Paysafe

Paysafe Checkout: WooCommerce

Merchant Guide v2.0

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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 and Paysafecash.

- 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**

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

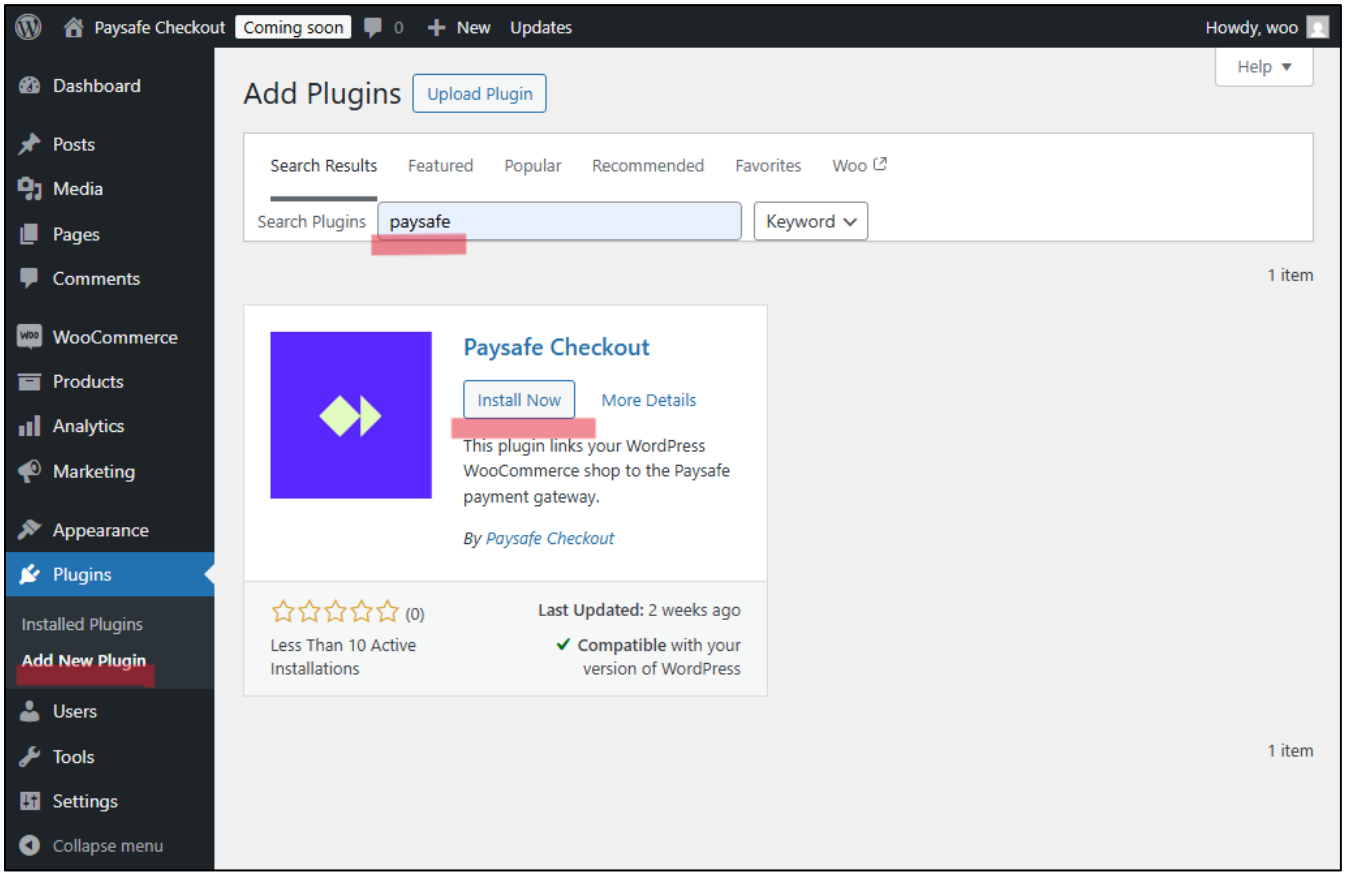
Seamless integration with the official WooCommerce Subscriptions plugin. Enables automated recurring payments using saved cards, with full support for initial payments, renewals, and payment method changes. Compatible with both Hosted and Redirect checkout flows.

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.


Paysafe Checkout
Coming soon
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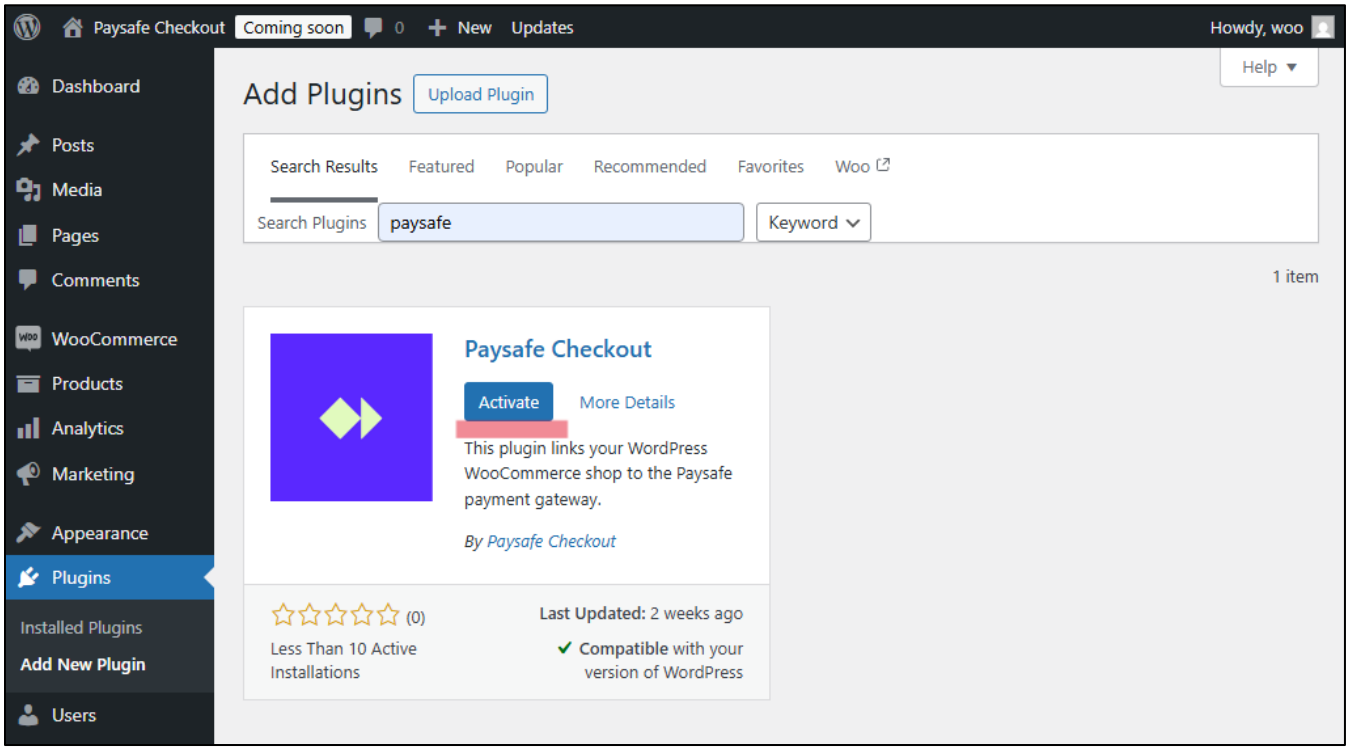
New
Updates
Howdy, woo
Dashboard
Posts
Media
Pages
Comments
WooCommerce
Products
Analytics
Marketing
Appearance
Plugins
Installed Plugins
Add New Plugin
Users
Tools
Settings
Collapse menu
Add Plugins
Upload Plugin
Help
Search Results
Featured
Popular
Recommended
Favorites
Woo
Search Plugins
paysafe
Keyword
1 item
Paysafe Checkout
Install Now
More Details
This plugin links your WordPress WooCommerce shop to the Paysafe payment gateway.
By Paysafe Checkout
(0)
Less Than 10 Active Installations
Last Updated: 2 weeks ago
Compatible with your version of WordPress
1 item


Paysafe Checkout
Coming soon
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New
Updates
Howdy, woo
Dashboard
Posts
Media
Pages
Comments
WooCommerce
Products
Analytics
Marketing
Appearance
Plugins
Installed Plugins
Add New Plugin
Users
Add Plugins
Upload Plugin
Help
Search Results
Featured
Popular
Recommended
Favorites
Woo
Search Plugins
paysafe
Keyword
1 item
Paysafe Checkout
Activate
More Details
This plugin links your WordPress WooCommerce shop to the Paysafe payment gateway.
By Paysafe Checkout
(0)
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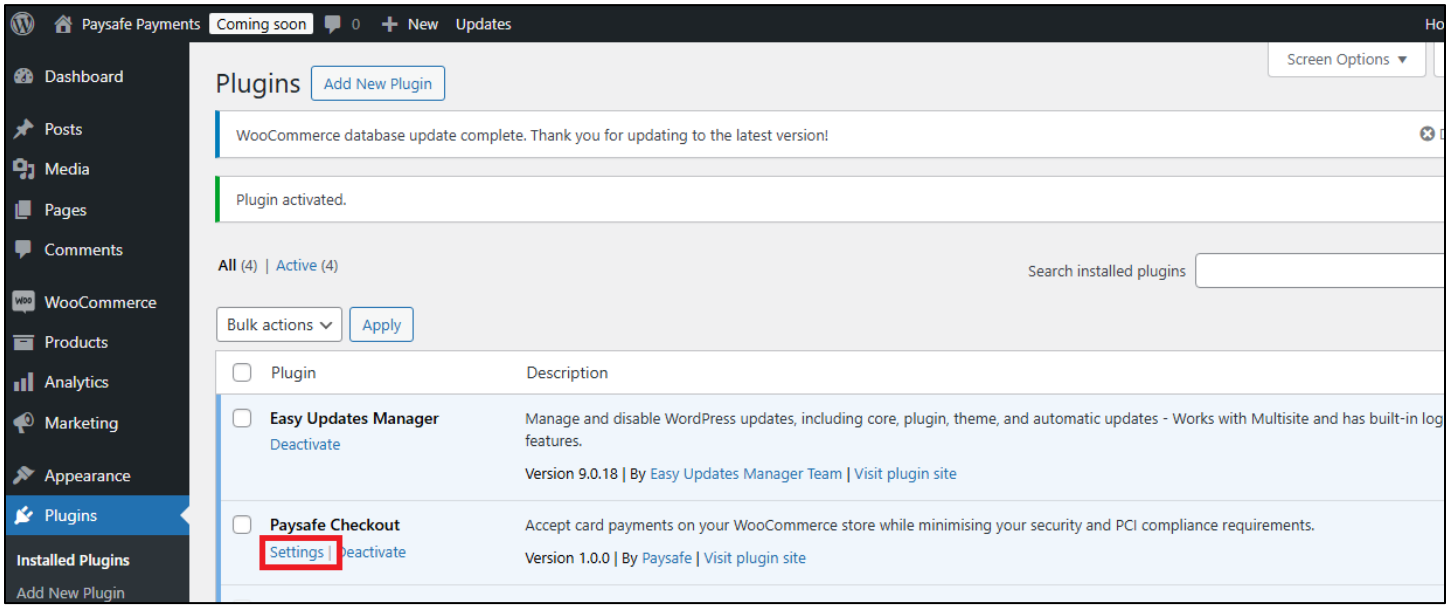

Paysafe Payments
Coming soon
0
New
Updates
Dashboard
Posts
Media
Pages
Comments
WooCommerce
Products
Analytics
Marketing
Appearance
Plugins
Installed Plugins
Add New Plugin
Screen Options
Plugins
Add New Plugin
WooCommerce database update complete. Thank you for updating to the latest version!
Plugin activated.
All (4) | Active (4)
Search installed plugins
Bulk actions
Apply
Plugin
Description
Easy Updates Manager
Deactivate
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
Settings | Deactivate
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

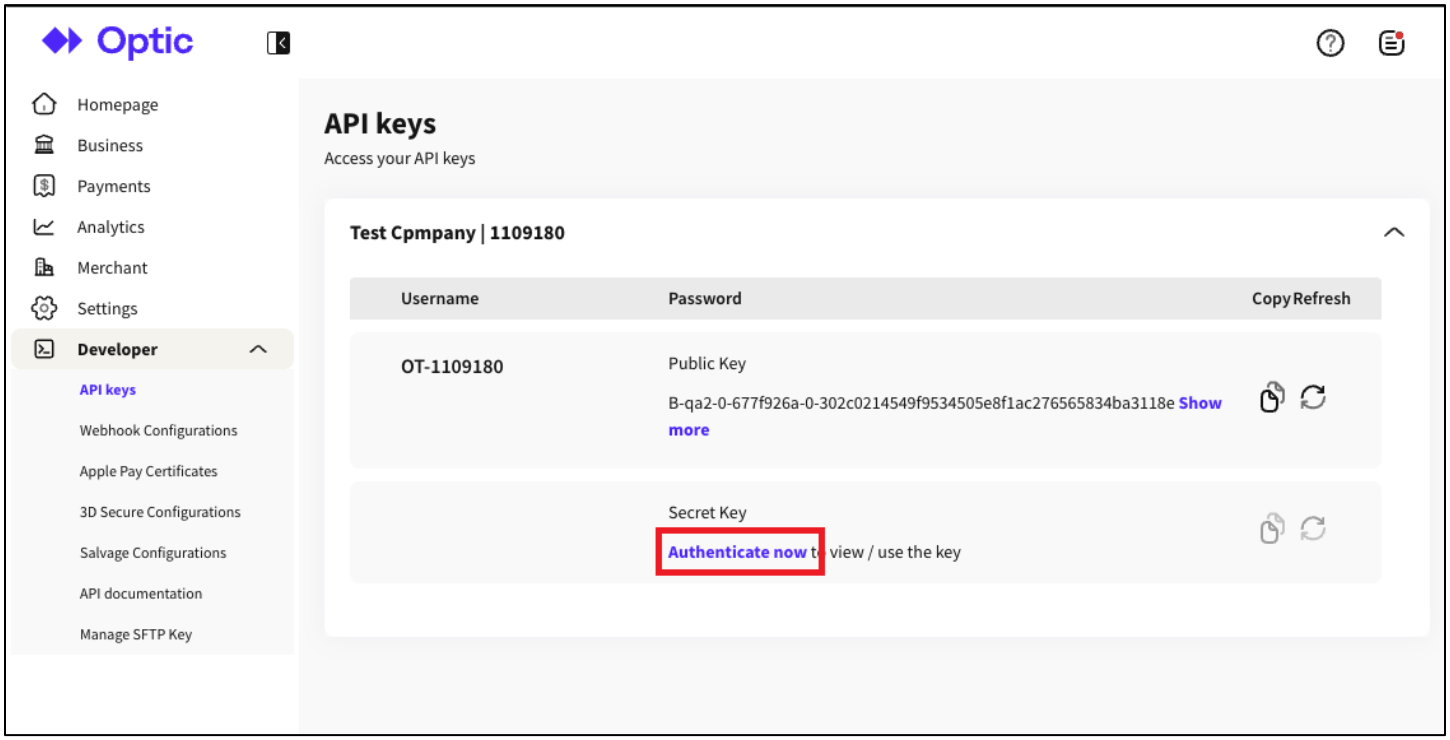
Follow the instructions below to create a new Paysafe test account:

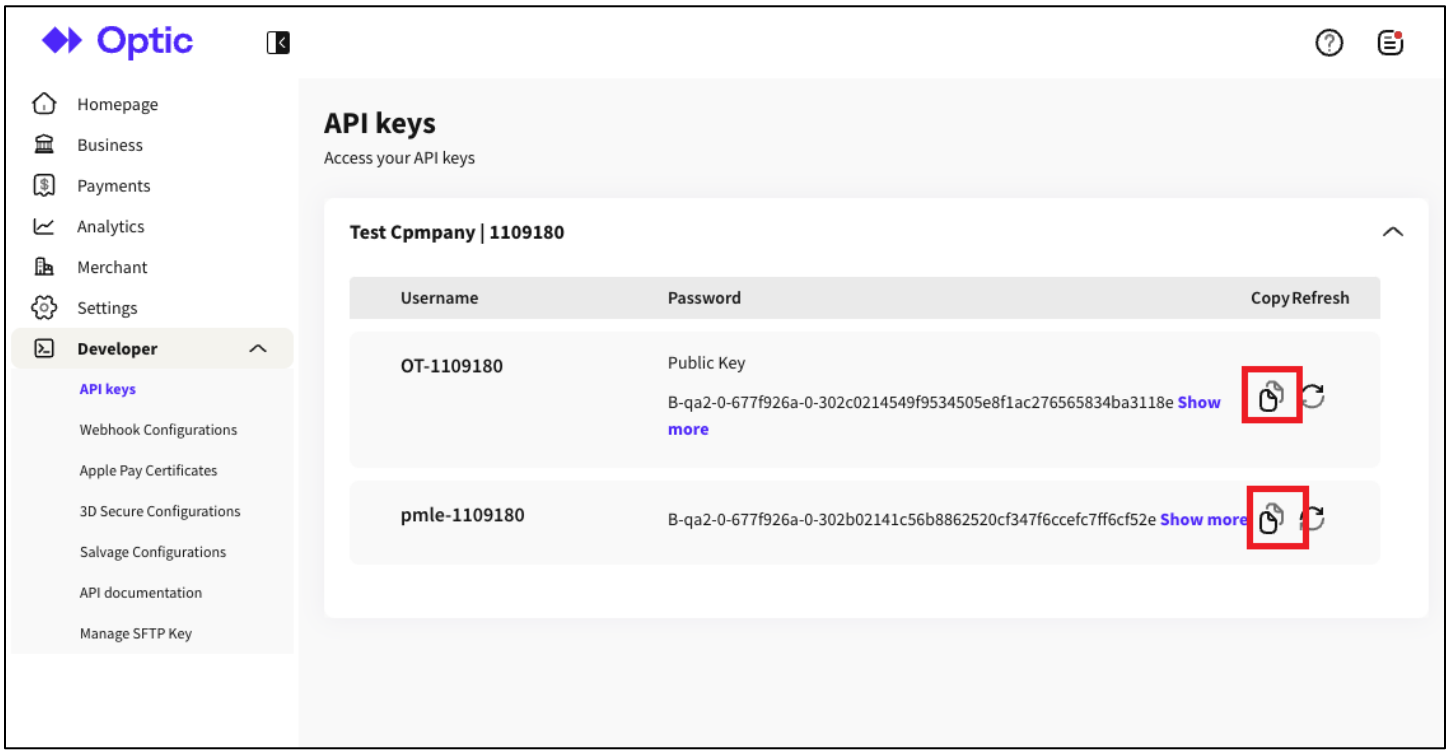
1. **Create a test account**
    a. Use this link to create your test account and fill in all required details.
    b. Important: Your email address must be a business email. Emails from public domains like Gmail may not be accepted.
2. **Login**
    a. Once your test account is created, you'll receive 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.


Optic
Homepage
Business
Payments
Analytics
Merchant
Settings
Developer
API keys
Webhook Configurations
Apple Pay Certificates
3D Secure Configurations
Salvage Configurations
API documentation
Manage SFTP Key
API keys
Access your API keys
Test Cpmpany | 1109180
Username
Password
Copy
Refresh
OT-1109180
Public Key
B-qa2-0-677f926a-0-302c0214549f9534505e8f1ac276565834ba3118e Show more
Secret Key
Authenticate now to view / use the key


Optic
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API keys
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Salvage Configurations
API documentation
Manage SFTP Key
API keys
Access your API keys
Test Cpmpany | 1109180
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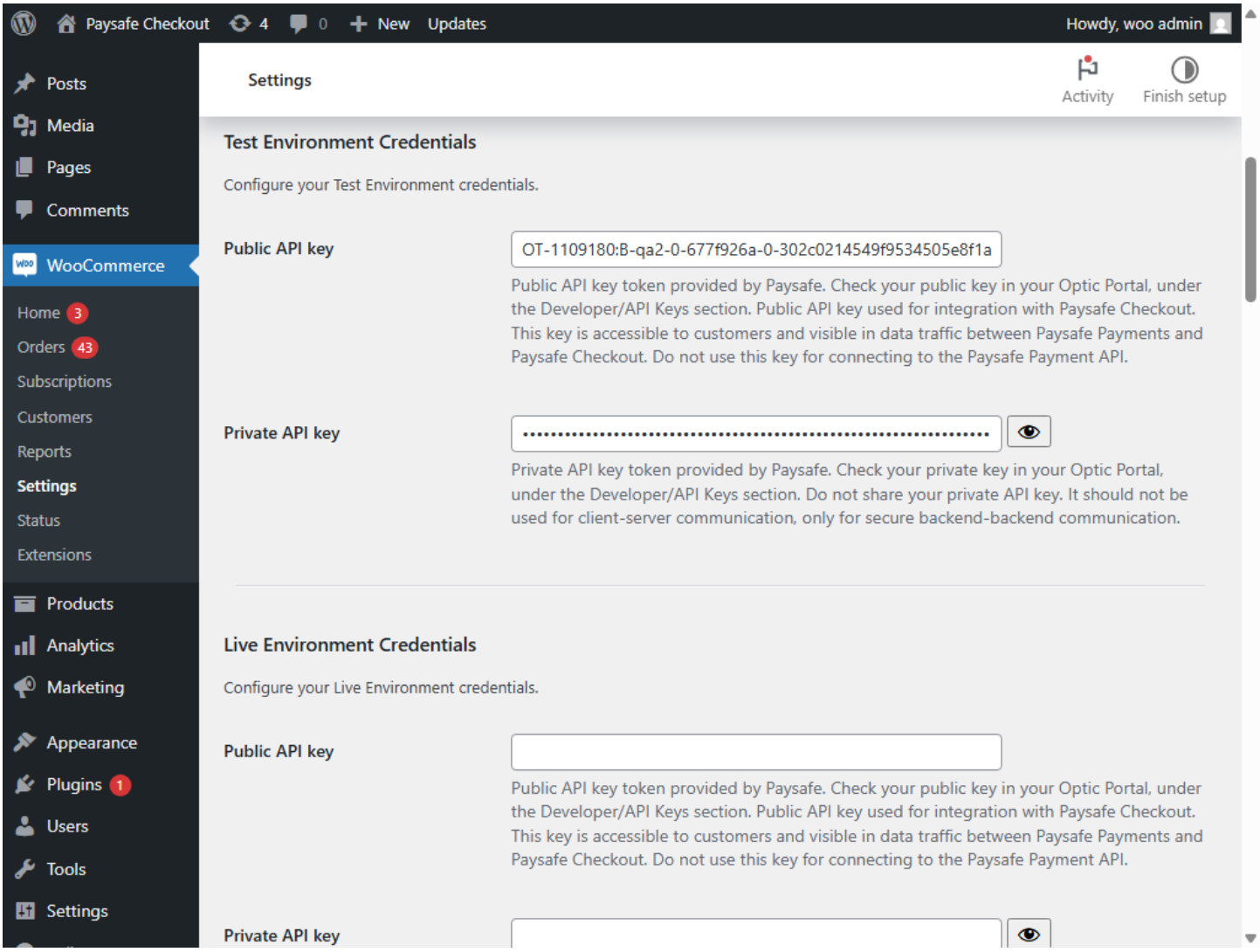
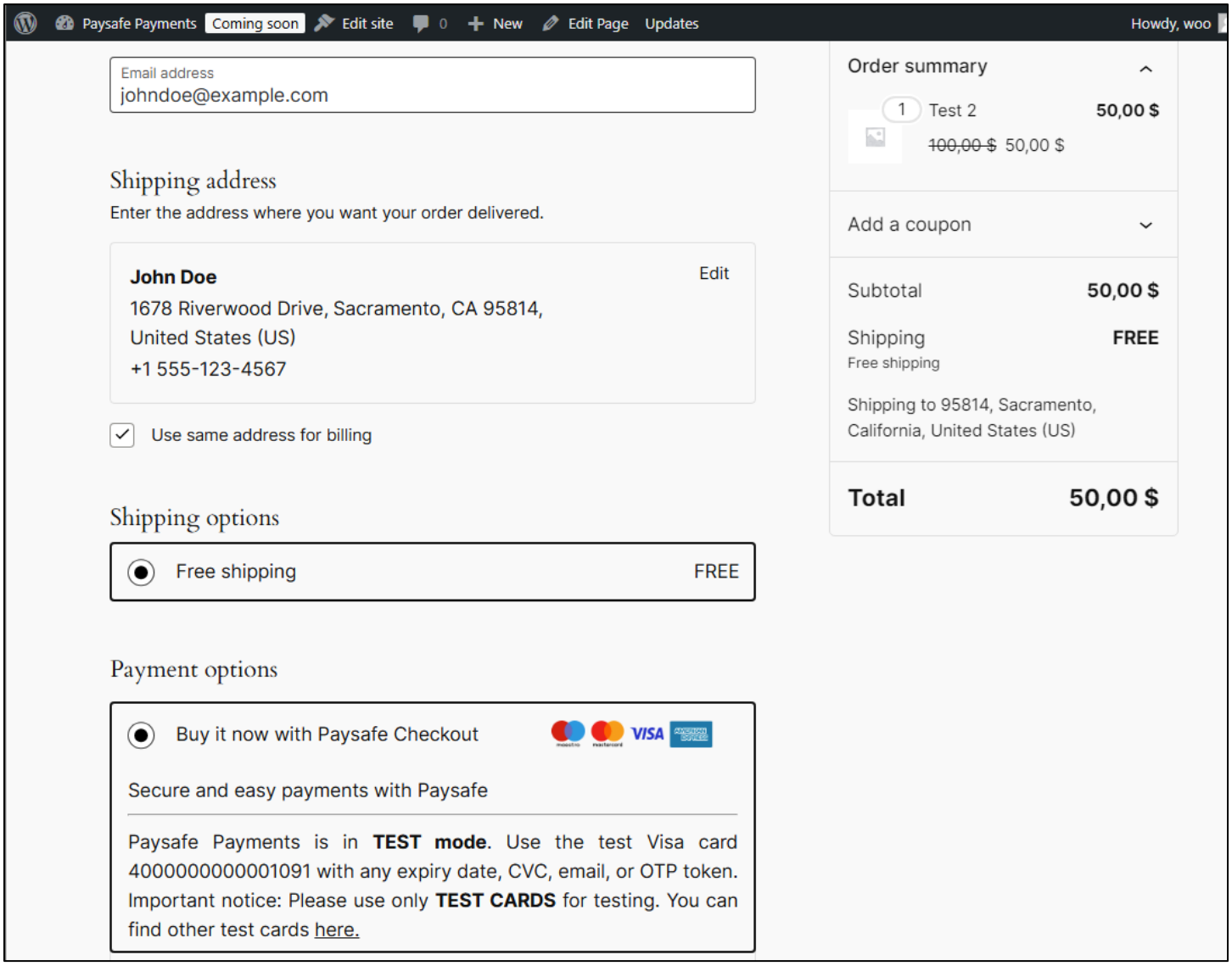

Paysafe Checkout
4
0
New
Updates
Howdy, woo admin
Posts
Media
Pages
Comments
WooCommerce
Home 3
Orders 43
Subscriptions
Customers
Reports
Settings
Status
Extensions
Products
Analytics
Marketing
Appearance
Plugins 1
Users
Tools
Settings
Settings
Activity
Finish setup
Test Environment Credentials
Configure your Test Environment credentials.
Public API key
OT-1109180:B-qa2-0-677f926a-0-302c0214549f9534505e8f1a
Public API key token provided by Paysafe. Check your public key in your Optic Portal, under the Developer/API Keys section. Public API key used for integration with Paysafe Checkout. This key is accessible to customers and visible in data traffic between Paysafe Payments and Paysafe Checkout. Do not use this key for connecting to the Paysafe Payment API.
Private API key
Private API key token provided by Paysafe. Check your private key in your Optic Portal, under the Developer/API Keys section. Do not share your private API key. It should not be used for client-server communication, only for secure backend-backend communication.
Live Environment Credentials
Configure your Live Environment credentials.
Public API key
Public API key token provided by Paysafe. Check your public key in your Optic Portal, under the Developer/API Keys section. Public API key used for integration with Paysafe Checkout. This key is accessible to customers and visible in data traffic between Paysafe Payments and Paysafe Checkout. Do not use this key for connecting to the Paysafe Payment API.
Private API key

Quick Start Guide

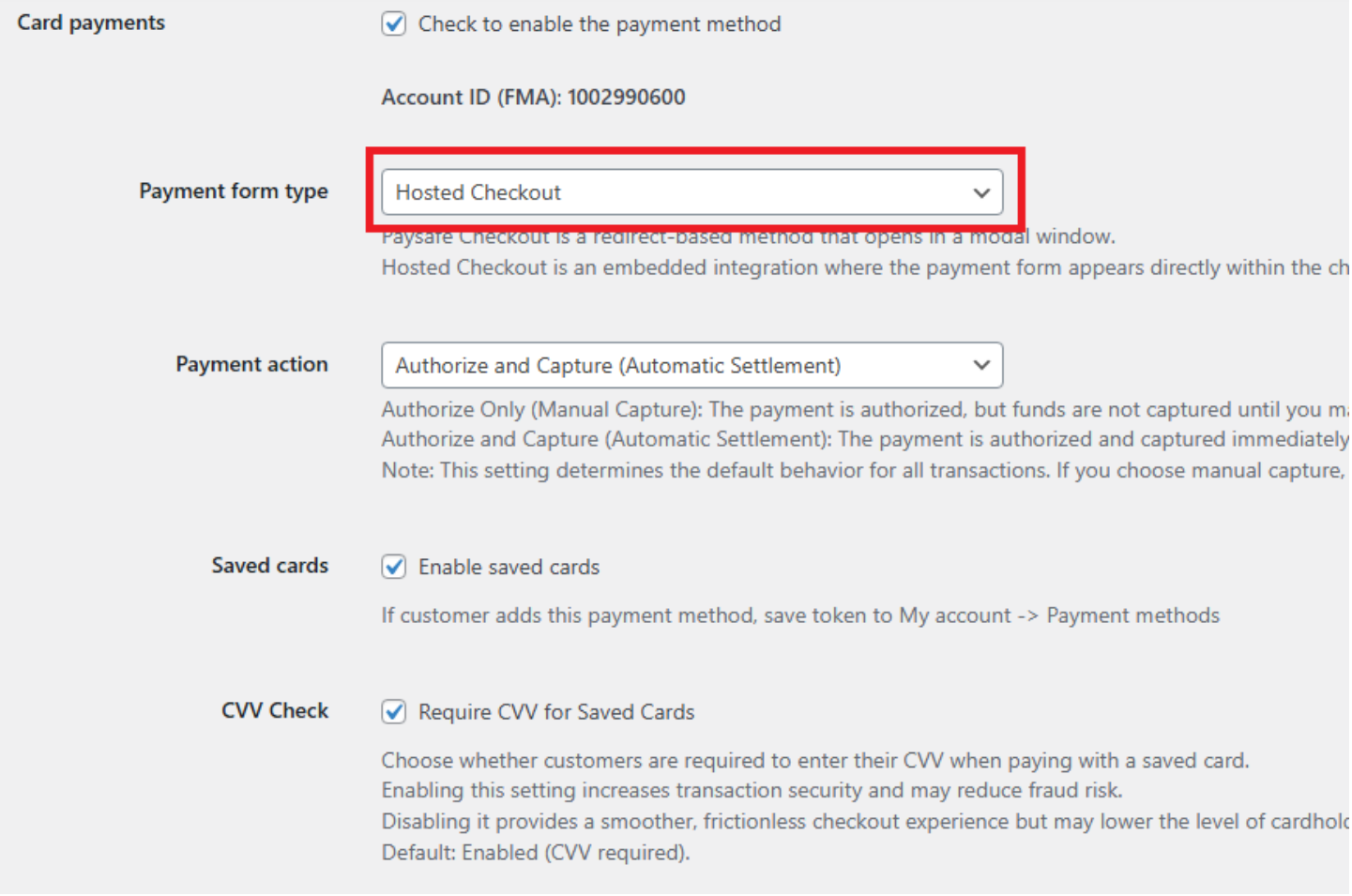
- **Start a Payment**
  - Go to your store and add an item to your cart.
  - Proceed to checkout and enter the required details, such as email and shipping/billing address.
  - Select Paysafe Checkout as the payment method.
  - If you've chosen Test Mode, test card details will be displayed. Copy the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

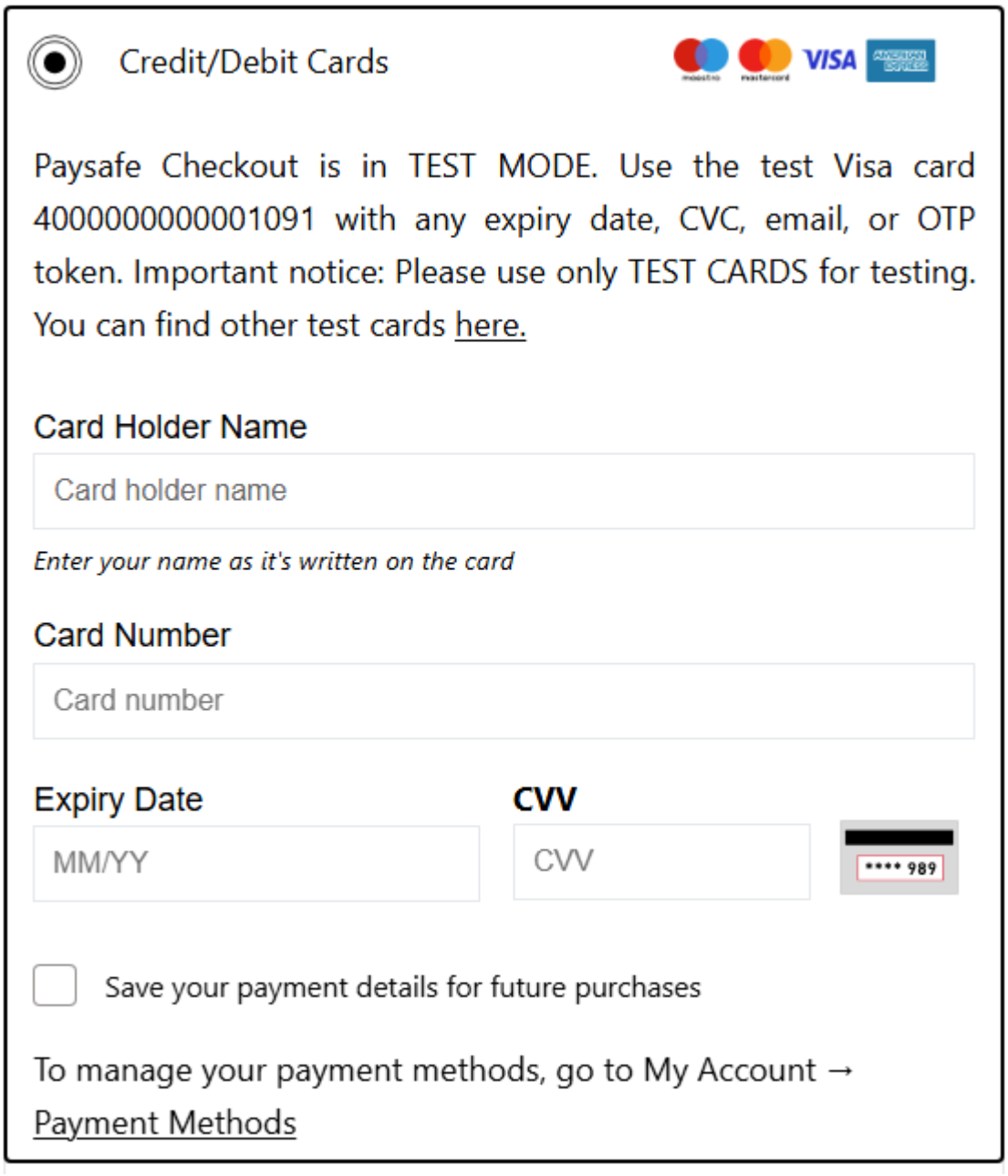

Paysafe Payments
Coming soon
Edit site
0
New
Edit Page
Updates
Howdy, woo
Email address
johndoe@example.com
Shipping address
Enter the address where you want your order delivered.
John Doe
1678 Riverwood Drive, Sacramento, CA 95814,
United States (US)
+1 555-123-4567
Edit
Use same address for billing
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.



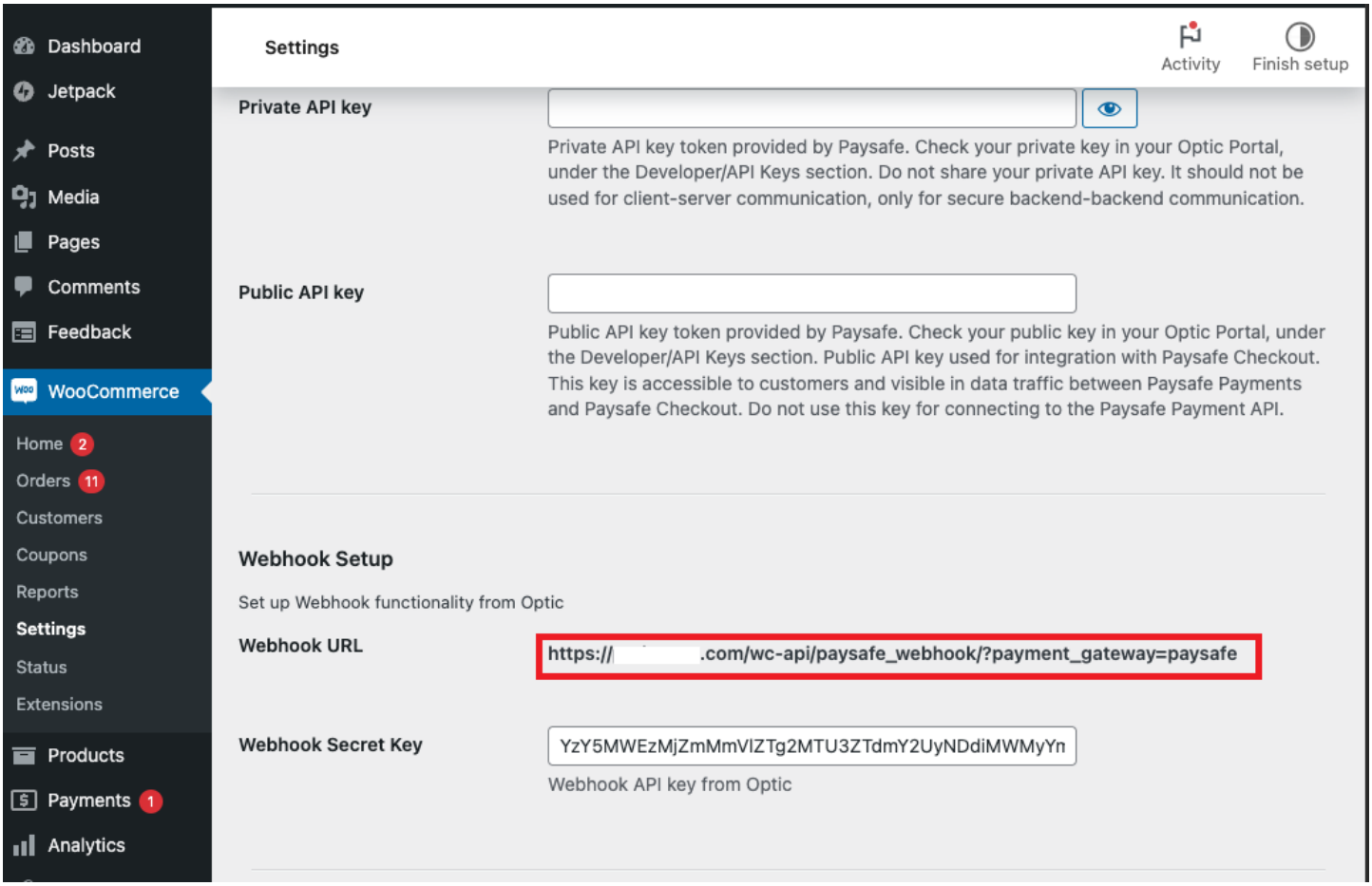

Credit/Debit Cards
Paysafe Checkout is in TEST MODE. Use the test Visa card 4000000000001091 with any expiry date, CVC, email, or OTP token. Important notice: Please use only TEST CARDS for testing. You can find other test cards here.
Card Holder Name
Card holder name
Enter your name as it's written on the card
Card Number
Card number
Expiry Date
MM/YY
CVV
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)

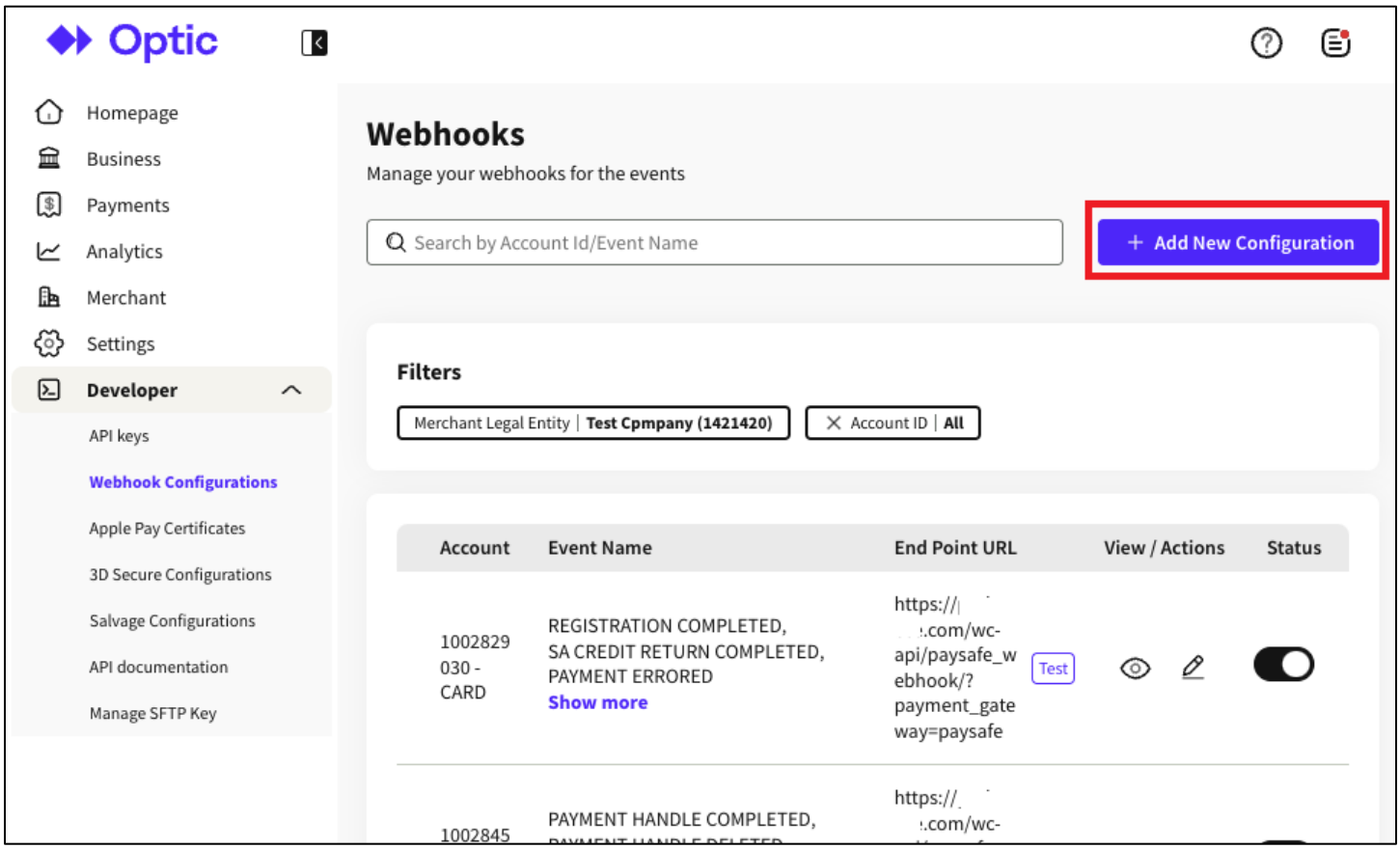
Note: LPMs are only available through the Paysafe Checkout form (redirect/model window).

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.



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



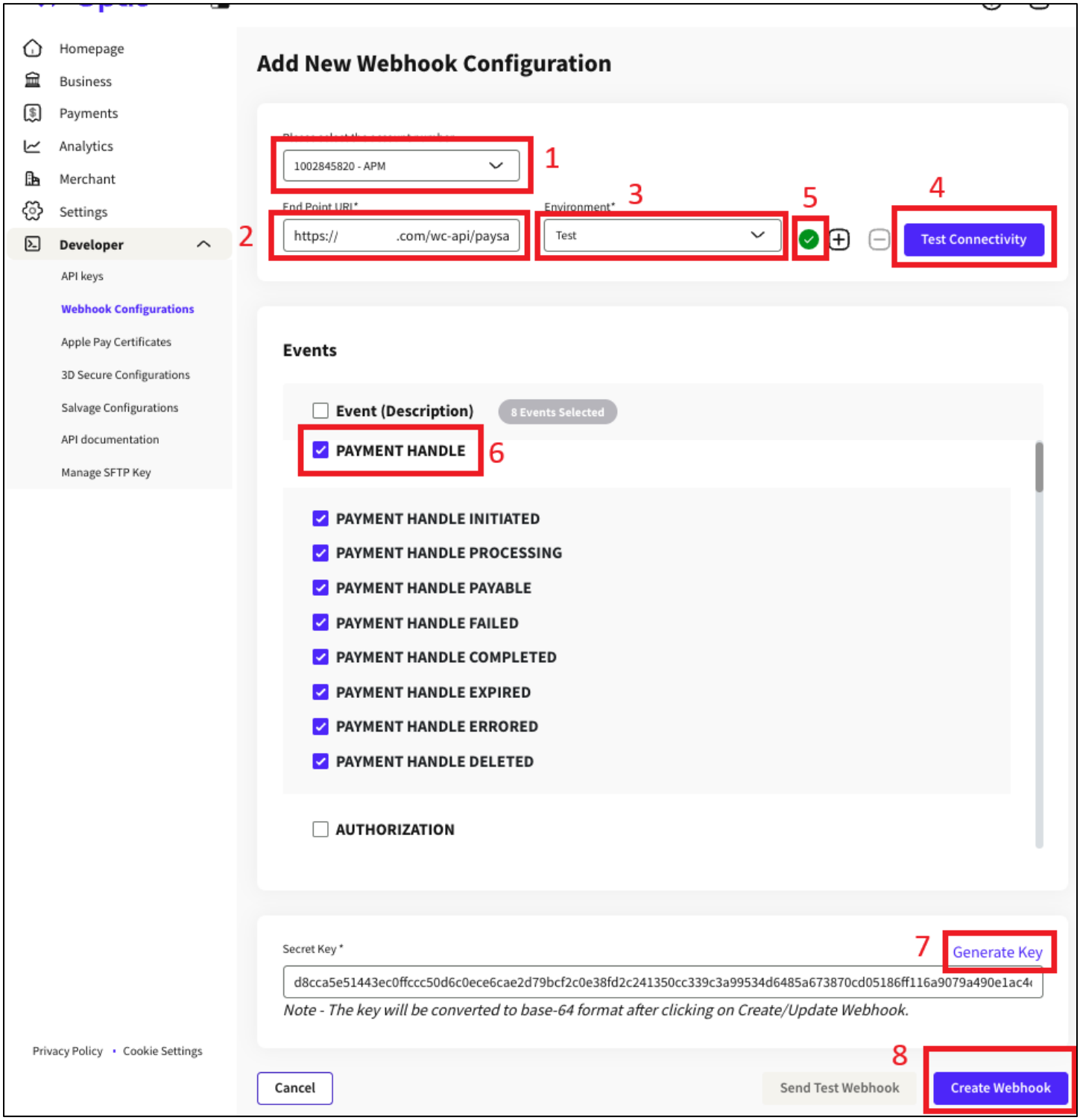
3. Select the APM for which you want to add webhook configuration (marked as 1 in the image below).

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

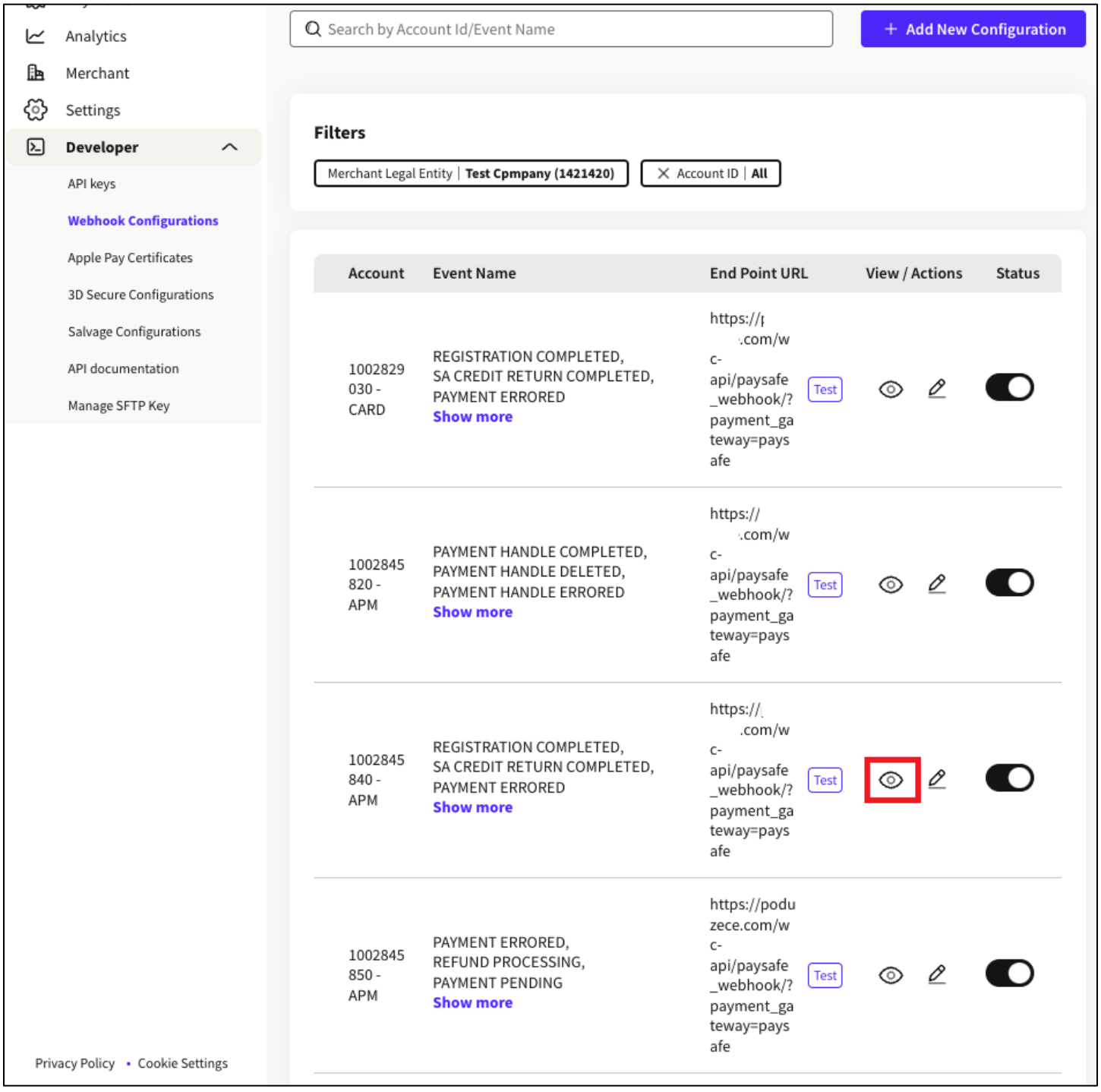
4. Paste the webhook URL copied in step 1 into the designated field (marked as 2 in the image below).
5. Select the appropriate Environment (marked as 3 in the image below).
6. Click Test Connectivity (marked as 4 in the image below). If the connection is successful, a green checkmark will appear (marked 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.

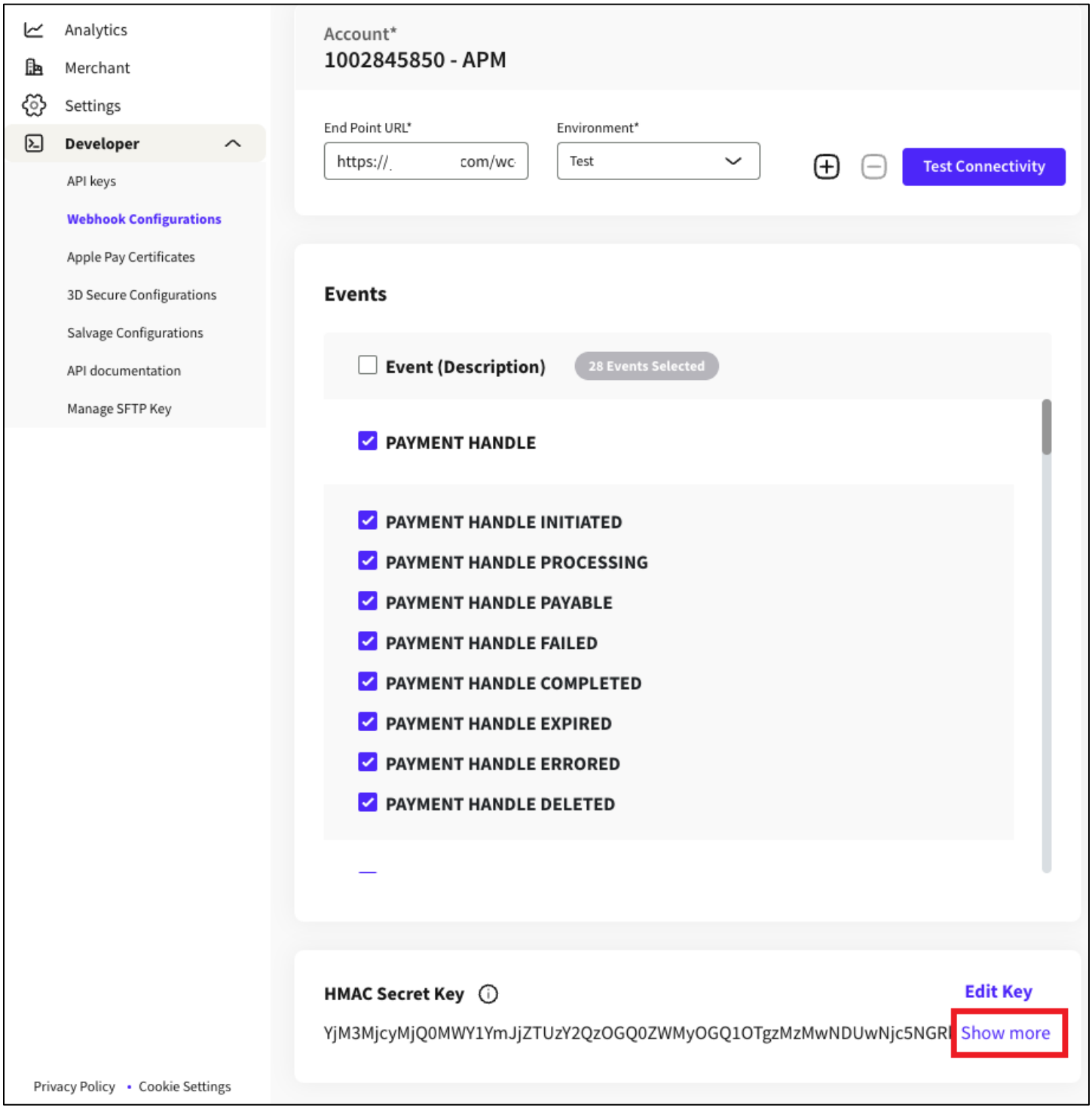
9. Click Create Webhook (marked as 8 in the image below).
10. You will receive a confirmation message that the webhook was successfully created.
11. Repeat this process for each APM you want to support (steps 2-10).


Homepage
Business
Payments
Analytics
Merchant
Settings
Developer
API keys
Webhook Configurations
Apple Pay Certificates
3D Secure Configurations
Salvage Configurations
API documentation
Manage SFTP Key
Add New Webhook Configuration
1002845820 - APM
1
End Point URL*
https:// .com/wc-api/paysa
2
Environment*
Test
3
5
4
Test Connectivity
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
Generate Key
d8cca5e51443ec0ffccc50d6c0ece6cae2d79bcf2c0e38fd2c241350cc339c3a99534d6485a673870cd05186ff116a9079a490e1ac4
Note - The key will be converted to base-64 format after clicking on Create/Update Webhook.
Privacy Policy • Cookie Settings
8
Cancel
Send Test Webhook
Create Webhook

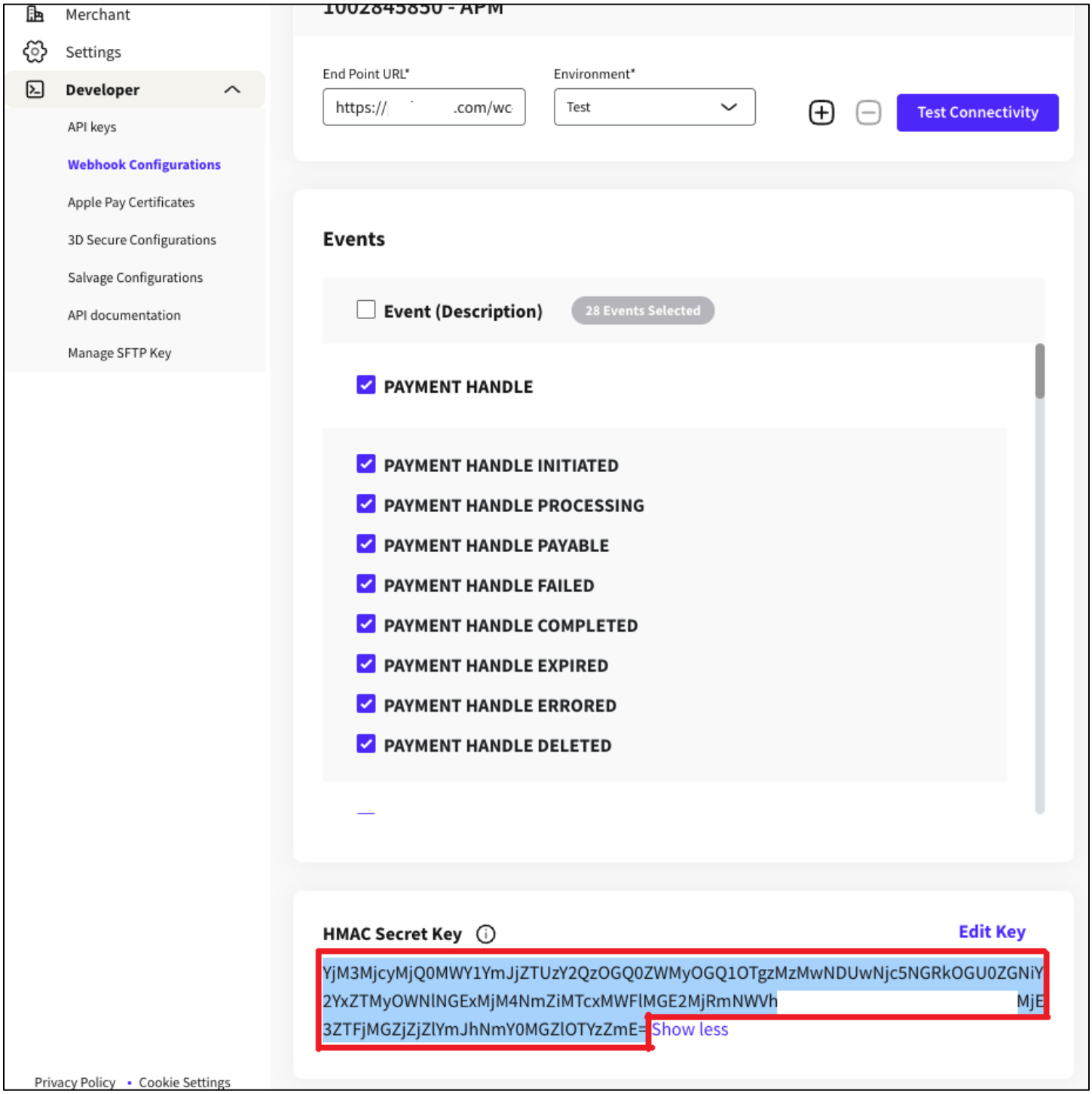
12. Open the newly created webhook configuration by clicking the view icon (marked in the image below).



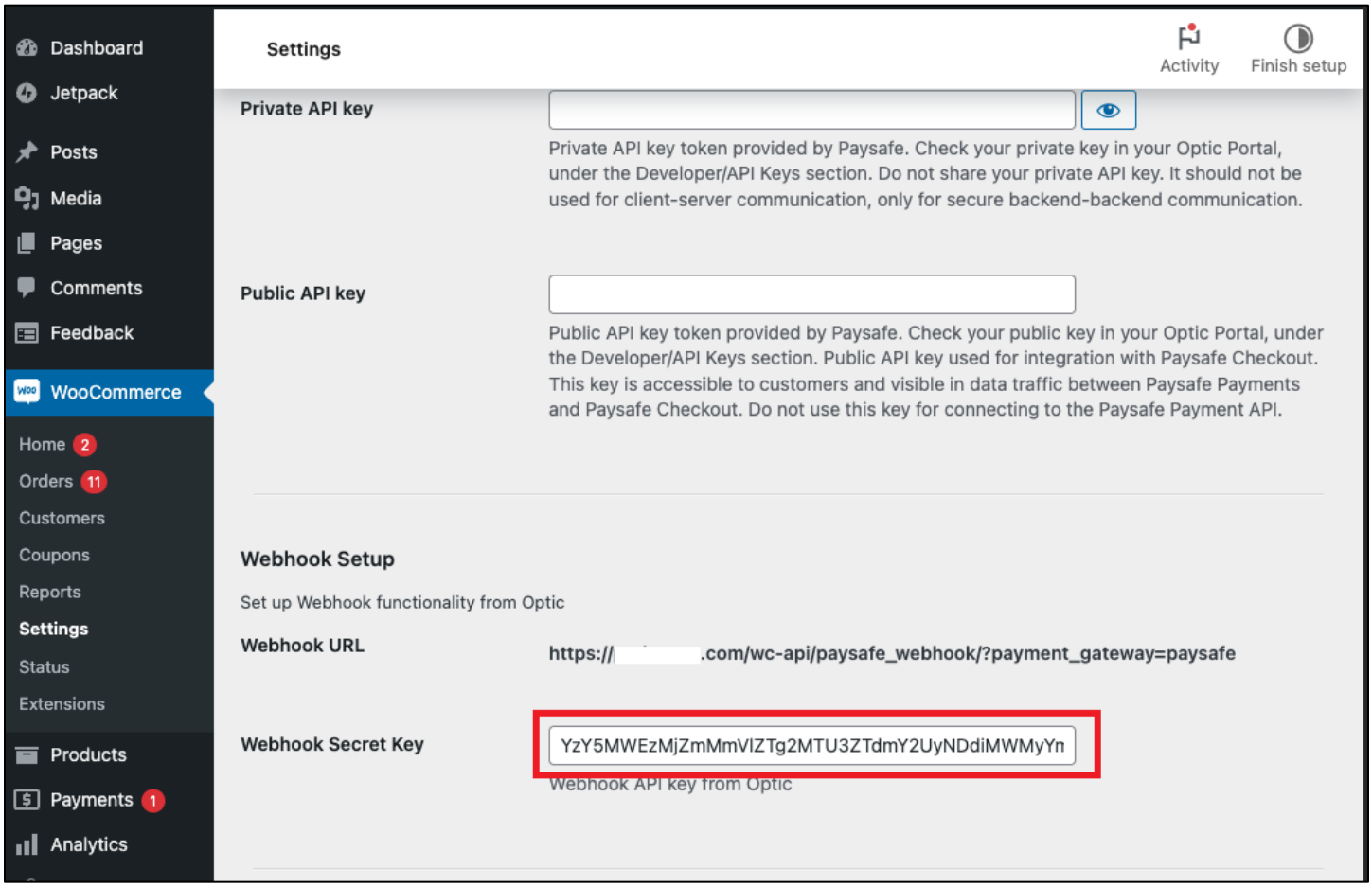
13. Scroll to the bottom of the screen and, in the “HMAC Secret Key” section, click "Show more" (marked in the image below).



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



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



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

Settings

	Enable this payment method in your merchant dashboard
Skrill	☑ Check to enable the payment method This payment method is only supported through the Paysafe Checkout form **Account ID (FMA): 1002841020**
Neteller	☑ Check to enable the payment method This payment method is only supported through the Paysafe Checkout form **Account ID (FMA): 1002841030**
PaysafeCard	☑ Check to enable the payment method This payment method is only supported through the Paysafe Checkout form **Account ID (FMA): 1002798520**
PaysafeCash	☑ Check to enable the payment method This payment method is only supported through the Paysafe Checkout form **Account ID (FMA): 1002801300**

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.