

Rules and commissions for selling digital content in iOS apps

The following information applies **only to the sale of digital content** (np. subskrypcje).
The sale of physical goods is not subject to Apple commissions.

Tip: If you sell physical goods, such as clothing, you may use external payment service providers without having to meet the additional Apple requirements described below.

? Apple Pay & Fees for Digital Subscriptions

Apple charges a commission if an app uses **Apple Pay through In-App Purchase (IAP)** to sell digital content — even after the **Digital Markets Act (DMA)** comes into effect. This means that if you use Apple Pay to sell digital goods, you must still pay the same commission rate as before the introduction of the DMA. Commission rates:

- **30%** – for new subscribers or large businesses,
- **15%** – after the first year of subscription or for small businesses.

Whether a business is classified as “small” or “large” is determined by **annual transaction revenue within the App Store**.

App Type	Business classification
App with less than 1 million USD annual revenue	Small
App with more than 1 million USD annual revenue	Large

? Alternative Payment Options (as of March 2024)

Since March 2024, Apple has allowed alternatives to InApp (IAP) around the UE. This means that since March 2024, you can use external payment service providers for selling digital content. In this case, Apple still charges a commission on each transaction; however, the rates are significantly

lower (as shown in the table below). This also requires implementing the integration in accordance with Apple’s guidelines described in the section [how to enable LOO payment guidance](#).

Payment model	Apple commission	Paytool commission	Requires Apple approval?	Requires additional integration?	Can use Paytool ?	Conditions / Limitations
Apple Pay (IAP) <i>standard Apple Pay payment</i>	15% (small) or 30% (large)	0%	☐ Automatically	☐ No	☐ No	Built-in within App Store
Link-Out Option (LOO) <i>our suggested payment model</i>	10% (small) or 17% (large)	1-2%	☐ Yes	☐ Yes	☐ Yes	User is redirected to a browser

The table shows a comparison of commission amounts for a 1000 EUR transaction, assuming that Paytool charges a 1.5% transaction fee:

Payment model	Apple (15%)	Apple (30%)	Apple (10%)	Apple (17%)	Paytool (1.5%)	Sum: small company	Sum: large company
Apple Pay (IAP)	150.00 EUR	300.00 EUR	-	-	-	150.00 EUR	300.00 EUR
Link-Out Option (LOO)	-	-	100.00 EUR	170.00 EUR	15.00 EUR	115.00 EUR	185.00 EUR