



Paysafe Checkout: WooCommerce

Merchant Guide v4.0

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Introduction

With Paysafe's global expertise in payments, we're the ideal partner for WooCommerce merchants looking to transform everyday transactions into exceptional customer experiences.

The Paysafe Checkout allows you to accept payments via credit and debit cards, Apple Pay, Google Pay, Skrill and Neteller Wallets, Paysafecard, Paysafecash, ACH, EFT and PayPal.

- Global coverage, transact worldwide and grow your business
- Quick and easy sign-up for a merchant account
- White-labeling functionality and customization that gives you the power to build your own checkout experience
- Support for two payment form integration methods: Paysafe Checkout (Redirect flow) and Paysafe JS (direct card payment on WooCommerce Checkout page)
- Built-in fraud protection
- Fully PCI compliant checkout solution
- Full and partial refunds supported
- Saved cards in Customer Vault & WooCommerce
- Tokenization

Features

Card payments

The Paysafe Payments API supports Cards as a Payment Instrument. You can process credit cards, and debit cards and save or tokenize them on a Customer Profile to charge customers later.

The Payments cater to the following needs for cards:

- **Payment Instrument:** Credit cards, Debit cards
- **Wallets:** Apple Pay, Google Pay
- **Cards Supported:** Visa, Visa Debit, Visa Electron, Visa Prepaid, American Express, Mastercard, Mastercard Debit (Maestro), Mastercard Prepaid, Discover.
- **Transaction types:** Payments, Refunds
- **Payment authentication:** Dynamic 3D Secure 2 (ready for Strong Customer Authentication)

Popular APMs

- Neteller
- Skrill
- Paysafecash
- Paysafecard
- ACH
- EFT
- PayPal

Canceling the Payment

Payment can be canceled in two ways by changing the order status to Canceled.

The first case is when the payment is only authorized, in which a Void transaction is issued to cancel the authorization.

The second case is canceling the settlement for authorized and captured transactions that have not yet been settled in the payment gateway.

Refunds

The extension supports automatic refunds, meaning refunds can be processed directly in WooCommerce without the need to access the merchant portal.

Card Payment with Settlement

By default, the extension is configured to authorize and capture payments simultaneously.

Card Payment with Delayed Settlement

It is also possible to authorize payments and perform a manual capture later. Learn more about these two transaction methods here.

Capture an Authorized Payment

Manual capture is supported through the extension by simply changing the order status.

Saved Payment Methods

Customers can securely store and reuse card details across future purchases. Supports multiple saved cards per customer, CVV confirmation, and full management from the “My Account” section. Available for both Hosted and Redirect (modal) checkout types.

Post-Purchase Payment for an Order

Customer can complete payment for an order if the initial payment attempt was unsuccessful.

Subscriptions Support

Seamless integration with the official WooCommerce Subscriptions plugin. Enables automated recurring payments using saved cards, with full support for initial payments, renewals, and payment method changes. Compatible with both Hosted and Redirect checkout flows.

Installing and Configuring Extension

Follow the instructions below to install the Paysafe Checkout extension:

1. Install and activate the plugin

- In the WordPress admin dashboard, go to the Plugins → Add New Plugin menu, then type Paysafe in the Search Plugins field. The Paysafe Checkout plugin should appear, as shown in the image below.
- Click Install Now.
- Once installation is complete, activate the plugin by clicking the Activate button, as shown in the second image.
- The Paysafe Payment plugin should now appear in the list of installed plugins.

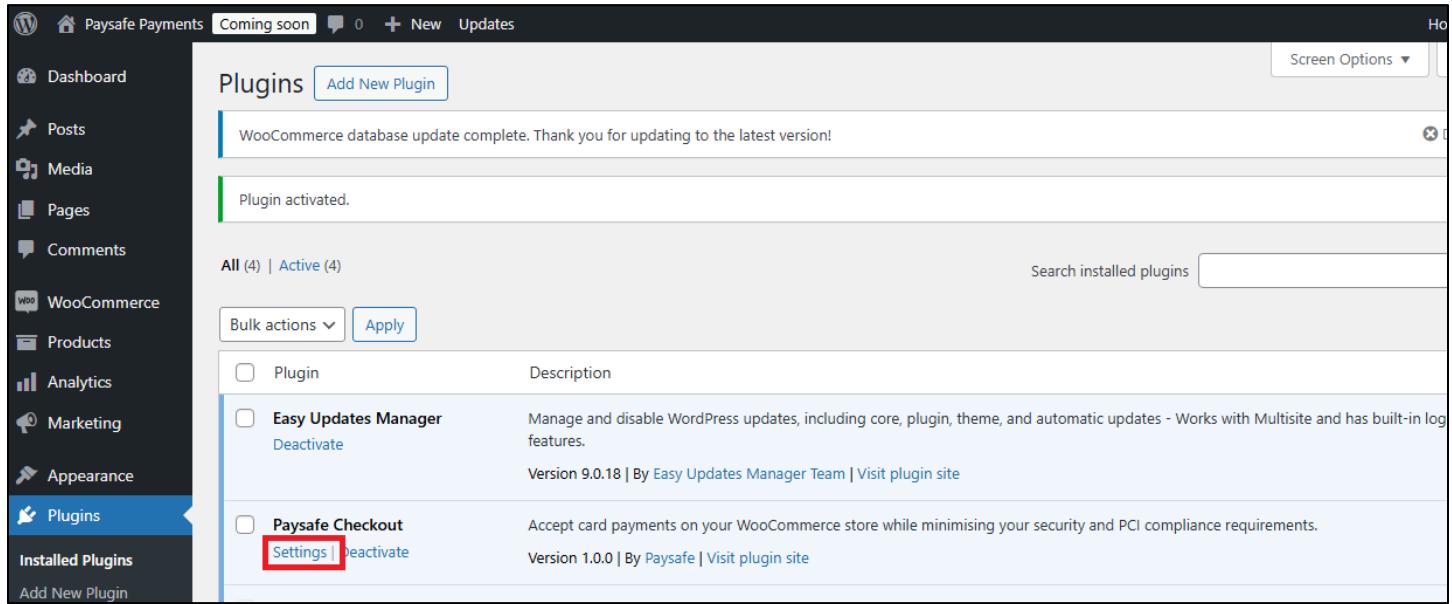
2. Access and configure the settings

- Click Settings to begin configuring the plugin, as shown in the third image.
- Alternatively, you can access the plugin under the WooCommerce menu: go to the Settings page and click the Payments tab. From there, you can adjust the plugin settings, change the order, enable/disable it, or complete the configuration.

Once installed, your Paysafe Checkout extension will be ready for setup.

The screenshot shows the WordPress admin interface under the 'Plugins' section. A search bar at the top contains the text 'paysafe'. Below it, a card for the 'Paysafe Checkout' plugin is displayed. The card includes a purple square icon with a yellow double arrow, the plugin name 'Paysafe Checkout', a blue 'Install Now' button, a 'More Details' link, a star rating of 0, and a note that it has less than 10 active installations. It also states 'Last Updated: 2 weeks ago' and 'Compatible with your version of WordPress'. The sidebar on the left lists various WordPress core and plugin management options.

This screenshot is identical to the one above, but the 'Install Now' button has been replaced by a blue 'Activate' button, indicating the plugin has been successfully installed. The rest of the interface and the plugin card details remain the same.



The screenshot shows the WordPress admin interface under the 'Plugins' section. The sidebar on the left includes links for Dashboard, Posts, Media, Pages, Comments, WooCommerce (Products, Analytics, Marketing), Appearance, Plugins (which is selected and highlighted in blue), and Installed Plugins. A link for 'Add New Plugin' is also present. The main content area displays a message about a WooCommerce database update being complete. Below it, a green box indicates that a plugin has been activated. The 'All (4) | Active (4)' link is visible. A search bar for installed plugins is at the top right. The table lists two plugins: 'Easy Updates Manager' and 'Paysafe Checkout'. The 'Paysafe Checkout' row is highlighted with a red box around the 'Settings' link.

Plugin	Description
Easy Updates Manager	Manage and disable WordPress updates, including core, plugin, theme, and automatic updates - Works with Multisite and has built-in log features. Version 9.0.18 By Easy Updates Manager Team Visit plugin site
Paysafe Checkout	Accept card payments on your WooCommerce store while minimising your security and PCI compliance requirements. Version 1.0.0 By Paysafe Visit plugin site

Setting Up the Extension

Follow the instructions below to create a new Paysafe test account:

1. Create a test account

- a. Use this [link](#) to create your test account and fill in all required details.
- b. Important: Your email address must be a business email. Emails from public domains like Gmail may not be accepted.

2. Login

- a. Once your test account is created, you'll receive an email with a login link.
- b. Use the username and password you set during account creation to log in.

3. Get your API Keys

- a. Navigate to "Developer" > "API KEY" to get your API keys.
- b. You'll need both the Public API Key and the Private/Secret API key
- c. To get your Secret Key, you need to reauthenticate with the password (highlighted in the image below)
- d. Copy both Public and Secret Keys (highlighted in the second image below)

4. Enter API Keys in Paysafe Checkout Extension

- a. Enter both API keys under the Test Environment Credentials section in the extension settings (highlighted in the third image below).
- b. Make sure to input the key for both the private and public keys (Single-Use Token).

5. Save the Settings

- a. After saving the details, if the API keys are correctly entered, a Payment Methods section will appear at the bottom of the Settings page.

6. Configure Payment Methods

- a. Configure the Credit Cards/Card Payments method.
- b. If you have multiple accounts for the same currency, select the account you wish to use for processing transactions.

Note: If you are using **Netbanx Portal**, the procedure is very similar. You can find your keys under "Settings->API keys". Each time you create or update an API key, a security token will be sent to your email, which you'll need to enter.

If you follow these steps correctly, your test account should be fully set up and ready for use.

Detailed steps and more information about the test instructions can be found [here](#).

The screenshot shows the Optic platform's API keys section. On the left, a sidebar menu includes options like Homepage, Business, Payments, Analytics, Merchant, Settings, and Developer (which is currently selected). Under Developer, there are links for API keys, Webhook Configurations, Apple Pay Certificates, 3D Secure Configurations, Salvage Configurations, API documentation, and Manage SFTP Key. The main content area displays a table for the 'Test Cpmpany | 1109180' company. The table has two rows: one for the 'Username' OT-1109180 and one for the 'Secret Key'. The 'Secret Key' row contains the text 'Authenticate now to view / use the key' in a red-bordered box.

This screenshot shows the Optic platform's API keys section with multiple entries. The sidebar and developer navigation are identical to the first screenshot. The main content area displays a table with three rows. The first row is for 'Test Cpmpany | 1109180' with the same details as the first screenshot. The second row is for 'pmle-1109180', which also includes a 'Secret Key' row with the 'Authenticate now' message. Red boxes highlight the 'Copy' and 'Refresh' icons for both the Public Key and Secret Key sections of the second entry.

The screenshot shows the Paysafe Checkout merchant account configuration interface. At the top, there's a navigation bar with icons for Home, Paysafe Checkout, Live, New, and Updates. On the right, it says "Howdy, woo" and "Activity". A sidebar on the left has sections for Account, Contact, Portal, When you use it to, You need, Public key, Private key, and Visit our N...". The main content area has a "Settings" tab selected. A message box says "Paysafe payments are in sandbox mode. You need to set up a live Paysafe account before you can accept real transactions." Below this, a modal window titled "Configure Sandbox Credentials" contains fields for "PUBLIC API KEY" (containing the value "OT-1109180:B-qa2-0-677f926a-0-302c0214549f9534505e8f1ac276565834ba3118e3bf6d8702144097d6ac049cae63620e3c5ec") and "PRIVATE API KEY" (with placeholder dots). It also has "Apply Sandbox Credentials" and "Close" buttons. In the background, under "Payment Methods", there are tabs for "Sandbox" (selected) and "Live". A message says "You are configuring test payment methods." It shows logos for VISA, AMERICAN EXPRESS, and MasterCard, and a note: "Accept fully secure PCI DSS-compliant card payments". There are "ACCOUNT" and "Save Settings" buttons.

Quick Start Guide

- **Start a Payment**

- Go to your store and add an item to your cart.
- Proceed to checkout and enter the required details, such as email and shipping/billing address.
- Select Paysafe Checkout as the payment method.
- If you've chosen Test Mode, test card details will be displayed. Copy the card number and click the Pay button.

- **Complete the Payment**

- The Paysafe Checkout payment form will open.
- Enter the card details and click Pay.
- If you want Paysafe to securely save your card for future payments, select "Save this card for future transactions."
- The 3DS simulator will appear, and upon successful payment, you will receive a confirmation message.

- **Order Confirmation**

- Close the payment confirmation, and the system will display a successful order message.

- **Next Steps**

- Now you can review your order and test additional features, such as refunds.

Paysafe Payments | Coming soon | Edit site | 0 | + New | Edit Page | Updates | Howdy, woo |

johndoe@example.com

Shipping address

Enter the address where you want your order delivered.

John Doe
 1678 Riverwood Drive, Sacramento, CA 95814,
 United States (US)
 +1 555-123-4567

Edit

Use same address for billing

Shipping options

Free shipping

FREE

Payment options

Buy it now with Paysafe Checkout

Secure and easy payments with Paysafe

Paysafe Payments is in **TEST mode**. Use the test Visa card 4000000000001091 with any expiry date, CVC, email, or OTP token. Important notice: Please use only **TEST CARDS** for testing. You can find other test cards [here](#).

Order summary

1	Test 2	50,00 \$
	100,00 \$	50,00 \$

Add a coupon

Subtotal **50,00 \$**

Shipping **FREE**

Free shipping

Shipping to 95814, Sacramento, California, United States (US)

Total **50,00 \$**

Setting Up a Payment Integration Type

By default, the direct/embedded **Hosted Payment** method is selected. With this method, the customer pays for the order directly on the checkout page, without any redirection or modal window. Select this option for a better user experience.

The offsite/redirect **Paysafe Checkout** supports card payments, as it is redirect method, its use is recommended only in some specific scenarios.

The screenshot shows the Paysafe Checkout settings interface. A modal window titled "More options for Card" is open. In the "PAYMENT FORM TYPE" section, "Hosted Checkout" is selected and highlighted with a red box. Below it, a description explains that Hosted Checkout is a redirect-based method that opens in a modal window, while Hosted Checkout is an embedded integration where the payment form appears directly within the checkout page. In the "PAYMENT ACTION" section, "Authorize and Capture (Automatic Settlement)" is selected. A note below states that "Authorize Only (Manual Capture)" means funds are not captured until manually approved, while "Authorize and Capture (Automatic Settlement)" captures funds immediately. A note also mentions that this setting determines the default behavior for all transactions. Under "Saved cards", the "Enable saved cards" toggle is on. A note says if a customer adds this method, their token will be saved to "My account -> Payment methods". Under "CVV Check", the "Require CVV for Saved Cards" toggle is on. A note says customers are required to enter their CVV when paying with a saved card. At the bottom right of the modal, there is a "Save Settings" button. The background shows the Paysafe Checkout dashboard with various icons and sections like "Settings", "Payments", and "Activity".

Credit/Debit Cards 

Paysafe Checkout is in TEST MODE. Use the test Visa card 4000000000001091 with any expiry date, CVC, email, or OTP token. Important notice: Please use only TEST CARDS for testing. You can find other test cards [here](#).

Card Holder Name

Enter your name as it's written on the card

Card Number

Expiry Date **CVV**


**** 989

Save your payment details for future purchases

To manage your payment methods, go to My Account → [Payment Methods](#)

Set up the additional payment methods (LPMs)

Note: LPMs are only available through the Paysafe Checkout form (redirect/modal window).

Follow the steps below to add support for Alternative Payment Methods (APMs):

1. On the WooCommerce Paysafe Checkout settings page, copy the webhook URL from the highlighted section in the image below (NETELLER, More options).

The screenshot shows the WooCommerce Paysafe Checkout settings page. A modal window titled "More options for Neteller" is open. Inside the modal, there is a "Webhook URL" input field containing the value "http://woocommerce-dev-01.neterra.skrill.net/index.php/wc-api/paysafe_webhook/?payment_gateway=paysafe". Below this field is a "Copy" button, which is highlighted with a red box. There is also a "WEBHOOK SECRET KEY" input field and a "Webhook API key from Optic" input field, both of which are currently empty. At the bottom of the modal are "Close" and "Save Settings" buttons.

2. In the Optic Portal, navigate to Developer → Webhook Configurations and add a new configuration.

The screenshot shows the Optic Portal interface. On the left, a sidebar menu includes links for Homepage, Business, Payments, Analytics, Merchant, Settings, and Developer (which is currently selected). Under Developer, there are sub-links for API keys, Webhook Configurations, Apple Pay Certificates, 3D Secure Configurations, Salvage Configurations, API documentation, and Manage SFTP Key. The main content area is titled 'Webhooks' and has a sub-header 'Manage your webhooks for the events'. It features a search bar ('Search by Account Id/Event Name') and a blue button with white text '+ Add New Configuration' which is highlighted with a red box. Below this is a 'Filters' section with two dropdown menus: 'Merchant Legal Entity | Test Company (1421420)' and 'Account ID | All'. The main table lists two webhook configurations:

Account	Event Name	End Point URL	View / Actions	Status
1002829 030 - CARD	REGISTRATION COMPLETED, SA CREDIT RETURN COMPLETED, PAYMENT ERRORED Show more	https:// .com/wc- api/paysafe_w- ebhook/? payment_gate way=paysafe	Test 	<input checked="" type="checkbox"/>
1002845	PAYMENT HANDLE COMPLETED, PAYMENT HANDLE DELETED	https:// .com/wc-		

3. Select the APM for which you want to add webhook configuration (marked as 1 in the image below).

Note: You can find the corresponding Account IDs (FMAss) on the WooCommerce Paysafe Checkout Settings page, under the Payment Methods section.

4. Paste the webhook URL copied in step 1 into the designated field (marked as 2 in the image below).
5. Select the appropriate Environment (marked as 3 in the image below).
6. Click Test Connectivity (marked as 4 in the image below). If the connection is successful, a green checkmark will appear (marked as 5 in the image below).
7. In the Events section, select the following main categories (including all related events): Payment Handle, Authorization, Settlement, Refund (marked as 6 in the image below).
8. Generate an HMAC key (marked as 7 in the image below).

Important: If you plan to use more than one APM, you **must use the same HMAC key**. Each time you create a webhook for an additional APM, instead of generating a new HMAC key, enter the same one that was generated for the first configuration.

9. Click Create Webhook (marked as 8 in the image below).
10. You will receive a confirmation message that the webhook was successfully created.
11. Repeat this process for each APM you want to support (steps 2-10).

Add New Webhook Configuration

1. 2. 3. 4. 5. 6. PAYMENT HANDLE 7. 8.

Events

Event (Description) 8 Events Selected

PAYMENT HANDLE 6

PAYMENT HANDLE INITIATED
 PAYMENT HANDLE PROCESSING
 PAYMENT HANDLE PAYABLE
 PAYMENT HANDLE FAILED
 PAYMENT HANDLE COMPLETED
 PAYMENT HANDLE EXPIRED
 PAYMENT HANDLE ERRORED
 PAYMENT HANDLE DELETED

AUTHORIZATION

Secret Key * 7

d8cca5e51443ec0ffccc50d6c0ece6cae2d79bcf2c0e38fd2c241350cc339c3a99534d6485a673870cd05186ff116a9079a490elac4i

Note - The key will be converted to base-64 format after clicking on Create/Update Webhook.

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Send Test Webhook

12. Open the newly created webhook configuration by clicking the view icon (marked in the image below).

Filters

Merchant Legal Entity | **Test Company (1421420)** | **Account ID | All**

Account	Event Name	End Point URL	View / Actions	Status
1002829 030 - CARD	REGISTRATION COMPLETED, SA CREDIT RETURN COMPLETED, PAYMENT ERRORED Show more	https:// .com/w c- api/paysafe _webhook/? payment_ga teway=pays afe	Test	
1002845 820 - APM	PAYMENT HANDLE COMPLETED, PAYMENT HANDLE DELETED, PAYMENT HANDLE ERRORED Show more	https:// .com/w c- api/paysafe _webhook/? payment_ga teway=pays afe	Test	
1002845 840 - APM	REGISTRATION COMPLETED, SA CREDIT RETURN COMPLETED, PAYMENT ERRORED Show more	https:// .com/w c- api/paysafe _webhook/? payment_ga teway=pays afe	Test	
1002845 850 - APM	PAYMENT ERRORED, REFUND PROCESSING, PAYMENT PENDING Show more	https://podu zece.com/w c- api/paysafe _webhook/? payment_ga teway=pays afe	Test	

Privacy Policy • Cookie Settings

13. Scroll to the bottom of the screen and, in the “HMAC Secret Key” section, click “Show more” (marked in the image below).

The screenshot shows the Paysafe Merchant Account Configuration interface. On the left, a sidebar menu includes: Analytics, Merchant, Settings, Developer (selected), API keys, Webhook Configurations, Apple Pay Certificates, 3D Secure Configurations, Salvage Configurations, API documentation, and Manage SFTP Key.

The main content area has the following sections:

- Account***: 1002845850 - APM
- End Point URL***: https://.com/wc
- Environment***: Test
- Test Connectivity** button
- Events** section:
 - Event (Description) 28 Events Selected
 - PAYMENT HANDLE
 - PAYMENT HANDLE INITIATED
 - PAYMENT HANDLE PROCESSING
 - PAYMENT HANDLE PAYABLE
 - PAYMENT HANDLE FAILED
 - PAYMENT HANDLE COMPLETED
 - PAYMENT HANDLE EXPIRED
 - PAYMENT HANDLE ERRORED
 - PAYMENT HANDLE DELETED
- HMAC Secret Key** (with an info icon) Edit Key Show more (the "Show more" button is highlighted with a red box)

At the bottom of the page, there are links for Privacy Policy and Cookie Settings.

14. Copy the entire HMAC key (highlight the key text, right-click, and select Copy) as shown in the image below.

The screenshot shows the Paysafe Merchant API configuration interface. On the left, a sidebar lists options like Merchant, Settings, Developer (selected), Webhook Configurations, Apple Pay Certificates, 3D Secure Configurations, Salvage Configurations, API documentation, and Manage SFTP Key. The main area has tabs for 'Events' and 'Payment Handles'. Under 'Events', there's a checkbox for 'Event (Description)' followed by '28 Events Selected'. Below that, under 'PAYMENT HANDLE', there's another checkbox for 'PAYMENT HANDLE' followed by a list of eight events: PAYMENT HANDLE INITIATED, PAYMENT HANDLE PROCESSING, PAYMENT HANDLE PAYABLE, PAYMENT HANDLE FAILED, PAYMENT HANDLE COMPLETED, PAYMENT HANDLE EXPIRED, PAYMENT HANDLE ERRORED, and PAYMENT HANDLE DELETED. At the bottom, there's a section for 'HMAC Secret Key' with an 'Edit Key' button. The key value is displayed as a long string of characters, with the entire string highlighted by a red rectangular box. A 'Show less' link is visible at the end of the key text.

HMAC Secret Key Edit Key

YjM3MjcyMjQ0MWY1YmJjZTUzY2QzOGQ0ZWMyOGQ1OTgzMzMwNDUwNjc5NGRkOGU0ZGNiY
2YxZTMyOWNINGExMjM4NmZiMTcxMWFIMGE2MjRmNWVh MjE
3ZTFjMGZjZjZlYmJhNmY0MGZlOTYzZmE= Show less

[Privacy Policy](#) • [Cookie Settings](#)

15. Finally, go back to the WooCommerce Paysafe Checkout settings page and paste the HMAC key.

16. Save changes.

The screenshot shows the WooCommerce Paysafe Checkout settings page. A modal window titled "More options for Neteller" is open. It contains instructions to set up Webhook functionality at the Optic Portal and a "Webhook URL" input field containing the value `http://woocommerce-dev-01.neterra.skrill.net/index.php/wc-api/paysafe_webhook/?payment_gateway=paysafe`. A "Copy" button is next to the input field. Below it is a "WEBHOOK SECRET KEY" input field, which is redacted with a red box. A placeholder text "Webhook API key from Optic" is visible below the redacted field. A "Close" button is at the bottom of the modal. In the background, there are sections for "PaysafeCash" (which is turned on) and "ACCOUNT ID (FMA)" with the value "1002845". A "Save Settings" button is also visible.

17. Select the appropriate payment methods and their corresponding accounts, then save the changes again.

<input checked="" type="checkbox"/>	 	Accept fully secure PCI DSS-compliant card payments from all major card schemes. Supports tokenization and repeat billing. A core payment method that ensures reliability, trust, and broad customer acceptance.	ACCOUNT ID (FMA)	1002829030	...
		Offer seamless and secure payments for Apple users with Face ID/Touch ID. Accelerates checkout, boosts mobile conversion, and meets the high UX expectations of iOS customers.			
		Enable fast, secure payments for Android and Chrome users using stored cards. Improves mobile checkout speed, reduces friction, and increases completed transactions.			
<input checked="" type="checkbox"/>		Tap into a global base of digital wallet users with multi-currency support. Skrill is ideal for digital-savvy and international customers seeking secure and fast payments.	ACCOUNT ID (FMA)	1002845820	
<input checked="" type="checkbox"/>		Attract a loyal eWallet user base and accelerate customer acquisition in emerging global markets — including high-risk regions. NETELLER enables secure, fast, and convenient payments. All funds received via NETELLER are 100% secure and fully indemnified, providing peace of mind for both merchants and customers.	ACCOUNT ID (FMA)	1002845850	...

Set up Apple Pay/Google Pay via Express Checkout of Paysafe Checkout

Note:

Apple or Google Pay is available either through the Express Checkout button (displayed at the top of the Checkout page) or via the Paysafe Checkout integration (redirect/modal window).

To show the Express Checkout Apple Pay button, the customer must be logged in to WordPress and accessing your store via an Apple device using Safari.

You must also meet all other technical requirements, including domain verification.

To enable Apple or Google Pay:

1. Go to your Paysafe Checkout Settings and enable the Apple/Google Pay method.
By default, it will use the Express Checkout integration.
2. If you prefer to use Paysafe Checkout (modal/redirect) instead, click the three dots to open more options and select Checkout as the integration type.
3. Save your changes and visit your checkout page — the Apple/Google Pay button should now appear at the top (for eligible users).

Express Checkout

Easy and secure payments with Paysafe

Paysafe Checkout is in TEST mode. Use the built-in simulator to test payments.

Buy with  Pay

Buy with  Pay

Or continue below

Step-by-Step Guide

The following scenarios demonstrate different ways merchants can use the Paysafe Checkout Plugin.

Scenario 1: One-off Card Payment with Auth and Settlement

This is a typical scenario merchants may use to provide immediate delivery of the order without delayed payment capture.

1. Set Payment Action:

- On the **Settings** page, ensure that the selected Payment Action is "**Settle payment after authorization (CAPTURE)**".

2. Visit the Store:

- In the WordPress admin, use the top dropdown menu below your WordPress site/store name to select "**Visit Store**".

3. Add Item to Cart:

- In the store, add an item to the cart, proceed to the cart, and click "**Go to checkout**".

4. Check for Paysafe Payment Method:

- On the WooCommerce Checkout page, the **Paysafe Checkout** method should appear.
- If you don't see it, verify that the extension is enabled, **Test Mode** is active, and other settings are configured correctly.

5. Make a Payment:

- Select the Paysafe payment method, copy a test card number, and click "**Place Order**".
- In the Paysafe Checkout form, paste the test card number, enter any Cardholder Name, an expiration date that is still valid, and any CVV.
- Click "**Proceed to Pay**" to complete the payment.

Scenario 2: Card Payment with Authorization Only

This is a typical scenario where the merchant obtains authorization for an initial purchase amount and captures payment at a later stage, for example, after the order is fulfilled.

1. Set Payment Action:

- On the **Settings** page, ensure that the selected Payment Action is "**Authorization only**".

2. Visit the Store:

- In the WordPress admin, use the top dropdown menu below your WordPress site/store name to select "**Visit Store**".

3. Add Item to Cart:

- In the store, add an item to the cart, proceed to the cart, and click "**Go to checkout**".

4. Check for Paysafe Payment Method:

- On the WooCommerce Checkout page, the **Paysafe Checkout** method should appear.
- If it doesn't, verify that the extension is enabled, **Test Mode** is active, and other settings are correctly configured.

5. Make a Payment:

- Select the Paysafe payment method, copy a test card number, and click "**Place Order**".
- On the Paysafe Checkout form, paste the test card number, enter any Cardholder Name, a valid expiration date, and any CVV.
- Click "**Proceed to Pay**" to complete the payment.

6. Review Order Status:

- After a successful transaction, visit the WooCommerce **Orders** page and open the order you just created.
- The order should have a status of "**On Hold**", indicating that the order is not fulfilled and only the payment authorization has been completed.

Scenario 3: Card Payment for Returning Customer

This scenario demonstrates how a customer can save their card details for future purchases. The information is securely stored on the Paysafe infrastructure.

1. Initiate Payment:

- Start a payment as explained in the previous scenarios. After clicking "**Place Order**" on the WooCommerce Checkout page, the Paysafe Checkout form will open. Fill in the payment details.

2. Save Card Details:

- This time, select the "**Save this card details for future transactions**" option and click "**Proceed to Pay**" to complete the payment.

3. Card Details Saved:

- If the transaction is successful, a customer profile is created on the Paysafe infrastructure, and the card details are securely saved.

4. New Purchase:

- Start a new purchase. This time, in the Paysafe Checkout form, you should see your previously saved card. Simply enter the CVV to complete the payment without re-entering your card details.

Scenario 4: Canceling an Order with Authorized Payment (Void)

This scenario demonstrates how to cancel an order with an authorized payment, resulting in a Void transaction.

1. Create a New Order:

- Follow the steps in **Scenario 2** to create a new order with an authorized payment.

2. Access the Created Order:

- Open the created order, which should be in the "**On Hold**" status.

3. Cancel the Order:

- Change the order status to "**Canceled**".
- Since the payment is only authorized, the extension will automatically create a Void transaction and update the order status to "**Canceled**".

4. Verify Void Transaction:

- Check the **Order Notes** section of the order. There should be a message confirming the successful cancellation of the authorization.

Scenario 5: Canceling an Order with Auth and Settlement (Cancel Settlement)

This scenario demonstrates how to cancel an order where the payment includes authorization and settlement, but the settlement has not yet been processed.

1. Create a New Order:

- Follow the steps in **Scenario 1** to create a new order with authorization and settlement.

2. Access the Created Order:

- Open the created order, which should be in the "**Processing**" status.

3. Cancel the Order:

- Change the order status to "**Canceled**".
- Since the payment includes a settlement but it hasn't been processed yet, the extension will automatically create a **Cancel Settlement** transaction and update the order status to "**Canceled**".

4. Verify Cancellation:

- Check the **Order Notes** section of the order. There should be a message confirming the successful cancellation of the settlement.

Scenario 6: Refunding an Order (Refund)

This scenario demonstrates how to refund an order after the settlement has been processed.

1. Create a New Order:

- Follow the steps in **Scenario 1** to create a new order with authorization and settlement.
- Wait for some time until the settlement is processed. This usually happens overnight, so it's best to continue the test the following day.

2. Access the Created Order:

- Open the created order, which should now be in the "**Processing**" status.
- Click the **Refund** button.

3. Perform the Refund:

- Enter a partial or full payment amount.
- Then, click **Refund via Paysafe**.

4. Verify Refund:

- Since the payment is settled, the extension will automatically create a **Refund** transaction and update the order status to "**Refunded**".
- Check the **Order Notes** section of the order for a message confirming the successful refund.

5. Partial Refunds:

- If you issued a partial refund, it is possible to refund the order in multiple steps, as long as the refund amount is equal or less than the remaining amount.

Scenario 7: Capture Payment for an Order with Authorized Payment

This scenario demonstrates how to capture payment for an order where the payment was authorized but not yet settled.

1. Create a New Order:

- Follow the steps in **Scenario 2** to create a new order with an authorized payment.

2. Access the Created Order:

- Open the order you just created, which should be in the "**On Hold**" status.

3. Capture the Payment:

- Change the order status from "**On Hold**" to "**Processing**".

4. Verify Settlement:

- In this case, since the payment was only authorized, the extension will automatically create a **Settlement** transaction and update the order status to "**Processing**".
- Check the **Order Notes** section of the order for a message confirming the successful settlement.

Scenario 8: Post-Purchase Payment for an Order

This scenario demonstrates how a customer can complete payment for an order if the initial payment attempt was unsuccessful.

1. Access Unpaid Orders:

- The customer should navigate to **My Account** → **Orders** and select the order that was not successfully paid.
- Unpaid orders will have a "**Pay**" button under the "**Actions**" section of the order.

2. Initiate Payment:

- The customer clicks the "**Pay**" button and is taken to the order page.
- On the order page, the customer clicks "**Pay for order**". The Paysafe extension should automatically be selected as the payment method.

Scenario 9: Saving a Card During Checkout (Hosted Payment Form)

This scenario demonstrates how a customer can save their card during a regular checkout using the embedded payment form.

Preconditions:

- The "Save payment methods" option is enabled in the plugin settings.
- "Payment Form Type" is set to **Hosted Payment**.
- A test card supporting 3DS is used.
- Test mode is enabled.

Steps:

1. Add a product to the cart and proceed to checkout.

2. Select **Paysafe Checkout** as the payment method.
3. In the embedded form, enter card details (use a test Visa card).
4. Check the box labeled “**Save your payment details for future purchases.**”
5. Click **Place Order**.
6. Complete the 3DS step using the simulator.
7. Wait for the success confirmation.

Expected Outcome:

- The card is tokenized and saved.
- It will appear as a saved payment method for future purchases.
- The customer can review or remove it from **My Account → Payment Methods**.

Scenario 10: Saving a Card During Checkout (Paysafe Checkout – Modal/Redirect)

This scenario shows how a customer saves a card while using the modal or redirect Paysafe Checkout interface.

Preconditions:

- The “Save payment methods” option is enabled.
- “Payment Form Type” is set to **Paysafe Checkout**.
- Test mode is enabled.
- A card supporting 3DS is used.

Steps:

1. Add an item to the cart and proceed to checkout.
2. Choose **Paysafe Checkout** as the payment method.
3. Wait for the modal to open.
4. Enter card details inside the form.
5. Check the box: “**Save this card for future transactions.**”
6. Proceed with payment and complete the 3DS step.

Expected Outcome:

- Card is saved after successful payment.

- Next time, the modal will show this card with CVV input field.

Scenario 11: Reusing a Saved Card During Checkout

This scenario covers using a previously saved card to complete a new order.

Preconditions:

- The customer has previously saved at least one card.
- “Save payment methods” is enabled.
- “CVV required for saved cards” is enabled.

Steps:

1. Log in with the customer account that has saved cards.
2. Add a product to the cart and proceed to checkout.
3. The saved card(s) will appear as selectable options.
4. Choose a card and enter **CVV**.
5. Click **Place Order**.

Expected Outcome:

- The payment completes using the stored token.
- Confirmation message is shown.

Scenario 12: Managing Saved Cards from “My Account”

This scenario walks through managing saved cards in the customer’s profile.

Preconditions:

- At least one card was previously saved.
- Customer is logged in.

Steps:

1. Navigate to **My Account → Payment Methods**.
2. View saved cards (masked number and expiry).
3. Click **Delete** to remove one card or **Delete all payment data** to remove all.

Expected Outcome:

- Deleting removes tokens instantly.

Scenario 13: Manually Adding a New Card via “My Account”

This scenario explains how customers can add a new card outside the checkout flow.

Preconditions:

- “Save payment methods” is enabled.
- 3DS for **Verification** is enabled in Smart Router (required).
- Plugin is in Test Mode.

Steps:

1. Log in to your customer account.
2. Go to **My Account → Payment Methods**.
3. Click **Add payment method**.
4. Fill in card data in the embedded secure form.
5. Complete the 3DS verification flow.

Expected Outcome:

- Card is verified (via Paysafe’s Verification API).
- It becomes available for checkout use.
- Appears in the saved cards list with masked number and expiry.

Scenario 14: Initial Checkout with a Subscription and New Card (JS Integration)

This scenario demonstrates how a customer completes a checkout that includes a subscription item, using a new card and the Hosted (JS) payment form.

Preconditions:

- The **WooCommerce Subscriptions plugin** is installed and active.
- The “**Enable support for subscriptions**” setting is checked in the Paysafe plugin settings.
- The **Payment Form Type** is set to **Hosted Payment (JS)**.
- Test mode is active.

Steps:

1. Add a subscription product to the cart.
2. Proceed to checkout.
3. In the payment form, enter card details.
4. Note: The “**Save payment method**” checkbox is pre-checked and disabled.
5. A message is shown informing the customer that the card will be saved due to the subscription.
6. Click **Place Order** and complete the 3DS challenge.

Expected Outcome:

- The order is created and marked as “**Processing**”.
- The card is saved automatically and linked to the subscription.
- Future recurring payments will use this card.
- The card appears in **My Account → Payment Methods**.

Scenario 15: Initial Checkout with a Subscription and Saved Card

This scenario shows how a returning customer can use a previously saved card when purchasing a subscription product.

Preconditions:

- Same as Scenario 14.
- Customer must already have at least one saved card.

Steps:

1. Log in with a test customer account.
2. Add a subscription product to the cart.
3. Proceed to checkout.
4. Select one of the saved cards and enter CVV.
5. Click **Place Order**.

Expected Outcome:

- The subscription is created.

- The selected saved card will be used for the initial and future recurring payments.
- The status of the order is “**Processing**”.

Scenario 16: Manual Renewal from My Account (“Renew Now” action)

This scenario explains how a customer can manually trigger the next billing period if the subscription is set to manual or a payment attempt has failed.

Preconditions:

- A subscription is already active and renewable.
- A failed payment or manual renewal setup exists.

Steps:

1. Go to **My Account → Subscriptions**.
2. Find the active subscription.
3. Click **Renew Now**.
4. Select a saved card or enter new card details.
5. Complete the payment.

Expected Outcome:

- Renewal is processed and a new order is created.
- The selected card is used for payment.
- If a new card is used, it is saved and becomes the default payment method for the subscription.

Scenario 17: Change Payment Method for an Active Subscription

This scenario covers updating the payment method for future subscription renewals.

Preconditions:

- Subscription is active.
- The **WooCommerce Subscriptions plugin** is active.

Steps:

1. Go to **My Account → Subscriptions**.

2. Click **Change Payment Method**.
3. Choose a saved card or enter new card details.
4. Complete the change process.

Expected Outcome:

- The selected card is saved (if new) and assigned to the subscription.
- It will be used for the next automatic recurring payment.