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Getting paid: connecting a payment method to WooCommerce

Payments, Orders & Shipping

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Getting paid: connecting a payment method to WooCommerce

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This is the part that stalls most shops, and hardly ever for technical reasons. WooCommerce connects to any payment method that has a plugin, but the method has to exist, it has to be contracted in your name, and it has to be one your customers actually use.

> **Do not copy the lists you find elsewhere.**
> Most articles about WooCommerce payments were written for other markets and are full of names that are no use here. What matters is what your customer has on their phone.

Where you connect it, inside WooCommerce

1. Open **WooCommerce**, **Settings** and the **Payments** tab. That list is everything the shop accepts.
2. Out of the box the list is short, and entirely manual: **direct bank transfer**, **cheque** and **cash on delivery**. None of them needs a contract.
3. Every automatic method arrives as a **separate plugin**, installed under **Plugins** and **Add New**, or uploaded as a file when the operator supplies it.
4. Once installed, the plugin appears in this same list. Enable it, open **Manage** and fill in the credentials the operator gave you.
5. **Drag to reorder.** The first one in the list is preselected at checkout, and it is the one most people will use.
6. Save, then place a test purchase from start to finish, at a small amount, with real money.

The methods used around here

The table below is the real landscape of this region. Not all of them exist in every country, and each is contracted with whoever runs it, not with us.

Method	Who runs it	How it reaches the shop
M-Pesa	Vodacom	An approved merchant account plus a plugin that talks to their interface. The buyer types their number and confirms on the phone
e-Mola	Movitel	Directly, or through a payment aggregator that bundles several methods into one connection
mKesh	Tmcel	The same route: operator or aggregator
Entity and reference	The banking network	The buyer gets an entity and a reference number and pays at an ATM or in their banking app
Multicaixa Express	The Multicaixa network	A merchant account on the network, and a plugin or aggregator to wire it into the shop
Multicaixa reference	The Multicaixa network	A reference generated with the order and paid at a terminal or in the app
Bank transfer	Your bank	Needs no plugin at all: you show the details, the customer transfers, and you confirm by hand
Cryptocurrency	A specialist processor	It exists and it works, but it is a minority. Check your customers would ask for it before putting it in the shop

The merchant account is yours, and the plugin is a third party's.
We host the shop, and we host it well. We are not a payment processor, we do not issue merchant accounts and we do not build the connections to the operators. Your credentials come from the operator or the aggregator; the plugin is maintained by whoever wrote it. The line is drawn in **how far our support goes**.

What we accept, and why it is useful to you

The live list of what **we** take payment with is at **payment methods**, and it varies by brand and by country. It is not your shop's list, but it is a fair indicator of what people here use without hesitating. To see how it feels from the paying side, read **how to pay your invoice**.

While you have no automatic payment

Do not hold the shop back for this. Two methods work from day one and require no contract at all.

1. **Direct bank transfer.** Enable it in the payments list and write your account details in the instructions field. The customer orders, transfers, and you mark the order paid.

2. **Cash on delivery.** It works well for deliveries in town and it disarms the mistrust of someone who has never bought online.

3. **Answer fast.** With either of them, the order left waiting a day for confirmation is the order you lose.

4. **Ask for the proof of payment over WhatsApp.** It is quicker than e-mail and the customer already has it on the phone: **putting WhatsApp on your site**.

Before you trust a payment plugin

Check	Why
When it was last updated	A payment plugin untouched for years is an open door
That it claims support for the current WooCommerce	Old versions break without warning and the shop stops closing orders
Who answers when it fails	The operator, the plugin author, or nobody. Find out beforehand, not on the day
Whether it stores credentials in plain text	The keys sit in the site database. A break-in takes those too
Whether you can test it	Sandbox mode, or at least one small real purchase, on a test site: **a test site**

Your shop should never store card numbers.
Where a card method exists, the card is handled by the processor and the shop never sees it. What that saves you is in **selling online: PCI and card data**.

Only advertise what you have tested.
A payment icon in the shop is a promise. If the buyer reaches checkout and it is missing, or it fails, you lose the sale and the trust.

NEED A HAND?

Shop live and want to be sure the server holds up at checkout?

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