

Comparison of Internet Payment Systems and Alternative Sales Channels

“Ways of selling your book online”

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IS Projektseminar 2011

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Abstract

ENGLISH

This work is about how to sell your books online using different payment and distribution services, how difficult it is to implement these services into a web shop and what costs will arise when using them. Finally, you will also see in three different scenarios how you can compare the costs and which services are appropriate.

KEYWORDS: INTERNET PAYMENT SERVICE, DISTRIBUTION, BOOKS, COST STRUCTURES, SALES CHANNELS

DEUTSCH

In dieser Arbeit geht es darum, wie man Bücher über das Internet verkaufen kann unter Zuhilfenahme von verschiedensten Zahlungs- und Distributionsdienstleistern, wie schwierig es ist diese Services in einen Webshop einzubinden und welche Kosten dabei entstehen. Zum Schluss wird noch anhand von drei verschiedenen Szenarien aufgezeigt, wie man diese Kosten vergleichen kann und welche Leistungen angemessen sind.

STICHWÖRTER: ONLINE ZAHLUNGSSYSTEME, VERTRIEB, BÜCHER, KOSTENSTRUKTUREN, VERTRIEBSKANÄLE

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List of Abbreviations

API – Application Programming Interface

AWS – Amazon Web Services

CDN – Content Delivery Network

CIP – Carriage And Insurance Paid

DDP – Delivery Duty Paid

EAN – European Article Number

EC2 – Elastic Compute Cloud

FBA – Fulfillment By Amazon

FPS – Flexible Payments Service

FWS – Fulfillment Web Service

HTML – HyperText Markup Language

HTTPS – HyperText Transfer Protocol Secure

IPS – Internet Payment Service

ISBN – International Standard Book Number

S3 – Simple Storage Service

UPC – Universal Product Code

XML - Extensible Markup Language

1. Introduction

If you have written a book and now want to sell it on the internet, you are facing the question: “How do I sell my book on the internet?” There are so many possibilities of doing this, which makes this decision even harder. You have to choose where you want to offer your products, which payment system you want to use and how you want to distribute your products. This work is trying to give you an insight into this topic that afterwards you know what options are available, which features do companies offer and how much are such services.

The first part of the work covers three of the most popular internet payment systems: PayPal, Moneybookers and Google Checkout. You can find out how you can implement these payment systems into your own website or web shop, how difficult it is to do this and what do you have to pay for using these services.

In the second part of the work you can read about Amazon and Thalia, two companies with a very well established online platform. You can find out how you can outsource different parts of your distribution process and what the fees for these services are.

The third part of the work is about selling self-written books on Amazon, what the membership agreements are, what the requirements to participate in such a program are and which costs can arise. Afterwards in three different scenarios you will see how you can compare the costs of these payment and distribution services covered in this paper and how important it is to compare different propositions.

2. Comparison of Internet Payment Systems

2.1 PayPal

According to its website, "PayPal enables individuals and companies to execute payments and receive money online securely, quickly and easily. PayPal is based on existing financial infrastructures like bank accounts and credit cards and uses a world-leading, proprietary system to prevent abuse. This creates a global payment solution that processes transactions in real time." [PayP11a]

The company was founded in 1998 in Palo Alto, California and was bought by eBay in 2002. The company is located in San Jose and the Central European subsidiary is located in Luxembourg. According to the company, PayPal has nearly 210 million customer accounts and operates in 190 countries.

Since 2007, the company has the status of a bank in Europe after it had received a banking license of the Bank Authority of Luxembourg. The balances of customers are, unlike at traditional banks, not protected by a deposit insurance system.

Since early 2010, eBay binds most of the sellers to also support PayPal as a payment method. According to a report by Business Week, the German Federal Cartel Office is checking, whether this method is a breach of competition law. [Voss10]

Features

The offered features depend on the chosen account type. There are three different account types: the personal account, the premier account and the business account. The personal account is intended for people who shop on the internet and therefore mainly just want to send payments. The premier account is suitable for purchases as well as for sales. You can receive payments for a fee. The business account is designed for companies who are selling items on a commercial basis. The table below summarizes the supported functions depending on the account types [PayP11b]:

Advantages	Personal	Premier	Business
<i>Send money</i>	✓	✓	✓
<i>24/7 fraud protection</i>	✓	✓	✓
<i>eBay-Tools</i>	Limited	✓	✓
<i>Vendor-Tools</i>	Limited	✓	✓
<i>Accept credit card payments</i>	✓	✓	✓
<i>Multi-user support</i>			✓

Table 1: PayPal account types

For business customers there are even more features available:

- **Credit Card Payments without a PayPal account:**

If you operate a web shop, customers can purchase items using credit cards without the need to have an own PayPal account. This can be useful because not all customers will have a PayPal account and those without an account do not necessarily want to create one. By using this service, they can still purchase items only with their credit card.

[PayP11c]

- **Online invoicing:**

Invoices can be created automatically and sent via e-mail. Item information, prices, taxes and shipping fees can also be provided in these invoices. Furthermore, there is an overview of orders received per month and if you have missing cash receipts you can send reminder e-mails to the buyers. [PayP11d]

Implementation

In order to integrate PayPal in your own web shop, there are several possibilities:

- **Receive payments via e-mail (free):**

As a seller you can simply post your e-mail address, which is linked with your own PayPal account, and receive payments via this address. As a buyer, you have to be logged in into your PayPal account, enter the total price and the destination address and you can send the money. However, this method is quite circumstantial for the buyer and requires a PayPal account.

- **Website Payments Standard (free):**

You can integrate so called "Pay Now"-buttons on your website to allow easy purchases without the need of a PayPal account. However, the payment processing takes place on the PayPal website. This method works particularly well if you offer only a few different products because you have to create an own button for each individual item. To simplify this process, PayPal offers a tool to create such buttons on its website. [PayP11c]

- **Website Payments Pro (30,00 \$ per month):**

As a seller, you can implement the payment system via an API (=Application Programming Interface) which is provided by PayPal. These APIs contain packages of code and functions that can be built right into your website. This method is the most difficult one for the seller, because a lot of functions have to be implemented. The advantage is that the payment is made directly on your own web shop and the customer does not have to leave the website. In the background, the functions establish a connection to the PayPal server and process the payment. The customer, however, stays on the website of the seller all the time. To test the functionality of the implementation previously, PayPal offers a test environment for developers. [PayP11e]

- **Web shop plugins (discontinued):**

The development and support of PayPal shop plugins has been discontinued since September 22, 2010. Previously, you had the opportunity, if you had used supported web shop software, to implement the PayPal payment system simply by using the compatible shop plugin. This method saved using the extensive API implementation. The customer stayed on the shop website and the payment process was made only in the background. [PayP11f]

Fees

You can distinguish between two types of costs, purchase fees and personal transfer fees. The latter are money transfers without a commercial sale, for example if you want to transfer a certain amount of money to a friend. These transfers are free if the money comes from a PayPal balance or a bank account. If it was paid by credit card, costs of 2,9 % + 0.30 \$ will come up on each transfer and the transmitter decides who has to bear the costs. [PayP11g]

The purchase fees are structured a bit more complex. Generally speaking, there are no costs for buyers. For the one who receives money, the fees are between 1,9 % - 2,9 % + 0,30 \$.

[PayP11g]

To get information about the accurate fees for domestic payments, you can refer to the transaction fees for domestic payments¹ on PayPal's website. In the following picture you can see the transaction costs on the right side and the costs for received payments per month on the left side [PayP11h]:

Erhaltene Zahlungen (pro Monat)	Transaktionsgebühr
€0,00 EUR - €2.500,00 EUR	3,4 % + €0,35 EUR
€2.500,01 EUR - €10.000,00 EUR	2,9 % + €0,35 EUR
€10.000,01 EUR - €50.000,00 EUR	2,7 % + €0,35 EUR
€50.000,01 EUR - €100.000,00 EUR	2,4 % + €0,35 EUR
> €100.000,00 EUR	1,9 % + €0,35 EUR

Figure 1: Transaction costs for domestic payments

There will be additional fees for transfers if the money comes from abroad (1,0 %) or has another currency (2,5 %). [PayP11g] For accurate fees you can use the online fee calculator for cross-border payments² which is shown on the image below [PayP11i]:

Monthly sales	Price Per Transaction*
United States ▼	U.S. Dollars ▼
\$0.00 USD - \$3,000.00 USD	3.9% + \$0.30 USD
\$3,000.01 USD - \$10,000.00 USD (Merchant Rate qualification required)	3.5% + \$0.30 USD
\$10,000.01 USD - \$100,000.00 USD (Merchant Rate qualification required)	3.2% + \$0.30 USD
> \$100,000.00 USD (Merchant Rate qualification required)	2.9% + \$0.30 USD

Figure 2: Fee calculator for cross-border payments

For users of Website Payments Pro some additional fees apply that vary depending on the desired scope of services. Further information can be found in the Terms of Service³, which are available online.

¹ Transaction fees for domestic payments: https://www.paypal.com/at/cgi-bin/webscr?cmd=_display-receiving-fees-outside&countries=

² Fee calculator for cross-border payments: <https://www.paypal.com/us/cgi-bin/webscr?dispatch=5885d80a13c0db1f8e263663d3faee8deaa77efc63a6eb429928d42bdf5d9d2c>

Summary

PayPal is one of the most popular IPS (=Internet Payment Service), supported by many shops and offered as a payment option. The integration opportunities for operators offer solutions for shops with limited assortment (Website Payments Standard) as well as for large shops (Website Payments Pro). It is also possible to make payments between individuals.

2.2 Moneybookers

The company was founded in London in 2001 and received the e-banking license in 2003 [Mone11a]. According to the company Moneybookers has over 17 million customers in over 200 countries, offering more than 100 payment options [Mone11b]. Moneybookers is also offering a fraud protection against credit card abuse for retailers. In November 2010, the company announced to rename its brand to "Skrill" [Mone11c].

Features

Moneybookers acts as an official means of payment on eBay and allows the customer to make a payment without having to have a Moneybookers account. To design the implementation for sellers as easy as possible, Moneybookers offers an own online tool [Mone11d].

Implementation

For sellers, there are several ways to use Moneybookers:

- **Receive money via e-mail (free):**

If you have a Moneybookers account, you can receive payments from other people to your linked e-mail address [Mone11e].

- **Web shop plugins (free):**

A particularly simple method of implementation for the seller is the use of one of the provided web shop plugins for many popular web shop software packages. If you use one of the 42 supported web shop systems, you only need to download the corresponding plugin, copy it into the correct folder on the server and adapt the configuration files, or most often adjust these options more easily in a web interface of the shop. There you enter your Moneybookers account information and from now on your shop supports Moneybookers as a payment system [Mone11b].

³ PayPal Terms of Service: https://cms.paypal.com/us/cgi-bin/?&cmd=_render-content&content_ID=ua/ProVT_full&locale.x=en_US

- **Moneybookers Gateway Interface (19,95 € per month):**

If Moneybookers is implemented via the gateway into the shop, the customer will be redirected to the Moneybookers website when clicking on "Pay now" in the shop. There he can enter his account and payment information and afterwards he will be redirected back to the web shop. This kind of implementation requires no intensive orientation as the generally very extensive APIs. You only have to implement a few lines of HTML (=HyperText Markup Language) code and include the user data, product information and the amount for payment. Moneybookers also offers a test environment for this service on their website [Mone11f].

- **Moneybookers API (19,95 € per month):**

When using the gateway, the customer will be redirected to the Moneybookers website for the payment transaction. If you do not want to do that, you can also process the payment with HTTPS (=HyperText Transfer Protocol Secure) requests. For this method, you can find documentation⁴ available on the Moneybookers website. Technically you are also using the Moneybookers Gateway but you use different functions and have a lot more options to customize the payment process. However, this type of implementation is more complex because the API is very extensive and supports many features. But this method allows processing the payment directly on your website in the background without requiring the customer to leave the page.

Fees

If individuals are sending money via e-mail addresses, the sender pays 1,00 % to max. 0,50 €. The receipt of the money is free. If you want to deposit money into your Moneybookers account, the fees will depend on the selected payment method and on the country of origin. For example, a deposit via credit card costs internationally 1,90 % of the amount, by bank transfer it is free and a debit to a bank account costs 1,80 €. Currency conversions cost 1,99 % of the desired amount. [Mone11g]

The fees for dealers depend on the country where they operate and on their monthly revenues, which are divided into different grades. For example, a European dealer has to pay 2,90 % + 0,25 € per transaction for a monthly turnover of up to 2.500 €. The percentage decreases in lev-

⁴ Moneybookers API documentation:
http://www.moneybookers.com/merchant/de/automated_payments_interface_manual.pdf

els up to 1,90 % with a monthly turnover of at least 50.000,00 € [Mone11h]. Additional fees accrue for refunds, withdrawals or currency conversions (2,99 % for retailers).

Summary

Moneybookers especially offers for sellers a large number of possibilities to support their service and implement it into a shop. If you rarely send or receive money, you can choose payment via e-mail address. If you own a small to medium sized shop and use supported web shop software then you can choose the implementation via web shop plugin. Professional retailers can use the implementation via gateway or API which offer the most customization options.

2.3 Google Checkout

Google's payment system was introduced in 2006 and can be used to pay in various online stores. It is also the official payment system for the Android Marketplace, an app store for Google's mobile operating system Android. In order to register a Google Checkout account a debit or credit card is required [Kuri06]. Google Checkout was prohibited as a payment system on the online auction platform eBay, which owns PayPal as a subsidiary [Stein06].

Features

In addition to the standard payment service, Google Checkout offers a toll-free access to their services for nonprofit organizations. Therefore own donation buttons are available with which users can contribute donations easily. [Goog10a]

Google also offers a special-fee plan (1,90 % + 0,30 \$ per transaction, no additional monthly, setup or gateway fees) for political contributions for federal candidates. So own "Contribute Now" buttons can be created on their website. [Goog10b]

Implementation

Google offers the following options to integrate its payment system into a web shop:

- **Invoice e-mails (free):**

Buyers order via phone or e-mail. The vendor creates invoices by using the Google Checkout Merchant Center and sends them to the buyers. The bill contains a link which redirects the customer to Google Checkout where he must sign in with his account and then can make the payment. [Goog10c]

- **Buy now buttons (free):**

If you do not use any shopping cart functionality on your website, you can integrate so-called "Buy now" buttons. These are created individually for each item and redirect the customer to Google Checkout where they can in turn make the payment. This form of integration also offers the possibility of selling digital goods. After the payment has been settled you get access to the desired download. [Goog10d]

- **Google Checkout store gadget (free):**

By means of this implementation method, according to Google, it is possible to create your own shop within minutes with the help of Google Docs spreadsheet, Google's own online office spreadsheet system. For this method no complicated programming skills are required. [Goog09a]

- **Google Checkout shopping cart (free):**

The option provides a simple and quick installation of shopping-cart functionality on your website. By using the shopping cart wizard, the required HTML code lines are created, which must then be included in your homepage. Customers can add or delete items, edit and finally pay with Google Checkout. [Goog10e]

- **Web shop plugins (free):**

Google offers over 50 plugins for various web shop systems. This makes it possible to integrate Google Checkout as a payment option into your own web shop easily, if you use a supported system. [Goog10f]

- **Google Checkout API (free):**

Google offers an extensive API for integration of its payment system into a web shop. The purchasing process takes place entirely on the website of the seller, the payment is processed only in the background based on XML (=Extensible Markup Language). Since this form of integration is very complex, you can find a lot of documentations and manuals on the internet. [Goog10g]

If you are not sure which implementation method to choose, Google offers an integration selection wizard which is trying to determine, based on various questions, which method might be the best for you [Goog11a].

Fees

The fees depend on the monthly revenue that the seller had in the previous month. The fees start with 2,90 % + 0,30 \$ per transaction by a monthly turnover of 3.000 \$ up to 1,90 % + 0,30 \$ by a monthly turnover of over 100.000 \$. Do the countries of origin of the seller and buyer differ, additional 1 % of fees occur. In addition, you have to pay 10 \$ if a return booking must be done. [Goog10h]

2.4 Summary and overview

There are many possibilities of how you can integrate a payment solution into your web shop or website, ranging from simple payments via e-mail to very complex API solutions. To give you an overview which companies support which features, you can refer to the following table:

Implementation	PayPal	Moneybookers	Google Checkout
<i>Payment via e-mail</i>	✓	✓	✓
<i>„Pay now“-buttons</i>	✓		✓
<i>Web shop plugin</i>		✓	✓
<i>Gateway</i>		✓	✓
<i>API</i>	✓	✓	✓
<i>Other methods</i>			✓

Table 2: Implementation methods

If you want to use a certain method, you have to keep in mind, that some of them require good programming skills and can be very time consuming, like the implementation via API whereas others can be installed in minutes. The following image tries to visualize the complexity of the various integration methods:

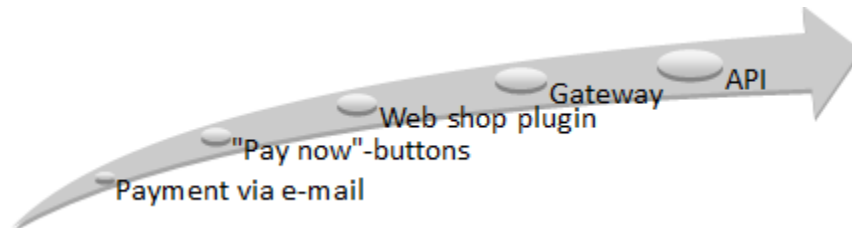


Figure 3: Implementation complexity

3. Alternative Sales Channels

3.1 Amazon

Amazon was founded in 1994 by Jeff Bezos. In 1998 Amazon also began to sell a lot of other products than books like music, DVDs or games.

In 2001 Amazon added the option for other vendors to sell their products via Amazon's market place. This was a great breakthrough and soon a lot of companies used this service to sell and distribution their products. [Esso11]

Services

Amazon offers a variety of services for merchants, ranging from a pure payment service to whole sales platforms.

- Selling on Amazon

For retailers, it is possible getting their products to the Amazon product catalog added, to make them available for customers around the world visiting the Amazon website. Therefore you have to register with a seller account and transmit your product data via a web interface or send them as files to Amazon. If a customer buys one of these products now, Amazon will forward the payment to the seller, who now can dispatch the delivery.

There are offered two options for this kind of service [Amaz11a]:

	Basic	Power-Seller
For sellers, who offer	Fewer than 40 items a month	More than 40 items a month
Monthly fee	-	39,00 €
Fixed per-item referral fee	0,99 €	-
Variable per-item commission based on item price	From 7 % (For books, music, videos & DVDs: 15 %)	From 7 % (For books, music, videos & DVDs: 15 %)
Fixed per-item closing fee	From 1,01 €, category specific	From 1,01 €, category specific

Table 3: Comparison of Amazon Merchant Accounts

- **Affiliate program (in German: “PartnerNet”)**

If you register an account for the Amazon Affiliate program, you can link products on your own website of the range of products listed on Amazon in many different ways. If visitors of your website get redirected to Amazon by clicking on one of those links and buy something, the operator receives a sales commission of up to 10 % of the purchase price. With this option, you do not sell your own products, you will only receive an advertising fee.

You can install these so-called affiliate links with a simple hyperlink on your website [Amaz11b].

Instead of only using simple hyperlinks, it is also possible to embed widgets on your website. These widgets are small tools that, for example, view current specials or a small audio player that can play songs from the assortment of Amazon. With purchases in this way, the operator also gets an advertising fee. [Amaz09a]

The aStore provides the most comprehensive solution. This tool allows implementing a whole online shop to a website with only a single line of HTML code. Here, the operator can select products from the assortment of Amazon and display them in the form of a web shop. On disposals, the operator also gets an advertising fee. [Amaz11c]

- **Fulfillment by Amazon**

Amazon offers the takeover of the entire transit system, called Fulfillment by Amazon. As a seller, you deliver your own products to a dispatch center of Amazon. If now somebody orders an item in your web shop, you will be giving a shipping order to Amazon, where the goods are packaged and delivered to the customer. The fees depend on the size and weight of the products plus additional packaging and shipping fees [Amaz11d]. To find out, whether outsourcing the delivery system is profitable for a company, Amazon offers a cost calculator⁵ on its website where the costs can be compared.

- **Checkout by Amazon**

Amazon offers an own payment service for merchants. To use this functionality, you must register with a seller account and provide important information for customers, such

⁵ Fulfillment by Amazon cost calculator: <https://sellercentral-europe.amazon.com/gp/fbacalc/fba-calculator.html>

as shipping costs or taxes. Then you can integrate a "Pay via Amazon" button on your website. If a customer, who already has an Amazon account, clicks on this button, he can go through the whole ordering and payment process, as they are used to on Amazon. They can also select previously used shipping addresses if they are saved in their Amazon account. [Amaz11e] In the following graphic, you see what the typical order process looks like [Amaz11f]:

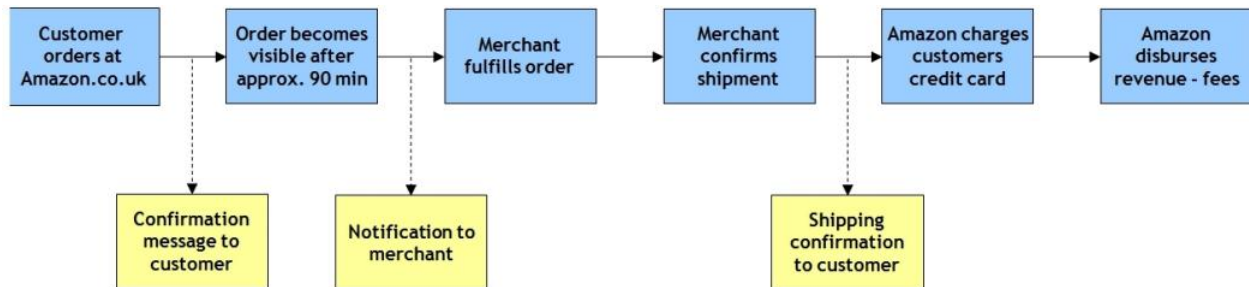


Figure 4: Amazon's order management process

There are only transaction fees, no monthly fees. The costs vary according to the monthly turnover, starting with a monthly turnover of under 5.000 € with transactions costs of 1,90 % + 0,35 € within the EU and 3,90 % + 0,35 € for orders from outside the EU and can raise up to 1,20 % + 0,35 € within the EU and 3,20 % + 0,35 € from outside the EU with a monthly turnover of more than 50.000 € [Amaz11g].

– Amazon Web Services (AWS)

Since 2006, Amazon Web Services provides a cloud-based infrastructure platform for web services for companies of all size. With AWS you can book computing power, storage capacity and a wide variety of IT services. This allows a flexible choice of development platforms and programming models for the problems to be solved. You only have to pay for the resources you have used, without advance payments or long-term contracts.

The Amazon Web Services include the following web and e-commerce services [Holl09]:

- Computing power (EC2 – Elastic Compute Cloud)
- Storage capacity (S3 – Simple Storage Service)

- Data delivery (CDN – Content Delivery Network)
- Databases (SimpleDB)
- Crowdsourcing (Mechanical Turk)
- Payment systems (FPS – Flexible Payments Service)

Amazon promises its customers the following benefits from using the Web Services [Amaz10a]:

- Cost effective: You pay only what you use, no setup fees or other hidden costs arise. Amazon promises to pass on all cost reductions in form of economies of scale to the customer.
- Reliable: Amazon operates robust IT services that are secure and massively scalable.
- Flexible: On the Amazon platform you can develop in any programming language or application on any operating system.
- Simple: Many of the Amazon Web Services can be easily integrated into existing infrastructures or applications.

Amazon guarantees an annual availability of 99,95 % for its services [Amaz11h]. The current price list can be found on their website⁶.

Amazon offers the following Web Services:

- Amazon Fulfillment Web Service (Amazon FWS):

FWS offers the possibility to access Amazon's warehouse system by an API. In collaboration with the Amazon Marketplace Web Service (Amazon MWS), it is possible to use the web service APIs to exchange product range, order and delivery information with Amazon. This offers the sellers to implement a full automated integration with Amazon's system into their own. This can improve sales efficiency and turnaround time for customers. The transmission of this data is handled via a standardized XML format. This makes

⁶ Price list for Amazon Web Services: <http://aws.amazon.com/cloudfront/#pricing>

it possible to, for example, transmit ordering information directly to Amazon and then they fulfill the order.

As a seller you have to register with the Fulfillment By Amazon program (FBA) and then send your products to fulfillment center of Amazon. Once this is done and a customer orders one of your products either on Amazon or on your own platform, the order information will be transmitted to Amazon and they will take over the packaging and delivery of your items. Through the use of FBA, the merchants do not have to take care of the entire distribution process but you still have access to all the product, order and inventory data. [Amaz10b]

In addition, you can view detailed statistics and reports regarding your sales [Amaz11i]:

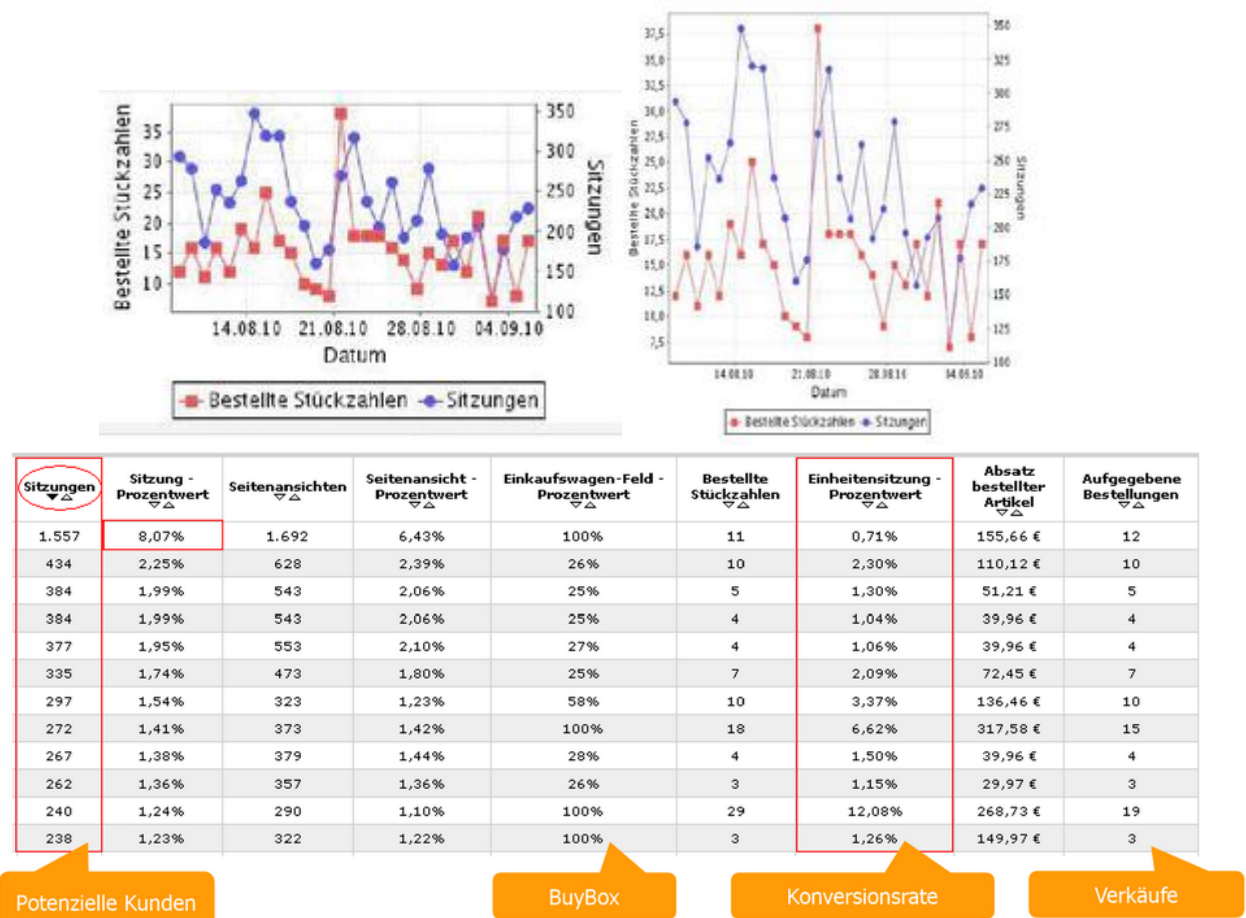


Figure 5: Sales statistics and reports

- Amazon SimpleDB:

Amazon Simple DB is a database service that provides a fast and highly scalable database for developers. Relational databases are typically very complex and the scale of these systems is costly. Amazon SimpleDB is organized like a spreadsheet and contains columns and rows. With the Simple DB Query API, these "Spreadsheets" are queried and managed using simple commands like "GET", "PUT" or "DELETE". [Amaz11j]

- Amazon EC2:

Amazon Elastic Compute Cloud is a virtual environment in which you can start several instances of an operating system at once and also supports various different operating systems. Depending on the required computing power, server instances can be activated and stopped via a web interface. In order to help developers to get started with EC2, Amazon offers pre-configured virtual machine images for Linux⁷ and Windows⁸ systems. In addition, pre-configured database servers like MySQL Enterprise or IBM DB2 are provided. [Amaz11k]

- Amazon Mechanical Turk:

Amazon Mechanical Turk is Amazon's crowdsourcing solution. Crowdsourcing is a method to distribute tayloristic work on a variety of people around the world. The Mechanical Turk presents a market place for "employers" where they request tayloristic work performance and the workers get paid per so-called "hits". A work performance could, for example, be verifying a transmitted image content if it contains inappropriate content. The Mechanical Turk is currently only available in the United States. [Amaz11l]

- Amazon S3:

Amazon Simple Storage (S3) is an online storage solution that provides virtually unlimited storage and bandwidth. To operate a storage service which delivers large amounts of data can be very complex for a company. For example, a popular video file, which is accessed very often, can automatically be copied in the background across multiple servers and therefore accessed without any losses on performance. [Amaz11m]

⁷Amazon EC2 VM Image for Oracle Enterprise Linux: <http://aws.amazon.com/solutions/featured-partners/oracle/>

⁸Amazon EC2 VM Image for Windows Server 2003: <http://aws.amazon.com/windows/>

- Amazon CloudFront:

The service was introduced in 2009 and is comparable to a CDN (=Content Delivery Network). The technology behind a CDN is based on the fact that files are distributed and stored temporarily on different servers and transmitted, upon a user request, from the nearest possible server. This service integrates seamlessly into existing services like Amazon EC2 or S3 and offers the possibility to deliver content with a very low latency and high transmission rates. [Amaz11n]

3.2 Thalia

The company was founded in 1919 and is a holding company for bookshops and service companies, which operate under a common name. Main owner of Thalia is Douglas Holding AG, a US-based retail group in Germany. The company is known for its aggressive expansion policy. Between the years 2003 and 2010, 183 new branches were established and also local bookstores have been bought and acquired [Buch11]. In 2010 Thalia had about 5.000 employees and achieved sales of 905,8 million €. This makes the company the market leader in the German speaking area [Doug10].

The company was criticized in the last couple of years, because it could have put publishers through its market power and restrictive sales conditions under pressure. In 2006 Thalia unsuccessfully suggested, the publishers should financially participate on the expansion of new branches [Freu05]. In addition, the company tried to reduce the margins of small bookshops by attacking the fixed book prices and pushing them out of the market [Beck04].

Services

Thalia offers the following affiliate service for website owners:

- **Affiliate program**

If you have an own homepage, you can include static banner or dynamic widgets that update themselves automatically and show appropriate offers. This makes it possible to embed links to specific products or product groups. If a customer clicks on these links and then buys something, the operator gets a commission. Participation in this program is free, the commission ranges from 5 % - 8 % of the purchase price when buying books and from 3 % to 5 % when buying other products. To get an overview of the generated revenues, daily updated reporting and statistic tools are provided online. [Part11]

4. Use-Cases

4.1 Selling self-written books on Amazon

Overview

If you want to sell your own books (or CDs, DVDs or music) on Amazon, the online platform offers the Amazon Advantage program. If you want to use this service, Amazon takes over the whole selling, purchasing and delivering process. After the registration you need to send one piece of each item to Amazon. It is important that books must have an ISBN (=International Standard Book Number) and must be new. If the first item has been sold, Amazon sends you a request for more. The amount depends on the demand and monthly sales figures, so that there is always the optimum amount in stock to ensure that the product can be shipped immediately. [Amaz07a]

Statistics

To get an overview of your sales and inventory, you can use the advantage portal. There you can view the following sales and inventory reports on a daily basis [Amaz07b]:

- Items sold last month
- Items sold in the current month
- Current stock
- Status of the last request
- Amount of the next payment

Layout

In addition, it is possible to edit the details of your offerings on the Amazon website. You can upload images and insert descriptions. [Amaz07c]

Membership agreement

To participate in the Amazon Advantage program, you must meet the following requirements as a seller [Amaz07d]:

- E-mail address and internet access
- Distribution rights for all titles you enroll
- German VAT number
- German bank account
- A scannable barcode on each of your items which maps to the valid ISBN, UPC, or EAN
- Create an invoice once a month

These requirements are valid for the German market. The Amazon Advantage program is also available in: United Kingdom, USA, Canada, Japan, France, China and, as written above, Ger-

many. According to Steffen Wernicke, an Amazon customer support employee, the Amazon Advantage program is not available for the Austrian market and there are no exceptions to these requirements [Wern11].

If you want to sell books you have to ensure that all items have a scannable ISBN code. If you need an ISBN for your books you can apply for a code at your local ISBN agency. In Austria you can contact the ISBN-Agency Austria⁹. The costs depend on how many codes you would like to order. The exact cost breakdown is presented in the following table [Haupt11a] [Haupt11b]:

Single-ISBN-Order	1 Title	72,00 €	Ø 72,00 €
Multi-ISBN-Order	10 Title	150,00 €	Ø 15,00 €
	100 Title	360,00 €	Ø 3,60 €

Table 4: ISBN costs

The complete membership agreements¹⁰ and rules¹¹ can be accessed on the internet. Nevertheless, to get an insight into these regulations some important excerpts are highlighted below:

Important excerpts of the membership agreement:

Sales price:

„We determine the sales price for our customers at our discretion. Upon registration of a title you can suggest a sale price without obligation. [...]“ [Amaz07e]

Fixed book price:

„If you want to sell books or other publishing products, whose prices are subject to regulations on price controls of books, you are required to tell us the fixed book price for each title in advance. If we accept such a title, you are obliged to inform us of any change of the fixed book price immediately, but no later than five days before the date of the change. [...]“ [Amaz07e]

⁹ ISBN-Agency Austria: http://www.buecher.at/show_content2.php?s2id=27

¹⁰ Membership agreement: <http://advantage.amazon.de/gp/vendor/public/membership-agreement>

¹¹ Rules: <http://advantage.amazon.de/gp/vendor/public/rules>

Payments, direct debit:

„All payments are made by us solely to an bank account in your name at a German bank or savings bank [..].

You authorize us revocable to write off the annual fee as well as any other costs and fees in accordance with the membership agreement.

You must provide an account for the settlement of all payments at all times. If you revoke the direct debit for the payments, we reserve the right to terminate your participation in the program without notice. [..]“ [Amaz07e]

Invoices:

„We will pay you the purchase price of the purchased items after we have received your invoice. For this purpose you are obliged to inform us before the 20th of every month about your sales figures for the last month via invoice. We can pay you the purchase price only after receipt of invoice. [..]

The invoice must meet the requirements of applicable sales tax laws. In addition, you are obliged to tell us your VAT registered number on the application and any subsequent change of your VAT registered number. [..]“ [Amaz07e]

Removing a title from the program:

„If we determine at our discretion, or the customer demand for your titles is too low, we are entitled to remove your titles from the program and warehouse.“ [Amaz07e]

Term, termination:

„You have the right to terminate this agreement at any time within a period of 30 days. In the event of termination, you are obliged to execute orders with an order date before the effective date of termination. [..]“ [Amaz07e]

Important excerpts of the rules:***Conditions for the admission of titles in the program:***

„Each title added to your account must have a valid ISBN (in the case of book titles), UPC (in the case of CD, DVD, software, video game or video titles) or EAN printed on the back of each Copy as well as a bar code that scans to this same ISBN/UPC/EAN. The scannable bar code's

ISBN/UPC/EAN on the title must match the ISBN/UPC/EAN entered on your Advantage application. If the item is shrink-wrapped or in a protective case, the bar code must be scannable without removing that material. [...]“ [Amaz07f]

Compliance with the delivery instructions:

„After the confirmation of our requirements, please send the requested number of copies of each title to the proposed logistics center of Amazon. Please do not send more copies than we have had requested. Any surplus copies, we will return, destroy or utilize at your expense. [...]“

„All items must be sent CIP (carriage and insurance paid) within Germany and from abroad DDP (delivered duty paid). This means that you as a seller bear all costs (including packaging, insurance, import duties, VAT and freight) for the delivery of items to the in the order specified logistics center of Amazon. [...]“ [Amaz07f]

Fees:

Participation fee:

To participate in the Amazon Advantage program, an annual fee of 49,90 € will be charged. The fee is deducted annually from the seller's account. In the first year you only have to pay the fee from the month of registration. In the event of termination, the already paid annual fee is not refundable. Amazon reserves the right to settle outstanding claims for payment to the seller with outstanding annual fees. [Amaz07g]

Postage costs:

The seller must bear the total cost of delivery. [Amaz07g]

Terms of payment:

Amazon reserves the right to charge a 2 % discount for payment within 60 days from receipt of the monthly bill. Invoices are issued by the seller before the 20th of each month on the basis of information made available by Amazon sales figures for the previous month. [Amaz07g]

Storage costs:

5 % of the (recommended) retail price. [Amaz07g]

Discounts on books:

- Advantage: 50 % of the (recommended) retail price
- Advantage Premium* (over 75.000 € net purchase volume per year): 48 % of the (recommended) retail price
- Advantage Professional* (reference book): 40 % of the (recommended) retail price

- Advantage Professional Premium (over 75.000 € net purchase volume per year): 38 % of the (recommended) retail price

With music, DVDs, videos, software or video games are other discounts. [Amaz07g]

Sample calculation for the sale of a book with Amazon Advantage:

Sales price including 7 % VAT:	19,95 €
7 % VAT:	1,31 €
Net sales price:	18,64 €
Storage, targeted marketing and platform 5 % of the net sales price:	0,93 €
Discount 50 % of the net sales price:	9,32 €
Purchase price:	8,39 €
Amazon will pay you:	8,39 €

Table 5: Sample calculation for Amazon Advantage

(Unofficial) Amazon Advantage Fee Calculator:

If you want to save yourself the manual calculations, you can also use the unofficial Amazon Advantage Fee Calculator¹² by Ryan Olbe, who developed this tool and offers it on its website free of charge. The following image shows the input screen for the costs:

Table 6: (Unofficial) Amazon Advantage Fee Calculator

¹² (Unofficial) Amazon Advantage Fee Calculator: http://www.rolbe.com/amazon_advantage.htm

Therefore you have to look up the costs for your own country on Amazon's homepage and then enter them into the appropriate input fields.

4.2. Comparison of costs

In order to exemplify and compare the different payment and distribution solutions, some fictional scenarios and cost calculations will be presented in the following. These examples, of course, have no general validity, but they give an insight into the complexity of the topic and should demonstrate that such calculations can be useful if you have the option to choose between several solutions.

Scenario #1:

Sales volume: 5 books per month

Price per book: 20,00 €

Merchant location: Austria

Requirements: Easy payment solution, merchant takes over the delivery

20 % of the orders are from abroad (EU)

Monthly turnover: $20,00 \text{ €} \times 5 \text{ items per month} = 100,00 \text{ €}$

5 single transactions (1 of them from abroad)

PayPal:

Since only very few transactions take place per month, an implementation via e-mail address or "pay now" buttons can be enough. Thus no additional costs arise and the implementation can be done without a lot of time or programming knowledge.

Transaction costs for domestic payments: $3,4 \% + 0,35 \text{ €}$

Transaction costs for cross-border payments: $3,4 \% + 0,35 \text{ €}$

$5 \times 3,4 \% \text{ of } 20,00 \text{ €} + 5 \times 0,35 \text{ €} = 5,15 \text{ €}$

5,15 € transaction costs per month.

Moneybookers:

You should choose the payment via e-mail address because it does not require any programming skills and can be implemented easily.

Transaction costs for European merchants: $2,9 \% + 0,25 \text{ €}$

$5 \times 2,9 \% \text{ of } 20,00 \text{ €} + 5 \times 0,25 \text{ €} = 4,15 \text{ €}$

4,15 € transaction costs per month.

Google Checkout:

Using Google's service, you can choose between an implementation via e-mail address or "Pay now" buttons.

Transaction costs for domestic payments: 2,9 % + 0,30 \$

Transaction costs for cross-border payments: 3,9 % + 0,30 \$

$4 \times 2,9 \% \text{ of } 20,00 \text{ €} + 1 \times 3,9 \% \text{ of } 20,00 \text{ €} + 5 \times 0,30 \$ = 4,14 \text{ €}$ (Exchange rate may vary)

4,14 € transaction costs per month.

Checkout by Amazon:

Amazon offers "Pay via Amazon" buttons which can be implemented into your website. This method is practicable when you have only a few orders a month and do not want to invest a lot of time in programming.

Transaction costs for domestic payments: 1,9 % + 0,35 €

Transaction costs for cross-border payments: 3,9 % + 0,35 €

$4 \times 1,9 \% \text{ of } 20,00 \text{ €} + 1 \times 3,9 \% \text{ of } 20,00 \text{ €} + 5 \times 0,35 \text{ €} = 4,05 \text{ €}$

4,05 € transaction costs per month.

Scenario #2:

Sales volume: 5 books a day

Price per book: 20,00 €

Merchant location: Austria

Requirements: half integrated payment solution, merchant takes over the delivery

20 % of the orders are from abroad (EU)

Monthly turnover: $20,00 \text{ €} \times 5 \text{ items a day} \times 30 \text{ days} = 3.000,00 \text{ €}$

$5 \text{ items a day} \times 30 \text{ days} = 150 \text{ single transactions}$ (30 of them from abroad)

PayPal:

Due to PayPal cancelled the support and development of web shop plugins, you should continue to use the payment via e-mail address or "Buy now" buttons.

Transaction costs for domestic payments: 2,9 % + 0,35 €

Transaction costs for cross-border payments: 2,9 % + 0,35 €

$150 \times 2,9 \% \text{ of } 20,00 \text{ €} + 150 \times 0,35 \text{ €} = 139,50 \text{ €}$

139,50 € transaction costs per month.

Moneybookers:

If you are using supported web shop software you can use the web shop plugins provided by Moneybookers. These plugins can be implemented easily and do not require a lot of programming skills.

Transaction costs for European merchants: 2,5 % + 0,25 €

$$150 \times 2,5 \% \text{ of } 20,00 \text{ €} + 150 \times 0,25 \text{ €} = 112,50 \text{ €}$$

112,50 € transaction costs per month.

Google Checkout:

With Google Checkout store gadget it is possible to create your own web shop with only a few clicks. You could also use Google Checkout shopping cart if you want to implement a payment solution with an own shopping cart functionality. But Google also offers web shop plugins and if you are using supported web shop software, this may be the easiest solution for you as a seller and the most convenient solution for the buyer.

Transaction costs for domestic payments: 2,5 % + 0,30 \$

Transaction costs for cross-border payments: 3,5 % + 0,30 \$

$$120 \times 2,5 \% \text{ of } 20,00 \text{ €} + 30 \times 3,5 \% \text{ of } 20,00 \text{ €} + 150 \times 0,30 \$ = 112,30 \text{ € (Exchange rate may vary)}$$

112,30 € transaction costs per month.

Checkout by Amazon:

You can use Amazon's "Pay via Amazon" buttons to let customers buy your products. This method is easy to integrate and use.

Transaction costs for domestic payments: 1,9 % + 0,35 €

Transaction costs for cross-border payments: 3,9 % + 0,35 €

$$120 \times 1,9 \% \text{ of } 20,00 \text{ €} + 30 \times 3,9 \% \text{ of } 20,00 \text{ €} + 150 \times 0,35 \text{ €} = 121,50 \text{ €}$$

121,50 € transaction costs per month.

Sell on Amazon:

If you do not want to operate an own web shop or want to expand your customer master, you can also choose to sell your products on Amazon. Therefore the following costs arise:

$$1.500 \times 15 \% \text{ (commission) of } 20,00 \text{ €} + 1.500 \times 1,01 \text{ € (closing fee)} = 6.015 \text{ €} + 39,00 \text{ € monthly fee} = 6.054 \text{ €}$$

6.054 € costs per month.

Scenario #3:

Sales volume: 50 books a day

Price per book: 20,00 €

Merchant location: Austria (Germany for the Amazon solution, to be able to show an Amazon Advantage calculation)

Requirements: Well integrated payment solution, outsourced delivery if possible

20 % of the orders are from abroad (EU)

Monthly turnover: 20,00 € x 50 items a day x 30 days = 30.000,00 €

50 items a day x 30 days = 1.500 single transactions (300 of them from abroad)

PayPal:

Due to the high amount of transactions a month, it is good to make the payment process as easy as possible for the buyer. Therefore the seller chooses Website Payments Pro (30,00 \$ per month) to integrate PayPal via APIs into the website and let the complete visual payment process happen on the seller's website.

Transaction costs for domestic payments: 2,7 % + 0,35 €

Transaction costs for cross-border payments: 2,7 % + 0,35 €

$1.500 \times 2,7 \% \text{ of } 20,00 \text{ €} + 1.500 \times 0,35 \text{ €} = 1.335 \text{ € transaction costs} + 21,00 \text{ € gateway costs} = 1.356 \text{ € costs}$ (Exchange rate may vary)

1.356 € costs per month

Moneybookers:

To integrate Moneybookers into the website, the seller chooses the Moneybookers API (19,95 € a month) because it is easy to use for the buyer and he does not have to leave the website during the payment process.

Transaction costs for European merchants: 2,1 % + 0,25 €

$1.500 \times 2,1 \% \text{ of } 20,00 \text{ €} + 1.500 \times 0,25 \text{ €} = 1.005 \text{ € transaction costs} + 19,95 \text{ € gateway costs} = 1.024,95 \text{ € costs}$

1.024,95 € costs per month.

Google Checkout:

Google also offers an API (free) to integrate the payment system into the website and therefore the whole payment process takes place on the seller's website.

Transaction costs for domestic payments: 2,2 % + 0,30 \$

Transaction costs for cross-border payments: 3,2 % + 0,30 \$

$1.500 \times 2,2 \% \text{ of } 20,00 \text{ €} + 300 \times 3,2 \% \text{ of } 20,00 \text{ €} + 1.500 \times 0,30 \$ = 1.162 \text{ €}$ (Exchange rate may vary)

1.162 € costs per month.**Checkout by Amazon:**

If you receive a lot of transactions and orders per month, it can be more profitable to outsource the storage and delivery process to be able to focus on your core capabilities. Therefore you can choose Amazon Advantage so that Amazon takes over the whole storage and delivery process.

Sales price including 7 % VAT:	20,00 €
7 % VAT:	1,33 €
Net sales price:	18,69 €
Storage, targeted marketing and platform 5% of the net sales price:	0,93 €
Discount 50 % of the net sales price:	9,35 €
Purchase price:	8,41 €
Amazon will pay you:	8,41 €

$1.500 \times 8,41 \text{ €} = 12.615 \text{ €}$ - 2 % discount for payment within 60 days = 12.362,70 € profit per month

Due to you do not really have to pay costs and Amazon only pays out the profit reduced by the costs, only the opportunity costs can be calculated at this point:

$1.500 \times (20,00 \text{ €} - 8,41 \text{ €}) = 17.385 \text{ €}$ opportunity costs per month

4.3 Summary

These calculations show that it makes a considerable difference in cost, how many products you want to sell a month. If you only sell a very small quantity, it makes most sense if you offer only very simple payment and ordering options because the added expense, which is associated with an implementation using APIs would usually not pay off. From a slightly larger number of items you can choose more elaborate methods of implementation, in order to offer customers a greater convenience during the payment process. With a very large quantity, you may resort to an external service agent who can implement multiple payment options and install them in your web shop using the provided API to make payments for customers as easy, quick and convenient as possible.

It is important to mention that not all alternatives in these calculations can be compared solely with their pure costs because the provided functionality can differ. The calculated cost should

serve as a guide and reference value, however, the provided services by their respective price are often the most crucial.

5. Conclusion

The companies presented in this paper show only a small part of the currently available options. The services discussed in this paper, however, cover the most popular payment and distribution possibilities available on the internet and you can get a good insight into the topic.

If you have to go for a payment service, it is important to clue yourself up about the current costs and functionalities provided by the various companies and to compare the offerings. You can resort to calculations in order to compare the costs, since comparing them without calculations can be hard due to the complex cost structures.

When choosing the right implementation method of a payment service, you have to evaluate between implementation effort for yourself and the convenience for the customer. Most service providers offer several options, ranging from simple payments via e-mail address to perfectly integrable and tunable API solutions. Depending on your expertise or the possibility to afford an external service agent who implements various payment solutions at once, you have many possibilities to choose from. The services described in this work should give you an insight in what possibilities you have and how easy or difficult the implementation can be.

When choosing the right distribution channel, you can decide whether you want to handle the entire distribution yourself or if you want to outsource some parts of the process. Various possibilities of outsourcing have been shown in this work on the basis of distribution services provided by Amazon. Thus it is possible to outsource only the payment process, the delivery or the whole distribution process including selling your products on an online sales platform like Amazon. In order to make the right decision, it may again be of advantage if you do calculations to compare various offers.

Many payment and distribution solutions are covered in this work and in addition, sample calculations show how you can compare the different offerings. But in the end, you have to decide which solutions fit best to your business.

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