

# PayPal Merchant Fees

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

Last Updated: 7, October 2024

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'.

**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.

For Russian users, we only support international payments.

**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

Russia (RU)
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## 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 transactions

Market/Region of recipient's address	Rate
Russia (RU)	3.90% + <a href="#">percentage-based fee</a> + <a href="#">fixed fee</a>

## Merchant rate for receiving transactions

Subject to eligibility, application approval by PayPal and the terms of the [user agreement](#), this rate will apply to all 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.

Market of recipient's address	Aggregate monetary amount of commercial transactions received in the previous calendar month	Rate
Russia	0.00 – 3,000.00 RUB	3.90% + <a href="#">percentage-based fee</a> + <a href="#">fixed fee</a>
	3,000.01 – 750,000.00 RUB	3.70% + <a href="#">percentage-based fee</a> + <a href="#">fixed fee</a>
	750,000.01 – 1,500,000.00 RUB	3.40% + <a href="#">percentage-based fee</a> + <a href="#">fixed fee</a>
	1,500,000.00+ RUB	2.90% + <a href="#">percentage-based fee</a> + <a href="#">fixed fee</a>

## Additional percentage-based fee for commercial transactions

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

Where sender's market/region is	Fee
Canada & US	0.50%
Europe I	0.50%
Europe II	1.00%
Northern Europe	0.40%
Rest of the world	1.50%

## 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	0.20 GBP
Mexican peso	4.00 MXN	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 charity transactions

Rate
<a href="#">Commercial Transaction Rates</a>

### Receiving charity transactions

The fee for receiving commercial transactions applies plus the [additional percentage-based fee for 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

## 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
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PayPal Payouts	2% of total transaction amount (not to exceed the international <a href="#">maximum fee cap below</a> )
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## Maximum fee cap for PayPal Payouts

Based on payment currency:

Currency	Maximum Fee Cap
Australian dollar	100.00 AUD
Brazilian real	150.00 BRL
Canadian dollar	90.00 CAD
Czech koruna	1700.00 CZK
Danish krone	500.00 DKK
Euro	70.00 EUR
Hong Kong dollar	660.00 HKD
Hungarian forint	18,500.00 HUF
Israeli new shekel	320.00 ILS
Japanese yen	8000.00 JPY
Malaysian ringgit	300.00 MYR
Mexican peso	1080.00 MXN
New Taiwan dollar	2700.00 TWD
New Zealand dollar	120.00 NZD
Norwegian krone	540.00 NOK
Philippine peso	3800.00 PHP
Polish zloty	280.00 PLN
Russian ruble	2800.00 RUB
Singapore dollar	120.00 SGD
Swedish krona	640.00 SEK
Swiss franc	100.00 CHF
Thai baht	2800.00 THB
UK pounds sterling	60.00 GBP
US dollar	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 RUB. 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
Micropayments	6.0% + micropayments <a href="#">fixed fee</a>

## 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

For transactions that are not processed either through a buyer's PayPal account or through a guest checkout, 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).

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

## Dispute Fees

We may charge a Dispute Fee when a buyer files a dispute claim or chargeback for a transaction that was processed through the buyer's PayPal account or a PayPal checkout solution. Please see the [User Agreement](#) for more information about Standard and High Volume Dispute fees.

Dispute fees will be applied in the currency of the original transaction.

## Standard Dispute Fees

Currency	Fee	Currency	Fee
Australian dollar	12.00 AUD	New Taiwan dollar	250.00 TWD
Brazilian real	35.00 BRL	New Zealand dollar	13.00 NZD
Canadian dollar	10.00 CAD	Norwegian krone	75.00 NOK
Czech koruna	185.00 CZK	Philippine peso	405.00 PHP
Danish krone	55.00 DKK	Polish zloty	30.00 PLN
Euro	7.00 EUR	Russian ruble	600.00 RUB
Hong Kong dollar	65.00 HKD	Singapore dollar	11.00 SGD
Hungarian forint	2450.00 HUF	Swedish krona	75.00 SEK
Indian Rupee	580.00 INR	Swiss franc	8.00 CHF
Israeli new shekel	30.00 ILS	Thai baht	250.00 THB
Japanese yen	870.00 JPY	UK pounds sterling	6.00 GBP
Malaysian ringgit	35.00 MYR	US dollar	8.00 USD
Mexican peso	160.00 MXN		

## High Volume Dispute Fees

Currency	Fee	Currency	Fee
Australian dollar	24.00 AUD	New Taiwan dollar	500.00 TWD
Brazilian real	70.00 BRL	New Zealand dollar	26.00 NZD
Canadian dollar	20.00 CAD	Norwegian krone	150.00 NOK
Czech koruna	370.00 CZK	Philippine peso	810.00 PHP
Danish krone	110.00 DKK	Polish zloty	60.00 PLN
Euro	14.00 EUR	Russian ruble	1200.00 RUB
Hong Kong dollar	130.00 HKD	Singapore dollar	22.00 SGD
Hungarian forint	4900.00 HUF	Swedish krona	150.00 SEK
Indian Rupee	1160.00 INR	Swiss franc	16.00 CHF
Israeli new shekel	60.00 ILS	Thai baht	500.00 THB
Japanese yen	1740.00 JPY	UK pounds sterling	12.00 GBP
Malaysian ringgit	70.00 MYR	US dollar	16.00 USD
Mexican peso	320.00 MXN		

## 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 balance and payments received into another currency

Rate
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3.0% above the base exchange rate (to form the transaction exchange rate)
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## Conversions in all other cases

Rate
4.0% above the base exchange rate (to form the transaction 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. 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	<a href="#">Commercial Transaction Rates</a>

### Maximum fee cap for eChecks

Currency	Maximum fee cap
Australian dollar	50.00 AUD
Brazilian real	75.00 BRL
Canadian dollar	45.00 CAD
Czech koruna	850.00 CZK
Danish krone	250.00 DKK
Euro	35.00 EUR
Hong Kong dollar	330.00 HKD
Hungarian forint	9,250.00 HUF
Israeli new shekel	160.00 ILS
Japanese yen	4,000.00 JPY
Malaysian ringgit	150.00 MYR
Mexican peso	540.00 MXN
New Taiwan dollar	1,350.00 TWD
New Zealand dollar	60.00 NZD
Norwegian krone	270.00 NOK
Philippine peso	1,900.00 PHP
Polish zloty	140.00 PLN
Russian ruble	1,400.00 RUB
Singapore dollar	60.00 SGD
Swedish krona	320.00 SEK
Swiss franc	50.00 CHF
Thai baht	1,400.00 THB
UK pounds sterling	30.00 GBP
US dollar	45.00 USD

## Withdrawals Out of PayPal

You can typically withdraw money out of PayPal by standard withdrawals/transfers to your linked bank accounts. A currency conversion (and [currency conversion fees](#)) may also apply.

### Withdrawing a balance from a business PayPal account

Rate
No fee (when no <a href="#">currency conversion</a> 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.	Free
Commercial Transaction Refunds	Full Refunds	<ul style="list-style-type: none"><li>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.</li></ul>
	Partial Refunds	<ul style="list-style-type: none"><li>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.</li></ul>
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 <a href="#">Credit Card and Debit Card Link and Confirmation Table below</a> .



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 (or any other currency equivalent)
Maintenance fee	This fee is charged once a year from the accounts with positive account balance that haven't been active within the past 12 months. An inactive account means PayPal account that has not been logged into or used to withdraw money.	3500.00 RUB (or its equivalent in another currency) or the account balance (in case the account balance is lesser than equivalent of 3500.00 RUB as of the time of fee debiting)

## 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