

# Compare your checkout options

	PayPal Checkout	Expanded Checkout
Payment methods	PayPal Payments (PayPal, Venmo, <sup>4</sup> Pay Later, Checkout with Crypto, and more) Major credit and debit cards	PayPal Payments Most credit and debit cards Apple Pay, Google Pay, and more alternate payment methods
Card processing	PayPal appears on the card statement	Your business appears on the card statement
Checkout customization	Select preset colors and styles	Complete control (with help from your developer)
Guest checkout	Credit card entry	Fastlane by PayPal
Risk	Managed by PayPal	Self-managed with optional add-ons

Security	PayPal Checkout	Expanded Checkout
Seller protection on eligible PayPal transactions <sup>5</sup>	✓	✓
Chargeback Protection <sup>6</sup>	—	+ \$0.40 fixed fee per transaction
Fraud protection on eligible transactions	✓	✓
Dispute management	✓	✓
Fraud Protection Advanced	✓	+ \$0.07 fixed fee per transaction

Requirements	PayPal Checkout	Expanded Checkout
PayPal Business account	✓	✓
Application process	—	✓
Developer support	✓	✓

Pricing	PayPal Checkout	Expanded Checkout
PayPal Business account	Free	Free
PayPal	3.49% + \$0.49 fixed fee per transaction	3.49% + \$0.49 fixed fee per transaction
Venmo <sup>4</sup>	3.49% + \$0.49 fixed fee per transaction	3.49% + \$0.49 fixed fee per transaction
Pay Later	4.99% + \$0.49 fixed fee per transaction	4.99% + \$0.49 fixed fee per transaction
Credit and debit card payments	2.99% + \$0.49 fixed fee per transaction	2.89% + \$0.29 fixed fee per transaction
Apple Pay and alternative payment methods <sup>7</sup>	—	2.89% + \$0.29 fixed fee per transaction
Add Chargeback Protection	—	+ 0.50% per transaction
<u>Interchange pricing (IC++)</u> <sup>8</sup>	—	✓

Fees are subject to change.

<sup>4</sup> Venmo is available only in the US.

<sup>5</sup> Available on eligible purchases. Limits apply.

<sup>6</sup> Chargebacks that are not related to fraud or item not received (INR), such as broken item, significantly not as described (SNAD), refund not processed, and duplicate charge, are not protected by Chargeback Protection. Chargeback Protection is available for accounts enrolled in Advanced Credit and Debit Card Payments. May be subject to additional fees.

<sup>7</sup> Availability varies by country and integration.

<sup>8</sup> Rates may vary depending on the checkout options you choose and the payment method used. Explore our fees page for more details.