

# Pricing updates for businesses based in the European Economic Area (EEA)

Starting 10 April 2023, fees for card processing, disputes, and USD currency payouts will be higher due to increases in network costs (in recent years, major card networks have introduced several new fees and increased existing fees), as well as increases in underlying service costs.

Please refer to the following details to understand how these changes may impact your business.

## Changes for card processing

Card fees today	Card fees starting 10 April 2023
All EU cards: 1.4% + €0.25 per transaction	Standard EU cards: 1.5% + €0.25 per transaction Premium EU card: 1.9% + €0.25 per transaction
International cards: 2.9% + €0.25 per transaction UK cards: 2.5% + €0.25 per transaction	International cards: 3.25% + €0.25 per transaction UK cards: 2.5% + €0.25 per transaction ( <b>no changes</b> )
1.4% + €0.25*	1.4% + €0.25*
1.4% + £0.20	1.4% + £0.20

*If you have an account located in an EEA country that has not adopted the Euro, here are the fixed fees of €0.25 in local currencies: Bulgaria: 11B0.50; Czech Republic: 6.50Kč; Denmark: 1.80kr; Hungary: 85Ft; Liechtenstein: 0.30CHF, Poland: 1zł; Romania: 1LEU, Sweden: 1.80kr.*

### What are standard cards?

- Consumer cards issued by Visa and Mastercard
- All cards issued by American Express, Discover, Diners Club, Maestro, Cartes Bancaires, UnionPay

### What are premium cards?

- Commercial, corporate, or business cards issued by Visa and Mastercard

You can read more on the differences between [Standard and Premium cards here](#).

## How does Stripe determine when a card is standard or premium?

We determine whether a card is standard or premium based on the information available from card networks at point of charge. The accuracy of this mapping is regularly reviewed to ensure the appropriate fee is applied to all card transactions.

## Fee changes for disputes

Dispute fees (also known as chargebacks) will increase from €15 to €20. Due to costs for managing dispute evidence submissions, we'll no longer refund this fee if the customer's bank resolves the dispute in your favor.

*If you or your users have an account located in an EEA country that has not adopted the Euro, here are the fixed fees of €20 in local currencies: Bulgaria: 11B40; Czech Republic: 550Kč; Denmark: 200kr; Hungary: 7,000Ft; Liechtenstein: 20CHF, Poland: 90zł; Romania: 100LEU, Sweden: 200kr.*

## Fee for USD alternative currency payouts

Businesses in the EEA who are paying out in USD to a US-domiciled bank account will now incur a 1% fee, with a minimum fee of US\$2.50 per payout.

## Why did I get this notice?

This support page provides you with more details on the notice we sent you describing changes to certain fees. That notice is a legal notice sent to Stripe users, even those who have unsubscribed from optional marketing notices. You cannot unsubscribe from legal notices, but if you'd prefer not to receive any further legal notices from Stripe, you can close your account by following these steps.

*Your continued use of Stripe's services after 10 April 2023 is subject to these fee changes. Any termination rights you have under your agreement with us are unaffected by this change.*