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Setup manual payments and realtime payment methods

Elenor A. - 2021-08-16 - [Payment Settings](#)

Your ShopFactory Total Care account allows you to setup multiple payment methods, which includes a combination of Manual and Realtime payment methods. If you are using a free Total Care account, then you can only enable one realtime payment and several manual payment methods.

To illustrate, I will setup shop payments with Manual methods: Send a cheque, Postal Transfer & Purchase Order and then Realtime Payment Methods Paypal¹ and Stripe².

1. Open your shop in ShopFactory

(If you are using an older version of ShopFactory, such as V6, V7 or V8 fixed and you have a GlobeCharge account - you need to also login to www.globecharge.com with your Globecharge username and password -> Settings => Payment Methods Accepted)

2. Click on **Central** drop-down menu -> **Payment Methods Accepted**

3. Choose your Country in the drop down box as well as your currency (this must be the same as the primary currency in your shop) .

4. Tick "I want to approve some payment methods myself" to enable Manual payment methods

Payment methods accepted



Payment methods wizard

Here you can define the payment methods you want to accept. You can accept payment methods yourself or use a third party payment service provider which verifies payments on your behalf.

The base currency of your account is set to: Australian Dollar

Payment processing:



I want to approve some payment methods myself

Many businesses approve payment methods such as 'Pay by check' or 'Pick up and pay' or 'Pay on Invoice' themselves.

I want to use a payment service provider

The partner companies listed below can approve payments made to you. You must have an account with them.

Country

Show all ▼

Select	Service Providers
<input checked="" type="checkbox"/>	PayPal PayPal
<input checked="" type="checkbox"/>	PayPal PayPal Express

5. Enable "PayPal" and 'Stripe' from the Select Payment Service Providers screen

Payment methods accepted

Payment methods wizard
 Here you can define the payment methods you want to accept. You can accept payment methods yourself or use a third party payment service provider which verifies payments on your behalf.
The base currency of your account is set to: Australian Dollar

Signup / Activate Stripe for ShopFactory

Payment processing:

☒ **I want to approve some payment methods myself**
 Many businesses approve payment methods such as 'Pay by check' or 'Pick up and pay' or 'Pay on Invoice' themselves.

☐ **I want to use a payment service provider**
 The partner companies listed below can approve payments made to you. You must have an account with them.

Country
 Show all

Select	Service Providers
<input type="checkbox"/>	Stripe for ShopFactory
<input checked="" type="checkbox"/>	PayPal
<input checked="" type="checkbox"/>	PayPal Express
<input type="checkbox"/>	PayPal Pro
<input type="checkbox"/>	Moneybookers (Skrill)
<input type="checkbox"/>	2checkout v2
<input checked="" type="checkbox"/>	AfterPay AU
<input type="checkbox"/>	ANZ eGate
<input type="checkbox"/>	ANZ eGate Direct

6. Click Next

7. Enter payment settings - including payment methods you want to accept

For PayPal

- Enter your username (the one used to login to your paypal account)
- Change or choose the currencies you want to accept by clicking the Set Currencies button (at least one currency your shop's primary currency must be selected)
- choose the card types you wish to accept with paypal (these must be valid for your account)
- On the right hand side you can add a surcharge for accepting that payment type (this will be add to your payment at checkout)
- You can also Enable or Disable "Authorization of payment only". Set the value to authorization to place a hold on the PayPal account for the authorized amount. If you have authorized transaction, you need to 'capture' the fund in order to receive the payment. This is useful if you do not want to process the payment straight away but check your stock and if you have the stock, the payment is captured. The customer does not get charged straight away until the you click on the "capture" payment action in your PayPal account.

Payment Wizard - Manual payment

PayPal:

Account details

Username/Email Address:

Authorization of payment only: ☐

When you select this function, your customers will not pay you immediately. PayPal will only verify the ability of the customer to pay. When you want the money to be paid, you have to log into your PayPal account and tell PayPal to withdraw the money from the customer.

Non-PayPal account: ☒

Buyer does not need to create a PayPal account to check out and landing page for Non-PayPal account.

Currency

Australian Dollar (AUD) A\$
British Pound (GBP) £
Euro (EUR) Euro
US Dollar (USD) \$

Payment method

☐ American Express

☐ Aura

☐ Delta

☐ Direct debit

☐ Discover

☐ Electron

☐ Electronic Cheque (United States)

☐ Eurocard

☒ Maestro %

☐ Mastercard

☐ Novus

Note: To setup up the Auto Return URL so buyers are immediately redirected back to your shop (This also ensures orders paid in PayPal are correctly tracked by Google)

PayPal payments: Setting up Auto Return URL so buyers are immediately redirected back to shop

<https://shopfactory.deskpro.com/en-GB/kb/articles/en-paypal-payments-setting-up-auto-return-url-so-buyers-are-immediately-redirected-back-to-sho>


For Stipe payment

Please refer to this link,

<https://shopfactory.deskpro.com/en-GB/kb/articles/en-using-stripe-for-shopfactory-platform-to-accept-payments-in-your-online-shop-3>

Stripe for ShopFactory:


Account details

Account ID: 

Test (Sandbox): ☒ **Tick if you want to be on Testing mode**

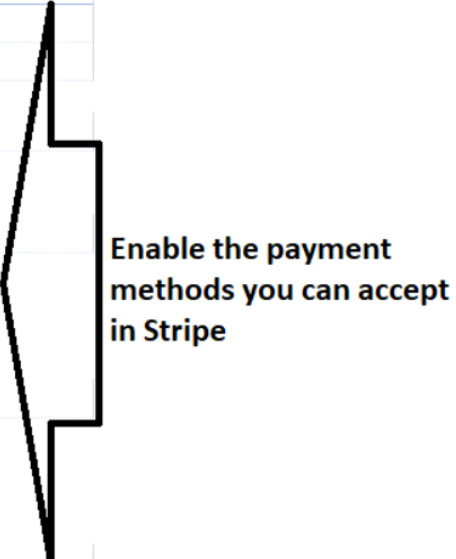
Currency:

Australian Dollar (AUD) A\$
British Pound (GBP) £
Canadian Dollar (CAD) C\$
Euro (EUR) Euro
US Dollar (USD) \$



Payment method

<input checked="" type="checkbox"/> Alipay	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
<input checked="" type="checkbox"/> Apple Pay	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
<input type="checkbox"/> Bancontact					
<input checked="" type="checkbox"/> Credit Card	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
<input type="checkbox"/> EPS					
<input type="checkbox"/> Giropay					
<input checked="" type="checkbox"/> Google Pay	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
<input type="checkbox"/> iDEAL					
<input type="checkbox"/> Klarna pay later					
<input type="checkbox"/> Klarna pay now					
<input type="checkbox"/> Klarna slice it					
<input checked="" type="checkbox"/> Microsoft Pay	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>
<input type="checkbox"/> Multibanco					
<input type="checkbox"/> Przelewy24					
<input type="checkbox"/> SEPA Direct Debit					
<input type="checkbox"/> SOFORT Banking					
<input checked="" type="checkbox"/> WeChat Pay	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>



Manual Payment Methods

- Change or choose the currencies you want to accept by clicking the Set Currencies button (at least one currency your shop's primary currency must be selected)
- Choose the card types you wish to accept manually, you can enter details about the payment in the comments field, such as who to make payment to and so on.
- On the right hand side you can add a surcharge for accepting that payment type (this will be add to your payment at checkout)

Payment Wizard - Manual payment

Manual payment:

Account details

Currency: Australian Dollar (AUD) A\$, British Pound (GBP) £, Euro (EUR) Euro, US Dollar (USD) \$

Set currencies

Payment method

☐ American Express

☐ Ask us to call you for your payment details

☐ Bank transfer

☒ Bank transfer (Australia) + 1.15 %

☐ Bank transfer (Deutschland)

☐ Bank transfer (Euro, GBP, CHF)

☐ Bank transfer (Nederland)

☐ Bank transfer (US\$)

☒ Bank transfer + 1 AUD

Our account details:

☐ Bank transfer

d) Once you have finished click on the Next Button.

8. The next window will show all the payment options you want to accept and the currencies for each payment type. **Sort the payment methods display by clicking the up/down button.**

Payment set up complete

Payment set up complete: You have now set up your payment methods. The following are the payment methods you can offer your customers.

Click on the up/down arrow to sort the payment methods display:

Payment method	Services	Currency
PayPal	PayPal	AUD USD
Visa	Manual payment	AUD GBP EUR PHP SGD USD
Mastercard	Direct One	AUD
American Express	Direct One	AUD
PayPal Express	PayPal Express	AUD
Eurocard	First Data Global Gateway e4	CAD USD
Novus	First Data Global Gateway e4	CAD USD
PagOnline by UniCredit	PagOnline by UniCredit	EUR
Pick up and pay	Manual payment	AUD GBP EUR PHP SGD USD
Postal Transfer	Manual payment	AUD GBP EUR PHP SGD USD
Bank transfer	Man	R PHP SGD USD
Direct debit	Wire	D
Send a cheque	Man	R PHP SGD USD
Pay by Money Order	Man	R PHP SGD USD
Cash on delivery	Man	R PHP SGD USD
Call shop with your payment details	Man	R PHP SGD USD
Maestro	Man	R PHP SGD USD
SEPA Direct Debit	Man	R PHP SGD USD

Sort payment methods by clicking the up/down arrow for each payment option -

Back Finish

9. Click Finish to accept these settings and Save.

10. These payment methods will now appear at the checkout page of your shopping cart.

¹ You must have a [Paypal](#) account to use this option.

² You must have a [Stripe](#) merchant account to use this option.