How to Show Payment Methods by Country in WooCommerce

How to · https://wpfactory.com/docs/conditional-payments-by-country/

To show payment methods by country in WooCommerce, use Conditional Payment Methods for WooCommerce: go to **WPFactory > Conditional Payment Gateways > Country**, enable **Require Country** or **Exclude Country**, pick countries for each gateway, choose how the country is detected and save.

Use **Require Country** to offer a gateway only in certain countries (for example, bank transfer for domestic customers only) and **Exclude Country** to hide it in specific countries (for example, no Cash on delivery for international orders).

Before you start

- Conditional Payment Methods installed and active.
- Free version: country rules work for Direct bank transfer, Check payments, Cash on delivery and PayPal Standard. Other gateways need Pro.
- If you plan to detect the country by IP, WooCommerce geolocation must be working (MaxMind Geolocation set up at **WooCommerce > Settings > Integration**).

Restrict payment methods by country

1. Go to **WPFactory > Conditional Payment Gateways** (also reachable at **WooCommerce > Settings > Conditional Payment Gateways**) and open the **Country** section.
2. In the **Require Country** block, tick **Enable/disable: Enable section** and select the allowed countries next to each gateway. Use **Select all** or **Deselect all** to speed things up.
3. In the **Exclude Country** block, tick **Enable section** and select the countries where each gateway should be hidden.

4. Scroll to **Country Detection** and choose **Country detection**: **Country by IP (geolocation)**, **Billing country** or **Shipping country**.
5. Optionally edit the **Additional notice**. The default reads `"%gateway_title%" is not available for your country.`
6. Click **Save changes**.

Require Country

Enable/disable

☑ Enable section

Direct bank transfer

Select all | Deselect all

Check payments

Select all | Deselect all

Cash on delivery

× Canada × United States (US)

Select all | Deselect all

Additional notice

☑ Enable

In addition to hiding a gateway, you can also add extra notice on the checkout page.

Available placeholder(s): `%gateway_title%` .

"%gateway_title%" is not available for your country.

Exclude Country

Enable/disable

☐ Enable section

Direct bank transfer

Select all | Deselect all

Check payments

Select all | Deselect all

Cash on delivery

Select all | Deselect all

Additional notice

☑ Enable

In addition to hiding a gateway, you can also add extra notice on the checkout page.

Available placeholder(s): `%gateway_title%` .

"%gateway_title%" is not available for your country.

Country Detection

Country detection

Country by IP (geolocation)

Which country detection to choose

Option	Uses	Best for
Country by IP (geolocation) (default)	The visitor's IP address, looked up by WooCommerce geolocation.	Rules about where the shopper is, regardless of the address they type.
Billing country	The billing country on the checkout form.	Payment rules tied to the card or account holder's address.
Shipping country	The shipping country on the checkout form.	Rules tied to the delivery destination, such as Cash on delivery.

The default is **Country by IP**. If most of your rules are about the address the customer enters, switch to **Billing country** or **Shipping country**, so the gateways update when the customer changes the country field.

Need states, cities or postcodes, or per-product rules?

This condition works at country level only. To restrict gateways by state, city or postcode, use Conditional Payment Methods by Location for WooCommerce, see restrict payment methods by state and restrict payment methods by postcode. To assign allowed gateways on each product's edit page instead of from one settings screen, Payment Methods by Product & Country for WooCommerce is the better fit, see assign payment gateways to individual products.

FAQ

What happens if the country cannot be detected?

If geolocation returns no country (or the customer has not entered one yet), there is nothing to match. A **Require Country** rule then hides the gateway, and an **Exclude Country** rule leaves it visible.

Can I use Require and Exclude together?

Yes. Both are checked, and the gateway must pass both. In practice, one of them per gateway is usually enough.

Does the country rule update when the customer changes their address?

With **Billing country** or **Shipping country**, yes: the rule is checked each time WooCommerce refreshes the payment methods after an address change. With **Country by IP**, the address fields do not affect the result.

Can I test country rules without a VPN?

Set **Country detection** to **Billing country** while testing and change the billing country at checkout. Turn on **General > Debug** to log each check to **WooCommerce > Status > Logs**.



CONDITIONAL PAYMENT METHODS FOR WOOCOMMERCE

Country rules are free for the four built-in WooCommerce gateways. Conditional Payment Methods for WooCommerce Pro applies them to any payment gateway.

See what Pro unlocks →

Need a hand? Our team answers every ticket on the Conditional Payment Methods support forum.

Related articles

- How to Restrict Payment Methods by Currency or Language in WooCommerce
- How to Enable Payment Methods by Date and Time in WooCommerce
- How to Hide Payment Methods by Product, Category or Tag in WooCommerce
- How to Restrict Payment Methods by User Role, User or IP Address in WooCommerce

- How to Hide a Payment Method Based on Cart Total in WooCommerce