

Paysafe Checkout: WooCommerce

Merchant Guide v4.2

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Version

Date	Issue	Description
August 2025	1.0	Guide created
October 2025	2.0	Subscriptions and saved cards
December 2025	3.0	Revamped UI, Express Checkout and Apple Pay
January 2026	4.0	Google Pay and new LPMs: ACH, EFT and PayPal
February 2026	4.1	Fixed an issue related to a guest account
February 2026	4.2	New LPMs: VIP Preferred and Venmo

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, PayPal, VIP Preferred and Venmo

- 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**
- **Venmo**
- **VIP Preferred**

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:

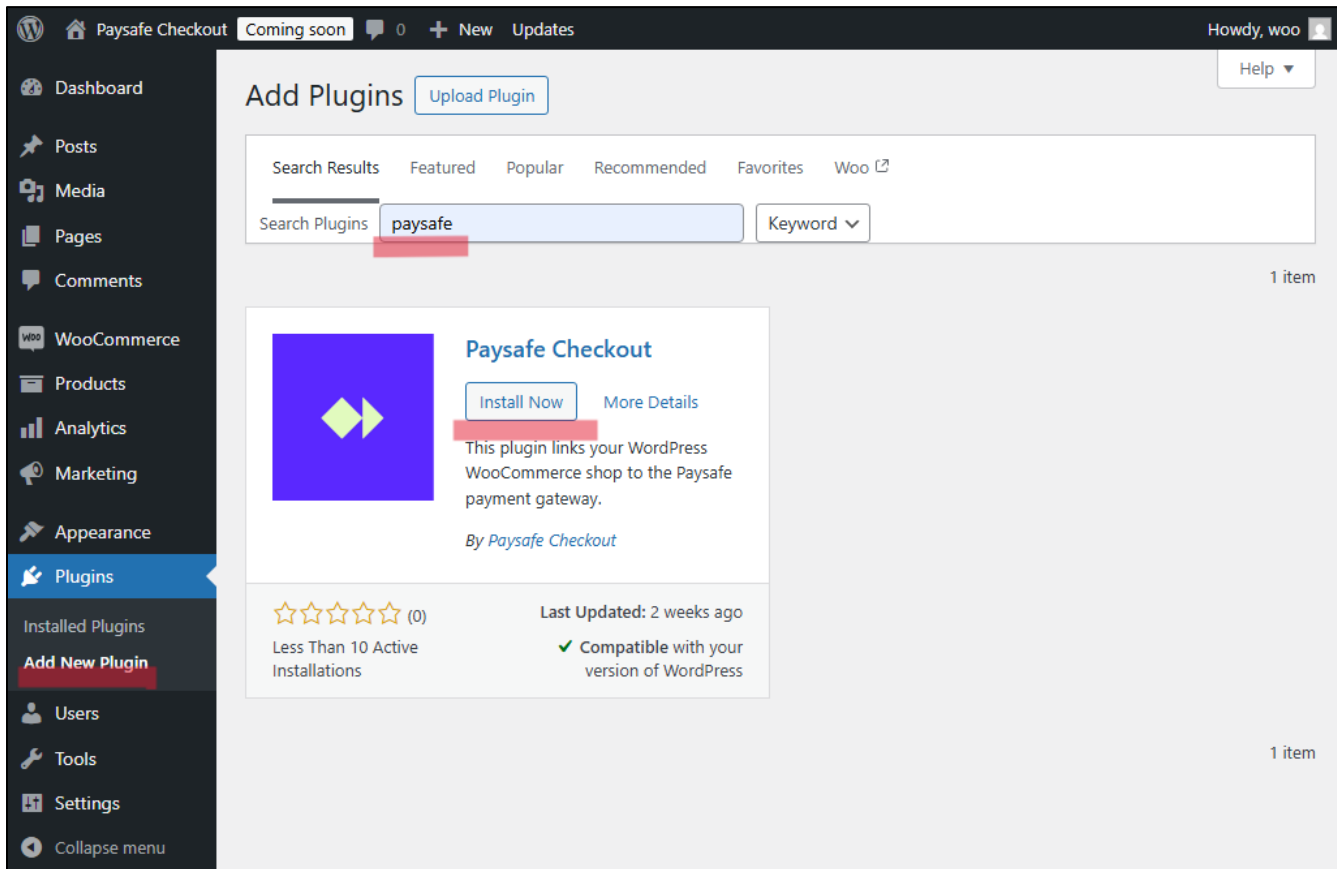
1. Install and activate the plugin

- 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.

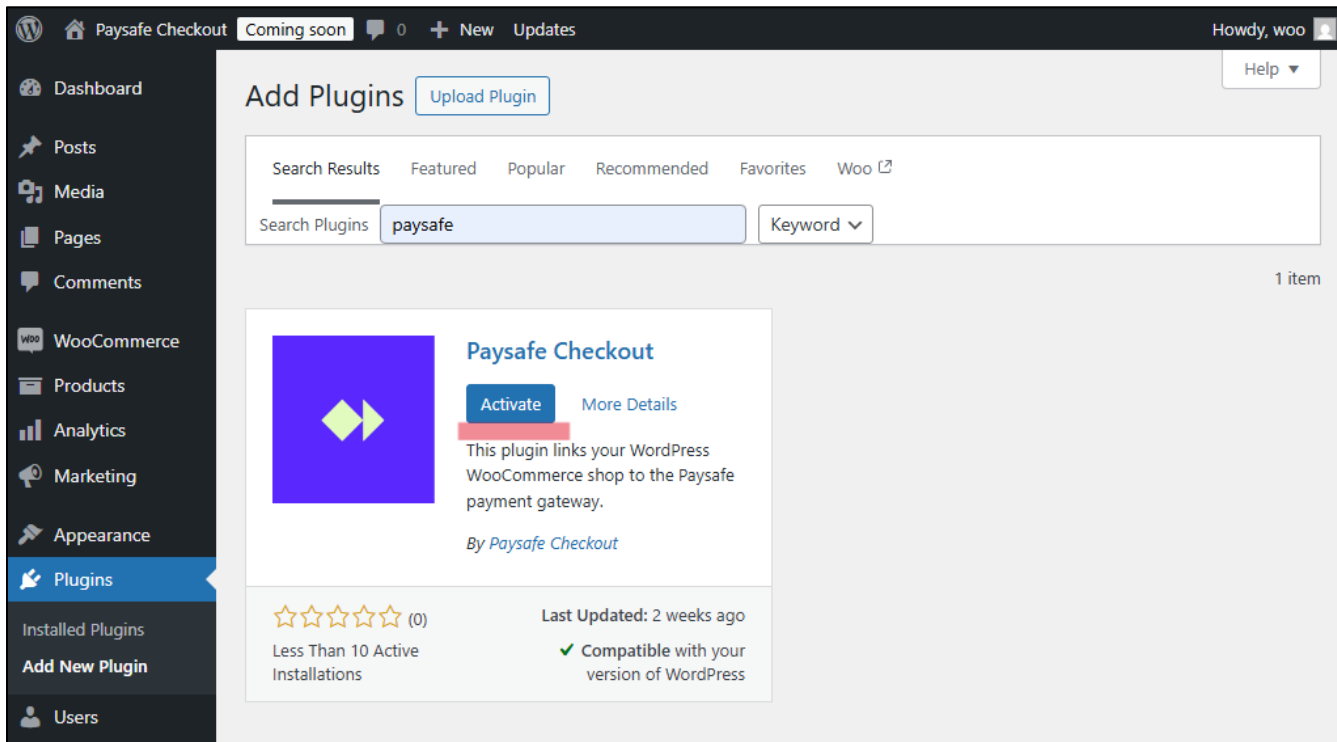
2. Access and configure the settings

- 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 dashboard with the 'Plugins' menu selected. The 'Add Plugins' section displays search results for 'paysafe'. The 'Paysafe Checkout' plugin is listed with a description: 'This plugin links your WordPress WooCommerce shop to the Paysafe payment gateway.' The 'Install Now' button is highlighted with a red box. Below the plugin name, it shows 'By Paysafe Checkout', a rating of 0 stars, and 'Last Updated: 2 weeks ago'. A green checkmark indicates it is 'Compatible with your version of WordPress'.



The screenshot shows the same WordPress dashboard, but the 'Paysafe Checkout' plugin is now installed. The 'Activate' button is highlighted with a red box. The rest of the plugin information remains the same: 'By Paysafe Checkout', 0 stars, 'Last Updated: 2 weeks ago', and compatibility with the WordPress version.

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

<input type="checkbox"/>	Plugin	Description
<input type="checkbox"/>	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
<input type="checkbox"/>	Paysafe Checkout <div>Settings Deactivate</div>	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

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

2. Login

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

3. Get your API Keys

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

4. Enter API Keys in Paysafe Checkout Extension

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

5. Save the Settings

- 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

- Configure the Credit Cards/Card Payments method.
- 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 dashboard with the 'Developer' menu open. The 'API keys' section is active. Under 'Test Company | 1109180', there is a table with columns 'Username', 'Password', and 'Copy Refresh'. The first row shows 'OT-1109180' with a 'Public Key' and a long alphanumeric string. The 'Authenticate now' button is highlighted with a red box.

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	

The screenshot shows the Optic dashboard with the 'Developer' menu open. The 'API keys' section is active. Under 'Test Company | 1109180', there is a table with columns 'Username', 'Password', and 'Copy Refresh'. The first row shows 'OT-1109180' with a 'Public Key' and a long alphanumeric string. The 'Copy' icon is highlighted with a red box. The second row shows 'pmle-1109180' with a 'Secret Key' and a long alphanumeric string. The 'Copy' icon is also highlighted with a red box.

Username	Password	Copy Refresh
OT-1109180	Public Key B-qa2-0-677f926a-0-302c0214549f9534505e8f1ac276565834ba3118e Show more	
pmle-1109180	Secret Key B-qa2-0-677f926a-0-302b02141c56b8862520cf347f6ccefc7ff6cf52e Show more	

The screenshot displays the 'Settings' page of the Paysafe Checkout plugin in a WooCommerce environment. The page is titled 'Settings' and includes a sidebar with navigation links. A modal dialog box titled 'Configure Sandbox Credentials' is open, prompting the user to enter their 'PUBLIC API KEY' and 'PRIVATE API KEY'. The public key field contains the value 'OT-1109180:8-qa2-0-677f926a-0-302c0214549f9534505e8f1ac276565834ba3118e3bf6d8702144097d6ac049cae63620e3c5ec'. The private key field is masked with dots. Below the fields, there are two buttons: 'Apply Sandbox Credentials' and 'Close'. The background shows the 'Payment Methods' section, which includes a toggle for 'Sandbox' and 'Live' modes, and a 'Save Settings' button.

Settings

cards provided in the Paysafe documentation.

Paysafe payments are in sandbox mode. You need to set up a live Paysafe account before you can accept real transactions.

Configure Sandbox Credentials

PUBLIC API KEY

OT-1109180:8-qa2-0-677f926a-0-302c0214549f9534505e8f1ac276565834ba3118e3bf6d8702144097d6ac049cae63620e3c5ec

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.

[Visit our...](#)

[Apply Sandbox Credentials](#) [Close](#)

Payment Methods

Provide your customers with different payment methods that suit their needs.

You can select only the payment methods that you have configured with Paysafe.

If you'd like to enable additional methods, please

Sandbox Live

You are configuring test payment methods.

☒ ☐

VISA **AMERICAN EXPRESS** **DISCOVER** **MARCA**

ACCOUNT

[Save Settings](#)

Accept fully secure PCI DSS-compliant card payments

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.

VISA •  •  •  • NETELLER • Paysafe:cash • Skrill •  paysafecard •  Apple Pay

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 WooCommerce Payments settings page with a modal titled "More options for Card" open. The modal contains the following settings:

- PAYMENT FORM TYPE:** A dropdown menu with "Hosted Checkout" selected and highlighted by a red rectangle.
- PAYMENT ACTION:** A dropdown menu with "Authorize and Capture (Automatic Settlement)" selected.
- Payment Descriptions:**
 - Hosted Checkout:** Paysafe Checkout is a redirect-based method that opens in a modal window. Hosted Checkout is an embedded integration where the payment form appears directly within the checkout page.
 - Authorize Only (Manual Capture):** The payment is authorized, but funds are not captured until you manually approve it — usually by changing the order status to "Processing."
 - Authorize and Capture (Automatic Settlement):** The payment is authorized and captured immediately in a single step.
- Note:** This setting determines the default behavior for all transactions. If you choose manual capture, you'll need to take action to complete each payment.
- Saved cards:** A toggle switch is turned on. Below it, the text reads: "Enable saved cards" and "If customer adds this payment method, save token to My account -> Payment methods".
- CVV Check:** A toggle switch is turned on. Below it, the text reads: "Require CVV for Saved Cards" and "Choose whether customers are required to enter their CVV when paying with a saved card."

At the bottom of the modal, there is a section for **NETELLER** with a toggle switch turned on and the text: "Attract a loyal eWallet user base and accelerate customer acquisition in emerging global markets —".

The background shows the WooCommerce Payments settings page with a "Save Settings" button at the bottom right.



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



☐ Save your payment details for future purchases

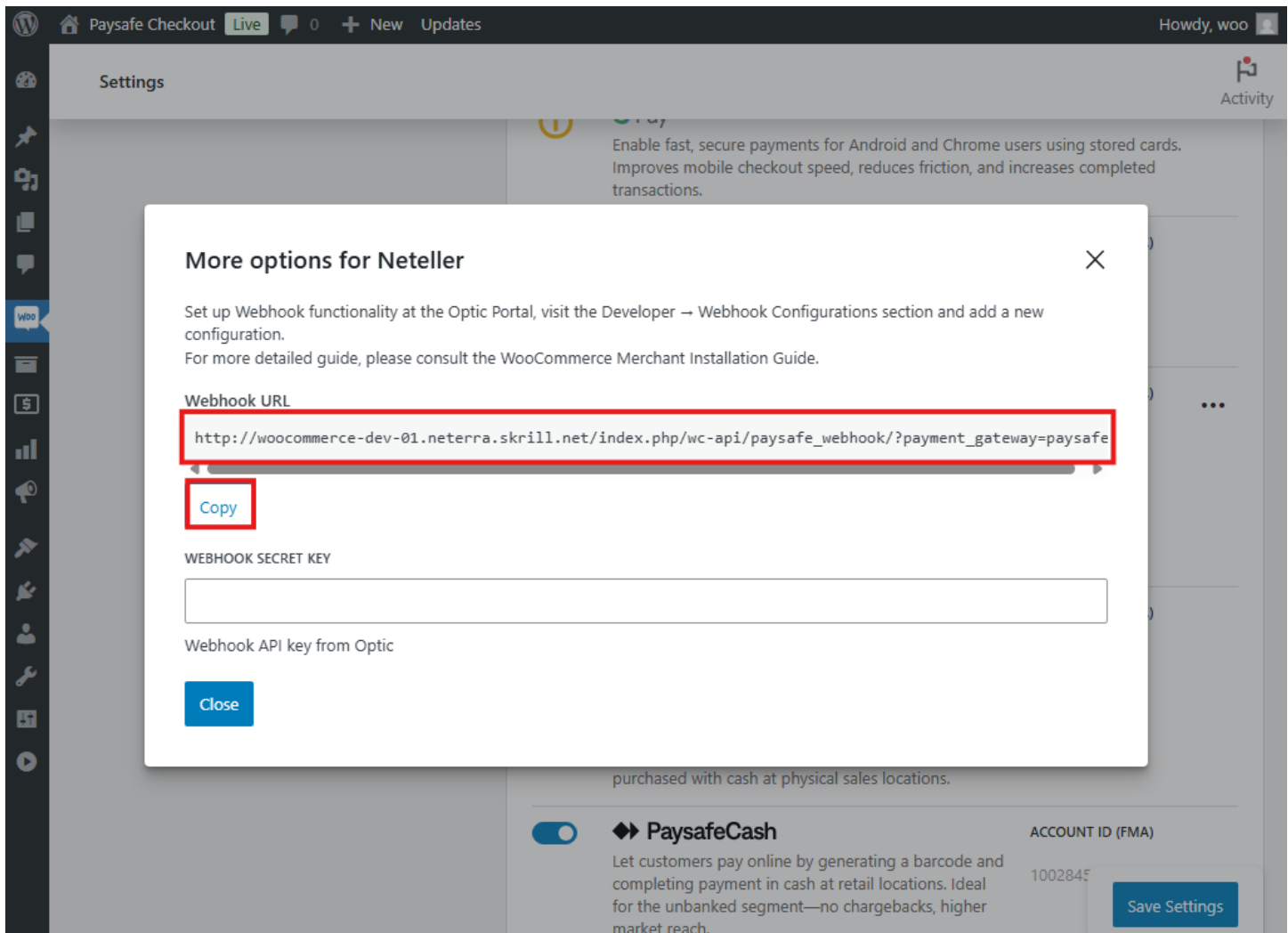
To manage your payment methods, go to My Account → [Payment Methods](#)

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).



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

Optic

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Business
Payments
Analytics
Merchant
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Developer
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Webhook Configurations
Apple Pay Certificates
3D Secure Configurations
Salvage Configurations
API documentation
Manage SFTP Key

Webhooks

Manage your webhooks for the events

Search by Account ID/Event Name

+ Add New Configuration

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/wc- api/paysafe_w ebhook/? payment_gate way=paysafe	Test	
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 (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

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API keys

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Manage SFTP Key

Add New Webhook Configuration

1002845820 - APM

2

End Point URI*

https://.com/wc-api/paysa

3

Environment*

Test

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.

Cancel









Send Test Webhook

8

Create Webhook

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

The screenshot displays the Paysafe Merchant Account Configuration interface. On the left is a sidebar with navigation options: Analytics, Merchant, Settings, and Developer (selected). Under Developer, there are links for API keys, Webhook Configurations (highlighted in blue), Apple Pay Certificates, 3D Secure Configurations, Salvage Configurations, API documentation, and Manage SFTP Key. The main content area has a search bar labeled 'Search by Account Id/Event Name' and a '+ Add New Configuration' button. Below the search bar are filters: 'Merchant Legal Entity | Test Cpmpany (1421420)' and 'Account ID | All'. A table lists four webhook configurations. The third configuration, for account 1002845840-APM, has its 'View' icon (an eye) highlighted with a red square. The table columns are Account, Event Name, End Point URL, View / Actions, and Status.

Account	Event Name	End Point URL	View / Actions	Status
1002829030 - CARD	REGISTRATION COMPLETED, SA CREDIT RETURN COMPLETED, PAYMENT ERRORED Show more	https://[redacted].com/wc-api/paysafe_webhook/?payment_gateway=paysafe	Test  	<input type="checkbox"/>
1002845820 - APM	PAYMENT HANDLE COMPLETED, PAYMENT HANDLE DELETED, PAYMENT HANDLE ERRORED Show more	https://[redacted].com/wc-api/paysafe_webhook/?payment_gateway=paysafe	Test  	<input type="checkbox"/>
1002845840 - APM	REGISTRATION COMPLETED, SA CREDIT RETURN COMPLETED, PAYMENT ERRORED Show more	https://[redacted].com/wc-api/paysafe_webhook/?payment_gateway=paysafe	Test  	<input type="checkbox"/>
1002845850 - APM	PAYMENT ERRORED, REFUND PROCESSING, PAYMENT PENDING Show more	https://poduzece.com/wc-api/paysafe_webhook/?payment_gateway=paysafe	Test  	<input type="checkbox"/>

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).

Analytics

Merchant

Settings

Developer

- API keys
- Webhook Configurations
- Apple Pay Certificates
- 3D Secure Configurations
- Salvage Configurations
- API documentation
- Manage SFTP Key

Account*
1002845850 - APM

End Point URL*
https://.com/wc

Environment*
Test

Test Connectivity

Events

☐ 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 ⓘ

YjM3MjcyMjQ0MWY1YmJjZTUzY2QzOGQ0ZWMyOGQ1OTgzMzMwNDUwNjc5NGRl

Edit Key

Show more

Privacy Policy • 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 displays the 'Developer' section of the Paysafe Checkout:WooCommerce Merchant Account Configuration Guide. The sidebar on the left contains links for 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 shows the 'Events' configuration. At the top, there are fields for 'End Point URL*' (https://.com/wc) and 'Environment*' (Test), along with a 'Test Connectivity' button. Below this, the 'Events' section lists various events with checkboxes. The 'PAYMENT HANDLE' event is selected, and its sub-events are also selected. The 'HMAC Secret Key' is displayed as a long alphanumeric string, highlighted with a red box, and a 'Show less' link is visible next to it. The 'Edit Key' link is also present.

Merchant

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API keys

Webhook Configurations

Apple Pay Certificates

3D Secure Configurations

Salvage Configurations

API documentation

Manage SFTP Key

1002843830 - APM

End Point URL* Environment*

https://.com/wc Test

+ - Test Connectivity

Events

☐ 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

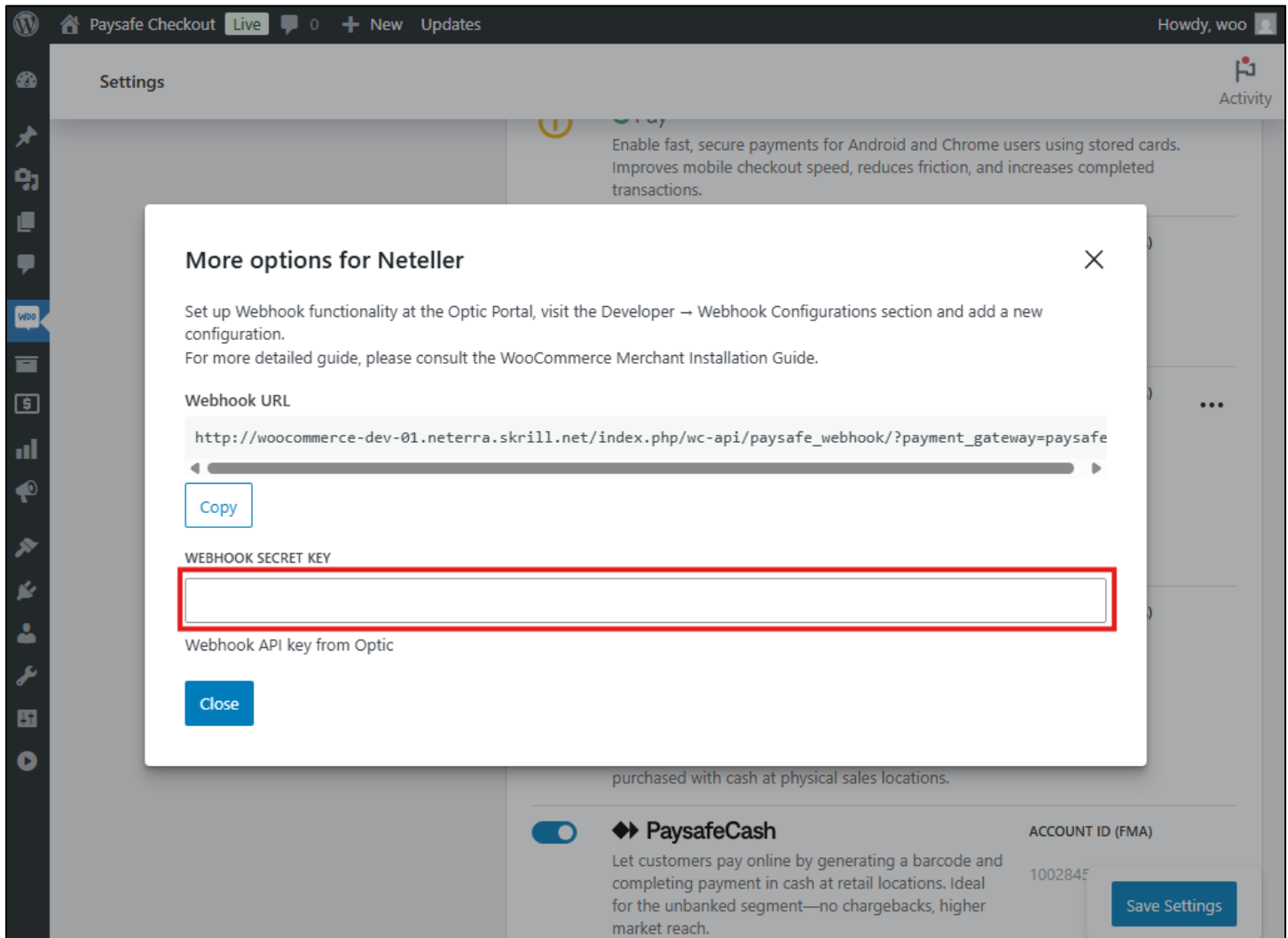
☒ PAYMENT HANDLE DELETED

HMAC Secret Key ⓘ 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.



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

<input checked="" type="checkbox"/>	  	ACCOUNT ID (FMA) ...
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.		1002829030
	Apple Pay 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.	
	G Pay 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"/>		ACCOUNT ID (FMA)
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.		1002845820
<input checked="" type="checkbox"/>	NETELLER 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
<div>Save Settings</div>		

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

Note:

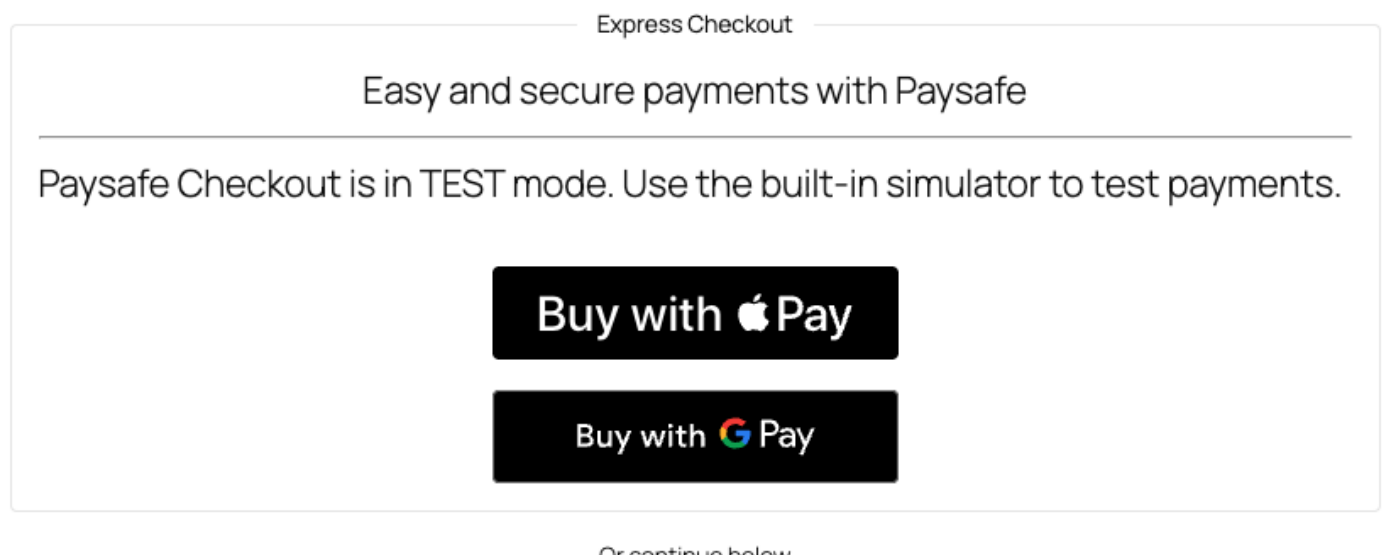
Apple or Google Pay is available either through the Express Checkout button (displayed at the top of the Checkout page) or via the Paysafe Checkout integration (redirect/modal window).

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).



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.