



Welcome

Send Money

Request Money

Merchant Tools

Auction Tools

Business Solutions

Merchant Tools

Website Payments Standard

Website Payments Pro

Email Payments

Additional Payment Option

Auction Tools

Sign Up Now!

Business Resources

Transaction Fees

Security for Merchants

Compare Solutions

Compare Features

What Is PayPal?

More Resources

Choose the Right Payment Solution for Your Business

PayPal offers you a choice of low-cost payment solutions for your online business. If you're not sure which one is right for you, consult the chart below.

As you'll see, PayPal payment solutions save you both time and money when compared to traditional merchant accounts and gateway solutions.

[Compare key features of each solution](#)

PayPal Payment Solutions				Traditional Merchant Account + Gateway**
Website Payments Standard	Website Payments Pro	Email Payments	Additional Payment Option	
Customer payment experience				
Customers shop on your website ↓ Customers pay on PayPal site	Customers shop on your website ↓ Customers pay with credit card on your website -- OR -- Customers can choose to pay with PayPal.	Customers receive your billing by email ↓ Customers pay on PayPal site	Customers shop on your website ↓ Customers choose to pay on PayPal site	Customers shop on your website ↓ Customers pay on your website
Fees per transaction				
1.9% - 2.9% + \$0.30 USD, depending on monthly volume	2.2% - 2.9% + \$0.30 USD*, depending on monthly volume	1.9% - 2.9% + \$0.30 USD, depending on monthly volume	1.9% - 2.9% + \$0.30 USD, depending on monthly volume	1.9-3.5% + \$0.15 USD to \$0.50 USD
Set-up fees				
None	None	None	None	\$100.00 USD-\$300.00 USD
Monthly fees				
None	\$20.00 USD - No monthly fee until 2/1/2006	None	None	\$50.00 USD-\$90.00 USD
Gateway fees				
None	None	None	None	\$30.00 USD per month + \$0.15 USD per transaction
Type of payment accepted				

<ul style="list-style-type: none"> Major credit cards: Visa, MasterCard, American Express, Discover Bank transfers PayPal account balance 	<ul style="list-style-type: none"> Major credit cards: Visa, MasterCard, American Express, Discover Bank transfers PayPal account balance 	<ul style="list-style-type: none"> Major credit cards: Visa, MasterCard, American Express, Discover Bank transfers PayPal account balance 	<ul style="list-style-type: none"> Major credit cards: Visa, MasterCard, American Express, Discover Bank transfers PayPal account balance 	Certain credit cards, typically after separate contracts with each credit card company
Accept phone, fax, and mail orders				
\$20.00 USD/month with Virtual Terminal	Included at no cost with Virtual Terminal	\$20.00 USD/month with Virtual Terminal	\$20.00 USD/month with Virtual Terminal	\$30.00 USD-\$50.00 USD per month after a \$200.00 USD-\$300.00 USD set-up fee.
Technical skills required				
Simple HTML	Web services, APIs	Simple download and install	Scripting, APIs	Web services, APIs
Time needed to apply				
5 minutes	10 minutes	5 minutes	5 minutes	Days
Time needed to set up				
10 minutes	2 days	5 minutes	Up to 2 days	Days
Approval time				
Immediate	2 business days for approval	Immediate	Immediate	Days, weeks or months

[Compare key features of each solution](#)

*Transaction fees may be as low as 2.2% + \$0.30 USD per transaction for volume processed through PayPal Express Checkout.

** Amounts in this column are approximate.

[About](#) | [Accounts](#) | [Fees](#) | [Privacy](#) | [Security Center](#) | [Contact Us](#) | [User Agreement](#) | [Developers](#) | [Jobs](#) | [Buyer Credit](#) | [Referrals](#) | [Shops](#) | [Mass Pay](#)

[PayPal, an eBay company](#)

Copyright © 1999-2005 PayPal. All rights reserved.

[Information about FDIC pass-through insurance](#)