How to Restrict Payment Methods by State in WooCommerce

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

To restrict payment methods by state in WooCommerce, use Conditional Payment Methods by Location for WooCommerce: go to **WPFactory > Payment Gateways by Customer Location > States**, select states in **Include states** or **Exclude states** for each gateway, choose billing or shipping state in General and save.

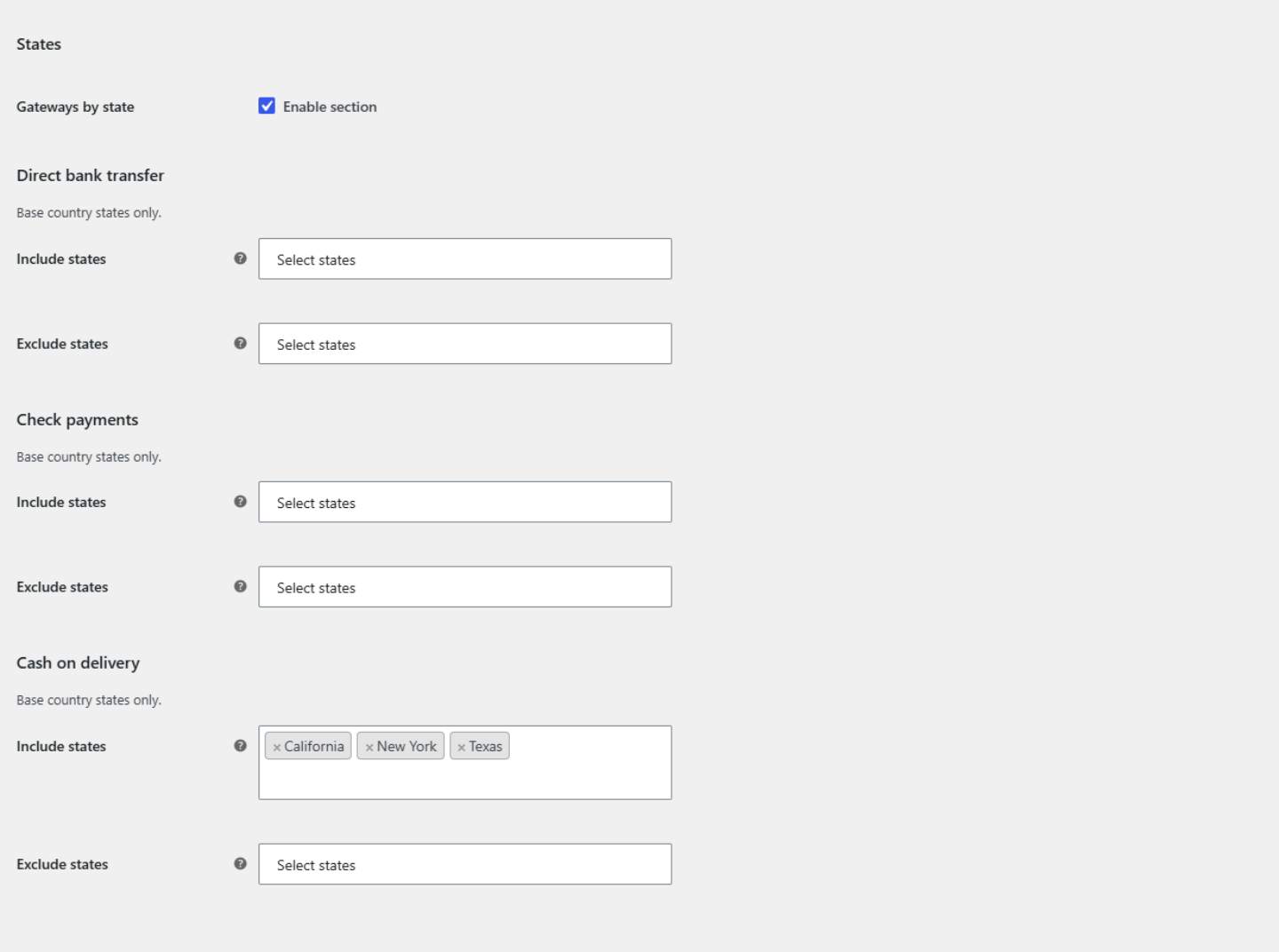
Examples: offer Cash on delivery only in the states you deliver to yourself, or hide a gateway in a state where it is not licensed.

Before you start

- Payment Methods by Location installed and active.
- The state lists show the states of your store's base country only (set at **WooCommerce > Settings > General > Store Address**). The section notes this as *Base country states only*.

Restrict payment methods by state

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 state by** to **Billing state** (default) or **Shipping state**, and save.
3. Open the **States** section and make sure **Gateways by state: Enable section** is ticked.
4. For each gateway, select states in **Include states** (gateway shows ONLY there) or **Exclude states** (gateway is hidden there).
5. Click **Save changes**.



Customers from other countries

State rules compare state codes only. Keep these cases in mind:

- A customer from another country who enters a state or province is not in your Include list, so a gateway with **Include states** is hidden for them.
- A customer from a country without states (empty state field) skips the state rule, so the gateway stays visible unless another rule hides it.
- To be explicit, pair a state rule with a country rule for the same gateway, see show payment methods by country.

FAQ

Why are there no states in the list?

Your store's base country has no predefined states in WooCommerce, or the base country is not the one you expected. Check **WooCommerce > Settings > General**.

The payment methods do not change when the customer picks a state.

WooCommerce normally refreshes the checkout when a state dropdown changes. If your theme or checkout uses a free-text state field that does not refresh, add it under **General > Advanced Options > Force JavaScript checkout update**. See troubleshooting.

Can I restrict by postcode instead?

Yes, postcodes give finer control and support wildcards and ranges. See restrict payment methods by postcode.



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
- Payment Methods by Location Developer Hooks

- Payment Methods by Location Settings Reference
- Getting Started with Conditional Payment Methods by Location for WooCommerce