

Last Updated: May 7, 2026

You can find details about changes to our rates and fees and when they will apply on our [Policy Update Page](#) or as otherwise required by the [Payment Services Agreement](#). You can also view the Policy Updates Page by clicking 'Legal' at the bottom of any webpage and then selecting 'Policy Updates'.

Refunded transactions

Transaction fees charged by PayPal Braintree will not be returned for refunded transactions.

Where these fees apply

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

United States (US)

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Commercial Transaction Rates

Standard rate for receiving transactions using PayPal Braintree

Use of PayPal Braintree is subject to eligibility, application, approval by PayPal and your acceptance of the [Payment Services Agreement](#).

Payment type	Description	Rate per transaction
Cards and third-party digital wallet transactions	For standard merchants ¹	2.89% + 0.29 USD
	Pass-through American Express transaction ²	0.15 USD

Payment type	Description	Rate per transaction
	Presented in any non-USD currency	Additional 1%
	Customer card issued outside of the United States	Additional 1%
	Chargeback	15.00 USD
PayPal transactions	Subject to the terms applicable to your PayPal account	PayPal Merchant Fees
Venmo transactions	Venmo is available in the US only	3.49% + 0.49 USD
ACH direct debit transactions	Per transaction fee when processed via standard ACH network processing schedule Maximum per transaction fee is capped at 5.00 USD	0.75%
	Per transaction fee when processed via same day ACH network processing window	1.5% + 0.10 USD
	Returned by banking network	5.00 USD

Payment type	Description	Rate per transaction
	Disputed by your customer as unauthorized	5.00 USD

¹ Custom flat rates, interchange plus pricing, and discounted rates are available for established businesses based on business model and processing volume.

² For merchants that have their own American Express account, PayPal Braintree can pass through American Express transactions at a flat fee per transaction with no additional PayPal Braintree fees. Merchants may be subject to additional fees assessed by American Express under their direct card acceptance agreement with American Express.

Charity Transaction Rates

Receiving charity transactions using PayPal Braintree

Charity transaction rates are subject to eligibility, application, and pre-approval by PayPal.

Payment type	Description	Rate per transaction
Cards and third-party digital wallet transactions	For verified charitable 501(c)(3) organizations	2.19% + 0.29 USD
	Pass-through American Express transaction ¹	0.15 USD
	Presented in any non-USD currency	Additional 1%

Payment type	Description	Rate per transaction
	Customer card issued outside of the United States	Additional 1%
	Chargeback	15.00 USD
PayPal transactions	Subject to the terms applicable to your PayPal account	PayPal Merchant Fees
Venmo transactions	Venmo is available in the US only	3.49% + 0.49 USD
ACH direct debit transactions	<p>Per transaction fee when processed via standard ACH network processing schedule</p> <p>Maximum per transaction fee is capped at 5.00 USD</p>	0.75%
	Per transaction fee when processed via same day ACH network processing window	1.5% + 0.10 USD
	Returned by banking network	5.00 USD
	Disputed by your customer as unauthorized	5.00 USD

¹ For merchants that have their own American Express account, PayPal Braintree can pass through American Express transactions at a flat fee per transaction with no additional PayPal Braintree fees. Merchants may be subject to additional fees assessed by American Express under their direct card acceptance agreement with American Express.

PayPal Braintree Value-Added Services

Service	Description	Fee
Chargeback Protection Tools ¹	Chargeback Protection	Starting at 0.4% per transaction
	Effortless Chargeback Protection	Starting at 0.6% per transaction
Fraud Maintenance Tools ²	Fraud Protection Lite	0.05 USD per inquiry

¹ Fees may vary based on business size and risk profile. For more information on Chargeback Protection Tools and transaction eligibility, please see the [Payment Services Agreement](#).

² Fees may vary based on business size and risk profile. For more information on Fraud Maintenance Tools, please see the [Payment Services Agreement](#).