

# Delivering true international scale

Bango: The industry standard platform for app store payments

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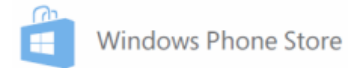
Version 9.1

The Bango logo is rendered in a bold, lowercase, yellow sans-serif font. The letters are thick and rounded, with a slight shadow effect. A registered trademark symbol (®) is positioned at the top right of the letter 'o'.

**bango**®

- Founded in 1999 to enable effective collection of mobile payments
- Chosen by the worlds leading app stores and mobile operators
- Bango technology and industry relationships enable a superior user experience that increases sales
- London Stock Exchange since 2005 (AIM: BGO.L)
- Offices in Cambridge, Singapore, Brazil, New York and San Francisco

## Powering the major app stores:



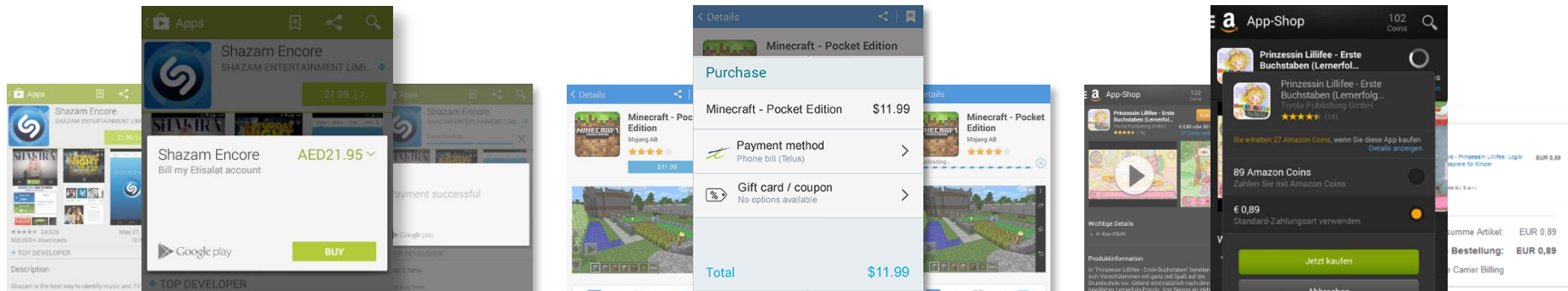
## Over 140 mobile operator relationships:



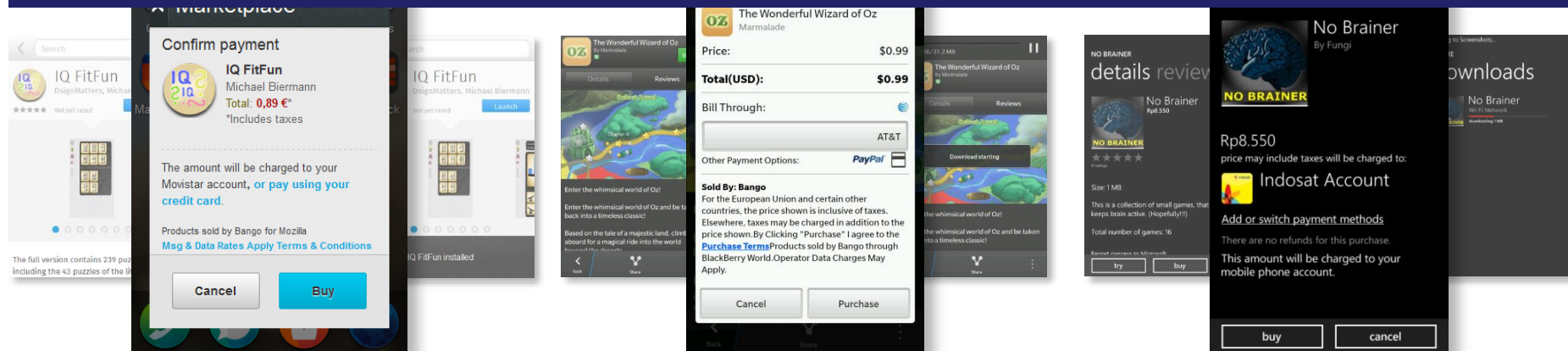
## Award winning technology:



# On-bill payment with the major app stores



Three mobile games each grossed more than \$1bn in 2014:  
Candy Crush Saga,  
Puzzle & Dragons  
Clash of Clans



# Only Bango delivers all app stores in one



## Bango is *the* app store Direct Carrier Billing (DCB) standard



Bango integrates once with your mobile network

You get all app stores pre-integrated

# Transacting in a country

## What does it take..



App store market due diligence	Operator economic due diligence	Operator technical due diligence	Commercial agreement	Technical integration	Integration launch	Post launch
Country regulatory requirements	Market position & subscriber demographics	Billing system API's	Marketing & incentives	Integrate platforms	Store enabled	Settlement & reconciliation reporting
Mobile penetration	Revenue share	Price point support	Revenue share	Test end to end flows	Phased introduction to subscribers	Fine tune spend caps
Financial & economic model	Taxation	Identification	Taxation	Acceptance testing	Proactive monitoring & reporting	Proactive end to end payment monitoring
App store readiness	Settlement	Refund capability	Settlement	Sign off & launch	Marketing ramp up	Customer Service
	Liabilities & warranties	Tariff capabilities	Service levels			
			Liabilities & warranties			

Every purchase is a global financial transaction

Have ambition

The world really is a small place

Go forward with your eyes open & well advised..

Maximize the use of free information sources

Free trade seminars

HMRC

Dti

Overseas counsels

*before spending hard cash..*



Small seasoned traveller sales team UK & US based

B2B model selling the cloud platform

Know your market

Active marketing campaign (American English)

Use small Regus style office to create local virtual presence

Ensure contracts are 'friendly' jurisdictions or ideally UK

Rotate execs through countries

- + Leverage UK ease of global travel
  - Mass coverage, ability to juggle territories
  - Low start up cost, no commitment to a particular territory
  
- Not local – obviously..
  - Lower touch points
  - Language, accessibility

Cloud based product – its everywhere

Built with globalization in mind

247 technical product support team (UK)

Use VOIP to provide local support numbers routed to the UK

UK team leveraging ‘wider team language skills & technology’

Leverage specialist outsourcers for Support/CS – (Merlin)

- + Always available
  - Flexible and easy to scale
  - Mass scalability low cost applying technology
  
- No ‘Local’ presence
  - Language can be issue on rare occasions



UK Finance Team (Global Collection/Settlement)

Leverage relationship with HMRC, and Bank\*

Utilize local advisors (through referrals) versus UK Global firms

Overseas non resident Bank accounts help for local settlement

Focus on legal entities, presence & tax jurisdictions

Watch out for interpretation of regulations by customers

- + Leverage Web background
  - Use smaller local firms cheaper, more accurate advice
  - HMRC always keen to provide advice upfront
  
- No 'Local' presence,
  - maintaining market knowledge
  - Language
  - Foreign tax paperwork can be onerous

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