

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

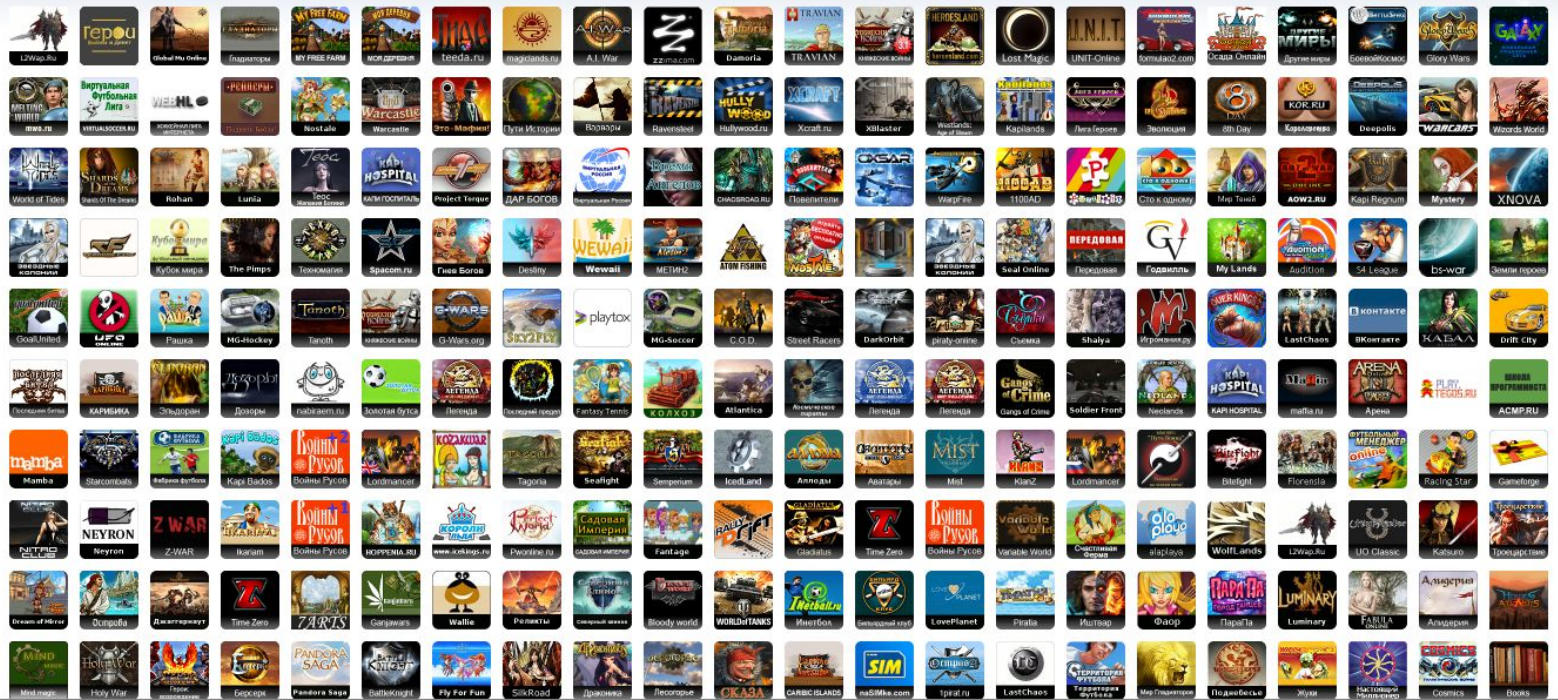
# Супермаркет карт



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"] | Все | Mail.Ru | New | GD Team | GameForge | Layers | PKN | Sigort | Buda | Traven | GameArtStudio





# Выбор способа платежа

Выполняй офферы – получай игровую валюту в подарок!

Узнай офферы Xsolla в способах оплаты своей любимой игры на сайте Xsolla.ru

Получить Рубли в Королевство (kor.ru)

Поиск...

- Оплата наличными**
  - Телеквиты Украины
  - Банки Украины
  - Ларо
  - Рубль
  - Слурп
- Электронные способы оплаты**
  - Монетобокс (10)
  - WebMoney
  - Скайп кошелек
- Оплата банковской картой**
  - Монетобокс (10)
  - LiQPAY
  - Сбербанк
- Оплата с банковского счета**
  - Русский стандарт
- Мобильные платежи**
  - При помощи SMS
  - При помощи звонка
- Предоплаченные карты**
  - Валюта Xsolla
  - Карта WebMoney / или Рубли
  - 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 24 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

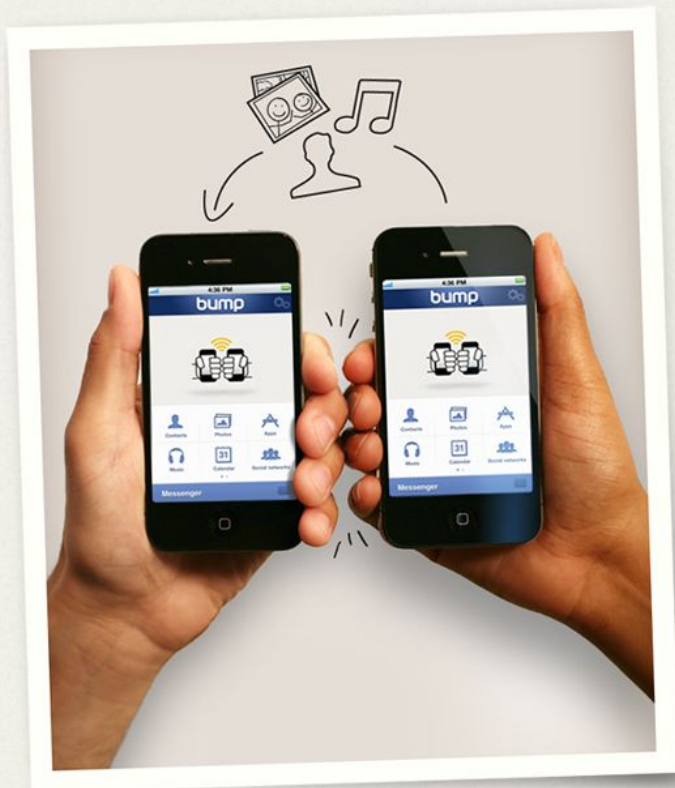
At the bottom left, there are social media icons for Facebook, Twitter, and LinkedIn. At the bottom right, there is a copyright notice: "© Xsolla team, 2011".

[www.bu.mp](http://www.bu.mp) - платежи, переводы

**bump**  
TECHNOLOGIES

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

We're hiring!



## Get connected.

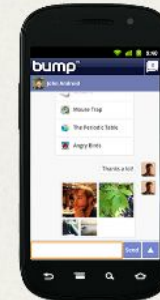
Want to share something with a friend or someone you just met?

**Bump your phones together.**

Available on the  
**App Store**



Download for  
**Android**



# [www.gamecoins.com](http://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](http://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](http://www.socialgold.com) - встраиваемые платежи

The screenshot shows the Social Gold website with a light blue header. The logo 'SOCIAL GOLD' is in the top left, with the tagline 'Powering virtual economies worldwide.' below it. In the top right, there is a 'login' link and two buttons for 'Documentation' and 'Blog'. The main content area has a dark background with a white text box. The text in the white box reads: 'Social Gold is opening a new chapter in in-app payments...'. Below this, it states: 'Social Gold payment processing has been discontinued as of May 31, 2011.' It then invites users to sign up for 'Google In-App Payments' today, noting that integration is simple and pricing is 5 percent. A 'Sign Up' button is visible next to the text. Below the white box, it says: 'Existing merchants can continue to log in to the Social Gold platform through September 2011.' 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.

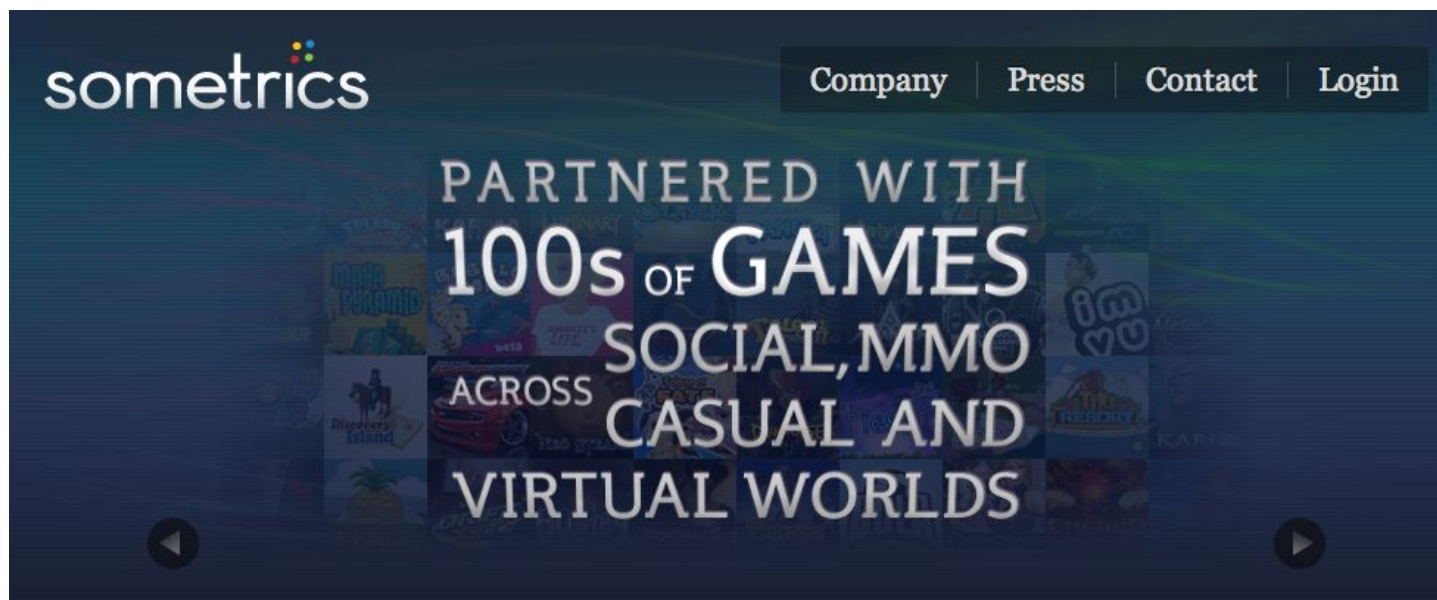
Start using Google In-App Payments now.

Sign Up

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](http://www.sometrics.com) - карты, кредиты



**sometrics** Company | Press | Contact | Login

PARTNERED WITH  
**100s OF GAMES**  
SOCIAL, MMO  
ACROSS  
CASUAL AND  
VIRTUAL WORLDS



## In-Game Payment & Optimization Platform

- Sometrics 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](http://www.sometrics.com) - карты, кредиты



The banner features the Sometrics logo in the top left corner. To the right, there are navigation links for 'Company', 'Press', 'Contact', and 'Login'. The central focus is a large green money bag overflowing with gold coins, with the text 'MORE THAN 3.3 TRILLION VIRTUAL CURRENCY CREDITS DISTRIBUTED' overlaid in a bright green, bold font. Navigation arrows are visible at the bottom left and right of the banner.



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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 boy and a girl) sitting on it. Below the text, there is a row of stylized human silhouettes in various colors (black, purple, green, blue, yellow). Navigation arrows are visible on the left and right sides of the banner.



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# [www.yolto.com](http://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](http://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 and 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
WMG	WMG
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)
<b>ВТБ24 ТелеБанк (RUR)</b>	<b>ВТБ24 ТелеБанк (RUR)</b>

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

Уведомления о курсах обмена

Создание нового уведомления:

Когда при обмене  на

курс станет   **WMZ -->**  **WMR**

и резерв станет   **WMR**

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**)

Изменение курса

, обменники с резервом **WMR > 10\$**

# 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 the company logo, a 'Sign Out' link, and an 'Account Dashboard' link. Below this is a secondary navigation bar with links for 'HOME', 'HOW IT WORKS', 'FAQ', 'ABOUT US', and 'BLOG'. The main content area is titled 'Your bids' and includes a sub-header 'You're probably paying more than you think.' with a 'Request a FREE Savings Analysis' button. A yellow banner below the header reads 'Having trouble figuring it all out? Take a tour of this page.' The main list of bids is organized into three columns: 'Estimated Fees', 'Processor Information', and 'Bid Pricing Details'. Each bid entry includes a 'Select Bid' button, the processor's logo and name, a star rating with the number of reviews, and a table of pricing details. The pricing table for each bid shows the 'Overall Rate' (including all fees) and the 'Processor Markup'. A note at the bottom of each bid states: 'This processor charges a fixed markup, regardless of the type of card.' 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 of the right sidebar, there is a 'Request Quotes' button and a link to 'Restore original settings'.

Estimated Fees	Processor Information	Bid Pricing Details
\$202 /mo	<b>MerchanFocus</b> Depending on Risk ★★★★★ 19 Reviews	<b>Overall Rate</b> 1.80% of volume + \$0.24 per transaction <b>Processor Markup</b> 0.20% \$0.10 + \$0.00 AVS This processor charges a fixed markup, regardless of the type of card.
\$202 /mo	<b>CENTURY PAYMENTS</b> ★★★★★ 6 Reviews	<b>Overall Rate</b> 1.89% of volume + \$0.21 per transaction <b>Processor Markup</b> 0.30% \$0.08 + \$0.00 AVS This processor charges a fixed markup, regardless of the type of card.
\$204 /mo	<b>GRAVITY PAYMENTS</b> ★★★★★ 17 Reviews	<b>Overall Rate</b> 1.85% of volume + \$0.25 per transaction <b>Processor Markup</b> 0.25% \$0.08 + \$0.05 AVS This processor charges a fixed markup, regardless of the type of card.
\$205 /mo	<b>FirstData.</b> ★★★★★ 12 Reviews	<b>Overall Rate</b> 1.72% of volume + \$0.25 per transaction <b>Processor Markup</b> 0.10% \$0.10 + \$0.05 AVS This processor charges a fixed markup, regardless of the type of card.
\$215 /mo	<b>NorthAmerican</b> ★★★★★ 15 Reviews	<b>Overall Rate</b> 1.89% of volume + \$0.33 per transaction <b>Processor Markup</b> 0.30% \$0.20 + \$0.00 AVS This processor charges a fixed markup, regardless of the type of card.

# Благодарю за внимание!

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

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Докладчик:

Павел Сиделев