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If you can spare a couple bucks, please drop a bit in the tip jar. <http://ko-fi.com/kittyhandler>

## **Commiss.io**

- \* new startup
- \* Based in California
- \* Has a Discord server and a twitter account for questions. (They are very attentive on their Twitter account.)
- \* Offers project management tools, licenses?, marketing tools. You can provide a project or give a quote for a project, too. (You can put a 'request quote' button on your page)
- \* Describes service as "[providing] an online environment for artists to offer custom creative works for sale"
- \* Price scales from 3.5% + .30\$ for pro to 8.4% + .30\$ for free (per transaction, I believe)
- \* Pro accounts are \$10/month and there is a free 3 month trial. At the moment Commiss.io tells me everyone on Pro is on free trial until “[they] feel the service is useful enough to warrant the extra charge.”
- \* Free accounts deposit weekly, pro accounts deposit daily at a threshold of \$1
- \* Does not support PayPal
- \* Price ceiling of \$500 (Commiss.io informs me they are testing a higher price cap)
- \* Terms of Service has TOS on one side and 'short plainspeak version' on the other
- \* Specifically has a bit in the Terms of Service about not being able to use a name that is not legally available for you to use. So pen names/screen names are permitted, identity theft is not.
- \* No defamatory content, nothing illegal, no phishing, no spam, no copyright theft
- \* No using Commiss.io to set up transactions you then fill some other way (Gumroad has a similar clause, basically no making end runs around the platform, presumably to keep people from cheating them). – NB: Commiss.io tells me they are setting up a process to allow offsite invoicing, at your own risk of course.
- \* You have complete control over general content and any project materials you upload (that you don't transfer ownership of, say if you are commissioned to make logos and designs for other people)
- \* The usual bit about giving Commiss.io license to use or adapt your material for the purposes of promoting the site or protecting your works (watermarking is the specific example they use)
- \* Payment terms appear to be flexible, the client has to provide CC info and the artist can collect at any

time (as long as it's "when the artist is ready to begin work"), must refund if product/service is not provided although it does refer to a 'cancellation policy set by the artist'

\* Terms of projects can mainly be set by the artist, there seems to be some freedom on that point. (Will investigate further)

\* Processing fees are NOT listed in the Terms of Service, says they 'vary.' Commiss.io does not charge for sending payments from your account to your bank.

\* Keep financial records for taxes, but if you reach the reporting threshold with your sales Commiss.io and their payment processors will report to the IRS and provide you with the relevant forms.

\* Artists and clients are encouraged to resolve issues between themselves, and artists are empowered to change prices (presumably offer discounts or partial refunds, etc) and resolve issues themselves. If issues cannot be resolved, artists and clients can involve Commiss.io at their own risk, i.e. Commiss.io may then turn this car around and everyone will go to bed without supper.

\* You release Commiss.io from being responsible for your cock-ups if you breach Terms of Service, get into trouble with third party providers, disputes between you and other subscribers, etc.

\* Has a binding arbitration clause and a trial/class action waiver.

\* DCMA takedown is fairly standard, plus a counter-claim procedure.

\* Clients are not charged until the artist begins work, if a client needs to cancel during project work but before "final assets" are submitted there is a 25% cancellation fee, if cancellation after "final assets" are submitted there is a 50% cancellation fee.

## **Fiverr**

\* Seller keeps 80% of the proceeds, flat.

\* "With Gig Packages, you set your pricing anywhere from \$5 - \$995 and offer three versions of your service at three different prices." Keeping in mind that Fiverr got its start advertising people selling \$5 jobs to keep everyone on a cheap budget.

\* Bank transfers

\* Examples include: 1-3 custom logos in 12-24 hours for \$5-20, resumes and cover letters starting at \$5 but a lot of them price at \$20 or above for full profile on Linked in, cover letter, etc. Translations start at 500 words for \$5 which is slightly undervaluing based on my own translation work but not awfully

assuming fluency in both languages. Copywriting - Amazon product listings start at \$20-50, but there are a handful of people who also list starting at \$5 on the first few rows.

\* It appears that you offer a basic package, a "gig", and then you can offer upsells. "Advanced levels provide their owners with benefits, including offering services for higher prices through Gig Extras, or selling their Gig in multiples."

\* Free to register

\* There is a seller ranking system. There does not appear to be a client ranking system

\* Fiverr retains the right to use all products specifically for marketing and promotion purposes.

\* You can withdraw to PayPal, Direct Deposit, Local Bank Transfer, or something called a Fiverr revenue card

\* You can pay with Credit Card, PayPal, or Fiverr Credit.

## **Gumroad**

\* Offers subscriptions, goods, and pre-orders. Goods can be digital or physical

\* You will need to come up with a basic bio and landing page, and can also attach it to an existing web page

\* Offers import/export of customer data, including mailing lists if you have one already

\* Offers assistance programs? tutorials? for introduction to the service

\* You can rent video, use offer codes, offer a pay what you want product, sell multiple versions of a product, sell to multiple currencies including pound, USD, yen, and euro. Subscriptions can also be fixed length. You can set up pre-orders

\* Deposits go to Paypal or a bank account

\* Costs \$10/month? 3.5% + 30c per charge?

\* Based out of San Francisco

\* Payments are also processed through Stripe, so take a close look at Stripe's agreements too, there have been some concerns raised in the past.

\* Has an affiliate program where other people can shill your goods for a percentage you would set.

\* Gumroad's per-transaction fee is 3.5% of retail PLUS shipping and handling fees (no word on if this includes any applicable state taxes) plus .25\$

\* You can withdraw/redeem your balance when it reaches/exceeds \$10 once every two weeks up to a week before the payment date. So, if you make over that amount on Jan 1 to 14, you can redeem it

starting on Jan 21.

\* You are responsible for all relevant taxes on your products. You are also responsible for disclosing your earnings, and for the VAT (Value Added Tax) on any purchases made by buyers outside the US.

\* You have 7 days to "undertake best efforts" to ship a product to a buyer. You are also not allowed to mess with Gumroads return/refund policy. (This appears to be 60 days.)

\* "Gumroad may decline, remove or halt sales of any Digital Good or Physical Product, suspend or terminate an Account, and/or suspend or terminate the Platform at any time, in its sole discretion, without cause or notice to you or any penalty or liability for doing so." Gumroad can suspend or terminate your sales or you without telling you for any reason. Obviously we hope they won't, but for those of you who view this as a negative, here it is. If/when they do this they can also take any funds in your balance

\* Gumroad allows you to use its IP to drive traffic to your store on its site.

\* Gumroad reserves the right to recover expenses connected to legal challenges (DMCA for example) from your balance, up to a maximum of \$10k per event

\* Regarding legal action Gumroad is covered by the laws of the State of California, and must be resolved in California court. For small claims (less than 10k) they offer (but don't insist on) non-appearance-required arbitration (you don't have to go there) and their legal fee costs not including attorney fees top out at 1k should you fail in your legal claim against them and be required to pay court costs. I'm not finding a mediation clause here, so that's good.

\* DMCA takedown requests must involve 1) the offending item, 2) proof of copyright ownership of the original item, 3) contact information for you, the complainant 4) statements that you believe this is a violation and all of this information is true to the best of your knowledge. The address to send it to can be found at the bottom of the Terms of Service

## **Ko-Fi**

\* Takes no cut

\* Uses PayPal, so there's no major point to having a PayPal donate button and I'm not entirely sure why this exists now.

\* Make sure you're comfortable sharing your Paypal/Bank account name with the public, or have a business name

- \* Provides direct link and button code
- \* Fairly straightforward and also tried and tested, but still not regular income
- \* You will have to be comfortable with shilling it attached to every post or product you make
- \* Apparently is planning on having a subscription service soon

## **Kickstarter Drip**

- \* Invite only right now
- \* Has a founding membership period where every subscriber for a limited time can be a founding member, with special subscription tiers or status
- \* Kickstarter has experience with transactions and financial disputes
- \* Other subscription platform transfer?

To help creators build momentum — and as a way to entice fans, friends, and new supporters to jump in — every Drip begins with a founding membership period. This is a limited timeframe within which every subscriber is designated as a founding member.

Creators can offer founding members special subscription tiers or status for jumping in early, but many of these supporters will be excited just to know they were there first.

We will help creators securely transfer subscription and payments information to other subscription platforms. Creators will also be able to download and export their subscriber information and any content they have posted to their Drip page. You can read more on information we collect in our Privacy Policy.

To begin, this will be handled manually and by request, but we will be automating these processes in the future.

## **Liberapay**

- \* Only supports Visa/Mastercard
- \* Based in France and subject to French financial laws (also the VAT debacle)

- \* Only for donations, no contracts or expectation of return or value for payment
- \* Supports USD and EUR
- \* Withdrawing USD costs \$3.51 per withdrawal plus any fee your own bank charges for international deposits.
- \* Says "payments may not work depending on where you live"
- \* You have to do all the tax calculations yourself
- \* Donors may or may not be able to write it off on their taxes (check this)

## **Steady**

- \* Based out of Berlin, again, subject to international banking laws, German finance laws, and US international finance laws (or international finance laws in your country)
- \* Takes 10% of donations, provides invoices, tax information (internationally? I doubt it but no indications yet), and dealing with payment providers. They do say there are also fees for payment processing but not if those fees must be expected on your end or theirs.
- \* Payout once a month\*
- \* Can create different plans for subscribers
- \* Create a 'support' button on your own website
- \* Create your own paywall/adwall (On your site, context seems to suggest) Offers a couple different levels of paywall
- \* Keep and export to CSV a database of your patrons' names, emails, information
- \* Offers tech support assistance for installation of Steady material on your own website
- \* For taxation purposes Steady is a buyer and distributor and sells to your subscribers under its own invoice, and you are the supplier of your content.
- \* TOS is originally in German, and the German version holds legal standing. Anything from here on out is from the English translation unless someone requests me to seek out and read the German version
- \* Most of the terms of service detail the subscriber rights, not the publisher. It does clearly state that the publisher retains copyright. It specifically describes Steady as a reseller. Think of it as, you'd be selling a webzine in an online version of a newspaper kiosk.

## **Thrinacia**

- \* a more DIY crowdfunding solution that would be used on your own website
- \* offers mobile crowdfunding as well
- \* offers three services: Thrinacia Atlas, Thrinacia Meridian, Thrinacia Sedra
- \* Atlas requires some use of
- \* Plans start at \$40/mo and go up to \$70, \$170, and \$270/month
- \* Does include free trials

Links about the Patreon debacle

<https://exilian.co.uk/forum/index.php?topic=5446>

<https://twitter.com/jephjacques/status/939585867294928896>

<http://www.pretty-terrible.com/links-roundup-12-08-17/>