

**ebay** LIMITED?  
SUSPENSION



**EBAY**

**INCOGNITO**



**MINI**

## Chapter 1:

Why did your account suddenly get suspended?

If you have had an account limited from PayPal, it's usually for the following reasons:

1. (Withdrawal) Too Much Money, Too Soon
2. Being linked to a previously Suspended / Limited Account.
3. Sudden change in activity
4. Withdrawing too much money over a longer period of time without supplying your SS number.
5. Violating PayPal's TOS in regards to acceptable websites, and transaction types.
6. Scamming people because you're a piece of \$h!t.

In most cases, it's either 1 - 4

Too Much Money, Too Soon:

It's never a good idea, to start transferring thousands of dollars upon a brand new registration. This is a quick way to get shut down. There is no exact number that I know of, for the first 30 days of a PayPal account, I never withdrawal more than \$500, and I never attempt single transactions of more than \$400. Keep it conservative, and build up your momentum.

Being Linked to a Previously Limited Account:

PayPal's system is always scanning activity, they scan IP logs, they scan Cookies, and they scan activity. You NEVER want to log into an old PayPal account using your New IP address or cookies. You never want make that

mistake, otherwise PayPal will catch on to that and flag you right away.

Even if you change the IP, clear the cookies and not the flash cookies, you will still be linked and PayPal will flag that and suspend it. So don't make that mistake. It's going to be very important for you NOT to cross information.

**Sudden Change in Activity:**

This is very common, especially for Internet Marketers who may be setting releasing a new product. Once they "Launch" and get that instant surge in sales, PayPal might flag that account because it is a sudden and drastic change in activity. So watch out!

**Withdrawing Too Much over a Long Period of Time (without having a SSN on file):**

This is something new that PayPal is implementing. The reason why they started this is because in 2011 they are going to start reporting to the IRS,

and they want each account to be linked to a S.S number. If you don't have a SSN linked to your PayPal account, it is very likely that you will be limited sooner or later, and PayPal is going to ask for this information. Example:

one of my recent PayPal accounts was limited after I withdraw about \$10,000 from the account over a period of 5 months. Fortunately, I have multiple accounts so the hiccup didn't really bother me.

**Violating PayPal's TOS:**

PayPal does not want you to accept payments for: Porn , Gambling, Currency Exchange, Illegal crap, Credit Card Repair Service, etc... so just make sure you are within their TOS.. Otherwise plan on having hundreds of

PayPal accounts because they will catch on.

Scamming:

If scammers were not out there trying to rip people off, us good folk wouldn't have to be jumping through all of these hoops just to use the service. But I guess there will always be people trying to take advantage of others. Those people just are scum.

Chapter 2:

Understanding How "They" Track You!

Services such as PayPal and eBay (amongst others) have a complex system that tracks each individual user. The reason why they want to track people is to avoid Scammers from abusing their system. But in the mix of things, they end up and prevent legitimate business owners from using the system.

PayPal will track you via the follow methods:

- 

IP Address

- 

Credit Card Info

- 

Email Address

- 

Website URL (If you have it

- 

Cookies

linked to your PayPal)

- 

Flash Cookies

- 

eBay account (eBay owns

PayPal)

- 

First Name , Last Name

- 

Mailing Address

- 

“Email Beacons” (This is

- 

Country

still a theory)

- 

Phone Number

- 

Social Security Number

- 

EIN / Tax Number

- 

Bank Info

- 

Government ID

IP Address:

This is where MOST people fail when they try to create a new PayPal address. They think they deleted their cookies, and that's enough. WRONG! You MUST change your IP Address, otherwise you risk being limited again for being linked to a bad account.. Don't worry though, changing your IP address is VERY easy. I have provided a video below that will show you how to change your IP address in a few minutes.

Email Address:

You would think this is obvious; however some people still try to sign up with a new account, using a new email address. Don't and I want to emphasize not use an email address that is linked with your domain name (Even if you change or create a new user name).

info@mydomain.com

Reason being, PayPal is not that stupid. They will track your domain names! I highly suggest you use Gmail. There is a reason for that as well, lately amongst my "inner circle" friends, they say that services especially AOL will accept "beacons" and these "beacons" can be use to trace you. How this works is, in each of your official PayPal emails (notification emails) they will include a hidden "beacon" and services like AOL don't block these, where as Gmail does. This is still a theory, however I don't want to be the guinea pig!

Cookies:

Cookies are just little bytes of information that a website will place on your computer that will give them basic information. We all know what

cookies are. PayPal and eBay use cookies, to identify an individual

computer. So it's important for you to clear these. Please review the Clearing cookies chapter on the best methods and free tools to use.

Flash Cookies:

Flash cookies are simple cookies on "steroids" they use macromedia flash. Most, if not all browsers won't clear flash cookies when you click on "Clear cookies" most people don't even realize they have flash cookies on their computer. This is where people fail next. Some people have tried to take their laptop to another location (if they don't know how to change IP) where they will get a new IP by logging into a different network. OR They may use "Air Cars" to change their IP address. Well, guess what, just because you changed you IP address and cleared your simple cookies does not mean you're finished. These people would then proceed to setup a new PayPal and eBay account and think they are in the clear. Then BAM within hours, or after the first transaction their account is suspended. Why? They never cleared the Flash cookies, and this is another method being used to trace you. So please review the video on how to clear Flash cookies.

Personal Info:

This again should be obvious. YOU NEVER WANT TO USE THE SAME INFORMATION!! You should always use a alias of your name.

Example of Real name: Susan Eileen Boyle

Possible Alias's:

Alias 1) Susanne Boyle

Alias 6) Suzan Boyl

Alias 2) Susan Boyl

Alias 7) Eilen Boyle

Alias 3) Suzanne Boyle

Alias 8) Eilen Boyl

Alias 4) Suzanne Boyl

Alias 9) Eileen Boyle

Alias 5) Suzan Boyle

Alias 10) Eileen Boyl

As you can see above, there are 10 different "Alias name" you can use. I always try to use name close to my real name, just in case I have to get a Check, then I can Cash it. I can't cash a check that is not even close to my real name. So I use variations of first, middle and last name.

Address

: Since PayPal and eBay rarely ever send you a piece of mail (unless you choose this method to confirm address) Always use a different address with the same Zip Code as your Bank Account. Why same Zip Code? Well, when you confirm your address, the only thing they check is to make sure the Address Zip Code matches the Credit Card Zip Code (I will go more into this later)

Country: \*

Important\* If you are in Country A don't try to make a PayPal account based out of Country B. I know a lot of people have tried to make US based accounts from other countries. This is a REAL quick way to get flagged. You can only accomplish this if you have a private proxy service that will give you the IP of that country. And this can be expensive. So for simplicity purposes, only register the PayPal account in the country you're



currently located.

Phone Number:

Again, this should be obvious, however some people still

TRY to link their phone to another account. PayPal won't allow you to do that, but they will keep a note in the system that you can't see. It is REALLY easy to get a new phone number though. I go through this in detail in the Account setup Section.

Bank Info:

A bank account can only be attached to one account. So don't even try to add a bank account that is already linked to a previous PayPal account, you will receive an error message, and PayPal will secretly record that information placing the new account at risk. So don't even try. I will show you how to get a bunch of bank accounts to use.

Credit Card/Debit Card:

This is very similar to the bank account. A card number can only be linked with 1 account. I will show you how to get a bunch of Cards to use.

Website/Domain:

If you have linked a shopping cart directly to your

PayPal account without using a 3

party service, then you NEVER want to

rd

link that domain, or any other domain that shares the same hosting service to another PayPal account. PayPal will record that domain and any relevant information, and flag it. So if they see it pop up on another account, it can

be used to link it to a previously suspended or limited account.

eBay:

eBay owns PayPal, so you know they share all the information. Never mix and match PayPal accounts with eBay accounts. And when you are making a new eBay account, use the same precautions.

Email Beacons:

(See email Accounts)

Social Security:

This is the magic information. The reason why I say that, is in the US most accounts remain limited for ever because the account holder either does not want to provide this information, or this information is linked with a previous account. Just like the other info. S.S.N. can only be linked with one account.

EIN Number / Tax Id / Government ID:

EIN number is a “business social” you can apply for different EIN number from the government, however you can no longer substituted an EIN number in place of the SS (As of 2009). In some countries, this information is not even request and in those countries creating, sustaining a PayPal account is much easier for those reasons.

Now, I suggest you RE-READ the information in this chapter, and commit it to memory. If you understand how you are being tracked, you will understand how to work around the system and never have a problem with creating a new account again.

### Chapter 3:

I got limited now what?!

After you get limited, don't panic. When people panic, they usually do something stupid that will just continue to mess them up. Remember the golden rule "Never indirectly link accounts" And what I mean is, if you wake up and you get the infamous "Notice of Limitation" email, don't immediately log into another PayPal account and try to start accepting payments there.

Or 2) don't immediately create a new account without taking the necessary precautions.

There is always a reason for limitation, and 9 times out of 10, it will be due to one of the reasons previously discussed.

Sometimes PayPal will only require a few things, like proof of suppliers, or proof of delivery. If it's something very simple like that, try to work it out with PayPal and send in the documents they request. That's much easier (and better) for longevity, versus immediately giving up and starting a new account.

I got limited with money in the account!

This has happened just about to everyone who uses PayPal. You're not the only one this has happened to, so don't worry. Now, if this happens and you are unable to lift the limitation, then the money is as -good-as gone... for 180days. After 180 days PayPal will release the money to you and will become available for wither Check or Bank Transfer. I always recommend the bank transfer, this will eliminate any issues that may arise with a check, in case you use a fake address or fake name. Just remember NOT to close

the account that is attached with that bank account, that's why it's going to be important for good accurate record keeping.

“Refund the Payment”

Sometimes what has happened to me in the past is one of my accounts just received a payment for a large sum of money. Example \$1,000. This may have raised a flag, then PayPal has limited me. So in this case, what I had to do was refund that money to the person, and have them send it to another account. OR If I'm using a PayPal piggy back system, I simply refunded the money to another one of my PayPal accounts, and sent it to yet another account. I will go more into depth of this later.

So if you ever get notification of limitation:

1)

Don't Panic

2)

Figure out why you think you were suspended

3)

Don't link Accounts

4)

Don't create a new account without taking proper measures

5)

Communicate with PayPal about possible lifting the limitation

6)

Refund any recent transactions or wait out the 180 days.

7)

Create new account and start over.

Chapter 4:

Should I Continue to use PayPal?

Whether you create a new account or not is completely up to you! I can remember the first (of many) times waking up, checking my email just to find out my account had been limited. This occurred in 2003. I was Shocked! I didn't know a company could do this, and to make matters worth, me and my roommate at the time were business partners. We sold cellular phones eBay in huge quantities. We both had about \$1,500 in our accounts and since we were on the same IP Address they suspended both of our accounts. They asked for proof of shipment, SSN, proof of supplier, utility bills, and Identification. We supplied all of that information, but they simply told us they no longer wanted to do business with us. So for 180 days, we had roughly \$3,0000 being held. Keep in mind, this was money we needed to pay our suppliers and bills. We didn't know what to do. After that, I swore I would never use PayPal again. Fortunately, at the time we eBay still was allowing the use of money orders, so we just started to take Money orders. However, 6 years later and about 15 limited accounts.. I'm back and not going anywhere.

You hate to admit it, but PayPal is the largest online payment processor.

They have brand recognition all over the world. They are good at what they do, and that's the bottom line. They've beaten countless lawsuits, and competitors. PayPal is a name people associate with "trust". There are issues that I hate about PayPal (their seller protection) but that's another

eBook all together, and it won't be a guide it will be a bash fest!!

So, to answer your question.. I would not stop using PayPal simple because they limited one of your accounts. I would keep using their service as long as you know how to do it the right way to avoid any frustration of being shut down within days of opening up accounts.

Chapter 5:

How to Create a New Account.

Before you create a New Account, you will need the following to make it a confirmed account:

1. New Email Address (Gmail Preferred)
2. Alias Name
3. Address
4. New Credit Card or Debit Card information.
5. New Bank Account Information.
6. New Phone Number.

Email Address:

Please refer to Chapter 2 Section on Emails.

Alias:

Example of Real name:

Susan Eileen Boyle

Possible Alias's:

Alias 1) Susanne Boyle

Alias 6) Suzan Boyl

Alias 2) Susan Boyl

Alias 7) Eilen Boyle

Alias 3) Suzanne Boyle

Alias 8) Eilen Boyl

Alias 4) Suzanne Boyl

Alias 9) Eileen Boyle

Alias 5) Suzan Boyle

Alias 10) Eileen Boyl

Address:

Use any basic address, PayPal will never send you anything, so this does not really matter. But you should always remember to use the same Zip code as the Zip on your credit or debit card. This is how PayPal "Confirms" the address. Unless you opt to have them send you a confirmation in the mail.

Debit Card / Credit Card:

There are a number of different ways to go about getting a new debit card or Credit card. With my bank, it's very easy to report my card lost or stolen.

So when I go to the branch and report my card as lost or stolen they will issue me a temporary card. This card I can use for a new account. Then in about 5-7 days they will send me my new official card with my name on it, and I can use this card for another PayPal account. Don't forget, PayPal does not track the name on the card, they only want to make sure the Zip code matches the zip code to the address. You provide. So if you are going to be using the bank card, credit card trick, it will be important to have the same zip code.

Another way around this is by getting a pre-paid gift card, the best one and most trusted is using a Simon Gift card (

<http://www.simon.com/giftcard/>

).

If you use a Simon card, you will be able to use any zip code, as the card is not attached with an particular Zip code. Like most gift cards, you have to purchase a card that has a pre-set amount on it, plus some sort of activation

fee. With Simon, I believe the least is \$25 plus a \$5.95 activation fee. So once you link the card to your PayPal account, you can just go spend it at the grocery store or something.

There are other options and pre-paid gift cards. There are also "Virtual Credit Cards" or "VCC's" There are a lot of them out there, some VCC's may not work though, actually, most won't work. And some of the people who sell you these VCC's are shady. I have paid as little as \$4 for a batch of VCC's but only a few of them worked, so you may save a little money but in the long run, it may cost you money if you have to keep buying this from untrusted sellers.

Bank Account:

What I do is pretty simple. My bank allows me to have multiple checking and savings accounts. So if I ever need a new account, I simply visit the location let them know I need a new account and 5 minutes later I have a new account. There are a ton of different banks out there, so push come to shove, if you bank won't let you open a new account, just open up another account at a different Bank.

It is illegal for PayPal to request information from the bank such as account owner name and what not, so don't worry about PayPal finding out who you



are based on your bank account information. Just open the account up as usual, and go from there :-)

Phone Number:

It's very easy to get a new phone number for verification purposes that are really cheap. What I've been doing very successfully of the past few years is by purchasing a TracFone. This is a prepaid phone. Big Lots sells them for \$8.88 and Wal-Mart sells them for \$9.87. They come pre loaded with 30 minutes, so that's more than enough minutes to verify the phone number. You can use this same number to register a new eBay seller account also if you want to. The phones expire in 60 days. So if you have a good running account, you won't have to every worry about having to link another phone to it. But in the rare possibility you have to link another phone, it will cost you less than \$10.

Before reading the rest of this chapter, it's going to be very important for you to fully understand how PayPal will track you.

Once you have read that information, and understand it, you can

start the account creation process. I'm going to do this in steps for you.

Initial Steps (These steps are designed to clean any trace that PayPal has left on your computer)

1) Change your IP Address (see how that's done in the Video)

The way demonstrated changing IP address is by using a Wireless Router and Changing the Mac address to the router. If you are on a dial up service, you can simply log off, wait a little while then log back onto the service and

your IP address will change.

2) If you're using a PC , create a New windows User (this method is preferred, please watch the Video) If you don't want to do this step, that is OKAY but please pay close attention to step 3.

3) IF you don't want to create a new windows user then clean cookies

- clean basic cookies using CCleaner

(

<http://www.ccleaner.com/download>

)

- Clean flash cookies using the online flash cookies cleaner

(

[http://www.macromedia.com/support/documentation/en/flashplayer/help/s  
ettings\\_manager07.html](http://www.macromedia.com/support/documentation/en/flashplayer/help/settings_manager07.html)

)

4) Check your IP.

[www.whatismyip.org](http://www.whatismyip.org)

5) Record your IP and Mac address used for that IP in the excel spreadsheet

6) Double check your IP has changed and all your cookies (both standard and flash) have been cleared.

Account Creation Steps: Make sure you have everything in place

First, refer to the checklist.

These steps should be completed after, and only after you have done the previous steps and you have double and triple checked your IP has changed, and you cookies and flash cookies are gone.

Up to now, you should have everything you need to create the new account,

and you have "cleaned" your computer:

So now, it's safe for you to go to [paypal.com](https://www.paypal.com) and setup your new account, make sure you set it as a premier account.

The other important thing for you to do is record everything to the IPLOG spreadsheet. This way you can keep track of which Accounts have been accessed from which IP address and Mac Address so you don't mess anything up.

Importance of Multiple Accounts.

What I suggest you do (based on years of dealing with PayPal) is to setup 5 Active accounts and 5 dormant accounts. The active accounts are accounts that you want to be fully verified and confirmed. So you will need 5 CC's, 5 Phone #'s, 5 Bank Account #'s. This way, if anything ever happens to one of the active accounts, you can plan accordingly and make any necessary changes to your checkout process, to eliminate any problems that may arise.

A Dormant account, is basically a "Basic - unconfirmed and verified" account. The reason why you want these is so if you ever need to use a new account, the account will have an activation date months prior, so it's not like it's a brand new account. Setup these accounts like normal, you want to make sure you follow the same procedures when setting up these accounts.

All you will need is a Fresh Name, Address and Email address. The other info like Bank, CC, and Phone you can fill in at a later date.

Chapter 6:

The best way to use your accounts

The following is a System I'm going to call "Account Piggy Backing"

You will want to make sure you employ a good bit of strategy when using your PayPal accounts. There are several methods that will be best, some

not safe, and some are really safe. In this chapter I'm going to discuss the absolute best ways to take advantage of your PayPal accounts.

#### Unsafe Method

If you have a long standing PayPal account that has been active for years, you can probably get away with this method. However, this is not the case for most internet marketers, as PayPal will always find ways to shut down people who sell digital delivery items.. It's just how it happens. If you have a long standing PayPal account, I don't suggest using this method anyway, because you're risking a good account.

#### The advantage:

Your money is going directly to your primary account, and you don't have to worry about 3rd party services.

#### Disadvantage:

If PayPal is your primary merchant you will be in big trouble if your account is limited.. Then you won't have any quick way of changing some email addresses in your flow to continue receiving payments.. And can be a big hiccup especially during a launch where you will receive a ton of money in bulk.

#### Semi-Safe Method

(always have a backup PayPal account ready to go)

This method I have used pretty successfully, up until about a month ago. I first thought that I could get away with using 1 PayPal account if I could "hide" where the money was coming from via using a 3rd part checkout. The other advantage about a 3rd party checkout system is if you are changing your IP around regularly, you can still log in to the 3rd part site like Digital Product delivery, or e-junkie and track your sales.. Without the fear of logging into PayPal from the wrong IP address.

The other good thing about this method, is if you have had a specific URL linked with your PayPal account that has been limited.. That URL is now in PayPal system... and so aren't all of the other Domains you have with the same host, as they have the same IP. So if you open up a new PayPal account to accept payments from that website.. Guess what, PayPal will link you and you're PayPal account will be limited to being linked to a bad account. Now, if you use a 3rd party payment system, your domain is linked with them, not linked with PayPal and most 3rd part systems won't share information.

The Downfall to this system, is that you are still at risk of getting limited. How, if you are not being linked?? Well, unless you provide a S.S # (And if you're like most people you don't want to give PayPal your SS # , or your SS# is already linked to a bad account) then you are basically S.O.L..

Reason being is right around the \$10k withdraw mark, PayPal is going to limit you and ask you for more information..Most of the information is pretty general and you can supply.. But the main thing they ask for which is tricky and virtually impossible to get around is the SS# (FOR US PEOPLE) once

they ask you for that, you might as well as move on to the next account.

So if you only have 1 account and you are using the "semi safe method" this is only good, until you get limited.. Then if that happens in the middle of a

big sale or launch, you are going to be scrambling trying to figure out what next! What to do! You have a ton of people trying to buy but no way to get the money.. Trust me, I've been there and it sucks.

If you get money held in this account, it's going to be held for no less than 180 days or 6months. This can be really annoying, especially if you were counting on that money coming in.

Really Safe Method!

Okay, this is pretty much just like "semi safe method" only this one involves another level of protection. You notice a "2nd PayPal account" This PayPal account is designed to be disposable. Your 2nd PayPal account is back end account. Your 1st PayPal account will collect the profits from the 3rd party cart, however it will not be responsible for withdrawing the funds. This way, you don't have to worry about risking it. You will SEND the money from your primary account to your second account. And withdraw it from your secondary account. This way, if your secondary account is frozen or limited, you can still collect payments, and use another PayPal account you have setup (I'm going to show you how) as your secondary account. And the good thing is, you can refund the payment BACK to your primary account, then send it to another account to withdraw.. So when that 2ndary account is frozen.. Who cares. You will have a system in place that will still allows

you to collect payments, and move on with no problems. People can still send you payments, and you can still withdraw money..Instead of sending the money to account B you will just send it to account C..No one will ever even notice.

Super Safe Method, Low Risk of Detection, and High Risk of error on your behalf (Great for paranoid people!)

This method is just like the Really Safe Method. It involved using a single, secondary account that you will send you money to. And every week, you change rotate your accounts, this way you keep your account activity spread out through multiple accounts. This is a Great technically low risk strategy, however you will have to be juggling multiple accounts on a regular basis, and it can just get to be a hassle. However, if you're up to the challenge, go for it. I personally don't use this method, but I believe someone may find it handy.

Chapter 7:

What NOT To do from new PayPal Account

Once you create a new account, and I'm assuming that you have created the account the "right" way, you want to make sure to protect this account with all your might. You want to make sure you keep proper track of the records such as IP , Mac Address, Windows user log-in, Email Address, Names, etc. Any of the "identifying" information you want to make sure you keep up with, that way you don't mess up and get linked to a bad account. The

following is going to be a basic list, of "what not to do" from your new account. And if you do any of the listed things, you risk being linked.

Log into an old (limited / suspended) account from the Same IP

Address.

Log into an Old account if you have not cleared the Cookies ,

Flash cookies and or changed Windows User Log-ins.

Use Trading Manager programs such as eBay's TurboLister..

EVER.. They modify your registry, and unless you are good at finding the strings you will be linked every time.

Never try to use the same account information.

Within 30 days, don't go overboard with your transactions.

Don't try to link your new PayPal, with your old eBay account

that has been associated with your old PayPal account.

Never call PayPal, and tell them you just created a new account

because your old account was limited, this is just common sense.

Never log into your PayPal account outside of the country you

registered it in.

NEVER log onto your PayPal account from a public computer.



You don't know if someone has used that computer and has signed into a bad account. Take Extreme caution.

## Chapter 8

3

### Party Shopping Carts

rd

If you plan on using PayPal for your digital items, PLEASE plan on using a 3rd part cart software. By using a 3rd party software , you're essentially hiding your Domain name from PayPal. Which is important, as you know PayPal can track you. So you want to make sure to take every step in avoiding any linking. There are a number of third party carts you can use, most are a paid service however they are not that expensive, especially if you're looking for peace of mind of not being linked. I'm going to tell you about the two services that I have been using and I absolutely love. (I'm not including any Affiliate links)

1)

[www.digitalproductdelivery.com](http://www.digitalproductdelivery.com)

This is a great service, you can have a test account for free, and this is perfect if you only want 1 product. It's only \$5/month for an additional 10 products, and the price goes up from there. Digital Product delivery makes it very simple for you to change PayPal account information also, which is very important. It integrates with PayPal's cart buttons, so you simple create a button in PayPal, and you plug that information into the cart. It takes a few minutes to setup, very quick, easy and streamlined.

The other cool thing about this is the use of coupon codes (which I love) and the ability to setup affiliate products.

A disadvantage with DPD is that it does not really work well with member sites, but there is a way around that. The product is delivered Via File.

So if you want to give someone access to a member setup page or something, you have to create a HTML file that will redirect them to the site you want them to be FWD to. So after they make payment, they will be direct to DL the HTML file which will redirect them. This minor issue is easily solved, so it's not really that bad.

Another good advantage of DPD is that they can be linked with other merchants, such as 2Checkout (2CO) and they are planning on setting up with Google Checkout and Amazon. I highly recommend this service.

2)

[www.e-Junkie.com](http://www.e-Junkie.com)

You can get e-junkie coupon codes on the web, I got my account free for 160 days or something like that. I really like eJunkie. They are pretty similar to DPD in terms of features. The currently allow multiple payment options. PayPal or GoogleCO. On your checkout page, you can have both as an option, so if you lose a PayPal account, Google will take over right then and there. This service is a little bit more cumbersome, it may take you a hour or two just to get the feel of the system, but once you have a good feel of what's going on you won't have any problems navigating the service. This is a great checkout system that will hide your domain info from PayPal.. That's what the goal of this is.

## Chapter 9

### Other Payment Processors and PayPal Alternatives

There are alternatives to PayPal. But what you will learn is there is no "perfect" solution, and most people try to find their way back onto PayPal, but they go about it unsuccessfully. A lot of people are switching over to complete merchant solutions such as authorize.net. This section is going to be about other simple / basic merchant programs as an alternative.

The following is a list, of what I believe are good payment solutions.

This list is geared towards Digital Delivery, and not selling tangible items.

(There is No Affiliate Links What-so-ever)

Google Checkout:

URL:

<http://checkout.google.com>

Trust:

After PayPal, personally would go with Google checkout. When you first sign up, you are going to be considered a risk.

It takes GCO 60 days to have full account access with no limitation. For the first 60 days, each of your transactions will be under a 2 week hold, so you won't get access to you money for at least 2 weeks. I suggest having several of these accounts too, just in case you do run into problems. Some people have reported issues, but I have never had an issue. I think most issues arise from GCO when you are not really being honest with your business practices.

2 Check Out (2CO):

URL:

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

Trust:

This is a trusted service, I would use this as a last case scenario. They Charge \$49 setup, and %5.5% + \$.45 which is pretty high, but if it's all you can work with then this is a good method.

I have heard some good and bad about this company, most of the people who report issues never seem to tell the "whole story" so you just never know. With any online merchant, if you treat it with respect, it will return it back to you.

Click Bank

[www.clickbank.com](http://www.clickbank.com)

Click bank is a great alternative, plus you get to market for affiliate to help sell your product. There is a \$49 setup fee as well.

I would use click bank next in line after Google checkout.

There are other services out there, but these are just the three I would prefer to use. You may want to use authorize.net, it's more expensive upfront, but you don't have to worry about the hassle. And I also believe (I could be wrong) that with Authorize.net you have to pay for a security certificate which is another expensive cost.

I like to keep things as simple as possible, that's why I've been using a mixture of Google checkout (On my more Risqué items) and PayPal on my standard Items.