ToolGPA

NOVEMBER 2026

Creem

The Insider's Guide

Merchant of record for software sales, with built-in affiliates



Every plan, grade, refund rule and rival among affiliate and referral tools, read from Creem's own pages.

Made by Armitage Labs OÜ · checked Nov 13, 2026 · toolgpa.com

2.4
GPA



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Creem's own pages, its app-store listings and our grades. Every fact in it is on Creem's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.4

GPA, above 68 of the 89 other affiliate and referral tools we grade

Creem is a merchant-of-record payments platform for software and digital products. It handles checkout, global sales tax, invoices, fraud and chargebacks, and adds affiliate links, revenue splits, usage-based billing and credit wallets. There is no monthly fee; Creem takes a percentage plus a fixed amount from each sale.

To get you started, here are **8 things to know about Creem**, taken from its own pages and our grades.

> **Checkout, products and webhooks are yours to set up, with an API and CLI for the work.**
>
> From our grade for ease of use

1 **Best for selling software with affiliates built into checkout**

Creem is a merchant of record that takes payments, handles tax and has affiliates and revenue splits built in, with no monthly fee.

2 **There is a free plan**

No monthly or setup fee; Creem takes 3.9% + $0.40 from each successful transaction.

3 **It runs on Web**

Web.

4 **Merchant of record**

Creem is the seller of record, so it calculates, collects and remits VAT, GST and sales tax, issues invoices and takes on chargeback liability.

5 **Affiliates and revenue splits**

Set a commission per product and per affiliate, track clicks and pay partners from the same balance; splits also work for co-founders and contractors.

6 **Short links with tracking**

Short links track clicks and conversions, with QR codes and password, geo and device targeting.

7 **A 2.4 GPA, above 68 of 89**

That is against the other affiliate and referral tools we grade, on value, the free plan, features, ease of use and platforms.

8 **Keep it**

To replace Creem you would be making selling as the merchant of record, so sales tax and VAT are handled everywhere. That is not a weekend's work, with an AI app builder or without one.

Creem at a glance

PRICING Free plan	FREE PLAN Yes
FREE TRIAL None stated	RUNS ON Web
MADE BY Armitage Labs OÜ	CATEGORY Affiliate & Referral Software
OUR GRADE 2.4 GPA, fair	

The report card

Best for selling software with affiliates built into checkout

Creem is a merchant of record that takes payments, handles tax and has affiliates and revenue splits built in, with no monthly fee. But it takes 3.9% plus $0.40 of each sale, the affiliate features work only if you sell through Creem checkout, and payouts are twice a month.

TOOLGPA REPORT CARD **Creem** Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	No monthly fee, but 3.9% plus $0.40 per sale is a cut of revenue, not a subscription, so it sits in the middle of what affiliate tools cost.
Free plan and trial	B	No setup or monthly fee and nothing to pay until you sell. There is no cap, but the fee comes off every sale.
Features	C	Affiliates, short links and payouts exist, but only for products sold through Creem checkout. It is a payments platform with affiliates attached.
Ease of use	C	Checkout, products and webhooks are yours to set up, with an API and CLI for the work. No store rating is on record.
Platforms and integrations	B	Web, with an API, CLI and MCP server and 2 integrations. No apps.

Grade point average Fair, out of 4.0 **2.4**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Creem is for

- ✓ Fits if you sell software and want payments, tax and affiliates from one provider
- ✓ Works for solo developers who prefer a fee per sale over a monthly bill

Who it is not for

- ✗ Skip it if you already take payments elsewhere, as affiliates need Creem checkout
- ✗ Pricey if you sell a lot, as 3.9% plus $0.40 is a fee on every sale and lower rates need the Partner plan
- ✗ Watch out: only cards, Apple Pay and Google Pay work, with PayPal listed as coming soon
- ✗ Tight if you want per-sale payouts, as affiliates are paid twice a month

Good to know

Good for

- ✓ Indie developers and AI products selling software globally
- ✓ Founders who want payments, tax and affiliates in one tool
- ✓ Teams charging by usage or credits

Worth knowing

- ⓘ The affiliate features are part of a payments platform; you must sell through Creem checkout to use them.
- ⓘ Fee is 3.9% + $0.40 per successful transaction; lower rates need the custom Partner plan.
- ⓘ Supported payment methods are cards, Apple Pay and Google Pay; PayPal is listed as coming soon.
- ⓘ Payouts happen twice a month, not per sale.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

2

plans to choose from

Creem has a free plan.

> **No setup or monthly fee and nothing to pay until you sell.**
>
> From our grade for free plan and trial

PAY AS YOU GO

$0

No monthly or setup fees. 3.9% + $0.40 per successful transaction, with taxes, fraud and chargebacks handled by Creem.

The free plan

No monthly or setup fee; Creem takes 3.9% + $0.40 from each successful transaction.

PARTNER PLAN

Custom

For higher-volume businesses: lower transaction fees, a payments concierge, weekly meetings and card issuing. Booked by call.

Read from creem.io on Nov 13, 2026.

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Merchant of record for software sales, with built-in affiliates. Here is what it does, as its own site describes it, and what it covers: public API, affiliate tracking, partner payouts, digital downloads, merchant of record.

> **Affiliates, short links and payouts exist, but only for products sold through Creem checkout.**
>
> From our grade for features

Merchant of record

Creem is the seller of record, so it calculates, collects and remits VAT, GST and sales tax, issues invoices and takes on chargeback liability.

Affiliates and revenue splits

Set a commission per product and per affiliate, track clicks and pay partners from the same balance; splits also work for co-founders and contractors.

Short links with tracking

Short links track clicks and conversions, with QR codes and password, geo and device targeting.

Usage-based billing and credit wallets

Custom meters, per-unit pricing with free allowances, seat-based billing and prepaid credit packs with auto-refill.

API, CLI and MCP

Everything in the dashboard can be scripted through an API, SDKs, a CLI, webhooks and an MCP server.

Payouts

Payouts run on the 1st and 15th of each month to a bank account or a USDC wallet.

Where it runs

Web

What it works with

Apple Pay

Google Pay

Creem is made by Armitage Labs OÜ.

PART 04 · STANDING

Where it stands

Its grades against its category, and whether to keep it or make your own

68/89

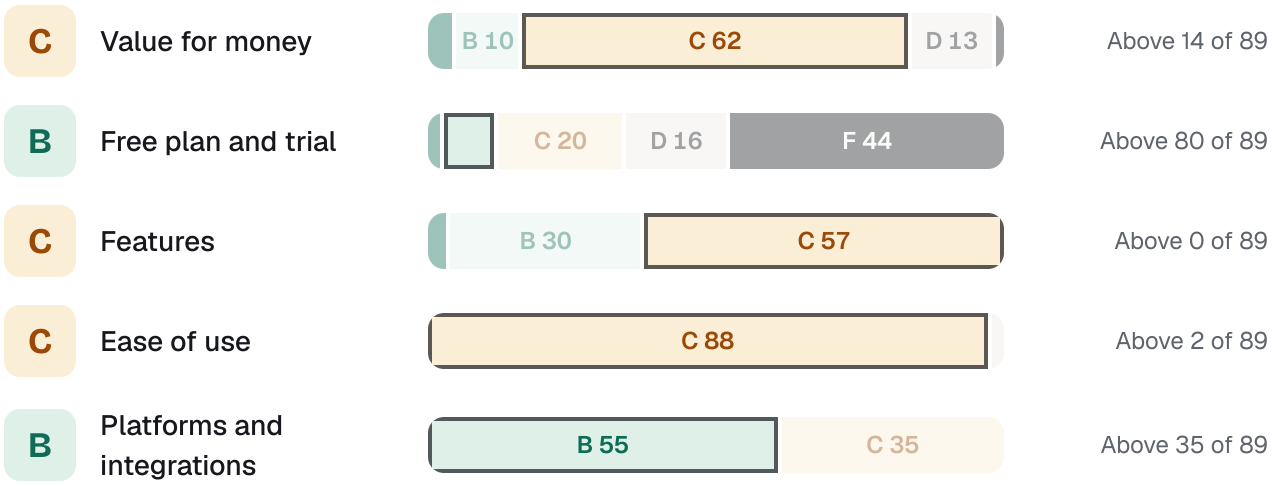
Other affiliate and referral tools it is graded above

Creem's GPA of 2.4 is higher than 68 of the 89 other affiliate and referral tools we grade, and level with 12.

It stands best on free plan and trial (B, above 80 of 89) and worst on features (C, above 0).

Each grade against the category

Every bar is all 90 affiliate and referral tools we grade, cut by the letter each got. Creem's own letter is outlined.



Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Creem you would be making selling as the merchant of record, so sales tax and VAT are handled everywhere. That is not a weekend's work, with an AI app builder or without one.

It is one of the better ones too: its GPA of 2.4 is higher than 68 of the 89 other affiliate and referral tools we grade.

What you could make

- Digital downloads: an app builder makes this well.

What you could not

- Selling as the merchant of record, so sales tax and VAT are handled everywhere.
- Payouts to partners in many countries, with their tax forms.
- Every click and sale traced back to the right partner.
- It plugs into other products, Apple Pay and Google Pay among them, and has an API.

What this rests on. Creem's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Dub Partners, PartnerStack, Tolt, PromoteKit and Rewardful

The 5 tools Creem is most often weighed against, with where each one differs from it.

2.0 GPA

Dub Partners

Free trial · from $81/mo

Affiliate and partner program platform from Dub.

- Creem has a free plan. Dub Partners does not, though it has a free trial.
- Creem also covers digital downloads and merchant of record.
- Dub Partners also covers web analytics.

Creem and Dub Partners compared in full

2.2 GPA

PartnerStack

Paid

B2B partner platform for affiliate, referral and reseller programs.

- Creem has a free plan. PartnerStack does not.
- Creem also covers digital downloads and merchant of record.

Creem and PartnerStack compared in full

2.2 GPA

Tolt

Free trial · from $99/mo

Affiliate program software for SaaS startups on Stripe or Paddle.

- Creem has a free plan. Tolt does not, though it has a free trial.
- Creem also covers digital downloads and merchant of record.

Creem and Tolt compared in full

2.4 GPA

PromoteKit

Free plan · from $29/mo

Affiliate marketing software built for Stripe businesses.

- Creem also covers digital downloads and merchant of record.

Creem and PromoteKit compared in full

2.6 GPA

Rewardful

Free trial · from $49/mo

Affiliate and referral tracking for SaaS companies billing on Stripe.

- Creem has a free plan. Rewardful does not, though it has a free trial.
- Creem also covers digital downloads and merchant of record.

Creem and Rewardful compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

12

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Creem free?

Creem has a free plan. No monthly or setup fee; Creem takes 3.9% + $0.40 from each successful transaction.

How much does Creem cost?

Creem lists 2 plans. Pay as you go: $0.

What platforms does Creem work on?

Creem is available on Web.

Does Creem have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Creem is listed for Web.

Does Creem have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Creem is listed for Web.

Is Creem open source?

Creem is not described as open source on its own site, as read on Nov 13, 2026.

Does Creem have an API?

Yes. Creem offers a public API, according to its own site.

What does Creem integrate with?

Creem's listing names Apple Pay and Google Pay. A listing names up to eight integrations, so it may connect to more.

Who makes Creem?

Creem is made by Armitage Labs OÜ.

What are the alternatives to Creem?

The closest alternatives to Creem in our directory are Dub Partners, PartnerStack, Tolt, PromoteKit and Rewardful.

How does Creem compare with other affiliate and referral tools?

Creem's GPA of 2.4 is higher than 68 of the 89 other affiliate and referral tools we grade, and level with 12.

Could I make my own version of Creem?

To replace Creem you would be making selling as the merchant of record, so sales tax and VAT are handled everywhere.

Where this guide comes from

The prices, plans, platforms and features were read from Creem’s own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Creem's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA’s own work; it is not made, paid for or approved by Armitage Labs OÜ. Prices change, so check creem.io before you buy.

creem.io/pricing

creem.io/

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Creem, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/creem

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Creem: The Insider's Guide", checked
Nov 13, 2026. https://toolgpa.com/tools/creem
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Know someone choosing between affiliate and referral tools?

Send them this guide: toolgpa.com/tools/creem/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded affiliate and referral tools after Creem, each with an Insider's Guide of its own.

Affiliate & Referral Software Insider's Guide

Every one of the 90 affiliate and referral tools we grade, compared

GoAffPro Insider's Guide

Affiliate and multi-level marketing app for online stores

3.2 GPA

SliceWP Insider's Guide

WordPress affiliate plugin with a free edition and paid add-ons

2.8 GPA

Affiliatly Insider's Guide

Affiliate program software for online stores, with a free plan

2.6 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Creem's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Creem is a trademark of its owner, and this guide is not made, paid for or approved by Armitage Labs OÜ. Prices and plans change: check creem.io before you buy.