

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	30-90 days	30-90 days

! 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	\$49-128+	\$0
Setup Cost	Time + Fees	\$0
Commission Fee	0-10%	2.9%
Payout Speed	30-60 days	3-5 seconds
Payout Fee (per affiliate)	\$0.25-1.00	\$0.0002
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 × 10 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](#)