

You can pay an international gift invoice in installments if the seller or your payment provider offers a payment plan. Before you agree, check the payment dates, currency, fees, and the point at which your gift will be sent.

Ask the seller about payment plans

Start by contacting the seller and giving them the invoice number. Ask if they can divide the total into several payments and send you a written schedule. Some sellers may accept a deposit followed by a final payment, while others may require the full amount at once.

Explain that the payment is coming from another country. A plan available to local customers may not be available to you, and the seller may accept different payment methods for international orders.

Ask who will receive the payments and how each one will be matched to your order. Keep the invoice and any written agreement together so you can check the details later.

Compare your payment options

If the seller does not offer installments, ask your bank or card provider what options are available. Depending on your account and location, you may be able to arrange a repayment plan for a card purchase. A payment service may also offer installments, but eligibility and terms vary.

Before choosing a plan, check these details:

- The amount and due date of each payment
- Interest, service charges, and any late payment fees

- The currency used for the invoice and each payment
- Exchange rates and international transaction charges
- What happens if a payment fails or you need a refund

Look at the total cost, not just the size of each payment. A convenient schedule can cost more once interest, conversion charges, and other fees are included.

Confirm delivery and payment timing

Installments do not always mean the seller will send the gift immediately. Ask if the order will be prepared after the deposit, after a certain payment, or only after the balance is paid in full.

This matters for flowers, which may be needed on a particular day. Confirm the delivery date in writing and ask what happens if a scheduled payment is delayed. If the gift needs to arrive for an occasion, leave enough time for payments to be processed.

Keep track of your agreement

Save the invoice, payment schedule, receipts, and messages with the seller. Note each due date in your calendar and check that every payment has been credited to the correct invoice.

Before sending money, verify the payment details through a trusted contact method you already have for the seller. If the account details change unexpectedly, pause and confirm the change directly. Once the balance is paid, ask for confirmation that the invoice is settled.

Questions you may have

Can I split an invoice without the seller's agreement?

Not usually by sending partial payments on your own. Ask first, or check whether your card provider offers a separate repayment plan for the full purchase.

Will exchange rates stay the same for every installment?

Not necessarily. If payments are converted on different dates, the rate may change. Ask your payment provider how and when each conversion is calculated.

Take a look at flower journal