

# PayGear

## User's Guide



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## PayGear Users Guide

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# Getting Started

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## About PayGear

PayGear is an e-commerce company providing integrated affiliate solutions.

We offer an extremely versatile, easy-to-use program that helps users make more sales, acquire affiliates, and manage downline procedures. Our program's flexible checkout page gives users three options: **1.** PayPal; **2.** Google Checkout; **3.** Your own credit card processor via Authorize.net.

Set-up with PayGear is very simple. New vendors or affiliates can be set up and ready to make sales in only a few minutes. As you read this User's Guide and then start using the program, you'll see that PayGear has been designed to be very intuitive to your needs.

When you become a member of PayGear, your account will be both a vendor account and an affiliate account. There is no start-up fee and no monthly fee. You'll be charged only when you make a sale. Best of all, PayGear's transaction fees are the absolute lowest in the industry.

PayGear offers every vendor and affiliate far more features than they ever could have dreamed of. See for yourself...

# Vendors

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## Set-Up

To use PayGear as a vendor and sell products in the PayGear Market Place, you'll first need to enter data for one of your valid credit cards. Then, at any time, you may update your data using the **Account Home>>Account Details** link.

The **Account Details** link also stores the rest of your personal details, such as name, email address, payment processor information and affiliate payment preferences.

To add your first product, just make sure you have at least one payment processor set up. PayPal requires you to enter your PayPal email address on the **Account Details** page. Authorize.net and Google Checkout require a couple of extra fields, which are listed on the **Manage Payment Processors** page. Then you're ready to begin.

### Step 1

Create your new product listing by selecting **My Products>>Create Product**. Follow the steps on the page to add your product. **Please Note:** PayPal and Authorize.net work with both single transaction payments and subscription payments. Google Checkout works only with single transaction payments.

### Step 2

Select your commission type. You may enter a fixed affiliate commission or a percentage affiliate commission.

You may also offer a Level 2 affiliate commission payout. This type of commission is generated when an affiliate recommends to a friend that they should also

join your affiliate program. When the friend makes a sale, you reward the first affiliate with a small commission for recommending the friend to join. If you do not wish to offer a Level 2 commission, enter zero in the provided area.

The total commission payout between both levels must be no more than 95%.

### **Step 3**

Select which category—up to a maximum of two—you want the product to be listed in.

#### Payment Buttons

Now you need to add a payment button to your website. Just click the payment button link next to your listed product. You can select one of the PayGear payment buttons we provided or insert your own custom design. Enter the corresponding code onto your website and you're ready to start taking orders!

#### Promotional Tools

This menu allows you to add different selling tools to your product, to help your affiliates generate more sales. Just click the **Add More Tools** button to include the desired tools. There are many selections: banners, text ads, AdWords *and more*. The more tools you include, the more your affiliates will appreciate it.

#### Affiliate Sign-Up Page

This page gives your affiliates all the details about your product and why they should promote it. By default, we supply PayGear members with a generic affiliate page. But you may change the page to look as impressive as you like. You can even revise it to match the other pages on your website.

#### Manage Coupons

Our coupon tools allow you to easily add coupons to your website and manage them. Add one or more coupons so your customers can receive a special price,

or offer them to your affiliates to pass along to their customers.

Everyone likes to get a discount. Simply enter the coupon code generated on the **Checkout** page, and the price will automatically reflect the savings.

# Tools

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## Features

At PayGear, we believe vendors should have more freedom and more features —and we provide them!

Want to inform your affiliates about something new? You can quickly and easily contact all of them via the **Affiliate Tools>>Email All Affiliates** link. Or you can send a newsletter to your affiliates promoting only a specific product by using **Affiliate Tools>>Email Grouped Affiliates>>Show Affiliates**.

Your **Show Affiliates** link on this same menu has several other helpful tools as well. You can contact an individual affiliate by clicking **View Profile** next to that affiliate's name. If you want to approve each affiliate manually, you can do that here. For example, do you have any affiliates who are spamming and won't stop? Deny them your product via the **Show Affiliates>>Promoting Affiliates** tab.

## Commissions

As a vendor, you can pay your affiliates—via PayGear—by using either the PayPal Mass Payment File, PayPal API, check or credit card. We give vendors multiple payment solutions, because some vendors may not be able to pay via every method. Also, the more payment solutions a vendor offers, the easier it can be to attract additional affiliates.

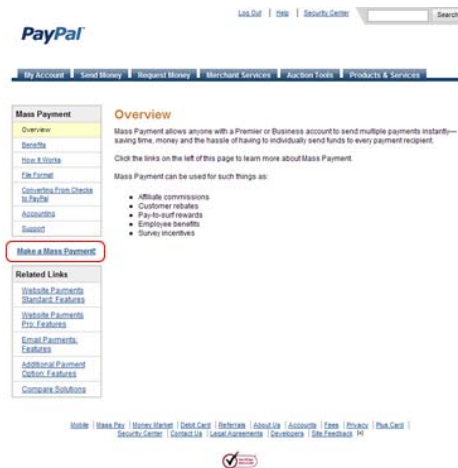
When you use PayGear, all commissions to affiliates must be paid by the end of the month that follows the month when the commissions were generated. So if, for instance, your affiliates generated \$500 in commissions in May, you must pay them their commissions by the last day in June.

## PayPal Mass Payment File

Vendors can use the PayPal Mass Payment File by clicking on the **Commission Station** tab. Here vendors can pay their affiliates for the previous month. For example, on February 1 you may pay your affiliates their January commissions. These payments must be made by the last day of February.

To do so, just click the link **Click Here To Do A Mass Payment** that's next to the corresponding month. Check only the affiliates you wish to pay at this time, or check the **All** box to select all of them. Then press the **Download Mass Payment File** button.

Once you have the mass payment file downloaded, login to your PayPal account. Scroll down to the bottom of the page and select the **Mass Payment** link. On the following page, select **Make A Mass Payment** (circled in red below).



## PayPal API

Here you may upload the file you just downloaded and select **Email Address Recipient Type**. Now you are ready to make a mass payment to your affiliates.

Making a payment though the PayPal API does the same thing as paying affiliates with a mass payment file; it's just much easier. On the **Commission Station** page, select **Click Here To Do A Mass Payment** next to the appropriate month. Then click the **Do Mass Payment By PayPal API** button.

Your payment will be automatically sent.

To set up your PayPal API, go to the **Commission Station>>Manage Payment Processor** page. The PayPal tab will include full details on what to do.

Setting up your API offers you a great benefit: Being able to refund directly from PayGear. Once your API details are set up, you never have to leave the PayGear site again. More on this later.

## Pay Affiliates By Check

If an affiliate selects to be paid only by check, he or she will be inserted into the Pay by Check area. For example, if a vendor pays affiliates by both PayPal and by check, and an affiliate accepts both PayPal and checks, the affiliate will be automatically inserted into that vendor's Pay by PayPal list.

The only way an affiliate can get into the Pay by Check list is if that vendor pays affiliates only by check, or if that affiliate accepts payments only by check.

To pay an affiliate by check, just select the **Commission Station** tab and the **Click Here To Pay By Check** link. Here you can view each affiliate's profile and payment address details.

## Auto Pay Affiliates Commissions

Don't want to worry about paying commissions anymore? PayGear can take care of that as well. Under the **Account Details** tab, you'll notice there is an option to **Allow Auto Billing For Affiliate Commission**.

If you have a PayPal Pro Payments account and check this option, it will charge the credit card you have on file and send the payment directly to the affiliate's PayPal account. Therefore, any affiliate who wants to receive commissions via PayPal will automatically receive them from you, using the credit card you have listed on file with PayGear.

Vendors may also use this feature to pay their affiliates on the first of each month or once a week (on each Monday). If you use this option, make sure you always have sufficient funds to pay your affiliates and make sure you have a PayPal Payments Pro Account. If you are unsure if you have PayPal Payments Pro, you most likely do not.

## Get Pre-Payment Credit

Not only are PayGear fees the lowest in the industry, they can get even lower!

Inside the members' area you'll see a link called **Get Pre-Payment Credit**. On this page vendors will be allowed to prepay their PayGear fees; by doing so, they'll receive a valuable bonus.

If you pay \$100 in advance, you'll receive a 27.5% bonus, giving you credit of \$127.50. Every time you pay an extra \$100, we credit you another 2.5%—all the way up to \$1,000. Make a \$1,000 deposit, and we give you credit for \$1,500!

Simply use the arrows in the **Calculate Bonus Credits** box to increase the amount you deposit.

Remember: You must have a zero or positive balance to receive the bonus. If you don't, you can still get a bonus, but you'll have to pay off your current balance at the same time.

# Affiliates

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## Affiliate Marketing

PayGear makes affiliate marketing a snap!

You may sign up for any affiliate program by searching for your product choice within our Market Place. Then add the program of your choice by selecting the **Promote** link for that listing.

Affiliates may also add a new product to promote, by going to that vendor's **Affiliate Signup** page and joining the program by using the **Join** or **Add** button at the bottom.

Here's another option: If the vendor of a product creates their own affiliate link generation tool, that will automatically add the program to their list of affiliate promotions within PayGear. The first time your affiliate link is used, PayGear will add the listing to your account.

Once you have selected which product to promote, you can access your affiliate link and all the tools provided via the **Promote>>My Affiliate Products** tab.

Locate the product and click the **Manage Campaign** link next to it.

## Affiliate Links

You'll notice we offer two affiliate links—one with tracking and one without:

### Just The Link

<http://www.paygear.com/PRODUCT-ID/USERNAME/>

### Tracking Link

<http://www.paygear.com/PRODUCT-ID/USERNAME/TRACKING-CODE>

The tracking link can be found by clicking on **Campaign For Product**. PayGear will track total hits, unique hits,

sales, refunds and the conversion percentage for this link.

## Affiliate Redirect Tool

Do you dislike the look of your affiliate link? If so, and you have your own web hosting account, we have a built-in solution for you. It's called the **Affiliate Redirect Tool**. It lets you download a redirect file with your affiliate link built in.

Just select a file name; any name will do. For example, let's use Recommended. Hit the download file button and save the Recommended.html redirect file to your desktop.

Now upload the Recommends.html file to your website. So if, for example, your website is JillsReviews.com, you can now send your affiliates to [www.JillsReviews.com/Recommends.html](http://www.JillsReviews.com/Recommends.html) and we will forward the file to the user with your affiliate link built in. It looks a little cleaner than your standard affiliate link.

## Affiliate Promotion Tools

If the vendor of a product you are promoting has any affiliate tools—such as banners, text ads, AdWords ads or any other optional tools—they will also be found at the bottom of the **Manage Campaign** page.

## Building Your Downline

Some vendors offer Level 2 affiliate programs. That's when a vendor rewards an affiliate an extra commission if that affiliate recommends to his/her friends that they join the affiliate program and sell that vendor's product, and they do so.

For example, let's say Victor is a vendor who offers a Level 2 affiliate program, and his affiliate program pays 60% on Level 1 and 15% on Level 2.

Oliver is an affiliate of Victor. Oliver then tells his friend Sam that Victor's product converts well and suggests that Sam should also sell it. Sam can then join the affiliate program via Oliver's downline link. Oliver can

access his downline link by clicking on: **Promote>>My Affiliate Products>>Manage Campaign link.**

### **Downline Link**

<http://www.paygear.com/signup/USERNAME/DOWNLINE-ID/>

### **Sign Up**

When Sam signs up with Oliver's link, Sam will be added to Oliver's downline, which can be found under **Affiliate Tools>>My Downline.**

Oliver will continue to get a 60% commission for each sale he makes, and he will also get a 15% commission for every sale Sam makes. If Oliver has a lot of friends,

he can make a lot of extra money just for his recommendations.

Products that offer a Level 2 affiliate program can be located in the Market Place. They have an asterisk (\*) next to the **More Info** link; click it to get full details.

# Reports

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## Transaction Report

PayGear's reporting system is highly efficient and very easy to use. We track all of your sales in one place, no matter if some were from PayPal or some were from Google Checkout. They will all show under the Transaction Report.

You may access specific orders directly by inserting the Transaction ID for that specific sale. Or use our filtering system to look at a group of orders.

To assist you in your efforts to find an order, we also supply our users with the following sorting features:

**All Sales I Made:** Shows your product sales you made, your product sales your affiliates made, and the affiliate sales you made.

**My Product Sales:** Shows your product sales you made and your product sales your affiliates made.

**My Product Sales I Made:** Shows your product sales that only you made.

**My Product Sales Affiliates Made:** Shows your product sales that only your affiliates made.

**Affiliate Sales I Made:** Shows only all the affiliate sales you made.

## Refund an Order

If you wish to refund payment for an order, there is no need to leave the PayGear site. You can handle any refund right on the **Transaction Report** page if you have

your API setting set in the PayGear system. Just select **My Product Sales** from the drop-down menu and locate the order you wish to refund, either by transaction ID or by searching the list.

Once the order you wish to refund has been located, select the **Change Order Stat** link under the Action column. Here you can select **Refund** from the drop-down menu and return the funds to the purchaser.

If you don't wish to use the API features, just go to PayPal's website, or the website of whichever processor was used to place the order, and refund the funds there. PayGear will automatically update the refunded order.

## Profit Report

The Profit Report system is fairly straightforward. Just select the parameters you wish to use, and it will give you your earnings over the desired period.

# Promoting

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## Promote PayGear

In addition to promoting our wide array of affiliate products, you may also wish to promote PayGear itself. Go to **Promote>>Promote PayGear** to access your promotion links and tools.

If anyone signs up with PayGear as a result of clicking your link, you'll receive 30% of their deposits each and every time they make one. There's no limit to how much money you can make! As long as they stay a member, you'll continue to earn.

## Website Ad Feed

Are you interested in promoting other PayGear products on your website?

Our Ad Feed Code Generator lets you select which type of ads you wish to promote. It also lets you design a stylish ad that matches the look and feel of your website.

The links in the ad all open up in a new window, so you won't lose a customer from your site. And if your visitor does click the link and places an order, you'll receive the affiliate commission for that order.

You'll also get credit for promoting PayGear if someone clicks the **Ads By Paygear** link in the bottom right of your ad feed and signs up for PayGear. You'll receive a 30% commission credit for every deposit they make—FOREVER!

## Advertising

PayGear offers both **Login** page ads and **Sponsor Market Place** ads. You'll get maximum exposure by purchasing ads on the PayGear website. **Login** page ads

show your product directly to the PayGear affiliates each time they log-in.

**Sponsor Market Place** ads display your text ad on the left side of the Market Place. Anyone looking through the Market Place will see your product posted right on the Market Place page.

Just click the **Advertise** tab for full details on how to get your product advertised in PayGear.com. It's a great way to increase sales and profits!