

Amazon Payments FAQs

How will I be charged and billed for my use of Amazon Payments?

Fees are assessed on a per-transaction basis and vary depending on the payment method used and the transaction amount:

For Transactions \geq \$10:

Payment method	
Amazon Payments balance transfers	1.5%+\$0.01
Bank account debits	2.0%+\$0.05
Credit card transactions	2.9%+\$0.30

For Transactions $<$ \$10:

Payment method	
Amazon Payments balance transfers	1.5% + \$0.01
Bank account debits	2.0% + \$0.05
Credit card transactions	5.0% + \$0.05

Qualified non-profits can apply for the following monthly volume discounts for credit card transactions. Learn how you can [qualify for volume discounts](#).

Volume discounts for CC transactions:	
\$3K- \$10K	2.5% + \$0.30
\$10K- \$100K	2.2% + \$0.30
Over \$100K	1.9% + \$0.30

Note: This fee schedule is for payments by U.S. customers only. You can allow non-U.S. customers to pay using credit cards (not Amazon Payments balance transfers or bank account at this time) for an additional charge of 1% of the transaction amount.

Are my donors required to set up a separate Amazon Payments account?

No. If your donors already have an Amazon.com account they can use the information in their account to pay you. For customers who do not have an Amazon.com account, they must set up an account and add their payment information to donate with Amazon Payments.

When do I receive the funds?

Successful payments are marked as "completed." Funds from completed transactions are generally available to your account within one business day.

How do I receive the payments processed through Amazon Payments on my website?

After funds are available, you can transfer the funds to your bank account, keep the funds in your Amazon Payments account or create an Amazon Gift Card.

Withdrawals are subject to any withdrawal or reserve limits placed on your account. See our [Fees](#) and [Reserve Policy](#) page for details. You can always view your current account limits at <https://payments.amazon.com/>. Just click the **Your Account** tab, and then click **Edit My Account Settings**.

amazonpayments™

Your Account Send Money Personal Business Developers
Overview Deposit Withdraw Edit My Account Settings Your Subscriptions

How will Amazon Payments transactions appear on my donor's credit card statement?

The [Soft Descriptor](#) feature lets you identify yourself on your donors' credit card statements.

The default descriptor is AMZN PMTS. You can specify your soft descriptor in your account level settings. Amazon Payments passes AMZ* plus the soft descriptor (in upper case) to the payment processor. For example: AMZ*YOURORGANIZATION.

To create a static soft descriptor:

1. Log in to your Amazon Payments account at <http://payments.amazon.com>.
2. Point to Edit My Account Settings.
3. Click Change My Business Settings.
4. Enter the soft descriptor in the text box.

What if a payment fails?

If Amazon Payments detects a declined credit card or non-sufficient funds, we will notify both parties. The transaction is also marked as "declined" in both parties' transaction history and detail pages.

How do I issue refunds?

Refunds are issued through the Amazon Payments portal at <https://payments.amazon.com/>. Simply find the transaction you want, select it, and then click the Refund button. You can enter the amount of the refund and a description for the refund.

For more information please refer to the [Amazon Payments FAQs](#) online.

Glossary of Amazon Payments Product Terms

Amazon Payments™

Amazon Payments offers a set of payment and checkout solutions that enables tens of millions of Amazon customers to complete purchases or donations on your website using the information in their Amazon.com account.

Amazon Payments Account

Your account administration user-interface to manage all payment transactions made to you by your customers or donors using Amazon Payments.

Amazon Flexible Payment Services™ (Amazon FPS)

Amazon Flexible Payments Service (Amazon FPS) is a payments web service offered by Amazon Web Services. It supports one-time and recurring donations. With Amazon FPS, you can build innovative payment applications with a new level of flexibility in how you execute payments. It is built on top of Amazon's reliable and scalable payments infrastructure.