Accepting overseas payments · PayPal and Stripe

From account opening conditions to currency, refunds, and dispute operations

A practical IXC resource for adoption decisions and delivery

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Using this resource

Identifies the payment route that fits your markets and contracting entity, and records design decisions on currency, settlement, and dispute handling.

Product managers preparing to sell abroad, payment developers, and finance and operations staff

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How to complete and reuse it

Read the criteria in this PDF, then fill the blank fields with your actual conditions and anything still unconfirmed. The Excel file for the same practice area has a worksheet for each resource. Keep the worked examples separate from real customer cases and confirmed quotes.

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Separate customer country from account country

The countries where you can sell to customers abroad and the countries where you can open a payment account are set by different conditions. First confirm availability based on where the actual contracting entity is located, its bank account, and the product type. Being able to build against the API does not mean a live account will be approved.

Overseas payments entry conditions

Item	Current conditions	Candidates and findings	Evidence and date checked
Selling entity and its country			
Customer countries and product type			
Business and receiving accounts			
Payment methods and subscriptions needed			
Overseas support in your current Korean PG			

> **Worked example**
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> A Korean business sells digital goods to US consumers. Check separately how the current PG offers foreign-issued cards and PayPal, and whether a separate overseas payment account can be opened. US account conditions do not apply just because the customers are in the United States.

For existing overseas payment failures, look at attempts, completions, and error codes separately by country, device, and method. Do not group authorization declines, abandoned authentication, and checkout exits as the same failure. Map each observed problem to the conditions a candidate provider can resolve.

Fix currencies and amount units

Record the display currency on the product, the charge currency actually billed, and the payout currency your account receives, each separately. The customer's card currency may differ as well. Set where conversion happens, how amounts are displayed, and the refund handling rules, so engineering, operations, and finance work from the same numbers.

Currency and pricing decisions

Decision item	Chosen currency or rule	Owner	Document checked
Display and actual charge currencies			
Payout currency and receiving account			
Conversion point and how it is applied			
Refund basis, customer notice			
API amount unit and rounding			

> **Worked example: API units**
>
> To charge USD 10.99 in Stripe, the amount value is 1099, in the smallest currency unit. Zero-decimal currencies such as JPY do not take the same multiplier. Validate the display string and the amount sent separately, and check per-currency exceptions in the official documentation.

For subscriptions, fix and record the currency of the plan and of the customer contract. Also set when a price change applies to existing and new subscriptions. Keep the refund amount requested separate from the converted amount on the customer's card statement, so customer support has a basis to check against.

Track authorization and deposit as separate flows

Order completion, payment authorization and capture, the provider balance, and the bank deposit are separate records. Do not mark a deposit as complete on an authorization response alone. Link the original transaction, refunds, disputes, fees, and conversion adjustments by identifier, and reconcile by currency.

Record	Values to link	States to check
Order and payment	Order number, provider transaction ID	Authorized, failed, unconfirmed
Cancellation and refund	Original transaction, refund ID	Requested, processing, completed, failed
Settlement balance	Transaction ID, currency, adjustments	Available for payout, on hold
Bank deposit	Payout ID, amount, currency	Scheduled, completed, returned

Settlement and deposit check

Payment route, currency	Settlement data and where to find it	Receiving account and cycle	Reviewer for holds and differences

Resending a payment that got no response straight to another provider creates a risk of duplicate charges. First look up the status of the original transaction, and set the conditions for a retry or a route change. Also keep separate history for the arrival of the provider's webhook and its application to the internal order.

> **Questions to confirm before settlement**
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> Transactions from which account and currency go into which payout? What are the conditions for the first payout and for regular payouts? If a payout is held or returned by the bank, who checks which data?

Define the data your sales policy needs

The tax and evidence items to review change with the market, the product type, and whether the transaction is with consumers or businesses. Integration design begins by applying the conditions your internal tax and legal owners have confirmed to price display, data fields, and the receipt and refund flows.

Sales policy and data check

Review item	What the owner decides	Screen and data changes	Confirmation record
Market and product classification	Scope and classification criteria		
Individual and business customers	Details to distinguish and verify		
Price and tax display	Tax included or shown separately		
Receipts and invoices	Required fields, issuing owner		
Cancellation and refund policy	Procedure, customer notice, evidence		
Retention and access	Period, permissions, external transfer		

> **Worked example**
>
> A B2B SaaS prepares its billing screen. The finance owner decides which business details and billing address fields are required, and the engineering owner connects the fields, validation, and storage location. How the issued documents change on a subscription change or refund is reviewed at the same time.

Do not decide the tax treatment of every transaction from the country name alone. Separating the scope already reviewed from the countries and products that need further checking lets you define the checkout screens and launch scope concretely.

Prepare to respond to disputes and refunds

A dispute follows a different procedure from a refund request that comes straight to the merchant. Check the case's current stage, response deadline, and requested evidence, and assign an owner. Keep replying to the customer distinct from submitting the required evidence to the provider.

Overseas payment dispute handling

Case and transaction ID	Reason, stage, response deadline	Evidence, submission owner	Status and next action
Worked example: inquiry on an order not received	Checked in the provider's case details	Order, fulfillment history, customer contact records	Assign an owner, then submit evidence

Prepare before launch	What to check	Operational record
Order evidence	Product, price, time of consent	Linked by transaction ID
Fulfillment evidence	Shipping, delivery, digital usage history	Time of fulfillment and where records are kept
Customer notices	Merchant descriptor, refund request path, subscription notices	Wording used and contact history
Access and contact	Roles for viewing disputes, submitting evidence, approving	Owner, backup owner, contact route

For PayPal disputes, the evidence the current case requires and its response deadline can be checked in the case details. Do not handle every case on a fixed number of days. IXC integrates overseas payment methods to match your order states and your refund and operations flows.

Publication and use

Based on your markets and contracting entity, your charge and payout currencies, and your subscription and refund terms, we set the payment route and operational preparation together with you.

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