

# Essential Marketing Toolkit

## Payment Processing Tools



### Introduction

If you've ever made a purchase on eBay, you likely used PayPal to complete your transaction. Whether for personal or professional use, PayPal is hands down the most popular mobile online payment service to send and receive money. However, the popular company soon could have some serious competition.

It's been predicted that the market for mobile payment transactions will reach over \$235 billion in the next year. Which is why some major players, like Facebook and Apple, are testing the waters with their own mobile payment services. PayPal will need to step up their game, particularly with longstanding complaints such as poor customer service and frequently freezing accounts.

But why wait on hypothetical situations? Regardless if Apple or Facebook follows through with their mobile payment apps, there are still several other options available now. Believe it or not, there's probably more competition than you are aware of, and many of them are superior to Paypal.

If you're involved with an online business, here are some alternatives to PayPal that you should definitely investigate.

### Skrill



Skrill, formerly Moneybookers, has some intriguing features such as a free setup, low fees, and the ability to send text messages straight from your account. Besides being a popular and simple alternative to PayPal, the service is great for international merchants since you're allowed to transfer your account balance onto a prepaid debit card almost instantly.

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Rating ★★★★★

### Google Wallet

Google Wallet was once Google's Checkout. And while the name has changed, the features have remained intact. It's safe, simple and has rapid transfers to and from your bank account. It also has similar features to PayPal, such as credit card processing and the ability to send out invoices.

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Rating ★★★★★☆

## 2checkout

By combining a merchant account with a payment gateway 2Checkout permits customers to receive credit card and PayPal payments. The company also features international payments, a solid shopping cart, and recurring billing.

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## WePay

Besides featuring stellar customer service and fraud protection, WePay is a standout alternative because consumers can make purchases without leaving your site via a virtual terminal. Not only does this make your site look more professional, the service seems to be more focused on the individual's interests and not just their credit card numbers.

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## Authorize Net

Authorize Net has been around since 1996 and is supposedly the Internet's most widely used payment gateway. Authorize.Net has over 375,000 merchants and has been the recipient of the Achievement in Customer Excellence (ACE) award for 5 consecutive years.

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Rating 

## Intuit

Intuit is almost an essential service if you're a small business owner that needs help with your finances. Besides being able to accept payments, both online and in-person with GoPayment, Intuit can also help you pay employees, calculate payroll taxes, and file payroll tax forms.

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Rating 

## Pro Pay

ProPay offers similar features to other PayPal alternatives including the ability to receive and send money anywhere in the world and even recurring billing and a built-in shopping cart. The one big advantage that ProPay has over the others in this list is that it's also accepted by eBay. There's also the ProPay JAK, a mobile phone credit card reader that can process credit and debit cards in real-time on your iOS or Android phones, in case you're doing transactions in person.

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Rating 

## Dwolla

Dwolla is very similar to PayPal in that you can do everything from paying your friends back to accepting payments at your place of business. What's unique about this service is that if both parties have a Dwolla account, then money can be spent easily through their name, Facebook ID, Twitter handle, LinkedIn profile, telephone number, or email address.

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## ClickBank



ClickBank has been around since 1998 and offers a ton of easy to use features. ClickBank does everything for you, including building a site for your products and optimizing your business. Basically, ClickBank is a one-stop shop for online businesses.

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Rating ★★★★★

## Braintree

Braintree has been growing steadily since 2007. Some of the platform's features include a payment gateway, recurring billing, credit card storage, and allowing global online and mobile businesses to accept credit card payments via a merchant account.

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Rating ★★★★★

## Stripe

Stripe is a rapidly growing startup that removes the need for a merchant account or gateway. Stripe takes care of all your payment needs from storing cards, to handling subscriptions, to direct payouts to your bank account. If you are a web developer, then you'll dig being able to integrate a payment system into a projects by using Stripe's API.

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Rating ★★★★★

## Fast Spring

Fast Spring is an all in one e-commerce solution for selling amongst other things software and hardware. Steadily building a large following and expanding wisely into the gaming market. It is working towards building a private label app store solution. Watch this space.

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Rating ★★★★☆

## Payza

Formerly known as Alert Pay. Their payment processor has a forum which is great for communication between customers and staff. Has improved greatly in the last year after some negative reviews. Has a good referral program which you can earn through, very secure to help protect your data.

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Rating ★★★★☆



## Click 2 sell



While Click2Sell has the normal features found on any worthy PayPal replacement, it's one of the few that will accept PayPal, Google Checkout, Skrill, and credit cards with or without a merchant account. But, the most standout features are affiliate tracking, powerful reports, and automated sales management. They also have the leading sales reporting tools so you can better understand your strategies and sales tactics.

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Rating ★★★★★