How to Set Up Payments in WooCommerce

E-commerce & Online Stores · https://thewebops.com/help-center/e-commerce-online-stores/how-to-set-up-payments-in-woocommerce/

Quick checklist (what we'll cover)

- Connect Stripe and Paymob
- Configure payment gateways in WooCommerce
- Manage failed payments
- Process refunds safely

1) Connecting Stripe to WooCommerce

Stripe is one of the most popular and reliable online payment gateways.

Installation

1. Go to **Plugins → Add New**
2. Search for **"WooCommerce Stripe Payment Gateway"**
3. Install and activate the plugin

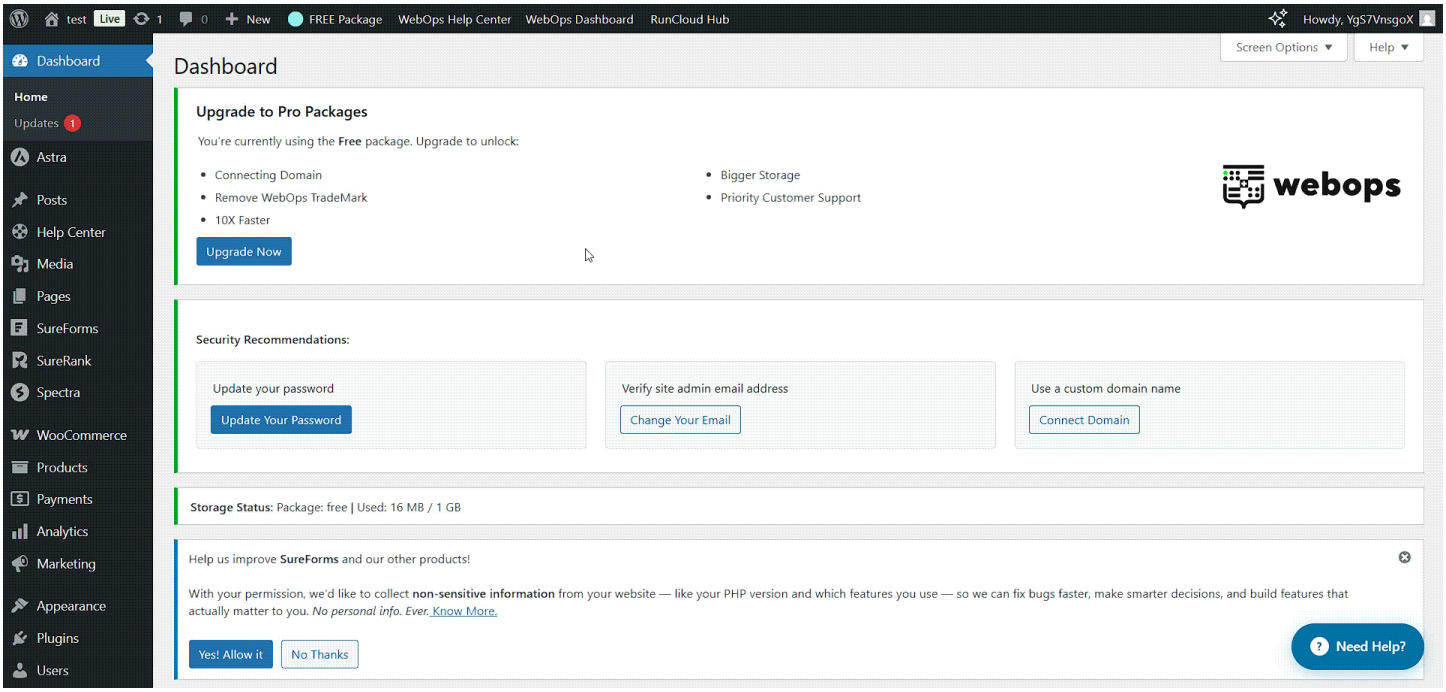
Configuration

1. Go to **WooCommerce → Settings → Payments → Stripe**
2. Enable Stripe and click **Setup** or **Complete Setup**
3. Click on Create or connect an account
4. Sign in to your **Stripe account** (or create one)
5. Copy your **Publishable Key** and **Secret Key** from your Stripe Dashboard → Developers → API Keys
6. Paste them in WooCommerce and click **Save changes**

Optional:

- Enable **Test Mode** first to simulate transactions
- Configure **Webhook endpoints** (provided in the Stripe setup screen) for real-time payment updates

Pro tip: Always test Stripe payments in test mode before going live.



2) Setting Up Payment Gateways in WooCommerce

WooCommerce supports multiple payment methods: manual (e.g., Cash on Delivery, Bank Transfer) and online (e.g., Stripe, Paymob, PayPal, etc.).

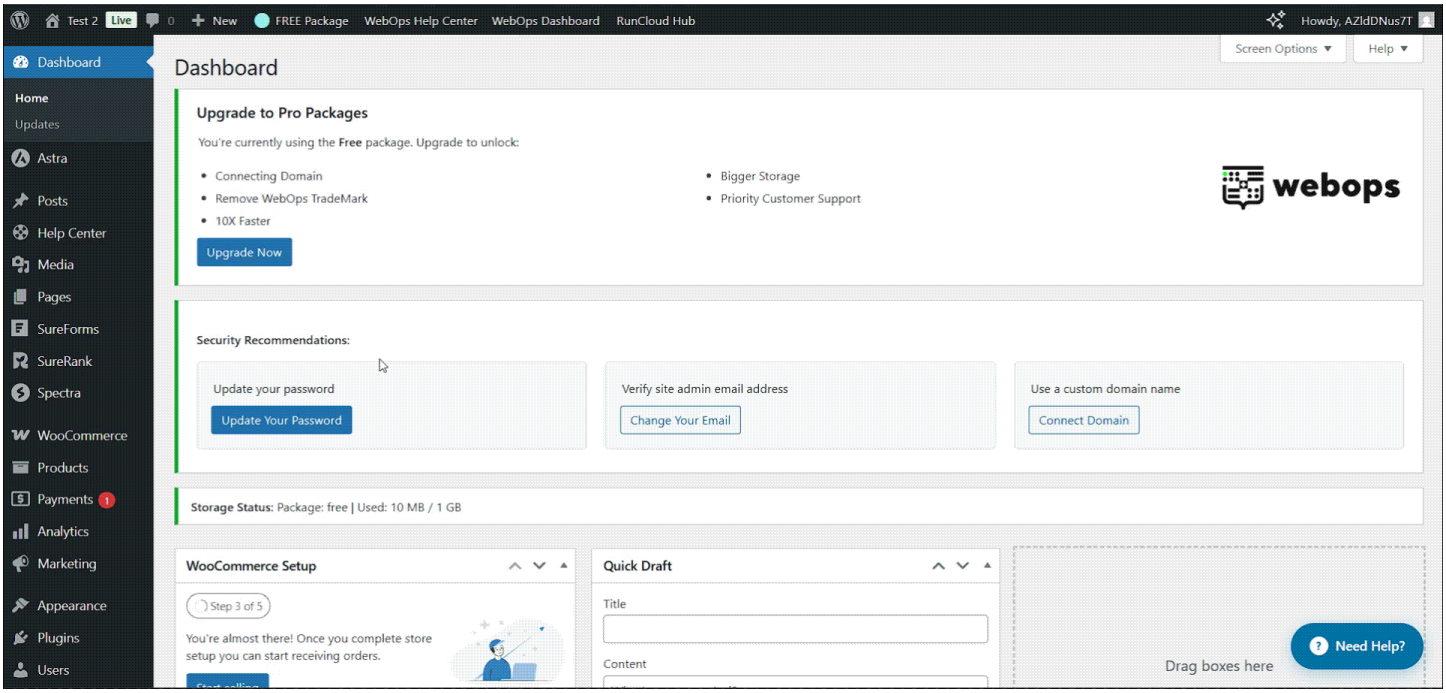
Access Payment Settings

1. Go to **WooCommerce → Settings → Payments**
2. You'll see a list of available gateways
3. Toggle each method **on/off** and click **Manage** to configure details

Common Built-in Methods

- **Cash on Delivery** - a simple offline option for local deliveries
- **Direct Bank Transfer (BACS)** - shows bank details for manual payments
- **Check Payments** - rarely used but still available
- **PayPal Standard** - quick setup with a PayPal email

Tip: Keep at least one online and one offline payment option to offer flexibility.



3) Connecting Paymob to WooCommerce

Paymob is a popular payment gateway in Egypt and the MENA region.

Installation

1. Go to **Plugins → Add New**
2. Search for **"Paymob for WooCommerce"** (official plugin or via marketplace)
3. Install and activate the plugin

Configuration

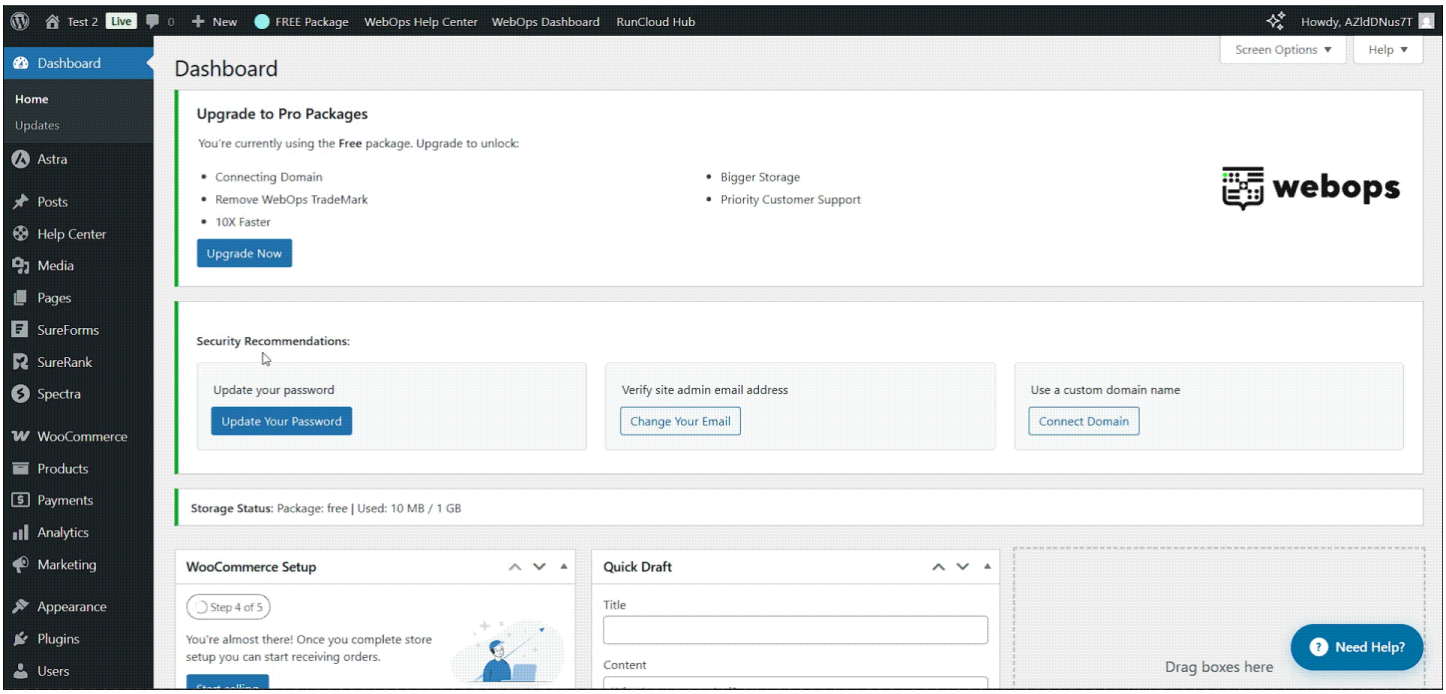
1. Go to **WooCommerce → Settings → Payments → Paymob**
2. Enable the gateway and click **Manage**
3. Log in to your **Paymob Dashboard**
4. Copy the following credentials:
   - **API Key**
   - **Integration ID**
   - **Iframe ID**
   - **HMAC Secret Key**

5. Paste them into the WooCommerce Paymob settings and click **Save changes**

Optional:

- Enable **test mode** for sandbox testing
- Choose accepted card types (Visa, MasterCard, Meeza, etc.)

Tip: Make sure your store's currency matches Paymob's supported currencies.



4) Managing Failed Payments

Payment failures can happen for many reasons -- expired cards, gateway downtime, or configuration errors.

Common issues & how to fix them:

Problem	Possible Cause	Fix
Payment gateway not showing at checkout	Not enabled or restricted by location	Check **WooCommerce → Settings → Payments** and **Allowed countries**
"Payment failed" error after checkout	Wrong API keys or test mode active	Verify live credentials

Payment stuck as "Pending payment"	Gateway didn't send confirmation	Check webhook configuration
Customer charged but order not completed	Webhook delay or timeout	Manually verify in Stripe/Paymob dashboard and update order status

Always check the WooCommerce **System Status → Logs** for detailed error messages (WooCommerce → Status → Logs).

5) Processing Refunds in WooCommerce

Manual Refund (offline)

1. Go to **WooCommerce → Orders**
2. Open the order → click **Refund**
3. Enter refund amount and note
4. Click **Refund manually**

Automatic Refund (via Stripe or Paymob)

If the gateway supports automatic refunds:

1. Go to the order
2. Click **Refund via [Gateway Name]**
3. The refund is processed automatically through the payment provider

Note: Refunds may take several business days to appear on the customer's card or account.

6) Common Troubleshooting & Tips

- **Payment gateway not visible:** Check enabled methods and currency compatibility
- **Refund failed:** Verify the gateway supports automatic refunds
- **Payment not updating:** Make sure webhooks are configured correctly
- **Multiple currencies:** Use a multi-currency plugin compatible with your payment gateways

7) Short FAQs

Q: Can I use more than one payment gateway? A: Yes. WooCommerce supports multiple gateways -- users can choose at checkout.

Q: How do I test transactions safely? A: Enable "Test Mode" in Stripe or Paymob and use test card numbers.

Q: Do I need SSL for payments? A: Yes. SSL (HTTPS) is required for all live payment processing.