

# Kakao Pay

## Company Brief

effortless finance  
Kakao Pay

kakaopay





# effortless finance

Kakao Pay was first unveiled in Sept. 2014. The very first payment system in Korea, Kakao Pay expanded its services into financial services such as payment, money transfer, bill payment, membership, authentication and recently investment service. Kakao Pay, 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). Kakao Pay 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

Kakao Pay achieved 48.1 trillion KRW (yearly payment value) in 2019. With Kakao Pay, we could enjoy financial life in a secure environment, approach finance with no hesitation and easily appreciate finance with no difficulties







## 2015

9 Kakao Pay membership launched

## 2016

2 Kakao Pay bill payment launched

4 Kakao Pay money transfer launched

## 2017

1 API for payment platform introduced

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

4 Kakao Pay Corp. established

6 Kakao Pay authentication launched

## 2018

1 Kakao Pay card launched

5 Store payment, QR code based offline payment launched

11 Kakao Pay investment launched

12 Housing utility management application 'mobil' acquired

## 2019

5 'Kakao Pay' application launched

6 Kakao Pay receipt launched  
Kakao Pay delivery launched

7 InsureTech platform 'inbyu' acquired

8 Kakao Pay credit score care launched

10 Kakao Pay insurance launched

Kakao Pay loan comparison launched

## 2020

2 'Baro Investment & Securities' acquired,  
'Kakao Pay Securities' renamed  
Kakao Pay investment, fund launched

3 Kakao Pay personal financial management launched

5 Kakao Pay my documents launched



# make change

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

What would our life be like if Kakao Pay did not exist?

How are we influenced by Kakao Pay services?



payment

Total users	Quarterly T.P.V. (KRW)	Annual T.P.V. (KRW)
2020 1Q	2020 1Q	2019
33million	14.3trillion	48.1trillion

User age
2020. 5
20s(26%) 30s(25%) 40s(24%)

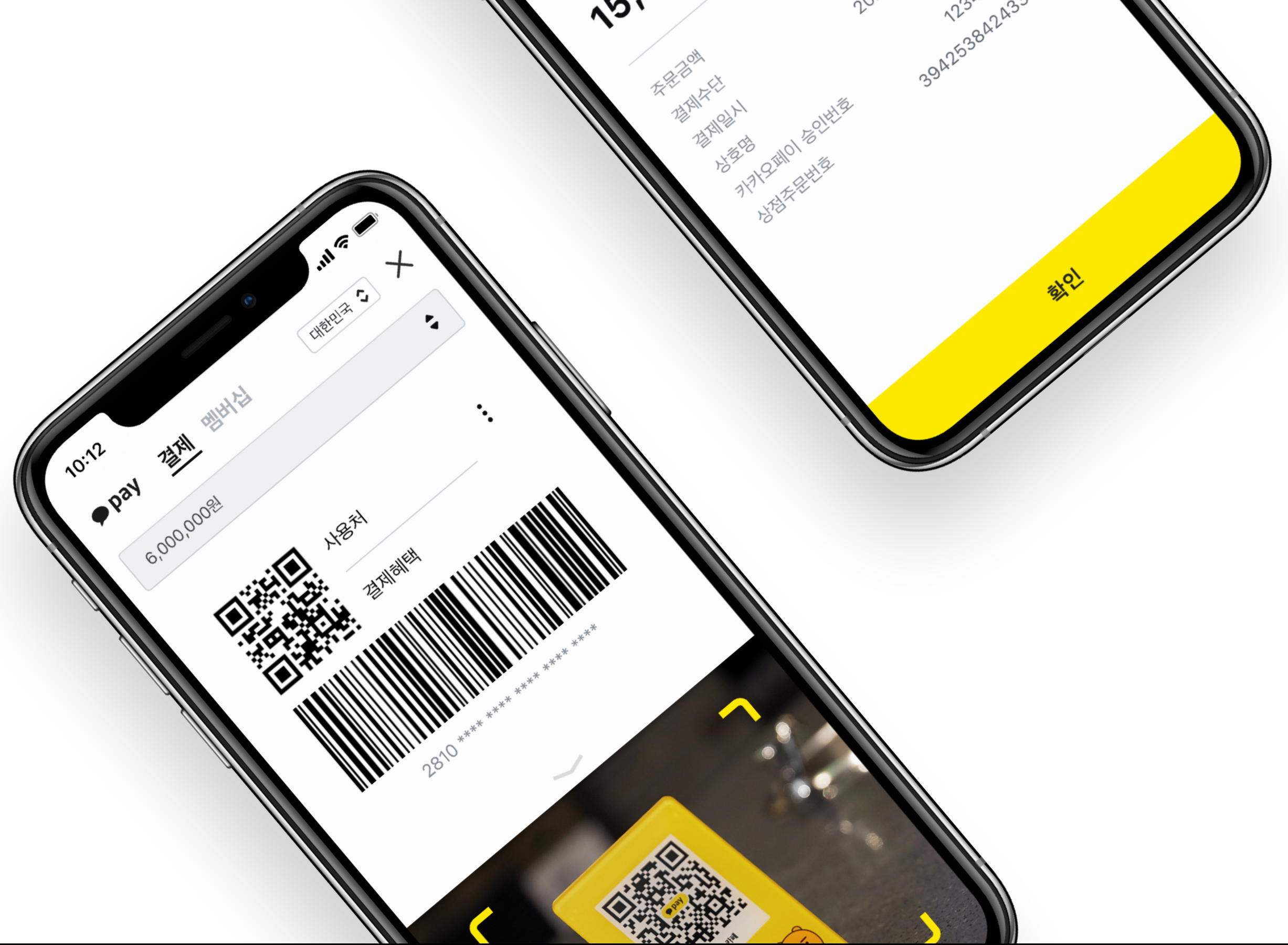




payment

# 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

Kakao Pay will be available at more on/offline stores.



payment

Number of Kakao Pay card issued	1.44million	Card registration	80% and more
Number of online payment	7.9billion	Affiliated brand	151

2020. 5





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 envelopes.

### 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

Most transfer date (pay day)

10, 20, 25<sup>th</sup>

Most delivered envelopes Top3

①Thank you ②with my heart ③Save money

2020. 5

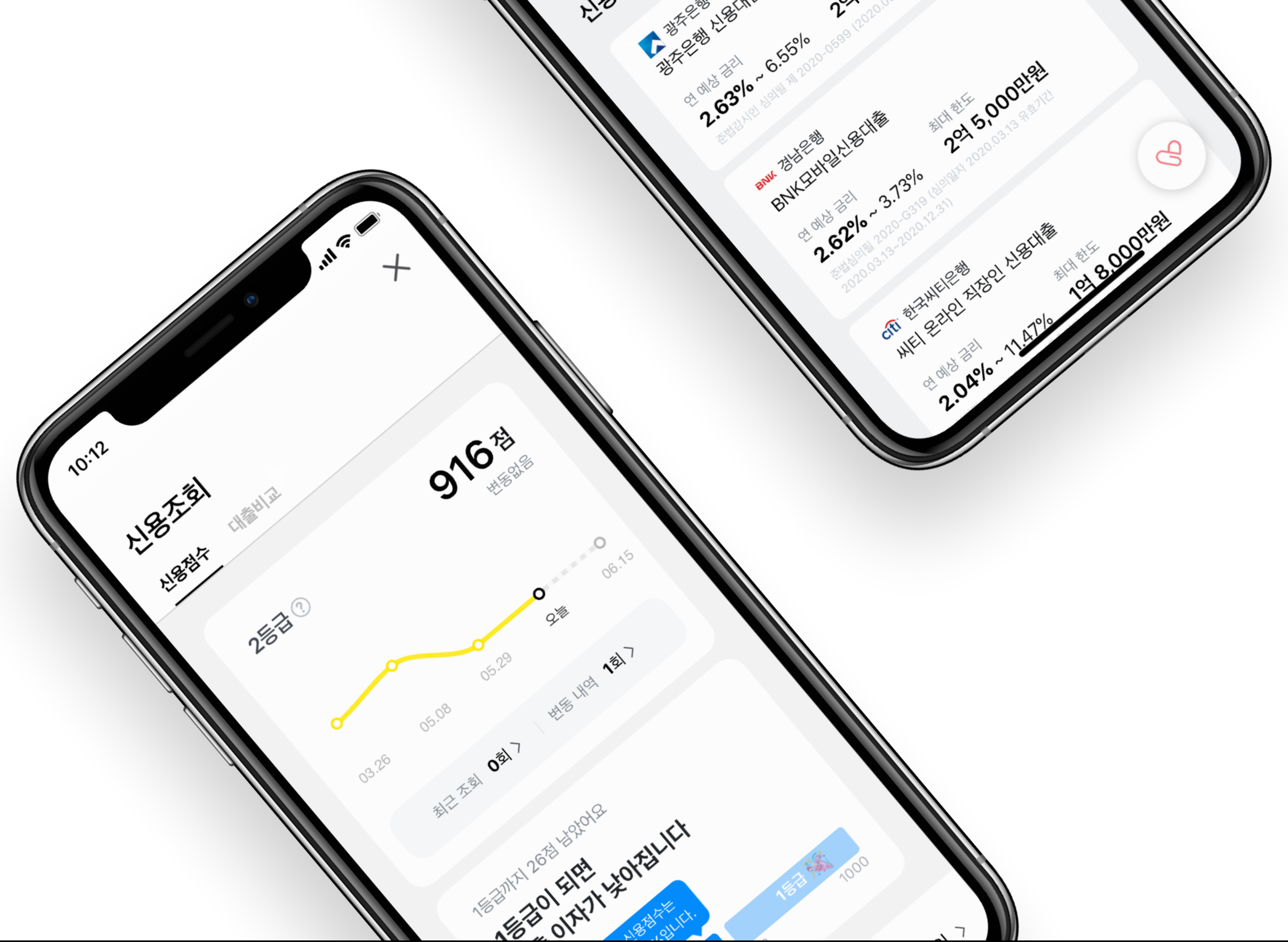




loan

# effortless loans easier to compare

Check your rating through a simple credit score without impacting credit rating and find a loan that fits you the best.



## PAST

### Inconvenient face-to-face consultation

The hassle of going to the bank.

### limited loan product

Difficult to compare various loan products.



## NOW

### Easy to check credit score care

Easily check credit rating without impacting credit scores.

### Meticulous loan comparison

Find the best loan product that fits your credit rating.  
You can easily compare loans with low interest rates,  
as well as monthly check of repayments.



## FUTURE

### Even more loan products to come up

You will encounter more various loan products  
non-face-to-face.



loan

Total users (credit score care)

3.5million and more

Number of affiliated brands (loans)

39

2020. 5

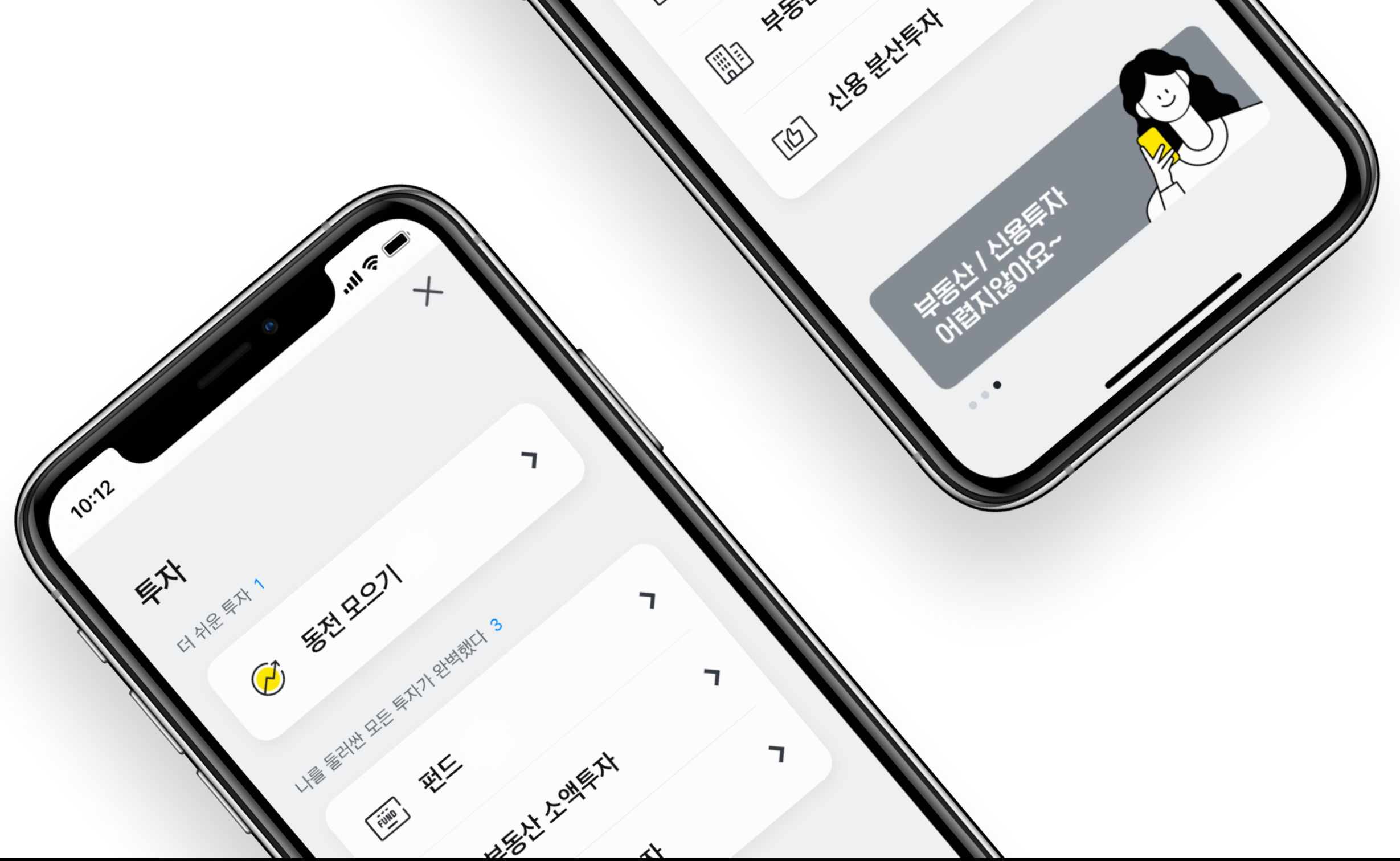




investment

# effortless invest with valuable return

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



## PAST

### Complicated investment process

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

### Serious financial fraud

Anxious about financial fraud causing problems in online platforms.

### Risky investment products

High return with high risks brings uncertainty.



## NOW

### Investment with one's taste

Start easy with three selected fund products. You will also find it easy making small investments in real estate as well as credit-distributed investments.

### For anyone without burden

From 1,000 KRW, anyone can start investing in small amounts.

### High return

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

### Automated investment

With 'Collecting Coin' function, we will automatically invest in fund products that you have selected the remaining coins after payment.



## FUTURE

### Diverse investment products

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



## investment

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Total amount of investment (KRW)

299 billion and more

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Total investment product

2,231

2020. 5, Numbers above only includes small investments in real estate and credit-distributed investments.

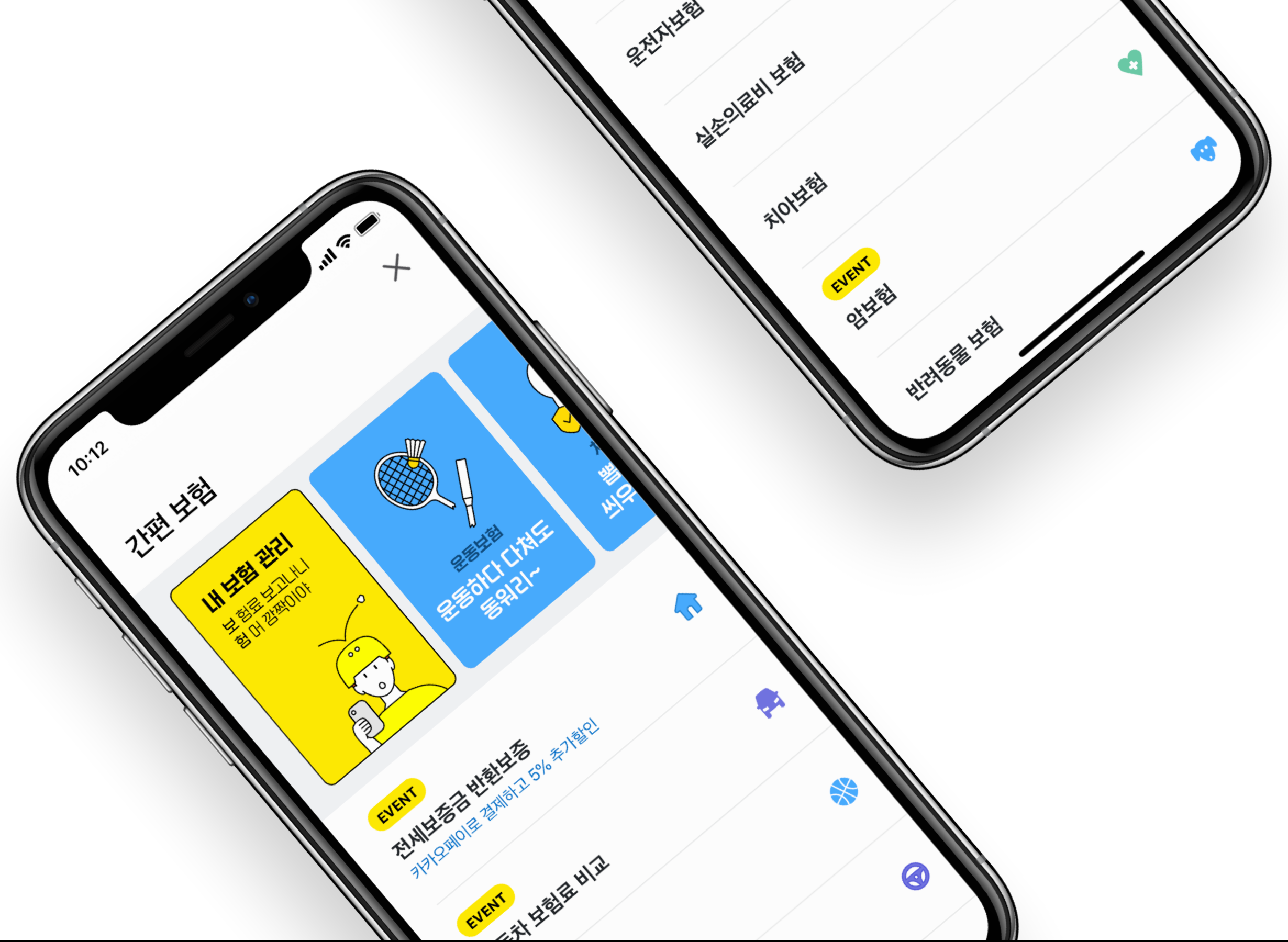




insurance

# effortless insurance make everyday at ease

No more cumbersome and complicated insurance from subscription to termination! Choose only the insurance you actually need and easily sign up for it.



## PAST

### Difficult and complicated documents

It was difficult to understand the complex and large amount of terms and conditions and special contracts.

### Burdensome contract period

Some insurance products have a long payment period of up to a few decades. Maintenance and cancellation was difficult.



## NOW

### A wide variety of products

You can choose a variety of products for your own purposes.

### Easy explanation is basic

Arrangement by product and easy explanation helps you understand better.

### Without burden of use

It's cheaper since it's based on non-face-to-face service.  
Our short-period payment products may be less burdensome.



## FUTURE

### Customized Insurance Recommendation

Cost savings can be achieved through personalized analysis and automatic insurance recommendations.



insurance

Total users (my insurance management)	Avg. number of daily users (my insurance management)	Number of product categories
260,000	4,200	11
Top3 popular products		

Overseas travel insurance, Jeonse deposit refund guarantee, Driver insurance

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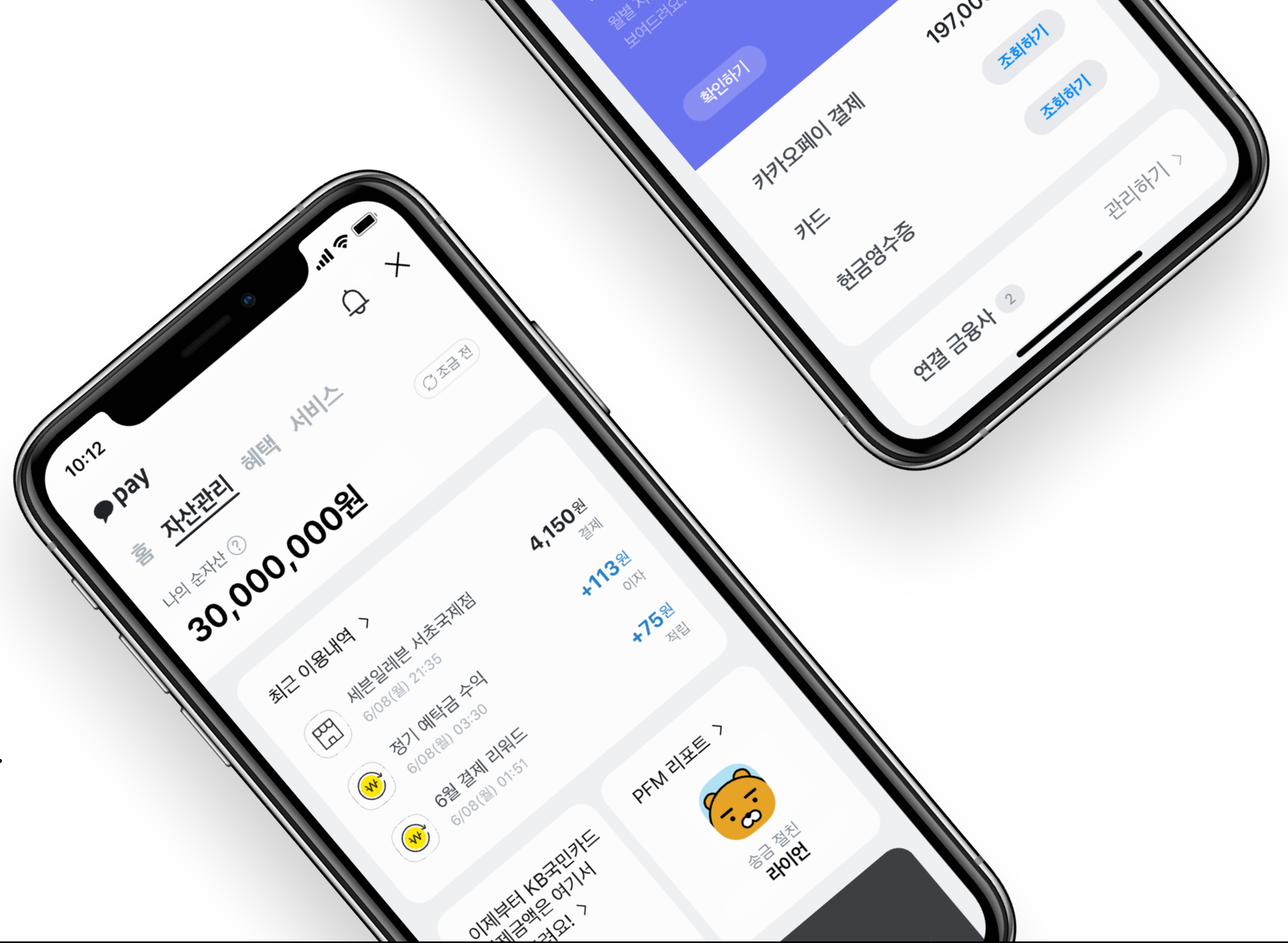


personal financial management

# effortless personal financial management in one place

Manage your financial assets in one place at ease.

From spending to saving, you can see the flow of your asset at a glance.



## PAST

### Information all over the place

Installing several bank and card apps and checking them separately remain inconvenient.

### Spending-oriented asset management

Since simple checking of expenditures was available, it was difficult to grasp the overall flow of asset.



## NOW

### Gathered information at a glance

Manage all your assets in one place with one simple authentication.

### Personalized product recommendation

Check personal financial report and get list of suitable financial product easily.



## FUTURE

### More sophisticated analysis

Manage all your financial life at once with Kakao Pay's asset management that will continue to be upgraded.



personal financial management

Total users

4.2million

Number of linked bank account per user

5.3

Number of registered card per user

4.8

2020. 5

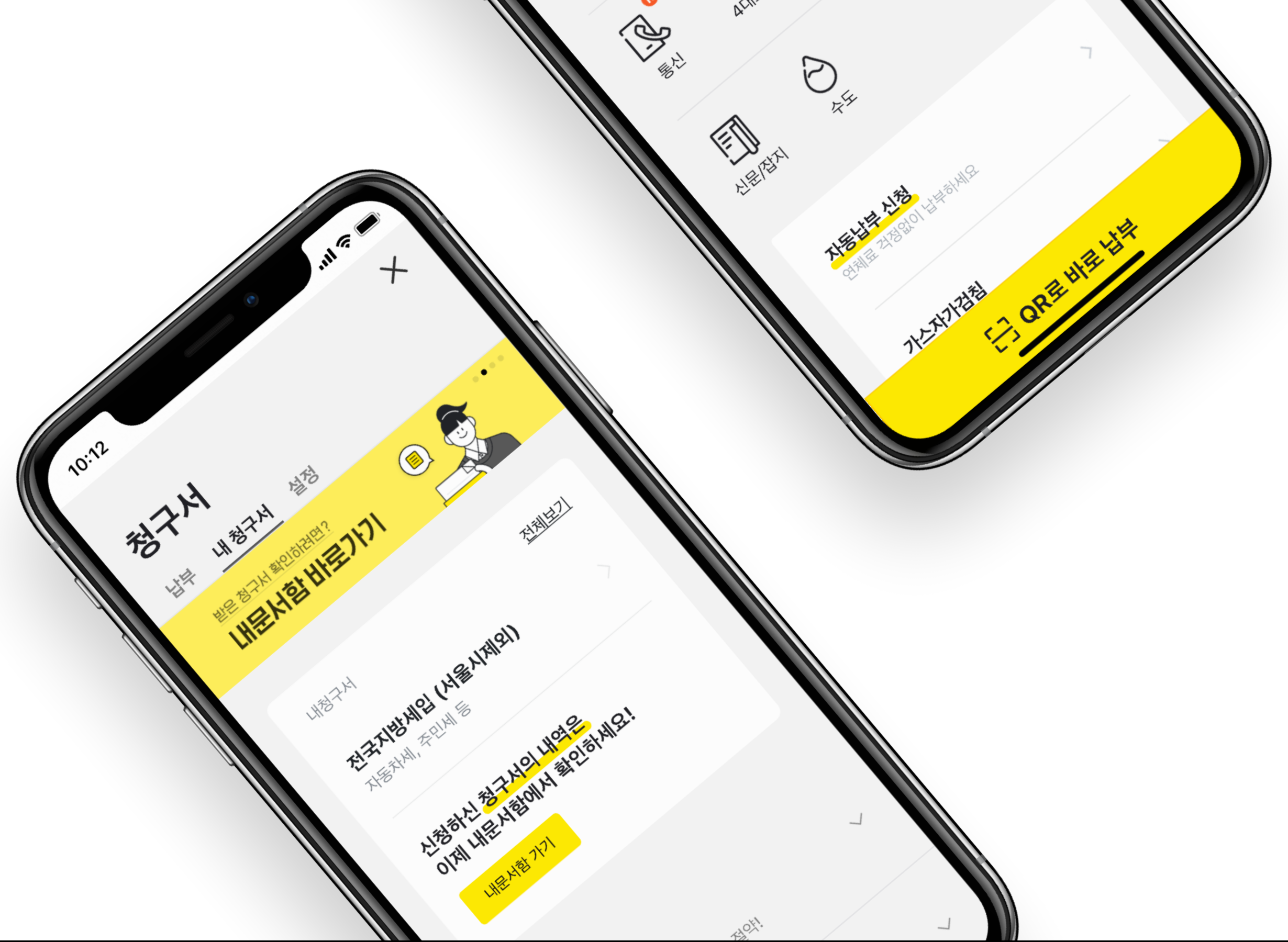




bill payment

# effortless bill with a reminder

Stop worrying about forgetting all the bills,  
Kakao Pay 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 Kakao Pay 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 Kakao Pay.



bill payment

Yearly issued bills	21million	Yearly saved cost of production and delivery (KRW)	21billion
Yearly number of protected trees (30-year-old)	4,350	Yearly cost of produced/delivered bills from public institutions (KRW)	96.9billion

2020. 5

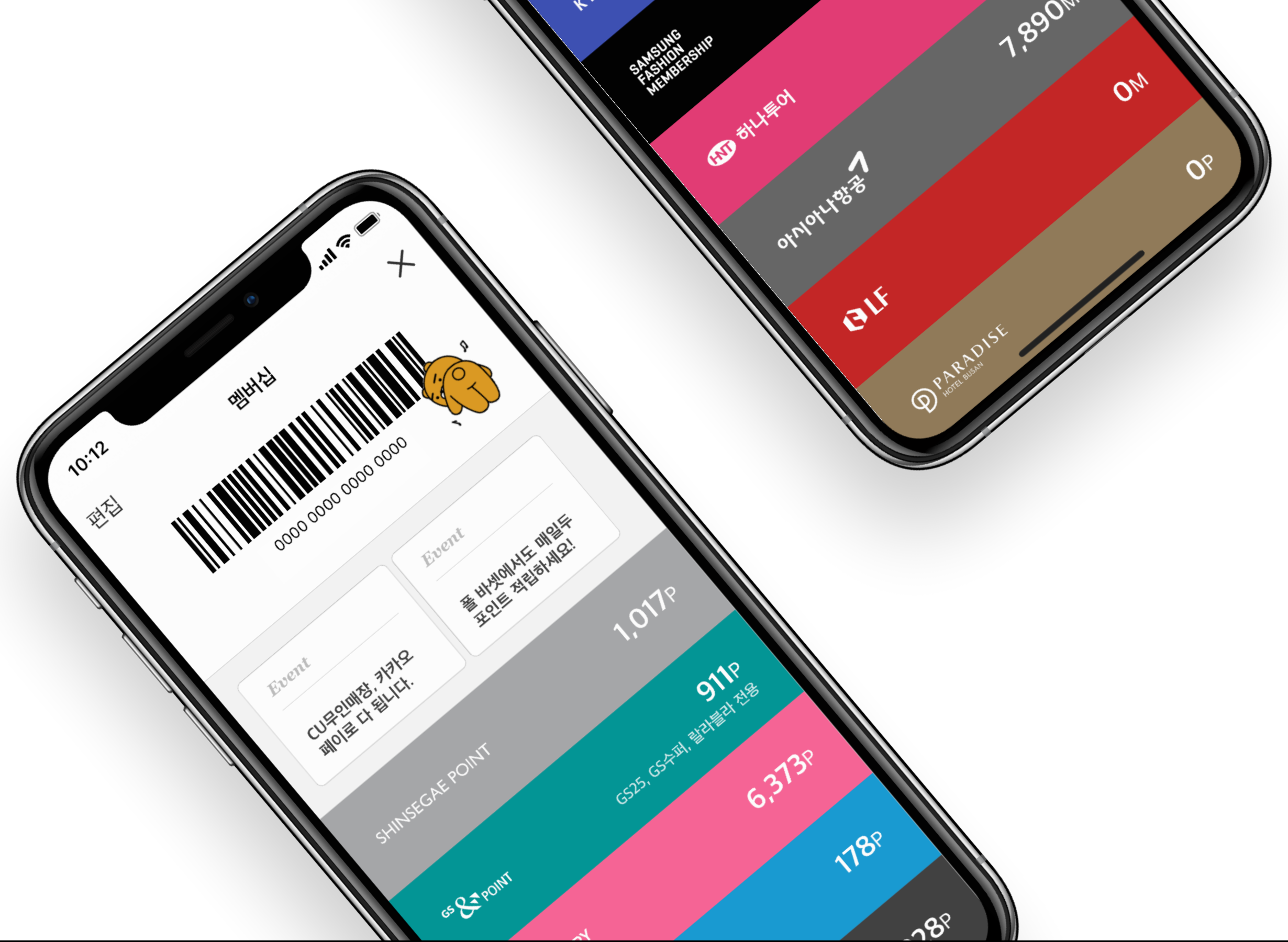




membership

# 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 Kakao Pay will bring benefits that fit your lifestyle.



## membership

Total users

7.9million

Number of affiliated brand

38

Monthly barcode recognition cases

2.2million

Monthly transaction point

9.3billion

2020. 5

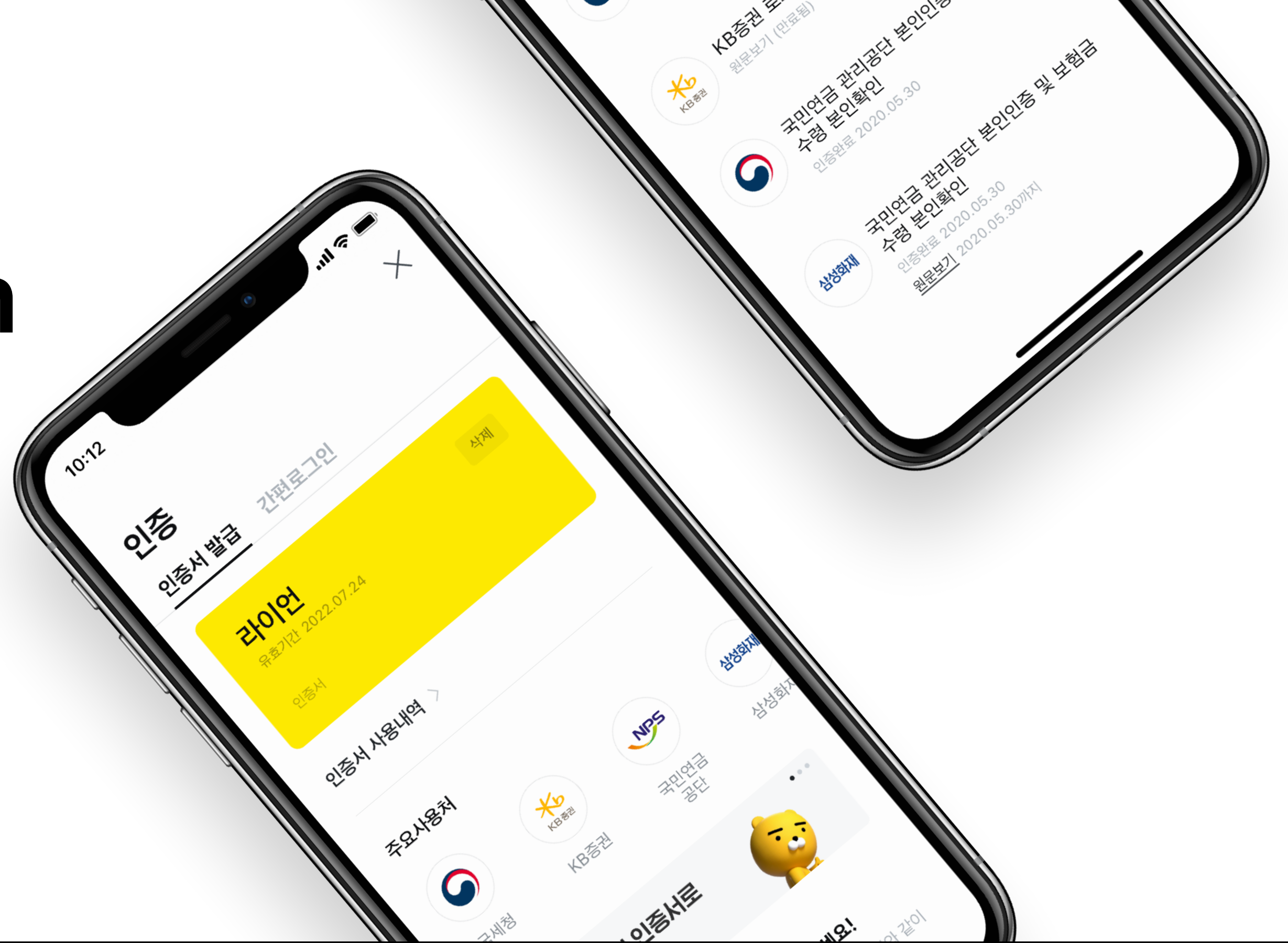




authentication

# 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

Total users	Number of issues	Authentication introduced institution
11million	14million	150

Where Kakao Pay authentication is used

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

2020. 5





# 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, Kakao Pay 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 Kakao Pay and Ant Financial aims to bring comprehensive digital financial services to Kakao Pay'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

Kakao Pay 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 Kakao Pay. 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**

여기어때.

**L.I.** mall



**emart24**

위메프



MUSINSA



YES **24**.COM

**MEGABOX**

LOTTE  
DUTY  
FREE 롯데면세점

**SBS**

OLIVE **O** YOUNG



**Maeil**



THE SHILLA  
duty free

**NEXON**

innisfree

**JEJUair**



# shape the future

Kakao Pay 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'.





# Kakao Pay is a life financial platform

Kakao Pay 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.

Kakao Pay 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 Kakao Pay.





### **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.

### **Diverse investment**

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

### **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.

### **Safe delivery**

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

### **Integrated financial management**

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



# a lifestyle platform

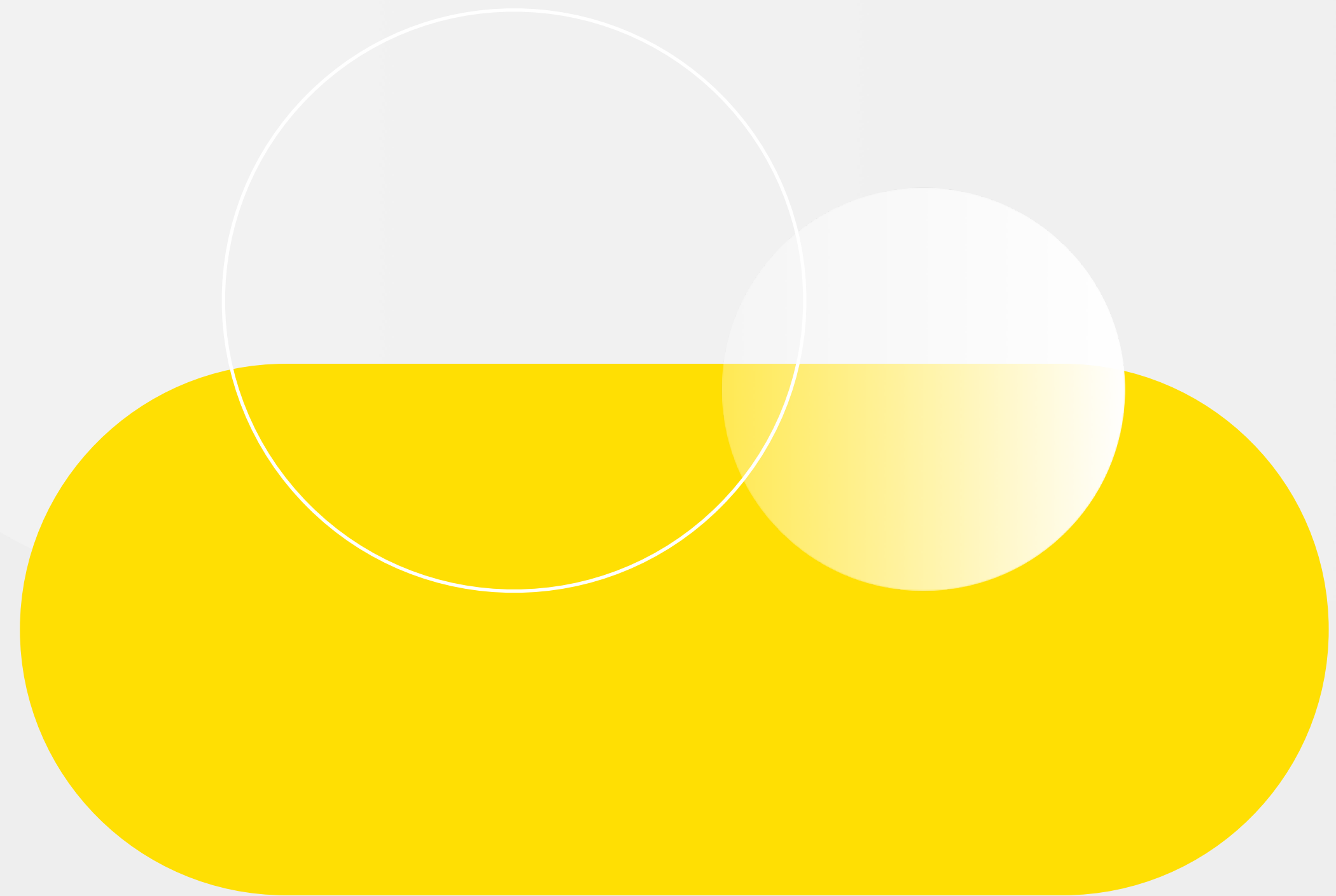
Kakao Pay connects finance to finance  
and all these connected services  
become a way of living your life.





# think right

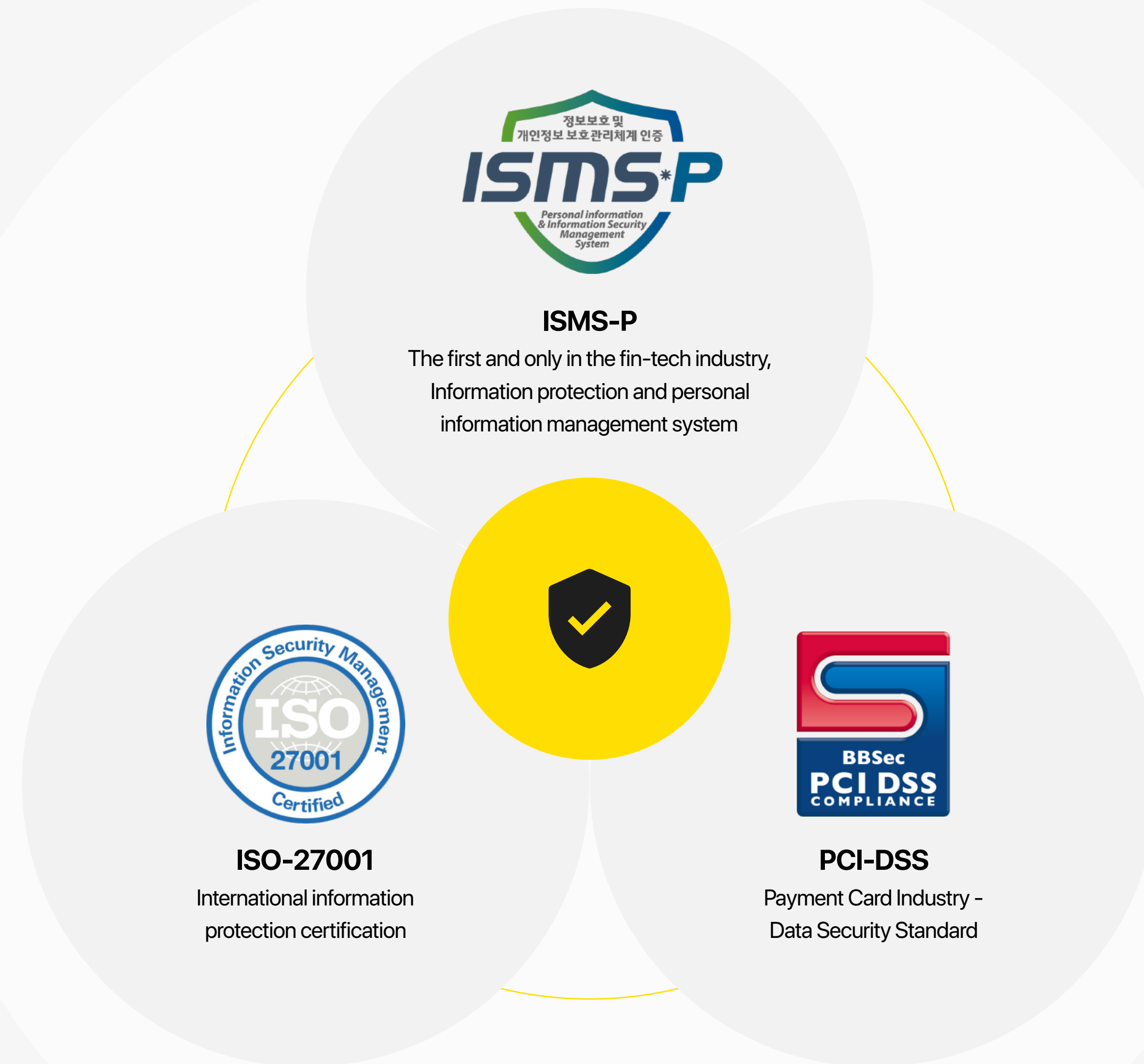
Our effort for a better society.





# devote our effort for a better security

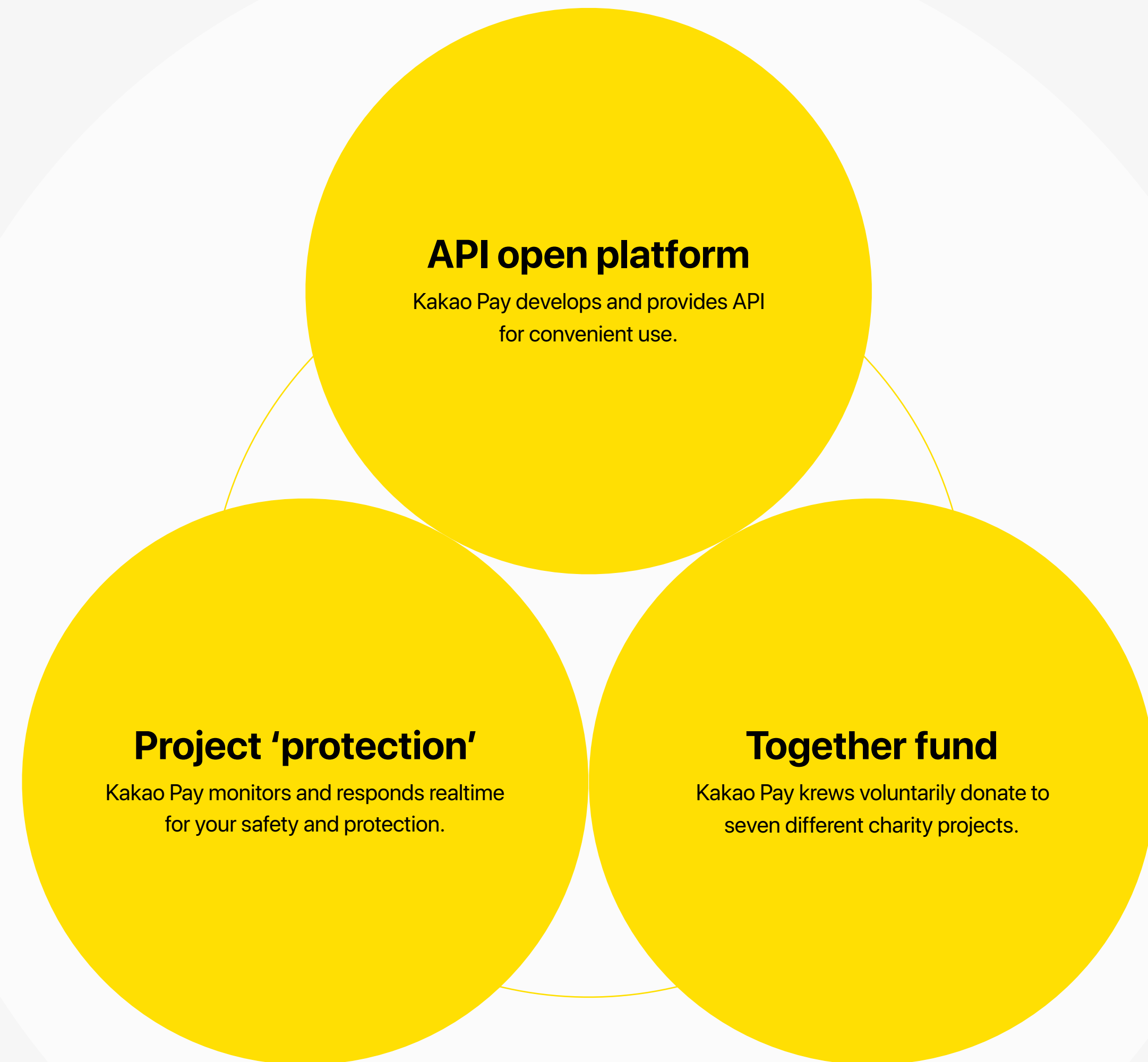
In order to create a safe financial society for users, Kakao Pay have achieved rigorous security certification and established our own security system.





# devote our effort for a better society

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





# kakaopay corp.

## ©Kakao Pay Corp.

Date of Establishment	2017. 4
Location	152, Pangyoyeok-ro, Bundang-gu, Seongnam-si, Gyeonggi-do, Korea
Number of Users	33million (2020 1Q)
Number of Employees	530 (2020. 5)
Quarterly Payment Value	14.3trillion KRW (2020 1Q)
Yearly Payment Value	48.1trillion KRW (2019)
Main Services	payment, money transfer, loan, investment, insurance, personal financial management, bill payment, authentication, membership, delivery
Website	<a href="http://www.kakaopay.com">www.kakaopay.com</a>





Thank you

kakaopay

