



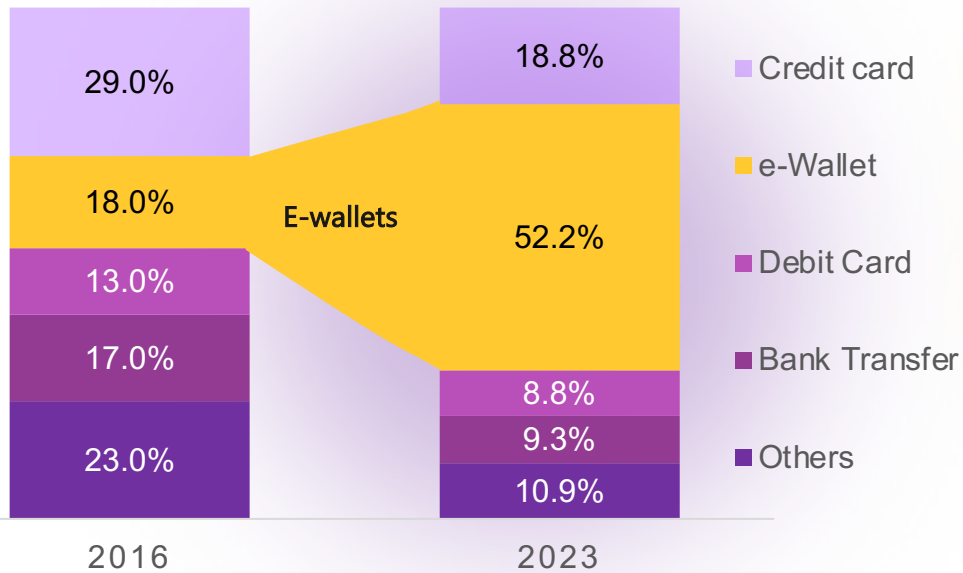
# GLN International Inc

We *Globalize Local payment Networks* !



# Why GLN

### Mobile-driven Payment의 성장



**5%**

**Cross-border Payments**

(2019-2024)



**14%**

**Growth of Digital Payments**

(2020-2025)



**6%**

**Growth of International Travel**

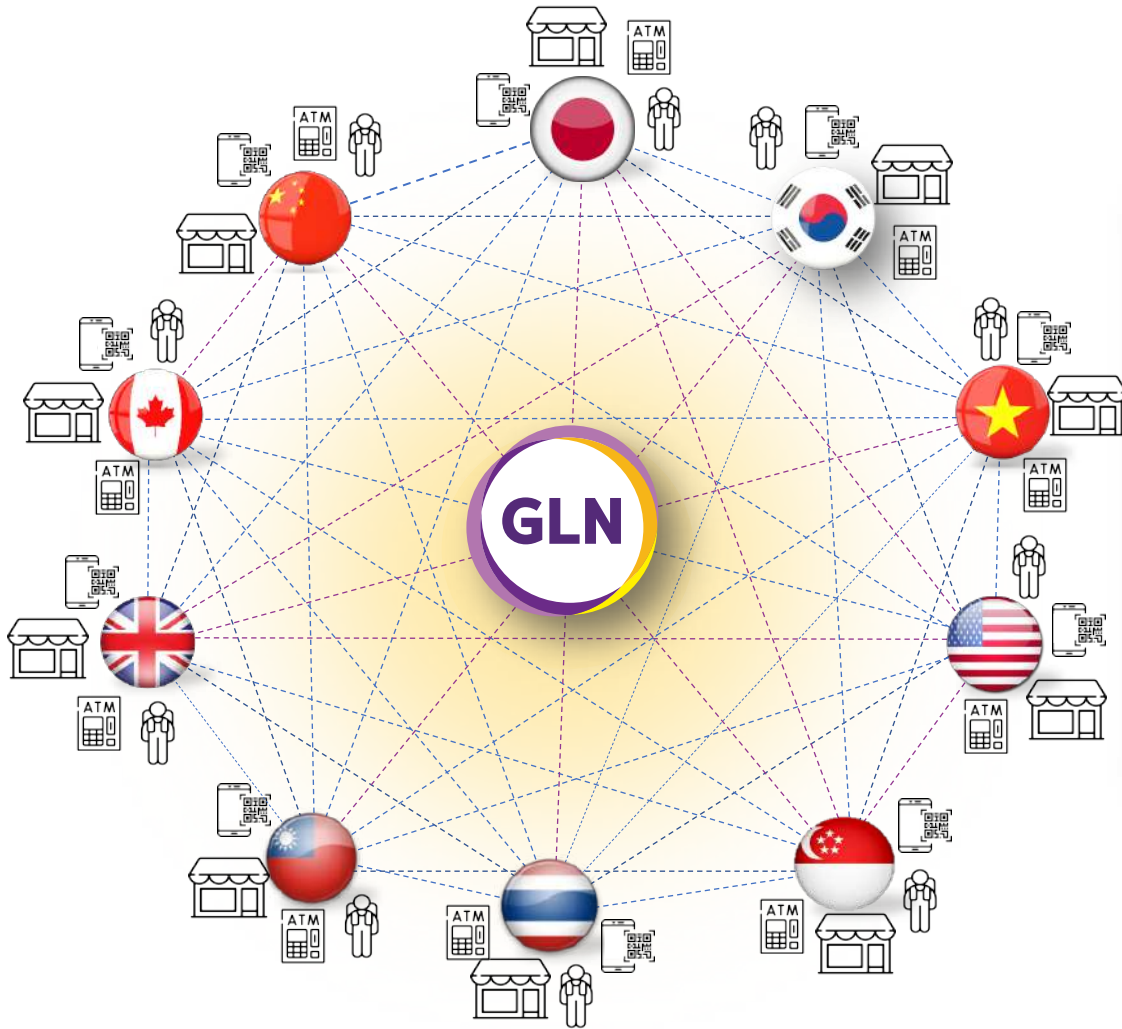
(Pre-pandemic)

Source: 1) KPMG analysis; 2) Statista; 3) Digital Payment Market report ; 4) KPMG analysis

- ✓ 결제의 습관은 e-Wallet을 통한 대체결제(Alternative Payments)로 이동 중
- ✓ 글로벌 여행의 증가에 따라, 글로벌 결제의 비중의 지속 증가할 것으로 예상되나,
- ✓ 플라스틱 카드 이외의 e-Wallet을 통한 글로벌 결제는 이제 태동하는 단계
- ✓ GLN은 e-Wallet의 글로벌 결제를 연결하는 Hub를 위해 탄생



# Who We Are



**Global Mobile Payments Hub**

## 'GLN'은

전세계 금융기관, 소매업자, e-wallet을 하나의 네트워크를 통해 연결함으로써, 글로벌 결제와 ATM현금인출/송금서비스를 가능하게 하는  
**Global 모바일결제 Hub**



# Core Competencies

## Most extensive Financial Network

GLN 전세계 926개 네트워크를 보유한 하나은행으로부터 Spin-off해서 설립

## Abundant Real transaction know-how

실제 서비스 론칭 및 운영 노하우 확보

- 결제서비스(6개 국가 및 지역)
- ATM 출금 서비스(2개국)
- 유학생 송금 서비스(중국)



Forward-looking investment into **GLN since 2017**

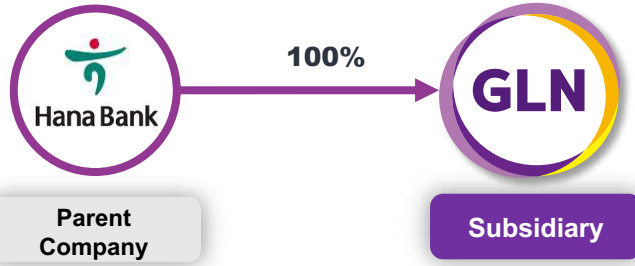
2017년 부터 글로벌 파트너와의 제휴를 통한 디지털 네트워크 구성을 시작한 **Digital 리더**

## The largest Korean FX house

글로벌 결제 및 지급결제 분야에서 수십년간 한국내 1위 금융기관으로 가장 많은 글로벌 금융 기관과 파트너십을 보유

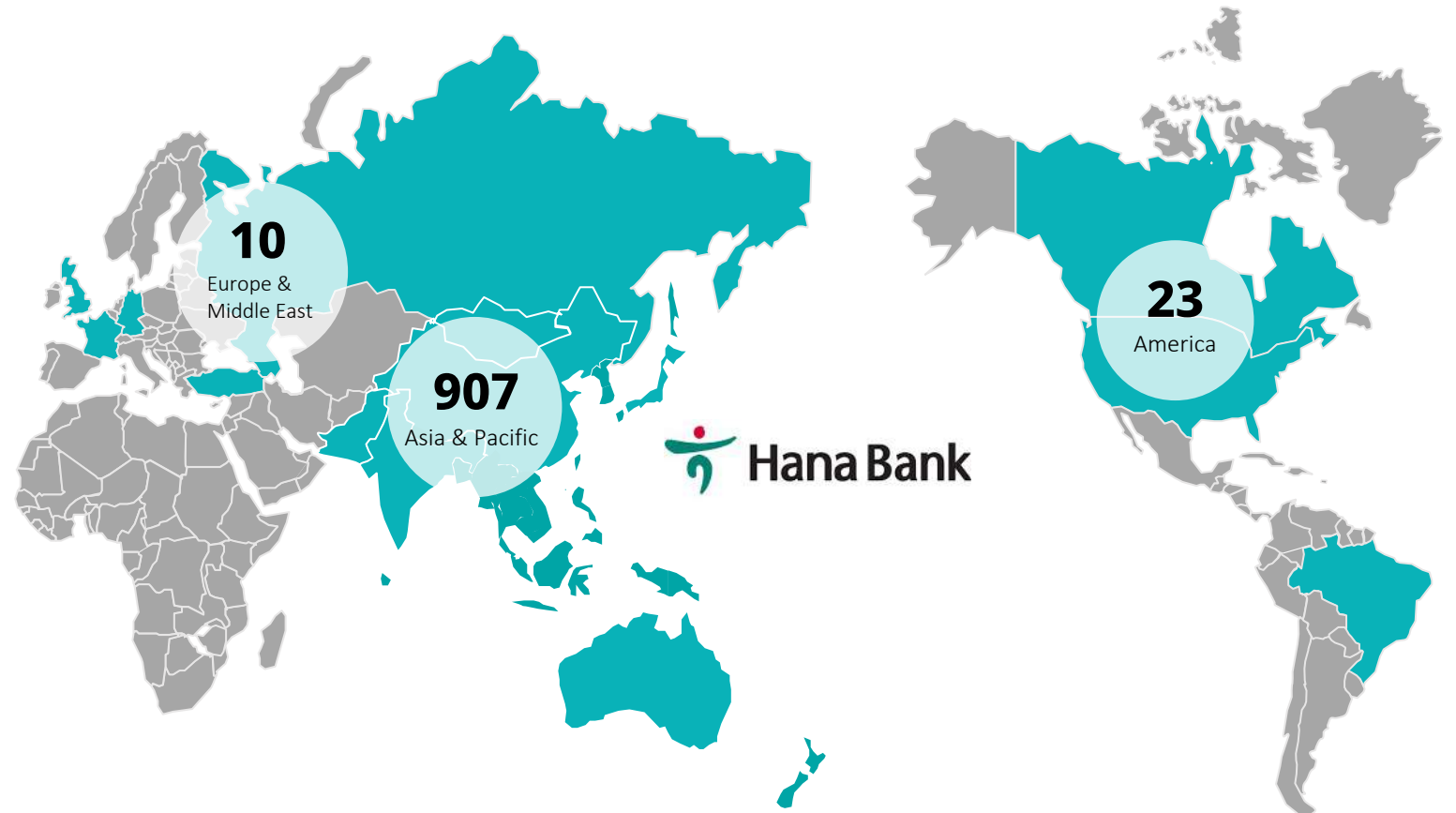


# Spin-off Subsidiary of Hana Bank



**Hana Bank**

- 1st** A Korean leader in Fintech solutions
- 1st** Largest Korean bank in terms of global network
- 24** Countries
- 926** Branches globally
- 80th** Tier 1 Capital



Global Banking Innovation Awards



Best Bank in Korea



Innovation in Technology Awards



Best Private Bank Award



# GLN Cross-border Services



## Offline / Online Payments

GLN 글로벌 네트워크를 통해 온라인/오프라인 해외 가맹점에서 e-Wallet을 통한 지급결제



## ATM Mobile Cash Withdrawal

글로벌 제휴 ATM에서 가장 저렴한 환율로 즉시 외국화폐를 출금 ( 해외에서 Real-time 환전! )



## Tuition Payments

한국에서 공부하는 외국 학생들이 모국에서 사용하는 e-Wallet을 통해 대학 등록금을 납부



# GLN Value Proposition



## Post-COVID 19 International Travelers

Covid 이후 늘어날 글로벌  
여행객들에겐  
“ e-wallet을 통한 가장 저렴한  
지급결제를 제공! “



## New Sources of Revenue

GLN 서비스를 통해 가맹점들과  
e-Wallet 사업자에겐 새로운  
이용자의 유입을 통해  
“ 매출 증대를 기대”

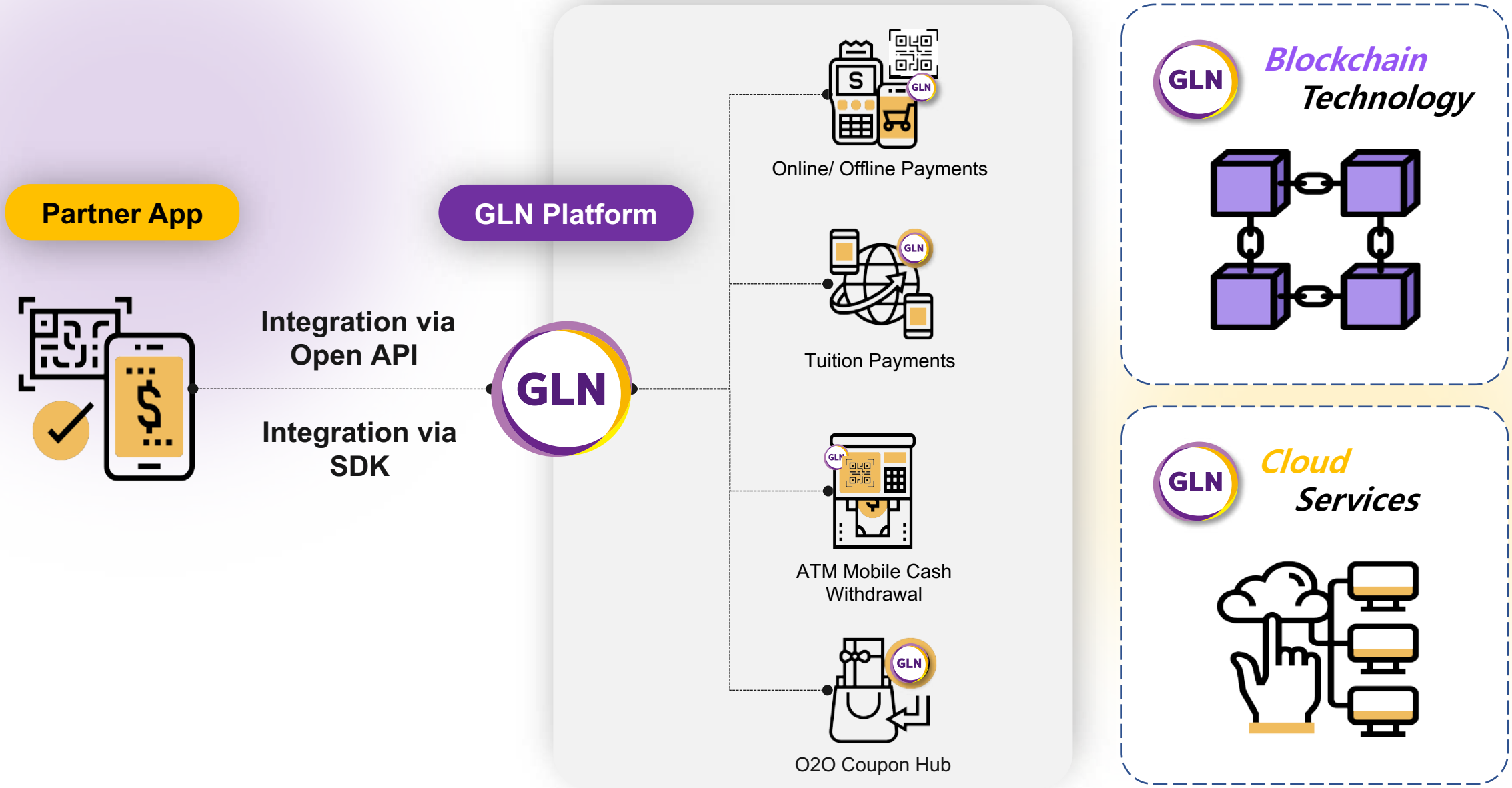


## Single Integration. Continuous Wallet Onboarding.

GLN과 한번의 연동으로  
지속적으로 늘어나는 e-Wallet과  
자동으로 연동됨으로써  
“강력한 네트워크 시너지 효과 기대”



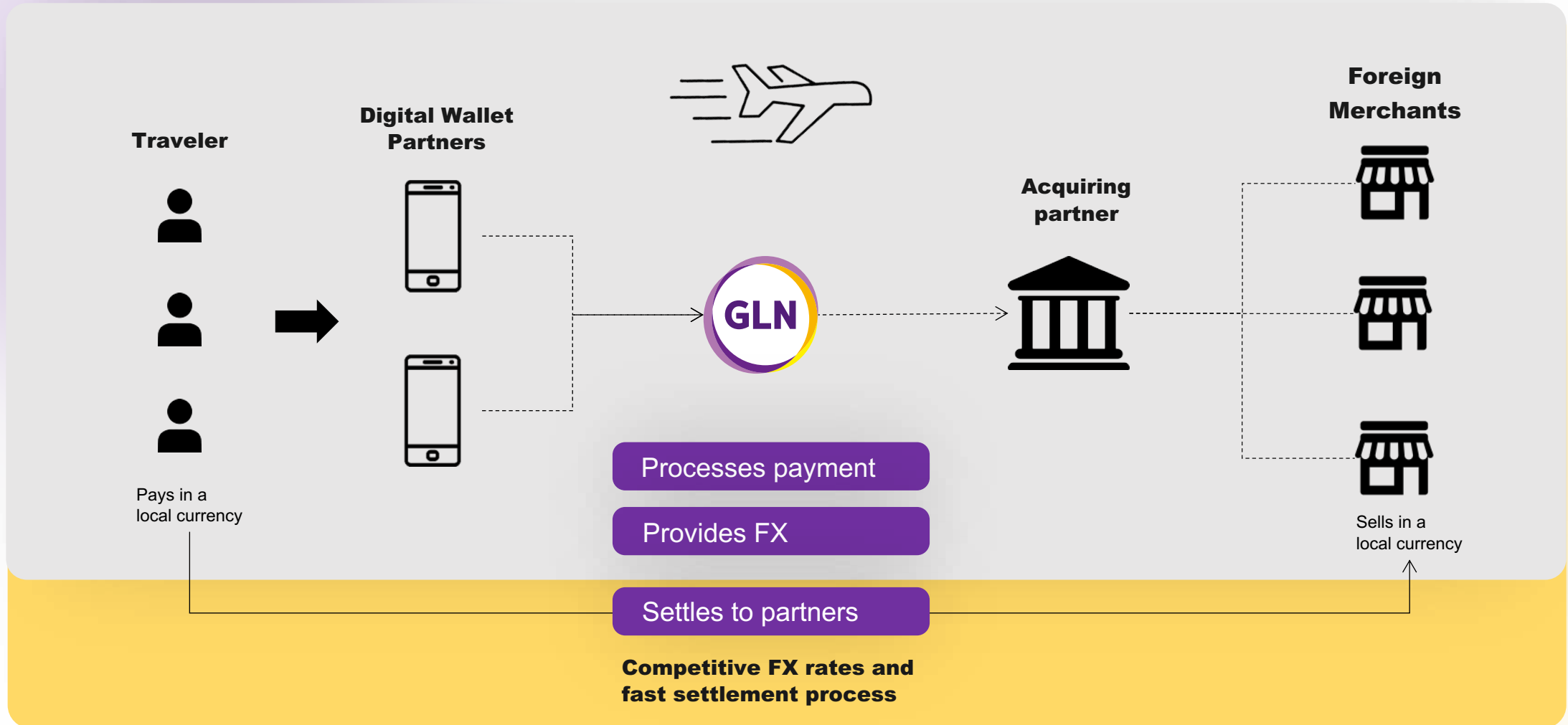
# GLN System Integration







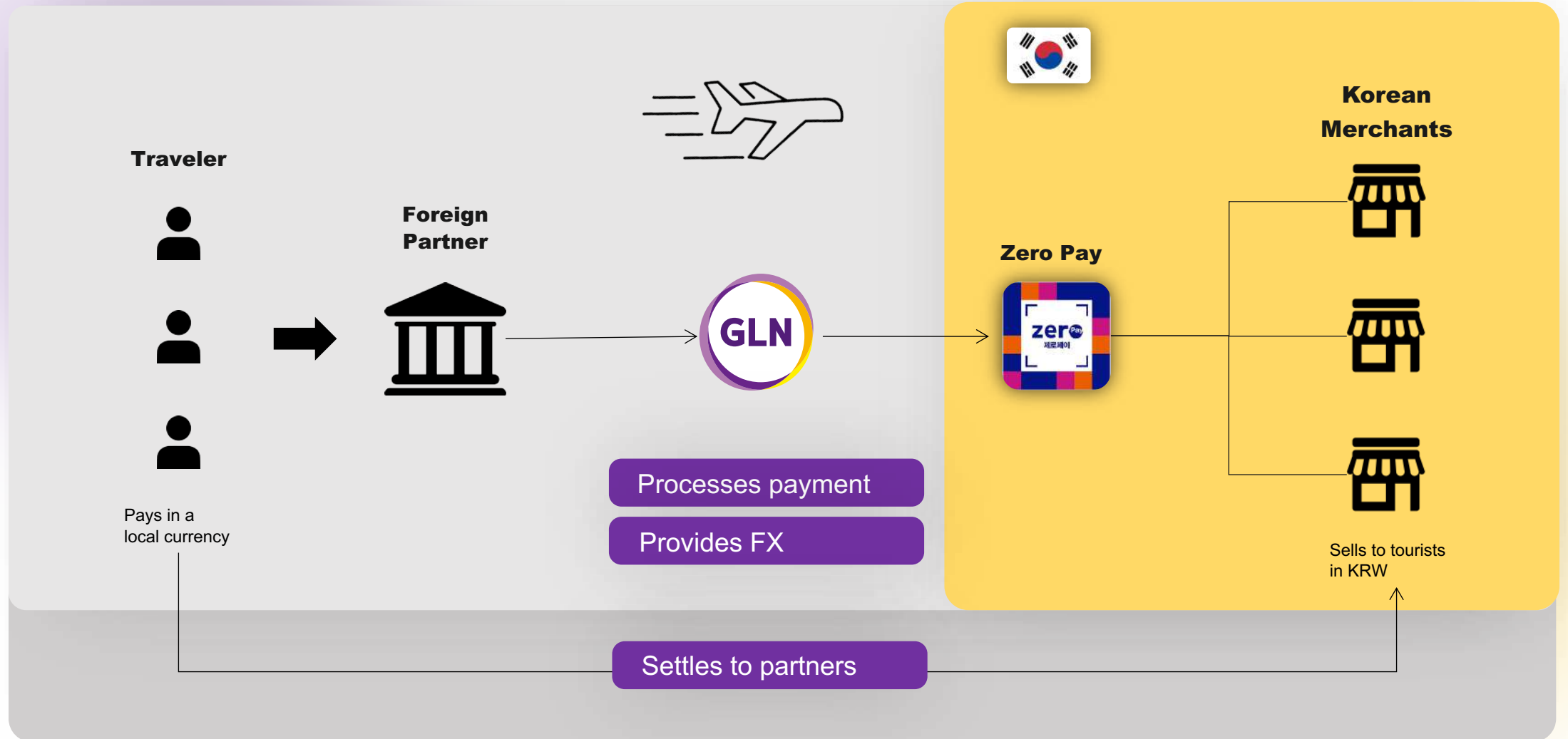
# GLN Cross-border Payment Flow



*\*Indicative: actual process may differ*



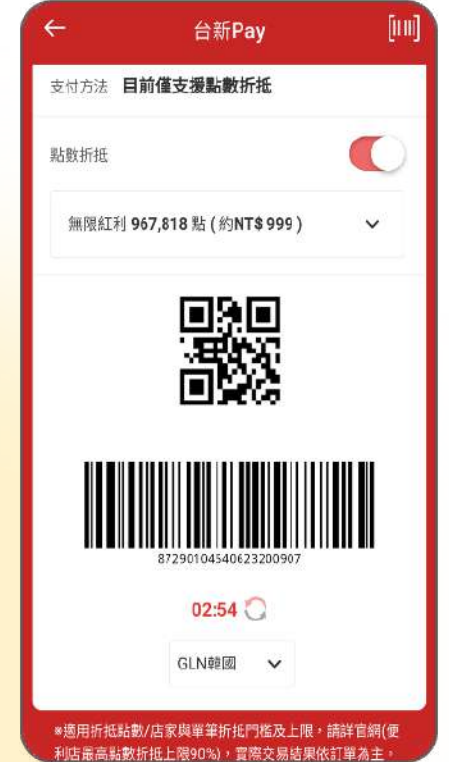
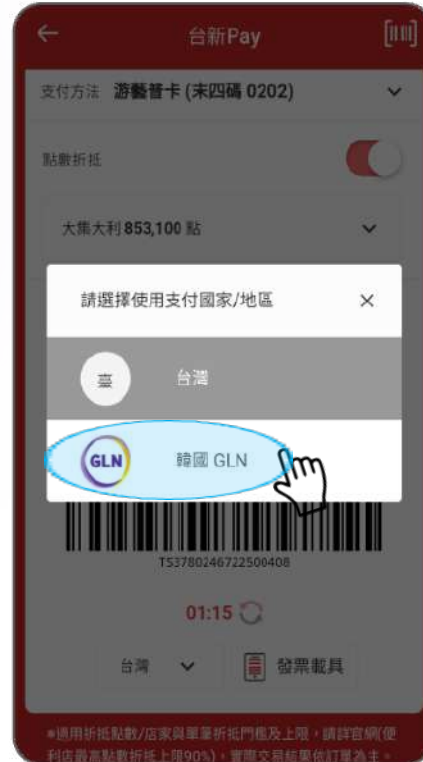
# GLN Korea Inbound Payment Flow



*\*Indicative: actual process may differ*



# GLN Payment Process in Taiwanese Wallet



**STEP 1** | Select QR code payment

**STEP 2** | Opt for cross-border payments

**STEP 3** | Select GLN

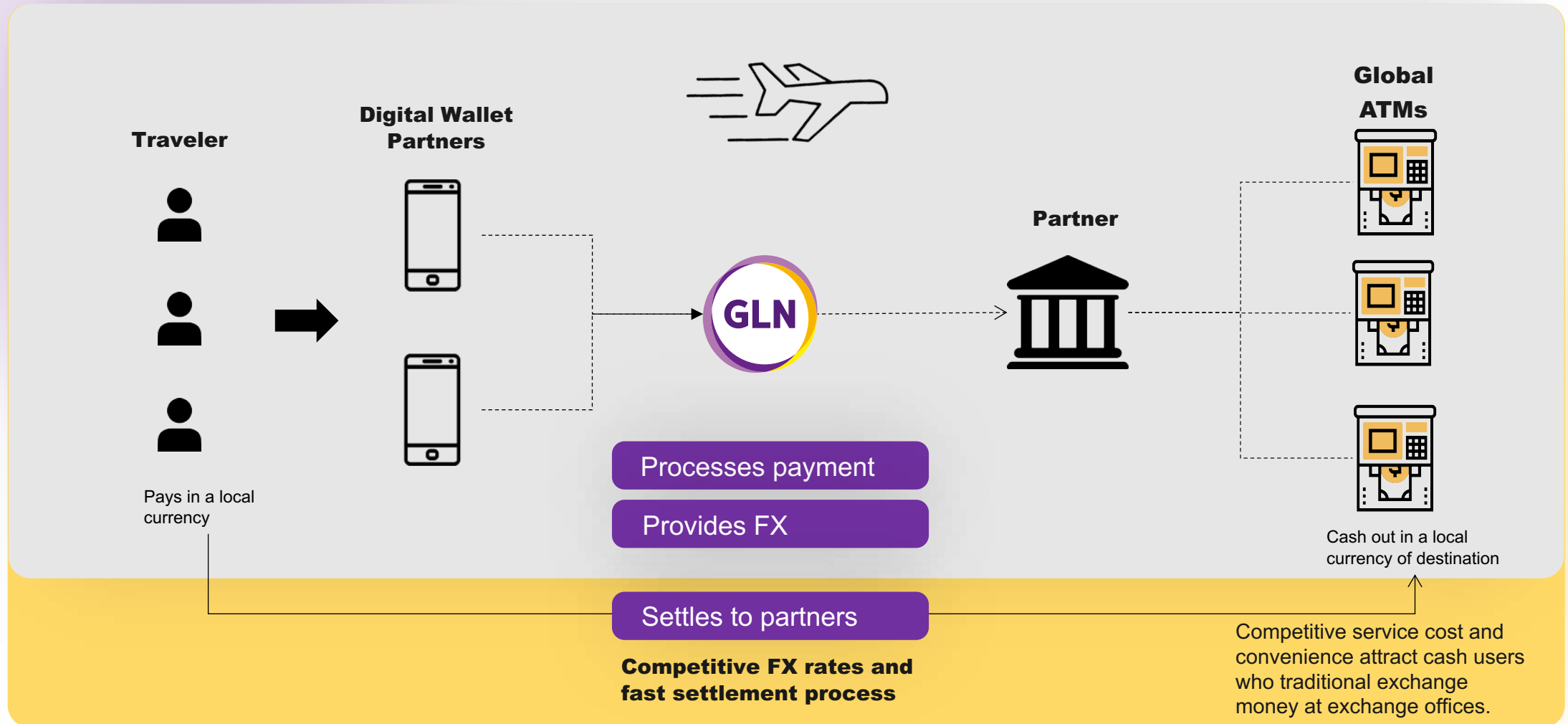
**STEP 4** | Authorize with PIN code

**STEP 5** | Show the barcode for scanning.

*\*This process is simplified for better understanding of the reader. Actual process may slightly differ from wallet to wallet.*



# GLN Cross-border ATM Cash Withdrawal Service



*\*Indicative: actual process may differ*



# GLN ATM Mobile Cash out Process in Japan



**STEP 1** Choose mobile cash withdrawal on ATM

**STEP 2** Select ATM cash withdrawal

**STEP 3** Scan the QR code. Enter the amount.

**STEP 4** Enter corporate code on ATM.

**STEP 5** Enter the PIN code on ATM.

*\*This process is simplified for better understanding of the reader. Actual process may slightly differ from wallet to wallet.*



# GLN O2O Coupon Hub

● Coming Soon

**5**  
COUNTRIES

**91**  
COUPONS

**7**  
LANGUAGES



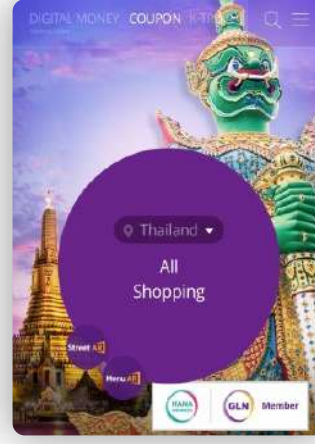
Taiwan



Korea



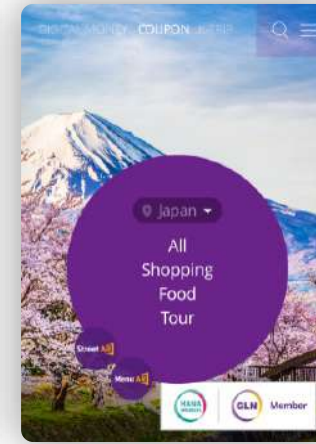
Macau



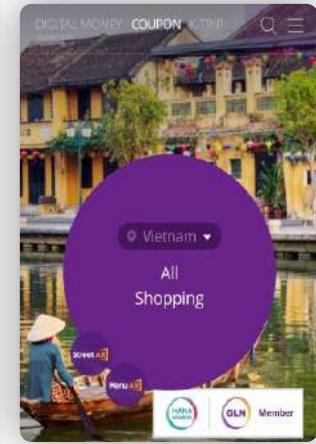
Thailand



Indonesia



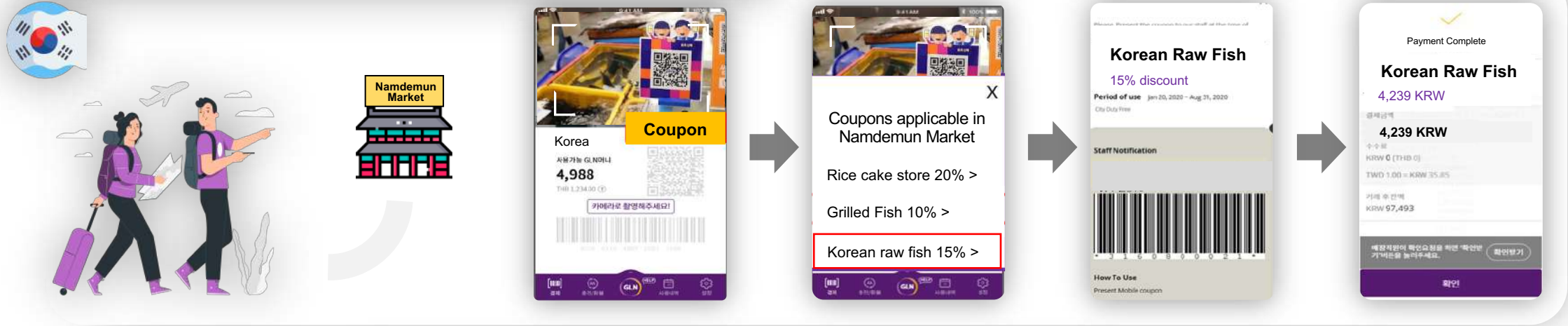
Japan



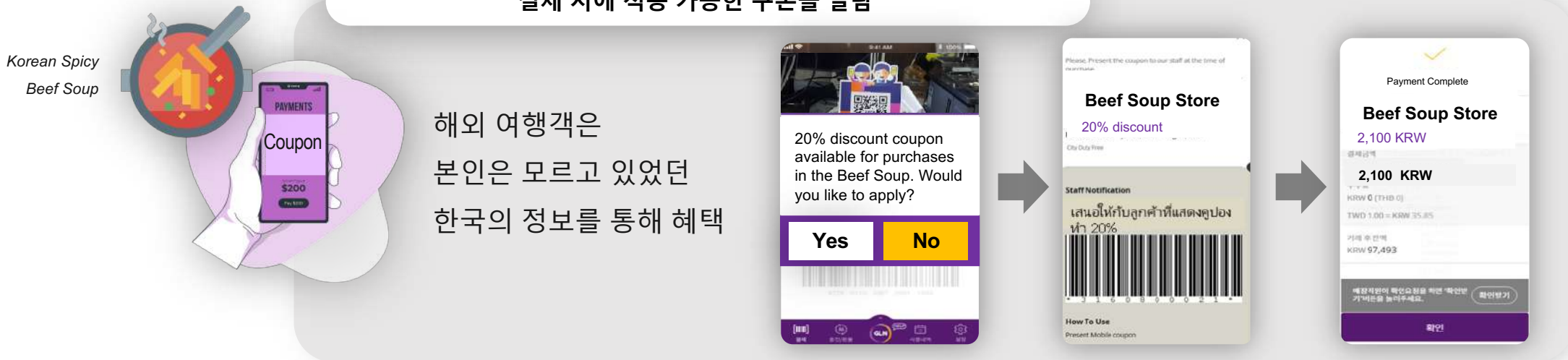
Vietnam

# GLN Offline Payment x Coupon Hub with Data: Korea

데이터 분석을 통해 근처 상점에서 사용할만한/좋아할만한 쿠폰을 알람



결제 시에 적용 가능한 쿠폰을 알람





# ● Live Services

Thailand



✓ **Mobile Payments**

*Since May, 2019*

Japan



✓ **Mobile Payments**

✓ **ATM mobile cash-out**

*Since May, 2019*

Taiwan



✓ **Mobile Payments**

*Since April, 2019*

Lao PDR



✓ **Mobile Payments**

✓ **ATM mobile cash-out**

*Since March, 2021*

Hong Kong



✓ **Mobile Payments**

*Since October, 2020*

Vietnam



✓ **Mobile Payments**

*Since Nov, 2019*

Singapore



✓ **Mobile Payments**

*Since in 2021*

Korea



✓ **Mobile Payments**

✓ **Tuition Payments**

*Since in 2020*





# GLN in the Foreign News



**Taiwanese News**



**Japanese News**



# ● Coming Soon



✓ **Mobile Payments**  
*Coming in 2022*



✓ **Mobile Payments**  
*Coming in 2022*



✓ **Mobile Payments**  
*Coming in 2022*



✓ **ATM mobile cash-out**  
*Coming in 2022*



✓ **Mobile Payments**  
*Coming in 2022*



✓ **Mobile Payments**  
*Coming in 2022*



# GLN Decals





# Milestones

## 2017

Blockchain  
PoC

Consortium Event;  
Member gathering

GLN Conference  
(San Francisco)

## 2018

(Pre-launch)  
GLN Coupon Mall

Coupon Mall  
Pyeongchang Olympics  
Edition

## 2019



### Taiwan

In-Store Payments Service  
Launch



### Thailand

In-Store Payments Service  
Launch



### Vietnam

In-Store Payments  
Service Launch



2019 EFMA &  
Accenture Awards  
2019 Winner

## 2020



### Japan

In-Store Payments  
Service Launch



**\$20M Revenue at  
launch** Tuition Payments for  
Chinese students in Korea



### Hong Kong

In-Store Payments Service  
Launch



### Japan

ATM Cash Withdrawal  
Service Launch

## 2021



### Lao PDR

ATM Cash Withdrawal  
QR Payment Service Launch



### Singapore

In-Store Payments Service  
Launch(4Q '21)



### Spin-off Hana Bank

Establishment of GLN  
International Inc



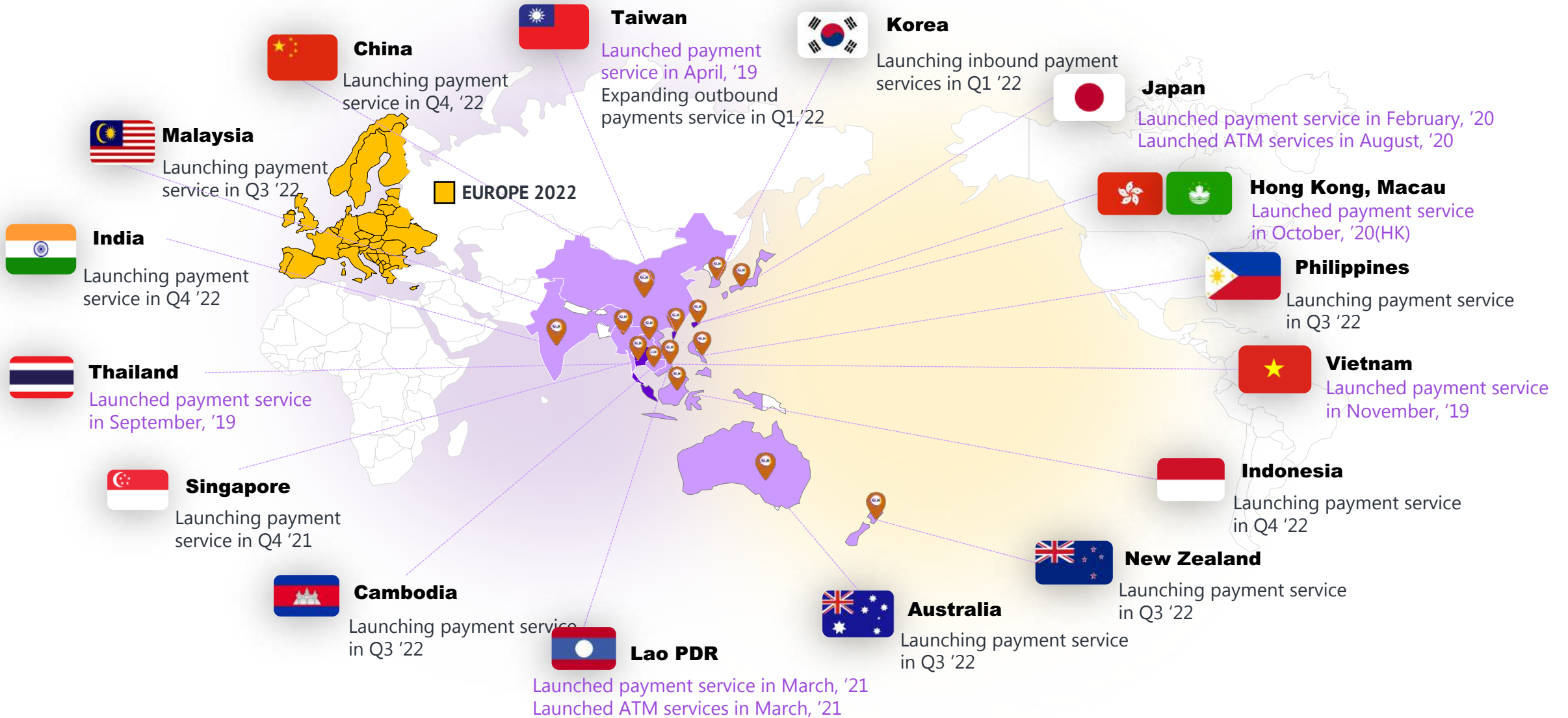
# Photo Gallery: Awards and Events





# GLN Network Expansion Plan

GLN partners with over 58 companies around the world





# GLN Partnerships

파트너들과의 다양한 서비스 확장을 통해 새로운 비즈니스 기회 확보

- New Global Service
- Customer Acquisition and Retention Up
- Revenue Increase and New Income Flows





# GLN in the Press



## Global Loyalty Network Connects Points and Payments Across Currencies



BY JOHN FOLEY

May 25th, 2018

**We are the Decision Platform**

Where minds are made and brands are built

[LEARN MORE](#)



OCTOBER 16, 2019

## Efma and Accenture Announce Winners of Customer Insight & Growth Banking Innovation Awards

Annual awards program showcases most innovative banking projects from around the world

PARIS, NEW YORK and HONG KONG; Oct. 16, 2019 – Eight banks from Asia, Europe and South America are winners of the seventh annual Efma-Accenture Customer Insight & Growth Banking Innovation Awards, which recognize innovative projects in retail banking distribution and marketing.

Showcasing the best examples of innovation, this year’s competition attracted more than 600 innovations from 235 institutions in 70 countries. The awards were presented today at an awards ceremony streamed live from the Pullman Hotel Centre - Bercy in Paris.

The winners of the 2019 Customer Insight & Growth Banking Innovation Awards are:

**CaixaBank (Spain)** – winner of the Analytics & AI award for its *Chatbot “Neo.”* Developed using artificial intelligence (AI), the personal customer service assistant is available 24/7 to provide support across business processes in three different languages.

**Banco Bradesco (Brazil)** – winner of the Digital Marketing award for its *End-of-Year Firefly Campaign* that produced a video promoting diversity and inclusion. The video is the most viewed commercial in YouTube Brazil’s history.

**KEB Hana Bank (South Korea)** – winner of the Offering Innovation award for its *Global Loyalty Network*, a payment hub that links major financial institutions, retailers and loyalty point operators to a unique global network that enables users to freely pay and transfer digital assets to one another.





# GLN Partnerships

Korea



Global



※ 당사의 동의 없는 제삼자에 대한 배포 및 공개를 금지합니다