

To pay for flower delivery overseas, choose a payment method accepted at checkout and check which currency you will be charged in. Your bank or payment provider can usually convert the amount, though the final cost may include a conversion charge or a foreign transaction fee.

Choose a way to pay

Many online florists accept major debit and credit cards. Some also offer digital wallets or other payment methods, depending on the country and the florist. Check the payment options before you spend time choosing between roses and tulips.

Your card does not normally need to be issued in the recipient's country. It does need to be enabled for international transactions, and the florist must accept its card network. If you are unsure, ask your bank before ordering.

A digital wallet may let you pay without entering card details on the florist's site. The card or account linked to that wallet may still have currency conversion costs, so check its terms too.

Understand the currency conversion

A florist may show prices in your home currency while charging you in the local currency. Look at the final checkout screen for the amount and currency you are agreeing to pay. Your bank or payment provider will generally apply its exchange rate when it processes the transaction.

Sometimes checkout offers a choice between paying in the local currency and paying in your home currency. If you choose your home currency, the conversion may be handled by the merchant or its payment provider.

Compare the displayed total with your bank's likely costs before deciding. The convenience of seeing a familiar currency can come at a cost.

- Check the currency beside the final total, not just beside the bouquet price.
- Include delivery and any taxes or service charges shown at checkout.
- Ask your card provider about foreign transaction and currency conversion fees.
- Keep the order confirmation until the flowers have arrived.

Make sure the payment goes through

Enter the recipient's delivery address in the format requested by the florist. Use your own billing address for the payment card, if asked. Mixing the two up can make checkout more confusing than a card message with too many names.

Your bank may ask you to confirm the payment in an app or by another security method. Have your phone or other verification method handy. If the payment is declined, check the card details and contact your bank before trying repeatedly.

Review the delivery date and the florist's substitution and refund policies before paying. A refund may be converted back into your home currency at a different exchange rate, so the amount returned can differ from what you originally paid.

Questions about paying overseas

Can I pay in my own currency?

Some florists offer that option, but others charge only in their local currency. Check the checkout total and compare any conversion costs before you confirm.

What if my card is declined?

Make sure the details and billing address are correct, then ask your bank if international payments are enabled. You can also try another payment method accepted by the florist.

More background: when to send business flowers