

Transparency: How are external payment provider fees calculated

Every single payment made via PayPal, Bitpay, paydirekt or Sofort-Überweisung incurs transaction fees, charged by the payment provider. From 11th December 2017, this fee will be automatically added to your top-up amount. Any additional setup- or monthly subscription fees charged by the payment provider will continue to be covered by mailbox.org and not passed on to customers.

Consider the examples below. These calculations are intended to make transparent what kinds of fees are charged by the different payment providers that are available to you.

PayPal fees

There is a default charge of 0.35 EUR per PayPal transaction plus 1.9% of the payment amount.

That means if you wanted to top up your mailbox.org credit balance by 12 EUR via PayPal, they would charge you an extra 0.578 EUR in fees. To avoid accounting discrepancies, any amount appearing in the third decimal place will be rounded up, so in this case, you would pay a total of 12.58 EUR. Of this amount, 12 EUR will be credited to your account and 0.58 EUR will go to PayPal as a fee.

Bitpay fees (Business tariff)

Every Bitpay transaction (Business tariff) incurs a fee equivalent to 1% of the payment amount. If a mailbox.org account was to be credited with 12 EUR using this payment method, Bitpay would charge an extra 0.12 EUR fee, resulting in a total payment of 12.12 EUR.

Sofort-Überweisung fees

The Sofort-Überweisung payment provider Klarna charges 0.9 % of the amount to be transferred plus a 0.25 EUR standard fee per successful transaction. If you credit your account with 12 EUR using this payment method, Klarna will charge 0,36 EUR in fees, and you would pay 12.36 EUR in total.

Paydirekt fees

The transaction fees for paydirekt can differ between banking institutions. For our example, we have therefore determined an average value based on the fees charged by different banks. The average amount a customer would pay for a transaction is 0.35 EUR, plus a further 1,49% of the amount to be credited. For a 12 EUR example payment, this would amount to 0.53 EUR in fees going to paydirekt, and a total of 12.53 EUR would be charged.