

Magento 2 - Payment Restriction

by [KiwiCommerce](#)

Overview

- Restrict selected payment methods during storefront checkout.
- Apply storefront restrictions to selected customer groups.
- Restrict payment methods separately during Magento Admin order creation.
- Include guest customers by selecting the **NOT LOGGED IN** customer group.
- Configure different restrictions at Default, Website, and Store View scope.
- Load active Magento payment methods dynamically in the configuration.
- Load Magento customer groups dynamically in the configuration.
- Support standard storefront and REST checkout payment availability checks.
- Use Magento's event system without overriding core payment classes.
- Enable or disable all restriction rules from the Magento Admin.

Installation

- 1 Download the Payment Restriction extension package supplied by KiwiCommerce.
- 2 Create a backup of the Magento files and database.
- 3 Upload and extract the module ZIP package.
- 4 Copy the extracted files to:

```
app/code/KiwiCommerce/PaymentRestriction
```

Confirm that this file exists without an additional nested directory:

```
app/code/KiwiCommerce/PaymentRestriction/registration.php
```

After installing the extension, run the following commands from the Magento root directory:

```
php bin/magento module:enable KiwiCommerce_PaymentRestriction
php bin/magento setup:upgrade php bin/magento setup:di:compile
php bin/magento setup:static-content:deploy php
bin/magento cache:flush
```

If maintenance mode was enabled before installation, disable it after the commands complete:

```
php bin/magento maintenance:disable
```

- Log out from the Magento Admin and log in again.

Find more Magento extensions at [KiwiCommerce](#).

Where Will It Appear in the Admin Panel?

Go to: **Stores > Configuration > KiwiCommerce > Payment Restrictions**.

The **General** configuration section contains:

- Enable Module
- Frontend Payment Methods
- Admin Payment Methods
- Restricted Customer Groups

Configuration

Enable Module

Set **Enable Module** to **Yes** to apply the configured payment restrictions. Set it to **No** to leave Magento's normal payment-method availability unchanged.

Frontend Payment Methods

Select the payment methods that should be hidden during storefront checkout for restricted customer groups. Only payment methods that are currently active in Magento appear in this configuration list.

Admin Payment Methods

Select the payment methods that should be hidden while an administrator creates an order from the Magento Admin. Admin restrictions are independent of the customer's group. A selected Admin payment method is hidden during Admin order creation for the quote's configured Store View.

Restricted Customer Groups

Select the customer groups affected by **Frontend Payment Methods**. To apply storefront restrictions to guest checkout, include **NOT LOGGED IN**.

After saving the configuration, flush the Magento cache:

```
php bin/magento cache:flush
```

How Storefront Restrictions Work

A payment method is hidden during standard storefront or REST checkout only when all the following conditions are true:

- 1 The module is enabled for the quote's Store View.
- 2 The quote/customer belongs to a configured restricted customer group.
- 3 The payment method is selected under **Frontend Payment Methods**.

Customers in groups that are not selected continue to see the payment method when it is otherwise available in Magento.

How Admin Order Restrictions Work

When an administrator creates an order from **Sales > Orders > Create New Order**, the module checks **Admin Payment Methods** for the selected quote Store View.

Configured Admin payment methods are hidden regardless of the selected customer's group.

Store Scope

All settings are available at:

- Default Config
- Website
- Store View

The module reads configuration using the quote's Store View wherever a quote is available.

Important: In the current implementation, an empty scoped value falls back to the Default Config value. To remove an inherited restriction at a lower scope, configure the required scope carefully and test the result before release.

Features

- Global module enable/disable setting
- Customer-group-based storefront restrictions
- Separate Admin order-creation restrictions
- Guest checkout restriction support
- Store View-aware quote configuration
- Multiple payment-method selection
- Multiple customer-group selection
- Dynamic active payment-method source
- Dynamic customer-group source
- Frontend and REST area handling
- Event-based implementation through `payment_method_is_active`
- No Magento core class overrides

Limitations

- The extension controls payment-method availability; it does not change gateway behaviour or payment transactions.
- A third-party method that bypasses Magento's standard payment availability event may not be restricted.
- GraphQL checkout is not currently handled by the observer's configured application-area list.
- Existing orders are not changed when restriction configuration is updated.
- Only active payment methods are displayed in the Admin selection source.
- Empty Store View values fall back to Default Config values in the current implementation.

Upgrade

- 1 Back up the Magento database and current module directory.

- 2 Replace the files in `app/code/KiwiCommerce/PaymentRestriction` with files from the new ZIP package.
- 3 Run the Magento installation commands again.
- 4 Flush caches and test storefront checkout and Admin order creation.

Uninstall

Disable the module before removing its files:

```
php bin/magento module:disable KiwiCommerce_PaymentRestriction  
php bin/magento setup:upgrade php bin/magento cache:flush
```

You can then remove:

```
app/code/KiwiCommerce/PaymentRestriction
```

Removing the module does not disable or uninstall the Magento payment methods it previously restricted.

Need Additional Features?

Feel free to [Get in Touch with KiwiCommerce](#).

Other KiwiCommerce Extensions

- [Magento 2 Cron Scheduler](#)
- [Magento 2 Login As Customer](#)
- [Magento 2 Inventory Log](#)
- [Magento 2 Enhanced SMTP](#)
- [Magento 2 Customer Password](#)

Compatibility

- [Magento Open Source 2.4.x](#)
- [Adobe Commerce 2.4.x](#)
- [PHP 8.1 or later](#)

The current module documentation records testing on Magento 2.4.8. Always verify the extension in a staging environment before installing it on production.

Contribution

We encourage contributions through:

- Bug reports and feature requests.
- Pull requests for improvements.
- Documentation corrections.

We love answering questions and hearing your feedback.

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- [Visit the KiwiCommerce website](#)

License

The extension is licensed under **OSL-3.0** and **AFL-3.0**, as declared in `composer.json`.