

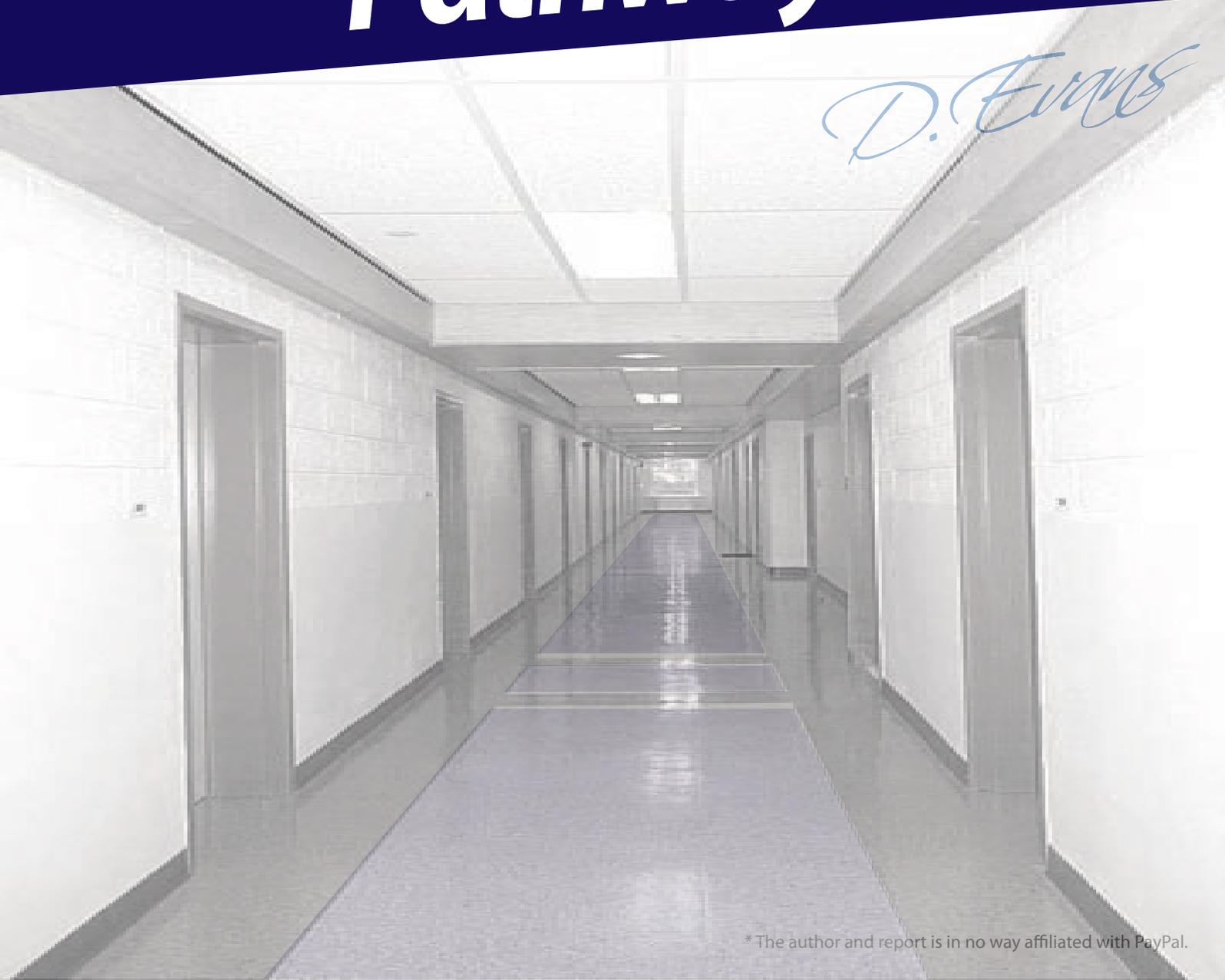


**ONE simple method that will give you peace
of mind with PayPal!**

PayPal

Trading Safely with PayPal
Pathway

D. Evans





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Introduction

PayPal has become a universal standard for accepting payments on the Internet. As an Internet Marketer, and indeed, a business owner it's all important to have a PayPal account to transact fluently and effortlessly with others who use the same method. It's equally important, if not *pinnacle* to keep your account in good standing.

There have been several theories thrown around as to why people may encounter problems with PayPal, namely suspended accounts, held funds (in their entirety) and partially held funds with many people still oblivious to the true reasons as to why these problems occur.

In this report we'll analyse how PayPals terms effects you specifically as an Internet Marketer and we'll address one specific method and it's steps which can minimise your risk tenfold allowing you to stay on the good side of PayPal allowing you to have peace of mind in your business transactions.

Note that business is a two way street. In the same way you earn money from payment providers, **THEY** earn money from you also in the form of fees. It's **ALWAYS** in a companys best interest you keep you as a customer regardless of you are merely 1 in 350 million. A company of any sort will not however value that 1 in 350 million, if that person or organization poses **RISK** to their business. This applies accross the board. It applies to your business too!

Don't be the bad apple!





Why the strict rules?

PayPal has an affiliation with credit cards companies bringing convenience to the buyer, increased sales potential to the vendor and increased business for PayPal themselves. With this affiliation comes responsibility and agreement.

If a payment provider wishes to accept such payment methods they must be in thorough agreement with the terms laid out by the credit card companies and such terms are rolled out across the entire system - whether you use a card to pay or not.

Credit card companies will not allow for purchase of money making systems and similar since these products are more liable for chargeback initiated by dis-satisfied customers who might fail as a result of using such a system, or simply disregarding it before even putting it into action. Such products are branded as "high risk" and are therefore expelled from agreement terms.

Credit card companies do not want to take the brunt of this liability as thus, the products are outruled and the terms are passed onto PayPal who offers their cards as a payment option. You as the end user upon signing up for PayPals services then adhere the terms laid out.

Note that this is a direct “chain of command” therefore the rules that are laid out by PayPal are predominantly dictated by the credit card companies. Every credit card company has a mutual agreement with PayPal and those agreement terms are correlated and presented within a blanket Terms & Conditions statement where *all* are adhered to.



People have an ingrained habit of assuming that the imposed rules represent nothing but a burden to their business when in fact the opposite is true.

If such rules weren't in place, PayPal wouldn't have credit cards as a payment option and reflectively a vendor would make less sales as a result!

The situation therefore is only a restriction within an advantage!

In the following pages we'll discuss how we'll trade with this in mind.

3 PayPal terms which effect you as an Internet Marketer

You probably already assume yourself to be fully aware of PayPal terms, but the following are the ones worth noting since they relate to many products that Internet Marketers are selling and their associated sales copy.

They represent the prime reasons why people encounter PayPal problems. They blanket many areas and methods of trading so whilst you might assume yourself to be trading fairly in a “safe zone”, the opposite may infact be true.

Note that in the event that your account is flagged and transactions investigated, judgement and consequences are at the discretion of PayPal so you have to make it absolute priority to ensure that your product falls within NONE of the below criteria.

As a user of PayPal the following is prohibited (amongst others):

- Money paid into the system that is significantly greater than money paid out
- Unrealistic or unsupported promises regarding profits or return on investment.
- Business functioning as an auto-surf investment programme or a high-yield investment programme.
- **'Get rich quick' schemes** – Include any type of self-employment, start-up business or investment opportunity where the claims of profit or returns on investment are unrealistic or unsupported.



Your product

You might have already highlighted the fact that your sales pitch might push your product as being once of the aforementioned, you have all the confidence in the world that your product can allow people earn X amount per day / month and that's the exact statement you want to appear in your sales copy. You insist that you will not sell your product anything short of it's true potential.

Unfortunately however, if you make such claims or operate such systems, you ride against PayPals terms and reflectively put your account in jeopardy.

The method in which I'm about to introduce allows you as the marketer to maintain your "hard sell" sales pitch whilst allowing you to stay in the safe zone adhering to PayPals terms.

The "Pathway" Method:

You may have noted on the "Transaction Details" page of PayPal there is a link detailed at the bottom showing where the customer clicked in from (usually using your "buy" button).

This is a clear indicator to PayPal as to where and how you are trading. It is used in reference to tend to filed disputes when a PayPal representative intervenes as well as giving both you, the merchant and the customer further details of the transaction.

It's all important therefore that the page a user purchases from adheres completely to PayPals terms and conditions to eliminate even the possibility of risk to the standing of your account. Using the following Pathway Method we will arrange the purchasing process so that you can trade safely without using the value of your sales pitch.

The “landing page” is the first page your customer sees. This might be a page of a forum or your own website.

It’s here where you might already be going all out in your pitch in an effort to drive sales, however as highlighted certain elements of your pitch may conflict with the interests of PayPal who frown upon “claims” and “promises” - particularly without substantial proof.

Note that “substantial proof” is not a handful of success stories or a screenshot of income. Decisions are at the discretion of PayPal, so regardless of what you assume to be proof, it’s simply best not to take the risk to assume that presenting such information puts you into a supposed safe zone.

To combat this problem, we’re going to break down the purchasing process into the following “pathway”:



Landing Page

Here you will detail your sales pitch with your valuable claims and testimonials. This is for the benefit of the audience who you wish to impact.

Our Landing Page (and PayPal) is linked to a **Purchase Page** with a **“BUY NOW” button**. It’s important to link with a BUY NOW button to maintain simplicity suggesting there are fewer steps than there actually are for the customer to complete the purchase.

Purchase Page

This is a page your customers will be linked to from the “BUY NOW” button on your landing page. This might be a website / domain of your own or it may be a free site such as a Wordpress hosted blog.

Within this page you’ll repeat your sales copy but reworded in a way that describes your report to detail **how YOU achieved a goal (assuming you haven’t already done so in your original copy)** within only 2-3 paragraphs. To be clear, you are informing your customers that they are about to buy a report which reveals a method of how YOU done something - which naturally should be true!

** This is a step recommended to adjust the purchase process of already established high risk products and associated sales copy. For subsequent work, you might always wish to consider using the “how I made / did this” standpoint across all pages since it generally represents the best approach with regards to impacting the audience in a personal manner and your copy needs less (if any) adjustment to place on your Purchase Page.*

Technically, the paragraphs you write on your Purchase Page should be considered as information for PayPal to review - whether they do or not. The pitch on the your Landing Page should have already made an impression on the customer to purchase so you are not dampening your sales potential. You are merely funneling down your pitch.

Remember to keep it simple but describe your product in full and keep it honest.



Next up is your all important “BUY NOW” button.

Ensure that your “**BUY NOW**” button is exactly the same as the button on your landing page and ensure it’s within view without having to scroll.

This will enable users to identify with the graphic immediately and click again - more often than not skipping reading the your condensed pitch.

This button links directly to PayPal for the customer to complete payment for your product.

Essentially we are doing the following:



If PayPal intervene at any point during your trading they will see your original point of sale in the “Transaction Details” page as being your purchase page where you have detailed and summarise your product quickly and honestly with a customer friendly money back guarantee.

Everyone is happy.

Points to consider:

It’s always ideal to eliminate the number of steps it takes for a customer to purchase your product however a page between your landing page and PayPal really shouldn’t have any negative impact upon sales. There is no-one who will have a change of heart for having to click the same “BUY NOW” button again. It’s done in an instant provided your page loads quickly.



Finally we have your all important Money Back Guarantee. This is mandatory and the only guarantee you should be giving.

As much as some people stand by their product and don't like to offer a money back guarantee in an effort to fend off "serial refunders", the fact is displaying a money back guarantee will encourage sales and counteract those few refunds anyways.

Your money back guarantee is a huge factor in keeping on the good side of PayPal since it eleviates their risk in having to fund refunds themselves. If for example a seller sells 100 digital products and transfers all funds to their bank account and 10 people ask for a refund, PayPal is thrown into the red at the cost of those 10 products. Additionally PayPal does not want to spend man power intervening with disputes every day.

Stick up a Money Back Guarantee badge on your Purchase Page together with a few lines similar to "If you are not satisfied with your purchase simply contact us via the following email address and we will issue an immediate refund" with your customer support email (in image format to avoid SPAM) clearly displayed.



If you are not satisfied with your purchase simply contact us via the following email address and we will issue an immediate refund

support@email.com



Note that some digital delivery service providers (the website which delivery your product upon payment) such might have an option to disable carrying across the referral URL.

Essentially, with this option enable you are trading an anonymous product identified only by it's set title and PayPal are oblivious to where your "BUY NOW" button is and indeed, what your product is.

To ensure that PayPal can identify with your product and and can click back into the your purchase page to review (if they ever do) you should ensure that these options are disabled - or enabled depending on the context of the option you are presented with. If you have no option, it's always worth considering putting your purchase page URL into your product title.

If you regard your product as "high risk" then it's important that PayPal has the relevant information associated with your product within arms reach. With your Purchase Page detailing your product in a few tidy sentences and your all important Money Back Guarantee it should serve only to your advantage.

Note that some other payment providers do not offer the same freedom that PayPal offers. Many require than your "BUY NOW" buttons are present on a predefined URL which you state during signup or during creation of a product. This is a freedom many people take advantage of and people remain oblivious to the fact that although PayPal do not restrict us by placing similar demands, providing such information on our own accord is always advantageous! The more transparent we are with regards to how we conduct our business, the more likely we are to be respected customers of the payment provider.

As a closing point, take on board PayPals Terms of Service, abide by them and present yourself, your business and your products with honestly and you'll have much lesser chance of being branded as a bad apple!



I stress again that your Purchase Page must have a sales pitch that's honest. Do not suggest the product to be something different otherwise you will deter those potential customers who do read it. Don't dress up the product to be something it isn't.

The goal is to strike up a sweet point between you, your customers and PayPal. A well worded sales copy will allow you to achieve this. Hire a copywriter if need be. It won't cost the earth given that you'll only need about 150 words or so.

Don't feel bitter about your Money Back Guarantee. If you don't offer one as standard, get used to it and **appreciate it as a method to gain - not lose.**

Preparing your product

Now that you have knowledge of this method you might wish to consider how you might develop your product from the outset with regards to how you word your report or video - as well as the sales copy, considering how you can transpose and funnel your pitch so that it's universally acceptable and advantageous to your sales.

Remember that many people are more interested in learning how a person achieves a goal rather than having a bold, unpersonalized claim thrown before their eyes. With this comes the ability to connect with people who will then place trust in you. This opens further potential to be able to sell to these people again. Selling yourself, as well as your methods can pay dividends. Equally a payment provider is more likely to side with a known, honest individual rather than an Internet user who makes a habit of selling "get rich quick" schemes anonymously. **Honestly is the best policy.**



I sincerely hope that you have found this report informative and I hope it allows you to trade with peace of mind!



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If you require graphic design for any of your digital products please contact me at:

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