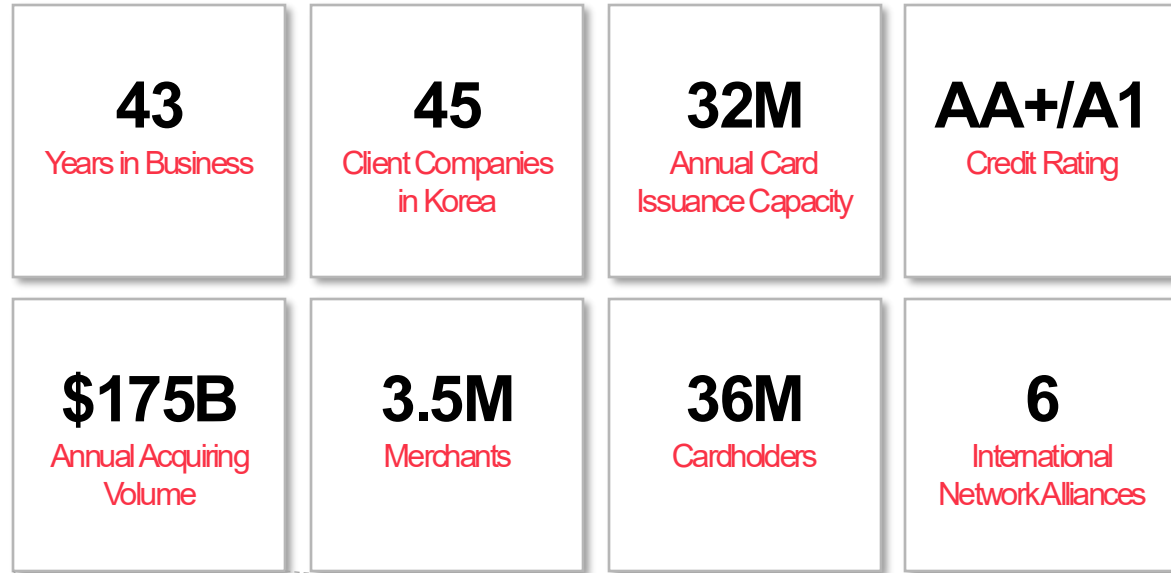




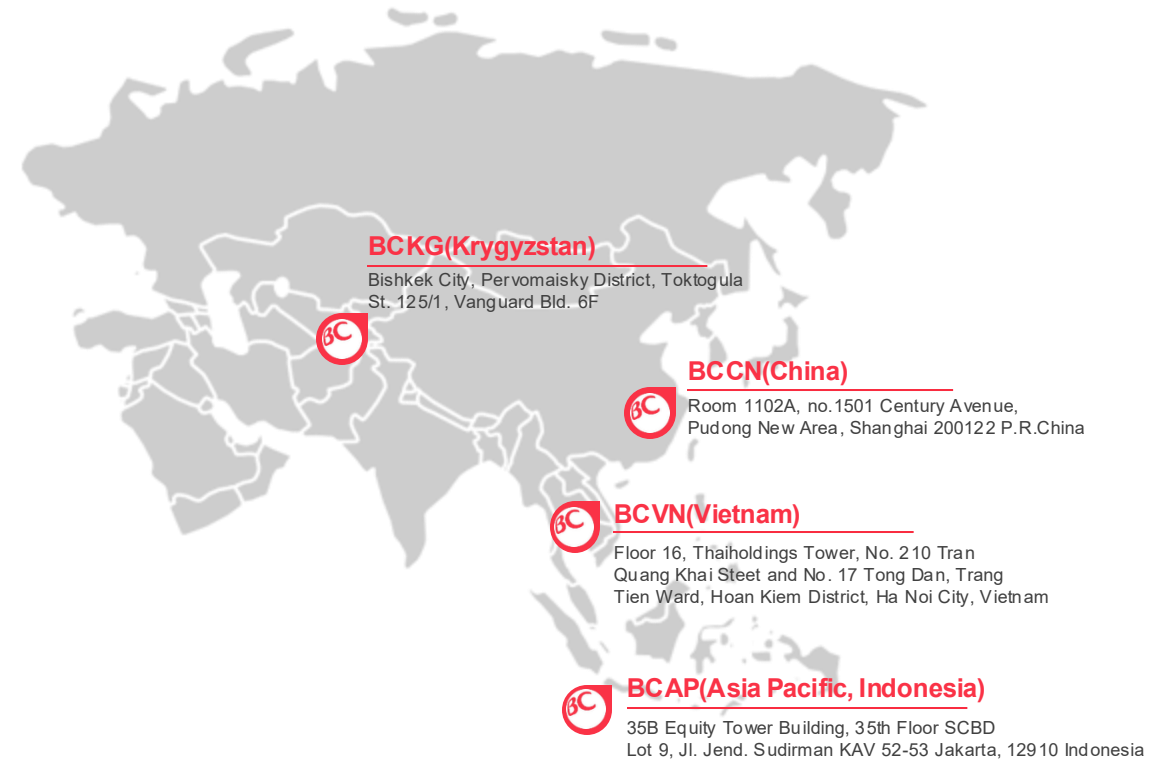
Green card Initiatives

2 September 2025

Key Figures



Global Offices



Top 38 Merchant Acquirers in Asia-Pacific

Ranked by Visa & Mastercard Transactions in 2023

Rank	Visa and Mastercard ¹				Other Cards ²			
	'23	'22	COMPANY, HEADQUARTERS	TRANSACTIONS (MIL.)	CHANGE	VOLUME (MIL.)	CHANGE	TRANSACTIONS (MIL.)
1	1	BC Card, South Korea	2,762.8	3%	\$89,125.5	5%	2,929.5	\$86,669.4
2	2	KB Kookmin, South Korea	2,320.4	4%	\$60,239.5	5%	1,505.5	\$39,109.8
3	3	Westpac, Australia	1,678.1	5%	\$75,232.7	7%	326.9	\$11,040.8
4	5	Mitsubishi UFJ Nicos, Japan	1,605.6	10%	\$68,486.1	12%	178.4	\$7,609.6
5	4	ANZ Worldline, Australia	1,474.6	-4%	\$67,151.6	4%	389.6	\$16,520.1
6	6	Samsung Card, South Korea	1,162.1	4%	\$52,704.4	6%	1,088.4	\$61,485.2
7	8	Aeon Financial Service, Japan	990.3	11%	\$38,079.9	11%	437.0	\$19,882.5

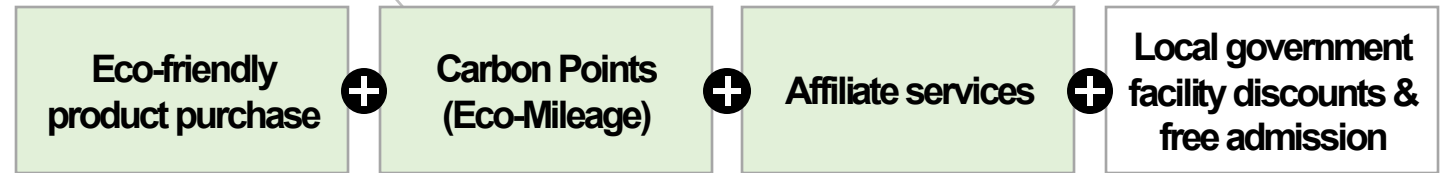
Climate Resilience Payment Platform 'Green Card'



Participants



Benefit



Earn 1.5 to 24% Eco Money Points when purchasing eco-friendly certified products.

Earn Eco Money Points by reducing household energy consumption such as electricity, water, and gas.

Basic 0.2~1%,
Public Transportation ~20%,
Online shopping 5%,
Utility Bills 5%

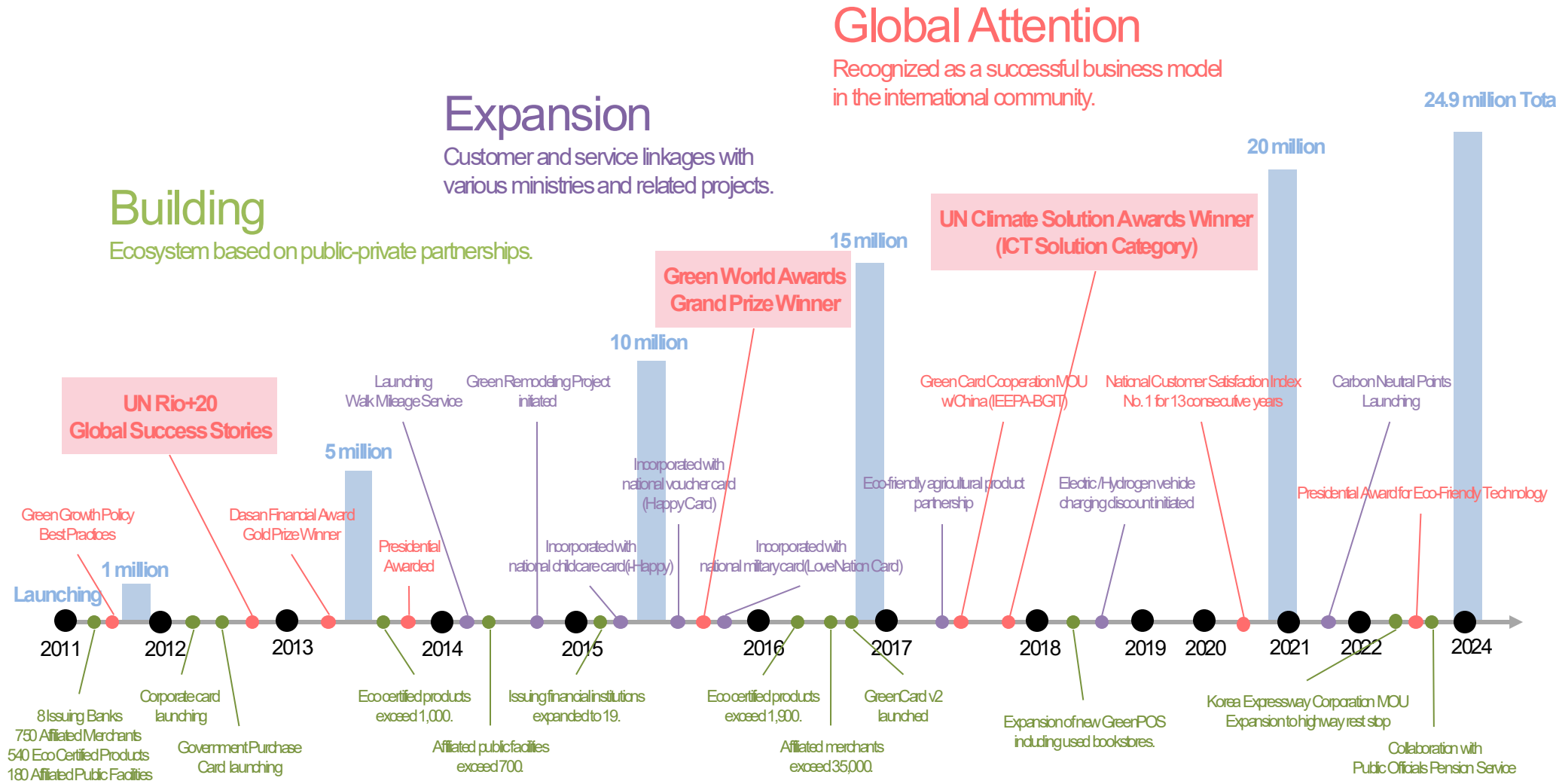
Free admission or discounted fees at over 800 public facilities nationwide (including national parks, forest recreation areas, etc.).

Cardholder



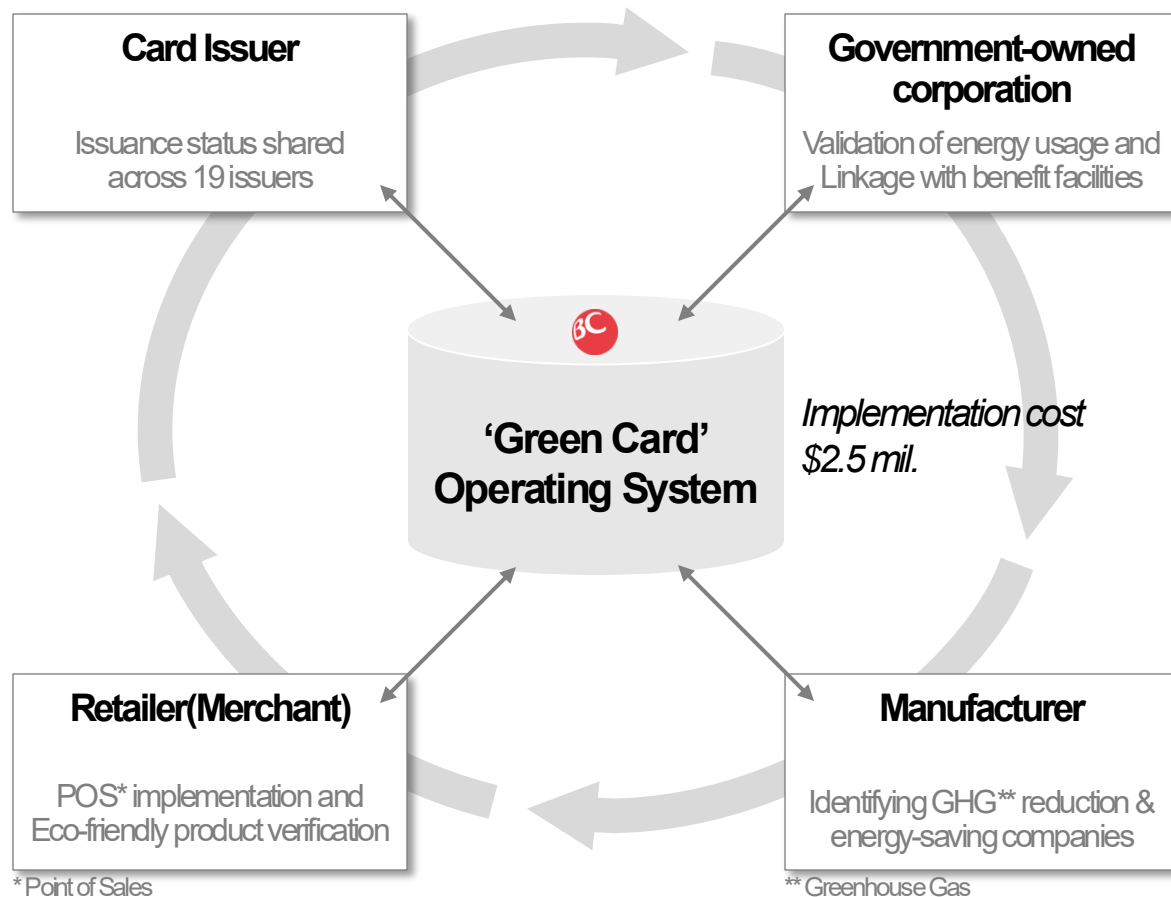
A public-private partnership platform offering economic benefits such as point rewards and free access to public facilities for practicing eco-friendly consumption.

History of 'Green Card'



'Green Card' Platform Innovation Leveraging Stablecoins

As-Is: Dedicated IT operating system



To-Be: 'Smart Contract' of Stablecoins



- ✓ No need for physical card
- ✓ Payment history recorded on the blockchain
- ✓ Automated check for sustainable products and manufacturers
- ✓ Instant benefit application at the time of payment

Data Acquisition

Customer Profile	Demographics(age, gender, marital...) Socio-economic(job, income, edu...) Identity(name, address, KYC, AML...) Contact(phone, email, address...)
Spending Data	Transaction(ID, time, amount, currency...) Merchant(name, location, category...) Method(credit/debit, brand, installment...)
Item-level Data	Attributes(name, category, brand, size...) Basket(# of items, total value...) Price(unit price, coupon, points...)
Mobile app Usage Data	Login(device, OS, session...) Navigation(page view, time spent...) Engagement(clickstream, push open...) Behavioral(abandoned flows...)
Foreign tourist Spending Data	Attributes(nationality, residence...) Transaction(amount, currency, FX rate...) Merchant(name, location, category...)

1

Data Analysis

Marketing	Create customer segments that incorporate customer value, lifestyle, and spending behaviors, and apply them to targeted marketing and product strategy.
Merchant Evaluation	Analyze merchant sales, customer profiles, and business track records to support SME credit evaluation and local district analysis.
Policy Impact	Assessing the impact of social issues and pre- and post-policy effect. Calculation of personal carbon footprint using consumption data.
Equity Analysis	Analyzing merchant sales trends within listed companies to drive faster investment decisions.

⋮

AI Services

2	<p>Merchant profile service 'eat.pl'</p> <p>Payment data-based restaurant information including accurate operation hours and related place recommendations</p>
3	<p>Enterprise AI Assistant</p> <p>Internal 'search' & 'data' engine Easy access to data & information without specialized knowledge</p>
4	<p>AI Financial Big-Data Platform</p> <p>Aggregates multi-source financial data and delivers chatbot, analytics & customized datasets</p>

⋮

Local government Policy-making

Background

- Local authorities in charge of Islands separated from the mainland
- Along with the nationwide decline in birth rates, many residents are leaving the region and relocating to the mainland
- The reasons are 'lack of job opportunities', 'high prices and housing cost', and 'insufficient living infrastructure'.
- Preparing initiatives to address depopulation and to improve the quality of daily life for local residents

Actions

Comparative consumption data analysis (vs. Mainland)

- Analyzing not only the differences in consumption category, but also in item-level between mainland and local consumers

Establishing data-driven policies

Subsidy for online shopping delivery fees

Food delivery service by local government

Support for logistics warehouses ...

Result

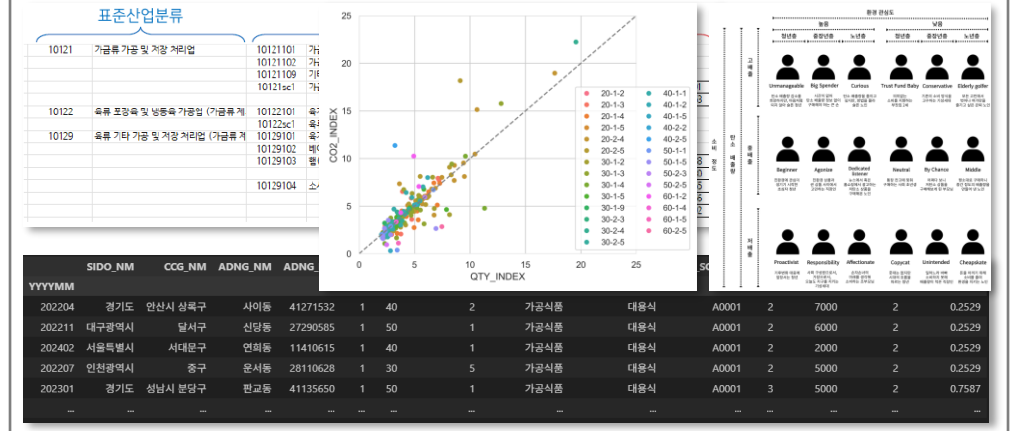
- Application for delivery fees subsidy grew +280%
- Local food delivery orders grew +200~400%, members +70%

Carbon Finance Index (In progress)

- Objective guidelines are required for individuals to implement carbon neutrality as part of climate crisis response
- Developing a personal carbon finance index by integrating dispersed carbon information and utilizing individual consumption patterns
- Encouraging individuals to align their consumption with carbon reduction goals



Identify Carbon emission by product → Classify → Calculate



(Planned Initiatives)

- Providing individual carbon emission levels via BC Card mobile app
- Leveraging data to improve the government's carbon incentive program

Case 2: Merchant profile service 'eat.pl'

Background

- Popular digital map services utilizing information provided by owners and customers
- ↓
- Payment data-driven restaurant information service opportunity

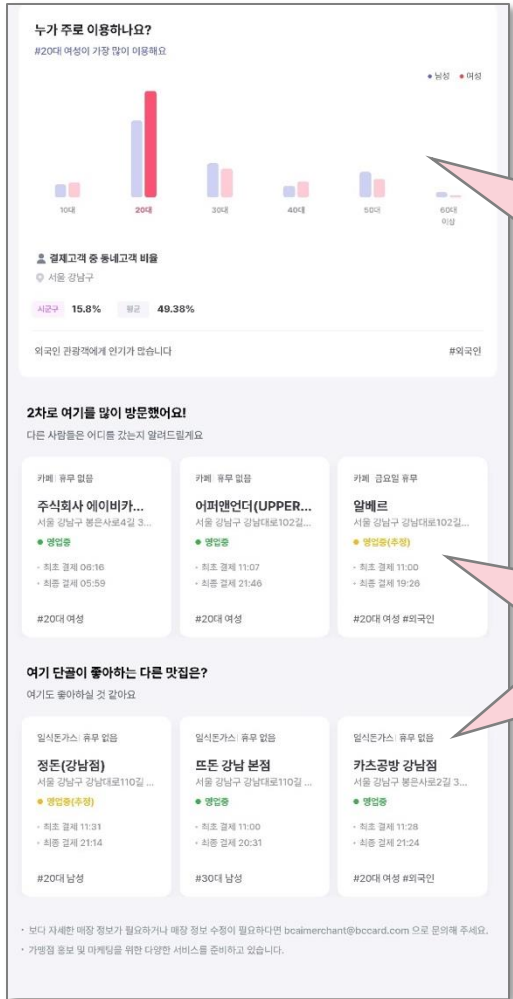


Merchant Carbon Index data (planned)

Popularity scoring within the same merchant category

Accurate operating hours verified by payment data

Peak congestions identified via time & day payment pattern analysis



Customer profile analysis (Gender, Age, Locals)

AI-driven related restaurant recommendations

Case 3: Enterprise AI Assistant

Background

- Internal data is fragmented across multiple systems
- Significant time and effort is required to identify task owners and data access

Tell me about operating structure and performance of 'BC Green Card'

모아이
Okay, let's talk about the "BC Green Card," which is a bit different from the U.S. Green Card! The BC Green Card refers to BC Card's corporate card designed for business expenses. Here's a breakdown of its operating structure and performance.

I. Operating Structure – How the BC Green Card Works

The BC Green Card isn't a card you apply for as an individual; it's offered to *companies* to manage their employee business expenses. The structure involves several key players:

- **BC Card as the Issuer:** BC Card is the financial institution responsible for issuing the cards, processing transactions, and managing the entire program.
- **Corporate Clients (Companies):** These are the businesses that subscribe to the BC Green Card service. They decide which employees receive cards and set spending limits.
- **Employees:** Authorized employees receive individual BC Green Cards linked to their company account. They use the cards for approved business expenses.
- **Accounting/Finance Departments (Within Companies):** They are responsible for reconciling card transactions, approving expenses, and integrating the data with their accounting systems.
- **BC Card's Business Support Team:** BC Card provides support for card management, reporting, and resolving issues.
- **Paybooc Biz (비즈보옥):** This is BC Card's business expense management platform, providing detailed reporting and analytics.

Key Features & Operational Flow:

1. **Application & Agreement:** A company applies for the BC Green Card service and agrees to the terms of use.
2. **Card Issuance:** BC Card issues individual BC Green Cards to authorized employees.
3. **Transaction Processing:** Employees use the BC Green Cards for business expenses.
4. **Data Capture & Reporting:** Transaction data is captured and reported to the BC Card's Business Support Team.

- Internal 'search' engine
- Support multi-modal, reasoning, image generation
- Filter and block personal information and inappropriate terms

- Internal 'data' engine(Databricks)
- Request data in 'natural language' and receive immediate insights
- Uses curated metadata to generate trustworthy answers and reduce hallucinations

Microsoft Azure databricks

Search data, notebooks, recents, and more... CTRL + P

New Space

Was this correct? 🗨️ 🗨️ 🗨️

그린카드의 전월 기준 중 발급량과 최근12개월의 월별 카드사용실적 알려줘

사용자는 그린카드의 전월 기준 중 발급량과 최근 12개월의 월별 카드 사용 실적을 알고 싶어합니다. 이 쿼리는 그린카드의 월별 카드 사용 실적을 합산하고, 전월 기준의 유효 카드 수를 반환합니다.

STFRD_YMMM	TOTAL_SALE_AMT	TOTAL_VALID_CARD_NUM
202407	1720980	227
202408	1419,051	229
202409	1137,687	241
202410	1840,167	261
202411	1442,610	266
202412	1598,553	275
202501	1821,671	277
202502	1794,912	284
202503	1742,316	291
202504	1873,325	311
202505	1840,479	337

21 rows Add as instruction Show code

Monthly Card Usage Performance for the Last 12 Months

그린카드의 전월 기준 중 발급량은 얼마인가요? 최근 12개월의 카드 사용 실적을 월별로 보여줄 수 있나요?

Ask your question...

Always review the accuracy of responses.

Case 4: AI Financial Big-Data Platform (Planned to launch in November)

Background

- Rapid growth of the data marketplace and demand for consumer spending data
- Professional skills required for data analysis
- Limitations of face-to-face data sales processes

Accessing consumer spending data through natural language, without analysis skills

Easy to create & share data-driven reports

Auto-select data items via natural language

- ✓ Encouraging nationwide participation in tackling the climate crisis can be effectively achieved by linking it to **personal spending**.
- ✓ Exploring **Stablecoins** as a tool for consumer engagement and data collection.
- ✓ **Data-driven feedback** should be provided to participants.

Intelligent Financial Service Company

