

# What 1M euro in online sales actually costs you in fees

A store doing 1,000,000 euro a year online hands over about 53,000 euro in platform and payment fees before a single app. Here is where it goes, and the line you can delete.

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53,000 euro. That is roughly what a store doing 1,000,000 euro a year in online sales hands over in platform and payment fees, before a single app subscription.

## A standard setup on 1M euro

Shopify Basic, a 75 euro average order, an outside payment processor at 2.9% plus 0.30 euro per order. Here is where the money goes:

- Card processing (2.9%): 29,000 euro.
- Shopify per-sale surcharge (2% on Basic, because payments run through a third party): 20,000 euro.
- The 0.30 euro flat fee across about 13,300 orders: 4,000 euro.
- The plan itself: 468 euro.

## The line you can delete

The surcharge line is the one that stings, and it is the one you can remove. Switch to Shopify Payments, or to a platform that charges no per-sale fee, and that 20,000 euro a year is gone. The tool shows the exact revenue where one platform overtakes another for your numbers.

## The fees the 53,000 assumes away

That 53,000 euro assumes every order sticks and every card is domestic. Three lines sit outside it, and each one only moves up.

Refunds do not give the card fee back. Whatever processor you use, when you refund an order the customer gets the full amount but the processor keeps the fee it charged, because it has to process the refund too. Shopify Payments spells this out: the original transaction fee is not refunded when you issue a refund. On the 2.9 percent plus 0.30 euro this setup pays, that is about 2.50 euro kept on every 75 euro return. At a 10 percent return rate, roughly 1,330 of these 13,300 orders, that is about 3,300 euro a year on sales that no longer exist.

Chargebacks cost more than the sale. When a customer disputes a charge, Shopify Payments deducts a flat dispute fee (15 US dollars for US merchants; the amount varies by region) along with the disputed amount, immediately, from your next payout. Win the dispute and the fee comes back in most regions; lose it or accept it and you are out the fee, the order total and

usually the goods you already shipped.

International cards and currency conversion add a surcharge. Sell across borders through Shopify Payments and a foreign card adds a surcharge on top of the base rate (1.5 percent on Basic, 1 percent on the higher plans), and converting the buyer currency into your payout currency adds a conversion fee (2 percent outside the US, 1.5 percent for US stores). Neither is returned if you later refund the order.

None of these replace the 53,000 euro; they stack on top of it whenever an order is returned, disputed or paid on a foreign card. The calculator models the base load, so treat returns and cross-border traffic as the lines that push your real rate above it.

## Frequently asked questions

### **How much does 1M euro in online sales cost in fees?**

About 53,000 euro a year before any apps, on a standard Shopify Basic setup with an outside processor: card processing at 2.9% (about 29,000 euro), the 2% Shopify per-sale surcharge for using a third-party gateway (about 20,000 euro), the 0.30 euro flat fee across about 13,300 orders (about 4,000 euro), plus the plan.

### **How do I cut ecommerce platform fees?**

The deletable line is the platform per-sale surcharge. On Shopify it drops to zero if you take payments through Shopify Payments instead of an outside processor, removing about 20,000 euro of fees on 1,000,000 euro of sales.

### **Does Shopify refund the transaction fee when I refund an order?**

No. On Shopify Payments the original credit card processing fee is not returned when you issue a refund, because the processor is paid to move the money both ways. The customer gets the full amount back, but the fee, about 2.50 euro on a 75 euro order at 2.9 percent plus 0.30, stays gone. Most other processors keep the fee on refunds too.

### **How much is a Shopify chargeback fee?**

Shopify Payments charges a flat dispute fee per chargeback (15 US dollars for US merchants; the amount varies by region), deducted immediately from your next payout along with the disputed amount. If you win the dispute the fee is returned in most regions; if you lose or accept it, you are out the fee, the order total and usually the goods you already shipped.

## **Calculate your own fee load**

Free, no signup: [agent.mue.app/tools/ecommerce-fee-calculator](https://agent.mue.app/tools/ecommerce-fee-calculator)

[agent.mue.app/articles/what-1m-in-online-sales-costs-in-fees](http://agent.mue.app/articles/what-1m-in-online-sales-costs-in-fees)

