How to Restrict Payment Methods by User Role, User or IP Address in WooCommerce

How to · https://wpfactory.com/docs/conditional-payments-user-role/

To restrict payment methods by user role in WooCommerce, use Conditional Payment Methods for WooCommerce: go to **WPFactory > Conditional Payment Gateways > User Role**, enable **Require User Role** or **Exclude User Role**, select roles for each gateway and save. The **User** and **Customer IP** sections work the same way for user IDs and IP addresses.

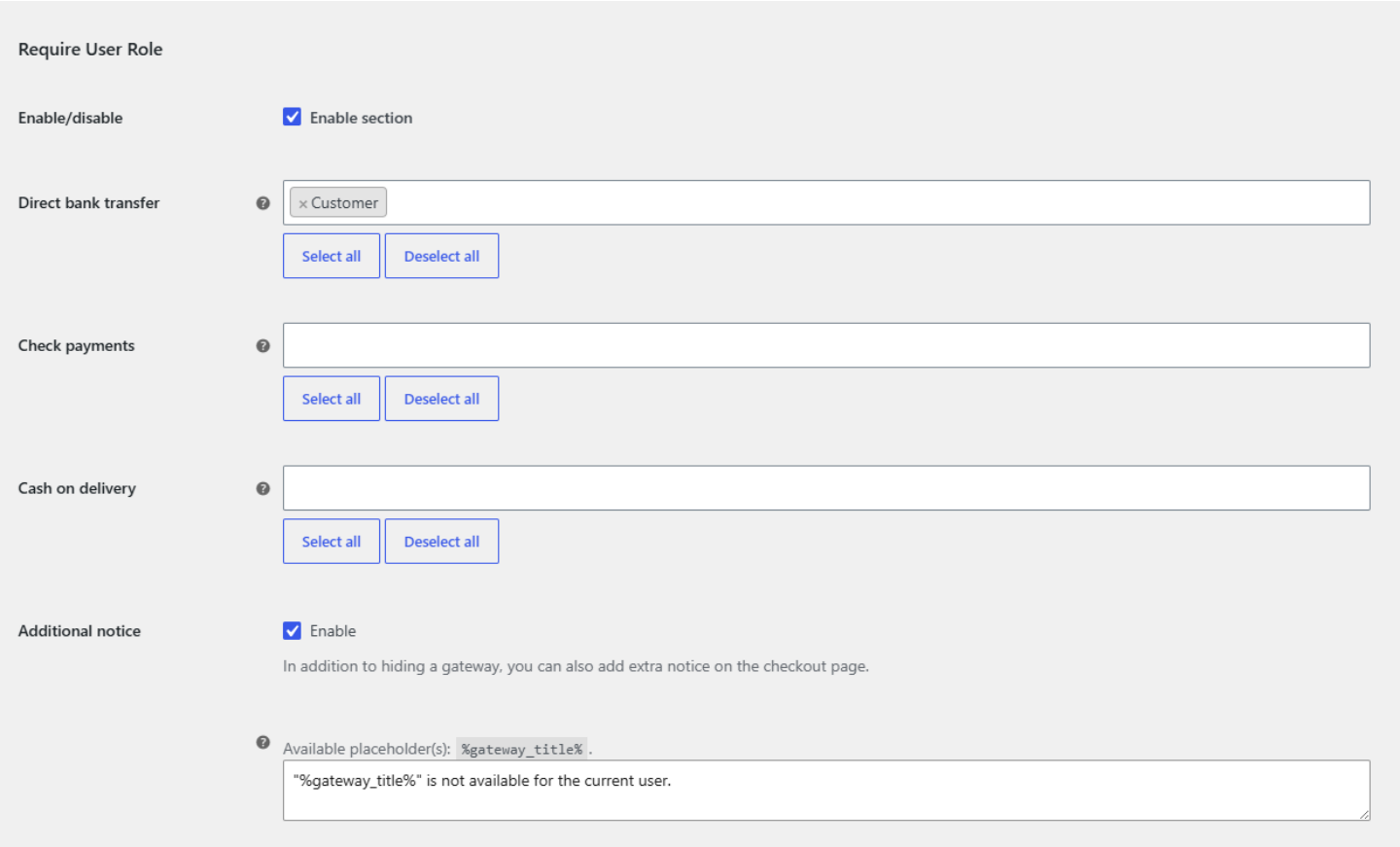
Common uses: offer invoice or bank transfer payment to wholesale customers only, hide Cash on delivery from guests, allow a test gateway only for your own account, or block a gateway for IP ranges you have had fraud from.

Before you start

- Conditional Payment Methods installed and active.
- Free version: these rules work for Direct bank transfer, Check payments, Cash on delivery and PayPal Standard. Other gateways need Pro.

Restrict payment methods by user role

1. Go to **WPFactory > Conditional Payment Gateways** (also reachable at **WooCommerce > Settings > Conditional Payment Gateways**) and open the **User Role** section.
2. To offer a gateway only to certain roles, tick **Enable section** under **Require User Role** and select the roles next to that gateway, for example a wholesale role next to Direct bank transfer.
3. To hide a gateway from certain roles, tick **Enable section** under **Exclude User Role** and select those roles next to the gateway.
4. Optionally edit the **Additional notice**. The default reads `"%gateway_title%" is not available for the current user.`
5. Click **Save changes**.



The role list comes from your site, so custom roles added by other plugins appear too. A user with several roles matches if any one of their roles is selected. Guests have no role, so they never match a Require User Role rule.

Restrict payment methods for specific users or guests

1. Open the **User** section.
2. Enable **Require User** or **Exclude User**.
3. Next to the gateway, enter user IDs, one per line, for example `100` and `101`. Use `0` for guests (visitors who are not logged in).
4. Click **Save changes**.

Example: to hide Cash on delivery from guests, enable **Exclude User** and enter `0` next to Cash on delivery.

Restrict payment methods by IP address

1. Open the **Customer IP** section.

2. Enable **Require Customer IP** or **Exclude Customer IP**.
3. Next to the gateway, enter IP addresses, one per line. CIDR ranges such as `10.0.0.0/8` are accepted.
4. Click **Save changes**.

The IP address is read through WooCommerce, which also checks common proxy headers. Behind a CDN or proxy that hides the real visitor IP, the rule sees the proxy address instead.

FAQ

Where do I find a user's ID?

Go to **Users** in the WordPress admin and open the user. The ID is shown in the address bar as `user_id=`.

Can I combine a role rule with a cart total rule?

Yes. Every enabled condition must pass, so a gateway can be limited to wholesale customers and to orders above a minimum at the same time. See hide a payment method based on cart total.

Can I show a different notice per language?

Yes. Notices accept shortcodes, so you can use `[alg_wc_cpg_translate]` with WPML or Polylang. See the shortcodes and developer reference.



CONDITIONAL PAYMENT METHODS FOR WOOCOMMERCE

Role, user and IP 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 Show Payment Methods by Country in WooCommerce
- Troubleshooting Conditional Payment Methods