

External Payments Deep Dive Research

Store Teardowns	3
<i>WWE Champions</i>	3
Web Store	3
Special Offers Page	4
Web Coins	5
Trivia Rumble	6
Events	7
Flash Market	8
<i>Clash of Clans</i>	9
Web Store	9
Store Structure	9
Purchases	10
Promotions	11
GEOs	11
<i>PUBG Mobile</i>	12
Midasbuy	12
Payment Flow	12
<i>Roblox</i>	14
Web Store	14
Gift Cards	14
Payment Flow	14
<i>Marvel Strike Force</i>	17
Web Store	17
<i>Playtika</i>	19
Websites and Web Stores	19
Advertising Web Stores	19
Browser Versions of Apps	19
VIP Programs	19
Partners	20
<i>XSolla</i>	20
Overview	20
Global Market Reach	21
Implementations	21
<i>Adyen</i>	22
Overview	22
<i>Codashop</i>	23

Overview	23
Apple's New Policies	25
Overview	25
Apple Policy References	26

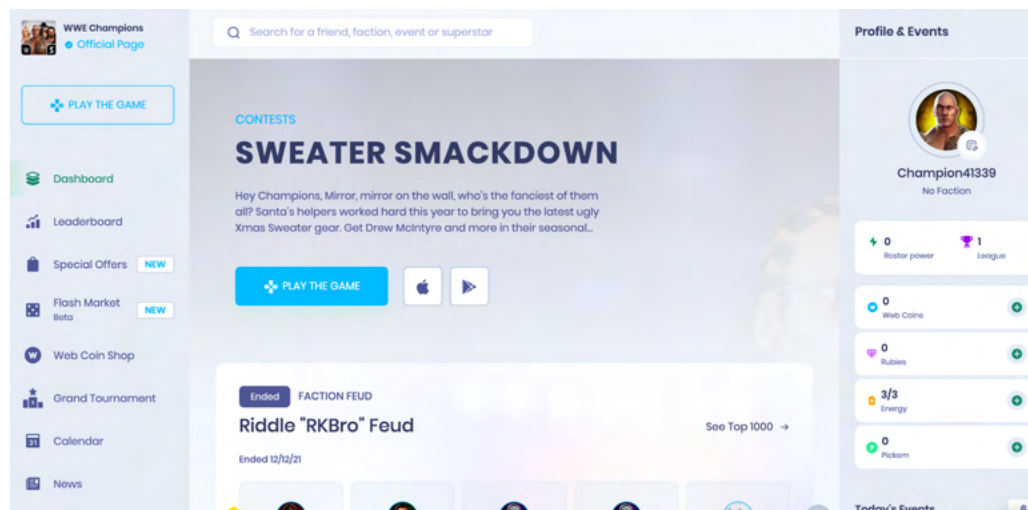
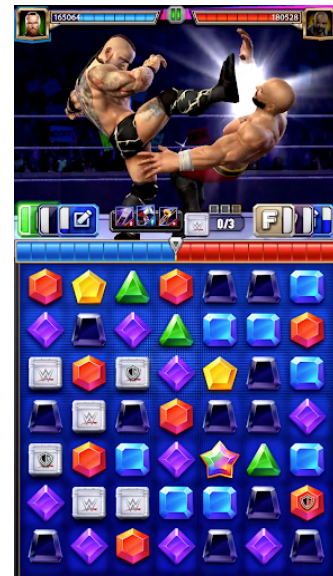
Store Teardowns

WWE Champions

Web Store

Purchases initiated outside the game, like those linked via marketing outreach on Facebook, Twitter, Instagram, Discord, Twitch, etc., take the player to *WWE Champions'* web store. This website uses Xsolla to handle payments and links directly to players' accounts via players' Scopely ID.

When players link their account, they can access a dashboard displaying player stats, currencies, news and events, and various leaderboards, social rankings, and event results.



Offers that are available in both the in-app store and the web store have the same prices. However, there are a significant amount of web-exclusive offers that have large discounts.

After a player purchases an item via the web-based payment system, it appears in the player's inbox within the app, the same as if the original purchase was made within the app.

WWE Champions Web

Payment Methods

Credit/Debit Cards Pay with Cash

Popular Payment Methods

PayPal amazon pay VISA DOLLAR GENERAL FAMILY DOLLAR CVS pharmacy

Show More Methods

I give my consent for Xsolla to use my personal data to offer and/or market customized services to me. I consent to enable all cookies listed within the Cookie Policy. [Agree to all](#)

Xsolla is an authorized video game software distributor providing clients with advanced technical tools for their games. © 2006-2021 Xsolla Secure Connection

[Privacy Policy](#) | [EULA](#) | [Refund Policy](#) | [Legal Agreements](#)

SHOP OFFERS

WEB EXCLUSIVE: Sweater SmackDown SPECIAL

Contains 45 Sweater SmackDown Loot Coins, 1 Sweater SmackDown Premium Bag, Contest Points and MUCH MORE!

- 45 Sweater SmackDown Loot Coin
- 10,000,000 Coins
- 10 Mystery 100 TP Bag

499.95 USD

99.99 USD

BONUS 400%

1 Days 20 Hours Remaining

Special Offers Page

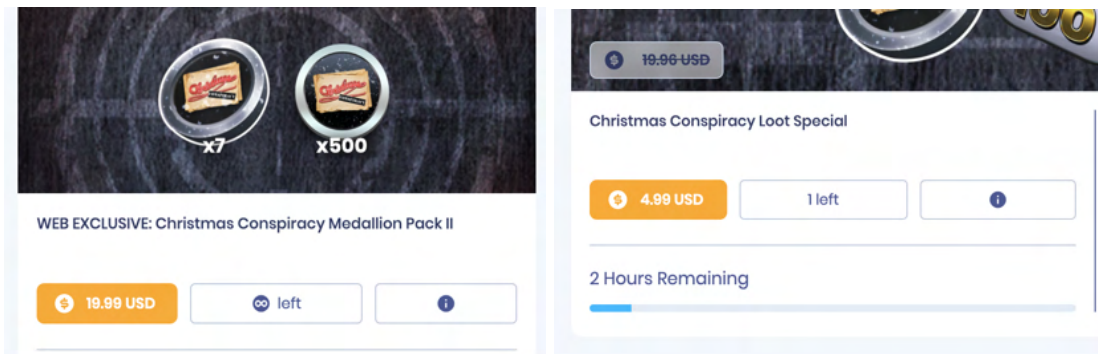
This section of the website provides players with access to the largest amount of purchasable in-game items, including the in-app "Store." The vast majority of offers accessed via this page are available only through the web store. Many of the special offers feature significantly reduced pricing. All offers on the page feature a prominent timer bar displaying how much longer the offer will be available. These timer bars range from hours to days.

Special Offers

1 USD = 3 Web Coins

Redeem Code

Featured Daily Rubies Cash Packs Rewards Web Coins



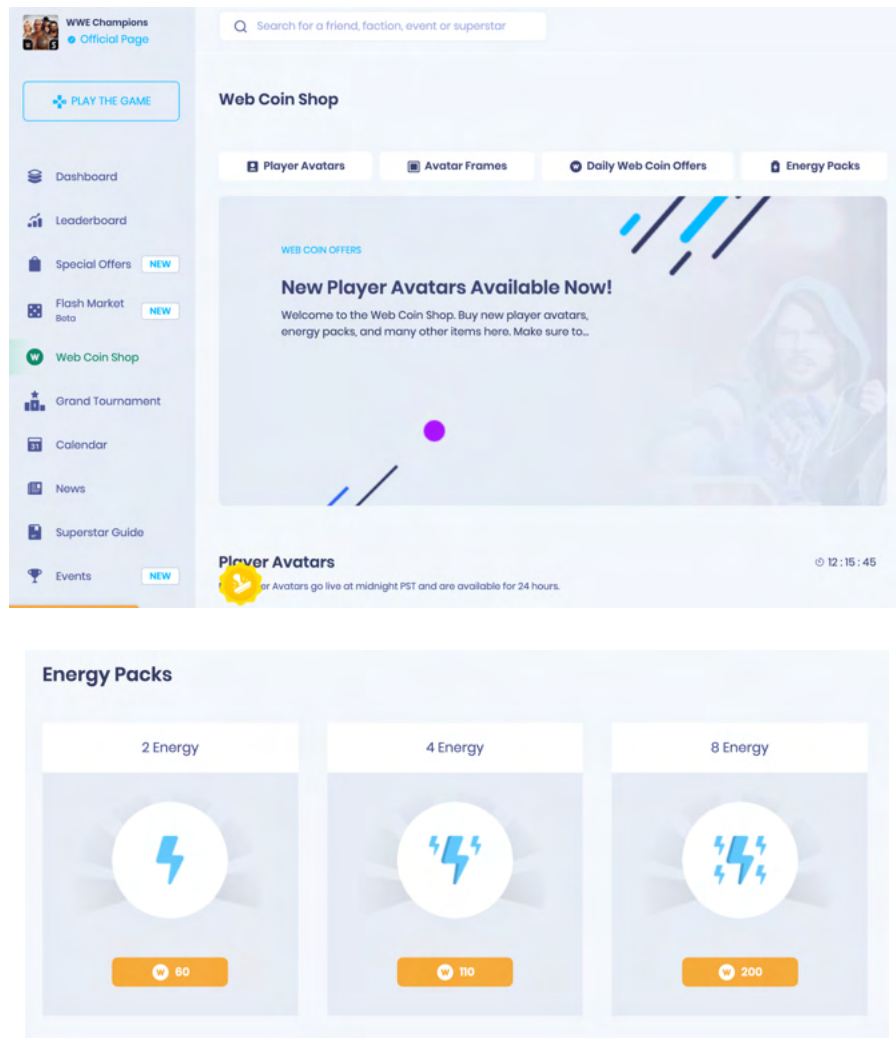
The in-app store offers an extremely limited number of discounted items. And of those, the discounts are noticeably smaller than those offered via the web store. Of the 30+ offers available in-app as of 12/21/21, only two were visibly discounted. Both discounts were only ~10% compared to many web store discounts of 100%–300%.

These additional incentives to make purchases via the web store are likely a major factor in Scopely's success at driving transactions to the web.

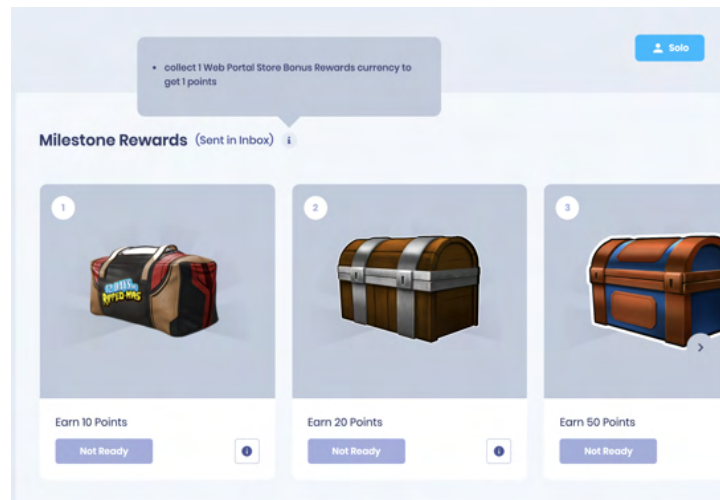
Web Coins

All transactions made through the web store reward the player with varying amounts of Web Coins. These coins are only earnable through web payments and other reward mechanisms. Players earn 3 web coins for every \$1 USD spent via web payment.

Players spend web coins exclusively in the Web Coin Shop, which has its own dedicated page on the website. With the exception of energy packs, all the items in the shop refresh every 24 hours, starting at midnight PST. This store offers coins and items for in-game use as well as avatars for players' web profiles and energy that players can use to play a web-exclusive mini-game.



In addition to earning three web coins for every dollar spent via web payment, players also earn one bonus reward for every dollar spent. These random bonus rewards (usually currency, items, or health packs) are then delivered to players' in-app inboxes. On top of this, earning bonus rewards progresses players in a web-only rewards system.



Trivia Rumble

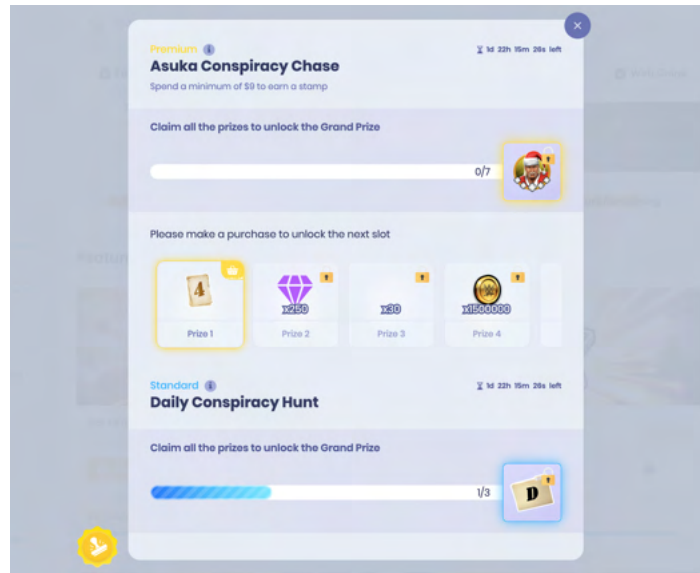
Trivia Rumble is a mini-game playable only through the website. Players can spend one energy point to compete in a seven-question round of trivia. Three energy points are refreshed every 24 hours, but players can spend web coins to speed this up.

Trivia attempts reward players with web coins, and players earn additional web coins based on their ranks on a leaderboard.

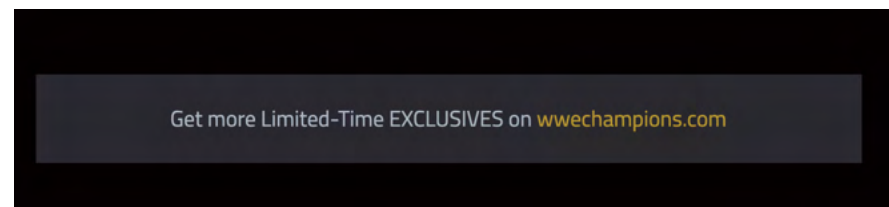
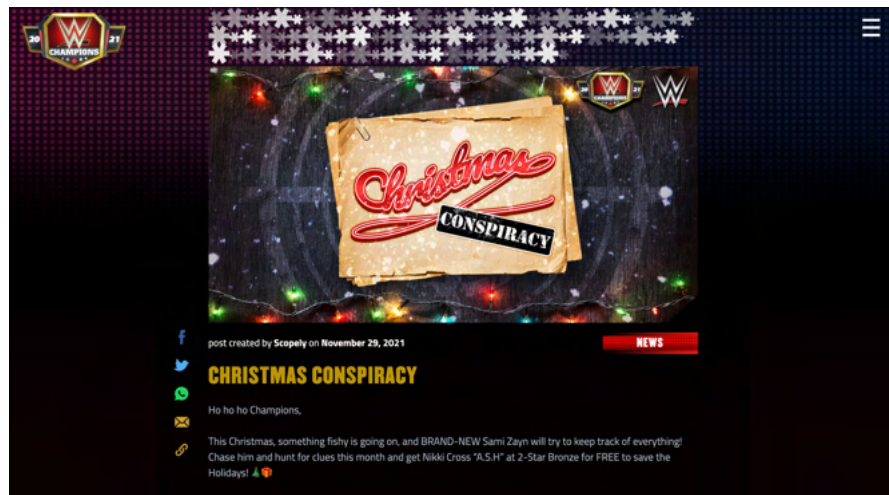
Events

During events in *WWE Champions*, many of the featured items in the “Special Offers” section relate to whatever special event is currently going on in-app and are available only as long as the event is occurring.

Scopely further incentivizes web-based payments during these events by creating a premium reward progression that rewards players based on how much they spend during the event..



Scopely broadcasts the details of new events and related web purchases across all of their social media channels. A detailed breakdown of the event appears in the news section of the *WWE Champions* website.



Flash Market

Scopely has also recently implemented a Flask Market on the *WWE Champions* website. This market features limited-time offers on five items that players can buy with web coins. Players can also use their web coins to refresh or upgrade the offers. The flash market also includes its own progression of rewards that players unlock based on their total spend in the flash market.

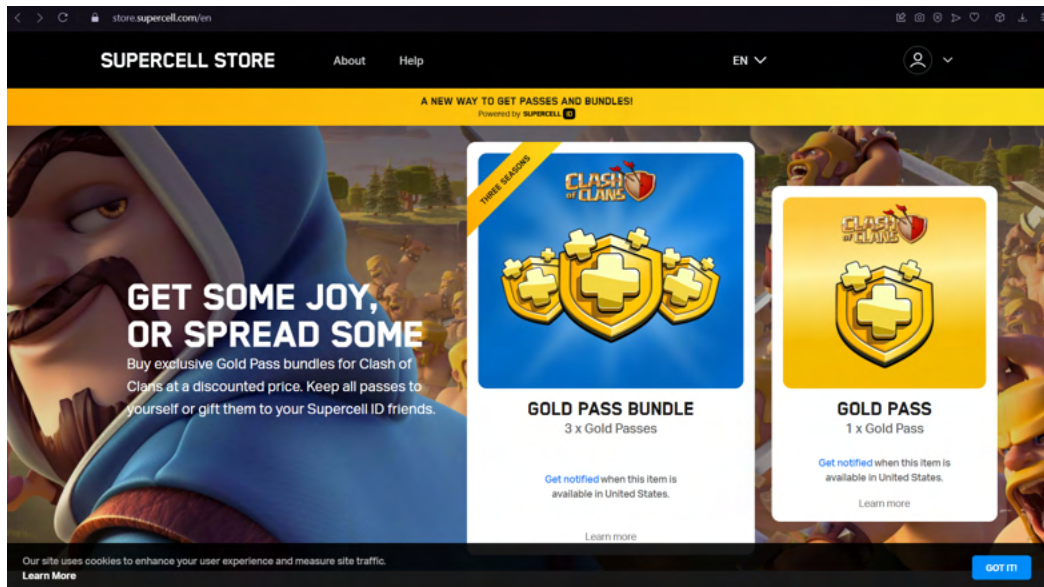
The screenshot displays the Flash Market interface with the following elements:

- Available Items:**
 - Rush Token:** 2x XP, x2 quantity, 80 coins, 2 x 80 XP + 120 XP, 60 XP.
 - Charlotte Flair Shards:** 3x XP, x20 quantity, 50 coins, 3 x 50 XP + 150 XP, 50 XP.
- Standard Re-Roll:** 3x XP, 80 coins, 3 x 90 XP + 297 XP. Free Standard Re-Roll in: 00:02:04:23.
- Mega Re-Roll:** 4x XP, 898 coins, 4 x 999 XP + 3,996 XP.

Clash of Clans

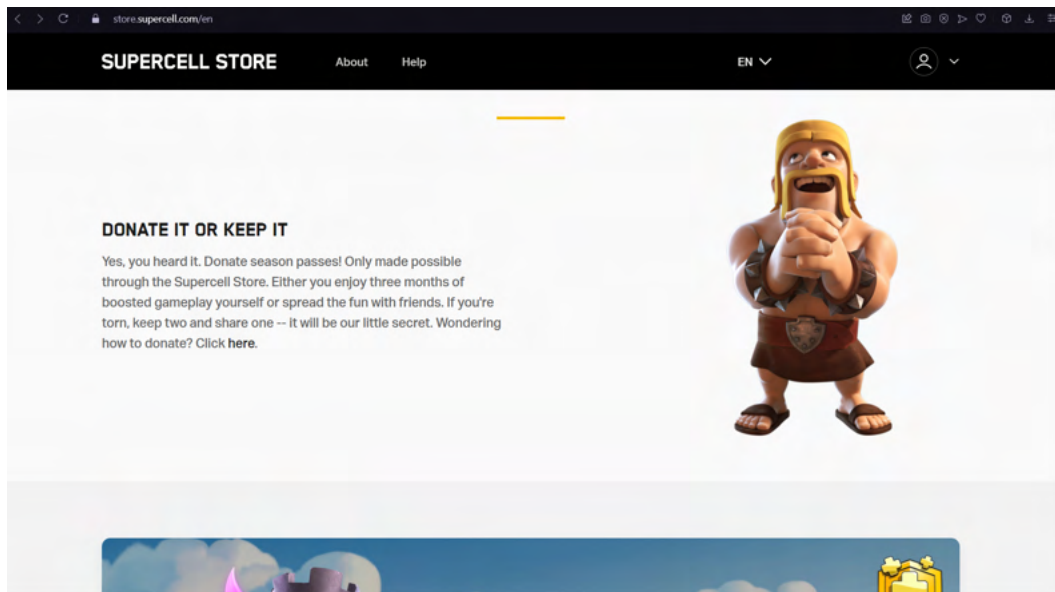
Web Store

The Supercell Store offers a limited number of products which consist primarily of battle pass bundles.

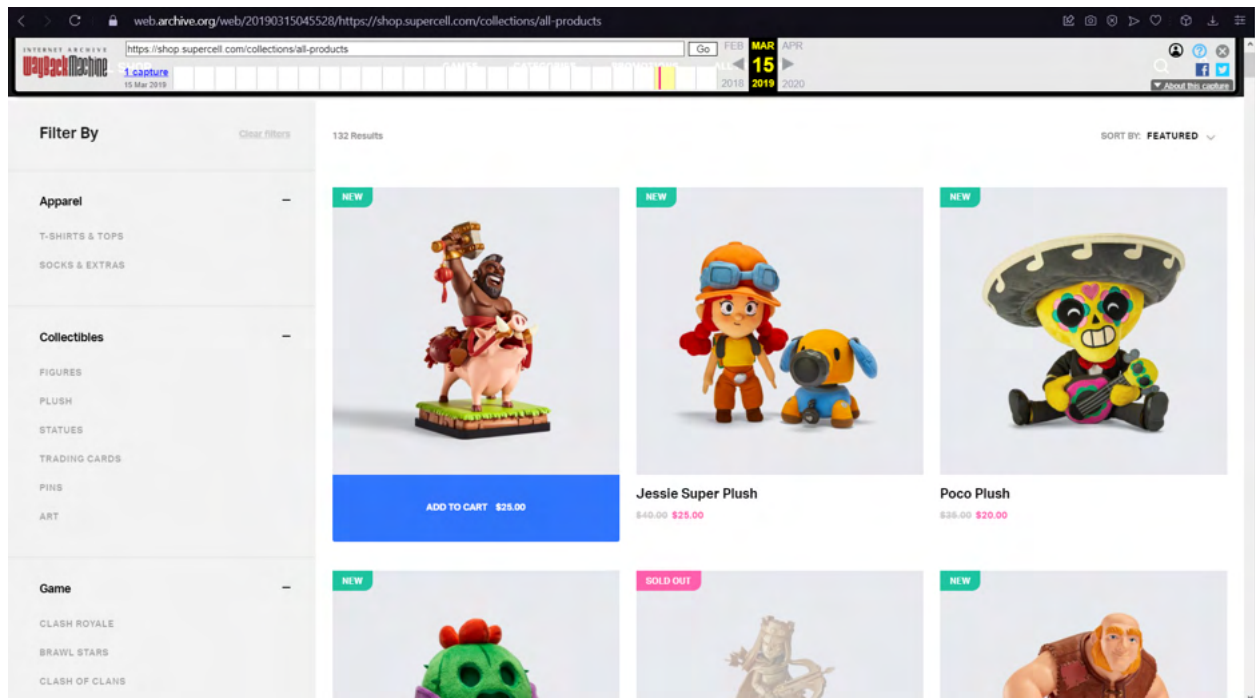


Store Structure

The web store is a single-page scroller with three main parts. The first has battle pass offers, available as a single purchase or at a group discount. The second section shows how players can gift passes other players. The final part includes a description of the Gold Pass and an FAQ.

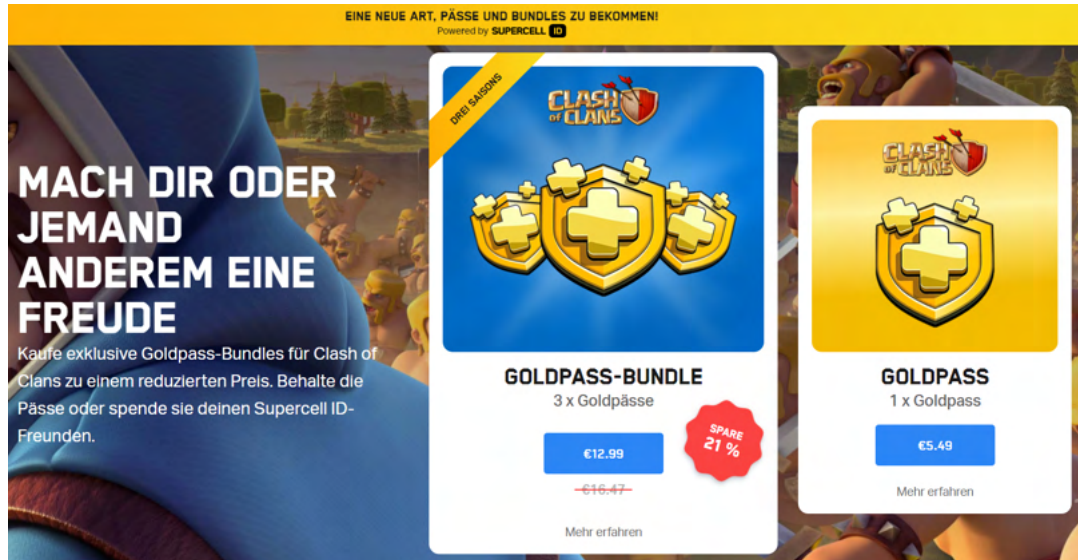


An earlier store was also available that opened in early 2018 but store closed soon after opening. The *Clash of Clans* merchandise store included T-shirts, plush toys, miniature figurines, and other *Clash of Clans*-themed merchandise.



Purchases

The *Clash of Clans* store prioritizes an easy purchase experience by allowing players to initiate a purchase as soon as the page loads. The web store offers an exclusive discount for buying a three-pack battle pass.



Promotions

The app does not promote their website at all. In fact, it is quite difficult to find the website straight from the app. Supercell also does not promote their web store on their official social media.

GEOs


As of now, the Supercell store for *Clash of Clans* is only being tested in Austria, Belgium, Denmark, Finland, France, Germany, Italy, Japan, the Netherlands, Portugal, Spain, Sweden, and Switzerland.

EINE NEUE ART, PÄSSE UND BUNDLES ZU BEKOMMEN!
Powered by **SUPERCELL ID**

MACH DIR ODER JEMAND ANDEREM EINE FREUDE

Kaufe exklusive Goldpass-Bundles für Clash of Clans zu einem reduzierten Preis. Behalte die Pässe oder spende sie deinen Supercell ID-Freunden.

DREI SAISONEN




GOLDPASS-BUNDLE
3 x Goldpässe

€12.99

~~€16.47~~

SPARE 21%

Mehr erfahren



GOLDPASS
1 x Goldpass

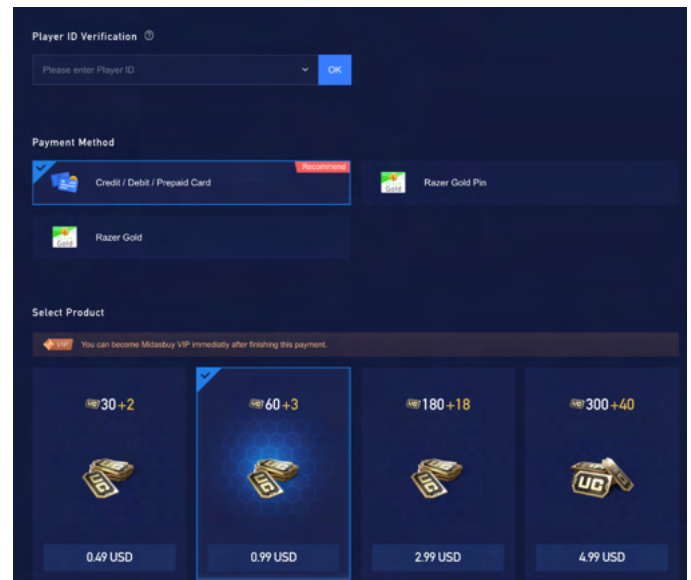
€5.49

Mehr erfahren

PUBG Mobile

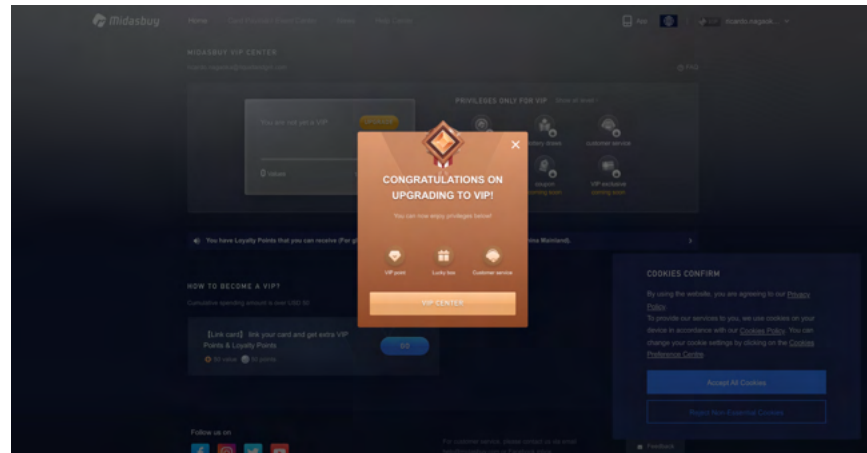
Midasbuy

PUBG Mobile players can use Midasbuy—a sanctioned third party top-up service—to purchase premium currency at a discount when compared to purchasing through the App Store or Google Play Store. Currently, there are no methods of accessing Midasbuy through the app, requiring players to find out about the web store through social media, Discord, or influencers.



Payment Flow

On the *PUBG Mobile* Midasbuy website, players input their in-game ID number, choose a payment option, and pick a currency amount before being directed to a payment page. Once the payment is verified, players will automatically receive the purchased premium currency in their accounts. At the time of writing, players receive an exclusive cosmetic when they link their player ID to a Midasbuy account.

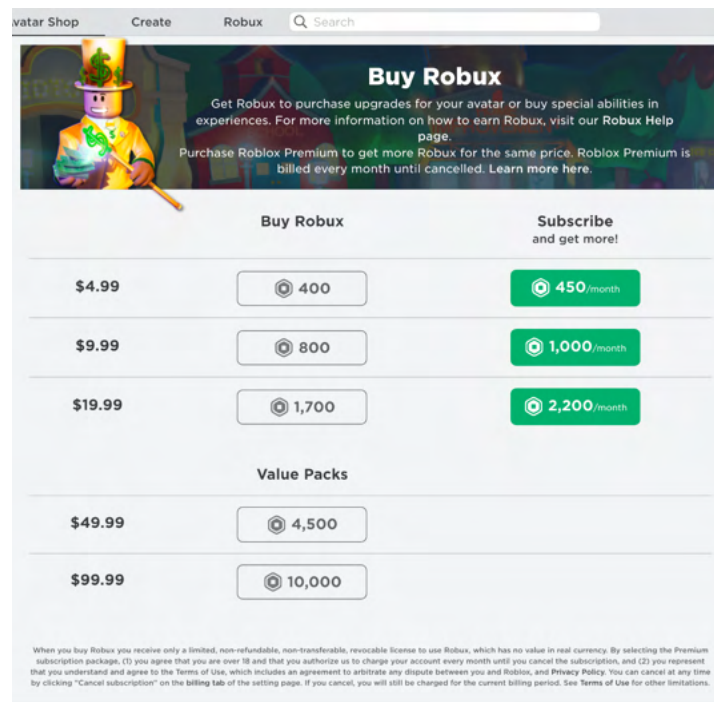


Players accumulate VIP points within the Midasbuy platform for each purchase, which increases VIP tiers and allows players to purchase a lottery ticket for a prize draw. Rewards include premium currency, cosmetics, and other in-game assets. According to the site's VIP UI, there are more VIP features slated for future releases.

Roblox

Web Store

Roblox allows players to purchase in-game currency through its web client, which replicates the app's UI and eases players into the payment process. The web store offers most in-game currency packs at the same price point, but players larger currency packs are offered at a discount

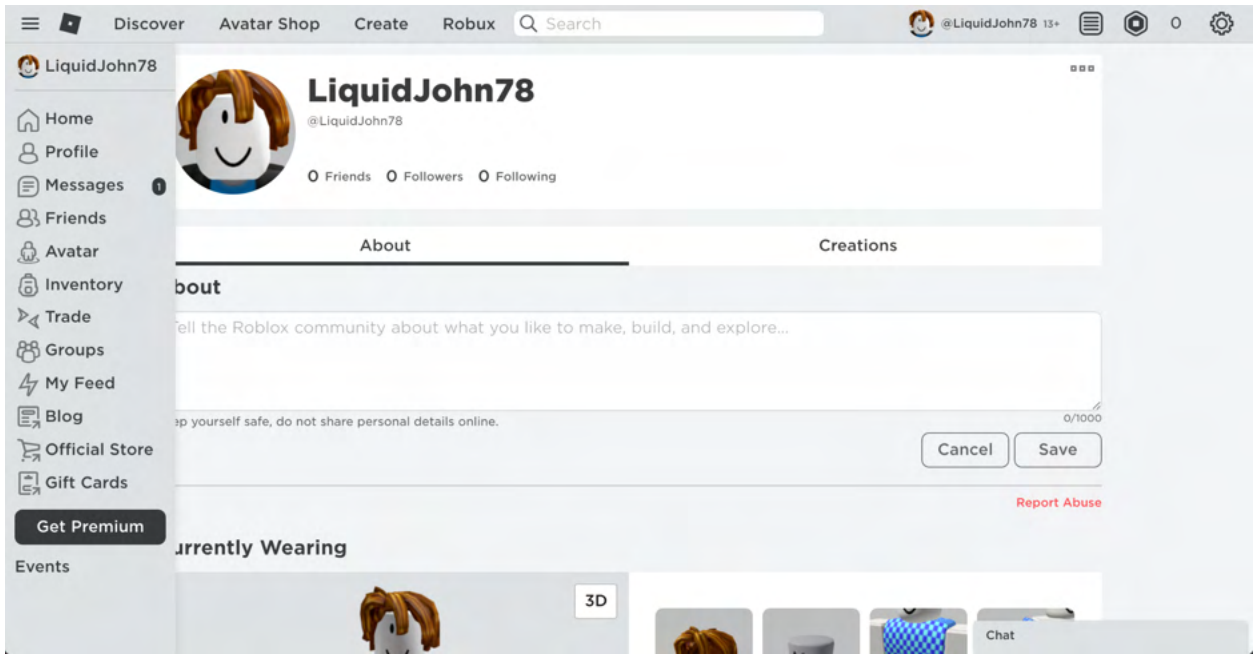


Gift Cards

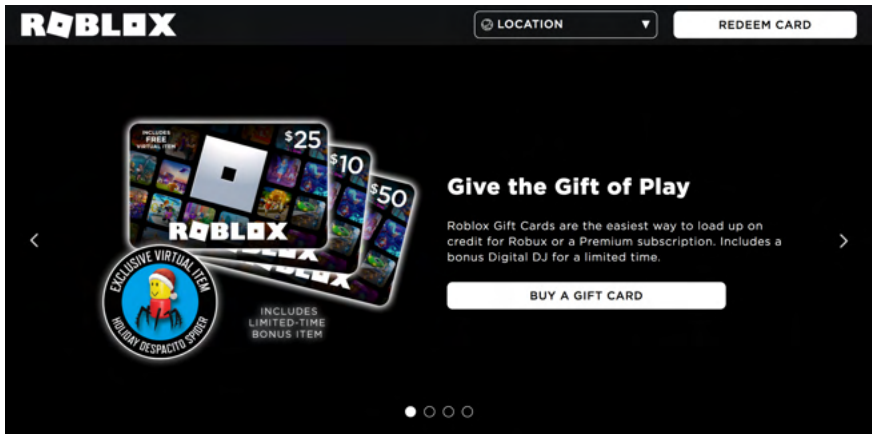
Players can buy and redeem web-exclusive gift cards through the web store that add the dollar amount to their in-game balance, which can be used to purchase Robux—the in-game currency—or a premium subscription. Each gift card also awards a rotating exclusive cosmetic. There is currently no way to purchase or redeem gift cards through the Roblox app.

Payment Flow

To access the gift card store, players must log on to their account through the Roblox website. Once there, the gift card option is available on the sidebar menu.



There are two buttons upfront: “Buy a Gift Card” and “Redeem a Card”. After clicking “Buy a Gift Card”, players choose whether to send the amount to themselves or to someone else, if they want a digital or physical card, the card’s cosmetic reward, and a dollar amount.



To redeem the card, players type in the unique code on each gift card in the web store. Once the cash is added to players’ accounts, they click a “Use Credit” option to purchase in-game currency or a subscription (again, solely through the web store). Alternatively, players can directly input the gift card code when making a purchase through the web store.

Redeem Roblox Codes

Enter a virtual item or gift card code below.

By redeeming your code, you represent that you, and your parent or legal guardian if you are under age 18, agree to our [Terms of Use](#) including the arbitration clause and to our [Privacy Policy](#).

Additional Information

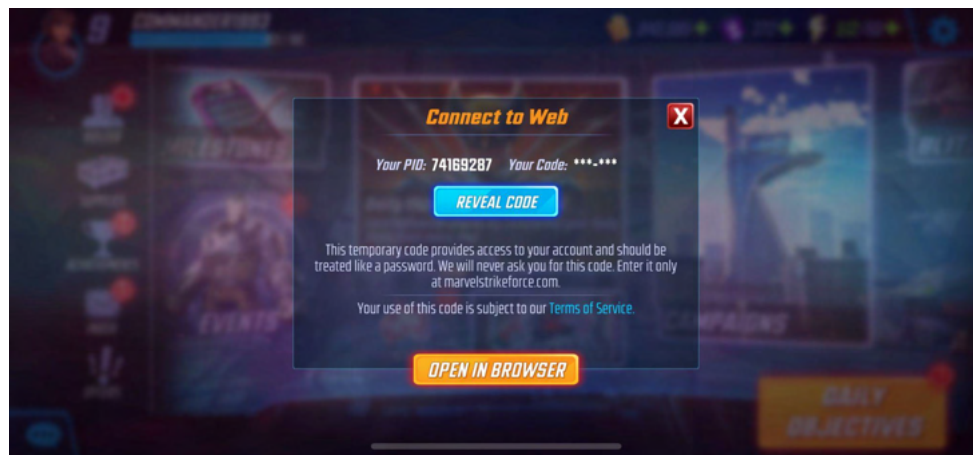
- [How to Redeem Virtual Item Codes](#)
- [How to Redeem Gift Cards](#)

Got a promo code from an event or giveaway?
[Redeem it here.](#)

Marvel Strike Force

Web Store

Scopely's *Marvel Strike Force* web store offers players the option to purchase in-game resources with the added bonus of earning web store tokens. When players first open the web store, they are greeted with a landing page that requires a player ID and a temporary in-app code to enter. Both numbers are acquired from the in-app settings menu.



Once players are logged in, they can access the web store and an events page. The store offers in-game resources at the same price as the in-app store, however, each purchase is bundled with a web token reward. Web tokens fill different reward meters that are shown in the events

page. Players can also complete web-exclusive challenges through in-game actions such as completing a Blitz battle with any character.

Milestone	Progress	Reward	Action
MILESTONE 1	0/100	+1000	CLAIM
MILESTONE 2	0/200	+400	CLAIM
MILESTONE 3	0/500	+1000	CLAIM
MILESTONE 4	0/1500	+400 +2000	CLAIM
MILESTONE 5	0/2000	+6000 +4000	CLAIM
MILESTONE 6	0/5000	+2000 +50000	CLAIM

Playtika

Websites and Web Stores

Playtika has individual websites for their most popular games. Some of these sites sell digital microtransactions, and some have a merchandise store. However, most of these sites have no store.

Advertising Web Stores

Playtika strongly encourages players to follow them on social media, specifically Facebook. To incentivize players to do so, Playtika gives them daily rewards, unlocks gifting, and grants additional bonuses for players who follow them.

Browser Versions of Apps

Playtika's most popular apps, such as *Caesars Slots* and *WSOP*, include browser and desktop versions. These versions allow Playtika to sell directly to players without violating Apple or Google's ToS.

VIP Programs

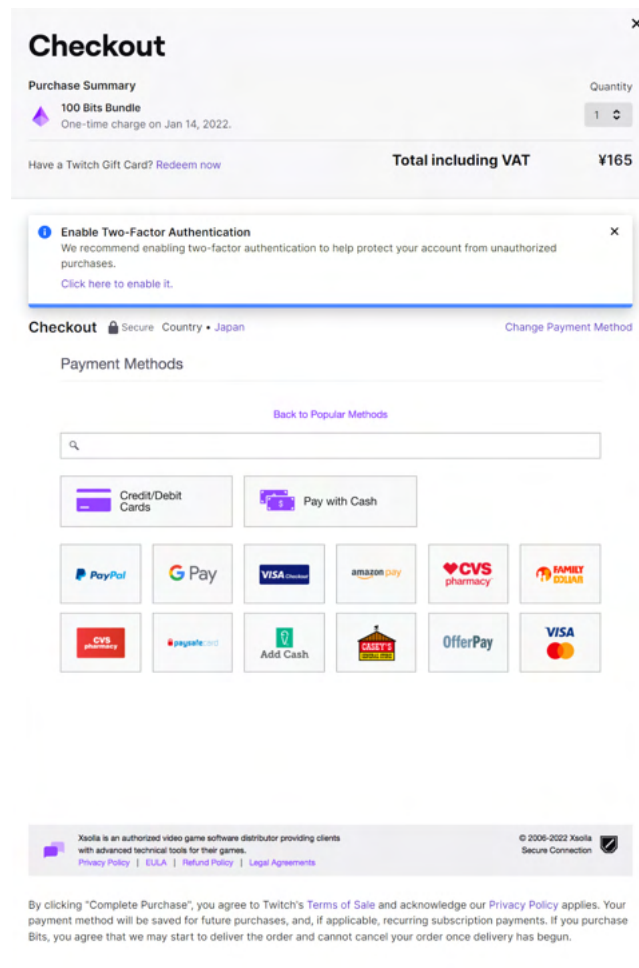
Playtika also maintains a unique VIP reward system. In this program, players earn points from purchases in any Playtika app or web store. As players earn points, they unlock exclusive rewards and other perks.

Partners

Xsolla

Overview

Xsolla is a B2B product that offers multi-platform publishing services to game developers. They provide a customizable client app launcher, player ID and login systems, integrated revenue sharing programs for partners, and a website builder. Game developers can also sign a licensing agreement with Xsolla to access Pay Station—a full-service tool that lets Xsolla act as the merchant of record, offering global compliance guarantees, an anti-fraud system, 24/7 customer support, subscription integration, and over 700 payment options. Compared to the Apple Store’s 30% cut, Xsolla only takes 5%.



The screenshot shows a checkout interface for a '100 Bits Bundle'. The purchase summary indicates a one-time charge on Jan 14, 2022, with a quantity of 1. The total including VAT is ¥165. A notification prompts the user to enable two-factor authentication. The payment methods section includes a search bar and various options such as Credit/Debit Cards, Pay with Cash, PayPal, G Pay, VISA, amazon pay, CVS pharmacy, FAMILY DOLLAR, CVS pharmacy, paypal.com, Add Cash, SALLY'S, OfferPay, and VISA. The footer contains legal information and a secure connection icon.

Checkout ✕

Purchase Summary Quantity

100 Bits Bundle 1

One-time charge on Jan 14, 2022.

Have a Twitch Gift Card? [Redeem now](#) **Total including VAT** **¥165**

Enable Two-Factor Authentication ✕

We recommend enabling two-factor authentication to help protect your account from unauthorized purchases.

[Click here to enable it.](#)

Checkout Secure Country • Japan [Change Payment Method](#)

Payment Methods

[Back to Popular Methods](#)

Credit/Debit Cards **Pay with Cash**

PayPal **G Pay** **VISA** **amazon pay** **CVS pharmacy** **FAMILY DOLLAR**

CVS pharmacy **paypal.com** **Add Cash** **SALLY'S** **OfferPay** **VISA**

Xsolla is an authorized video game software distributor providing clients with advanced technical tools for their games. © 2006-2022 Xsolla Secure Connection

[Privacy Policy](#) | [EULA](#) | [Refund Policy](#) | [Legal Agreements](#)

By clicking "Complete Purchase", you agree to Twitch's [Terms of Sale](#) and acknowledge our [Privacy Policy](#) applies. Your payment method will be saved for future purchases, and, if applicable, recurring subscription payments. If you purchase Bits, you agree that we may start to deliver the order and cannot cancel your order once delivery has begun.

Global Market Reach¹

Xsolla offers a wide range of international payment options. While major credit cards and PayPal dominate the U.S. market, countries like China, South Korea, Indonesia, and the CIS heavily rely on region-specific payment sources such as Alipay, Kakaopay, cash, and an increasing variety of digital wallets.

- Around 60% of transactions in Brazil are through credit cards and are paid in installments. Cash payments account for 20% of the market share and include the usage of Boleto Bancário, which is a major Brazilian push system.
- Indonesia's transactions are split up between a number of local and international payment methods like Go-pay (15% market share), OVO (15%), Alfamart (10%), and Doku Wallet (3%). Overall, these alternative payment methods that aren't major credit cards or PayPal account for around 70% of the market transactions.
- The majority of Thailand's transactions happen through credit card payments, making up about 71% of the market share. True Money (9%) and Rabbit Line Pay (1%) make up the brunt of alternative payment methods, which cater to the unbanked population.
- Consumers in India strongly favor digital wallets, direct bank transfers, and cash payments, with credit cards only making up 29% of the market share. India also has notable barriers once apps become successful enough due to tax and compliance systems mandated by the government, such as the *PUBG Mobile's* high-profile case that led to the app being banned in 2020.

Implementations

- Both Twitch and Steam have used Xsolla to expand their paying user bases and increase revenue. International users are now able to pay for products on both sites using a much larger variety of payment forms, including regional solutions such as integrating game wallet refills in cash kiosks throughout the CIS.
- Nexters partnered with Xsolla to create a web store for *Hero Wars* and to support compliant payments from Japan, South Korea, and Taiwan. This allowed players to pay with 245 different options and increased revenue tenfold during their partnership.

¹ Data points were sourced from Xsolla and publicly available information.

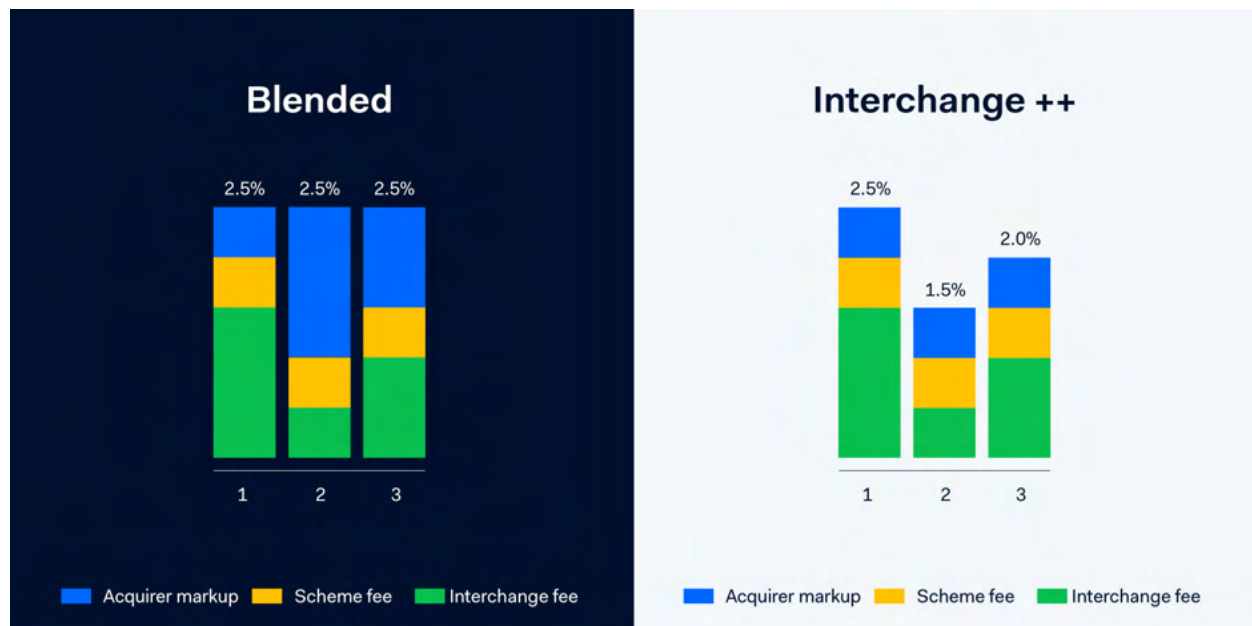
- Xsolla integrated a gift card program for Roblox that increased ARPPU by 35%. Each gift card comes packaged with a rotation of free cosmetics and essentially allows players to purchase in-game credits directly from Roblox.

Adyen

Overview

Adyen is a payment processor and merchant account provider for businesses that seek for cross-platform integration and a fully customizable payment flow.

They offer more flexible transaction fees that are calculated at a more granular level than other providers, which leads to lower fees overall. When compared to other payment processors like Stripe or PayPal that averages out fees more broadly, Adyen calculates each payment method and charges more accordingly.



However, Adyen requires significantly more work to implement. It targets large operations that have the capacity to integrate a less out-of-the-box solution and have enough existing revenue numbers that can offset the longer process. Because Adyen provides singular merchant

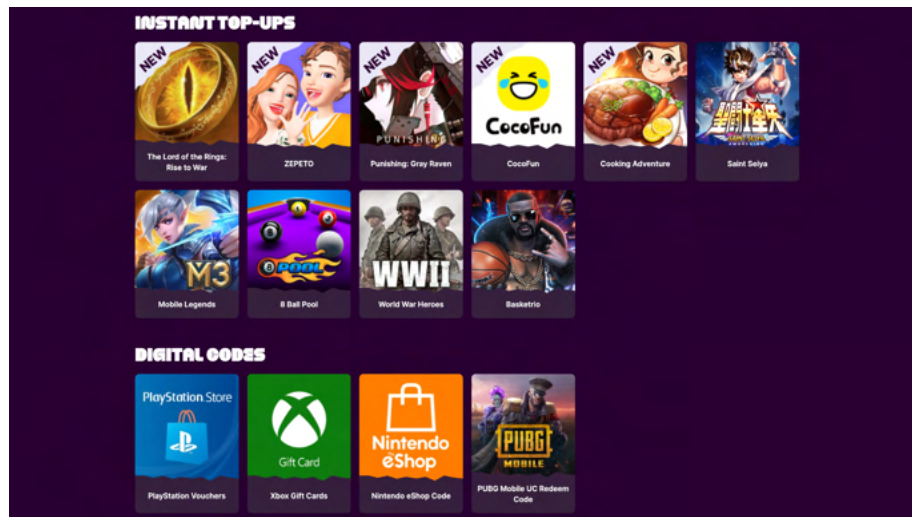
accounts for each of its partners, developers will need to apply to be partners before getting started.

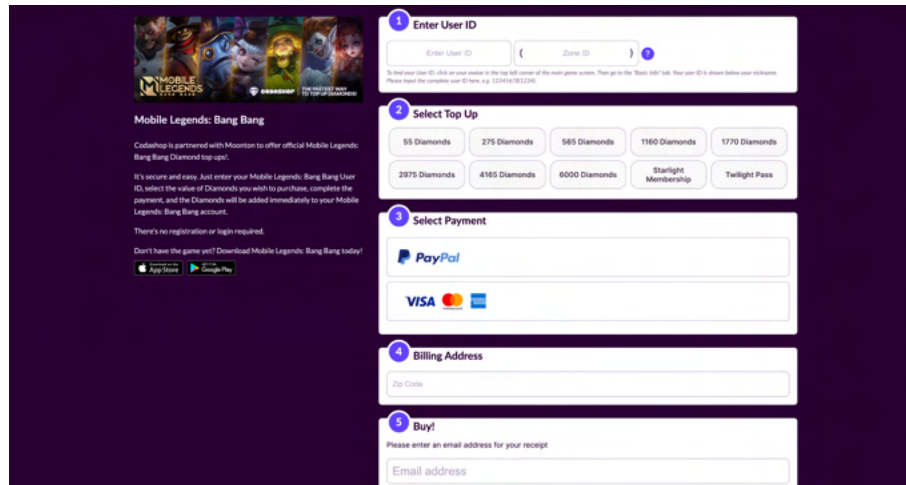
Codashop

Overview

Coda Payments' Codashop is a third-party top-up service that can act as an intermediary store for apps. According to Codashop's documentation, developers can partner and integrate their app within 2–3 weeks, which makes it a viable option for apps that are looking to quickly introduce external payments. The store is available internationally and can take a wide variety of local payment methods.

Players access their preferred app's shop through the Codashop website, where all the available apps in a country are displayed on a single page. Players are required to input their in-game player ID in order to purchase and receive their in-game currency or subscription, which is instantly transferred to their in-game accounts after payment. Codashop also allows players to purchase codes that can be redeemed as a gift card.





The biggest drawback with Codashop is that developers end up outsourcing the entire payment flow and UI to Coda Payments, which means losing a certain amount of control with paying players' experiences and direct interactions with them. Competitor apps could also be listed side-by-side since all apps are listed on the same landing page.

Apple's New Policies

Overview

Apple—in response to the final ruling of an antitrust class-action lawsuit filed by developer Donald R. Cameron—made a crucial change to their App Store policy in late 2021 to allow developers to advertise off-app purchasing options.² The changed clause in their App Store Review Guideline is as follows:³

3.1.3 Other Purchase Methods: The following apps may use purchase methods other than in-app purchase. Apps in this section cannot, within the app, encourage users to use a purchasing method other than in-app purchase. Developers can send communications outside of the app to their user base about purchasing methods other than in-app purchase.

The change allows developers to use their own payment methods and advertise it to players through methods such as email promotions, social media, websites, and influencers. However, these non-App Store payment methods cannot be advertised or accessed through the app environment itself, as delineated by a preceding clause:

3.1.1 In-App Purchase: If you want to unlock features or functionality within your app, (by way of example: subscriptions, in-game currencies, game levels, access to premium content, or unlocking a full version), you must use in-app purchase. Apps may not use their own mechanisms to unlock content or functionality, such as license keys, augmented reality markers, QR codes, etc. Apps and their metadata may not include buttons, external links, or other calls to action that direct customers to purchasing mechanisms other than in-app purchase.

Apple also added the following clause in regards to data collection:

5.1.1 (x) Data Collection and Storage: Apps may request basic contact information (such as name and email address) so long as the request is optional for the user, features and services are not conditional on providing the information, and it complies with all other provisions of these guidelines, including limitations on collecting information from kids.

² [Apple, US developers agree to App Store updates](#)
[Developers sue Apple over App Store practices](#)
[Apple updates its App Store Guidelines to permit developers to contact customers about other payment methods](#)

³ [App Store Review Guidelines - Business](#)

This clause lets developers request information such as names and emails, but users must have the option to opt out and access the app without this information.

As of January 2022, the Epic Games v. Apple ruling is still under appeal, which has kept the in-app regulation changes on pause until the appeals court can fully hear the case.⁴ If Apple loses the appeal, developers would have the ability to directly offer their own payment methods through their app. A parallel case that closed in September 2021—involving an antitrust investigation by the Japan Fair Trade Commission—resulted in Apple now allowing reader apps to include a single in-app link that redirects users to developers’ websites.⁵ This link can only be used for the sole purpose of signing users up for an account. Reader apps, by Apple’s definition, “do not offer in-app digital goods and services for purchase” and so this ruling does not affect the current standing of in-app purchases within the mobile gaming industry.

Apple Policy References

- 3.1.1 In-App Purchase: If you want to unlock features or functionality within your app, (by way of example: subscriptions, in-game currencies, game levels, access to premium content, or unlocking a full version), you must use in-app purchase. Apps may not use their own mechanisms to unlock content or functionality, such as license keys, augmented reality markers, QR codes, etc. Apps and their metadata may not include buttons, external links, or other calls to action that direct customers to purchasing mechanisms other than in-app purchase.
- 3.1.3 Other Purchase Methods: The following apps may use purchase methods other than in-app purchase. Apps in this section cannot, within the app, encourage users to use a purchasing method other than in-app purchase. Developers can send communications outside of the app to their user base about purchasing methods other than in-app purchase.
- 3.1.3(b) Multiplatform Services: Apps that operate across multiple platforms may allow users to access content, subscriptions, or features they have acquired in your app on other platforms or your web site, including consumable items in multi-platform games, provided those items are also available as in-app purchases within the app.

⁴ [Epic v. Apple ruling put on hold after appeals court grants a stay](#)

⁵ [Japan Fair Trade Commission closes App Store investigation
Apple concedes to let apps like Netflix, Spotify, and Kindle link to the web to sign up](#)