

Keeping on the Right Side of Clickbank

(or any Payment Processor)

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What Went Wrong?

Ever gone through the process of setting up a new product, testing, tweaking, asking for Beta-testers or readers to give you feedback to make sure its launch ready then BAM..!

SORRY, your product is deleted from our Services, you can no longer sell your product / service from our site network?

Well it has happened to me TWICE!

The first time was back in December of 2006 when PayPal disallowed a product, 3 days into my launch.

Then again this year (2007) with ClickBank and another product..

Sheesh, how is someone supposed to make a decent living? Its enough competing for placement on the search engines, on the JV's promotion schedule, getting the actual product right in the first place, the last thing you need added to your problems is your payment processor right?

So how can you get it right? What Steps can you take to try and prevent this from happening to you in the first instance?

One good place to check is the terms and conditions of the site provider. Maybe they have a banned products policy, or an area where they show or list which products you can or cannot list on their services?

Clickbank has a page here:

<http://www.clickbank.com>

2CO (2Checkout) Has one here:

https://www.2checkout.com/2co/tos_ps?page=ps

What to do to Get it Right?

In an ideal world, you will follow the terms on the pages like we listed above and you will then have it right on the money. No errors or clashes with the provider, so your site goes ahead as planned and sales come in from all corners of the globe.

(I have always loved that saying)

Anyway, back to my point..

If you get it right from the get go, you should not have any further worries or issues.

BUT SOMETIMES, they change the game play on us!

You see, ClickBank used to take pretty much any product (within reasonable guidelines of course), so listing products for sale on the Marketplace, was relatively simple.

Recently though, they have begun receiving more and more complaints about products and services listed on their site.

Whilst we may not care about this when selling our products, we have to take a step back for one moment and consider their position, which ultimately effects ours.

They have relationships with payment processors like Paypal, Mastercard, Visa etc, the usual big boys of the industry.

Too many complaints and charge backs can hurt them over time and in turn hurt us, the product creators.

Some people love ClickBank, others hate them. I personally think they are great for this one reason.

They cover all the payments on my behalf. They process the card payments on their secure network. They give my affiliates the peace of mind that provided they promote, they will be paid.

Some affiliate are sceptical of using a new affiliate program, because there can be the element of will they be paid on time or even at all?

So using ClickBank removes this barrier as they realise that they will be paid for the commissions they are due, plain and simple.

I don't need to be concerned about the paperwork, or paying people on time, that is all done for me. I can focus on the promotion of my products and services and not worry about the payment issues.

What to do when it all hits the FAN?

Getting back to the issues then:

I launched my product, and for the first 48 hours, everything was smooth and wonderful.

Then an email comes to my inbox very late at night saying..

"We just reviewed your Product "x" and it fails to meet our Requirements for listing in our MarketPlace so we ask you cease selling this product with immediate effect and remove from your account and notify us the moment you have done this."

Usual extras on the email told me in no uncertain terms that if I did not comply I would potentially lose not only my account, but all the funds currently in that account.

So, I log in to my site (thank goodness I did) to see that the product was switched over to testing.

For those of you who do not know about ClickBank, it basically meant that anyone buying my product at that point would be getting it free of charge.

This would not be good for my income, or that of my JV Partners who put a lot of effort into promoting the product too.

I quickly paused the site, changed the salespage to let visitors know that we were looking into the issues and would be back as soon as we knew more.

Well it took over 12 days to get the site back on track with ClickBank and

2 different people at that.

I totally understand – Lets get this part straight.

I really do empathise with the people at ClickBank. They have to review hundreds of products manually and then track new ones being added by the hour.

They have terms they need to adhere to in order to keep their site up and running, complying with card processors and keeping their customers happy.

So lets look at how you go from losing your account, to getting it back on line!

Building Relations and Understand Every Point of View!

The guys over at ClickBank (and most payment processors) are human. They have a job to do, with responsibilities and instructions to follow.

So the one thing that you should never do, is simply rant and rave at them, threaten with legal action, blah, blah, blah.

Take a look at their terms of service. If you have broken the rules, accept it and move on. Why waste time arguing the point when there is no way you will win.

If you do not see where you broke the rules, then you have every right as a consumer and vendor in this case to question the reason behind their actions.

In my particular case, I simply wrote (although this did have to be repeated a few times) asking for clarification of what terms I had broken.

I had gone over their own policy, and could not find a place where I had broken their terms, and I knew of MANY other sites selling their services or products on ClickBank that were in breach of terms, yet still selling their products.

I made my case to the people concerned. Asking for them to not just close account and tell me I broke the rules, but simply to give me the opportunity as a vendor and business person to put it right.

I run my own corporation and insist on giving good service to my customers and users of my products.

I explained this to ClickBank, stating that my job is to not get as many complaints and refunds as possible, but to give my customers a product they can use, works and does what it says it will.

I enclosed samples of compliments from customers and asked that they review my sales page and site once more and tell me what on the site violated their terms of service and then allow me to remove that item(s).

I want my customers to be happy as much as ClickBank. Ultimately good business for me is also good business for them.

They then reviewed my site once more, and in this case pointed out that one part of my bonus broke their new terms as this had been a part of complaints from many other products.

I removed the item (even though in both mine and my customers to dates opinion it was a fantastic bonus) and the site was then put back on sale in the ClickBank marketplace.

To Summarise!

- Remember that the people you are dealing with are human too, trying to do a job
- Be reasonable, read their terms of service first
- State your case if you have one. Do not be rude or condescending, but point out what you have done right to stay within their terms and ask for clarification of what you have done wrong
- Ask for the opportunity to put it right
- Follow up if necessary, do not let no reply be the end of the case
- Treat your business as a business. This is not a hobby, your customers deserve the best treatment as do you from your suppliers or providers.
- Smile and look for alternatives as a back- up in case your enquiry results in the original decision.

This report is written as a reminder that you can get results when things go wrong if you are willing to work with people.

It is not a promise that you will get the same results as I did, and it certainly is not to represent any of the payment processors in a bad way. In fact, I have commended them in this report as ultimately they listened. Which as a customer, is all I can ask for.

BTW=: I had a similar incident with Paypal back in 2006, and by following this similar path, had a similar result.

So what did I do wrong? What Violated the terms to make sure you don't follow in my path?

Borrowed from ClickBank Terms at the time of writing this report, make

sure you check the site for current requirements as I am not responsible for changes

Forbidden Activity:

If you use ClickBank in conjunction with any of the following activities, your products will be removed automatically and you will not receive a payment from ClickBank. Examples of prohibited activity include the following:

- a Keying in customer orders yourself. All customers must key in their own credit card or bank account information directly into ClickBank's web order form. We do not process orders by phone, fax, or email.
- b The sale of shipped products, except complementary media as explained in ClickBank's Client Contract above.
- c Unsolicited commercial messaging, spamming, or cross-posting.
- d Use of mousetraps, such as windows that respawn or otherwise resist being closed.
- e The sale of any kind of multilevel membership (including MLM, matrix, wheel, cylinder, downline, upline, chain, or pyramid), or any product that has no appreciable value to the customer other than the potential for resale.
- f The sale or promotion of franchises or franchise opportunities.
- g The sale of pornographic entertainment of any kind.
- h The sale of: unlicensed content, **website templates**, spyware, phone minutes, existing debts, digital cash, spending accounts, money transfer, gift certificates, coupons, rebates, vouchers, securities, stocks, bonds, deeds, sweepstakes, wagers, wagering pools, lottery tickets, pornography, warez, pirated software, pirating tools, hacking tools, http/tcp proxies, irc/ircd, bnc, eggdrop, socks4/5, remote bots, shell accounts, dial-ups, dial-ins, phone services, cell messaging, cell sms, spamming tools, fake ID tools, credit reports, credit repair, accounting services, legal services, medical services, pharmaceutical services, SSN searches, SSN lookups, SSN verifications, term papers, anonymous proxies, proxy lists, password lists, email address lists, postal address lists, hotel/travel reservations, seminar tickets, event reservations, or any materials endorsing or encouraging violence, hatred, revenge, racism, victimization, criminal activity, or any other category ClickBank decides to prohibit.

If you have not guessed already, my step to the closed account was the fact that I promoted on the sales page a website template that came with the product. I felt that it did not come under that category as I was not "selling templates" like MonsterTemplates.com etc. This was a created from scratch home built template that helped others earn affiliate cash!

But here is the point to note.. That last small comment in the site terms..

"..or any other Category that ClickBank decides to Prohibit."

In other words, if they decide to ban it, then its banned! So make sure you comply with their terms and then ask for guidance if you are unsure.

To your success and easy posting of products for sale on the networks and market places out there.

Where Should you Go Next?

Want to get the BEST Marketing Tool on the Web Today?

The Viral self promoting Video Squeeze that You Do Not Even have to make?

When I saw this.. WOW, I was impressed. Time and effort is put into making ways to promote sites and services that sell. Video is without doubt one of those cool mediums that is here for the long haul.

Use it or Lose it! Do Not Let YOUR competitors beat you to it.. Let Todd do the work for you.

Affiliate Marketing is one Great Way to Make a Living whilst getting in more Holiday Time! WHY>? Because someone else went to all the trouble of researching a market, then producing a product AND then covering the set ups, sales, support, upgrades etc, etc.

By learning the Affiliate Marketing Process, you can be one of those people who sit on the Beach, the Mountain Top, the Sports Car, or your Couch and earn income whilst others get to work making the products for you to sell.

Combine Products like Presale Videos, and a good understanding of affiliate marketing and you are well on your way to work at home status.

Check out = <http://presalevideos.com>

For the Awesome Videos that sell for you and then

Check out = <http://profitfromaffiliatemarketing.com>

For the step by step how to guide on Affiliate Marketing.