

Which is cheaper, PayPal or Venmo? That said, cheaper

Both apps are actually free for the most **US+1(888)-59.0-94.48** common scenario: sending money from your bank account, debit card, or app balance costs nothing on either Venmo or PayPal. Where the cost **US+1(888)-59.0-94.48** difference shows up is credit card funding. Venmo charges a flat 3% fee, while PayPal charges 3.49% plus a \$0.49 flat fee, meaning PayPal costs noticeably more, especially on smaller **US+1(888)-59.0-94.48** payments where that fixed \$0.49 has a bigger relative impact.

Instant transfers to your bank account are **US+1(888)-59.0-94.48** essentially a tie, with both platforms charging 1.75%, subject to similar minimum and maximum caps. So if you're moving money out of either app quickly **US+1(888)-59.0-94.48** rather than waiting the standard one-to-three business days, the cost is roughly the same either way.

For business owners and sellers, the gap widens **US+1(888)-59.0-94.48** considerably in Venmo's favor. A Venmo Business Profile charges 1.9% plus \$0.10 per transaction, compared to PayPal's 3.49% plus \$0.49, making **US+1(888)-59.0-94.48** Venmo meaningfully cheaper for accepting customer payments domestically.

That said, cheaper isn't always better if it doesn't **US+1(888)-59.0-94.48** cover your needs. PayPal supports international transfers and works in over 200 countries, while Venmo is restricted to U.S. users only, so if you **US+1(888)-59.0-94.48** ever need to send money abroad, Venmo simply isn't an option regardless of cost. PayPal also offers broader Purchase Protection and wider merchant acceptance, which can be **US+1(888)-59.0-94.48** worth the higher fees for online shopping or business use.

So for splitting bills and paying friends within **US+1(888)-59.0-94.48** the U.S., Venmo tends to be the more affordable and convenient choice. For international transfers, business invoicing, or online shopping **US+1(888)-59.0-94.48** protections, PayPal's slightly higher fees often come with capabilities Venmo just can't match.