

Last Updated: 7, July 2022

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'.

All amounts and percentages expressed below are subject to VAT. If an invoice for PayPal related fees is required, [click here](#). To receive invoices, you will need to register on Detecno's web site. Once registered, you can request invoices from the previous month only. Going forward, you will receive invoices from the current month as well as following months.

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

Mexico (MX)

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”.

Standard rate for receiving domestic transactions

Transaction Type	Rate
Commercial Transactions	3.95% + fixed fee

Merchant rate for receiving domestic transactions

Subject to eligibility, application approval by PayPal and the terms of the [user agreement](#), this rate will apply to all domestic commercial transactions. PayPal may evaluate applications on a case-by-case basis, including, without limitation on the following criteria: qualifying monthly sales volume, size of average shopping cart and an account in good standing. See our [user agreement](#) for more details. Please [contact us](#) to apply for Merchant rates.

Market/Region of recipient’s address	Aggregate monetary amount of commercial transactions received in the previous calendar month from users in Mexico	Rate	And when you receive payments in your account from users outside of Mexico, the additional percentage-based fee for international commercial transactions will also apply
Mexico (MX)	50,000.00 – 249,999.99 MXN	3.65% + fixed fee	additional percentage-based fee for international commercial transactions

250,000.00 – 499,999.99 MXN	3.45% + fixed fee
500,000.00 – 999,999.99 MXN	3.15% + fixed fee
1,000,000.00+ MXN	2.95% + 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

Where sender's market/region is	Fee
Outside of Mexico (MX)	0.50%

Fixed fee for commercial transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD

Currency	Fee
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK

Currency	Fee
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
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 in your PayPal account. Any reference to “fixed fee” means the fixed fee for charity transactions.

Receiving domestic charity transactions

Transaction Type	Rate
Mexico (MX)	2.95% + fixed fee

Receiving international charity transactions

The fee for receiving domestic charity transactions applies plus the [additional percentage-based fee for international commercial transactions](#).

Fixed fee for charity transactions (based on currency received)

Currency	Fee
Australian dollar	0.30 AUD
Brazilian real	0.60 BRL
Canadian dollar	0.30 CAD
Czech koruna	10.00 CZK
Danish krone	2.60 DKK
Euro	0.35 EUR
Hong Kong dollar	2.35 HKD
Hungarian forint	90.00 HUF
Israeli new shekel	1.20 ILS
Japanese yen	40.00 JPY
Malaysian ringgit	2.00 MYR
Mexican peso	4.00 MXN

Currency	Fee
New Taiwan dollar	10.00 TWD
New Zealand dollar	0.45 NZD
Norwegian krone	2.80 NOK

Currency	Fee
Philippine peso	15.00 PHP
Polish zloty	1.35 PLN
Russian ruble	10.00 RUB
Singapore dollar	0.50 SGD
Swedish krona	3.25 SEK
Swiss franc	0.55 CHF
Thai baht	11.00 THB
UK pounds sterling	0.20 GBP
US dollar	0.30 USD

Installment Payments

When available, you may offer PayPal users the possibility to pay by using a monthly installment program. [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

Available Installment Options	Rate

Available Installment Options	Rate
3 monthly Installments <ul style="list-style-type: none"> Includes 4x for Citibanamex only 	Commercial transaction rate + 4.49%
6 monthly Installments	Commercial transaction rate + 7.49%
9 monthly Installments	Commercial transaction rate + 9.99%
12 monthly Installments	Commercial transaction rate + 12.49%
18 monthly Installments	Commercial transaction rate + 17.49%
24 monthly Installments <ul style="list-style-type: none"> Citibanamex Only 	Commercial transaction rate + 18.99%

Advanced Credit and Debit Card Payments

Use of Advanced Credit and Debit Card Payments is subject to eligibility, application, approval by PayPal and your acceptance of the terms of your country's/territory's Advanced Credit and Debit Card Payments and Virtual Terminal. These rates will apply to all commercial transaction card payments received using Advanced Credit and Debit Card Payments.

Receiving domestic transactions using Advanced Credit and Debit Card Payments

Payment type	Rate
Advanced Credit and Debit Card Payments	3.55% + fixed fee

Receiving international transactions using Advanced Credit and Debit Card Payments

The fee for receiving domestic transactions using Advanced Credit and Debit Card Payments applies plus the [additional percentage-based fee for international commercial transactions](#).

Fixed fee for Advanced Credit and Debit Card Payment 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

Other fees for using Advanced Credit and Debit Card Payment Services

Activity	Description	Fee
Chargeback Protection Tool	Optional Service	1.00% per transaction

Alternative Payment Method Rates

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

For a complete listing of the APMs we support, please see [Annex 1](#) of your market's APM agreement. You must accept the terms of your market's [APM agreement](#) before receiving APM payments.

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 5.00 MXN. If you upgrade to the Micropayment rate, this rate will apply to all commercial transaction payments received into your PayPal account. Please [contact us](#) to apply for the Micropayment rate.

Receiving micropayments

Transaction	Rate
Domestic micropayments for Digital Goods	5.00% + micropayments fixed fee
International micropayments for Digital Goods	5.50% + micropayments fixed fee

Micropayments fixed fee

Based on payment currency:

Currency	Fee
Australian dollar	0.05 AUD
Brazilian real	0.10 BRL
Canadian dollar	0.05 CAD
Czech koruna	1.67 CZK
Danish krone	0.43 DKK
Euro	0.05 EUR
Hong Kong dollar	0.39 HKD
Hungarian forint	15.00 HUF
Israeli new shekel	0.20 ILS
Japanese yen	7.00 JPY
Malaysian ringgit	0.20 MYR
Mexican peso	0.55 MXN

Currency	Fee
New Taiwan dollar	2.00 TWD
New Zealand dollar	0.08 NZD
Norwegian krone	0.47 NOK
Philippine peso	2.50 PHP
Polish zloty	0.23 PLN

Currency	Fee
Russian ruble	2.00 RUB
Singapore dollar	0.08 SGD
Swedish krona	0.54 SEK
Swiss franc	0.09 CHF
Thai baht	1.80 THB
UK pounds sterling	0.05 GBP
US dollar	0.05 USD

Chargeback Fees

To cover the cost of processing chargebacks, 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).

This fee does not apply if the transaction is covered by the PayPal Seller Protection Policy.

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

Chargeback fees

Currency	Fee
Australian dollar	15.00 AUD
Brazilian real	20.00 BRL

Currency	Fee
Canadian dollar	15.00 CAD
Czech koruna	250.00 CZK
Danish krone	60.00 DKK
Euro	11.25 EUR
Hong Kong dollar	75.00 HKD
Hungarian forint	2,000.00 HUF
Israeli new shekel	40.00 ILS
Japanese yen	1,300.00 JPY
Malaysian ringgit	40.00 MYR
Mexican peso	110.00 MXN

Currency	Fee
New Taiwan dollar	330.00 TWD
New Zealand dollar	15.00 NZD
Norwegian krone	65.00 NOK
Philippine peso	500.00 PHP
Polish zloty	30.00 PLN
Russian ruble	320.00 RUB
Singapore dollar	15.00 SGD

Currency	Fee
Swedish krona	80.00 SEK
Swiss franc	10.00 CHF
Thai baht	360.00 THB
UK pounds sterling	7.00 GBP
US dollar	10.00 USD

Currency Conversions

For information about how we convert currency, please see the [user agreement](#).

The [transaction exchange rate](#) used for your currency conversion includes a fee which we charge above the [base exchange rate](#). The fee depends on the type of currency conversion, as follows:

Converting payments when received in another currency

Plus VAT:

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 MXN) plus VAT:

Rate
4.00% above the base exchange rate (to form the transaction exchange rate)

Withdrawals 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 fees](#)) may also apply.

Withdrawing a balance from a business PayPal account

Withdrawal/Transfer to	Withdrawal/Transfer Type	Rate
Bank account	Standard	No Fee (when no currency conversion is involved)
Bank account	Instant transfer	40.00 MXN + 16.00% (when no currency conversion is involved)
Bank account	Instant transfer	40.00 MXN (when no currency conversion is involved)

Other Merchant Fees

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

Other Fees

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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
Commercial Transaction Refunds	Full Refunds	<ul style="list-style-type: none"> 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.
	Partial Refunds	<ul style="list-style-type: none"> 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.
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 .

Credit Card and Debit Card Link and Confirmation Table

Currency	Fee
Australian dollar	2.00 AUD
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	10.00 MYR
Mexican peso	20.00 MXN

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

Currency	Fee
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