PayPal Merchant Fees

When you sell with us, you can get some of the most competitive rates in the business.

Last Updated: November 23, 2026

You can find details about changes to our rates and fees and when they will apply on our Policy Updates Page or as otherwise required by the user agreement. You can also get to the Policy Updates Page by clicking 'Legal' at the bottom of any webpage and then selecting 'Policy Updates."

Domestic: A transaction occurring when both the sender and receiver are registered with or identified by PayPal as residents of the same market.

International: A transaction occurring when the sender and receiver are registered with or identified by PayPal as residents of different markets. Certain markets are grouped together when calculating international transaction rates. For a listing of our groupings, please access our Market/Region Grouping Table.

Market Code Table: We may refer to two-letter market codes throughout our fee pages. For a complete listing of PayPal market codes, please access our Market Code Table.

Relevant Market/Region

Rates published below apply to PayPal accounts of residents of the following market/region:

Market/Region list

United States (US)

Commercial Transaction Rates

When you accept the User Agreement to buy or sell goods or services or make any other commercial type of transaction, we call that a "commercial transaction".

Standard rate for receiving domestic transactions

Payment Type	Rate
Alternative Payment Method (APM)	APM Transaction Rates Apply
PayPal Checkout	3.49% + fixed fee
PayPal Checkout – Agentic Virtual Card (VC)	As determined between you and your processor

PayPal Guest Checkout	3.49% + fixed fee
QR code Transactions	2.29% + fixed fee
QR code Transactions through third party integrator	2.29% + 0.09 USD
Pay with Venmo	3.49% + fixed fee
Send/Receive Money for Goods and Services	2.99%
Standard Credit and Debit Card Payments	2.99% + fixed fee
PayPal Pay Later options	4.99% + fixed fee
All Other Commercial Transactions	3.49% + fixed fee

Receiving international transactions

The fee for receiving domestic transactions applies plus the additional percentage-based fee for international commercial transactions.

Additional percentage-based fee for international commercial transactions

Payment Type	Rate
All Commercial Transactions	1.50%

Fixed fee for commercial transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD	New Taiwan dollar	14.00 TWD
Brazilian real	2.90 BRL	New Zealand dollar	0.69 NZD
Canadian dollar	0.59 CAD	Norwegian krone	3.90 NOK
Czech koruna	9.00 CZK	Philippine peso	25.00 PHP
Danish krone	2.90 DKK	Polish zloty	1.89 PLN
Euro	0.39 EUR	Russian ruble	39.00 RUB
Hong Kong dollar	3.79 HKD	Singapore dollar	0.69 SGD
Hungarian forint	149.00 HUF	Swedish krona	4.09 SEK
Israeli new shekel	1.60 ILS	Swiss franc	0.49 CHF
Japanese yen	49.00 JPY	Thai baht	15.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP
Mexican peso	9.00 MXN	US dollar	0.49 USD

Fixed fee for QR code transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.12 AUD	New Taiwan dollar	3.00 TWD
Brazilian real	0.50 BRL	New Zealand dollar	0.13 NZD
Canadian dollar	0.11 CAD	Norwegian krone	0.77 NOK
Czech koruna	1.90 CZK	Philippine peso	4.40 PHP
Danish krone	0.56 DKK	Polish zloty	0.34 PLN
Euro	0.07 EUR	Russian ruble	6.90 RUB

Hong Kong dollar	0.70 HKD	Singapore dollar	0.12 SGD
Hungarian forint	29.00 HUF	Swedish krona	0.76 SEK
Israeli new shekel	0.30 ILS	Swiss franc	0.08 CHF
Japanese yen	9.00 JPY	Thai baht	2.90 THB
Malaysian ringgit	0.40 MYR	UK pounds sterling	0.07 GBP
Mexican peso	1.79 MXN	US dollar	0.09 USD

Other fees for using Commercial Transactions

Activity	Description	Fee
Campaign Fee – Store Cash transactions	All applicable PayPal transaction fees are calculated from the cart total, after any Store Cash offers being applied by the PayPal user. For more information about Campaign Fee calculations, please see the PayPal Store Cash Agreement.	8.00%

Buying, Selling, and Transferring Cryptocurrencies

Buying or selling a cryptocurrency using your business account

There's a fee for buying or selling Crypto Assets using your business account. The fee will vary based on the USD value of your Crypto Assets purchase or sale amount. Crypto services are provided by PayPal Digital, Inc.

The exchange rate you'll see before buying or selling Crypto Assets will also include a cryptocurrency conversion spread. There's no fee for holding Crypto Assets in your account.

There's a fee to convert PYUSD to/from another type of crypto, the fee will vary based on the USD value of the crypto you convert.

Purchase, sale, or conversion amount	Fee
1.00 – 74.99 USD	2.20 %
75.00 – 200.00 USD	2.00%
200.01 - 1000.00 USD	1.80%
1000.01 USD +	1.50%

The fees above do not apply to buying and selling PYUSD.

Transferring a cryptocurrency using your business account

Transfer Type	Fee
Receiving a Crypto Asset transfer	No Fee
Transferring Crypto Asset to an address outside of PayPal or Venmo	You will be charged a cryptocurrency network fee, payable in the Crypto Asset you transfer, which varies. For details on the network fee, see the Cryptocurrency Terms and Conditions. The network fee will be displayed to you right before you transfer any crypto

Invoicing Transaction Rates

When you accept the User Agreement and send an invoice as a payment request for the sale of goods and services, and the customer sends you a payment via that invoice, we call that an "invoicing transaction."

Standard rate for receiving domestic invoicing transactions

Payment Type through an Invoicing Transaction	Rate
PayPal Checkout, Pay with Venmo, or PayPal Guest Checkout	3.49% + fixed fee
Standard Credit and Debit Card Payments, Apple Pay, or other third-party wallets	2.99% + fixed fee
PayPal Pay Later options	4.99% + fixed fee
Pay by Bank (ACH)	1% (capped at $10.00 per transaction)

Receiving international invoicing transactions

The fee for receiving domestic Invoicing Transactions applies plus the additional percentage-based fee for international invoicing transactions.

Additional percentage-based fee for international invoicing transactions

Payment Type through an Invoicing Transaction	Rate
All Payment Types through Invoicing Transactions	1.50%

Fixed fee for invoicing transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD	New Taiwan dollar	14.00 TWD

Brazilian real	2.90 BRL	New Zealand dollar	0.69 NZD
Canadian dollar	0.59 CAD	Norwegian krone	3.90 NOK
Czech koruna	9.00 CZK	Philippine peso	25.00 PHP
Danish krone	2.90 DKK	Polish zloty	1.89 PLN
Euro	0.39 EUR	Russian ruble	39.00 RUB
Hong Kong dollar	3.79 HKD	Singapore dollar	0.69 SGD
Hungarian forint	149.00 HUF	Swedish krona	4.09 SEK
Israeli new shekel	1.60 ILS	Swiss franc	0.49 CHF
Japanese yen	49.00 JPY	Thai baht	15.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP
Mexican peso	9.00 MXN	US dollar	0.49 USD

Standard rate for Invoice Subscription Service

As described in the Invoicing Terms and Conditions, if you subscribe to Invoice Subscription Service, the following applies:

Service Type	**Rate**
Invoicing Subscription	14.99 USD per month

Bill Pay for Business Accounts Transaction Rates

When you use the Bill Pay for Business Accounts service to send funds to your Payees, we call that a "Bill Pay for Business Accounts Transaction".

Standard rates for funding a Bill Pay for Business Accounts Transaction

The processing fee rate for funding a Bill Pay for Business Accounts Transaction is 2.90% + Fixed Fee; however, we provide certain discounts based on Funding Type, as follows:

Funding Type	**Rate**
PayPal Wallet – Bank Account	Waived – No Fee
PayPal Wallet – Balance	Waived – No Fee
PYUSD	Waived – No Fee
Debit and Credit	2.90% + Fixed Fee

Standard rates for disbursement of Bill Pay for Business Accounts Transactions

For any of the following disbursement types involving a currency conversion by PayPal, the disbursement rate will also include a currency conversion spread.

Disbursement Type	Rate
ACH – US Domestic	0.49 USD per transaction
ACH – International	Fixed Fee
PayPal Wallet USD	No Fee
PayPal Wallet Other Currencies	No Fee
Venmo (subject to availability)	No Fee
PYUSD	No Fee
Mailed Checks	2.00 USD per check
Wire Transfer	Fixed Fee

Fixed fee for funding a Bill Pay for Business Accounts Transaction with Debit or Credit card (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.30 AUD	Korean won	450.00 KRW
Brazilian real	0.60 BRL	Mexican peso	4.00 MXN
Canadian dollar	0.30 CAD	New Zealand dollar	0.45 NZD
Czech koruna	10.00 CZK	Norwegian krone	2.80 NOK
Chinese yuan	2.10 CNY	Philippine peso	15.00 PHP
Danish krone	2.60 DKK	Polish zloty	1.35 PLN
Euro	0.35 EUR	Singapore dollar	0.50 SGD
Hong Kong dollar	2.35 HKD	Swedish krona	3.25 SEK
Hungarian forint	90.00 HUF	Swiss franc	0.55 CHF
Israeli new shekel	1.20 ILS	UK pounds sterling	0.20 GBP
Indian rupee	30.00 INR	US dollar	0.30 USD
Japanese yen	40.00 JPY		

Fixed fee for ACH – International Disbursements

Currency	Fee	Currency	Fee
Australian dollar	1.50 AUD	Korean won	7200.00 KRW

Brazilian real	25.00 BRL	Mexican peso	20.00 MXN
Canadian dollar	1.50 CAD	New Zealand dollar	8.60 NZD
Czech koruna	120.00 CZK	Norwegian krone	55.00 NOK
Chinese yuan	36.00 CNY	Philippine peso	290.00 PHP
Danish krone	35.00 DKK	Polish zloty	20.00 PLN
Euro	0.90 EUR	Singapore dollar	6.95 SGD
Hong Kong dollar	7.60 HKD	Swedish krona	55.00 SEK
Hungarian forint	1900.00 HUF	Swiss franc	4.45 CHF
Israeli new shekel	20.00 ILS	UK pounds sterling	0.75 GBP
Indian rupee	420.00 INR	US dollar	0.95 USD
Japanese yen	745.00 JPY		

Fixed fee for Wire Transfer Disbursements

Currency	**Fee**
US dollar	20.00 USD
Euro	19.00 EUR
Australian dollar	30.00 AUD

Receiving and Sending Donations

When you accept the User Agreement to send or receive funds using one of the payment types listed below, we call that a "donation". Funds sent or received through other products or services (not set out below) are not "donations" eligible for donations pricing. In such cases, the applicable transaction rates will apply and will be subject to the fees disclosed for such products or services on the applicable fees page.

Standard rate for receiving domestic donations

Payment Type	Rate
Donate Button	2.89% + fixed fee
PayPal Checkout for Donations	2.89% + fixed fee

Receiving international donations

The applicable fee for receiving domestic donations applies plus the additional percentage-based fee for international donations.

Additional percentage-based fee for international donations

Payment Type	Rate
All Donations	1.50%

Fixed fee for donations (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD	New Taiwan dollar	14.00 TWD
Brazilian real	2.90 BRL	New Zealand dollar	0.69 NZD
Canadian dollar	0.59 CAD	Norwegian krone	3.90 NOK
Czech koruna	9.00 CZK	Philippine peso	25.00 PHP
Danish krone	2.90 DKK	Polish zloty	1.89 PLN
Euro	0.39 EUR	Russian ruble	39.00 RUB
Hong Kong dollar	3.79 HKD	Singapore dollar	0.69 SGD
Hungarian forint	149.00 HUF	Swedish krona	4.09 SEK
Israeli new shekel	1.60 ILS	Swiss franc	0.49 CHF
Japanese yen	49.00 JPY	Thai baht	15.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP
Mexican peso	9.00 MXN	US dollar	0.49 USD

Standard rate for sending domestic donations

Payment Type	Rate
Donations	No Fee

Standard rate for sending international donations

The applicable fee for sending domestic donations applies plus the applicable additional percentage-based fee for international donations (international fee).

Payment Type	Rate
Donations	No Fee (when no currency conversion is involved)

Charity Transaction Rates

Charity transaction rates are subject to eligibility, application, and pre-approval by PayPal, as further described in the Confirmed Charity Terms and Conditions. Once approved by PayPal, these rates will apply to certain payment types that are subject to the User Agreement. Receiving domestic charity transactions

Payment Type	Rate
Charity Transactions	1.99% + fixed fee

Receiving international charity transactions

The fee for receiving domestic charity transactions applies plus the additional percentage-based fee for international charity transactions.

Additional percentage-based fee for international charity transactions

Payment Type	Rate

Charity Transactions	1.50%

Fixed fee for charity transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD	New Taiwan dollar	14.00 TWD
Brazilian real	2.90 BRL	New Zealand dollar	0.69 NZD
Canadian dollar	0.59 CAD	Norwegian krone	3.90 NOK
Czech koruna	9.00 CZK	Philippine peso	25.00 PHP
Danish krone	2.90 DKK	Polish zloty	1.89 PLN
Euro	0.39 EUR	Russian ruble	39.00 RUB
Hong Kong dollar	3.79 HKD	Singapore dollar	0.69 SGD
Hungarian forint	149.00 HUF	Swedish krona	4.09 SEK
Israeli new shekel	1.60 ILS	Swiss franc	0.49 CHF
Japanese yen	49.00 JPY	Thai baht	15.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP
Mexican peso	9.00 MXN	US dollar	0.49 USD

Alternative Payment Method Rates

Depending on the offering, alternative payment methods (APMs) may be made available as Payment Types for your customers.
For a complete listing of the APMs that may be available, please see the APM agreement. You must accept the terms of the APM agreement before receiving APM payments.

Standard rate for receiving domestic transactions

Alternative Payment Methods	Rate
Doku Wallet, Estonia Online Bank Transfer, FIUU Cash, LinkAja, Jenius Pay, Paysera, DragonPay, Ovo	3.49% + fixed fee
OxxoPay, Thailand Online Bank Transfer, Latvian Online Bank Transfer, Lithuanian Online Bank Transfer, Skrill, Ovo Premium, GoPay	5.49% + fixed fee
Alternative Payment Methods (APMs) through Pay Links and Buttons, Payment Links and Buttons, Payment Links, Buy Buttons, Shopping Cart Buttons	2.99% + fixed fee
All Other Alternative Payment Methods (APMs)	2.89 + fixed fee

Receiving international transactions

The fee for receiving domestic transactions applies plus the additional percentage-based fee for international transactions.

Additional percentage-based fee for international APM transactions

Payment Type	Rate

Alternative Payment Method (APM)	1.50%

Fixed fee for APM transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.39 AUD	New Taiwan dollar	8.00 TWD
Brazilian real	1.70 BRL	New Zealand dollar	0.49 NZD
Canadian dollar	0.39 CAD	Norwegian krone	2.30 NOK
Czech koruna	5.00 CZK	Philippine peso	15.00 PHP
Danish krone	1.70 DKK	Polish zloty	1.09 PLN
Euro	0.19 EUR	Russian ruble	23.00 RUB
Hong Kong dollar	2.29 HKD	Singapore dollar	0.49 SGD
Hungarian forint	89.00 HUF	Swedish krona	2.40 SEK
Israeli new shekel	0.90 ILS	Swiss franc	0.29 CHF
Japanese yen	29.00 JPY	Thai baht	9.00 THB
Malaysian ringgit	1.20 MYR	UK pounds sterling	0.19 GBP
Mexican peso	5.00 MXN	US dollar	0.29 USD

Fixed fee for APM transactions through Pay Links and Buttons, Payment Links and Buttons, Payment Links, Buy Buttons, Shopping Cart Buttons (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD	New Taiwan dollar	14.00 TWD
Brazilian real	2.90 BRL	New Zealand dollar	0.69 NZD
Canadian dollar	0.59 CAD	Norwegian krone	3.90 NOK
Czech koruna	9.00 CZK	Philippine peso	25.00 PHP
Danish krone	2.90 DKK	Polish zloty	1.89 PLN
Euro	0.39 EUR	Russian ruble	39.00 RUB
Hong Kong dollar	3.79 HKD	Singapore dollar	0.69 SGD
Hungarian forint	149.00 HUF	Swedish krona	4.09 SEK
Israeli new shekel	1.60 ILS	Swiss franc	0.49 CHF
Japanese yen	49.00 JPY	Thai baht	15.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP
Mexican peso	9.00 MXN	US dollar	0.49 USD

Pay With Crypto

When you enable the option to allow your customers to pay in cryptocurrency, we call that “pay with crypto.”

Rate until July 31, 2026	0.99% of transaction amount
Rate on or after Aug. 1, 2026	1.50% of transaction amount

PayPal Balance

PayPal offers a balance holding account commonly referred to as PayPal Balance.

For more information and a complete listing of fees associated, please refer to the PayPal Balance Terms and Conditions.

PayPal Online Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the PayPal Online Payment Services Agreement. These rates will apply to the following payment types received using PayPal Online Payment Services.

Capitalized terms in this section are defined in the PayPal Online Payment Services Agreement.

Receiving domestic transactions using PayPal Online Payment Services

Payment type	Rate
Advanced Credit and Debit Card Payments	2.89% + fixed fee
ACH Services	0.80% (capped at $5.00 per transaction)
Payments Advanced	2.89% + fixed fee
Payments Pro	2.89% + fixed fee
Virtual Terminal	3.39% + fixed fee

Charity rates for receiving transactions using PayPal Card Payment Services

Charity rates for receiving transactions using the below PayPal Card Payment Services are subject to eligibility, application, and pre-approval by PayPal, as further described in the Confirmed Charity Terms and Conditions. See our PayPal Online Payment Services Agreement for more details about the below services.

Payment Type	Rate
Payments Pro	1.99% + fixed fee
Virtual Terminal	2.69% + fixed fee
Advanced Credit and Debit Card Payments	2.19% + fixed fee
Advanced Credit and Debit Card Payments (Interchange Plus Plus)	Interchange Plus Plus Rates Apply

Fixed fee for PayPal Card Payment Services transactions for Payments Advanced and Payments Pro (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.59 AUD	New Taiwan dollar	14.00 TWD
Brazilian real	2.90 BRL	New Zealand dollar	0.69 NZD
Canadian dollar	0.59 CAD	Norwegian krone	3.90 NOK
Czech koruna	9.00 CZK	Philippine peso	25.00 PHP
Danish krone	2.90 DKK	Polish zloty	1.89 PLN
Euro	0.39 EUR	Russian ruble	39.00 RUB
Hong Kong dollar	3.79 HKD	Singapore dollar	0.69 SGD
Hungarian forint	149.00 HUF	Swedish krona	4.09 SEK
Israeli new shekel	1.60 ILS	Swiss franc	0.49 CHF
Japanese yen	49.00 JPY	Thai baht	15.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.39 GBP
Mexican peso	9.00 MXN	US dollar	0.49 USD

Fixed fee for PayPal Card Payment Services transactions for Advanced Credit and Debit Card Payments and Virtual Terminal (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.39 AUD	New Taiwan dollar	8.00 TWD
Brazilian real	1.70 BRL	New Zealand dollar	0.49 NZD
Canadian dollar	0.39 CAD	Norwegian krone	2.30 NOK
Czech koruna	5.00 CZK	Philippine peso	15.00 PHP
Danish krone	1.70 DKK	Polish zloty	1.09 PLN
Euro	0.19 EUR	Russian ruble	23.00 RUB
Hong Kong dollar	2.29 HKD	Singapore dollar	0.49 SGD
Hungarian forint	89.00 HUF	Swedish krona	2.40 SEK
Israeli new shekel	0.90 ILS	Swiss franc	0.29 CHF
Japanese yen	29.00 JPY	Thai baht	9.00 THB
Malaysian ringgit	1.20 MYR	UK pounds sterling	0.19 GBP
Mexican peso	5.00 MXN	US dollar	0.29 USD

Interchange Plus Plus fee structure for PayPal Card Payment Services transactions

Subject to activation in your account settings and your acceptance of the PayPal Online Payment Services Agreement, the following alternative fee structure may apply to eligible Payment Types.

Payment Type	Rate
Advanced Credit and Debit Card Payments (Interchange Plus Plus)	Interchange Pass-through Costs + 0.49% + fixed fee (collectively "Interchange Plus Plus")

Interchange Plus Plus Fixed fee for PayPal Card Payment Services transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.49 AUD	New Taiwan dollar	11.00 TWD
Brazilian real	2.29 BRL	New Zealand dollar	0.59 NZD
Canadian dollar	0.49 CAD	Norwegian krone	3.09 NOK
Czech koruna	7.00 CZK	Philippine peso	20.00 PHP
Danish krone	2.29 DKK	Polish zloty	1.49 PLN
Euro	0.29 EUR	Russian ruble	31.00 RUB
Hong Kong dollar	2.99 HKD	Singapore dollar	0.59 SGD
Hungarian forint	119.00 HUF	Swedish krona	3.29 SEK
Israeli new shekel	1.29 ILS	Swiss franc	0.39 CHF
Japanese yen	39.00 JPY	Thai baht	12.00 THB
Malaysian ringgit	1.59 MYR	UK pounds sterling	0.29 GBP
Mexican peso	7.00 MXN	US dollar	0.39 USD

Receiving international transactions using PayPal Card Payment Services

The fee for receiving domestic PayPal Card Payment Services transactions applies plus the additional percentage-based fee for international PayPal Card Payment Services transactions.

Additional percentage-based fee for international PayPal Card Payment Services transactions

Payment Type	Rate
Advanced Credit and Debit Card Payments (Interchange Plus Plus)	No additional percentage-based fee for international transactions for this Payment Type
All Other PayPal Card Payment Services Transactions	1.50%

Other fees for using PayPal Online Payment Services

Activity	Description	Fee
Account Monitoring Service	Optional Service	• 29.95 USD set up fee • 19.95 USD per month
ACH Services Return Fee or Unauthorized Fee	This fee is charged when a return is requested or when the transaction is unauthorized and then rejected/reversed.	• 5.00 USD Return Fee for each transaction returned by the banking network • 5.00 USD Unauthorized Fee for each transaction disputed by your customer as unauthorized
Fraud Protection Advanced	Optional Service	• 0.07 USD per transaction
Account Updater	Optional Service	0.25 USD per update
Additional Risk Factors	If PayPal determines that your Account receives, or is likely to receive a disproportionately higher number of customer complaints, reversals, chargebacks, claims, or other indicators of a serious level of risk, PayPal may increase the percentage components of your Transaction Fees after giving you 30 days prior notice of the increase.	Up to 5.00% per transaction
Buyer Authentication Service	Optional Service	• 10.00 USD per month • 0.10 USD per transaction
Card Verification Transactions	For each account verification request	0.30 USD
Chargeback Protection Tools	Chargeback Protection Tool • Advanced Credit and Debit Card Payments	0.40% per transaction
	Effortless Chargeback Protection Tool • Advanced Credit and Debit Card Payments	0.60% per transaction
Failure to implement Express Checkout	If you do not implement Express Checkout as required, the percentage components of your Transaction Fees may increase after giving you 30 days prior notice.	1.00% per transaction
Monthly Fees	Advanced Credit and Debit Card Payments and ACH Services	No fee
	Payments Advanced	5.00 USD
	Payments Pro	30.00 USD

	Payments Pro Payflow	30.00 USD
	Virtual Terminal	30.00 USD
Network Tokenization	Optional Service	0.15 USD per token issued
Recurring Billing	Optional Service	10.00 USD per month
Recurring Payment Tool	Optional Service	30.00 USD per month
Smart Retries	Optional Service	0.60 % per Successful Recovered Transaction
3D Secure Advanced	Optional Service	0.03 USD per lookup
Uncaptured Authorization Transactions	For each successful but uncaptured authorization transaction.	0.30 USD
Foreign Exchange as a Service	Optional Service	3% currency conversion spread

Payflow Pro (Payment Gateway)

Payflow Pro gives you the flexibility to design a checkout page that matches your site's branding, and Payflow Link comes with a pre-built checkout template you embed right into your checkout page. With either, your customers can pay by credit card without leaving your site. For more information, please refer to the Payflow Gateway Services Agreement.

Receiving transactions using Payflow

Payment type	Fee
Payflow Pro Transaction	0.10 USD
Payflow Link Transaction	0.10 USD

Other fees for using Payflow

Activity	Description	Fee
Monthly Fees	Payflow Pro	25.00 USD
	Payflow Link	No fee
PayPal Recurring Billing Service (Monthly)	Payflow Pro	10.00 USD
	Payflow Link	10.00 USD
PayPal Fraud Protection Services (Monthly)	Basic Package	No fee
	Advanced Package	10.00 USD
	Buyer Authentication +	10.00 USD
PayPal Fraud Protection Services (Monthly Excess Transaction Fee)	Basic Package	No fee
	Advanced Package	0.05 USD
	Buyer Authentication +	0.10 USD
	Recurring Billing Service	No fee

PayPal Point of Sale Rates

Use of PayPal Point of Sale is subject to eligibility, application, approval by PayPal and your acceptance of the PayPal Point of Sale Terms and Conditions. These rates will apply to the following payment types received using PayPal Point of Sale.

Standard rate for receiving transactions using PayPal Point of Sale

Payment Type	Rate
Card Present Transactions	2.29% + 0.09 USD
Manual Card Entry Transactions	3.49% + 0.09 USD
QR code Transactions	2.29% + 0.09 USD
Payment links: PayPal Checkout, Pay with Venmo, PayPal Pay Later offers, or PayPal Guest Checkout	3.49% + 0.49 USD
Payment links: Standard Credit and Debit Card Payments, Apple Pay, or other third-party wallets	2.99% + 0.49 USD

PayPal Payouts

PayPal Payouts (which includes the service formerly known as Mass Pay) allows you to easily send payments to multiple recipients at once. We charge you a fee for each payment you send using PayPal Payouts. The fee is based on the type of payment and currency in which it is sent.

Sending PayPal Payouts

Transaction	Rate
US	2% of total transaction amount (not to exceed the maximum fee cap below)
US • When using the Payouts API	Flat Rate (see fee table below)
International PayPal Payouts	2% of total transaction amount (not to exceed the maximum fee cap below)

Fee and maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	US Maximum Fee Cap	US – When using the Payouts API Fee	International Maximum Fee Cap
Australian dollar	1.25 AUD	0.32 AUD	24.00 AUD
Brazilian real	2.00 BRL	0.50 BRL	40.00 BRL
Canadian dollar	1.25 CAD	0.32 CAD	24.00 CAD
Czech koruna	24.00 CZK	6.00 CZK	400.00 CZK
Danish krone	6.00 DKK	1.50 DKK	120.00 DKK
Euro	0.85 EUR	0.22 EUR	16.00 EUR
Hong Kong dollar	7.00 HKD	1.75 HKD	160.00 HKD
Hungarian forint	210.00 HUF	53.00 HUF	6000.00 HUF
Israeli new shekel	4.00 ILS	1.00 ILS	80.00 ILS
Japanese yen	120.00 JPY	30.00 JPY	2000.00 JPY
Malaysian ringgit	4.00 MYR	Not Applicable	80.00 MYR
Mexican peso	11.00 MXN	2.75 MXN	300.00 MXN
New Taiwan dollar	33.00 TWD	8.00 TWD	800.00 TWD

New Zealand dollar	1.50 NZD	0.38 NZD	30.00 NZD
Norwegian krone	6.75 NOK	1.70 NOK	120.00 NOK
Philippine peso	50.00 PHP	12.50 PHP	1000.00 PHP
Polish zloty	3.00 PLN	0.75 PLN	60.00 PLN
Russian ruble	30.00 RUB	60.00 RUB	600.00 RUB
Singapore dollar	1.60 SGD	0.40 SGD	32.00 SGD
Swedish krona	9.00 SEK	2.25 SEK	160.00 SEK
Swiss franc	1.30 CHF	0.33 CHF	20.00 CHF
Thai baht	36.00 THB	9.00 THB	800.00 THB
UK pounds sterling	0.65 GBP	0.17 GBP	14.00 GBP
US dollar	1.00 USD	0.25 USD	20.00 USD

Hyperwallet

Hyperwallet allows you to easily send payments to multiple recipients at once. We typically charge you a fee for each payment you send using Hyperwallet, though in some cases, recurring fees may be charged (depending on the applicable Hyperwallet services). The fee is based on the type of payment and currency in which it is sent (depending on the applicable Hyperwallet services). The fee is based on the type of payment and currency in which it is sent.

Sending funds through Hyperwallet

Notes: (1) The definitions of certain payment types are provided in the **Hyperwallet Service Terms and Conditions.** (2) PayPal and Venmo Transfers: These services are subject to the terms and conditions of the respective PayPal and Venmo agreements.

Payment Type	**Rate per Transaction**
Domestic Bank Transfer	0.95 USD per transaction
Domestic Instant Bank Transfer (subject to availability)	1.50 USD per transaction
International Bank Transfer	4.95 USD per transaction
Wire Transfer	2% of the transaction amount (min. 10.00 USD, max. 30.00 USD)
Transfer to Debit Card	Domestic: 1.50 USD per transaction International: 1.50% of the transaction amount (min. 3.00 USD, max. 30.00 USD)
Cash Pickup	10.00 USD per transaction
PayPal Transfer	0.25 USD per transaction
PYUSD Transfer (subject to availability)	0.25 USD per transaction
Venmo Transfer	0.25 USD per transaction
Check Fee	3.00 USD per check

Payment Type	Rate per Transaction
Third-party Digital Wallet Transfer	1.5% of the transaction amount (min. 1.50 USD)
Spendback Transfer	Greater of 0.50 USD or 1% of the transaction amount
Foreign Exchange Spread	• Basic - *United States (USD), Canada (CAD), Hong Kong (HKD), Australia (AUD), SEPA countries (EUR), United Kingdom (GBP), and Mexico (MXN)*: 2% of transaction amount • Rest of World – all other countries/regions: 4% of transaction amount
Subaccount Unload Transfer	5.00 USD per transfer

Other fees or charges for using Hyperwallet Services

Service Type	Rate per Transaction
Return Fee (applicable to any incorrect payment instruction provided by Merchant or a Payee)	10.00 USD per return
Hyperwallet Branded Card Issuing Fees (plastic, contactless, chip-and-pin, or magnetic stripe)	Applicable to U.S. issuers: • Magnetic Stripe Card: 2.95 USD per card • Chip-and-Pin Card: 5.95 USD per card
Merchant Branded Card Issuing Fees (minimum order: 1,000 cards)	Applicable to U.S. issuers: • Magnetic Stripe Card: 3.95 USD per card • Chip-and-Pin Card: 5.95 USD per card
Virtual Card Issuing Fee	1.00 USD per card
Card Replacement Fee (does not apply to lost, stolen, or damaged cards)	Same as initial card fees
Shipping and Postage Fees	Pass-through

Micropayments

When you accept the User Agreement, you may apply to receive Micropayments pricing for certain lower value transactions processed through your PayPal account. The rate below applies to both Dynamic and Static Micropayments.

Receiving domestic micropayments

Payment Type	Rate

US	4.99% + fixed fee

Receiving international transactions

The fee for receiving domestic transactions applies plus the additional percentage-based fee for international transactions.

Additional percentage-based fee for international Micropayment transactions

Payment Type	Rate
Micropayments	1.50%

Micropayments fixed fee

Based on payment currency:

Currency	Fee	Currency	Fee
Australian dollar	0.12 AUD	New Taiwan dollar	3.00 TWD
Brazilian real	0.50 BRL	New Zealand dollar	0.13 NZD
Canadian dollar	0.11 CAD	Norwegian krone	0.77 NOK
Czech koruna	1.90 CZK	Philippine peso	4.40 PHP
Danish krone	0.56 DKK	Polish zloty	0.34 PLN
Euro	0.07 EUR	Russian ruble	6.90 RUB
Hong Kong dollar	0.70 HKD	Singapore dollar	0.12 SGD
Hungarian forint	29.00 HUF	Swedish krona	0.76 SEK
Israeli new shekel	0.30 ILS	Swiss franc	0.08 CHF
Japanese yen	9.00 JPY	Thai baht	2.90 THB
Malaysian ringgit	0.40 MYR	UK pounds sterling	0.07 GBP
Mexican peso	1.79 MXN	US dollar	0.09 USD

Chargeback Fees

For transactions that are not processed either through a buyer's PayPal account or through a guest checkout, we assess a settlement fee to sellers for credit and debit card transaction chargebacks (a chargeback may occur when a buyer rejects or reverses a charge on his or her card through the card issuer).

For Chargeback Protection Services applicable to PayPal's Card Payment Services, please see the PayPal Online Payment Services Agreement.

The chargeback fee is based on the currency received as follows:

Chargeback fees

Currency	Fee	Currency	Fee
Australian dollar	22.00 AUD	New Taiwan dollar	625.00 TWD

Brazilian real	35.00 BRL	New Zealand dollar	28.00 NZD
Canadian dollar	20.00 CAD	Norwegian krone	125.00 NOK
Czech koruna	400.00 CZK	Philippine peso	900.00 PHP
Danish krone	120.00 DKK	Polish zloty	65.00 PLN
Euro	16.00 EUR	Russian ruble	640.00 RUB
Hong Kong dollar	155.00 HKD	Singapore dollar	28.00 SGD
Hungarian forint	4,325.00 HUF	Swedish krona	150.00 SEK
Israeli new shekel	75.00 ILS	Swiss franc	22.00 CHF
Japanese yen	1,875.00 JPY	Thai baht	650.00 THB
Malaysian ringgit	65.00 MYR	UK pounds sterling	14.00 GBP
Mexican peso	250.00 MXN	US dollar	20.00 USD

Dispute Fees

We may charge a Dispute Fee when a buyer files a dispute claim or chargeback for a transaction that was processed through the buyer's PayPal account or a PayPal checkout solution, except for PayPal payments settled to you by PayPal using a virtual card will be charged a fee by your processor, as further described in the Agentic Commerce Merchant Virtual Card Terms. Please see the User Agreement for more information about Standard and High Volume Dispute fees.

Dispute fees will be applied in the currency of the original transaction.

Standard Dispute Fees

Currency	Fee	Currency	Fee
Australian dollar	25.00 AUD	New Taiwan dollar	455.00 TWD
Brazilian real	65.00 BRL	New Zealand dollar	25.00 NZD
Canadian dollar	20.00 CAD	Norwegian krone	140.00 NOK
Czech koruna	350.00 CZK	Philippine peso	760.00 PHP
Danish krone	100.00 DKK	Polish zloty	60.00 PLN
Euro	14.00 EUR	Russian ruble	1125.00 RUB
Hong Kong dollar	115.00 HKD	Singapore dollar	20.00 SGD
Hungarian forint	4,585.00 HUF	Swedish krona	145.00 SEK
Indian Rupee	1080.00 INR	Swiss franc	15.00 CHF
Israeli new shekel	55.00 ILS	Thai baht	465.00 THB
Japanese yen	1,630.00 JPY	UK pounds sterling	12.00 GBP
Malaysian ringgit	65.00 MYR	US dollar	15.00 USD
Mexican peso	300.00 MXN		

High Volume Dispute Fees

Currency	Fee	Currency	Fee
Australian dollar	50.00 AUD	New Taiwan dollar	910.00 TWD
Brazilian real	130.00 BRL	New Zealand dollar	50.00 NZD
Canadian dollar	40.00 CAD	Norwegian krone	280.00 NOK
Czech koruna	700.00 CZK	Philippine peso	1520.00 PHP
Danish krone	200.00 DKK	Polish zloty	120.00 PLN
Euro	28.00 EUR	Russian ruble	2250.00 RUB

Hong Kong dollar	230.00 HKD	Singapore dollar	40.00 SGD
Hungarian forint	9,170.00 HUF	Swedish krona	290.00 SEK
Indian Rupee	2160.00 INR	Swiss franc	30.00 CHF
Israeli new shekel	110.00 ILS	Thai baht	930.00 THB
Japanese yen	3,260.00 JPY	UK pounds sterling	24.00 GBP
Malaysian ringgit	130.00 MYR	US dollar	30.00 USD
Mexican peso	600.00 MXN		

Currency Conversions

For any of the following types of transactions involving a currency conversion by PayPal, the transaction exchange rate will also include a currency conversion spread.

Converting payments in another currency

Type of Transaction	Currency Conversion Spread
• Paying for goods or services in a currency other than the currency the goods or services are listed in. • Sending money to a friend or family member such that they receive a different currency from the currency in which you pay. • Sending money using PayPal Payouts such that your recipients receive a different currency from the currency in which you pay.	4.00%, or such other amount as may be disclosed to you during the transaction.
• All other transactions	3.00%, or such other amount as may be disclosed to you during the transaction.

E-check Fees

Sometimes the sender of a payment you receive may use an E-check as a means of funding that payment from their bank account, in order to send it from their PayPal account. Please see the user agreement for more information about E-check. When you receive an E-check funded payment we apply the fee you agreed to pay to receive the payment up to a monetary cap indicated below (based on the currency received):

Receiving E-check fees

Payment Type	Rate
Per each payment transaction	Commercial Transaction Rates

Maximum fee cap for E-checks

Currency	Maximum fee cap

Australian dollar	300.00 AUD
Brazilian real	500.00 BRL
Canadian dollar	300.00 CAD
Czech koruna	5000.00 CZK
Danish krone	1500.00 DKK
Euro	200.00 EUR
Hong Kong dollar	2500.00 HKD
Hungarian forint	54,000.00 HUF
Israeli new shekel	1100.00 ILS
Japanese yen	24,000.00 JPY
Malaysian ringgit	1000.00 MYR
Mexican peso	3500.00 MXN
New Taiwan dollar	9000.00 TWD
New Zealand dollar	400.00 NZD
Norwegian krone	1600.00 NOK
Philippine peso	13,000.00 PHP
Polish zloty	800.00 PLN
Russian ruble	12,000.00 RUB
Singapore dollar	400.00 SGD
Swedish krona	1800.00 SEK
Swiss franc	300.00 CHF
Thai baht	9000.00 THB
UK pounds sterling	200.00 GBP
US dollar	300.00 USD

Withdrawal Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account or eligible cards. A currency conversion (and currency conversion spread) may also apply.

Withdrawing a balance from a PayPal business account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank account	• Standard With eligible linked bank account	No Fee (when no currency conversion is involved)
	Instant • Withdrawal limits apply	1.50% of amount transferred • Minimum fee applies based on the card withdrawal currency, in the table below
Cards	Standard • With eligible linked debit card • Withdrawal limits apply	No Fee (when no currency conversion is involved)

	Instant • With eligible linked debit card • Withdrawal limits apply	1.50% of amount transferred • Minimum fee applies based on the card withdrawal currency, in the table below

Withdrawal Limits – Instant Transfer for Bank

Frequency	Maximum (up to)
Per transaction	25,000.00 USD

Withdrawal Limits – Standard and Instant Transfers for Cards

Frequency	Maximum (up to)
Per transaction	50,000.00 USD
Per day	100,000.00 USD
Per week	250,000.00 USD
Per month	500,000.00 USD

Minimum fee – Instant Transfer

Based on withdrawal currency:

Currency	Minimum Fee
US dollar	0.50 USD

Other Merchant Fees

Included below are fees associated with events, requests, or actions that may happen when you use your account.

Other Fees

Activity	Description	Rate
Bank Return on Withdrawal/Transfer out of PayPal	This fee is charged when a withdrawal/transfer out of PayPal is attempted by a user and it fails because incorrect bank account information or delivery information is provided.	No Fee
Add Cash at Store to your business account	There's a fee to add cash to your business account balance at participating stores. Amount varies by store.	2.00 - 3.95 USD
Cash a Check to your business account (faster check loads, payroll and government checks)	There's a fee when you choose to add payroll or government checks (with pre-printed signature) to your	2.00% (minimum 6.00 USD fee)

	business account balance. No fee if your check can't be added.	
Cash a Check to your business account (faster check loads, all other accepted check types)	There's a fee when you choose to add non-payroll and non-government checks to your business account balance. No fee if your check can't be added.	5.00% (minimum 6.00 USD fee)
Commercial Transaction and Invoicing Transaction Refunds	Full Refunds	• If you refund a Commercial Transaction or an Invoicing Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.
	Partial Refunds	• If you refund a Commercial Transaction or an Invoicing Transaction payment, there are no fees to make the refund, but the fees you originally paid to receive the payment are not returned to you.
Credit Card and Debit Card Confirmation(s)	Some users, in order to increase their sending limit or as PayPal may determine, may be charged a Credit Card and Debit Card Link and Confirmation fee. This amount will be refunded when you successfully complete the credit card or debit card verification process.	See Credit Card and Debit Card Link and Confirmation Table below.
PayPal Business Debit MasterCard	Use of the PayPal Business Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our PayPal Business Debit MasterCard Cardholder Agreement and Privacy Notice
PayPal Debit MasterCard	Use of the PayPal Debit MasterCard is subject to eligibility, application, approval by PayPal and your acceptance of the terms.	Please see our PayPal Debit MasterCard Cardholder Agreement

Credit Card and Debit Card Link and Confirmation Table

Currency	Fee	Currency	Fee
Australian dollar	2.00 AUD	New Taiwan dollar	70.00 TWD
Brazilian real	4.00 BRL	New Zealand dollar	3.00 NZD
Canadian dollar	2.45 CAD	Norwegian krone	15.00 NOK
Czech koruna	50.00 CZK	Philippine peso	100.00 PHP
Danish krone	12.50 DKK	Polish zloty	6.50 PLN
Euro	1.50 EUR	Russian ruble	60.00 RUB

Hong Kong dollar	15.00 HKD	Singapore dollar	3.00 SGD
Hungarian forint	400.00 HUF	Swedish krona	15.00 SEK
Israeli new shekel	8.00 ILS	Swiss franc	3.00 CHF
Japanese yen	200.00 JPY	Thai baht	70.00 THB
Malaysian ringgit	Not Applicable	UK pounds sterling	1.00 GBP
Mexican peso	20.00 MXN	US dollar	1.95 USD