

Paysafe Embedded Credit Card Checkout: Shopify

Merchant Guide

Version 1.0

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Version

Date	Issue	Description
November 2025	1.0	Guide created

Introduction

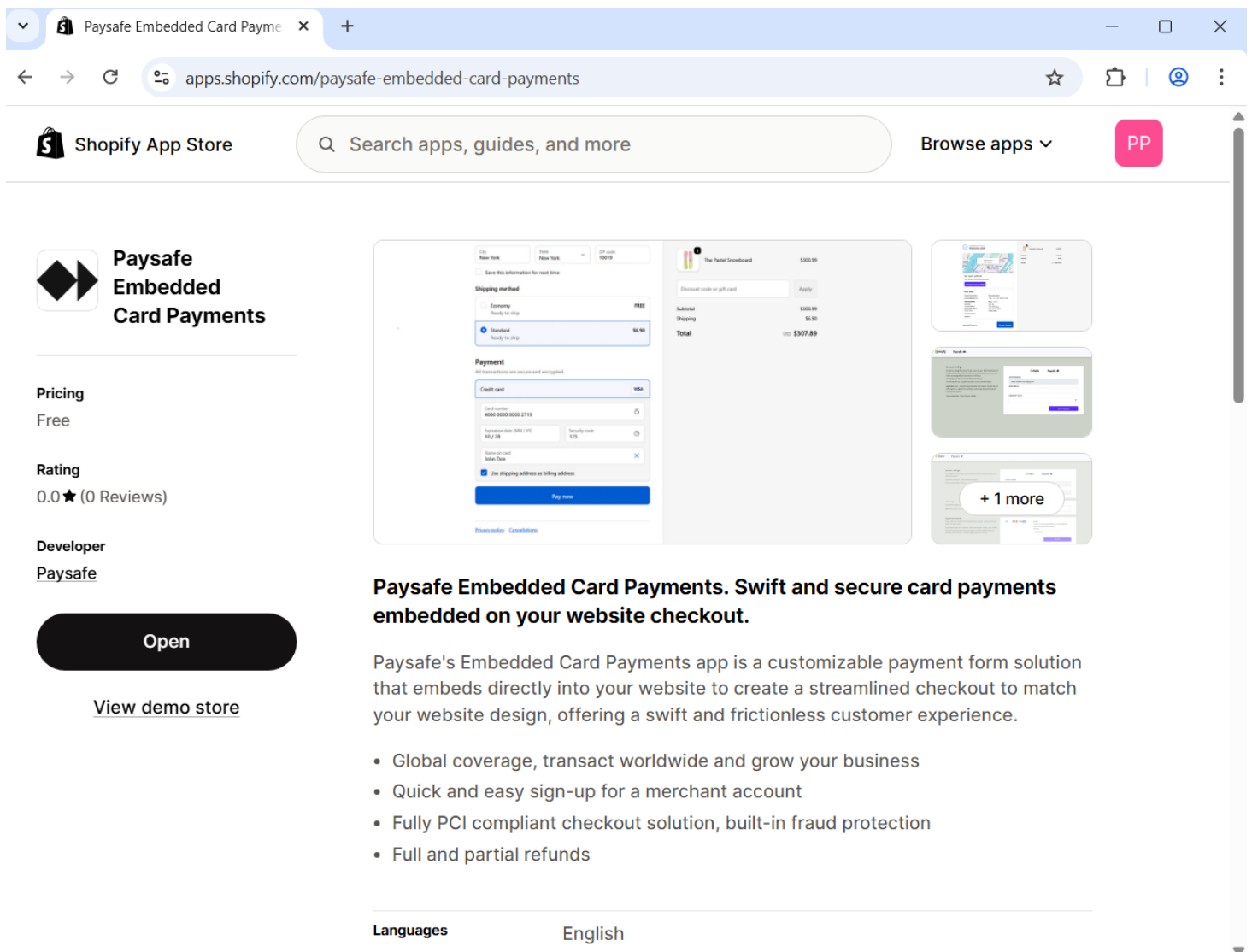
Paysafe Embedded Card Payments. Swift and secure card payments embedded on your website checkout.

Paysafe's Embedded Card Payments app is a customizable payment form solution that embeds directly into your website to create a streamlined checkout to match your website design, offering a swift and frictionless customer experience.

- Global coverage, transact worldwide and grow your business
- Quick and easy sign-up for a merchant account
- Fully PCI compliant checkout solution, built-in fraud protection
- Full and partial refunds

Installing and Configuring Extension

1. Log into your Shopify Account (if not already logged in) using your username and password.
2. Once logged in, click [here](#) to access “Paysafe Embedded Card Payments” app.
3. Click the 'Install' button to begin the app installation process. If you manage multiple stores, please select the store where you wish to install the Paysafe Embedded Card Payments app.



Paysafe Embedded Card Payments

Pricing: Free

Rating: 0.0 ★ (0 Reviews)

Developer: Paysafe

Open

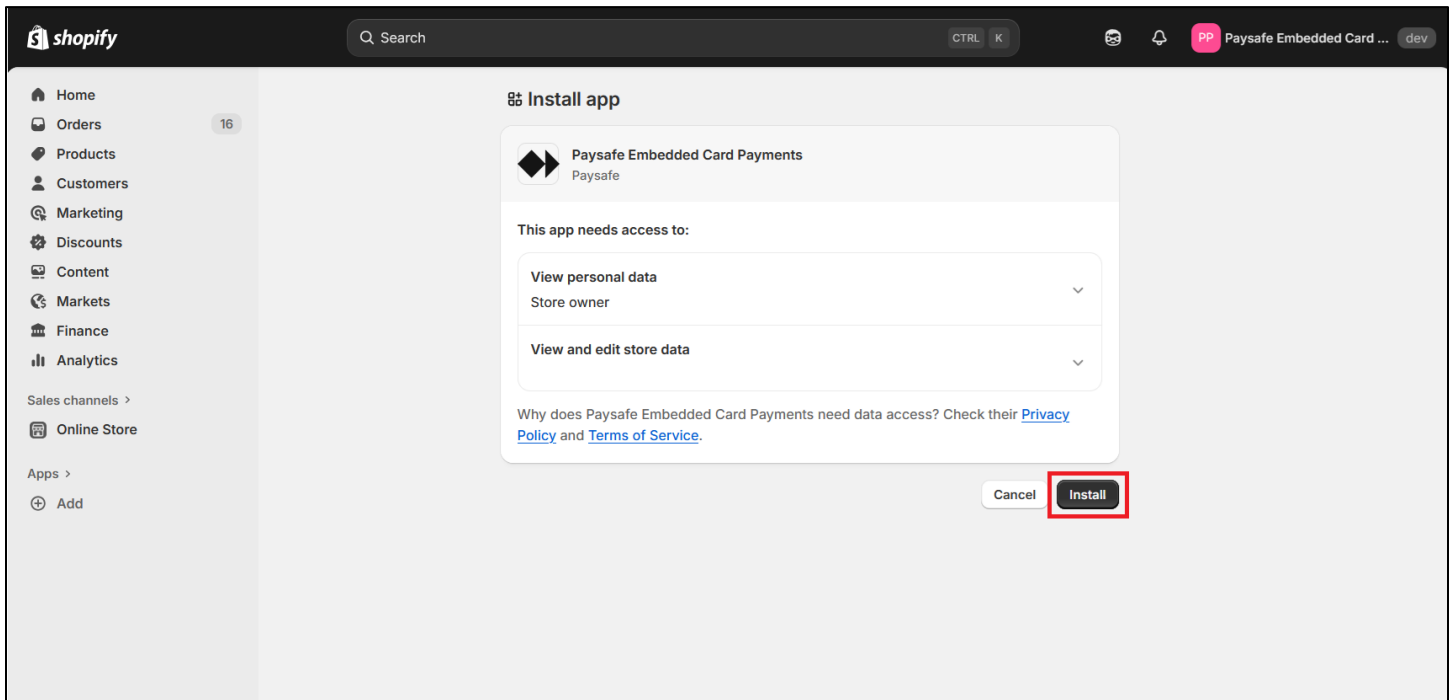
[View demo store](#)

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- Global coverage, transact worldwide and grow your business
- Quick and easy sign-up for a merchant account
- Fully PCI compliant checkout solution, built-in fraud protection
- Full and partial refunds

Languages: English



4. Upon redirection, you will reach the merchant account configuration screen.
5. Enter your Merchant Id (PMLE ID) and Private API key (Secret Key). Paysafe provides these credentials upon successful signup and creation of your Private API key via Paysafe Optic Portal.
 - a. Log in to the Paysafe **Optic** Portal using the link in the Welcome email you received after successfully signing up and activating your account Login to Paysafe (link provided in the Welcome email upon successful signup and account activation),
 - b. Navigate to "Developer" > "API KEY" to find your Merchant Id/PMLE ID (highlighted as "1" in the image below) and Private/Secret API key (need to authenticate to view secret key, highlighted as "2" in the image below)
 - c. Use the "copy" button (in the second image below) to ensure the Private API key is copied properly
 - d. If you are using **Netbanx** instead of the Optic Portal, the procedure is very similar. You can find your keys under Settings→API keys.
 - i. The Merchant ID (PMLE) number is part of the API username, **located after the minus (-) sign in the API username** (as shown in the third image below, marked as 1). Copy it correctly and paste it into the MERCHANT ID field.
 - ii. Copy the API key using the copy key button (as shown in the third image below, marked as 2) and paste it into the PRIVATE API KEY field.
 - iii. **Note:** Each time you create or update an API key, a security token will be sent to your email, which you'll need to enter.
6. Click "Verify Account" (in the fourth image below)

The screenshot shows the 'API keys' page in the Optic interface. The left sidebar contains navigation options: Homepage, Business, Payments, Analytics, Merchant, Settings, and Developer. Under 'Developer', 'API keys' is selected. The main content area is titled 'API keys' with the subtitle 'Access your API keys'. A card titled 'Test Cpmpany 1109180' (with '1109180' highlighted in a red box and a red '1') contains a table with columns 'Username', 'Password', and 'Copy Refresh'. The table lists two keys: 'OT-1109180' with a 'Public Key' and 'pml-1109180' with a 'Secret Key'. The 'Secret Key' row has a red box around the 'Authenticate now' button (with a red '2') and a 'Show more' link. Copy and refresh icons are visible for both keys.

This screenshot shows the same 'API keys' page. The card title is now 'Test Cpmpany | 1109180'. The table lists 'OT-1109180' and 'pml-1109180'. The 'pml-1109180' row has a red box around the 'Show more' link and a red box around the copy icon. The 'Authenticate now' button is no longer visible.



NETBANX. Welcome, | [Contact Us](#) | [Apply Now](#) | [Help](#) | [Sign Out](#)

Messages (0) | [Account Statement](#) | [Virtual Terminal](#) | [Reports](#) | [Accounts](#) | **Settings**

General | [Change Password](#) | [Security](#) | [Receipts](#) | [Emails](#) | **API Key** | [Apple Pay](#)


API Keys

Manage your API keys. Your API keys authenticate your Paysafe accounts, please keep them safe. Do not share your API keys in publicly accessible places such as Github or client-side code.

User name	Password	Actions
1 pml-123456	B-qa2-0-6761a9ee-0- View Base 64 Encoded	2  

Test accounts are pre-configured to make calls to our Cards, Customer Vault, Hosted and 3DS APIs. Contact support to request access to our Direct Debit and Alternate Payments APIs.

Single-Use Token

 Paysafe

Account settings


Contact our Integrations team to get access to your Optic Portal account and assistance with setup. Once you have access, you can use the Optic Portal to manage all your accounts and API keys.

You need your Merchant ID and Private API Key

The Private API Key is used for server-to-server communication

Important: Your Private API Key is sensitive information. Do not share it with anyone or expose it in client-side code. Keep it secure to prevent unauthorized access.

Visit our Merchant Portal for more details.

 Paysafe

SHOPIFY DOMAIN

MERCHANT ID

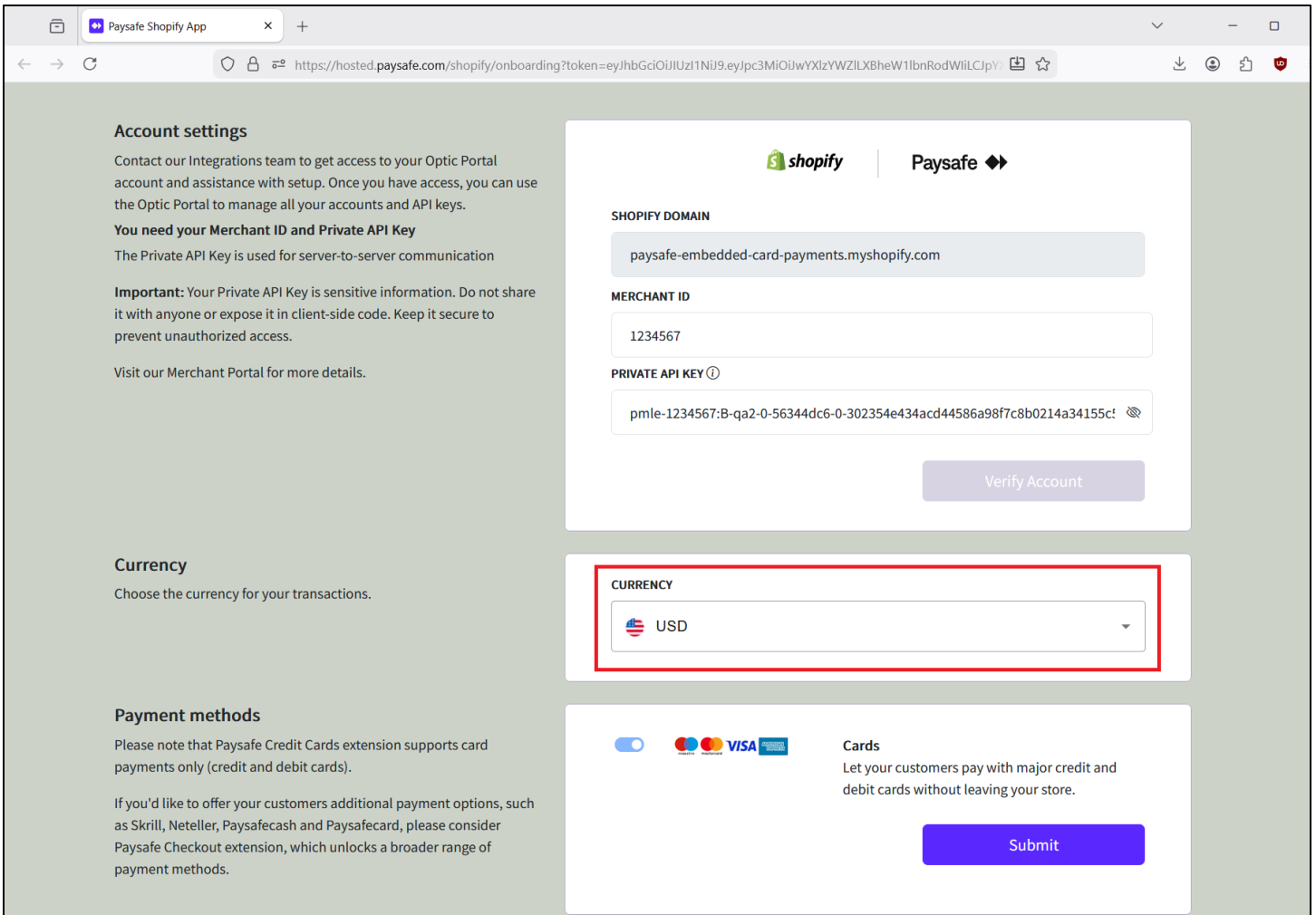
PRIVATE API KEY

[Verify Account](#)

Note: Make sure the password string is copied properly. Expected format of API key is “username:password”, for example:

pmle-339612:B-p1-0-671ac2c6-0-302c021415b4dd1a62a05302be43a17b75de0e5263483f5f021417a

7. After successfully verifying your account, the Currency and Payment Methods sections will appear. Select the currency that matches your Shopify store's currency.
8. Note: If you have multiple accounts (FMAs) for a specific payment method and selected currency, you can choose the correct one (that you plan to use for transaction processing), as shown in the image on the following page.
9. Once you have finished configuring your Paysafe account, click Submit, and the system will redirect you back to the Shopify Payments settings page.



Account settings

Contact our Integrations team to get access to your Optic Portal account and assistance with setup. Once you have access, you can use the Optic Portal to manage all your accounts and API keys.

You need your Merchant ID and Private API Key

The Private API Key is used for server-to-server communication

Important: Your Private API Key is sensitive information. Do not share it with anyone or expose it in client-side code. Keep it secure to prevent unauthorized access.

Visit our Merchant Portal for more details.

Currency

Choose the currency for your transactions.

Payment methods

Please note that Paysafe Credit Cards extension supports card payments only (credit and debit cards).

If you'd like to offer your customers additional payment options, such as Skrill, Neteller, Paysafecash and Paysafecard, please consider Paysafe Checkout extension, which unlocks a broader range of payment methods.

SHOPIFY DOMAIN

paysafe-embedded-card-payments.myshopify.com

MERCHANT ID

1234567

PRIVATE API KEY

pmle-1234567-B-qa2-0-56344dc6-0-302354e434acd44586a98f7c8b0214a34155c

Verify Account

CURRENCY

USD

Cards

Let your customers pay with major credit and debit cards without leaving your store.

Submit

Payment methods

Please note that Paysafe Credit Cards extension supports card payments only (credit and debit cards).

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Cards

Let your customers pay with major credit and debit cards without leaving your store.

Account:

1003399554

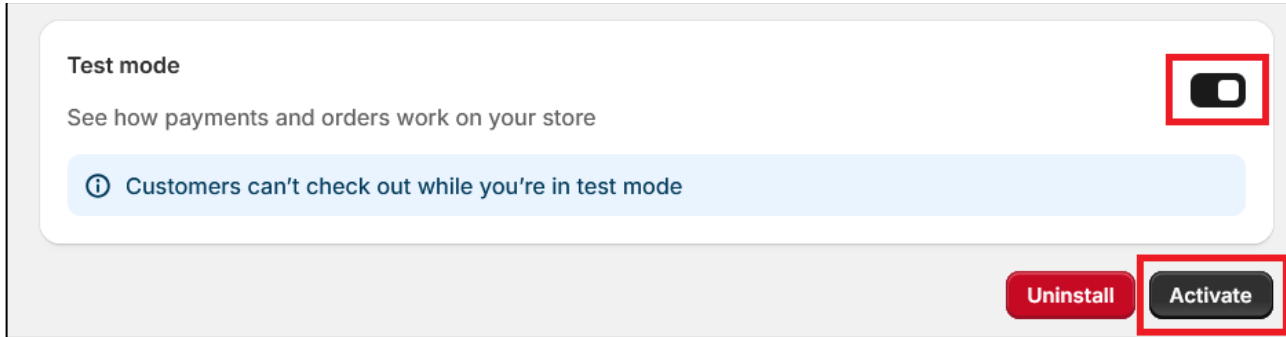
Submit

10. Click "Activate" to initiate processing with Paysafe.

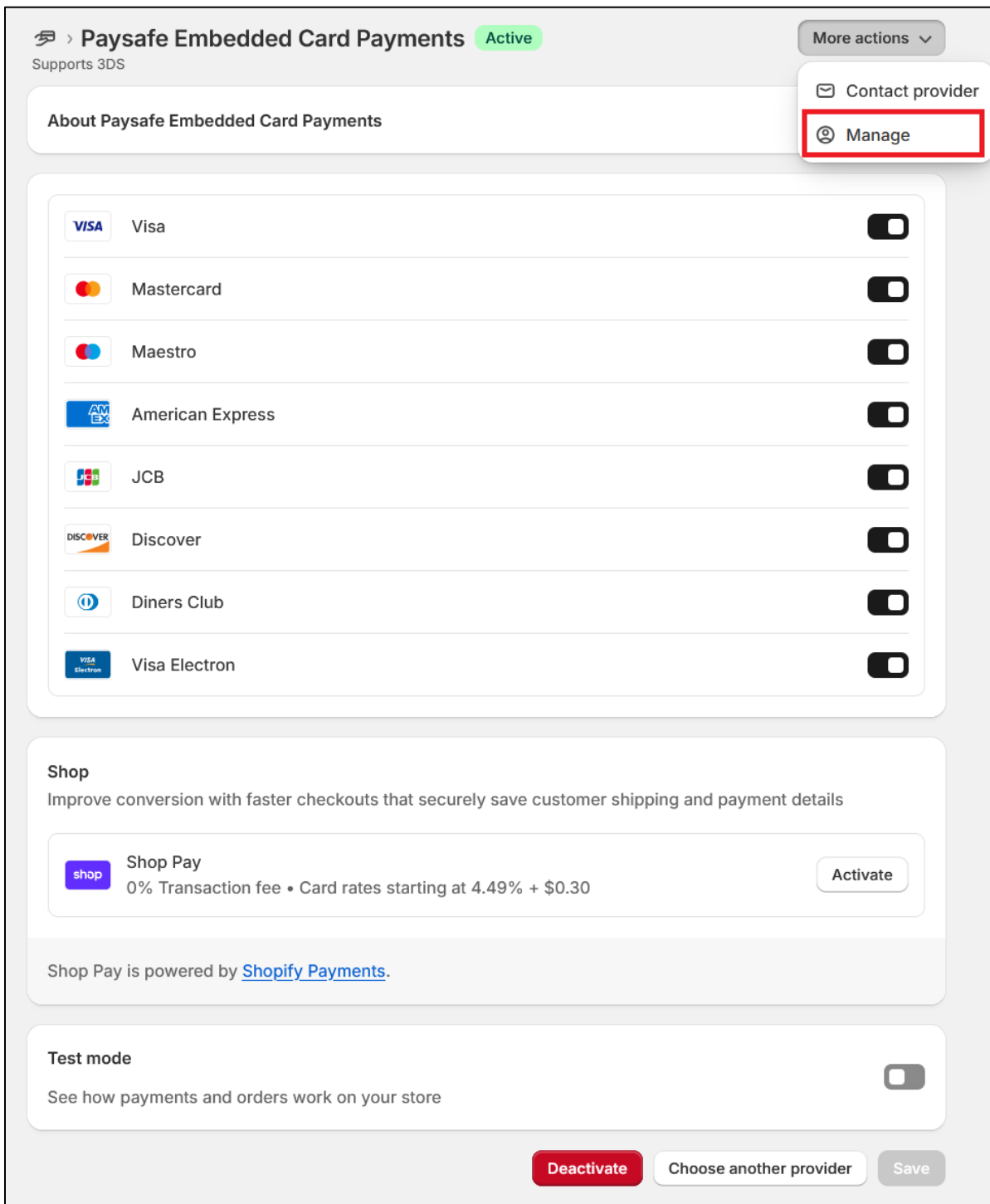
Note: "Test mode" has to be disabled in order to process live card payments.

The screenshot displays the configuration page for Paysafe Embedded Card Payments in a merchant's Shopify admin. At the top, it shows the app name 'Paysafe Embedded Card Payments' with an 'Installed' status and a 'More actions' dropdown. Below this is a section for card brands, each with a logo and a toggle switch: Visa, Mastercard, Maestro, American Express, JCB, Discover, Diners Club, and Visa Electron. The 'Shop' section features 'Shop Pay' with an 'Activate' button and details about transaction fees. A 'Test mode' section at the bottom has a toggle switch and a description. At the very bottom, there are 'Uninstall' and 'Activate' buttons, with the 'Activate' button highlighted by a red rectangular box.

11. To simulate test orders and payments, toggle "Test Mode" and activate the app.



12. If you want to return later to adjust the extension settings and payment methods, select More actions→Manage, as shown in the image below.



Testing Instructions: Payment testing in test mode

Contact

[Sign in](#)

Email or mobile phone number
johndoe@example.com

Delivery

Country/Region
United States

First name (optional)
John

Last name
Doe

Address
4600 International Gateway

① Add a house number if you have one

Apartment, suite, etc. (optional)

City
Columbus

State
Ohio

ZIP code
43219

Save this information for next time

Shipping method

Economy **FREE**
Ready to ship

Standard **\$6.90**
Ready to ship

Payment

All transactions are secure and encrypted.

Credit card **VISA**

Card number
4000 0000 0000 1091


Expiration date (MM / YY)
10 / 28

Security code
123

Name on card
John Doe

Use shipping address as billing address

Pay now



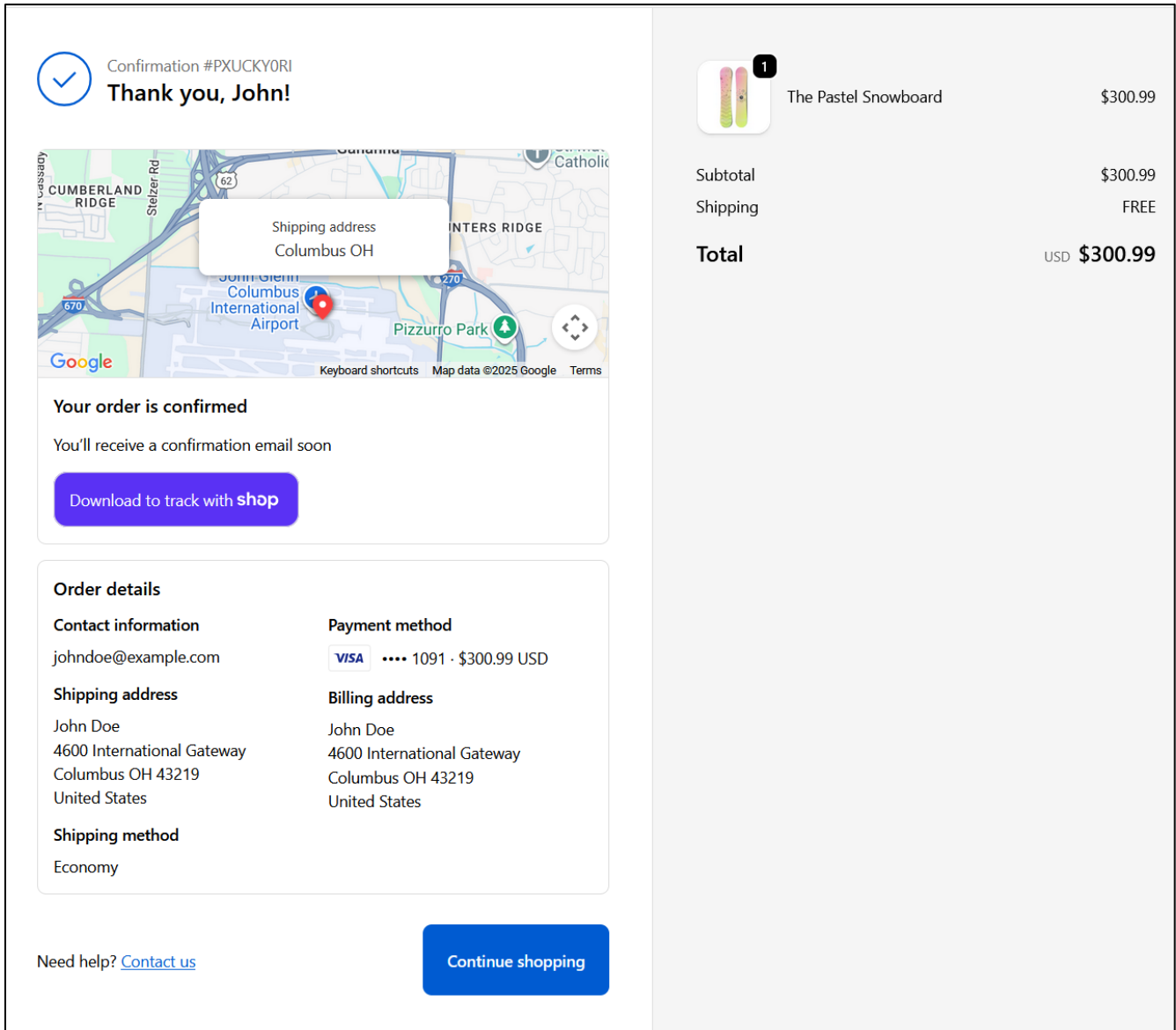
1 The Pastel Snowboard **\$300.99**

Discount code or gift card

Subtotal **\$300.99**

Shipping **FREE**

Total **USD \$300.99**



Confirmation #PXUCKY0RI
Thank you, John!

Shipping address
Columbus OH


Your order is confirmed
You'll receive a confirmation email soon

[Download to track with shop](#)

Order details

Contact information john.doe@example.com	Payment method VISA **** 1091 · \$300.99 USD
Shipping address John Doe 4600 International Gateway Columbus OH 43219 United States	Billing address John Doe 4600 International Gateway Columbus OH 43219 United States
Shipping method Economy	

Need help? [Contact us](#) [Continue shopping](#)

	The Pastel Snowboard	\$300.99
Subtotal		\$300.99
Shipping		FREE
Total		USD \$300.99

To test various transaction outcomes, we have adopted a transaction amount-based approach. This may require your products to be priced accordingly in your store to effectively simulate different results.

Note: currency does not affect the outcome, only the amount.

Payment response/outcome mapping:

#	Order / Transaction Amount	Simulated Outcome response
1	0 – 199.99	Order Rejected
2	200 +	Order Accepted

Void authorization response/outcome mapping:

#	Order / Transaction Amount	Simulated Outcome response
1	300 – 399.99	Void Authorization Rejected
2	All other amounts	Void Authorization Accepted

Capture response/outcome mapping:

#	Order / Transaction Amount	Simulated Outcome response
1	300 – 399.99	Capture Rejected
2	All other amounts	Capture Accepted

Refund response/outcome mapping:

#	Order / Transaction Amount	Simulated Outcome response
1	200 – 299.99	Refund Rejected
2	All other amounts	Refund Accepted

Test Cards

Important: Please use only Test Cards for testing (no real cards should be used) in Test Mode.

To test a purchase with 3DS Secure (3DS2), you can utilize one of:

Card	PAN	Expiry Date	CVV
Visa	4000000000001091	any date in future	any three digits
Mastercard	5200000000001096	any date in future	any three digits

Users will be prompted to enter a One-Time Passcode (OTP) (received via email or SMS) to authorize a 3D Secure transaction. In Test Mode, you can use the One-Time Passcode: 1234 to authorize a 3DS2 transaction.

Note: Remember to turn off “Test Mode” after completing your testing.

Congratulations! You have successfully activated the "Paysafe Embedded Card Payments" App.

Note: If you need to enable 3D Secure (3DS) for your checkout in Production, contact our support team as this service incurs an additional fee.

Step-by-Step Guide

The following scenarios demonstrate different ways merchants can use the Paysafe Embedded Card Payments app.

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**→**Payments** page, ensure that the selected Payment Capture Method is "**Automatically at checkout**".

2. Visit the Store:

- In the Shopify admin, use the "Visit your online store" icon/shortcut on the "Online Store" sales channel.

3. Add Item to Cart:

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

4. Check for Paysafe Credit Card Payment Method:

- On the Shopify Checkout page, the **Credit card** payment method should appear.
- If you don't see it, verify that the extension is enabled, **Test Flag** is active, and other settings are configured correctly.

5. Make a Payment:

- Paste the (test) card number, enter any Cardholder Name, an expiration date that is still valid, and any CVV
- Click "**Pay now**" to complete the payment.
- After successful payment, the customer is redirected to the success payment screen.

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**→**Payments** page, ensure that the selected Payment Capture Method is "**Manually**".

2. Visit the Store:

- In the Shopify admin, use the "Visit your online store" icon/shortcut on the "Online Store" sales channel.

3. Add Item to Cart:

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

4. Check for Paysafe Credit Card Payment Method:

- On the Shopify Checkout page, the **Credit card** payment method should appear.
- If you don't see it, verify that the extension is enabled, **Test Flag** is active, and other settings are configured correctly.

5. Make a Payment:

- Paste the test card number, enter any Cardholder Name, an expiration date that is still valid, and any CVV.
- Click "**Pay now**" to complete the payment.

6. Review Order Status:

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

Scenario 3: Canceling an Order with Authorized Payment (Void)

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

Note: As stated in “Testing Instructions: Payment testing in test mode”, when in test mode, voiding amounts between 300 and 399.99 will be unsuccessful. Voiding other amounts will be successful.

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 "**Authorized**" status.

3. Cancel the Order:

- Select More Actions→Cancel order
- Since the payment is only authorized, the extension will automatically create a Void transaction and update the payment status to "**Voided**".

4. Verify Void Transaction:

- Check the **Timeline** section of the order. There should be a message confirming the successful cancellation of the authorization (Voided).

Scenario 4: Refunding an Order (Refund)

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

Note: As stated in “Testing Instructions: Payment testing in test mode”, when in test mode, refunding amounts between 200 and 299.99 will be unsuccessful. Refunding other amounts will be successful.

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 "**Paid**" status.
- Click the **Refund** button.

3. Perform the Refund:

- Enter a partial or full payment amount.
- Then, click "**Refund**" button.

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 (Timeline)** section of the order for a message confirming the successful refund.

5. Partial Refunds:

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

Scenario 5: 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.

Note: As stated in “Testing Instructions: Payment testing in test mode”, when in test mode, capturing amounts between 300 and 399.99 will be unsuccessful. Capturing other amounts will be successful.

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 **"Authorized"** status.

3. Capture the Payment:

- Click the **"Capture payment"**
- Enter the amount you want to capture

4. Partial capture:

- If you enter a capture amount less than previously authorized amount, the payment status will change to **"Partially paid"**.
- It is not possible to do an additional capture later. In such case, any additional capture must be done via your merchant portal.

5. 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 (Timeline)** section of the order for a message confirming the successful settlement.