

Stripe, Mollie or Adyen: what taking a card really costs a European store

The 2.9% plus 30 cents everyone quotes is a US card rate, and for a store in Belgium or the Netherlands it is close to double what you will pay. European law caps card interchange, and a large share of Benelux checkouts are Bancontact and iDEAL, not cards. Here are the standard 2026 rates for Stripe, Mollie and Adyen, and where each one wins.

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The number every guide quotes, 2.9% plus 30 cents, is a United States card rate. For a store based in Belgium or the Netherlands it is close to double what you will actually pay, and it describes a payment method a lot of your customers will not even use. Two things make European card acceptance a different calculation: European law caps the interchange baked into consumer-card fees, and a large share of Benelux checkouts run through Bancontact and iDEAL, which are flat-fee bank payments, not cards.

Why European card fees start near 1.5%, not 2.9%

Most of what a processor charges on a card is interchange, the slice that goes to the card-issuing bank. In the United States that slice is unregulated and often around 1.8%. In the European Economic Area the Interchange Fee Regulation caps it at 0.2% for consumer debit cards and 0.3% for consumer credit cards. That one rule is why a European processor can price a standard EEA card at 1.5% plus 0.25 euro where a US processor needs 2.9%. If you have been sizing your fee budget off American numbers, you have been over-provisioning by roughly half. The cap applies to EEA consumer cards only, so commercial cards and cards issued outside Europe still cost more.

The standard 2026 rates, three European processors

These are the everyday published rates for a business based in the EEA, not negotiated volume deals:

- Stripe, standard EEA consumer card: 1.5% plus 0.25 euro. Premium EEA cards 1.9% plus 0.25 euro, UK cards 2.5% plus 0.25 euro. No monthly fee.
- Mollie, EEA consumer card: 1.80% plus 0.25 euro. Commercial cards 2.90% plus 0.25 euro. No monthly fee.
- Adyen: interchange plus plus, a fixed processing fee (0.13 dollars per transaction on its published pricing) on top of the raw interchange and card-scheme fees. No monthly fee, but a minimum monthly invoice.
- Both Stripe and Mollie price a card issued outside Europe at 3.25% plus 0.25 euro, and Stripe adds a further 2% when a currency has to be converted.

Bancontact and iDEAL usually beat cards, and providers price them very differently

In Belgium, Bancontact is the default way people pay online; in the Netherlands it is iDEAL. Both are bank-transfer methods, not cards, and offering them is not really optional if you sell to Benelux consumers. The fee structure is where providers diverge sharply. Stripe prices Bancontact as a flat 0.35 euro per transaction with no percentage at all. Mollie prices the same method at 1.40% plus 0.25 euro. iDEAL is a low flat fee either way, with Mollie listing 0.32 euro.

The difference is not small once baskets grow. On a 20 euro Bancontact sale, Stripe costs 0.35 euro flat while Mollie costs about 0.28 euro plus 0.25, roughly 0.53 euro. On a 100 euro sale the gap widens: Stripe is still 0.35 euro, Mollie is 1.65 euro. A flat fee is cheaper on almost any basket above about 7 euro, so if a lot of your revenue comes through Bancontact, the way your provider prices that one method can matter more than its card rate does.

For subscriptions, SEPA Direct Debit undercuts every card

If you bill the same euro amount every month, a membership, a SaaS seat, a retainer, a card makes you pay a percentage on money you already knew was coming. SEPA Direct Debit does not. It pulls the payment straight from the customer bank account, and both Stripe and Mollie price it as a flat 0.35 euro per transaction with no percentage at all. A card fee scales with the amount; a direct-debit fee does not, which is exactly what you want on predictable recurring revenue.

The gap is the whole point once amounts grow. A 50 euro monthly subscription on a standard EEA card at Stripe costs 1 euro to collect (1.5% is 0.75, plus 0.25); on SEPA Direct Debit it costs 0.35 euro. At 200 euro a month the card costs 3.25 euro and direct debit still costs 0.35 euro. Over a year that one subscriber is about 39 euro of card fees against 4.20 euro of direct-debit fees, and the saving multiplies by every subscriber you have.

Three things keep it from being a free win. It is a euro bank-account method inside the SEPA zone, so it does not cover one-off buyers or customers paying by card from abroad, and you have to collect a mandate first, usually on the customer first payment. It settles in a few business days rather than instantly. And a debit can bounce: insufficient funds or a closed account trigger a failed-payment fee (3.50 euro at Stripe), and under SEPA rules a customer can reclaim an authorised collection within eight weeks with no reason given, or up to thirteen months if it was never authorised, so treat it as a method that can be pulled back like a chargeback (Stripe books a 15 euro dispute fee). For steady, consenting subscribers those are rare events; for a low-trust or high-churn base they can eat the saving. Used for what it is good at, recurring euro billing to people who chose to pay you, it is the cheapest line on this whole page.

Which of the three fits

- Stripe: the smoothest developer experience, transparent flat rates, no monthly fee, and the cheapest published Bancontact handling. The default for most online stores that want to

integrate quickly.

- Mollie: built in the Benelux and strong on local methods and dashboards, with simple blended pricing and no monthly fee. Its card and Bancontact rates are a little higher than Stripe on paper, so the choice comes down to which methods your customers actually use.
- Adyen: interchange plus plus gives full visibility into every fee, which pays off at high volume where a fraction of a percent is real money, but the minimum monthly invoice and heavier setup make it an enterprise tool, not a small-store choice.

What the published rates leave out

The shelf price assumes an EEA consumer card, no refund and no dispute. Three lines sit outside it, and each one only pushes your real rate up:

- Non-European and commercial cards are not interchange-capped. A card issued outside the EEA costs 3.25% plus 0.25 euro at both Stripe and Mollie, a business or corporate card costs more than a consumer one, and currency conversion adds a further fee on top.
- Refunds do not return the fee. When you refund an order the customer gets the full amount back, but the processor keeps what it already charged, so a returned sale still costs you the fee.
- Chargebacks cost more than the sale. A disputed card payment pulls back the order total plus a flat dispute fee, and you have usually already shipped the goods.

The other option: let someone else be the seller and owe the tax

Stripe, Mollie and Adyen are payment gateways. The money runs through them, but you stay the merchant of record: you are the legal seller, so charging the right VAT rate, registering for the One Stop Shop and filing the returns is your job, exactly as the VAT section above describes. A merchant of record (MoR) provider flips that around. Paddle and Lemon Squeezy become the legal seller of your product, so they charge and remit VAT and sales tax worldwide, and you never touch an OSS return or a foreign tax registration.

Handing that off has a clear price. Both Paddle and Lemon Squeezy publish a single blended rate of about 5% plus roughly 0.50 dollar per transaction, which already bundles card processing, tax compliance and fraud handling into one line. That is over three times the percentage a European card gateway charges for a standard EEA card (1.5% plus 0.25 euro at Stripe), and Lemon Squeezy adds further surcharges on top, about 1.5% for an international card, another 1.5% for PayPal, and 0.5% on subscriptions. So you pay a visible premium on every sale in exchange for never registering, charging or filing VAT anywhere yourself.

Whether that trade is worth it turns on how much cross-border tax work you would otherwise carry. For a Belgian store selling mostly to local card and Bancontact buyers, a gateway plus one quarterly OSS return is far cheaper, and the MoR premium is not worth paying. For a one-person digital-product or SaaS business selling into dozens of countries, where the alternative is tracking tax rules, rates and registration thresholds in each market, the flat MoR fee can be the cheaper choice once you price your own time and the risk of filing something wrong. The heavier and more scattered your tax exposure, the more that premium buys back.

So there is no single cheapest European processor. It turns on your average basket size, how

much of your revenue comes through Bancontact or iDEAL rather than cards, how many of your buyers sit outside the EEA, and whether you would rather pay a premium to hand off the tax work entirely. Put your own numbers and payment-method mix into the calculator and it will show your real per-sale cost rather than the rate on the pricing page.

Frequently asked questions

Why is European card processing cheaper than in the United States?

Because European law caps the biggest component of the fee. Most of a card fee is interchange, the slice paid to the buyer bank, and the EU Interchange Fee Regulation caps that at 0.2% for consumer debit cards and 0.3% for consumer credit cards issued in the EEA. US interchange is unregulated and much higher, which is why a US processor quotes around 2.9% while a European one can price a standard EEA card at 1.5% plus 0.25 euro. The cap covers EEA consumer cards only: commercial cards and cards issued outside the EEA are not capped and cost more.

What does Stripe charge in Europe in 2026?

For a business based in the EEA, Stripe charges 1.5% plus 0.25 euro for a standard EEA consumer card and 1.9% plus 0.25 euro for a premium EEA card. UK cards are 2.5% plus 0.25 euro and cards from outside Europe are 3.25% plus 0.25 euro, with a further 2% when a currency has to be converted. Bancontact is a flat 0.35 euro. There is no monthly fee. Confirm your own rate, since it varies by country and account.

Is Mollie cheaper than Stripe?

On the headline card rate, no. Mollie lists 1.80% plus 0.25 euro for an EEA consumer card against the 1.5% plus 0.25 euro Stripe charges, and it prices Bancontact at 1.40% plus 0.25 euro where Stripe charges a flat 0.35 euro. Where Mollie competes is fit rather than price: it is Benelux-native with strong local-method support and a simple dashboard, and neither provider charges a monthly fee. Which is cheaper for you depends on your basket sizes and how much of your revenue runs through Bancontact rather than cards.

Should I offer Bancontact and iDEAL?

If you sell to consumers in Belgium or the Netherlands, effectively yes. Bancontact is the default way people pay online in Belgium and iDEAL is in the Netherlands, and a checkout without them loses conversions. Both are usually cheaper than cards, though the pricing differs by provider: Stripe charges a flat 0.35 euro for Bancontact while Mollie charges 1.40% plus 0.25 euro, so on larger baskets a flat-fee provider can be markedly cheaper on that one method.

When is Adyen worth it?

Adyen uses interchange plus plus pricing, showing the raw interchange, the card-scheme fee and a fixed processing fee separately instead of one blended rate. That transparency pays off at high volume, where a fraction of a percent is real money and you want to see exactly what you pay. For most small and mid-size stores the minimum monthly invoice and heavier integration outweigh the benefit, and a flat-rate provider like Stripe or Mollie is simpler and cheaper in practice.

Is SEPA Direct Debit cheaper than cards for subscriptions?

For recurring euro billing, usually yes, and the gap widens with the amount. Both Stripe and

Mollie charge a flat 0.35 euro per SEPA Direct Debit with no percentage, while a standard EEA card at Stripe is 1.5% plus 0.25 euro. A 200 euro monthly subscription costs 3.25 euro to collect by card but 0.35 euro by direct debit, about 39 euro against 4.20 euro over a year. The trade-offs: it only works for euro bank accounts inside the SEPA zone, needs a mandate from the customer first, settles in a few business days rather than instantly, and can be reclaimed by the customer within eight weeks under SEPA rules, with a failed-payment fee (3.50 euro at Stripe) when a debit bounces.

What is a merchant of record, and should I use one instead?

A merchant of record (MoR) is a provider that becomes the legal seller of your product, so it charges and remits VAT and sales tax in every country for you. Paddle and Lemon Squeezy work this way; a plain gateway like Stripe, Mollie or Adyen does not, which leaves you as the taxable person who must register for the One Stop Shop and file the returns. The trade-off is price: both Paddle and Lemon Squeezy publish a blended rate of about 5% plus roughly 0.50 dollar per transaction, over three times a European card gateway rate, and Lemon Squeezy adds surcharges on top for international cards and PayPal. It is usually worth it for a small team selling digital products or SaaS into many countries, where handling tax everywhere yourself is the bigger cost, and usually not worth it for a store selling mostly to one country, where a gateway plus a single OSS return is far cheaper.

Price your own basket and payment mix

Free, no signup: agent.mue.app/tools/ecommerce-fee-calculator

agent.mue.app/articles/european-payment-processor-fees-stripe-mollie-adyen

