Clickbank Wealth Guide

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Affiliate Programs And Your Site

I remember TV ads when I was a kid – back then they seemed funny, sophisticated and cute. Now looking back at those same advertisements I find myself laughing at how improbable it is that they would have reached enough people to have been worth the cost and effort – the difference is that times change and with them the way people need to be reached.

For a while in the 80“s the radio was the biggest method of reaching the masses and disco and rock and roll was king again – then tastes and technology became to change again as cell phones and handheld computers grew in popularity and internet access, once just a text-based network created as an emergency communications system flourished in so many homes that it became as popular as cable TV and in some cases has even replaced phone service!

In this day and age the biggest problem most advertisers have is finding a way to reach the right people with that carefully targeted advertisement so that it will do the most good.

And that is where so many of the new advertising schemes and techniques began – first with mass email and postal blitzes which were considered effective if they had a 1% return, and then as the web grew and people became more sophisticated online banner ads and sales. The latest in this emerging trend of internet-based advertising and ecommerce is the booming and still growing affiliate or associate

programs which you are certain to have heard about in one form or another.

Most people have heard of an affiliate program even if they don“t know exactly what they are or how they work – these new „holy grails“ of modern marketing are touted as providing the ability to earn income 24-hours a day without doing anything – just add some magic code to your existing website, and viola!

The claims go on and on about what affiliate programs can do for you and about how easy they are to implement - but how many people really understand the new Shangri-La of modern ecommerce, and just what exactly *is* an „affiliate program“ anyway?

Until you understand at least this much getting involved in one may not only not earn you untold riches as you doubtless dream, but could even cause you headaches, confusion and in rare cases even cost you both in time and money. So sit right back as we „tell a tale“ and learn first the basics, and then more about one particular affiliate program and how to use it to successfully cash in on the emerging market.

AFFILIATES: WHAT THEY ARE

The term “Affiliate Program” (also called an “Associate” program at times) refers to the numerous ways you can earn money either through marketing and advertising a merchant“s product or from actual sales of their products on *your* web site. Basically you are

selling other company“s goods or services for them and in return they are cutting you in for a percentage or a flat rate of the sale.

Much less intrusive and annoying then the old bulk email craze of the late 90“s this method of reaching the public has the unique benefit of utilizing existing web pages and traffic to push the products and or services that the affiliate needs to present to the masses, and as such revenues that would in the past have gone into the pockets of large research and advertising firms are instead being shared with the hardy web site owner who is willing to put that splash screen or link on their page.

If nothing else the lessons learned in the kickback against pop-up advertisements and bulk emailers show that there are limits to what people will stand for when it comes to invasive advertising – unless the product being advertised is something that they really *want* to see! That is why targeting is so important, and why affiliate programs can be so successful.

As with any good idea however there are caveats and exceptions – most often greedy web site owners will place too many non-related or untargeted advertisements on their page in hopes of gaining great amounts of money, only to find that just like bulk emailers of the past they have killed the proverbial golden goose!

The best affiliate program in the world can“t make money for the web page designer who doesn“t put a little thought into which products or services he presents and how he presents them.

You can in effect think of affiliate programs as the „vending machines of the 2000“s“ because that is how they work – all the work and stocking is handled by the people who „own“ the machines, you only supply a little oversight and a place to store the equipment.

In exchange for allowing the machines (or in this case the code) to be stored on your property you are given a cut of any profits that are generated, as stipulated by whatever contract you agree to.

Since most affiliate sites work by posting links to the merchants site or „backend“ methods to identify where the link came from has to be incorporated into the link so that commissions will be tracked and given to the site from which the customer followed the link.

In any affiliate program there will be at least three parties: the customer, the affiliate site (you or your web site) and the merchant. In some cases an affiliate „broker“ may interface between you and the merchant, handling the code generation and redirects or providing the backend for the actual merchant and in some cases taking a lion“s share of any funds paid by the merchant for the service.

This particular marketing strategy was started in the late 90“s by Amazon founder and CEO Jeff Bezos in an attempt to link book sales from web sites tailored to specific fan groups to available merchants on Amazon.com and was so successful that it now boasts more then half a million affiliate sites, many of which are not commercial sites in themselves but cater to a specific market or user group that see the

affiliate service as a service of the web site itself and not a marketing tool.

THE CLICKBANK ARMY OF AFFILIATES

One of the great things ClickBank has to offer is a virtual ARMY of affiliates.

What this means to you is an instant database of thousands of affiliates that are ready, willing and waiting to promote your product for you.

They want to make you loads of sales all at their advertising and web traffic expense because they will make a share in the profit your product pulls in based on all the sales they refer!

This is a serious win/win because these affiliates know that you spent your time, and or hard earned dollars to create your product, and all they have to do is refer sales to share in the profits on your labor!

You win because you now have a method to make sales you otherwise would not have if it were not for your new instant army of affiliates ready to promote your new product for you starting today!

What a great concept ClickBank is for not only the product creator and seller but also for the massive number of people that make a great living just selling other peoples products as an affiliate!

Get ready ClickBank!! Here I Come!

METHODS OF PAYMENT

Some Affiliate programs pay only a percentage of actual sales, while others pay a stipend for each followed link or „click through“ as it is often referred to.

Almost all affiliate programs have a minimum amount of account balance that has to be generated before a payment or check will be cut to the web site owner however, and often the agreement you go into specified „timeout“ periods in which a lack of sales over a certain period of time will void any vested amount not yet paid as well, so it is important to now what exactly you are agreeing to before signing up with a particular affiliate or associate program.

When it comes time to get paid we are all ready to line up, but most of us prefer cold hard cash to checks or goods – if your employer wanted to start paying you in food stamps for instance odds are you wouldn“t be too pleased with that, so the method as well as the monetary nature of payment is important to understand.

Some affiliate programs only pay with online cash or with „credits“ towards goods or services, which may be okay for some people who can use those products but isn“t appropriate for most of us. Today“s rich market for affiliate programs and the nature of mankind has pretty much eliminated these sites however, and most sites today pay either in some form on ecommerce cash or direct check payments

although often some minimum timeframe and minimum payout amounts are stipulated.

Exactly *what* is it you are getting paid for though? With most affiliates payment terms break down into either one of four methods they will pay based on, including:

Sales

Also referred to as „per sale“ or „cost per sale“ program the merchant pays a percentage of the sale price (or sets it aside) when the purchase is finalized or a fixed amount based on a sales range.

Clicks

With this payment method the number of visitors who follow a link from a specific affiliate site is tracked and a „per click“ fee paid for every visit to the page from a unique visitor, whether or not a sale is made.

Leads

The „Lead“ plan pays based on the number of visitors who are referred and who sign up or request information from the site.

Similar to the „per click“ method this simply stipulates some interaction and agreement from the visitor to ensure some worthwhile information is obtained from the transaction.

Volume

This is effectively a flat „advertising“ program and is often not referred to as a true affiliate program, where a banner ad or link to a merchant site is paid for on a monthly or location basis to attract attention and visitors. Often called a “pay per impression” program or “pay per view” these are a harder sell due to the higher risks for the merchant, and tend to be offered only to very high-volume sites such as eBay or Amazon where being seen is worth the price of admission.

VARIATIONS ON A THEME

I mentioned earlier that the original concept behind these affiliate programs was to „remove the middleman“ and let individual web sites and owners become the mediators for the merchants to the masses directly – but as with any good thing there will always be people who find a way to take a cut of the pie by identifying ways to add value or make something convenient, and so enters the affiliate “broker” or “networks” – people or companies who will track the activity, oversee and arrange payments and even help edit and create the required links and HTML code for end users to set up a working affiliate program.

Since these brokers or affiliate networks are seeking to fill a niche each may offer unique or different features but most will have help centers and reports as part of their offerings to incite users to sign up with them. They also tend to have large lists of affiliate programs and items for sale all available and often broken into searchable lists to

help you identify which affiliate programs would work best for your web site.

Of course as with any convenience item you pay for these services – often as much as ten to twenty percent of any commissions that are offered from the merchant in fact, but for a user wanting to cash in to a high volume web site but unsure how to proceed this is a great way to gain the expertise and assistance necessary to do so without having to hire professional web designers out of pocket up front! Examples of affiliate brokers include sites Memolink and MyPoints.

HISTORY OF AFFILIATES

As mentioned previously the first „true“ affiliate program was begun in the late 1990“s by Amazon when they began to invite retailers and web site owners to link to Amazon primarily to market books, but since then a plethora of goods and services has blossomed into existence in the ecommerce world, and affiliate marketing has proven to be wonderful way to reach a target audience without going to great expense and time researching marketplaces and trends.

Other companies that successfully utilized affiliate links include AutoWeb, EPage, BrainPlay and even PC Flowers and Gifts – but these companies did not actually invent the affiliate concept: they simply implemented it into the ecommerce scene.

Referrals such as a real estate broker recommending a specific mortgage lender have occurred for years and this practice existed because it works. This basic concept really was expanded to the World Wide Web on one of the first true commercial success stories of the web: porn sites.

In those days using a „per click“ model to drive traffic to their site in the form of „pop ups“ became so popular and effective that the industry almost self-destructed as a proliferation of cross-linking and „pop ups“ caused virtual slowdowns and lockups on systems and led to the creation of whole new categories of anti-virus software designed specifically to stop or block the pop-ups … but the concept worked and when something works people will stick with it!

The success of this type of advertising as proven by the adult entertainment industry caused many other companies dealing with ecommerce sales to begin utilizing online affiliate programs, which led to a new problem – how to track commissions, exchange rates and international payments.

To help address some of these issues companies like LinkShare and Be Free starting online solutions of which a company called “Commission Junction” became the most prominent.

The time period between 1997 and 1999 saw significant growth in this area, as well as in sites such as “Refer-it.com” and other companies that listed available affiliate programs such as Gardyne“s AssoiatePrograms.com all of which earn money or charge commissions

just for putting would be affiliate members in touch with the appropriate resources for their sites.

COMMON AFFILIATES

There are many affiliate programs out there, including some from Amazon.com and eBay but the one which outshines them all in ease of use, expandability and features is by far ***ClickBank*** which we will be going over in some degree of detail.

ClickBank 101

In the world of affiliates there are affiliates, vendors and brokers – all of which have their pro"s and con"s to consider when it comes to whether the offerings they have are a good match for you and your web sites.

All affiliates have a contract or agreement of terms which you should review and understand prior to entering any agreement, and most of these contracts detail exactly what each party is expected to do, how payment is made, and what responsibilities each party has to each other and the public.

One of the biggest areas to be aware of and understand is who is liable for chargeback"s, fraud and other concerns that can arise when selling goods to the public.

This is normally a very big hassle to most online companies and can drastically cut into the bottom line not to mention drive you crazy with constant interruptions to your workflow and daily tasks to deal with the errant cases.

In cases like ClickBank"s representation all of management of the online product sales including refunds, collection of funds and handling disputes is taken out of your hands.

WHAT CLICKBANK IS

ClickBank really is two businesses in one. On the one hand they purchase and then resell through affiliate marketing eBooks, software and any other „non-physical“ downloadable goods you can imagine.

On the other hand they are an affiliate broker or service in that they allow marketing of the eBooks and goods they handle (or technically resale) from their list of products by anyone who wants to sign up, paying a commission on any and all sales made as detailed further down in the summary of their payment agreement.

ClickBank is a different type of affiliate network in that they are not just a broker and they are not really a normal vendor – ClickBank fulfills the best of both worlds by supplying a list of available vendors and *electronic media* goods broken down into various categories as well as handling the engines, link creation and tracking necessary to allow you to market and sell those goods on your pages.

In effect you can think of ClickBank as a broker who also handles much of the legalities, payment handling and tracking while providing you assistance and guidelines on how best to legally market and sell the service products that they have available.

They also allow you to list and sale your own software, eBooks and other goods if approved and if they meet their strict guidelines and policies, without a huge contractual obligation or a minimum qty of sales as many other online vendors require. ClickBank is quite simply the future of ecommerce for the everyman …

BASICS OF THE CONTRACT

As with any business transaction there has to be an agreement, or contract which stipulates what each party is responsible for and will be held to. Depending on whether you are just joining as an affiliate seller or have product(s) to list with ClickBank for sale the terms and contracts vary, but the ***client contract*** which details exactly what they provide, what you are responsible for and what arbitration methods are allowed follows:

CLIENT CONTRACT

A quick summary of the details of this contract as of February 2007 state that the client is:

Bound by the laws of Boise, Idaho and its jurisdiction should any conflicts, claims or suits arise assuming full responsibility to use ClickBank affiliated services

An independent party and cannot represent or claim to represent ClickBank directly and specifically that you are :

- ✓ Not authorized to make any warranty or obligations on behalf of ClickBank
- ✓ Solely responsible for reporting and paying any income taxes and withholdings

- ✓ Responsible for obtaining any licenses or permits required to operate a business on your site

- ✓ In agreement that by promoting products listed by ClickBank that you

- ✓ Do not imply or suggest warranties or policies that conflict with ClickBank"s eight-week return policy

- ✓ Will not allow unauthorized or unlicensed use of materials or images and will not take part in such yourself

- ✓ Will not interfere with tracking of commissions or normal flow of traffic from affiliates

- ✓ Will apply by and include any required U.S. Federal and state regulations and policies regarding advertising and consumer protection as discussed in their online form at: http://www.ftc.gov/bcp/conline/pubs/buspubs/dotcom/index.pdf

- ✓ Products you submit for sell are subject to the "ClickBank product and publisher review program" and that your products may be rejected or the amount kept in reserve etc. changed as deemed necessary by ClickBank at their sole discretion
- ✓ ill provide up-to-date email addresses and will respond within 24 hours to communication from ClickBank at any time.

- ✓ Not allowed to send or cause to be sent messages by electronic means for promotional purposes that

- ✓ Are sent to people who have opted out or requested to not receive such advertising

- ✓ It will not contain any false or misleading information including your contact or product representation attributes. Such messages will not have invalid message headers or „masked origins“ nor include mousetraps such as pop-ups or other annoyances

- ✓ All messages have a clear and functional way to „opt out“ of future correspondence and that such functionality will remain functional for at least 30 days from the date the message is sent

- ✓ Aware that ClickBank can temporarily or permanently in some cases seize all funds in your account should it be determined that you have been involved in:

- ✓ Illegal activity or violations of Federal and State regulations

- ✓ Disregarded ClickBank rules and policies

- ✓ Are involved with a lawsuit directed at ClickBank or its“ employees or have participated in legal threats, abusive language, harassment or other behavior deemed antisocial directed at the company or associated parties If needed to

secure payment and performance of any indebtedness you have incurred

- ✓ Aware that the contract is subject to modification at any time

SALES CONTRACT

To sell goods with ClickBank you need to have a "Publisher Account" set up, and bear in mind that all products sold by ClickBank must meet the following criteria:

1) They must be *digitally delivered* from web pages, downloadable files or via email
2) They must ship within 24 hours of purchase, immediately preferred
3) Shipped delivery can be offered *as a supplement* or a courtesy but must not be vital to the use or functionality of the product
4) There must be a valid technical support email address which is responded to within 24 hours of receiving an email, and not by an automated emailer
5) Products must have English support hosted on your own web site in a domain name you own (no free sites) and be fully compliant with US law including the FTC Advertising Rules and Disclosure Rules.

If you meet these criteria you need to have two web pages, both hosted on a web site you own or control under a domain name you own or that is registered to you, consisting of a:

Pitch Page

This page will describe and market the product or eBook to be purchased at ClickBank and will have the payment link which the customer can use to obtain the good or service. Items that need to be detailed on such a page include:

- Detailed description
- How it will be delivered and in what timeframe
- Details about the ClickBank payment link

Thank You Page

This is the page the customer sees after they pay with ClickBank and will only be seen once payment has been tendered and approved. It should include details such as:

- A thank you for buying your product
- Contact and technical support information
- A reminder that the charge will show up as "Clkbank*com" on any credit card or bank statement
- Requests for information for follow-up or registration purposes
- An „exit" link to return the customer to your primary page or away from the thank you page

ACCOUNTING POLICIES

ClickBank has pay periods that end right after 12:00 midnight Pacific Time on the first and sixteenth of each month, and chooses to pay by check only, said checks to be void 90 days after the date of issue and mailed within 15 days after the end of each pay period.

Any checks for amounts over five-thousand ($5,000.00) USD (United States Dollars) are sent at ClickBank"s expense by US Priority Mail and amounts over ten-thousand ($ 10,000.00 USD) are shipped overnight by FedEx when possible.

You are allowed to set a predetermined minimum for which you are willing to have a check cut, ranging from ten USD to ten-thousand in your preferences. The default setting is one-hundred USD. Once the minimum payable balance is reached and a payment date occurs the amount minus a $2.50 fee is issued and will be shipped as described above.

SALES

ClickBank obtains products from publishers at a 7.5% discount plus a $1 stocking fee, and can also collect EU VAT taxes if required.

If the sale is generated by an affiliate site then the wholesale price is split between the publisher and affiliate according to the percentage set by the publisher and credits are generated as appropriate at the moment of the sale.

Should a return occur due to a customer dispute the customer received a 100% refund and the payouts are debited back from the accounts and the publisher will also be charged $1 for returned online check sales but not for credit card refunds.

If a „charge back“ or revoked sale is caused by a customer“s bank there will charges as appropriate and should any product generate more then 1% charge backs in any 90-day period a $35 penalty will be assessed and the product may be delisted.

PAYMENTS

No delivery service is perfect, and sometimes deposits are not made before a check is expired or a check may even be stolen – all of which can result in payments that have been issued not being received. ClickBank handles this in a fairly standard manner: should you wish to cancel a check and have it reissued there is a $20 cancellation fee and said check will be cut on the next twice-monthly issuance date.

Requests received by the 10th of any month will be handled in the order they are received. Should a check grow „stale“ that is expire and need to be reissued marking it VOID and sending it to the Paycheck Department will allow a new check to be issued.

As required by US law ClickBank will withhold payments until sales made with five or more credit card numbers including at least one Visa and one MasterCard account have been made.

Moving Or Closing An Account

Should you ever wish to close your account any balance less then ten USD ($10) will be forfeited, or if you wish to transfer or move your account to another name or payee this can be accomplished with a signed authorization statement via certified mail and a fifty ($50) fee.

Accounts that have no earnings for an extended period may be deemed „dormant“ and a fee of $1 a pay period ($2 a month) or $10 a period ($20 a month) after 365 of dormancy may apply.

TAXES

It is recommended that you obtain an IRS issued Employer Identification Number (EIN) to use as your taxpayer ID number from the IRS site noted HERE. This will help simplify the 1099 reporting requirement and if you earn more then $600 you are required to have some form of Taxpayer ID affiliated with your account anyway, and your social security number is often considered too private to list.

SUMMING IT ALL UP

This details most of what ClickBank is about, how it“s contract works and payment methods are determined, who is responsible for which elements of the sale and advertisements etc. – now only you can know

if this particular affiliate is right for you and your business, but some key elements to consider include:

- Do you have product of your own to sell and if so what is it? ClickBank for instance is an excellent place to market eBooks, software or downloadable goods but they don"t handle physical products.

- How much exposure does your web site have and does your average viewer seem the type to purchase information and eBooks or software online? If so, linking to affiliate sales and eBooks from your site can be a good revenue generator with little to no risk by participating in ClickBank"s affiliate program.

- Is starting to sell your eBook, software etc. at a low cost or becoming a vendor site for others at *no* cost something that appeals to you? Selling some products such as eBooks can be as low as a $49.95 setup fee and fees of about 8% on each sale and they handle collections, refunds and paying of affiliates.

Whether you are a creator and writer of eBooks, software, video or music that needs a cheap and easy way to market your products or just a website owner seeking to link to various information to sell to your visitors and obtain a piece of the profit ClickBank is custom tailored to your needs.

If however you sell physical products or need a lot of marketing and advertising done for you then this venue may not be optimum for your considerations.

ClickBank Optimization

Not everyone has the know-how to create online scripts and secure credit card processing. That is one reason why companies like ClickBank have flourished and why they can be such a great resource to so many individuals – but a little knowledge and some careful application of the right types of feature sets can go a long way into making your online marketing and sales capabilities for your ClickBank product or affiliate links go further and do more to increasing your bottom line.

First and foremost ClickBank requires that you not list your product on any „free“ web sites, and that you own the domain name in use. This requires understanding a little about domains, how to register a domain name, how to best select and choose a name etc. so let“s go over a few of these details of online commerce to make certain you are currently set up for an optimal ClickBank experience, and if not how to prepare your site correctly.

ONLINE COMMERCE

Online commerce or „ecommerce“ as it is often referred to, is the process of accepting payment for goods and / or services sold across the World Wide Web, or Internet. In many cases, as with ClickBank or other affiliate sales the goods are downloadable products in the form of information or software, but ecommerce refers to any sale even of physical goods that are shipped from a location or locations when ordered online.

There are many aspects to ecommerce but the most important success or failure associated with online businesses is the look and „feel of the web sites and associated pages related to the business in question.

Having extravagant and showy features while often popular and considered „cool“ by many web page designers has proven not to be of much benefit to increasing customer sales and in fact polls have shown most customers prefer a non-showy but quick and easily navigated site over the more elaborate displays, especially on sites they visit a lot.

Having a quick-loading and easy to work-through site is more important then having one that impresses when you are trying to sell something.

Of course if you are *selling* flash media objects and custom design then examples and flashy entries may be just the thing – as with all „rules“ there are exceptions and you need to tailor your site to the types of customers you have and their level of knowledge and understanding.

In any case the first step in creating a web site once you understand the general layout and market segment you wish to get into is identifying and obtaining a domain name.

DOMAIN NAMES

What most people „think“ of as the web site name is actually a „friendly URL“ or friendly Universal Resource Location tag that is used to look up the actual web URL page on various lookup tables on internet servers and directs to the site defined in that lookup table.

For instance, a listing for the friendly Internet Marketinf URL of " http://www.JeremyBurns.com might actually show to be directed to a specific sub page on a server at an IP address of 216.19.212.714 you can also see if a name is registered (or „owned“) and if with which company it was registered by using online tools such as http://www.whois.net/ or which can also show you variants on the domain name that may still be available to be registered as well as contact information for the listed owner should you wish to attempt to buy a specific domain name from them.

IDENTIFYING THE NAME

Domain names have value, for instance the ".com" extension, while by far not the only extension out there now was the first and is still the most widely recognized method of web page friendly URL“s and as such is more desirable then a ".biz" or ".net" alias would be, so buying

a site like "Goldwing-world.com" to sell products tailored to Honda Goldwing motorcycles vs. obtaining the nearby site of Goldwing-world.net or .biz might be worth several thousands of dollars – especially if the existing site has been there for years and is heavily seeded throughout search engines already. The important thing is to identify and know a name that is:

Easy to remember and spell

Can be given over the phone and written down correctly every time

Relevant

Available

For instance if you are targeting Honda Goldwing motorcycles a site called "scooter.com" while related doesn"t tell the searcher that you are specific to or involved with Goldwings in any way, and may in fact make them think of handicap transports or two-wheeled toys: motorcycles.com on the other hand would be closer but is perhaps too broad for such a targeted market segment.

Catchy derivative like "WideBikes.com" or "TwoWheeledCaddy.com" might work but also risk offending some … taking the time to identify or buy a good domain name is vital.

One option is you are stuck on generating a good name is to use a service such as www.nameboy.com which allows you to enter keywords and it will generate domain name suggestions based on those or rhyming words.

REGISTER IT WHERE?

There are as many domain registrars out there as you can shake a stick at, and each has their good merits but the one of the older registrars out there is www.register.com however they tend to be pretty overpriced.

Your mileage may vary, and a good resource to identify who to go with is the www.internic.net – the site that defines and oversees all domain name registrations. The following are a few other „big names" in the industry follow for your consideration:

www.DomainAbbey.com One Of The Best And Cheapest Domain Resellers on the Internet.

www.Register.com

www.Networksolutions.com

HOSTING

The next thing you need is a place to create and store, or „host" your actual bits so they can be accessed from the Internet. It is possible and in some cases where very private information or large databases are going to be stored to have your own servers and pay to configure and maintain an internet connection yourself desirable – but most often people pay others to host and backup their sites in exchange for a fee.

The fees you are charged depend a lot upon the amount of disk space you use, and the amount of „bandwidth“ or traffic to and from your site that occurs.

If you are selling or hosting large files to be downloaded or uploaded this cost can be substantial, so sometimes cheaper alternatives such as http://www.gowebserver.com that only charge a flat rate based on size of files stored is a better way to go, even with the lesser customer service and capabilities that may be available.

UNDERSTANDING HTML

Most of the tools ClickBank (and many other affiliates) provide require at least a basic understanding of how html and xml and the TCP/IP system works, so for the few who only know how to use the „front end“ tools like FrontPage to create a website and have no clue what is going on under the hood let“s spend a few moments discussing the basic concepts to make certain you can implement the tools and suggestions that they make to secure and update your site(s).

First we should define a few terms, including:

TCP/IP: This is the „language“ that the internet or „world wide web“ uses to communicate and is fully known as the Transport Control Protocol / Internet Protocol but is often called the TCP/IP Protocol, which you can see is actually a little redundant!

Href: Actually viewed as <a href="linkdata"></a href> this refers to a hyperlink reference to another URL or resource.

HTML: This is another „language“ just like English or French that is used by web pages and the TCP/IP protocol to define certain actions to be taken by browsers. For instance the HTML language to display **THIS** would look similar to the following:

<B>THIS</B>

In this case the keyword for bold (<B>) is used … fans of WordPerfect who understand „reveal codes“ will find HTML a familiar concept as formatting and beginning and end points are turned „on“ and „off“ just as with that once highly popular word-processing package.

The list of keywords, how they are to be used and what all actions browsers are supposed to take when they encounter them is handled by the W3 (world wide web) Consortium who can be found online along with a vast array of tools and assistance at http://www.w3.org/

Img Src: This is the „image“ or logo equivalent of an a-href URL, and points to a picture or image location to be loaded in conjunction with a href or just displayed at this location on the page.

XML: This is a „later version“ of html called the „extensible mark-up language“ which allows for some rather broad and dynamic interpretations of underlying data and is useful in features such as RSS

feeds and displaying data on various sites in a variety of ways without having to completely restructure the code itself.

For most of us the html or Xml code is just the underlying bits that tell our browsers how to display and handle the text and images that we want our viewers to interact with.

And in most cases that is enough – but since many code „snippets“ are provided by vendors such as ClickBank to accomplish tracking or certain actions the one thing you need to understand and know is how to „view“ your html code, and where to insert the code they provide you to accomplish the goal(s) desired.

Knowing that all „opening“ tags such as the bold command <B> have a corresponding „end“ command such as </B> is the first step in achieving this goal.

Another vital aspect of understanding html and web pages is knowing that just as the code or „language“ has start and end points so do certain „areas“ of the web page itself.

For instance every web page will have a „header“ which contains among other things the „doctype“ which defines the specific w3 encoding the html subscribes to, and details about the page including keywords and scripts to run when the page loads such as background images, sounds etc.

Img src or „image resource“ links just like hrefs will normally be looked for in the existing folder first, but a „full resource“ to a specific location can be supplied if necessary as is done in the sample code below, assuming the file is on the local hard drive in the „localimages“ folder and is named lgo_blue.gif ... In this instance a header sample code showing a simple department name and an image would be displayed:

```
<center>
<table>
<tr>
<td align="left" valign="center" width="60%">
<font size="4" color="000099"><em><b>Department Name</b></em></font>
</td>
<td align="right" valign="top" width="40%"> <img src="/localimages/logo_blue.gif" alt = "Image Missing?">
</td>
</tr>
</table>
</center>
```

If the image shown below was „logo_blue.gif” then the page that this code would display in a browser would look similar to the following or if the image couldn“t be found the text “Image Missing?” would be displayed due to the „alt“ keyword in the img src code:

Department Name

The amount of capabilities that html and today“s browsers provide can be quite overwhelming, but understanding these basics and remembering to KEEP A BACKUP of your site PRIOR to any edits you make and thoroughly test will allow even a novice to ramp up fairly quickly.

CLICKBANK PUBLISHER TOOLS

ClickBank itself offers quite a bit of information and tools to help publishers and affiliates alike in selling and managing their stats and calculating their earnings.

As mentioned above many of these tools are code snippets to be put into your page so a basic understanding of how your editor works and how to view the underlying code is required, as well as at least a quick summary of HTML itself to ensure you place your data into the correct spots.

A few of the more common suggestions and tools required to really optimize your site for ClickBank include:

PAYMENT LINKS

Your “payment link” is a URL reference which informs ClickBank of the target and publisher so you can get credited with the sale. It will be

formatted like all „hyperlink references“ or „href“ links similar to the following:

CLICK TO PURCHASE

In the actual link the publisher and item will be replaced with the ClickBank account nickname and item number you wish to sell, and the display test of “Click to purchase” should reflect any verbiage you wish to display to inform them of what they are buying.

AFFILIATE LEVERAGING

This refers to the JMAP (join my affiliate program) where you create links offering commissions of anywhere from 33% to 75$ of the sale of your online product to an affiliate who lists the product on their site for sale.

In this case the code snippet (below) needs to go on the affiliate“s page and to encourage them to join and become associated ClickBank allows them to register for free. Currently over 100,000 affiliates are registered with ClickBank … the code sample again has to be edited to replace Publisher and “CLICK HERE” but will look similar to the following:

CLICK HERE

NOTE: the „jmap“ is what causes the link to open in a new window and is required for proper functionality

Some additional code and tips that you should consider include cloaking your payment link so others can“t find your customer Publisher ID and perhaps spoof your account which can be accomplished with code similar to that listed below (Just remember the Publisher and Item values need to be changed to your values):

```
<html>    <head>    <title>Loading page...</title>
<meta http-equiv="refresh"
content="2;URL=http://ITEM.PUBLISHER.pay.ClickBank.
net">

<script>
url='http://ITEM.PUBLISHER.pay.ClickBank.net';
if(document.images) { top.location.replace(url);
} else { top.location.href=url; }
</script>

</head> <body>Loading <a
href=http://ITEM.PUBLISHER.pay.ClickBank.net>page</
a>... </body> </html>
```

You may also want to prevent frames or pop-under windows which can cause unexpected issues with many browsers, and this can be accomplished by the following html code sample script:

```
<head>

    <script> if(self!=top) { url=self.location.href;
    if(document.images) { top.location.replace(url);
    } else { top.location.href=url; } }
    else { self.focus(); }    </script>
    </head>
```

Once you get the hang of ClickBank"s unique selling methods and ramp up on basic html editing the sky is the limit for your marketing capabilities.

Adding logos, images and exciting testimonials as to the success of your eBooks and data don"t have to be intimidating, and even if you find these capabilities are beyond your skills hiring assistance from vendors at sites like www.ifreelance.com to do the actual edits for you can be inexpensive and easy ways to enter the exciting world of ecommerce with very little investment. And after all – your web site is already there right? It might as well be earning you a living!

Identifying Your Niche

We"ve all been there at some time or another, whether you have just joined a new club, become the latest member of a cheerleading squad or have begun attending a new church we all know that one of the first things we have to do whenever we enter a new endeavor is find out just exactly where we fit into the scheme of things. We have a built-in

advantage in personal cases however, because without polling or asking others we know what interests us and what we enjoy.

When it comes to interactions where we know what attributes we are looking for finding your niche is as simple as looking around and seeing what interests us and then talking to people who are accomplishing those goals until we realize either that we „fit“ or not based on those interactions … but when it comes to business and ecommerce how do you see what is out there to start with, and where are the people with whom to converse to know whether or not you want to do what they are doing?

More importantly since in all likelihood they will see you as a competitor what are the odds they would want to be of assistance to you anyway? These are the challenges we will attempt to address in this section.

In normal marketing realms thousands of dollars are spent to identify what works and doesn“t work, what the public focus and expectations for a particular niche are and how best to present information and images to the public to gather their support and interest. This is called “Advertising and marketing” and has long been the lifeblood of larger businesses and corporations, but has begun to trickle down to the mom and pop shops in recent years as well.

The primary goal behind all the money, training and intelligence that goes into this field of research is simply to find out and document what the public thinks about certain things, what methods of presenting to

them are successful and which ones are not, and how best to spend advertising dollars and efforts to gain the largest return.

Identifying your niche or where you and your web site fit into the world is not necessarily an expensive or difficult proposition however, and doesn“t require a lot of money or time. It can actually be quite simple, at least to obtain the limited amount of information you need to properly market affiliate goods – and that is going to be the focus of this section.

EVALUATE YOUR SITE

Every web site has a focus, a reason to exist and attracts visitors who are interested in or about that focus. Knowing exactly what the focus of your site truly is and why people visit is important to knowing what types of goods and services you can accurately market on that site.

For instance if your site has a “Lord of the Rings” focus the type of visitors who come to your site are obviously interested in the LOTR trilogy, but also most likely are into all things fantasy, dragons etc. – perhaps even other aspects of the occult or horror and science fiction … but most likely *not* fascinated or interested in talk shows or Britney Spears music lyrics.

Trying to sell eBooks on music on a site without the correct focus would be not only ineffectual but could even drive away visitors who might feel it takes away from the feel of the site.

This is a common mistake many web site owners make – they can"t see that the underlying reason for the success of their site is the annoying arguments that constantly go on in the discussion pages, or that several active members have a huge following who come back time and again just to see what they are saying now – not properly identifying the real keys to their success they fail to promote and maintain them and over time lose the value from the site … often without ever understanding what changed.

It"s not always easy to identify what it is about your site that is adding value, sometimes it is clear, but often what is really bringing about excitement and driving visitors is not what you think. Perhaps the graphics and exciting stories you are so proud of are what excites and delights visitors but maybe what really is driving their excitement is the online discussions or chance to hook up with other like-minded members.

Perhaps your „for sale" section is known as *the* place to go for a particular good or service. Or maybe even they are not sure why they like to visit and can only say they think he site is „cool" … in any of these cases you can see how it is possible if you are not aware of what is key to your success that it is all too possible to make changes that can lose the value, and even more importantly when it comes to selling and marketing to identify the wrong products to offer.

IDENTIFICATION TECHNIQUES

The simplest and most straight-forward approach to finding out what it is about your site that visitors like is to ask. Either through online forms or scripts or by asking visitors to „sign up“ to get added value and access and then polling them directly, but this is a lot easier to say then it is to actually implement.

Many web site owners don“t have the expertise to set up restricted access areas, member login codes or active scripts and unless they know true value is going to be had many visitors are less likely to subscribe or interact with such sites anyway – these leaves the „mailing list“ approach.

If you have a simple email link requesting contact information “for those who are fans of the site” or who may wish to participate in improving it you can start to get a few samples of users from your site – more importantly you are going to be getting feedback from those individuals who care enough to become involved!

Maintaining an up-to-date email list and not wasting their time with unnecessary traffic is a major value to a web site owner. It allows you to conduct polls regarding current site features, interests and trends etc. that otherwise you could not obtain without paying a research or marketing firm. The types of questions you might want to ask include:

Why do you visit mywebpage.com?

What is the most useful feature on the site?

If you could change two things what would they be?

Do you like the layout and look of the site

If not are there other sites you feel are doing a better job, if so which ones?

Obtaining this type of information obviously will allow you to understand what the underlying focus and reasons for success are to make certain any changes you make to the site won“t either lose the focus or detract from the inherent usability.

There are also many tools and software methods you can use to track who is accessing your page, from where and what page(s) or areas they visit. Having these tools and reviewing that data on a regular basis is a vital key to any successful web site optimization and we will go over some of those specifics in more detail later.

For now let“s assume you have polled your members, reviewed which of your sites“ features are the most popular and understand the types of goods they should be interested in. The next step is to sign up with an affiliate who can provide you marketable product that will be of interest to your members.

JOINING AN AFFILIATE

Anyone can become an affiliate member of one affiliate broker or another – in most cases it is as simple as signing up by filling out a few forms about yourself and your web site, then adding a little snippet of supplied code to your web site(s) … and most such business arrangements are free of charge (up front at least) for the web site owner or affiliate program member.

So why not just join them all? THAT is the proverbial „killing of the golden goose“ … to be a successful affiliate you need to identify several aspects of what it is about you and your site that is marketable, and then find affiliates and products that people who enjoy *your* site would be willing to pay for.

Otherwise all you are doing is annoying your web visitors and wasting both you and the affiliate brokers time and resources.

This is why step one needs to be finding out what the underlying value your site offers is, and to which market segment or niche it appeals. Once you know this the type of affiliates which are a best fit for you and your site become more obvious.

Unless you have a very high-volume site with lots of income potential it is normally best to avoid „fee-based“ affiliate programs – after all, you are wanting to *make* money here not give it away and if they are charging fees odds are that not everyone who signs up is making money. As such they have set up their fee-based system to help cover the costs associated with maintaining their directory.

This is not unreasonable in some cases, but if you are a low-volume web site owner looking to make a few dollars you need to have an affiliate that is going to provide enough marketable products to work for you without a lot of effort and expense if you are really going to see any value.

THE SIGNUP PROCESS

Most affiliates are very simple to sign up for – you fill out a few online forms and agreements and you“re in. A few require that they review your website to make certain that *you* are a good fit for them – but in either case the type of information you can expect to be asked for includes:

1) Your name and contact information
2) Details about your web site and viewership
3) Acceptance of any agreements and contracts
4) Specifics on how you wish to be paid / profile settings

IS CLICKBANK RIGHT FOR YOU?

One of the great things about ClickBank is that they market a great many different eBooks and online products, so they have something of value for almost any web site – this doesn“t mean that they should be your *only* affiliate network or that they are perfect for your site though. If your site caters to people who hate to read and only tolerate these „new fangled machines“ to gain access to your web site to purchase model parts for instance they are not likely to be interested in buying online books – not even those specifically targeted to miniatures or making dioramas.

Once you identify that selling the types of goods and services that ClickBank offers is right for you and your site the next step is identifying specific items to offer on your page. Using the type of

customer base you have identified you can begin searching the ClickBank database to find eBooks and services that your members would appreciate.

THE RIGHT FIT

Once the right fit is found and products are put in place that matches your area of focus you can further adjust your offerings depending on how well the current ones do. We also will go over in more detail later how best to set up and encourage sales with your existing niche offerings, but the primary focus should always be "how well do my offerings meet the needs and interests of the people who visit my web page" … if you aren"t properly focused you won"t be as successful as you could be regardless of what it is you are offering or how much profit you are obtaining for it.

Methods of tracking how well your efforts are going will be discussed in upcoming sections, but the easiest way to know if what you are doing is the right fit is simply seeing whether or not the products and services you are offering are selling and whether or not having them offered on your page has had any detrimental effect on web traffic.

If these two success factors are there then you are at least partially on track – if not then the results you are seeing may indicate either a poor marketing scheme or that you have not adequately tailored your offerings to your clientele.

If you are not seeing any negative impacts or statements from web site visitors but still have not been seeing the sales you would expect the odds are you have the proper niche but are just not using the right marketing and methods of demonstrating the value of your offerings. If however you get even one complaint you can be assured a large percentage of visitors are annoyed and simply are not speaking up, and you are most likely not providing the proper combinations of offerings for the niche your site represents.

Careful consideration of factors like these, feedback you receive from customers and overall web site traffic can help you further optimize your site as well, which we will go over in more detail later – but should primarily be used to determine if you have indeed made the correct choices in marketing our niche.

Marketing Basics

Throughout this eBook we“ve discussed some of the concepts of marketing and advertising – and for a good reason. Marketing is the single most important factor of any product bar none – having the best product on earth for sale even at a great price is useless if the people who should be buying it either don“t want or don“t see the need for the product.

Imagine trying to sell electricity to people who live in an environment with perpetual light if the only way you present it is as a way to light bulbs to create ambient light.

Not very good marketing is it? Is the electricity not valuable to people who may desperately need air conditioning, radio and refrigeration or is it just that they are missing that value because all they see presented is something of no actual value to them?

In a similar manner trying to sell eBooks about avoiding speeding tickets on a web site tailored to retired persons makes no sense … a better focus group for such an eBook would be NASCAR fans or street racers, and even they might respond better to eBooks on optimizing performance for specific vehicles. This is what we are referring to when we discuss targeting a market.

In regular „bricks and mortar“ businesses location is key, but in the world of the Internet ALL sites have the same capability for being

visible and are all equally accessible so location is not the primary concern: focus and content value are key, and as mentioned in the previous section identifying the niche your sites content fulfils is key to identifying how and what to market to your web site visitors.

Being visible online is as simple as editing your pages correctly and applying to the right sites for search engines and link exchanges – but once you have the „location“ just as with a regular business trying to sell products that are not understood or appreciated is going to result in a failure regardless of the quality of the vendor or product in question.

SCHEMES THAT WORK

With online marketing the best methods, especially for products like those featured on ClickBank are the ones“ that tie into the existing content and attract those who might be interested in learning additional information in an entertaining and visually exciting manner.

For instance, if you are reading a site about science fiction writing that has a focus on how to sell and market your own short stories having a block of text near one of your success stories asking “want to learn the secrets of my success?” that takes you to a visually stimulating web page detailing all the great reasons to buy an eBook detailing how to become a published author is going to be much more successful then hyper linking a text that says “how I sold my stories” even if it goes to the same exciting page. Even more likely to catch attention but possibly at the risk of annoying your viewers is placing logos or color

advertisements on the page. Understanding what your web site visitors like about your site and use it for will help you know which of these approaches will work best.

Perhaps the most important aspect of any marketing scheme however is having the traffic on your site to ensure your efforts are reaching people at all. This means getting your web site onto search engines, optimizing the pages and headers to enable successful search results, and then supplying value that will keep people coming back.

Even the greatest „history“ site for Honda motorcycles on earth is not going to be a constant draw for the same users, no matter how great the content or how often you update it – but add a section where they can order used and „old stock“ parts and you may find the same users coming back again and again.

OPTIMIZING SITES FOR SEARCH

There are lots of detailed and expensive ways to get your site „high up“ on search results pages, including some easy tips like using the "Description META" field in title pages, using Headings like H1, H2, and H2 levels on keywords near the „top“ of the pages and submitting your page carefully to major search engines; however when it comes to marketing *what you have* there are always ways to present the good aspects of your site to best advantage.

THE LOOK OF SUCCESS

A web site“s look is vital to marketing success – when you are making a site to wow others or just for fun you can do anything you want, exciting animations, unique and different approaches and odd visual images or menus can even be fun to a one-time visitor, but if you are going to make a go of a business your site needs to be clean, crisp, functional and neat in appearance. There are many suggestions that indicate light colored pages and simple menus work best, but again this may or may not be true for the segment you are approaching.

For almost all people however the ability to quickly and easily move through a site without confusion or long delays is vital to a pleasant experience. A few keys that many web site developers don“t think about that can help with this as well as save money and space include keeping pictures just large enough to display in their onscreen size at an adequate rate, finding ways to store content efficiently and removing unused or unnecessary items like background music and videos which may slow down performance and delay page loads.

PICTURE BASICS

There is a need to understand a few elements of the images used on your web page for marketing to make sure they download quickly, look good and do the job. First and foremost why is it important to know the „full size“ of a displayed image and carefully tailor the DPI and image size stored on the server to *just meet* that need? The reason is download speed – a visitor to a web site won“t wait around forever for an image to download, but at the same time if the images are *too* small they may be blurry or of inadequate quality to be of use.

One of the most confusing aspects of „image size“ to most web site owners is that the DPI and „actual“ image size bears little importance to the *file* size that is stored on and downloaded from the web site. When an image is created with most software packages the size is very large (as much as 20x30 inches) at a DPI or „dots per inch“ setting level of anywhere from 20 to 200 DPI – the amount of information *stored* is calculated by the DPI and the area just as the amount of paint to cover a wall requires both the area (physical size) and depth or coats of paint (DPI) to use a common analogy.

With computers most screens default to 72 DPI regardless of size so this is a good starting point. If you design your web page for an image to „fill“ the screen you can calculate the largest likely screen size (20”) so you should always calculate using the known DPI setting and the average or at most largest size image you need to be perfect to create the image quality setting that will meet your needs.

The other consideration is how that data *is* stored and interpreted – for this you need to understand the two most used image types on the World Wide Web: JPG and GIF. Let“s go over a few facts about those before we continue:

- **JPG:** This is also called JPEG at times, and is short for the “Joint Photographic experts Group” file format. It is the most commonly used and best compressed version but is “lossy” which means that every time the file is *saved* the compression algorithms will cause the image to degrade or become less crisp

and clear. This means you should keep your original images on hand if you are going to be constantly editing the image and save to the JPG format only to use on the page.

- **GIF:** This stands for the "Graphics Interchange Format" which is lossless, but supports only 256 colors unlike the 16-million colors JPG and other formats can support. In cases where a logo or an image with only a few colors (such as greyscale, black and white, line drawings etc.) is used this is an excellent option.

  There are also „animated gifs" which can be used in which a series of GIF images are combined into a single file and looped creating a simple animation without any code.

The size of the image itself is set in the program creating or editing it and can be any size from 1 KB to several MB – and no matter what the final size and DPI to be displayed is going to be the entire file has to be downloaded by the browser to be displayed and in fact sometimes may display with even less quality then a smaller image that is not having to be modified to be displayed by the browser.

Ideally you will set your actual „file size" in whatever graphics editing package you are using to be set to 72 DPI and the largest physical size to be displayed on any browser. Using a GIF with lower colors and a JPG so the file to be downloaded will be smaller due to the compression for other high-color images will further optimize the image performance. When creating the JPG or GIF image some important things to bear in mind is that the order and way you set color depth and „resolution" (the DPI and image size) is important too

– for instance having higher colors at a larger size you should FIRST resize (set the size and DPI) and then reduce the colors otherwise you will risk getting a „jaggy“ image.

When resizing always use the same „aspect“ ratio as the original too and then crop if necessary to make changes to the orientation or shape of the image and remember to KEEP ALL ORIGINALS and save to the GIF and JPG image format only to upload to your site.

The safest way to obtain images is to take your own pictures, although even then be aware some copyright aspects can come to bear – once you take, edit and crop the image in a „high resolution“ file format like TIFF or WMF you can export or save a copy to the JPG or GIF image to use on the site, in addition it is a good idea to keep the image prior to *any* edits permanently and label it in some way to help make it clear that is the archive copy.

IMAGE TIPS

We“ve mentioned the possibility of animated GIF images for effect already, and that can be a very useful and powerful tool – but there is also a „layered“ JPG technique most web page development software can apply which allows JPG images to be displayed „in low resolution bands“ *while* they are still being downloaded to allow web pages to become viewable sooner. Using this technique when a higher-resolution large image *has* to be used is a good idea but otherwise optimizing the images to be small and download quickly is the best approach. Taking time to learn a specific program like Adobe

PhotoShop or Corel PhotoPaint and researching tips and suggestions from user groups can often help.

WHAT TO SHOW

The types of images you show is also important – first and foremost you are not legally allowed to use images you „found“ online or modified from other sites or scanned in without specific written permission.

Also many public-domain images or purchased clipart has restrictions about use with „for profit“ sites so you need to understand the basics of copyright and what you can and can“t use first. Assuming this is understood the marketing aspects of images you show on your pages are pretty simple. Images need to:

- Be of relevance and interest
- Have enough detail to be of use, but small enough to download quickly

BRINGING IT ALL TOGETHER

With the right file types sized correctly at the right resolutions and an understanding of what images you can legally use and which will bring value to your site you are now ready to lay out your page. Many software packages restrict to one degree or another how and where you can place images, normally the choices provided are sufficient and some packages even allow you to use „thumbnails“ which are smaller

placeholders for large images that can sometimes work well for inline image links.

Many website owners seem to think that the more images the better, but in reality images should be used to illustrate key points from the page text or descriptions and should be placed close to the related areas.

An optimally laid out site will be visually exciting and easy to read, will have content that makes the viewer want to read it and enough useful information within the pages to provide value when they do so. Failure to meet these aspects of marketing will result in less then optimal results from your site.

Tracking Expenses Versus Revenue

The goal of any business is to make money, and with your involvement into affiliates like ClickBank you are taking the steps to turn your website from just a hobby or informational site to a money-making effort. As such you will need an accounting method and procedures to use to keep track of any income and expenditures you have to ensure you are really making money and not simply redirecting income back into the site.

This is an often overlooked aspect of home-based businesses that really can make or break you, after all it doesn“t do you much good to earn an extra five hundred a month if it costs you that plus in taxes or maintenance fees or additional web site expenses and it is often easy to overlook hidden costs or the value of your own time for some, resulting in at best a „wash“ when it comes to real value. Keeping accounts and knowing what to look for is the way to avoid this.

ACCOUNTING BASICS

On its most basic level tracking all income and all expenses based on an enterprise is pretty simple: you have a spreadsheet or table with “in” and “out” marked and just put down into each category for a specific period of time the valuation you see in each. But in the real world there are often costs that are not so easily quantifiable – for instance if you find yourself having to spend thirty to forty hours a week promoting your site or doing maintenance, watching chat rooms

etc. then even *if* that is time you would spend otherwise it should be considered an expense since you could be spending that time on a job earning at least minimum wage.

And increased bandwidth across a website often results in additional expenses which are above and beyond the regular rates you would be paying anyway, and need to be considered as a debit against any income generated by that increase in traffic.

Let"s go ahead and start with the basics and once a good groundwork is set we can address some ClickBank specific tools and techniques available to further enhance whatever system you choose to use:

KNOW YOUR BREAK-EVEN POINT

There is a term called the „break even" point which is the point at which the costs associated with owning the business and supplying the man hours and resources to sell the products as well as the cost for goods, shipping etc. are all countered by the profits achieved from sales.

Surprisingly most people have no *idea* of what their break-even point really is. In fact many people work from eight to ten hours a day at minimum wage jobs without calculating the cost in day-care and gas and clothing requirements and wonder why it is they never seem to „get ahead" – they *too* need to understand the concept of a „break even" point for their job. Everything has a break even point, and when

it comes to a ClickBank Affiliate website the costs of editing and maintaining the page, keeping the page up, advertising and marketing (web site engine submissions etc.) and time spent needs to be calculated and an average monthly income necessary to achieve the break even point determined.

This then would become your minimum income goal from your site, and any income above this level would be considered profit.

For most people their time on a „non job“ effort such as this is not really considered but it should be – your salary is *not* profit: it is expenditure necessary to the end result.

There are many tools and features of accounting packages to help calculate this but understanding the basic concept of what to track and that profit means any income AFTER break-even is vital regardless of what tools you use.

ACCOUNTING STRATEGIES

The ways of accounting for a small business vary depending on what you are selling or the type of business you run, but for most „brick and mortar“ businesses a valid accounting strategy would include the following:

An accounts receivable and account payable feature

Some form of Order entry and tracking

Inventory features

Expense and cost accounting features

Payroll

Tools for tracking fixed assets

TERMS AND CONCEPTS

The following terms are often used in accounting and bookkeeping and learning them will put you a long way to understanding what is involved or at least in intelligently researching a packages capabilities:

- **Debits & credits**

  Debits are any expenditure or cost – it doesn"t necessarily mean you are out funds, just value. For instance if you have depreciation of a resource (say a storage facility) that „cost" even though already paid and otherwise wasted can now be seen as a debit against your income generated by those same goods.

- **Assets & Liabilities**

  The items that are tracked on a balance sheet are what are referred to as the „assets" and „liabilities" – for each are affected by a change. For instance a change to your debit would increase your assets and vice versus. Assets may include computers, your car or website etc. while liabilities would include payment of debt or web hosting fees.

- **Owners Equity**

  This refers to the difference seen between assets and liabilities, and tracks the available „net worth" of the business.

- **Income & Expenses**

The physical tracking or bookkeeping of where income is coming from and where payments and costs are going to.

SMALL BUSINESS BASICS

The following are a few of the various aspects of accounting that you in theory should know and understand to run a small business. In reality of course only an accountant will be an expert on all of these, but knowledge is power and knowing at least the definition of the terms in question will help you understand what level of training you may wish to pursue and what aspects of your business you may wish to outsource to professionals:

BUSINESS PLAN

You need to create and maintain a business plan which details facts like your „break even“ point, expenditures and ways you plan to grow the business over a specific period of time. This is a dynamic plan that changes as your business and results change

BOOKKEEPING

This term is what most refer to as accounting, and refers to the actual keeping of accurate financial records and details necessary for business projections, tax estimates etc.

CASH-FLOW PROJECTION

More of an art then science this is your „best guess“ based on historical trends you“ve kept in your accounting and bookkeeping of what past costs and income have been as to what you expect to see coming in during an upcoming period of time. The aspects are expected income minus expenses equals the projected cash-flow.

MARKETING INCOME RATIO

You need a way to track how much of your income is directly related to the expenses you have dedicated to marketing such as advertisements etc. to know where your growth is coming from and where to invest going forward.

MANAGE YOUR MONEY

Understanding when a loan to grow capabilities makes sense, how to reinvest or spend profits to help grow future income and how to handle any payroll that may become necessary such as for consultants or website designers is an important aspect of any small business, even an affiliate website.

ACCOUNTING SOFTWARE

The easiest way to get started in tracking your business and income is to buy software already designed to accomplish this goal, but what

type of software is right for you and what about the expertise needed to run it?

For most businesses an entry-level accounting package designed for small to medium level businesses will work well and requires little to no education beyond the help files and manuals, but it is a good idea to invest in and „take a test ride“ with a few packages prior to setting up your actual accounts.

Using user groups and word of mouth for suggestions is also a good idea to see which packages are working for your peers. Some suggestions that are commonly offered by many include:

1) Simply Accounting

A reasonably good and full featured package that also has a payroll option in case you find your income and business needs growing. Supporting many internet and e-commerce features already it is easy to use and should more then meet an affiliate business need.

2) **MYOB Plus**

This is a double-entry system designed for small businesses and includes over a hundred report templates. It includes a time billing module which is ideal for service oriented business and can be useful for tracking costs and labor for affiliate support, and also integrates with Microsoft Word and Excel.

3) **Intuit QuickBooks**

This package used to be despaired by many in the professional

accounting industry but has come so far so fast that it is now used in large part by many of the same professional who used to disdain it.

With many useful features including vehicle mileage tracker and cash flow projection in the professional versions this is an affordable and easy to use solution ideal for small to middle-sized businesses and rapidly becoming an industry standard.

4) **Peachtree Complete**

A professional package that includes over 125 built-in reports, Peachtree is capable of inventory, time billing and job costing but may be a bit much if a ClickBank affiliate site is your only income potential.

5) **AccountEdge**

One of the few good options for the Macintosh platform, taking full advantage of the Mac OS and supplying many of the same features of the PC-based MYOB program including access to Microsoft Word and Excel.

CLICKBANK SPECIFIC

Hopefully the aforementioned data will get you started into the wonderful world of accounting and bookkeeping although most likely it will just drive you to consult a bookkeeper and understand the reason for their fees if you are like me! The important things to understand and manage however is to *have* a system in place and to track all related income and expenses so that bookkeepers and accountants are able to assist you when the time comes.

With ClickBank affiliate income there are quite a few tools and online features they offer which help with this, and a list and basic description of some of these capabilities follow:

TOOLS FOR CHECKING SALES

- **Sale Notification**

  When a product sells, an automated email with a summary of the order is sent and a daily sales statistic is added to a spreadsheet available for you to download.

- **Purchase Confirmation**

  Customers receive unique receipts containing eight letters and / or digits which you can use to verify that a sale was made to a particular customer and that they did indeed pay.

- **Customer Confirmation**

  The online sales statistics track the customer data, which is a valuable resource for you as a business and to aid you in avoiding online fraud or chargeback“s.

SMALL BUSINESS ACCOUNTING TIPS

No matter how much you learn or who you hire there are always a few of the same “frequently asked questions” that all small business users ask going into any small business.

The following Q&A of some of those most commonly asked issues will help you focus on getting started, and the link of resources will provide additional training resources for you to read at your leisure.

CHOOSING ACCOUNTING SOFTWARE

NEVER buy something just because it was recommended – evaluate what features you need for your business, and whenever possible see if you can get a trial version or download to „test“ to make sure it works for you and to see if you can configure it and understand the features it has to offer.

Word of mouth is a great place to start but every package has features that may or may not be useful to you – for instance QuickBooks lacks an inventory function – so if you maintain physical products and need to track them it may not work well for you.

HIRE AN ACCOUNTANT OR DO IT YOURSELF?

If you can afford an accountant you should have one – but in reality most of us, especially those just getting started in affiliate sales even though we realize how complicated bookkeeping and tracking our income and expenses might be simply can“t justify the expense. My suggestion is to learn enough to handle it yourself until your „break even“ point is reached and then begin with a review of what you have done so far on a consulting basis, hiring an accountant or bookkeeper full-time only after their expenses are included in the break-even point and income justifies it.

SHOULD I INCORPORATE?

Normally not – the reason most businesses do is for liability and tax purposes but having a LLC or INC means you pretty much have to have an accountant and / or bookkeeper as well as additional costs and overhead which are not typically justified for affiliate sites.

Handling Fraud

First you need to be aware that a certain percentage of charge-backs and fraud *does* occur and you need to include those costs in your break-even point and cash flow projections. This is one of the „hidden“ costs that many people fail to count on and which can come back to bite you.

The easiest way to avoid getting stung is to take full advantage of all of ClickBank“s tools and basic accounting principles to make certain a person really is who they say they are and are available to contact.

Things to be wary of is phone numbers that are not listed or verifiable as being at a set address, people who only want to give you P.O.
Boxes or cell phone numbers and „free“ email aliases.

ARE THERE RESOURCES TO HELP ME GET STARTED?

There are MANY good resources available to the new small business owner, and a partial list is included below:

Small Office Success: www.smallofficesuccess.com
BizTalk: www.biztalk.com

Quicken.com: www.quicken.com

Small Business Administration: www.sba.gov

Increasing Income Potential

We all want to be rich. Not just rich really, but filthy falling down so much money even Bill Gates feels the need to ask us for some rich.

It“s the new American dream – even more we would all *like* to have that insane and unaccountable amount of income just given to us without any work on our part. Sadly this is not the way it works though, not even for the lucky few who win a lottery or hit the elusive jackpot in Las Vegas.

To make money takes two factors: Start up capital, and TIME. How much money you make depends on what you do, where you invest these two attributes and how well you manage costs associated with earning the money in the first place.

With an affiliate website you are in effect grasping for the brass ring – you are putting simple easy to obtain code and related information up on a site (probably one that you already own) and hoping to „strike it rich“ when thousands flock to your site and buy product willy-nilly.

Even ClickBank can“t guarantee that, however! The parts of this dream that you can influence are

How many people visit your site

What you are offering them for sale and at what price

Affiliates like ClickBank“s offer many different products and services that you choose from – but they don“t help you target your audience and they don“t really provide feedback or information to help you understand or correlate what types of market segments are most likely to purchase which types of products.

That is part of marketing research which, in theory you are responsible for! Identifying and addressing potential issues with these two aspects of your site can increase the income potential of your site dramatically so a few minutes spent considering them is worth the effort.

RAISING THE BAR

Of the two factors you have some control over the easiest for you to address directly, and the most likely to begin to bring real value both to your website and ClickBank sales is the amount of visitors you receive.

There are many tried and true ways to increase website traffic, and we“re going to discuss a few of them here in the hopes that you can drive more of those teeming masses to your site, and then we“ll discuss how to more accurately target and offer the ClickBank items to your visitors to ensure sales.

WAYS TO INCREASE WEB TRAFFIC

There are many ways to increase web traffic; the most valuable of course is offering some ongoing and dynamic value such as blogs or online discussion that keep the same people coming back, but a host of other options exist including:

Search Engine Optimization

We“ve touched on this in previous chapters but “Search Engine Optimization” or “SEO” as it is often referred to is a huge success for many sites, and has even spawned a service industry in its own right where people are getting paid to optimize your site and site submissions to try and increase how well your site ranks on various search engines.

Ideally you should do this yourself by submitting to various directories and using the tips and hints I“ve already mentioned but if you are „Internet Impaired“ it may be worth paying a consultant to assist you.

List your site in Directories and Search Engines

There are many search engines and directories out there where you can list your website for increased exposure.

Some charge a fee while others are free or low-cost but the important thing to remember is to go through each one IN PERSON and optimize the data you provide each to ensure the listing provides the best interface to your site as possible. A list of some of the more common directories includes:

Yahoo!

Most non-commercial sites will be considered for free but fees of up to $300 a year may be charged for commercial sites. docs.yahoo.com/info/suggest

DMOZ

A large directory used by other websites and kept up by a system of volunteers - can take a while to get your site considered but free. dmoz.org/add.html

Gimpsy

Free listings can take a while but a $30 fee can speed up the process. www.gimpsy.com/gimpsy/searcher/suggest.php

JoeAnt

Run by volunteers a $40 fee is charged once. www.joeant.com/suggest.html

GoGuides

Similar to JoeAnt. www.goguides.org/info/addurl.htm

Web-Promotion.Net

This directory indexes both content and site location - requires a return link from your home page. www.web-promotion.net

Participate in Link Exchanges

A „link exchange“ refers to the act of having a URL or „hyperlink“ from another site either on your page or another site pointing to pages on

your site. With Exchanges another webmaster will link to your site in exchange for *you* linking to theirs – hopefully complimenting each others sites. There are ways to automate much of this process via software as well, including packages such as:

SiteSell http://sales.sitesell.com/value-exchange/ registers your site as accepting exchange links.

Zeus http://www.cyber-robotics.com/index.htm and Arelis http://www.axandra-link-popularity-tool.com/screenshots.htm

Advertise your site via AdWords or other resources such as banner ads

There are many advertising avenues out there to get your website increased recognition, the simplest of course link exchanges and word-of-mouth, but paid methods such as using Google"s AdWords program to pop up a link to your site when certain keywords are entered into search engines is a very effective way to increase traffic to your sites. From the vendor side it works like this: you bid (or offer) an amount that you will pay for a list of keywords used when people query.

Depending on your bid and the maximum daily expenditure settings you specify (the largest amount of payout you are willing to do on any given day) your ad shows and you"re charged for each user who "clicks through" the ad to your site.

Create 'customer reward' programs to enable routine contact with visitors

Since ClickBank already maintains a list of your customer geographical contact and emails it is easy to maintain and keep a valid customer database file which you can then use to offer follow-up offers, discounts and related reward programs to keep your customers reminded of what you have to offer.

It is important not to abuse your customer list however, and ClickBank even stipulates that you must have a method of tracking and not contacting customers who wish to „opt out“ of any such offers or newsletters.

Get published on other sites

The Internet is a wide place and a lot of people are out there every day so try to participate in other sites with a similar interest to yours and post articles and stories – be sure to include a link or reference to your web site and viola! Free advertising!

Request Reviews from magazines and online webmasters

Many other sites have a link or „rating“ page where you can ask them to provide feedback and suggestions on your page and its content – doing so will often not only gather additional interest and visibility but can help you to tweak your site and improve it to better meet your needs.

Post in chat rooms and on blogs

Just as with posting articles using chat and blog entries to promote your site is a good „semi-permanent“ way to get your website address out there before the public.

Give away free gifts and hold contests

This is actually a variation of the customer rewards program idea – by holding a contest, say a $100 grand prize eBook contest where you get the rights to all submitted eBooks and the winner gets $100 you can generate traffic and often get other benefits. Ideas include „help create a logo“ or „closes predictions for the upcoming election“ … anything you can think of can be pressed into service in fact!

Join local business organizations

An often overlooked benefit of any community is the local businesses and merchants as well as the Better Business Bureau.

Being a member can not only let your fellow businesses be aware of you and your site, but can also introduce you to new concepts and tools you can use to increase both your visibility and profitability.

YOUR OFFERINGS

We mentioned two areas you have control over – the first was how visible your website is and how much traffic is gets, which we“ve not addressed to some degree. The second item which you have much more control over is what you are offering for sale and in what format.

In our “Marketing Basics” chapter we discussed how important proper presentation and focus to a particular niche is, and gave a few details on how to ensure you were meeting the appropriate expectations from your particular visitors and how to track that by seeing what is and is not selling. A few more basic concepts on selling and how to target an

offering will now be offered to help conceptualize any areas for improvement you may have:

Target Your Market

A „target“ market refers to the type or majority of people your business or offerings attract. This includes anyone who is directly influenced by your site or marketing and those who just stumble across the site and become participants.

Targeting a specific audience has long been one of big businesses most effective strategies since you are able to identify which segments of a market are most likely to and most capable of buying your goods or service and then apply your resources to meeting their needs.

Many people refer to target marketing as being an „action verb“ since although the general population may be potential customers an advertiser will break down a market by at least four segments, roughly defined as:

- Gender
- Age
- Income
- Social Structure

These four major indices help us target an audience, but are often interactive – for instance, many goods and services such as say the

gaming industry might at first seem to be best targeted at young adults; however, since income increases with age there will be a direct correlation between age and available income that will further target a specific range of customer.

In many cases adding the social structure such as if they are into tech or have a spouse can further delineate a group allowing you to carve out as complex a niche as possible and identify that age 22 to 43 unmarried males are the best segment to pitch towards.

Knowing this it is clear that a site about typically female issues such as an "Oprah discussion group" would not be the best way to drive traffic to your target audience!

No matter what your end goal the first step is to know your business and what you are offering. Once you know this you can identify the target audience and then tailor your offerings to meet their needs.

An alternate concept is to *pick* a target audience for its vast size or spending ability and then create content and goods to meet their needs! For instance if you find that many internet users are seeking porn and seem willing to pay for it and for novels and stories or custom artwork related to a specific fetish creating an interactive porn discussion site tailored to young males could well pay off.

Having eBooks and services on this site specific to the sex industry such as „how to pick up girls and influence women" or „sexy photo collages of mother nature" are much more likely to sell on a site like

this then on a blog for poetry tailored at middle-aged women who love romance novels.

MARKET SEGMENT DESCRIPTION

The four basic segments probably don“t need to be explained but there are many other categories that can come into play, so let“s define most of the commonly used segments as defined by the advertising communities:

- Gender of course refers to sex, and just as it is no secret that for men (especially young men) sex sells it has become rapidly and increasingly apparent that women are now a major segment of the economy and as much as 50% of auto and major purchases such as homes etc. are now being done completely by women without any male insight.

- Age is obvious too – and can factor into such things as who is more willing to be concerned with healthcare or more apt to customize their vehicles.

- Family or Social status such as being married, size of family, the age of children etc. can have some drastic influences on a person“s spending habit too, for obvious reasons!

- Income is perhaps the most obvious and first segment most people focus on – obviously the more money someone makes the more in theory they have available to spend, although often

for a specific target segment (such as automotive upkeep or maintenance) the inverse may become true.

- Neighborhood or geographic location can also become important for some segmentation specialists, especially for „brick and mortar“ stores.

These are just a few of the many segments often considered by companies when targeting an audience.

With careful reviews and polling of your customers you may find results that surprise you and help you to see a missed opportunity that you can address through a website addition or rewrite that can drastically influence traffic and sales.

Success Tips From Top Clickbank Sites

Wouldn“t it be great if someone would take you by the hand and walk you step by step through how to earn millions of dollars without really working? Show you the secrets that lurk behind the door that only the initiated are allowed to see … a shortcut that you and you alone are worth of? And especially wouldn“t it be nice if they would do it without charging an arm and a leg for the service up front?

You know why they don“t do that?

The same reason the fortune teller is selling you her vision of the future rather then buying a lottery ticket with winning numbers for herself: they can“t!

Every success story has its own unique place and time, its own path that worked for that user, for that vendor, for that location.

Trying to emulate a moving target of success is worthless – so instead let“s concentrate on what we mean when we define success, how to achieve it in a more general sense and some specific tips and suggestions for ensuring your ClickBank site is, under those terms “successful.”

DEFINING SUCCESS

Webster"s calls success "achieving something planned or attempted" but to me if I plan to fail miserably and succeed at that it is not really „success" so much as accomplishment.

An alternate definition is anything that helps to attain "fame, wealth or power" – to me that one is closer, but still not really what I want to see when I"m talking about making money on a ClickBank website! For our purposes and for the rest of this chapter let"s refer to „success" as the following which we will from now on use as our business plan or goal:

"To create a worthwhile amount of income with minimal effort and expense by selling ClickBank products on my website or selling my products via the ClickBank affiliate system."

Fair enough, right? If not then perhaps you are in the wrong business and you should start peering into crystal balls in exchange for a handful of silver – nothing wrong with that either, and there *is* a huge market segment that readily and willingly will partake of your services!

But if you are interested in more concrete and logical ways to make money and be successful as we have defined it above the first step is in self improvement and setting clear concise goals, so let"s discuss a few of the variations available to us to achieve our goals, and some of the potential pitfalls that we may need to avoid.

PERSONAL SUCCESS

We all want to be a success in our life, in our career, in our family – in fact much of what we human beings do relates to trying to convince ourselves or others of a feeling of self worth.

For some people no amount of money or fame will enable them to be satisfied, for others simply knowing they are meeting the goals they have set for themselves is enough.

For the rest of us we have some feeling of self worth and are for the most part happy, but require that others agree with us to some degree before we can truly feel successful, and it is towards that goal that we find ourselves striving when we attempt to improve ourselves.

In the "Seven Habits of Highly Effective People" by Stephen Covey there are many tips and so-called „secrets" that have been successfully used by millions to improve their lives and effectiveness, but in reality it all boils down to a few simple factors: being willing and able to take a hard look at yourself and accept what you see, and being willing and able to work to improve areas in which you could do better. Those seven habits Mr. Covey mentions include:

A) BEING PROACTIVE

Don"t set back and let things happen – know what you *want* to happen and make it occur!

B) KEEP THE END GOAL IN MIND

Don“t get distracted in the everyday effort of achieving your goal to the point where you overlook an upcoming way to take a shortcut to your end result – it is the final successful result you are striving towards and that should always be what you are mindful of!

C) FIRST THINGS FIRST

At first this almost seems in contradiction to working and keeping the end in mind as it refers to working through problems one step at a time, but what he refers to here is a successful person“s ability to know and create a list of what it takes to make something happen, then systematically tackle each problem necessary to achieve the next milestone until or unless another option presents itself.

D) WIN WITHOUT A LOSER

Covey calls this the habit of „win win“ in which you should try to find ways to win that do not require anyone else to „lose“ – if everyone is happy with a result you are more likely to be allowed to enjoy it, and even gain input and assistance in achieving it which is never a bad thing.

E) UNDERSTAND, AND THEN BE UNDERSTOOD

Terms like “Active Listening” and compassion, empathy etc. are more then communication tools or thoughts to discuss with a therapist, they can drastically affect the interactions you have with others. Being able to understand where someone else is coming

from, even if you don“t agree with their thoughts can go a long way to helping them understand your point of view and even accepting a compromise that will allow you both to be successful.

F) GESTALT THEORY

Covey calls this the „synergize“ principle in which you understand the good that can come from others actions and input even when it seems in direct opposition to your goals. Gestalt is a German word referring to seeing an integrated view of things and not simply the sum of each individual element and is the term I prefer.

G) CONSTANTLY REINVENT YOURSELF

“Sharpening” the saw as Covey calls it refers to constantly and consistently improving yourself, an action which the Japanese sum up in a single word: Kaizan which means a consistent incremental improvement.

Applying Covey to Ourselves

In my opinion the first step to any success story is the „habit seven“ from Covey“s list – the “sharpen the saw” habit where you are suggested to constantly renew yourself.

Just as we mentioned a successful marketing campaign for your web site requires first an assessment you also need to identify what it is that interests you, what you are good at and what you have the

aptitude for. I know this seems like common sense, but in reality just as you might think the success of your website depends on its current focus only to discover that in reality that odd quirky guy who everyone loves to hate in the blog section is the real draw you might find upon careful examination that many of your believed assets are in fact holding you back.

What I recommend is that you avail yourself of some self assessment testing such as that available at www.emode.com to find out where your tendencies and interest lie – the result may surprise you but even if not having a clear understanding of what makes you tick and what you respond to can be of benefit to any person"s success.

ABOUT SELF ASSESSMENT

The tools at emode are great, but there are many such tools all based loosely around the Myers-Briggs or Keirsey methods of personality assessments available both as paid and free resources. The important thing is not really which assessment you take but how you apply the results you find out from them.

The basic Myers-Briggs methodology was created by Isabel Briggs Myers and her mother Katharine Cook Briggs over fifty years ago and is based on the work of Swiss philosopher C. G. Jung – it is commonly referred to as a „Type Indicator" or MBT and starts out by determining how you:

- Focus your attention

- Gather information
- Make decisions
- Deal with outside influences

The results of this information are used to place your „type“ into one of the following categories:

Where you focus attention	Extraversion (E)	Introversion (I)
	Focus on the „outer“ world of people and things, more materialistic.	Focus on the „inner“ world, ideas and impressions more then physical objects.
How you gather Information	Sensing (S)	Intuition (N)
	Focus is on the present and on concrete information seen, heard, tasted or felt (the senses).	Focus on the future with a pattern or possibility in mind rather then concrete known facts.
How you make decisions	Thinking (T)	Feeling (F)
	Base decisions primarily on logic and analysis of cause and effect.	Prefer basing decisions on values and subjective evaluation of person-centered issues and concerns.

How you deal with the outside world	Judging (J)	Perceiving (P)
	Tends to like planned and organized approaches to life with things settled.	Like to have flexible and spontaneous approaches to life with options kept open.

The letters next to each definition are called the eight basic type "preferences" and a leaning towards one or the other helps to identify a personality type, although all people are actually a mix of them all too some degree. The way a personality is described is to take the first two letters of a type such as IS, IN, EN or ES to describe how you take in information and the second two (FJ, FP, TJ or TP) to describe how you make decisions.

Put together this enables up to sixteen (16) distinct "personality types" each of which tends to have very common and specific tendencies towards certain goals and approaches to life.

To give an example of this studies have shown that an ESTJ type (Extroverted Sensing Thinking Judging) is very common among IT professionals and computer programmers but very rare among people who are more artistic in nature.

Other approaches to evaluation including the Keirsey "Temperament Sorter" are often used either in conjunction or to simplify the Myers-Briggs methods but all boil down to the same thing: providing a

comparison on how your mind works to process data and interact with the world, and thus what you are likely to enjoy and what is likely to be seen as frustrating for you.

I highly recommend checking out a few such tests, for instance the Keirsey Temperament assessment is a great resource to find out a quick summary. Other tools available at low or no cost are listed in the section below, or you can check out a book from your local library.

CAREER & SELF ASSESSMENT WEB SITES

PERSONALITY ASSESSMENT SITE

An excellent (but not free) resource is http://www.assessment.com - they have a wonderful and straightforward query tool to gather very detailed personality and skills data and place you with specific abilities and tendencies that can easily be mapped to various jobs. A portion of the summary is available for free, with the full report available for $20 but the best choice is the $39 "job seeker" choice that also maps your skills and assessments to specific jobs.

INTEREST PROFILER

A totally free and similarly structured test that will provide you the "Interest profiler" scores without the depth or explanations available above can be found at http://www.ioscar.org/tx/assessment/samenu.asp as well as a "Work Importance" locator – this is similar in structure and the 181 questions provide some fairly specific interest tendencies without any personality or skill-based insights. Very useful for obtaining scores that can be used to isolate job areas and training required.

My favorite site though which was the most useful to me and the most comprehensive is still http://www.emode.com which runs you through a battery of tests and questions and does more then just provide you with personality assessments and tendencies but goes further (with the paid report) to illustrate specifics about you that are revealed by those tests, jobs and skills that you are likely to enjoy and how to best utilize your skills to make the most of your capabilities.

REDEFINING SUCCESS

At this point you should be well on your way to individual success – but you may be wondering how exactly this corresponds to a successful ClickBank website?

Simple: just as your website cannot succeed if you don“t understand the niche you are trying to address YOU cannot succeed at creating, identifying and marketing your website if you are unclear on why you do the things you do and how to accurately assess both yourself and others.

To achieve the success that we set as our definition at the start of this chapter we first have to know ourselves, and then identify what we are good at – those are the things we can bring to our website.

If you are intuitive assessing what makes your website tick is likely to be a skill you can apply, if you are a „thinker“ you are more likely to be able to handle the technical side but may need polls and outside assistance to fully comprehend what changes are needed.

Once we know where to start and what we are capable of help can be obtained as necessary to achieve the success we require, but if we try to fix what is not broken no matter how much effort and skill we put into our sites we are not going to be a success.

Ensuring Ongoing Success

In our last section we discussed a definition of success that included making money from our efforts and websites, and elaborated on how personal success and knowing ourselves was a key component in achieving that goal.

Knowing yourself is vital to any effort that involves interacting with the marketplace, as it helps us to understand when to bring in outside help and professionals, what we are likely to enjoy and therefore be good at doing ourselves, and which areas in which our focus may be blinded by our perceptions and personality types.

To achieve ongoing success however requires more then just identifying a plan and working towards it with the best tools and efforts we can get – it means being dynamic in our approach, identifying and responding to changes and trends, and most important of all being able to identify and relate to and with our customers.

All the efforts in the world to get repeat business from a customer will be useless if the approach and interaction we attempt fails to work on that customer or if we appear to the customer to be coming across in a negative or blustery manner. This is just one of the keys to ongoing success that we are about to discuss, a list of keys that includes:

Recognizing and dealing with customers

Identifying and responding to changes

Turning failure into success

CUSTOMER TYPES

Our first section we need to consider is how to recognize various customer personality types and change our approach to dealing with them as necessary to ensure a successful interaction.

The simple fact is you can"t please all the people all the time. But you *can* implement policies and use techniques to please *most* of the people *most* of time. The reasons to make customer service, even in an online website delivery business a priority are simple:

1) 68% of customers who quit doing business with a company do so because they don"t feel cared about as compared to the 14% who don"t like the product or service.

2) Of the customers who use your product 4 out of 100 will be active complainers and will tell at least 10 others of their difficulties and problems.

3) Of these four complainers over 90% will stop doing business with the company, and tell at least 9 others about it.

4) Of those who are handled correctly between 80 to 95% will come back and may refer as many as 5 new customers.

HOW TO RESOLVE THIS

As with so many other things the first step to solving the problem is understanding it. When it comes to support and dealing with customers educators assure us that there are several different types of customer *attitudes* that you are likely to see which can be broken down into four distinct groups.

It is important to note that the attitude of the customer in no way reflects upon the personality of the customer or the way you should think about them - remember as you judge the customer"s emotional state to not judge the *customer* at the same time.

CUSTOMER TYPES FROM A DIFFERENT ANGLE

- **Quality Conscious** - Concerned with „getting things done right" and can be very picky.
  - May grumble about process and wait times
  - Often disagrees with solutions or ask for corroboration for facts
  - Sometimes seems critical even of solutions they agree with

- **Determined** - Also called "Pit Bulls" by those who have to deal with them a determined type desires control and speed in resolving an issue, and won"t tolerate anyone interfering with their goal.

- Will be a "Quiet Avenger" if displeased, one of those 4 out of a 100 who tell everyone how upset they are with your service.
- Can come across as a know-it-all
- Determined can be very aggressive, and may demand to speak with „someone who knows" if they begin to perceive you as an obstacle to getting a quick resolution.

- **Demander** - Much like the "Determined" type, but unreasonable in their attitudes and desires.
  - Characteristically sarcastic and tends to blow up and ramble on about non-related issues that are contributing to their anger.
  - Unwilling to work with you or supply information, just want the problem „fixed" right away.
  - May be insulting and / or yell at you for no apparent reason.

- **Casual** - Approval and recognition is very important to these individuals.
  - They can be a Quiet Avenger also, in that they won"t tell you about a problem, but will be sure and let their friends know!
  - Are typically more soft spoken and (seemingly) emotionally „needy."
  - Like to feel a rapport with you and prefer a more friendly casual approach.

- Are sometimes thought of as „time robbers“ because they hang on the line and talk.

NOTE: Be aware that everyone falls into a „range“ and no customer is every just one „type“ of customer. It is important to constantly adjust as necessary to deal with the attitude and interaction type that they are currently displaying to successfully maintain their trust.

HANDLING EACH TYPE

There will be some basic strategies that are the same for every type of customer. These are commonly taught in customer service skills training classes in major corporations, and can be summarized as follows:

- Pace the customer: judge their emotional state and personality type.
- Make sure they feel that you understand them and the issue.
- Gather information on the problem.
- Get buy-off / explain your approach to solving the problem
- Proceed with the actual problem solving.

In addition every emotional state responds best to the approach tailored to that state. I“ll list each below, but be aware that many customers will fall into more than one category during the course of a support call, and you may have to change approaches as the customer“s attitude changes.

QUALITY CONSCIOUS CUSTOMERS

DON“T INTERRUPT UNTIL THEY FINISH

You can tell a Quality conscious customer from a Determined customer because they will have specific complaints and give lots of detail right up front. Let them vent, and once they start to repeat themselves (they tend to loop over and over) do the following:

- Politely interrupt and reflect back what they told you.

- Break down any issues they brought up into „obvious“ choices. Exaggerate their choices, such as

- ✓ We can either refund your money if you“re that unhappy or work together here for a few moments to resolve the issue”
- ✓ „I don“t know what exactly you are asking, could you give me a specific example“
- ✓ Fire off a bunch of guesses „That could be (xyz) or maybe we need to get you out an update.“

- Patience and persistence is required, but find out what it is that they want.

- Give them future actions, things you or they can do if this doesn“t work.

- Don“t try and change their attitude, just address it.

- Mention to them that you appreciate their attention to detail and need to get things done correctly.

- Always ask „is there anything else“

- Use all available documentation and examples that you can to help them see and understand issues related to the problem. They *want* detail!

DETERMINED CUSTOMERS

TAKE CHARGE AND MAKE SOMETHING HAPPEN FAST!

- Don“t take any ranting personally – just breath and let them vent.

- If necessary interrupt politely and then quietly paraphrase their problem back to them, ignoring any outbursts they may make.

- Establish that you are here to help them and tell them what you are doing. Ex: “I“m going to get this fixed up for you Tom, let me go ahead and get this physical disk order you asked for going and then we“ll do some research and see if we can find a cause for your download problem.”

- Lead with questions to give them the control they desire so much. Things like “Do you think it might be possible that (xyz)

could be contributing to this?”

- Make no ego challenges, if you have to present an opposing view try and do so in a non-threatening manner such as:

- ✓ “As you are probably aware, the update to Internet Explorer can cause downloads to hang, do you think that could be the problem here?”
- ✓ Use the pronoun „we“ a lot “We could try and “

- Move as quickly as possible to the solution phase.

DEMANDER CUSTOMERS

BE SENSITIVE TO THE FACT THERE ARE OTHER ISSUES AT WORK HERE

Get their attention

Say what they need to hear you say

0 “There“s no need to worry”

1 “I don“t want you to be upset”

2 “I can understand why you are upset, but I“m sure we can fix this”

Reduce the intensity of their anger / fear if possible

Take a break if you are getting angry or caught up in their emotional distress.

If what they demand is possible, give it to them.

Try and find out what is really going on, did they get hung up on earlier? Are they unhappy with Word“s auto features?

Be honest and even blunt if necessary about what we can and cannot do for them.

If they are being sarcastic call attention to the sarcasm by reflecting what they said

- ✓ “I noticed you said „oh yeah, you care“ in a rather sarcastic manner. Have you had a bad experience with our company in the past?”
- ✓ Press (gently) to find out what is going on and to understand where they are coming from.

The demander (characterized by unreasonable and unrelated demands and rantings) may be the only customer that cannot be always brought back around to being satisfied. In the cases where they are demanding something you cannot give you have to politely but firmly disengage yourself and give them their options.

CASUAL CUSTOMERS

This type of customer can often seem nice enough, but can really go all out to get even if they aren"t made happy, the problem is that they rarely tell ***you*** if they aren"t happy – just everyone else! If you are contacted by what seems to be a nice, easy customer with an issue you should not bet the farm on them being as casual as they seem - to ensure this type of customer goes away satisfied do the following:

- Comment on their nice attitude and pleasant demeanor.

- Try and guess what they may really be feeling. Statements like the following may trigger a great insight:
  - Boy I"d really be ticked off if I"d waited that long!
  - You sure are handling this well, I had a similar case once and I just blew up all over the poor guy.
  - Are you sure you"re all right with this? I wouldn"t be too happy in your case . . .

- Offer them extras if available.

- If they keep hanging on the line and you need to clear it use the following techniques to try and move along:
  - Reassure them that you"ll be there in the future.
  - Mention that „Other people are waiting" if necessary.
  - Ask them to help, „hey I hate to do this, but could you help me out? I need to run to a meeting . . ."

MISTAKES TO AVOID

Don“t use terms that imply you don“t care or don“t have the authority to fix the problem. Here are a few examples I“ve heard that are *certain* to anger a customer:

- ✓ “ClickBank actually handles all that and I don“t know if I can” . . . even if you say to give away a new car with every purchase the initial reaction is „oh God, what now?“

- ✓ “I“m not allowed to” or “They won“t let me” . . . try to avoid using a third-party in a conversation. Try „We“ instead.

- ✓ “I can“t write specific code for you” . . . try instead to emphasize what you ***can*** do. Something like „I can show you several lines of code that should get you close enough that you can solve the problem, and if not I can direct you to a paid support option where they could actually help you to write the code.“

- ✓ Using a tone that implies you don“t care or are tired.

- ✓ Spending too much time defending, explaining the process or justifying your actions.

MASTER YOURSELF, MASTER THE CUSTOMER:

There are a lot of tools / steps you can use to help yourself in this „mind game“ with the customers. Below are a few to consider:

- Use Humor / read jokes to ease any tensions that might be building up.

- Create a „letting go ritual“ for tough cases / calls. Pick something that works for you, a stretch, a walk to the kitchen, standing up.

- Create an association - For example; you may want to be calm with the Determined customer, patient with the Demander, forgiving with the Quality Conscious.

- Shift your body to shift your mood. By changing your position you can affect your feelings *and* your tone of voice. Be aware of this and use it to your advantage!

- Perspective

2. Consider the customer interaction a challenge. “What sort of customer is this one, how best can I handle them.”
3. Think „In a hundred years will this matter?“
4. Put yourself in their shoes

ADDITIONAL RESOURCES AND TRAINING

The following materials and training are very useful in mastering these techniques and skill sets, and may be available at your local library:

How to Deal With Difficult People.

Dr. Rick Brinkman and Dr. Rick Kirschner, Boulder, CO: CareerTrack Publications, 1992

Dealing With People You Can"t Stand: How to Bring Out the Best in People at Their Worst.
Dr. Rick Brinkman and Dr. Rick Kirschner, McGraw-Hill, 1994

IDENTIFYING AND RESPONDING TO CHANGES

In our marketing section we discussed ways to track and identify when your attempts to grow the business are being successful, but suppose that success turns into failure?

Those tried and true approaches begin to fail? The answer is to re-evaluate and begin the entire process all over again.

Perhaps the demographic has shifted, maybe your website content has grown stale, maybe the major draw to your site in the form of an area expert has moved his focus and efforts to another site or another hobby and needs to be replaced or encouraged to come back. Or it may even be time for a complete focus shift.

When it comes to making money and being successful at selling online the key is perpetual change and growth but for most of us we don"t deal well with change: we prefer for things to stay the same, even if they are bad! This seems odd but is caused by the fact that we as human beings fear:

- The unknown
- Loss due to change
- The risk of failure change brings

This is not really a bad thing, after all if you actually *like* having your life changed all the time back and forth you are probably sick and should be seeing a psychologist. The problem is that change is inevitable and even necessary for growth. The key is how we deal with it, and here are a few suggestions on how to successfully manage change:

- ✓ **Accept It:**

  Change can be good or bad but it *is* inevitable so don“t fight it or spend all your time wishing for some „better past“ that may not ever have existed.

- ✓ **Look Forward:**

  Try to see what the change can mean for the future – is there a hidden opportunity there?

- ✓ **Implement It:**

  As the old saying goes, if you can“t beat them JOIN them. If you see an opportunity for change take the lead and get involved early on – that way you can become an expert while others are still wishing the change was not coming!

Turning Failure Into Success

No-one makes money overnight in any affiliate program – even great offerings like ClickBank take time and effort to turn into a profitable business.

The key to turning a failure into a success story is knowing why it is failing, addressing what can be done to turn it around and working steadily until all the problems are addressed then revaluating once again to ensure that your focus is still on track and that there isn“t something else you can be doing to improve your bottom line.

Perpetual vigilance is more then the price of freedom: it“s the cost of a good bottom line, too.

Moving Forward

At this point if you have applied yourself and studied every aspect of the information that has been made available to you in this eBook you may very well have tools and personal skills that many bachelors of business never master already available at your fingertips.

The sky is literally the limit for a dedicated entrepreneur with the will to succeed, no ego to bruise – and ClickBank doesn“t have to be your only source of income from the World Wide Web either!

ClickBank is a wonderful resource and selling what others have or are making from it is a great way to get started – but why not develop your own software, your own eBooks and begin to enter the vendor side as well?

That is the question that every successful man has asked themselves at one time or another, and the ones who succeeded all can attest that at least in part they failed several times before them made a go of it. The difference between a comfortable extra income and a vast amount of money is risk tolerance, and a willingness to get in there and do what is necessary to expand and grow.

You don“t have to be a genius or even have skill to earn money – if the world today doesn“t prove that I don“t know what does, but despite appearances it does take more then just being „in the right place at the right time“ … you have to have a little patience and a plan.

THE FUTURE

Twenty years ago the idea of personal computers was just catching on, and the thought that most households would be online and doing all types of business from banking to ordering groceries across their phone lines was unthought-of.

Who knows what the next twenty years may bring? The future of ecommerce is vast and continues to grow at an astounding rate – current affiliate programs and offerings were unheard of just a few scant years ago and probably will be totally different in just a few years and that next great idea may be yours if you are willing to pursue it.

The beauty of sites like ClickBank is that a vast amount of the overhead and behind-the-scenes work necessary to run an ecommerce site is being handled for you and as such frees you up to focus on presenting the product, enhancing your website and gathering sales information.

And that is one key to future success – companies in the past jealously guarded and even paid for lists of demographic customers which you are now going to be generating by virtue of your sales records.

This enables you to poll your niche and see if there are any needs not being addressed, and then either contract with someone or if your

skills as identified by your self assessments allow it create a product to meet that need yourself.

IDENTIFYING A NEED

You already have an online business have begun to become familiar with accounting and marketing and have been using ClickBank for the backend and to supply products, but why not branch out to being a vendor of your own products now?

It is not as hard as you might think if you have already done the self assessment and website analysis already discussed in this eBook. In fact all the „hard“ work is pretty much done and all that is left is branching out and taking steps to expand into a more active role as a supplier or developer.

First find a need – something that you know you could sell but that doesn“t exist on ClickBank or that is not of the quality that you need.

FULFILL THE NEED

Once you see what need you can fill it: first determine if your skills allow you to create it yourself and if not what skills and parameters will be necessary to achieve that goal. Next either develop it yourself or through websites such as www.ifreelance.com or independent writing contractors such as www.exquisitewriting.com and other „vendor services“ companies to hire the work done for you.

When you decide to branch out into a new market or create a product there are a few steps you can take to test your concept before investing in it, some of those steps include finding out what others are doing in the field, what is selling and how well, the costs involved if possible etc. – maybe even purchase a few items and then test their support and customer service policies to see if there is an edge or benefit you can bring to the market that they are lacking, a great way to accomplish this in online via peer groups and discussion groups.

The Internet is a wonderful resource for "how to" information and a large segment of that comes from blogs, user discussion groups and other personal networking.

Of course care should be taken before trusting everything you hear from someone online, especially another business owner who may not welcome your competition but if taken with a grain of salt many details on topics ranging from how to start businesses to getting loans and finding resources are available for the asking.

LICENSING

You are in effect a small business owner now, and getting licenses and the appropriate tax ID"s is probably the next step you should take prior to becoming a manufacturer and seller as well.

ClickBank solves many zoning and local ordinances that other businesses may have to worry about since only online and downloadable product is supported, but it is still important to look into

any restrictions and laws that may affect using your home for business purposes. There are no „one fits all“ solutions when it comes to understanding local law so you are going to have to contact and check with each of the following to see if there are restrictions and licensing required, preferably in the following order:

Home owners Associations (if any)
City
County
State
Federal

For safety and convenience I“ll discuss each a little below:

HOME OWNERS

There are no licenses necessary here, but some home owners associations restrict *any* form of home business while others stipulate limits to storage and the number of vehicles etc. that can come and go and during which times. Be sure to look into this!

CITY

You can“t fight city hall, so don“t even try! But when it comes to starting a small business you“d be surprised at home accommodating they can be. They have permits, zoning information and all necessary tax information available and *want* you to be successful since that means more taxes for them! Some cities may need a home occupation

permit with routine inspections while others require neither but a quick call or visit to your city hall website or even an in person visit should clear your situation up quickly.

COUNTY

The next level is the County courthouse where you will need to fill out a "DBA" or do business as form, also known as a „fictitious name" or „business name" – you also should register property your business will own for tax purposes and obtain a merchant"s license if you will be selling goods.

STATE

Most states have tons of online information available to help small business owners at little to no cost, but all require you to register your business and get a "sales tax identification number" which you will use to file and pay any taxes for sales made in the state.

FEDERAL

The Feds don"t normally require registration for a home based business but you may still be responsible for Income Tax, Self-Employment Tax and if you have employees Employment Tax. Some guidelines can be found on their site at http://www.irs.gov/businesses/small/article/0,,id=101169,00.html and in the small business resource guide, which can be obtained by calling 1-800-829-3676 and asking for that publication (3207) to be shipped to you.

SPEAKING OF LOANS

If you decide to grow you company or start hiring contractors to create product to sell you may find yourself in need to funds to cover these expenditures. Believe it or not it is *not* the wisest policy to pay out of pocket for small business ventures and you may wish to consider taking a small business loan.

If nothing else the work involved in preparing and understanding your presentation to an investor will go a long way to identifying if your business plan is likely to be profitable or not – and that in itself may be worth the effort!

How do you know when you need a loan? Remember the cash flow projection that we mentioned in an earlier chapter?

When you expected expenses is greater then your expected income that indicates that you will need cash at that point in time. Either adjusting your costs (not expanding or cutting back on existing costs to enable the expansion) or getting a loan would be the only way to cover those costs at that time.

If you do need a loan some tips about what an investor looks for whether it be a banker or an independent includes that you have:

- A good personal credit score for the past ten (10) years

- Check your credit report and provide feedback on any outstanding issues to Equifax at (800) 685-1111; TransUnion LLC at (800) 888-4213 or Experian Information Sol. Inc (800) 787-6864 prior to requesting any funds
- Have NO tax liabilities or problems
- Be sure to document your ability to repay funds
- An up to date business plan

It is also a good idea to know before going in if you are going to personally guarantee the loan or want to assign some property or the business itself the debt.

A great and often overlooked resource that can help you with this any many other aspects of growing a personal business is the Small Business Administration or SBA at http://www.sba.gov – feel free to contact them and even discuss a small business loan option.

CLICKBANK ISSUES

ClickBank is an awesome affiliate market and has lots going for it, but like any company there are some bad points that may benefit from considering and maybe even offer a savvy fellow an opportunity for success. One of the issues that is less then perfect is ClickBank"s current built-in affiliate program:

ClickBank lets a seller set what percentage they offer an affiliate such as yourself anywhere from 1% to 75% on each sale and limits initial prices of goods to a maximum of $49.95 per download or sale. There

are many of us out here eager to sign up to see that percentage and sell those products but the way ClickBank has its website organized it can be difficult to find existing eBooks and products that meet our needs – if an eBook isn"t in the top 100 in sales they may not list in the category and sub-category fields at all unless they are new and then they will be available in the "new releases" category.

This means that a very saleable product that is a perfect fit for your site may exist on ClickBank already and you just haven"t found it yet … to address this problem some third-party companies have created ClickBank "Malls" that use special scripts to help you do in depth searching, including one at http://www.pagex.com/ClickBank_mall.cfm - the problem is these guys are making money doing what should be built into ClickBank.

I"m sure this will be addressed in the future fully but for now careful queries and searching through the database may be required to be sure you are not overlooking some „gem" in the ClickBank archives.

Another issue with ClickBank from a seller"s point of view is that any of us can join their affiliate and take a commission and they have little to no say about that. Normally I"m sure they welcome us with open arms since a sale is a sale, but there will probably come a day when someone selling bible references will find their product on a porn site and a lawsuit will commence!

From our side of things since there are limited tools in place for sellers to communicate with we affiliates available graphics, images and

suggestions for how to best market their products are not easily available and even if supplied we may not have the expertise to implement them on our sites. All in all the ClickBank tools and features are pretty good and getting better – but identifying issues like how best to combine and track the customer data you are emailed from each sell into a viable customer database can still be a headache for some.

BEYOND CLICKBANK - BRANCHING OUT

Another thing you should consider as you gain success with ClickBank and grow your website is to research other affiliates and methods of marketing your page to see if they are a good fit either in conjunction with ClickBank or in place of it.

There is no reason you cannot supplement your income by using other affiliate ads, direct marketing and other avenues to gaining income from your website.

Just make certain you don“t overload your site or lose focus since this can kill the proverbial „golden goose“ – there are always new domains to conquer and websites to build, and who knows - maybe that is where your destiny and your fortune really lies in wait.