



ODC

Android smart wireless terminal and Big-data solution provider.

# **One Day Coin (ODC)**

## **White Paper**

Version 1.0

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## 1. Background

### 1-1. Current payment system status

As the smartphone simple payment market gradually grows, the introduction of the smartphone simple payment system in the offline market is in progress.

Mobile payment is being considered as a payment system that replaces the existing payment system in which cash or credit card was the payment method due to the rise in smartphone penetration, the growth of the mobile commerce business, and the rapid adoption of mobile payment services by merchants.

Currently, with the advent of various payment systems, a mobile payment system that can make payments with only a mobile phone is being built.

Mobile payment is payment through mobile money or mobile wallet with a mobile device such as a smartphone. The mobile phone itself corresponds to a pay system that can function as a card, and CPM and MPM, which are systems that can easily make payments with QR codes or barcodes embedded in mobile phone payment platforms, are being built.

According to a study on the mobile payment market by Allied Market Research, an overseas market information specialist, the Korean mobile payment market is expected to grow from \$26.3 billion in 2020 to an average annual growth rate of 33.7%, and is expected to reach \$200.7 billion in 2027.

Since 2019, the use of simple payment services has increased significantly as the open banking business, which allows all bank accounts to be retrieved from a single financial app, and account inquiry and transfer is possible from a mobile device. As a result, mobile financial transactions have become easier, and the transaction volume of simple payments and simple remittances such as the pay payment system has also increased. Therefore, as the spread of smartphones and data roaming become common, more and more people prefer simple smartphone payments over credit cards or cash.

Although the mobile simple payment market is growing very rapidly, the complexity of the existing payment system, unstable security environment, and high payment fees are pointed out as problems.

One Day has built a payment platform using blockchain to solve this problem.

To minimize the steps between the seller and the user and solve the security problem, we provide a one-day pay platform, a cryptocurrency payment system. One-Day Pay encrypts and stores asset data in a thorough structure through an encryption algorithm for the safe management of the most important assets in the payment system. All personal information within the One-Day Waste-In platform is thoroughly encrypted from collection to disposal and managed in an integrated manner, and the network is always managed to prevent leakage of personal information distributed in payment protocols due to problems such as hacking.

One-Day Pay is unique among the existing payment systems, and it constitutes a payment platform that introduces blockchain technology, and will store users' assets more safely than any other payment platform.

In addition, One Day Pay developed the One Day Pay wallet to support the use of cryptocurrency for actual payments on financial service platforms. By adding various functions to this wallet, it supports convenient use of the financial system and provides decentralized functions to manage users' private keys.

By convergence of the financial system and blockchain technology, the number of users of cryptocurrencies is gradually increasing, and cryptocurrencies are taking their place as a single currency.

Currently, One Day is building its own POS terminal, making it an easy environment to use the One-Day Pay payment platform, and it is easy to enter the mobile payment system environment as it has business agreements with various merchants as well as existing large distribution networks. In addition, ODC token points are provided to users as a simple payment method and as a reward for use. Due to the convenience of the cryptocurrency payment system provided by One Day and the point reward program, payment by One Day Pay will be activated.

In addition to the general offline payment platform, One-Day Pay supports online payments by operating a one-day shopping mall. With the establishment of online and offline payment networks, One-Day Pay is expected to expand its payment network to the level of the existing credit card network.

The expanded payment network will lead to an increase in payment platform users and an influx of new merchants online and offline. One Day is a convenient and safe cryptocurrency payment system for both users and merchants when making payments in the mobile payment system. In the future, One Day's cryptocurrency payment platform will change the perception of the existing payment system and settle as a new simple payment method.

## 1-2. Transaction data problem

It is easy to understand consumer data, which is the source of advertisement execution and advertisement effectiveness measurement, online, but there is a limit to understanding consumer data offline.

This is because the consumer data generated offline is dispersed by each company and cannot be integrated. Credit card companies know the consumer's identity, transaction location and amount, but do not know what the consumer bought, but stores and software companies they knew what they bought, where and how much they traded, but there were restrictions on the identity of the consumer.

Each company only has a DB that can be accessed in its own area, and it is impossible to have one dataset for offline transactions unless their DBs are integrated.

Due to issues of interest between competitors, antitrust regulations, and regulations on personal information protection, the integration of company-specific data also has practical limitations.

Consumers without control over their data have no ownership and control over the data they create. Even if millions of accounts were hacked in the frequent data breaches, consumers were left with nothing.

The reality is that only the company that owns the data has full control, and consumers don't know exactly how their data is being managed.

In addition, a company that has a customer DB benefits from the data without paying any compensation to the consumer who created the data.

Of course, there will be no problems legally because they have agreed to a very long term, but the reality is that consumers are still completely alienated from the monetization of the data.

## 2. OneDay

### 2-1. OneDay Platform

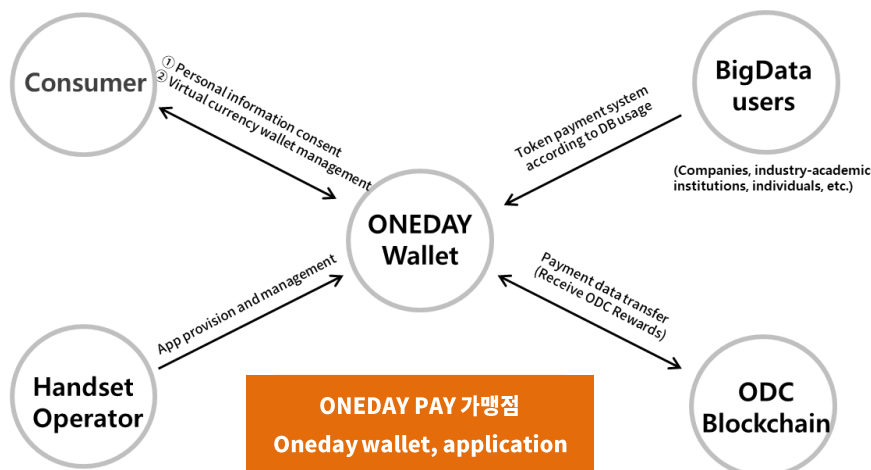
ONEDAY is a system that allows consumers to pay with blockchain assets offline and online using a smartphone or physical card. Through this app, you can immediately check your current ODC token and proceed with payment with the token. ODC tokens can be used immediately for payment, satisfying the value of spot assets. With this platform, you can make payments with tokens, such as paying with a card or QR code when making a current payment.

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The O.D.C team, which promotes the above values, intends to solve the limitations of commerce transactions made with traditional payment services by supplying terminals (ONEDAYPAY) improved with its own technology. ODC payment through the ONEDAYPAY terminal is a solution to solve the problem of high fees when paying with cryptocurrency and the time required for overseas payments.

Consumers may agree to the provision of personal information according to whether or not they agree to provide certain personal information, attract specific campaigns, or grant missions. ONEDAY COIN is rewarded with points. The seller will use a cryptocurrency-based payment solution and will be compensated for a percentage of the profit. ODCs can be used in a variety of ways. One-Day Group, which currently has more than 4,000 members, is providing a platform that can be used in real life to real users through shopping malls, local shopping malls, and terminal purchases.

The ultimate goal of ODC is to expand the base of Big Data business. The terminal serves as a point of contact between the consumer and the seller, and stores the consumer's payment data in the one-day blockchain with personal information consent. It aims to advance as the core of the business rather than a simple information storage coin by providing such stored information so that it can be operated in e-commerce, where market analysis is very important, and using it for statistics, marketing, and national business.



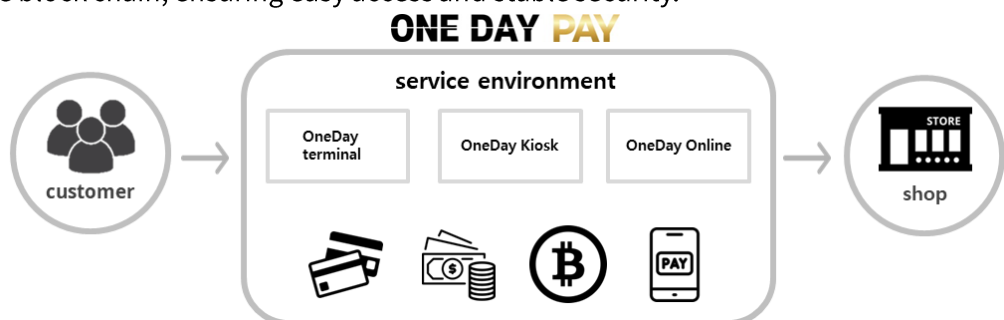
## 2-2. One Day Blockchain

The strengths of the blockchain industry are liquidity and safety. The technology that links the payment system and the blockchain system must be able to safely protect assets, apply perfect security technology, and efficiently process large-scale transactions. Customers are becoming accustomed to services and financial products that enable safer and more convenient payment, and related payment platforms industries are building payment system platforms tailored to this. While the stability of assets must be guaranteed, information management is also a very important factor, and the most highly valued value in blockchain technology is that the ledger cannot be tampered with. In order to safely manage the most important contents of the financial system, such as consumer personal information, usage specifications, wallet address, and balance, the integration of blockchain and financial products is inseparable.

The ONEDAY terminal is a smart terminal designed to distribute ODC tokens and a convenient payment system. As it is connected to the blockchain, all transaction information of consumers is immediately recorded. Consumers can use ODC tokens to purchase real products or hold tokens through ONEDAY's terminal. Since each ONEDAY terminal is connected to the ONEDAY computer system, app, and wallet, information management, system maintenance, and software and function updates can be performed in real time.

It is connected to the ONEDAY computer system through a ONEDAY terminal and a kiosk device. Therefore, each actual affiliated store can be a part of the ONEDAY blockchain, and terminals and affiliated stores can be connected using this network. The ONEDAY terminal can be used in all products and industrial sites to which barcode, RFID, IC, and NFC are applied. The convenience of in-store sales management and convenient operation and simple receipt issuance are also provided immediately.

ONEDAY guarantees a secure payment process procedure and liquidity of payment, and allows merchants and individual consumers to participate in payment safely and easily. ONEDAY can be a transaction tool for deposit and withdrawal, transaction, storage, setup, etc. of assets, and provides profit through ONEDAY terminal fee back to consumers and affiliates in the form of points, and provides services at a lower cost to consumers and We created a new revenue structure that gives benefits to users. Anyone can join the platform and trade ODC tokens through the ONEDAY card and ONEDAY wallet application. All transactions made through the ONEDAY computer system, such as ONEDAY terminals and kiosks, are recorded on the block chain, ensuring easy access and stable security.



## 2-3. OneDayCoin (ODC)

ONEDAY presents ONEDAY COIN.

ONEDAY connects consumers and merchants through mobile applications and card terminal kiosks. Consumers can pay through this system, and ONEDAY is a platform that pays points to paid consumers and merchants.

ONEDAY provides a payment platform that can satisfy both consumers and merchants through attributes such as security, easy payment, and performance reward programs.

ODC Coin provides a comprehensive financial service that users can use anywhere, safely and conveniently based on blockchain. It provides an environment where both franchisees and consumers can benefit from safer and simpler payment platforms than existing payment platforms. In addition, we support to provide compensation to users in return for providing information on the usage specifications provided by users.

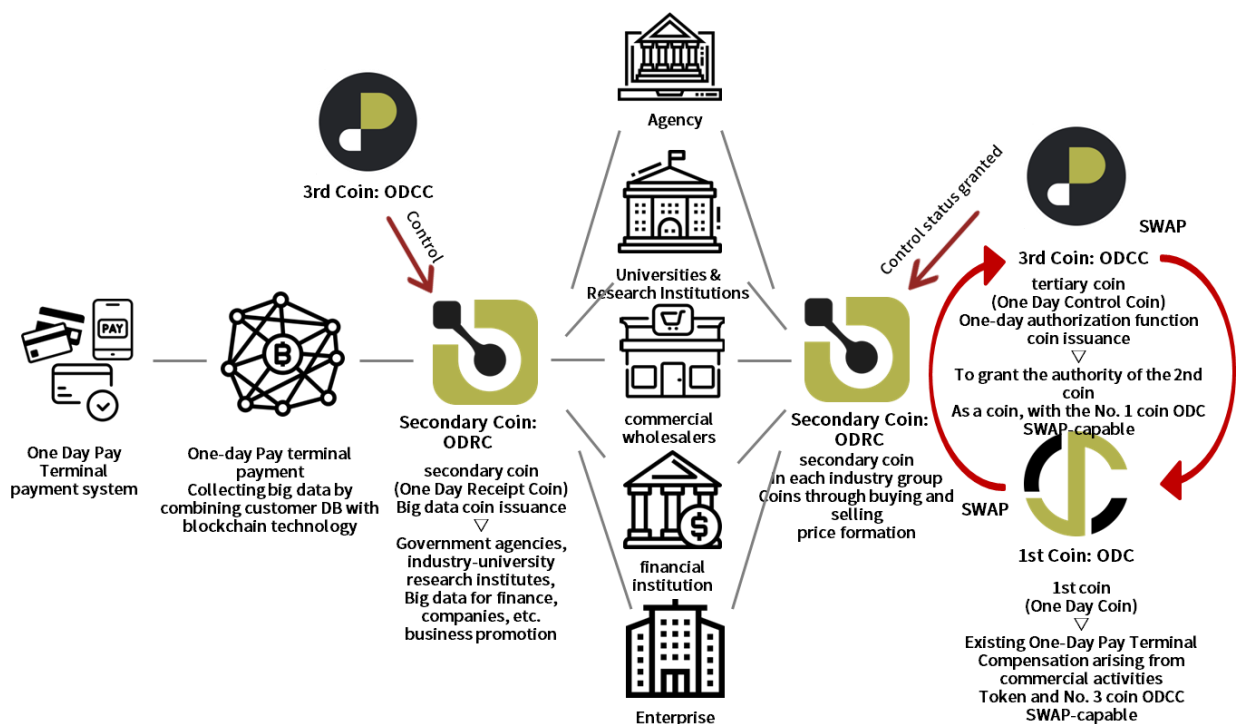
ONEDAY guarantees to buyers how to use it in 3 ways:

First, payment through the terminal device

Payment through the second kiosk

Third, payment through the shopping mall

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### 3. ODC Ecosystem

#### 3-1. 1st Reward - Terminal [Participant : A. franchisee, B. consumer]

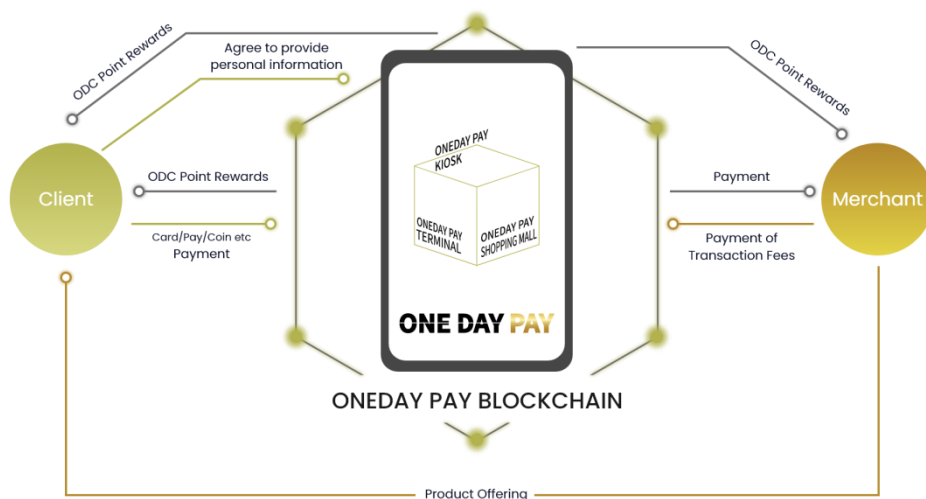
A ) ONEDAY PAY refers to the token reward system according to the participants in the 'sales activity' terminal. One-day coin tokens are staking every day as a source of revenue from payment fees whenever a consumer makes a payment, such as card, Pay, coin, or local currency, through a dedicated application and computer program that is linked to the pay terminal of the merchant that has the ONEDAY terminal Rewards are given through

B ) ONEDAY PAY terminal refers to a token reward system according to participants in 'consumption activity'. A token reward is given whenever payment is made for consumption activities at a merchant where the One-Day Pay terminal is installed. There is an additional reward system for paying consumers, and additional token rewards are provided when the minimum 'consent to provide personal information is selected' for purchase history.

#### 3-2. 2nd Reward - Kiosk [Participant : A. franchisee, B. consumer]

A ) ONEDAY KIOSK is a token reward system according to participants in 'sales activity'. The One-Day Coin Token is a monthly staking service through daily staking, as each time a consumer proceeds with a payment such as card, Pay, or coin, through a dedicated application and computer program that is linked to Pay Kiosk at the affiliated store that attracts ONEDAY KIOSK. reward is given

B ) ONEDAY KIOSK is a token reward system according to participants in 'consumption activity'. A token reward is given whenever payment is made for consumption activities at a merchant where a one-day kiosk is installed. There is an additional compensation system for consumers, and additional token compensation is made when the minimum 'option of consent to provide personal information' for purchase history.



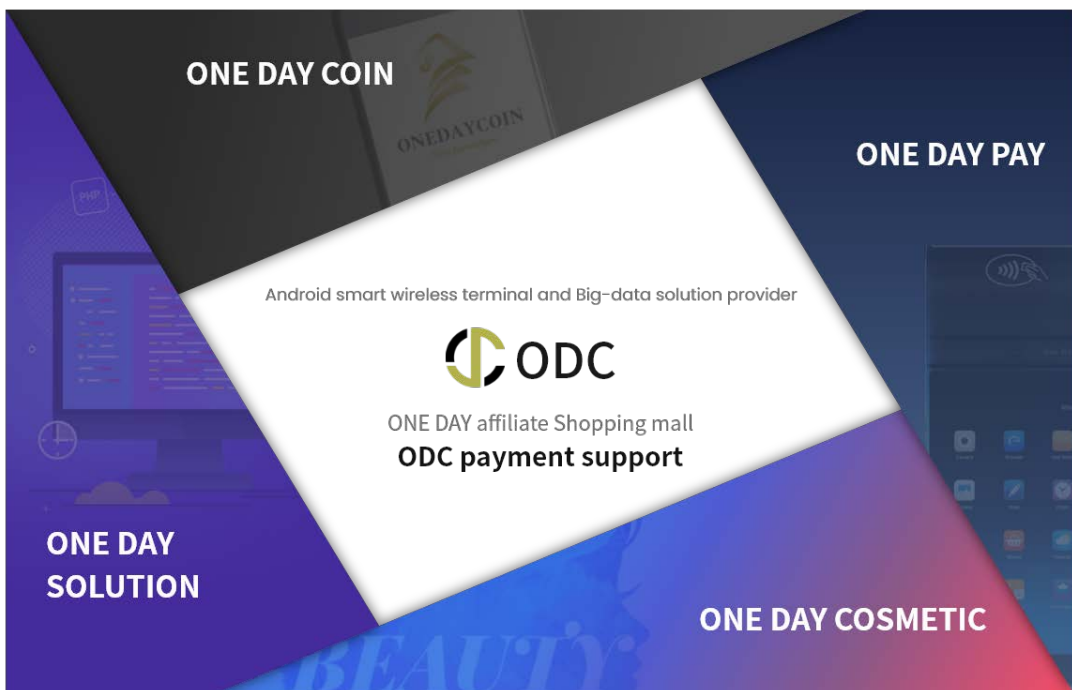


### 3-3. 3rd Reward – Shopping Mall [Participant : A. Shopping Mall Operator, B. Consumer]

One-day shopping malls are classified into regional shopping malls that provide local specialty products and accommodation facilities in Jeju and Busan, and group shopping malls that provide cosmetics and IT solution services.

When using the services and products provided by each shopping mall, one-day token rewards are provided to the buyer through consent to provide certain personal information, and the mail-order service provider is compensated for a portion of the fee.

A consumption ecosystem is created through Oneday's own platform that leads a new consumption market.



If you use the ODC payment protocol, you can also pay with ODC at the time of payment.

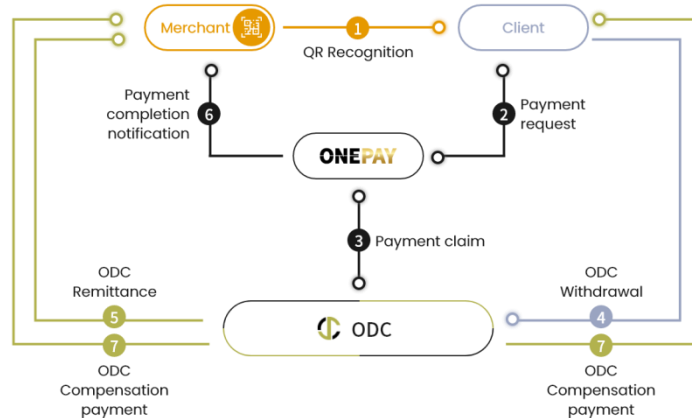
The amount requested for payment will be settled in the amount converted according to the current market price.

MPM is a method of communication by scanning the QR code generated by the merchant with a mobile phone. CPM is a method in which a customer creates a QR code and the merchant scans it and communicates with it. Both MPM and CPM are not very different from the general card payment flow, but when the ODC protocol is applied, the difference is the following case.

Because payment is made through the ODC protocol, it does not use the payment company's system that has been linked with it, and ODC withdrawals and remittances are made immediately within the ODC protocol.

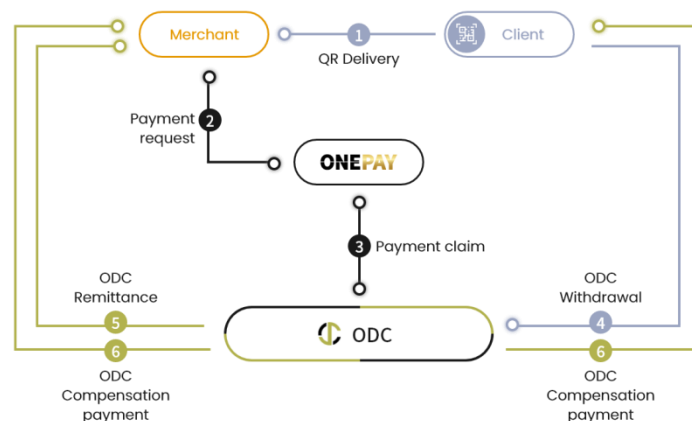
### <ODC MPM Payment Structure>

1. The consumer recognizes the merchant's QR code through the ONEPAY app and requests payment through the ONEPAY app.
2. ONEPAY sends the consumer's payment information to the ODC protocol and requests the ODC transfer to the merchant.
3. The ODC protocol withdraws the ODC of the amount to be paid from the consumer's ODC wallet, and transfers the withdrawn ODC to the merchant's wallet to complete the payment.
4. When the final payment settlement is completed, ODC points according to each contribution of consumers and merchants participating in the ODC protocol are paid as compensation.



### <ODC CPM Payment Structure>

1. The merchant requests payment through the ONEPAY app after recognizing the QR code generated by the consumer through the ONEPAY app.
2. ONEPAY requests payment to the ODC protocol and requests the ODC transfer to the merchant.
3. The ODC protocol withdraws ODC of the amount to be paid from the consumer's ODC wallet, and transfers the withdrawn ODC to the merchant's wallet to complete the payment.
4. When the final payment settlement is completed, consumers and merchants participating in the ODC protocol receive ODC points are paid as a reward.



## 4. OneDay Protocol

### 4-1. Value Proposition

#### ① Consumer

As a major participant in ODC, consumers obtain the following benefits.

First, you can receive a certain amount of ODC compensation by agreeing to personal information when paying at stores that support ODC. Consumers can use the ODC for future visits with the ODC reward obtained as a reward for providing personal information after making the payment as usual at the store.

Second, you can receive ODC as a reward for uploading payment data. In other words, the consumer will receive a reward from the ODC platform after payment. However, in the case of overlapping payment for information provision caused by the same consumption activity, even if both tasks of obtaining compensation are performed, compensation can be obtained by eliminating the overlap of payment (hour, minute, second) at the affiliated store.

Third, points and coupons for each store can be managed with one app.

Existing small and medium-sized local stores issue points and coupons in different ways and in different forms, and consumers have no choice but to manage each of them, which is very inconvenient.

In the future, customers will be able to easily integrate and manage through the ODC wallet app.

#### ② Merchant ( Seller )

It is defined as a business entity that provides goods and services to consumers and receives payment in virtual currency or fiat currency. As a major participant in ODC, the following benefits are obtained through ODC.

First, consumers will use more stores that support ODC due to the benefits mentioned above. In other words, stores can attract more customers by supporting ODC, which will increase sales.

Second, customers can be easily managed. The ODC interface that the store will use will be provided in a form that is easy for anyone to use regardless of the complexity of the blockchain and protocol.

This will allow the store to not only have a better understanding of the customer, but also have a variety of interactions with the consumer using ODC.

Stores may receive a survey on service satisfaction from consumers through ODC, or may provide ODC with special benefits to first-time consumers to induce repurchase.

## 4. OneDay Protocol

### 4-2. Expected Effects and Prospects

ONEDAY starts the terminal as a communication solution.

This includes mobile applications, contactless smart cards, terminals and kiosks already deployed on the market. All these configurations will be recorded on the blockchain, allowing easy management and organization of payment information. The payment information accumulated on the block chain is highly anticipated for the construction of big data in the future. ONEDAY COIN is preempting and expanding the market by applying a blockchain platform to the payment system.

First, we applied a coin payment system to a coin market with infinite potential.

Second, it has price competitiveness and excellent technology.

It provides excellent technology and reasonable price competitiveness by acquiring coding work and radio communication certification.

Third, we provide a total solution tailored to our customers. We provide customized solutions from manufacturing to sales distribution and marketing.

In addition, ONEDAY is collaborating with affiliated franchisees and securing new affiliates.

We plan to broadly expand the number of merchants using ONEDAY terminals and kiosks.

Using the ONEDAY application, it will be possible to attract even more merchants, and we are working hard to attract small merchants so that many merchants can participate without burden.

The future goal is for consumers to easily access merchants through the ONEDAY payment platform at any store.

It is to build an environment to pay and receive ODC points. Through the establishment of such a payment system, the sale and use of ODC tokens, payment specifications and personal information management will be carried out in the future.

### 4-3. OneDay Business Flow

ONEDAYPAY presents a firm use value to users.







By linking each local shopping mall system and ONE PAY with the ONEDAYPAY representative terminal, any user will attract a campaign, and the activity of the mission will be rewarded with ONEDAY COIN POINT through a transaction with the store on the ODC platform. Separately, to ONEDAY operators, consumers receive information through certain personal information consent, and additional compensation is provided through real-time airdrop function to those who participate in information provision.

The ODC strategy creates an environment that provides voluntary compensation to both sellers and users, and as a service product providing service centered on the 'interlocking of information interlocking and connecting services' step by step along with the ONEDAY COIN token centered on the economic market generated through this. allow it to settle down.

The goal is to establish a financial ecosystem in which commercial activities of users and consumers in the online payment processing process are documented and grafted into various industrial fields.

### 4-4. ODC Protocol

#### OneDay Stakeholder

	 customer	 franchisee	 One-day pay payment	 Token Holder & ODC	 VAN, PG	 credit card company
want	Benefit Convenient app for many merchants	Sales Δ Attracting many customers Systematic customer management	Traffic Δ	Token Usage Δ Token Price Δ	Commission sales Δ	commission sales Δ
behavior	Barcode payment	Barcode settlement	ODC protocol introduction Securing affiliates Attracting customers	ODC protocol expansion ODC possession	Partnership with OnedayPay APP OnePay	Partnership with OnedayPay APP OnePay
benefits	Point compensation according to personal information consent or review actions after payment	Point reward at a certain rate according to the settlement amount	Numerous customer and merchant traffic	Numerous uses of tokens Increase in token value	Increase sales as transaction volume increases	Increase sales as transaction volume increases
Other benefits	Payment review benefits are the same Anytime, anywhere with the OnePay app	Systematic customer management Increase sales through diversification of payment methods				

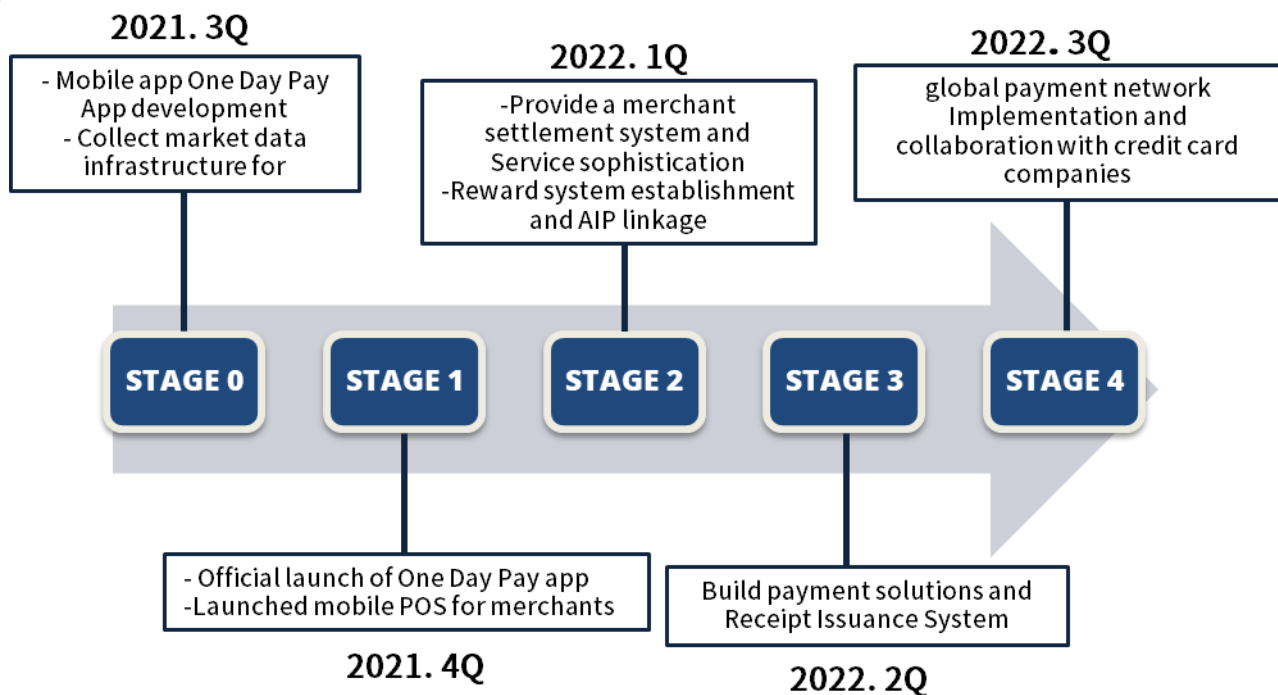
## 5. Roadmap & Timeline

1st update goal: ODC issuance, wallet

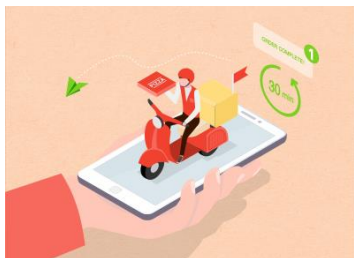
2nd update goal: Enter the market through linking with our system

3rd update goal: ODC payment payment app development

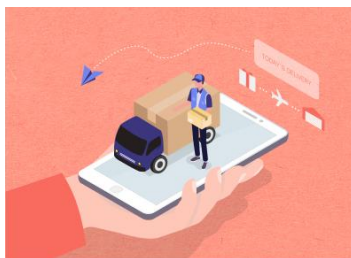
4th update goal: build one-day platform mainnet



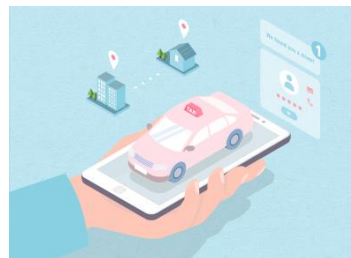
## 6. Main Used Place



**Delivery Service**



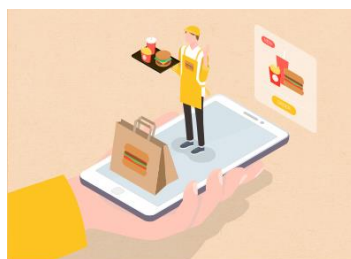
**Logistics**



**Transportation**



**Department Store**



**Restaurant · Cafe**



**Medical Facility**

## 7. Escape Clause

### First

This white paper was written for reference purposes only to provide specific information about the ODC platform to those who are interested in ‘ODC, Wireless Terminal Protocol’.

### Second

This white paper is not intended to encourage you to invest in the ODC project. In addition, we inform you that it is completely irrelevant to investment, and the ODC token in this white paper is not an investment target and does not represent the investment value.

### Third

This white paper is to share and provide the business plans and opinions of the ODC project team as of the date of writing, and informs that the contents of this white paper may be changed as needed during the course of business development.

Therefore, when using or referencing this white paper, you must make a decision on whether to participate in the project at your own discretion.

The results of your decision-making, whether for profit or loss, belong entirely to you, and legal liability also rests with you.

### Fourth

The ODC project team does not take any legal responsibility for your decisions made by using or referring to this white paper, and compensation for damages, losses, debts, etc. It should be noted that no compensation or other liability is assumed.

### Fifth

The ODC project team will determine whether the white paper is written based on legitimate rights and does not infringe the rights of third parties, whether the white paper is commercially valuable or useful, whether the white paper is suitable for the achievement of your specific purpose, whether the content of the white paper is error-free does not guarantee

Of course, the scope of the liability exemption is not limited to the above example.