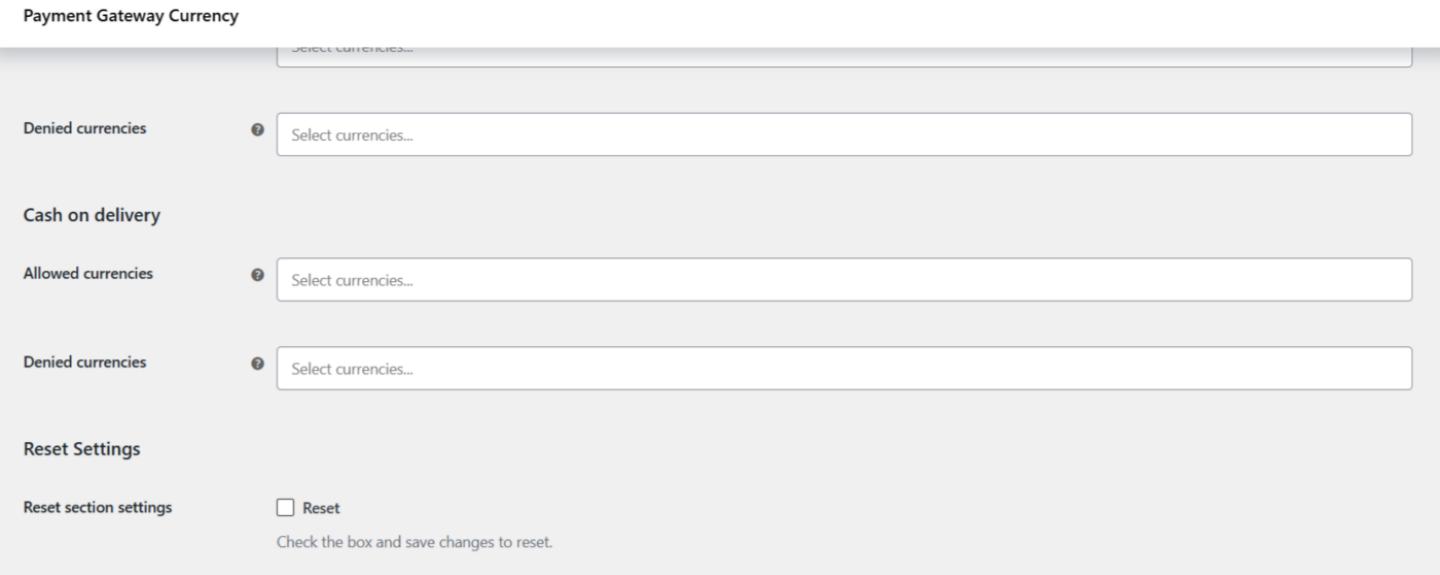
Convert Currency vs Restrict Currency: Which Mode to Use

Getting Started · https://wpfactory.com/docs/convert-currency-vs-restrict-currency/

In Payment Gateway Currency for WooCommerce, use Convert Currency when a gateway must charge in a specific currency: it converts the cart and order totals by a rate you set. Use Restrict Currency when a gateway supports only certain currencies: it shows or hides the gateway by cart currency. Each mode has its own sub-tab, and you can use both.



The two modes at a glance

Mode	What it does	Use it when
Convert Currency	Charges each gateway in a currency you choose, converting the cart and order totals by a rate you set or fetch automatically.	A gateway needs to settle in a specific currency, for example charging a local bank transfer in EUR while your shop runs in USD.

Restrict Currency	Shows or hides each gateway depending on the cart currency, using an allowed or denied currency list per gateway.	A gateway only supports certain currencies and you want it to disappear for carts in any other currency.

Convert Currency

On the **Convert Currency** sub-tab you enable the section, then give each payment gateway a target currency, a conversion rate, and optionally a symbol and decimal count. When a customer picks that gateway, the totals are converted to its currency at checkout. It has its own sub-sections for **General** settings, frontend **Info** display, **Admin** display, third-party **Compatibility**, and **Advanced** behavior. See the how-to on setting a different currency per payment gateway for the full walkthrough.

Restrict Currency

On the **Restrict Currency** sub-tab you enable the section, then for each gateway set **Allowed currencies** (the gateway shows only for those currencies) or **Denied currencies** (the gateway is hidden for those currencies). An empty list is ignored, so a gateway with no lists set is always available. Nothing is converted in this mode; it only controls which gateways appear.

Where to find both

Both modes live under **WPFactory > Payment Gateway Currency** (also reachable at **WooCommerce > Settings > Payment Gateway Currency**). **Convert Currency** is the default sub-tab; **Restrict Currency** is the second sub-tab.

Free and Pro

Both modes work in the free version for the five standard gateways: Direct bank transfer, Check payments, Cash on delivery, PayPal, and WooCommerce PayPal Payments. Pro unlocks both modes for every other payment gateway on your store. That gateway coverage is the entire difference between Free and Pro; there is no cap on currencies or feature tiering beyond it.



PAYMENT GATEWAY CURRENCY FOR WOOCOMMERCE

Start with the mode that fits your checkout, or combine them. To apply either mode to any gateway beyond the five standard ones, unlock them all with Payment Gateway Currency for WooCommerce Pro.

See what Pro unlocks →

Related articles

- Convert Currency Troubleshooting
- Restrict Currency Options for Payment Gateways
- Convert Currency Advanced Options Explained
- Convert Currency Compatibility Options Explained
- Convert Currency Admin Options Explained