

#1 for app store alternative payments

# Top merchants gain 20% more app store revenue with Bango

Merchants selling apps through Google Play and other stores already gain more sales where the Bango Platform powers carrier billed payments, thanks to the award winning Bango Boost technology.

Bango activated Google Play carrier billing routes achieve:

### 80% more revenues

The Bango Platform gives you comprehensive payment analysis and recommends actions to grow the number of paying users, increase payment success, boost transaction values and increase the frequency of payments.

### 15% more sales

By removing friction from the purchase experience, the Bango Platform increases payment success rates, ensuring every customer who wants to pay, can pay.

### 30% more high spenders

The Bango Platform segments customers by spending behavior, enabling you to optimize your marketing and advertising for each customer group.

### How does Bango do this?

Shared across more major app stores than any other payment provider, the Bango Platform processes hundreds of millions of transactions generating a vast pool of payment data. The platform analyzes this data, capturing insights and actions that unlock the spending potential of your customer base. As a shared resource, the Bango Platform sees many more transactions from users than one developer can possibly see on their own.

Did you know that if you distribute through leading app stores including Google Play, Windows Store, Amazon Appstore and Samsung Galaxy Apps, you are already making more revenues thanks to the Bango Platform? Marketing teams at mobile operators around the world use Bango Boost technology and information to maximize the success of payments and to boost the spending power of your customers. Teams in the app stores also use Bango Boost to support marketing and promotional initiatives on a regular basis to maximize app store revenues.

Read on to find out how to access information from the Bango Platform.

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30% more high spending customers

Talk to Bango about how you can harness the power of Bango technology to gain even more revenue and customer growth.

# Making paid apps more successful

Developers of the biggest selling app store titles experience an immediate boosts in sales when Bango activates new carrier billing routes. The smart app stores use the Bango Platform to extend payment coverage significantly beyond the limitations of card-only payments.

First, merchants should ask their app store partners to use Bango for all new carrier billing launches. This ensures all new Direct Carrier Billing (DCB) routes automatically benefit from Bango technology to maximize sales. Secondly, merchants can log-in to Bango to take a full, active role in growing their business, through app stores and directly.

To actively manage and grow sales, merchants need information. App stores provide basic information on what has sold, end user spending, and revenues due. Bango information goes deeper. Information from the Bango Platform enlightens merchants about spending patterns, customer segments, price points and payment route performance.

Uniquely, Bango provides information for merchants to evaluate their sales performance by comparing against industry benchmarks. The Bango Platform continuously updates these benchmarks by sampling across a global footprint of billing routes, products and stores.

Critically, the Bango Platform focuses on what enables sales, and identifies friction in the customer experience.

The Bango Platform allows merchants to boost their success by getting answers to the following questions:

- How is each billing route performing (directly connected or through app stores) compared to industry benchmarks?
- How are my products selling against comparable products?
- What causes sales to fail? How can I fix these problems?
- Which customers should I target with product incentives, add-ons or other marketing offers?
- Have I got the right price points for each market I sell into?
- What can I do to boost the spending ability of my best customers?
- Where else can I activate carrier billing or other alternative payment methods to add new customers?
- If I want to launch a new product, which customer segments should I roll-out to first?

The Bango Platform with Bango Boost is able to monitor our performance, compare it across industry and identify the improve areas to helping us deliver the best service for our customers. ability of Bango Boost to quickly improvements and grow revenues has transformed our sales performance.

"

- Psonar

### Pokémon Go: the first 6 months

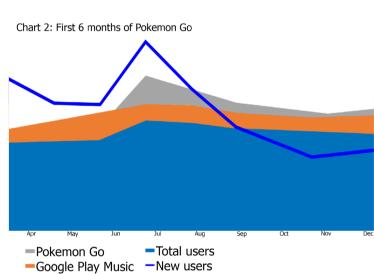
The launch of Pokémon Go in the app stores was a monumental boom for mobile gaming. Arguably the biggest game series amongst 'millennials', the new mobile version harnessed innovative Augmented Reality (AR), allowing users to catch their favorite 'Pocket Monsters' in the real world. The game smashed every expectation, turning the heads of eager players, newscasters and investors alike. The revenues after launch were staggering, every record in mobile gaming history was being shattered, with the game generating over \$1billion in revenue from the first six months of launch.

Chart 1: Carrier Billing users through the Bango Platform

New customer - Pokémon Go

Users

New customer - All others



The Bango Platform immediately picked up on the unprecedented success of Pokémon Go at launch. Looking at data from one operator on launch day, a giant spike in new users of Direct Carrier Billing (DCB) was noticed, with a huge proportion purchasing Pokécoins within the game. This uptake in growth was unlike anything ever seen through the Bango Platform, with the surge in new users continuing throughout the opening month.

Interestingly, these revenues were additive, Bango found that other mobile heavy hitters such

as Clash Royale and Mobile Strike were maintaining their daily revenues in the wake of the game's launch. Pokémon was bringing in a new breed of mobile gamer. Chart 1 highlights how an operator activated through the Bango Platform saw huge spikes in revenue with the launch of Pokémon Go, with the majority coming from customers using DCB for the first time. Pokémon GO was adding a new wave of revenue, not eating into the share of other content titles such as Google Play music and other leading money makers. In fact, the launch of Pokémon GO saw a spike in overall content sales, showing the ripple effect of new users making their first purchase, then trying out other content in the Google Play store once they have experienced the simplicity of DCB for purchasing their favorite content.

The Bango Platform has a unique position in the market, with instant access to the trends in app store payments. Bango Boost enables merchants to jump on trends and offer powerful actions to grow revenue and users. There will be another Pokémon Go-esque phenomena, make sure you're live with the Bango Platform to ride the wave and maximize your content sales.

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# Bango in numbers

**#1** for app store carrier billing

Reach of over **1.7bn** users for alternative payments

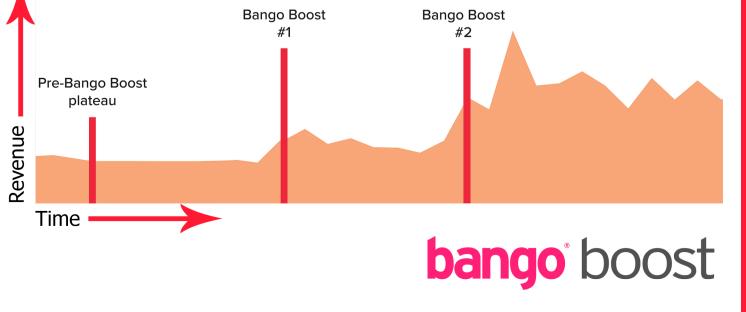
Over **140** routes activated across more than **60** countries around the globe

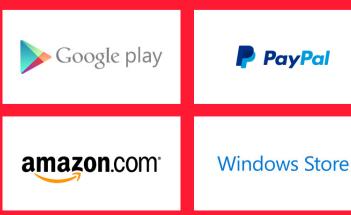
**1st** to launch Google Play carrier billing in Latin America, Africa and India

# Bango Boost wins MEFFY for driving innovation in engagement

Bango has continued its history of award wins at the MEFFYs, winning the Innovation in Engagement award for Bango Boost technology. This came only weeks after another Bango win for the Best Alternative Payments Project at the Payments Awards.

The MEFFYs are the global benchmark for commercial success and innovation across the mobile ecosystem, highlighting the impact Bango Boost has had on the payments industry.









### The evolution of payments: enabling anyone, anywhere

As more first time internet users adopt smartphones, the main barrier for consumers is the means to pay for online content. India, Indonesia and Brazil have over 40% smartphone penetration, credit card growth has not kept pace, many markets have as little as 1% credit card growth year on year. There's a demand for alternatives to traditional payment methods to meet the needs of the market. The most successful 'alternative' payment method for app stores so far is Direct Carrier Billing (DCB), with mobile money and wallets emerging as new ways to pay online.

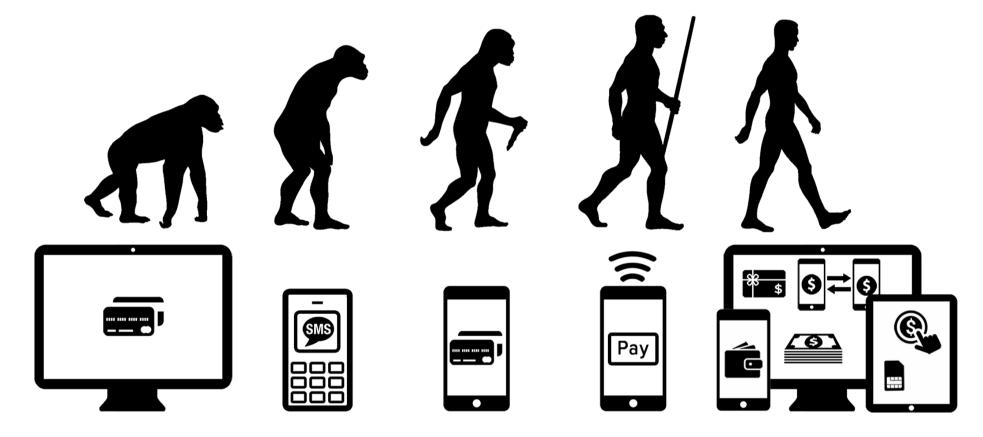
In the founding days of internet technologies, credit card was the only payment option. For billions of consumers this created a barrier to access in both emerging and developed markets due to a disparity in the number of bank accounts. As the internet expanded to mobile devices with the advent of the feature phone, Premium SMS was introduced to open up payments. Then came the biggest shift in the ecosystem, the introduction of smartphones and the accompanying rise of the app stores. A natural evolution from developers

selling independently, app stores provided a one stop shop for all the mobile entertainment needs of smartphone users. But, PSMS did not meet the strict security and high quality user experience demanded by the app stores. Direct Carrier Billing (DCB) was the perfect solution, an alternative payment method to credit card that enables any user with a mobile account to safely, securely purchase content, with a simple one-click payment. As smartphone adoption rocketed and app stores came to dominate the ecosystem, DCB was rapidly rolled out across the globe.

In some markets, infrastructure and commercial barriers have prevented DCB fully opening payments, requiring a new range of alternative payment methods to enable even greater inclusion. The next wave of alternative payment methods, including wallets and mobile money solutions are now coming into effect, enabling everyone to pay for digital, quasi and physical goods from the most popular stores, across all devices. Bango has pioneered alternative payment methods on mobile devices by enabling DCB

across the major app stores — extending the reach of app store payments beyond the limits of credit cards. The Bango Platform is now available for major merchants to directly power their own payments. Delivering all the benefits previously only available to the major app stores from Google, Amazon, Microsoft, Samsung.

With its rich technology layer, the Bango Platform, gives merchants a universal payment API, opening-up access to a range of alternative payment methods including DCB. One simple integration with the Bango API enables any payment method to be quickly and cost effectively launched with the same quality, performance and reliability enjoyed by leading app stores using the Bango Platform. For alternative payment providers, integration to the Bango Platform gives their users access to a range of global merchants.



"Bango's Boost programme has provided significant insight into our existing active DCB users, and outlined opportunities to further improve ease of use and drive uptake."

- Telstra

### The Bango vision

Bango sees a future in which payments are smoothly integrated deep into user experiences. There will be a wide range of possible payment methods - because no payment system will dominate, users value choice, and the world of online payment systems is bubbling with innovation. This level of diversity requires two things: first, a way to find what methods are available to users; secondly, a way to make these methods work for merchants.

The Bango Platform enables this vision by making it easy for merchants to learn about a user, to authenticate them for billing, potentially using information previously determined by the Bango Platform; and then to process transactions on the payment routes available to that user

Clearly, a platform that is shared by many merchants can benefit everybody because they can access information gathered about a user through many more transactions than they see themselves

Shared data means that the payment experience can be optimized based on user history and also the collective information gathered across millions of similar users.

It can also be used to make marketing more effective -basing user engagement on payment capabilities and propensity to spend. Another equally essential part of the Vision is that the Bango Platform is ubiquitous, but also invisible - powering the industry but allowing merchants to decide on the user experience, innovating and optimizing to meet their own needs. This makes Bango unlike a PayPal - which is a visible brand - and more like an ARM, the invisible processor brand that powers so much of today's digital world.

Most merchants use the Bango Platform for Direct Carrier Billing, but it has been designed to allow expansion to use any other form of payment. Whether it's to reach untapped markets, improve their user experience or make vital changes to business processes, the Bango Vision is to meet the needs of every leading store and merchant, in every market.



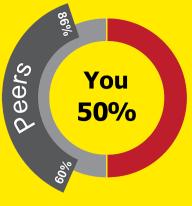
### How the Bango Platform works

The Bango Platform processes millions of customer payments for major media and app stores, including Google, Amazon, Microsoft, Samsung, PayPal and others, through hundreds of mobile operators and third party billing systems worldwide. This generates a vast pool of information which, when combined with Bango technology, enables unique intelligence and business optimizations only possible with the Bango Platform.

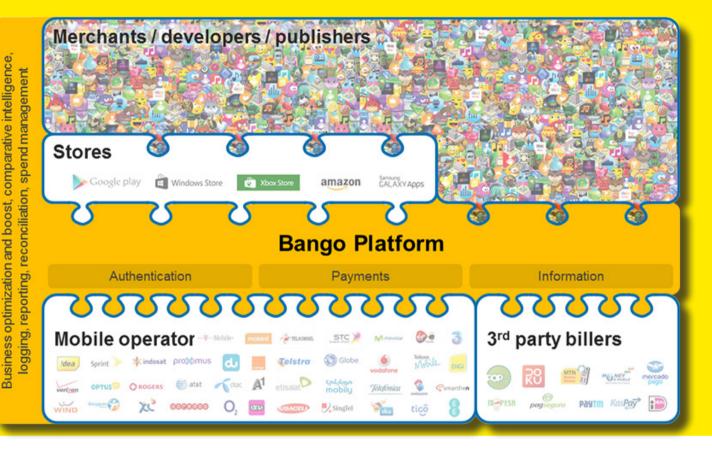
New for 2017, the revenue boosting power of the Bango Platform is available to merchants and app developers. Merchants that sell through app stores are now able to analyze all their carrier billed payments through Bango powered DCB routes, gaining information to boost sales. Features previously only available to the stores directly. Bango Dashboard gives merchants unique information about carrier billed payments processed by the Bango Platform, such as the number of customers, cancellations and payments

This is set in context by comparing against industry benchmarks. The Bango Platform continuously updates these benchmarks by sampling across a global footprint of billing routes, products and stores, meaning actions are proven to grow business based on industry-wide data points.

If you sell outside app stores, from a HTML5 site, it is easy to integrate directly with the Bango Platform to launch hundreds of payment routes across the globe. The Bango API handles user identification, payment authentication and transaction processing for all of the alternative payment methods you need. It supports payments worldwide from carrier billing accounts and mobile operator wallets as well as third party mobile money and voucher systems. The Bango Platform makes it quick and simple to activate new billing partners, without the cost, delays and risk of developing new integration code. You just agree commercial terms with the payment providers, and off you go.





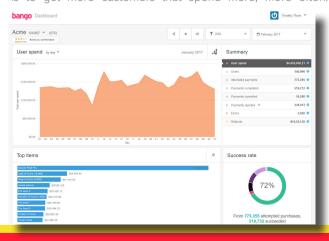


"Bango offers our operator a sophisticated partners platform launching, and managing growing carrier billing business."

- Microsoft

# Bango Dashboard gives real time insights into your billing routes

Bango Dashboard gives real time insights into your billing routes. With one view, Bango Dashboard gives you data on your content sales. The key focus of Bango Dashboard is to get more customers that spend more, more often.



Bango Dashboard for merchants allows you to clearly understand:

- Top selling content, price points and trends in your app
- Sales conversion rates
- Purchase details, including payment blockers and cancellations
- How your advertising campaigns and marketing really
- Peak sales periods to optimize your campaigns

What would you like to see in Bango Dashboard? Bango continually expand the Bango Platform to optimize the service for your needs. Get in touch and let us know at sales@bango.com

# About Bango

Bango is the standard platform chosen by leading global stores to deliver mobile payments to everyone. As the next billion consumers adopt their first smartphone and look for universal payment methods, Bango will be there to unlock the world of apps, video, music, games and other content that brings those smartphones to life. Global stores plugging into the Bango Payment Platform include Amazon, Google, Samsung and Microsoft. Bango also partners with leading payment providers around the world to drive new users and revenues through its industry-leading mobile payment solutions.



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### Brazil

