



AviaGames turns payout reliability into player loyalty with PayPal

AviaGames runs a skill-based real money gaming platform used by millions of players across the United States. Players compete in mobile games of skill for real cash prizes. A regular player might deposit in the morning, enter several competitions, and cash out winnings before the day is over. Some may repeat that cycle five or six times a day. For AviaGames, every one of those deposits and payouts is a test of player confidence.

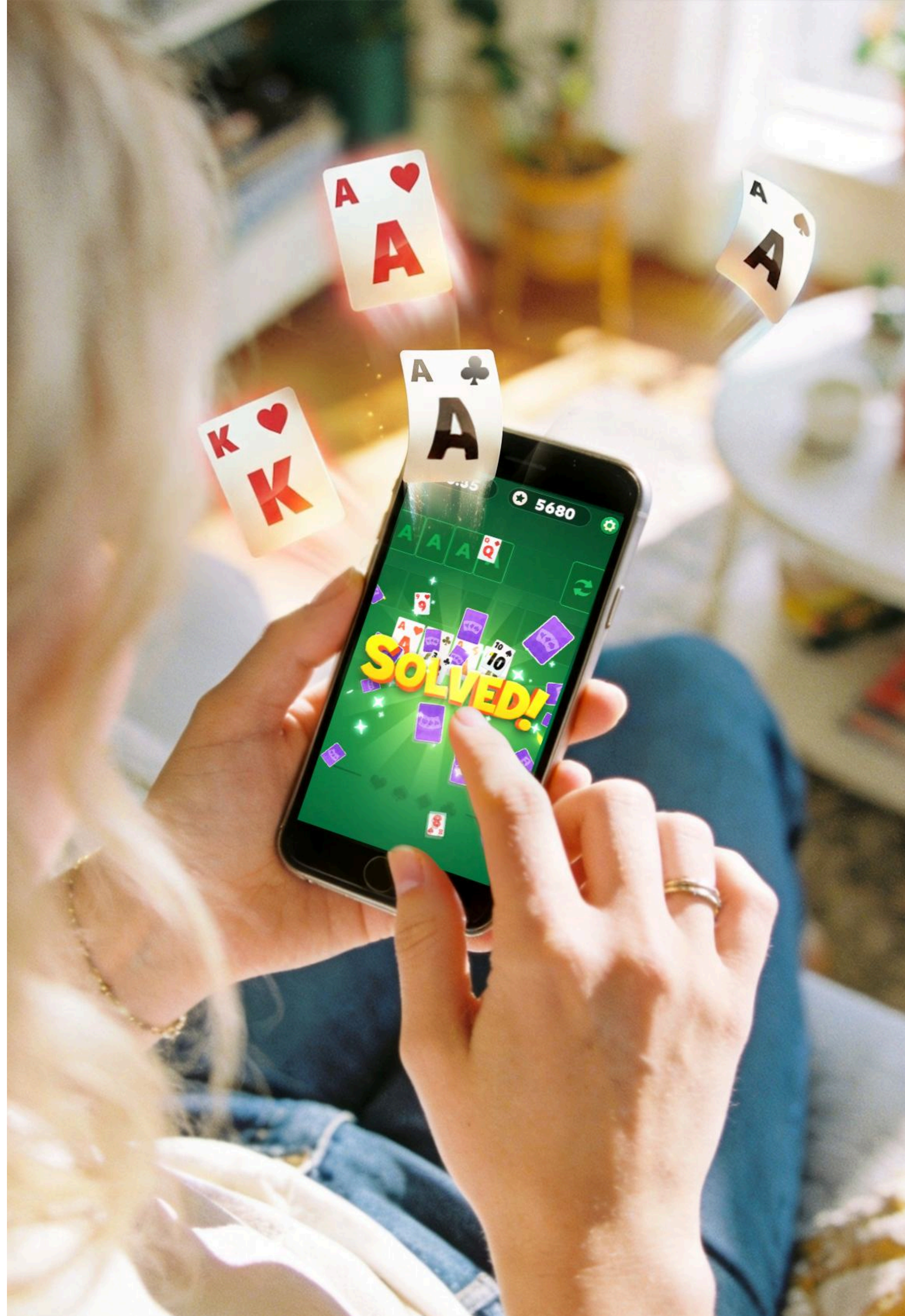
Simplifying a fragmented payment operation at scale

Qi Zhao, Head of Payment at AviaGames, explained, "Before we deepened our work with PayPal, we used multiple vendors. Deposits went through one provider, payouts through another, and fraud detection was a third party. It was fragmented."

That fragmentation created friction where Avia could least afford it. Payouts averaged around three business days, and the payout success rate held at 84%.¹

In real money gaming, delays like these carry weight. When players cannot reach their winnings quickly, they begin to question whether their money is safe, and some may not return. "If we get payments wrong, nothing else matters, not how fun the game is, not how good our marketing is. Players need to trust that when they win, they get paid. That trust drives everything," said CEO and Founder Vickie Chen.

AviaGames needed a payment system that could move money quickly and reliably, while verification ran underneath it. Speed and compliance usually pull against each other, and Avia wanted both.



"Our mission is to be the #1 skill-based gaming platform globally. Our partnership with PayPal is central to that vision. Together, we've proven that payments aren't backend plumbing. They're the emotional bridge between skill and reward."

Vickie Chen
CEO and Founder, AviaGames

Closing the win-to-wallet gap with PayPal

AviaGames leverages PayPal for Business as its core payment partner to build and operate its proprietary payment infrastructure, replacing the fragmented vendor setup with a unified connected system and a single dashboard for all payment activity visibility.

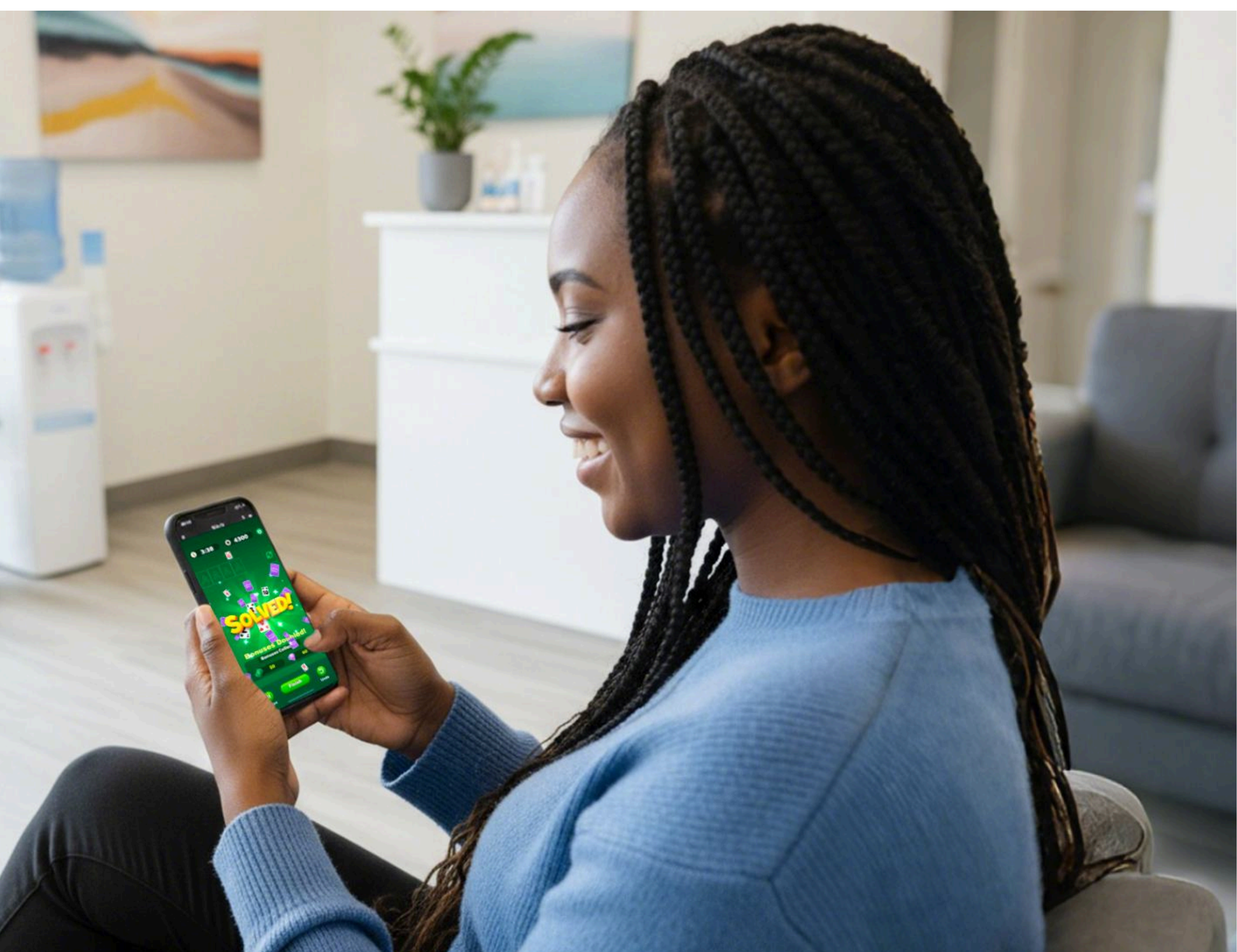
That one integration brings together player deposits, transaction processing, risk screening, and payouts, with Venmo as an additional payment option.

The deposit: single-click experience

When a returning player funds their account, PayPal Checkout recognizes them and lets them deposit in one step, without re-entering card details or a password. For players who compete several times a day, funding becomes a quick, familiar step with a brand they already use and trust. Deposit completion improved 49% with PayPal.² Fewer players stall at the deposit, so more attempts convert into funded plays, and more players reach the game.

The payout: faster access to winnings

When a player wins, PayPal Payouts moves the money to their PayPal balance or linked bank account almost instantly, with no forms to fill out or transfers to chase. In a category where the payout is the reward, that speed is what players remember. It turns the moment of winning into proof that the platform pays.



PayPal



Steady and secure behind the scenes

Behind the deposit and payout screens, PayPal Enterprise Payments handles transaction processing and holds steady during peak competition hours, maintaining 99.9% uptime.² PayPal's fraud and risk tools screen transactions as they happen, using AI-driven detection and velocity checks to flag unusual activity without slowing legitimate players. Across US real money gaming merchants, PayPal maintains an average authorization rate of 96.26%.³

The relationship also mattered when problems came up. "When we were dealing with a spike in chargebacks, most vendors would've just charged us fees. PayPal worked with us to reduce chargebacks by 53%," said Vickie.²

Because these checks run continuously in the background, most verification is complete before a player ever asks to withdraw. "With PayPal, by the time a player wants to withdraw, we already know they're legit, and payout goes much more smoothly," said Michael Vella, General Counsel at AviaGames. Compliance becomes part of the flow rather than a stop at cash-out, which keeps payouts fast without loosening controls.

Brands players already trust

When players see a name they already trust at checkout, funding and cashing out feel routine. Vickie explained, "Every deposit is a trust test: 'Should I put more money in?' Every withdrawal is a validation moment: 'Will I actually get paid?'" When it comes to real money gaming, players surveyed in 2023 named PayPal as their preferred way to fund and withdraw.⁴

AviaGames also offers Venmo for deposits and payouts, appealing to players who expect money to move instantly and are already familiar with the brand.

The payoff: faster, more reliable payouts

The clearest gains showed up in payout reliability, exactly where Avia previously struggled. Players now receive same-day winnings, and the payout success rate reached 98.5%, up from 84%.¹

Player behavior followed. AviaGames saw a 53% increase in same-day reentry.¹ Thirty-day retention rose from 46% to 64%, a sign that players who trust they'll be paid tend to stay longer.¹ In turn, players' Lifetime Value was 28% higher.¹ Proof positive that faster payouts can lead to more sessions and more revenue per player.

Venmo volume on the platform grew 73% year over year, and the order success rate improved by 10 percentage points, so more deposit attempts clear on the first try.² Fewer failed deposits means fewer frustrated players walking away when they're ready to compete. On the payout side, Venmo transaction volume grew 94%.² Qi explained, "That combination, explosive volume growth without sacrificing reliability, is what makes Venmo such a critical part of our payment strategy."

PayPal also eased pressure on customer support, since fewer players needed to ask where their money was. Payout-related tickets fell to 0.8% of total volume, down from 3.6%.¹

The familiarity of the PayPal brand complemented the improvements in payout speed and reliability, reinforcing confidence throughout the payment experience. Most consumers in a recent survey said that PayPal at checkout gives them confidence that their payment information is safe and secure.⁵ In a category built on player trust, that reassurance matters from the first deposit to the final payout.

But for Avia, the value of the relationship extended beyond transaction processing. "We didn't just want a vendor who'd move money cheaply. We wanted a partner who'd help us build trust at scale," said Vickie.

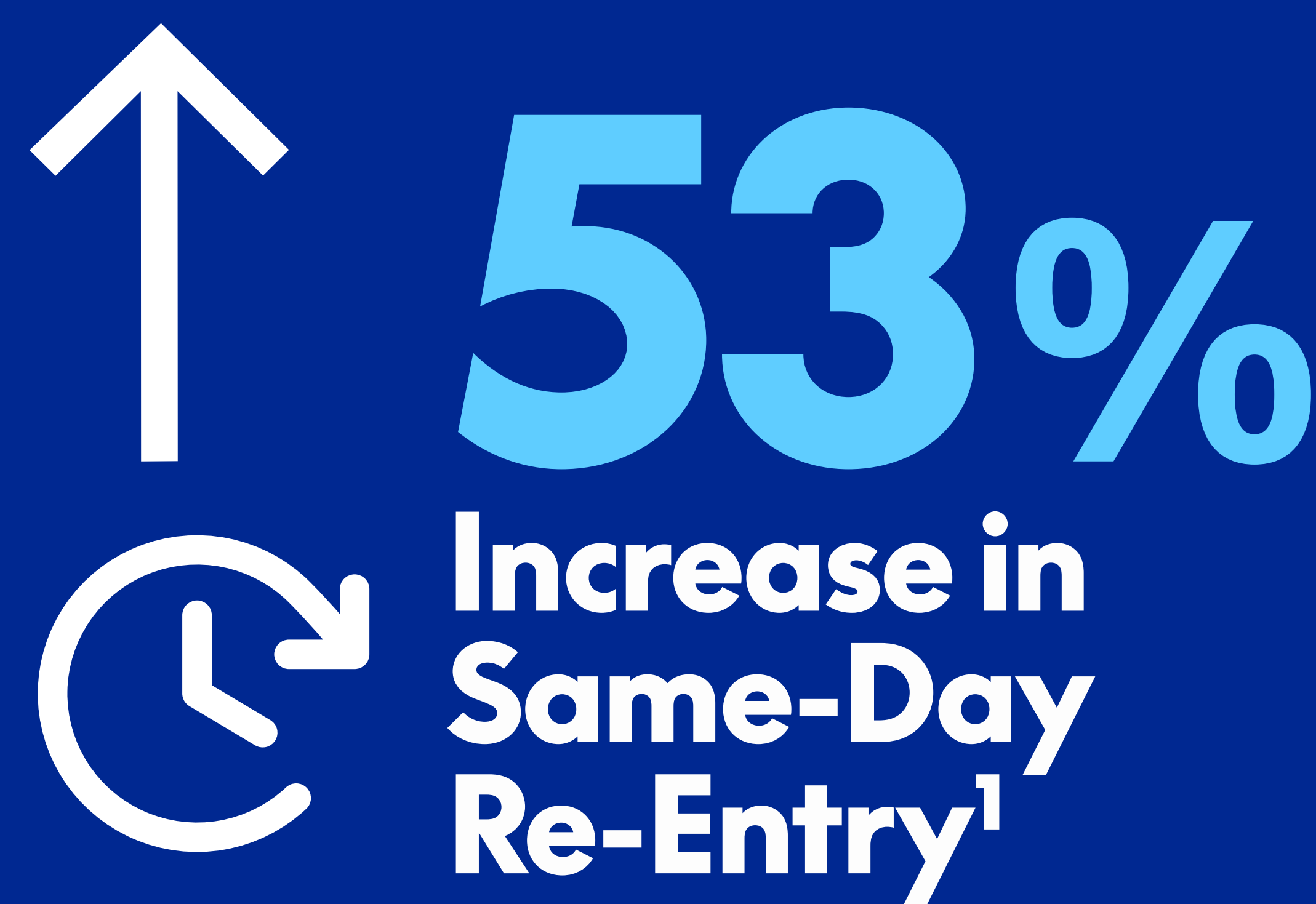
Level up your player experience with PayPal

For AviaGames, payment experience is player experience. "Most gaming CEOs don't think about payments until something breaks. I think about payments every day because in our business, payments are the product," Vickie said. "PayPal gave us one integration with coverage in multiple countries. Deposits, payouts, fraud detection, dispute resolution, everything plus the credibility that comes with the PayPal brand."

Real money gaming runs on player confidence, and that confidence starts at pay-in and payout.

See how PayPal can help your business deliver faster, more reliable Payments at scale

PayPal



¹ Data source: AviaGames internal data, comparing FY 2024 to FY 2025.

² Data source: PayPal internal data, comparing YoY results from 2024 to 2025.

³ Source: PayPal internal data, September 2025 through February 2026. US Real Money Gaming (RMG) merchants only; data excludes non-RMG merchant categories.

⁴ Source: Netfluent survey commissioned by PayPal, conducted October–November 2023 among 3,047 PayPal users and non-PayPal users who engaged in online real money gaming in the prior 12 months.

⁵ Source: Nielsen Q1 2026 study commissioned by PayPal; Quantitative online survey, n=1,032 U.S. respondents; data reflects surveyed shoppers of large-enterprise merchants, not RMG-specific.

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