

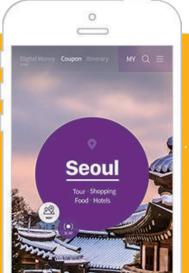


### GLN, Accelerate with Oracle's innovative cloud technologies

Hana Financial Group signed a memorandum of understanding (MOU) with Oracle, the two firms collaborate in the building and joint marketing of Hana Financial Group's Global Loyalty Network (GLN), as of Feb 14, 2018. Starting from the partnership with Oracle, Hana Financial Group has conceptualized and implemented an integrated platform, the Global Loyalty Network (GLN), which enables global customers to get the most out of their loyalty programs, through access to loyalty points-based deals and discounts from a range of global retailers, travel merchants and other related institutions.

Both companies will work on technologies supporting GLN such as blockchain, membership, e-money and AI etc. GLN International, Hana Financial Group and Oracle will also modularize the results of the project, including digital asset exchange, and conduct consulting and sales.





#### GLN, Hana Financial Group and Oracle work together to drive global loyalty network.



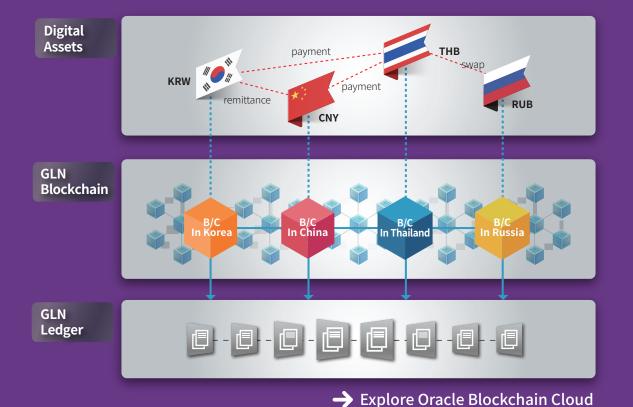








## Blockchain as Core Technology of GLN



www.oracle.com/cloud/blockchain

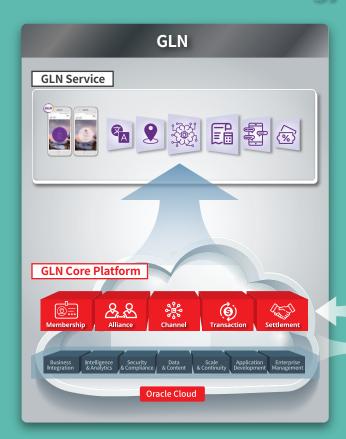
# GLN has applied blockchain technology to enable real-time transactions of digital assets.

In an increasingly digitalized future, we are seeing exponential global growth in the adoption of digital assets and currencies. However, the use of these digital assets and currencies are restricted in many parts of the world. Furthermore, cross-border transactions can take days or more, due to difference of legacy systems.

Thanks to blockchain technology, the GLN network enables the establishment, utilization and exchange of digital assets on any device, across borders, and most importantly, in real-time. By combining blockchain technology with elements like Big Data, Cloud and Artificial Intelligence, the digital asset network of the future is made possible, leading to the creation of new value and revolutionary services.



# Realizing the GLN Vision through Oracle Cloud Technology





# Oracle cloud technology sits at the heart of the GLN Core Platform.

Oracle cloud technology enables safe and stable acceleration of B2B transactions and processes throughout the platform network.

The GLN Core Platform is built on blockchain technology to not only provide the network, but to also connect GLN partners in the distribution and execution of both transactions and contracts, based on a comprehensive distributed ledger cloud, with updates and queries done safely and in real-time.

#### The GLN Core Platform consists of the following:

- Membership Core: For processing user information
- Alliance Core: Integrates the various transactions done by GLN partners and retailers
- **Channel Core:** Al and LBS through various state-of-the-art technologies
- **Transaction Core:** For the processing of transaction data(with real-time passwords), as well as the sharing of the transaction data
- **Settlement Core:** To handle the recording of transac tion data in the distributed ledger



# Turbocharge Your Services with the GLN Solution Kit

#### **G-Wallet**



A solution to manage payments, loyalty points, overall financial transactions and settlements. G-Wallet supports multiple currencies through connecting bank accounts worldwide.

#### **G-Coin**



A digital asset enables users to purchase, exchange and convert virtual currencies, mileage, and points, anywhere in the world.

### **G-Ledger**



Blockchain technology solution that enables real-time settlement of transactions and contracts between GLN partners.

Easily develop AR games linked

to coupon services, and various

location-based mobile apps.

### **G-Payment**



A cutting-edge payment technology solution that enables payment through QR codes and barcodes, as well as emerging biometrics solutions.

#### **G-Coupon**



A solution to manage provision of online coupon services, as well as integration with payment systems, for coupon business operators and retailers.

#### AR







Easily develop and implement AI-based services such as chatbots, or voice-recognition shopping.

# Will you consider introducing upcoming technologies such as Blockchain, AR and more advanced billing systems?

Partners and retailers who are part of the GLN Consortium can choose from GLN solution kits, each of which are linked to the GLN Core Platform and Channel Service, complete with support. Each solution kit can be deployed on its own, or as a combination of kits designed to serve unique business requirements. The GLN solution kits can be deployed both in the cloud, and on-premise.



# Support of GLN Technologies

GLN Int'l provides local partners of easy ways to connect to the platform and start your own transaction within the network.



#### **Software Development Kits (SDKs)**

GLN International will provide timely SDKs and software support to help ensure that partners and members are able to easily connect legacy systems to the GLN core network. The GLN SDK will also enable partners and members to both develop and customize their core transaction systems, to communicate with the GLN core system.



#### **Integration Consulting**

Oracle Consulting will provide expert consulting services for integration efforts between partners / members' legacy systems and the GLN core network, through proven, industry-standard methodologies.



#### **Technical Support**

GLN International will provide timely technical support for partners and members, for both implementation and production phases





## **GLN Technology is innovative, trustful and agile.**

Global Loyalty Networks, powered by Oracle Cloud

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#### **Integrated Cloud Applications & Platform Services**

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