Checkout Shows No Payment Methods or Keeps Loading

Troubleshooting · https://wpfactory.com/docs/checkout-no-payment-methods/



PAYMENT GATEWAYS PER PRODUCTS

See every feature and the pricing on the Payment Gateways per Products plugin page.

View plugin →

If checkout shows no payment methods or hangs with Payment Methods by Product & Country for WooCommerce active, check your rules at WPFactory > Payment Gateways per Products so at least one gateway stays allowed, enable the Pro fallback gateway, rule out theme or plugin JavaScript conflicts, clear caches, and confirm the gateways are enabled in WooCommerce.

Common symptoms

- The checkout page shows "no payment options available" or a blank area where the methods should be.
- Checkout spins or fails to update, even though gateways are enabled globally.

Causes

- The combined rules exclude every gateway for the current cart (see the mixed-cart article).

- A JavaScript or AJAX error from the theme or another plugin is stopping the checkout from updating.
- The gateways themselves are disabled or misconfigured in WooCommerce.

Solution

1. Check your rules at **WPFactory > Payment Gateways per Products**: for the cart's products, make sure at least one gateway is still allowed and that you have not set the same term in both Include and Exclude.
2. Enable the Pro **fallback gateway** (General tab) so a conflicting cart always keeps one option.
3. Temporarily disable other plugins and switch to a default theme to rule out a checkout JavaScript conflict.
4. Clear all caches and reload checkout.
5. Open the browser console (F12) for JavaScript errors, and enable `WP_DEBUG` to catch PHP notices.
6. Confirm the gateways are enabled in **WooCommerce > Settings > Payments**; custom or third-party gateways must be properly set up too.

Prerequisites

- The plugin and WooCommerce are up to date.
- At least one gateway is enabled and correctly configured in WooCommerce.

Need a hand?

Send the details to our team on the Payment Gateways per Products support forum.

Related articles

- Show a Fallback Payment Method for Conflicting Carts
- Payment Methods by Product & Country: Additional Tips
- Payment Methods by Product & Country: Advanced Troubleshooting
- Set Payment Methods from the Product Edit Page
- Payment Methods by Product & Country: Reset a Settings Section