

Investor Relations 2019



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Investor Relations 2019

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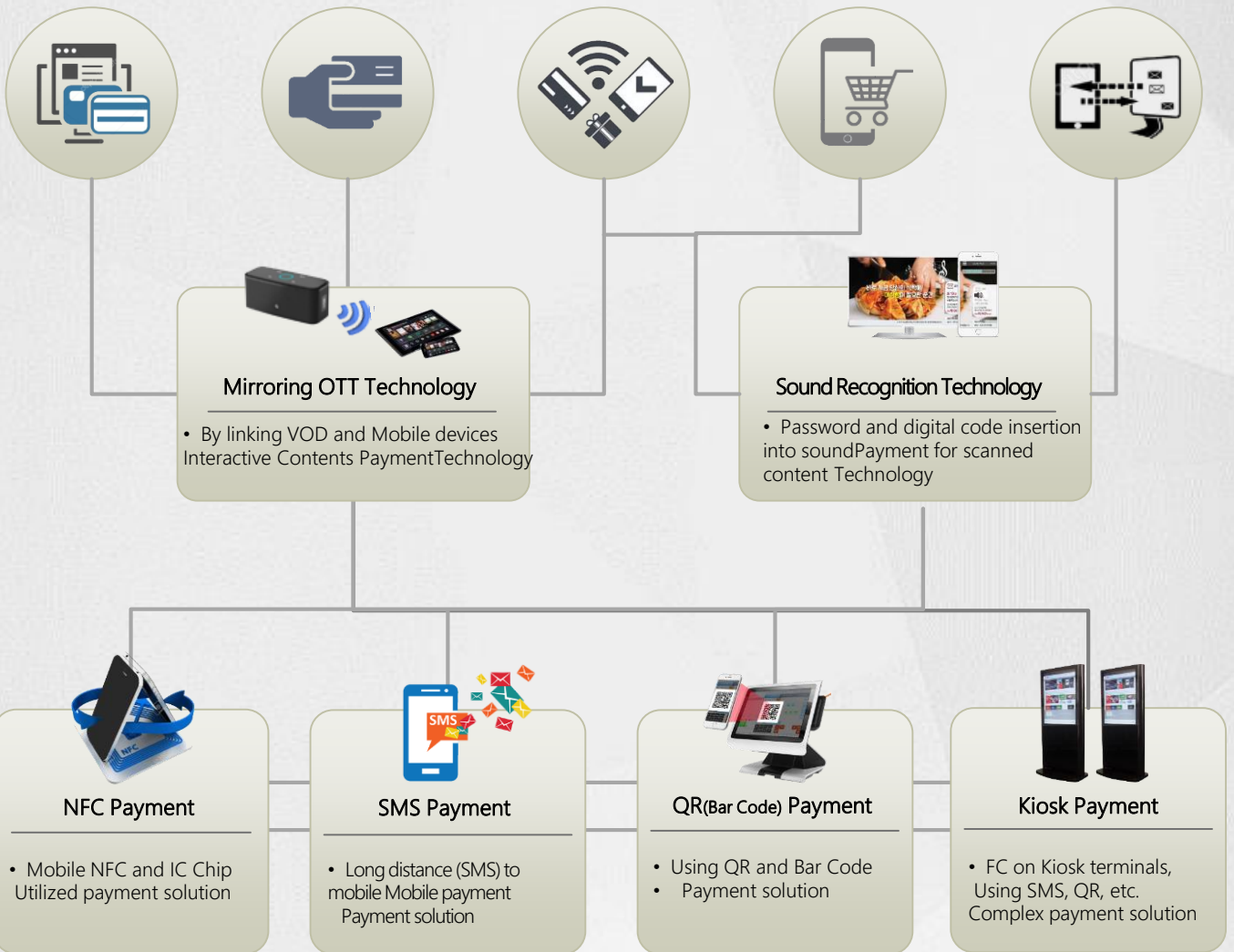
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# CORPORATE IDENTITY

## Smart Payment Solution for the 4th Industrial Revolution



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# CHAPTER 1.

## ABOUT US

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1. COMPANY OVERVIEW
2. COMPANY HISTORY
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4. PATENT AND AWARDS
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# 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](http://www.coster.co.kr)



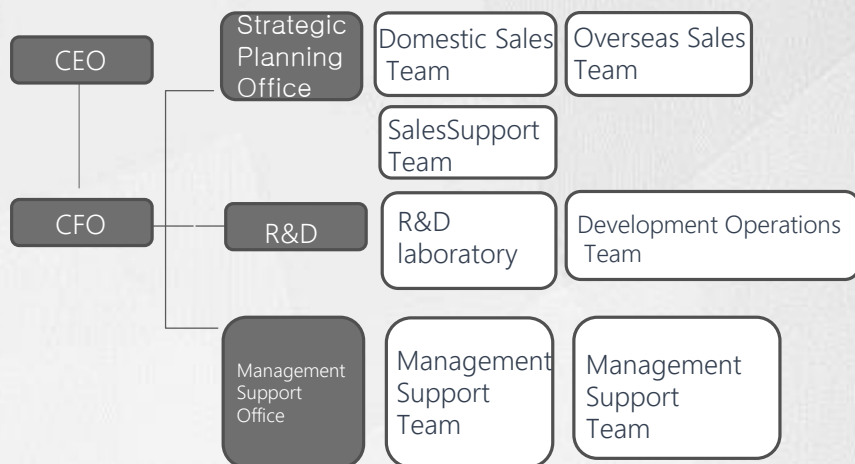
## CEO Message

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





### 3. BUSINESS DOMAIN



mobile pay



Electronic payment



Global



B2B

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



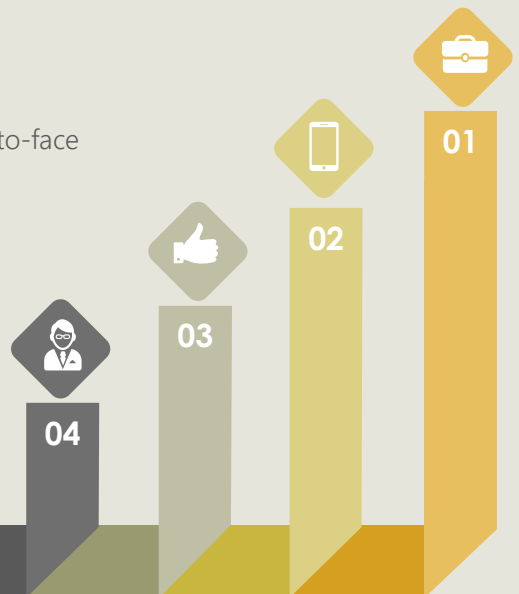
#### Global

- 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







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





















- Awards



## 5. PARTNER

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.

VAN & 결제 부분	Finance	On-Line Merchants
 나이스정보통신(주)	 KB 국민은행	 SHOW MEDIA GROUP
	 KB 투자증권	
 Leader Of Mobile Payment solution	 KB 국민카드	 슈마켓
 INCREK VISION		
	 신한카드	

Off-Line(O2O) Merchants	Security & Solution Development	제휴 추진 업체
		 KPSA
		 국세청
		
		
		 부산대학교병원
		
		

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# CHAPTER 2.

## SERVICE AND BUSINESS

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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

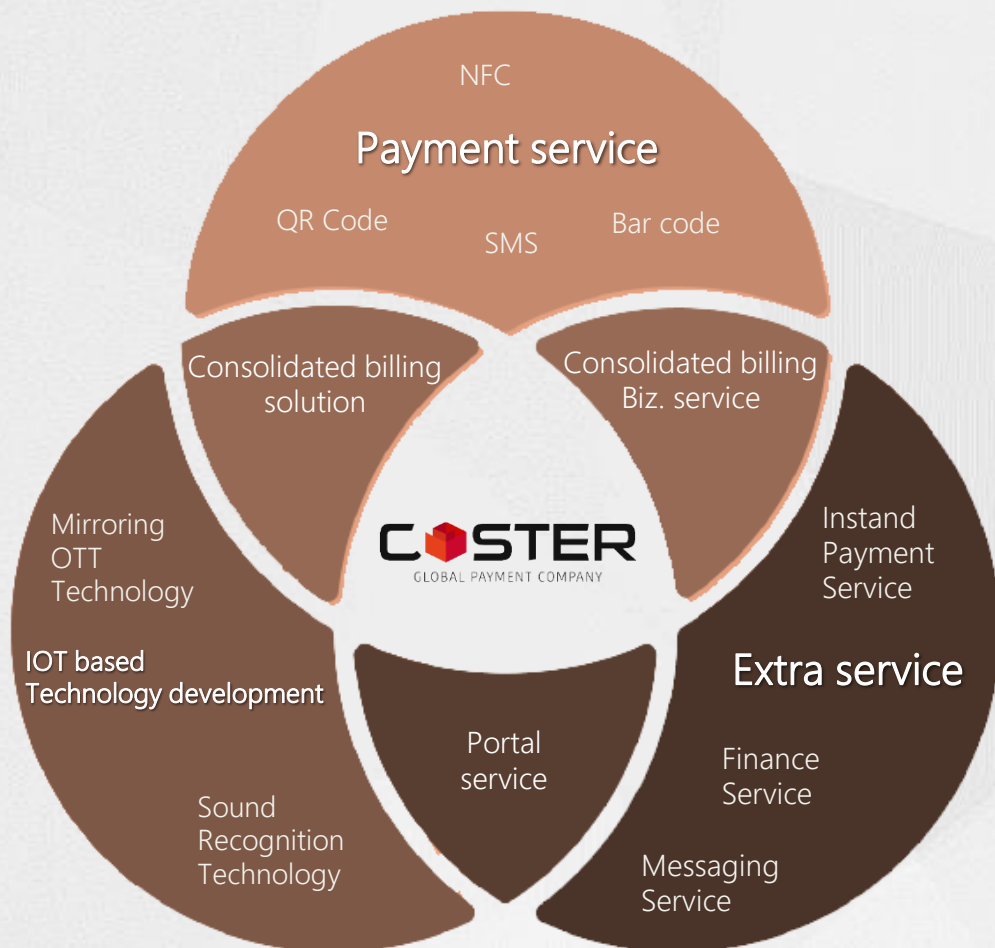
6. PAYMENT SERVICE BENEFITS

7. IOT BASED MOBILE PAYMENT TECHNOLOGY

- MIRRORING OTT
- KIOSK
- SOUND RECOGNITION

## INTRO.

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

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#### Peace of mind Easy payment service

When purchasing online / mobile  
To touch the card directly on the smartphone  
Easy payment system

#### Remote payment service

Go to the payment window via the URL  
you received as a text message  
Touch card directly to pay



#### Terminal (POS) / QR Code Direct payment service

Through terminal touch payment solution  
QR code for O2O service, TV home shopping,  
etc. Recognition payment service

#### 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**

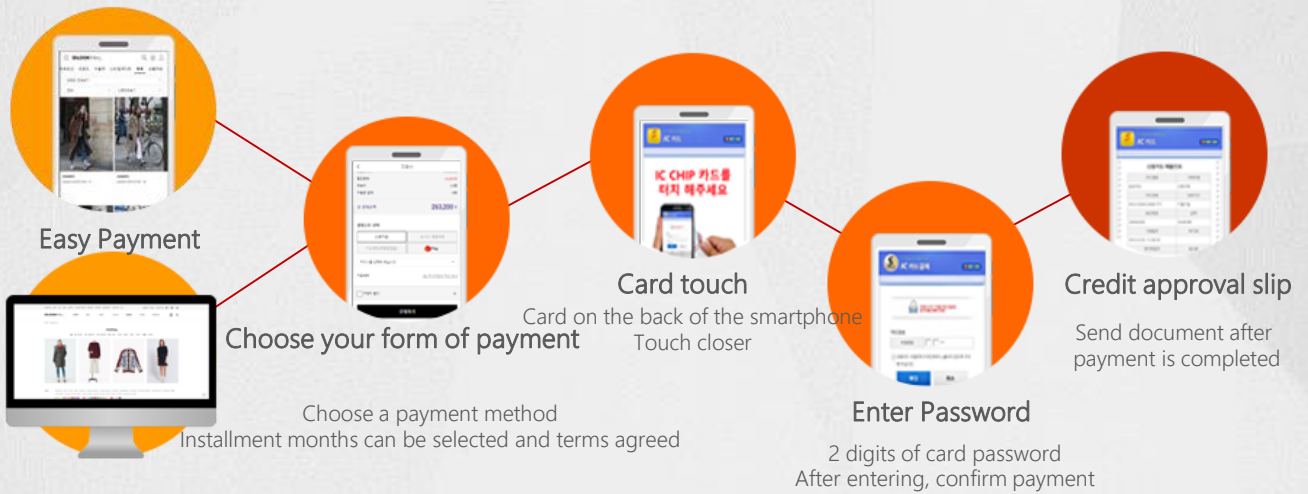
"Best convenience,  
Electronic Payment Service Provides Compatibility "





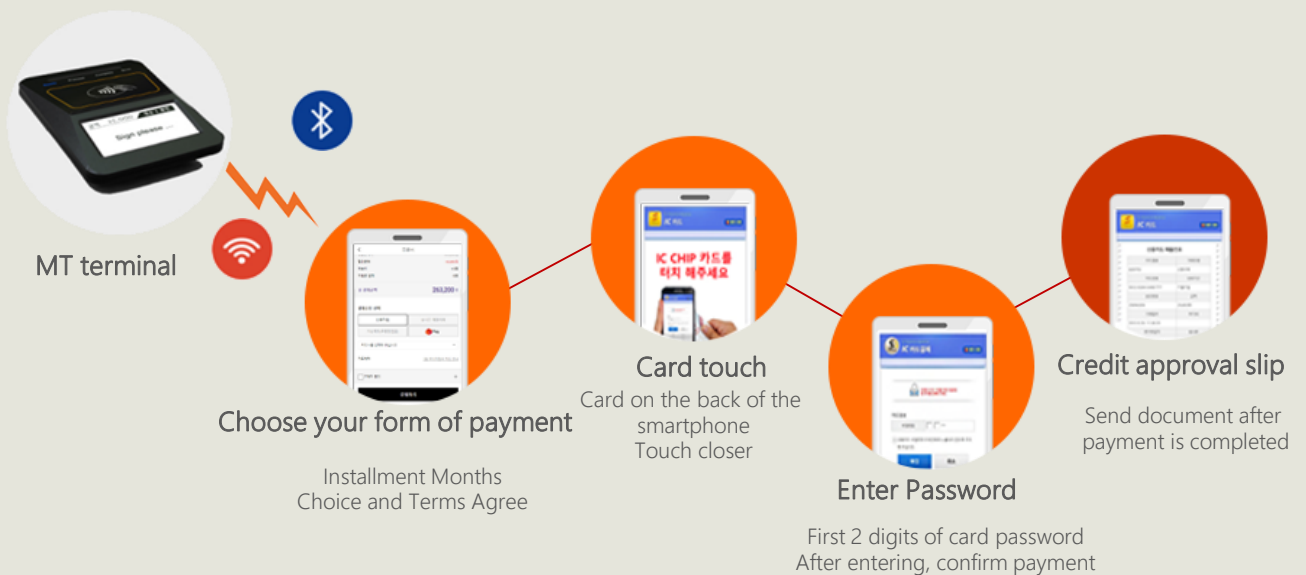
## 5-1. MAIN SERVICE - ONLINE / MOBILE PAYMENT SERVICE

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



## 5-2. MAIN SERVICE - O2OSERVICE (DELIVERY, QUICK, DOOR-TO-DOOR, ETC.)PAYMENT

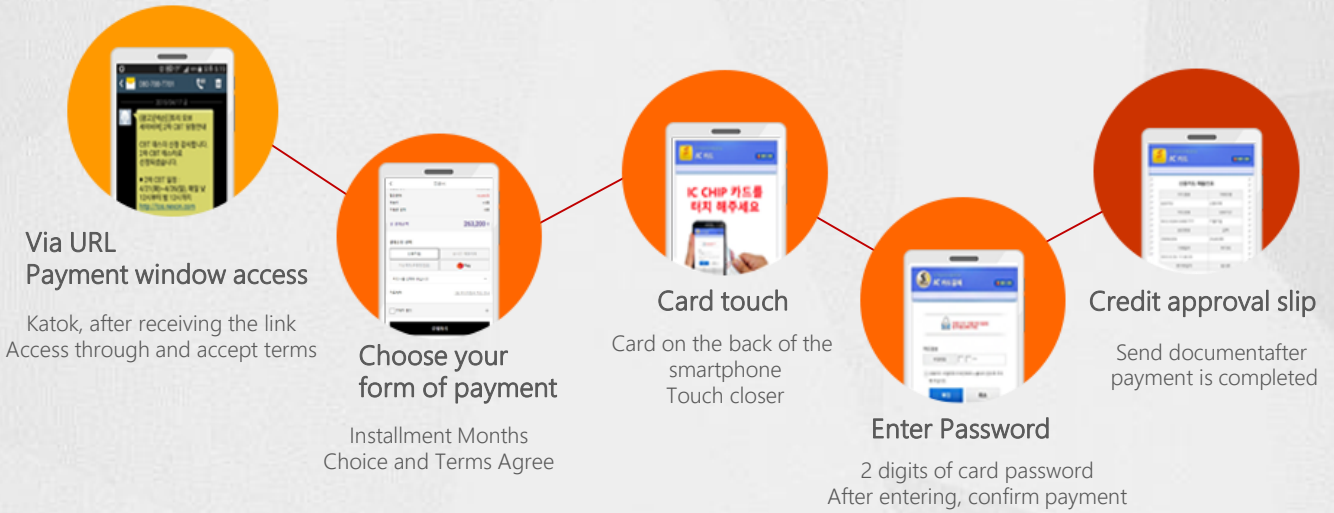
Pay by touching the smartphone (MT terminal) when paying for customer visits





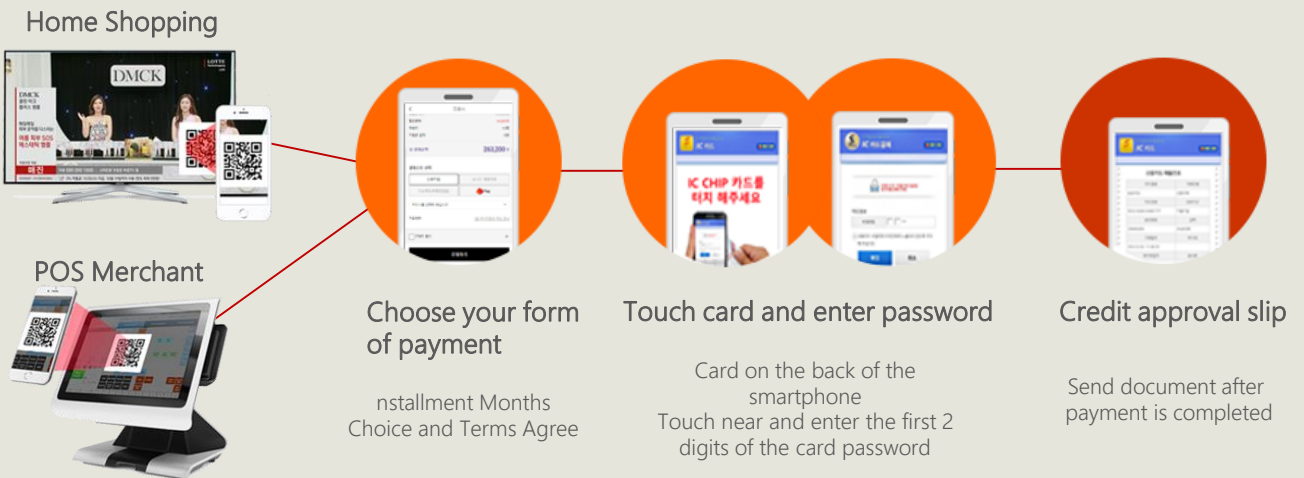
### 5-3. MAIN SERVICE— REMOTE PAYMENT SERVICE

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



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

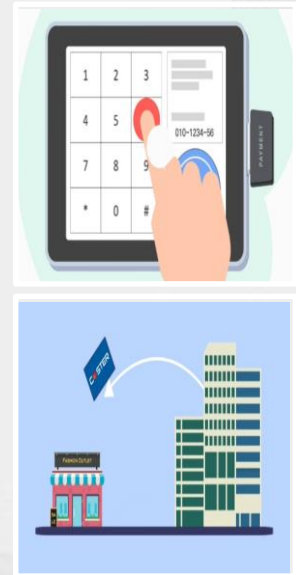
Wherever you can attach a QR code, such as home shopping, shopping malls, or POS  
 Touch the card (IC Chip) directly to the smartphone (NFC) after shooting the QR code Enter two digit password and pay



## 6. PAYMENT SERVICE BENEFITS

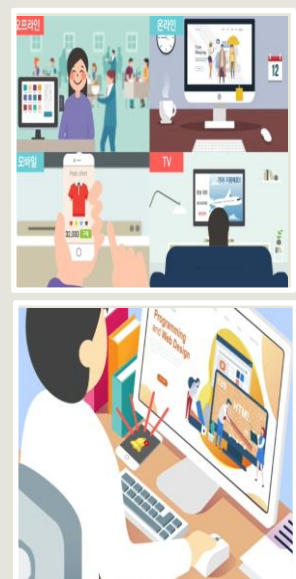
- Merchant Benefits

- 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

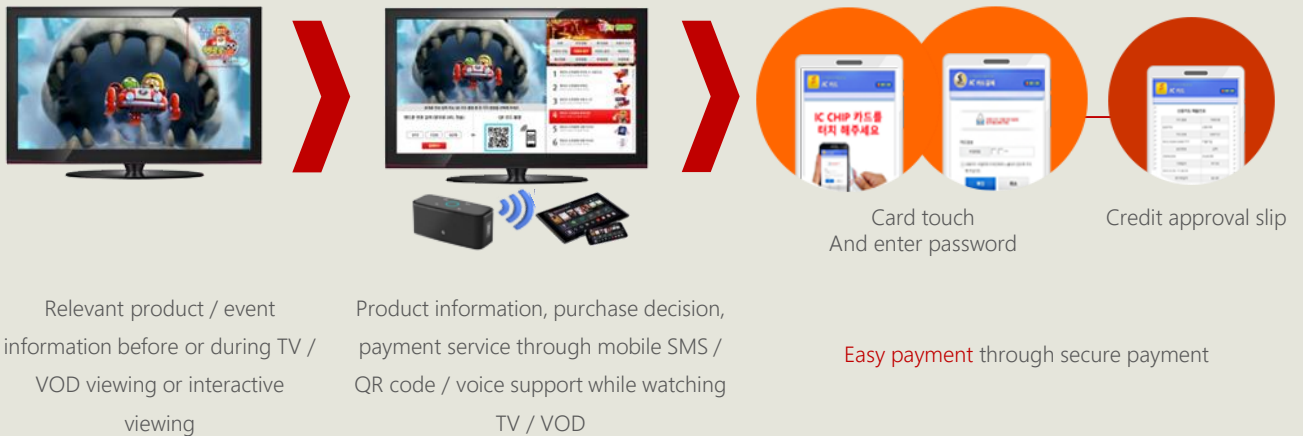
- Mirroring OTT Technical overview

- 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

## 7-2. IOT BASED MOBILE PAYMENT TECHNOLOGY- KIOSK



- **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

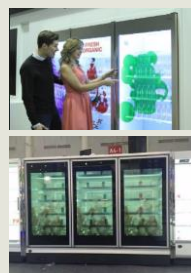
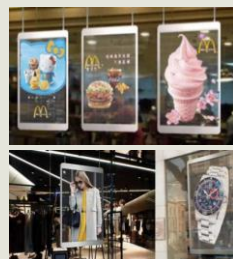


Transparent LCD size	12" ~ 84"
resolution	1920X1080P 16:9W
brightness	500~4,000cd/m <sup>2</sup>
Memory support	USB, SD, 원격 제어
Audio resources	MP3, WMA
Video resources	MP4, AVI, H.264 등
Operating system	Android 4.4

Transparent LCD size	32" ~ 110"
resolution	1920X1080P 16:9W
brightness	700~2,000cd/m <sup>2</sup>
Memory support	Memory support
Audio resources	MP3, WMA
Video resources	MP4, AVI, H.264 등
Operating system	Android 4.4

Transparent LCD size	22" ~ 65"
resolution	1920X1080P 16:9W
brightness	500~1,000cd/m <sup>2</sup>
Memory support	USB, SD, 원격 제어
Audio resources	MP3, WMA
Video resources	MP4, AVI, H.264 등
Operating system	Android 4.4

Pixel Density	40,000 dots/m <sup>2</sup>
Brightness	>=6,500 cd/m <sup>2</sup>
Driving Method	1/8 scan
View Angle	Horizontal 140° Vertical 140°
Min. Viewing Distance	>=5 meter
Gray Scale	16384
Colors	549 Billion
Refresh rate	>=1920 Hz





## 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.



Earn coupons and earn & conveniently pay at once!

- **Sound Coding**

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



Convenience

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

Simplicity

Quickly make purchase decisions with information connected after sound recognition

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# CHAPTER 3.

## FUTURE BUSINESS STRATEGY AND VISION

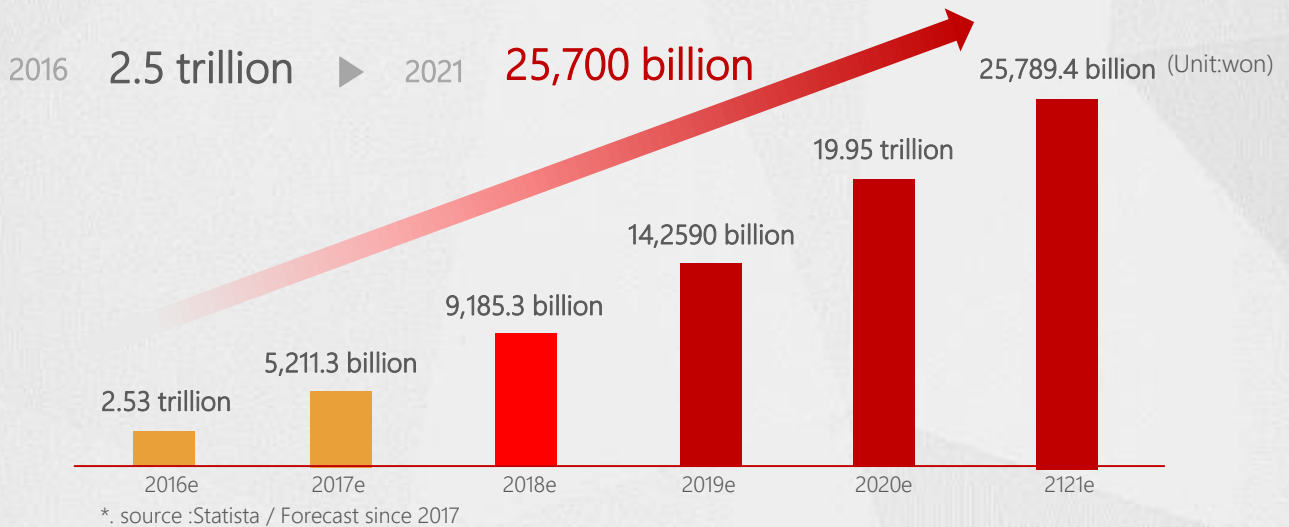
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1. MOBILE PAYMENT GROWTH PROSPECTS
2. SIMPLE PAYMENT USAGE STATUS IN MOBILE PAYMENT MARKET
3. MOBILE PAYMENT MARKET AND VERIFIED PAYMENT
4. CORE COMPETENCE
5. PROJECT PROMOTION STATUS AND PLAN
6. BUSINESS PROMOTION
7. MERCHANT ATTRACTION PLAN AND BENEFITS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

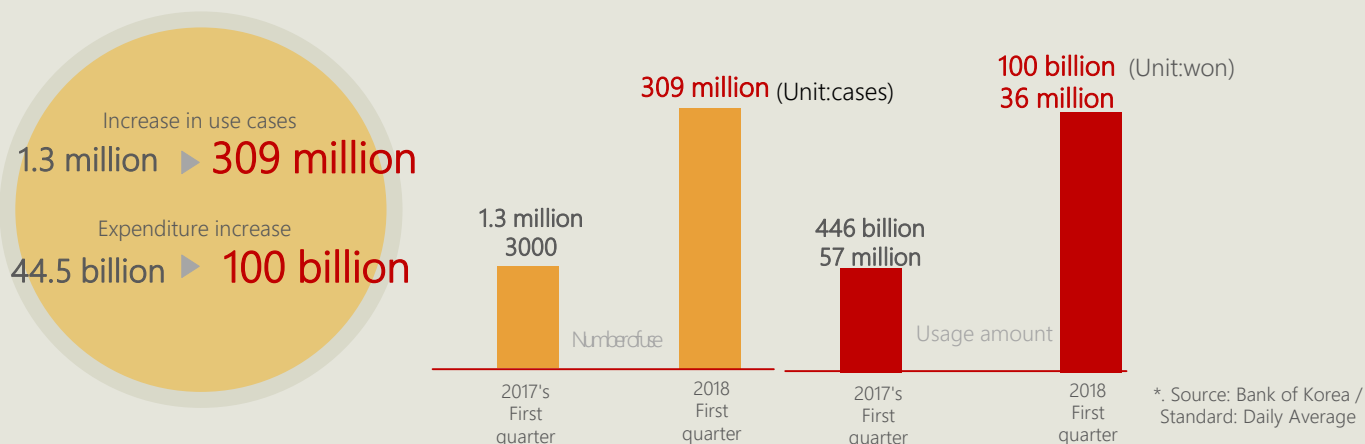
[Domestic Mobile Payment Market Size Trend]



## 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]





### 3. MOBILE PAYMENT MARKET AND VERIFIED PAYMENT

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.



## 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

### Comprehensive Business Performance Capability



Promote successful business in new business environment based on excellent members accumulated through developing proven payment solution

### Billing business capability



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

### Merchant-based future preparedness



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.



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



## NHN KCP LAUNCHING

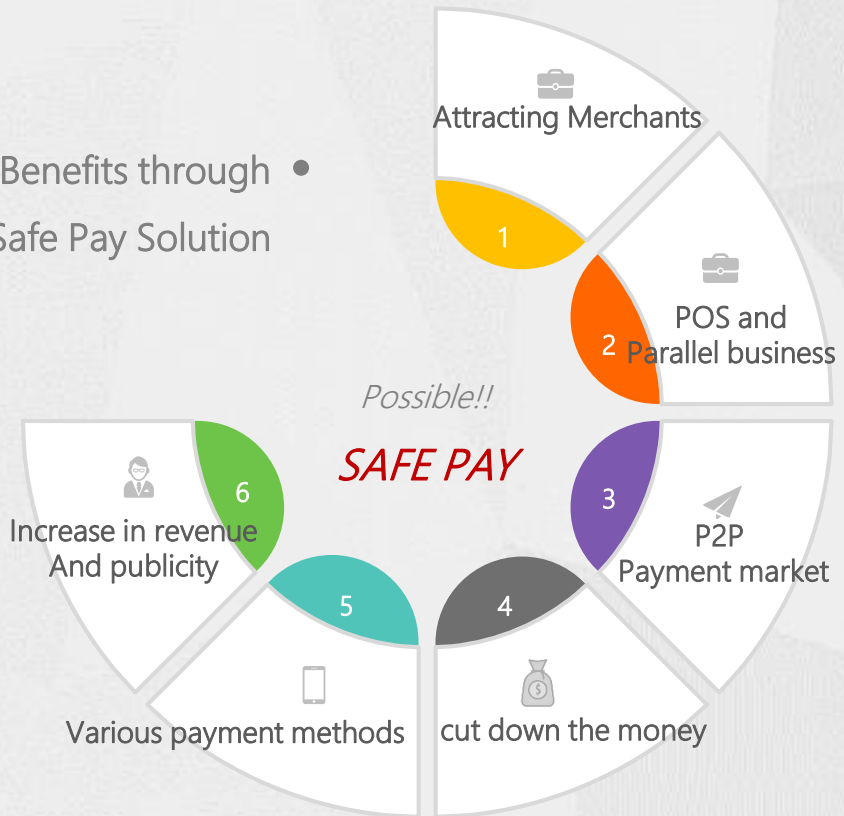
- NHN KCP Safe pay service plan!
- NHN KCP is a company that provides integrated e-commerce payment service with over 300 billion won in sales, and is conducting business such as online electronic payment agency (PG) business, online / offline supplementary network (VAN) business, and simple payment 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 merchant



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



### ● Attracting Merchants

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



### ● Parallel business with other companies' POS

- Regardless of the use of other company's POS, you can use it in peace



### ● P2P Enter the payment market

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



### ● cut down the money

- Reduced document costs due to mobile receipts
- Reducing Merchant Costs



### ● Provide various payment methods

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

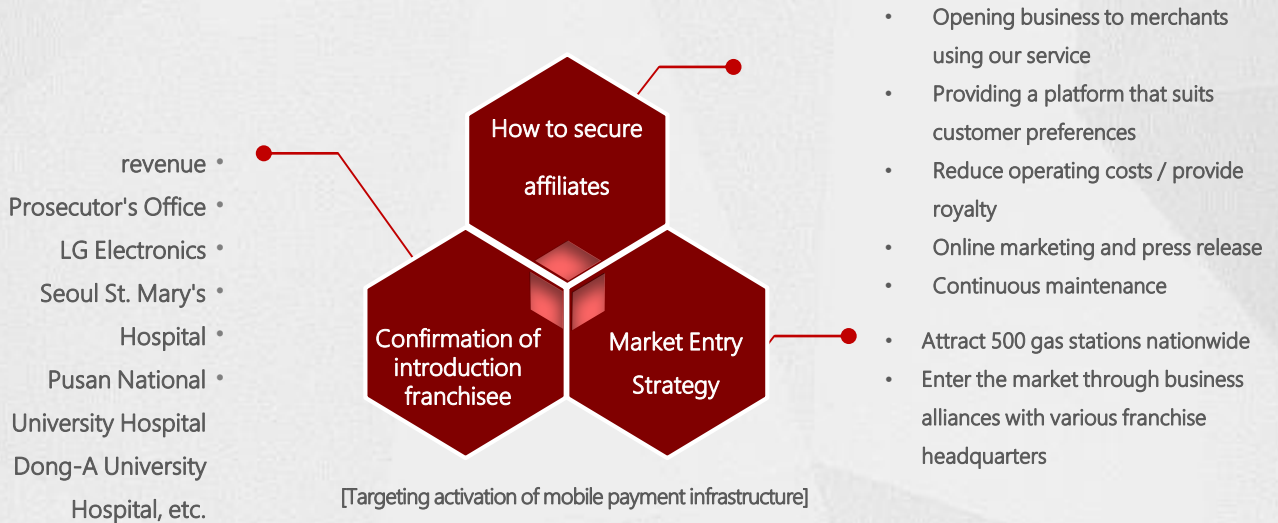


### ● Merchant profitability increase and promotion

- Revenue increase due to the use of reassurance
- Homepage promotion for merchants using Assurance Pay

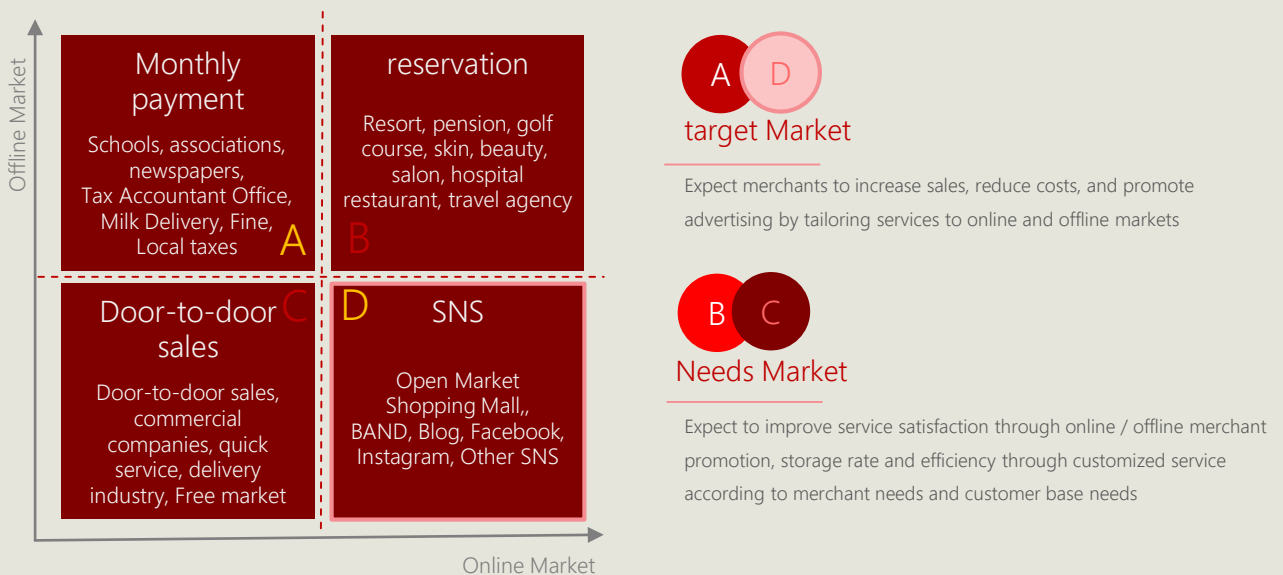
## 7. MERCHANT ATTRACTION PLAN AND BENEFITS

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



## 'TARGET / NEED MARKET 'PLAN

Attract merchants and customers through 'target market strategy' or 'need market strategy' depending on online and offline market





## 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.



**COSTER**

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