SPOT LEAKS. FIX GAPS. GROW COMMISSIONS.

WHERE IS YOUR AFFILIATE MONEY GOING?

The Hidden Affiliate Marketing Problems That Are Costing You Money

A Practical Playbook for Indian Affiliate Marketers

₹99 | DIGITAL GUIDE

- SPOT HIDDEN MONEY LEAKS
- FIX WHAT'S HOLDING YOU BACK
- INCREASE COMMISSIONS & SCALE FASTER
- ACTIONABLE STRATEGIES YOU CAN USE TODAY

Welcome!

LET'S FIND YOUR MONEY LEAKS.

You're already putting in the work.
Creating content. Getting clicks.
Sharing links. Building trust.

But at the end of the day...

is more of your money disappearing than you think?

About This Guide

This is not another "how to start" ebook. This is a practical playbook that helps you understand the hidden problems that silently eat into your affiliate income.

The Big Question We Answer

"Where is your affiliate money going?"

This Guide Will Help You:

- See the problems you might be ignoring
- Understand the numbers that actually matter
- Stop losing money to hidden leaks
- Make better decisions and keep more of what you earn

Who Is This For?

This guide is for beginner to intermediate affiliate marketers in India who are already active and serious about growing their income.

- You already promote affiliate products
- You get clicks, but few sales
- You see commissions, but don't know how much you really earn
- You use multiple affiliate programs
- You struggle to track income, links, payouts and expenses
- You want clarity, better decisions and more real income

Our Goal

Help you understand where your affiliate money is coming from, where it's leaking, and what you can do about it.

*More clarity.
Fewer leaks.
More real income.*

INSIDE THIS GUIDE.

This is a short practical playbook.
Read it in one sitting, then use it to spot the leaks in your affiliate business.

How To Use This Guide

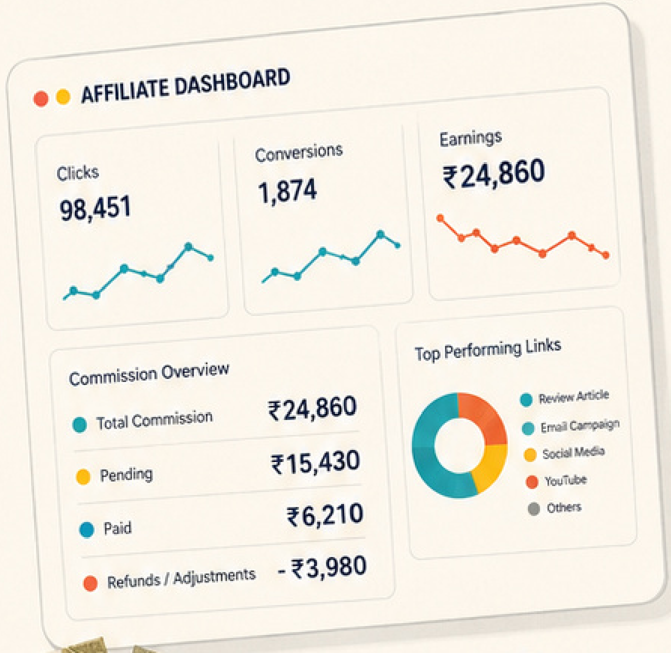
Read
Read each section in order.

Apply
Use the tips and examples for your business.

Fix one leak at a time
Small fixes. Big difference.

Leak #1

DASHBOARD MONEY IS NOT REAL INCOME



The number you see first is often the most misleading number in affiliate marketing.

You open your affiliate dashboard and feel good. The commission number looks big.
But that number is only the beginning of the story.
Some of that money may still be pending. Some may get reversed.
Some may be reduced by fees.
And some may never reach your account at all.

> **The money in your dashboard is not always the money in your bank account.**

Next page: follow the journey from generated commission to real profit.

SPOT HIDDEN MONEY LEAKS | FIX WHAT'S HOLDING YOU BACK | INCREASE COMMISSIONS & SCALE FASTER | ACTIONABLE STRATEGIES YOU CAN USE TODAY

Follow The Money.

Affiliate income moves through stages before it becomes real money you keep.

Many affiliates treat generated commission like real income. That is a mistake. A sale can be recorded first, then reviewed, then approved, then paid. Only after the money reaches your account and you subtract costs do you know what you truly earned.

If you skip these steps, you can make bad decisions. You may think a program is performing well when a large part of the commission is still pending or likely to disappear.

Generated → **Pending** → **Approved** → **Paid** → **Profit**

- **Generated**: A click or sale is recorded
- **Pending**: The network reviews the transaction
- **Approved**: The transaction is confirmed
- **Paid**: Money is sent to your account
- **Profit**: What you keep after all costs

Example: What ₹50,000 Can Turn Into

Generated commission	₹50,000
Cancelled / Reversed	–₹8,000
Approved	₹42,000
Payment fees	–₹1,500
Amount received	**₹40,500**
Approx. profit	**₹32,500**

Key Formula

Reversal Rate =
Reversed commission ÷ Generated commission × 100

₹10,000 reversed out of ₹50,000 = **20%** reversal rate

Quick Action

This month, write down generated, approved, reversed, paid, and profit for your top 3 programs.

Leak #2

STOP CHASING THE HIGHEST COMMISSION

A bigger commission number can distract you from what actually makes money.

A lot of beginners choose offers for one simple reason: the commission looks high. But high commission does not automatically mean high income. If the offer converts badly, does not fit your audience, or gets rejected often, the big number becomes useless.

The smarter question is not: 'How much does this offer pay?' The smarter question is: 'How much approved revenue does this offer really create from my traffic?'

> "Smart affiliates look at results, not just rates."

Next page: compare two offers and learn why EPC matters.

LEAK 2 THE CONVERSION LEAK

WHEN THE SMALLER COMMISSION WINS.

The highest commission offer can still make less money. What matters is how well the offer converts, how much you earn per click, and whether the product fits your audience.

PROGRAM A

Commission	₹4,000
Conversion rate	1%
Clicks	1,000
Sales	10
TOTAL COMMISSION	₹40,000

VS.

PROGRAM B

Commission	₹500
Conversion rate	10%
Clicks	1,000
Sales	100
TOTAL COMMISSION	₹50,000

The lower commission offer made more money.

Why EPC Matters

EPC = Earnings ÷ Clicks

A Offer A:
₹20,000 ÷ 1,000 clicks = ₹20 EPC

B Offer B:
₹15,000 ÷ 300 clicks = ₹50 EPC

Conclusion: Offer B earns more per click.

Before You Promote Any Offer

- Does it fit my audience?
- Does it actually convert?
- What is the EPC?
- How much is really approved and paid?

Don't chase high commissions.
Chase better results that pay you more.

Leak #3

TRAFFIC CAN GO TO WASTE

A lot of traffic can still produce very little money.

Traffic feels exciting. Views, visitors, clicks, and impressions make your work look like it is growing. But traffic alone does not pay you. The real question is whether the right people are visiting the right content and taking the next step.

A person who is ready to buy is usually more valuable than a person who is only browsing. That is why smaller high-intent traffic can sometimes earn more than big low-intent traffic.

Not all traffic is the same.
Here are three types:

INFORMATIONAL

"What is web hosting?"

COMMERCIAL

"Hostinger vs Bluehost India"

TRANSACTIONAL

"Hostinger discount India"

Visitors closer to buying are usually more valuable.

> *Traffic is only useful when it turns into clicks, conversions, and revenue.*

LEAK 3

FIND WHAT WORKS. FIX WHAT'S BROKEN.

Your most popular page is not always your most profitable one. Some content brings traffic but little revenue. Other content attracts fewer visitors but stronger buying intent.

And even strong content can stop earning when an important affiliate link breaks, expires, or redirects to the wrong place. Sometimes the fastest way to grow is simply fixing what already works.

TRAFFIC VS REVENUE

CONTENT	VISITORS	₹ AFFILIATE REVENUE
A Content A	50,000	**₹5,000**
B Content B	5,000	**₹20,000**

More traffic does not always mean more money.

CHECK YOUR LINKS

- Highest-traffic pages
- Highest-revenue pages
- Important CTA buttons
- Old buying guides

LOOK AT THIS FLOW

Visitors → Affiliate clicks → Conversions → Approved revenue

SOMETIMES THE BEST WAY TO MAKE MORE MONEY IS FIXING WHAT ALREADY WORKS.

- FOCUS ON PROFIT, NOT JUST TRAFFIC
- BROKEN LINKS MEAN LOST MONEY
- AUDIT REGULARLY AND FIX FAST
- OPTIMIZE WHAT WORKS. ELIMINATE WHAT DOESN'T.

Leak #4

THE MONEY YOU EARN IS NOT THE MONEY YOU RECEIVE.

For Indian affiliates, payouts can shrink before they reach your account.

This is a common problem when you promote international affiliate programs. The dashboard may show a foreign-currency payout, but the final amount can shrink after exchange-rate losses, payment-platform fees, and bank charges.

Even after a commission is approved, you may still wait weeks before the money arrives. That is why affiliate revenue is not the same as cash flow.

1. **Gross Payout** — Shown in USD or EUR →
2. **Exchange Rate** — Conversion loss eats into value →
3. **Platform Fee** — Payment processor takes a cut →
4. **Bank Charges** — Wire fees and GST reduce more →
5. **Actual INR Received** — What finally reaches you

EXAMPLE

Affiliate payout value	₹1,000
Fees and FX cost	₹250
Actual receipt	₹750

25% gone before other expenses.

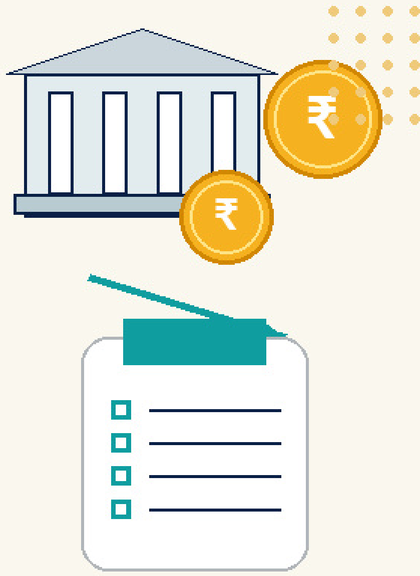
REMEMBER

Track these numbers:

- Generated
- Pending
- Approved
- Paid
- Actual INR received

INDIA REALITY CHECK

3 INDIAN NETWORKS. 3 DIFFERENT PAYOUT JOURNEYS.



The same commission number can behave very differently depending on the network. Validation time, minimum payout, documents and payment method all matter.

CUELINKS

- ₹500 minimum payout for Indian bank accounts
- Validation currently Net-60, unless otherwise notified
- Bank transfer after validation and merchant collection
- Cancelled, refunded or invalid events can be adjusted/reversed

EARNKARO

- ₹10 minimum validated/Confirmed Profit to request withdrawal
- Retailer confirmation can take 48 hours to 90 days
- Only Confirmed Profit can be paid
- NEFT normally reaches the bank in about 4-5 business days

vCOMMISSION

- ₹1,000 approved-commission threshold for Indian affiliates
- Monthly validation and payment cycle
- Indian payouts via NEFT/RTGS bank transfer
- PAN and invoice details are required for payment processing

REAL-WORLD LESSON

₹10,000 showing on a dashboard does not tell you when ₹10,000 will reach your bank.

Always compare the payout journey - not just the commission rate.

Sources: official Cuelinks, EarnKaro and vCommission pages checked Aug 2026.

BEFORE YOU JOIN

CHECK THE PAYOUT RULES BEFORE YOU CHASE THE COMMISSION.

High commission is attractive. But payout rules decide how much of that commission becomes usable cash - and how long you wait for it.

7 QUESTIONS TO ASK BEFORE YOU PROMOTE

- What status is actually payable - pending, approved, confirmed or payable?
- How long can validation take before the sale becomes real?
- What is the minimum payout threshold?
- Can returns, cancellations or rejected leads reverse my commission?
- How will I be paid - bank transfer, NEFT/RTGS, wallet or payment platform?
- What KYC, PAN, invoice or GST details are required?
- After approval, when does money actually reach my account?

REAL NETWORK EXAMPLES

CUELINKS
Net-60 validation is currently stated in its terms.

EARNKARO
Retailer confirmation may take from 48 hours to 90 days.

vCOMMISSION
Uses an approved-commission threshold and monthly payout process.

Do not ask only: “How much does this program pay?”
Also ask: “What has to happen before I can actually use that money?”

Sources: official network terms/FAQs checked Aug 2026. Terms can change.

Leak #5

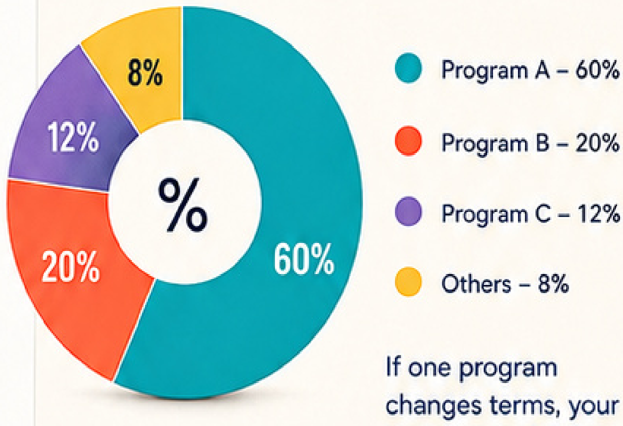
WHEN ONE PROGRAM RUNS YOUR BUSINESS.

Relying on a single affiliate program can feel comfortable—until it isn't.

Policy updates, account suspensions, or lower payouts from one merchant can wipe out a big part of your income overnight.

Smart affiliates build a balanced portfolio so that their business keeps running, no matter what changes.

EXAMPLE: REVENUE BREAKDOWN



If one program changes terms, your income can fall fast.

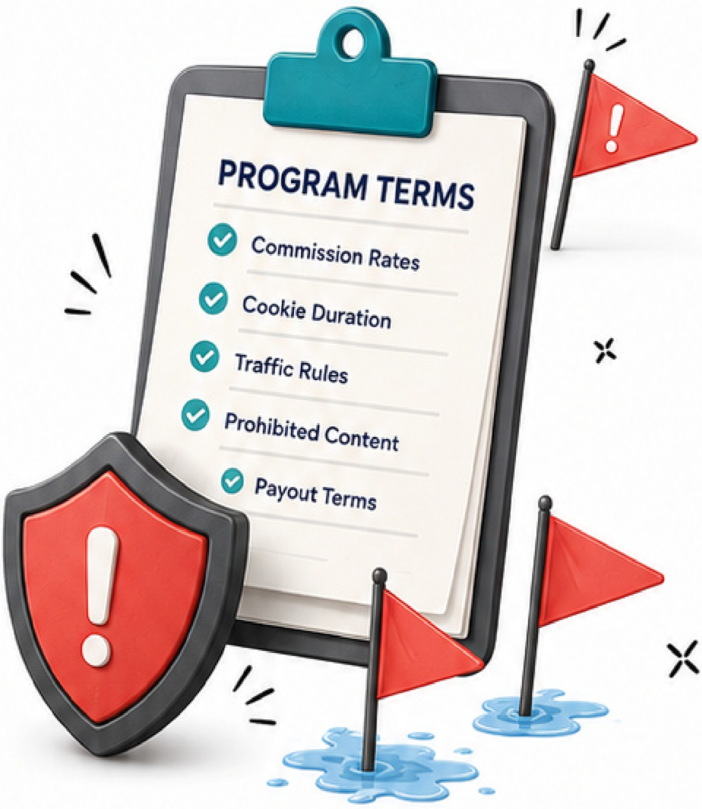
WHAT TO DO

- **Review your top programs regularly**
  Know which programs drive the most income.
- **Measure your revenue share**
  Track the % of income from each program.
- **Reduce dependence gradually**
  Add new programs to diversify your mix.
- **Keep backup options ready**
  Always have alternatives in place.

Diversification is not just an investment rule.
It's a survival rule for your affiliate business.

Leak #5

RULES CAN CUT YOUR INCOME FAST.



Affiliate programs have rules—and those rules can change. Commission rates can drop, cookie windows can shorten, traffic sources can be restricted, and payout terms can be updated without much notice.

One mistake or small violation can get your account suspended or terminated. When that happens, pending commissions can be lost, and your income can vanish overinght.

Watch for:

Prohibited Traffic
Paid ads on brand terms, incentive traffic, or certain ad networks may be banned.

Missing Disclosures
Not disclosing affiliate links can lead to compliance violations.

Misleading Claims
Exaggerated promises or unsubstantiated claims break the rules.

Trademark Misuse
Using brand names or logos without permission can get your account shut down.

Spammy Promotion
Unsolicited emails, link dumping, or low-quality content can result in immediate bans.

Check program terms every quarter.

Rules change. What was allowed last month might not be allowed today. A quick review can save you from big losses.

- Review commission rates
- Check traffic restrictions
- Confirm disclosure requirements
- Understand payout terms
- Look for policy updates

Read the rules before the rules read you.

A few minutes of reading can protect thousands of rupees in income. Don't skip it.

Leak #5

TRUST IS A CONVERSION TOOL.

**People don't buy from links.
They buy from people they trust.**

Indian audiences are smart and skeptical. They've seen fake screenshots, exaggerated claims, and "best product ever" reviews that feel scripted.

When you are honest about what a product does, what it doesn't, and what it really costs over time, you build real trust.

That trust leads to better decisions for your audience—and stronger long-term conversions for you.

PUSHY REVIEW

- This is the best tool ever!
- Earn thousands overnight!
- 100% guaranteed results!
- Look at my earnings screenshot!
- Buy now before price increases!

Feels salesy. Low trust. Short-term clicks.

VS.

HELPFUL REVIEW

- Here's what this tool does well…
- Here's what it lacks…
- Here's the real pricing (including renewal)…
- This is ideal for… Not ideal for…
- Here's who will get the most value…

Feels honest. High trust. Long-term sales.

> *"Don't sell the commission. Sell clarity."*

Be honest
Say what's good—and what's not.

Share real pricing
Include renewal costs and fees.

Know your audience
Recommend only what fits them.

Answer real questions
Clear answers build confidence.

Build long-term trust
Trust today brings sales tomorrow.

AI IS CHANGING THE TRAFFIC GAME.

AI and search engines are getting smarter every day. Generic content is easier to create—and easier to replace. That means low-effort articles and repeated information are at risk.

But affiliate marketing is not dead. In fact, the game has just changed. Original experience, smart comparisons, useful videos, honest testing, and a real connection with your audience **matter more than ever.**

Use AI smartly

Research
Use AI to find topics, keywords, and questions your audience is asking.

Analysis
Let AI summarize data, compare features, and surface insights faster.

Organization
Use AI to outline, structure, and plan your content like a pro.

Ideas
Use AI to spark angles, headlines, and creative formats.

Avoid this trap

Mass generic articles
Everyone can publish them. Search engines can replace them.

Blind automation
No human touch. No experience. No connection.

Low-quality spam
Shortcuts may bring traffic today, but they kill trust tomorrow.

Build channels you own

Don't depend only on platforms you don't control.

Email list
Your direct line to your audience. Nurture, share, convert.

Website
Your digital home. Build assets, rank content, and own your traffic.

Direct audience
Build communities and conversations on channels you control.

Own your audience. Own your future.

Monthly Review

YOUR 15-MINUTE AFFILIATE MONEY CHECK.

You don't need hours of analysis. **Just 15 minutes** once a month to review a few core numbers can help you protect your earnings and make better decisions.

This quick check helps you spot what's working, what's leaking, and what to fix next.

Money

Check what you earned, what's pending, and what actually landed.

Performance

See what's driving results and what needs attention.

Risk

Spot potential leaks before they become expensive problems.

Next move

Pick one or two actions that will move the needle next month.

> **Sometimes the fastest way to grow is to stop the leaks first.**

INDIA MONEY HYGIENE

KEEP RECORDS BEFORE TAX SEASON FORCES YOU TO.

This page is not tax advice. It is a simple habit that makes tax, GST and foreign-payment questions much easier to handle later.

KEEP THESE RECORDS

- PAN and KYC details used with affiliate networks
- Invoices raised or platform-generated invoices
- Payout statements and merchant/network reports
- Bank / NEFT / RTGS credits showing what actually arrived
- TDS certificates plus 26AS/AIS records where relevant
- PayPal/Payoneer/other payment-provider and FX statements
- Foreign-remittance documentation where applicable
- Business expense bills and receipts

DO NOT GUESS THE RULE

TDS treatment can depend on the type of payout and your tax status. Do not assume one TDS section applies to every affiliate payment.

ABOUT SECTION 194-O

Section 194-O specifically covers payments by an e-commerce operator to an e-commerce participant for sales/services facilitated through that platform. It is not a universal "affiliate TDS rule."

GST + FOREIGN PAYMENTS

GST treatment can vary with your registration, the customer/payer location, and the nature of the service. For foreign payouts, keep the remittance and exchange-rate records.

When the numbers become meaningful, ask a qualified Indian CA.

5-MINUTE MONTHLY HABIT

Create one folder for each month:

Payout statement • Bank credit • Invoice • TDS record • Fees/FX • Expenses

Future-you - and your CA - will thank you.

Reference: Income Tax Dept. Section 194-O + official network payment pages. Checked Aug 2026.

THE RISK + NEXT-MOVE CHECK.

A quick check today can prevent lost income tomorrow and set you up for better results.

RISK

- Are my important affiliate links working?
- Is too much income coming from one program?
- Have any important terms changed?
- Are my records organized?

NEXT MOVE

- Fix a broken link
- Replace a weak offer
- Improve a comparison page
- Investigate reversals

Work on the task with the biggest revenue impact first.

> *Random activity is not strategy.*
>
> — UNKNOWN

THE AFFILIATE REVENUE LEAK CHECKLIST.

Every rupee has a journey.
Use this quick checklist to find leaks in your affiliate income and fix them. Treat it like a self-audit—honest answers lead to bigger earnings.

- Compare generated vs approved commission
- Calculate reversal rate
- Record actual money received
- Check payout fees and FX cost
- Find your highest-revenue content
- Check important affiliate links
- Review merchant dependency
- Choose one high-impact task for this month

If you found even one serious leak, this guide has already paid for itself.

Next:
turn these insights into a **simple tracking system.**

TURN INSIGHT INTO A TRACKING SYSTEM.

Finding leaks is step one. Tracking them every month is how you stay in control.

Reading this guide can help you spot the leaks in your affiliate business. But if you do not track the same numbers every month, the same problems can come back again. A simple tracking system helps you stay clear about what you earned, what was approved, what reached your account, and what deserves attention next.

You do not need a complicated dashboard on day one. You need a simple place where your important numbers live together. That means your affiliate programs, your top content, your payouts, and your costs should be easy to review in one place.

The goal is not to track everything. The goal is to track the few things that help you make better decisions faster.

Start with these 4 tracking blocks

1. Programs
Generated, approved, reversed, paid

2. Content
Traffic, clicks, conversions, revenue

3. Payouts
Date, amount, fees, actual INR received

4. Expenses
Tools, ads, freelancers, other costs

Simple beats perfect.

Start with one clean system and improve it as you grow.

THE METRICS THAT MATTER MOST.

If you track the right numbers, better decisions become much easier.

Affiliate marketers often drown in random numbers. Clicks, visitors, sales, dashboards, screenshots, payout emails — it quickly becomes messy. That is why you need a small set of numbers that actually tell you what is going on.

These are not fancy metrics for showing off. These are practical numbers that help you understand where money is coming from, where it is leaking, and what you should improve next.

Generated commission

The total commission recorded before reviews, reversals, or fees.

Approved commission

The commission that survived review and is more likely to become real income.

Reversed commission

The amount lost to cancellations, refunds, invalid leads, or rejected conversions.

EPC

Earnings per click. It tells you how much money each click is worth on average.

Actual INR received

The money that finally reached your account after fees and exchange losses.

Revenue per content piece

How much money a page, post, or video actually brings in.

EPC = *Earnings* ÷ *Clicks*

Reversal Rate = *Reversed commission* ÷ *Generated commission* × *100*

> *If you track only one number better this month, start with approved revenue — not dashboard excitement.*

WHY MANUAL TRACKING GETS MESSY FAST.

The more programs you join, the harder it becomes to see the full picture.

At the beginning, affiliate tracking feels manageable. One or two programs. A few links. A simple sheet. But once you start promoting more offers, using more content, and receiving more payouts, the mess grows quickly.

Different programs use different dashboards. Some show generated commission clearly. Some hide payout details. Some pay in INR, others in USD. Some update late. Some reverse transactions after several days. And once you add traffic sources, content tracking, broken links, and expenses, it becomes hard to see your business clearly.

That confusion leads to slow decisions. You may keep promoting the wrong offer, miss broken links, ignore high-performing content, or assume you are making more than you really are.

The usual mess

- Multiple affiliate dashboards
- Different payout dates
- Scattered spreadsheets
- No single content-performance view
- Fees and FX hidden in different places

What it costs you

- Slower decisions
- Missed leaks
- Wrong offer choices
- Weak cash-flow visibility
- No clear next move

When your numbers are scattered, your decisions become scattered too.

THE PRACTICAL NEXT STEP

MEET THE AFFILIATE PROFIT TRACKER.

This guide showed you what to look for. The Affiliate Profit Tracker gives those numbers one clean place to live.

Built for affiliates who are done guessing.

WHAT IT HELPS YOU DO

See real income
Track generated, approved, reversed and received.

Compare programs
See which programs actually perform.

Track payouts
Record payout dates, fees and actual INR received.

Know your profit
Bring expenses into the same monthly view.

Review faster
Use one dashboard instead of scattered sheets.

Learn in demo mode
Explore the tracker first, then switch to live data.

YOUR NEXT PRODUCT

Affiliate Profit Tracker

₹299

A practical spreadsheet system for the numbers you just learned to track.

Guide = understand the leaks. Tracker = keep them visible every month.

The final page shows you the next step.

YOU FOUND THE LEAKS
NOW TRACK THEM.

MONTHLY PROFIT VIEW

Approved	₹42,000
Received	₹40,500
Expenses	₹8,000
Profit	₹32,500

Turn what you learned into a simple monthly habit.

The Affiliate Profit Tracker is the natural next step: one place to record revenue, reversals, payouts, expenses and the numbers that actually matter.

AFFILIATE PROFIT TRACKER

₹299 one-time digital product

- Track generated, approved, reversed and received income
- Compare affiliate programs in one view
- Record payouts, fees and actual INR received
- Track expenses and see approximate profit
- Use a dashboard for your monthly review
- Start in demo mode, then move to live tracking

GET THE AFFILIATE PROFIT TRACKER →

WHAT COMES AFTER THAT?

Affiliate Intelligence OS

The future premium system will take the same idea further with deeper analysis and less manual work. We are keeping that promise separate until the product is ready.

More clarity. Fewer leaks. Better decisions.

Thanks for reading.