



Stock Symbol
6878

Investor Conference For Emerging Stock Market

Main speaker:
Calvin Lin, Chairman

March 16, 2022





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OUTLINES

歐付寶

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About O'Pay



Industry Introduction



Vision



Business Performance



Stock Symbol
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About O'Pay

The first institution to acquire **e-payment license** on Oct. 12 2015

Business Motto

不創新
便是死亡
(Innovate or die)

O'Pay Electronic Payment Co., Ltd.

GUI number	53538851
Founded	Sep. 23 rd 2011
Authorized capital	NT\$ 1 billion
Paid-in capital	NT\$ 726 million
Industry	Electronic Payment
Financial institution code	397



Main Shareholder Structure

Stock symbol 3687 MacroWell OMG
36% of shares

Mega Holdings
0.51% of shares

E.Sun Holdings
0.33% of shares

Delta Holdings
0.64% of shares

Stock symbol 8114 Posiflex Technology
1.28% of shares

Universal Venture Capital Investment Corp.
0.51% of shares

IBF Venture Capital
0.13% of shares

Group employee share
43% of shares

Taipei Fubon Trust
10% of shares

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2011

O'Pay Electronic Payment founded

- Provided escrow service.
- PCI DSS compliance certified.
- Provided online payment solution.

2015

First to acquire e-payment license in Taiwan

- Sold out Green World shares in April.
- Transferred non-electronic payment business to Green World in June.
- Received permit from FSC in Oct.

2018

Issued co-branded credit card and received patent approval

- Issued co-branded credit card with Mega Bank in June.
- Received transportation patent in July.

2020

Joined CPC as a payment partner

- O'Pay is available for CPC payment.
- Expanded payment service into public services.

2011

2013

2015

2016

2018

2019

2020

2021

2013

Acquisition of Green World

- Bought Green World in July, the earliest founded third party payment service company in Taiwan.

2016

Electronic payment service launched

- Officially provided electronic payment service on Oct. 7.

2019

Launched WeChat Pay payment collection

- Expanded inbound payment collection service.
- Added cooperative banks for Linked account payment:
 - Mega Bank.
 - ChungHwa Post.
 - Shanghai Bank.

2021

Provided cross-institution transfer service First electronic payment institution to go public

- Granted financial institution code **397**.
- Launched cross-institution transfer service in Oct.
- Provided app accessibility.
- Public company in Dec.

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MacroWell OMG Digital Entertainment Co., Ltd.(Parent)



Stock Symbol
3687

36.18% of
shares



Stock Symbol
6878

31.68% of
shares



Stock Symbol
6763

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Make payments

Collect payments

Top-up

Transfer payment



- ✓ Online & in-store
- ✓ Vending machine
- ✓ Variety of payment machines

- ✓ Online
- ✓ Face to face
- ✓ Inbound

- ✓ In-store
- ✓ Bank transfer
- ✓ Credit card
- ✓ Linked bank account
- ✓ CVS kiosk

- ✓ **Cross-institution transfer**
- ✓ Face to face
- ✓ Group AA
- ✓ Red envelope/
Bonus

O'Pay provides payment service for roadside parking of all cities, calling cabs, parking lots, CPC gas stations and pay.taipei platform. It enriches the variety of payment bills after we joined to e-bill platform provided by Financial Information Service Co. Ltd..



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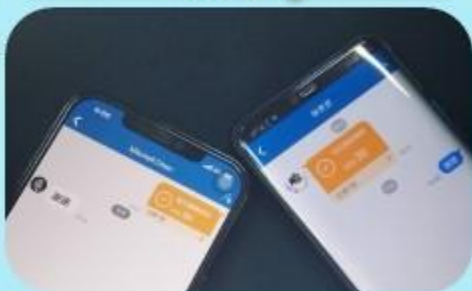
Industry Introduction





O'Pay provides in-house instant messaging. Users can make transfer while chatting.

Transfer while chatting



O'Pay is in collaboration with Taiwan Taxi Co. to allow users to call a cab on O'Pay app by entering the pickup location or using the present location.

Call a cab



Youtuber payment collection



Youtubers can set up their twitch or other broadcast information on O'Pay to collect payments from viewers. Once the payment is complete, a thank-you note or animation will pop up on the screen.

Cross-border payment collection



O'Pay received the cross-border license to collect inbound/outbound payments and is working with WeChat for inbound payments from China.

- 81%: Collaborated banks in Taiwan**

There is a total number of 33 commercial banks in Taiwan. O'Pay works with 27 of them.

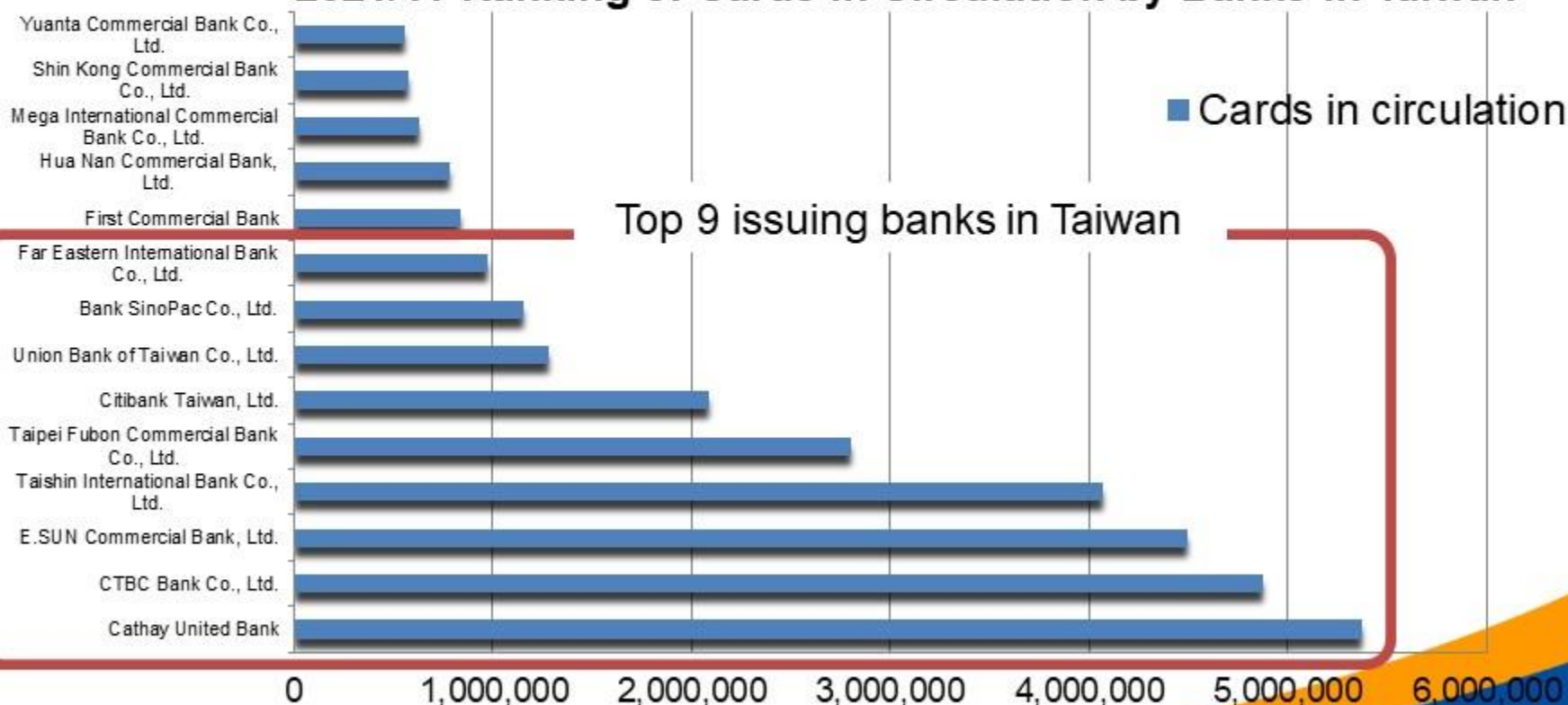
- 99%: Credit card banks & companies in Taiwan**

There are 52.4 million credit cards issued in Taiwan, 99% of them can be used via O'Pay.

Payment Method	Institution
ATM/WebATM	Taishin Bank, E.Sun Bank, CTBC, First Bank, Mega Bank, Yuanta Bank, Shanghai Bank, Chunghwa Post and Chang Hwa Bank
Linked Account	
Credit Card	NCCC, E.Sun Bank, CTBC, Citi Bank, Taishin Bank, Hua Nan Bank, KGI Bank, First Bank, Bank SinoPac, Taipei Fubon Bank, Taiwan Cooperative Bank, Sinkong Bank, Chang Hwa Bank, Cathay United Bank, Far Eastern Bank, HSBC, Mega Bank, Yuanta Bank, Taiwan Business Bank, Jihsun Bank, Taichung Bank, Standard & Chartered Bank, Union Bank, Shanghai Bank, DBS, EnTie Bank and Taiwan Rakuten Card Inc.
Pre-paid Account	O'Pay's own pre-paid account is built in accordance with the Act Governing Electronic Payment Institutions

O'Pay has integrated with acquiring service of top 9 banks in Taiwan.
For credit card transactions, the cost will be high if the number of collaborated banks is less.

2021/11 Ranking of Cards in Circulation by Banks in Taiwan



- O'Pay** has collaborated with 4 major convenience stores. There are over 10 thousand stores in Taiwan.

Service	Partner
CVS code payment	   
Top-up of the pre-paid account	
Mobile payment	Users have the barcode/QR code scanned at the cashier to pay.

Note: O'Pay works with 7-ELEVEN for CVS code payment only.



Electronic Payment

Financial Supervisory
Commission

The Act Governing Electronic
Payment Institutions

Collecting
and making
payments
for real
transactions

Receive
**stored
funds**

Domestic and
foreign small-
amount
remittances
and buying and
selling foreign
currencies

Other
businesses
approved
by the
competent
authority

Financial institution code: 397

Third-Party Payment

Ministry of Economic
Affairs

Regulations Governing
Institutions Engaging In Credit
Card Business(only applicable
for credit card service)

Collecting
and making
payments
for real
transactions

**Not allowed to
Top-up
Remittances
Inbound/Outbound**



歐付寶

Stock Symbol
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Vision



397

轉出金額(存款帳戶尚餘)

8888

給

轉入對象

銀行代碼 | 常用帳戶 | 通訊錄

397

歐付寶

輸入帳號

Richart 讓你可以使用手機號碼或電子信箱轉帳，現在就體驗看看吧！

轉帳說明 (非必填，顯示與否依跨轉銀行而定)

將顯示在雙方的交易明細

臺幣轉帳

帳號轉帳

手機轉帳

1 輸入對象

2

3

4

轉入對象

397 歐付寶電子支付股... X

銀行帳號

下一步



轉帳

常用帳號

轉帳者帳號

1168

轉入機構

004 臺灣銀行

轉入帳號

請輸入轉入帳號或對方歐付寶ID

轉帳金額(免手續費)

NT\$ 0

轉帳備註

非必填 限50字內

轉帳方式

歐付寶帳戶

轉帳時間

2022/01/27 17:41

轉帳者名稱

陳

注意事項

- 轉帳限額：單筆49,999元，每日累計最高99,999元，每月累計最高199,999元。
- 歐付寶帳戶當日第一筆跨機構轉帳金額為500元(含)以下免手續費；501~1,000元及當日第二筆起500元以下，每筆優惠收取10元手續費；其餘每筆收取15

提醒您，轉帳成功後將無法返還款項

確定

- ◆ More businesses permitted by the Act Governing Electronic Payment Institutions revised and announced in 2021.

Description	Businesses
Domestic and foreign small-amount remittances	Cross-institution transfers.
Buying and selling foreign currencies	Announce exchange rate and provide buying and selling foreign currencies.
Integrated service of payment related information communication	Integrate information if merchants adopt payment services from multiple providers.
Shared terminal devices for contracted institutions	Integrate credit card terminal with multiple electronic payment institutions.
Information communication between users and between users and contracted institutions	Provide information communication between users and users and merchant for marketing promotion.
Electronic invoice systems and related value-added services	As an e-invoice value-added center to provided related services.
Related services such as the custody of payments for product (service) gift certificates and assistance for issuance, sales, and underwriting	Assist merchants to issue, sell and underwrite product(service) gift certificate with the custody of payments.
Reward points integration and redeem payments for real transactions	Integrate reward points into payments to diversify payment methods.
The planning, establishment, maintenance, or consulting services for information system and equipment	Increase our business items by providing the planning, establishment, maintenance, or consulting services for information system and equipment.



Group advantages

There are over 300,000 merchants from MacroWell OMG(3687) and Green World(6763). O'Pay will be added as one of the payment methods in the near future. It is expected to allow stores to increase the use of O'Pay, which will lead to new business opportunities.

Cross-institution transfer and transaction

O'Pay has been granted financial institution code 397. All members can make and receive transfer and transaction payments to and from other institutions via O'Pay app. Except for interest, O'Pay is equipped with near the same functions as digital banking. Based on that, O'Pay will provide a variety of innovated financial applications and services that are different from banks.

Cross border payments

Cross border e-commerce transaction volume has reached NT\$ 120 billion in 2022 and is climbing. O'Pay will work with global strategic partners to provide cross border merchants faster and more convenient financial services.

Remittance for foreign migrant workers

According to statistics in 2019, the remittance money from foreign migrant workers is US\$ 2.8 billion and is estimated to grow to over US\$ 3 billion in 2021. It shows that the demand for the said remittance increases and the remittance volume is going up. O'Pay will provide foreign migrant workers user-friendly, fast, affordable and multi-language app and service.



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Business Performance

➤ From 2018 to 2021

(In thousands of NT dollars)

項 目	2018	%	2019	%	2020	%	2021	%
Operating revenue	18,207	100	62,667	100	99,295	100	108,393	100
Operating cost	30,302	166	57,336	91	82,101	83	87,695	81
Gross profit	(12,095)	(66)	5,331	9	17,194	17	20,698	19
Operating expenses	92,668	509	49,682	79	43,854	44	49,539	46
Selling expenses	22,617	124	9,798	16	3,670	4	4,105	4
Administrative expenses	41,772	299	30,729	49	31,449	32	34,547	32
Research & development expenses	28,279	155	9,155	15	8,735	9	10,887	10
Operating profit	(104,763)	(575)	(44,351)	(71)	(26,660)	(27)	(28,841)	(27)
Non-operating income and expenses	15,467	85	17,975	29	13,092	13	8,841	8
Income before tax	(89,296)	(490)	(26,376)	(42)	(13,568)	(14)	(20,000)	(18)
Income tax profit	178	1	505	1	(1,657)	(2)	447	0
Net income	(89,118)	(489)	(25,871)	(41)	(15,225)	(15)	(19,553)	(18)
EPS(loss)(dollars)	(0.89)		(0.26)		(0.21)		(0.27)	

The loss is getting lower.

Expenses increase in accordance with regulations

Profit increases

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To go public in emerging stock market
on **March 17th**

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+886-2-2655-0057



Q & A

To go public in emerging stock market
on **March 17th**

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