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PROLOGUE

CORPORATE IDENTITY

Smart Payment Solution for the 4th Industrial Revolution

- **Mirroring OTT Technology**
  - By linking VOD and Mobile devices
  - Interactive Contents Payment Technology

- **Sound Recognition Technology**
  - Password and digital code insertion into sound payment for scanned content Technology

- **NFC Payment**
  - Mobile NFC and IC Chip Utilized payment solution

- **SMS Payment**
  - Long distance (SMS) to mobile Mobile payment
  - Payment solution

- **QR (Bar Code) Payment**
  - Using QR and Bar Code
  - Payment solution

- **Kiosk Payment**
  - FC on Kiosk terminals, Using SMS, QR, etc.
  - Complex payment solution
CHAPTER 1.
ABOUT US

1. COMPANY OVERVIEW
2. COMPANY HISTORY
3. BUSINESS DOMAIN
4. PATENT AND AWARDS
5. PARTNER
1. **Company Overview**

**Company Name**
Coaster Co., Ltd.

**CEO**
In Seok Seok

**Founded**
Jul 2013

**Capital**
41.4 billion

**Business Areas**
Electronic banking business.
Electronic payment agency

**Number of employees**
11 people

**Address and homepage**
B-506, 401, Yangcheon-ro,
Gangseo-gu, Seoul
www.coster.co.kr

**CEO Message**

We, Coaster Co., Ltd. have been working on technology research and development for the development of payment platform based on smartphones and IC chips.

In order to provide a more convenient service without being satisfied with this, Coaster is spurring development of various payment platforms through linkage with OTT and THE CODER.

Coaster is an innovative company that provides total solutions in the field of simple payments and will leap forward as a global leader in the upcoming 4th Industrial Revolution.

**Organization chart**
2. COMPANY HISTORY

2013
- Beginning of pioneering
  - Ncorporation
  - Patent registration (PCT registration)
    - Mobile Easy Payment System
  - Patent
    - Biometric Easy Payment System
    - Terminal payment system
    - Composite electronic authentication system

2014 ~2015
- Pioneering rise
  - S-Touch Easy Payment Demo System Development
  - Signed MOU with Nice Information and Communication
  - Patent registration
    - Biometric Easy Payment System
    - Terminal payment system
  - Korea Business Management Grand Prize
  - Creative Innovation Division
  - Best Innovation Company & Brand Awards
  - Mobile payment service innovation

2016
- Pioneering rise
  - 29-second film festival sponsorship
  - Mobile World Congress (MWC)
    - Barcelona, Spain
    - Shanghai, China
  - Participated in Electronic Product Expo (CES)
  - DATAROOT ASIA MOU Conclusion (Thailand)
  - National Sustainability Award
  - Selected as CEO of Korea
  - Core Technology Division

2017
- Pioneering expansion
  - Entered Laos electronic payment agency business
    - Passed 1st consultation with Ministry of Finance and Economy
    - Remote payment and QR code payment demo system development
    - Sports Chosun No.1 in customer roughness Online and offline payment sector

2018
- Pioneering expansion
  - Safe Pay Demo Development
  - Assured Pay Platform Development
  - Signed MOA with MCpay Solution
  - NHN Korea Cyber Payment MOA conclusion
  - INCREK VISION MOA conclusion
  - Minister of Science and ICT Award Awards
  - 1st in Customer Satisfaction (2 consecutive years)

2019
- Now
  - Wixnet Contract
  - Anonymous Pay Platform to be launched (5月)
    - Entered the Japanese business
    - Signed Shindatsu MOA Agreement
    - National Sustainable Development Technology Innovation Award
    - 4th Industrial Revolution Power Korea
  - Awarded Minister of Small and Medium Venture Business
3. BUSINESS DOMAIN

Best payment security expert,
Near field communication,
Constant technology research and development for the
development of IOT payment platform based on NFC and IC chip
of smartphone

Innovative company providing total solutions for smart IOT
payment A company that creates a new concept of IOT payment
platform based on NFC and IC chip through technology leading

BUSINESS DOMAIN

Electronic payment
- Easy Payment Safe Pay Service
- Providing safe transactions through all transaction escrow
- Provide online and offline payments

mobile pay
- Smartphone mobile payment service
- Support both App method and Web payment
- Providing smartphone face-to-face and non-face-to-face
  payments

Global
- Payment service to VISA merchants
- Business partnership with global leading payment
  company

B2B
- Provide e-commerce payment solution between
  companies
4. PATENT AND AWARDS

Patents related to service and biometrics that can be easily paid by touching IC chip credit card on smartphone NFC without entering and storing credit card information

- **Major patent**

<table>
<thead>
<tr>
<th>Patent registration number</th>
<th>Patent Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. 10-1549514</td>
<td>Short-range wireless data communication Mobile card payment system</td>
</tr>
<tr>
<td>No. 10-1549512</td>
<td>Using near field communication Payment method on the terminal</td>
</tr>
<tr>
<td>No. 10-1272211</td>
<td>Payment system using near field communication and payment method using same (PCT registration)</td>
</tr>
<tr>
<td>No. 10-1675549</td>
<td>Electronic authentication using compound authentication System and Electronic Authentication Method Using the Same</td>
</tr>
</tbody>
</table>

- **Awards**

  - Selected as an excellent mobile simple payment company
  - Small and medium venture business department Minister Award
  - 2015’s Selected as an innovation company
  - 1 in online and offline payments
  - National Sustainability Management Award
  - Selected as an excellent mobile simple payment company
  - science Technology Awarded Minister of Information and Communication
  - 1 in customer satisfaction in 2018
  - 2019 National Sustainability Management Award
Coaster Co., Ltd. has earned a strong trust from customers in various industries by working with the best experts in each field that requires expertise for mutual growth with customers.

<table>
<thead>
<tr>
<th>VAN &amp; 결제 부분</th>
<th>Finance</th>
<th>On-Line Merchants</th>
</tr>
</thead>
<tbody>
<tr>
<td>NICE</td>
<td>KB 국민은행</td>
<td>SMG Secret Group</td>
</tr>
<tr>
<td>PAYMON</td>
<td>KB 투자증권</td>
<td>SECRET</td>
</tr>
<tr>
<td>엠씨페이</td>
<td>KB 국민카드</td>
<td>Shoemaker</td>
</tr>
<tr>
<td>IVVI</td>
<td></td>
<td>Google</td>
</tr>
<tr>
<td>KCP</td>
<td>신한카드</td>
<td>우리카드</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Off-Line(O2O) Merchants</th>
<th>Security &amp; Solution Development</th>
<th>제휴 추진 업체</th>
</tr>
</thead>
<tbody>
<tr>
<td>SK Telecom</td>
<td>kt</td>
<td></td>
</tr>
<tr>
<td>SK broadband</td>
<td>LG U+</td>
<td></td>
</tr>
<tr>
<td>Aconse</td>
<td>RF Window</td>
<td></td>
</tr>
<tr>
<td>EPSGlobal</td>
<td>TLOG™</td>
<td></td>
</tr>
<tr>
<td>KCP</td>
<td></td>
<td></td>
</tr>
<tr>
<td>godo:</td>
<td></td>
<td>Dong-A University Hospital</td>
</tr>
<tr>
<td>LOTTE CARD</td>
<td>Google Play Store</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Download on the App Store</td>
<td></td>
</tr>
</tbody>
</table>
CHAPTER 2. SERVICE AND BUSINESS

INTRO.

1. PEACE OF MIND

2. CORE TECHNOLOGY

3. CORE VALUE

4. FEATURES

5. MAIN SERVICE
   - ONLINE / MOBILE PAYMENT SERVICE
   - O2O PAYMENT SERVICE
   - REMOTE PAYMENT SERVICE
   - QR/BAR CODE PAYMENT SERVICE

6. PAYMENT SERVICE BENEFITS

7. IOT BASED MOBILE PAYMENT TECHNOLOGY
   - MIRRORING OTT
   - KIOSK
   - SOUND RECOGNITION
New Biz based on NFC technology. Model development
Expanding business areas and securing sustainable growth engines
1. SAFE PAY

Safe Pay service is the NFC and IC (RF) card-based face-to-face and non-face-to-face payment services of smartphones that overcome the limitations of Swipe and IC card insertion in existing CAT terminals.

It is a service that allows customers to conveniently and safely make payments by using IC (RF) cards that consumers are using, and can increase the sales of sellers by providing various payment channels to buyers.

“For customers who can’t visit the merchant or who can’t buy directly, the buyer can make a smooth payment by requesting a payment from a third party.”

Reassuring Pay can replace the existing card terminal, can be used by a variety of vendors in a variety of industries, and provides a smart simple payment service.

2. CORE TECHNOLOGY

**Peace of mind**

Easy payment service

When purchasing online / mobile

To touch the card directly on the smartphone

Easy payment system

**Terminal (POS) / QR Code**

Direct payment service

Through terminal touch payment solution

QR code for O2O service, TV home shopping, etc. Recognition payment service

**Remote payment service**

Go to the payment window via the URL you received as a text message

Touch card directly to pay

**Voice recognition payment service**

Contains passwords and digital codes

Scan the target sound

Services that lead to payment
3. Core Value

**SIMPLE**
Payment completed with just one touch
Quick and easy because it directly contacts the IC Chip without card information input procedure

**SECURE**
Technology that does not store personal information
Hacking, forgery and duplication without leaving card information. Excellent security without the risk of information leakage

**SMART**
Electronic payment using smartphone
Provide convenience for customers’ payment such as online / offline service O2O, delivery, door-to-door sales

4. Features

**Safety**
“Highest safety Electronic payment service provided”

**Liquidity**
“Support payment methods to make payments under any circumstances”

**Convenience**
“Best convenience, Electronic Payment Service Provides Compatibility”

Possible!!
Safe pay coster
5-1. MAIN SERVICE - ONLINE / MOBILE PAYMENT SERVICE

Directly touch the card (IC Chip) on the smartphone (NFC) + enter the 2-digit password and pay

Choose your form of payment
Choose a payment method
Installment months can be selected and terms agreed
Card touch
Card on the back of the smartphone
Touch closer
Enter Password
2 digits of card password
After entering, confirm payment
Credit approval slip
Send document after payment is completed

5-2. MAIN SERVICE - O2O SERVICE (DELIVERY, QUICK, DOOR-TO-DOOR, ETC.) PAYMENT

Pay by touching the smartphone (MT terminal) when paying for customer visits

Choose your form of payment
Installment Months
Choice and Terms Agree
Card touch
Card on the back of the smartphone
Touch closer
Enter Password
First 2 digits of card password
After entering, confirm payment
Credit approval slip
Send document after payment is completed
5-3. **MAIN SERVICE—REMOTE PAYMENT SERVICE**

At the time of payment, such as a PC shopping mall or a small market without a payment system. For payments, such as PC shopping malls or small markets without a payment system.

- **Via URL**
  - Payment window access: Katok, after receiving the link. Access through and accept terms.

- **Card touch**
  - Choose your form of payment: Installment Months, Choice and Terms Agree.
  - Card on the back of the smartphone: Touch closer.

- **Enter Password**
  - 2 digits of card password: After entering, confirm payment.

- **Credit approval slip**
  - Send document after payment is completed.

5-4. **MAIN SERVICE—QR / BAR CODE PAYMENT SERVICE**

Wherever you can attach a QR code, such as home shopping, shopping malls, or POS.

- **Home Shopping**
  - Touch the card (IC Chip) directly to the smartphone (NFC) after shooting the QR code. Enter two digit password and pay.

- **POS Merchant**
  - Touch card and enter password: Card on the back of the smartphone. Touch near and enter the first 2 digits of the card password.

- **Credit approval slip**
  - Send document after payment is completed.
6. Payment Service Benefits

- Merchant Benefits
  - Expand customer needs
  - Increased customer satisfaction
  - Increased sales nature
  - Maintain existing system, reduce relative cost
  - Convenient sales management
  - Increased storage rate and efficiency through remote payment

- Customer benefits
  - Easy, reliable payment without card registration
  - Remote payment benefits regardless of location
  - Quick and easy payment process
  - Fast payment resolution through remote payment
  - Monthly payment made easy by remote payment
  - Payment service that comes through receiving payment request
7-1. IOT BASED MOBILE PAYMENT TECHNOLOGY - MIRRORING OTT

• Mirroring OTT Technical overview

- Application technology for rearviewing solution through Android OTT

• Mirroring OTT

Development of sales / event product image information display and payment function service through mobile linkage and related world’s first two-way OTT service in connection with technology related event / promotion trigger exposure and rearviewing solution application technology while watching TV

Relevant product / event information before or during TV / VOD viewing or interactive viewing

Product information, purchase decision, payment service through mobile SMS / QR code / voice support while watching TV / VOD

Easy payment through secure payment
• Transparent Display
- Transparent display is a representative future technology that often appears in the screen "Minority Report", "Iron Man", "Avatar", etc.
- It is a visually transparent device using transparent electronic devices. It is transparent like glass, and the reverse side of the display is transparent.

• Transparent display product
Indoor / outdoor signage, DID, showcase, glass window attachment, ceiling installation, convenience store, large mart refrigerator, transparent LED and LED product

<table>
<thead>
<tr>
<th>Transparent LCD size</th>
<th>12” ~ 84”</th>
<th>32” ~ 110”</th>
<th>22” ~ 65”</th>
<th>Pixel Density</th>
</tr>
</thead>
<tbody>
<tr>
<td>resolution</td>
<td>1920X1080P 16:9W</td>
<td>1920X1080P 16:9W</td>
<td>1920X1080P 16:9W</td>
<td>40,000 dots/㎡</td>
</tr>
<tr>
<td>brightness</td>
<td>500~4,000cd/㎡</td>
<td>700~2,000cd/㎡</td>
<td>500~1,000cd/㎡</td>
<td>&gt;=6,500 cd/㎡</td>
</tr>
<tr>
<td>Memory support</td>
<td>USB, SD, 원격 제어</td>
<td>Memory support</td>
<td>Memory support</td>
<td>&gt;=6,500 cd/㎡</td>
</tr>
<tr>
<td>Audio resources</td>
<td>MP3, WMA</td>
<td>MP3, WMA</td>
<td>MP3, WMA</td>
<td>1/8 scan</td>
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<tr>
<td>Video resources</td>
<td>MP4, AVI, H.264 동</td>
<td>MP4, AVI, H.264 동</td>
<td>MP4, AVI, H.264 동</td>
<td>Horizontal 140° Vertical 140°</td>
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<tr>
<td>Operating system</td>
<td>Android 4.4</td>
<td>Android 4.4</td>
<td>Android 4.4</td>
<td>&gt;=5 meter</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>16,884</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>549 Billion</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>&gt;= 1920 Hz</td>
</tr>
</tbody>
</table>

SERVICE AND BUSINESS

7-2. IOT BASED MOBILE PAYMENT TECHNOLOGY – KIOSK
SERVICE AND BUSINESS

7-2. IOT BASED MOBILE PAYMENT TECHNOLOGY—SOUND RECOGNITION

• Smart Menu
  - The smart menu board allows any customer to sit at the table, view and select menus comfortably, and order and pay from the seat without waiting in line.

• Sound Coding
  - IoT service technology that connects sound to a purchase when scanning it with a smartphone camera

Earn coupons and earn & conveniently pay at once!

Convenience
  Easily purchase products from TV commercials, home shopping and drama (PPL)

Simplicity
  Quickly make purchase decisions with information connected after sound recognition
CHAPTER 3.
FUTURE BUSINESS STRATEGY AND VISION

1. MOBILE PAYMENT GROWTH PROSPECTS
2. SIMPLE PAYMENT USAGE STATUS IN MOBILE PAYMENT MARKET
3. MOBILE PAYMENT MARKET AND VERIFIED PAYMENT
4. CORE COMPETENCE
5. PROJECT PROMOTION STATUS AND PLAN
6. BUSINESS PROMOTION
7. MERCHANT ATTRACTION PLAN AND BENEFITS
8. VISION
1. Mobile Payment Growth Prospects

The domestic mobile payment market is also growing every year, with 2021 estimates higher than the Statista-announced US levels.

**[Domestic Mobile Payment Market Size Trend]**

<table>
<thead>
<tr>
<th>Year</th>
<th>Market Size (trillion)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>2.5</td>
</tr>
<tr>
<td>2017</td>
<td>5.2</td>
</tr>
<tr>
<td>2018</td>
<td>9.2</td>
</tr>
<tr>
<td>2019</td>
<td>14.3</td>
</tr>
<tr>
<td>2020</td>
<td>19.9</td>
</tr>
<tr>
<td>2021</td>
<td>25.8</td>
</tr>
</tbody>
</table>

*Source: Statista / Forecast since 2017

2. Simple Payment Usage Status in Mobile Payment Market

Easy payment for the first quarter of 2018 **Average daily More than 100 billion, 10.4% increase compared to the same period last year**. Due to the nature of easy payment, preemption can attract long-term customers.

**[Domestic Mobile Easy Payment Service Usage]**

- **Increase in use cases**: 1.3 million ➔ 309 million
- **Expenditure increase**: 44.5 billion ➔ 100 billion

- **2017’s First quarter**: 1.3 million 3,000
- **2018 First quarter**: 309 million (Unit: cases)
- **2017’s First quarter**: 446 billion 57 million
- **2018 First quarter**: 100 billion (Unit: won)

*Source: Bank of Korea / Standard: Daily Average
The electronic payment market is affected by economic conditions such as changes in consumer sentiment due to fluctuations in domestic and international markets. However, due to the spread of simple payment service, the electronic payment market continues to grow rapidly, and growth is expected to continue in the future.

The slowdown in the real economy may have some effects if consumption decreases, but offline, which is a large part of the electronic payment market, tends to increase sales compared to other industries during the recession period. The impact of the recession is not expected to be significant.

Along with the economic downturn, a decrease in the amount of credit cards used may affect the electronic payment market. However, past experiences and quick response by financial authorities suggest that the likelihood of a recurring credit card crisis or a decrease in usage, such as a credit card crisis, is extremely small.

In addition, we expect that the credit card usage culture will be further developed through our secure and convenient payment service.
## Future Business Strategy and Vision

### 4. Core Competence

Successful execution of NFC payment field, the core of the 4th Industrial Revolution, with differentiated technology and integrated payment solution

Profit generation by discovering new payment revenue model based on service

<table>
<thead>
<tr>
<th>Comprehensive Business Performance Capability</th>
<th>Billing business capability</th>
<th>Merchant-based future preparedness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Promote successful business in new business environment based on excellent members accumulated through developing proven payment solution</td>
<td>The only company in Korea to provide simple payment A to Z from NFC, SMS, QR and Bar Code payment analysis, solution, construction and operation</td>
<td>Use of Easy Payment Service By providing additional services (immediate payment, messaging, finance, etc.) to merchants, we have a foundation to grow into a service-oriented business.</td>
</tr>
</tbody>
</table>

NFC based payment technology development and integration solution
5. PROJECT PROMOTION STATUS AND PLAN

Full-scale franchise based on large franchisees and franchisees
Promoting business based on self-developed core technology, successful service launch with NHN KCP

Primary
Reliable Pay Service Open
Reliable Pay Service Open
Marketing promotion

Secondary
Expand your service
Marketing activation
Kiosk Service Development

3rd
Additional Module Development
Build an AI Commerce Environment
Entered global business

NHN KCP LAUNCHING

• NHN KCP Safe pay service plan!
• NHN KCP is a company that provides integrated e-commerce payment service with over 300 billion won in sales, and is conducting business such as online electronic payment agency (PG) business, online / offline supplementary network (VAN) business, and simple payment business.
• NHN KCP Market size
  • PG market share: KG Inicis and LG Uplus share more than 70% of the electronic payment market
  • VAN market share: Estimated about 45% of the online market, estimated about 5% of the offline market
• NHN KCP Merchant size
  • About 100,000 customers including large online shopping malls and open markets
  • Secured on-line merchants and about 200,000 offline credit card merchants

Coaster, along with NHN KCP, will provide safe pay solutions to merchants and customers through technical marketing and customer-oriented value creation.
6. BUSINESS PROMOTION

Expect Various Benefits through Safe Pay Solution

1. Attracting Merchants
   - Attracting NHN KCP Partners
   - Through business alliance with SME Association
     Attract new / existing merchants

2. Parallel business with other companies’ POS
   - Regardless of the use of other company’s POS, you can use it in peace
   - Rising market share

3. P2P Enter the payment market
   - Attract P2P transactions in SNS (YouTube, Blog, Facebook, Instagram, Cafe, etc.) market as online transactions increase

4. cut down the money

5. Provide various payment methods
   - Possible to link payment terminal installed in existing merchant
   - Provide secure payment and QR code payment service

6. Merchant profitability increase and promotion
   - Revenue increase due to the use of reassurance
   - Homepage promotion for merchants using Assurance Pay
7. MERCHANT ATTRACTION PLAN AND BENEFITS

Establishing a bridgehead for the domestic market through decision-making (completion) of safe payment in advance from merchants in various industries.

- Opening business to merchants using our service
- Providing a platform that suits customer preferences
- Reduce operating costs / provide royalty
- Online marketing and press release
- Continuous maintenance
- Attract 500 gas stations nationwide
- Enter the market through business alliances with various franchise headquarters

How to secure affiliates

Confirmation of introduction franchisee

Market Entry Strategy

[Targeting activation of mobile payment infrastructure]

'TARGET / NEED MARKET 'PLAN

Attract merchants and customers through ‘target market strategy’ or ‘need market strategy’ depending on online and offline market.

- Monthly payment
  - Schools, associations, newspapers, Tax Accountant Office, Milk Delivery, Fine, Local taxes
- Door-to-door sales
  - Door-to-door sales, commercial companies, quick service, delivery industry, Free market
- reservation
  - Resort, pension, golf course, skin, beauty, salon, hospital, restaurant, travel agency
- SNS
  - Open Market Shopping Mall, BAND, Blog, Facebook, Instagram, Other SNS

 expectancy of merchants to increase sales, reduce costs, and promote advertising by tailoring services to online and offline markets

Expect to improve service satisfaction through online / offline merchant promotion, storage rate and efficiency through customized service according to merchant needs and customer base needs

[Diagram showing various target and needs markets]
8. VISION

Leap into a global leader in NFC-based integrated payment solutions

- Existing Business Empowerment
- IOT based Convergence solution development
- Franchisee Extra service Business excavation
Ultimate payment convenience,
Best payment stability,
With the best strategy

We will stand as a leader in the Korean fintech industry.