

# PayPal Merchant Fees

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

Last Updated: 10, January 2023

You can find details about changes to our rates and fees and when they will apply on our [Policy Updates Page](#). You can also view these changes by clicking 'Legal' at the bottom of any web-page 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. If any fees are displayed on our fee pages in currencies other than Brazilian Reais, they will be charged in the equivalent amount in Brazilian Reais.

**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

Brazil (BR)
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## Commercial Transaction Rates

When you buy or sell goods or services, make any other commercial type of transaction, send or receive a charity donation or receive a payment when you "request money" using PayPal, we call that a "commercial transaction". For more information please see the [fees for selling and receiving payments in our User Agreement](#).

## Standard rate for receiving domestic transactions

Transaction Type	Rate
Commercial Transactions	4.79% + <a href="#">fixed fee</a>

## 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

The variable fee shall be increased by the percentage points set out below:

Transaction Type	Rate
Commercial Transactions	+1.61%

## Fixed fee for commercial transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.30 AUD	New Taiwan dollar	10.00 TWD
Brazilian real	0.60 BRL	New Zealand dollar	0.45 NZD
Canadian dollar	0.30 CAD	Norwegian krone	2.80 NOK
Czech koruna	10.00 CZK	Philippine peso	15.00 PHP
Danish krone	2.60 DKK	Polish zloty	1.35 PLN
Euro	0.35 EUR	Russian ruble	10.00 RUB
Hong Kong dollar	2.35 HKD	Singapore dollar	0.50 SGD
Hungarian forint	90.00 HUF	Swedish krona	3.25 SEK
Israeli new shekel	1.20 ILS	Swiss franc	0.55 CHF
Japanese yen	40.00 JPY	Thai baht	11.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.20 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

## Charity Transaction Rates

Charity transaction rates are subject to application and pre-approval by PayPal. Once approved by PayPal, these rates will apply to all commercial transaction payments received by you. Any reference to “fixed fee” means the fixed fee for charity transactions.

## Receiving domestic charity transactions

Payment Type	Rate
Charity Transactions	<a href="#">Commercial transaction rates apply</a>

## Receiving international charity transactions

Payment Type	Rate
Charity Transactions	<a href="#">Commercial transaction rates apply</a>

## Fixed fee for charity transactions (based on currency received)

Currency	Fee	Currency	Fee
Australian dollar	0.30 AUD	New Taiwan dollar	10.00 TWD
Brazilian real	0.60 BRL	New Zealand dollar	0.45 NZD
Canadian dollar	0.30 CAD	Norwegian krone	2.80 NOK
Czech koruna	10.00 CZK	Philippine peso	15.00 PHP
Danish krone	2.60 DKK	Polish zloty	1.35 PLN
Euro	0.35 EUR	Russian ruble	10.00 RUB
Hong Kong dollar	2.35 HKD	Singapore dollar	0.50 SGD
Hungarian forint	90.00 HUF	Swedish krona	3.25 SEK
Israeli new shekel	1.20 ILS	Swiss franc	0.55 CHF
Japanese yen	40.00 JPY	Thai baht	11.00 THB
Malaysian ringgit	2.00 MYR	UK pounds sterling	0.20 GBP
Mexican peso	4.00 MXN	US dollar	0.30 USD

## Installment Payments

Buyers may elect to pay you in installments. The option to select two to twelve installment payments is available to buyers. [Commercial transaction rates](#) plus the installment processing fee below will apply to these payments. The installment processing fee applies per installment payment.

## Receiving installment transactions

Transaction	Rate
Installment transaction	<a href="#">Commercial transaction rate</a> + 1.92%

## 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.

## Sending PayPal Payouts

Transaction	Rate
PayPal Payouts	2% of total transaction amount (not to exceed the <a href="#">maximum fee cap below</a> )

**BR PayPal Payouts:** *PayPal Payouts is available to Balance Business Accounts and can only be funded by your PayPal balance in Brazilian Reals. PayPal Payouts are not available for international payments.*

## Maximum fee cap for PayPal Payouts

Currency	Maximum Fee Cap (per recipient)
Brazilian real	2.00 BRL

## Micropayments

Subject to application and pre-approval by PayPal, you may upgrade an existing account to receive the Micropayment rate. Micropayment rates can be ideal as an alternative to standard commercial transaction rates for business that process payments under 7.99 BRL. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received by you. Please [contact us](#) to apply for the Micropayment rate.

### Receiving micropayments

Transaction	Rate
Domestic micropayments & micropayments for Digital Goods	9.50% + micropayments <a href="#">fixed fee</a>
International micropayments & micropayments for Digital Goods	10.50% + micropayments <a href="#">fixed fee</a>

### Micropayments fixed fee

Based on payment currency:

Currency	Fee	Currency	Fee
Australian dollar	0.05 AUD	New Taiwan dollar	2.00 TWD
Brazilian real	0.10 BRL	New Zealand dollar	0.08 NZD
Canadian dollar	0.05 CAD	Norwegian krone	0.47 NOK
Czech koruna	1.67 CZK	Philippine peso	2.50 PHP
Danish krone	0.43 DKK	Polish zloty	0.23 PLN
Euro	0.05 EUR	Russian ruble	2.00 RUB
Hong Kong dollar	0.39 HKD	Singapore dollar	0.08 SGD
Hungarian forint	15.00 HUF	Swedish krona	0.54 SEK
Israeli new shekel	0.20 ILS	Swiss franc	0.09 CHF
Japanese yen	7.00 JPY	Thai baht	1.80 THB
Malaysian ringgit	0.20 MYR	UK pounds sterling	0.05 GBP
Mexican peso	0.55 MXN	US dollar	0.05 USD

## Chargeback Fees

For transactions that are not processed either through a buyer's PayPal account or through a guest checkout (PayPal Plus), 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).

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

## Chargeback fees

Currency	Fee	Currency	Fee
Australian dollar	15.00 AUD	New Taiwan dollar	330.00 TWD
Brazilian real	20.00 BRL	New Zealand dollar	15.00 NZD
Canadian dollar	15.00 CAD	Norwegian krone	65.00 NOK
Czech koruna	250.00 CZK	Philippine peso	500.00 PHP
Danish krone	60.00 DKK	Polish zloty	30.00 PLN
Euro	11.25 EUR	Russian ruble	320.00 RUB
Hong Kong dollar	75.00 HKD	Singapore dollar	15.00 SGD
Hungarian forint	2,000.00 HUF	Swedish krona	80.00 SEK
Israeli new shekel	40.00 ILS	Swiss franc	10.00 CHF
Japanese yen	1,300.00 JPY	Thai baht	360.00 THB
Malaysian ringgit	40.00 MYR	UK pounds sterling	7.00 GBP
Mexican peso	110.00 MXN	US dollar	10.00 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. Please see the [User Agreement](#) for more information about Standard and High Volume Dispute fees.

### Standard Dispute Fees

Currency	Fee	Currency	Fee
Australian dollar	12.00 AUD	New Taiwan dollar	250.00 TWD
Brazilian real	35.00 BRL	New Zealand dollar	13.00 NZD
Canadian dollar	10.00 CAD	Norwegian krone	75.00 NOK
Czech koruna	185.00 CZK	Philippine peso	405.00 PHP
Danish krone	55.00 DKK	Polish zloty	30.00 PLN
Euro	7.00 EUR	Russian ruble	600.00 RUB
Hong Kong dollar	65.00 HKD	Singapore dollar	11.00 SGD
Hungarian forint	2450.00 HUF	Swedish krona	75.00 SEK
Indian Rupee	580.00 INR	Swiss franc	8.00 CHF
Israeli new shekel	30.00 ILS	Thai baht	250.00 THB
Japanese yen	870.00 JPY	UK pounds sterling	6.00 GBP
Malaysian ringgit	35.00 MYR	US dollar	8.00 USD
Mexican peso	160.00 MXN		

### High Volume Dispute Fees

Currency	Fee	Currency	Fee
Australian dollar	24.00 AUD	New Taiwan dollar	500.00 TWD
Brazilian real	70.00 BRL	New Zealand dollar	26.00 NZD
Canadian dollar	20.00 CAD	Norwegian krone	150.00 NOK
Czech koruna	370.00 CZK	Philippine peso	810.00 PHP

Danish krone	110.00 DKK	Polish zloty	60.00 PLN
Euro	14.00 EUR	Russian ruble	1200.00 RUB
Hong Kong dollar	130.00 HKD	Singapore dollar	22.00 SGD
Hungarian forint	4900.00 HUF	Swedish krona	150.00 SEK
Indian Rupee	1160.00 INR	Swiss franc	16.00 CHF
Israeli new shekel	60.00 ILS	Thai baht	500.00 THB
Japanese yen	1740.00 JPY	UK pounds sterling	12.00 GBP
Malaysian ringgit	70.00 MYR	US dollar	16.00 USD
Mexican peso	320.00 MXN		

## Currency Conversions

When transactions require a currency conversion, PayPal engages a licensed bank to perform the currency conversion. For information about currency conversion, please see the [user agreement](#).

The exchange rate is determined based on rates available in the wholesale currency market and PayPal applies the Currency Conversion Fee to the exchange rate. The fee depends on the type of currency conversion, as follows:

### Conversion of payments when received in another currency

Includes PayPal Payouts:

Rate
3.50% above the base exchange rate (to form the transaction exchange rate)

### Conversions in all other cases

Rates for all other currency conversions (e.g. when sending payments not in BRL):

Rate
4.50% above the base exchange rate (to form the transaction exchange rate)

## Withdrawals Out of PayPal

If you have a Balance Business Account you can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank account.

### Withdrawing a balance from a Balance Business Account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank account	Standard	No Fee

## 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 Automatic Transfers out of PayPal	This fee is charged when a transfer to a bank or payment account is attempted by a user and it fails because incorrect bank account information or delivery information is provided.	No Fee
Commercial Transaction Refunds	Full Refunds	<ul style="list-style-type: none"><li>If you refund a Commercial 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.</li></ul>
	Partial Refunds	<ul style="list-style-type: none"><li>If you refund a Commercial 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.</li></ul>