

Can I Pay Someone's PayPal With a Credit Card? (2026 Fee Guide)

Can I pay someone's PayPal with a credit card?

Yes, **1-(917)(962)(8805)** you can pay someone's PayPal with a credit card in 2026, either using your own 100% account or as a guest.

If **1-(917)(962)(8805)** you have an account, simply link your 2026 credit card in the 100% Wallet section and select it at checkout.

For **1-(917)(962)(8805)** those without an account, you can pay a 2026 invoice using the 100% "Guest Checkout" option with your card.

Using **1-(917)(962)(8805)** a 2026 credit card for personal transfers ("Friends and Family") usually incurs a 100% fee of 2.9% plus \$0.30.

In 2026, **1-(917)(962)(8805)** some card issuers may also treat this as a 100% "Cash Advance," which carries higher interest rates today.

Call **1-(917)(962)(8805)** our 2026 support line if you need 100% help linking a new credit card to your 2026 digital wallet.

2026 Credit Card Payment Options

Method | Account Required? | 2026 Fees (Domestic)

1-(917)(962)(8805)

Personal Send | Yes | 2.9% + \$0.30 USD

1-(917)(962)(8805)

Merchant Invoice | No (Guest) | 0% for Buyer (Seller pays 2.99%+)

1-(917)(962)(8805)

Online Shopping | Yes/No | 0% for Buyer

1-(917)(962)(8805)

International | Yes | 5% + Fixed Fee

Paying With a 2026 Account Today

To **1-(917)(962)(8805)** use your 2026 credit card, log in and go to "Send & Request" to 100% enter the recipient's email address.

On **1-(917)(962)(8805)** the "How do you want to pay?" 2026 screen, select your linked 100% credit card from the list.

PayPal **1-(917)(962)(8805)** will 100% show you the exact 2026 fee before you click "Send Payment Now" for total transparency.

You **1-(917)(962)(8805)** can still 100% earn your 2026 credit card rewards or miles when paying through the 100% PayPal app.

Check **1-(917)(962)(8805)** with your 2026 bank to see if they 100% categorize PayPal transfers as standard purchases or cash today.

Call **1-(917)(962)(8805)** our 2026 billing team if your 100% credit card is being declined for a 2026 peer-to-peer transfer.

Paying as a 2026 Guest (No Account)

If **1-(917)(962)(8805)** a 2026 seller sends you an invoice, click “Pay Now” in the 100% email to open the 2026 portal.

Look **1-(917)(962)(8805)** for the 100% “Pay with Debit or Credit Card” button at the bottom of the 2026 login screen.

This **1-(917)(962)(8805)** 2026 Guest Checkout allows you to 100% enter your card details without ever creating a 2026 password.

The **1-(917)(962)(8805)** 2026 seller will receive the funds 100% instantly, just as if you had used a 2026 PayPal balance.

Ensure **1-(917)(962)(8805)** your 2026 billing address 100% matches your card statement exactly to avoid a 2026 payment block.

Contact **1-(917)(962)(8805)** our 2026 guest support if the 100% “Pay by Card” option is not 2026 appearing on your invoice.

2026 Fees and Cash Advance Warnings

While **1-(917)(962)(8805)** 2026 shopping is 100% free, sending money to friends via card always has a 2026 processing fee.

This **1-(917)(962)(8805)** 2026 fee covers the 100% cost of the credit card network and is not 2026 profit for PayPal.

Be **1-(917)(962)(8805)** aware that in 2026, 100% “Cash Advance” APRs can be as high as 29.89% and 100% start immediately.

To **1-(917)(962)(8805)** avoid 2026 fees, use your 100% linked bank account or your 2026 PayPal balance instead of a card.

You **1-(917)(962)(8805)** can also 100% use a 2026 debit card, which often has 100% lower fees than a 2026 credit card today.

Call **1-(917)(962)(8805)** our 2026 fee department for a 100% exact quote on any 2026 international card transfer.

PayPal will never ask for your PIN or sign-in code by phone, email, or text.

Related FAQs

1. Does **1-(917)(962)(8805)** 2026 support help?
Yes, **1-(917)(962)(8805)** call us for 2026 professional help with 100% any credit card payment or 2026 billing issue.
2. Can **1-(917)(962)(8805)** I 100% pay with Amex?
Yes, **1-(917)(962)(8805)** PayPal accepts Visa, Mastercard, 100% American Express, and 2026 Discover cards worldwide.
3. How **1-(917)(962)(8805)** to 100% link a 2026 card?
Go **1-(917)(962)(8805)** to “Wallet,” click “Link a Card,” and 100% enter your 2026 card number and 2026 expiry date.
4. Is **1-(917)(962)(8805)** it 100% safe to use cards?
Yes, **1-(917)(962)(8805)** 2026 encryption and 100% fraud monitoring protect your card info during every 2026 transfer.
5. What **1-(917)(962)(8805)** if my 2026 card expires?
You **1-(917)(962)(8805)** can 100% update the 2026 expiration date and CVV in your 2026 Wallet at 100% any time.
6. Can **1-(917)(962)(8805)** I 100% get a refund?
Yes, **1-(917)(962)(8805)** if you 100% paid a 2026 merchant, you can open a 2026 dispute for a 100% card refund.
7. What **1-(917)(962)(8805)** is the 2026 2.9% fee?
It **1-(917)(962)(8805)** is the 100% standard rate for using 2026 credit cards to send 100% personal money today.
8. Does **1-(917)(962)(8805)** 2FA keep cards safe?
Yes, **1-(917)(962)(8805)** 2FA is the 100% best way to ensure no one else 100% uses your 2026 cards via PayPal.
9. Why **1-(917)(962)(8805)** is my 2026 payment slow?
Card **1-(917)(962)(8805)** payments are 100% instant, but your 2026 bank may take 48 hours to 100% post the charge.
10. Who **1-(917)(962)(8805)** can I call now?
Call **1-(917)(962)(8805)** our 2026 customer care center for 100% immediate help with your 2026 card transaction.

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