

The Android platform is growing fast on both phones and tablets and application development is at an all time high. Developers are looking increasingly to **payment enabled applications** as a revenue model with in-application billing being an important part of the mix. Through iTunes, developers for the iOS platform have it easy, but with Android billing options are more complicated. **Google Checkout** and **PayPal** provide part of the story but coverage is patchy and take-up is slow.

**GlobalCharge provides the obvious complementary option by billing the user's phone account.**

## GlobalCharge In-app billing

**We've developed a best in class phone payment solution for Android phones and tablets. The key features of this in-app solution include:**

- **Coverage** – developers can scale quickly by accessing our connections with **operators in over 70 countries** through one software build. Remote updates allow flexibility and inclusion of new routes
- **Hybrid approach** – our SDK/library acts as an 'electronic junction box' and decides which payment solution to use; direct operator server-to-server billing where available or Premium SMS.

### Benefits of Direct operator billing

- Enhanced customer experience
- Easier refunding and crediting
- Certainty of payment and credit application

### Benefits of Premium SMS

- Wide coverage
- Works for Tablets

- **2G and WiFi billing** – when no 3G connection is available or if the application is running on a tablet, a **cached 2G solution** is triggered that allows the payment to complete and **improves ARPU**.
- **Business logic** – in-built within the billing processes to reduce customer mis-use and **prevent fraud**, our proprietary checks include velocity and multi-billing restrictions to protect the user and minimise customer service issues.
- **Real time analytics** – advanced stats package monitoring all KPIs and tailored to the individual client's needs.
- **Compliance in all territories** – our library presents the billing screens in local language to ensure the payment process meets with the regulatory guidelines of each country including email and phone support. We also handle **VAT compliance**.
- **Crediting feature** – that allows Customer Service Agents to add credit back into the game in the event of an incomplete transaction as caused by mid-transaction battery or network loss. ( eg. lost network or battery died in the middle of a transaction )

The **GlobalCharge** solution has been designed in close collaboration with the development community to address their needs. The system is already commercially deployed and available now at [www.globalcharge.com/android/](http://www.globalcharge.com/android/)

**A cross-operator platform solution benefiting the entire eco-system offering the first portable 'payment enabled' applications**

[www.globalcharge.com/android/](http://www.globalcharge.com/android/)

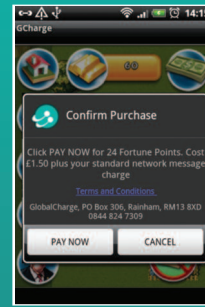


# In-app Payment Flow

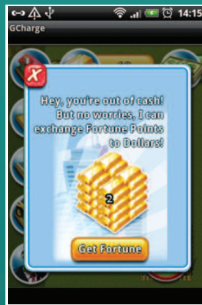
Global coverage  
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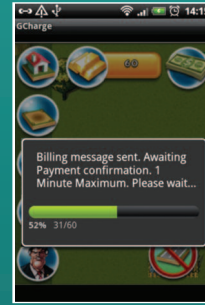
1. Free Game play



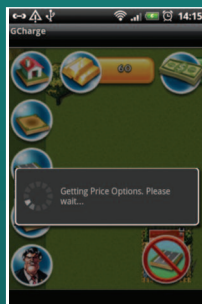
5. Player confirms payment



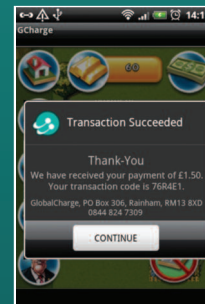
2. Game points required



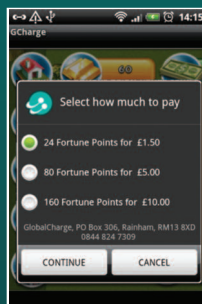
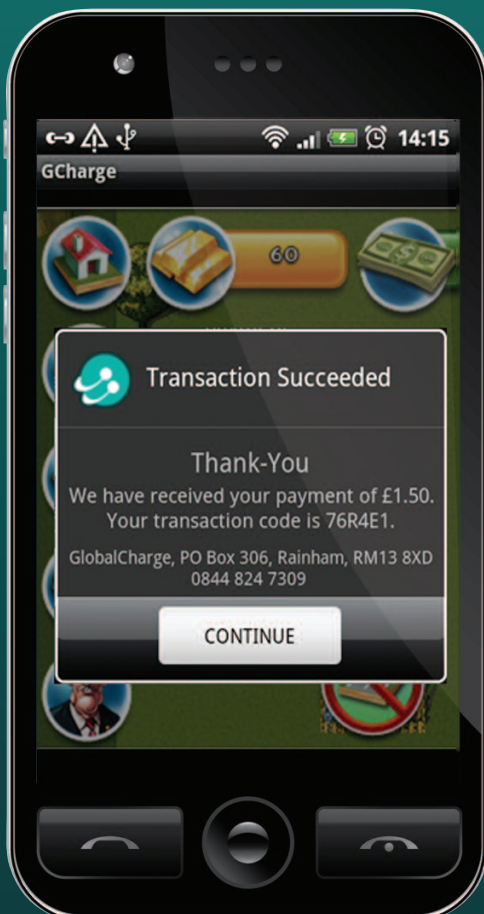
6. Billing in progress



3. Getting payment options



7. Payment complete. Player returned to game



4. Player chooses amount

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