How to Restrict Payment Methods by Postcode or ZIP Code in WooCommerce

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

To restrict payment methods by postcode or ZIP code in WooCommerce, use Conditional Payment Methods by Location for WooCommerce: go to **WPFactory > Payment Gateways by Customer Location > Postcodes**, enter postcodes, wildcards or ranges in **Include postcodes** or **Exclude postcodes** for each gateway and save.

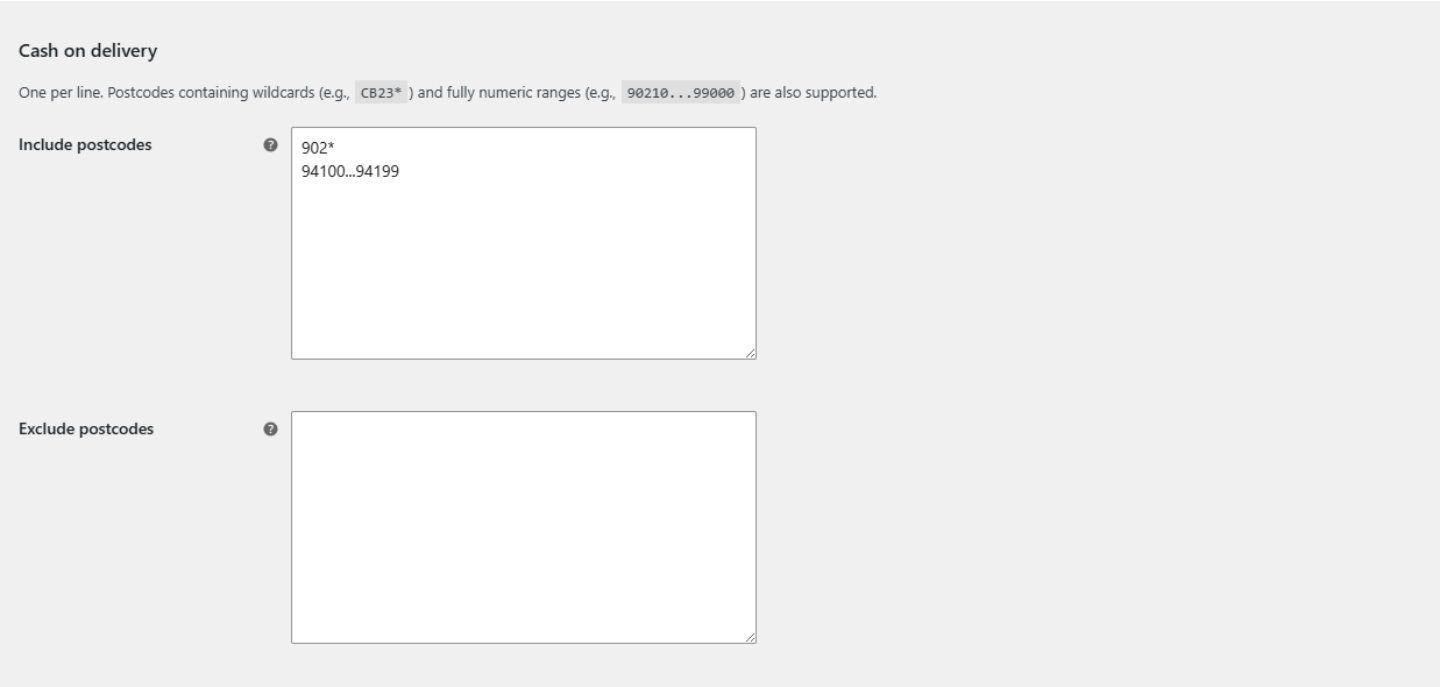
Examples: allow Cash on delivery only in your local delivery area, or hide a gateway for remote postcodes where you cannot collect payment on delivery.

Before you start

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

Restrict payment methods by postcode

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 postcode by** to **Billing postcode** (default) or **Shipping postcode**, and save.
3. Open the **Postcodes** section and make sure **Gateways by postcode: Enable section** is ticked.
4. For each gateway, enter one postcode, wildcard or range per line in **Include postcodes** (gateway shows ONLY there) or **Exclude postcodes** (gateway is hidden there).
5. Click **Save changes**.



Postcode formats

Format	Example	Matches
Exact postcode	`10115`	That postcode only.
Wildcard	`CB23*`	Every postcode starting with CB23.
Numeric range	`90210...99000`	Every numeric postcode from 90210 to 99000, inclusive. Use three dots, and numbers only.

Matching ignores letter case, but spaces count: `SW1A 1AA` and `SW1A1AA` are different values. Enter postcodes in the format your customers use, or add both forms. A wildcard such as `SW1A*` covers both.

FAQ

Can I use ranges for UK or Canadian postcodes?

Ranges are for fully numeric postcodes. For alphanumeric postcodes, use wildcards, for example `M5V*`.

What postcode is used before the customer types one?

Your store's postcode from **WooCommerce > Settings > General**. Once the customer enters a postcode and the checkout refreshes, their postcode is used.

The payment methods do not update while the customer types the postcode.

Add **Billing postcode** or **Shipping postcode** under **General > Advanced Options > Force JavaScript checkout update**.



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 City in WooCommerce
- 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