

kakaopay
company brief

effortless finance
kakaopay

kakaopay corp.



effortless finance

kakaopay was first unveiled in Sept. 2014. The very first payment system in Korea, kakaopay expanded its services into financial services such as payment, money transfer, bill payment, membership, authentication and recently investment service. kakaopay, a techfin* corporate, continues to provide new financial services and is growing into a life financial platform that allows valuable FLOW (Finance, Life, Open, Worth). kakaopay has changed our financial behavior, evolved our lives and will continue to make great changes in the future.

*techfin: technology leading finance unlike fintech

move forward

kakaopay achieved 20 trillion KRW (yearly payment value) in 2018. With kakaopay, we could enjoy financial life in a secure environment, approach finance with no hesitation and easily appreciate finance with no difficulties





2015

09 kakaopay membership launched

2016

02 kakaopay bill payment launched

04 kakaopay money transfer launched

2017

01 API for payment platform introduced

02 US\$200M Strategic partnership with Ant Financial established

04 kakaopay corp. established

06 kakaopay authentication launched

2018

01 kakaopay card launched

05 Store payment, QR code based offline payment launched

10 Baro Investment & Securities acquired

10 Housing utility management application 'mobil' acquired

11 kakaopay investment launched

2019

make change

kakaopay has restlessly evolved into effortless and convenient financial platform for the last 5 years.

What would our life be like if kakaopay did not exist?

How are we influenced by kakaopay services?



Total users (KRW)
2019. 3

28million

User age
2019. 4

20s 30.3% 30s 27.1%

Yearly T.P.V. (KRW)
2018

20trillion

Quarterly T.P.V. (KRW)
2019 1Q

10trillion

Monthly T.P.V. (KRW)
2018.12

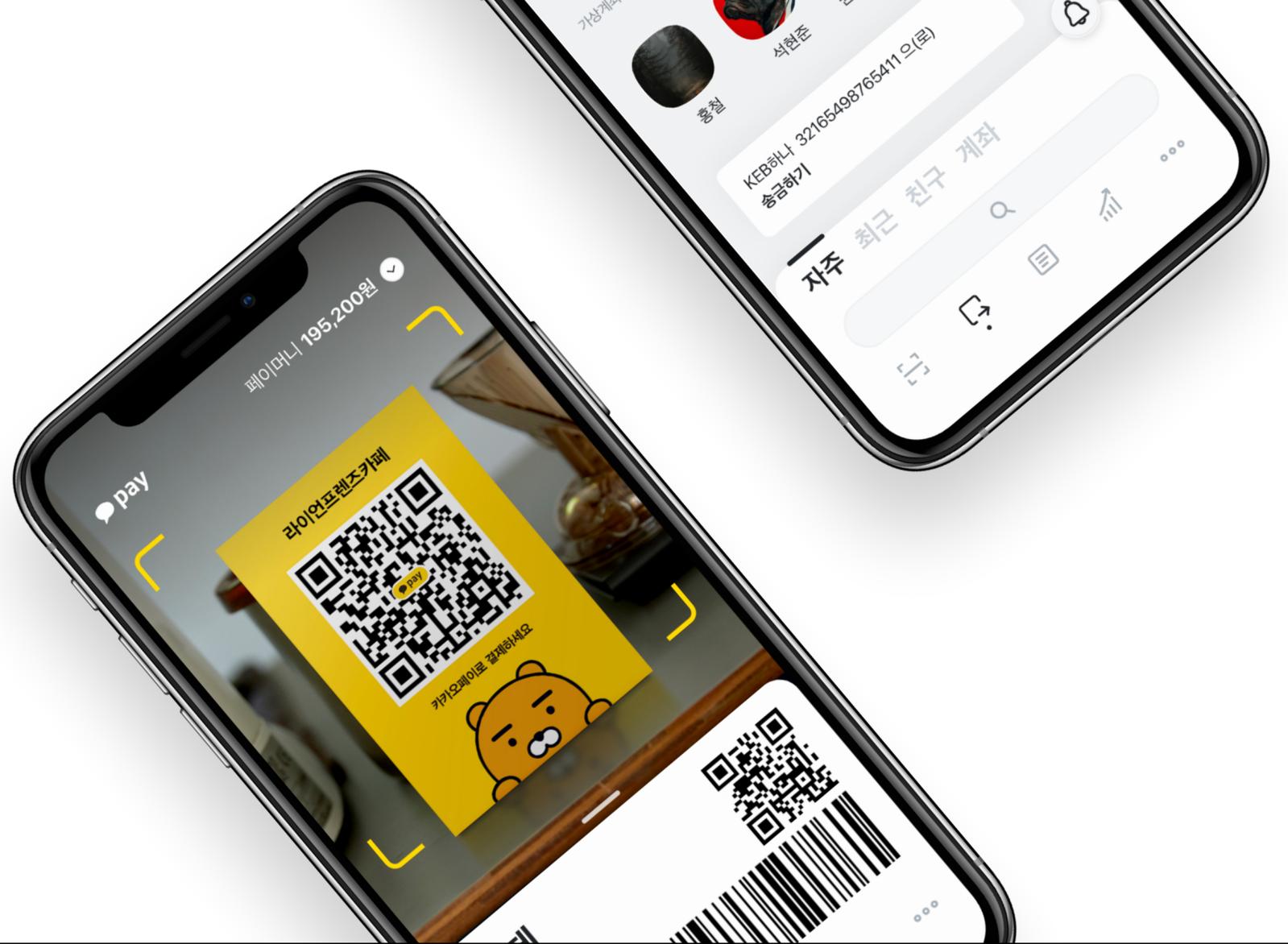
3trillion



payment

effortless purchase, whenever you need

Buy whatever and whenever without cash or cards



PAST

Complicated checkout

Too many cards with benefits to choose, no hands to grab changes, checking out wasn't as easy as you thought.



NOW

Pay on your preference

Connect your accounts & cards and easily pay with one simple authentication.

Pay anywhere

From farmers' market to supermarkets, just use barcodes and QR codes on your phone.



FUTURE

Pay everywhere

kakaopay will be available at more on/offline stores.

payment

Number of kakaopay card issued within 1 year of launch

100 million

Card registration

80% and more

Proportion of 20s: Popular among young generation

50.5%

Number of QR pay stores within 3 months of launch

10 million

Growth of partnered franchise brands

15 times

2019. 4



money transfer

effortless transfer through KakaoTalk

Send money along with your feelings in the fastest,
easiest and effortless way



PAST

Inconvenient wire transfer

Confirming account number, with incurred fees,
sending money used to be inconvenient .

Attending family & friends event

If you miss your family & friends event, it wasn't easy
to make up with them.

Too much work for split

In order to split the bill, you used to calculate the total,
divide evenly, decide who will make the payment and
keep reminding friends to pay you back.



NOW

Directly send through KakaoTalk

Send money to friends through KakaoTalk.

One simple touch on the account number

Send money to the account number shown simply
by touching it.

Money envelop with your feelings

Put your feelings into money envelops.

Scheduled wire transfer

Easily schedule a regular wire transfer.

Simple split

One simple touch to ask and pay back among friends.



FUTURE

As if you are there

More various expressions will be added to envelops.

money transfer

Most transfer days

Mondays, Fridays

before and after gatherings

Most transfer date (pay day)

25th

Most delivered envelopes Top5

25%

Top1 Thank you

17%

Top2 Looking forward

14%

Top3 Save money

13%

Top4 Go for it

12%

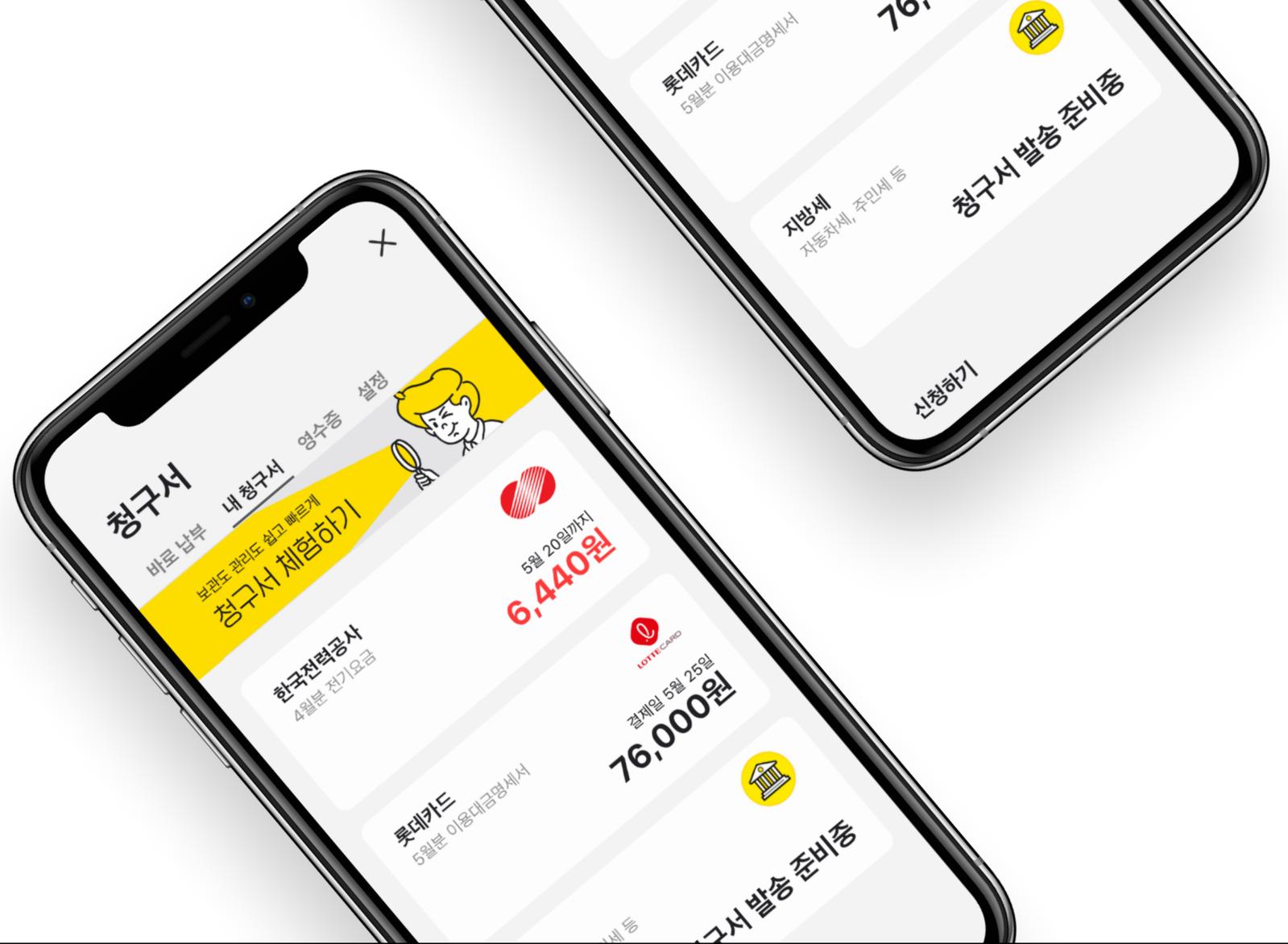
Top5 Pocket money



bill payment

effortless bill with a reminder

Stop worrying about forgetting all the bills,
kakaopay will keep you in the loop.



PAST

Demanding bill management

We used to miss due date and pay extra, receive old tenants' bill in the mailbox, and punch in the numbers one by one for different bank accounts.



NOW

Don't miss it with KakaoTalk

Receive bills through KakaoTalk and do not miss them.

One simple payment

Pay your bills with kakaopay once you receive them.

Paper bills also managed

Scan QR code from paper bills and simply pay.



FUTURE

Receipt management

Receive and manage receipts from different card issuers in kakaopay

bill payment

Yearly issued bills

23 million

Monthly paper bills issued from public institutions

7.4 million

Yearly saved cost of production and delivery (KRW)

11.5 billion

Yearly cost of produced/delivered bills from public institutions (KRW)

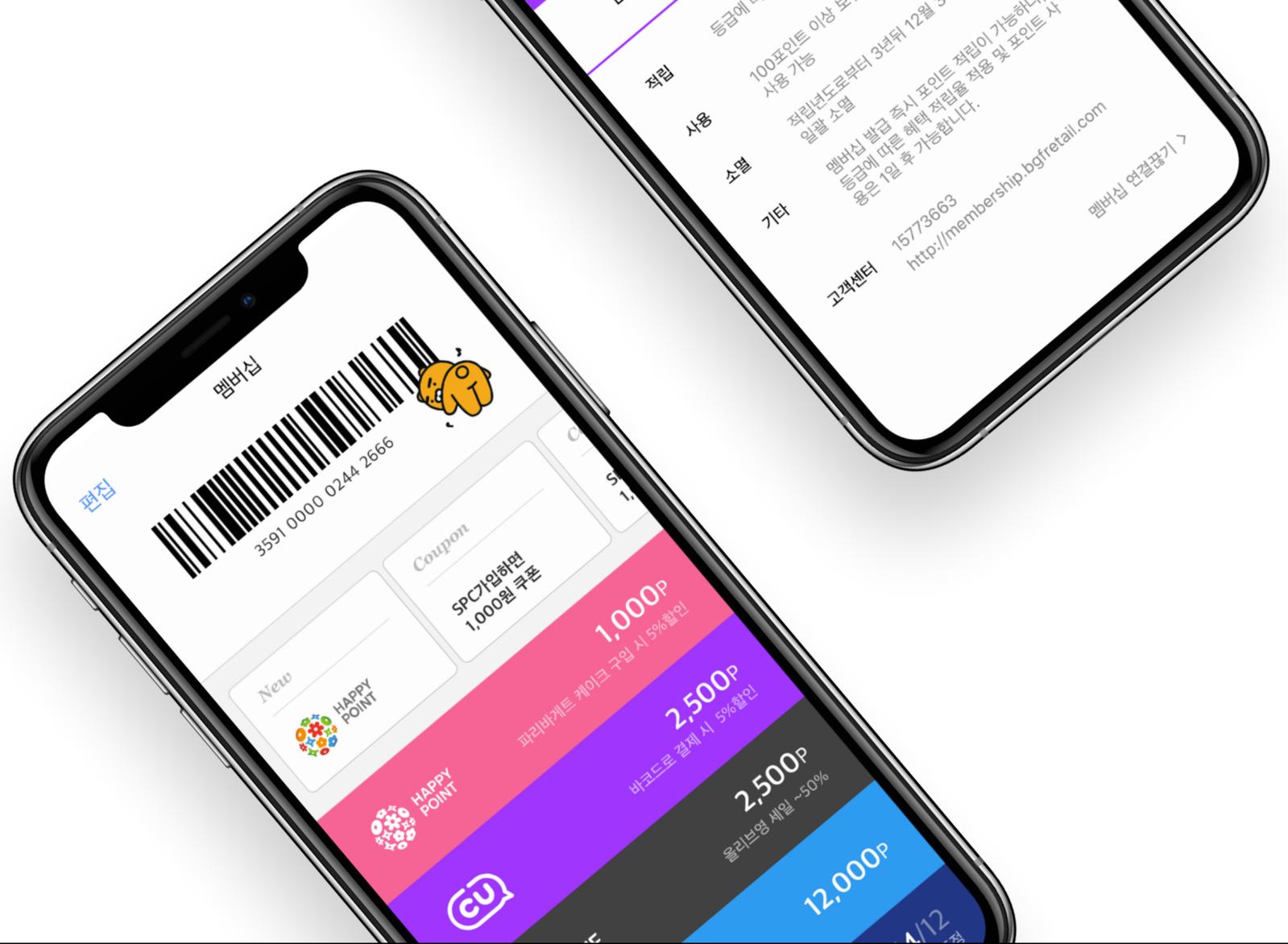
25.8 billion



membership

effortless earn with one point

Simply scan one barcode and earn your points
from various lifestyle brands



PAST

Membership card

You either forgot to bring membership card or could not find a mobile membership app in your phone while there's a long waiting line behind you.



NOW

One simple barcode

One barcode lets you earn and use membership.

Membership with coupons

Receive benefits from discounts to free coupons.

Quicker with widgets

You can quickly use membership with widgets.



FUTURE

Benefits only for you

With more partnerships, you will earn more points, while kakaopay will bring benefits that fit your lifestyle.

membership

Total membership users

6.3 million

Monthly transacted points

1 billion

Monthly barcode scan

1.9 million

Mainly used time

6-7 pm

Main user age

2030s female

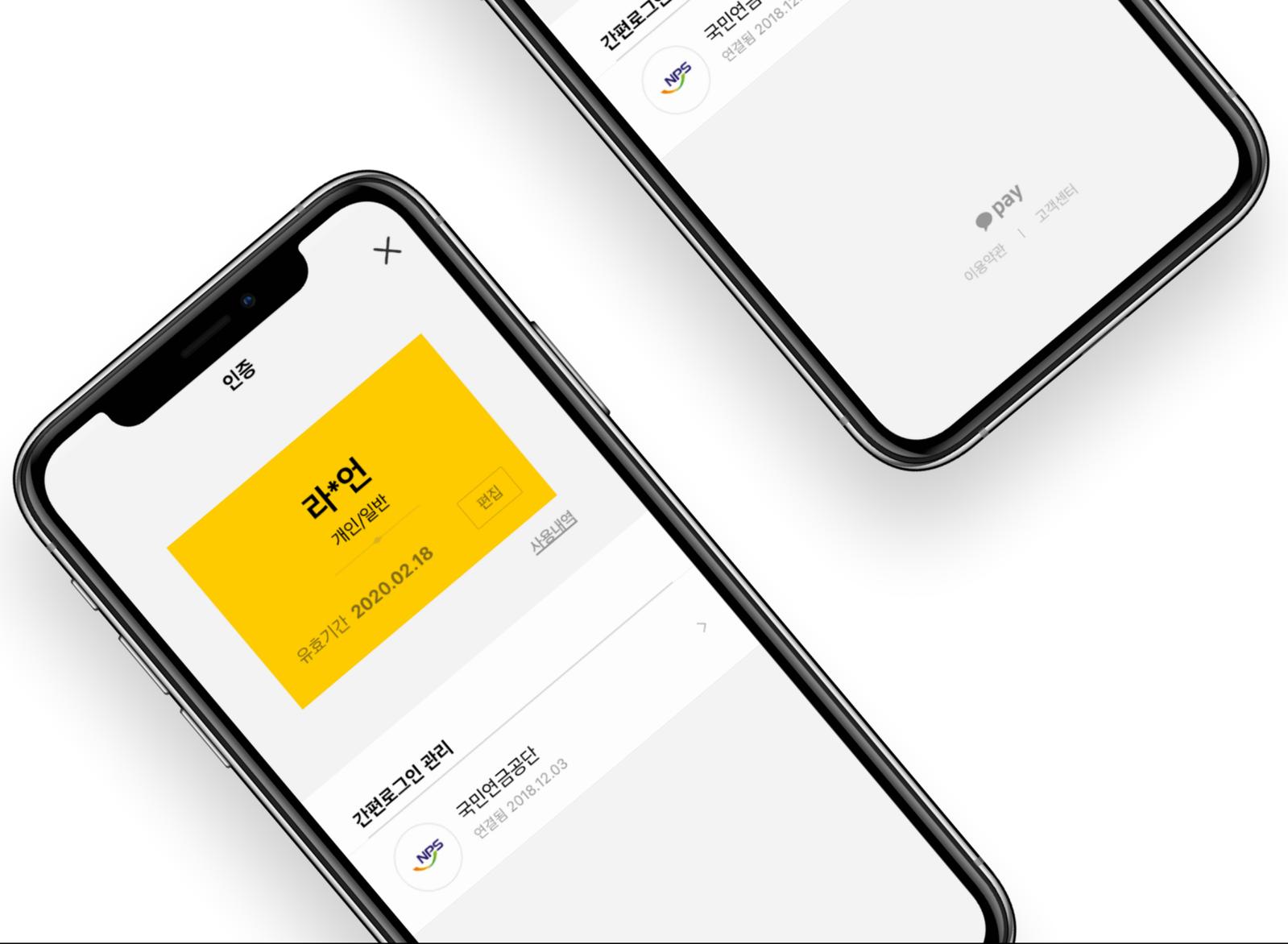
2019.4



authentication

effortless authentication with security

Authenticate yourself in the most secured and easiest way anywhere anytime



PAST

Complicated installation

Too many programs to install, while technical errors and forgetting passwords happen all the time.

Identity fraud

Concerned and anxious about suffering with personal information leakage.



NOW

No extra installation needed

Without installation, authenticate yourself with a password registered at KakaoTalk

Protect with security technologies

PKI, blockchain, Anti-mirroring, FIDO technologies protect and secure your information.



FUTURE

Authenticate with your smile

You will be able to authenticate yourself with just a smile instead of your mobile phone.

authentication

Main user age

30s male

Terms of validity (once issued)

2 years

Saved cost from regulatory sandbox approval (2 years)

90 billion

Where kakaopay authentication is used

Automatic withdrawal agreement, E-contract e-signature, Registered mail, Mobile web link,
Simple authentication, Simple e-signature, Simple login, Automatic signature

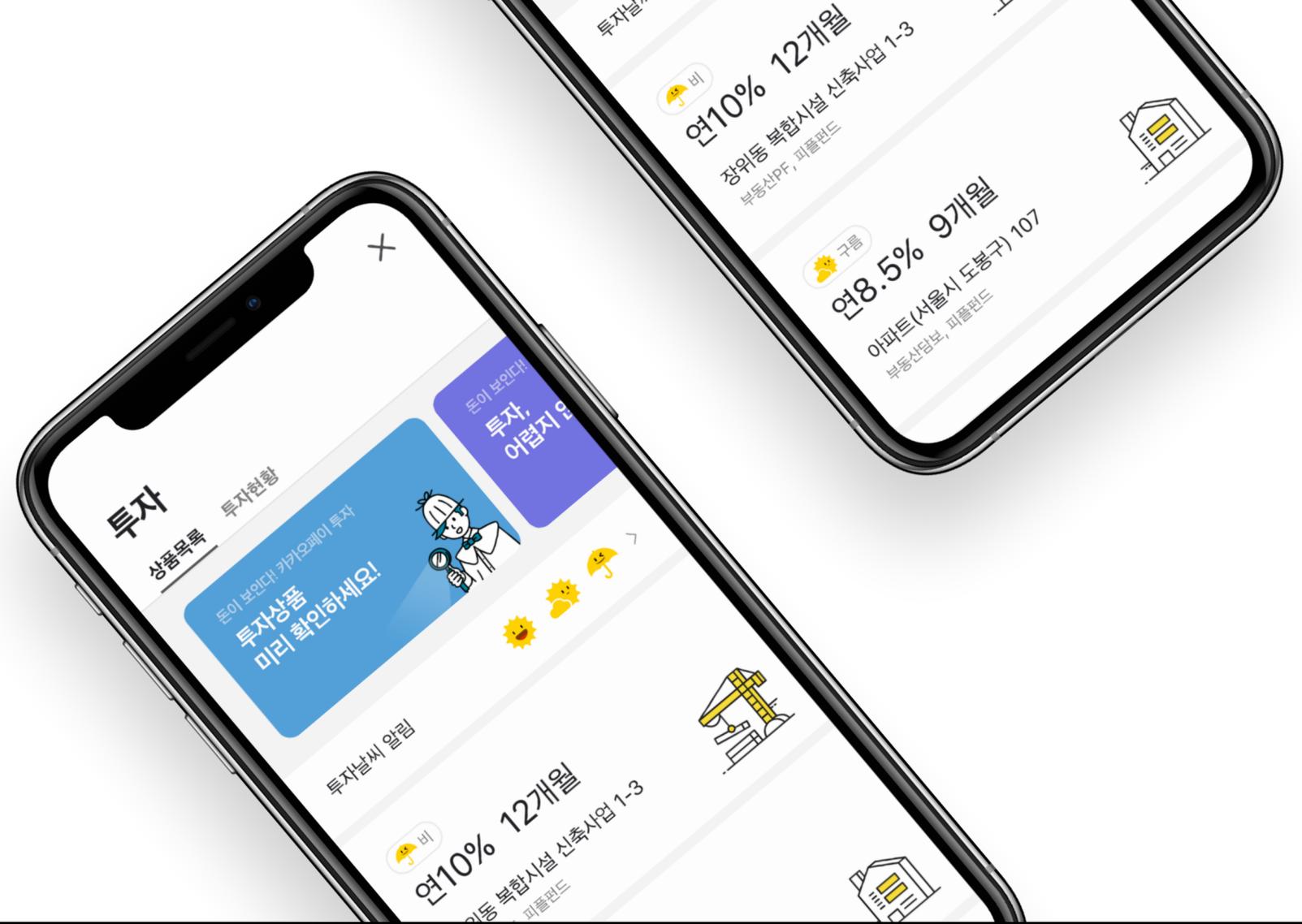
2019. 4



investment

effortless invest with valuable return

Raise your asset value with high return investment in a simple and easy way



PAST

Serious financial fraud

Anxious about financial fraud causing problems in online platforms.

Risky investment products

High return with high risks brings uncertainty.

Complicated investment process

Complicated process from application installation, opening an account, to preparing deposit with money entry barrier



NOW

Easy with kakaopay

Daily launching investment products with kakaopay.

High return

Mid-risk, mid return investment products, putting return and security first.



FUTURE

Diverse investment products

Through more partnerships, more diverse products will be launched to let you choose from more options.

investment

Main investors age

2030s

Average one time investment per person

59% small sum

Most popular product

Apartment mortgage

Total investment (KRW)

40 billion

The fastest time to close investment

within 1 hour

2019년 3월 기준





bring together

Our growth could not have been achieved without partnerships. We grow together for bigger and more meaningful influences.

together with global partners

On February 21st, 2017, kakaopay corp. establish a partnership with Ant Financial, who currently boasts over 450 million users worldwide, and brings new digital financial innovations.

Through Ant Financial, users can hail a taxi, book a hotel, buy movie tickets, pay utility bills, make appointments with doctors and purchase wealth management products directly from within the app. The strategic partnership between kakaopay and Ant Financial aims to bring comprehensive digital financial services to kakaopay's 43 million plus users, leveraging the strength of Ant Financial in mobile payment, risk control, cloud computing and innovative financial services.





together with international partners

kakaopay will soon be available worldwide. When traveling abroad, from purchasing plane tickets, using transportation, store purchases, to souvenir shopping, you could make overseas payment just with kakaopay. Likewise, international travelers could enjoy traveling in Korea through technology partnerships.

all together

We all grow together through life financial partnerships and cooperation



배달의민족



KAKAO FRIENDS

롯데마트 **M**all

TMON

yanolja

홈&쇼핑

Melón

INTERPARK



Shopping Smart
CJmall

여기어디.

L.I. mall



emart24

위메프



MUSINSA



YES24.COM

MEGABOX

LOTTE DUTY FREE 롯데면세점

SBS

OLIVE **YOUNG**



Maeil



THE SHILLA
duty free

NEXON

innisfree

JEJUair

shape the future

kakaopay has brought about tremendous changes so we could enjoy financial life in a secure environment, approach finance with no hesitation, and easily appreciate finance with no difficulties These changes were made with our clear goal 'valuable FLOW'.



kakaopay is a life financial platform

kakaopay pursues a techfin platform service that provides useful and valuable life financial services through studying and understanding customers' behaviors.





Our commitment through our services

We live in a world where we become walletless thanks to technology. We pay mobile, send money mobile, and pay our bills mobile. Things we do became easy, yet many things are still inconvenient and complicated. We download too many financial applications, go through sophisticated authentication certificate process.

kakaopay makes all these happen in one place. Within the platform, you exchange, pay online and offline, and easily invest in various financial products. We allow you to monitor and manage your asset FLOW in one place.

Our job is to let you save well, spend well, and manage well. We break the old habit and do our best for better services. Simplify complicated processes and bring benefits while reducing inconvenience. Rich or poor in asset and knowledge, whenever wherever, we are to make anyone appreciate valuable FLOW with kakaopay.



Simple deferred payment

Deferred payment to easily use transportation.
You will use transportation walletless, cardless.

Necessary insurance

Insurance with necessary coverages. You compare and select coverages that you only want.

Integrated financial management

Integrated financial management in one platform. kakaopay allows you to monitor and transact within the financial management

Diverse investment

Diverse investment products with higher return and less risks. Secure and superior partnerships for profitable investment.

Safe delivery

Delivery with secured and safe transaction.
You send and receive safely and quickly with kakaopay delivery service.

Quick exchange

The day exchange with up to 90% more favorable than going rate. You exchange quickly when needed, while fully enjoy the benefit.

Recognizing authentication

Authentication in a safe and convenient way without mobile.
You authenticate yourself simply with your face.

a lifestyle platform

kakaopay connects finance to finance
and all these connected services
become a way of living your life.

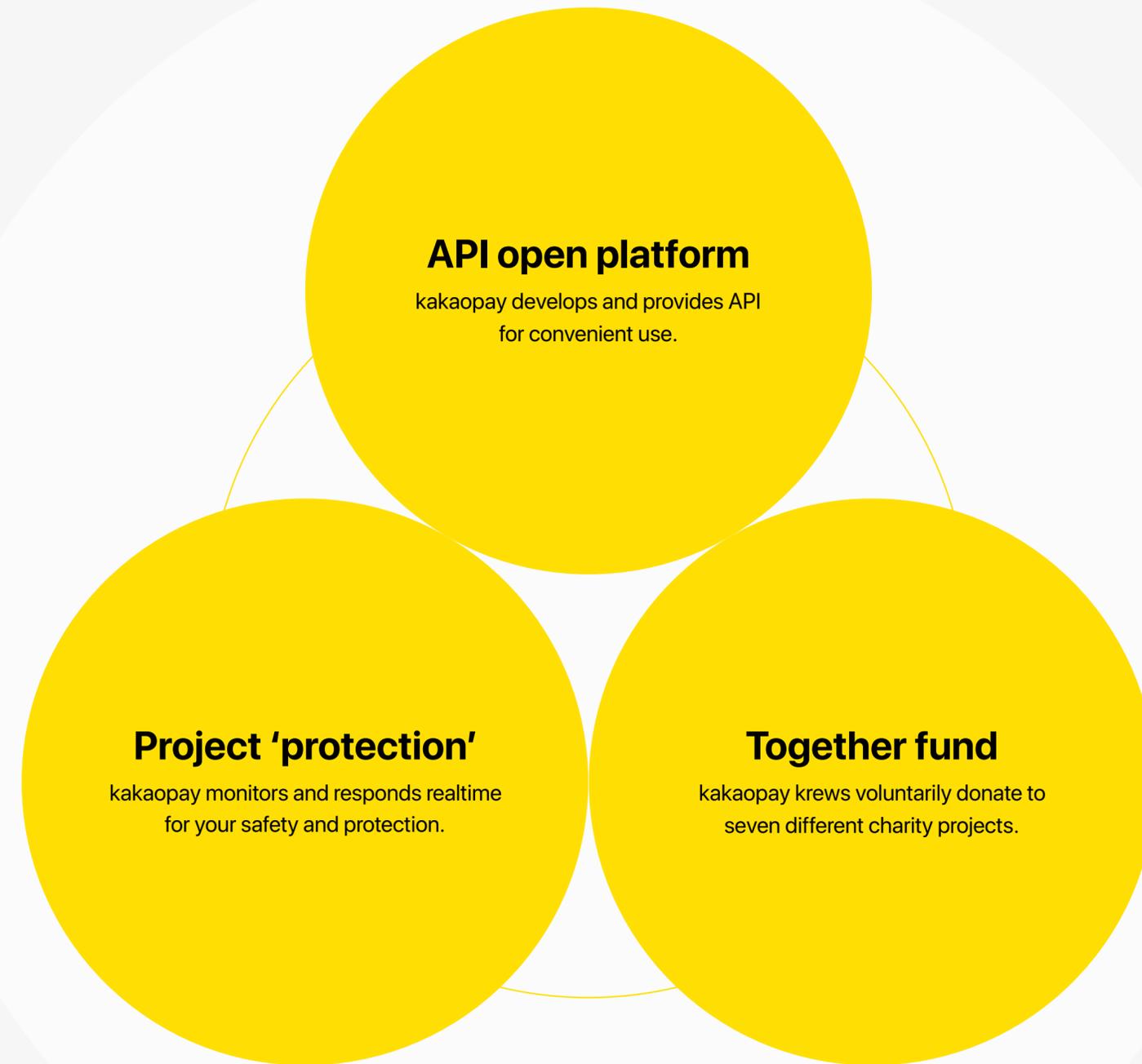


think right

Our effort for a better society.

devote our effort for a better society

We always think deeply and devote our effort to create a better society.



kakaopay corp.

©kakaopay corp.

Date of Establishment	2017.04
Location	152, Pangyoyeok-ro, Bundang-gu, Seongnam-si, Gyeonggi-do, Korea
Number of Users	28million (2019.03)
Number of Employees	350 (2019.03)
Monthly Payment Value	3trillion KRW (2019 1Q)
Yearly Payment Value	20trillion KRW (2018)
Main Services	payment, money transfer, investment, membership, bill payment, authentication, investment, personal financial management, delivery
Website	www.kakaopay.com



Thank you

kakaopay corp.

