

# The True Cost of Affiliate Marketing

Why Traditional Platforms Are Killing Small Merchants

## Executive Summary

For a micro-vendor earning **\$1,000 per year**, traditional affiliate platforms cost more than the revenue they help generate. The "Total Cost of Ownership" becomes a net loss, effectively taxing small merchants for the privilege of trying to grow.

**YesAllofUs changes this equation entirely.** Zero subscriptions. Instant payouts. Built on the XRP Ledger.

## 1. The Cost of "Growing" with Traditional Platforms

Here's what small merchants actually pay to run an affiliate program:

Expense Item	Shopify + App	WooCommerce
Platform Fee	\$39/mo	\$20/mo (hosting)
Affiliate App/Plugin	\$29-49/mo	\$15-25/mo
Transaction Fee	2.9% + \$0.30	2.9% + \$0.30
Success Fee (App Tax)	1-10.5%	0%
Payout Costs	PayPal ~3.4%	PayPal ~3.4%
Payout Speed	<b>30-90 days</b>	<b>30-90 days</b>

**⚠ The Small Merchant Reality:** Annual revenue of \$1,000 with traditional costs of \$700-1,200/year means the merchant pays more in fees than they earn in profit.

## 2. Traditional vs YesAllofUs Comparison

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

Feature	Traditional	YesAllofUs
Monthly Subscription	<b>\$49-128+</b>	<b>\$0</b>
Setup Cost	Time + Fees	<b>\$0</b>
Commission Fee	0-10%	2.9%
<b>Payout Speed</b>	<b>30-60 days</b>	<b>3-5 seconds</b>
Payout Fee (per affiliate)	\$0.25-1.00	<b>\$0.0002</b>
Accounting	Manual CSV	Real-time Ledger

## 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 Setup (Shopify + Refersion)

- Shopify Subscription: \$468/year (\$39/mo)
- Affiliate App: \$348/year (\$29/mo)
- Payment Processing: \$32/year ( $2.9\% + \$0.30 \times 10 \text{ sales}$ )

**Total Annual Cost: \$848 → 84.8% of revenue**

## YesAllofUs (XRPL)

- Subscription: \$0/year
- Payment Processing: ~\$8/year (estimated via Open Banking)
- YesAllofUs Fee (2.9% on \$100 commissions): \$2.90/year

**Total Annual Cost: \$10.90 → 1.09% of revenue**

**Annual Savings: \$837.10**

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

Get started in 2 minutes: **npx yesallofus**  
[yesallofus.com](http://yesallofus.com)