

# The True Cost of Affiliate Marketing

Why traditional platforms are killing small merchants — and how to fix it

**Executive Summary:** For a micro-vendor earning **\$1,000/year**, traditional affiliate platforms cost more than the revenue they generate. SoundBip changes this: **zero subscriptions, instant payouts, built on the XRP Ledger.**

## 1. What Small Merchants Actually Pay

Running an affiliate programme on a traditional platform requires stacking multiple subscriptions, each with its own fees:

EXPENSE	SHOPIFY + APP	WOOCOMMERCE
Platform Subscription	\$39/mo	\$20/mo (hosting)
Affiliate Plugin	\$29–49/mo	\$15–25/mo
Payment Processing	2.9% + \$0.30/txn	2.9% + \$0.30/txn
Success Fee (App Tax)	1–10.5%	0%
Affiliate Payout Cost	<b>PayPal ~3.4%</b>	<b>PayPal ~3.4%</b>
Payout Speed	<b>30–90 days</b>	<b>30–90 days</b>

**The Small Merchant Trap:** Annual revenue of \$1,000 with traditional costs of \$850+/year means **the merchant pays more in fees than they earn in profit.**

## 2. SoundBip vs Traditional — Per \$100 Sale

Based on a \$100 sale with 10% affiliate commission (\$10 payout):

FEATURE	TRADITIONAL	SOUNDBIP
Monthly Subscription	<b>\$49–128+</b>	<b>\$0</b>
Setup Cost	Time + Fees	<b>\$0</b>
Platform Fee	0–10.5%	0.5%
Commission Payout Fee	PayPal 3.4%	0.29%
Payout Speed	<b>30–60 days</b>	<b>4 seconds</b>
Payout Network Fee	\$0.25–1.00	<b>\$0.0002</b>
Accounting	Manual CSV export	<b>Real-time on-chain ledger</b>
Currency	Fiat (bank transfer)	RLUSD (dollar-pegged stablecoin)

## 3. Total Cost of Ownership — Case Study

**Scenario:** A vendor makes \$1,000/year across 10 sales of \$100 each. They pay 10% commission (\$100 total).

TRADITIONAL

**Shopify + Refersion**

SOUNDBIP

**SoundBip (XRPL)**

- Shopify Subscription: **\$468/year**
- Affiliate App: **\$348/year**
- Payment Processing: **\$32/year**
- PayPal Payout Fees: **\$10/year**

**Total: \$858/year → 85.8% of revenue**

- Subscription: **\$0/year**

- Platform Fee (0.5%): **\$5.00/year**
- Payout Fee (0.29%): **\$0.29/year**
- XRPL Network Fees: **\$0.002/year**

**Total: \$5.29/year → 0.53% of revenue**

**Annual Savings: \$852.71**

#### 4. SoundBip Point-of-Sale

SoundBip isn't just an affiliate platform — it's a complete POS system with six payment methods built in:

METHOD	HOW IT WORKS	FEE
<b>NFC Tap-to-Pay</b>	Customer taps NFC card or phone — instant RLUSD payment	<b>0.5% platform</b>
<b>SoundPay Audio</b>	Ultrasonic audio payment — works without internet on customer side	<b>0.5% platform</b>
<b>Card (SumUp)</b>	Visa, Mastercard, contactless via SumUp reader	SumUp rate
<b>QR Code</b>	Generate QR links — customer scans and pays from wallet	<b>0.5% platform</b>
<b>Payment Links</b>	Send via text, email, or social media — pay from anywhere	<b>0.5% platform</b>
<b>Cash + Split</b>	Cash with change calculation, split across multiple methods	<b>0.5% platform</b>

**Ready to stop paying for the privilege of growing?**

Get started in 2 minutes: [npx soundbip](https://npx.soundbip.com) | [soundbip.com](https://soundbip.com)