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## Simplified Overview on Interchange Fees

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This page provides a high-level non-exhaustive overview on Interchange Fees. Interchange Fees are not controlled by PayPal and may vary from time to time according to decisions made by third parties such as Visa, MasterCard and Cartes Bancaires. Therefore this information is provided without any warranties, representations and guarantees. For more detailed and accurate and current information, please check [Visa's](#), [MasterCard's](#) and [Cartes Bancaires's](#) websites.

Type of Card	Interchange Fees approximately range from... to ...:	
<b>Visa</b>		
Consumer Debit	0.20%	1.60%
Consumer Credit	0.30%	1.97%
Commercial Debit	0.60 EUR	0.60 EUR
Commercial Credit	1.30%	2.00%
<b>MasterCard</b>		
Consumer Debit	0.20%	0.90%
Consumer Credit	0.30%	1.60%
Commercial Credit	0.75%	2.00%

**Percentage-based Interchange Fees** (such as 0.20%) refer to an amount equal to that percentage of the payment amount.

### How do Interchange Fees vary?

Interchange fees can vary depending on the attributes of the card used to make the relevant payment (including without limitation category, brand and country of

