# How to Restrict Payment Methods by City in WooCommerce

How to · https://wpfactory.com/docs/payments-by-location-city/

To restrict payment methods by city in WooCommerce, use Conditional Payment Methods by Location for WooCommerce: go to **WPFactory > Payment Gateways by Customer Location > Cities**, type city names, one per line, in **Include cities** or **Exclude cities** for each gateway, choose billing or shipping city in General and save.

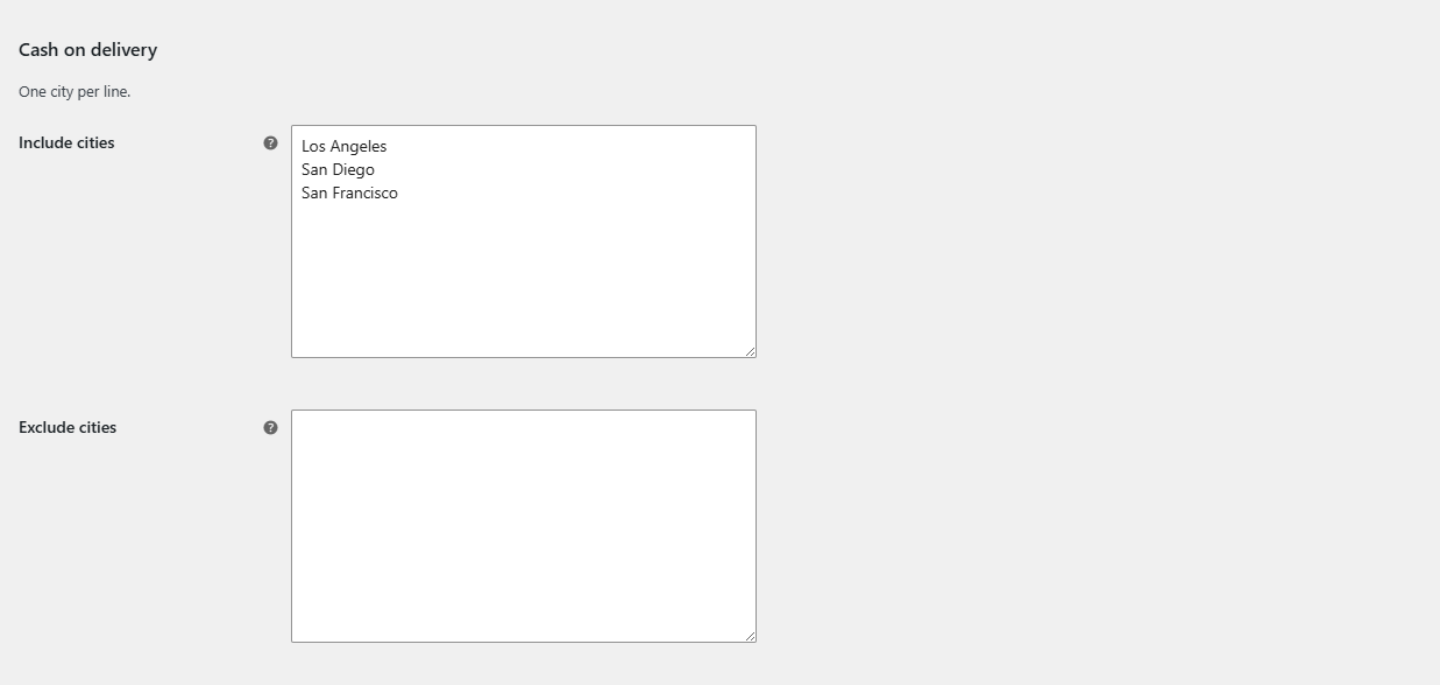
A typical use is offering Cash on delivery or in-person payment only in the cities where you run your own delivery.

## Before you start

- Payment Methods by Location installed and active.
- City rules read the city from the classic checkout form. Use the classic checkout (the `[woocommerce_checkout]` shortcode) for city rules, see troubleshooting for the block checkout.

## Restrict payment methods by city

1. Go to **WPFactory > Payment Gateways by Customer Location** (also reachable at **WooCommerce > Settings > Payment Gateways by Customer Location**) and open **General** .
2. Set **Detect city by** to **Billing city** (default) or **Shipping city**, and save.
3. Open the **Cities** section and make sure **Gateways by city: Enable section** is ticked.
4. For each gateway, type city names in **Include cities** (gateway shows ONLY there) or **Exclude cities** (gateway is hidden there), one city per line.
5. Click **Save changes**.




## How city names are matched

- Matching is exact but not case-sensitive: `berlin` matches `Berlin` and `BERLIN`.
- Spelling, spaces and accents must match what customers type. Add common variants on separate lines, for example `Munich` and `München`.
- Until the customer has entered a city, the plugin uses your store's city from **WooCommerce > Settings > General**.

## FAQ

### Can I use wildcards in city names?

No. Wildcards and ranges work in the Postcodes section only. If city names are too varied, use postcode rules instead.

### The gateway list does not update while the customer types the city.

Add **Billing city** or **Shipping city** under **General > Advanced Options > Force JavaScript checkout update**. The checkout then refreshes as the customer types in that field.

## Why does a city rule affect customers who have not typed a city?

Because the store city is used as the fallback. If your store city is in an Exclude list, the gateway stays hidden until the customer enters their own city.



**CONDITIONAL PAYMENT METHODS FOR WOOCOMMERCE**

All location rules in this guide work with any payment gateway, including third-party and custom gateways.

**See Conditional Payment Methods by Location for WooCommerce →**

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

Related articles

- How to Restrict Payment Methods by State in WooCommerce
- How to Show or Hide Payment Methods by Customer Country in WooCommerce
- Payment Methods by Location Developer Hooks
- Payment Methods by Location Settings Reference
- Getting Started with Conditional Payment Methods by Location for WooCommerce