchase Order

**To configure payment by purchase order:**

1. On the Admin sidebar, tap **Stores**. Then under **Settings**, choose **Configuration**.
2. In the panel on the left, under **Sales**, choose **Payment Methods**.
3. Expand  the **Purchase Order** section. Then, do the following:
  - a. To activate this payment method, set **Enabled** to “Yes.”
  - b. Enter a **Title** to identify this payment method during checkout.
  - c. Set **New Order Status** to “Pending” until payment is authorized.
  - d. Set **Payment from Applicable Countries** to one of the following:

All Allowed Countries	Customers from all countries specified in your store configuration can use this payment method.
Specific Countries	After choosing this option, the Payment from Specific Countries list appears. Select each country in the list where customers can make purchases from your store.
  - e. Set **Minimum Order Total** and **Maximum Order Total** to the amounts required to qualify for this payment method.

An order qualifies if the total falls between, or exactly matches, the minimum or maximum total values.
  - f. Enter a **Sort Order** number to determine the position of Purchase Order in the list of payment methods during checkout. (0 = first, 1 = second, 2 = third, and so on.)
4. When complete, tap **Save Config**.

## Zero Subtotal Checkout

Zero Subtotal Checkout is available only for orders created from the Admin, and can be used for orders with a subtotal of zero that are taxed after a discount is applied. For example, Zero Subtotal Checkout might be used in the following situations:

- A discount covers the entire price of the purchase, with no additional charge for shipping.
- The customer adds a downloadable or virtual product to the shopping cart, and the price equals zero.
- The price of a simple product is zero, and the Free Shipping method is available.
- A coupon code covers the full price of products and shipping.

To save time, zero subtotal orders can be set to invoice automatically.

**Zero Subtotal Checkout**

<b>Enabled</b> [website]	<input type="text" value="Yes"/> +	<input checked="" type="checkbox"/> Use system value
<b>Title</b> [store view]	<input type="text" value="No Payment Information Required"/>	<input checked="" type="checkbox"/> Use system value
<b>New Order Status</b> [website]	<input type="text" value="Pending"/> +	<input checked="" type="checkbox"/> Use system value
<b>Payment from Applicable Countries</b> [website]	<input type="text" value="All Allowed Countries"/> +	<input checked="" type="checkbox"/> Use system value
<b>Payment from Specific Countries</b> [website]	<div style="border: 1px solid #ccc; padding: 5px;">         Afghanistan          Åland Islands          Albania          Algeria          American Samoa          Andorra          Angola          Argentina          Armenia          Aruba       </div>	
<b>Sort Order</b> [website]	<input type="text" value="1"/>	<input checked="" type="checkbox"/> Use system value

Zero Subtotal Checkout

1. On the Admin sidebar, tap **Stores**. Then under **Settings**, choose **Configuration**.
2. In the panel on the left, under **Sales**, select **Payment Methods**.
3. Click to expand the **Zero Subtotal Checkout** section. Then, do the following:
  - a. Enter a **Title** to identify the Zero Subtotal method during checkout.
  - b. Set **Enabled** to “Yes” to activate Zero Subtotal Checkout.
  - c. If orders typically wait for authorization, set **New Order Status** to “Pending” until payment is authorized.
 

Pending	The order is waiting for authorization.
Processing	Payment has been authorized, and the transaction is being processed.
  - d. Set **Automatically Invoice All Items** to “Yes” if you want to automatically invoice all items that have a zero balance.
  - e. Set **Payment from Applicable Countries** to one of the following:
 

All Allowed Countries	Customers from all countries specified in your store configuration can use this payment method.
Specific Countries	After choosing this option, the Payment from Specific Countries list appears. Select each country in the list where customers can make purchases from your store.
  - f. Enter a **Sort Order** number to determine the position of Zero Subtotal Checkout in the list of payment methods during checkout. (0 = first, 1 = second, 2 = third, and so on.)
4. When complete, tap **Save Config**.

## Fraud Protection

Fraud protection services and filters examine submitted orders before the transaction is processed to detect fraudulent orders and protect you from the expense of chargebacks. Magento supports the following fraud protection solutions:

- PayPal Fraud Filter
- Other Solutions on Magento Marketplace