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PayPal Alternatives: "Do You Have a Backup Plan?"

By Merle

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<http://mcebook.mcpromotions.com>

Many people think that in order to do business online you need to have an expensive merchant account to have the ability to take payments by credit card from your customers. Nothing could be further from the truth. Merchant accounts can be hard to get and the monthly fees can really add up.

So what's an honest Internet Entrepreneur to do?

The answer for most is Paypal.com. It's easy to set up an account, and fees are low and depend on your monthly sales (for most it will be 2.9% and .30 per transaction). You'll find most Net users trust and use PayPal for their everyday purchases, so they won't have a problem using it on your website to purchase from you.

However, relying solely on PayPal.com for your business can be risky. Should you ever lose your PayPal account or you have it "frozen," your online income will come to a screeching halt. You need a backup plan; another way to accept payments — or you'll have to close up shop. This is the same thing as relying on one stream of income. If you lose your job your only source of revenue dries up as well. That's why multiple streams are best to keep you in the green.

So who are some of the others? I thought you'd never ask:

1) Bidpay:

<http://www.BidPay.com>

This service is available only for those who buy and sell at online auctions. Buyers use their credit or debit card to make their purchases from you and BidPay sends you a Western Union Money Order or

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the payment is directly deposited into your checking account if you live in the U.S.

2) CCNow:

<http://CCNow.com>

A shopping cart solution that also allows you to take all major credit cards without a merchant account. They pay you your earnings twice a month and while your money is sitting on account it earns 1.5% APR.

3) DigiBuy:

<http://www.DigiBuy.com>

For those who sell software. Puts you in control of pricing, order forms, and delivery options. Pricing varies with two service levels to choose from. Your earnings are paid to you monthly minus their 13.9% per transaction fee (\$3.00 minimum). DigiBuy allows you to accept payments by Visa, MasterCard, Amex, Discover or Diners Club.

4) Ikobo:

<http://www.IKobo.com>

With merchant fees at \$2.99 plus .29 per transaction, and no extra fees for international transactions. You can sell to buyers in 170 countries. Payments are deposited to your bank account or to your Ikobo Visa debit card.

5) 2CheckOut:

<http://www.2CheckOut.com>

It will run you \$49.00 to open an account, then it's .45 per sale and 5.5% of the sales amount. Includes free shopping cart and codes to add to your website. Will also work with your existing shopping cart if you just need a way to take credit card payments. Can be used for tangible or digital download products. With 2CheckOut, you can take payment from all credit cards and even check and debit card payments.

6) ClickBank:

<http://www.ClickBank.com>

A great service which I've used for years. Good for selling digital products and comes with a built-in affiliate program. You'll have to pay a one time fee of \$50.00, then it's only \$1.00 plus 7.5% of each transaction. Allows you to take payments from all credit card types.

7) ShareIt:

<http://www.ShareIt.com>

For selling software and shareware online. Your customers can pay by credit card or debit cards even checks. Receive your money by check or electronic transfer to your bank account. Fees are based per transaction with no monthly charges.

8) ProPay:

<http://www.ProPay.com>

Accept payments by credit card via the web or even by phone. Funds are deposited into your ProPay account. You can get a ProPay MasterCard to access your funds or transfer your earnings to your bank account. They have four types of accounts to choose from: Basic, Premium, Premium Plus, Platinum, with annual pricing from \$34.95 all the way up to \$299.95, depending on the features and type of account you need.

9) Ibill:

<http://tinyurl.com/3oc88>

For businesses selling services and subscriptions. Gives you the ability to accept payments by Visa, MasterCard, Discover, JCB, Online Checks, even by phone via a special 900 toll free number. Fees vary, but if you reside in the U.S. and your sales are from \$0 to \$9,999, the charge is 15.19% in a billing period.

10) Money Bookers:

<http://moneybookers.com/app/>

Money Bookers offers a merchant feature that allows you to create order buttons for your website and be paid by credit card. Fees range from 2% all the way up to 8%, depending on how payments are made. No setup or monthly fees. You can accept payments from over 30 countries. Money can be transferred instantly to your bank account.

Don't wait for disaster to strike before opening another web based payment account. Like a "good scout," you want to be prepared in the event you need a backup. You never know what tomorrow will bring so get your house in order now.

"Must Have Marketing Resources" by Merle is loaded with VALUABLE online resources you need to know about, when it comes to running your web business. Get your copy now at ...

<http://mcebook.mcpromotions.com>

The Clickbank Crash of 2003: Lessons Learned

By Timothy Kerber

I had a rude awakening recently. I checked the days worth of sales from one of my sites and there were none. This had never happened before and of course I was anxious to find out what was wrong.

I quickly found out that the credit card processor Clickbank was under a hacker attack. Their service was effectively paralyzed by computers around the world flooding Clickbanks computers with bogus requests for information.

They weren't the only web site being attacked. Similar attacks have happened against Yahoo and CNN in the past.

This is the first one that effected me directly... right in the wallet.

Time For Emergency Action

Nobody knew how long Clickbank would be down.

I wasn't going to wait around to find out! I had to take emergency measures to cope with it.

I was not only losing sales that couldn't be placed, I was also losing money on online advertising. Pay per click accounts were sending people to my site which they couldn't order from.

The first thing I did was pause my pay per click accounts until I got things under control. This saved me from wasting money on useless advertising.

Alternate Payment Choice

I needed another credit card processor to handle my sales and quick! I was lucky that I already had a Paypal account in place.

I quickly created Paypal payment links so that customers could pay for my products. It was a matter of creating the links correctly and changing the webpages to handle the paypal transactions.

I don't normally use Paypal because Clickbank's affiliate program is exceptional. In this case, I did not have much choice and it was easy for me to start accepting money again.

Once Paypal was up and running, I reactivated my pay per click campaigns. I was happily rewarded within the hour with a sale... My first in a day.

Thankfully Clickbank was back on its feet after about 3 days or so. I then switched things back to normal.

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Handling My Affiliates

By using Paypal instead of Clickbank, I was denying my affiliates commissions on traffic they had sent me during this incident. I wanted to make it up to them as I didn't think it was fair to them.

I did this by averaging out how much commission they had earned in the 30 days prior to the incident. I divided that total amount by 30 to come up with an average amount per day they had earned. I then gave them 3 days worth of this commission with an explanation of what happened. Ironically, I sent them their commissions through Paypal so they got them instantly.

I received excellent feedback from appreciative affiliates. Some of them stated that my commissions were the only money they made during the time that Clickbank was down.

How You Can Prepare Ahead Of Time

There is no guarantee that Clickbank or any other payment processor won't be attacked by hackers again. It is extremely difficult to defend against.

It would be smart getting a backup plan in place just in case.

Here's a good back up plan: Get a paypal account in place now in case you need it Create your alternate order pages with the Paypal links and keep them ready "just in case" In the event something does happen, keep good communication going with your affiliates. They will appreciate it and will likely reward you with more loyal sales in the future for you

I am sure a lot of lessons were learned during this time. I still love Clickbank, but now I have the experience of having a backup plan I can quickly put into place should anything like this happen again. You may want to prepare ahead of time also.

Article by Tim Kerber from the Small Business Web Site. Learn proven secrets to make your web site a profitable success. Tips, tutorials, videos, interviews and more. Click here now —

<http://www.SmallBusinessWebSite.com>

The Clickbank Crash of 2003: Lessons Learned

Flash USB drives: backup easily, conveniently and securely

Paypal: A Friendly Way To Pay

Creating a Backup Plan

Paypal primer

Backup Pro

Paylocker Pro

Disaster Preparedness and Crime Protection Manual

The Ultimate Ad Tracking Tool

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