

Overview of “MCC Good Morning Service”



MAY., 2019



[Overview]

Change the rules of personal data

WHY THE PERSONAL DATA BUSINESS?

GLOBAL DATA INDUSTRY'S MARKET SIZE IS APPROX. \$1.5T (KOREA MARKET : \$13B)

For the \$1.5 Trillion Information Industry, the Revenue Goldmine Lies in All Data Nothing but Data-- Outsell Announces its 2017 Key Theme

In its Annual Outlook Report firm Highlights Data Monetization as the Number-One Growth Opportunity in 2017

NEWS PROVIDED BY

[Outsell, Inc.](#) →

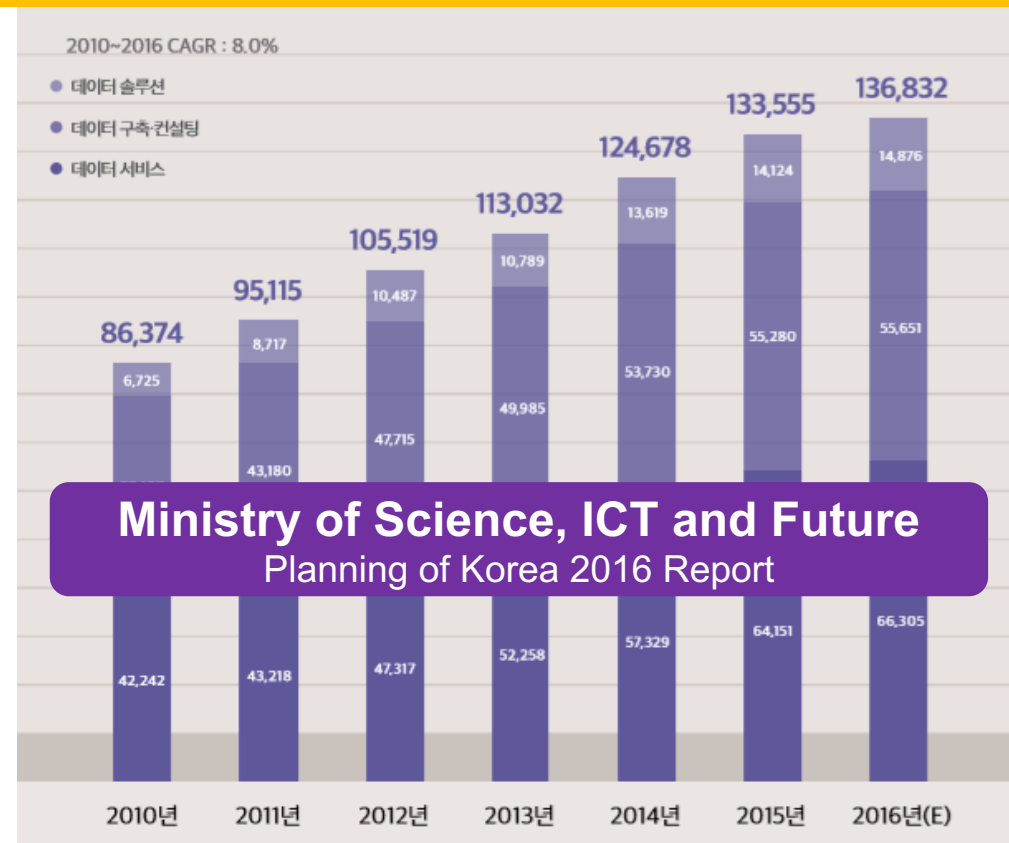
Oct 06, 2016, 01:00 PM

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Information Industry Outlook 2017 Report Outsell, Global Researcher & Solution Provider

BURLINGAME, Calif. and LONDON, Oct. 6, 2016 /PRNewswire/ -- From individualized medical treatment to targeted mobile ad buys, the burgeoning number of applications for machine driven data analytics solutions offer a revenue goldmine for the \$1.5 trillion information industry, according to [Outsell, Inc.](#) Today, the research and advisory firm released its [Information Industry Outlook 2017 report](#), with the key theme *All Data, Nothing But Data*. For the year ahead, the report highlights data monetization as the number-one growth opportunity for information, media, technology and enterprises -- from GE to Boeing, Ford to Monsanto -- in the business of information.

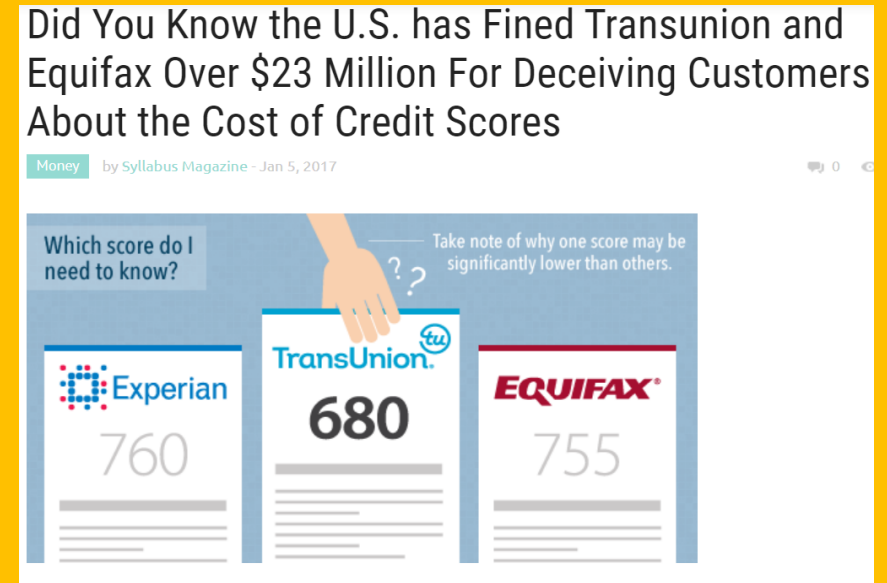


THE PROBLEM AND THE OPPORTUNITY

DATA BREACHES AND EXCESSIVE FEES



Personal data breaches: In 2017, 143 million people's (44 % of US population) data was hacked & leaked.



Excessive Fees: Fines of \$ 23 million on credit information agencies for excessive service fees to customers in 2016.

THE RIGHT OF BUSINESS

INTEREST IN PERSONAL INFORMATION PROTECTION AND THE NEED TO IMPROVE RIGHTS ARE GROWING

“MyData @ Korea”

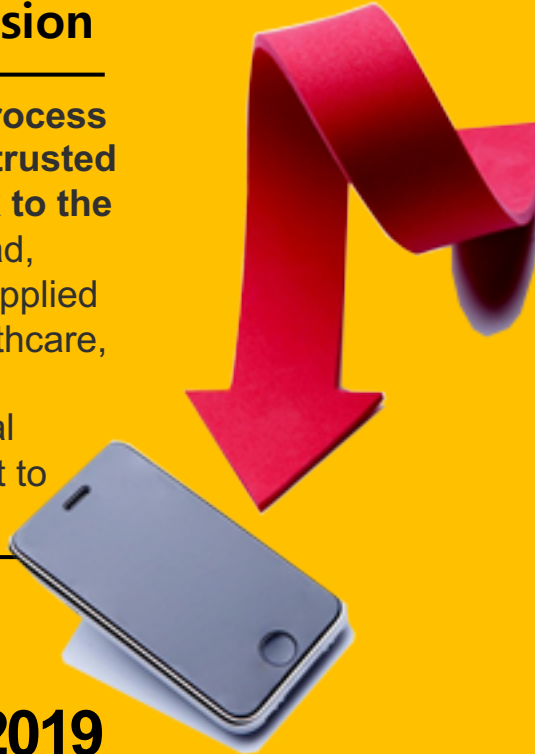
The Financial Services Commission

MyData is a model in which **the right to process personal information that have been entrusted to service companies give its right back to the individuals**. With the government at its lead, efforts to implement this model are being applied in finance, distribution/manufacturing, healthcare, electricity, and telecommunications.

Individuals will be able to use their personal information for credit or asset management to pursue their own interests.



Proceeding under government leadership in 2019



GDPR @ EU

General Data Protection Regulation

- Processed lawfully, fairly and transparently
- Collected only for specific legitimate purposes
- Adequate, relevant and limited to what is necessary
- Must be accurate and kept up to date
- Stored only as long as is necessary
- Ensure appropriate security, integrity and confidentiality

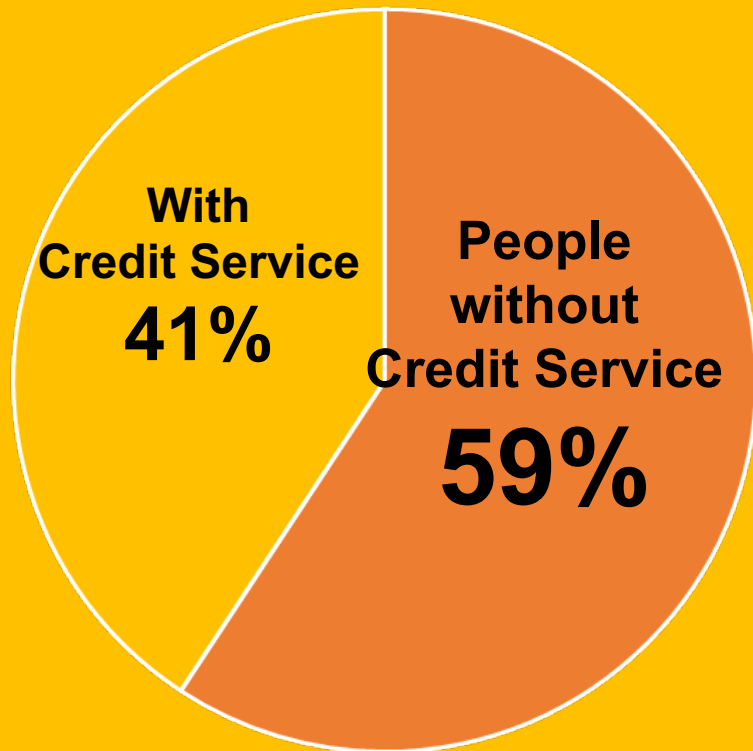


Proceeded in May 25, 2018

THE PROBLEM AND THE OPPORTUNITY

THE UNBANKED PEOPLE WITHOUT CREDIT : 4.5B (59%)

People without Credit
of the World's Population



US :

26 Millions(10%) with No Credit

(Source: CFPB Report Finds 26 Million Consumers Are Credit Invisible MAY 05, 2015)



South Korea :

4.5 Millions(10%) are not loan worthy

(Source: KCB, NICE, 2017)



South East Asia :

642 Millions (90%) are Financial Aliens

(Source: financial inclusion in emerging economies, McKinsey Global Institute (MGI) 2016)



Africa:

326 Millions (35%) are Financial Aliens

(Source: financial inclusion in emerging economies, McKinsey Global Institute (MGI) 2016)

MyCreditChain started from these Catchphrases

- **Returning the ownership of personal data to individuals**
- **Individual becoming the main agent of controlling and managing personal data**

WHAT IS “PERSONAL DATA”?

DATA TO ASSESS CREDIT SCORES

DATA FOR COMMERCIAL USE

**Identification + Credit + Financial + Health + Social + SNS Activities +
Other Personal Data ...**

[MCC's Ecosystem]

Change the rules of personal data

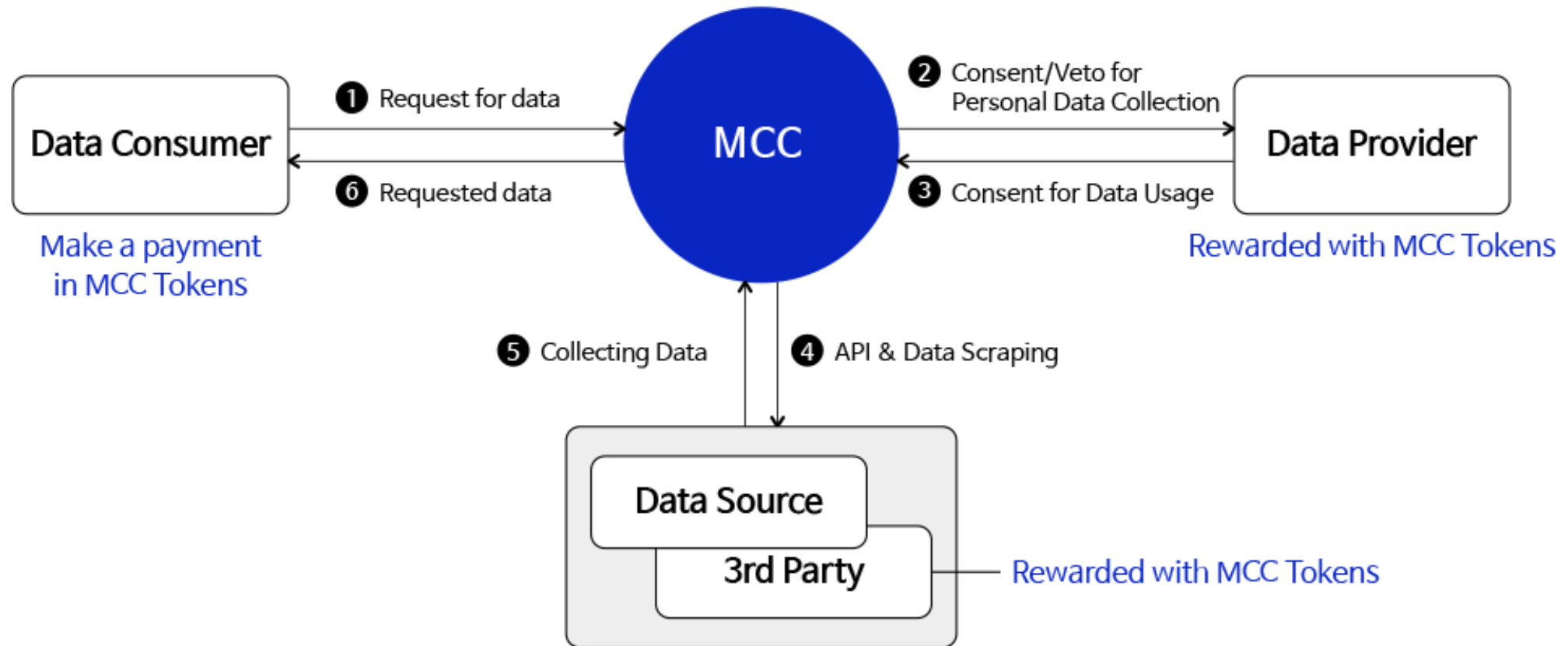
LET'S WATCH A VIDEO INTRODUCING MCC'S DATA DISTRIBUTION PLATFORM



http://www.flashon.co.kr/port/poc_ENG.mp4

WHAT IS MYCREDITCHAIN'S PLATFORM?

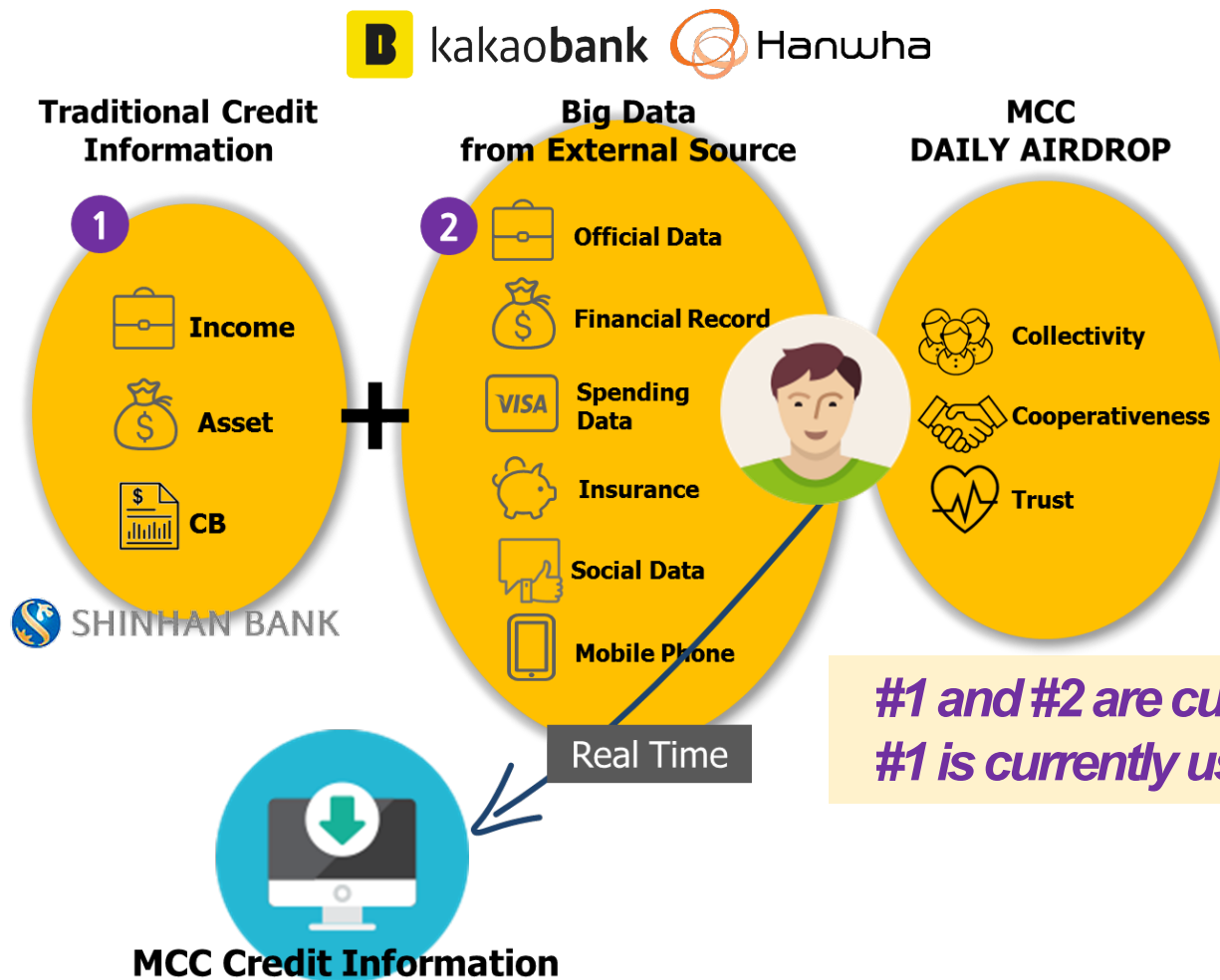
DISTRIBUTION OF PERSONAL DATA COLLECTED WITH INDIVIDUAL'S CONSENT TO DATA CONSUMERS



Picture. Service flow of MCC Ecosystem

HOW DOES MYCREDITCHAIN WORK?

GATHERING DATA FROM VARIOUS SOURCES TO PROVIDE VALUE OF COMMERCIAL APPLICATION

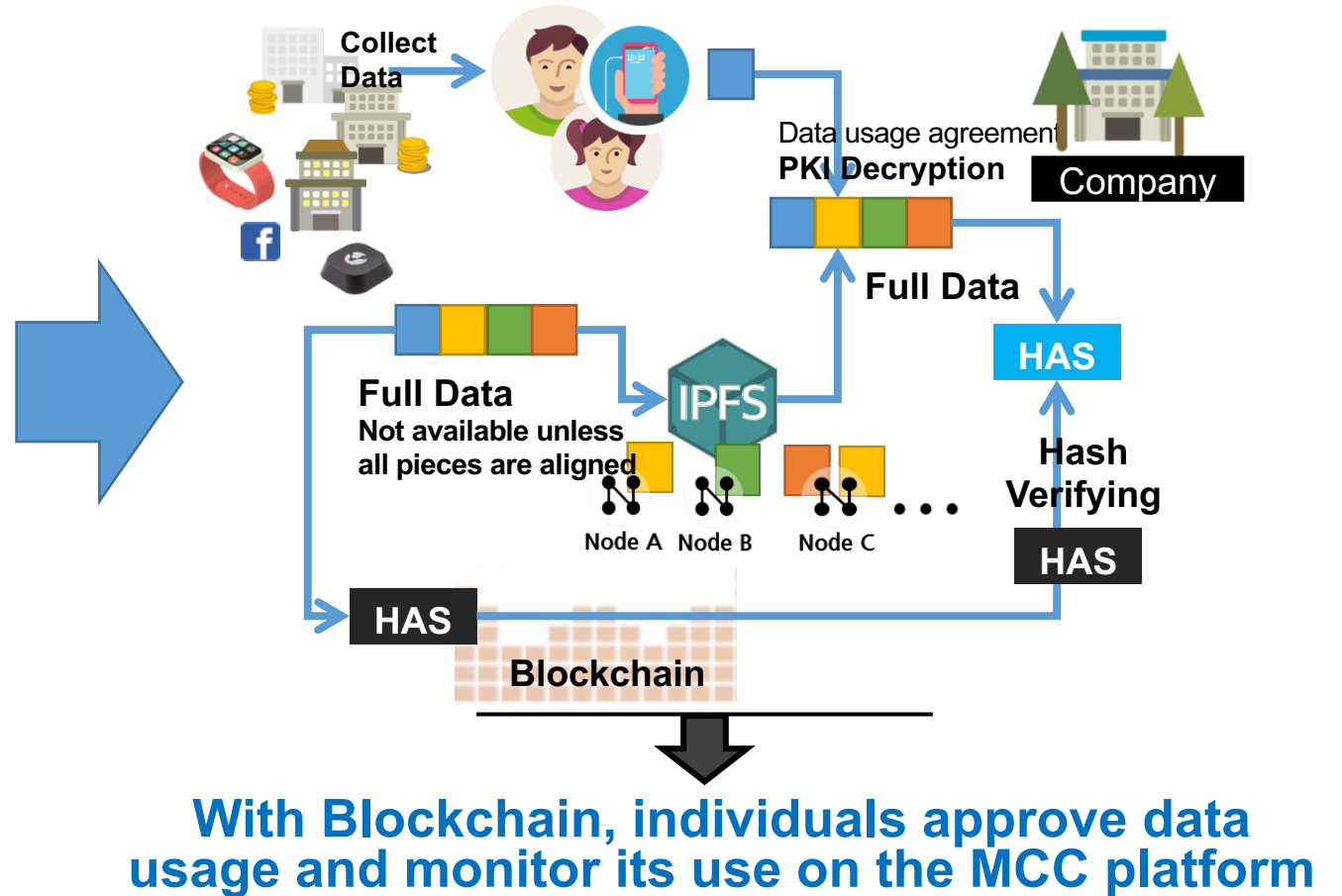
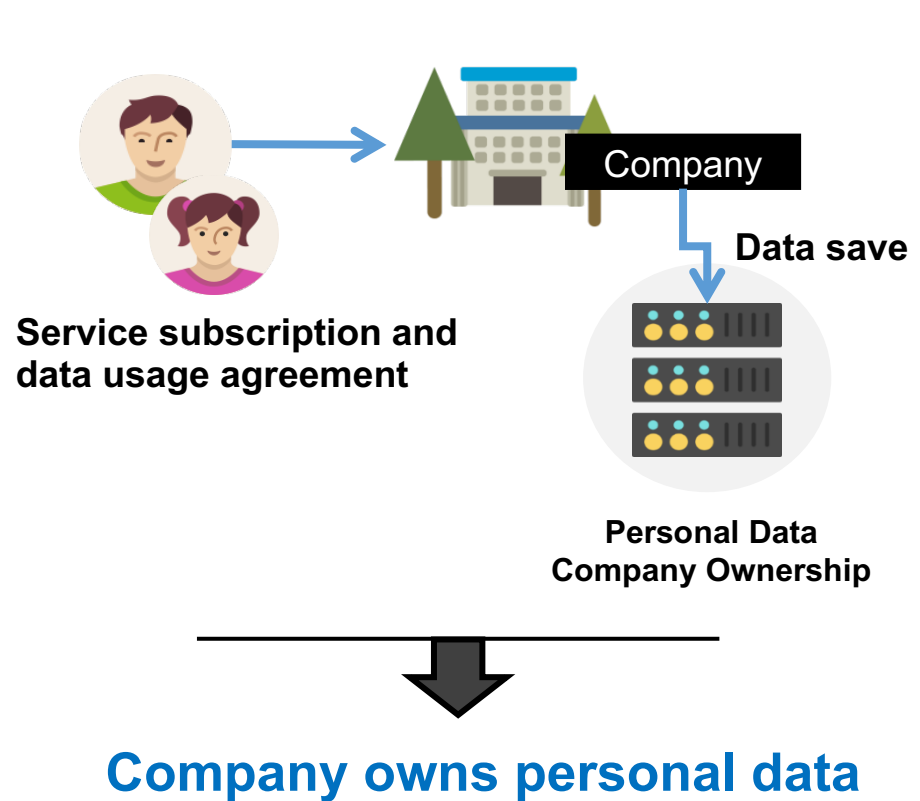


Underlining Technologies

- Scrapping
- Alternative Data Gathering
- DRM Parsing
- P2P DAD(Daily Airdrop)

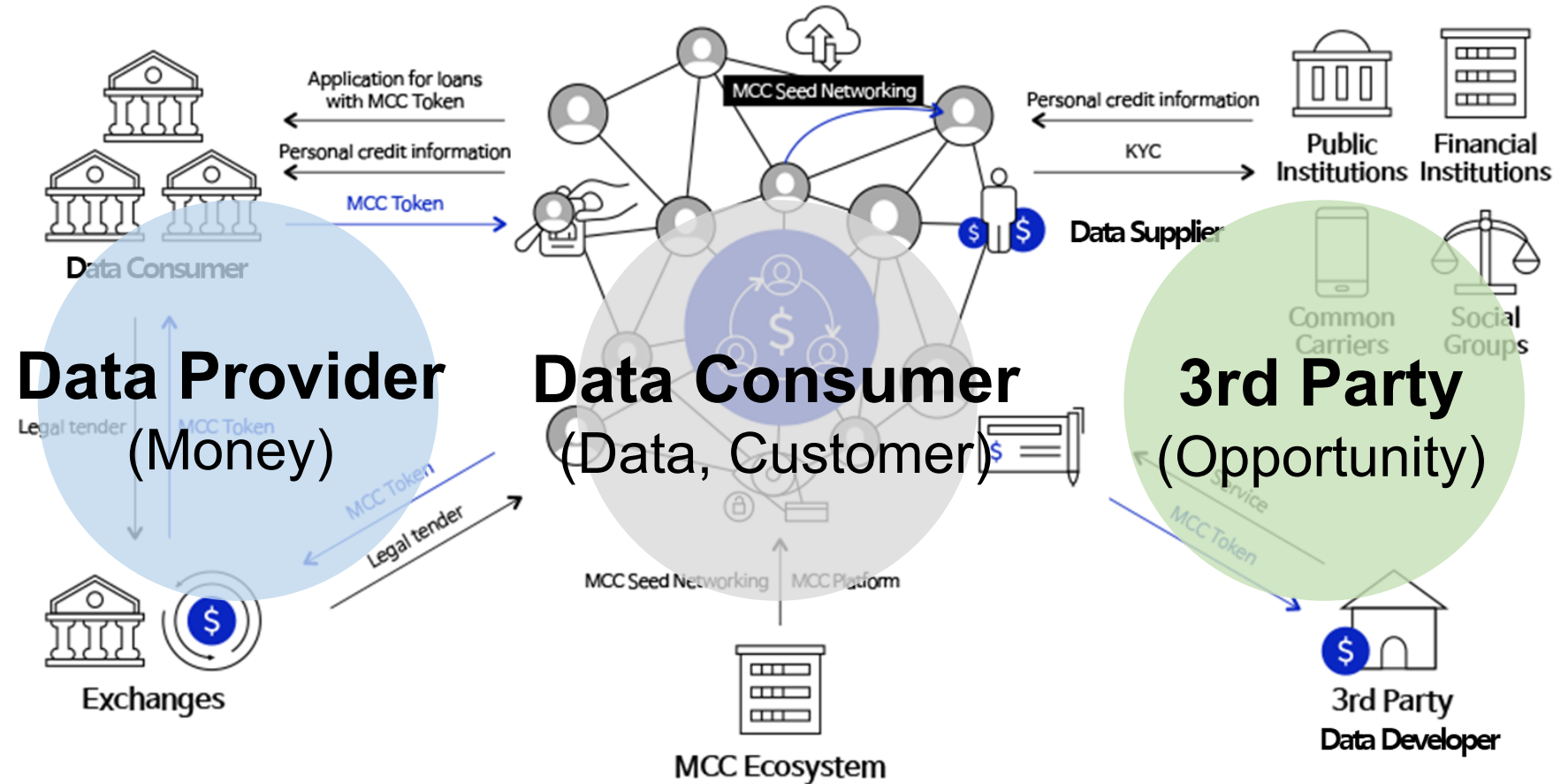
*#1 and #2 are currently used for credit evaluation for loans .
#1 is currently used for loan application service .*

OWNERSHIP/CONTROL OF PERSONAL DATA IS GIVEN TO INDIV.



WHAT IS MYCREDITCHAIN'S ECOSYSTEM?

NETWORK OF PERSONAL DATA, IMPLEMENTING AN ECOSYSTEM OF VARIOUS PLAYERS



Picture. MCC Ecosystem

SUCCESSFULLY COMPLETED ICO IN SEPTEMBER 2018.

Recognized the need for making an ENTRY SERVICE to attract many users.

Utilizing MCC's unique killer item, "SEED NETWORKING"



Our market launch Service should be...

To Loving Family, Friends You Miss, and Thankful Colleagues...

Imagine Sending a GREETING EACH DAY WITH A GIFT

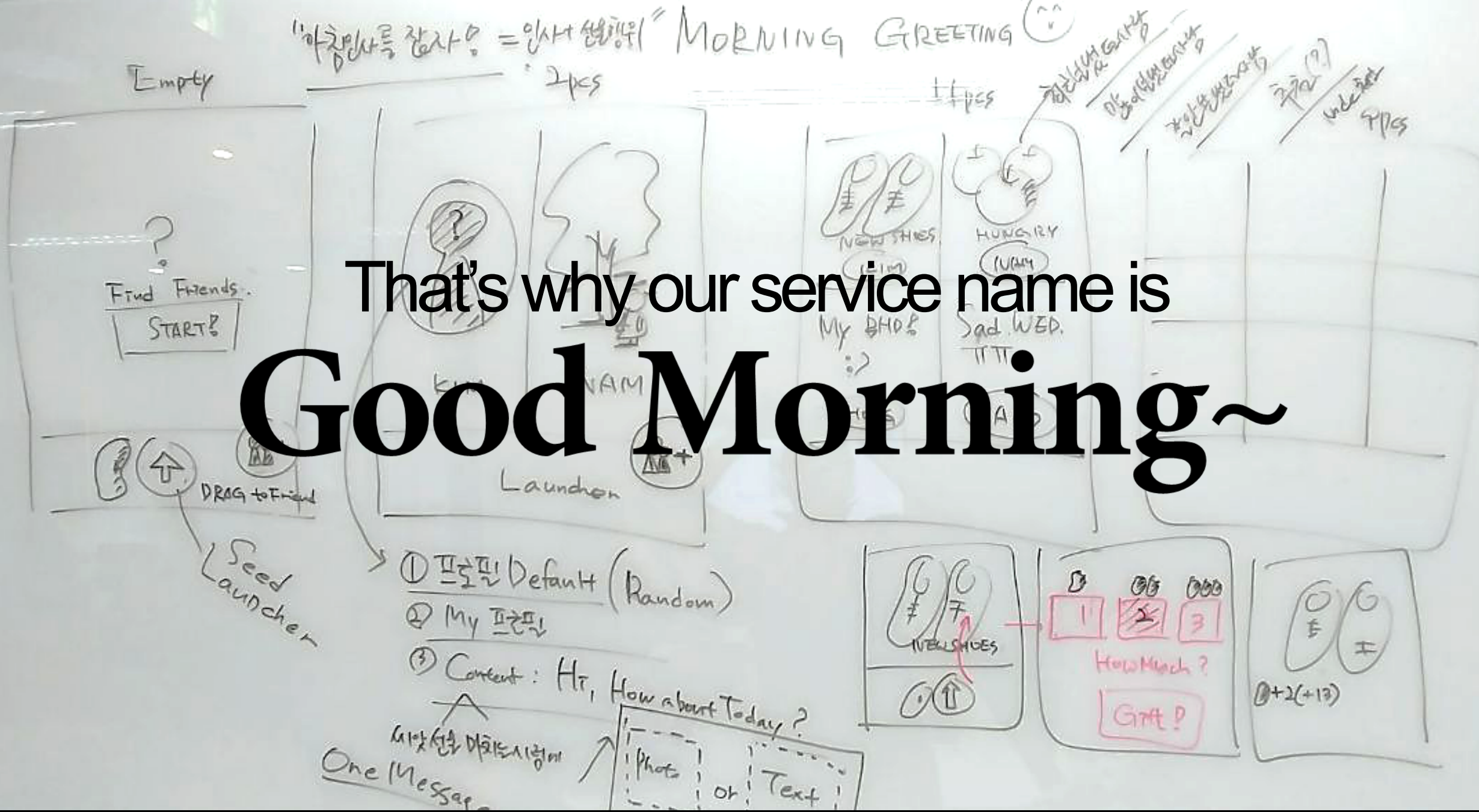
Considering how we can integrate these acts of gratitude
with “**Seed Gifting > Seed Networking**”?

To Achieve Many Global Users (Goal: 10 Million Members) The Service Must Be

1. Easy To Use

2. Enjoyable

3. Provide Direct Value



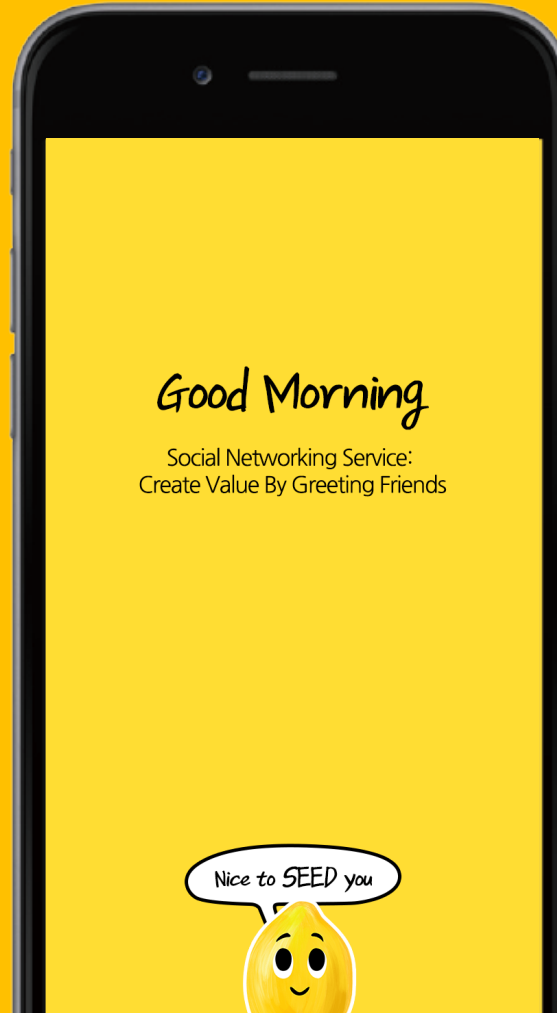
That's why our service name is

Good Morning~



Good Morning

Overview of "MCC Good morning"



GOOD MORNING **BIG EVENT**

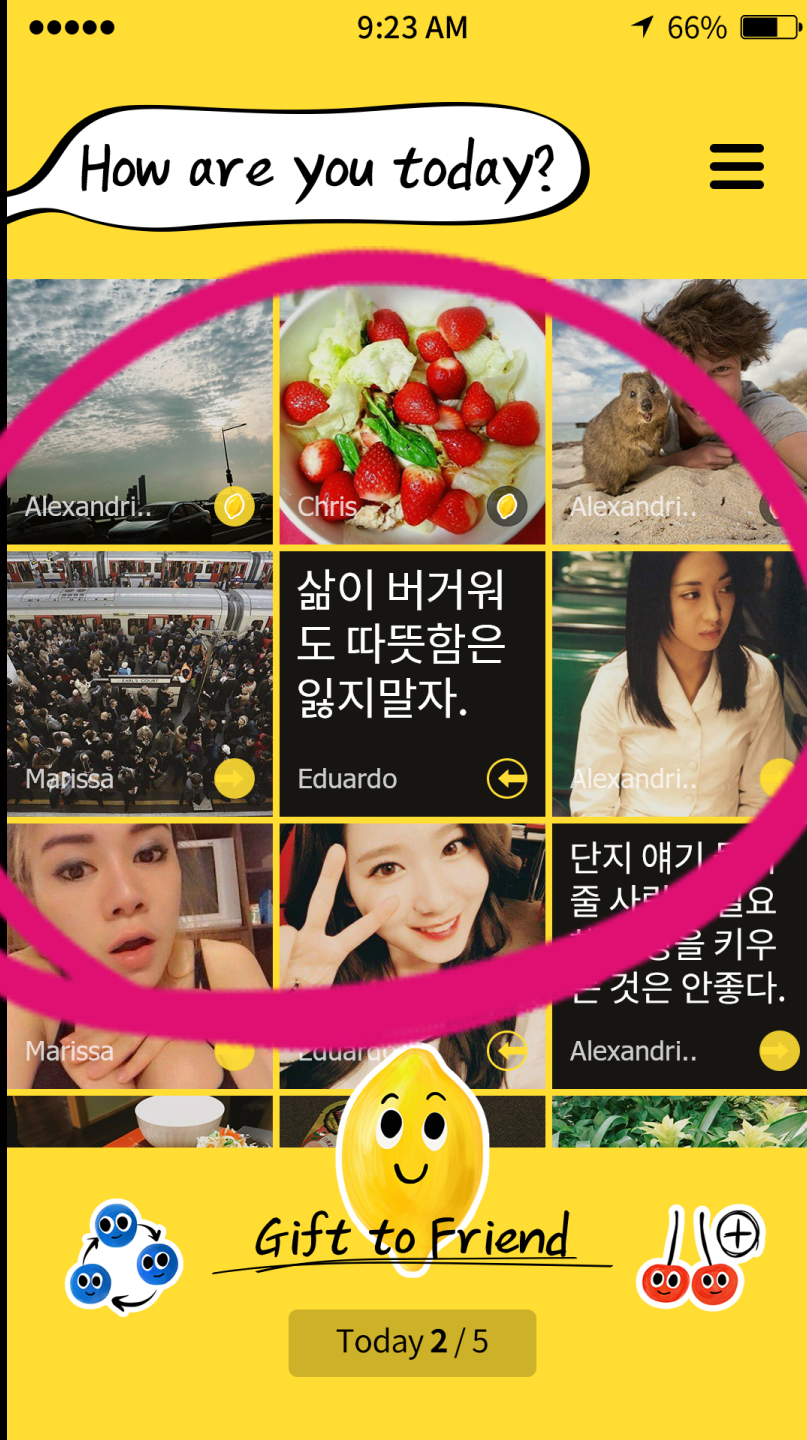
 × MC Delvia

**Total hadiah
sebanyak
Rp 1,2 milyar!**

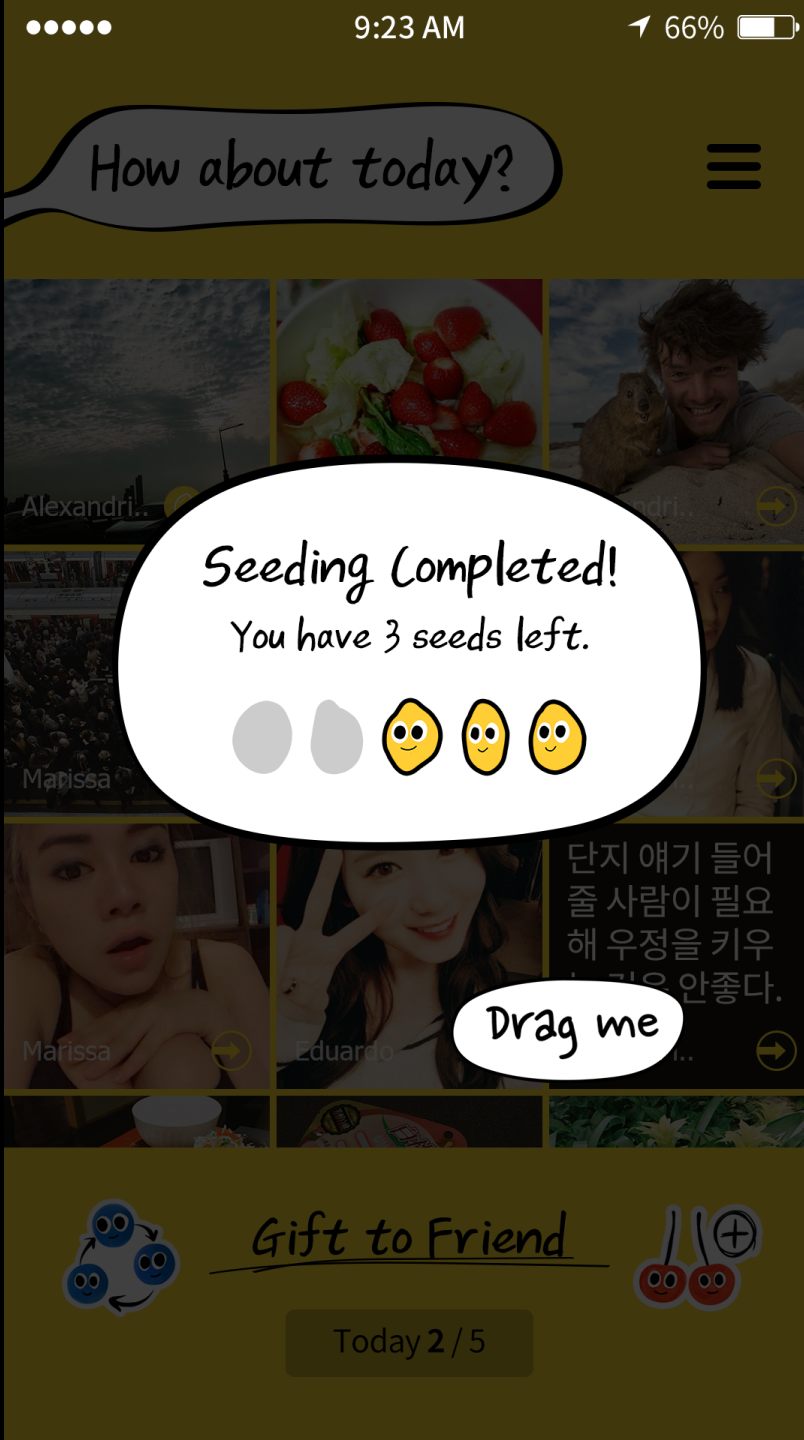


Delvia's Good Morning App Review (INI, 3min.)

<https://youtu.be/KHoqm3wSzu0>



Good morning greetings of friends
How are you today?



Drag the seeds on friends' greetings
to gift them.
“Good morning~”



While 5 seeds are gifts for your friends

You can also get 2 seed gifts by

- By gifting all 5 seeds “+1”
- by updating your good morning greeting (How R U today) “+1”

Depending on **your popularity and number of friends**,
There is **no limit to how many seeds** you can receive



MYCREDITCHAIN'S GOOD MORNING IS

RECEIVED SEEDS = FRUITS = MCC TOKENS = MONEY.

Seeds received as gifts are MCC Tokens



RECEIVED SEEDS > FRUITS > MCC TOKENS > MONEY

MCC Airdrops '10,000 Tokens Each Day' To Network Participants..

Participants Are Distributed MCC Tokens According To The 'Ratio of Seed Gifts Received'

RECEIVED SEEDS = FRUITS **1FRUIT = 1MCC TOKEN** **Gather 200 Fruits or More ►**
10,000 EA (DAILY) (TOKEN PRE-STAGE) **Convert To Tokens**

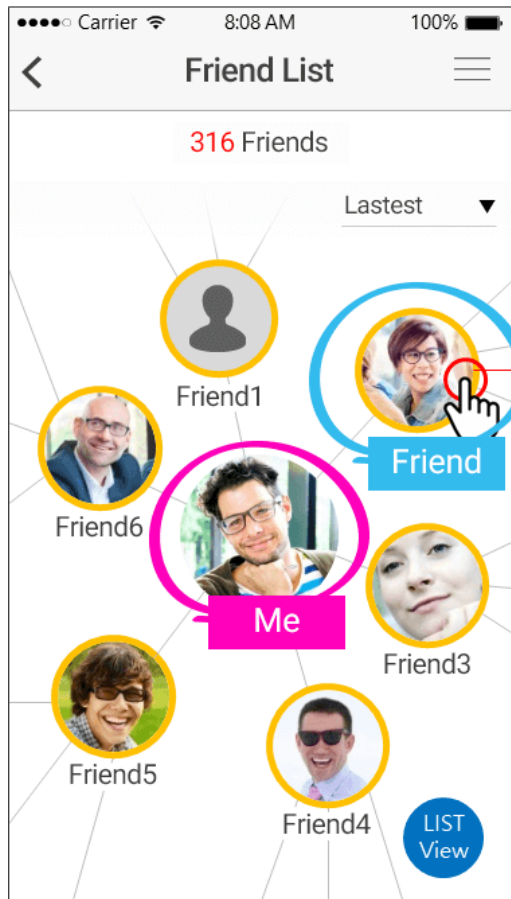
- Seeds Changed Into Fruits 24:00 UTC Each Day(UTC=Coordinated Universal Time)

MYCREDITCHAIN'S GOOD MORNING IS

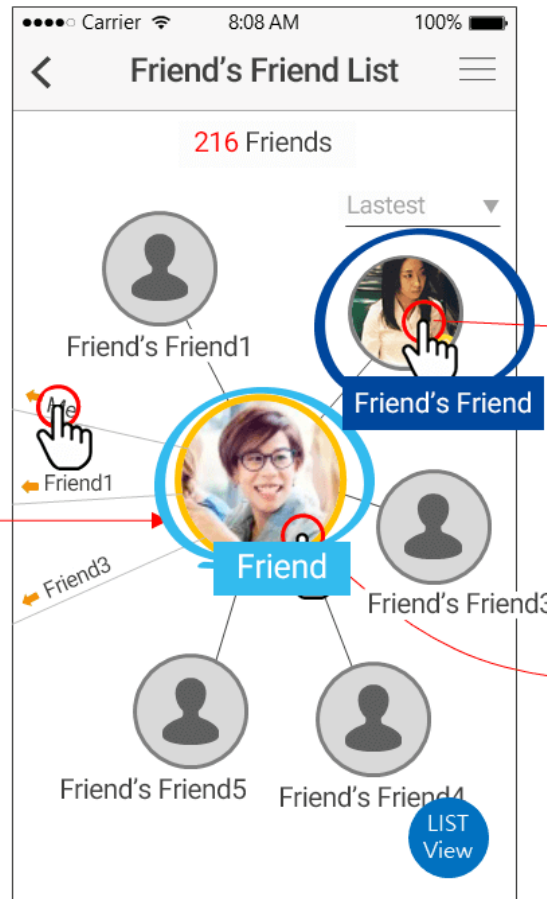
Using gift economy to create A massive network of Closeness relationships

- Good Morning's Morning Greetings With Seed Gifting Forms A **Massive Closeness Network**.
- By Rewarding Tokens For These Activities, **Token Economy** Is Naturally Constructed

MY FRIENDS MAP VIEW



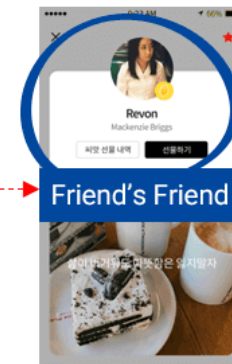
MY FRIEND'S FRIEND MAP VIEW



FRIEND'S PROFILE

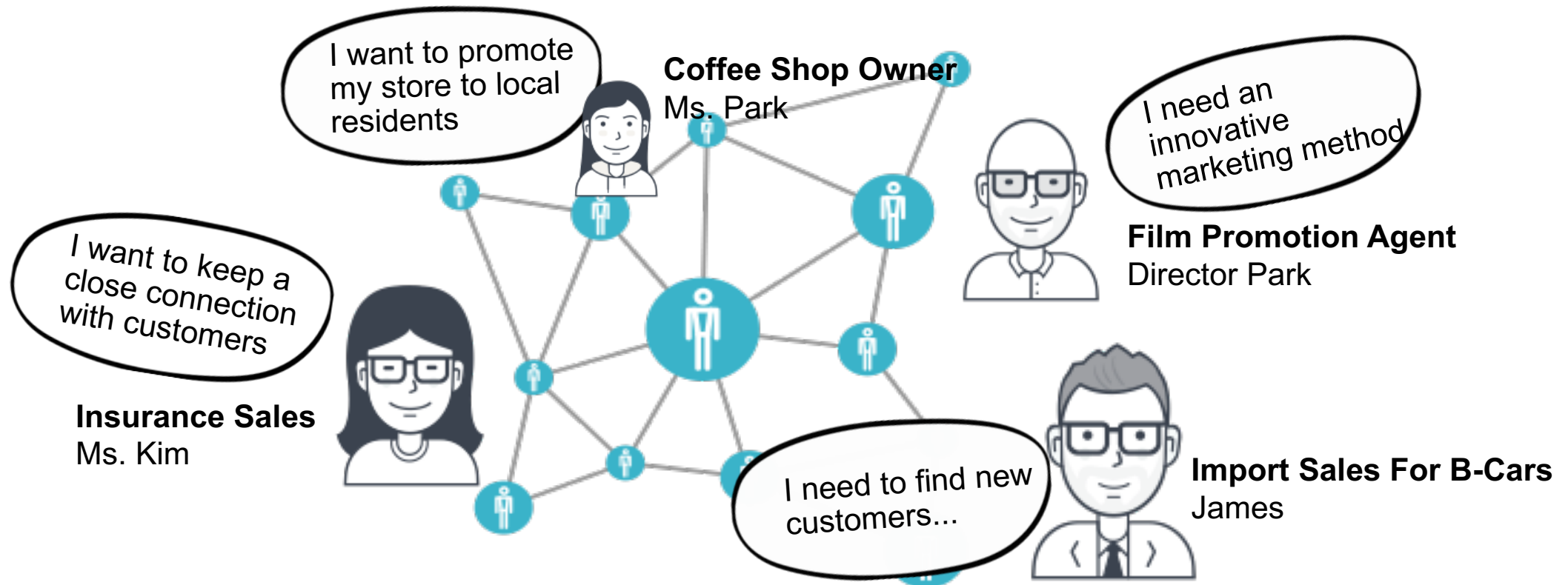


FRIEND OF FRIEND'S PROFILE



Providing a platform for sales/marketing with Seed gifts(or Tokens)

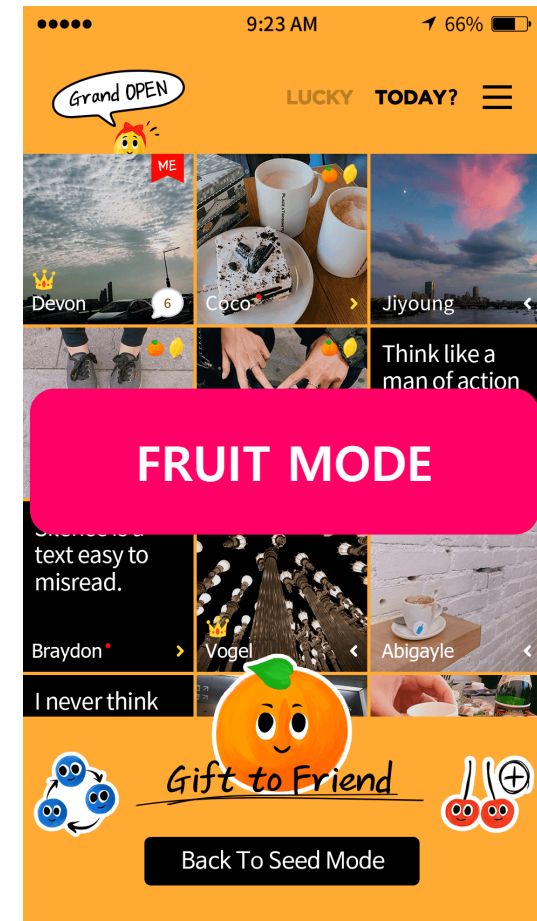
- For sales/marketing representatives, a “**massive network connected through closeness**” can be an attractive alternative.
- User targeting is possible. And can provide indexed “**Individual marketing power and Trust index**”.
- **Able to gift seeds purchased in bulk and also provide tokens directly.**



MYCREDITCHAIN'S GOOD MORNING IS

Introducing "FRUIT TRANSFER" in which users can gift gathered fruits

- After gifting all 5 seeds, you can gift your available fruits. This is A new payment method.
- Cubes can become products(or services). Gifting fruits will soon become A way to make payments.
- Fruits can be purchased with tokens when needed thus securing token economy purchasers



MYCREDITCHAIN'S GOOD MORNING IS

Launching FRUIT TRANSFER based expansion services

- Available Fruits Can Be Exchanged For Tokens, Gift Certificates, Products/Contents, Star Friends Goods, And More Through 3rd Party Businesses In Planning



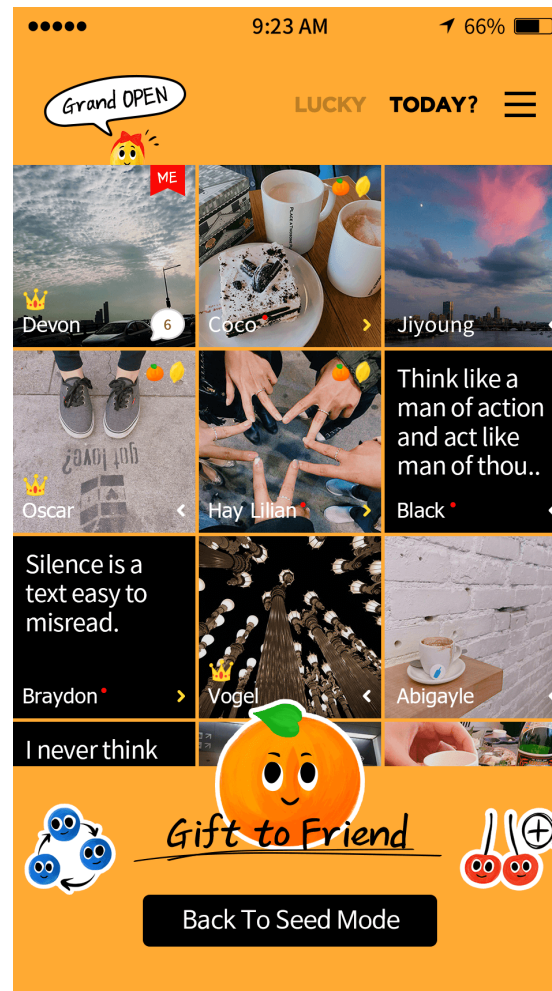
열매를 충전하기 위해서는 MCC 토큰을 입금할 주소를 발급받아야 합니다.



MCC 입금 주소 받기

GIFT CERTIFICATE EXCHANGE

Exchanging Fruits To Gift Certificates For Teens



Star Friends

Signed CDs, Goods, Concert Tickets, And More



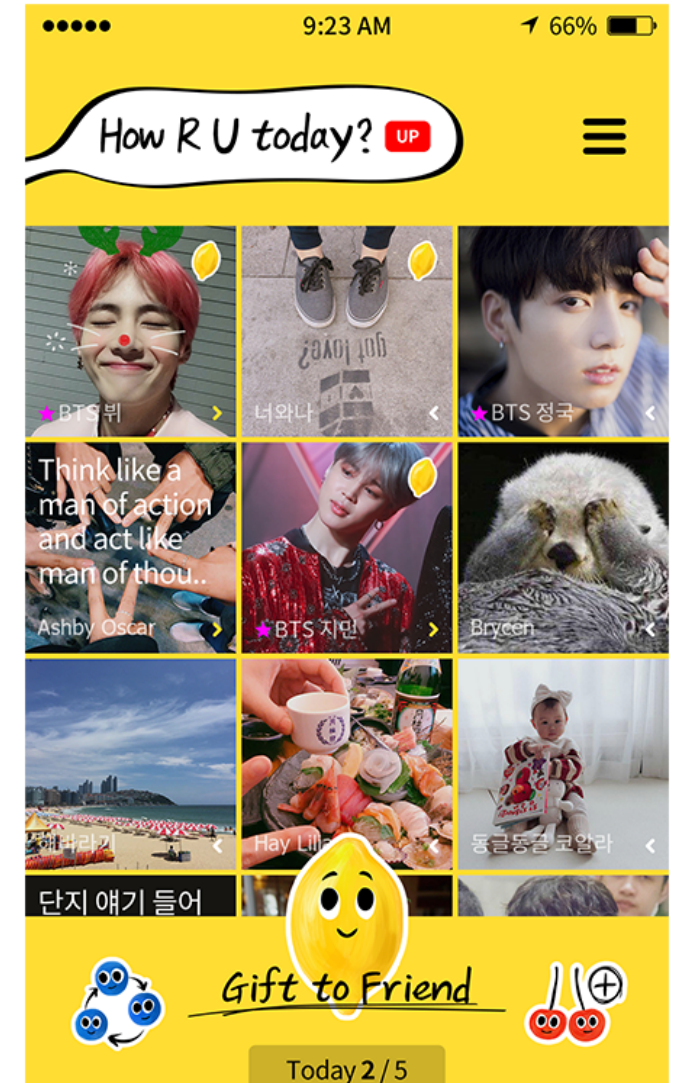
Star friends project planned

Gift Seeds To Your Favorite Star Friends

- Gift 5 Seeds Generated To Your Favorite Star Celebrities
- Seeds Received Are Turned Into Fruits, Fruits=Tokens
- **Tokens Gathered Through Fandom Can Be Used For Donating To Disadvantaged Neighbors And Various Activities**
- **Generate Fandom Competition Events Possible By Gathering Members Preparing For Debut**

Use Fruits For Various Fan Activities

- **Seeds(Or Fruits) Are Not Just For Star Entertainers And Can Be Used To Purchase Concert Tickets, Albums, And More Through Various Events**
- Loyal Fans That Actively Gift Seeds Can Participate In Fan Activities By Utilizing The Fruits Obtained Through Good Morning. Allows For Selection And Use Of Fans With Marketing Power.
- **Move To The Star Friends Gallery By Left Flicking The General Gallery Page**



Starting together with more than 1 million users worldwide



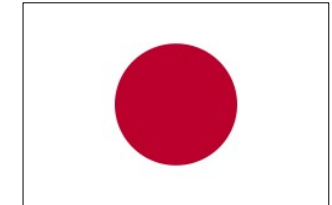
Indonesia



South Korea



Vietnam



Japan

Amazing Progress Is Already Being Made In The Examples Below

- Secured 230,000 Pre-Registrations For Good Morning With CASHTREE Indonesia
- Gained **40,000 Good Morning Registrations Through indoPLAY** And More In Indonesia
- **Simple Membership Integration For 1.6 Million Members of CASHTREE And Purchasing MCC Tokens With CASHTREE Points Planned**
- **Coinone Indonesia Exchange Listing In May Planned**
- Expanding Real Offline Use Through PC Cafés, Game Company Points Exchange Planned
- Partnership With Data Distribution Businesses And Various Companies In Progress

Participate in the Ecosystem being built by MYCREDITCHAIN

COMPANIES interested in participating as a 3rd Party,

INVESTORS interested in a Block Deal

(Token sale negotiations possible until exchange listing at the end of may)

Please Contact Us.

[MCC Team]

Building Trust with Your Data

Development team with 20 years of experience (former-Finger team - #1 Banking IT firm)



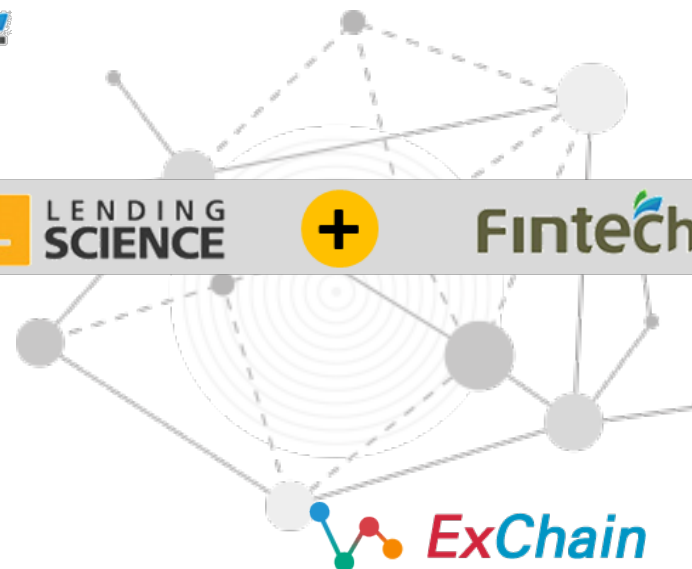
- P2P(Peer-to-Peer) financial platform with advanced credit evaluation using big data analysis.
- **LENDING SCIENCE is currently establishing a P2P Loan Company in Indonesia with OK SAVINGS BANK in South Korea and CASHTREE in Indonesia**



- Provided majority of Korean financial institutions in smartphone finance solutions & corporate financial management system
- **Finger is a leading IT company that has led the Financial IT industry for more than 20 years.**



- Provide FINC rating & credit reports using alternative data to people, personal business owners, and the unbanked.
- **Provide credit assessment model for KAKAObANK, HANWHA Insurance, KTB Credit**



Team with Proven expertise

Management from Leadership in
Financial/Fintech, Credit Evaluation, & Data Analysis Industries



CEO / W.S. Kim
Social Credit Evaluation Expert



CTO / J.Y. Moon
Big Data & CRM Expert



CMO / U-No Nam
Mobile Service Expert



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