AXIOPRAX FIXES · D15 · PAYOUTS & HOLDS

Backup payment checklist

Set it up and test it before Black Friday, while nothing is wrong.

- ☐ **Check your country: US and France use PayPal inside Shopify Payments**
  Not a separate backup there
- ☐ **Finish PayPal setup**
  Settings > Payments > Additional payment methods > PayPal > Complete setup
- ☐ **Test PayPal with a different PayPal account**
  A test product on your store
- ☐ **Choose a card backup: alongside Shopify Payments or ready to switch**
  One direct third-party provider only
- ☐ **Keep the provider's credentials somewhere safe**
  Settings > Payments > Shopify payments > Manage > Switch to a third-party provider
- ☐ **Test the card provider, then turn test mode off**
  Provider test mode, or ask the provider's support
- ☐ **Check the admin homepage banner and your email**
  Shopify admin homepage

A backup cannot

- Release payouts already on hold.
- Stop Shopify reviewing or pausing your account.
- Take card payments if it is only PayPal.
- Avoid the third-party transaction fee.

Sources: Shopify Help Center pages listed on the fix page (checked Nov 2026). Full fix: axioprax.com/fixes/backup-payment-method-shopify