

Социальные деньги и платежи
в социальных сетях.

Способы монетизации
игрового трафика и премиум
сервисов.

Существующие типы расчетов

- Безналичные
 - Платежная карта
 - Клиент банкинг/мобильный банкинг
- Мобильные
 - Премиум СМС
 - Премиум вызовы
 - Локальные платежи внутри оператора связи
 - Мобильные клиенты к электронным платежным системам
- Электронные платежные системы
 - Традиционные (е-кошелек, счет)
 - Включают в себя платежные карты как способ процессинга
- Наличные
 - Банковский перевод
 - Платежные киоски
 - Предоплаченные карты
 - Через агентов

Альтернативные платежные системы

- Предоплаченные платежные системы
 - Выпуск собственных платежных инструментов
 - Одноцелевые
 - Многоцелевые
- Подарочные сертификаты
- Дисконтные системы
 - Все возможные автоматизированные программы лояльности (от Groupon до Украинских)
- Автоматы – вендинг. Продажа своих карт.
- Автоматы – платежные киоски. Установка своей кнопки.

Лидеры, но не для Украины

- PayPal - 2.4% + \$0.30 USD
 - Платить можно (190 стран) – принимать нельзя (24 валюты)
- Moneybookers - ~
 - Платить можно – принимать нельзя
- 2Checkout - ~
 - Платить можно – принимать нельзя
- Visa/Mastercard – 3% +
 - Через банк
- Прочие карточные системы почти не представлены

Основные системы Украины

- Приват24 – Приватбанк (клиент банкинг)
- Liqpay – Приватбанк (мобильный телефон)
- НСМЕП – НБУ (смарткарта)
- МoneХу - Банк Контракт (е-деньги)
- Maxi Card – VAB банк (е-деньги)
- Webmoney – Украинское Гарантийное Агентство (е-кошелек)
- Интеркасса – агрегатор платежных систем
- W1, Яндекс.Деньги – разрешили регистрацию (е-кошелек)
- Платежные киоски (наличные)
 - QIWI, 24NonStop, CityPay, Regulpay, Ё-платежка, прочие
- SMS агрегаторы (IFree, A1, SMSCoin и прочие)

Прием платежей

- Определение целевой аудитории и выбор подходящих платежных систем
- Выбор региона регистрации предприятия
- Выбор системы(систем)
- Юридическая модель
- Выбор вида деятельности для платежной системы – у всех свои правила доступа к сервису

Выбор страны резидента

- Страны “белые” – USA, UK, Canada
 - Страны Евросоюза
 - Офф-шор – BVI, Hongkong
 - Азия – очень лояльное отношение к ИТ компаниям.
- Необходимо учитывать:
 - Сроки движения средств между банками отправителя и получателя
 - Длительность погашения чеков через банк
 - Длительность вывода средств из системы – до 45 суток
 - Некоторые системы задерживают часть оборотных средств как страховку от фрода – до 10%
 - При формировании цены товара – учитывать комиссии за вывод или перевод

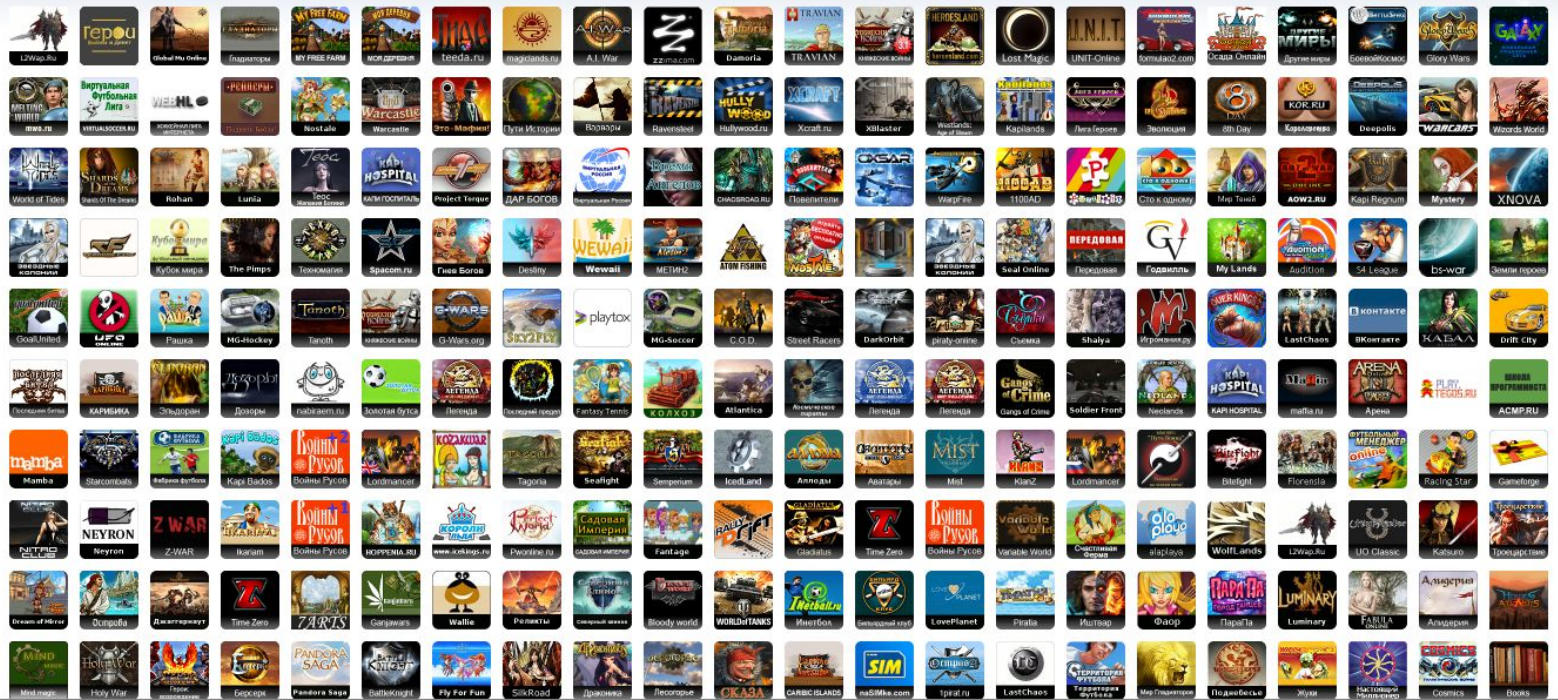
Супермаркет карт



Время в час
Городской номер
8 800 200-27-29
номер из регионов: Тольятти Бесплатный
ICQ: 232-437-903
MSN: support@2pay.ru
Skype: payment_support
Электронная почта: support@2pay.com

Выберите игру из каталога

Поиск: [input type="text"] | [Boa](#) | [Mail.Ru](#) | [Newz](#) | [GD Team](#) | [GameForge](#) | [Layers](#) | [PNK](#) | [Spartan](#) | [Buda](#) | [Traven](#) | [GameArtStudio](#)



Выбор способа платежа

Выполняй офферы – получай игровую валюту в подарок!

Получить Рубли в Королевство (kor.ru)

Поиск...

- Оплата наличными
 - Телекасса Украины
 - Банки Украины
 - Ларо
 - Рига
 - Слурп
- Электронные способы оплаты
 - Мониторинг платежей (10)
 - WebMoney
 - Сбербанк кошелек
- Оплата банковской картой
 - Мониторинг платежей (10)
 - LiQPAY
 - Сбербанк
- Оплата с банковского счета
 - Русский стандарт
- Мобильные платежи
 - Приложение SMS
 - Приложение звонки
- Предоплаченные карты
 - Внутренние карты
 - Карты WebMoney / или RuPay
 - карты Xsolla
- Офферы
 - Xsolla Офферы

XSOLLA.com - агрегатор

The screenshot displays the XSOLLA.com website interface. At the top right, there are links for [Log In](#), [Sign Up](#), and [Enter Demo Account](#). Below these is a chat window with a profile picture and the text "Enter Chat". The main navigation bar includes "Xsolla", "Products", "Payment Systems" (highlighted), "Press Center", "Documentation", and "Company". Under "Payment Systems", there are sub-links for "Coverage", "Directory", and "Become a merchant".

The central feature is a world map with green highlights indicating service coverage in North America and Europe. Below the map is a "Pick a country" dropdown menu currently set to "USA".

A grid of 21 payment system logos is displayed below the map, each with its name underneath:

- Moneybookers
- PayPal
- GoCash Game Card
- Rixty
- Virtual Xsolla card
- Wallie Card
- Zeevex
- paysafecard
- Diners Club
- Gate 2shop
- DaoPay
- Mopay
- Zong
- Peanutlabs
- Sponsorpay
- CashPayment.com
- Coinstar

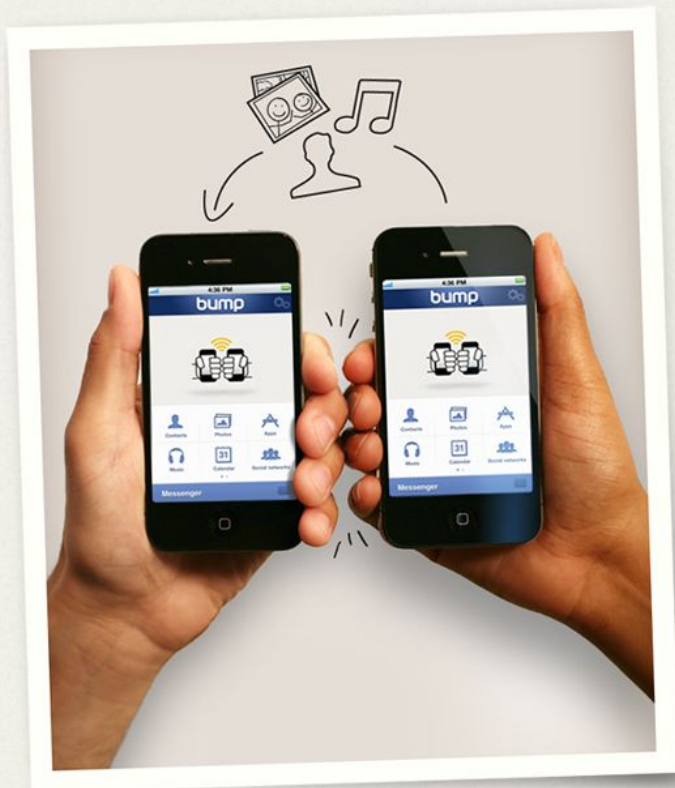
At the bottom left, there are social media icons for Facebook, Twitter, and LinkedIn. At the bottom right, there is a copyright notice: "© Xsolla team, 2011".

www.bu.mp - платежи, переводы

bump
TECHNOLOGIES

[faq](#) | [our team](#) | [jobs](#) | [press](#) | [labs](#)

We're hiring!



Get connected.

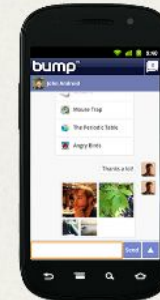
Want to share something with a friend or someone you just met?

Bump your phones together.

Available on the
App Store



Download for
Android



www.gamecoins.com - карты, кредиты

Shop

We all need a little help to get ahead. Use your GCs to get some shiny money for the games below.



Choose by: [All](#)

[Platform](#)

[Currency](#)

[Game](#)

[Search](#)



Alliance of Valiant

G Coin

[View](#)



Bejeweled Blitz

Bejeweled Coins

[View](#)



Cloud Nine

nCash

[View](#)



Colony of War

nCash

[View](#)



Cross Fire

z8 Points

[View](#)



Divine Souls

SparkCash

[View](#)



Fiesta

SparkCash

[View](#)



Fists of Fu

SparkCash

[View](#)



Gaia Online

Gaia Cash

[View](#)



Gunz The Duel

G Coin

[View](#)



Hero

nCash

[View](#)



HolyBeast Online

G Coin

[View](#)



IMVU

IMVU Credits

[View](#)



Karos

G Coin

[View](#)



Lunia

G Coin

[View](#)



Metin 2

z8 Points

[View](#)



Operation 7

nCash

[View](#)



Project Powder

SparkCash

[View](#)



Rohan Blood Feud

G Coin

[View](#)



Scions of Fate

nCash

[View](#)

www.openbucks.com - подарочные карты



Contact

Use gift cards from major retailers to pay in games and online stores



Watch our Video



Use these gift cards:



To pay on these sites:



...and many more!

www.socialgold.com - встраиваемые платежи

The screenshot shows the Social Gold website homepage. At the top left is the Social Gold logo with the tagline "Powering virtual economies worldwide." To the right of the logo are links for "Documentation" and "Blog", and a "login" link in the top right corner. The main content area features a dark background with white text. The headline reads "Social Gold is opening a new chapter in in-app payments...". Below this, it states that Social Gold payment processing has been discontinued as of May 31, 2011. It then invites users to sign up for Google In-App Payments, noting that integration is simple and pricing is 5 percent. A "Sign Up" button is prominently displayed. A separate box on the right side of the main content area contains the text "Start using Google In-App Payments now." with a "Sign Up" button. The footer contains a grid of navigation links: Home, About Us, Developer FAQ, Terms of Service, Why Social Gold, Contact Us, Consumer FAQ, Privacy Policy, Social Gold News, Documentation, and Careers. A McAfee Secure logo is also present in the footer.

SOCIAL GOLD
Powering virtual economies worldwide.

login

Documentation Blog

Social Gold is opening a new chapter in in-app payments...

Social Gold payment processing has been discontinued as of May 31, 2011.

We invite you to sign up for [Google In-App Payments](#) today. Integration is simple with just a few lines of code. And pricing is set at just 5 percent.

Existing merchants can continue to [log in](#) to the Social Gold platform through September 2011.

Start using Google In-App Payments now.

Sign Up

Sign Up

Home About Us Developer FAQ Terms of Service
Why Social Gold Contact Us Consumer FAQ Privacy Policy
Social Gold News Documentation
Careers

McAfee SECURE
TESTED 27-SEPT

www.sometrics.com - карты, кредиты

The banner features the Sommetrics logo in the top left corner. To its right is a navigation menu with the following items: Company, Press, Contact, and Login. The main text of the banner reads: "PARTNERED WITH 100s OF GAMES SOCIAL, MMO ACROSS CASUAL AND VIRTUAL WORLDS". The background is a dark blue gradient with various game logos and icons, including "Halo Infinite", "Fortnite", "Call of Duty: Warzone", "Overwatch", "Halo Infinite", "Fortnite", "Call of Duty: Warzone", "Overwatch", "Halo Infinite", "Fortnite", "Call of Duty: Warzone", "Overwatch". There are also navigation arrows on the left and right sides of the banner.



In-Game Payment & Optimization Platform

- Sommetrics platform is proven to create a 30% increase in revenue through virtual currency monetization
- Payment methods available in over 150 countries including direct pay, prepaid cards, mobile, and advertising



GameCoins.com Virtual Marketplace


- Streamlining the distribution of digital goods, the Marketplace allows gamers to easily spend their Game Coins on virtual currency and items on all their favorite games
- Thousands of digital items available across hundreds of top tier games



Game Coins Prepaid Card

- Game Coins can be used on over 250 of the most popular MMOs, Virtual Worlds, and Social Games
- Over 40k codes redeemed from E3 Game Coins Card promotion

www.sometrics.com - карты, кредиты



The banner features the Sometrics logo in the top left corner. In the top right, there are navigation links: Company, Press, Contact, and Login. The central focus is a 3D illustration of a green money bag overflowing with gold coins. To the right of the bag, the text reads: MORE THAN 3.3 TRILLION VIRTUAL CURRENCY CREDITS DISTRIBUTED. Navigation arrows are visible at the bottom left and right of the banner.



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www.sometrics.com - карты, кредиты



The banner features the Sometrics logo in the top left corner. A navigation menu in the top right includes links for 'Company', 'Press', 'Contact', and 'Login'. The central text reads 'CONNECTED TO 250+ MILLION GAMERS' in large, bold, yellow letters. The number '250+' is particularly large and has two small cartoon characters (a girl with red hair and a boy with green hair) perched on it. Below the text, a row of stylized human silhouettes is shown, with several of them having small cartoon characters on their heads. The background is a dark blue gradient with faint green lines.



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www.yolto.com - карты, кредиты



Hi! I'm Yolto!

I am a robot.
I sell pre-paid cards and credits.
I also help people to pay and
receive payments, sign-up and
log-in to other sites securely.

Glad to meet you!

My story



Hi!



www.zong.com - мобильные платежи

ZONG
A PayPal SERVICE

FRICTIONLESS MOBILE PAYMENTS™

Home Mobile Payments My Zong About Zong Merchants

Zong News [More](#)

The Wall Street Journal - VentureWire
Jul. 7, 2011
[eBay's Zong Deal: Mobile Payments Are All Fun & Games](#)

Reuters
Jul. 7, 2011
[eBay buys Zong as mobile payments gain traction](#)

GamesBeat
Jun. 24, 2011
[Here are our latest speakers for GamesBeat 2011](#)

American Bank
May 18, 2011
[Zong: A Payments Company Name to Remember](#)

San Jose Mercury News
May 2, 2011
[Your CEO's here but your](#)

A better, faster way to buy.

Welcome to Zong.com, home of Frictionless Mobile Payments! All you need to buy stuff online is your mobile number, a number you know by heart. We're committed to making sure your Zong experience is fast and frictionless, so let us know if you [need a little help](#), or get some more details on [how it all works](#).

If you're a [merchant](#) of online goods and services, find out how we can help [turbocharge your revenues](#). Zong operates in [over 40 countries worldwide](#) with 100% carrier coverage in most countries. If you're ready to open your doors to 3.2 billion mobile users worldwide, [let's get started!](#)

Featured Merchants [More](#)

Facebook
Over 500 million people around the world use Facebook every day to share their lives with friends. Facebook Credits, which power thousands of games, can be bought with Zong.

Habbo
Habbo is the world's largest social game and online community for

Connect With Us:

Twitter Facebook Zong +

Twitter Feed [More](#)

It's official: @Zong is now a part of @PayPal! Keep an eye out for the cool new payment experiences we'll be building! [46 days ago](#)

The office is buzzing over a shipment of cool new phones that just arrived from overseas. Yep, we're a bunch of #mobilepaymentnerds. [66 days ago](#)

@georgag1991 I sent you a message nearly an hour ago - can you provide us with your mobile phone number please? [80 days ago](#)

@georgag1991 trying to DM you but twitter won't let me. I need your mobile phone number in order to look into what's going on. [80 days ago](#)

DT @DaxDax | What? Then you're @DaxDax and the

Обменники

- Курсы
 - При больших суммах можно договариваться о скидке
- Как выбрать
 - Обратите внимание на резервы
- Автоматические и ручные обменники
 - Автоматические быстрее
 - Ручные чаще дешевле
- Где искать вывод?
 - Почти в каждой столице мира есть обменник
- Мониторинг обменников

Bestchange.ru

Мониторинг обменников, лучшие курсы от надежных обменных пунктов

View Bids | FeeFighte... x | мониторинг обменн... x | Мониторинг обменн... x

www.bestchange.ru

Искать в Google

Всего курсов: 1698 Обменников: 46/56 Обновление: 08:39:56

BEST CHANGE

Таблица Список Популярное

Отдадите	Получите
WMZ	WMZ
WMR	WMR
WME	WME
WMU	WMU
WMB	WMB
WMY	WMY
WVG	WVG
Яндекс:Деньги	Яндекс:Деньги
RBK Money	RBK Money
Z-Payment	Z-Payment
PayPal	PayPal
Moneybookers	Moneybookers
Liberty Reserve USD	Liberty Reserve USD
Liberty Reserve EUR	Liberty Reserve EUR
Perfect Money USD	Perfect Money USD
Perfect Money EUR	Perfect Money EUR
W1 USD	W1 USD
W1 RUR	W1 RUR
W1 UAH	W1 UAH
QIWI	QIWI
MoneyMail USD	MoneyMail USD
MoneyMail RUR	MoneyMail RUR
LiqPay USD	LiqPay USD
LiqPay RUR	LiqPay RUR
LiqPay UAH	LiqPay UAH
Сбербанк	Сбербанк

Мониторинг BestMonitor Обменники Партнерам FAQ Контакты Форум

Мониторинг обменных пунктов BestChange.ru

Наш мониторинг обменных пунктов поможет вам быстро обменивать электронные деньги в сети интернет с незначительными потерями на комиссиях обменников.

Самые лучшие курсы обмена валют

В таблице ниже представлены сведения о наиболее выгодных курсах обмена по 20-ти наиболее востребованным направлениям. Выберите интересующую вас валютную пару на панели слева (вкладки "таблица", "список", "популярное"), чтобы просмотреть весь список обменных пунктов по какому-то определенному направлению.

Настройка

Курсы валют Статистика

Обменник	Отдаете	Получаете	Резерв	BL
EasyChange	28.3259 WMR	1 WMZ	4 843	2526
SuperChange	1 WMZ	27.8250 WMR	330	2478
Cashing	3.6442 WMR	1 WMU	975	876
WMCasher	1 WMU	3.5582 WMR	1 250 722	1854
Cash4WM	1 WMZ	1.0100 USD Liberty Reserve	4 821	1616
SaveChange	1 WMZ	7.6937 WMU	115	2243
Cashing	7.8936 WMU	1 WMZ	495	876
Cashing	7 152.2300 WMB	1 WMZ	3 375	876
WebObmen	1 WMZ	6 397.9527 WMB	18	886
Exchanger39	1.0152 WMR	1 RUR Yandex	32 886	1616
Меняла	1.0450 RUR Yandex	1 WMR	1 299 816	2341
DemonChange	251.1484 WMB	1 WMR	1 894	1617
ExMoney	1.1260 USD PayPal	1 WMZ	4 621	319
Xzzx	1.0363 USD Liberty Reserve	1 WMZ	20 000	-
ExMoney	1.0152 WMZ	1 USD PayPal	7 812	319

X-monitor.com

МОНИТОРИНГ АВТОМАТИЧЕСКИХ ОБМЕННИКОВ

[Простая версия сайта >>](#)

Мониторинг
Windows-клиент
КПК-версия
Ваш аккаунт
Заработай!
Обменники
Гарантии
Контакты
Обменникам
О нас

Направление обмена

Webmoney WMZ	Webmoney WMZ
Webmoney WMR	Webmoney WMR
Webmoney WME	Webmoney WME
Webmoney WMU	Webmoney WMU
Webmoney WMB	Webmoney WMB
Webmoney WMY	Webmoney WMY
Webmoney WMG	Webmoney WMG
Z-PAYMENT (RUR)	Z-PAYMENT (RUR)
Яндекс.Деньги	Яндекс.Деньги
RBK-Money (RUR)	RBK-Money (RUR)
Liberty Reserve (USD)	Liberty Reserve (USD)
Liberty Reserve (EUR)	Liberty Reserve (EUR)
Liberty Reserve (GOLD)	Liberty Reserve (GOLD)
V-Money	V-Money
PerfectMoney (USD)	PerfectMoney (USD)
PerfectMoney (EUR)	PerfectMoney (EUR)
PerfectMoney (GOLD)	PerfectMoney (GOLD)
LiqPAY (USD)	LiqPAY (USD)
LiqPAY (RUR)	LiqPAY (RUR)
LiqPAY (UAH)	LiqPAY (UAH)
LiqPAY (EUR)	LiqPAY (EUR)
AlertPay (USD)	AlertPay (USD)
GlobalDigitalPay (USD)	GlobalDigitalPay (USD)
GlobalDigitalPay (EUR)	GlobalDigitalPay (EUR)
PayPal (USD)	PayPal (USD)
PayPal (EUR)	PayPal (EUR)
PayPal (CAD)	PayPal (CAD)
PayPal (GBP)	PayPal (GBP)
PayPal (AUD)	PayPal (AUD)
MoneyMAIL (USD)	MoneyMAIL (USD)
MoneyMAIL (RUR)	MoneyMAIL (RUR)
MoneyMAIL (EUR)	MoneyMAIL (EUR)
EasyPay	EasyPay
Pecunix	Pecunix
W1 (RUR)	W1 (RUR)
W1 (UAH)	W1 (UAH)
W1 (USD)	W1 (USD)
Mobile Wallet (RUR)	Mobile Wallet (RUR)
ВТБ24 ТелеБанк (RUR)	ВТБ24 ТелеБанк (RUR)

Список обменников

Обратный обмен | Убрать мелочь | Расширенный режим | Калькулятор >>

Обмен Webmoney WMZ на Webmoney WMR

	Отдаете	Получаете	Резерв
	1 WMZ ->	27.5714 WMR	10,058,783
SuperChange	1 WMZ	27.8250 WMR	329
WmCasher	1 WMZ	27.7923 WMR	1,250,722
ObmennikWs	1 WMZ	27.7909 WMR	181,073
SaveChange	1 WMZ	27.7905 WMR	759,061
ChangeMoneyMe	1 WMZ	27.7700 WMR	452,617
GrandExchange	1 WMZ	27.7400 WMR	917,908
MyObmen	1 WMZ	27.7036 WMR	2,620
DemonChange	1 WMZ	27.7030 WMR	152,779
IntexChange	1 WMZ	27.7000 WMR	635,251
MenyalaRu	1 WMZ	27.6904 WMR	1,299,815
Exchanger39	1 WMZ	27.6778 WMR	286,508
EasyChange	1 WMZ	27.6485 WMR	98,918

Закладки

Нажмите иконку "добавить" ("плюс") внизу этого информационного окна.

Статистика обмена за сутки

1 SaveChange	21,953 WMZ >	613,734 WMR
2 Changer	1,847 WMZ >	47,196 WMR
3 GrandExchange	804 WMZ >	22,486 WMR
4 MenyalaRu	626 WMZ >	17,580 WMR
5 ChangeMoneyMe	399 WMZ >	11,203 WMR
6 NetExchange	145 WMZ >	4,051 WMR
7 DemonChange	137 WMZ >	3,832 WMR
8 WmCasher	163 WMZ >	3,739 WMR
9 AutoExchanger	100 WMZ >	2,783 WMR
10 SuperChange	69 WMZ >	1,991 WMR

Объем сделок

Продано WMR (за WMZ) 24 ч

Изменение курса

24 ч, обменники с резервом WMR > 10\$

Уведомления о курсах обмена

Создание нового уведомления:

Когда при обмене Webmoney WMZ на Webmoney WMR

курс станет больше 1 **WMZ --> 27.825 WMR**

и резерв станет больше 329 **WMR**

сигнализировать в браузере/программе мониторинга

Сохранить >>

Выбор процессинга карт

- Fee Fighters

www.feefighters.com

The screenshot displays the Fee Fighters website interface. At the top, there is a navigation bar with links for 'HOME', 'HOW IT WORKS', 'FAQ', 'ABOUT US', and 'BLOG'. The main header features the 'FEE FIGHTERS' logo and contact information: 'Talk to us via Live Chat', 'Call us at (877) 890-1170', and 'Email us at help@feefighters.com'. Below the header, a 'Your bids' section is highlighted, with a sub-header 'You're probably paying more than you think.' and a button for 'Request a FREE Savings Analysis'. A yellow banner offers a 'Take a tour of this page.' link. The main content area is a table of merchant bids, each with a 'Select Bid' button and a 'Click for more details' link. The table columns are: Estimated Fees, Processor Information, and Bid Pricing Details. The bids are as follows:

Estimated Fees	Processor Information	Bid Pricing Details
\$202 /mo	MerchanFocus ★★★★★ 19 Reviews	Overall Rate: 1.80% of volume + \$0.24 per transaction Processor Markup: 0.20% + \$0.10 + \$0.00 AVS
\$202 /mo	CENTURY PAYMENTS ★★★★★ 6 Reviews	Overall Rate: 1.89% of volume + \$0.21 per transaction Processor Markup: 0.30% + \$0.08 + \$0.00 AVS
\$204 /mo	GRAVITY PAYMENTS ★★★★★ 17 Reviews	Overall Rate: 1.85% of volume + \$0.25 per transaction Processor Markup: 0.25% + \$0.08 + \$0.05 AVS
\$205 /mo	FirstData. ★★★★★ 12 Reviews	Overall Rate: 1.72% of volume + \$0.25 per transaction Processor Markup: 0.10% + \$0.10 + \$0.05 AVS
\$215 /mo	NorthAmerican ★★★★★ 15 Reviews	Overall Rate: 1.89% of volume + \$0.33 per transaction Processor Markup: 0.30% + \$0.20 + \$0.00 AVS

On the right side of the page, there is a 'Tools & Tweaks' section with links for 'Change Business Info' and 'Change Contact Info'. Below that is a 'Your Details' section with input fields for 'Monthly card volume' (set to \$10000.00) and 'Average transaction size' (set to \$100.00). At the bottom right, there is a 'Request Quotes' button and a link to 'Restore original settings'.

Благодарю за внимание!

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