

PayPal Merchant Fees

When you sell with us, you can get some of the most competitive rates in the business.

Last Updated: 24, March 2025

You can find details about changes to our rates and fees and when they will apply on our [Policy Updates Page](#). Changes expected to be published on immediate notice, can also be reviewed 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'.

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.

International euro (EUR) or Swedish krona (SEK) transactions where both the sender and the receiver are registered with or identified by PayPal as resident in the European Economic Area (EEA) are treated as domestic transactions for the purpose of applying fees.

Market Code Table: We may refer to two-letter 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

| |
|--------------|
| Ireland (IE) |
|--------------|

Commercial Transaction Rates

When you buy or sell goods or services, receive payments through QR Codes, 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 |
|--|---|
| Alternative Payment Method (APM) | APM Transaction Rates Apply |
| Card funded payment from a user of our Terms for Payments without a PayPal account | 1.20% + fixed fee |
| QR Code Transactions – 10.01 EUR and above | 0.90% + fixed fee |
| QR code Transactions – 10.00 EUR and below | 1.40% + fixed fee |
| All Other Commercial Transactions | 3.40% + fixed fee |

Receiving international transactions

The fee for receiving domestic commercial and QR Code 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 |
|---------------------------------|--------|
| EEA | No fee |
| UK | 1.29% |
| All other markets | 1.99% |

Additional service charges for recipients of UK based international commercial transactions

This fee only applies to merchants who have separate agreements with PayPal.

An additional service fee, following a change in applicable laws, regulations or card scheme rules relating to the sending or receipt of commercial transactions, may be applied on the amount of a commercial transaction received by merchants with a PayPal account registered in the EEA market/region from a sender whose account is registered with or identified by PayPal as being in the UK market/region.

| Payment type | Fee |
|--|-------|
| Commercial transactions where the recipient's market/region is registered or identified by PayPal as the EEA | 1.29% |

Fixed fee for commercial 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 | 0.30 GBP |
| Mexican peso | 4.00 MXN | US dollar | 0.30 USD |

Fixed fee for QR Code transactions 10.01 EUR and above (based on currency received)

| Currency | Fee | Currency | Fee |
|--------------------|-----------|--------------------|----------|
| Australian dollar | 0.10 AUD | New Taiwan dollar | 3.00 TWD |
| Brazilian real | 0.20 BRL | New Zealand dollar | 0.15 NZD |
| Canadian dollar | 0.10 CAD | Norwegian krone | 1.00 NOK |
| Czech koruna | 3.00 CZK | Philippine peso | 5.00 PHP |
| Danish krone | 0.70 DKK | Polish zloty | 0.50 PLN |
| Euro | 0.10 EUR | Russian ruble | 3.00 RUB |
| Hong Kong dollar | 0.80 HKD | Singapore dollar | 0.20 SGD |
| Hungarian forint | 30.00 HUF | Swedish krona | 1.00 SEK |
| Israeli new shekel | 0.40 ILS | Swiss franc | 0.10 CHF |
| Japanese yen | 12.00 JPY | Thai baht | 4.00 THB |
| Malaysian ringgit | 0.70 MYR | UK pounds sterling | 0.10 GBP |
| Mexican peso | 2.00 MXN | US dollar | 0.10 USD |

Fixed fee for QR code transactions 10.00 EUR and below (based on currency received)

| Currency | Fee | Currency | Fee |
|-------------------|-----------|--------------------|----------|
| Australian dollar | 0.05 AUD | New Taiwan dollar | 1.50 TWD |
| Brazilian real | 0.10 BRL | New Zealand dollar | 0.08 NZD |
| Canadian dollar | 0.05 CAD | Norwegian krone | 0.47 NOK |
| Czech koruna | 1.50 CZK | Philippine peso | 2.50 PHP |
| Danish krone | 0.35 DKK | Polish zloty | 0.23 PLN |
| Euro | 0.05 EUR | Russian ruble | 1.50 RUB |
| Hong Kong dollar | 0.39 HKD | Singapore dollar | 0.08 SGD |
| Hungarian forint | 15.00 HUF | Swedish krona | 0.50 SEK |

| | | | |
|--------------------|----------|--------------------|----------|
| Israeli new shekel | 0.20 ILS | Swiss franc | 0.05 CHF |
| Japanese yen | 6.00 JPY | Thai baht | 1.80 THB |
| Malaysian ringgit | 0.20 MYR | UK pounds sterling | 0.05 GBP |
| Mexican peso | 0.55 MXN | US dollar | 0.05 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 | Rate |
|--------------|-----------------------------------|
| Ireland (IE) | 1.90% + 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 | 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 |

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.

Receiving domestic transactions

| Payment Type | Rate |
|----------------------------------|------------------------------------|
| Alternative Payment Method (APM) | 1.20 % + fixed fee |

Receiving international transactions

The [additional percentage-based fee for receiving international transactions](#) does not apply when you receive APM payments.

Fixed fee for APM 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 | 0.30 GBP |
| Mexican peso | 4.00 MXN | US dollar | 0.30 USD |

PayPal Online Card Payment Services

Use of applicable Services is subject to eligibility, application, and approval by PayPal and your acceptance of the terms of the [PayPal Online Card Payment Services Agreement](#). These rates will apply to all commercial transaction payments received using PayPal Online Card Payment Services.

Capitalized terms in this section are defined in the [PayPal Online Card Services Agreement](#).

Receiving domestic transactions using PayPal Online Card Payment Services

| Payment type | Rate |
|--|---|
| Advanced Credit and Debit Card Payments - Blended Pricing Fee Structure: <ul style="list-style-type: none">• Visa & MasterCard card types | 1.20% + fixed fee |
| Advanced Credit and Debit Card Payments - Interchange Plus Fee Structure: <ul style="list-style-type: none">• Visa & MasterCard card types | Interchange Fee + 1.20% + fixed fee |
| Other Payments | Commercial Transaction rates apply |

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the [PayPal Online Card Payment Services Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Receiving international transactions using PayPal Online Card Payment Services

The fee for receiving domestic transactions using PayPal Online Card Payment Services applies plus the [additional percentage-based fee for international transactions](#). The additional fee does not apply to interchange-based fees under the Interchange Plus Fee Structure, American Express card type transactions, and APM (as applicable).

Interchange fee rates: Approximately ranges from 0.2% to 2.0%. See the [PayPal Online Card Payment Services Agreement](#) for information about the Interchange Plus Fee Structure and Blended Pricing Fee Structure and your choices.

Fixed fee for PayPal Online Card Payment Services 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 | 0.30 GBP |
| Mexican peso | 4.00 MXN | US dollar | 0.30 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 |
|--|--|
| Domestic PayPal Payouts | 2.00% of total transaction amount (not to exceed the domestic maximum fee cap below) |
| International PayPal Payouts in Euro or Swedish Krona between PayPal accounts registered in the European Economic Area | 2.00% of total transaction amount (not to exceed the domestic maximum fee cap below) |
| Other International PayPal Payouts | 2.00% of total transaction amount (not to exceed the international maximum fee cap below) |

Maximum fee cap for PayPal Payouts

Based on payment currency:

| Currency | Domestic Maximum Fee Cap | International Maximum Fee Cap |
|--------------------|--------------------------|-------------------------------|
| Australian dollar | 16.00 AUD | 100.00 AUD |
| Brazilian real | 24.00 BRL | 150.00 BRL |
| Canadian dollar | 14.00 CAD | 90.00 CAD |
| Czech koruna | 280.00 CZK | 1700.00 CZK |
| Danish krone | 84.00 DKK | 500.00 DKK |
| Euro | 12.00 EUR | 70.00 EUR |
| Hong Kong dollar | 110.00 HKD | 660.00 HKD |
| Hungarian forint | 3080.00 HUF | 18,500.00 HUF |
| Israeli new shekel | 50.00 ILS | 320.00 ILS |
| Japanese yen | 1200.00 JPY | 8000.00 JPY |
| Malaysian ringgit | 50.00 MYR | 300.00 MYR |
| Mexican peso | 170.00 MXN | 1080.00 MXN |
| New Taiwan dollar | 440.00 TWD | 2700.00 TWD |
| New Zealand dollar | 20.00 NZD | 120.00 NZD |
| Norwegian krone | 90.00 NOK | 540.00 NOK |
| Philippine peso | 640.00 PHP | 3800.00 PHP |
| Polish zloty | 46.00 PLN | 280.00 PLN |
| Russian ruble | 480.00 RUB | 2800.00 RUB |
| Singapore dollar | 20.00 SGD | 120.00 SGD |
| Swedish krona | 100.00 SEK | 640.00 SEK |
| Swiss franc | 16.00 CHF | 100.00 CHF |
| Thai baht | 460.00 THB | 2800.00 THB |
| UK pounds sterling | 10.00 GBP | 60.00 GBP |
| US dollar | 14.00 USD | 90.00 USD |

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 EUR. 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 | 5.00% + micropayments fixed fee |
| International Mass Payments in Euro or Swedish Krona between PayPal accounts registered in the European Economic Area | 5.00% + micropayments fixed fee |
| Other International micropayments | 6.00% + micropayments fixed fee |

Micropayments fixed fee

Based on payment currency:

| Currency | Fee | Currency | Fee |
|--------------------|-----------|--------------------|----------|
| Australian dollar | 0.05 AUD | New Taiwan dollar | 2.00 TWD |
| Brazilian real | 0.10 BRL | New Zealand dollar | 0.08 NZD |
| Canadian dollar | 0.05 CAD | Norwegian krone | 0.47 NOK |
| Czech koruna | 1.67 CZK | Philippine peso | 2.50 PHP |
| Danish krone | 0.43 DKK | Polish zloty | 0.23 PLN |
| Euro | 0.05 EUR | Russian ruble | 2.00 RUB |
| Hong Kong dollar | 0.39 HKD | Singapore dollar | 0.08 SGD |
| Hungarian forint | 15.00 HUF | Swedish krona | 0.54 SEK |
| Israeli new shekel | 0.20 ILS | Swiss franc | 0.09 CHF |
| Japanese yen | 7.00 JPY | Thai baht | 1.80 THB |
| Malaysian ringgit | 0.20 MYR | UK pounds sterling | 0.05 GBP |
| Mexican peso | 0.55 MXN | 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 | Currency | Fee |
|--------------------|--------------|--------------------|------------|
| Australian dollar | 22.00 AUD | New Taiwan dollar | 625.00 TWD |
| Brazilian real | 35.00 BRL | New Zealand dollar | 28.00 NZD |
| Canadian dollar | 20.00 CAD | Norwegian krone | 125.00 NOK |
| Czech koruna | 400.00 CZK | Philippine peso | 900.00 PHP |
| Danish krone | 120.00 DKK | Polish zloty | 65.00 PLN |
| Euro | 16.00 EUR | Russian ruble | 640.00 RUB |
| Hong Kong dollar | 155.00 HKD | Singapore dollar | 28.00 SGD |
| Hungarian forint | 4,325.00 HUF | Swedish krona | 150.00 SEK |
| Israeli new shekel | 75.00 ILS | Swiss franc | 22.00 CHF |
| Japanese yen | 1,875.00 JPY | Thai baht | 650.00 THB |
| Malaysian ringgit | 65.00 MYR | UK pounds sterling | 14.00 GBP |
| Mexican peso | 250.00 MXN | US dollar | 20.00 USD |

Currency Conversions

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

Please access the Currency Converter tool below to indicate the applicable rate that may apply to your transaction. Any rates shown are subject to change based on time and date of the completed transaction.

[Currency Converter Tool](#)

Converting balance and payments received into another currency and transactions for which a receiver has agreed to bear the currency conversion

| |
|------------------------------------|
| Rate |
| 3.00% above the base exchange rate |

ECheck Fees

Sometimes the sender of a payment you receive may use an ECheck as a means of funding that payment from their bank account, in order to send it from their PayPal account. Please see the [user agreement](#) for more information about EChecks. When you receive an eCheck 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 eCheck fees

| Payment Type | Rate |
|------------------------------|--|
| Per each payment transaction | Commercial Transaction Rates |

Maximum fee cap for eChecks

| Currency | All other applicable countries/territories |
|--------------------|--|
| Australian dollar | 7.50 AUD |
| Brazilian real | 10.00 BRL |
| Canadian dollar | 7.50 CAD |
| Czech koruna | 120.00 CZK |
| Danish krone | 30.00 DKK |
| Euro | 5.00 EUR |
| Hong Kong dollar | 38.00 HKD |
| Hungarian forint | 1000.00 HUF |
| Israeli new shekel | 20.00 ILS |
| Japanese yen | 650.00 JPY |

| | |
|--------------------|------------|
| Malaysian ringgit | 20.00 MYR |
| Mexican peso | 55.00 MXN |
| New Taiwan dollar | 165.00 TWD |
| New Zealand dollar | 7.50 NZD |
| Norwegian krone | 33.00 NOK |
| Philippine peso | 250.00 PHP |
| Polish zloty | 16.00 PLN |
| Russian ruble | 200.00 RUB |
| Singapore dollar | 8.00 SGD |
| Swedish krona | 40.00 SEK |
| Swiss franc | 6.50 CHF |
| Thai baht | 180.00 THB |
| UK pounds sterling | 3.50 GBP |
| US dollar | 5.00 USD |

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 | Rate |
|------------------------|--|
| Bank account | No Fee (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

| 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. | 3.00 EUR |
| 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 . |
| Records Request | This fee will apply for requests of information relating to why we had reasonable justification to refuse your payment order. We will not charge you for records requested in connection with your good-faith assertion of an error in your PayPal account. | 12.00 EUR (per item) |
| PayPal Business Debit Mastercard – Cash withdrawal fee Use of the Business Debit Card is subject to eligibility, application, approval by PayPal and your acceptance of the terms of the PayPal Business Debit Mastercard Cardholder Agreement . | The fee applies to cash withdrawals at an ATM (inside and outside IE). The ATM provider may charge additional fees. | 2.00 EUR (per transaction) |

Credit Card and Debit Card Link and Confirmation Table

| Currency | Fee | Currency | Fee |
|--------------------|----------------|--------------------|------------|
| Australian dollar | 2.00 AUD | New Taiwan dollar | 70.00 TWD |
| Brazilian real | 4.00 BRL | New Zealand dollar | 3.00 NZD |
| Canadian dollar | 2.45 CAD | Norwegian krone | 15.00 NOK |
| Czech koruna | 50.00 CZK | Philippine peso | 100.00 PHP |
| Danish krone | 12.50 DKK | Polish zloty | 6.50 PLN |
| Euro | 1.50 EUR | Russian ruble | 60.00 RUB |
| Hong Kong dollar | 15.00 HKD | Singapore dollar | 3.00 SGD |
| Hungarian forint | 400.00 HUF | Swedish krona | 15.00 SEK |
| Israeli new shekel | 8.00 ILS | Swiss franc | 3.00 CHF |
| Japanese yen | 200.00 JPY | Thai baht | 70.00 THB |
| Malaysian ringgit | Not Applicable | UK pounds sterling | 1.00 GBP |
| Mexican peso | 20.00 MXN | US dollar | 1.95 USD |