Overview of **M** My**Credit**Chain

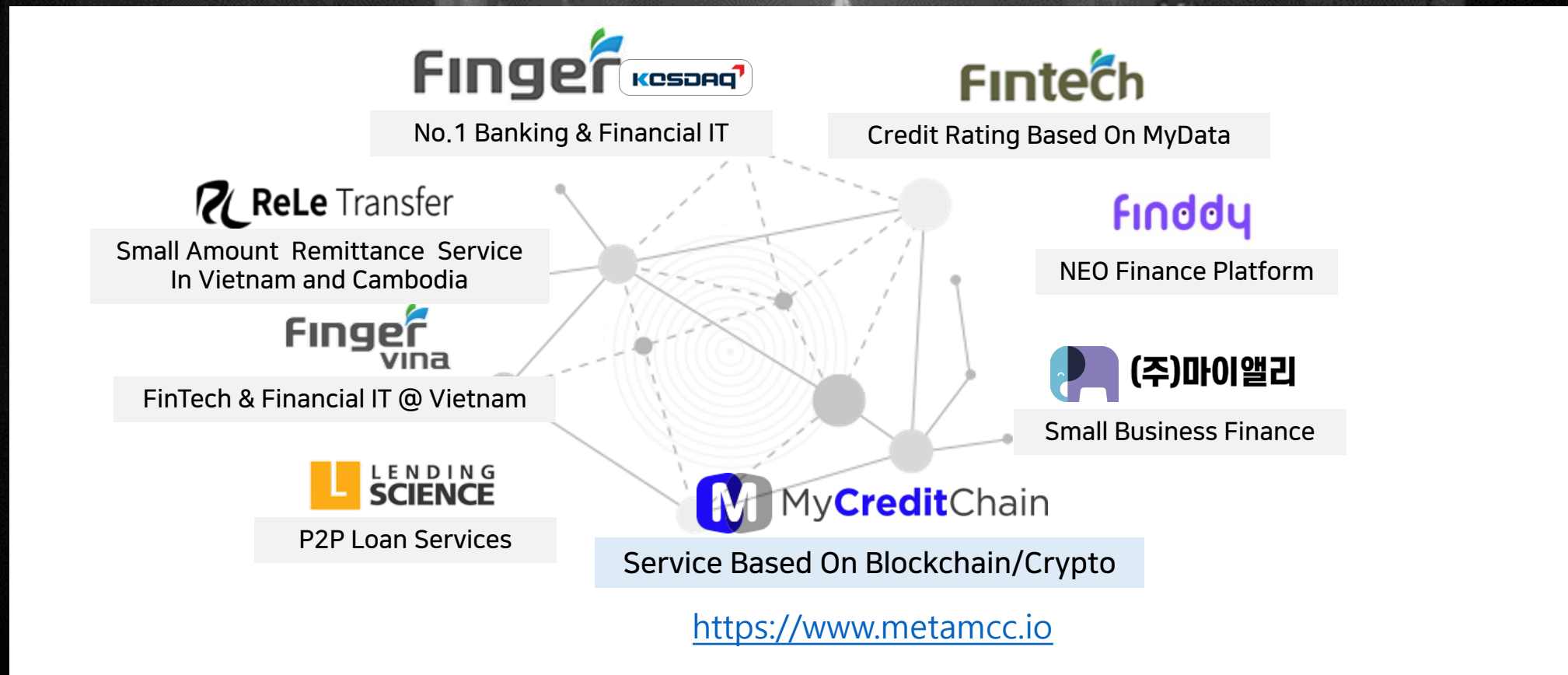## MyCreditChain Co.,Ltd.

AUG. 2022

www.metamcc.io

MyCreditChain(MCC) is Started with "Finger Family"

- End of 2017, MCC started with the group that researches blockchain/crypto, people with various financial IT experiences of Finger Co., Ltd.
- Mar. 2018, founded cooperation
- Oct. 2018, conducted ICO

Finger Family is Leading Financial IT and FinTech in Various Fields

Subsidiaries in various FinTech fields has been established based on Finger Co., Ltd (KOSDAQ), a leading financial IT company with a history of 20 yrs, and developing own business

Finger KOSDAQ
No.1 Banking & Financial IT

Fintech
Credit Rating Based On MyData

ReLe Transfer
Small Amount Remittance Service In Vietnam and Cambodia

finddy
NEO Finance Platform

Finger vina
FinTech & Financial IT @ Vietnam

(주)마이앨리
Small Business Finance

LENDING SCIENCE
P2P Loan Services

MyCredit**Chain**
Service Based On Blockchain/Crypto

https://www.metamcc.io

3

Expanding to Trendy Fields; MyData, Small Business Finance, and Living Services

Increased sales through business collaboration with subsidiaries in Fintech fields with technical expertise.

Finger Co., Ltd.
www.finger.co.kr

FinTech Co., Ltd.
www.fintech1.co.kr

MyAlley Co., Ltd.
www.myalley.kr

- Credit Rating service utilizing Big Data and Alternative Data of individuals and provides credit rating report is not only to personal businesses but also to middle/low-redit classes excluded from institutional financial policies
- Selection of MyDara Business Operator (2021)

- Leading Korea's Financial IT industry for 20 yrs, Finger Co., Ltd. Provides majority of Korean financial institutions and FinTech solutions
- Recently made directly entry into various FinTech-based services such as oversea fund transfer service
- Jan. 2021, Listed on KOSDAQ

- The Slogan "Today's sales, let's get it tomorrow" is for small business owners and 'Pay First' financial "card use + delivery order", the only one system in Korea, provides integrated sales management reports, and loan product linkage services

Experts with Proven Experience in Related Fields are Participating

Experts in Finance/FinTech services, Big data credit ratings, Data analytics, and games/metaverse drive the business.

YoonHo Nam CEO
Business & Service Director

- Producer of Finger Family Metaverse
- In 2010, general manager for first smartphone banking-app in Korea
- General manager of Netmarble searching portal service

netmarble

SoL SHINHAN 쏠   IBK기업은행

Finger

SangHo Kim CTO
### Financial IT & Blockchain Full-Stack Developer

- General manager of MCC, GoodMorn blockchain/crypto
- Develop Cloud Platform
- Develop oversea transfer solution
- Develop P2P personal transaction platform
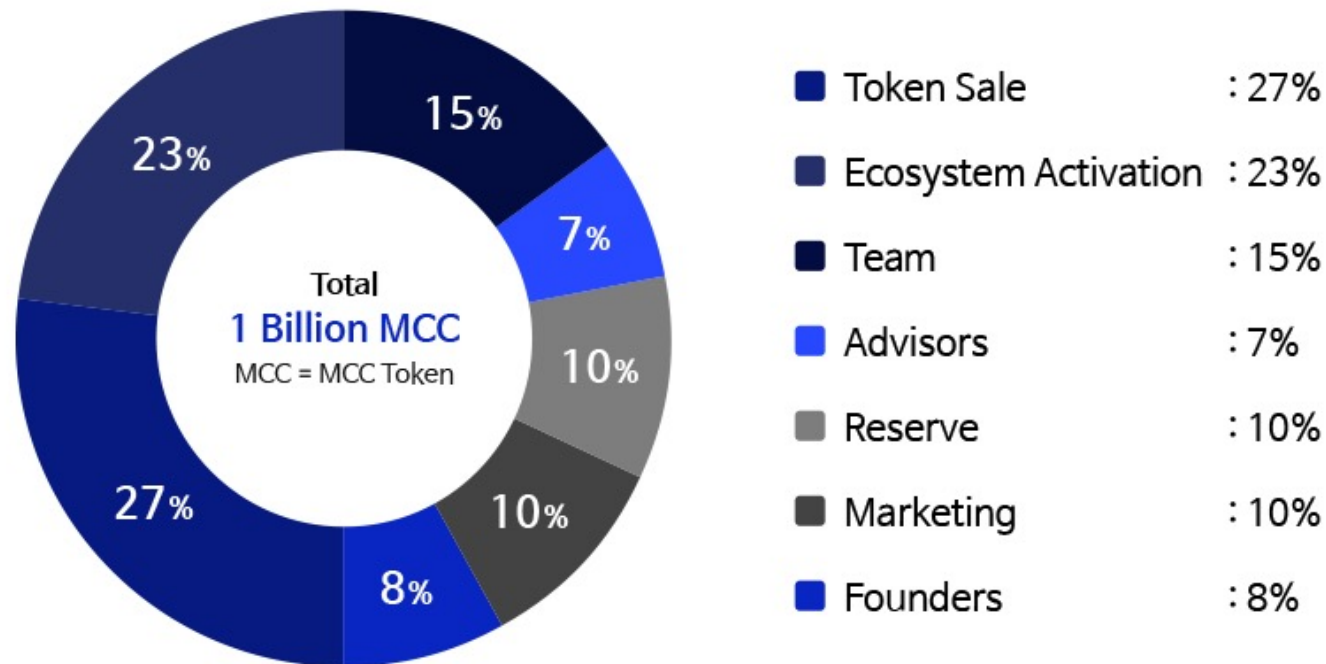
ReLe Transfer

MoneyTag

Finger

Kai Kwon CSO
Marketing and planning/ Strategy Team Leader

- CEO of Likesum
- CEO of CoinTong
- CEO of TomatoPay
- Head of future strategy team of eTomato

tomato PAY   코인통

맛있는 증권정보
etomato

Tomato | 증권통
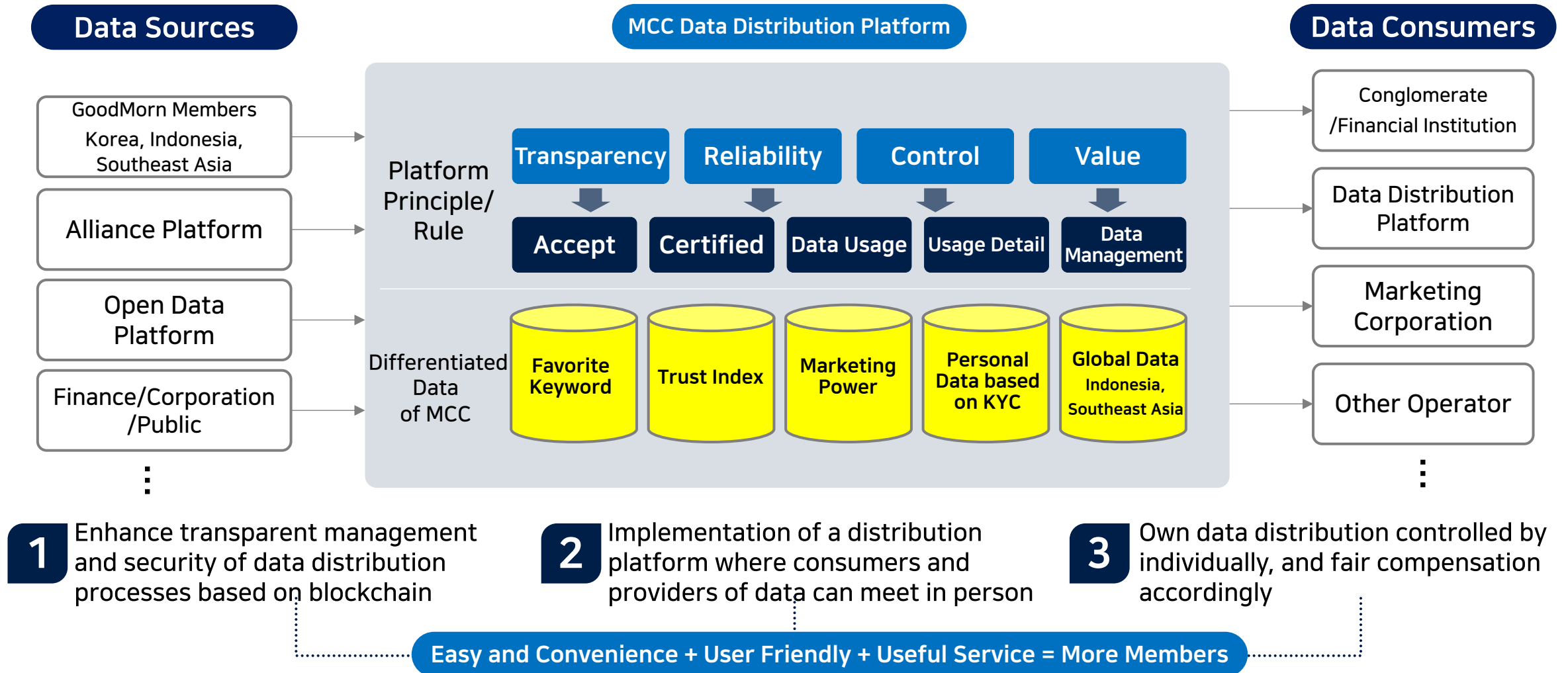
5 P
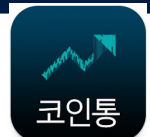
1 Billion MCC Tokens Were Issued, The ICO Completed in Oct. 2018

Private sales of specialized IT companies such as the 'KOVEX' and 'AD Technology' and public sales of general participants

■ Token Sale	: 27%
■ Ecosystem Activation	: 23%
■ Team	: 15%
■ Advisors	: 7%
■ Reserve	: 10%
■ Marketing	: 10%
■ Founders	: 8%

Total
1 Billion MCC
MCC = MCC Token

# MCC is Creating a 'New Data Distribution Ecosystem'

- MCC started with these Catchphrases
"Returning the Ownership of Personal Data to Individuals"
"Individual becoming the Main Agent of Controlling and Managing Personal Data."

- Blockchain/crypto-based platforms have been implemented with MCC's own technology, which collects data from various sources and gives commercially available value.

- Create new data that can be combined with existing data ecosystems such as 'MyData'.

The Conceptual Data Distribution Platform of MCC

Data Sources

MCC Data Distribution Platform

Data Consumers

GoodMorn Members
Korea, Indonesia,
Southeast Asia

Alliance Platform

Open Data
Platform

Finance/Corporation
/Public

Platform
Principle/
Rule

Transparency	Reliability	Control	Value
Accept	Certified	Data Usage	Usage Detail	Data Management

Differentiated
Data
of MCC

| Favorite Keyword | Trust Index | Marketing Power | Personal Data based on KYC | Global Data Indonesia, Southeast Asia |

Conglomerate
/Financial Institution

Data Distribution
Platform

Marketing
Corporation

Other Operator

1 Enhance transparent management and security of data distribution processes based on blockchain

2 Implementation of a distribution platform where consumers and providers of data can meet in person

3 Own data distribution controlled by individually, and fair compensation accordingly

Easy and Convenience + User Friendly + Useful Service = More Members

8

Secured Transparency and Security Based On Blockchain

- All content is encrypted and recorded in the blockchain, and personal data is dispersedly stored in the hyper-ledger cloud.
- **Encryption key is only stored on the user's own mobile and only the owner has access to own data**
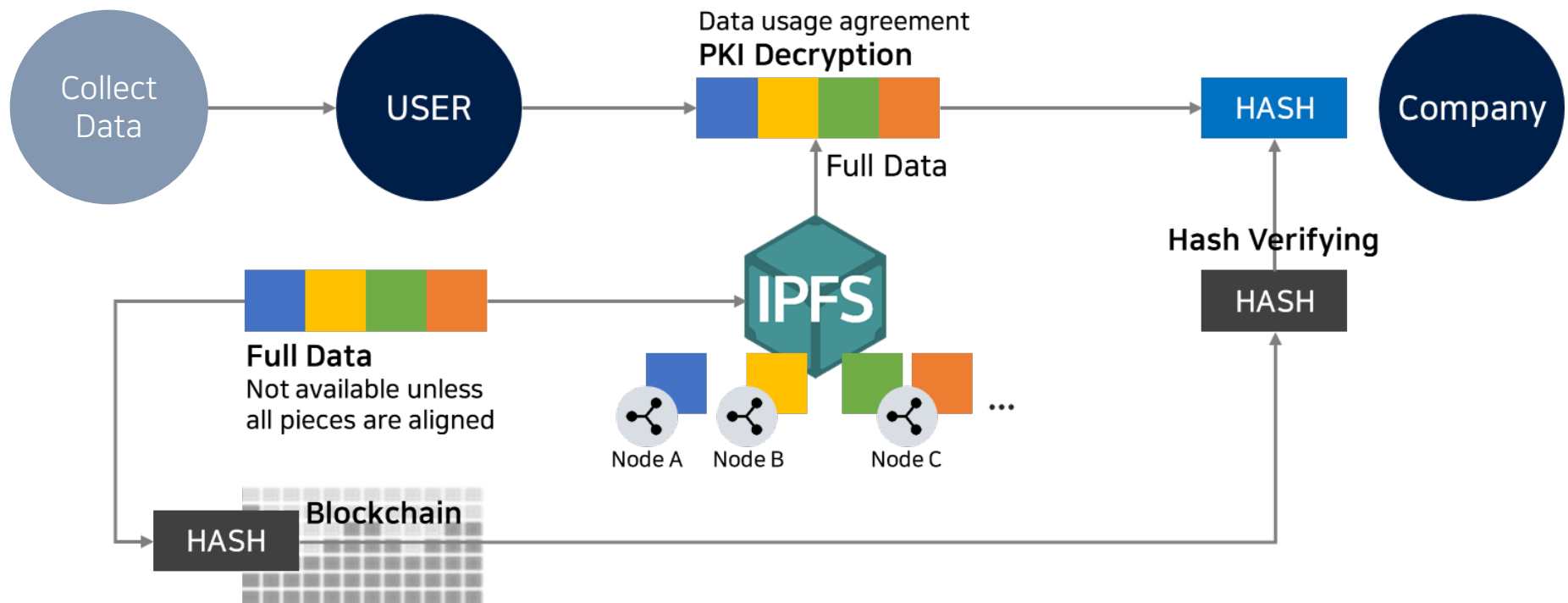
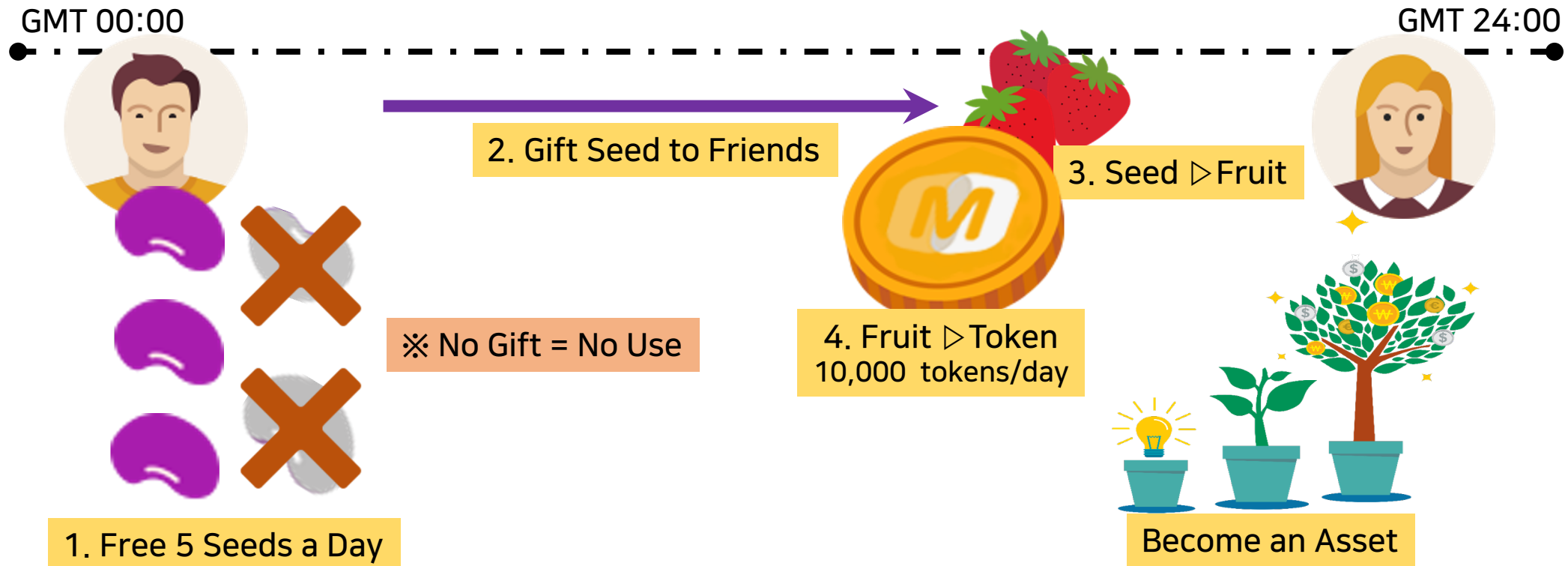## MCC's Data Distribution Platform (SKT POC Project)

https://youtu.be/0OO3yuqtVOQ

- In Nov. 2018, MCC had been processed POC (Proof Of Concept) project "individual data distribution platform based on blockchain" with SKTelecom

MCC Made Its Own Service, GoodMorn DAPP

- 'GoodMorn' DAPP was released to not only link data held by other companies, but also to secure differentiated data from user pools through MCC's own platform.

- "GoodMorn" is a user-friendly Market Entry Service for building a data distribution platform and it uses a patent called "Seed Gift."

# Seed Gift Applied to GoodMorn is P2P Daily Air Drop

- Differentiated user incentives for GoodMorn DAPP, which has been patented, and a new type of mining
- As a result of analyzing GoodMorn's 220,000 users' data, gift-based networking is an innovative methodology that can infer the credit index between participants (Seoul Univ.)
- The "Friendship Network" between members and the individual's "Marketing Impact Map" will be collected and used as differentiated data for MCC

GMT 00:00   GMT 24:00

2. Gift Seed to Friends

3. Seed ▷ Fruit

※ No Gift = No Use

4. Fruit ▷ Token
10,000 tokens/day

1. Free 5 Seeds a Day

Become an Asset

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GoodMorn is a User-Friendly Market Entry service for Data Distribution Platforms

- GoodMorn provides services that give joy and economic benefits such as seed gifts and fruit transfers, wallet functions, roulette, charging station (Ads), and fruit bidding
- In Mar. 2022, **"The Highest Fruit Bidding (competitive bid for the most bidders)"** has been added, and is expected to expand to trendy product transactions that appeal to MZ generation, such as linking exchange prices and fruit in-app payments
- Planning to progress "NFT Version of Fruit Bidding"

*MZ Generation : Born between 1980~2010

Seed Gifting

Fruit (Token) Transfer

Super Roulette

Fruit (Token) Wallet

Fruit Bidding
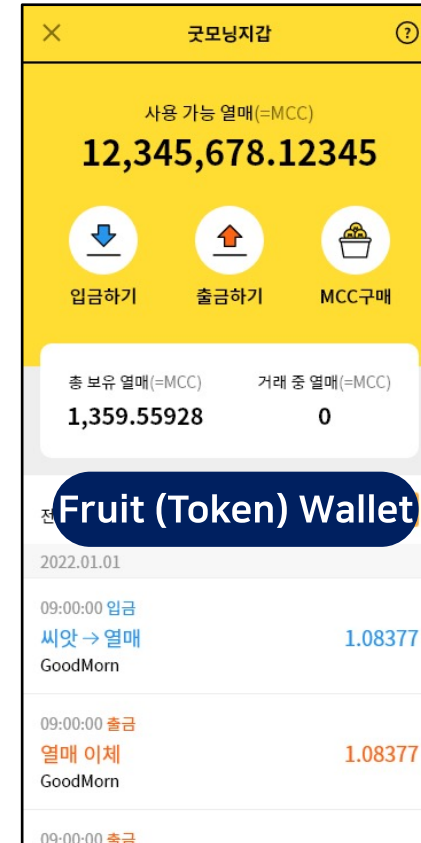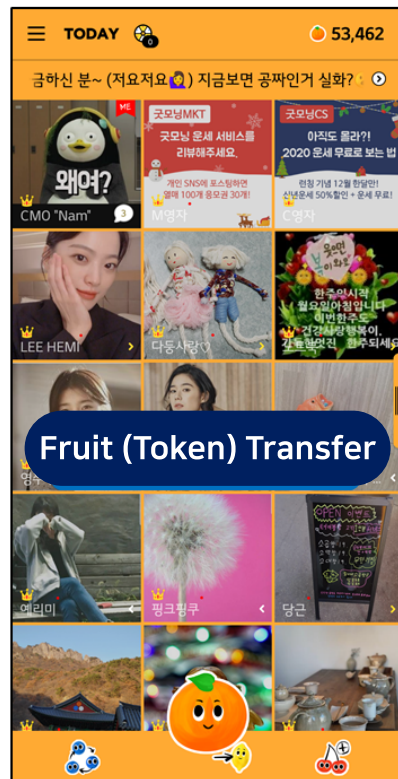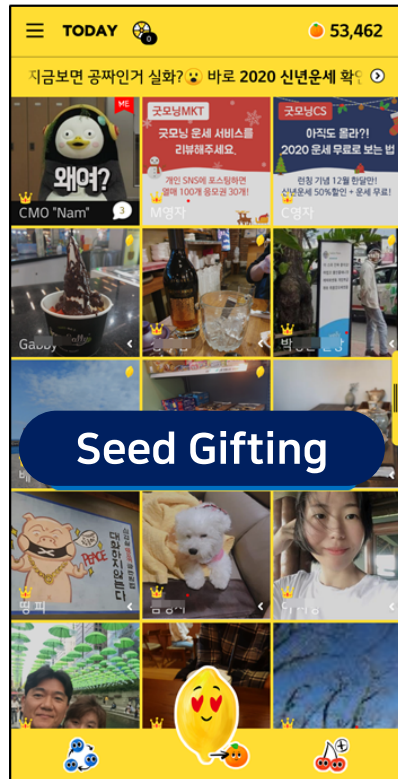
GoodMorn Gathered 330,000 Members From Korea and Indonesia

- In Apr. 2019, the service was opened in Indonesia,
  but after the pandemic, the service changed target to Korea in May 2021.
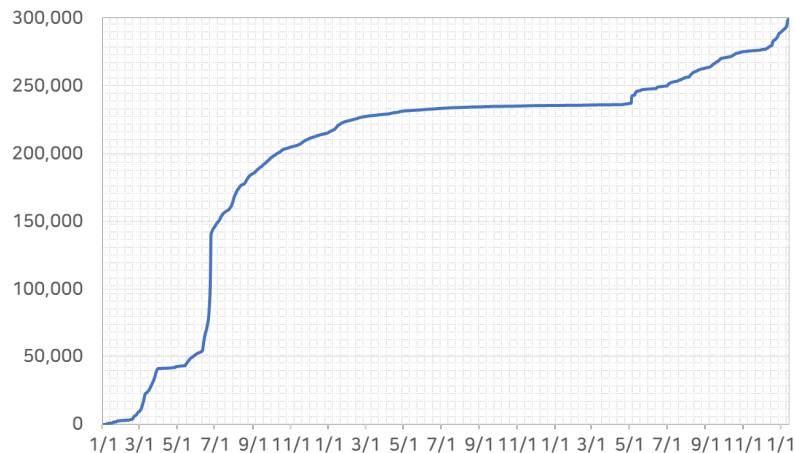- As of Mar. 2022, achieved 100,000 domestic members and more than 10,000 people are active every day

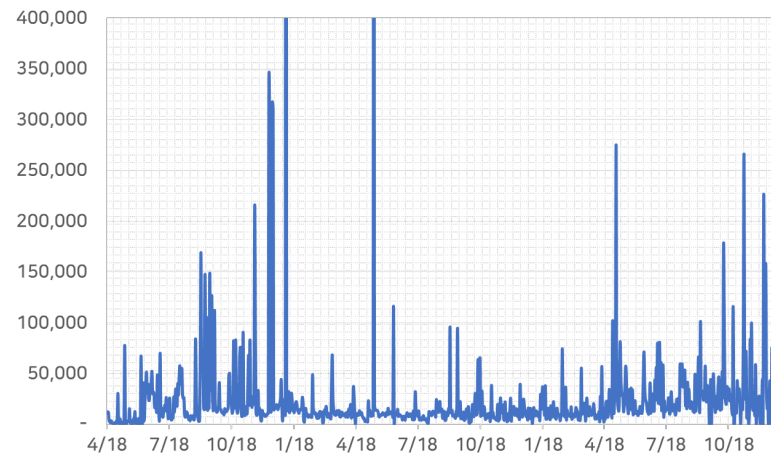| 340,000 Members (Token Holder)	User 10,000/day	Seed/Fruit transfer 320,000 TX/day

Statistics: GoodMorn Grand Open From At The End Of Apr. 2020 ~ Jan. 2022
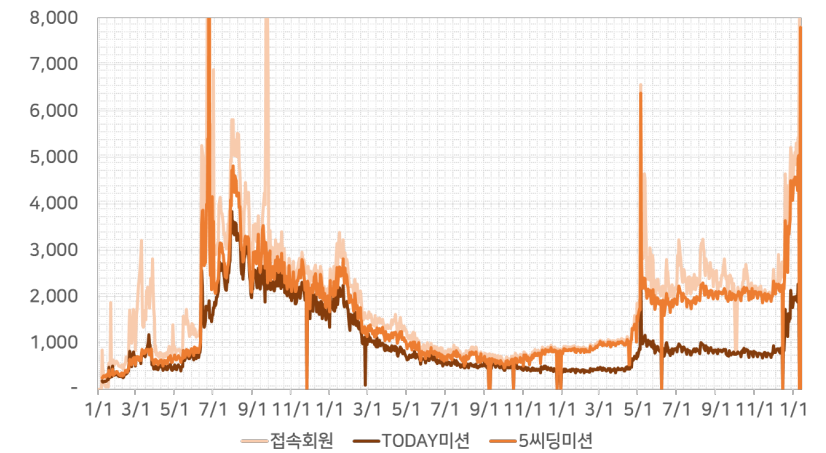
회원 가입 (누적)

열매이체량 (일별)

서비스접속회원 & 데일리미션 완료건수 (일별)

접속회원   TODAY미션   5씨딩미션

210,000 In Indonesia, 90,000 In Korea

Token Transaction 320,000 times/day

Participating in seed gifts and services
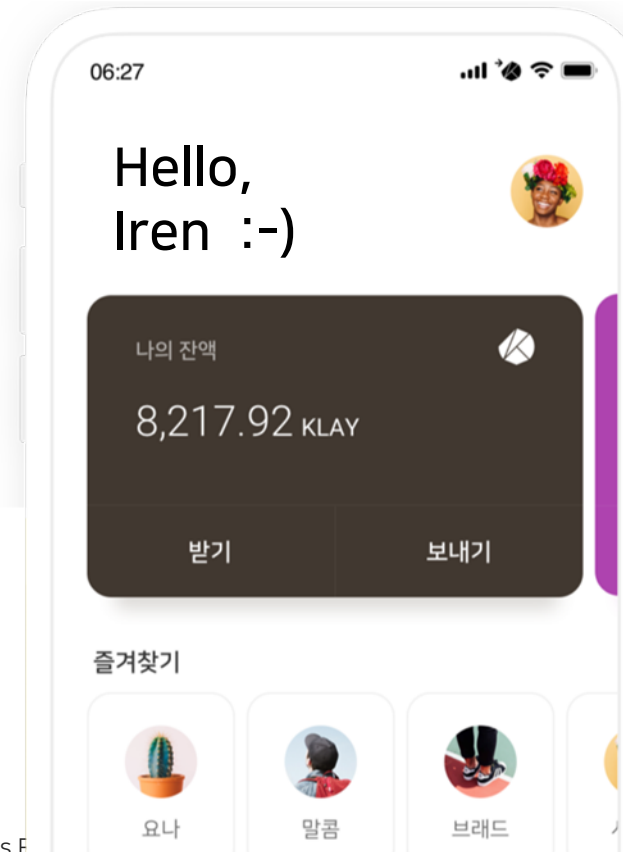
14 P

MCC x Klaytn **Strategic Partnership Contract**

- In 2020, MCC Token Changed to Klaytn Main-net Based Token

- **"Exchange MCC Tokens on KakaoTalk"**
  Apr. 2022, complete load KakaoTalk Virtual Asset Wallet "Klip"

Digital Wallet "Klip"
That Manages Personal Information
and Digital Assets is Coming

Hello,
Iren :-)

내 활동이 자산이 된다고?
완전 신선한데?

헐 이건 써야해 😍

나의 잔액
8,217.92 KLAY
받기   보내기

원하는 서비스를 마음껏 쓰고
자산 관리는 한번에 ☝️

즐겨찾기
요나   말콤   브래드

Listed on The Global Exchange "L-Bank" and Ongoing Listed on The Korean Exchange

- Mar. 2022, Listed on Singapore virtual asset exchange L-Bank. Entry exchange for domestic listing
- Average daily turnover of $100 million (USDT) and 2,500 MCC deposit accounts. Continually increasing.

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MCC is Creating a Finance-Based Metaverse "Dokdoverse"

- Started by reviewing the connection between 'GoodMorn' and game service
- MCC oversees the construction and service and Finger Co., Ltd. participates as an investment and business organizer.
- Leading the market with the 1st financial-based metaverse platform, with the sponsoring NH Bank.
- Dokdoverse is linked to MCC's 'GoodMorn'.

The 1st, 36500 In 15hrs And The 2nd, 30000 In 2hrs, **secured pre-subscribers.**
On Mar. 1st, Close-Beta service of Dokdoverse was released.

Owns Territory in Virtual Dokdo and Performs Quests

- Completed various quests on Dokdo Island and earned rewards
- Naturally get financial knowledge and product info, various financial experiences, and missions, while walking around virtual Dokdo to looking for "Quest Man"
- Move the various rewards that are stored in the personal cabinet to Dokdoverse's "the only financial center, NH Bank Dokdo br.," to wrap up the day

Cabinet: Assets Inventory that stores cash assets, digital assets, points, and items

Provides **Dokdoverse "Dokdo Certificate (NFT)" to**

100,000 People

- Own land and house on a Dokdoverse
- Participating in the operation of Dokdoverse
- Earn consistently shared economic benefits
- During June, 1st round of NFT distribution

Dokdo Certificate

Name	곤잘레스
Level	30
Address	A TOWN 1000-1000

2022.04.30

독도버스 플랫폼 사업 운영

19 ℗

Dokdo Certificate NFT + AI-ART (User's Avatar + Nickname + AI Recommended Keywords = Unique Image)

Dokdo Certificate NFT Sample   https://devapigw.dokdoverse.kr/nftview/ddvs-idcard/1487
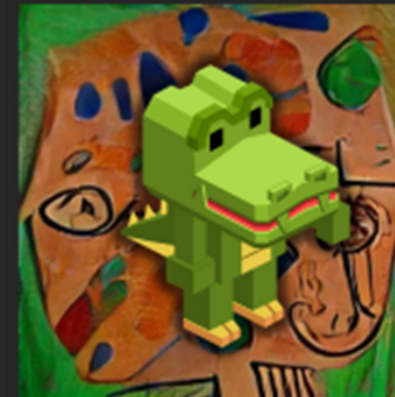

'Morning Bird's Sound' by Jung Il Mo
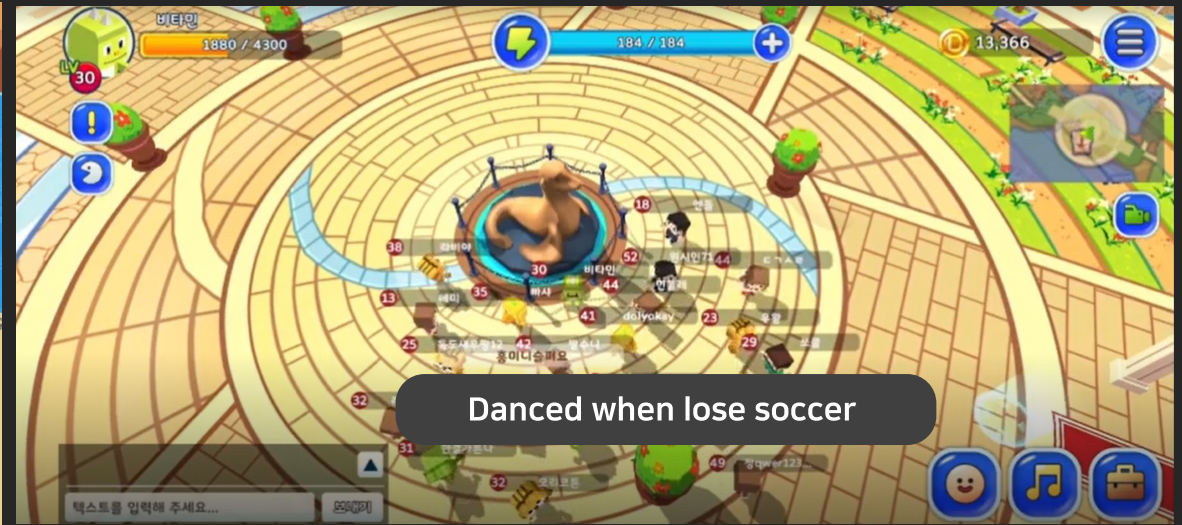

Dokdo

Cyberpunk

Picasso

Van gogh

20

The Dokdoverse Memes, which Members Voluntarily Made, is in Vogue

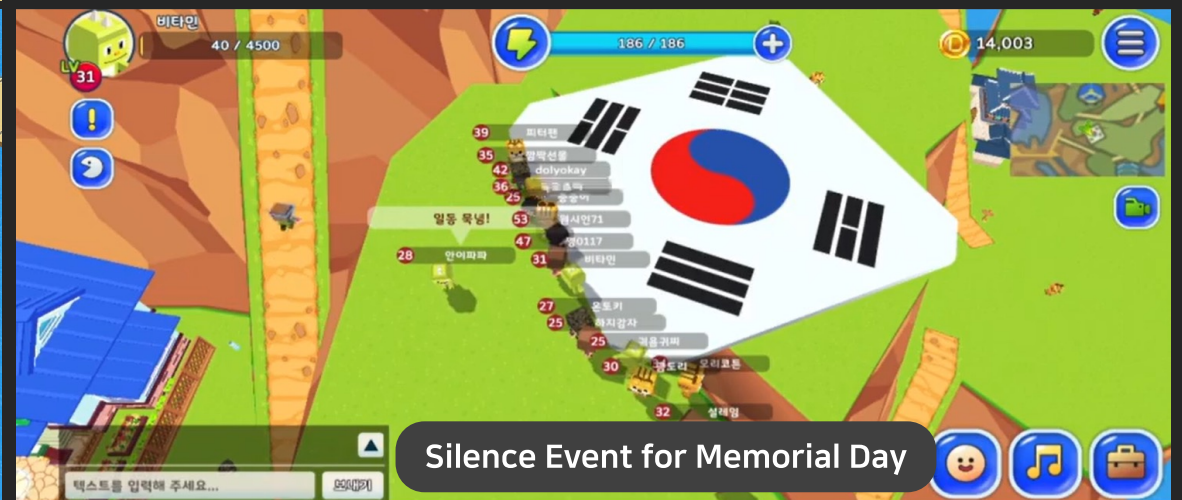* The possibility of success of the game is raised when member content is created

Dokdoverse's One Team Event

Danced when lose soccer
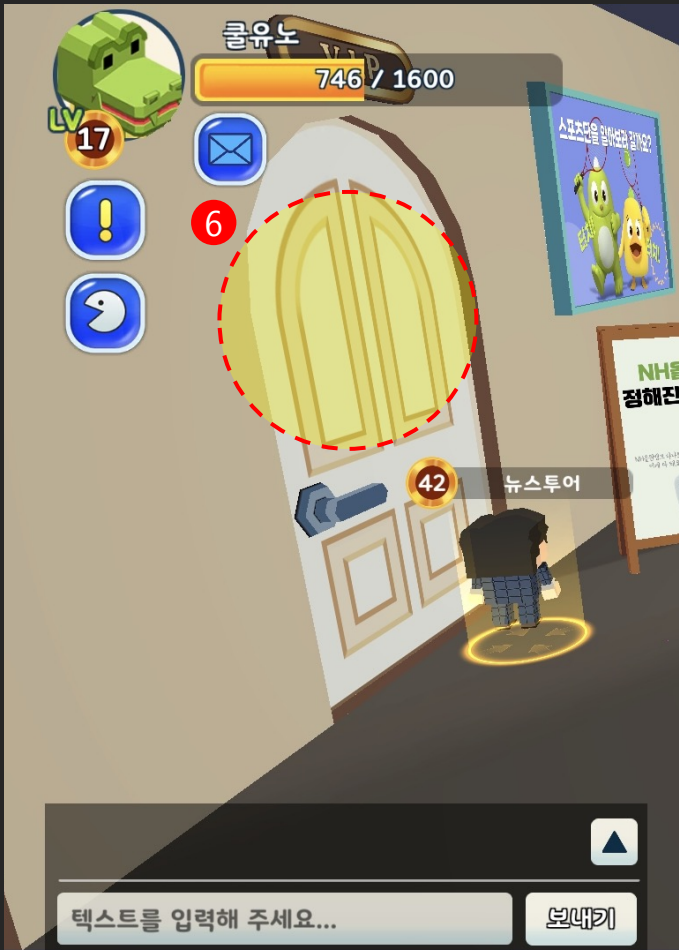

Dokdoverse's One Team Event

Silence Event for Memorial Day

Dokdoverse Club every 22:00 https://cafe.naver.com/dokdoverseofficial/10121

NH Bank's Dokdoverse Branch Renewed

## * Implementation of a metaverse branch of a B2B sponsoring partner

1. Guide Letter (Products/Service)
2. Electronic display (Ads./Promo video)
3. Standing signboard (Promotion)
4. Visit certification (Earn reward)
5. NH Bank staff (Daily Quest, Guide VIP)
6. VIP Room (Lucky Box + DOS Staking)

'Dokdoverse' is The Only Brand + IP

IP : intellectual property

- 66,500 pre-subscribers
- 17,000 registration and CBT participation
- Average 2,500 people/day activate in Dokdoverse OBT
- Unable to enter other competitors due to own symbolism (Dokdoverse, Dokdo Certificate becomes a "Proper Noun")

NAVER | Dokdoverse, Dokdo Certificate ▼ | 검색
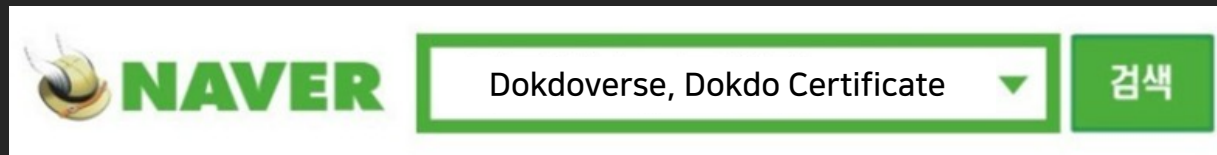
Korea's Representative Metaverse, Touches New Customers

Provides gamification-based metaverse services
that benefit communication with the MZ generation

Brand Positioning

ESG

Lead in social contribution; environmental protection

- **ESG activities of Metaverse**
  - Earn rewards by pick up a garbage, and bottle, etc.
  - NFT to prove and announce the best antecedents
- **Linkage Offline ESG**
  - Progress Zubzuber campaign (See Attached)

I ♥ KOREA

Love one's country, Korea representative

- **Linkage offline Dokdo**
  - Memorial hall, group/local event
  - Introduction of real Dokdo contents on the Dokdoverse
- **Korea representative Metaverse**
  - Acceptance of contents; notification to the public, such as the Foreign Ministry
  - A promotional channel for global contribution activities such as the UN

The Metaverse Company "Finger Family"'s Status

Top Leader Conference of NH Group (4/25)

- Search 'Dokdoverse' and 'Dokdo Certificate NFT' on NAVER
- Search 'Dokdoverse' on YouTube
- **Partner NHBank positioned as a financial Metaverse leader**
- Recently, various activities were carried out on Dokdoverse/Metaverse, including pitching for executives of KB Bank and Sinhan Bank, etc., and participating in other blockchain conferences
- **New Brand Verse to be discovered after Dokdoverse's Open Beta.**

25

Continued for 8.15 Grand Open

- 3.01 Start CBT
- 6.10 Released 1st Dokdo Certificate NFT
  – For 150,000 members
- 6.26 Start OBT – New member sign-up available
- **8.15 Grand Open**

MCC Operating Services With Own Technology For More Than 3 Years and Created Self-sustaining Sales & Profit Structure Without Relying On Tokens

- Recorded 1.68 billion won in sales (operating profit – 1.9 billion won) in 2021, expected to turn into a surplus of more than 5 billion won in 2022

- The benefits of token holders and the expansion of services such as metaverse are realized through the listing of MCC Token

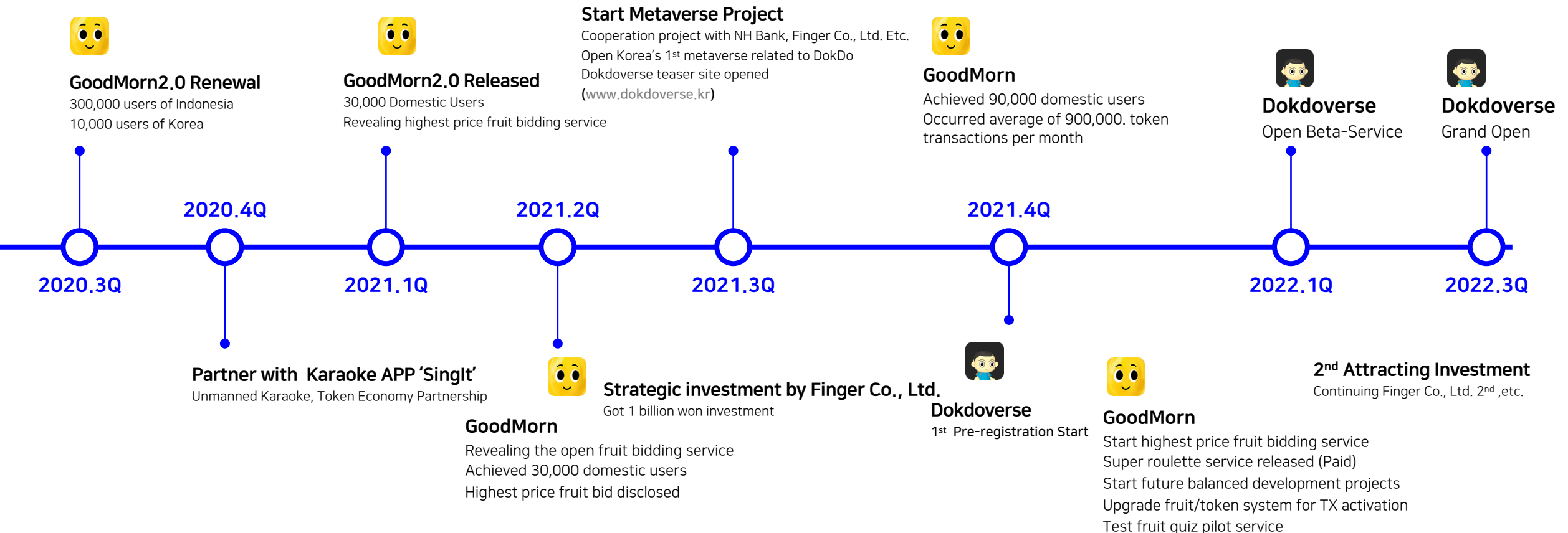# DAPP Service is Still Provided Since Launch in Dec. 2019

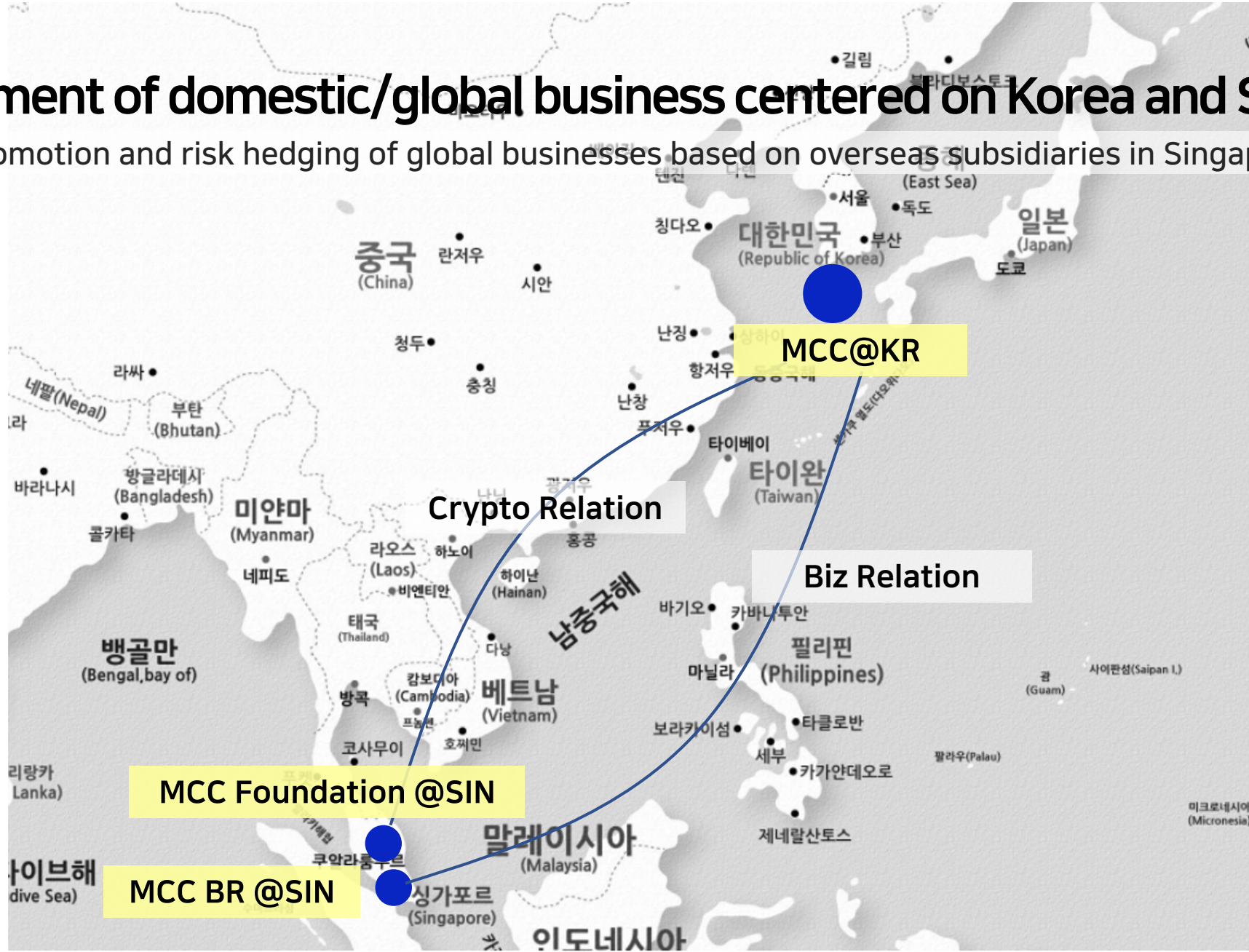Implement a blockchain/crypto-based data distribution platform and user DAPP with self-planning and technology

Token Sale
Private Sale/ Pre-Sale

The 1st MVP
Blockchain + IPFS

The 1st Service Open
Join/Seed Networking
Expand Membership Event
Token Exchange Listing

DAPP Launch alpha
iOS, Android
Seed Networking
Develop Wallet

Find Data Platform Partners

DAPP Update
Open Data Platform

DAPP Update
MCC Develop Trust Index

2018.10.　　　　**2019.3.**　　　　**2019.8.**　　　　**2020.2Q**

2018.6.　**2018.12.**　**2019.6.**　**2019.12.**

Token Sale Ends
Token Issuance/ distribution

The 2nd MVP
Data Collection/processing

Advanced Service
Creating a seed network ecosystem
Find Seed Network partners
3rd Party partnership

DAPP Update
Seed Network. Partner development

Expanding Service Partnership

DAPP Update
Advanced Data Platform

DAPP Update
Transfer Main Blockchain
Reviewing the development of
Main Blockchain

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Leading The Market With DAPP + Metaverse and Creating Own Profit Structure

Completed the combination of DAPP and Metaverse and continuing global P2E services in Indonesia, etc.

Start Metaverse Project
Cooperation project with NH Bank, Finger Co., Ltd. Etc.
Open Korea's 1st metaverse related to DokDo
Dokdoverse teaser site opened
(www.dokdoverse.kr)

GoodMorn2.0 Renewal
300,000 users of Indonesia
10,000 users of Korea

GoodMorn2.0 Released
30,000 Domestic Users
Revealing highest price fruit bidding service

GoodMorn
Achieved 90,000 domestic users
Occurred average of 900,000. token transactions per month

Dokdoverse
Open Beta-Service

Dokdoverse
Grand Open

2020.3Q | 2020.4Q | 2021.1Q | 2021.2Q | 2021.3Q | 2021.4Q | 2022.1Q | 2022.3Q

Partner with Karaoke APP 'SingIt'
Unmanned Karaoke, Token Economy Partnership

GoodMorn
Revealing the open fruit bidding service
Achieved 30,000 domestic users
Highest price fruit bid disclosed

Strategic investment by Finger Co., Ltd.
Got 1 billion won investment

Dokdoverse
1st Pre-registration Start

GoodMorn
Start highest price fruit bidding service
Super roulette service released (Paid)
Start future balanced development projects
Upgrade fruit/token system for TX activation
Test fruit quiz pilot service

2nd Attracting Investment
Continuing Finger Co., Ltd. 2nd ,etc.

Development of domestic/global business centered on Korea and Singapore

Promotion and risk hedging of global businesses based on overseas subsidiaries in Singapore

MCC@KR

Crypto Relation

Biz Relation

MCC Foundation @SIN

MCC BR @SIN

Attracting Investment

Purpose of attracting investment

1. MCC Token Listing
- Realize MCC token listing and trading on domestic exchanges

2. Completion of Dokdoverse Platform
- Linkage Dokdoverse + GoodMorn (Wallet) to complete token economy
- Enhancement and addition of platform functions to solidify No.1 Metaverse
- Securing own profit system such as B2B entry, Ads, and NFT/Digital asset transactions

3. Expanding the New Metaverse Business
- Building a New brand Metaverse to expand revenue

4. Expansion of New Global P2E Business
- Expansion of P2E game business based on MCC token to enter global (Southeast Asia)
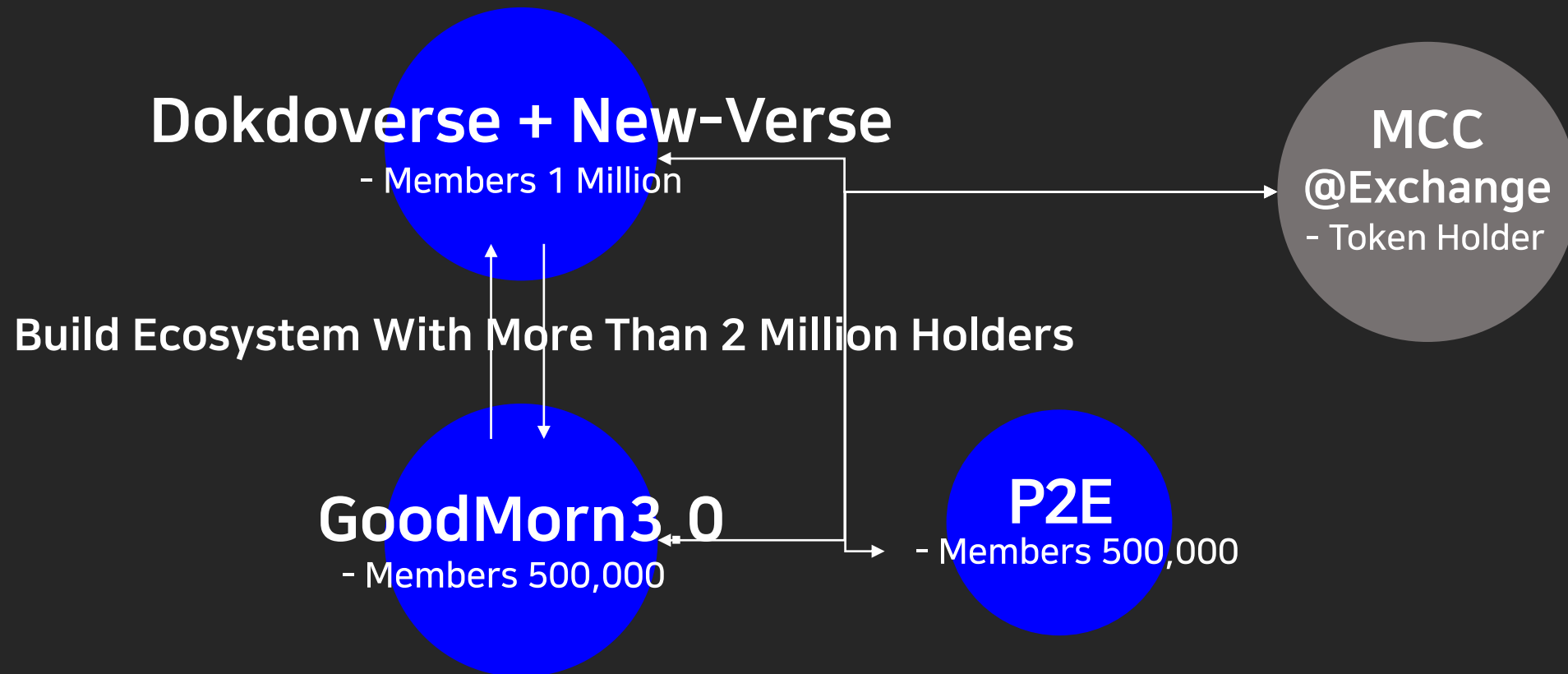
Purpose of attracting investment – complete Dokdoverse

Linkage Dokdoverse + GoodMorn

- "Dokdoverse = Metaverse Platform" + "GoodMorn = Wallet of Digital Assets"
- "DOS" and "Rocks" on the Dokdoverse can be exchanged for various assets such as "Fruit (MCC Token)" thrugh GoodMorn Wallet

 * DOS = Stable point of Dokdoverse / Rocks = Game points that aren't worth the money

Advancement of Dokdoverse Platform

- Prepare 8/15 Grand Open
  - Pre-registration application > Close Beta Open (3/01) > Open Beta (End of June) > Grand Open (8/15)
- Close Beta (Closed operation), implementation of functions such as Dokdoverse world, basic quest, acquisition of Dokdo certification, and issuance of NFT
- Open Beta (New Membership), addition game functions such as quest advancement, expanded distribution of Dokdo certification, and added NFT items and fishing games

Establishment of Dokdoverse Profit System

- Sponsoring Partnership of Dokdoverse (Annual Contract)
  - Main Partnership (NH Bank by the end of 22. Long term partnership will be possible)
  - Sub-partnership (under discussion)
- General/NFT Item Sales in Game
- Dokdo Certificate NFT sales and NFT transaction fees
- Advertising
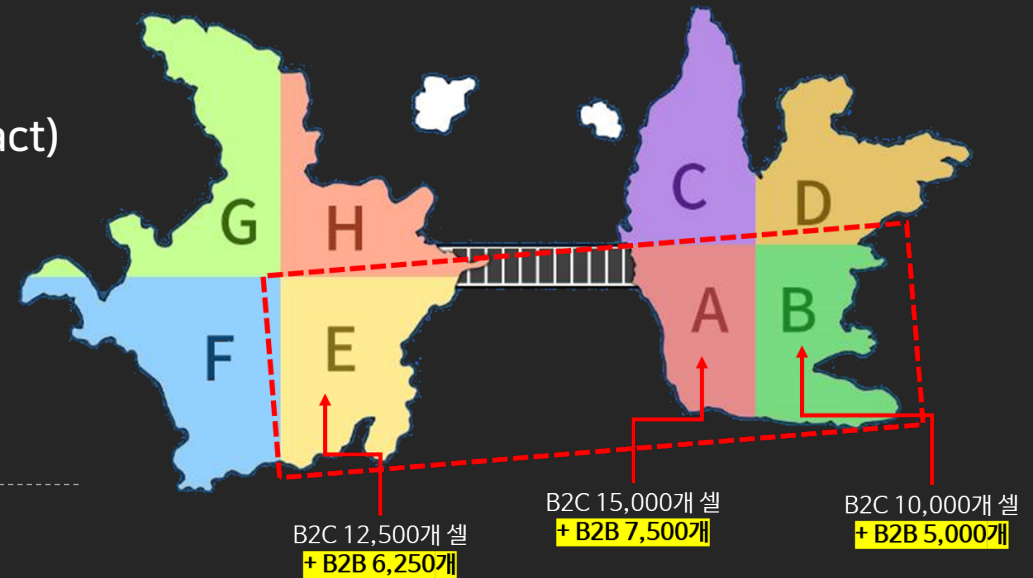
- B2B Cell for Lease
  - Dokdoverse consists of 100,000 cells and '50,000 B2B cells'
  - **Open a brand-only space in B2B cell, secure a metaverse business base**
  - Form a close relationship with providing various quests to members
    (provide various missions; view ads, quiz, dance brochure, visiting location, PPL avatar, etc.)

- Establishment of New Metaverse Platform
  - Business modeling and construction for companies that want to build their own metaverse/ NFT platform (Currently in discussion with various companies such as Korea Racing Authority, Samsung Life Insurance, KB Card, NH Bank Family)
  - Implementation of Mega-Verse that connects business ecosystem among established metaverse platforms

B2C 12,500개 셀
+ B2B 6,250개

B2C 15,000개 셀
+ B2B 7,500개

B2C 10,000개 셀
+ B2B 5,000개

"Achieve growth from 3.6 billion in 2022 to 12.9 billion in 2026"

Sales reached 12.9 billion won (1.7 billion won in operating profit) in 2026 through sponsorship of Dokdoverse, game NFT item, NFT distribution, and establishment of new metaverse
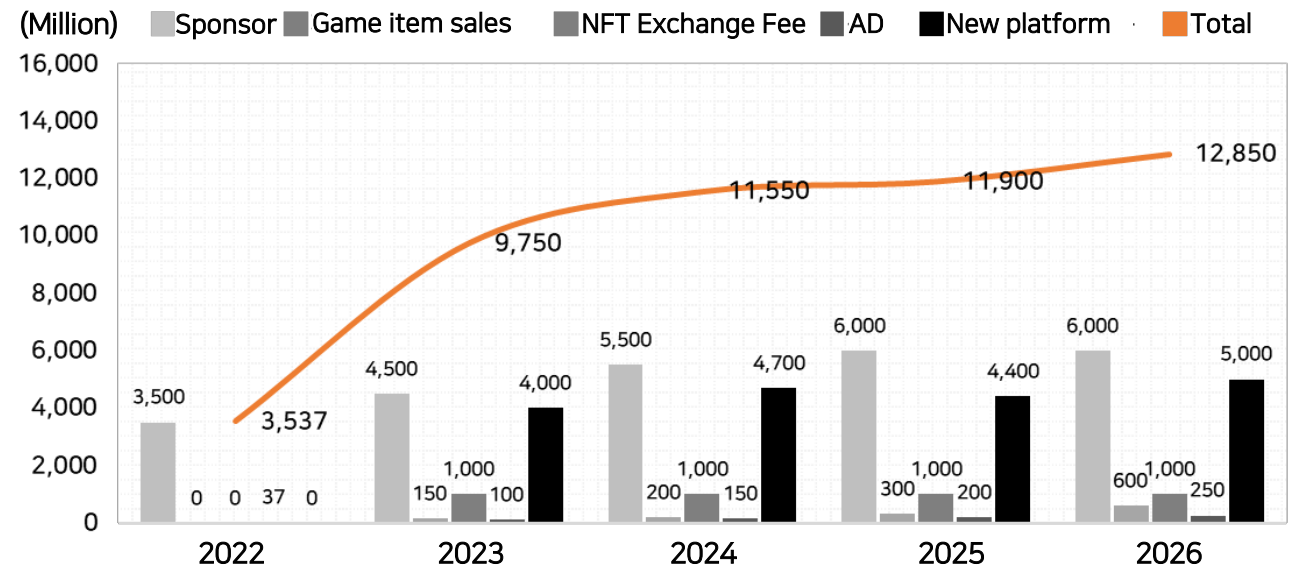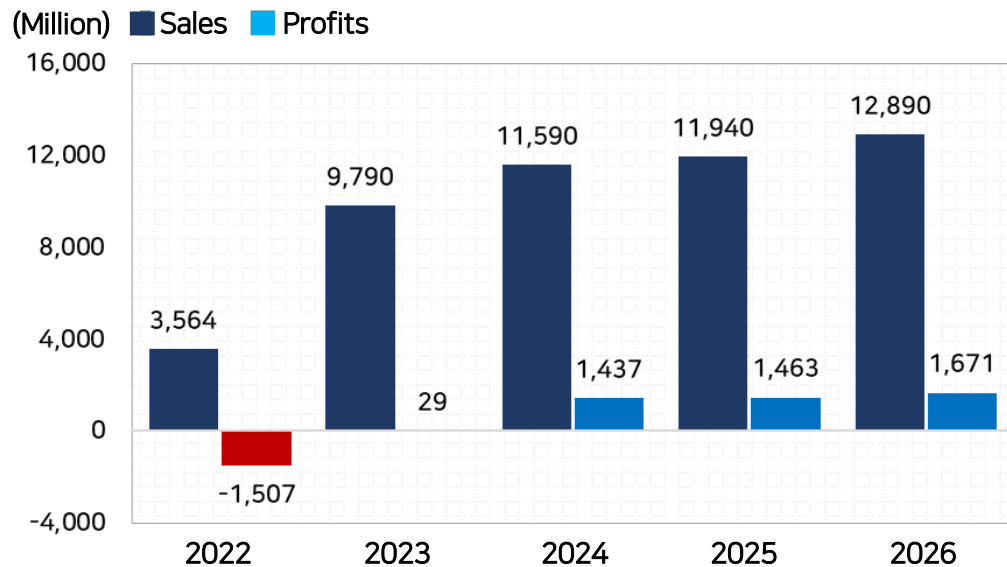
- Expenses for listing and operating MCC tokens were included in the sales and government expenses, but sales from the sale of tokens were not included
- Sales of NFT (30,000 units) in the provincial area belong to the Dokdoverse ecosystem as a budget for compensation of members
- Investment cost and revenue for global P2E games that will be co-vented do not include

Dokdoverse community completed

Centered the community with NFTs,

- **Value creation using a variety of digital assets**
- **Solidarity in a New way for social contribution**
- **Realization of the New Community "DAO"**

  *DAO : Decentralized Autonomous Organization

- Dokdoverse aims to realize a strong fandom-based business ecosystem such as 'BAYC' by utilizing storytelling centered on the national keyword Dokdo and Dokdo Certificate NFT
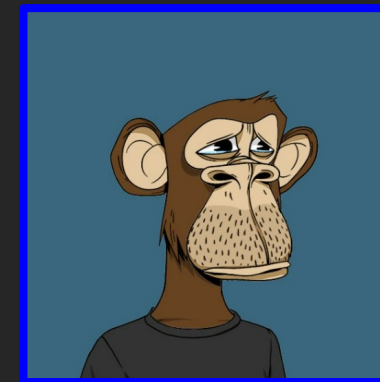
- BAYC : Bored Ape Yacht Club

The world's No. 1 NFT project, valued at 5 trillion in corporation value operated by Yoga Labs

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Global P2E Game Line-up and MCC Ecosystem Application

- # Grand War Battle (by X10 Games)
  - **"Military Deck Building RPG"** (Current 80% Development Progress)
  - Implementation P2E based on MCC token, GoodMorn Wallet, and NFT
  - Enter Southeast Asia including Indonesia based on MCC Singapore branch
  - Complete token distribution ecosystem by newly entering L-Bank (Singapore), Korean Exchange, and Indonesian local exchange where MCC tokens are listed

- # Fishing NFT Game (by X10 Games)
  - Starts with a mini-game for fishing built on the Dokdoverse and implements a separate expansion pack

- # Apply MCC P2E to Japan game company
  - Local partner (UtoPlanet, CEO Young Min Han) can secure game rights applicable to NFT/P2E in Japan
  - Secure games like CryptoNinza Party and ElfMaster, etc.
  - Encourage the activation of the MCC token ecosystem by securing a game pool

It Is Impossible To Put
The Whole Elephant In The Fridge

Instead of "How to crumple(?) our (finance) service into a metaverse",
we must think about "How to melt our New customers into a metaverse that can MEET them"

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