

Preparing Your Website for International Customers

Shopify & Stripe Payment Systems

Big Picture: What “International Ready” Really Means

Having a website does not automatically mean you are ready to serve international customers.

To successfully sell internationally, your website must support:

- Accepted global payment methods
- Multiple currencies
- Clear pricing and policies
- Tax and duty compliance
- Trust and security across borders

Simple Formula:

International Checkout = Payment Gateway + Currency Support + Compliance + Customer Clarity



Shopify Payment Systems (International Capabilities)

What Payment Systems Does Shopify Support?

Shopify allows you to accept payments through:

- **Shopify Payments (primary built-in system)**
- **PayPal / PayPal Express**
- **Manual payments** (bank transfer, cash on delivery)
- **100+ third-party payment providers**

👉 Important: Not all payment methods are available in every country.

Learn More:

- <https://help.shopify.com/en/manual/payments/shopify-payments>
 - <https://www.shopify.com/payment-gateways>
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Is Shopify Automatically International?

No.

Even though Shopify is global, your store's capabilities depend on:

- Your business location
- Your payment provider
- Your customer's location
- Currency settings

Some payment methods are:

- Global (credit cards)
- Regional (local wallets, BNPL, etc.)
- Restricted by country

Learn More:

- <https://help.shopify.com/en/manual/payments/shopify-payments/supported-countries>
- <https://help.shopify.com/en/manual/payments/shopify-payments/supported-countries/united-states>


Shopify Payments (U.S. Businesses)

With Shopify Payments, you can accept:

- Major credit/debit cards
- Apple Pay / Google Pay
- Shop Pay
- Some local payment methods (depending on region)

Features include:

- Built-in fraud detection
- 3D Secure authentication
- Integrated checkout experience

 You must complete identity verification and enable two-factor authentication.

Learn More:

- <https://help.shopify.com/en/manual/payments/shopify-payments>
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Multi-Currency Support

Shopify allows customers to:

- View prices in their local currency
- Pay in their local currency
- Receive refunds in the same currency

This increases trust and conversion rates.

Learn More:

- <https://www.shopify.com/blog/international-ecommerce>

Stripe for International Payments

What Stripe Supports Globally

Stripe is one of the strongest platforms for international transactions:

- Supports **195 countries**
- Supports **135+ currencies**
- Offers **100+ payment methods**


Stripe dynamically shows customers the best payment options based on location.

Learn More:

- <https://stripe.com/payments>
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Stripe Key Features

- Local currency pricing
- Multi-currency settlement (in some cases)
- Dynamic payment method display
- Built-in fraud protection
- Subscription and one-time payments

 Not all payment methods are available in every country or for every business.

Rules & Regulations for International Sales

1. Business Verification (Know your customer/Know your business)

You will be required to provide:

- Business details
- Personal identification
- Banking information

This is required for both Shopify Payments and Stripe.

Learn More:

- <https://help.shopify.com/en/manual/payments/shopify-payments/supported-countries/united-states>
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2. Security Requirements

- Two-factor authentication (Shopify required)
- Fraud detection tools
- 3D Secure authentication

These protect both you and your customers.

Learn More:

- <https://help.shopify.com/en/manual/payments/shopify-payments>
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3. Duties, Tariffs & Import Taxes


If you sell physical goods internationally:

You must consider:

- **Duties (import fees)**
- **Tariffs**
- **Country-specific taxes**

Key factors:

- HS (Harmonized System) codes
- Country of origin
- Shipping destination

 Important Update:

As of August 29, 2025, the U.S. applies duties/taxes to all imports regardless of value.

Learn More:

- <https://help.shopify.com/en/manual/international/duties-and-import-taxes>
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4. Tax Collection

You may be required to collect taxes based on:

- Customer location
- Sales thresholds
- Product type

Stripe and Shopify can help calculate taxes, but **you are responsible for compliance.**

Learn More:

- <https://docs.stripe.com/tax/supported-countries/united-states>

5. Restricted Businesses & Countries

Some businesses cannot use certain payment systems.

Examples:

- High-risk industries
- Regulated products
- Unsupported countries

If Shopify Payments is unavailable, you must use a third-party provider.

Learn More:

- <https://help.shopify.com/en/manual/payments/shopify-payments/supported-countries>

Practical Setup Checklist

Step-by-Step for Small Business Owners

1. Confirm Eligibility

- Is your country supported by Shopify Payments?
- If not, choose a third-party gateway

2. Set Up Payments

- Enable Shopify Payments or Stripe
- Complete verification
- Turn on two-factor authentication

3. Enable International Features

- Turn on multi-currency
- Review available payment methods

4. Set Up Shipping & Duties

- Add HS codes
- Define country of origin
- Decide if duties are prepaid or paid on delivery

5. Test Your Website

- Pretend you are an international customer
- Test checkout from different countries
- Check currency, payment options, and clarity

6. Review Policies

- Shipping times
- Returns
- Currency differences
- Taxes and duties