WEB PAYMENTS PLAYBOOK FOR SUBSCRIPTION APPS

AGS
APP GROWTH SUMMIT
Berlin

THE FULL PLAYBOOK

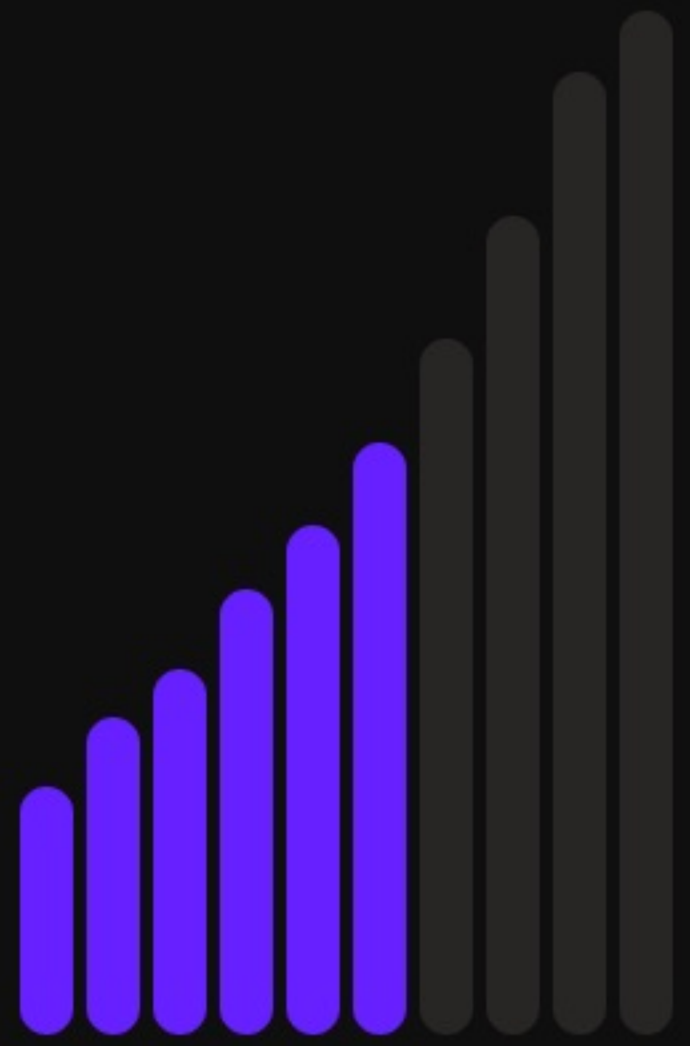
- WHY WEB
- THE RIGHT PROVIDER
- KYC & ONBOARDING
- INTEGRATION GUIDE
- FRAUD & RISKS MANAGEMENT

B2C APPS • SUBSCRIPTION PRODUCTS • WEB FUNNELS

KSENIA BAKUMOVA

Head of Payments at Talaboos

9:41



57%

OF APPS NEVER CROSS THAT $1,000 MARK

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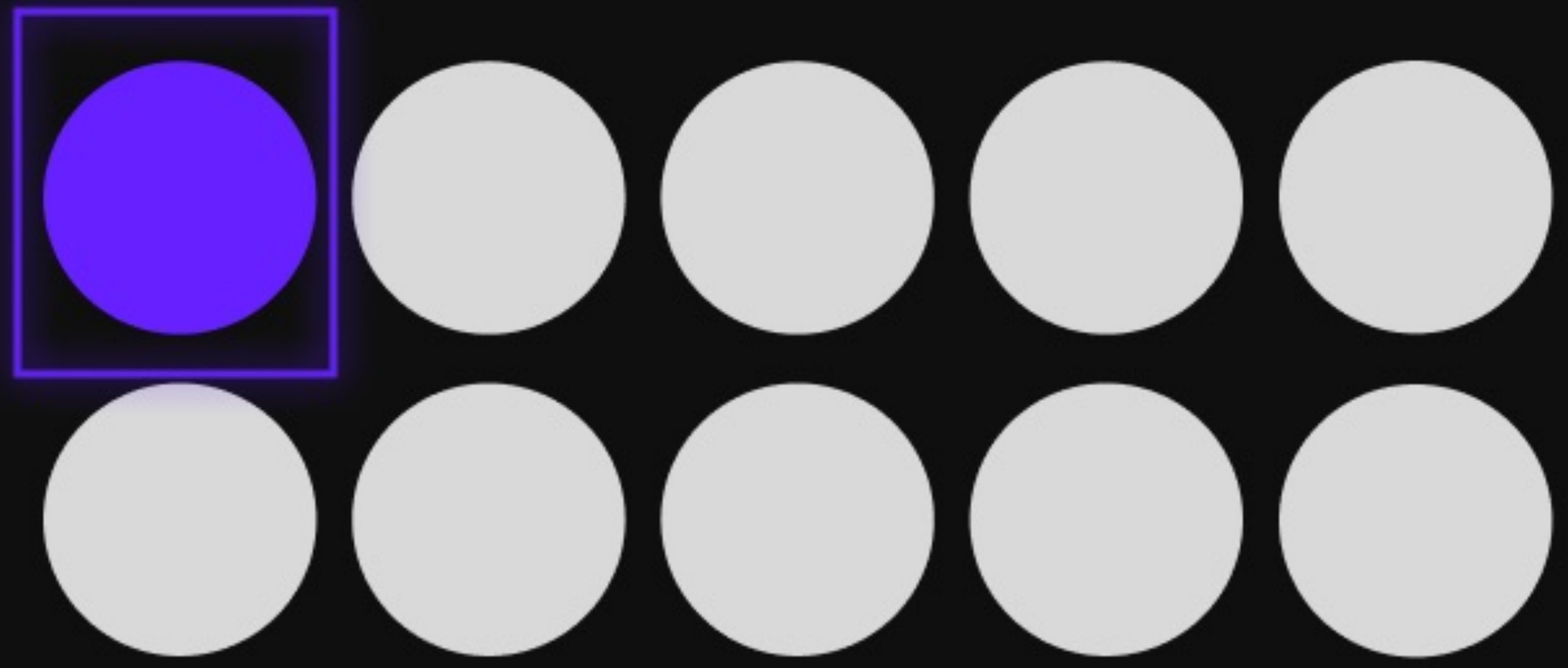
TOP

10%

CAPTURE 95% OF ALL SUBSCRIPTION REVENUE



9 IN 10

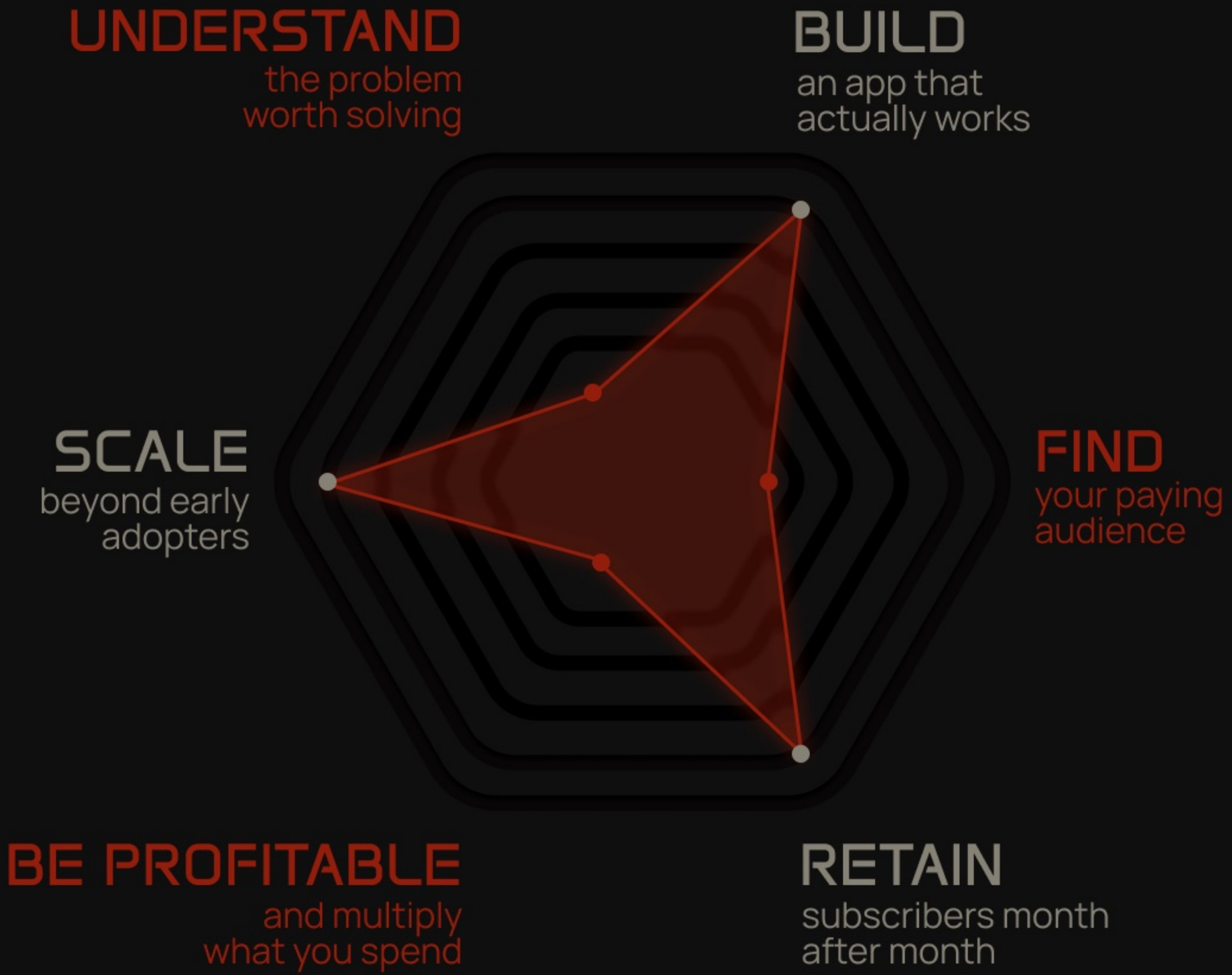
NEW SUBSCRIPTION APPS NEVER BREAK $100,000 IN REVENUE

If your annual subscription revenue is below $100K , you're almost certainly dealing with a product-market fit problem.

*State of In-App Subscriptions 2026 by Adapty

THE BOTTLENECK ISN'T THE BUILDING PROCESS ITSELF ANYMORE

It's figuring out what to build, reaching the right audience, and making profit in the end.



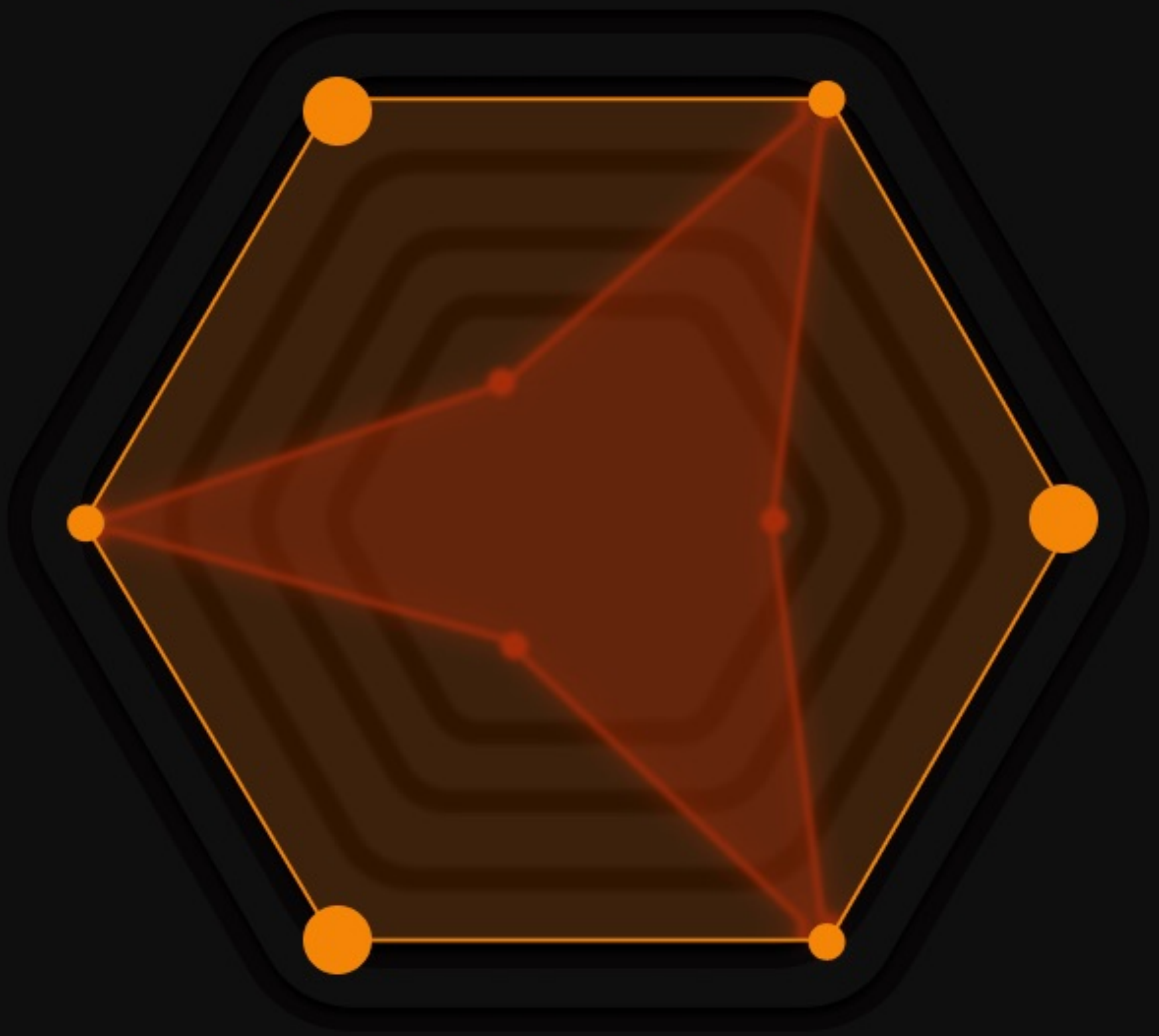
Separate marketing from product to test hypotheses at scale and at speed

> FIND WHAT ACTUALLY WORKS

Collect the users' data to personalize the paywall and their user experience

> MOTIVATE TO MAKE A PAYMENT

UNDERSTAND
the problem worth solving



FIND
your paying audience

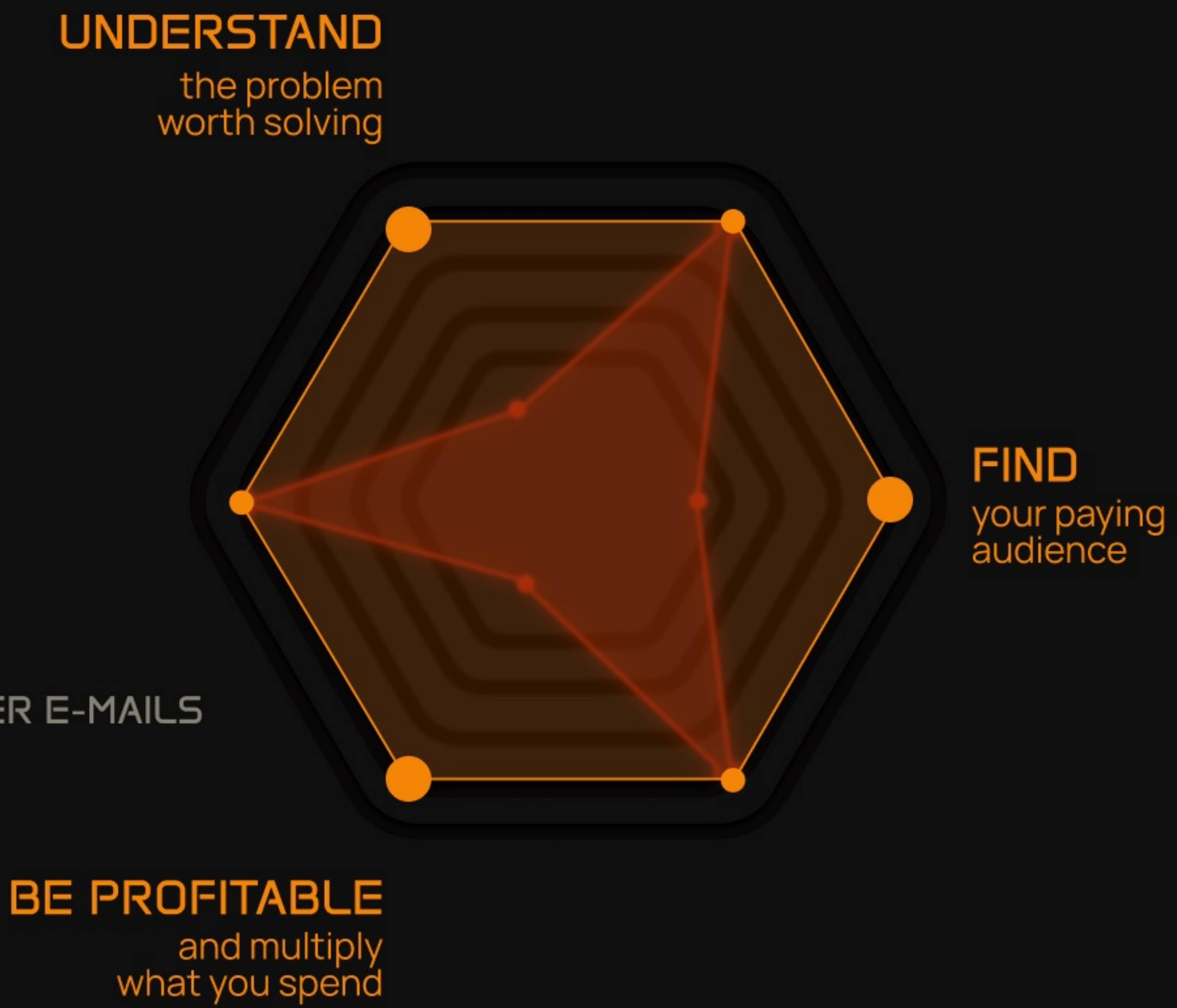
BE PROFITABLE
and multiply what you spend

30%
APP STORE FEE

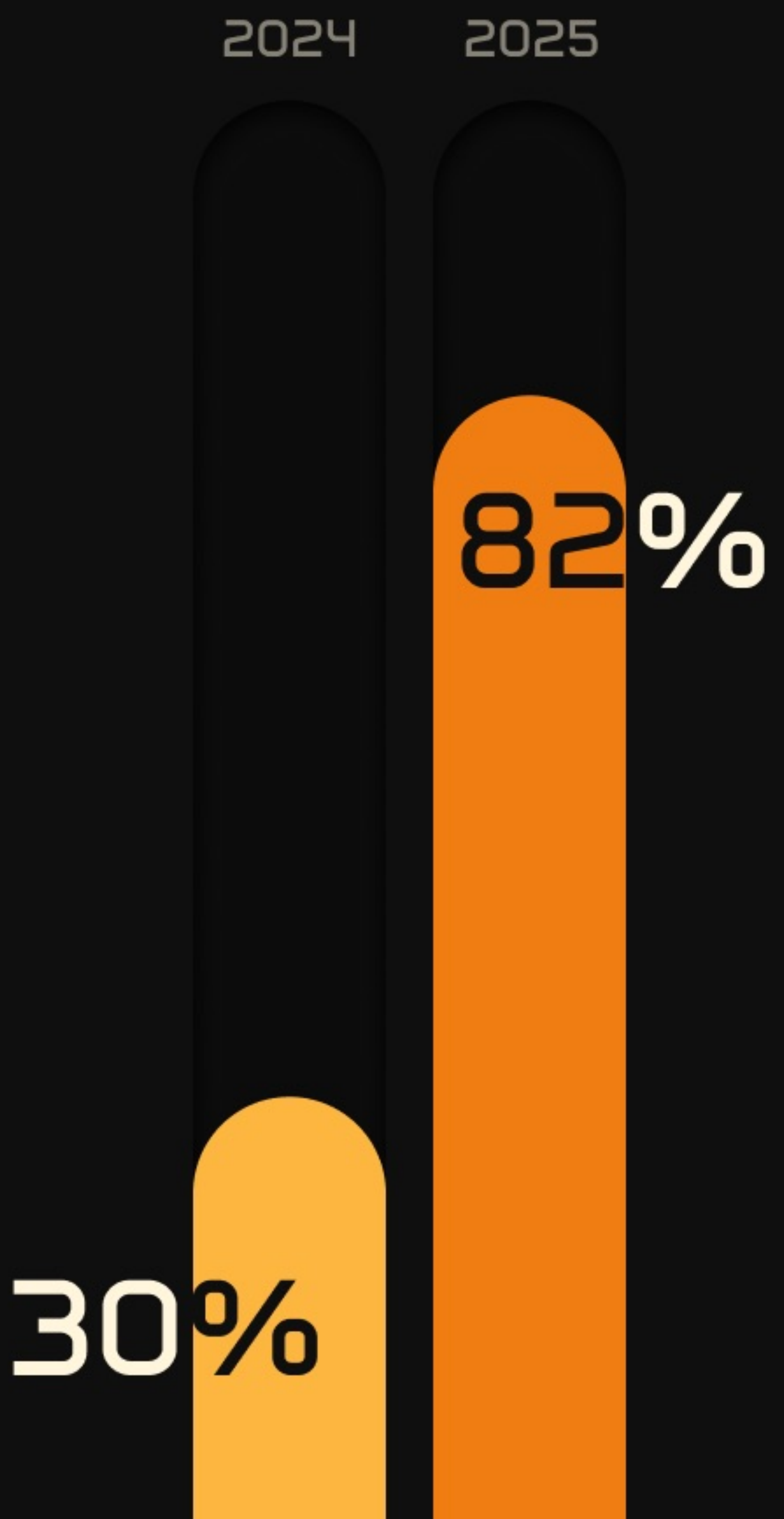
5-7%
WEB PAYMENT PROCESSING

> OWN THE FULL SUBSCRIPTION LIFECYCLE AND USER COMMUNICATION

- PAYMENT RECOVERY
- CUSTOMIZED RECEIPTS, CONFIRMATIONS, OTHER E-MAILS
- FLEXIBLE CANCELLATION FLOW
- WIN-BACK OFFERS



WEB2APP ADOPTION AMONG TOP-GROSSING APPS



HIGH-PERFORMING **APPS ARE ADOPTING WEB2APP FUNNELS AT SCALE** BECAUSE THEY UNLOCK FASTER ITERATION, BETTER ATTRIBUTION, AND STRONGER REVENUE CONTROL.

*State of Web2App 2026 by FunnelFox

THE HARDEST PART IS MAKING PAYMENTS WORK

PROVIDER

How to make the right choice

KYC

Get onboarded without getting blocked

INTEGRATION

Full set up guide: from zero to first payment

RISKS

How to manage fraud and get from 2% to 0.1% chargeback rate

We're looking for a provider that:

IS READY TO SET UP A MERCHANT ACCOUNT

GIVES US FULL CONTROL

LETS US MANAGE RISKS OURSELVES

SUPPORTS THE BUSINESS WHEN THINGS GO WRONG

If you don't have a web processing history yet, you may start with Stripe.

SUBSCRIPTIONS-BASED BUSINESSES ARE CONSIDERED HIGH-RISK

and certain niches get extra scrutiny.

DANGER ZONE

SUBJECTIVE OUTCOMES & HARDLY PROVEN VALUE	HISTORICALLY HIGH CHARGEBACK RATES	REPUTATIONAL RISK FOR ACQUIRING BANKS	REGULATORY COMPLEXITY
Esoteric & Coaching	Nutra, Health & Wellness	Dating & Adult Platforms	Gambling & Crypto

EVERY PAYMENT PROVIDER HAS THEIR OWN VIEW OF WHAT A GOOD MERCHANT LOOKS LIKE

But the basic requirements are the same: your website and funnels need to be compliant.

APP X

We can't tell you the name yet. But everyone will be using it in 6 months.

support@appx.com

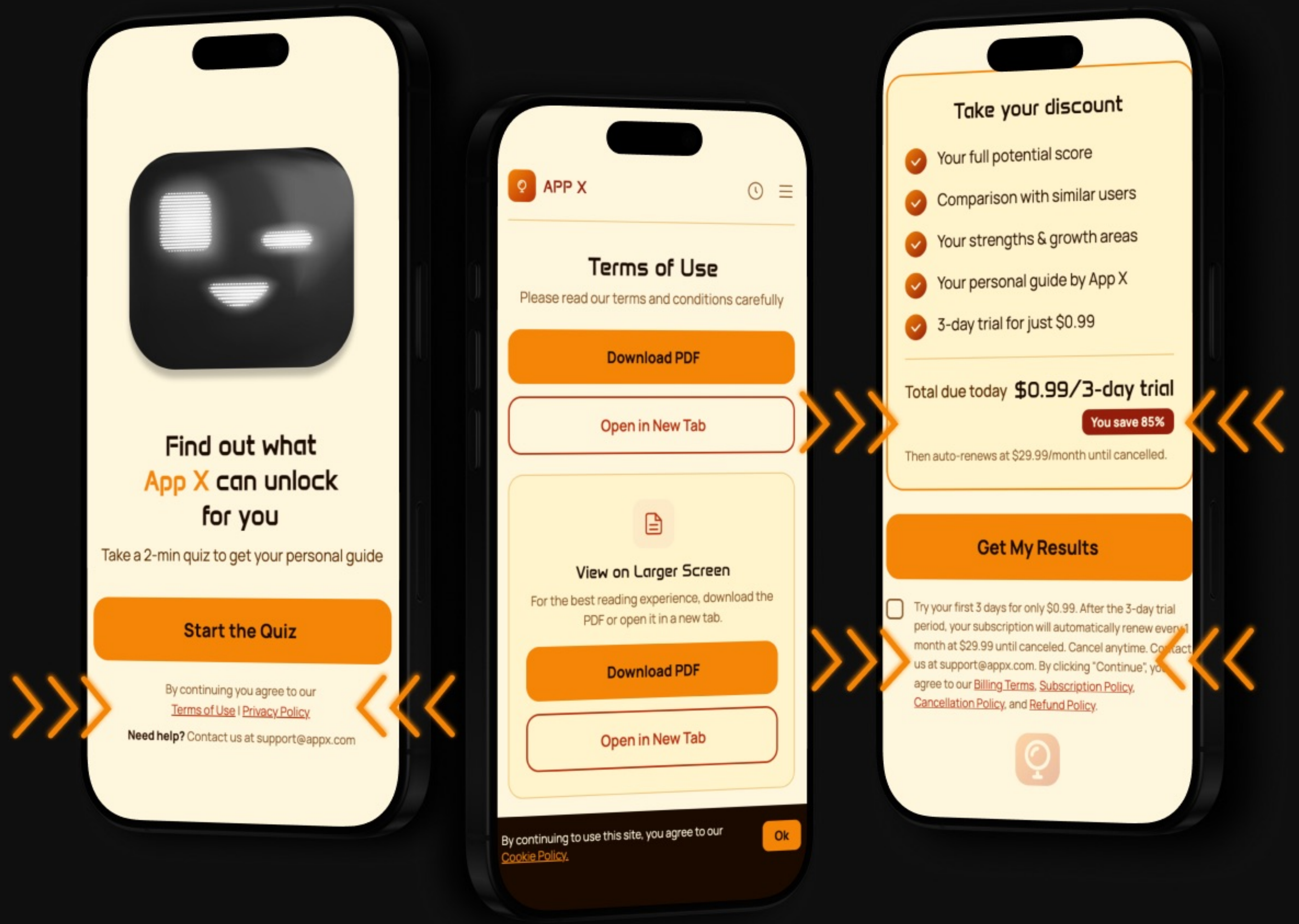
LEGAL

- Privacy Policy
- Terms of Use
- Cookie Policy
- Subscription & Refund Policy

COMPANY

[Your legal entity could be here]

talaboos WEB PAYMENTS FOR SUBSCRIPTION APPS • KYC & ONBOARDING



A PRE-PURCHASE DISCLOSURE

TERMS OF USE

PRIVACY POLICY

SUPPORT CONTACTS

IMPULSE-DRIVEN PRESSURE

UNQUALIFIED CLAIMS LIKE "YOU'LL LOSE WEIGHT", "YOU'LL GET RICH"

PRICING AND DESIGN MISLEADING USERS INTO THINKING IT'S A ONE-TIME PURCHASE

PROVIDERS DO REGULAR ONGOING DUE DILIGENCE TO CHECK HOW THE MERCHANT IS OPERATING, SO YOUR LANDING PAGE AND FUNNELS NEED TO STAY COMPLIANT

There are different levels of the maturity of any payment infrastructure:

01 BASIC INTEGRATION

02 PSP INTEGRATION + SUBSCRIPTION MANAGEMENT

03 PROPRIETARY SUBSCRIPTION MANAGEMENT + TOKENIZATION + PSP'S TRANSACTIONS PROCESSING

04 WHITE-LABEL PAYMENT PROVIDER WITH EXTRA FLEXIBILITY

05 YOU PROCESS PAYMENTS FULLY YOURSELF AND DEVELOP YOUR OWN PAYMENT SYSTEM

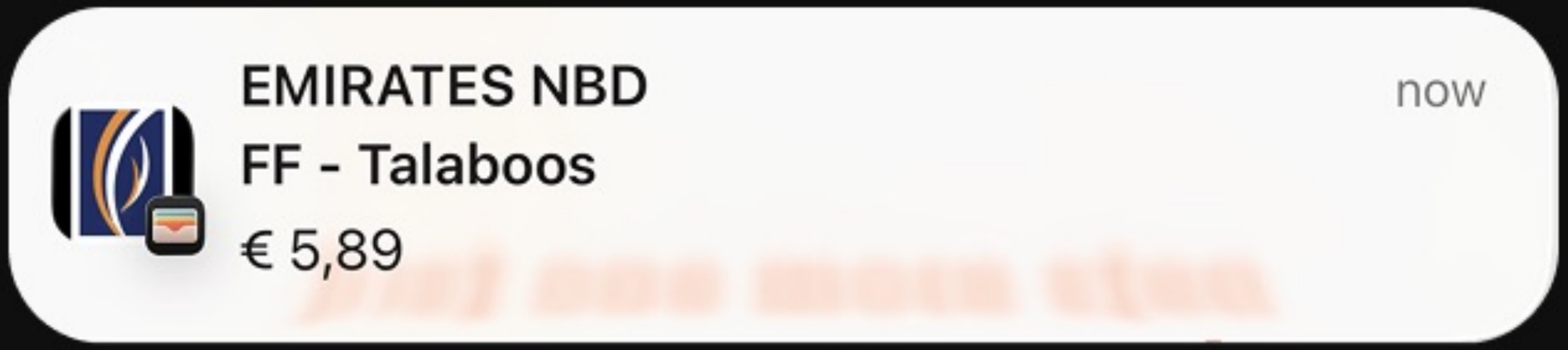
Most teams will find themselves on level 1 or 2. And that's ok.

STEP 1

ENSURE YOUR MID IS READY

STEP 2

CREATE PRODUCTS AND PLANS, SELECT CURRENCIES AND PRICES, COLLECT IDS AND API KEYS, SET YOUR BILLING DESCRIPTOR

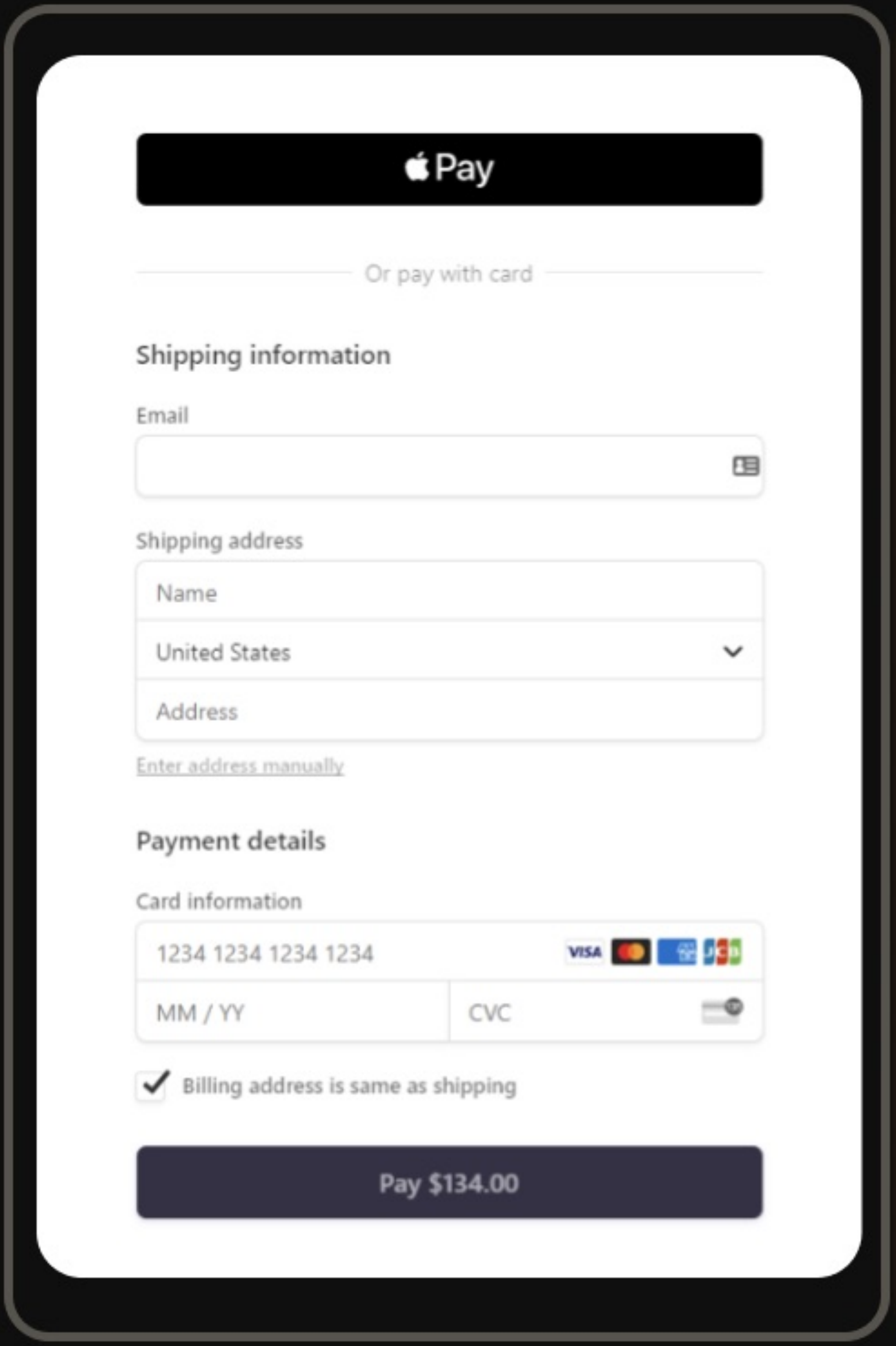


AN UNCLEAR DESCRIPTOR REDUCES REFUND RATE BUT INCREASES CHARGEBACK RATE

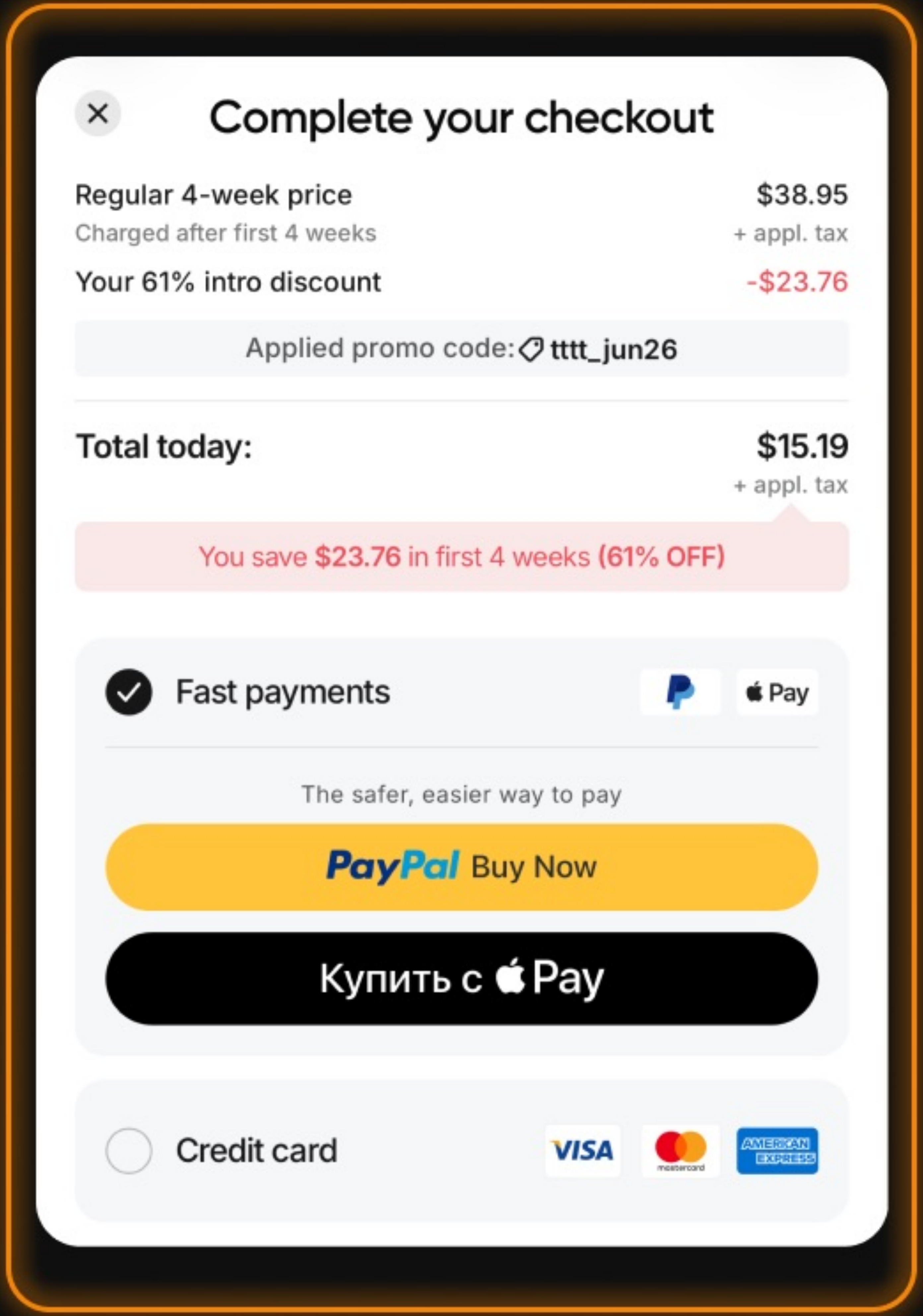
STEP 3

CUSTOMIZE YOUR CHECKOUT PAGE

DEFAULT



CUSTOM

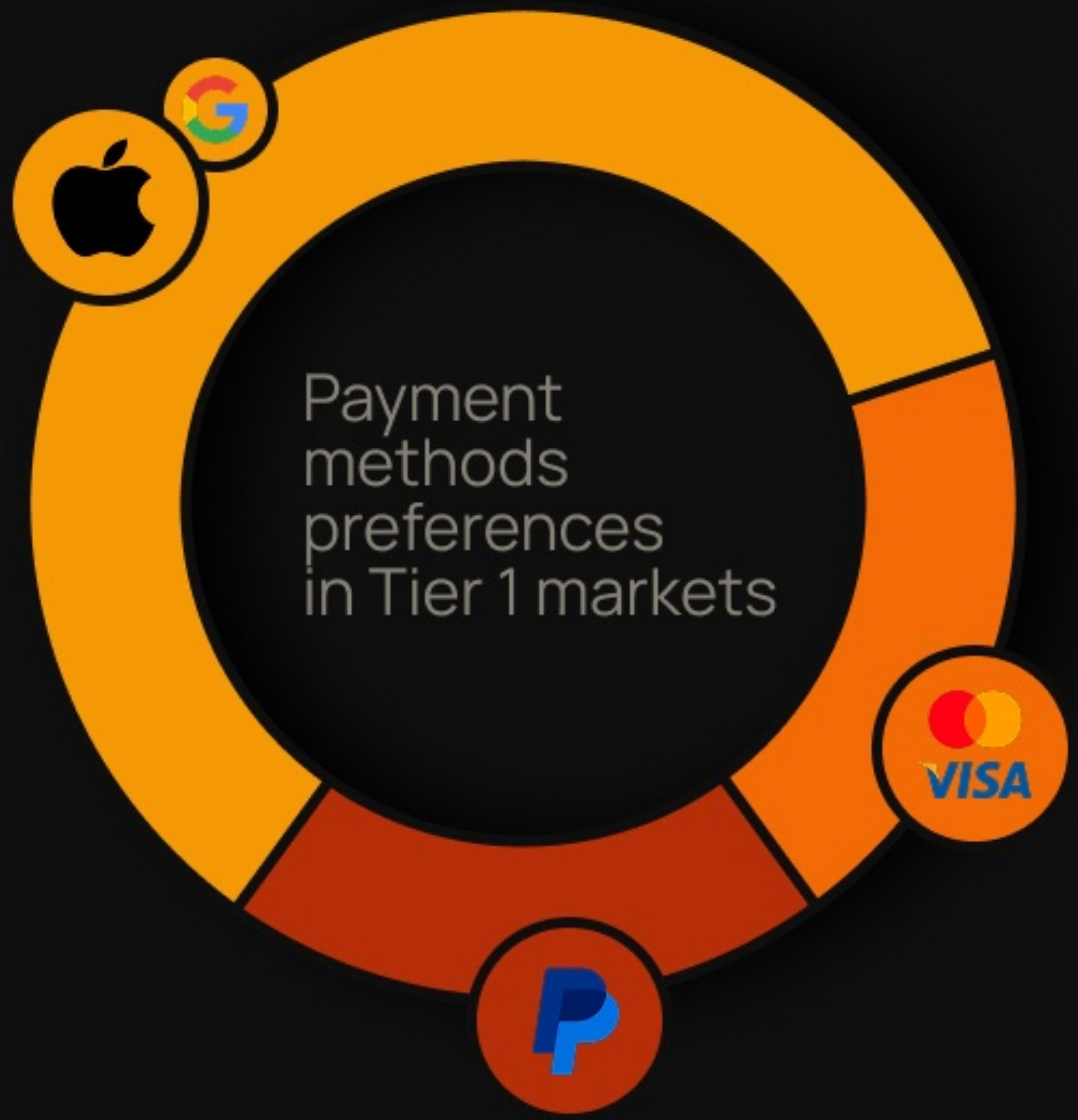


- **MINIMAL FRICTION:** FEWER STEPS AND NO REDIRECTS
- **PAYMENT METHODS** ORDERED BY WHAT PERFORMS BEST IN YOUR MARKETS
- **FULLY BRANDED**

20-30% HIGHER CONVERSION

STEP 3

CUSTOMIZE YOUR CHECKOUT PAGE



59% APPLE PAY

~1% GOOGLE PAY

20% CARDS

20% PAYPAL

ALWAYS CONSIDER PAYMENT METHOD PREFERENCES IN DIFFERENT REGIONS

STEP 4

ADVANCED CONFIGURATION

There are different configuration settings to choose from basic to advanced ones.

The first thing you can think about is to create **retry strategies** for failed payments.

CUSTOM PAYMENT CONFIGURATION SETTINGS

PAYMENT RECOVERY MECHANICS

- **RETRY STRATEGIES FOR FAILED PAYMENTS**
  = repeated charges and partial-amount retries with the same payment method
- **FALLBACK SCENARIOS**
  = repeated charges with a different payment methods
- **PAYMENT CASCADING**
  = routing the charge through a different provider

NETWORK TOKENIZATION

Real card data is replaced with a unique token generated by Visa or Mastercard.
Banks trust tokenized transactions more, which improves authorization rates.

CARD ACCOUNT UPDATER

Automatically refreshes card details when a user gets a new card.
Subscription continues without interruption

STEP 1 & 2

ENSURE YOUR MID IS READY AND COMPLETE THE INTEGRATION

STEP 3

CUSTOMIZE YOUR CHECKOUT PAGE

STEP 4

SET UP ADVANCED CONFIGURATION

AT THIS POINT YOU CAN START RUNNING TRAFFIC

STEP 5 & 6

BUILD YOUR **OWN BILLING ENGINE** AND SET UP **ORCHESTRATION** ACROSS ALL YOUR PROVIDERS

EVERY DISPUTED DOLLAR COSTS $4.61 IN FEES, OPERATIONAL EXPENSES, AND PENALTIES

-$30 x 4.61 = -$138

This number comes up in every conversation about chargebacks.

EVEN THOUGH IT'S HARD FOR THE EXPERTS TO EXPLAIN HOW EXACTLY IT'S CALCULATED, HERE WE CAN ALL AGREE THAT CHARGEBACKS ARE A PROBLEM WE HAVE TO DEAL WITH

~60%

OF ALL CHARGEBACKS ARE FIRST-PARTY MISUSE

CREDIT CARD FRAUD

an unlawful act that involves a credit card to obtain money that is not rightfully the fraudster's.

#criminal
#stolen card
#unauthorized

CHARGEBACK FRAUD

a situation when a customer **deliberately takes advantage** of their rights as a cardholder.

#intentional
#deliberate
#abuse_of_the_system

FRIENDLY FRAUD

a situation where the **cardholder disputes a purchase** even though they actually authorized it.

#unintentional
#confused_user
#unrecognized_charge

Risk management considers constant monitoring of key metrics and compliance with the card scheme monitoring programs.

VISA VAMP

EFM, ECP

Here are the practical thresholds we'd recommend staying within:

0.65%
CHARGEBACK RATE

0.9%
FRAUD RATE

1.5%
VAMP RATE

February 2026

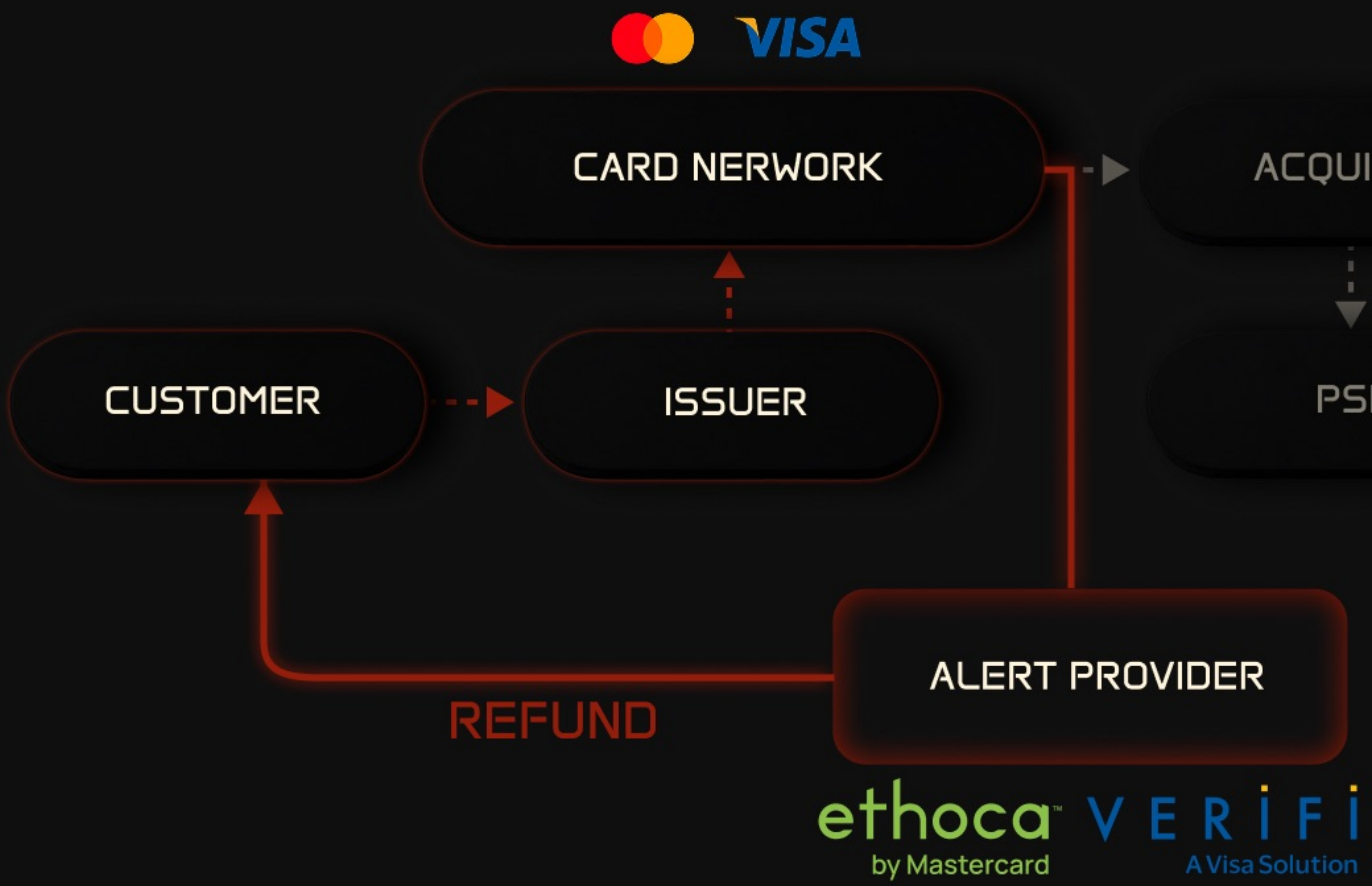
2%
chargeback rate

March-July 2026

0.1%
chargeback rate

We've also made a list of what actually helped us get from a 2% to a 0.1% chargeback rate.

01. DISPUTE PREVENTION ALERTS



When a user disputes a charge, we issue a refund before the dispute is formally registered with the acquiring bank.

As a result, the dispute never shows up in acquirer's and PSP's statistics.

02. CUSTOM ANTIFRAUD RULES

Here is the patterns we block:

- PREPAID CARD
- DISPOSABLE EMAIL ADDRESSES
- USERS WITH PREVIOUSLY GENERATED CHARGEBACKS AND FRAUD NOTIFICATIONS
- USERS WITH 3+ FAILED PAYMENT ATTEMPTS WITHIN AN HOUR
- TRANSACTIONS MADE FROM COUNTRIES IN THE BLOCKLIST

03. BLOCKLIST

DANGER ZONE

FATF LIST OF REGIONS WITH HIGH FINANCIAL CRIME RATES

YOUR OWN DATA ON FRAUD AND CHARGEBACK RATES

PAKISTAN, EGYPT, MALAYSIA AND INDIA

LATIN AMERICA AND SOUTH EAST ASIA

*FATF — The Financial Action Task Force

04. SUPPORT

80%

OF USERS ADMIT THEY WENT STRAIGHT TO THEIR BANK

BECAUSE IT WAS EASIER THAN CONTACTING THE MERCHANT

MAKE THE SUPPORT CONTACT VISIBLE EVERYWHERE

Products, funnels & landing pages

ADD FAST RESPONSE TIMES

Zendesk automation

BUILD OUT A PROPER CANCELLATION FLOW AND WIN-BACK OFFERS

Partial refunds & subscription pausing

05. TRANSPARENT COMMUNICATION

- RECOGNIZABLE BILLING DESCRIPTOR
- A RECEIPT AT THE MOMENT OF CHARGE
- A RENEWAL REMINDER

AN UNEXPECTED TRANSACTION IS THE BIGGEST TRIGGER FOR FRIENDLY FRAUD

Your App X Trial Ending Soon

Hi there,

Your trial is coming to an end — but your journey with App X doesn't have to stop here 🚀✨

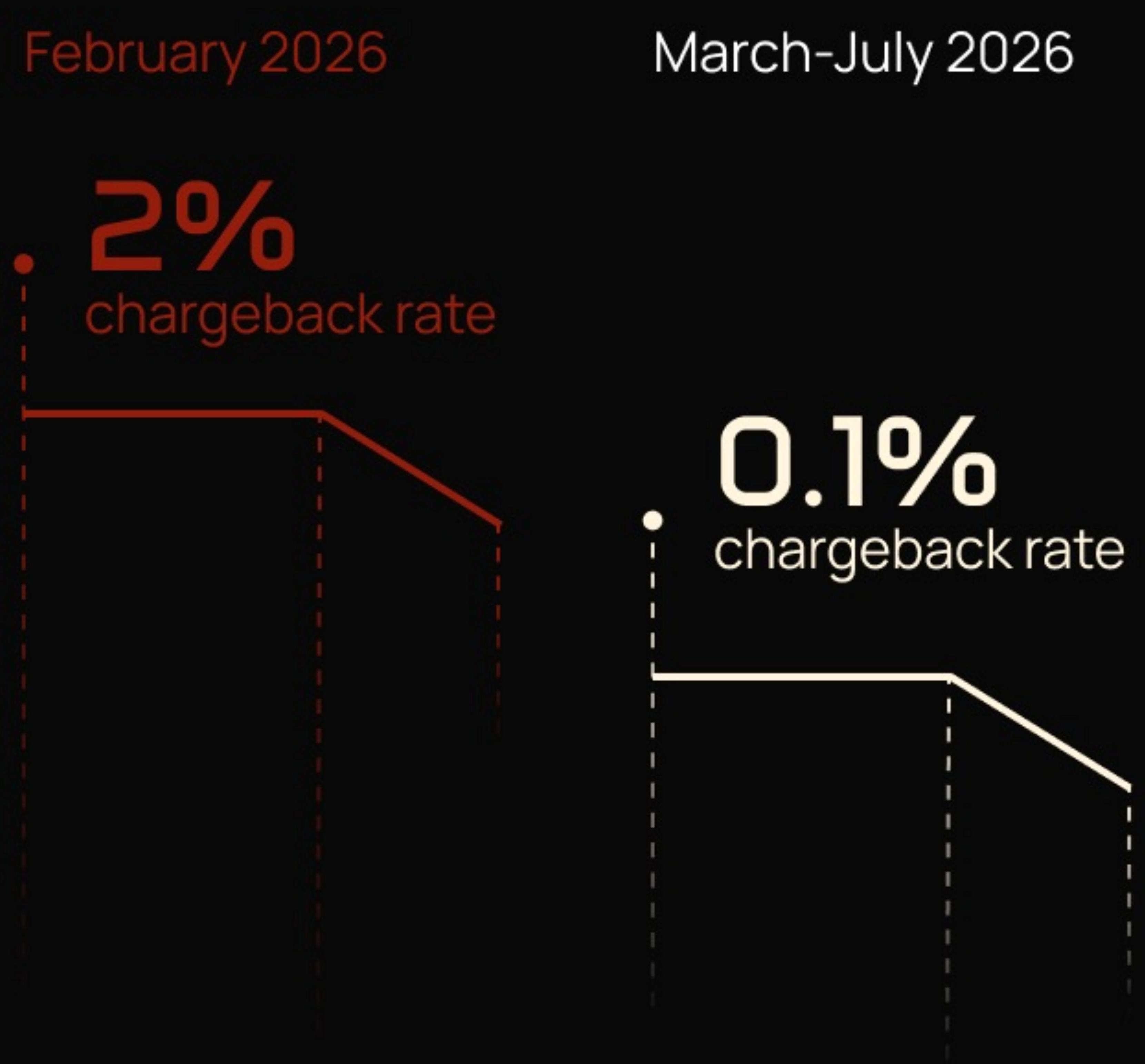
Stay on track, keep improving, and unlock your full potential with continued access to all features.

Please find the details about your upcoming charge below:

Subscription plan:	1-month
Payment method:	Visa – 7989
Subscription renewal date:	April 20, 2026
Amount to be charged at renewal:	$39.99

Unless you cancel the subscription at least 24 hours before the trial period concludes, your payment method will automatically be charged $39.99 every month thereafter until you cancel.

Your subscription will automatically renew on the next payment date unless you cancel before that date. For more details, kindly refer to our Subscription & Refund Policy or contact support at support@appx.com.



CONFIGURE & AUTOMATE

Set alerts, antifraud rules, and support replies up before you need them

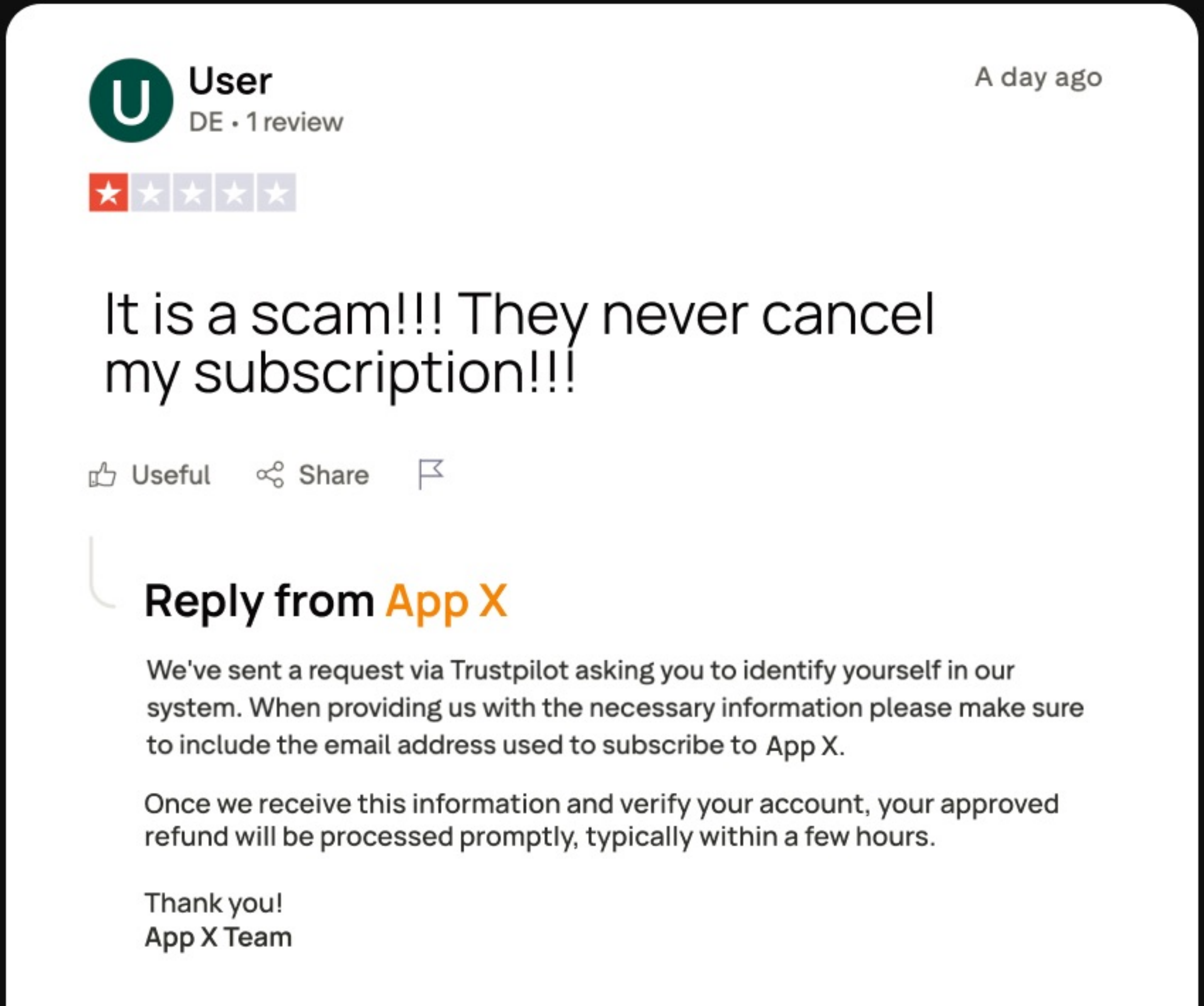
COMMUNICATE TRANSPARENTLY

No surprise charges & dark patterns, for higher LTV use cancel flows, partial refunds, pauses and win-back offers

BE EASY TO REACH

Visible customer service makes coming to you the obvious first move

06. PRODUCT REPUTATION



MAKE YOUR FRIENDLY CUSTOMER SERVICE VISIBLE ON TRUSTPILOT, FUN PAGES AND FORUMS

WEB PAYMENTS FOR SUBSCRIPTION APPS

THE FULL PLAYBOOK FROM SETUP TO RISK MANAGEMENT

WEB FUNNELS GIVE YOU FASTER ITERATION, BETTER ATTRIBUTION, AND STRONGER REVENUE CONTROL

THE RIGHT PROVIDER AND A SOLID RISK MANAGEMENT PLAYBOOK MAKE IT "PLUG-AND-PLAY"

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