

Compare your checkout options

	PayPal Checkout	Expanded Checkout
	Hosted checkout	Customizable, embedded checkout
Payment methods	PayPal Payments (PayPal, Venmo, ³ Pay Later, Pay with Crypto, ⁴ and more) Major credit and debit cards	PayPal Payments Most credit and debit cards Apple Pay, Google Pay, and more alternate payment methods
Card processing	PayPal appears on the card statement ⓘ	Your business appears on the card statement ⓘ
Checkout customization	Select preset colors and styles	Complete control (with help from your developer)
Guest checkout	Credit card entry	Fastlane by PayPal
Risk	Managed by PayPal	Self-managed with optional add-ons

Security	PayPal Checkout	Expanded Checkout
Seller protection on eligible PayPal transactions ⁵ ⓘ	✓	✓
Chargeback Protection ⁶ ⓘ	—	+ 0.40% fixed fee per transaction
Fraud protection on eligible transactions	✓	✓
Dispute management	✓	✓
Fraud Protection Advanced ⓘ	✓	+ \$0.07 fixed fee per transaction

Requirements	PayPal Checkout	Expanded Checkout
PayPal business account ⓘ	✓	✓
Application process ⓘ	—	✓
Developer support	✓	✓

Pricing	PayPal Checkout	Expanded Checkout
PayPal business account	Free	Free
PayPal	3.49% + \$0.49 fixed fee per transaction	3.49% + \$0.49 fixed fee per transaction
Venmo ³	3.49% + \$0.49 fixed fee per transaction	3.49% + \$0.49 fixed fee per transaction
Pay Later	4.99% + \$0.49 fixed fee per transaction	4.99% + \$0.49 fixed fee per transaction
Credit and debit card payments	2.99% + \$0.49 fixed fee per transaction	2.89% + \$0.29 fixed fee per transaction
Apple Pay and alternative payment methods ⁷ ⓘ	—	2.89% + \$0.29 fixed fee per transaction
Add Chargeback Protection	—	+ 0.40% per transaction
<u>Interchange pricing</u> (IC++) ⁸ ⓘ	—	Pricing varies ⁸

Fees are subject to change.

³ Venmo is available only in the US.

⁴ Pay with Crypto is available to merchants subject to eligibility requirements and approval by PayPal at its sole discretion. Seller Protection is not available on Pay with Crypto payments. [Terms and Limits Apply](#).

Consumers may pay using the cryptocurrencies held in their eligible cryptocurrency wallets. Not all cryptocurrency wallets are eligible for or supported by Pay with Crypto. Pay with Crypto is not available to consumers in all markets. Not all supported cryptocurrencies are available in New York state.

PayPal Digital, Inc. (NMLS ID: 2610315) is chartered as a limited purpose trust company by the New York State Department of Financial Services to engage in virtual currency business. It is located at 117 Barrow St, New York, NY 10014.

For questions or complaints, contact us through our Help Center or call us at 1-888-221-1161. You may also bring your complaints to the New York State Department of Financial Services (NYDFS), One Commerce Plaza, 99 Washington Avenue, Albany, NY 12257; [www.dfs.ny.gov](#); (800) 342-3736.

⁵ Seller Protection is only available on eligible unauthorized transaction and items not received claims for PayPal Checkout merchants. For Enterprise Payments (aka Braintree) merchants, Seller Protection is only available on purchases made with the Pay with PayPal button. Other limitations and exclusion apply. [See terms for details](#).

⁶ Certain merchants, transactions, and chargebacks are not eligible for the Chargeback Protection tool. Chargeback Protection is limited to eligible fraud and item not received chargebacks. Chargeback Protection is available for accounts enrolled in [Advanced Credit and Debit Card Payments](#). Waiver of fees and disputed amount is subject to a monthly loss cap. Braintree merchants may be assessed additional chargeback fees by acquiring banks and card networks, which will not be waived but will be passed through to you at cost. [See terms for details](#).

⁷ Availability varies by country and integration.

⁸ Rates may vary depending on the checkout options you choose and the payment method used. Explore our [fees page](#) for more details.