

# Collect Additional Revenue from Southeast Asia

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# Outline

- About Fortumo
- South East Asia Markets Overview
- Revenue Equation
  - Distribution in SEA
  - Hit Pay Point
  - Payment Conversion Rate
  - Transaction Costs

# Fortumo

- Founded in 2007
- Mobile operator billing in 83 countries
- Offices in Europe (Estonia), US (San Francisco), China (Beijing, Shanghai), India (Delhi, Mumbai) & Singapore
- Team of 70+ people
- Backed by Intel Capital, Greycroft Partners & Mobi Solutions

Don't Miss Out On Revenue From  
Users Without Credit Cards

One-click **mobile payments** with **mobile operator billing** in **75** countries

[Sign Up >](#)

or [Take a Tour](#)

ROVIO badoo EA GEMELOFT Microsoft facebook ZTE中兴 BARNES & NOBLE

plus 107918 other happy developers

In-App Purchasing on Android

Island Destroyer

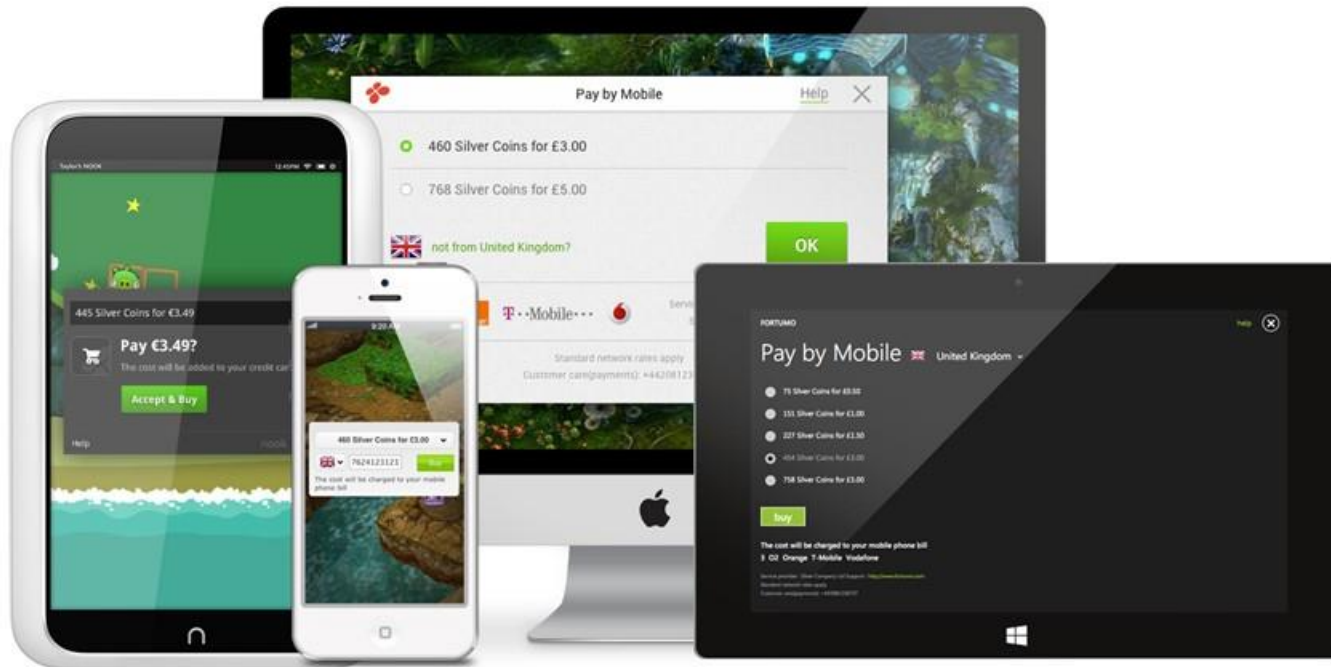
100 Crystals

**Pay €0.322**  
The cost will be charged to your mobile phone bill

[Accept & Buy](#)

Info

# Fortumo



# Fortumo is used by...



... and 114 000 other developers in  
over 100 countries



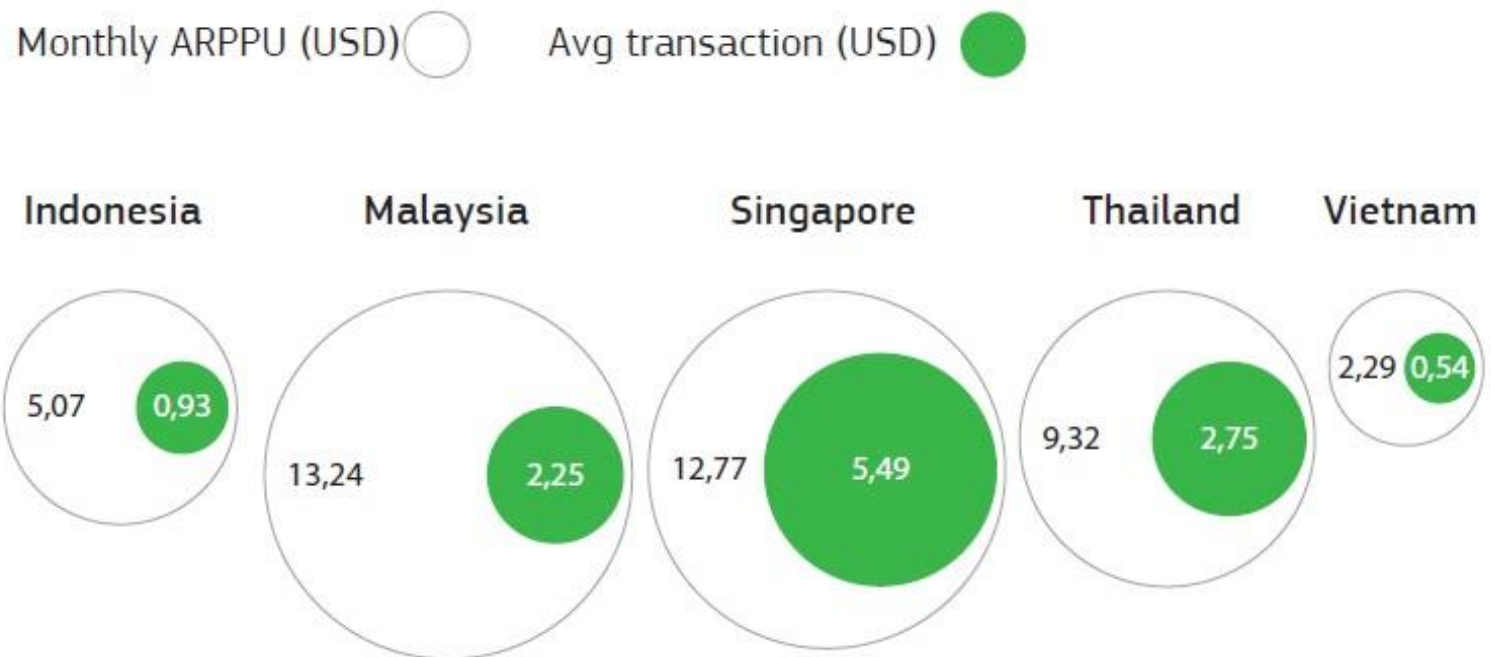
# Markets Overview

Country	Population (Million)	Mobile Subs (Million)	Android Phones (Million)	Credit card Penetration	Avg User Age	GDP per capita (USD, 2013)
Indonesia	254.2	281.9	91	1%	27.5	3,475
Malaysia	29.6	41.3	13.6	12%	26.1	10,514
Singapore	5.5	8.0	3.8	37%	38.4	55,182
Thailand	67.4	84.1	22	5%	33.7	5,779
Vietnam	92.5	134.1	22	1%	27.2	1,911

Source: We are social; Emarketer & GS Statcounter data; TechInAsia



# They are Willing to Pay



6 months average, May-Oct 2014

Source: Fortumo,

# Factors Affecting Revenue in SEA

- Distribution
- Hit Pay Point
- Payment Conversation Rate
- Transaction Cost



# Distribution in SEA

# Android: Not Just Google Play



Mobogenie

<http://www.mobogenie.com/>



Mobomarket

<http://mobomarket.co.id/>



9Game

<http://www.9game.com/>



Smart Mobile Store

<http://go.smart.com.ph/games/>



Winner Online

<http://www.winner.co.th/>



SingTel Apps

<http://info.singtel.com/personal/apps-tv>

# Hit Pay Point

# Localization: Language & Design



# Less Text = More Universal



# Make Your Game Payable Offline

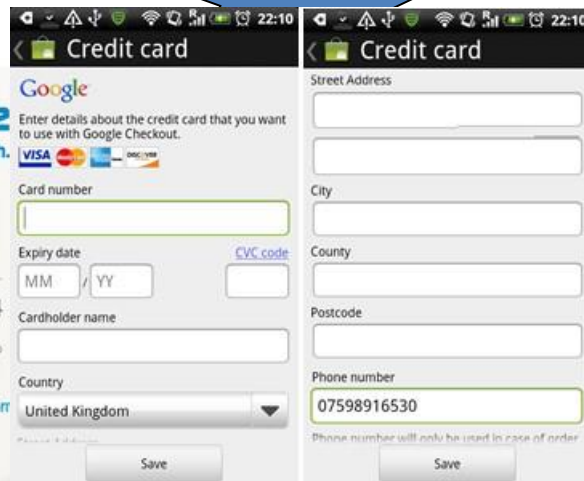


Fortumo Android SDK supports offline payments

# Payment Conversion Rate

# Payment Amount, Reach and Friction Drive Conversion Rates

Ranges from 5% to 50%



Amount: € 30  
Serial Number: 12345678

**PIN CODE:**  
1234 5678 1234

Date: 08.01.2010 Time: 13:05:00  
Terminal ID: 0101010101

[www.paysafecard.com](http://www.paysafecard.com)

Enter details about the credit card that you want to use with Google Checkout.

Card number  
Expiry date MM / YY CVC code  
Cardholder name  
Country  
United Kingdom

Street Address  
City  
County  
Postcode  
Phone number  
07598916530

Phone number will only be used in case of order

Save

PayPal™



Sling x30

**Pay €1.60?**  
The cost will be charged to your mobile phone bill.

**Accept & Buy**

Info

fortumo



# Spending is Different by Countries



# Transaction Costs

# A Look at Payment Methods: More Variety, Bigger Reach

	Web/PC	iOS	Android	WP/W8
Official Store Billing	-	+	+	+
Credit Cards	+	-	+	+
Operator Billing	+	-	+	+
E-Wallets	+	-	+	+
Pre-Paid Cards	+	-	+	+

# App Store Billing: Credit Cards

- 1.5 billion people
- 30% commission
- Easy integration
- Low conversion

The image displays two side-by-side screenshots of a mobile application interface for credit card billing. Both screenshots show a status bar at the top with various icons and the time 22:10. The left screenshot is titled 'Credit card' and features the Google logo, a prompt to 'Enter details about the credit card that you want to use with Google Checkout.', and logos for VISA, MasterCard, American Express, and Discover. It includes input fields for 'Card number', 'Expiry date' (with MM and YY sub-fields), 'CVC code', 'Cardholder name', and a 'Country' dropdown menu currently set to 'United Kingdom'. A 'Save' button is at the bottom. The right screenshot is also titled 'Credit card' and shows a 'Street Address' field, a 'City' field, a 'County' field, a 'Postcode' field, and a 'Phone number' field with the value '07598916530'. A note below the phone number states 'Phone number will only be used in case of order'. A 'Save' button is at the bottom.

# Credit cards

- 1.5 billion people
- ~5.5% commission
- Low fees, flexible pricing
- Low conversion,
- chargeback, bad debt,
- fraud

Country:	<input type="text" value="Australia"/>
First Name :	<input type="text" value="Comfy"/>
Last Name:	<input type="text" value="Bob"/>
Credit Card Number:	<input type="text" value="1234-5678"/>
Payment Type	<input type="checkbox"/> VISA <input type="checkbox"/> MasterCard
Expiry Date:	<input type="text" value="12"/> / <input type="text" value="99"/> CSC: <input type="text" value="999"/> <a href="#">What's this?</a>
Billing Address Line 1:	<input type="text" value="And so on..."/>
Billing Address Line 2: (optional)	<input type="text"/>
Town/City:	<input type="text" value="Comfyville"/>
State/Territory:	<input type="text"/>
Postcode:	<input type="text"/>
Home Telephone:	<input type="text" value="In your dreams"/>
Email:	<input type="text" value="@comfypage.com"/>

[Review Order and Continue](#)

# Mobile payments

- 5 billion people
- 15%-50% commission
- Highest reach &
- conversion
- High fees, limited pricing



# E-wallets

- Reach ~1 billion
- 10% commission
- Low fees, flexible pricing
- Fragmented, requires bank
- account, limited reach

代充业务不受支付宝规则保护。如有商家提出以代充方式代替支付宝交易付款，请谨慎操作！  
支付宝账户不允许从事无真实交易背景的虚拟交易、银行卡转账提现或洗钱等禁止的交易行为，否则充值款项将不能提现。

网上银行 支付宝卡通

对方姓名: receiver's name  
对方账户名: receiver's alipay account email

\* 选择网上银行:  招商银行 choose your bank

<input type="radio"/>  中国工商银行	<input type="radio"/>  中国建设银行	<input type="radio"/>  中国银行
<input type="radio"/>  中国农业银行	<input type="radio"/>  交通银行	<input type="radio"/>  上海浦东发展银行
<input type="radio"/>  广东发展银行	<input type="radio"/>  中信银行	<input type="radio"/>  Ebank 中国光大银行
<input type="radio"/>  民生银行	<input type="radio"/>  深圳发展银行	<input type="radio"/>  中国民生银行
<input type="radio"/>  杭州银行		

\* 充值金额: amount 充值送积分, 立即参加抽奖

请在确认对方身份信息后再进行充值, 以免引起纠纷!

 下一步

# Pre-paid cards

- Reaches anyone (in theory)
- 10%-40% commission
- No chargebacks, no fraud
- Fragmented, regional, less
- impulse purchases





# A Tale of Two Apps

	<b>Old School App</b> <i>Credit Card Only</i>	<b>Optimized App</b> <i>Mobile Billing</i>
Downloads		
Alt App Stores + Social	2,000,000	2,000,000
Carrier App Stores		1,000,000
Total Downloads	2,000,000	3,000,000
Hit Paypoint	20%	20%
Making Purchase Choice	400,000	600,000
Payment Conversion	5%	50%
Paying Customers	20,000	300,000
Purchase Amount	\$ 5.00	\$ 5.00
Total Customer Payment	100,000	1,500,000
Cost of Transaction	5%	50%
Transaction costs	(5,000)	(750,000)
<b>Developer's Revenue</b>	<b>95,000</b>	<b>750,000</b>

# Questions?

