ToolGPA

NOVEMBER 2026

Payloadz

The Insider's Guide

Sell digital downloads with direct PayPal payouts and no sales fee



Every plan, grade, refund rule and rival among tools for selling digital products, read from Payloadz's own pages.

Made by PayLoadz, Inc. · checked Nov 13, 2026 · toolgpa.com

2.0
GPA



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ToolGPA put this guide together from Payloadz's own pages, its app-store listings and our grades. Every fact in it is on Payloadz'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

2.0

GPA, above 6 of the 50 other tools for selling digital products we grade

Payloadz is a seller account for digital downloads such as music, photos, ebooks and software. Buyers pay through PayPal, cards or bank transfer, and the payment goes to your PayPal account while Payloadz delivers the file. It charges a flat monthly fee and says it takes no cut of sales.

To get you started, here are **9 things to know about Payloadz**, taken from its own pages and our grades.

> "
>
> **You upload products, set up PayPal and your own links.**
>
> From our grade for ease of use

1 **Best for selling downloads with direct PayPal payouts**

Payloadz sells digital downloads with no cut of sales and paid straight to your PayPal.

2 **Paid plans start at $49 a month**

As its pricing page puts it: $49 per month.

3 **You can try it first**

$1 for a 14-day full-access trial, then $49 per month

4 **It runs on Web**

Web.

5 **Direct payouts**

Payment goes straight to your PayPal account when a buyer checks out, and the file is delivered automatically.

6 **Automatic delivery**

Time-limited, tracked download links go out as soon as payment clears, with per-order download and IP limits.

7 **Flexible uploads**

Upload in the browser, by FTP for large folders, or add a whole catalog with a bulk CSV import.

8 **A 2.0 GPA, above 6 of 50**

That is against the other tools for selling digital products we grade, on value, the free plan, features, ease of use and platforms.

9 **Keep it**

To replace Payloadz you would be making checkout, card payments and sales tax handled for you. That is not a weekend's work, with an AI app builder or without one.

Payloadz at a glance

PRICING Free trial, from $49 per month	FREE PLAN No
FREE TRIAL $1 for a 14-day full-access trial, then $49 per month	RUNS ON Web
MADE BY PayLoadz, Inc.	CATEGORY Selling Digital Products
OUR GRADE 2.0 GPA, fair	

The report card

Best for selling downloads with direct PayPal payouts

Payloadz sells digital downloads with no cut of sales and paid straight to your PayPal. It costs $49 a month after a $1 trial, with no cheaper tier.

TOOLGPA REPORT CARD

Payloadz

Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	$49 a month is the only plan, above the dearer quarter ($37) of digital-product tools but under its dearest tenth ($77).
Free plan and trial	D	A $1 trial for 14 days, which means payment details; no free plan.
Features	C	Direct payouts, automatic delivery, licence keys, affiliates, subscriptions and upsells. It is not a merchant of record, so tax is left to you.
Ease of use	C	No store rating on record. You upload products, set up PayPal and your own links.
Platforms and integrations	B	Web, with PayPal, Mailchimp, Google Analytics 4, Meta and TikTok listed. No desktop or phone app.
Grade point average		Fair, out of 4.0 **2.0**

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 Payloadz is for

- ✓ Fits if you sell photos, music or writing by direct link and have a PayPal business account
- ✓ Works for sellers with large catalogues who want a flat fee, not a cut of sales

Who it is not for

- ✗ Pricey if you sell a little, as $49 a month is the only plan
- ✗ Skip it if you do not want to use PayPal, because payments go through it and its fees still apply
- ✗ Watch out: the $1 trial lasts 14 days and then bills $49 a month
- ✗ Watch out: tax collection is left to you, as it is not a merchant of record

Good to know

Good for

- ✓ Photographers, musicians and writers selling files by direct link
- ✓ Sellers with large catalogs who want a flat fee, not a cut of sales
- ✓ Sellers already set up with a PayPal business account

Worth knowing

- ⓘ The $1 trial lasts 14 days; after it the plan is $49 per month with no cheaper tier.
- ⓘ Payments go through PayPal, whose standard processing fees still apply.
- ⓘ Accounts include 1 TB of file transfer a month for delivered orders.
- ⓘ It is not a merchant of record, so tax collection is left to the seller.

What it costs

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

$49
A month to start

Payloadz is a paid product with a free trial, starting at $49 per month.

SELLER PLAN

$49

per month

Unlimited products, storage and transactions, with 0% Payloadz transaction fees. A $1 14-day trial comes first.

Trying it first

$1 for a 14-day full-access trial, then $49 per month

Read from payloadz.com 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

Sell digital downloads with direct PayPal payouts and no sales fee. Here is what it does, as its own site describes it, and what it covers: affiliate tracking, online store, digital downloads, popups.

> **Direct payouts, automatic delivery, licence keys, affiliates, subscriptions and upsells.**
>
> From our grade for features

Direct payouts

Payment goes straight to your PayPal account when a buyer checks out, and the file is delivered automatically.

Automatic delivery

Time-limited, tracked download links go out as soon as payment clears, with per-order download and IP limits.

Flexible uploads

Upload in the browser, by FTP for large folders, or add a whole catalog with a bulk CSV import.

License and serial keys

Upload a key list or connect a key generator URL so each order gets a unique serial key.

Affiliates and tracking

A built-in affiliate system, Mailchimp sync, and Meta, Google Ads, GA4 and TikTok purchase pixels.

Subscriptions and upsells

Recurring digital products with optional trials, checkout upsells and cross-sells, discount codes and free email-gated downloads.

Where it runs

Web

What it works with

PayPal
Mailchimp
Google Ads
Google Analytics 4
Meta
TikTok

Payloadz is made by PayLoadz, Inc.

Where it stands

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

6/50

Other tools for selling digital products it is graded above

Payloadz's GPA of 2.0 is higher than 6 of the 50 other tools for selling digital products we grade, and level with 4.

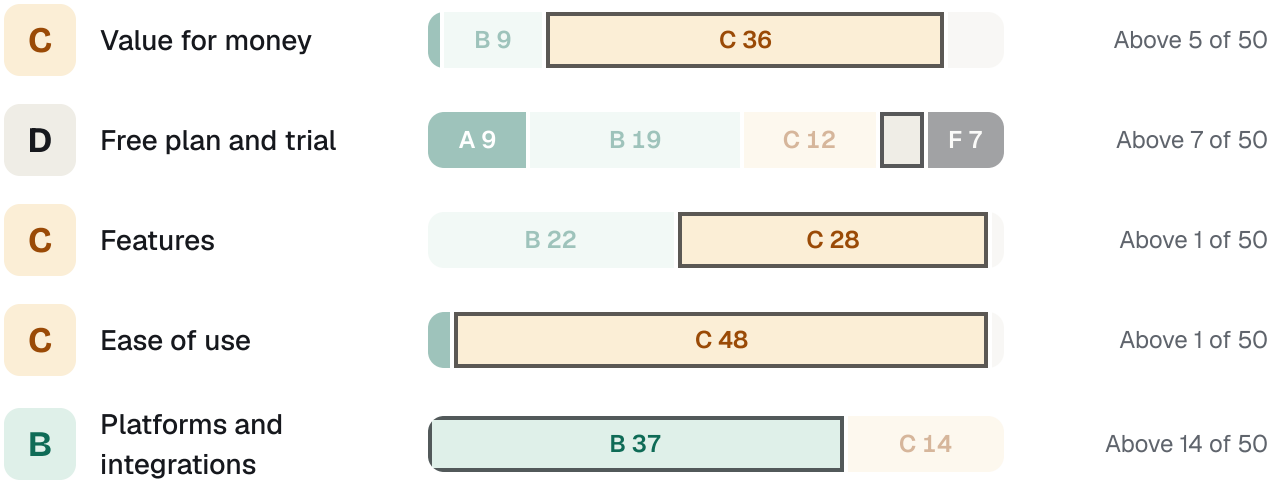
It stands best on platforms and integrations (B, above 14 of 50) and worst on free plan and trial (D, above 7).

Its paid plans start at $49 a month, against a middle price of $16.74 for the category: 19 of the 22 others that charge start lower.

On features, ease of use and platforms it scores 2.3 out of 4. 12 tools score higher and cost less.

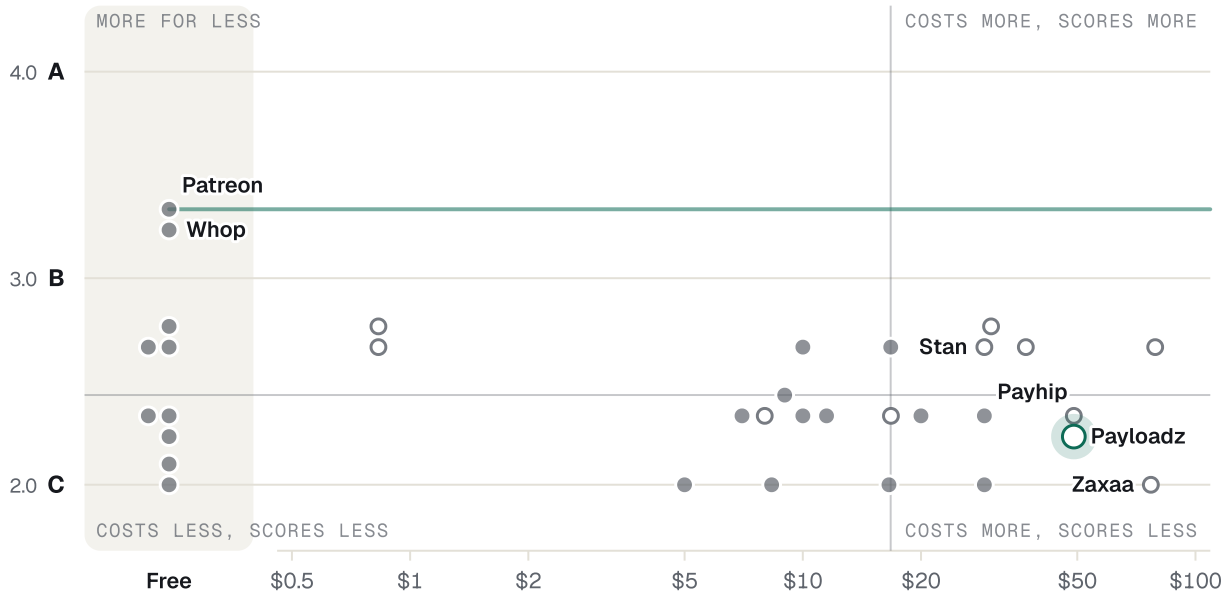
Each grade against the category

Every bar is all 51 tools for selling digital products we grade, cut by the letter each got. Payloadz's own letter is outlined.



Price against what you get

Each dot is one of 33 tools for selling digital products. Further left costs less; higher up scores better on features, ease of use and platforms. Payloadz is the marked dot.



What paid plans start at, a month (each step along is roughly double)

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 Payloadz you would be making checkout, card payments and sales tax handled for you. That is not a weekend's work, with an AI app builder or without one.

That makes this kind of software worth paying for, not this one in particular: 40 of the 50 other tools for selling digital products grade higher. It costs $588 a year.

What you could make

- Digital downloads and popups: an app builder makes these well.

What you could not

- Checkout, card payments and sales tax handled for you.

- Every click and sale traced back to the right partner.
- It plugs into other products, PayPal, Mailchimp and Google Ads among them.

What this rests on. Payloadz'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



SendOwl, E-junkie, Payhip, Sellfy and Gumroad

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

2.4 GPA

SendOwl

Free trial · from $32.50/mo

Checkout and delivery for downloads, licenses and subscriptions.

- Payloadz also covers popups.

Payloadz and SendOwl compared in full

2.4 GPA

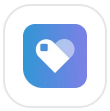
E-junkie

Free trial · from $8/mo

Sell downloads and goods with buttons, carts or a shop.

- Payloadz also covers popups.
- E-junkie also covers shipping labels.

Payloadz and E-junkie compared in full



2.6 GPA

Payhip

Free plan · from $29/mo

Store for downloads, courses and memberships, with a free plan.

- Payhip has a free plan. Payloadz does not, though it has a free trial.
- Payloadz also covers popups.
- Payhip also covers online courses.

Payloadz and Payhip compared in full



2.4 GPA

Sellfy

Free trial · from $22/mo

Store builder for selling downloads, subscriptions and print-on-demand.

- Payloadz also covers popups.
- Sellfy also covers email campaigns and print on demand.

Payloadz and Sellfy compared in full



2.6 GPA

Gumroad

Free

Sell downloads, memberships and courses for a cut of each sale.

- Gumroad has a free plan. Payloadz does not, though it has a free trial.
- Only Gumroad lists iOS and Android apps.
- Payloadz also covers online store and popups.

Payloadz and Gumroad compared in full

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 Payloadz free?

No, Payloadz is a paid product, but you can try it first. $1 for a 14-day full-access trial, then $49 per month.

How much does Payloadz cost?

Payloadz lists one plan. Seller plan: $49 per month.

What platforms does Payloadz work on?

Payloadz is available on Web.

Does Payloadz have an Android app?

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

Does Payloadz have an iPhone app?

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

Is Payloadz open source?

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

What does Payloadz integrate with?

Payloadz's listing names PayPal, Mailchimp, Google Ads, Google Analytics 4, Meta and TikTok.

Who makes Payloadz?

Payloadz is made by PayLoadz, Inc.

What are the alternatives to Payloadz?

The closest alternatives to Payloadz in our directory are SendOwl, E-junkie, Payhip, Sellfy and Gumroad.

How does Payloadz compare with other tools for selling digital products?

Payloadz's GPA of 2.0 is higher than 6 of the 50 other tools for selling digital products we grade, and level with 4.

Is Payloadz good value for money?

ToolGPA grades Payloadz C for value for money. Its paid plans start at $49 a month, against a middle price of $16.74 for the category: 19 of the 22 others that charge start lower.

Could I make my own version of Payloadz?

To replace Payloadz you would be making checkout, card payments and sales tax handled for you.

Where this guide comes from

The prices, plans, platforms and features were read from Payloadz'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 Payloadz'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 PayLoadz, Inc. Prices change, so check payloadz.com before you buy.

payloadz.com/

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

Payloadz, kept up to date

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

toolgpa.com/tools/payloadz

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, "Payloadz: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/payloadz
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Know someone choosing between tools for selling digital products?

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded tools for selling digital products after Payloadz, each with an Insider's Guide of its own.

Selling Digital Products Insider's Guide

Every one of the 51 tools for selling digital products we grade, compared

Whop Insider's Guide

Storefront, checkout and payouts for paid communities and products

3.4 GPA

itch.io Insider's Guide

Open marketplace for indie games, assets and tools, pay what you want

3.2 GPA

Patreon Insider's Guide

Paid memberships, a shop and community for creators and their fans

3.0 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 Payloadz'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. Payloadz is a trademark of its owner, and this guide is not made, paid for or approved by PayLoadz, Inc. Prices and plans change: check payloadz.com before you buy.