Coda Payments Overview

Prepared for GSMA WG



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Could you be monetizing more effectively in Southeast Asia?

Coda was founded to help app developers and online game publishers collect payment from customers in Southeast Asia, where customers want to purchase digital content, but simply don’t have a credit card or bank account. We operate a transaction-processing platform that enables any customer to make a purchase on the web, mobile web, or in-app and charge the purchase to their prepaid or postpaid mobile account.

Coda serves users in four environments

Web

- Web games
- Client (PC-based) games
- Other digital content

Mobile Web

- Mobile games
- Games distributed by Google Play or the App Store
- Other digital content

Android in-app

- Non-games distributed by Google Play
- Games distributed on third-party app stores

Offline

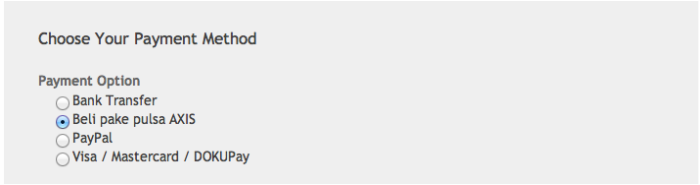
- No access to a computer or smartphone required



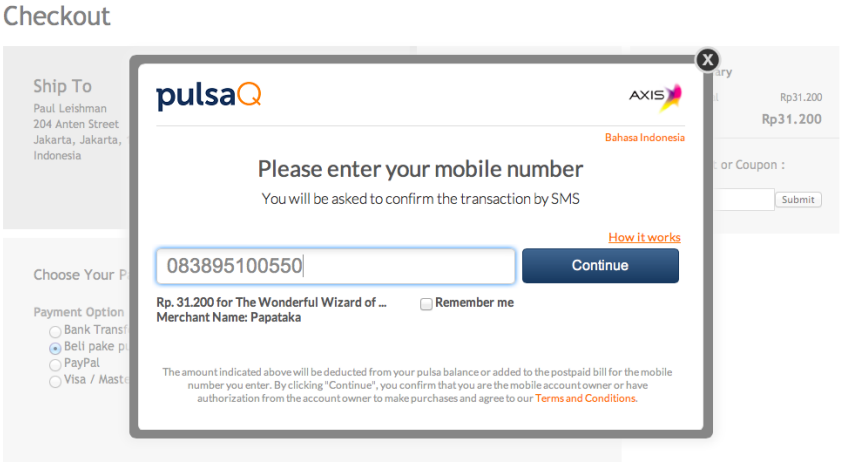
How it works

On the Web

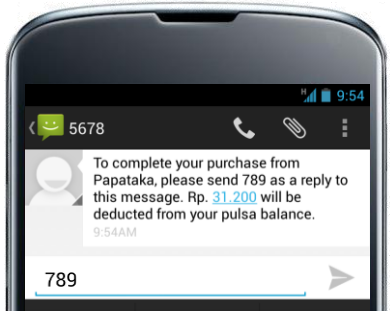
1 Choose to “pay by mobile”



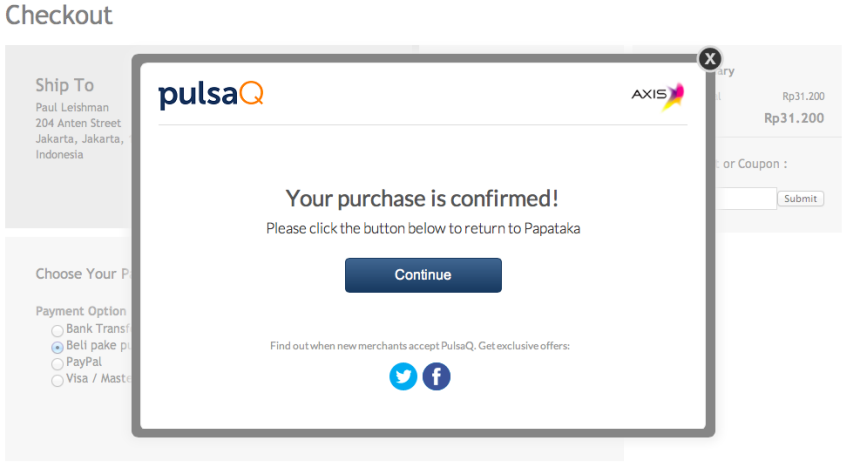
2 Submit your mobile phone number



3 Authenticate with a one-time SMS code



4 Your purchase is confirmed



Benefits for Merchants

Quick integration

Coda's API/SDK usually takes one developer 1-2 days to implement – and we provide sample code in just about every development language.

Continuous pricing

Most mobile operators with whom Coda works enable merchants to file a charge request in any amount – not just a few fixed, pre-determined price points.

High-value price points

Charge customers up to Rp. 1.000.000 in Indonesia, S$60 in Singapore, and P2000 in the Philippines per transaction. High-value price points make it easier for customers to spend more, which means more revenue for you.



Single connection, best-in-class support

A single contract and technical connection with Coda enables merchants to bill customers of any mobile operator to whom we connect.

Easy to use web-tools

Coda provides merchants with a secure web portal from which CS and finance staff can query transaction information and review a real-time feed of transaction records.

No chargebacks

If Coda approves a transaction, Coda will pay for that transaction.

Why customers like Coda

Intuitive experience

Customers are already accustomed to using their mobile accounts to buy digital content online.

No registration required

All the customer needs is a SIM card from a mobile operator to whom Coda is connected.

Fewer steps mean more conversions

Customers can make a purchase with Coda in far fewer steps than is required for any wallet or voucher provider.

Top-up anywhere

Customers can buy prepaid credit at hundreds of thousands of locations – a network at least 10x larger than that of any game card distributor. (Customers with postpaid accounts don't even need to top up.)