

Features	Standard	Advanced
Accept PayPal payments (PayPal, Venmo ¹ , Pay Later options, and Checkout with Crypto)	✓	✓
Credit and debit card processing (Visa, Mastercard, American Express, Discover, and more)	Processed as a PayPal payment [?]	Processed outside of PayPal payments [?]
Customize customer checkout flow	—	✓
Apple Pay	—	✓
Google Pay	—	✓
Accelerated guest checkout with Fastlane by PayPal	—	✓
Multi currency credit and debit card payment processing	—	✓
Alternative payment methods ² [?]	—	✓
One-time sale transactions	✓	✓
Recurring payments [?]	✓	✓
Optimized for mobile	✓	✓
Customer authentication through 3D Secure [?]	—	✓
Options for full, partial, or multiple refunds and reversals [?]	—	✓
Track your transactions from one dashboard	—	✓
Automatically update customer card information with real-time account updater [?]	—	✓
Save customer card, billing, and shipping info for fast checkout	—	✓
Set up automatic transfers to your bank account	✓	✓
Third-party network token processing [?]	—	✓

Security	Standard	Advanced
Seller Protection on eligible transactions ³ [?]	✓	✓
Chargeback Protection ⁴ [?]	—	Optional add-on
Fraud Protection on eligible transactions [?]	—	✓

Requirements	Standard	Advanced
PayPal Business account [?]	✓	✓
Approved application [?]	—	✓
Developer support	✓	✓

Pricing	Standard	Advanced
PayPal Business account	Free	Free
PayPal payments [?]	3.49% + \$0.49 fixed fee per transaction	3.49% + \$0.49 fixed fee per transaction
Credit and debit card payments	2.99% + \$0.49 fixed fee per transaction	2.59% + \$0.49 fixed fee per transaction
Apple Pay and alternative payment methods ⁴ [?]	—	2.59% + \$0.49 fixed fee per transaction
Add Chargeback Protection ⁵	—	+ 0.40% per transaction
Interchange pricing (IC++) ⁶ [?]	—	✓