Last Updated: October 29, 2025

You can find details about changes to our rates and fees and when they will apply on our <a href="Policy Updates Page">Policy Updates Page</a> or as otherwise required by the user agreement. You can also get to the <a href="Policy Updates Page">Policy Updates Page</a> 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 <u>Grouping Table</u>.

#### **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 <u>User Agreement</u> 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 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% + <b>fixed fee</b>
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% + <b>fixed fee</b>
All Other Commercial Transactions	3.49% + <b>fixed fee</b>

# **Receiving international transactions**

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

Payment Type	Rate
All Commercial Transactions	1.50%

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

Currency	Fee
Australian dollar	0.59 AUD
Brazilian real	2.90 BRL
Canadian dollar	0.59 CAD
Czech koruna	9.00 CZK
Danish krone	2.90 DKK
Euro	0.39 EUR
Hong Kong dollar	3.79 HKD
Hungarian forint	149.00 HUF
Israeli new shekel	1.60 ILS

Currency	Fee
Japanese yen	49.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	9.00 MXN

Currency	Fee
New Taiwan dollar	14.00 TWD
New Zealand dollar	0.69 NZD
Norwegian krone	3.90 NOK
Philippine peso	25.00 PHP
Polish zloty	1.89 PLN
Russian ruble	39.00 RUB
Singapore dollar	0.69 SGD
Swedish krona	4.09 SEK

Currency	Fee
Swiss franc	0.49 CHF
Thai baht	15.00 THB
UK pounds sterling	0.39 GBP
US dollar	0.49 USD

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

Currency	Fee
Australian dollar	0.12 AUD
Brazilian real	0.50 BRL
Canadian dollar	0.11 CAD
Czech koruna	1.90 CZK
Danish krone	0.56 DKK
Euro	0.07 EUR

Currency	Fee
Hong Kong dollar	0.70 HKD
Hungarian forint	29.00 HUF
Israeli new shekel	0.30 ILS
Japanese yen	9.00 JPY
Malaysian ringgit	0.40 MYR
Mexican peso	1.79 MXN

Currency	Fee
New Taiwan dollar	3.00 TWD
New Zealand dollar	0.13 NZD
Norwegian krone	0.77 NOK
Philippine peso	4.40 PHP
Polish zloty	0.34 PLN

Currency	Fee
Russian ruble	6.90 RUB
Singapore dollar	0.12 SGD
Swedish krona	0.76 SEK
Swiss franc	0.08 CHF
Thai baht	2.90 THB
UK pounds sterling	0.07 GBP
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.

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

Purchase or sale 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

Transfer Type	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 PayPal Cryptocurrency Terms and Conditions. We will display such network fee right before you transfer any crypto

# **Invoicing Transaction Rates**

When you accept the <u>User Agreement</u> and <u>send an invoice as a payment request</u> 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% + <b>fixed fee</b>
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

Payment Type through an Invoicing Transaction	Rate
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 <u>additional</u> <u>percentage-based fee for international invoicing transactions</u>.

#### 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
Australian dollar	0.59 AUD
Brazilian real	2.90 BRL
Canadian dollar	0.59 CAD

Currency	Fee
Czech koruna	9.00 CZK
Danish krone	2.90 DKK
Euro	0.39 EUR
Hong Kong dollar	3.79 HKD
Hungarian forint	149.00 HUF
Israeli new shekel	1.60 ILS
Japanese yen	49.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	9.00 MXN

Currency	Fee
New Taiwan dollar	14.00 TWD
New Zealand dollar	0.69 NZD

Currency	Fee
Norwegian krone	3.90 NOK
Philippine peso	25.00 PHP
Polish zloty	1.89 PLN
Russian ruble	39.00 RUB
Singapore dollar	0.69 SGD
Swedish krona	4.09 SEK
Swiss franc	0.49 CHF
Thai baht	15.00 THB
UK pounds sterling	0.39 GBP
US dollar	0.49 USD

# **Standard rate for Invoice Subscription Service**

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

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

# **Bill Pay for Business Accounts Transaction Rates**

When you use the <u>Bill Pay for Business Accounts service</u> 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 2.9%; 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 (subject to availability)	Waived – No Fee
Debit and Credit	2.9%

# **Standard rates for disbursement of Bill Pay for Business Accounts Transactions**

For any of the following disbursement types involving a <u>currency conversion</u> 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 (subject to availability)	1%
Mailed Checks	2.00 USD per check
Wire Transfer	Fixed Fee

# **Fixed fee for ACH - International Disbursements**

Currency	Fee
Australian dollar	1.50 AUD
Brazilian real	25.00 BRL
Canadian dollar	1.50 CAD

Currency	Fee
Czech koruna	120.00 CZK
Chinese yuan	36.00 CNY
Danish krone	35.00 DKK
Euro	0.90 EUR
Hong Kong dollar	7.60 HKD
Hungarian forint	1,900.00 HUF
Israeli new shekel	20.00 ILS
Indian rupee	420.00 INR
Japanese yen	745.00 JPY

Currency	Fee
Korean won	7,200.00 KRW
Mexican peso	20.00 MXN

Currency	Fee
New Zealand dollar	8.60 NZD
Norwegian krone	55.00 NOK
Philippine peso	290.00 PHP
Polish zloty	20.00 PLN
Singapore dollar	6.95 SGD
Swedish krona	55.00 SEK
Swiss franc	4.45 CHF
UK pounds sterling	0.75 GBP
US dollar	0.95 USD

# **Fixed fee for Wire Transfer Disbursements**

Currency	Fee
US dollar	20.00 USD
Euro	19.00 EUR

Currency	Fee
Australian dollar	30.00 AUD
British pound sterling	15.00 GBP

# **Receiving and Sending Donations**

When you accept the <u>User Agreement</u> 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 <u>additional</u> <u>percentage-based fee for international donations</u>.

# Additional percentage-based fee for international donations

Payment Type Rate
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Payment Type	Rate
All Donations	1.50%

# Fixed fee for donations (based on currency received)

Currency	Fee
Australian dollar	0.59 AUD
Brazilian real	2.90 BRL
Canadian dollar	0.59 CAD
Czech koruna	9.00 CZK
Danish krone	2.90 DKK
Euro	0.39 EUR
Hong Kong dollar	3.79 HKD
Hungarian forint	149.00 HUF
Israeli new shekel	1.60 ILS

Currency	Fee
Japanese yen	49.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	9.00 MXN

Currency	Fee
New Taiwan dollar	14.00 TWD
New Zealand dollar	0.69 NZD
Norwegian krone	3.90 NOK
Philippine peso	25.00 PHP
Polish zloty	1.89 PLN
Russian ruble	39.00 RUB
Singapore dollar	0.69 SGD
Swedish krona	4.09 SEK

Currency	Fee
Swiss franc	0.49 CHF
Thai baht	15.00 THB
UK pounds sterling	0.39 GBP
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 needed)

# **Charity Transaction Rates**

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

#### **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 <u>additional percentage-based fee for international charity transactions</u>.

### 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
Australian dollar	0.59 AUD

Currency	Fee
Brazilian real	2.90 BRL
Canadian dollar	0.59 CAD
Czech koruna	9.00 CZK
Danish krone	2.90 DKK
Euro	0.39 EUR
Hong Kong dollar	3.79 HKD
Hungarian forint	149.00 HUF
Israeli new shekel	1.60 ILS
Japanese yen	49.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	9.00 MXN

Currency	Fee

Currency	Fee
New Taiwan dollar	14.00 TWD
New Zealand dollar	0.69 NZD
Norwegian krone	3.90 NOK
Philippine peso	25.00 PHP
Polish zloty	1.89 PLN
Russian ruble	39.00 RUB
Singapore dollar	0.69 SGD
Swedish krona	4.09 SEK
Swiss franc	0.49 CHF
Thai baht	15.00 THB
UK pounds sterling	0.39 GBP
US dollar	0.49 USD

# **Alternative Payment Method Rates**

We may allow your customers to choose any of the alternative payment methods (APMs) listed in our <u>APM agreement</u> at checkout to pay you for purchases.

For a complete listing of the APMs we support, please see <u>Annex 1</u> of the APM agreement. You must accept the terms of the <u>APM agreement</u> before receiving APM payments.

#### Standard rate for receiving domestic transactions

Payment Type	Rate
Alternative Payment Method (APM)	2.89% + fixed fee
Alternative Payment Method (APM) through Pay Links and Buttons, Payment Links and Buttons, Payment Links, Buy Buttons, Shopping Cart Buttons	2.99% + fixed fee

### **Receiving international transactions**

The fee for receiving domestic transactions applies plus the <u>additional percentage-based</u> <u>fee for international transactions</u>.

### Additional percentage-based fee for international APM transactions

Payment Type	Fee
Alternative Payment Method (APM)	1.50%

Fixed fee for APM transactions (based on currency received)

Currency	Fee
Australian dollar	0.39 AUD
Brazilian real	1.70 BRL
Canadian dollar	0.39 CAD
Czech koruna	5.00 CZK
Danish krone	1.70 DKK
Euro	0.19 EUR
Hong Kong dollar	2.29 HKD
Hungarian forint	89.00 HUF
Israeli new shekel	0.90 ILS
Japanese yen	29.00 JPY
Malaysian ringgit	1.20 MYR
Mexican peso	5.00 MXN

Currency	Fee
New Taiwan dollar	8.00 TWD
New Zealand dollar	0.49 NZD
Norwegian krone	2.30 NOK
Philippine peso	15.00 PHP
Polish zloty	1.09 PLN
Russian ruble	23.00 RUB
Singapore dollar	0.49 SGD
Swedish krona	2.40 SEK
Swiss franc	0.29 CHF
Thai baht	9.00 THB
UK pounds sterling	0.19 GBP
US dollar	0.29 USD

Currency	Fee
Australian dollar	0.59 AUD
Brazilian real	2.90 BRL
Canadian dollar	0.59 CAD
Czech koruna	9.00 CZK
Danish krone	2.90 DKK
Euro	0.39 EUR
Hong Kong dollar	3.79 HKD
Hungarian forint	149.00 HUF
Israeli new shekel	1.60 ILS
Japanese yen	49.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	9.00 MXN

Currency	Fee
New Taiwan dollar	14.00 TWD
New Zealand dollar	0.69 NZD
Norwegian krone	3.90 NOK
Philippine peso	25.00 PHP
Polish zloty	1.89 PLN
Russian ruble	39.00 RUB
Singapore dollar	0.69 SGD
Swedish krona	4.09 SEK
Swiss franc	0.49 CHF
Thai baht	15.00 THB
UK pounds sterling	0.39 GBP
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	1.5% 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 <u>PayPal</u> 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 <u>PayPal Online Payment Services Agreement</u>. These rates will apply to the following payment types received using PayPal Online Payment Services.

Capitalized terms in this section are defined in the <u>PayPal Online Payment Services</u> <u>Agreement</u>.

### 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)

Payment Type	Rate
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

Currency	Fee
Australian dollar	0.59 AUD
Brazilian real	2.90 BRL
Canadian dollar	0.59 CAD
Czech koruna	9.00 CZK
Danish krone	2.90 DKK
Euro	0.39 EUR
Hong Kong dollar	3.79 HKD
Hungarian forint	149.00 HUF
Israeli new shekel	1.60 ILS
Japanese yen	49.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	9.00 MXN

Currency	Fee
New Taiwan dollar	14.00 TWD
New Zealand dollar	0.69 NZD
Norwegian krone	3.90 NOK
Philippine peso	25.00 PHP
Polish zloty	1.89 PLN
Russian ruble	39.00 RUB
Singapore dollar	0.69 SGD
Swedish krona	4.09 SEK
Swiss franc	0.49 CHF
Thai baht	15.00 THB
UK pounds sterling	0.39 GBP
US dollar	0.49 USD

Currency	Fee
Australian dollar	0.39 AUD
Brazilian real	1.70 BRL
Canadian dollar	0.39 CAD
Czech koruna	5.00 CZK
Danish krone	1.70 DKK
Euro	0.19 EUR
Hong Kong dollar	2.29 HKD
Hungarian forint	89.00 HUF
Israeli new shekel	0.90 ILS
Japanese yen	29.00 JPY
Malaysian ringgit	1.20 MYR
Mexican peso	5.00 MXN

Currency	Fee
New Taiwan dollar	8.00 TWD
New Zealand dollar	0.49 NZD
Norwegian krone	2.30 NOK
Philippine peso	15.00 PHP
Polish zloty	1.09 PLN
Russian ruble	23.00 RUB
Singapore dollar	0.49 SGD
Swedish krona	2.40 SEK
Swiss franc	0.29 CHF
Thai baht	9.00 THB
UK pounds sterling	0.19 GBP
US dollar	0.29 USD

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
Australian dollar	0.49 AUD
Brazilian real	2.29 BRL
Canadian dollar	0.49 CAD
Czech koruna	7.00 CZK
Danish krone	2.29 DKK
Euro	0.29 EUR
Hong Kong dollar	2.99 HKD
Hungarian forint	119.00 HUF

Currency	Fee
Israeli new shekel	1.29 ILS
Japanese yen	39.00 JPY
Malaysian ringgit	1.59 MYR
Mexican peso	7.00 MXN

Currency	Fee
New Taiwan dollar	11.00 TWD
New Zealand dollar	0.59 NZD
Norwegian krone	3.09 NOK
Philippine peso	20.00 PHP
Polish zloty	1.49 PLN
Russian ruble	31.00 RUB
Singapore dollar	0.59 SGD

Currency	Fee
Swedish krona	3.29 SEK
Swiss franc	0.39 CHF
Thai baht	12.00 THB
UK pounds sterling	0.29 GBP
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 <u>additional percentage-based fee for international PayPal Card Payment Services</u> 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	<ul> <li>29.95 USD set up fee</li> <li>19.95 USD per month</li> </ul>
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.	<ul> <li>5.00 USD Return         Fee for each         transaction         returned by the         banking network</li> <li>5.00 USD         Unauthorized         Fee for each         transaction         disputed by your         customer as         unauthorized</li> </ul>
Fraud Protection Advanced	Optional Service	0.07 USD per transaction
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	Up to 5.00% per transaction

Activity	Description	Fee
	Transaction Fees after giving you 30 days prior notice of the increase.	
Buyer Authentication Service	Optional Service	<ul> <li>10.00 USD per month</li> <li>0.10 USD per transaction</li> </ul>
Card Verification Transactions	For each account verification request	0.30 USD
Chargeback Protection Tools	<ul> <li>Chargeback Protection Tool</li> <li>Advanced Credit and Debit Card Payments</li> </ul>	0.40% per transaction
	<ul> <li>Effortless Chargeback Protection Tool</li> <li>Advanced Credit and Debit Card Payments</li> </ul>	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

Activity	Description	Fee
	Advanced Credit and Debit Card Payments and ACH Services	No fee
Monthly Fees	Payments Advanced	5.00 USD
	Payments Pro	30.00 USD
	Payments Pro Payflow	30.00 USD
Recurring Billing	Optional Service	10.00 USD per month
Recurring Payment Tool	Optional Service	30.00 USD per month
Uncaptured Authorization Transactions	For each successful but uncaptured authorization transaction.	0.30 USD

## **Payflow Pro (Payment Gateway)**

<u>Payflow Pro</u> gives you the flexibility to design a checkout page that matches your site's branding, and <u>Payflow Link</u> 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 <u>Payflow Gateway Services Agreement</u>.

## **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

Activity	Description	Fee
	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 <u>PayPal Point of Sale Agreement</u> (formerly known as the PayPal Zettle 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

Payment Type	Rate
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)

Transaction	Rate
<ul><li>US</li><li>When using the Payouts API</li></ul>	Flat Rate (see <b>fee table below</b> )
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

Currency	US Maximum Fee Cap	US – When using the Payouts API Fee	International Maximum Fee Cap
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

Currency	US Maximum Fee Cap	US – When using the Payouts API Fee	International Maximum Fee Cap
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 <u>Hyperwallet Service</u> <u>Terms and Conditions</u>. (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

Payment Type	Rate 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
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	<ul> <li>Basic - United States (USD), Canada (CAD), Hong Kong (HKD), Australia (AUD), SEPA countries (EUR), United Kingdom (GBP), and Mexico (MXN): 2% of transaction amount</li> <li>Rest of World – all other countries/regions: 4% of transaction amount</li> </ul>
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)	<ul> <li>Applicable to U.S. issuers:</li> <li>Magnetic Stripe Card: 2.95 USD per card</li> <li>Chip-and-Pin Card: 5.95 USD per card</li> </ul>
Merchant Branded Card Issuing Fees (minimum order: 1,000 cards)	<ul> <li>Applicable to U.S. issuers:</li> <li>Magnetic Stripe Card: 3.95 USD per card</li> <li>Chip-and-Pin Card: 5.95 USD per card</li> </ul>
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 <u>User Agreement</u>, you may apply to receive Micropayments pricing for certain lower value transactions processed through your PayPal account. The rate below applies to both <u>Dynamic and Static Micropayments</u>.

#### **Receiving domestic micropayments**

Payment Type	Rate
US	4.99% + fixed fee

## **Receiving international transactions**

The fee for receiving domestic transactions applies plus the <u>additional percentage-based</u> 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
Australian dollar	0.12 AUD
Brazilian real	0.50 BRL
Canadian dollar	0.11 CAD

Currency	Fee
Czech koruna	1.90 CZK
Danish krone	0.56 DKK
Euro	0.07 EUR
Hong Kong dollar	0.70 HKD
Hungarian forint	29.00 HUF
Israeli new shekel	0.30 ILS
Japanese yen	9.00 JPY
Malaysian ringgit	0.40 MYR
Mexican peso	1.79 MXN

Currency	Fee
New Taiwan dollar	3.00 TWD
New Zealand dollar	0.13 NZD

Currency	Fee
Norwegian krone	0.77 NOK
Philippine peso	4.40 PHP
Polish zloty	0.34 PLN
Russian ruble	6.90 RUB
Singapore dollar	0.12 SGD
Swedish krona	0.76 SEK
Swiss franc	0.08 CHF
Thai baht	2.90 THB
UK pounds sterling	0.07 GBP
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 <a href="PayPal Online Payment Services Agreement">PayPal Online Payment Services Agreement</a>.

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

## **Chargeback fees**

Currency	Fee
Australian dollar	22.00 AUD
Brazilian real	35.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	400.00 CZK
Danish krone	120.00 DKK
Euro	16.00 EUR
Hong Kong dollar	155.00 HKD
Hungarian forint	4,325.00 HUF
Israeli new shekel	75.00 ILS
Japanese yen	1,875.00 JPY
Malaysian ringgit	65.00 MYR

Currency	Fee
Mexican peso	250.00 MXN

Currency	Fee
New Taiwan dollar	625.00 TWD
New Zealand dollar	28.00 NZD
Norwegian krone	125.00 NOK
Philippine peso	900.00 PHP
Polish zloty	65.00 PLN
Russian ruble	640.00 RUB
Singapore dollar	28.00 SGD
Swedish krona	150.00 SEK
Swiss franc	22.00 CHF
Thai baht	650.00 THB

Currency	Fee
UK pounds sterling	14.00 GBP
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. Please see the <u>User Agreement</u> 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
Australian dollar	25.00 AUD
Brazilian real	65.00 BRL
Canadian dollar	20.00 CAD
Czech koruna	350.00 CZK
Danish krone	100.00 DKK

Currency	Fee
Euro	14.00 EUR
Hong Kong dollar	115.00 HKD
Hungarian forint	4,585.00 HUF
Indian Rupee	1080.00 INR
Israeli new shekel	55.00 ILS
Japanese yen	1,630.00 JPY
Malaysian ringgit	65.00 MYR
Mexican peso	300.00 MXN

Currency	Fee
New Taiwan dollar	455.00 TWD
New Zealand dollar	25.00 NZD
Norwegian krone	140.00 NOK

Currency	Fee
Philippine peso	760.00 PHP
Polish zloty	60.00 PLN
Russian ruble	1125.00 RUB
Singapore dollar	20.00 SGD
Swedish krona	145.00 SEK
Swiss franc	15.00 CHF
Thai baht	465.00 THB
UK pounds sterling	12.00 GBP
US dollar	15.00 USD

## **High Volume Dispute Fees**

Currency	Fee
Australian dollar	50.00 AUD

Currency	Fee
Brazilian real	130.00 BRL
Canadian dollar	40.00 CAD
Czech koruna	700.00 CZK
Danish krone	200.00 DKK
Euro	28.00 EUR
Hong Kong dollar	230.00 HKD
Hungarian forint	9,170.00 HUF
Indian Rupee	2160.00 INR
Israeli new shekel	110.00 ILS
Japanese yen	3,260.00 JPY
Malaysian ringgit	130.00 MYR
Mexican peso	600.00 MXN

Currency	Fee
New Taiwan dollar	910.00 TWD
New Zealand dollar	50.00 NZD
Norwegian krone	280.00 NOK
Philippine peso	1520.00 PHP
Polish zloty	120.00 PLN
Russian ruble	2250.00 RUB
Singapore dollar	40.00 SGD
Swedish krona	290.00 SEK
Swiss franc	30.00 CHF
Thai baht	930.00 THB
UK pounds sterling	24.00 GBP
US dollar	30.00 USD

# **Currency Conversions**

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

#### **Converting payments in another currency**

Type of Transaction	Currency Conversion Spread
<ul> <li>Paying for goods or services in a currency other than the currency the goods or services are listed in.</li> <li>Sending money to a friend or family member such that they receive a different currency from the currency in which you pay.</li> <li>Sending money using PayPal Payouts such that your recipients receive a different currency from the currency in which you pay.</li> </ul>	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 <u>user agreement</u> 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

Currency	Maximum fee cap
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

Currency	Maximum fee cap
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 <u>currency conversion</u> <u>spread</u>) may also apply.

#### Withdrawing a balance from a PayPal business account

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

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

## **Withdrawal Limits - Instant Transfer for Bank**

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

## Withdrawal Limits - Standard and Instant Transfers for Cards

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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	Fee	
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Activity	Description	Fee
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
Commercial Transaction and	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.
Invoicing Transaction Refunds	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.

Activity	Description	Fee
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
Australian dollar	2.00 AUD

Currency	Fee
Brazilian real	4.00 BRL
Canadian dollar	2.45 CAD
Czech koruna	50.00 CZK
Danish krone	12.50 DKK
Euro	1.50 EUR
Hong Kong dollar	15.00 HKD
Hungarian forint	400.00 HUF
Israeli new shekel	8.00 ILS
Japanese yen	200.00 JPY
Malaysian ringgit	Not Applicable
Mexican peso	20.00 MXN

Currency	Fee

Currency	Fee
New Taiwan dollar	70.00 TWD
New Zealand dollar	3.00 NZD
Norwegian krone	15.00 NOK
Philippine peso	100.00 PHP
Polish zloty	6.50 PLN
Russian ruble	60.00 RUB
Singapore dollar	3.00 SGD
Swedish krona	15.00 SEK
Swiss franc	3.00 CHF
Thai baht	70.00 THB
UK pounds sterling	1.00 GBP
US dollar	1.95 USD