

PayPal Merchant Fees

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

Last Updated: 10, October 2024

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	1.29%

the EEA	
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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 only applied to transactions that are received in the currencies listed below:

Chargeback fees

Currency	Fee
Euro	16.00 EUR
UK pounds sterling	14.00 GBP

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
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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	See Credit Card and Debit Card Link and Confirmation Table below .

	complete the credit card or debit card verification process.	
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