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**Clickbank Killer on the Horizon?**

**By Joe Lloyd**

**Clickbank Killer on the Horizon? by Joe Lloyd**

Rumor has been milling on the various marketing-related forums that a long-needed competitor to Clickbank is soon to be launched to the public. At this point, not much information has been leaked, but from what it seems we could have a real big showdown on our hands coming up.

On the one hand we have Clickbank, the colossal giant in the digital marketplace, backed by thousands of affiliates and firmly entrenched into the status-quo of the online marketing community. On the other hand, we are looking at the new guy on the block, who stands to make inroads and long-needed improvements in what has become a stagnant market due to Clickbank's massive, monopoly-like presence.

Like many internet marketers, I've had something of a love-hate relationship with Clickbank. The first time I logged into a Clickbank account several years ago, I remember thinking, "This is it?" It seemed too simple, like there was nothing to it. Frankly, the site was unimpressive in many ways. But what impressed me is the way that Clickbank became such a great vehicle for digital commerce.

Clickbank revolutionized the market of selling e-products online through one simple thing: the combination of an affiliate network with third-party payment processing. This made it so that affiliates could be credited the moment a sale was made - which was beneficial to both the affiliate and the merchant. No longer would the affiliate have to trust that the merchant would pay out on sales that were being privately tracked and privately processed. And it made life a heck of a lot easier for a merchant who was just getting started to acquire both a captive affiliate base and a means to process credit cards all in one fell swoop.

Over the years however, people started getting more and more irritated with Clickbank's shortcomings, and started longing for more. But it seemed too difficult for a newcomer to break into the market - Clickbank was just too dominant, it seemed.

If you're reading this, you are probably familiar with what Clickbank has to offer and why they've been so great to the online marketing community since they broke onto the scene several years ago. In this

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article, I am going to point out just a few of many possible improvements to Clickbank, many of which are being embraced by those who are poised to steal Clickbank's crown.

### 1. Recurring Billing

Recurring billing is when your customer signs up for a continuous service, and gets billed repeatedly on a regular basis (such as weekly, monthly, or yearly). This form of billing is very popular with membership-based websites as well as services such as web hosting or email hosting. To this day, Clickbank has not included the capability for this.

But why is recurring billing important? Very simply, because it allows a marketer to build a passive income that pays out month after month with no extra work. As long as you are promoting a good

service where the customer will stay on for a significant period of time, you're building up a regular income that could last years into the future. Building a passive income is one of the most powerful ways an online marketer can build a great, low maintenance, business online.

Some merchant processors (such as 2checkout or Paypal) do support recurring billing options, but they lack one key ingredient: they don't support affiliate programs. This is why the addition of recurring billing to a Clickbank-style system would be so revolutionary for the sale of e-products online. It would allow not only merchants to begin building a passive income, but also for them to provide the opportunity for affiliates to earn a passive income with virtually no upfront costs or cash-flow concerns. It's truly something that I look forward to. But there's one thing that could make things even better:

### 2. Two-tier Affiliate Support

Two tier affiliate support is when affiliates can recruit more affiliates under them, and earn a percentage of their income. A typical two tier affiliate program for an e-product might pay out 50% on the first level and 10% on the second level.

Two tier support is important because it allows the merchant to provide all of his affiliates with an additional income opportunity in finding more affiliates to join his program. This is essentially giving affiliates an incentive to grow the affiliate program, and thus it automates growth. It allows the program to organically grow by word of mouth, with every single person involved having an incentive to get more people involved.

Combine two tier support with recurring billing support and we now have a recipe for a passive income that automatically grows each month! Of course this is all predicated on the fact that you must have a good product that is worth buying and keeping. Without that, this whole model will just fall apart because the sales will not be there to fuel the growth and sustain the ship.

### 3. More Payment Options

Any marketer knows that the more options you give a customer to pay, the more likely he is to be able to pay. This is especially true online. Credit cards are very prevalent in the United States, but as we

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begin to look toward the world stage in marketing and selling our products and services online, we must face the reality that not everybody has a credit card, nor does everybody want to use their credit card online.

Fortunately, there are a whole host of other payment systems available to people around the world, that aren't plagued with the problems and drawbacks of credit cards (which in my opinion are actually a pretty outdated way of conducting business). I could write a whole article about alternate payment systems (and perhaps I will), but for now I'll say this: anyone who wants to steal Clickbank's throne needs to add more payment options other than credit cards. These could include: Paypal (and similar), e-gold (and similar), mobile phone payments, mailed-in money orders, and countless others.

And while we're on the subject, let's talk about how merchants and affiliates receive their payment. In Clickbank's current incarnation, the only way to receive payment for sales or affiliate commissions is by a check in U.S. dollars drawn on a U.S. bank, and mailed by regular mail. Talk about an inefficient and antiquated system! A Clickbank replacement needs to be able to pay US publishers by ACH (automatic deposit into bank accounts) such as Commission Junction has been doing for quite some time, and be able to pay foreign publishers by wire-transfer. Alternatively, payment by digital gold currency such as

e-gold would also be welcomed and useful to many.

Of course there are many things that need to be done in order to create a better digital marketplace for e-product marketers and publishers. I feel that the three things outlined in this article would make a huge difference towards making e-product publishing a larger market worldwide, while at the same time providing opportunity to even more people.

These are the kind of changes we need to see more of as we move into a more global, and best of all, more profitable future online.

Joe Davison has been quietly making a living online for over six years, and is the owner of Profit Guild, <http://www.profitguild.com>, an information hub and community for Internet Marketing professionals.

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**By Echo Wang**

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