

# PayPal Braintree Fees

PayPal Braintree is our end-to-end payment platform built for growth.

Last Updated: 13, January 2025

You can find details about changes to our rates and fees and when they will apply on our [Policy Update Page](#) or as otherwise required by the [Payment Services Agreement](#). You can also view the Policy Updates Page by clicking 'Legal' at the bottom of any webpage and then selecting 'Policy Updates'.

**Fee rounding:** PayPal Braintree uses standard rounding rules to two decimal places for percentage-based fees. For more details, see our [Support Article](#) about fee rounding (specifically the "Standard Routing" section).

**Refunded transactions:** Transaction fees charged by PayPal Braintree will not be returned for refunded transactions.

## Where these fees apply

Rates published below apply to PayPal Braintree accounts of residents of the following market/region:

United States (US)
--------------------

## Commercial Transaction Rates

### Standard rate for receiving transactions using PayPal Braintree

Use of PayPal Braintree is subject to eligibility, application, approval by PayPal, and your acceptance of the [Payment Services Agreement](#).

Payment type	Description	Rate per transaction
Cards and third-party digital wallet transactions	For standard merchants <sup>1</sup>	2.89% + 0.29 USD
	Pass-through American Express transaction <sup>2</sup>	0.15 USD
	Presented in any non-USD currency	Additional 1%
	Customer card issued outside of the United States	Additional 1%
	Chargeback	15.00 USD

## Braintree Pricing content: US

Payment type	Description	Rate per transaction
PayPal transactions	Subject to the terms applicable to your PayPal account	<a href="#">PayPal Merchant Fees</a>
Venmo transactions	Venmo is available in the US only	3.49% + 0.49 USD
ACH direct debit transactions	Maximum per transaction fee is capped at 5.00 USD	0.75%
	Returned by banking network	5.00 USD
	Disputed by your customer as unauthorized	5.00 USD

<sup>1</sup> Custom flat rates, interchange plus pricing, and discounted rates are available for established businesses based on business model and processing volume.

<sup>2</sup> For merchants that have their own American Express account, PayPal Braintree can pass through American Express transactions at a flat fee per transaction with no additional PayPal Braintree fees. Merchants may be subject to additional fees assessed by American Express under their direct card acceptance agreement with American Express.

## Charity Transaction Rates

### Receiving charity transactions using PayPal Braintree

Charity transaction rates are subject to eligibility, application, and pre-approval by PayPal.

Payment type	Description	Rate per transaction
Cards and third-party digital wallet transactions	For verified charitable 501(c)(3) organizations	2.19% + 0.29 USD
	Pass-through American Express transaction <sup>1</sup>	0.15 USD
	Presented in any non-USD currency	Additional 1%
	Customer card issued outside of the United States	Additional 1%
	Chargeback	15.00 USD
PayPal transactions	Subject to the terms applicable to your PayPal account	<a href="#">PayPal Merchant Fees</a>
Venmo transactions	Venmo is available in the US only	3.49% + 0.49 USD
ACH direct debit transactions	Maximum per transaction fee is capped at 5.00 USD	0.75%
	Returned by banking network	5.00 USD
	Disputed by your customer as unauthorized	5.00 USD

<sup>1</sup>For merchants that have their own American Express account, PayPal Braintree can pass through American Express transactions at a flat fee per transaction with no additional PayPal Braintree fees. Merchants may be subject to additional fees assessed by American Express under their direct card acceptance agreement with American Express.