

## **Week Four – Supporting Document Two**

### **Payment Processor Options Information**

This Document provides an overview of payment processing options. As this sort of thing changes all the time, please check the options for your location before making a final decision to implement.

If you implement a shopping cart on your website, it will still need to integrate with either a bank provided merchant account (expensive, unless you transact large amounts) or with another payment processor. There is also the ability, provided by various larger processors (like PayPal), to create a button with embedded code, that will take the buyer direct to PayPal to pay, even with no shopping cart on your site.

The challenge starts when you realise that PayPal is not available in all countries. This information sheet is designed to provide you with some options for dealing with that.

## **Large Processing Companies**

### **PayPal**

PayPal, originally started by EBay as a safe way to manage escrowed payments for EBay, has now become pretty much the largest payments processor in the world.

However, there are some countries where PayPal can't be used (yet.... They are up to 203 countries now)

If a buyer is in a country where PayPal cannot be used, or you as the seller are, you will need to use an alternative method of payment – some of those are discussed later in this document.

Here is the list of countries where PayPal can be used

# Africa

- [Algeria](#)
- [Angola](#)
- [Benin](#)
- [Botswana](#)
- [Burkina Faso](#)
- [Burundi](#)
- [Cameroon](#)
- [Cape Verde](#)
- [Chad](#)
- [Comoros](#)
- [Cote d'Ivoire](#)
- [Democratic Republic of the Congo](#)
- [Djibouti](#)
- [Egypt](#)
- [Eritrea](#)
- [Ethiopia](#)
- [Gabon Republic](#)
- [Gambia](#)
- [Guinea](#)
- [Guinea-Bissau](#)
- [Kenya](#)
- [Lesotho](#)
- [Madagascar](#)
- [Malawi](#)
- [Mali](#)
- [Mauritania](#)
- [Mauritius](#)
- [Mayotte](#)
- [Morocco](#)
- [Mozambique](#)
- [Namibia](#)
- [Niger](#)
- [Nigeria](#)
- [Republic of the Congo](#)
- [Reunion](#)
- [Rwanda](#)
- [Saint Helena](#)
- [Sao Tome and Principe](#)
- [Senegal](#)
- [Seychelles](#)
- [Sierra Leone](#)
- [Somalia](#)
- [South Africa](#)
- [Swaziland](#)
- [Tanzania](#)
- [Togo](#)
- [Tunisia](#)
- [Uganda](#)
- [Zambia](#)
- [Zimbabwe](#)

# Americas

- [Anguilla](#)
- [Antigua and Barbuda](#)
- [Argentina](#)
- [Aruba](#)
- [Bahamas](#)
- [Barbados](#)
- [Belize](#)
- [Bermuda](#)
- [Bolivia](#)
- [Brazil](#)
- [British Virgin Islands](#)
- [Canada](#)
- [Cayman Islands](#)
- [Chile](#)
- [Colombia](#)
- [Costa Rica](#)
- [Dominica](#)
- [Dominican Republic](#)
- [Ecuador](#)
- [El Salvador](#)
- [Falkland Islands](#)
- [French Guiana](#)
- [Greenland](#)
- [Grenada](#)
- [Guadeloupe](#)
- [Guatemala](#)
- [Guyana](#)
- [Honduras](#)
- [Jamaica](#)
- [Martinique](#)
- [Mexico](#)
- [Montserrat](#)
- [Netherlands Antilles](#)
- [Nicaragua](#)
- [Panama](#)
- [Paraguay](#)
- [Peru](#)
- [Saint Kitts and Nevis](#)
- [Saint Lucia](#)
- [Saint Pierre and Miquelon](#)
- [Saint Vincent and the Grenadines](#)
- [Suriname](#)
- [Trinidad and Tobago](#)
- [Turks and Caicos](#)
- [United States](#)
- [Uruguay](#)
- [Venezuela](#)

## Asia Pacific

- [Armenia](#)
- [Australia](#)
- [Bahrain](#)
- [Bhutan](#)
- [Brunei](#)
- [Cambodia](#)
- [China](#)
- [Cook Islands](#)
- [Fiji](#)
- [French Polynesia](#)
- [Hong Kong](#)
- [India](#)
- [Indonesia](#)
- [Israel](#)
- [Japan](#)
- [Jordan](#)
- [Kazakhstan](#)
- [Kiribati](#)
- [Kuwait](#)
- [Kyrgyzstan](#)
- [Laos](#)
- [Malaysia](#)
- [Maldives](#)
- [Marshall Islands](#)
- [Federated States of Micronesia](#)
- [Mongolia](#)
- [Nauru](#)
- [Nepal](#)
- [New Caledonia](#)
- [New Zealand](#)
- [Niue](#)
- [Norfolk Island](#)
- [Oman](#)
- [Palau](#)
- [Papua New Guinea](#)
- [Philippines](#)
- [Pitcairn Islands](#)
- [Qatar](#)
- [Samoa](#)
- [Saudi Arabia](#)
- [Singapore](#)
- [Solomon Islands](#)
- [South Korea](#)
- [Sri Lanka](#)
- [Taiwan](#)
- [Tajikistan](#)
- [Thailand](#)
- [Tonga](#)
- [Turkmenistan](#)
- [Tuvalu](#)
- [United Arab Emirates](#)
- [Vanuatu](#)
- [Vietnam](#)
- [Wallis and Futuna](#)
- [Yemen](#)

# Europe

- [Albania](#)
- [Andorra](#)
- [Austria](#)
- [Azerbaijan Republic](#)
- [Belarus](#)
- [Belgium](#)
- [Bosnia and Herzegovina](#)
- [Bulgaria](#)
- [Croatia](#)
- [Cyprus](#)
- [Czech Republic](#)
- [Denmark](#)
- [Estonia](#)
- [Faroe Islands](#)
- [Finland](#)
- [France](#)
- [Georgia](#)
- [Germany](#)
- [Gibraltar](#)
- [Greece](#)
- [Hungary](#)
- [Iceland](#)
- [Ireland](#)
- [Italy](#)
- [Latvia](#)
- [Liechtenstein](#)
- [Lithuania](#)
- [Luxembourg](#)
- [Macedonia](#)
- [Malta](#)
- [Moldova](#)
- [Monaco](#)
- [Montenegro](#)
- [Netherlands](#)
- [Norway](#)
- [Poland](#)
- [Portugal](#)
- [Romania](#)
- [Russia](#)
- [San Marino](#)
- [Serbia](#)
- [Slovakia](#)
- [Slovenia](#)
- [Spain](#)
- [Svalbard and Jan Mayen](#)
- [Sweden](#)
- [Switzerland](#)
- [Turkey](#)
- [Ukraine](#)
- [United Kingdom](#)
- [Vatican City](#)

## Zaxaa.com

Zaxaa is a very popular platform within the online marketing community, because it is not just a payment processor. It also allows you to run sales pages, set up affiliate programs, have upsells and OTos built in, all without needing your own website, or you can integrate what it does with your site, with an existing shopping cart, or a combination. It also integrates with most major autoresponders.

It has monthly fees, or % of transaction options. To get the best range of ways to accept money, you need to go to a monthly fee plan.

## Payza,

Payza has free accounts, various % of transactions fees and does not appear to currently have any restrictions on the location of your business. Deals in 21 currencies. Payza has been around quite a long time, and has a good reputation. Their head office is in the UK, so they are able to support some countries that the US can't.

Also accepts Bitcoin.

## Authorize.net

With Authorize.Net you can accept international transactions from customers worldwide. However, your business must be domiciled in the United States, Canada, United Kingdom, Europe or Australia.

## Stripe.com

Currently only available to businesses based in the countries highlighted on this map <https://stripe.com/global> , but once you have an account, you can accept card payments from people anywhere in the world.

## 2Checkout.com

2 Checkout is an excellent option if you are located outside a PayPal zone. They will allow you to collect funds through them, as a seller in any country except

Cuba ([OFAC Restricted](#))

Iran ([OFAC Restricted](#))

Myanmar/Burma ([OFAC Restricted](#))

North Korea ([OFAC Restricted](#))

Sudan ([OFAC Restricted](#))

Syria ([OFAC Restricted](#))

They also allow you to deal in any one of more than 20 currencies and languages. Their % of transaction fee is higher than others (5.5%) but if it's that or no sale, I'd take the money! They also accept Bitcoin !

## **Various Send Money Systems**

There are various systems that allow people to send you money, from anywhere, like Western union. Generally, these are not recommended unless no other system is available from that country. They do have safeguards on the systems, but are still higher risk than a standard payment processor.

## **Selling through Warrior Forum and JV Zoo**

Warriorforum.com and JVZoo.com both started as places for coders and internet marketers to sell to each other, or to sell aimed at their own email lists, and recruit affiliates in similar fields to sell for them too. They are huge sites now, with a very wide reach, and the capacity for enormous reach through affiliates. You can create a sales page in their system, or have one on your own site that links to their system for delivery etc. They primarily use PayPal and Zaxaa as their payment processors.

## **Direct Bank transfer**

Direct bank transfer is an option, but basically means that the buyers will not get their digital product immediately – you would need it set up so that you did not email them the link for download until their payment arrives in your account – which is fiddly and tedious to set up. Bank transfer is also, in most cases, quite expensive if it crosses international boundaries – Paypal is usually the cheapest option.

## **Buy Now on Amazon Buttons**

If you list your product as a book, or audiobook / CD on Amazon, then you will have the ability to create buttons which say “Buy now on Amazon” and put those on your website to send people straight to the Amazon sales page. Whilst Amazon can be slow to pay (usually there is an 8 week delay...) and only pay into bank accounts for certain countries, if you are not in one of those countries they send you a US dollar cheque. That is good if you are in a place that does not do any payment options easily, as you can bank that anywhere. (the fees to do so may be annoying, but at least you get the money)

Amazon also has the advantage of a huge buying audience, right there, so that you are not the one driving all of the traffic to your product (although doing so also helps!).