

The 30% You're Giving Away

How to Keep More Revenue Without Spending More on Ads

Ken Vermeille | Vermillion | App Growth Summit 2026



Good to see you, Ken.

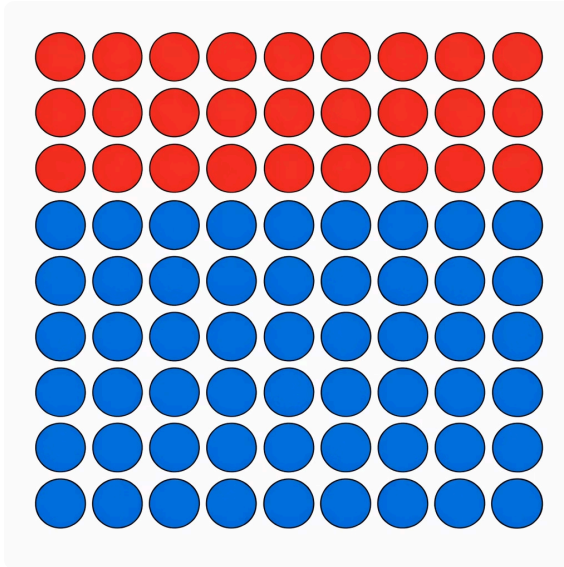
+ Create a presentation about making mucho \$\$ with mobile apps



The Math Nobody Wants to Talk About

For every **\$10 subscription** you sell through the App Store, you keep \$7. Switch to web checkout and you keep \$9.70.

App Store Reality



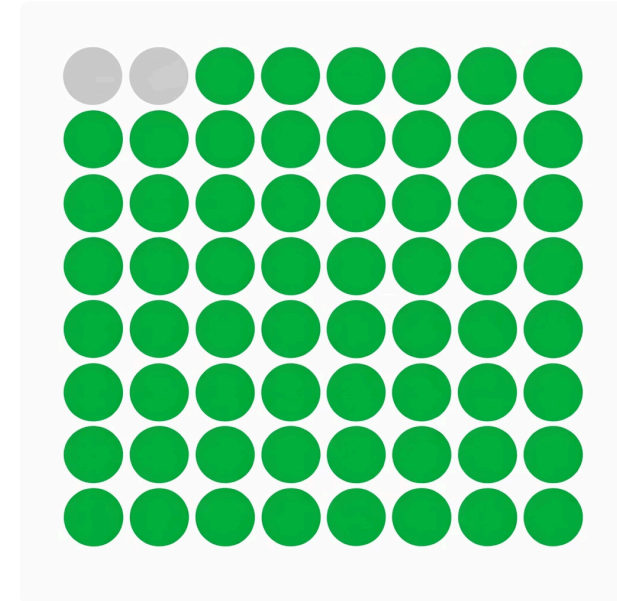
30 Apple Takes 30%

Gone every billing cycle

70 You Keep 70%

After Apple's cut

Web Checkout Reality



3 Stripe Processing ~3%

That's all you pay

97 You Keep 97%

Your revenue, your margin

\$360K

Annual Apple cut

At 10K subscribers on \$10/mo
plan

\$1.8M

Annual Apple cut

At 50K subscribers on \$10/mo
plan

\$180K

**Even on Small Biz
Program**

At 10K subs still a growth
budget

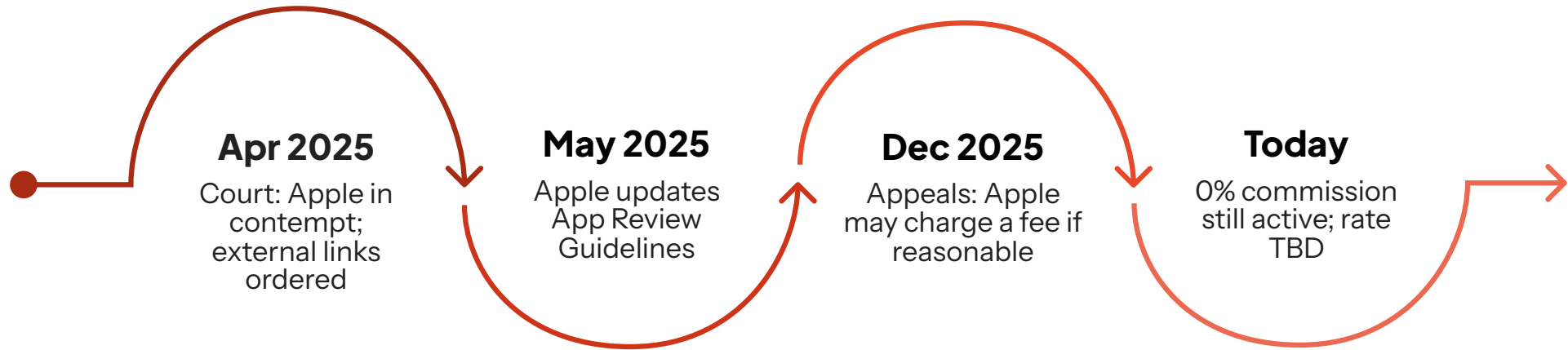
That's a headcount.

That's a campaign.

That's a product.

Something Changed

In **April 2025**, a US federal judge ruled Apple was in **contempt of court** and forced open the door to external payments.



What's Live Right Now

- External payment links allowed in US iOS apps
- 0% Apple commission on external purchases
- No restrictions on link design, placement, or language

Where It's Headed

- Appeals court confirmed Apple *can* eventually charge a fee
- Must be "reasonable and not prohibitive" cost-based
- Most analysts expect well under 15%

📌 It's a structural, permanent change.

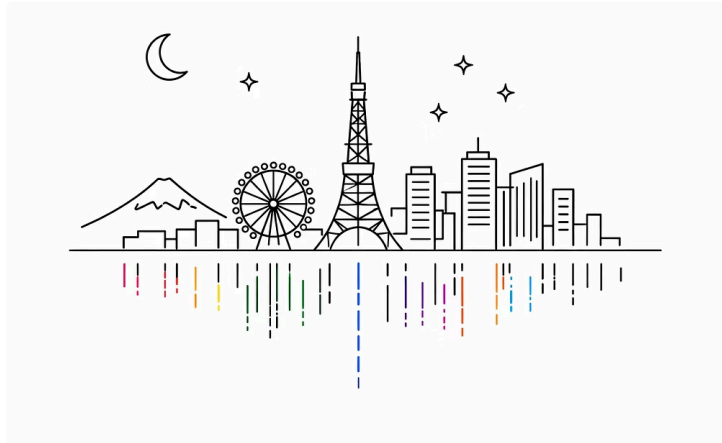
It's Not Just iOS

The window is open on every major platform, in every major market. The trend is global and it only moves in one direction.



United States

Apple: 0% commission (live now). Google ECLP: 0% (live now). US External Content Links Program (ECLP): Currently 0% (proposed: 10% subs, 20% other digital).



Japan

Apple & Google: Both live as of December 2025. Mobile Software Competition Act mandates external payments across all app categories.



EU / EEA

Apple: Tiered fees via DMA compliance. Google: User Choice Billing at -4%. Both platforms open under Digital Markets Act.



Rest of World

Regulatory momentum is building. Every major ruling moves in one direction, toward open payments. Waiting costs you money every day.

Why Most Teams Haven't Done This Yet

The opportunity has been live for nearly a year. Here are the four fears and why none of them hold up.



Apple will reject us

They won't if you gate by storefront. US users see web checkout; everyone else sees standard IAP. The risk isn't doing app to web it's shipping it without storefront gating.



Web checkout will tank conversion.

It doesn't have to. Apple Pay and Google Pay work in mobile browsers with one tap confirmation. GRTV is now getting 76% of their US revenue through web checkout using RevenueCat's Web Purchase Button.



The legal situation keeps changing.

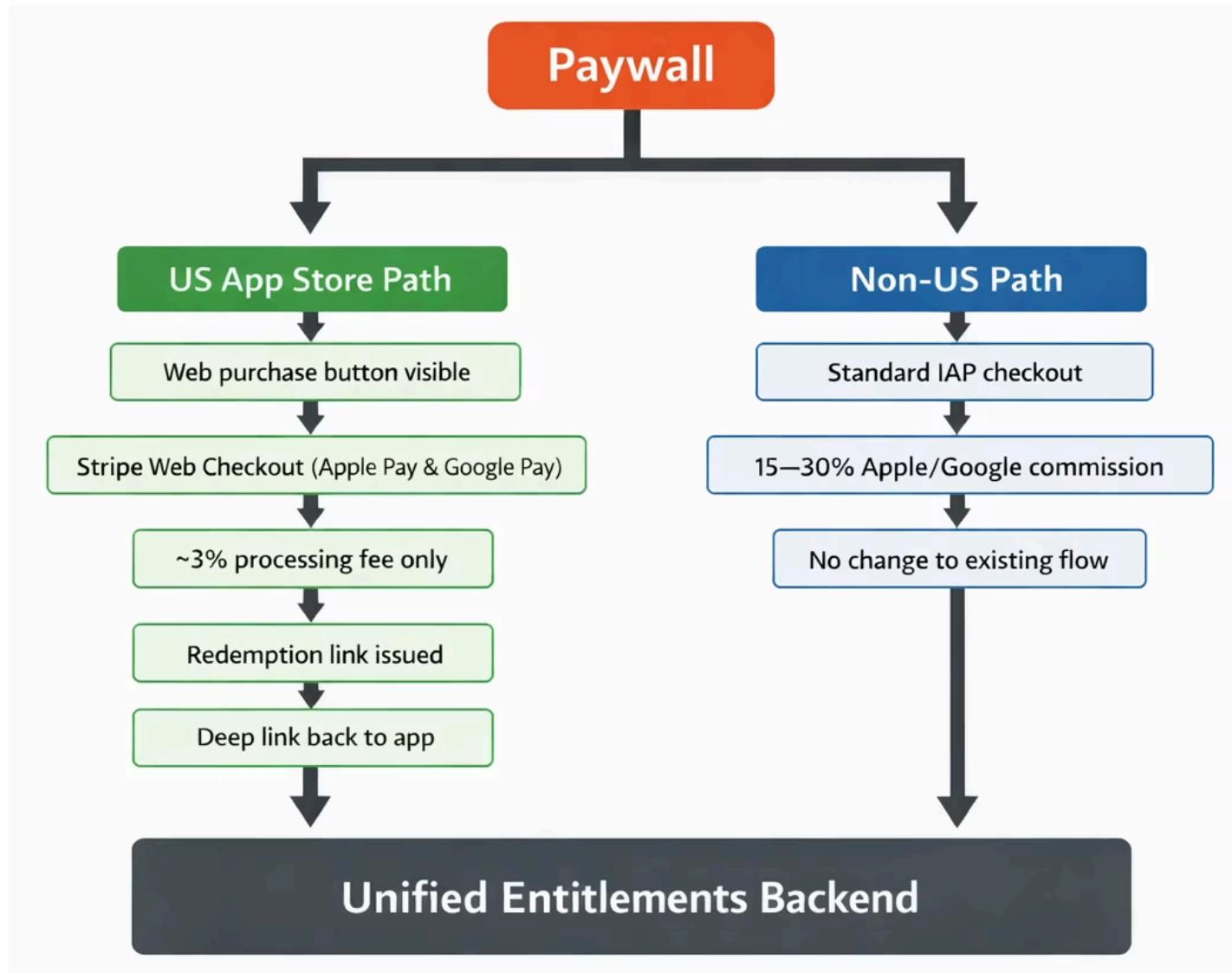
The direction only goes one way. Every ruling, every law, in every market is opening external payments not closing them. Waiting costs you money every single day.



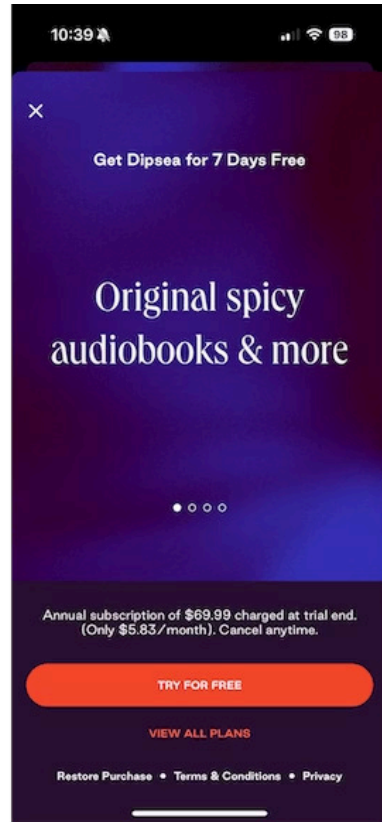
It's too complex for our team.

That was true 18 months ago. It's not anymore. If you're already on RevenueCat, implementation is weeks not months. The tooling and docs exist today.

The System



What does it look like? Dipsea.



A

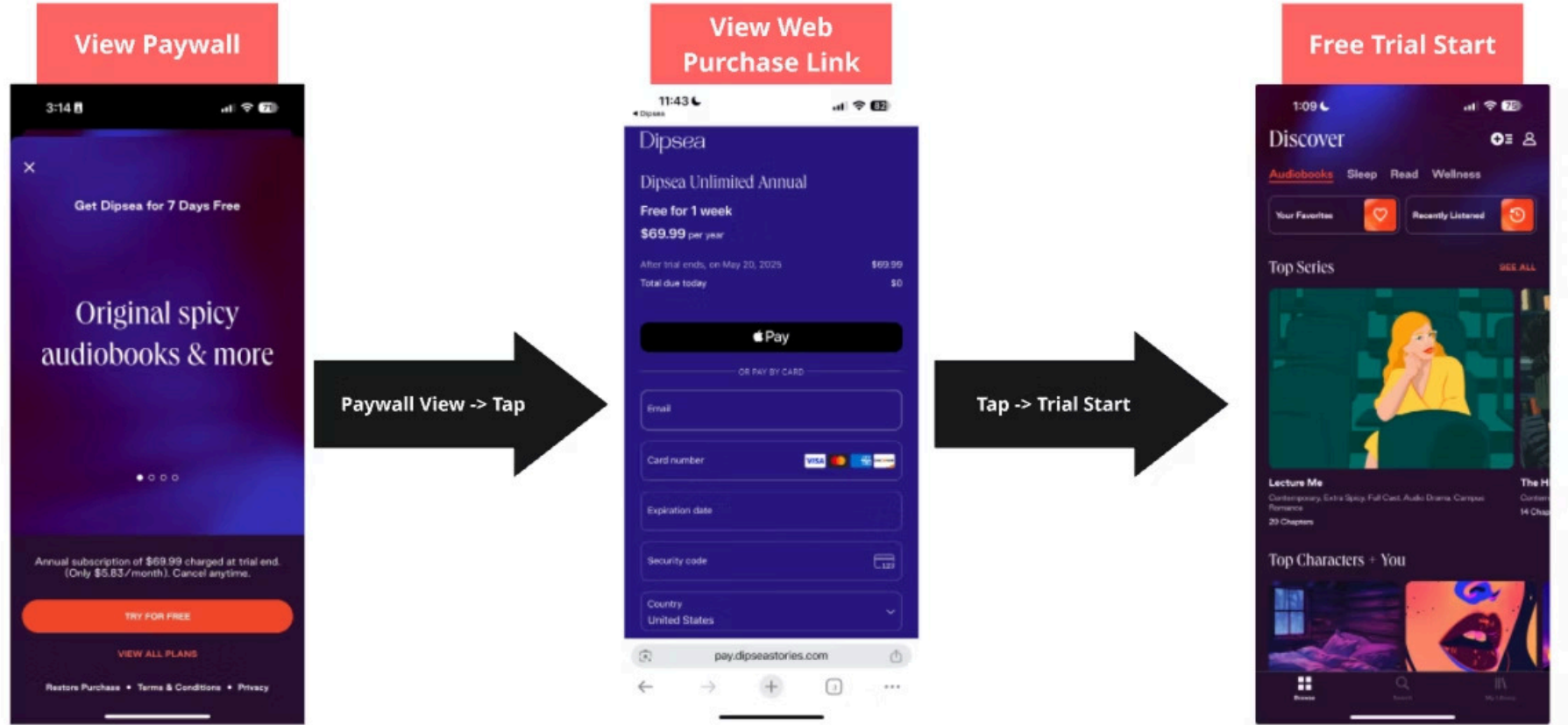


B



C

Flow



The Tools By Name

Component	Tool	What it does	Effort
Web checkout page	RevenueCat Web Purchase Links	Hosted checkout URL, no web app needed	Hours
In-app web button	RevenueCat Web Purchase Button	Button in your paywall that opens web checkout; targeting controls who sees it	Hours
Web → app unlock	RevenueCat Redemption Links	Anonymous purchase → deep link → entitlement unlock. One-time use, 60-min expiry	Days
Paywall control	RevenueCat Paywalls	Remote config, change copy, layout, targeting, checkout path without an app update	Days
Unified entitlements	RevenueCat SDK	iOS + Android + Web purchases → one subscriber record	You likely have this
Payment processing	Stripe via RC Web Billing	Cards, Apple Pay, Google Pay, invoicing, ~3% processing	Built in
Storefront gating	RevenueCat Targeting	Show web button only to US users. Kill switch ready	Hours

❏ **Not on RevenueCat?** Already on Stripe Billing → sync into RC entitlements. On Paddle → Paddle handles MoR + syncs to RC. Custom setup → budget 8-12 weeks for gating, identity, and entitlement sync.

The Money

This isn't theoretical. These are published results from apps that shipped app-to-web.

Dipsea

Audio stories app

Uses the exact mobile in-app Web Purchase Button + web checkout flow Seamless paywall → web → one-tap Apple Pay/Google Pay → redemption link back to app

CardPointers

Web checkout reduced platform fees from 15–30% down to ~3% (Stripe processing only)

- Maintained Apple Small Business Program eligibility
- Full attribution control on web purchases

RevenueCat State of Subscription Apps 2026 115,000+ apps, \$16B+ tracked revenue

10.7%

Hard paywall D35 paid conversion

vs 2.1% freemium 5× better

\$62.19

Year-1 LTV per payer high-priced

vs \$10.69 low-priced (nearly 6× difference)

Is This Worth It for YOUR App?

Five questions. Ask them Monday morning. The answers tell you whether to proceed and how fast.

1

What % of subscribers are US-based?

→ If **>30% US**, the margin math is almost certainly positive. That's your go signal.

2

What's your subscription price point?

→ \$10/mo × 30% = **\$3/subscriber/month to Apple forever**. Higher price = bigger opportunity.

3

Already on RevenueCat, Stripe, or Paddle?

→ If yes: **weeks, not months**. If no: budget 2–3 months for custom build.

4

Do you have any web presence?

→ If no: fine Web Purchase Links are **fully hosted**. No web app needed. If yes: deeper integration is possible.

5

Can your team ship a gated paywall change in 4–6 weeks?

→ If yes: you can be **live before Q3**. If no: you've found your bottleneck and now you know exactly where to invest.

The Implementation Roadmap

Three phases. Hand this to your CTO. Phase 1 requires zero engineering.

PHASE 1: 1 - 2 WEEKS

Validate

- Pull your US subscriber % from analytics
- Calculate: $[\text{US subs}] \times [\text{price}] \times 30\% = \text{annual Apple cost}$
- Review App Review Guidelines 3.1.1(a) the US carve out
- Review RevenueCat Web Billing + Web Purchase Button docs

No engineering needed. Just math and reading.

PHASE 2: 4 - 6 WEEKS

Build

- Implement storefront gating (US = web, non-US = IAP)
- Set up Web Purchase Links / Web Purchase Button
- Configure Redemption Links for web-to-app entitlement sync
- Prepare App Review notes explaining gated behavior
- **Build a kill switch** remote config to disable instantly

PHASE 3: ONGOING

Launch & Expand

- Roll out to US users only and measure everything
- Track: web completion rate, entitlement sync, conversion lift, margin delta
- Expand to Google Play US, then EU/Japan
- A/B test price points on web, no tier constraints

The Pricing Lever Nobody Talks About

App-to-web isn't just about the 30% fee. It's about **pricing freedom you've never had before.**

✗ App Store Pricing

- Fixed tiers, Apple chooses the price points
- Limited promotional flexibility
- Same price for everyone on a storefront
- App update required to change paywall
- No coupon codes or flash sales

\$62.19

Year-1 LTV per payer high-priced

vs \$10.69 low-priced (nearly 6x difference) RevenueCat State of Subscription Apps 2026

Web Checkout Pricing

- Set any price you want, anytime
- Coupon codes, flash sales, web-only annual plans
- Dynamic pricing by segment, campaign, or cohort
- A/B test price points without an app update
- No App Store tier constraints... ever

115,000+

Apps tracked in SOSA 2026

\$16B+ in tracked revenue

☐ Underpricing quietly caps your business. Web checkout lets you test your way to the right price without asking Apple's permission.

82%

of trial starts happen on Day 0, the same day a user installs your app.

Plus: 55% of all 3-day trial cancellations happen on Day 0. You don't get a week to earn the trial decision. You get **one session**. The paywall your user sees during onboarding is the highest-leverage screen in your entire app.

More Pricing Options

Test price points and plans that don't exist in Apple's tier system, right on that first-session paywall.



Higher Margin Per Convert

Every trial start that converts through web checkout saves you \$3 on a \$10 plan, on every billing cycle, forever.



Remote Iteration

Change copy, layout, pricing, and checkout path on your Day 0 paywall without shipping an app update.

It's a growth play.

What You Take Back to Your Team

Here's the email you send Monday morning. Fill in your numbers. The rest is done.

Subject: Found a margin lever worth $\$[X]$ /year: here's the playbook

At App Growth Summit, I saw a talk on app to web subscription checkout. Here's the summary:

1. **The opportunity:** US iOS and Android apps can now direct users to web checkout for subscriptions. Apple commission on external purchases is currently 0%. Even when a fee is set, it'll be well under 30%.
2. **The math:** We have $[X]$ US subscribers \times $\$[Y]$ /mo \times 30% = $\$[Z]$ /year going to Apple. Web checkout via Stripe costs ~3%.
3. **The system:** RevenueCat Web Billing + Web Purchase Button + Redemption Links + storefront gating. Estimated build: 4–6 weeks if we're already on RevenueCat.
4. **The risk:** Low, we gate by storefront (US = web option, non-US = standard IAP) and include App Review notes. Kill switch built in.
5. **Next step:** 1 - 2 week validation sprint to confirm margin math and review technical requirements. Zero engineering needed for Phase 1.

Can we get 30 minutes on the calendar this week?



Copy, fill in the blanks, send. That's the one of the highest ROI things you can do this week.

Not Sure If the Math Works for Your App?




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 Send that Monday email. That's a great first step and it costs nothing.