



15 most frequently asked questions to Allink

1. Introducing Allink

- Allink O2O mobile solution company that provides infrastructure solutions for mobile services. We provide a virtual scanner and reader solution for mobile services to connect freely with terminals without any limitations.

2. History of Allink

- Allink was founded in 2019 and is based in Seoul, Korea. After a series of test runs and PoCs in 2020, Allink Solution is now officially commercialized.

3. Who are your founders?

- We have 4 founders, each of who is a top-notch expert.
 - **CEO, Kyungdong Kim** is 15 years of experienced payment business expert who has developed over 15 payment services and launched Samsung Pay in Korea and Vietnam.
 - **CSO, Wooseok Jang** has 17 years of experience in mobile service and launched Samsung Blockchain wallet/keystore and operation for various services in Southeast Asia.
 - **CTO, Sanghak Kim** has specialized in financial security development for over 23 years with experience in numerous government projects and mobile services.
 - **Patent Attorney, Sanggu Cheon** specializes in patent litigation and he is the reason why we have a strong strategy for our patents in both domestic and international.

4. What is Allink Solution?

- Allink Solution is a white-label solution for mobile services to transfer its app's information to terminals without integration, utilizing affordable NFC Tag.

5. Where can Allink Solution be used?

- Our solution can be applied to various offline mobile services like payment, reward/gift cards, access, transportation, retail, and more.

6. Who can be Allink's client?

- Our clients are businesses that operate their mobile service and looking to expand their business offline. For example, Paypal, Google, Amazon, Starbucks, etc.

7. How do you provide your solution?

- We provide library source code, agent (driver), and NFC Tag to our clients. Our library is easily integrated into apps for an average of 2 days. Then our agent and tags will be installed to locations to accept our client's service.

8. Why is your solution different from current scanners and readers?

- **Cost-effective**
 - NFC tags are much more affordable. While current readers and scanners can cost from \$150 up to \$300, our tags cost only \$5 per unit.
- **NFC even for iPhones**
 - Because of Apple's policy, other than Apple themselves like Apple pay, other mobile services are not able to use the NFC function in iPhone. However, using our solution, any mobile service can provide an NFC-based service for their iPhone users. For example, if Amazon pay adapts our solution, iPhone users, using Amazon pay can tap onto the tag to use mobile payment offline.
- **Integration-free**
 - We also provide an integration-free environment that allows our client's app to provide service without integrating with each terminal.
- **NFC Tag**
 - Completely wireless and electricity-free. So it's very convenient for merchants or service locations to deploy the tags wherever they want.

9. Do users need to download Allink's Solution?

- No. Users don't need to download our solution. We're a B2B company. We offer the solution to the companies that provide mobile services offline. For example, payment, banking, retail, security, transportation, and much more. So, the users will be using the app that's integrated with our solution.

10. Is it secure?

- We provide better security than the current readers. Current readers read the information from the mobile which means that if the reader is breached, the information being sent to the reader can be stolen and it's been proven that the readers are breachable. However, using our solution, the mobile reads the information from the tag and transfers the information to the terminal through a cloud server. By providing end to end security system we offer a more secure environment.

11. Are there any use cases?

- MireaAsset, one of the biggest securities companies in Korea has launched their payment service, MiraeAsset Pay using our solution. It's available at 11 thousand locations of Seven-Eleven Korea which is also our client. With our solution, MiraeAsset Pay has become the first NFC-based payment service for iPhone in Korea.

12. What are your strengths against services like Google, Apple, and Samsung Pay?

- To be clear, we're not competing with current payment services. We're enablers. We offer a solution for Google Pay or Amazon Pay to provide NFC-based payment offline. And Amazon and Google, have much more to offer than just payment. With our solution, they can provide more services offline with the same tag without altering the existing environment.

13. Do you have licenses to operate overseas?

- We don't require a license because we don't provide the service. We provide our solution to companies that are licensed to operate the service. As a virtual scanner and reader solution, our role is to transfer the information as part of our client's function.

14. What is your compliance status? How is your solution regulated?

- We utilize NFC tag which is an international standard and AWS for our server. Both meet with global compliances. For the information we transfer, we don't generate or store any information. We only transfer information like scanners and readers.

15. Is your solution patented?

- Yes, we have patent applications for domestic, international, PCTs.

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