Business Scenario - Carrier Billing Check Out

Problems for Traditional App Payment System:
1. High Development Cost - Secure Factors , System Stability Factors
2. High Failure Possibility for User Payment - Users give up payment due to Complex Credit Card Binding Process

Use Case - Why Carrier Billing Check Out API?

App Development Stage

Operator: Provide operators' billing systems, and open APIs to developers.

Developer: Utilize operators' billing APIs to realize the billing function for **App A**, instead of building his own billing system within app development.

APP A

App Running in Service Stage

End User: A user is watching TV on **App A.** Now he wants to pay for a membership. **App A** provides CBCO as one of the payment method. **End User confirm and provide phone number. User payment completed!**

Operator: Process payment, deduct the membership cost from the end user's phone bill account.

App A and Operator: Complete transactions.

Users are increasingly buying digital services, such as mobile games, apps, e-books, music or subscriptions to streaming services.