



Payment Gateways

A payment gateway is a service that allows a merchant to accept credit card payments securely online through their Shopify store

Shopify connects to over 70 different payment gateways across the world. A merchant must have a payment gateway if they'd like to accept credit card payment - depending on the gateway they choose, there may be a small application process.

Funds transfer from a customer's credit card directly to a merchant's financial institution. How long this takes will vary greatly depending on the merchant's setup.

Shopify Payments is our in-house payment gateway - it is the simplest way to accept payments online.

- Shopify Payments comes fully integrated with the store and includes a wide variety of functions that let a merchant manage their entire business and financials in one place.
- Shopify Payments is currently available in the **United States, Canada, and the United Kingdom.**

Some payment gateways (such as PayPal Express) are external, which means that the customer must be directed away from Shopify to complete their checkout.

- If possible, it's much easier to use a direct payment gateway rather than an external one, so that the customer completes the transaction within the store.
- Using a direct gateway will provide the customers with a seamless shopping experience.