



Mini guide

Shopify Payments and Payment Methods in Italy

Requirements, methods, checkout testing, payouts and refunds:
what to check before, during and after you go live.

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How to use this guide

This guide follows payment setup and the work that comes after it: checking an order, monitoring a payout, reconciling fees and refunds, and collecting the right data when something stops working. It is written for store operators and for the people implementing their stores.

I'm Francesco Guiducci, a freelance Shopify consultant and developer based in Rome. In store work I keep three results apart: a method shown at checkout, a captured payment and a bank payout are three different checks.

The financial examples are hypothetical. This guide quotes no fee percentages: they depend on your plan, the payment method and current terms, so read them on Shopify's pricing page and in your store admin. The tax guidance helps you prepare a specification for the professional who advises your business to approve. The information was checked against Shopify's official pages on 17 October 2026.

1 · Understand statuses before configuring

Status or operation	Operational meaning	What it does not prove
Authorization	The payment is authorized under the method's conditions	It does not mean the funds have been captured
Capture	The authorized amount is collected	It does not prove receipt in the bank account
Pending payment	A confirmation or another step is still required	It does not by itself justify dispatch
Refund initiated	The return of funds has been started	It does not prove the customer can already see it
Payout	The provider sends funds to the configured account	It does not necessarily match a single order
Fulfillment	The store prepares or delivers the order	It is not a payment status

Decide for each method when an order may be fulfilled. With Shopify Payments, an authorization lasts 7 days; if you do not capture within that period, you do not collect the money. If you use manual capture, assign someone to monitor authorizations and their expiry. For other methods, check the method's own terms rather than applying one deadline to every card.

If a third-party app captures payments automatically, set Shopify to manual capture to avoid conflicts.

Exercise. An order is authorized and unfulfilled. Can you say the revenue has reached the bank? No. Check the capture, the transaction and the later payout. The same rule stops you from shipping on the strength of a customer's screenshot.

2 - Prepare the account, documents and responsibilities

Before you start, identify the store owner and who may administer payments. Use individual accounts with two-factor authentication, which Shopify also requires to activate Shopify Payments. Submit personal and bank documents only through the requested, verified channels; keep them out of editorial tickets and shared project worksheets.

Countries and permitted businesses

Shopify Payments is available in 41 countries and regions, and Italy is one of them. Shopify's Italy requirements page lists:

- **Accepted business types:** private corporation (for example SRL, SRLS), incorporated partnership (SAS, SNC), incorporated non-profit, unincorporated partnership (SS), unincorporated non-profit, and individual or sole trader. The first three require an RI/REA number.
- **Sole traders:** the account holder must live in Italy. Businesses in Vatican City and San Marino are not eligible.
- **Bank account:** in euros, eligible for SEPA transfers, with an IBAN from one of the countries Shopify lists. Savings accounts, wire-only accounts, flex-currency accounts and money-transfer services that mimic bank accounts are not accepted. Non-Shopify virtual accounts are allowed, but Shopify warns of more failed payouts with them.
- **Prohibited or restricted businesses:** some categories are excluded outright and others need prior review and approval. The lists are set by the payment processors and card network rules, and Shopify can update them without notice. Read the Shopify Payments Terms and the processor list before relying on a product or service.

An existing IBAN alone does not establish that the account is eligible.

Verification and timing

Details are checked automatically where possible. Otherwise Shopify may ask for a selfie check with a photo ID, or for proof of identity and proof of address. Business details are matched against the Chamber of Commerce registry, so names, letter case and punctuation must match exactly. Documents must be recent, unexpired and original photos, not scans or screenshots; proof of address must be less than 6 months old.

For European accounts created from June 2026, Shopify gives 90 days from the first processed order to complete verification; after that, orders processed through Shopify Payments may be refunded automatically. Missing earlier deadlines leads to payout pauses and then a pause on accepting orders. Verification can also continue after activation: an active account may receive new requests. Shopify gives no fixed approval time, so do not promise approval within a set number of days. Record the status shown and the action required.

Internal record

- ☐ Business details consistent with official documents (including the company registry extract).
- ☐ The people who must complete identification and information requests.

- ☐ The bank account to verify and its authorized contact, without copying credentials.
- ☐ Customer contact details and the statement descriptor to check.
- ☐ Owners for refunds, disputes and reconciliation.
- ☐ An internal channel for additional provider requests.

3 - Configure Shopify Payments and verify the result

Open the payment settings of the correct store. Before changing anything, check its name, domain and context: a duplicate theme does not isolate a store's payment settings.

1. Check that Shopify Payments is available for the business.
2. Complete the requested fields with accurate, consistent information.
3. Verify the bank account and any documentation requests in the interface.
4. Check the available settings for capture, notifications and the statement descriptor.
5. Save, reopen the screen and record the status and any remaining issues.

The admin shows colored indicators: green means working as expected; yellow means not working as expected, or about to stop; red means blocked. Shopify distinguishes setup, verification, payment holds and payout holds. Read the full message: being able to collect payments does not automatically mean payouts are available.

Two common errors that Shopify links to holds: an invalid customer statement name (2 to 19 characters, with a phone number) and incorrect tax details, which can stop you from accepting orders with Shopify Payments.

Check	Value or result	Evidence	Owner
Store and country	...	Screenshot without sensitive data	...
Account status	...	Message and date	...
Capture	Automatic or manual, with the reason	Setting	...
Bank account	Eligibility checked, internal reference	Result	...
Open requests	...	Action and deadline, if given	...

4 - Choose methods you can manage

Assess each method against the customers you serve and the administrative work it adds. Don't turn on an option just because it appears in a list.

Method	Check before activation	Check afterward
Cards through Shopify Payments	Eligibility, costs, capture	Transaction status and payout
PayPal	Correct account and completed setup	Payment, refund and reconciliation in the actual workflow
Wallet	Availability for the account, device and customer	Visibility and operation in supported contexts
Local method	Country, currency, requirements and timing	Pending status and final confirmation
Manual payment (bank transfer)	Instructions and responsibility	Verified receipt before marking paid

What Shopify's pages say today

- **Cards.** With Shopify Payments in Italy you accept credit and debit cards; fees depend on your plan.
- **Bank transfers.** A bank transfer is not a Shopify Payments method. You set it up as a manual payment, with no Shopify transaction fee, and you verify receipt by hand.
- **Buy now, pay later (BNPL).** Klarna is available with Shopify Payments in Italy. It is on by default for new eligible accounts; otherwise Klarna reviews your business and, once approved, you turn it on under Settings > Payments. Klarna decides eligibility, checkout must collect an email address (not only a phone number), and you need a Market in euros for customers to pay in their local currency. Scalapay accepts customers in Italy, in euros, for amounts from €5 to €4,999.99, but it is in early access and not available to every merchant. Shop Pay Installments is listed for the United States, Canada and the United Kingdom, not Italy.
- **Satispay.** It requires Shopify Payments, customers in Italy and payment in euros.
- **Wallets.** Shopify mentions Apple Pay and Google Pay among its accelerated checkout options, but the pages I read do not give a list for Italy. Check which ones appear in your own checkout, on real devices and browsers.
- **Methods not available for Italy.** Bancontact, iDEAL | Wero and Przelewy24 are tied to other countries.

For PayPal, complete business-account setup when required. You can receive payments before it is finished, but Shopify says completing it is what lets you issue refunds and capture manually. If you see a "payment is pending" error, the money went to an unverified account: verify the email and confirm receipt before marking the order paid. When Shopify Payments is your main provider, PayPal transactions do not carry the extra third-party transaction fee; PayPal's own rates are on PayPal's site.

Don't add Stripe keys as a standard step in Shopify Payments setup. An external provider uses its own supported integration and has to be assessed for its own costs and limits; with any provider other than Shopify Payments, a third-party transaction fee applies, and it depends on your plan. Don't assume installments or wallets are available because they exist in another country.

Practical decision. If a method produces few orders but needs manual reconciliation, measure time, costs and errors before you keep or remove it. Observe customer preferences; don't assume them.

5 • Test checkout under controlled conditions

Shopify Payments test mode does not collect real payments. Don't enable it while the store is taking real orders: customers may be unable to pay. You need a suitable environment and an explicit decision about when settings change. The documented tests require a paid plan, completed setup and two-factor authentication.

Before testing, record the store, environment, methods and expected outcomes. Check fulfillment automations, email, inventory and integrations: a test order still passes through the store's processes. Don't buy shipping labels or fulfill simulated orders, and turn off apps that fulfill automatically.

Case	Procedure	Result to record
Successful payment	Use the official test data in the intended environment	Consistent order status and correct total
Declined payment	Use the documented decline scenario	A clear error and a way to correct it
Different variant or quantity	Repeat with a second basket	Consistent price, availability and total
Different destination	Use a test address in an approved scenario	Expected shipping and tax
Test refund	Follow the supported flow for the simulated order	Recorded status, with no bank movement inferred
Wallet or local method	Check its specific test support	Tested, or unverified with a reason

Some methods can't be simulated the same way. According to Shopify, test mode does not cover POS card readers, Shop Pay Installments or the PayPal wallet (which doesn't appear at checkout), and some local methods don't appear. Apple Pay and Google Pay can complete checkout without charges, but they rest on real cards: a transaction finishing without errors does not show the flow is correct. A visible wallet button does not prove a successful transaction. Simulated orders do not appear in payouts or reports, so they do not verify real reporting. Consult the official test data when you run the test.

When you finish, turn test mode off, save and reread the setting. Check that any processes you paused are restored. A real verification purchase is a separate operation: it needs authorization, moves money and can leave fees behind even after a refund.

6 · Separate selling currency from payout currency

Record four values: store base currency, currency shown to the customer, transaction currency and payout currency. They aren't necessarily the same.

Selling in local currencies is a different matter from receiving payouts in several currencies. Local currencies require Shopify Payments or Adyen as the processor; with other providers, customers in every market pay in your default currency. Multi-currency payouts are available only on the Advanced and Shopify Plus plans, with a business and bank account in an eligible region (Italy is one) and the store owner activating them. It is incorrect to say Basic can't sell in multiple currencies: what it lacks is multi-currency payouts. When a customer pays in a currency different from the payout currency, Shopify charges a conversion fee; the rate is on the local currencies page.

For each market, check:

1. the actual currency on the product page, cart and checkout;
2. the provider used and how it behaves with that method;
3. conversion, rounding and costs;
4. the supported payout account and currency;
5. how a refund in another currency is handled.

With a provider that does not support the local-currency flow, checkout can fall back to the base currency, and the same happens in countries whose currency Shopify Payments doesn't support. Test the whole journey, not just the country selector.

Reconciliation example. A customer sees 100 units of a foreign currency. In your sheet, keep the original amount and currency, the converted value reported by the provider, the fees and the amount allocated to the payout. Don't rebuild the figure from today's exchange rate on a search engine: the transaction had its own conditions and timing.

7 · Read a payout and reconcile the bank account

A payout can include sales, refunds and adjustments from different days. The order date doesn't have to match the payout date. For Italy, Shopify states a minimum settlement time of 3 business days from capture. Weekends and holidays don't count, and charges captured from Friday to Sunday are grouped into one payout. The bank may need another 1–3 business days to show the funds. A payout under €1 stays pending.

This is not a promise of availability for every transaction. A payout can be delayed by:

- account reviews (disputes, compliance checks, initial verification);
- a change of payout bank account, which pauses payouts for about 3–5 business days;
- reserves, which hold back part of your funds;
- a negative balance from refunds or disputes;

- a failed payout, which can block later ones until you resolve it.

Use one row per transaction, with order ID, transaction ID, date, currency, gross amount, fees, refund, adjustment and payout reference. Then match the payout to the bank movement. Keep the original reports so you can trace the calculation.

Hypothetical example, one currency. Transactions allocated to a payout total €500, fees €12, refunds €80 and a positive adjustment €5. Expected amount = $500 - 12 - 80 + 5 = €413$. If €408 arrives, explain the €5 gap from the detail; don't automatically book it as a fee.

Check period boundaries too. A month-end order can be captured in one period and paid out in another. A bank deposit is not, on its own, the month's revenue, and it does not replace tax documents.

Review routine

- **Each operating day:** account requests, pending payments, authorizations awaiting capture, problematic refunds.
- **At payout frequency:** compare the payout detail with the bank account.
- **Each month:** reconcile sales, refunds, fees and adjustments, and list open differences, each with an owner and a date.

8 - Handle refunds and disputes

Before refunding, check the order, the amount already refunded, the currency, the reason and the internal approval. Decide separately whether the goods return to inventory: the financial and stock movements can need different decisions.

1. Reread the amount and the items to refund.
2. Perform the approved action once.
3. Record the ID, date, amount and returned status.
4. Tell the customer what that status means.
5. Look into errors or pending states before repeating anything.

An initiated refund can't be canceled, and it goes only to the original payment method. The original card fees are not returned, and Shopify adds no further fee for the refund itself. The refund is deducted from your next payout and stays pending for up to 2 business days; the customer may not see it for up to 10 business days, depending on their bank. Refunds can usually be issued up to 120 days after the order; for Klarna and Satispay the stated limit is 180 days from the charge. Don't promise immediate receipt.

Customer message. "We initiated a refund of ... for order ... on Its current status is When it appears in your account depends on the payment method and your bank."

For a dispute, read the request and the deadline in the account. Collect the order, relevant communications, the offer description and any proof of delivery you have. Don't invent documents and don't promise an outcome. Assign an owner and check the result through the provider before you close the case.

9 · Prepare tax settings without generalizing

Payment configuration alone does not decide VAT, invoicing or cross-border obligations. Before changing taxes and exemptions, prepare an approved matrix with your adviser.

Scenario	Information to provide	Decision needed
Domestic sale	Product, customer, business and price	Applicable tax and documentation
EU sale	Country, customer type, product type and flow	Treatment and relevant registrations
Non-EU sale	Destination and delivery arrangements	Treatment, documents and responsibilities
Refund	Original transaction and refunded amount	Documents and adjustments
Provider fees	Document and issuing entity	Correct accounting treatment

Then turn those decisions into checkout test cases. Don't add an "OSS" suffix to a VAT number as a standard procedure, don't remove tax from every foreign sale, and don't treat a payout as a tax document.

Arithmetic only. If a total of 122 includes 22% tax, the mathematical base is $122 \div 1.22 = 100$, with a difference of 22. For a total of 100, the base would be about 81.97, not 78. The example does not establish which rate applies to your sale.

10 · Investigate issues with enough information

Symptom	First check	Next step
Missing method	Country, currency, device and account availability	Reproduce in a supported context
Declined payment	Message, order status and attempts already recorded	Correct the input or follow the provider's guidance; avoid duplicates
Pending order	Method and the confirmation it requires	Don't mark it paid without evidence
Missing payout	Payout status, expected date, account requests	Check the detail and the bank reference
Unexpected total	Variant, currency, discount, shipping, tax	Isolate one component at a time
Refund not visible	Refund ID and status, stated timing	Verify the flow without starting a second refund

In the ticket, include the store, the order or payout ID, the date and time zone, amounts and currencies, expected result, observed result and the checks already done. A Rome-based team should use Europe/Rome. Redact personal documents and full payment details; never ask a customer for a full card number or security code.

Final acceptance record

- ☐ Store identity and responsibilities verified.
- ☐ Account status reread after saving; open requests assigned.
- ☐ Chosen methods have their costs and administrative process recorded.
- ☐ Capture and authorizations have an owner.
- ☐ Checkout cases tested, or marked unverified with a reason.
- ☐ Test mode turned off before real sales.
- ☐ Selling and payout currencies checked separately.
- ☐ Refund and dispute procedures available.
- ☐ First real reconciliation completed, or explicitly still unverified.
- ☐ Tax settings match the approved specification.

Close-out. The record lets another person tell what works from what still needs checking. A launch does not end the checking: new account requests, new methods and new markets need targeted tests.

Sources and complementary resources

Shopify pages consulted on 17 October 2026: supported countries, requirements in Italy, configuring Shopify Payments, authorization and capture, local payment methods (Klarna, Satispay, Scalapay), PayPal, testing, local currencies, payouts in multiple currencies, payout timing, refunds and the Shopify Payments Terms of Service. The addresses are in the PDF's source list.

For fees and costs in your financial model, use the guide "Prices and Margins on Shopify". To place payments within the wider launch, use "Launch a Shopify store in ten steps".

Sources

- Shopify Help Center, countries supported by Shopify Payments: <https://help.shopify.com/en/manual/payments/shopify-payments/supported-countries>
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