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Introduction

You're ready to start selling online – congrats!

You've done all of the hard work in creating your website and there's just one step left: ***choosing your payment processor***.

There are many different ways to accept payment for your information products, but one of the most important things to consider is that your payment processor gives you the option to ***streamline the process*** – from your customer ordering your product to gaining instant access to the download page.

Customers don't want to wait for access to what they've paid for, especially when it comes to digital items.

And there's another thing to keep in mind. It's often easier to guide your visitors through the payment process when they are already familiar with the processor you choose. Not only will this reassure them that their payment details are secure, but when customers recognize your payment processor and are familiar with the checkout process, there'll be far less abandoned carts, as they know exactly what they have to do to purchase the product, and what to expect in terms of delivery.

You also want to consider fees, and how much you are charged for every item sold. Many of the established payment processors online will charge you based on volume, while other payment processors (including

merchant accounts) charge you additional monthly account maintenance fees, so you want to be very thorough when evaluating payment processors so that you're not caught off guard with item or service fees at the end of the month.

And finally, evaluate their **dispute resolution process**.

Find out how they handle refund requests or chargeback's. Do you they give you the opportunity to save a sale? Are you charged a fee for settled disputes?

You need to know as much as you can about your payment processor, so that you go into an agreement with your eyes wide open.

Let's take a closer look at the most common methods of accepting payment online!

ClickBank

ClickBank | <http://www.ClickBank.com>

ClickBank is the largest digital marketplace online, serving thousands of web-based businesses that offer a wide variety of unique products throughout hundreds of niche markets.

ClickBank ultimately serves as an intermediary between a customer and merchants who have chosen to feature their information products within ClickBank's ever-

growing marketplace.

So, not only will ClickBank handle all payment processing as well as refunds on your behalf, but by featuring your product within their marketplace, you'll gain instant exposure while being able to recruit affiliate partners to promote your information product.

Affiliate marketers trust ClickBank. They know that they'll get paid on time, and they're familiar with how the Clickbank affiliate program works. This familiarity and trust will help you recruit affiliates easier, because rather than running an in-house affiliate program that you are required to manage, they don't have to worry about receiving their commissions on time.

Since there are no costs associated with becoming an affiliate within the ClickBank marketplace and acceptance is automatic, eliminating the need to sign up for individual affiliate programs, affiliates are drawn to the ClickBank marketplace, where they can instantly search for quality products to promote, making ClickBank one of the most lucrative sources for direct access to experienced and qualified affiliates partners.

Plus, affiliate marketers frequently browse the ClickBank marketplace looking for new products to promote, so it's likely that you'll be able to pick up new affiliates without even trying, just by prominently placing your product in the marketplace.

ClickBank is one of the easiest and cost effective methods of connecting your product with its target audience by offering all vendors with the opportunity to promote their product within their marketplace for a one-time, low fee of only

\$49.95, a wise investment for anyone who is serious about taking their business to the next level.

This set up fee is payable only after your first product has been approved and ready for placement within the marketplace.

PayDotCom

PayDotCom | <http://www.PayDotCom.com>

PayDotCom is similar to ClickBank in that they offer exposure within their marketplace, however there is one big difference between PayDotCom and ClickBank in terms of how they process payments.

Rather than accept payment for your product and then issue you payment every two weeks like ClickBank does, PayDotCom simply redirects your buyer to pay you directly through your Paypal account, meaning that you'll gain instant access to funds, rather than waiting for a check to be cut.

The downside is that you are responsible for any refund requests, as well as having to pay your affiliates for all commissions earned on a regular basis. In addition, while the PayDotCom marketplace is consistently growing, it doesn't offer as much exposure as ClickBank does.

With PayDotCom, you are charged a one-time lifetime membership fee of \$29.00, and are then able to submit an unlimited number of products into the marketplace.

With ClickBank, you'll need to pay a one-time fee of \$49.97 and while you are able to submit up to 100 additional products, only one product will appear in the marketplace.

This means that if you want additional information products to be given equal exposure, you'll want to set up a new account for every product you create. It can get costly, but you'll want to consider the difference in exposure between both marketplaces to determine what marketplace you feel is more beneficial to launching your product and maximizing profits.

Another thing to consider with PayDotCom is that your product doesn't require approval, meaning that it is visible and active within their marketplace from the moment you create the listing.

With ClickBank, the first product in your account will need to be approved, but once your initial product is given a thumbs up, every other product you add into the same account requires no further approval.

There are also no maximum price restrictions with PayDotCom, but with ClickBank, the maximum default price is \$50, although you can request a price limit increase by contacting the ClickBank support department.

Since there are no costs associated with opening an account with either PayDotCom or ClickBank, we suggest creating a merchant account with both providers, and taking the time to go through the options and features so that you can decide which system will work best for you.

Quick & Easy Set Up

First, create a Pay Dot Com vendor account and then log in and click on the My Products tab at the very top of the page. Choose “Create a New Product” and you’ll land on a page with a form for you to fill out with the following information:

- Product Name
- Description
- Price
- Whether or Not It’s a Subscription (Recurring) Charge, and If So, the Billing Period
- An email where you’ll be notified about receipts for each sale
- The option to ONLY use PayPal
- Your Sales Page URL
- Your Thank You (Download) Page URL
- Options About Gathering Shipping Addresses or Other Personal Information, Whether the Affiliates Are Automatically Approved, and Whether It’s Shown in the Marketplace

Then you’ll set the commission payouts and levels and choose if you want to pay them a percentage or flat fee. Enter the PayPal address that you want payments going to and then verify your options before clicking the next step. Here you’ll get to format your order form (if you like, otherwise leave the default settings).

On the last step, you can add additional payment options.

When you're finished, click "I am done" and your product will be added to the marketplace for affiliates to see once it's made its first sale. Buy it for yourself and get it into the marketplace quickly so affiliates can start promoting it!

Setting Up With E-Junkie

If you are new to information product marketing, and you're interested in running a small, internal launch before featuring your product on the larger markets, consider setting up a payment processing account with <http://www.e-junkie.com>

Note: e-Junkie is **NOT** a stand-alone payment processor, but is a shopping cart service provider that works to deliver your information products using many different payment processors including Paypal and 2Checkout.

You can reap the benefits of instant download and order verification with full product protection by setting up an e-junkie account, and integrating it with the payment processor of your choice.

E-junkie is not only affordable but also very easy to use, and best of all, it's designed to work with a number of payment processors, so you'll receive instant access to your earnings.

E-junkie also offers built-in protection, so you don't have to worry about

adding security to download pages, as with your E-junkie account, you can choose to upload your products directly to their server and let their automated delivery system handle processing, or you can upload your product files to your own server, and let E-junkie encode download links, so that your customers are never shown the real download link.

E-junkie is a shopping cart system, so you can set up multiple product offers and your customers will be able to purchase multiple products at once simply by adding them to their cart prior to checkout.

Their system offers advanced protection as you don't have to create individual download pages for each of your products but instead, can upload all of your products into one folder, or directly to e-junkie's servers and let their system handle protection and delivery.

One of the greatest things about E-junkie is the flexibility you're given when setting up your products.

If you aren't interested in a "shopping cart" format, you can simply create individual purchase links that work in the same way as Paypal "Buy Now" buttons, directing customers through Paypal where they make their purchase and then automatically redirected to E-junkie where they can access their purchases.

E-junkie works with multiple payment processors as well, including Paypal, 2checkout, Google Checkout, Authorize.net, Clickbank and even Paypal Payments Pro.

Ejunkie also makes it easy for you to track your marketing campaigns as it integrates with Google Analytics, Yahoo Overture, MSN Adcenter and even Abrite Marketing channels.

Their transaction fees are lower than nearly any other payment processor, charging around 3% per sale rather than 7% or higher like the majority of merchant accounts.

Better yet, E-junkie doesn't charge based on per unit sold but rather a flat rate monthly fee that varies depending on the number of products you are selling and the space needed to house your products.

For example, a starter account is just \$5 a month and gives you the opportunity to sell up to 10 products with 50mb of storage.

If you plan to sell a higher number of products, or you need more space in which to store your products on e-junkie servers, you can instantly upgrade your account to another service plan, such as their \$15 monthly plan that offers 250mb per month.

Tip: Search www.RetailMeNot.com for E-junkie coupon codes and save money by extending your free trial account. There are always coupons available, with some of them offering up to 120 days of free access.

E-junkie also gives you the opportunity to set up an affiliate program, where you can set a flat rate or percentage based commission offer on all of your products, or customize your commission offer per product.

COMMON AFFILIATE PROGRAM SETTINGS

To create a common affiliate program for your whole account, enter the information below.

Affiliate Share %

Common Hop Link URL (landing page where buyers will arrive after clicking affiliate links)

To show a "More Information.." link to your affiliates you can enter the URL of a page on your website which describes your affiliate program and provide resources like your banners etc.

☐ List affiliate program in E-junkie Marketplace

COMMON AFFILIATE SIGN-UP LINK AND INSTRUCTIONS

`Join our Affiliate Program!`

1. **Select the code above, copy it and paste it in your website. To select and copy the code, follow the instructions given below -**
Right Click (PC) or CTRL+CLICK (MAC) in the code box. Left click on "Select All" in the right click context menu that comes up.
Right Click (PC) or CTRL+CLICK (MAC) in the code box. Left click on "Copy" in the right click context menu that comes up.
Your users can click the link to sign-up as your affiliate and start promoting your products.
2. **Clearly state your terms on your affiliate sign-up page -** When do you pay your affiliates (within 1 to 4 weeks of month end), the mode of payment (we provide you a PayPal mass payment file for each month on the 1st of the subsequent month) and if you will NOT pay in certain cases (like if affiliate buys the product himself).
3. **Set https://www.e-junkie.com/ecom/ipn_ext.php as IPN URL in your PayPal account's IPN settings -** So we can track the payments you make to ensure the legitimacy of your affiliate program.

BACK

SUBMIT

You can create your own customized affiliate page and link to it, or use E-junkies affiliate link creation page and direct all potential affiliates to their site.

E-junkie also gives you the option of setting up coupon codes for your products, so you can run promotional campaigns, or reward loyal buyers with private discount options on future purchases.

EXISTING DISCOUNTS

Special Discount:SilverBargain (use-count:3)

LOAD
DELETE

ADD/UPDATE DISCOUNTS

Product

All Cart Items

Discount name

Discount code(s)

Discount code expires on

0000-00-00 00:00:00

Max. use count

0

Discount

0 %

Applies to

Item Total

Internal reference, like "Winter special"

Enter one discount code per line. Discount codes are NOT case sensitive. Leave this field blank for discount to get applied automatically.

MST datetime - YYYY-MM-DD HH:MM:SS

Min. item quantity

0

Min. item total

0.00

Again, you can assign a coupon that works for all of your featured products, or assign a discount coupon to individual products. You're also able to assign a maximum use count, so that the coupon can only be used a certain number of times before automatically expiring.

And finally, E-junkie even gives you the opportunity to set "time based" download links, so that you can customize the amount of time or even the number of downloads that a customer is allocated for their purchases.

This can offer a bit of extra protection against download links being distributed to non-paying buyers, and gives you the flexibility of customizing your sales system however you like.

You can even choose to have customers instantly redirected back to your own site so that you can better control the delivery process, as well as encourage customers to subscribe to your mailing list or newsletter.

E-junkie will keep a log of all purchases made, including your customers first and last name, and email address so you can download a copy of the database from within your E-junkie account at any time.

You can choose to search for specific transactions based on invoice number, transaction ID or by payer email address, or you can generate a snapshot of all payments and sales over a specific period of time.

Paypal

If you have a Paypal account, you might choose to accept payments directly through Paypal using their built-in payment button encryption.

Simply log into your Paypal account and click on “Merchant Tools” to browse through available options.

Tools for existing PayPal merchants



[Buy Now button](#)



[Add to Cart button](#)



[Send invoice](#)



[Virtual Terminal](#)

New? [Choose a payment solution](#) that's right for you.

Create buttons

[Add to Cart](#)
[Buy Now](#)
[Donate](#)
[Gift Certificate](#)
[Subscribe](#)

Shipping and tax

[Shipping calculator](#)
[Shipping Centre](#)
[Shipping preferences](#)
[Tax calculator](#)

You'll be able to set up a regular payment button for a one-time payment, shopping cart buttons, or you can choose to set up subscription buttons where your customers will be charged a recurring fee.

Create PayPal payment button

PayPal payment buttons are an easy way to accept payments. Check the [Website Payments Standard Overview](#) for more information.

Use this page to customise your button and create the HTML you'll need to copy and paste into your website. [Learn more](#).

[Having trouble viewing this page?](#)

▶ Step 1: Choose a button type and enter your payment details

▶ Step 2: Track inventory, profit & loss (optional)

▶ Step 3: Customize advanced features (optional)


Create Button


Use Paypal's built in "payment wizard" to create a payment link based around your offer. For example, if you are interested in setting up a shopping cart system on your website where customers can add multiple


products into a shopping cart, click on “Add to Cart” to create your payment links. You can also use their advanced features to set “return URL’s” that direct customers back to your website or to specific thank you/download pages and more.


Payment ButtonsThird-party cartsCustom integrationPricing


Create Payment Buttons for your website
You don't need programming skills, anyone can do it. [Give it a try](#)

Sell single items

[Create one now](#)

Sell multiple items with the free PayPal cart

[Create one now](#)

Offer automated payments

[Create one now](#)

Accept donations anywhere on the web

[Create one now](#)

Sell gift certificates for products or services

[Create one now](#)

Other ways to get started
Third-party carts offer a [quick way to integrate](#)
Our developer tools support [custom integrations](#)

Authorize.net

If you're interested in a full featured merchant account that provides you with extended flexibility and features, Authorize.net is the Internet's most widely used merchant account provider.

With Authorize.net, you can easily integrate your merchant account into many different delivery and shopping cart options including e-Junkie.

There is a one time set up fee when using Authorize.net, along with monthly fees associated to your account (known as a "Monthly Gateway Fee") of around \$20.00. Along with the set up fee and monthly fee, you'll also be charged a batch fee and transaction fee for each transaction.

While the fees can be quite costly, Authorize.net provides you with added flexibility and the ability to handle a high number of transactions each month. In addition, you'll be able to accept a wider range of payment types including all major credit cards.

Once you have an Authorize.net account, you'll be able to manage your transactions and preview sales within a secure administration panel.

And finally, another great benefit to using Authorize.net is in just how quickly you'll receive your payments. Authorize.net will deposit your finds into any business account you choose every few days.

You can find out more as well as apply for an Authorize.net merchant account at:

<http://www.authorize.net/solutions/merchantsolutions/onlinemerchantaccount/>

You can also download their Getting Started guide (in PDF format) at:

<http://www.authorize.net/files/gettingstarted.pdf>

2Checkout.com

2Checkout is an affordable option that provides you with lower fees and extended flexibility.

Benefits to using 2Checkout include:

Get paid quickly

No term contracts

Supports recurring billing (for membership sites)

Automatic order notifications

Robust Shipping Options (for Physical products)

Easy to use (plugin system and complete integration options)

Sell digital or physical items!

GETTING STARTED

Applying for a 2CO account is your first step to securely accepting online payments.

This application will help us understand the needs of your business and provide us with the information needed to underwrite your account. Upon approval, your account will become fully active and able to accept online payments.

There is a one-time non-refundable application fee of \$49 due when you submit your application.

You may save your progress at any point during the application process.

[Complete Your Application](#)

There is a one-time charge to activate your 2CheckOut account, and then a low fee for every transaction that occurs in the system. You can get started by signing up for a free account and only once you have been approved will you be required to pay the set up fee.

2CO ACCOUNT ACCESS

ACCOUNT INFORMATION

Username

Password

Confirm Password

Password Hint Question

Password Hint

Company Name

Submit

Welcome Kate Anderson!

You're almost ready to explore your 2CO Demo Account. We just need a little more information to get you started.

Enter a password hint that will help remind you of your password in case you forget in the future.

2Checkout.com also offers an affiliate program, so you can integrate all of your products into an affiliate directory and recruit affiliates without ever having to install an affiliate script, or pay any affiliate software costs!