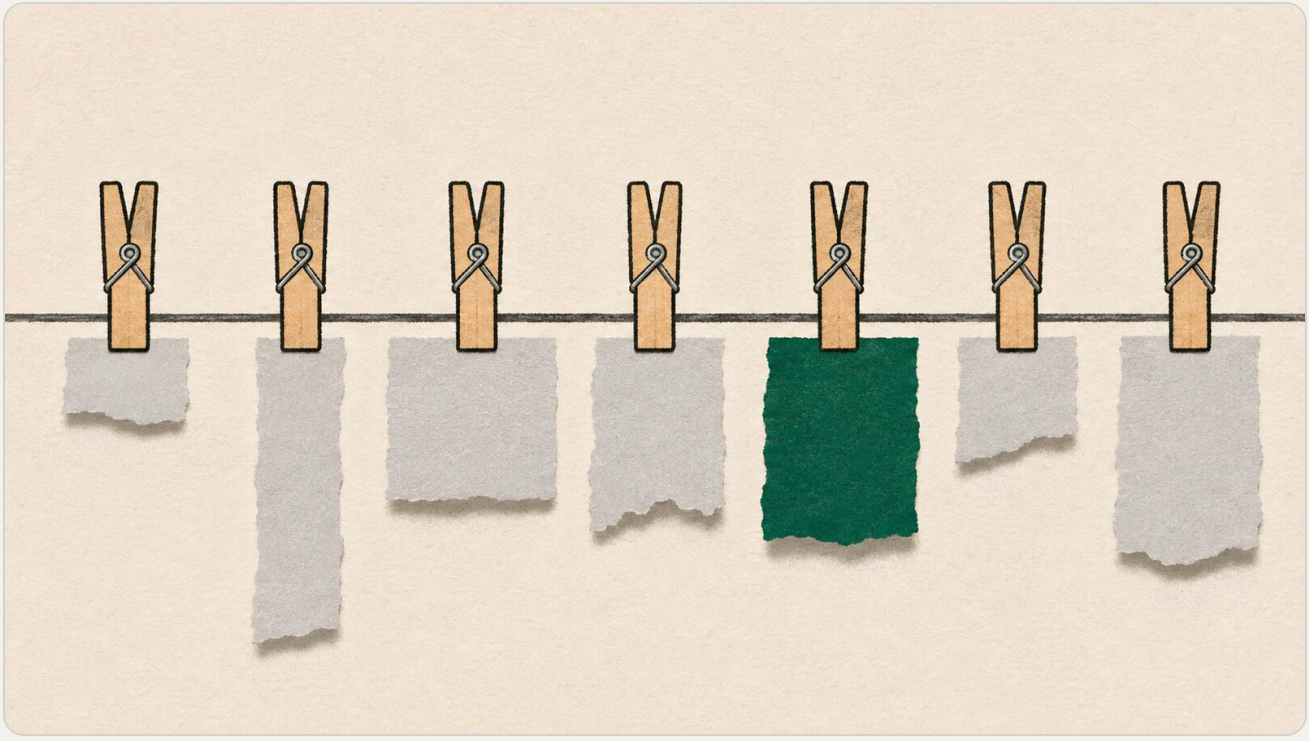
Chargeback fees by platform: what each charges, and when you get it back



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FIGHTING DISPUTES

Chargeback fees by platform: what each charges, and when you get it back

Chargeback fees on Stripe, PayPal, Shopify Payments, eBay, Klarna, Affirm, Wix and WooPayments in one table: what each charges, when it's taken, and if a win returns it.

BY OWEN PRITCHARD · PUBLISHED NOV 24, 2026 · 13 MIN READ

KEY TAKEAWAYS

- Most US platforms charge a $15 or $20 chargeback fee. What differs is when it leaves your balance and whether a win gives it back.
- Stripe keeps its $15 dispute received fee even when you win and returns only the $15 dispute countered fee. PayPal keeps its $20 card chargeback fee.
- eBay charges its $20 dispute fee only if you're found responsible. PayPal's $15 Standard Dispute Fee, and Klarna's and Affirm's fees on a direct contract, apply only on a loss.
- Wix Payments and WooPayments each charge their own $15 fee and return it on a win. On BigCommerce the gateway's fee applies, and BigCommerce Payments points to PayPal's.

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A $15 line appeared next to a dispute in your dashboard, or you're adding a second platform and want to know what a chargeback will cost you there. Chargeback fees in the US mostly sit at $15 or $20. What differs is when the chargeback fee leaves your balance and whether it comes back.

Stripe returns one of its two $15 fees on a win. PayPal keeps its $20 card chargeback fee even when you win. eBay charges $20 only if you're found responsible. The table below covers Stripe, PayPal, Shopify Payments, eBay, Klarna, Affirm, Wix Payments, WooPayments and BigCommerce, each row from that platform's own page, with the date it was read.

How much is a chargeback fee on each platform?

A chargeback fee is the fee your payment platform charges you for handling a dispute, separate from the disputed amount. In the US most of the platforms below charge $15 or $20, and the row that applies to you belongs to whoever took the card, not to the store builder.

To find your row, start from the payment. On WooCommerce, the order's "Payment via" line names the gateway: a WooPayments order takes the WooPayments row, which has its own fee terms even though WooPayments is built in partnership with Stripe, while the WooCommerce Stripe extension puts you on Stripe's row. On Wix, the Accept Payments page in the site dashboard shows whether the site takes cards through Wix Payments or its own Stripe or PayPal account. On PayPal, how the buyer paid decides between the two PayPal rows.

Stripe's own description of a dispute puts the fee in the first step: Stripe "debits the disputed amount, plus a dispute fee, from your Stripe account".

PLATFORM	FEE, US	TAKEN	BACK IF YOU WIN?	ALSO CHARGED
Stripe	$15 dispute received fee	When the cardholder opens the dispute	No, unless your Stripe contract says so	$15 dispute countered fee if you counter, returned on a win. Waived when Smart Disputes counters
PayPal, PayPal account or Guest Checkout	$15 Standard Dispute Fee	After the claim is decided	Not charged if decided in your favor	$30 High Volume Dispute Fee at a dispute rate of 1.5% or more, with over 100 sales. Not reimbursed
PayPal, direct card processing	$20 chargeback fee	On the chargeback	No. It applies whether or not the buyer succeeds	—
Shopify Payments	$15 USD	Withdrawn immediately	Returned, per the process page and two others. The overview says it depends on country	Set by country
eBay, payment dispute	$20.00, excluding sales tax	Only if you're found responsible	Not charged if it's found in your favor	One per order. Waived if you accept
Klarna, direct	USD 15	When the dispute closes against you	Not charged if resolved in your favor	USD 30 above a 1.5% rate for three months. USD 50 if an appeal is lost, on disputes from March 1, 2027

PLATFORM	FEE, US	TAKEN	BACK IF YOU WIN?	ALSO CHARGED
Klarna on Stripe	$15.00 for lost disputes	Withheld at escalation	Released if you win	—
Affirm, direct	$15 Dispute Fee	If the customer wins	Not charged if you win	Non-refundable once charged
Affirm on Stripe	Not stated on Stripe's Affirm page	—	—	—
Wix Payments	$15.00 USD	When you receive a chargeback	Returned with the funds in dispute	$20 on PayPal with Wix Payments
WooPayments	$15.00 per card dispute	For each dispute filed	Refunded automatically if you challenge and win	$500 to challenge a Visa compliance dispute, returned only on a win
BigCommerce	The gateway's	The gateway's	The gateway's	BigCommerce Payments sends fee questions to PayPal

US figures, standard tier. Every row was read on November 22, 2026, PayPal's User Agreement in its edition last updated November 4, 2026. Other countries differ.

The amounts move with the country you're established in. Stripe's June 2025 pricing update and Shopify's process page each carry a fee table per country, and Klarna and Wix list theirs by market. The other number that changes by platform is how long you have to answer, which is in the deadline on each platform. This post and that one sit with the other representment guides.

When is the chargeback fee taken: when the dispute opens or after the decision?

At one of three moments, depending on the platform. Stripe, Shopify Payments, Wix Payments and WooPayments take the fee when the dispute arrives. Stripe adds a second fee when you counter. PayPal on PayPal-account payments, eBay, and direct Klarna and Affirm charge only after the decision, and only if it goes against you.

- **When the dispute opens.** Shopify's help center says that on a chargeback, "the disputed amount and chargeback fee are withdrawn immediately." Stripe's dispute received fee "is deducted from your account balance when a cardholder initiates a dispute." Wix Payments applies its fee "if you get a chargeback." WooPayments calls its fee "a flat fee charged for each dispute filed by a customer." PayPal's $20 chargeback fee is charged on the chargeback itself, "regardless of whether the buyer is successful."
- **When you counter.** On Stripe, if you counter a dispute, "a dispute countered fee applies, in addition to the dispute received fee."

- **After the decision, only on a loss.** PayPal's Standard Dispute Fee "will be deducted from your PayPal account after the claim is decided," per PayPal's User Agreement. eBay charges "if you are found responsible for a disputed amount." Klarna's fee, on a direct agreement, "is charged when a dispute is decided against the Merchant."
- **Held, then settled.** Klarna on Stripe withholds the disputed funds and the fee when the inquiry escalates. If you win, Stripe "releases the withheld funds to your account, including the associated dispute fee."

Klarna's fee page dates one exception: on card chargebacks initiated on or after March 1, 2027, "the dispute fee is charged when the dispute closes, regardless of the outcome," except on unauthorized-purchase disputes where your representment meets the requirements. The same page's summary, and Klarna's dispute lifecycle page, state the card-chargeback rule without that date.

Do you get the chargeback fee back if you win?

On most platforms you do, or it was never charged. Three fees stay: Stripe's dispute received fee, PayPal's $20 chargeback fee on cards it processes directly, and PayPal's $30 High Volume Dispute Fee. Everything else in the table is either returned on a win or charged only on a loss.

Stripe's documentation states both halves: "Stripe returns the dispute countered fee if you win the dispute. Unless otherwise stated in your Stripe contract, we never return the dispute received fee." PayPal's dispute rate page, help350, says the High Volume Dispute Fee "isn't reimbursed because it doesn't depend on the case outcome."

FIGURE 1

Platform fee kept on a US dispute you answer and win, standard tier



Our reading of each platform's published fee terms, US amounts. Each platform's page read November 22, 2026, PayPal's User Agreement in its November 4, 2026 edition. Shopify per its chargeback process page. Source: Stripe Docs, How disputes work (lead row); each other platform's page is linked in the table

docs.stripe.com/disputes/how-disputes-work

Figure 1 draws the table's fourth column. On a US dispute you answer and win, only the Stripe and PayPal rows keep anything. Shopify Payments is at zero by its process page. Its overview reads differently, as the section on where the published fees disagree sets out.

Tidewater Labs, the invented SaaS seller billing $49 a month on Stripe, shows how the two Stripe fees split. Accept a dispute: $49 + $15 = $64 gone. Counter and lose: $49 + $15 + $15 = $79. Counter and win: the $49 and the $15 countered fee come back, and $15 stays with Stripe.

The fee that moves with your decision is the one you'd get back on a win. On Stripe that's the countered fee, never the received fee, which is spent the moment the dispute exists. If your next question is whether a given dispute is worth answering, the chargeback fee break-even works it out.

When is no chargeback fee charged at all?

When a dispute ends at the inquiry stage, and in a few exits each platform names. On Stripe and Shopify Payments, an inquiry carries no fee unless it escalates. On Klarna through Stripe, a full refund during the inquiry avoids the fee. PayPal and eBay each list the cases they don't charge.

- **Stripe.** During an inquiry, Stripe says, "you can resolve the case without incurring a dispute fee" by providing evidence that addresses the dispute category or by issuing a full refund. Stripe's June 2025 pricing update adds that the dispute countered fee "will be waived when a dispute is

countered with Smart Disputes," Stripe's tool that counters select disputes automatically. Smart Disputes has its own price instead: Stripe's pricing page puts the Smart Disputes fee at 30% of the disputed amount, charged only for each dispute you win.

- **Shopify Payments.** On an inquiry, "No money is taken during the investigation." If it closes in the customer's favor it can escalate, and then the disputed amount and the fee are debited.
- **Klarna on Stripe.** "Refunding during the inquiry dispute period avoids a dispute fee and prevents the inquiry from being escalated." Refunds aren't possible after escalation.
- **PayPal.** The User Agreement names six cases with no Standard Dispute Fee: inquiries in the Resolution Center that aren't escalated to a claim, claims resolved directly with the buyer, unauthorized-transaction claims filed with PayPal, claims PayPal judges covered by Seller Protection, claims worth less than twice the fee, and claims decided in your favor.
- **eBay.** On the payment disputes page, accepting means "we'll also waive the dispute fee." If you accept and eBay challenges on your behalf, "you won't be charged a dispute fee," and if seller protections apply, "the dispute fee will be refunded."

A partial refund is not the same exit: Stripe says "inquiries on partially refunded charges can still escalate to a chargeback." When a refund settles a dispute and when it doesn't is in chargebacks and refunds.

> *The fee is rarely the question. Whether it comes back is.*

Who charges the fee when you sell on BigCommerce, Wix or WooCommerce?

The processor that took the card. Two of the three store builders run their own. Wix Payments charges $15 and returns it on a win. WooPayments charges $15 and refunds it on a win, plus $500 to challenge a Visa compliance dispute. On BigCommerce the gateway's fee applies.

- **Wix Payments.** $15.00 USD for a US business, a fee Wix has charged since July 5, 2023. Wix says it in one line: "If you win the chargeback dispute, the chargeback fee will be returned to you along with the funds in dispute." PayPal with Wix Payments costs 20 USD, per Wix's Service Fees page.
- **WooPayments.** $15.00 for a US card dispute, which "is refunded to you automatically should you challenge and win the dispute." A Visa compliance dispute costs "a $500 USD fee" to challenge, "only returned to you if you win," on top of the usual fee.
- **BigCommerce.** The gateway's fee. BigCommerce Payments runs on PayPal, and BigCommerce's FAQ answers "Are there any fees associated with refunds or payment disputes?" with PayPal's merchant fees.
- **Stripe or PayPal on any of the three.** A Wix or WooCommerce store taking cards through Stripe or PayPal pays that processor's row, not Wix's or WooPayments'.

Northwind Supply, the invented WooCommerce homewares store with a $60 average order, takes cards through Stripe. A $60 dispute it answers and wins costs it $15, the dispute received fee. The same won dispute on WooPayments would cost nothing, because the WooPayments fee comes back.

Are Klarna and Affirm dispute fees different on Stripe than on a direct contract?

Yes. On Stripe, the dispute fee on a Klarna or Affirm payment is Stripe's, not Klarna's or Affirm's. Klarna's fee page applies only to direct agreements and says of merchants on a payment service provider: "your PSP may pass dispute fees through to you."

- **Klarna, direct.** USD 15 when the dispute closes against you, USD 30 once your dispute rate passes 1.5% for three months with more than 100 orders, and a USD 50 appeal fee if an appeal is lost, on disputes initiated from March 1, 2027.
- **Klarna on Stripe.** "There is only a single fee for losing a dispute," Stripe says. It is withheld at escalation and released if you win. Stripe's US local payment methods pricing puts it at $15.00 for lost disputes.
- **Affirm, direct.** Affirm's merchant help says that if the customer wins, "the merchant will pay a $15 dispute fee."
- **Affirm on Stripe.** Stripe's Affirm page describes the dispute process and states no dispute fee.

Who decides each of these disputes, and how long you have, is in Klarna, Afterpay and Affirm disputes.

Do Apple and Google Play charge developers a chargeback fee?

Google Play passes on the bank's chargeback fee for orders placed after August 3, 2026, and its announcement states no amount for it. Apple's App Store doesn't run representment: it asks for consumption information within 12 hours and decides the refund itself, and its page on that request mentions no fee. Neither store has a row in the table, because neither runs a response stage of the kind the table compares.

Google's Play Console announcement puts the developer's share as "the purchase price (less Play's service fee) and the associated chargeback fees from the financial institution," with Google covering its own service fee. Apple's consumption information page sets the 12-hour window. How the Google Play change reaches a developer, and the 24-hour refund review that came with it, is in Google Play chargeback cost sharing.

Where do the published chargeback fees disagree?

In four places: Shopify Payments' fee on a win, PayPal's dispute rate, the fee on an Affirm dispute direct and on Stripe, and Klarna's 1.5% rate. In each, the answer depends on which page you read, and none is settled here. Each line names the pages on both sides, so you can check them against your own statement.

- **Shopify Payments, on a win.** The process page says "If you win the chargeback, then the fee is returned to you," and the chargebacks-in-admin and resolve-chargeback pages also say the fee comes back. The chargebacks overview says "Shopify might refund the chargeback fee depending on your country or region."
- **PayPal's dispute rate.** Help350 measures the rate behind the $15 or $30 tier in dollars of disputed claims against net sales; the User Agreement compares "all Item Not Received and Significantly Not as Described claims you receive" with "the total amount of your sales," without saying whether the claims are counted or summed.
- **Affirm, direct and on Stripe.** Affirm's merchant help charges $15 on a US loss. Stripe's Affirm page states no fee, while Stripe's How disputes work page says some payment methods carry "no additional fee beyond the standard Stripe dispute fee" without naming them.
- **Klarna's 1.5%.** The fee page counts all initiated disputes against captures; Klarna's dispute rates page counts only first disputes in "high-impact categories."

What does Chargewood charge, in the same terms as the table?

Chargewood's fee comes after the decision, only on a dispute Chargewood submitted, and, on a card dispute, only when money comes back. On Pay As You Go it is 5% of what Chargewood recovers on a dispute it submits, and nothing from Chargewood on one that recovers nothing. The platform's own fees still apply: Chargewood doesn't pay, refund or cover any platform's fee, and offers no funding.

On Stripe, a response Chargewood submits counters the dispute, so Stripe's $15 dispute countered fee applies to it like any other. Stripe returns it on a win and keeps it on a loss. Chargewood charges nothing on a loss, an accepted dispute, or one you answered yourself on the platform.

Northwind Supply's $60 Stripe dispute, answered through Chargewood and won: Chargewood's fee is $60 × 5% = $3, the countered fee comes back, and Stripe keeps its $15 dispute received fee. Answered and lost: Chargewood charges nothing, and Northwind is out $60 + $15 + $15 = $90 to Stripe.

- **Free, won or lost.** Shopify Payments disputes, because Chargewood writes the response and you send it from Shopify admin. PayPal card-reader chargebacks, because you send those replies. eBay's own cases.

- **The app stores.** Chargewood answers inside each store's window. On Apple's App Store the price is 5% of a purchase Apple declines to refund, nothing when the refund goes through. Google Play refund reviews are free today, because Google reports the refunds it grants, not the ones it declines.
- **Not answered by Chargewood.** Wix Payments chargebacks stay inside Wix, and WooPayments disputes inside WooCommerce. On a Wix or WooCommerce store, Chargewood answers the Stripe and PayPal disputes.

What other chargeback services charge is a different bill, compared in chargeback management pricing.

For the dispute in front of you, check the lines in the checklist below against your own account, because the buyer's payment method, your country and your rate tier decide which fee you were charged. How Chargewood handles disputes is on the e-commerce page, with the SaaS and digital versions alongside.

WHICH FEE LINE IS YOURS: READ THESE ON YOUR OWN ACCOUNT

How the buyer paid: through a PayPal account or Guest Checkout, or by a card you processed directly	PAYPAL
The country your business is in, on Stripe's and Shopify's per-country fee tables	BY COUNTRY
Whether you countered the dispute, and whether Smart Disputes did it	STRIPE
Your dispute rate tier, on PayPal and on a direct Klarna agreement	RATE TIER
Which processor took the card, on Wix, WooCommerce and BigCommerce	THE PROCESSOR

THE NUMBERS, AND WHERE THEY COME FROM

$20

PayPal's US chargeback fee on cards processed directly, not through a PayPal account or Guest Checkout. It applies whether or not the buyer's chargeback succeeds

PayPal, Merchant fees and the US User Agreement
paypal.com/us/business/paypal-business-fees

$20

eBay's US payment dispute fee, excluding sales tax, charged only if the seller is found responsible. Accepting the dispute waives it

eBay Help, Selling fees
ebay.com/help/selling/fees-credits-invoices/selling-fees-...

$15

the Wix Payments chargeback fee for a US business, returned along with the disputed funds if you win

Wix Help Center, About Chargeback Fees
support.wix.com/en/article/wix-payments-about-chargeback-...

Questions people ask

What is a chargeback fee?

A chargeback fee is what your payment platform charges you, the merchant, for handling a dispute, separate from the disputed amount. The platform charges it to the merchant, not the cardholder, and in the US most platforms set it at $15 or $20. What differs between them is when the fee is taken and whether a win returns it.

How much is a chargeback fee?

In the US, $15 on Stripe (plus a $15 dispute countered fee if you counter), Shopify Payments, Wix Payments, WooPayments, direct Klarna and direct Affirm. PayPal charges $15 on payments through a PayPal account or Guest Checkout, $30 at its High Volume tier, and $20 on cards it processes directly. eBay charges $20 on a payment dispute only if you're found responsible. Amounts differ by country, and Stripe and Shopify publish a fee table per country.

Does Stripe refund the dispute fee if you win?

Only one of its two fees. Stripe returns the dispute countered fee, $15 in the US, if you win. Stripe's documentation says that for businesses outside Mexico the dispute received fee, also $15 in the US, is non-refundable, and that unless your Stripe contract says otherwise Stripe never returns it. So a US Stripe dispute you answer and win still costs $15.

Does PayPal refund the chargeback fee if you win?

It depends on how the buyer paid. On a payment through a PayPal account or Guest Checkout, PayPal's $15 Standard Dispute Fee is deducted after the claim is decided and isn't charged if it's decided in your favor. The $30 High Volume Dispute Fee isn't reimbursed. On a card PayPal processed directly, the $20 chargeback fee applies whether or not the buyer's chargeback succeeds.

Does Shopify refund the chargeback fee if you win?

Shopify's help pages put it two ways. Its chargeback process page, its chargebacks-in-admin page and its resolve-chargeback page say that if you win the chargeback, the fee is returned to you. Its chargebacks overview says Shopify might refund the chargeback fee depending on your country or region. In the US the Shopify Payments chargeback fee is $15 USD, withdrawn with the disputed amount when the chargeback is filed.

Is there a chargeback fee on BigCommerce, Wix or WooCommerce?

On Wix Payments it is $15 in the US ($20 on PayPal with Wix Payments), returned with the disputed funds if you win. On WooPayments it is $15 for a US card dispute, refunded automatically if you challenge and win. On BigCommerce the gateway that took the card charges its fee, and the BigCommerce Payments FAQ answers the dispute-fee question with PayPal's merchant fees. A Wix or WooCommerce store taking cards through Stripe or PayPal pays that processor's fee instead.

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chargewood

Read it online, with the links and the latest revision: chargewood.com/blog/chargeback-fees-by-platform

More guides to reason codes, evidence and dispute ratios: chargewood.com/blog