

2019 KOREA FINTECH COMPANY HANDBOOK



※ This handbook is a collection of information obtained from fintech companies through a research project conducted by the Korea Internet & Security Agency, Fintech Center Korea, and Korea Fintech Industry Association. This document does not represent the official opinions of the Korean government.

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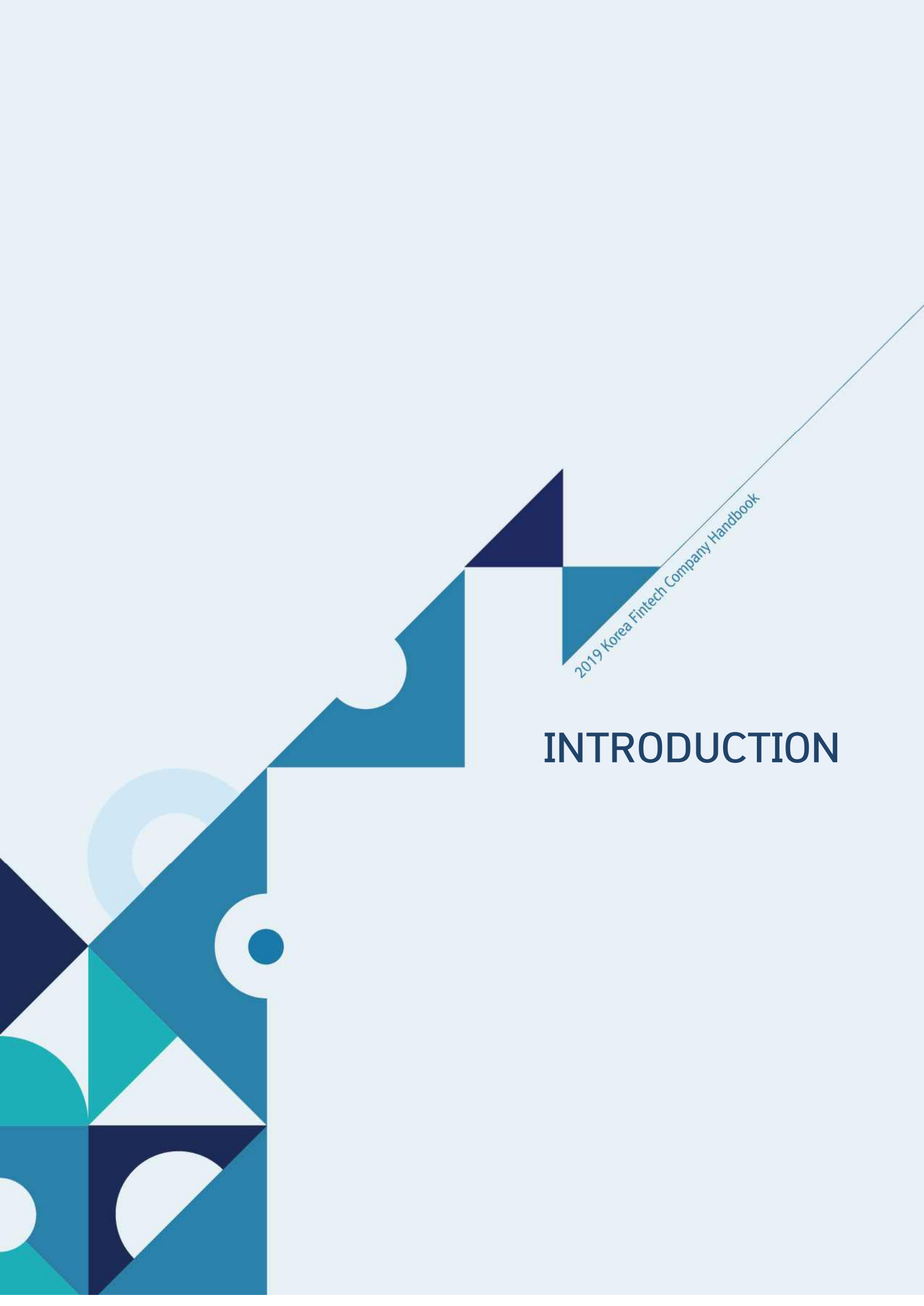
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1. Fintech Industry in Korea

(1) The Development of Fintech Industry

- ▶ Fintech is a concept that involves the financial innovation driven by technology, that leads to practical impact on financial markets, institutions, and services. The global fintech market continues to grow; as fintech is recognized more widely as an element of innovation for the financial industry, large-scale investments are increasing worldwide. Korea is a part of this trend, with the number of fintech companies rising, along with growing scale and quantity of investment cases.
- ▶ The Korean fintech industry began drawing the attention of the financial sector in late 2014. At the time, small ICT companies unbundled services offered by conventional financial firms to offer convenient, affordable, diverse, and innovative financial products. Of note is a service that enables convenient fund transfers only with phone numbers, not requiring a public key certificate, one-time password (OTP), or bank account number of the recipient. The growth of the Korean fintech industry was further accelerated by services that recommend customers which of their credit cards offer the best benefits in a particular store, as well as information technologies that enable such services.
- ▶ The number of Korean fintech companies is exponentially growing, thanks to the government support, alleviation of related regulations, and simplification of business registration procedures. According to the Korea Fintech Industry Association (KORFIN), the number of its member companies grew from 109 at the time of its founding in April 2016 to 328 in October 2019, showing a three-fold increase in the span of three years.
- ▶ Fintech is the most important aspect of the Korean financial industry and everywhere else in the world. Swiftly responding to consumer trends towards faster and more convenient financial services, players in the fintech market are disassembling the conventional financial industry while leading financial innovation. From fund transfers to payment, overseas remittance, loans, and asset management, a wide range of financial services are undergoing fundamental changes, with more areas being affected within the sector. Such technological advances have been possible because financial services that had been enabled by the labor and capital of conventional financial institutions can now be replaced by software based on the internet and information network. Today, conventional financial institutions such as banks, securities, and insurance companies must compete with new fintech companies armed with highly advanced information and community technology (ICT). In response to this changing landscape, major financial firms in Korea are actively seeking innovation, operating fintech lab to support the growth of their own fintech companies.

(2) Fintech Industry Trends by Segment

A. Remittance/Settlement

- ▶ In the Fintech industry, payment and settlement services involve simple payment using mobile devices when purchasing goods or services, both online and offline. Using QR codes on applications via smartphones, mobile simple payment or mobile card services enable customers to remit funds and make payments. An advantage of such services is that they offer quick and simple authentication methods such as passwords, fingerprint, retina, or face recognition, unlike conventional services that require complex authentication process involving public key certificates.
- ▶ Simple payment is a type of service that requires customers to register account or credit card information on their smartphones to enable payments involving a simple authentication process. Simple remittance is a fund transfer method using mobile devices. This type of service enables convenient remittance using not only conventional bank accounts but also mobile phone numbers, e-mail addresses, and social media accounts.
- ▶ Fintech companies mainly use their own technologies to enable payment. They do not use services of intermediaries such as PG and VAN companies. Such simple transaction methods not only drastically reduces fees charged to business owners but also enhances consumer convenience. In 2015, the Korean government abolished the three mandatory security features (personal firewall, keyboard security programs, and virus vaccine) and the requirement for public key certificate. In the process, the security review program of the Financial Supervisory Service (FSS) was also lifted. This paved the way for Korean non-financial companies to rapidly advance their fintech capacity, allowing them to lead the simple payment and remittance service markets.
- ▶ Regulations regarding consumer payment pattern and infrastructure levels that simple payment service providers in Korea must undergo are more rigid, with few signs that such obstacles will be cleared away. For example, matters governed by the Personal Information Protection Act is handled by 38 laws overseen by 17 government agencies. In order for a company to launch a service in the market, it must fulfill requirements and undergo review of the Financial Services Commission (FSC), the main regulatory body, in addition to numerous agencies such as the Ministry of Interior and Safety, Korea Communications Commission, Fair Trade Commission, and Ministry of Justice.
- ▶ Meanwhile, in response to credit card fee issues, the government and financial authorities are considering a mid-to-long-term policy reform regarding the bargaining power of merchants, such as requiring merchants to always accept credit card payments. The Ministry of SMEs and Startups implemented Zero Pay, a simple payment service designed to reduce merchant fees imposed on small businesses, and encouraging its use. Furthermore, the Financial Services Commission developed a plan to increase the use of mobile simple payment; it is also operating an open banking service comprising banks and fintech companies since December 2019, with a goal of enhancing fintech-enabled financial services.

Use of Simple Payment Services¹⁾²⁾

(Daily Average)

(Unit: 1,000 Cases; KRW 1 Million)

	2017		2018		2019	Difference (B-A)
	1H	2H	1H	2H(A)	1H(B)	
■ Usage Cases	1,601	2,566	3,317	4,522	5,346	824 (18.2)
Info./Comm. [Online]	407	489	601	810	1,016	206 (25.4)
Dist./Mfg.	1,194	2,078	2,715	3,712	4,331	619 (16.7)
[Online]	397	526	825	1,045	1,258	213 (20.3)
[Offline]	797	1,552	1,891	2,667	3,073	406 (15.2)
■ Usage Amount	50,748	84,333	111,745	140,679	162,847	22,169 (15.8)
Info./Comm. [Online]	12,824	17,784	21,335	27,125	33,235	6,110 (22.5)
Dist./Mfg.	37,923	66,549	90,410	113,554	129,613	16,059 (14.1)
[Online]	20,466	31,904	44,392	53,489	60,984	7,495 (14.0)
[Offline]	17,457	34,645	46,019	60,065	68,629	8,564 (14.3)

Note: 1) Only card-based simple payment services offered by electronic financial service providers (prepaid electronic payment, direct payment, and account transfer are not included)

2) Figures in parentheses refer to change rate(%) compared to the previous term

Use of Simple Remittance Services¹⁾

(Daily Average)

(Unit: 1,000 Cases; KRW 1 Million)

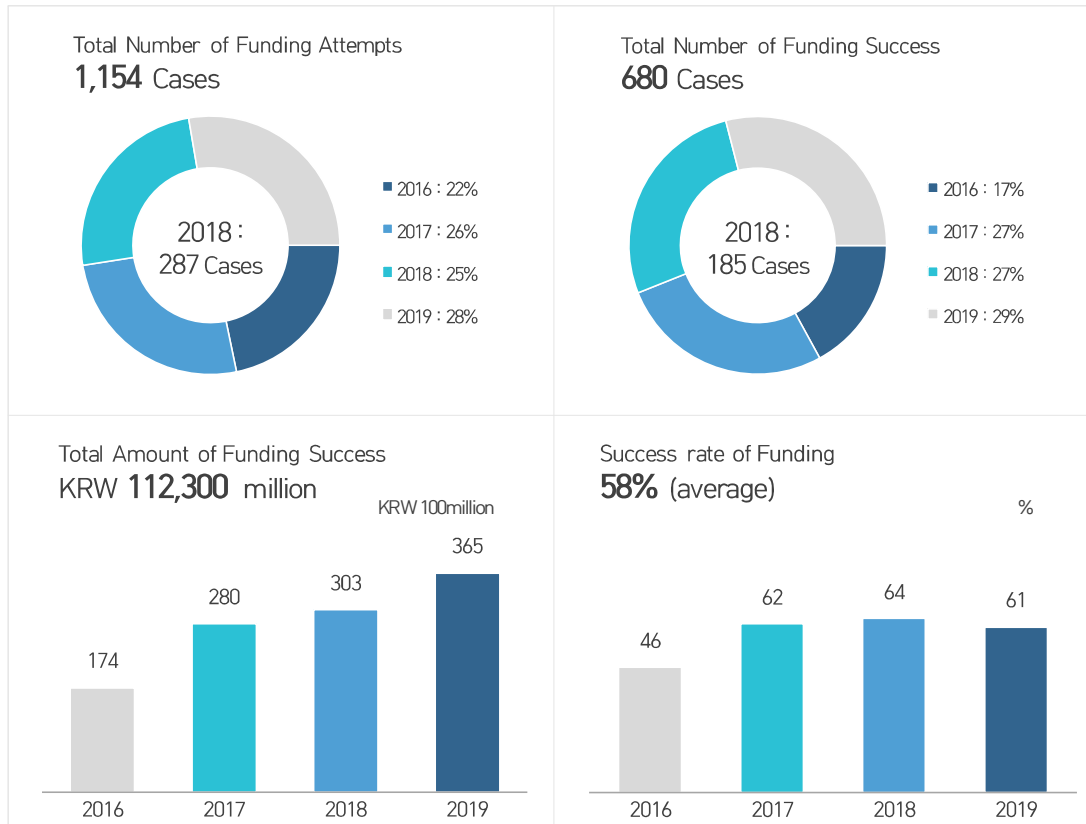
	2017		2018		2019	Difference (B-A)
	1H	2H	1H	1H(A)	2H(B)	
■ Usage Cases	472	913	1,191	1,619	2,181	563 (34.8)
E-Fin. Svc. Provider	424	866	1,126	1,527	2,056	529 (34.7)
Fin. Inst.	48	47	65	92	125	33 (36.5)
■ Usage Amount	23,369	47,525	84,026	124,741	200,476	75,734 (60.7)
E-Fin. Svc. Provider	20,574	44,697	79,396	116,717	187,901	71,185 (61.0)
Fin. Inst.	2,795	2,828	4,630	8,024	12,574	4,550 (56.7)

Note: 1) Numbers in parentheses refer to change rate(%) compared to the previous term

B. Crowdfunding/P2P Finance

- ▶ Crowdfunding is a compound word of “crowd” and “funding.” It refers a funding method used by startups or other entities with creative business ideas, in which they engage with multiple small investors on online platforms to raise funds, capitalizing on the “wisdom of crowds.”
- ▶ Unlike public offering, crowdfunding allows startups or cultural service providers to receive funds from unspecified individuals via intermediary platforms operating online. Crowdfunding rapidly grew when conventional banks withdrew from much of their loan business after the global financial crisis. There are donation, debt, and equity crowdfunding methods depending on the reward method.
- ▶ Donation crowd funding aims to donate all or a part of the profits to public interest projects. Funders are offered products or services as a compensation for participating in the effort.
- ▶ Equity crowd funding is similar to conventional investments in which investors acquire shares in exchange for funding. It is suitable for early startups that do not have access to financial institutions or angel investors.
- ▶ Debt crowd funding is also referred to as peer-to-peer (P2P) lending, and is the most influential of all crowd funding types. As its name suggests, it involves investing in loan receivables. Loans are made between individuals via online platforms, without the intervention of conventional financial institutions. Some fintech pundits categorize it separately from crowd funding, referring it simply as P2P lending.
- ▶ Securities crowd funding has been institutionalized in countries with advanced financial systems such as the U.S., U.K., and Japan, with the goal of facilitating startup businesses. In Korea, the financial reforms of January 2016 introduced a securities crowd funding system.
- ▶ Even after the implementation of this new system, the Korean government retained some regulation over investment limits to prevent side effects of the policy and protect venture and startup companies. In June 2018, however, the Financial Services Commission determined that the crowd funding market has matured sufficiently, mitigating the investment limit to vitalize the crowd funding market.
- ▶ In addition, the restriction to allow crowd funding for startups and venture companies less than seven years old was relaxed, expanding the scope to small and medium-sized companies. In addition, the limit on the funds that can be raised through crowd funding was doubled. However, small and medium-sized companies with a sufficient capacity to raise capital, such as those that are listed and/or have more than 500 shareholders, were excluded from this relaxation.
- ▶ Furthermore, crowd funding brokers and service providers can now promote funding events through company websites and web portals. The resale restriction period was shortened from one year to six months as well.

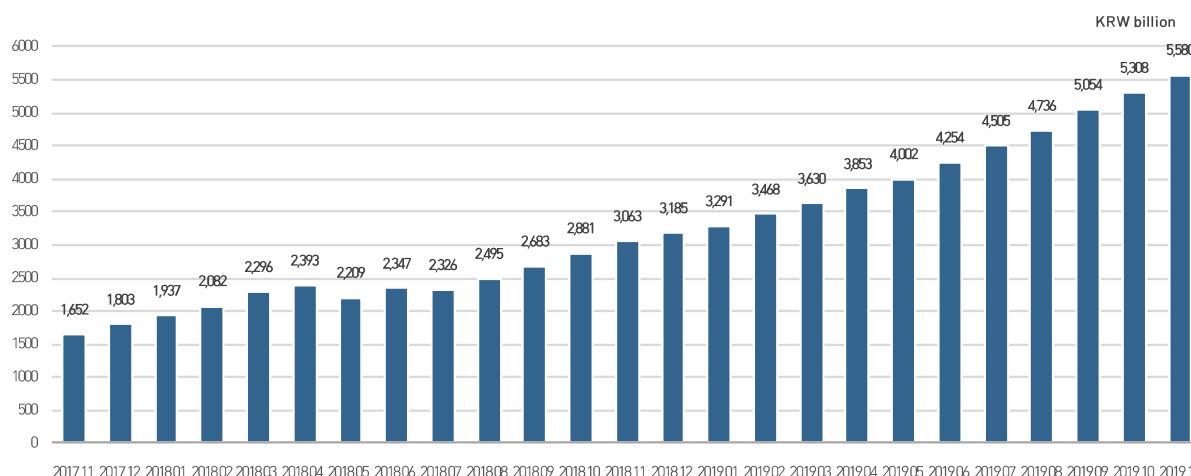
Funding Statistics At A Glance



<Source: Crowdnet (www.crowdnet.or.kr)>

- ▶ P2P finance refers to debt crowd funding, which is the most influential of all crowd funding types. Under this system, individuals can offer and receive loans from each other via online platforms, without the intervention of conventional financial institutions.
- ▶ After its introduction in 2014, following the low interest rates that continued since the global financial crisis of 2008, P2P finance in Korea has been experiencing significant quantitative growth. New financial services such as medium interest rates and small real estate properties led the cumulative loan amount to grow from 0.6 trillion won to 6.2 trillion won in June 2019; the remaining loan amount was 1.8 trillion won in June 2019.
- ▶ The government has been maintaining stability in the market by establishing and implementing the Financial Supervisory Service guidelines, whose goal was to grow the fintech industry while protecting investors. The landscape is set to change and the P2P market is to grow for venture and small and medium-sized businesses, since the Act on the Online Investment-Related Financial Services and Protection of Its Users (P2P Finance Act) passed the State Council on November 19, 2019, which will become the world's first P2P lending law when it is implemented on August 27, 2020. The new law is anticipated to give rise to business models that are connected to personal data businesses, leading to the further development of the Korean fintech industry.

Accumulate Dealing Volume Trends by Korea P2P Finance Association Member Companies

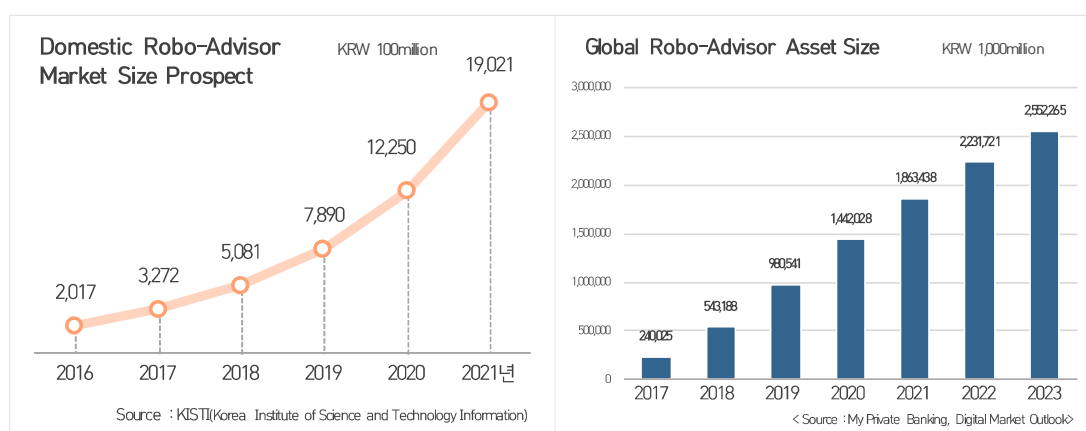


<Source: Korea P2P Finance Association (<http://www.p2plending.or.kr>)>

C. Financial Investment

- ▶ Robo-advisor is another segment of fintech closely related to the financial investment industry. Robo-advisors are artificial intelligence investment platforms. They diagnose the investor's accepted risk, objective profit rates, and type of fund to determine an appropriate asset distribution strategy and form a portfolio. This maximizes the profit while minimizing risks.
- ▶ As artificial intelligence is capturing the attention of financial market players and fintech advances during the Fourth Industrial Revolution, customers in their thirties and forties, as well as those adept in information technology are expanding the market for the robo-advisors, which use big data technologies and algorithmic strategies. Because the size limits on the assets managed by robo-advisors have been lifted, more people are now able to use such services. In addition, the low fees enabled by fintech services, high accessibility achieved through webpages and mobile devices, and transparency afforded by non-human algorithms are advantages of robo-advisors that threaten the conventional market ecosystem.
- ▶ To rapidly vitalize the industry, the Korean government is engaging in innovation policies that aim to relax own capital requirements for non-face-to-face robo-advisor investment management contracts, allow the operation of robo-advisors, and allow the delegation of funds and assets.

Forecast of Domestic and Global Robo-Advisor Markets



D. Asset Management

- ▶ Since 2012, many fintech companies were set to up offer digital asset management services for consumers. In foreign fintech markets, such asset management services are common; in Korea, the recent implementation of the open banking system enhanced individuals' accessibility to financial assets, paving the way for various new asset management services. Active participation by existing fintech companies is also expanding the market.
- ▶ Fintech employed by Korean asset management services is different from conventional household ledger services in that they are linked to financial institution data to access accurate financial product data on a real-time basis. Based on such technological advantages, these companies are not only offering expenditure management features present in conventional household ledger services, but also providing a wide range of asset management services including integrated financial product management, credit score management, data-based customized financial product recommendation, and financial secretarial service. Online services replacing offline personal financial management services by asset managers or financial planner, which were only available to high-income earners in the past, are especially notable in that they give more benefit to more financial consumers. Furthermore, various personal expenditure data and financial asset data obtained in the course of service operation are also thought to be useful for business purposes.

E. Overseas Remittance

- ▶ Korean financial authorities allowed fintech companies to offer small overseas remittance services to fintech companies, in order to break the banks' monopoly on foreign currency remittance and support the development of fintech technologies. Due to this policy choice, fintech industries have elevated the competition to offer lower overseas remittance fees. Today, even conventional banks are diversifying their overseas remittance services and reducing existing fees.
- ▶ The government's small overseas remittance service policy, introduced in July 2017, limited the remittance amount to 3,000 dollars per case. Beginning in October of this year, however, the financial authorities revised the enforcement decree of the policy to

help fintech companies build their capacity and allow consumers to use services more conveniently. The revision relaxed the minimum amount of own capital required for entities seeking to provide small overseas remittance services, from 2 billion won to 1 billion won. The amount of remittance allowed was also changed from 3,000 dollars per case and 30,000 dollars per person per year to 5,000 dollars per case and 50,000 dollars per person per year.

- ▶ The government is taking steps to support companies offering small overseas remittance services to increase the benefits to Korean financial consumers, in addition to a rapidly increasing number of foreigners stay in Korea. Resident aliens in Korea have increased annually, coming to 1.24 million people at the end of last year. This trend is rapidly growing the overseas remittance market as well. According to the report entitled "Changes and Forecast of the Korean Overseas Remittance Market" published by Hana Institute of Finance, personal overseas remittances, which had remained stagnant until 2015, grew to 13.4 billion dollars (15.5828 trillion won) last year due to increased resident aliens and remittances by international students.
- ▶ When the small overseas remittance service policy was instituted in 2017, there were only four fintech companies in the market. The number, however, grew to 25 by the end of June 2019. Counting commercial and regional banks, there are more than 30 companies that handle overseas remittances.

Quarterly Trends of Small Overseas Remittance Transactions

(Unit: 1 Million Dollars; 1,000 Dollars; 1,000 Cases; %)

Category		4Q 2017	2018					1Q 2019	Growth Rate (to 4Q 2017)
			1Q	2Q	3Q	4Q	SUM		
Total	Remittances(\$1M)	14	80	123	257	394	854	365	2,540
	Cases(1,000 Cases)	22	99	182	361	579	1,222	550	2,455
Remittance per Case(\$1,000)		0.64	0.80	0.68	0.71	0.68	0.70 ¹⁾	0.66	3.3
Per Company	Remittances(\$1M)	2	7	9	17	20	43 ²⁾	18	956
	Cases(1,000 Cases)	3	8	13	24	29	61 ²⁾	27	922

Note: 1) Average remittance per case during 2018

2) Small difference with the sum of quarterly remittances by company (for companies in business at 2018)

<Source: Financial Supervisory Service (<http://www.fss.or.kr>)>

F. Fintech SI

- ▶ As the fintech market grows, there are more fintech companies that mainly offer fintech infrastructure services including fintech solutions.
- ▶ In particular, as financial and fintech industries make investments in new technologies such as AI, cloud, and blockchain in preparation for the age of Fourth Industrial Revolution, the competition is expected to become fiercer.

- ▶ Starting next year, the financial and fintech industries are anticipated to show more interest in risk management and regulatory management solutions, due to the commercialization of blockchain services and global strengthening of anti-money laundering requirements.
- ▶ Support for the personal data industry, opening of financial payment networks, and other innovative fintech policies are expected to continue, opening doors to various B2B fintech platform service providers to implement new solutions that will strengthen fintech companies' business models.

G. Security/Authentication

- ▶ As more fintech services and non-face-to-face transactions increase, the market is showing higher interest in a variety of fintech security and authentication technologies. Such technologies can be analyzed from the perspective of personal user authentication and business server security. While Korean fintech security and authentication technologies are focused more on user authentication, financial industries in foreign countries are more interested in ensuring the security of fintech service provider servers.
- ▶ Fast Identity Online (FIDO) authentication technology, which came under the limelight in recent years, implements mobile device authentication technologies such as pattern/fingerprint recognition and USIM authentication to online platforms. Providing convenience and fulfilling security requirements, it is a technology suited for simple payment services. Global IT companies such as Microsoft, Apple, Google, Samsung, and PayPal, as well as telecommunication companies, payment service companies, and research institutions, are actively conducting research in this area as well.
- ▶ Fraud detection system, or FDS, is another fintech security and authentication technology that has captured the attention of the market. FDS is a system devised to detect anomalies, preventing financial crimes involving fraudulent activities such as voice phishing. Recent advances in the blockchain technology are leading the evolution of these technologies to involve public ledgers.

H. Insure Tech

- ▶ The insurance industry has been the slowest innovator in the finance sector. Due to its heavy reliance on insurance planners, the industry has used much less of information technology than other players in the industry. The rapid advances in digital technologies, however, are forcing the insurance industry to face a situation in which it must offer profits and values under a new digital environment.
- ▶ In terms of product development, the risk rate calculation methods have diversified, and it is now possible to develop services tailored to individual customers using internal and external data. In terms of distribution and sales, new customers are easier to attract, thanks to omni-channel platforms. In terms of underwriting, automated systems have

increased cost efficiency. Such systems are used especially frequently for simpler products such as regular insurance or simple-screening insurance products with relaxed subscription screening processes. Furthermore, information and big data provided by insurance subscribers can be fused to increase the accuracy of risk prediction.

- ▶ For customer management, social media and external data can be used to identify behaviors of potential insurance consumers, enabling efficient customer outreach. In terms of insurance payment management, customers can use their smart devices to file claims. Technology is used in customer management as well, with life insurance companies making efforts to obtain good contracts and systematically manage existing ones.

I. Data Analysis

- ▶ Data is the energy source of the Fourth Industrial Revolution. They are also a key resource essential in the development of innovative services and products. Developed countries are making active efforts to vitalize their data economies because data are the key resource in the new era and they catalyze the development of new industries, in addition to generating new values.
- ▶ More than half of all data generated by digital devices daily in developed countries are from financial institutions. Big data, including those on various customer behaviors, is becoming assets for companies, giving rise to new industries and creating jobs. They are indeed an essential part of future economic growth.
- ▶ Financial institutions and fintech companies are using big data for product development, fraud prevention, credit rating, and customer management. Fintech companies are expected to use customer data and data collected from social media and such sources to develop new products, analyze records of insurance fraud, credit card theft, and employee corruption to prevent illicit behaviors, and increase the accuracy of examinations for loans and credit card issuance.
- ▶ Next year, the strong government drive to promote the use of personal data is expected to enable fintech companies to freely utilize various financial data including personal credit information. When the bills for Three Data Laws (revisions to Personal Information Protection Act, Information Network Act, and Credit Information Act), currently pending in the 20th National Assembly, are passed, valuable financial consumer data that were simply accumulating in Korea will be made available to fintech companies. Taking advantage of the strong IT infrastructure in Korea, these data will elevate the competitiveness of Korean fintech companies and raise their standing in the global financial market.

(3) Prospects of the Korean Fintech Industry

- ▶ The radical deregulation and support policies of the government is enabling the rapid growth of the Korean fintech industry. The government has also developed drastic support programs to improve the monolithic financial regulations, which were the



biggest obstacles to the industry growth.

- ▶ Such efforts by the authorities to vitalize fintech has had a great impact on the conventional financial market as well. Employing a “scale up” strategy, the financial sector is not only supporting promising fintech companies, but also focusing on the digital conversion of financial practices.
- ▶ Starting in 2015, Korean financial authorities led by the Financial Services Commission have been building a framework to reform regulations in a way that will enable the innovation and competitiveness of the financial industry. The policies that were previously focused on offline activities have been revised to accommodate the new online and mobile environments; the government has not only secured the funds to grow the fintech industry but also lowered the entry barrier to the electronic financial market. To provide more Innovative Financial Services, special provisions have been introduced to regulations, and financial services utilizing new technologies have been found to support the advancement of the financial service sector. Furthermore, electronic financial policies suitable for such Innovative Financial Services are being implemented to expand the fintech market.
- ▶ Of note is the Special Act on Financial Innovation Support Innovation implemented in April 2019, which aims to launch various Innovative Financial Services in the Korean and foreign markets through the following efforts:
 - ▲ Revising the Credit Information Use and Protection Act to provide legal grounds for big data analysis and data combination, as well as to reform regulations that impede the use of data;
 - ▲ Innovating the payment infrastructure to allow fintech service providers and financial institutions to actively develop new and convenient simple payment services, and establishing a joint payment system through which companies and provide transfer and payment services without partnering with banks;
 - ▲ Passing laws to implement investor protections by way of requiring P2P lending companies to disclose information, as well as protecting invested funds, and establishing an obligation to describe products, in addition to allowing the participation of financial institutions and institutional investors in P2P programs to a certain degree;
 - ▲ Relaxing restrictions on financial institutions funding fintech companies, promoting insurtech, finding regulations that make it difficult to advance fintech services in various areas, and reforming policies, with the goal of activating the fintech sector.
- ▶ Thanks to the continued government support, Korea’s financial environment is undergoing unprecedented changes. The authorities are also providing support to test the effects of financial services using AI, blockchain, and other new technologies on the financial consumers and the market, while also helping verified services to safely launch in the market. As the first step in establishing a fintech ecosystem, the government has been making an effort to create an environment that is friendly to transparency, competition, and innovative tests. As a result, financial environment in Korea has



changed dramatically compared to the past.

- ▶ Next year, more government support provided to AI, big data, blockchain, IoT, and other fintech R&D is set to expand, which will advance the fintech industry even further. Moreover, when the personal data industry, including the open banking system, settles in Korea by 2020, startups and large companies will be able to develop various financial service models using public big data, with IT companies and financial institutions expanding their M&A and technological partnerships, which will accelerate the growth of the fintech market.

2. Overview of the Financial Regulatory Sandbox Policy

- ▶ With the advent of the Fourth Industrial Revolution, consumers, financial service providers, and the financial authorities have realized the necessity of introducing new financial services that combine the new technologies and finance. Meanwhile, the financial industry had been experiencing difficulties developing new services due to the rigid licensing policies, rules governing business activities, and complex and strict regulations. To resolve such issues, the government introduced the Financial Regulatory Sandbox Policy through the Special Act on Financial Innovation Support enacted on April 1, 2019.
- ▶ For new and Innovative Financial Services that were not allowed under the previous laws, this policy suspends regulation and licensing requirements for at most four years (two years plus a potential two-year extension) or allows exemptions during that period. Through this policy, financial service providers can test new services in the market, consumers can use such novel offerings, and the financial authorities can review their operation to improve policies and regulations.
- ▶ Companies established and incorporated under the Korean Commercial Act are eligible to apply to become an Innovative Financial Service provider on a preliminary basis. Foreign companies must establish a corporation governed by the Korean Commercial Act with a physical location in the country in order to qualify to become an Innovative Financial Service provider.
- ▶ * Innovative Financial Service refers to services that are deemed to be different from existing financial services in terms of their content, method, and format, or services that are provided in the process of conducting such businesses (Act 2 4 of the Special Act on Financial Innovation Support), to be provided on a test basis through the Sandbox Policy.
- ▶ When a company applies to become an Innovative Financial Service provider, the application is reviewed by a working group of the Financial Services Committee and the Financial Supervisory Service, then considered by the Innovative Finance Review Committee that is composed of experts in technology, finance, law, and consumer protection. The final decision is made by the Financial Services Commission. The Financial Services Commission considers the following in determining whether to designate Innovative Financial Service providers:
 - ① Innovation of the service: The service must be sufficiently more innovative than existing ones in terms of provided content, method, and format;
 - ② Consumer benefit: The benefit to financial consumers is enhanced through the financial service;
 - ③ Inevitability of application of the Special Act: The financial service can only be provided under the special provisions of this Act;
 - ④ Business capabilities, service scope, and work methods of the service provider: The applicant must have the qualifications and abilities to adequately provide the considered financial service; the scope and business method of the service must be detailed; and the business plan must be feasible and sound;
 - ⑤ Sufficiency of financial consumer protection: The service must have sufficient and detailed plans to protect financial consumers and manage risks;
 - ⑥ Impact on the soundness of the financial market and financial order: There must not

be concerns that the financial service will significantly interfere with the objectives of financial laws.

- ▶ Under the above process, the Financial Services Commission designated 77 Innovative Financial Service providers through 10 review sessions conducted from the implementation of the policy on April 1, 2019, to December 2019. Some of the approved cases have already been launched in the market to serve consumers, while other services are undergoing preparation to be launched in the market as soon as possible.
- ▶ Meanwhile, to allow companies to continue offering services even after they are designated as Innovative Financial Service providers, the Special Act has provisions regarding licensing policies and exclusive business rights. In addition, the government is planning to revise relevant laws and introduce policies such as small licensing, with the goal of enabling businesses to continue offering services.
- ▶ Through its Fintech Scale-up Strategy involving active implementation of the Financial Regulatory Sandbox Policy, second-stage reformation of fintech regulations, and vitalization of investments in fintech, the Financial Services Commission has expressed a strong government commitment to quantitatively grow fintech companies and ensure the sound landing of a fintech ecosystem. Through the Fintech Scale-up Strategy, the government has announced that it will designate 100 Innovative Financial Services by March 2020, the first anniversary of the implementation of the Sandbox Policy. It also announced a follow-on support plan, which includes advance consulting services offered to fintech companies to provide tailored management and supervision that will allow them to soundly settle into the market. Furthermore, the government has indicated that it will implement policies that enable fintech companies to continue their businesses even after the Sandbox Policy period, by extending the policy implementation period, allowing temporary permits, and segmenting license units for individual financial companies.
- ▶ The Financial Regulatory Sandbox Policy not only allows the testing of innovative ideas by fintech companies, but also brings positive effects such as new jobs, more investments, and overseas market development. This policy will serve as an opportunity for fintech companies and financial institutions to implement new technologies to catalyze financial innovation and allow financial consumers to enjoy enhanced benefits. In macroscopic terms, the government's efforts will serve to increase the competitiveness of the financial industry.

3. Overview of the Handbook

(1) Overview of the Survey

- ▶ This handbook was produced to provide detailed information about fintech companies and their services. It serves as an introductory material for Korean fintech companies. Please refer to the following overview of information contained in this handbook:

Subject of Survey	Domestic companies implementing fintech service
No. of Subject	579 (out of 682 companies identified through fintech institutions and partner organizations; excluding 103 companies that are closed or excluded from lists)
No. of Surveyed Companies	345
Survey Methods	Survey using lists containing domestic fintech companies; online (web) research
Surveying Agencies	Korea Internet & Security Agency (KISA), Fintech Center Korea
Survey Period	November 4, 2019 - January 3, 2020

(2) Design for Fintech Areas

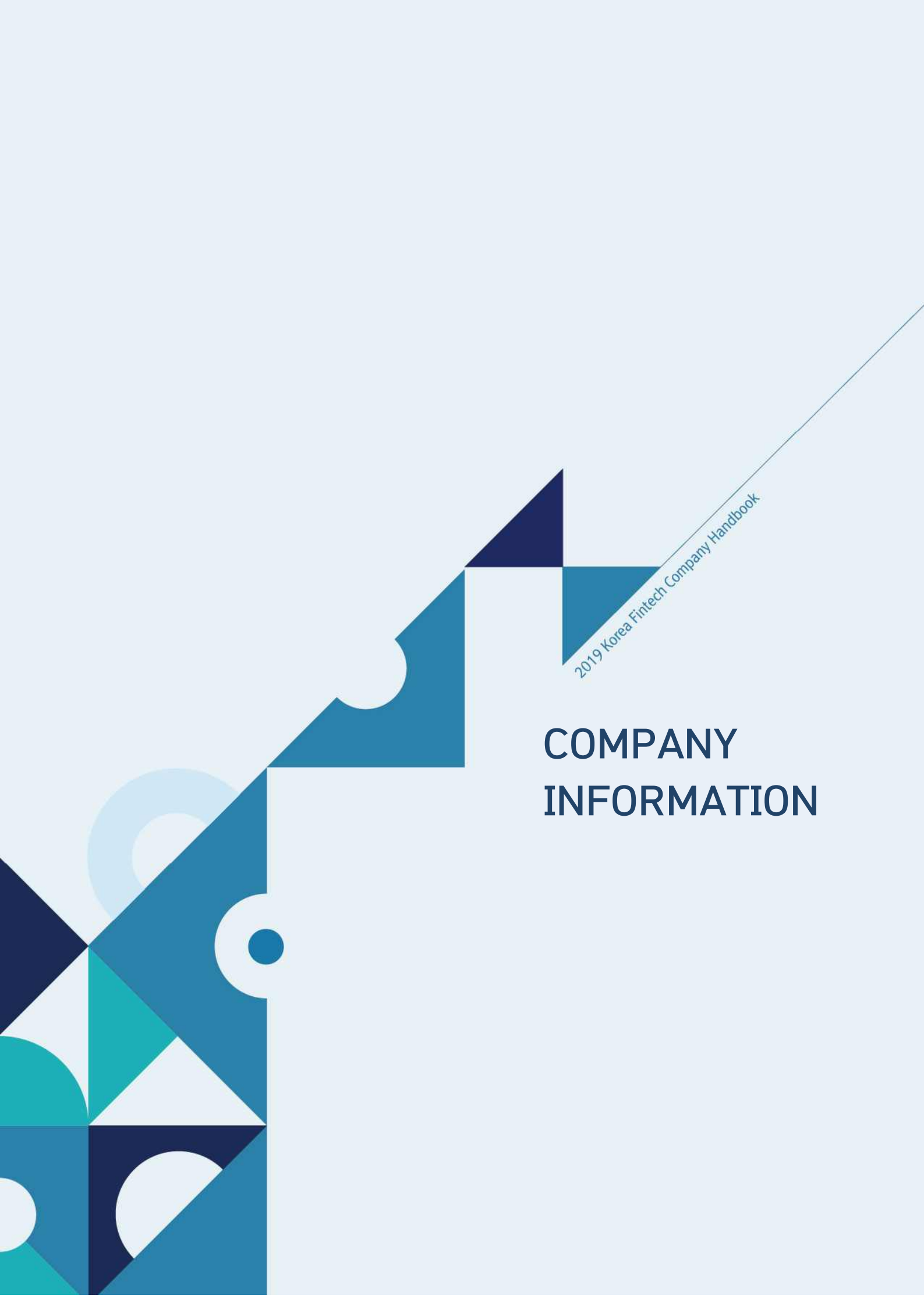
- ▶ To categorize fintech areas, relevant agencies and advisors were consulted to review the classification system in the 「2018 Korea Fintech Company Handbook.」 This newly updated version of the handbook classifies the fintech industry into the following areas:

※ 10 Fintech Areas in 「2019 Korea Fintech Company Handbook」 :

Remittance/Settlement, Crowd Funding/P2P Finance, Financial Investment,
Asset Management, Overseas Remittance, Fintech SI, Security/Authentication, InsureTech,
Virtual Currency, Others

* Reference : Revisions to Fintech Area Classification in
“2019 Korea Fintech Company Handbook”

[2019 Fintech Areas]	[2018 Fintech Areas]	Changes
Remittance/Settlement	Simple Remittance/Settlement	Maintained area (name change)
Crowd Funding/P2P Finance	Crowd Funding	Combined areas
	P2P Finance	
Financial Investment	Robo-Advisor	Revised and change name of area
Asset Management	Asset Management	Maintained area
Overseas Remittance	Small Overseas Remittance	Maintained area (name change)
Fintech SI	Financial Platform	Revised and change name of area
Security/Authentication	Security/Authentication	Maintained area
InsureTech	-	Added area
-	Blockchain	Deleted area
Virtual Currency	Virtual Currency	Maintained area
Others	Others	-



2019 Korea Fintech Company Handbook

COMPANY INFORMATION



Company Name	천사펀딩		Company Name in English	1004Funding	
Representative	Sin Song-un		Establishment	Nov. 9 th , 2015	
Location	F-8095, Garden Five, 66, Chungmin-ro, Songpa-gu, Seoul				
Web Page	www.1004funding.com	E-mail	admin@1004funding.com	Contact Number	+82-2-1588-6023
Contact for Inquiry	+82-2-6275-1024		E-mail for Inquiry	info@yinc.kr	
Number of Employees	5		Paid-in Capital	-	
Main Service	E-commerce, financial information service	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2B/B2C

○ Introduction

1004Funding is a company that operates a P2P funding platform that links loans and investments. The company is composed of experts from banks, securities, financial companies, and loan companies. They work to operate a transparent and friendly financial service. The objective is to lead the P2P funding market by satisfying the needs of various types of customers using the collective experience of the company. 1004Funding first executed investment services offline in 2007. Per a law on crowdfunding enacted in 2015, the company has been providing loan-based investment and P2P products that use personally issued securities as collateral. The company partners with law firms and banks to make financial transactions secure. It also works with Nice Credit Information's data to build trust between borrowers and investors.

○ History

- 11. 2015 Establishment
- 11. 2015 Operated P2P financial service platform
- 12. 2015 Partnered with a financial management online portal to provide financial information service
- 05. 2016 Entered into partnership MOU with Chambeot Law Firm and Dasan Law Firm
- 11. 2016 Entered into partnership MOU with Woojin I&P
- 11. 2016 Entered into partnership with Voice Star

○ Main Products and Services

1004Funding provides P2P financial services. Based on its experience in the financial industry, the company is offering high-performing financial services, with a priority on the safety of customer asset. Key investment services include 1004 Project. 1004 Project operates collateral-backed bonds to make investments safer. Such collaterals include corporate bonds, mortgaged properties, vehicles, or stocks to make the loan bonds more secure. Because the investment (loan) periods are shorter, investors and borrowers can disperse the periods. Another service is 1004 Loan. In this online loan service, the platform enables multiple small investors provide loans to borrowers. The repaid principal and interest are provided to the investors. 1004Funding entered into a corporate CMS service contract with SettleBank to enhance online fund collection service, thereby increasing the convenience and security in financial investment processes and repayment of returns.

○ Partners

Korea Asset Management Institute, Nadosajangnim, SettleBank



Company Name	원투씨엠	Company Name in English	12CM Inc.
Representative	Han Jeong-gyun	Establishment	Mar. 8 th , 2013
Location	5 th Floor, Building A, Pangyo-ro 255beon-gil, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	www.12cm.co.kr/ko/12cm	E-mail	service@12cm.co.kr
Contact for Inquiry	+82-70-7018-9179	E-mail for Inquiry	mr@12cmglobal.com
Number of Employees	78	Paid-in Capital	KRW 243 million
Main Service	Smart stamp, cross-border payment, O2O fintech service	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

12CM Inc. is a company that uses smartphone-authenticated stamp technology to provide royalty mobile payment services through partners. Echoss platform by the company is an O2O service platform that incorporates various mobile services connected to offline services. Based on Echoss, 12CM is developing and expanding O2O services into membership, promotion, and mobile authentication services. The company is expanding its business with domestic and international partners. It has developed global markets and provided services in foreign countries starting with Japan, and has established 4 overseas offices and 2 joint ventures, as well as partnerships with 53 companies in 22 countries.

○ History

- 03. 2013 Established as 12CM Inc.
- 2013 Commercialized Echoss Stamp; launched Echoss brand
- 2014 Established 12CM Japan
- 2014 Received first round of investments
- 2015 Established 12CM Taiwan
- 2015 Entered into fintech business agreement with KEB Hana Bank
- 2015 Received second round of investments
- 2016 Established 12CM China
- 2016 Selected as Top 7 Fintech Companies to Watch in 2016
- 2016 Selected for 300 Startup/Venture Company in ICT with High Growth Potentials
- 2016 Received third round of investments
- 2017 Established 12CM Global
- 2017 Established 12CM Spain
- 2017 Launched services in Thailand, Malaysia, and the U.S.
- 2018 Established joint venture in the U.S.
- 2018 Launched services in Singapore, Malaysia, the Philippines, and Vietnam
- 2018 Received fourth round of investments
- 2018 Received Grand Award for Technology in DGB Financial Group Platform and Fintech Competition
- 2019 Commercialized Echoss Fintech
- 2019 Launched services in Australia, Canada, and Indonesia

○ Main Products and Services

12CM is a technology company that provides various expansion services using smart stamp technology. The company launched Echoss, a stamping service operated via smartphone. The service provides digital stamping service, in addition to various services including payment, point accumulation, and coupon generation. Echoss Platform is composed of physical stamp, authentication center, and information center. The smartphone touchscreen on Echoss Platform is used to input information to implement the application or mobile web services. Multi-touch point configuration registered in Echoss Platform is received via smartphone devices to authenticate the unique stamp information. Echoss Certification Center is a service that authenticates unique information of stamps on a real-time basis. Echoss Information Center provides strong security and anti-fraud features. In Korea, 12CM has launched various business models including marketing services and payment services for merchants. The company has partnered with Samsung Electronics and SK Broadband to conduct businesses, in addition to expanding services in partnership with companies in Japan and China.

○ Partners

DGB Daegu Bank, KB Kookmin Bank, Korea Postal Service Agency, KT, Navyzebra, NESIC, SKT, Tencent



Company Name	13마일	Company Name In English	13miLe Co., Ltd.
Representative	Jeon Jong-du	Establishment	Aug 1 st , 2014
Location	#1001 Hongoon Building, 8, Teheran-ro 8-gil, Gangnam-gu, Seoul		
Web Page	http://www.13mile.co.kr/	E-mail	13mile@13mile.co.kr
Contact for Inquiry	+82-70-7436-1663	E-mail for Inquiry	yjlim@13mile.co.kr
Number of Employees	23	Paid-in Capital	KRW 1,395 million
Main Service	Simple payment service using the Android tablet-based payment device NEXT-M	Fintech Area	Remittance/Settlement
		Business Type	B2C

○ Introduction

13miLe.Co., Ltd. offers the competitiveness of mobile payment services with the mobile payment terminal "NEXT-M," which is optimized for offline use for small and medium-sized businesses. The company's name is based on the fact that 13 miles, or approximately 20 kilometers, is the radius within which most people carry out their daily lives. The company is determined to provide a variety of services that are "more than just payment experience," as well as a simple payment platform that can be achieved within the parameters of everyday life. Since its establishment in August 2014, the company has been exploring the offline simple payment market by developing the terminal for integrated payments that incorporate diverse mobile payment means at home and abroad and combine additional services that customized to the merchant. Currently, it is expanding not only to provide customized mobile payment terminals for offline stores, but also untact kiosk systems and vending machine systems. In addition, a simple contact/untact credit card payment service called 'Key-In' is available and all services related to the refund are provided by scanning and recognizing the MRZ information of the passport without a separate passport reader with built-in camera.

○ History

- 08. 2014 Establishment.
- 06. 2015 Concluded the Application card business cooperation contract with Korea Information & Communication Co., Ltd., Bank Wallet and Kakao.
- 11. 2015 Concluded the cooperation contract of Online Sales Agency with Kakaopay.
- 12. 2015 Launched the NEXT-M application card payment service.
- 08. 2016 Registered as PG business.
- 04. 2017 Launched a refund service for medical service.
- 07. 2018 Concluded an affiliation agreement for offline payment with Alipay.
- 08. 2018 Registered as foreign exchange transactions business organization.
- 11. 2018 Launched the 'Moin service', a point accumulation and deduction service for franchise's customers.

○ Main Products and Services

The Next-M Tablet (Next-M Standard), the company's hardware product, is a 10.1" Android tablet-based terminal that provides simple payment, credit card interlink and refund services. This service checks real-time transaction details, counting the number of transactions by product and by payment methods, in addition to providing statistics on transactions. Meanwhile, for connected products of card payment terminal, the company uses a simple POS format by linking the Next-M Tablet with the existing card terminal. As a table order service, the company is currently developing untact kiosks for small business F&B businesses and will form various product lineups through partnerships with commercial terminal companies to meet various demands of the market along with its own main products. The company's software products (payment method) include Kakaopay offline, Alipay, WeChat Pay and Shinsegae Pay. The company is a sales agency for Kakaopay's offline franchises. The company also offers the 2D certification non-face-to-face payment services at home and abroad to make reservation payments such as lodging by taking the business partnership with Booking.com.

○ Partners

Alipay, Kakao, Kakaopay, KICC, Korea Financial Telecommunications & Clearings Institute, KRP, ShinsegaePay, VeriFone, WeChatPay



Company Name	투디지트		Company Name in English	2Digit	
Representative	Park Seok-jun		Establishment	Sep. 10 th , 2018	
Location	#801, Building A, 35, Pangyo-ro 255beon-gil, Bundang-gu, Seongnam-si, Gyeonggi-do				
Web Page	www.2digit.io	E-mail	sjpark@2digit.io	Contact Number	+82-31-8038-4877
Contact for Inquiry	+82-31-8038-4877		E-mail for Inquiry	sjpark@2digit.io	
Number of Employees	15		Paid-in Capital	KRW 500 million	
Main Service	Financial engineering AI development	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2C

○ Introduction

2Digit is a company that combines financial engineering with blockchain and AI technologies to develop new fintech services.

○ History

- 09. 2018 Establishment
- 02. 2019 Established company research center
- 06. 2019 Registered as a P2P loan business
- 08. 2019 Joined Korea Fintech Industry Association

○ Main Products and Services

1. The company developed a financial AI solution allowing borrowers to freely choose LTV, interest, and liquidation conditions for asset-backed loans. This Innovative Financial Service enables the development of new financial products that shift the choice of loan conditions from financial institutions to customers(borrowers).
2. Stock traders say, "buy for the rumors and sell for the news," implying the significant information imbalance in the stock market. The company uses the latest AI technologies combining financial theories and physics theories to develop a service that thoroughly analyzes how news impacts stock prices.

○ Partners

KAIST, Korea Fintech Industry Association, KTB Investment Securities



Company Name	투디엠	Company Name in English	2DM
Representative	Kim Hyang-su	Establishment	Apr. 8 th , 2016
Location	3 rd Floor, 17, Gangnam-daero 98-gil, Gangnam-gu, Seoul		
Web Page	www.2dpay.co.kr	E-mail	recruit@2dpay.co.kr
Contact for Inquiry	+82-2-1544-3677	E-mail for Inquiry	recruit@2dpay.co.kr
Number of Employees	5	Paid-in Capital	KRW 600 million
Main Service	QR code order and payment service (at-table order), remittance/payment/O2O	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

2DM is a startup operating an integrated order payment platform.

Founded in 2016, the company offers order and payment system based on QR codes that is convenient for both merchants and customers.

Using NFC tags and QR codes, customers can use their smartphones to make orders from their table while referencing restaurant menus. This integrated table order smartphone app can handle both orders and payments. This solution helps businesses save labor costs by allowing customers to make orders and payments on their own, in addition to reducing customer inconvenience.

The system allows integrated orders and payments on kiosk, POS, and mobile devices.

The system is linked to Shinhan Bank Smart Order system, installed in Korea Folk Village, and Gangnam Pocha Factory in Daejeon. It has a wide range of references and experiences.

○ History

- 02. 2015 Specified ideas for mobile payment service using QR codes
- 04. 2016 Establishment (capital at KRW 100 million)
- 09. 2017 Registered patent
- 12. 2017 Completed commercializing upgraded version
- 01. 2018 Recruited merchants and expanded branches
- 06. 2018 Launched service
- 06. 2018 QR code order and payment system valued at KRW 20 billion (Korea Invention Promotion Association)
- 10. 2018 Achieved 105% of crowdfunding goal amount
- 01. 2019 Opened 2DM Incheon office
- 05. 2019 Launched smart order program with Shinhan Bank
- 11. 2019 Increased capital by KRW 500 million

○ Main Products and Services

2DM is an O2O company that uses QR code order and payment patents to provide table order service. 2DM offers a smart order service through which customers can order and make payments using QR codes. Merchants using Table Order can use the various order data in marketing campaigns. The company is in discussion with foreign companies in Vietnam and Canada for expansion to global markets. The table order service by 2DM is connected to existing POS and kiosk devices, and the company is collaborating with Korea Information and Communications, Daou Data, JTNNet, Daeyu POS, and large VAN companies to expand its merchant network.

○ Partners

Daeyu POS (Smartro KT), Daou Data, JTNNet, Korea Information and Communications, Shinhan Bank



Company Name	투이컨설팅		Company Name in English	2econsulting	
Representative	Kim In-hyeon		Establishment	Mar. 16 th , 1996	
Location	#1710, KNK Digital Tower, 220, Yeongsin-ro, Yeongdeungpo-gu, Seoul				
Web Page	www.2e.co.kr	E-mail	2email@2e.co.kr	Contact Number	+82-2-786-7281
Contact for Inquiry	+82-2-786-7281		E-mail for Inquiry	2email@2e.co.kr	
Number of Employees	110		Paid-in Capital	KRW 1.2 billion	
Main Service	IT management consulting	Fintech Area	Fintech SI	Business Type	B2B

○ Introduction

2econsulting provides digital innovation consulting to various industries, in addition to financial consulting services provided to Korean companies.

The company is a group of experts that proposes practical alternatives for clients' success and creates success with customers. Based on project experiences of advanced foreign companies with the best practices, the company provides consulting services adequately resolving issues that clients face.

It is providing digital innovation, process innovation, informatization strategy and plan, and PMO consulting services to financial, public, and manufacturing industries.

2econsulting also operates Zeacademy, a competency-building program led by experts in each area who teach outstanding lectures containing the company's experiences and insights.

○ History

- 1996 Established as Wise Consulting
- 1999 Changed company name to 2econsulting
- 2000 Acquired TK Consulting (integrated data consulting solution company)
- 2006 Merged with 2e Information Technology
- 2016 Launched 2etalk, a mobile app for knowledge content services
- 2017 Entered into partnership with Backbase

○ Main Products and Services

2econsulting is a digital innovation consulting company. The company provides the consulting services to provide visions and strategies for technological architecture, enable infrastructure analysis to use the best IT resources, design solutions, in addition to implementing, operating, and maintaining architecture in all life cycles.

2econsulting provides technology system diagnosis, innovation, and transformation services. Technology system diagnosis service assesses technological factors such as hardware, software, and security in terms of stability, performance, and security, as well as organizational aspects, in addition to providing enhancement plans. During technology system diagnosis, the service is provided for certain areas regarding infrastructure, network, database, channel, and security. In innovation service, the company establishes strategies to implement new technologies such as mobile, crowd, social, and big data, in addition to designing architecture, delivering financial or manufacturing work model or process. Transformation service is for large-scale enterprise projects, providing technological reference models, technological standards and profiles, and reference data. if needed, the company also provides services for implementing detailed designs.

○ Partners

Backbase, Kyobo Information Communication, Lotte Information and Communication, Tesobe, Wiseinfo



Company Name	포티투마루		Company Name in English	42Maru	
Representative	Kim Dong-hwan		Establishment	Oct. 22 nd , 2015	
Location	6 th and 8 th Floors, 1925, Nambusunhwan-ro, Gwanak-gu, Seoul				
Web Page	www.42maru.ai	E-mail	withus@42maru.ai	Contact Number	+82-2-6952-9201
Contact for Inquiry	+82-2-6952-9201		E-mail for Inquiry	gilje@42maru.ai	
Number of Employees	41		Paid-in Capital	KRW 116 million	
Main Service	Deep-learning-based corporate semantic search platform	Fintech Area	Others	Business Type	B2B

○ Introduction

42Maru is an AI technology-based startup that is developing Deep Semantic QA (question answering) Platform, which extracts a single answer from massive unstructured data by accurately understanding the intent of the users' questions.

In the SQuAD 2.0, a global machine comprehension competition hosted by Stanford University, 42Maru beat MS, IBM, Alibaba, CMU, and University of Toronto to rank 1st along with Google AI Team. It was selected by Techstars London, Europe's largest accelerator, for an investment project. In Korea, the company received commendations from the Minister of Science, ICT, and Future Planning and the Minister of SMEs and Startups. In addition, it was selected for Samsung Electronics C-Lab Accelerating Program, Hyundai Kia Motors/SK Telecom Zer01ne X True Innovation Program, Shinhan Financial Group Future's Lab, and DGB Financial Group FIUM Lab. Currently, 42Maru is collaborating with Hyundai Kia Motors, Shinhan Financial Group, DGB Financial Group, LGU+, KT, DSME, LG Electronics, SK Innovation, SK Broadband, and many other large companies to conduct innovative AI-based projects. In March 2019, the company established a U.K. office to expand into the European market. Under the motto, "the Next Generation of DATA Engineering is Question Answering," 42Maru is working to pioneer the SaaS-based data intelligence market to become the world's leading enterprise semantic QA player.

○ History

- 09. 2017 Received seed investment from Spring Camp (Naver's startup VC)
- 04. 2018 Received Amazon AWS AI Challenge Award
- 07. 2018 Selected as an AWS Tech Partner
- 10. 2018 Participated in Techstars London Accelerating and received investments
- 11. 2018 Ranked 1st in SQuAD 2.0 (jointly with Google AI Team), a global machine reading competition (MRC)
- 2019 Selected for nVIDIA Inception and Intel AI Builders
- 2019 Invited to CES 2019/2020, MWC 2019/2020, and IFA 2019
- 01. 2019 Selected for U.K. Global Entrepreneur Programme
- 04. 2019 Selected for Shinhan Financial Group Future's Lab
- 05. 2019 Selected for DGB Financial Group FIUM Lab
- 06. 2019 Selected for Hyundai Kia Motors, SK Telecom Zer01ne x True Innovation
- 09. 2019 Received KGCCI Innovation Award 2019 by the German Chamber of Commerce
- 11. 2019 Selected for Samsung Electronics C-Lab Accelerating Program
- 12. 2019 Received commendation for venture contribution from the Ministry of SMEs and Startups

○ Main Products and Services

42Maru's Deep Semantic QR Platform accurately understands the intent of users' questions and extracts a single answer from massive unstructured data. To accurately understand the intent of users' questions, the platform uses deep-learning-based natural language understanding (NLU), automated similar expression detection, and scalable paraphrasing, and superior machine reading comprehension technologies. At SQuAD 2.0, a global machine reading competition (MRC), the company ranked at the top with Google AI Team and demonstrated its world-class technological capacity. By implementing a system based on deep learning technology, the company's platform is language-agnostic, syntax-agnostic, and domain-agnostic, which brings rapid scalability to other language and domains. In addition, the platform is constructed as SaaS, which allows on-premise supply using third parties, in addition to enabling low-cost service expansion using cloud systems. Currently, the company is expanding into business intelligence, AI-based chatbot, and AI device markets, in addition to discussing with financial institutions to develop knowledge management system (KMS) for call center reps and internal employees, enterprise help desk, AI-based customer chatbot, interactive concierge, and new curation and personalization system.

○ Partners

DGB Financial Group, GEP (Global Entrepreneur Programme), Intage, Intel AI Builders, LENOVO, London & Partners, McKinsey & Company, nVIDIA Inception, Shinhan Financial Group



Company Name	4차혁명	Company Name In English	4th Revolution Co., Ltd.
Representative	Jang Yeong-tae	Establishment	Aug. 6 th , 2018
Location	#1313, 327, Teheran-ro, Gangnam-gu, Seoul (Yeoksam-dong, Victoria Building)		
Web Page	https://valueshopping.land	E-mail	valueshopping@sejongs.net
Contact for Inquiry	+82-2-569-7890	E-mail for Inquiry	hahnjy@sejongs.net
Number of Employees	8	Paid-in Capital	KRW 50 million
Main Service	Real estate IT service	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

4th Revolution Co., Ltd. is a company that develops online services providing real estate information and automated valuation model (AVM) to offer B2B and B2C services.

- Service Name: ValueShopping
- URL: https://valueshopping.land

The company provides 50 million cases of basic real estate information (10 million apartments, 2.6 million multi-unit tenements, 600,000 officetels, 34 million building lots and ground buildings, etc.), as well as actual transaction cases. With just one click, users can view price information calculated using this information. In addition to real estate sales, lease, brokerage, loan, and P2P investment services, the company is developing "small-amount (split) real estate mobile transaction service" using blockchain technology.

It is generating synergy effects that enhance service quality by partnering with IT technicians, real estate liquidation experts, and appraisal firms.

○ History

- 01. 2013 Established as an in-house venture company of the appraisal firm Sejong
- 08. 2018 Established as 4th Revolution Co., Ltd. (IT section)
- 04. 2019 Launched ValueShopping, a B2C service
- 07. 2019 Selected as a Designated Agent of the Financial Services Commission
- 10. 2019 Selected as an Innovative Financial Service provider by the Financial Services Commission

○ Main Products and Services

Korea's only automated valuation model (AVM) system offering all real estate property prices and information nationwide regardless of property type

- Apartments, multi-unit tenements, officetels, land buildings (detached houses, commercial buildings, fields, forests, etc.)
- Multi-units building information is offered by individual unit, not unit type
- Comprehensive information including market prices, information on land and building register (area, etc.), actual transaction cases (sales, lease), auction cases, public sale cases, (government) disclosed prices, etc.

Public data (actual transaction cases, etc.) are updated 24/356 and immediately reflected in price valuation.

○ Partners

Broccoli, JS Real Estate Consulting, Loanpoint, Welcome Savings Bank



Company Name	팔백미터		Company Name in English	800M	
Representative	Lee Song-mi		Establishment	Dec. 15 th , 2017	
Location	#114, 4 th Floor, Seoul Fintech Lab, HP Building, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul				
Web Page	www.go800m.com	E-mail	ceo@go800m.com	Contact Number	+82-2-2232-0529
Contact for Inquiry	+82-2-2232-0529		E-mail for Inquiry	ceo@go800m.com	
Number of Employees	4		Paid-in Capital	KRW 159 million	
Main Service	Insurance customer management	Fintech Area	Asset Management	Business Type	B2B/B2C

○ Introduction

800M is a fintech startup that provides a customer management platform for insurance planners. The company was founded with the understanding that there is a lack of communication between insurance planners and their customers. Connecting planners with customers with a mobile platform allows the customers to receive services to prevent late payments on the insurance premium, and planners and companies can more efficiently manage customers to increase profitability. The company won the Grand Award in the Insuretech Hackathon hosted by Kyobo Life Insurance in 2017 and received KRW 100 million in funding from Korea SMEs and Startups Agency, in addition to launching 800M, an delayed insurance premium payment management service.

○ History

- 11. 2017 Received Grand Award at the KISA-Kyobo Life Insuretech Hackathon
- 12. 2017 Launched service
- 03. 2018 Selected for Youth Startup Academy for Initial Startup Package by the Ministry of SMEs and Startups
- 10. 2018 Selected to participate in the presidential economic delegation to France
- 10. 2018 800M application downloaded 40,000 times
- 12. 2018 Received Bronze Award in Seoul International Invention Competition
- 04. 2019 Received Silver Award in Geneva International Invention Competition
- 10. 2019 Selected for Seoul Fintech Lab
- 10. 2019 Received Seoul Mayor's Award at the Seoul Finance Week IP Competition
- 11. 2019 Participated in Singapore Fintech Festival
- 11. 2019 Participated in exhibition at Kyobo Life Innovation Demo Day
- 11. 2019 Selected as a representative for the Women Venture Day

○ Main Products and Services

800M is a customer management platform for insurance planners. It combined insurance with technology to develop untact delayed payment management system. Financial institutions can use 800M to detect delayed payment issues for financial products (card, insurance, loans, etc.) and manage the issues on an untact basis. Customers can set automatic transfer conditions on mobile apps, which calls the open API of banks to transfer funds when the conditions are met on the preset dates. When the automatic transfer amount is smaller than the preset amount, the application sends an alert with solutions to prevent delayed payments and protect customer credits.

800M noticed that customers who can resolve their delayed payment situations end up canceling their insurance policies. Based on this, the company developed a platform that connects insurance planners and customers to manage payment situations.

○ Partners

Korea SMEs and Startups Agency, Seoul Fintech Lab



Company Name	에잇바이트	Company Name in English	8Byte Inc.
Representative	Kim Deok-sang	Establishment	Feb. 21 st , 2014
Location	5 th Floor, 9, Seolleung-ro 108-gil, Gangnam-gu, Seoul		
Web Page	www.8byte.co.kr	E-mail	contact@8byte.co.kr
Contact for Inquiry	+82-2-555-4086	E-mail for Inquiry	deoksang.kim@8byte.co.kr
Number of Employees	5	Paid-in Capital	KRW 119 million
Main Service	Safe Token, Safe Stamp, Safe OTP	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

8Byte Inc. is a first-generation fintech company based on source technologies in encryption and authentication. The company supplies a simple authentication solution using technologies that replace OTP to make financial services more convenient and secure to use. Using ID-based cryptography technology, the company provides various types of solutions based on the service: Safe Token (simple web/app authentication solution), Safe Touch (NFC card authentication solution), Safe Pay (P2P payment/settlement solution), Safe Stamp (electronic seal authentication solution), and Safe OTP (mobile OTP). The company supplies authentication solutions to commercial banks, securities, savings banks, insurance companies, and other financial sector entities and public agencies.

○ History

- 02. 2014 Established as 8Byte Inc.
- 10. 2014 Launched additional authentication service for JB Jeonbuk Bank
- 10. 2015 Executed KISA Fintech API Development Project
- 11. 2015 Executed the first security level assessment project for the Financial Security Institute
- 03. 2016 Received venture company certification
- 03. 2017 Selected for KB Starters Program (No. 22)
- 09. 2017 Launched simple authentication/transfer service for SK Planet Syrup Wells service
- 02. 2018 Launched public key certificate replacement service for OSB Savings Bank
- 04. 2018 Launched mobile electronic ID card for the Supreme Court of Korea
- 11. 2018 Launched web-based public key certificate replacement system for KB Insurance
- 12. 2018 Began Integrated Simple Authentication Project for the Korea Federation of Savings Banks and 60 members
- 02. 2019 Supplied simple authentication solution for Eugene Investment & Securities
- 03. 2019 Supplied simple authentication solution for Hana Financial Investment Securities
- 04. 2019 Launched electronic seal authentication service for KB Savings Bank
- 05. 2019 Supplied simple authentication solution for SK Securities (mobile OTP implemented)
- 05. 2019 Received Growth Award at Korea Fintech Week 2019 hosted by the Financial Services Commission and the Financial Supervisory Service
- 10. 2019 Began Integrated Simple Authentication Project for the Korea Federation of Savings Banks and 67 members
- 11. 2019 Supplied private authentication solution to Pepper Savings Bank

○ Main Products and Services

8Byte provides public authentication and OTP-replacement solutions. Safe Token, offered by the company, is a simple authentication solution implementing ID-based cryptography technology. This technology is at the core of the authentication solution developed by 8Byte. It is based on a cryptographic theory that public information of identifiable targets such as individuals, organizations, and system devices—such as e-mail addresses, domain names, IP addresses, and device serial numbers—can be directly used as public keys. NFC technology and RSA public key-based cryptography technology were implemented. This method does not require public key certificate or OTP, and has been adopted by many financial institutions including savings banks and securities. KB Savings Bank's smartphone banking and SK Securities' Syrup Wells service also use Safe Token. Safe Series, an authentication method developed by 8Byte, provides a strong identity authentication and data integrity validation features. It uses verified RSA (2048 bits) and ECC (256 bits) algorithms. To enable electronic signature, an important feature of public key encryption, and secure transactions, the technology uses query response-type one-time password feature. Key-whitening technology is added to this for safe storage of keys, to make the service both convenient and secure.

○ Partners

Ebest Securities, Eugene Investment Securities, Federation of Savings Banks, Hana Investment Securities, Hanjin Information Technology, Initec, JB Jeonbuk Bank, KB Financial Group, KB Insurance, KB Savings Bank, KCS, Korea Internet & Security Agency, KTNET, OSB Savings Bank, Pepper Savings Bank, SK Securities, Supreme Court, Webkeshfit



Company Name	에이브로스	Company Name in English	Abross Inc.
Representative	Park Hae-seon	Establishment	Mar. 25 th , 2015
Location	2 nd Floor, 20, Daedeok-daero 512beon-gil, Yuseong-gu, Daejeon		
Web Page	https://guavao.com	E-mail	dieox2000@hanmail.net
Contact for Inquiry	+82-10-7745-1008	E-mail for Inquiry	dieox2000@hanmail.net
Number of Employees	2	Paid-in Capital	KRW 70 million
Main Service	Guava, at-table ordering service for food services	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

Abross Inc. is a company providing an O2O at-table order and payment service for food services. Since it was founded in 2015, the company has developed and supplied convenient and growth-inducing services for small businesses. In recent years, it has been servicing Guava, an at-table order and payment system. Guava features a user interface optimized for ordering and payment to enhance user convenience and accessibility. User can complete orders and payments within 3 touches. The system also provides reservation and search services to encourage sustained utility. Going beyond this simple order/payment service, Abross aims to develop an integrated mobile payment system that can be used in all industries. Today, the service is only provided to food services that is the most closely associated with mobile to orders and payments, but the company plans to expand it to be usable in retail/wholesale/used goods services, in addition to making a continued effort to lead the next-generation payment systems industry.

○ History

- 03. 2015 Incorporated
- 12. 2016 Established dedicated research office
- 08. 2017 Launched OPEN8, a coupon service for small businesses
- 02. 2018 Closed OPEN8, a coupon service for small businesses
- 06. 2018 Registered patent for online/offline combined payment system
- 10. 2018 Registered patent for automatic store information update system using network access terminal
- 12. 2018 Launched beta version of Guava, an at-table order system
- 02. 2019 Officially launched Guava, an at-table order system
- 08. 2019 Implemented payment system to Guava, an at-table order system
- 08. 2019 Registered patent for payment service using optically readable codes
- 12. 2019 Received Patent Award in IT by Hankook Daily
- 12. 2019 Entered into partnership agreement with Paynuri, an electronic payment service provider

○ Main Products and Services

[More Effective System for Business Operation]

Guava can effectively lower labor costs for small businesses by reducing the manpower and time required to process orders and payments. This enables them to focus on customer service.

[Order/Payment on Customer Devices and POS Devices; Reservation System Preventing No-Shows]

Mobile devices and POS devices are connected to enable direct orders and payments to be made on site. To prevent reservation no-shows, a prepaid reservation service is provided to help merchants operate their businesses more reliably.

[No QR Code Management Costs]

Guava targets businesses that are concerned about the security and difficulty of implementing QR codes. The service uses table number system already used by many businesses, eliminating the need to train employees to use QR codes.

[Real-Time Store Information System]

One of the most difficult and essential part of business operation is phone calls asking whether the store is open. To solve this problem, Guava connects to POS devices to provide information to customers on whether a business is open.

[Development into Financial Service for Small Businesses]

Store revenues are processed through Guava. This settlement system can be connected with loan services in the future to provide professional financial services to small businesses with low default risks.

○ Partners

Paynuri



Company Name	에이아이플랫폼	Company Name in English	AI Platform
Representative	Sin Hyeong-seop	Establishment	Feb. 27 th , 2017
Location	15 th Floor, WeWork BIFC, 133, Jeonpo-daero, Nam-gu, Busan		
Web Page	www.aiplatform.co.kr	E-mail	aiplatform@naver.com
Contact for Inquiry	+82-51-783-9998	E-mail for Inquiry	love31j@naver.com
Number of Employees	6	Paid-in Capital	KRW 50 million
Main Service	AI application software development, blockchain-based personal data trading platform, biometric security system	Fintech Area	Security/Authentication
		Business Type	B2B/B2C

○ Introduction

AI Platform is a company that provides AI and blockchain applications for medical and other industries, in addition to conducting business in biometric authentication (iris, finger vein, facial recognition) payment and security solutions, AI-based dementia detection system, and blockchain-based personal medical data trading platform. The company is developing AI technologies for the medical industry.

In the field of biometric authentication, the company developed a system that processes the structure of iris, which is the most complicated in the human body with deep learning technology. This iris recognition system was used to develop payment and security solutions. In addition, blockchain-based personal data trading platform services are used to provide medical information exchange service and patient convenience service (supporting documents, electronic prescriptions, one-stop insurance administration). The company sanitizes and encrypts personal data generated through national and comprehensive medical examination services to be used in a blockchain-based personal data trading platform with high data integrity and transparency.

○ History

- 02. 2017 Incorporated
- 03. 2017 Received venture company certification
- 07. 2017 Received national defense venture company certification (Defense Agency for Technology and Quality)
- 11. 2017 Entered into joint research agreement (Daeyang Electrical Engineering Company)
- 01. 2018 Entered into MOU for iris recognition control and security business (Irience)
- 04. 2018 Established company research center
- 06. 2019 Received Busan startup company certification (Bright Club)
- 11. 2019 Entered into MOU for Busan blockchain special regulation-free zone project for medical personal data trading platform

○ Main Products and Services

Blockchain-based personal data trading platform service

- Personal data generated through medical information exchange service and patient convenience service (supporting documents, electronic prescriptions, one-stop insurance administration) are sanitized and encrypted to enhance data integrity and transparency

- Treatment information of information holders who agreed to provide personal data to the blockchain-based platform is sent to the service to be sanitized and encrypted

Iris recognition

- This non-contact method is more secure and convenient than contact-based method; it can be implemented on various solutions and applications

- The technology is combined with RFID card to satisfy various user needs

Early diagnosis of dementia

- Beta amyloids that cause dementia in brain neural cell are found in retina using non-invasive and high-resolution imaging technology

- Special eye camera and cutting-edge imaging software are used to identify the accumulation of beta amyloids in the retina

○ Partners

Busan Information Technology Association, Dongguk University, Korea Artificial Intelligence Association, National Information Industry Promotion Agency, Pusan National University Hospital, Sejong Telecom



Company Name	아이지넷	Company Name in English	Aijinet
Representative	Kim Chang-gyun	Establishment	May 16 th , 2014
Location	#315-1, Woorim W City, 9-22, Pangyo-ro 255beon-gil, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	www.myrealplan.co.kr	E-mail	kpykcs@hanmail.net
Contact for Inquiry	+82-31-698-2127	E-mail for Inquiry	kpykcs@hanmail.net
Number of Employees	12	Paid-in Capital	KRW 559 million
Main Service	My Real Plan	Fintech Area	InsureTech
		Business Type	B2B/B2C

○ Introduction

Aijinet is an insurtech company founded in 2014 that operates My Real Plan, an insurance information platform. The company conducts platform business and solution business using the platform. My Real Plan is a service that connects customers with insurance planners using an insurance analysis system. The goal of the service is to create a good insurance culture that benefits all consumers. An entity that does not sell insurance products makes insurance product recommendation based on data, in addition to helping consumers make good decisions. The company received KRW billion in investment from Woori Technology Investment in December 2018, which put its cumulative investment amount to KRW 5 billion. Insurance Doctor (app) service is Korea's first AI insurance planner. The service will be developed to continue acting as the leader of future insurtech.

○ History

- 05. 2014 Establishment
- 08. 2014 Received investment from The Ventures
- 09. 2014 Selected to participate in TIPS
- 07. 2016 Received investments from Capstone and Koscom
- 06. 2017 Received investment from How Investment
- 12. 2018 Received Investment from Woori Technology Investment
- 01. 2019 Planning to launch Insurance Doctor (new service)

○ Main Products and Services

Aiming to operate a good insurance information platform, Aijinet has launched My Real Plan. My Real Plan offers personalized insurance products to consumers. The company's mission is to provide honest and accurate insurance to help consumers who do not have easy access to information about insurance products. My Real Plan resolves issues associated with insurance planners promoting their own insurance products and online platforms only offering difficult or biased information. My Real Plan employs a competitive insurance bid system. Consumers seeking to purchase an insurance product can enter their needs on My Real Plan, whose member planners design products fitting the description to enter into bidding competition. The products planned by the insurance planners are processed by My Real Plan algorithm in terms of company name, premiums, and coverage. The service identifies the 3 best products and recommends them to consumers to make a decision. This allows consumers without knowledge of insurance to select insurance products based on transparent and fair competition. In addition, the company works to analyze insurance products and provide related information to the customers to return the power to them.

○ Partners

Capstone, How Investment, Koscom, The Ventures, Woori Technology Investment



Company Name	에임	Company Name in English	Aim
Representative	Lee Ji-hye	Establishment	Apr. 15 th , 2016
Location	343, Samil-daero, Jung-gu, Seoul		
Web Page	http://www.getaim.co	E-mail	support@getaim.co
Contact for Inquiry	+82-10-2369-1091	E-mail for Inquiry	hyoju@getaim.co
Number of Employees	10	Paid-in Capital	KRW 1.6 billion
Main Service	Aim	Fintech Area	Financial Investment
		Business Type	B2C

○ Introduction

Aim is a global fintech investment company founded in April 2016 by Lee Ji-hye, who was a quant analyst at Wall Street, with the goal of “making a world without the poor.”

The company is composed of a financial engineering expert from a leading global hedge fund and other technology experts.

The company provides an algorithm-based asset management platform through the mobile application AIM. AIM helps regular people obtain stable and profitable financial income.

Aim is an investment advisor licensed by the Financial Services Commission, and received investments from SBC in the U.K.

○ History

- 04. 2016 Establishment
- 12. 2016 Connected systems with Korea Investment and Securities
- 2017 Launched Android and iOS beta versions
- 04. 2017 Received investment from SBC (U.K.)
- 07. 2017 Ranked as the top investment advisor in Korea (in terms of customer numbers)
- 08. 2017 Ranked top among Korean robo-advisors (in terms of return rates)
- 03. 2018 Launched private WM product
- 01. 2020 Reached KRW100 billion in managed assets

○ Main Products and Services

Aim provides a mobile application that contains the investment principles and experiences of the top 1% of investors at Wall Street.

Users only have to enter their financial situation, investment goals, and investment period for AI to provide personalized asset portfolios. Expert advice is provided by this service, which only takes 10 minutes to complete. Thanks to the convenience and high reliability, beginning investors can also enter the long-term investment game. Customers can distribute their investments in 12,700 global assets in 77 countries with as little funds as KRW 3 million. When the system detects risks, it provides more sophisticated actions such as increasing the proportion of safe assets such as dollars or gold.

The competitiveness of AIM comes from ESTHER, an algorithm developed by the best quant investment specialist in Korea. ESTHER combines passive investment strategy of tapping into ETF and active strategy in which fund managers detect market changes to adequately redistribute assets. This design helps the service generate high profits while taking relatively small risks. The company's CEO, who developed ESTHER, is the first Korean to work as a quant analyst for Citigroup U.S. and managed a fund worth \$10 billion. Working for Acadian, a global top 1% hedge fund, she grew the managed assets by \$80 billion.

Because only 1% of the managed asset has to be paid by the customers to continue making safe investments, AIM rapidly gained users since it was officially launched last February, becoming the fintech asset management platform with the most subscribers in Korea. In 2020, the company reached KRW 100 billion in managed assets.

○ Partners

Korea Investment and Securities



Company Name	에임스	Company Name in English	Aims
Representative	Im Jong-yun	Establishment	Mar. 15 th , 2017
Location	# 4F, 46, Donggwang-ro 39-gil, Seocho-gu, Seoul		
Web Page	http://www.aimskr.com	E-mail	contact@aimskr.com
Contact for Inquiry	+82-2-565-0540	E-mail for Inquiry	jylim@aimskr.com
Number of Employees	5	Paid-in Capital	KRW 100 million
Main Service	Automatic terms and conditions analysis, automatic insurance benefit calculation, audit support for incorrect insurance payments	Fintech Area	InsureTech
		Business Type	B2B

○ Introduction

Aims and its founders deeply understand the difficulties associated with the insurance payment screening process. The Aims team is composed of the founder who has been innovating management practices of insurance companies for the past decade, gaining insight, problem-solving skills, and network in the process. He is supported by a CTO (co-founder) who oversees planning, development, and technology, as well as founding developers and former insurance assessors. Partnering with innovative insurance companies, Aims is building know-how in automating the insurance payment review process and detecting/controlling incorrect payments. Using Autodit® technology, Aims supplies licenses to insurance companies or provides subscription technology services.

○ History

- 03. 2017 Incorporated; capital at KRW 100 million
- 04. 2017 Designed automatic insurance payment calculation system
- 06. 2017 Developed prototype for automatic incorrect insurance payment audit technology
- 08. 2017 Conducted PoC for Autodit®, an automatic incorrect insurance payment audit technology
- 11. 2017 Applied for 2 patents and 1 trademark
- 12. 2017 Established Aims Research Center
- 02. 2018 Developed AI automatic insurance payment calculation and automatic incorrect insurance payment audit system
- 11. 2018 Entered into MOU with IBM Watson
- 12. 2018 Received venture company certification
- 01. 2019 Developed scenarios for innovating claim practices using AI
- 03. 2019 Selected to participate in Leaders Lab by Fintech Center Korea
- 05. 2019 Participated in Korea Fintech Week 2019 (the Financial Services Commission-Financial Supervisory Service)
- 06. 2019 Participated in Global Accelerating Program 2019 (Korea Institute of Start-up and Entrepreneurship Development)
- 10. 2019 Selected for Insuretechlab for Startups

○ Main Products and Services

Aims supplies Autodit® technology, which innovates claim practices of insurance companies. Autodit® (1) automatically analyzes massive insurance terms and conditions to generate algorithms (2) automatically audits insurance payment calculation system logic, and (3) automatically audits incorrect insurance payments. Using Autodit® technology, Aims supplies licenses to insurance companies or provides subscription technology services. It raises the effectiveness and efficiency of insurance payment assessment system management and incorrect insurance payment audits, making the overall insurance payment practices more accurate. Autodit® by Aims is used and operated by several innovative industry leaders.

○ Partners

Credit Guarantee Fund, Hanwha Life Insurance, Hyundai Marine Insurance, Korea SMEs And Startups Agency, Samsung Fire Insurance



Company Name	에어비트	Company Name in English	Airbit Inc.
Representative	Kim Jin-wu	Establishment	Oct. 8 th , 2019
Location	#807, 11, Digital-ro 33-gil, Guro-gu, Seoul		
Web Page	www.mgpay.kr	E-mail	megapay1008@naver.com
Contact for Inquiry	+82-70-7731-7457	E-mail for Inquiry	ebdjw@naver.com
Number of Employees	5	Paid-in Capital	KRW 200 million
Main Service	Simple payment	Fintech Area	Remittance/Settlement
		Business Type	B2B

○ Introduction

Airbit Inc. is a simple payment platform company that supports offline merchant payment systems through QR code, bar code, and NFC technologies, which are used in the s software and devices developed and distributed by the company.

Airbit Inc. is working to become a global company connecting the world with a simple payment solution.

○ History

- 10. 2019 Established as Airbit Inc.
- 10. 2019 Entered into dealer agreement with Fast Data
- 11. 2019 Entered into dealer agreement with IBC

○ Main Products and Services

Airbit offers Megapay, a platform for smart payment services.

Megapay's patented device supports credit/debit card payments, as well as payments via bar codes, QR codes, and other methods.

○ Partners

Tonymoly, Skin Food, Shinsegae Duty Free, Shinsegae, GS Supermarket, eMart, CU, Busan Bank, BNK



Company Name	에이젠글로벌		Company Name in English	Aizen Global	
Representative	Gang Jeong-seok		Establishment	Feb. 15 th , 2016	
Location	8 th Floor, 30, Eunhaeng-ro, Yeongdeungpo-gu, Seoul				
Web Page	https://www.aizenglobal.com/	E-mail	js.kang@aizen.co	Contact Number	+82-70-7008-0020
Contact for Inquiry	+82-70-7008-0020		E-mail for Inquiry	hyeree.jang@aizen.co	
Number of Employees	17		Paid-in Capital	KRW 406 million	
Main Service	AI financial platform, AI financial solutions for credit screening, FDS, insurance marketing	Fintech Area	Others	Business Type	B2B

○ Introduction

Aizen Global, under the vision of “Redesigning Digital Banking with AI,” provides AutoML platform for financial industry entities such as banks, credit card companies, and insurance companies. The staff includes the best AI technicians from the Seoul National University Big Data Institute, KAIST, IBM, and other global financial companies. Aizen is an official partner of the National Information Society Agency. The company provides AI solutions and Innovative Financial Services across the financial sector, such as credit screening, FDS (abnormal transaction detection system), and innovative AI marketing. Aizen received the Financial Services Commission Director’s Award at the Hankyung Fintech Awards, ranked 1st in the Hong Kong Fintech Week Demo Show, and took residence in the largest fintech lab in Japan, being recognized for its technological capacity. It is developing the Southeast Asian market under the AI Banking-as-a-Service model in which financial and IT industries (e-commerce, telecommunication companies, etc.) are combined.

○ History

- 02. 2016 Founded as Aizen Global
- 05. 2018 Received Minister of Science, ICT, and Future Planning Award (Korea Multimedia Technology Awards)
- 12. 2017 Provided AI platform to Woori Bank
- 02. 2018 Selected as a Top 10 Fintech Company by Hong Kong SC Bank
- 09. 2018 Selected as a Designated Agent of the Financial Services Commission
- 11. 2018 Ranked 1st in Hong Kong Fintech Week
- 11. 2018 Won Hong Kong Fintech Week Demo Show (1st place)
- 03. 2019 Selected for Fintech 1st Batch (Singapore) by the Plug and Play Tech Center (the largest accelerator in the U.S.)
- 06. 2019 Received Korea Chamber of Commerce Chairman’s Award at the Korea Startup Awards
- 09. 2019 Received the Financial Services Commission Director’s Award at the Hankyung Fintech Awards hosted by Korea Economy Daily
- 10. 2019 Selected for Dinolab Vietnam (1st class), a Hanoi Fintech Lab by Woori Financial Group

○ Main Products and Services

Abacus is an automated large-scale machine learning platform specializing in financial services. It automatically collects and pre-processes data, in addition to building forecast models and conducting comparative validation. Multiple forecast models can be processed in parallel to generate models, in addition to managing and updating them.

People who do not have AI knowledge can easily build forecast models with just several clicks. An independently-developed integrated AI control system (Gallery) can be used to comparatively analyze the performance of generated models, in addition to monitoring, managing, and distributing them.

Abacus is strong for its automation of complex modeling processes, quick and efficient data alignment, intuitive and systematic operational environment, scalable cluster architecture, insights from visualization modules, explanatory AI (XAI), and business applications.

○ Partners

Finolab, Hong Kong SC Bank, IBK Industrial Bank of Korea, KAIST, Korea Institute of Finance, KPMG, National Information Society Agency, Samsung SDS, Seoul National University Big Data Institute, Woori Bank



Company Name	알디스금융시스템	Company Name in English	Aldis
Representative	Hwang Byeong-sam	Establishment	Nov. 27 th , 2003
Location	#202, 87, Worldcup-ro, Mapo-gu, Seoul		
Web Page	www.aldis.co.kr	E-mail	cando@aldis.co.kr
Contact for Inquiry	+82-2-6401-2663	E-mail for Inquiry	cando@aldis.co.kr
Number of Employees	8	Paid-in Capital	KRW 85 million
Main Service	Money Signal, scraping solution, scraping	Fintech Area	Others
		Business Type	B2B

○ Introduction

Aldis offers a scraping solution that automatically collects necessary financial information.

Founded in 2003, the company provides Money Signal service, which automatically retrieves customers' bank account history.

It scraps data from banks, credit card companies, and the National Tax Service to be used in accounting software/ERP. The solution provides cloud scraping method and direct scraping methods.

With more than 15 years of experience in the industry, the company offers quick and accurate scraping solutions and services

○ History

- 11. 2003 Established as Aldis
- 06. 2004 Partnered with IQuest to offer Eolmaeyo service
- 07. 2004 Partnered with Duzon for joint operation of account information management business
- 06. 2008 Partnered with Nice Information and Communication to operate a merchant deposit information system
- 06. 2009 Partnered with Smartro to operate merchant deposit information system
- 06. 2010 Provided Hometax data scraping service
- 2012 Implemented merchant deposit information service for SPC Network
- 06. 2013 Supplied MoneySignal services
- 06. 2015 Provided scraping services for credit card, health insurance, tax, and social insurance data
- 06. 2018 Provided cloud scraping services

○ Main Products and Services

Aldis offers a solution that retrieves financial data using scraping technologies.

MoneySignal is an integrated account information software that can retrieve internet banking history from all banks. Bank accounts registered by the user is periodically accessed to provide deposit and withdrawal information or to be relayed to automated deposit information systems. Financial data scraping provides account/credit card/Hometax/social insurance data to ERP systems. This service is offered to companies that develop accounting software/ERP systems.

○ Partners

KB Kookmin Bank



Company Name	알고리마	Company Name in English	Algorima Inc.
Representative	Kim Yeong-wuk	Establishment	Feb. 11 th , 2019
Location	405 th , 501, Teheran-ro, Gangnam-gu, Seoul		
Web Page	http://algorima.io/	E-mail	hello@algorima.io
Contact for Inquiry	+82-10-2807-3797	E-mail for Inquiry	hello@algorima.io
Number of Employees	9	Paid-in Capital	KRW 10 million
Main Service	Lupe	Fintech Area	Security/Authentication
		Business Type	B2B/B2C

Introduction

Algorima Inc. is a research startup that works to solve deep technological problems in AI and blockchain. The team includes experts who studied at KAIST, Seoul National University, Yonsei University, Korea University, and Ivy League schools. Since it was incorporated in February 2019, the company was selected to participate in Shinhan Futures Lab, as well as K-Global Security Startup, Seoul Innovation Challenge, and government AI competitions. Its technological and business capacities were recognized, and the company is growing quickly. In addition to Lupe, an AI-based smart contract code security vulnerability validation platform, as well as a security audit service, the company is developing EasyDeep, a no-code AI education and development solution that enables "AI for Everyone."

History

- 02. 2019 Selected to participate in Technology Innovation Startup Support Program(Ministry of SMEs and Startups)
- 03. 2019 Selected to participate in Shinhan Futures lab
- 04. 2019 Selected for Venture Square Accelerating Project
- 04. 2019 Selected for Daedeok Special Zone Accelerating Project
- 05. 2019 Selected for K-Global Security Startup Project
- 08. 2019 Selected for the 3rd Seoul Innovation Challenge (preliminaries)
- 08. 2019 Selected for Big Bang Angels Unicorn Finder Global Program
- 09. 2019 Selected as an Outstanding company at the Ministry of Science, ICT, and Future Planning Open AI Competition
- 10. 2019 Received seed investment from Shinhan Financial Investment

Main Products and Services

[EasyDeep]

No-code AI education solution

This web-based AI learning software is an interactive solution that helps everyone to study the concept and mechanism of AI and implement systems without having to code. Users can implement deep learning pipeline visually without repeated tasks and coding work on the platform. It can conduct data preprocessing, machine learning, and forecast model distribution.

- Current AI education is designed with a focus on lecture contents; to experience deep learning models, learners are required to know programming languages such as Python
- Barriers to AI learning and implementation is high for people without the knowledge of programming languages
- Also, there is an absolute lack of AI talents across industries, and there is not enough curricula, contents, and learning materials for AI education programs
- Ministry of Education aims to train 5,000 AI teachers for the next 5 years (1,000 annually) beginning in 2020, by opening AI convergence courses in teaching graduate schools
- Algorima will provide interactive AI learning software optimized for phased learning and practice of AI knowledge, helping users without coding knowledge to understand AI concepts and mechanisms
- Automated deep learning modeling and visualization technologies provide learning-by-doing experiences

[Lupe]

Lupe is a blockchain security solution that contains AI-based smart contract code validation engine and VCS/CI connection.

- Automated blockchain security audit system has scalability and efficiently enabling security audits on all smart contracts, which resolves problems associated with smart contracts
- As the blockchain industry grows, smart companies are implementing smart contracts in their operations
- As the value of cryptocurrencies increases, many malicious hackers are causing financial harm
- Blockchain security incidents are raising social costs

Partners

Shinhan Financial Investment



Company Name	올링크	Company Name in English	Allink
Representative	Kim Gyeong-dong	Establishment	Oct. 1 st , 2019
Location	10 th Floor, Seo-gwan, Fintech Technology Support Center, 135, Jungdae-ro, Songpa-gu, Seoul		
Web Page	www.with-alink.com	E-mail	kd.kim@with-alink.com
Contact for Inquiry	+82-10-8919-8321	E-mail for Inquiry	kd.kim@with-alink.com
Number of Employees	1	Paid-in Capital	KRW 10 million
Main Service	Offline infrastructure solution	Fintech Area	Others
		Business Type	B2B

○ Introduction

Allink is a company that provides offline infrastructure solutions needed by online payment services and O2O services expanding into the offline market.

The company aims to accelerate and expand the offline presence of online services.

○ History

- 10. 2019 Established as Allink
- 10. 2019 Partnered with NICE Information & Telecommunication
- 10. 2019 Partnered with O2Osys
- 11. 2019 Took residence in Fintech Technology Support Center
- 11. 2019 Received Grand Award in Chungnam National University Startup Competition
- 11. 2019 Received Grand Award in Dankook University Startup Competition

○ Main Products and Services

Allink is an offline infrastructure solution supporting online payment services and O2O services to expand into the offline market. Using NFC tags, the solution lower costs over NFC readers. The service is also more convenient as it uses touch UX rather than QR codes. This will reduce overlapping investments by existing companies, in addition to providing services via touch UX for wearable devices.

○ Partners

Korea Internet & Security Agency



Company Name	에이엔비코리아	Company Name in English	ANB Korea Co., Ltd.
Representative	Gang Su-hyang	Establishment	Jun. 28 th , 2018
Location	#1320, Hyundai Knowledge Industry Center Building B, 7, Beopwon-ro 11-gil, Songpa-gu, Seoul		
Web Page	www.cellfiepayment.com	E-mail	leo.kim@cellfiepayment.com
Contact for Inquiry	+82-2-403-0990	E-mail for Inquiry	leo.kim@cellfiepayment.com
Number of Employees	5	Paid-in Capital	KRW 1.5 billion
Main Service	Simple payment platform	Fintech Area	Fintech SI
		Business Type	B2B

○ Introduction

ANB Korea Co., Ltd. is developing a simple payment platform called Cellfie.

This service shifts the power in payment service from the supplier to the consumer by increasing payment convenience and maximizing financial security features. Smartphones held by individuals temporarily act as POS or credit card reader that is conventionally used by merchants.

The platform can be used for offline stores, as well as in home shopping, online, and mobile payment services. Because users directly make the payments, the high cost of untact payment services can be reduced to the level of conventional face-to-face payment services.

○ History

06. 2018 Establishment

○ Main Products and Services

Cellfie is a mobile application based on EMV card (RF) acceptance terminal. It uses the customer's mobile phone as an EMV terminal, not requiring a special device. As such, the platform allows payments to be made without merchants having to establish a separate infrastructure. It also minimizes credit card fees. The technology also protects sensitive personal information (name, credit card number, mobile phone number, etc.). Only employees with the permission can use the mobile phone as a POS device, which means that the level of security provided is the highest. Users can access various payment methods including EMV card, mileage points, and virtual currencies. Physical cards can be used online or offline to make payments to prevent CNP (card not present) incidents.



Company Name	애평크	Company Name in English	Antock Co., Ltd.
Representative	Park Jae-jun	Establishment	Oct. 20 th , 2015
Location	#404, Narakium Yeoksam A Building, 40, Seolleung-ro 93-gil, Gangnam-gu, Seoul		
Web Page	www.antock.com	E-mail	contact@antock.com
Contact for Inquiry	+82-2-6263-1026	E-mail for Inquiry	yjpark@antock.com
Number of Employees	6	Paid-in Capital	KRW 105 million
Main Service	Visualized domestic and foreign financial information analysis service, corporate database solution for listed and unlisted companies	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

Antock is a compound word of “ant,” which refers to individual investors, and “stock.” It is a fintech company that offers user-friendly financial and corporate information using Visual Finance Engine, developed in-house by the company staff.

Antock uses big data mechanism to automatically collect various investment information, assess it from a value investing perspective, and visualizes the assessment results.

Through this system, the company seeks to enhance accessibility to financial information, increase utility of data, and foster knowledge about the market. The goal is to distribute financial information to be used in a more democratic manner.

Antock's technology can be implemented not only in the listed stock market but also for unlisted stock market or for analyzing startup companies. Such advanced services will also be used to analyze companies in the ASEAN region.

○ History

- 08. 2016 Selected to participate in Woori Bank Wibee Fintech Company Development Project
- 09. 2016 Entered into MOU with Koscom for Fintech Open Platform Project
- 09. 2017 Entered into contract to develop crowdfunding platform with Golden Bridge Investment Securities
- 04. 2018 Entered into contract to develop Wibee Crowd Platform with Woori Investment Bank
- 05. 2018 Antock selected as a Model Financial Innovation Service by the Ministry of Interior and Safety
- 08. 2018 Selected to participate in the Youth Startup And Startups Agency (8th class)
- 11. 2018 Selected to participate in Didimdol Startup Project 2018
- 11. 2018 Entered into MOU with VietSoftware International Inc (Vietnamese IT company)
- 02. 2019 Antock received Minister's Award at the Public Big Data Performance Seminar 2018
- 07. 2019 Selected as a Fellow at H-Ondream Social Enterprise Audition (8th class)
- 08. 2019 Selected to take residence in Seoul Social Venture Hub Center (1st class)

○ Main Products and Services

1. Listed company analysis service : Algorithms are used to analyze financial and stock information of Korean listed companies to enable anyone to assess the health of a company quickly and easily. In addition, the service offers the quickest and most accurate screener feature in Korea that helps individual investors discover stocks in real time.
2. Unlisted stock analysis solution : Fintech is used to analyze unlisted companies about which there is not enough information. This community-based service measures the competitiveness, potentials, and listing chances of unlisted companies. Investors investing in initially offered stocks can gather to predict appropriate prices and prices on the day of the offering. The service also measures the accuracy of such predictions.
3. Startup management and analysis solution : Startup data that are scattered across the markets are integrated onto the platform to help incubated companies to optimize their management practices and investors to gain insight about their target companies. The company is planning to expand this integrated startup database solution to provide data management and automation services about 100,000 companies by the first half of 2020.
4. Integrated corporate data service : This data curation service covering KOSPI, KOSDAQ, KONEX, K-OTC, unlisted companies, and startup companies was developed at the request of customers. It provides overview of such companies, as well as financial, employment, wage, patent, product, and certification data.

○ Partners

Golden Bridge Investment Trust, Hyundai Motor Company Chung Mong-koo Foundation, Korea Economy TV, Korea Institute of Start-up and Entrepreneurship Development, Korea Internet & Security Agency, Korea Management Association, Korea Public Accountants' Association, Korea Social Enterprise Promotion Agency, Korea Technology & Information Promotion Agency for SMEs, LPR, MYSC, National Information Society Agency, PPL, Social Venture Hub Center, VietSoftware International, Woori Bank, Woori Investment Bank



Company Name	에셋플러스자산운용		Company Name in English	Assetplus Asset Management	
Representative	Yang Je-sin		Establishment	Feb. 24 th , 1999	
Location	14, Pangyoyeok-ro 192beon-gil, Bundang-gu, Seongnam-si, Gyeonggi-do				
Web Page	https://www.assetplus.co.kr	E-mail	hyeonseongpark@assetplus.co.kr	Contact Number	+82-2-3490-9872
Contact for Inquiry	+82-2-3490-9872		E-mail for Inquiry	joosungpark@assetplus.co.kr	
Number of Employees	63		Paid-in Capital	KRW 40 billion	
Main Service	Asset management	Fintech Area	Financial Investment	Business Type	B2B/B2C

○ Introduction

Assetplus Asset Management is a value fund management company that practices the principles of operating a small number of funds, investing in the best companies, and communicating with the clients. Founded as an investment consultant in 1999, the company transitioned to an asset management firm in 2008. Today, it operates Rich Together Fund, Alpha-Robo Fund, and Happy Dream Fund. In its 10th year, the global, Korea, and China funds within Rich Together Fund ranked in the top 3% of their respective categories. In October, the company received the Grand Award for Asset Management in the 3rd Hankyung Fintech Awards.

○ History

- 2006 Launched as Assetplus Asset Management
- 2008 Launched Rich Together Fund (direct fund sales)
- 2013 Relocated head office to Pangyo (Rich Together Center)
- 2015 Received Grand Award for General Stocks in Public Funds (KG Zeroin) at Korea Fund Awards; received Outstanding Fund Manager Award Active Stocks (Large Companies) at the 14th Korea Fund Awards for Korea Rich Together Stock Funds (Maekyung-FN Guide)
- 2017 Launched Assetplus Alpha-Robo Fund
- 2018 Received Grand Award for Asset Management at Hankyung Fintech Awards (Korea Economy Daily) for Alpha-Robo Fund
- 10. 2018 Received Grand Award for Asset Management at Hankyung Fintech Awards for Alpha-Robo Fund Investment System (Dolphin Gamma Platform)

○ Main Products and Services

Assetplus Asset Management operates Rich Together Securities Fund, an active fund that uses big data and algorithms to reach returns exceeding the index; Alpha-Robo Fund that uses data and algorithms to engage in objective management practices; and Happy Dream Together Securities Fund, a long-short fund that aims to achieve reliable returns by reducing price variation caused by market situations. Alpha-Robo Investment System has billions of diverse new datapoints, which are processed by the analytics and reclassification methods of Assetplus. The data in Alpha-Robo Investment System encompass all areas including finance, prices, management, and corporate business models, which are then reprocessed using Assetplus methods. Alpha-Robo System exploits AI technologies to use the processed data in developing portfolios. The portfolios are completed after a 5-step process of objective setting, trigger factor exploration and determination, portfolio configuration, property management, and performance analysis. Assetplus is working to provide an innovative platform that enables everyone to implement their own investment strategies anytime, anywhere.

○ Partners

Hana Bank, IBK Industrial Bank of Korea, Shinhan Bank, Shinhan Financial Investment, Woori Bank



Company Name	아톤	Company Name in English	Aton
Representative	Kim Jong-seo	Establishment	Oct. 13 th , 1999
Location	12 th Floor, SME DMC Tower, 189, Seongam-ro, Mapo-gu, Seoul		
Web Page	www.atoncorp.com	E-mail	contact@atoncorp.com
Contact for Inquiry	+82-2-786-4273	E-mail for Inquiry	bb0304@atoncorp.com
Number of Employees	92	Paid-in Capital	KRW 1.436 billion
Main Service	Fintech security solution, fintech platform	Fintech Area	Security/Authentication
		Business Type	B2B

Introduction

Aton, founded in October 1999, is a fintech security solution company that provides fintech security solutions for industry clients and simple authentication services for corporate online platforms. After developing Korea's first mobile trading system in 2000, the company has been creating mobile software solutions. Based on the capacity in mobile financial solutions, the company has developed Korea's first Android mobile banking service in 2010. Continued investments in financial solutions led to the development of a security media (Secure Element), in addition to the creation of the world's first SE-based authentication service, commercialization of SE platform, and launch of SE OTP. Using these technologies, Aton developed and launched the first software SE in Korea in 2019. It is also providing security authentication solutions to renowned financial institutions and fintech companies in Korea.

History

- 2000 Developed HTS and WTS for securities
- 2000 Developed the world's first chip-based mobile banking system
- 2004 Developed 3G USIM card transit card membership solution
- 2010 Provided the highest number of mobile securities services in Korea
- 2010 Developed Korea's first Android mobile banking solution
- 2012 Provided the world's first secure element-based platform
- 2014 Commercialized the world's first SE platform
- 2016 Commercialized the world's first SE OTP; received acceptability approval from the Korea Financial Telecommunications and Clearings Institute
- 2017 Launched Korea's first private certificate for the financial sector
- 2018 Acquired the most SE implementation cases in financial institutions in the world
- 2018 Selected as a joint operator for SK Telecom-KT-LGU+ electronic signature system
- 2019 Launched Korea's first software SE

Main Products and Services

M Safe Box, Aton's fintech security solution, offers an innovative security experience in the mobile fintech environment. Using software-based secure element technology, the solution offers convenient and secure fintech service environment for financial and fintech business operators.

- 1) Security : Aton's solution divides mobile application sources into general execution area (AP and memory) and a separate security execution area that saves and executes data. This prevents malicious attacks from the outside. M Safe Solution saves and executes data in a software area separating fintech services, which prevents attacks from the outside.
- 2) Convenience : M Safe Box is a solution that provides the same UX for all users regardless of OS environment and version. To overcome the limits of conventional security media that is affected by device type and OS version, this software security media solution provides a wider range of services to many companies.

Using M Safe Box Solution, Aton developed and services Aton mOTP solution used by financial institutions to authenticate customer-approved transactions, as well as Aton mPKI solution that allows financial institutions to establish an independent private certification system that replaces public key certificates.

The solution's superior security and convenience was recognized by Korean banks such as KB Kookmin Bank, Shinhan Bank, NH Nonghyup Bank, and IBK Industrial Bank of Korea, as well as other financial institutions such as K-Bank and SBI Savings Bank. Wireless carriers such as SK Telecom, KT, and LGU+ also use Aton's security solutions. In addition, the company supplies security solutions to Indonesia, Vietnam, and Cambodia offices of Shinhan Bank, as well as other overseas offices of Korean financial institutions.

Partners

Auction, BC Card, BNK, Busan Bank, CoinOne, Culture Land, Daishin Securities, Hana Financial Investment, IBK, Industrial Bank of Korea, Kakao, KB Kookmin Bank, KB Kookmin Card, KB Securities, K-BANK, KDB Development Bank, KEB Hana Bank, Kium Securities, Korea Investment & Securities, KT, LGU+, Mirae Asset Daewoo, Naver, Nexon, NH Investment Securities, NH Nonghyup Bank, NHN Entertainment, OK Savings Bank, SBI Savings Bank, Shinhan Bank, Shinhan Card, Shinhan Financial Investment, SK Planet, SK Securities, SK Telecom, Yuanta Securities



Company Name	오스랩스		Company Name in English	AuthLabs Co., Ltd.	
Representative	Gang Byeong-hun		Establishment	Mar. 22 nd , 2013	
Location	#1115, R&D Tower, 396, Worldcupbuk-ro, Mapo-gu, Seoul (Sangam-dong, Nuri Dream Square)				
Web Page	http://www.authlabs.co.kr/	E-mail	authism@authlabs.co.kr	Contact Number	+82-2-6339-1477
Contact for Inquiry	+82-2-6339-1477		E-mail for Inquiry	authism@authlabs.co.kr	
Number of Employees	14		Paid-in Capital	KRW 570 million	
Main Service	Security/authentication platform based on information virtualization services	Fintech Area	Security/Authentication	Business Type	B2B/B2C

○ Introduction

AuthLabs Co., Ltd. is composed of the best experts from authentication and security companies who specialize in public certification, identification, electronic document distribution, and account management. AuthLabs aims to shift the paradigm of security and authentication services from suppliers to users by providing more user convenience.

The company provides AuthCode, a convergence authentication platform based on information virtualization technology.

○ History

- 03. 2013 Established as AuthLabs Co., Ltd.
- 10. 2013 Launched Virtual Pass solution (virtual password)
- 08. 2014 Launched Authcode solution (information virtualization)
- 10. 2014 Launched AuthOTP solution (information virtualization-based media separation authentication)
- 01. 2015 Received venture company certification (No. 20150100030/technology evaluation guarantee company)
- 01. 2016 Selected as Best Value Company (Credit Guarantee Fund)
- 05. 2016 Launched AuthID solution (information virtualization-based simple log-in)
- 08. 2017 Launched AuthSIGN solution (information virtualization-based electronic signature)
- 11. 2017 Launched AuthTL solution (information virtualization-based simple authentication method)
- 05. 2018 Launched AuthON solution (information virtualization-based simple log-in)
- 06. 2018 Received investments (KRW 750 million)
- 12. 2018 Received Technology Innovation Award at Internet Eco Awards 2018
- 06. 2019 Selected as a Seoul Small but Promising Company
- 07. 2019 Technology Credit Evaluation (TBC: T4-Korea Corporate Data)
- 11. 2019 Received award at Korea-China Technology Innovation Company Competition

○ Main Products and Services

The company provides simple payment method, simple log-on, integrated authentication (user, identification, device, transaction), electronic signature/encryption, and information transfer services.

The company also provides a convergence authentication platform providing authentication, security, and information distribution features based on information virtualization technology.

[Products]

AuthTL: Provides the simplest authentication methods (basic-PIN/pattern /NFC/fingerprint + multi-pattern/motion code, etc.

AuthON: OS log-on (automatic/manual/delegated/approved) & multi-log-in (connection with external products)

AuthID: Simple log-ins for web/CS (game, messenger, intranet, etc.) and user-centric SSO features

AuthSIGN: Electronic signatures and encrypted information for all transaction provided from any device to any device

○ Partners

Credit Guarantee Fund, Government Employees Pension Corporation, IBK Savings Bank, Initech, KT, Military Manpower Administration, Mirae Asset Daewoo, NH Nonghyup Bank, RaonSecure, Shinhan Bank



Company Name	에이브앱		Company Name in English	AVEapp Inc.	
Representative	Lee Seong-rok, Kim Won-seok		Establishment	Sep. 26 th , 2014	
Location	Fintech Lab Seoul, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul				
Web Page	www.aveapp.com	E-mail	srlee@aveapp.com	Contact Number	+82-2-2088-1410
Contact for Inquiry	+82-2-2088-1410		E-mail for Inquiry	srlee@aveapp.com	
Number of Employees	6		Paid-in Capital	KRW 100 million	
Main Service	Private SNS platform service, financial networking service for securities services	Fintech Area	Others	Business Type	B2B/B2C

○ Introduction

AVEapp Inc. is a private SNS platform technology developer composed of messenger development, servicing, and financial business experts. Since it was founded in 2014, the company successfully developed, implemented, and serviced Wave Platform, which enables transactions for securities, pseudo-financial investment companies, and private financial investment companies.

In doing so, the company identified the needs of financial service information providers and information users, in addition to developing alternatives to address such needs. In addition, the company developed elemental technologies required to operate non-stop, large-volume services required by securities SNS services. The stability of the technologies was validated when it was serviced to financial institutions.

With these achievements, the company aggressively sought business opportunities overseas. It established an office in Japan in 2018 and in Vietnam in 2019. In Japan, AVEapp has partnered with two companies to develop services for securities, local banks, and listed companies.

In 2019, the company used development and operation experiences to launch Moimi, a subscription platform service for securities services, with various features satisfying the needs of information providers and users in the industry.

○ History

- 09. 2014 Established as AVEapp
- 05. 2015 Developed MOA platform (later dubbed wAVE)
- 03. 2016 Launched Candleman (later dubbed SSAM) service for Hana Financial Investment
- 11. 2016 Established company research center
- 12. 2016 Launched Hana Talk service for Hana Members
- 05. 2017 Received venture company certification
- 03. 2018 Established Japan office
- 05. 2019 Launched Moimi service
- 07. 2019 Launched Seuseuro Messenger service
- 10. 2019 Took residence in Fintech Lab Seoul
- 12. 2019 Completed 2nd Pilot Project for Quick (Japan)
- 12. 2019 Established Vietnam office

○ Main Products and Services

Moimi is a financial networking service for securities services with various features satisfying the needs of information providers and users in the industry.

With basic social media features such as bulletin boards and chatting apps, the service also provides voice broadcasting, stock filtering, price and corporate information, and order linking features. Consultation and orders are processed using smart technology. In addition, the collected information is processed using big data analysis technology to extract how frequently certain stocks are mentioned. Such information is displayed with official information disclosed by the Financial Supervisory Service, enabling information users to check the validity of the provided information. In addition, Moimi provides AI algorithm support for corporate analysis and transactions, in addition to various services such as untact account opening.

Moimi will be a subscription service. Information providers will be able to add-on Moimi to their existing platforms without having to operate a separate system and launch new marketing projects. This will enable them to expand their marketing pool easily and quickly. Individual investors will also benefit by receiving a one-stop service encompassing various securities information and other features. This will reduce the burden of searching for and utilizing information, in addition to expanding the scope of information that is provided to them.

○ Partners

Seoul Metropolitan Government



Company Name	뱅크	Company Name in English	BankQ Co., Ltd.
Representative	Cheon Jeong-hun	Establishment	Feb. 13 th , 2019
Location	#112, 4 th Floor, Yeouido WeWork, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul		
Web Page	https://www.bankq.co.kr/	E-mail	bankq@bankq.co.kr
Contact for Inquiry	+82-10-4375-7351	E-mail for Inquiry	jeonghun.cheon@bankq.co.kr
Number of Employees	7	Paid-in Capital	KRW 700 million
Main Service	BankQ	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

BankQ Co., Ltd. is a fintech company working to make finance easy by solving problems associated with the imbalance of financial information.

The company provides BankQ, a service that integrates assets scattered across banks, credit card companies, P2P platforms, and cryptocurrencies.

The service recommends credit card, savings account, and many other financial products for people with different financial lifestyles. The company has partnered with KB Financial Group to provide Fund Care, a service that analyzes funds that customers hold.

The company also publishes a journal to communicate financial knowledge in an easy manner, in addition to working with Samsung Asset Management to provide more professional contents.

BankQ plans to expand services to financial investment and others.

○ History

- 09. 2017 Launched BankQ business division (Beyond Platform Service)
- 05. 2018 Launched BankQ service
- 12. 2018 Selected as the App of the Year for Comprehensive Asset Management by Maeil Economy Daily
- 02. 2019 Separated BankQ business division
- 05. 2019 Selected to conduct Fintech API Development Project by Korea Internet & Security Agency
- 07. 2019 Entered into agreement with Samsung Asset Management to exchange and publish contents
- 07. 2019 Entered into MOU with KB Securities to provide fund assessment service
- 10. 2019 Selected to take residence in Fintech Lab by Seoul Metropolitan Government
- 10. 2019 Launched FundCare service
- 12. 2019 Launched Card Recommendation service

○ Main Products and Services

BankQ is an asset management service enabling users to easily manage assets in banks, credit card companies, P2P platforms, and cryptocurrencies.

Users can conveniently view and manage assets on P2P and virtual currency platforms that are on the rise. The service automatically provides accurate spending analysis reports based on credit card history, in addition to setting appropriate budgets. Also, highly accurate spending analysis information is used to make recommendation for credit cards offering the most benefit.

FundCare service provides analyses of funds held by users, and the company also publishes a journal providing various financial information.

○ Partners

K Accelerator, KB Securities, Samsung Asset Management, Seoul Metropolitan Government



Company Name	바람직	Company Name in English	BaramZik Inc.
Representative	Lee Seung-won	Establishment	Jan. 11 th , 2019
Location	6 th Floor, 50-1, Marunnae-ro, Jung-gu, Seoul (Inhyeon-dong 1-ga, Wonil Building)		
Web Page	https://baramzik.com	E-mail	hello@baramzik.com
Contact for Inquiry	+82-10-7554-8377	E-mail for Inquiry	leesw@baramzik.com
Number of Employees	1	Paid-in Capital	KRW 5 million
Main Service	Job and talent search video platform	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

BaramZik Inc. is a company that develops and services job and talent search platform built with video and AI technology.

In a time when some jobs are disappearing to give way to new jobs and forms of employment, BaramZik aims to provide the most effective service that connects jobs with people.

The company puts priority on human value; through BaramZik, the company seeks to operate a platform that enables equal exchange between job seekers and employers.

The company was established when its business was selected for Technological Innovation Startup Project by the Ministry of SMEs and Startups in 2018. It is also participating in First Lab Project by IBK Industrial Bank of Korea.

BaramZik plans to actively implement fintech AI and security authentication technologies to spread the digital employment culture using videos in the market that has been slow to adapt to changes.

○ History

- 11. 2018 Selected to participate in Technological Innovation Startup Project (Ministry of SMEs and Startups)
- 01. 2019 Incorporated as BaramZik Inc.
- 06. 2019 Reported as a job information provider business (Ministry of Employment and Labor)
- 07. 2019 Launched BaramZik service
- 09. 2019 Selected to participate in First Lab by IBK Industrial Bank of Korea

○ Main Products and Services

Through the BaramZik platform, BaramZik aims to innovate the job and talent search market.

Because job and talent search has been conducted with text-based resumes and personal statements, there have been information imbalance, unnecessary transactional fees, and other inefficiencies for employers and job seekers. Also, many job search platforms were designed for companies looking for recent college graduates, which has been going against the trend of hiring experienced talents year-round.

BaramZik goes beyond the limits of conventional text-based job search platforms. It provides mobile app and web services that use videos to search for jobs and talents. Users can access the cameras on their smartphones to upload video questions and answers about jobs and prospective employees. Job seekers can also post video introductions to promote themselves.

This reduces the hiring cost, process, and time for companies. They can also promote their company more effectively to the talent pool by telling their stories on video. Questions can also be asked to applicants using videos to more quickly select adequate employees.

Job seekers can use short self-introduction videos that are more effective than formal resumes or personal statements to explain their capacities. By submitting video answers to provide information about their talents and personalities more effectively.

AI technology will be used to analyze the videos to provide information to employers and job seekers more efficiently.

BaramZik brings companies to real people behind their resumes.

○ Partners

IBK Industrial Bank of Korea



Company Name	바름		Company Name in English	Barum	
Representative	Jang Jin-hun		Establishment	Jul. 1 st , 2013	
Location	#120, 12 th Floor, 133, Jeonpo-daero, Nam-gu, Busan (Munhyeon-dong, Jeopiseuho)				
Web Page	http://www.thebarum.co.kr	E-mail	ceo@thebarum.co.kr	Contact Number	+82-2-1544-4627
Contact for Inquiry	+82-70-4262-5839		E-mail for Inquiry	support@thebarum.co.kr	
Number of Employees	4		Paid-in Capital	KRW 1 million	
Main Service	Digital marketing analysis, e-commerce platform	Fintech Area	Others	Business Type	B2B/B2C

○ Introduction

Barum, an official Google partner, is a digital marketing company that provides marketing analysis/management/operation using the results of data analysis marketing. The company works to optimize marketing planning and operation by analyzing data. Barum is developing an e-commerce platform that automates and implements e-commerce features of various online shopping malls. E-commerce features, combined with the company's marketing expertise, will make payment services more accessible and enable merchants to run their online businesses more easily.

○ History

- 07. 2013 Established as Barum
- 07. 2018 Selected as a marketing data analysis mentor by Busan Smart Venture Campus
- 12. 2018 Established Seoul office
- 08. 2019 Selected as a fintech company by U Space
- 12. 2019 Selected as Good Company by Busan Metropolitan Government

○ Main Products and Services

e-Commerce Platform (tentative name) supports merchants to manage the increasing number of commerce platforms, social media platforms, and marketing channels under one system. This service allows clients to access e-commerce websites from various points of entry and make payments using a variety of services. This service is connected to a marketing channel platform that automatically updates products registered on the company's online shopping mall to external online shopping mall platforms. It also analyzes the reports and insight data from various e-commerce platforms to provide an optimized marketing service.

○ Partners

Busan Metropolitan Government



Company Name	바른핀테크		Company Name in English	BarunFintech	
Representative	Kim Bong-yeong		Establishment	Nov. 3 rd , 2016	
Location	15 th Floor, 234, Teheran-ro, Gangnam-gu, Seoul				
Web Page	https://www.barunfund.com/	E-mail	contact@barunfund.com	Contact Number	+82-2-529-7967
Contact for Inquiry	+82-2-529-7967		E-mail for Inquiry	jspark@barunfund.com	
Number of Employees	5		Paid-in Capital	-	
Main Service	P2P financial platform	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2B/B2C

○ Introduction

BarunFintech operates BarunFund, a peer-to-peer (P2P) financial platform.

The company improves the financial distribution structure to develop niche markets, generating various financial instruments that are reliable and high-yield.

Unlike financial products centered on financial institutions, the company aims to practice finances for customers, the investors and borrowers.

In the rapid changes experienced by the financial industry, BarunFintech connects people with the industry to enable customer-oriented financial practices, in addition to creating a new ecosystem that encompasses Korean and foreign financial markets.

The company partners with Fidelis Asset Management, a financial manager, and Samchang, and appraisal firm, to supply reliable investment products.

○ History

- 12. 2016 Launched BarunFund platform service
- 06. 2017 Entered into business agreements with Paygate and Seyfert
- 10. 2017 Entered into business agreement for international asset trust with the Fidelis Asset Management
- 04. 2018 Partnered with Nice Rating Information for credit rating assessment tasks
- 05. 2018 Reached KRW 10 billion in cumulative investment amount
- 12. 2018 2nd anniversary of BarunFund platform service (0% late payments and default rate)
- 06. 2019 Reached KRW 2 billion in cumulative investments for BarunFund (0% late payments and default rate)
- 07. 2019 Entered into deb collection business agreement with KBC Asset Management

○ Main Products and Services

BarunFintech offers BarunFund, a P2P finance platform. BarunFund automates all online loan processes to minimize unnecessary operating costs, labor costs, and sales costs. As a result, borrowers benefit from lower interest rates and investors received higher profits. BarunFund focuses on launching real estate financing products. Real estate project financing is in the main line of business. BarunFintech, with its information technology and financing competencies, is working to establish an online finance platform that shares the knowledge of its industrial subsidiaries in real estate development and management, domestic and international distribution and trade, high-end cosmetics, O2O service, and IT solution service. To provide good financial products, the company conducts thorough screening and assessment processes through in-house personnel and external specialists. Collaterals and other security measures help bring down the product risk to zero.

○ Partners

Fidelis Asset Management, Gukje Asset Trust, Noble Holdings, Paygate, Samchang



Company Name	비씨랩스	Company Name in English	BC Labs Co. Ltd.
Representative	Hong Seong-in	Establishment	Mar. 22 nd , 2018
Location	#411, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul		
Web Page	volta.link	E-mail	sungh@bclabs.co.kr
Contact for Inquiry	+82-70-7915-9160	E-mail for Inquiry	jimmy@bclabs.co.kr
Number of Employees	6	Paid-in Capital	KRW 16 million
Main Service	P2P trading strategy and transaction platform	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

BC Labs Co., Ltd. is composed of financial specialists in asset management, banking, IB, and BC, as well as fintech developers with experiences in P2P crowdfunding, AI bot, and blockchain.

At the beginning, the company mainly provided fintech service consultations and blockchain development services, but in 2019 it began servicing a global asset management platform on which global investors and traders can meet to exchange investment strategies.

BC Labs uses its solutions and services to find and recruit capable traders worldwide. The company aims to become an open comprehensive financial service provider for general investors, bank/securities/fund systems, and investors who do not have access to investment professionals.

○ History

- 03. 2018 Establishment
- 04. 2019 Invited to participate in GES events in the Netherlands and the U.S.
- 08. 2019 Received venture company certification
- 09. 2019 Selected to take residence in Seoul Fintech Lab
- 09. 2019 Established company research center
- 12. 2019 Conducted JV with a UAE investment group

○ Main Products and Services

VOLTA is a solution helping everyone to make investments with professional traders.

Regular traders can purchase investment strategies developed by professional traders registered on VOLTA. The platform conducts automatic trading according to the strategies for the investors. Investment history of the professional traders is recorded in the blockchain for reliability and transparency.

Professional traders can use VOLTA Terminal to conduct general transactions or capitalize on the system trading powered by VOLTA API (AI robo-advisor, arbitrage algorithm, etc.) to make trades.

Also, VOLTA connects order books of multiple markets to help users trade assets scattered across various platforms. This integrated order book provides an environment in which traders can make transactions more quickly and under better terms. This feature is the same as that provided by Robinhood, which provided a one-stop trading service in the U.S. securities trading market with multiple exchanges. It is a key feature that will help VOLTA expand its services.

The company will launch the platform globally, and is currently conducting pilot projects in China, Southeast Asia, the Middle East, and Africa.

○ Partners

Bittrex, K Accelerator, NICE



Company Name	벨소프트		Company Name in English	Bellsoft	
Representative	Lee Jong-il		Establishment	Feb. 23 rd , 2013	
Location	#1001, 12, Digital-ro 33-gil, Guro-gu, Seoul				
Web Page	www.bellsoft.co.kr	E-mail	contact@bellsoft.co.kr	Contact Number	+82-2-6925-6473
Contact for Inquiry	+82-70-4858-0352		E-mail for Inquiry	jasonlee@bellsoft.co.kr	
Number of Employees	19		Paid-in Capital	KRW 3 billion	
Main Service	WOW Exchange (unmanned currency exchange kiosk)	Fintech Area	Others	Business Type	B2C

○ Introduction

Bellsoft is an IT company that offers the first unmanned currency exchange service in Korea and small overseas remittance service.

The company has multiple patents in simple mobile phone log-in and other technologies. It also won the Fintech Award at the Korea Model Company Technology Awards in 2016.

Samho Green investment invested in the company in April 2016; additional investments of KRW 3 billion was also provided by Korea Investment Partners and Samho Green Investment in December 2017.

Since it launched WOW Exchange, the first unmanned currency exchange kiosk, in September 2018, the company has been rapidly growing.

○ History

- 02. 2013 Establishment
- 12. 2013 Registered patent for preventing identity theft on mobile phones
- 11. 2015 Launched Phone Login (simple log-in) service
- 2016 Won a fintech award
- 07. 2016 Entered into supply contract for Phone Login (simple log-in) solution with KB Card
- 06. 2017 Launched prototype of Ilovecoin Kiosk
- 01. 2018 Registered as an electronic finance business (PG)
- 06. 2018 Registered as an unmanned currency exchange business
- 09. 2018 Officially launched WOW Exchange, an unmanned currency exchange kiosk

○ Main Products and Services

Bellsoft developed WOW Exchange, the first and only unmanned currency exchange Kiosk in Korea, which offers simple and inexpensive unmanned currency exchange services to foreign tourists. The kiosks, installed in tourist destinations across Seoul (Gimpo Airport, Hongdae, Myeongdong, Dongdaemun, etc.), enable foreign visitors to easily exchange 15 foreign currencies to Korean won. The service is gaining viral favor from foreign tourists. The service is also provided to Koreans, exchanging Korean won to 4 foreign currencies at lowest rates in Korea. The service is rapidly growing only by word-of-mouth, reaching KRW 30 billion in cumulative transaction amount. The plan is to install 300 kiosks in Korea by 2021. Based on the inbound foreign tourists from the exchange kiosk, the company plans to offer various additional services. Unmanned currency exchange service for outbound Korean customers will be expanded through partnerships with other financial institutions. Blockchain technology will be used to maximize security and settlement efficiency as well.

○ Partners

Dow Jones, Hotel Shilla, KT, Woori Bank



Company Name	베네핏소셜	Company Name in English	BenefitSocial
Representative	Im Jae-hun	Establishment	Jun. 1 st , 2016
Location	4 th Floor, Wurim Ibiji Center, 28, Digital-ro 33-gil, Guro-gu, Seoul		
Web Page	www.funfunding.co.kr	E-mail	contact@funfunding.co.kr
Contact for Inquiry	+82-2-2108-1313	E-mail for Inquiry	contact@funfunding.co.kr
Number of Employees	8	Paid-in Capital	KRW 300 million
Main Service	Online small investment brokerage	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

BenefitSocial operates FunFunding, a peer-to-peer (P2P) service supporting loans and investments. FunFunding aims to provide “fun financial services.” Its goal is to shift the center of the financial industry from institutions and capitalists to regular financial consumers. FunFunding works to lower the barrier to financial investments and connect people to safer products that provide higher profits. The service enables people to make investments during busy schedules. FunFunding specializes in providing P2P financial services for public institution bonds, and offers short investment periods and high cumulative repayment rates.

○ History

- 06. 2016 Established as BenefitSocial
- 09. 2016 Launched FunFunding
- 09. 2016 Launched Investment Product No. 1
- 07. 2017 Registered as a member of Korea P2P Financial Association
- 01. 2018 Launched Investment Product No. 232

○ Main Products and Services

FunFunding is a P2P investment platform in which experts screen and assess investment projects—previously requiring expert knowledge and high-value assets—for small investors without expert knowledge, so that they can generate profits in a secure manner. The service also offers medium interest rates at about 10% to borrowers who are forced to use high-rate private funds because they have lower credit ratings. To provide consumers with an opportunity to make small investments, the company set the minimum investment limit to KRW 100,000. With multiple years of investment experience, FunFunding makes realistic analyses of collateral value, official credit rating, collateral ratio, collateral type, liquidity, and repayment capacity. This helps customers use mid-rate loans more easily. FunFunding allows mid-term withdrawal of funds to make the service more convenient for investments. It also offers shorter investment terms for investors seeking quicker repayment.

○ Partners

Korea P2P Financial Association



Company Name	비욘드플랫폼서비스	Company Name in English	Beyond Platform
Representative	Seo Jun-seop	Establishment	Oct. 1 st , 2015
Location	3 rd Floor, 5, Bongeunsa-ro 37-gil, Gangnam-gu, Seoul		
Web Page	http://www.beyondfund.co.kr/	E-mail	ask@beyondplatform.co.kr
Contact for Inquiry	+82-2-1661-0301	E-mail for Inquiry	ask@beyondplatform.co.kr
Number of Employees	5	Paid-in Capital	KRW 5 billion
Main Service	Beyond Fund	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B

○ Introduction

Beyond Platform is a P2P platform enabling anyone to make small investments in real-estate structured loan bonds.

The company launched BankQ, an asset management app, in 2017, which was selected as the App of the Year for Asset Management by Maeil Economy Daily in 2018.

BankQ is an application that integrates the scattered consumer financial data in one platform that provides asset management, consumption history analysis, and financial information recommendation.

The service provides information about assets held at 20 Korean banks, in addition to graphs of assets organized by financial products to help users understand their finances better.

BankQ also offers investment information for 14 P2P loan platforms and 5 virtual currency exchanges. In addition, the company partnered with NH Nonghyup Bank to operate 30CUT, a P2P financial platform for institutional investors.

○ History

- 10. 2015 Established as Beyond Platform
- 12. 2015 Developed credit card repayment credit rating assessment model based on big data
- 02. 2016 Entered into MOU for joint development of 30CUT-NH Loan (NH Nonghyup Bank)
- 04. 2016 Increased capital
- 11. 2016 Received approval for terms & conditions for NH 30CUT Loan, a P2P loan service offered in partnership with Nonghyup Bank (Financial Supervisory Service)
- 02. 2017 Launched Beyond Fund
- 09. 2017 Entered into partnership with Aram Asset Management to jointly develop an asset-backed loan (ABL) product

○ Main Products and Services

Beyond Fund is a P2P financial platform focusing on asset-backed loan (ABL) investment products. ABL products offered by Beyond Fund are based on predictive information such as housing sales, construction costs, and sales bonds. Structured security devices are used to minimize the default risk of the loan and sever the asset ownership rights from other debtors to safeguard the rights of the investors. In-house financial experts at Beyond Fund directly designed and reviewed loan products to develop a P2P investment product for asset-backed loan bonds. Institutional investors also invest in ABL products by Beyond Fund. As low interest rates continue and profitability plunges, institutional investors are experiencing difficulty finding sources of profit. As such, they are showing interest in investing in asset-backed loan products that were previously handled by commercial financial institutions. Beyond Fund works with institutional investors to conduct dual investment screening processes that closely review the risks and increase the safety of investment products. Beyond Fund also offers Safeguard 90, a product that preserves parts of investment losses. An initial investment of KRW 300 million is made with the company capital and parts of the investor profits are continuously accumulated. When there are defaulted bonds, the product preserves up to 90% of unpaid principal within the limit of the accumulated amount.

○ Partners

Aram Asset Management, NH Nonghyup Bank



Company Name	비지애프네트웍스		Company Name in English	BGFNetworks	
Representative	Lee Jong-deok		Establishment	Dec. 4 th , 2009	
Location	5 th Floor, Changseong Foundation Building, 7, Teheran-ro 25-gil, Gangnam-gu, Seoul				
Web Page	www.bgfnetworks.com	E-mail	networks@bgf.co.kr	Contact Number	+82-2-6347-6934
Contact for Inquiry	+82-2-6347-6921		E-mail for Inquiry	c971239@bgf.co.kr	
Number of Employees	64		Paid-in Capital	KRW 8.018 billion	
Main Service	Messaging, mobile gift certificates, advertising, convenience store courier service, cash receipt	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

BGFNetworks is a marketing company using information technology. The company offers digital signage, electronic gift certificate messaging service, and cash receipt service.

BGFNetworks began offering mobile gift certificate service at the end of 2013. It issues, sells, and manages mobile gift certificates that can be used in CU convenience stores nationwide. The company also issues and distributes Gift Card, a card-type prepaid gift certificate that can be used like cash at all CU stores and affiliated merchants.

By acquiring and merging BGFDSNet in 2016, the company also began digital signage business. CD/ATM business was physically divided and transferred to a new subsidiary, BGF Finlink

○ History

- 12. 2009 Participated in BGF Retail shares (established Family Bank)
- 07. 2012 Changed company name to BGFCashnet
- 12. 2013 Launched mobile gift certificate service
- 03. 2014 Launched messaging service
- 03. 2015 Launched cash receipt brokerage business
- 02. 2016 Changed company name to BGFNetworks
- 02. 2016 Acquired and merged BGFDSNet (integrated digital signage business)
- 11. 2019 Acquired and merged BGFPPost (integrated convenience store courier service)

○ Main Products and Services

BGFNetworks sells mobile gift certificates, and conducts businesses including B2B, B2C message transmission, digital signage advertisement and promotions service, and cash receipt brokerage service. Mobile gift certificates can be easily used in retail stores and provide high rewards. The company has the highest number of affiliate stores among Korean convenience store franchises. CU Mobile Gift Certificate can be purchased or issued as prepaid card, exchange certificate, discount certificate, or gift card depending on the purpose. These certificates can be used as cash in CU stores. CU Mobile Gift Certificate is suitable for marketing promotions and events for various brands that consumers are familiar with. The certificate can be customized to designate specific products, prices, and discount rates. A management system is provided to monitor the usage of gift certificates. In digital signage business, the company works with CU convenience stores to expose advertising messages repeatedly to customers in their 20s to 40s, who are main target customers visiting convenience stores, for effective message delivery. Digital signages are installed in stores with high traffic and revenue, enabling marketing communication targeting consumers with high purchasing power. 2 display devices are installed on the line of movement in CU convenience stores to optimize the exposure environment. In addition, the messaging service is used by companies to promote products or notify services to groups of customers. The company also engages in cash receipt handling business, in which it delivers the transaction history of cash receipt merchants to provide tax refunds to consumers and merchants.

○ Partners

ADT Caps, E1., Federation of Korean Industries, JoongAng Ilbo Newspaper, Megabox, Mirae Asset Life Insurance, S1, Samsung S1, Samsung Securities



Company Name	비아이큐브	Company Name in English	BICube Co., Ltd.
Representative	Kim Min-gyeong	Establishment	Jul. 28 th , 2015
Location	#203, Startup Campus Building 3, 20, Pangyo-ro 289beon-gil, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	www.myselfcloud.com	E-mail	ceo@bicube.co.kr
Contact for Inquiry	+82-10-6802-1293	E-mail for Inquiry	han@bicube.co.kr
Number of Employees	7	Paid-in Capital	KRW 70 million
Main Service	My Self Cloud	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

BICube Co., Ltd. provides cloud service and local online currencies based on blockchain encryption technology, as well as quick and secure medical information sharing services, in addition to other software development and implementation services. The company was established to make an impact in the Fourth Industrial Revolution and take advantage of the growth potentials of cloud, big data, and intelligent information industries.

Using low-cost cloud services based on ultra-low-price cube cluster, the company is servicing My Self Cloud that supports 9 languages, as well as Local Pay, a blockchain-powered electronic payment system. It continues to supply and distribute cloud and security services to small and medium businesses to innovate the IT environment of Korean companies and enable mutual growth of the Korean cloud market.

○ History

- 2015 Incorporated as BICube;
selected as Best Innovation Company
- 2016 Entered into partnership with DNSVAULT (Southeast Asia)
- 2017 Entered into partnership with fromNow (Japan);
received Minister's Award for Outstanding Service in the K-ICT Cloud Industry Awards
- 2018 Received award at the Seongnam Global Technology Trend Show;
entered into MOU with EV Care;
entered into MOU with PT Rupi Digital (Indonesia);
entered into MOU with Your TR Group (Vietnam);
entered into MOU with WALLEZZ (Indonesia);
entered into NDA with COOL FARM (Portugal);
entered into NDA with Owlr (U.K.);
entered into MOU with ESATIC (Cote d'Ivoire);
entered into MOU with Shangdong Institute of Electronic

○ Main Products and Services

BICube developed Localpay, a blockchain-based local currency service. Localpay is an integrated local transaction system for local governments, local economies, and local residents to use blockchain technology and QR code to view and use local currencies. Localpay can be used for government projects to provide various stipends to the youths. Local governments can select Localpay merchants and issue virtual currency to enhance the revenue of local businesses.

Local governments can convert their budget to virtual currency using Localpay, which can be stored in G-Wallet. Various benefits and stipends (for youths and parents) can be paid with Localpay. Beneficiaries can use the virtual currency in designated merchants. They can scan the merchant QR code with their mobile phone to purchase goods and services and enter the paid amount. After the transaction, virtual currency is transferred to the A-Wallet of the merchant. Businessowners can check the transactions real-time.

○ Partners

EV Care



Company Name	빅트리		Company Name in English	Bigtree		
Representative	Im Hong-sun		Establishment	Feb. 3 rd , 2015		
Location	#1201, 65, Myeongdong-gil, Jung-gu, Seoul					
Web Page	https://www.ibigtree.kr/	E-mail	bigtree@ibigtree.kr		Contact Number	+82-2-786-7910
Contact for Inquiry	+82-2-786-7910		E-mail for Inquiry	jw.park@ibigtree.kr		
Number of Employees	11		Paid-in Capital	KRW 100 million		
Main Service	Financial engineering, natural language processing, robo-advisor	Fintech Area	Financial Investment		Business Type	B2C

○ Introduction

Bigtree, founded in 2015, is a robo-advisor service provider composed of experts in big data analysis, artificial intelligence, financial engineering, and asset management. Bigtree possesses Bigbot, a superior AI engine that fuses the latest IT, such as big data analysis and AI, and financial engineering technology, such as portfolio optimization and asset distribution. Massive financial data are quickly analyzed to discover meaningful correlations, and extracted information is used to optimize investment performance through portfolios, rebalancing, and asset distribution. Bigtree passed the robo-advisor management review of the Financial Services Commission in April 2017. The company currently partners with Tempis Investment Advisor, KB Securities, and Dunamu Investment.

○ History

- 02. 2015 Establishment
- 06. 2016 Launched robo-advisor beta service
- 08. 2016 Entered into business agreement with Hana Financial Investment
- 09. 2016 Entered into business agreement with Koscom
- 04. 2017 Passed robo-advisor management review by the Financial Services Commission
- 08. 2017 Supplied robo-advisor platform to Tempis Investment Advisory
- 07. 2018 Launched robo-advisor through KB Securities
- 06. 2019 Launched robo-advisor through Dunamu Investment

○ Main Products and Services

Bigtree offers a service allowing users without much financial knowledge or assets to make investments like professional fund managers. Artificial intelligence learns 20 years of financial data to predict and analyze markets. Global investment gurus' principles are also implemented to provide directions in investments. Bigtree's methodology is based on the principles of investment gurus such as Benjamin Graham, Peter Lynch, Joel Greenblatt, and Warren Buffett. Big data, financial engineering, and artificial intelligence were combined to develop a more viable technology, which was then put through mathematical models and extensive experiments to create the robo-advisor Bigbot.

This robo-advisor provides discretionary and advisory services. Customers can choose their investment strategies (stable, neutral, aggressive, etc.) to form a portfolio, distribute assets, and rebalance against stock market fluctuations.

The company works with Ebest Securities and Kium Securities to provide one-stop financial product transactions.

○ Partners

Donga Experts, Dunamu Investment, KB Securities, Korea Polytechnic University, Koscom, Tempis Investment Advisory



Company Name	빅밸류		Company Name in English	Bigvalue Co., Ltd.	
Representative	Kim Jin-gyeong		Establishment	May 19 th , 2015	
Location	#1205, Daehan Ilbo Building, 340-6, Taepyeong-ro 2-ga, Jung-gu, Seoul				
Web Page	www.bigvalue.co.kr	E-mail	jin.kim.1006@gmail.com	Contact Number	+82-2-779-9365
Contact for Inquiry	+82-2-779-9365		E-mail for Inquiry	tax@bigvalue.co.kr	
Number of Employees	21		Paid-in Capital	-	
Main Service	Real estate price information service, automatic big data rate information for financial institution loans	Fintech Area	Others	Business Type	B2B

○ Introduction

Bigvalue Co., Ltd. is a startup company established to innovate real estate finances by combining big data and artificial intelligence.

The company developed a service that automatically calculates real estate prices using big data and artificial intelligence technologies. The service is currently supplied to major commercial banks and financial institutions. Services provided by Bigvalue is said to have resolved problems in bank loans and asset evaluation experienced by multifamily housing unit owners because such buildings do not have standard prices. Bigvalue was selected for the 1st, 2nd, and 3rd rounds of Designated agent program by the Financial Services Commission. In August 2019, the company entered into a commissioning contract with Hana Bank, a primary Designated Agent. Starting in September 2019, Bigvalue became the first Designated Agent to provide collateral valuation services, which is conventionally provided by banks.

In June 2019, Bigvalue was selected as an Innovative Financial Service Provider by the Financial Services Commission for its under-50-unit apartment price information service. In July 2019, it was selected as a small and medium business center for the big data platform and center development project by the Ministry of Science, ICT, and Future Planning.

Bigvalue received investments from KDB Korea Development Bank, Shinhan Bank, Hana Bank, Samsung Venture Investment, and Inlight Ventures.

○ History

- 05. 2015 Establishment (formerly KN Company)
- 09. 2016 Received Outstanding Award at the 1st Maekyung Fintech Awards
- 01. 2017 Launched Lowbig, a multi-family housing price information service
- 07. 2017 Registered patents (real estate price information system and method and 2 other items)
- 12. 2017 Launched VillaPrice.com, an address-based automatic price solution
- 09. 2018 Received Outstanding Award for Technology at the 1st DGB Financial Group Platform and Fintech Competition
- 09. 2018 Selected as a Designated Agent by the Financial Services Commission (1st round, Hana Bank)
- 01. 2019 Selected as a Designated Agent by the Financial Services Commission (2nd round, Shinhan Bank)
- 01. 2019 Selected as a DNA100 Innovation Company by the National Information Society Agency
- 03. 2019 Sent economic delegation to Malaysia
- 05. 2019 Selected as a Real Estate Big Data Center by the Ministry of Science, ICT, and Future Planning (SME platform)
- 06. 2019 Selected as an Innovative Financial Service provider by the Financial Services Commission (regulatory sandbox program)
- 07. 2019 Selected as a Designated Agent by the Financial Services Commission (3rd round, SBI Savings Bank)
- 09. 2019 Launched commissioning service with Hana Bank for major services

○ Main Products and Services

Bigvalue developed an automatic real estate valuation solution to be supplied to banks and financial institutions. Patented data technology by Bigvalue can provide prices of real estate properties in 0.1 seconds.

The company also operates VillaPrice.com (www.villasise.com), a web service providing the prices of multifamily housing units. In June 2019, Bigvalue was designated as an Innovative Financial Service provider by the Financial Services Commission. The designation allowed the company to be the first fintech company to provide collateral valuation service to banks regarding single-person apartment buildings with less than 50 units.

In addition to real estate pricing information and automatic valuation solution, Bigvalue also provides a real estate space information solution and new building price simulator service.

○ Partners

Busan Bank, Daegu Bank, Financial Services Commission, Hana Bank, Inlight Ventures, KB Investment, KDB Korea Development Bank, Ministry of Science, ICT and Future Planning, National Information Society Agency, Samsung Venture Investment, SBI Savings Bank, Shinhan Life Insurance, Welcome Savings Bank



Company Name	비트코인센터코리아	Company Name in English	Bitcoin Center Korea
Representative	Na Se-yong	Establishment	Mar. 1 st , 2015
Location	3 rd Floor, 13, Itaewon-ro 27ga-gil, Yongsan-gu, Seoul		
Web Page	http://www.bitcoincenterkorea.org/	E-mail	team@bitcoincenterkorea.org
Contact for Inquiry	+82-10-5031-3540	E-mail for Inquiry	john@bitcoincenterkorea.org
Number of Employees	1	Paid-in Capital	KRW 100 million
Main Service	Software development	Fintech Area	Others
		Business Type	B2C

○ Introduction

Bitcoin Center Korea is the first offline community and incubating space in Korea founded in 2015. The company not only connects developers, startups, and investors from all across the world as a hub, but also continues to provide opportunities to educate the public about innovative technologies such as bitcoin and blockchain.

○ History

03. 2015 Establishment

2015 - Current

Participated and sponsored conferences including GBPC, Inside Fintech, Money20/20, and Block Seoul; hosted more than 400 public seminars and workshops

○ Main Products and Services

Bitcoin Center Korea was established to introduce Bitcoin to Korea promote the Bitcoin industry. The goal is to conduct tangible Bitcoin-related projects. The company hosts open source projects related to bitcoin, classes, collaborative workshops, and networking events, as well as other programs. It also hosts Bitcoin Meetups every Saturday, helping beginners to experts in Bitcoin to network with each other. It continues to provide business model education programs (seminars) for Bitcoin users and developers. Educational programs and mentoring programs are provided to nurture business models and community ecosystems.

○ Partners

Consensus:Singapore, EDCON, GBPC, Hycon, InsideFintech, Money20/20, MouseBelt, OpenSourceAlliance



Company Name	빗썸코리아	Company Name in English	Bithumb Korea
Representative	Choi Jae-won	Establishment	Jan. 5 th , 2014
Location	17, Teheran-ro 16-gil, Gangnam-gu, Seoul		
Web Page	www.bithumb.com	E-mail	contact2@bithumbcorp.com
Contact for Inquiry	+82-2-6978-8890	E-mail for Inquiry	law0620@bithumbcorp.com
Number of Employees	242	Paid-in Capital	KRW 20.5 billion
Main Service	Virtual asset exchange	Fintech Area	Virtual Currency
		Business Type	B2B/B2C

○ Introduction

Bithumb Korea is an early Korean fintech industry player established in 2014. Expanding beyond Korea, the company developed into a global top tier virtual currency exchange. Using virtual currency, blockchain, and fintech technologies, the company aims to become the global financial platform company leading digital finance. It works to provide financial platforms and services that connect the world. With 4.5 million members in Korea, deposits worth KRW 1 trillion, stable support for real name bank accounts and fiat currencies, and systematic security system designs, Bithumb Korea offers the best services. Simultaneously, the company is aggressively expanding to STO/STX, virtual currency payment, and custody businesses to compete with large global exchanges on behalf of the Korean industry.

○ History

- 01. 2014 Launched Xcoin, a bitcoin exchange
- 03. 2014 Reached the highest Bitcoin transaction volume in Korea; launched Korea's first world trade service
- 05. 2014 Launched Bitcoin payment service
- 11. 2014 Launched Korea's first price notification service
- 07. 2015 Changed exchange name to Bithumb
- 04. 2016 Launched simple money transfer mobile application
- 07. 2017 Reached the highest transaction volume in the world (KRW 1 trillion) (19th)
- 01. 2018 Reached KRW 115 trillion in monthly transaction amount, highest daily transaction volume (KRW 7.6 trillion)
- 03. 2018 Ranked 1st in virtual currency exchange brand recognition (M Brain); ranked 1st in virtual currency brand reputation (Korea Corporate Reputation Research Center)
- 03. 2018 Launched TouchB, a kiosk service
- 04. 2018 Ranked 1st in financial sector call center service quality (Korea Management Association)
- 11. 2018 Launched Qoo10 Payment Service for global shopping platforms
- 12. 2018 Ranked 1st in virtual currency exchange customer service (Financial Consumer Agency)
- 12. 2018 Received ISMS Certification
- 04. 2019 Entered into MOU with Standard & Consensus (China)
- 05. 2019 Received investment from and formed strategic partnership with CodeBox, securities token platform company
- 07. 2019 Established anti-money laundering (AML) center (first among Korean exchanges)
- 10. 2019 Changed company name to Bithumb Korea

○ Main Products and Services

1. Brand power

With stable operations, high transaction volumes, and customer-oriented services, Bithumb has built high customer loyalty and global brand recognition. It secured the most members (over 4.5 million cumulative) among Korean exchanges. The transaction value exceeds KRW 7.6 trillion per day and KRW 115 trillion per month.

2. IT

Bithumb has optimized transaction platform implementation techniques, diverse solutions to address issues, and IT security system with a concentration of blockchain technologies. With the largest and most skilled IT infrastructure and talents in the industry, Bithumb provides system reliability and efficiency, which results in best service for the customers.

3. Transparency/internal control

As an industry leader, Bithumb works to develop a healthy market and grow the industry through strict ethical principles. The company complies with related laws and guidelines set by the authorities. External audits help transparently notify financial disclosures. In addition, the company works with compliant officers and operates a listing renews committee to enhance transparency and form an internal control system.

○ Partners

Bithumb (blockchain)



Company Name	비트시스		Company Name in English	Bitsys Co., Ltd.	
Representative	Kim Dong-chil		Establishment	Aug. 27 th , 2018	
Location	#3406, Centum Sky Beads Building A, 97, Centumjungang-ro, Haeundae-gu, Busan				
Web Page	www.bitsys.co.kr	E-mail	ceo@bitsys.co.kr	Contact Number	+82-51-784-7703
Contact for Inquiry	+82-10-2415-0782		E-mail for Inquiry	vip01@daum.net	
Number of Employees	1		Paid-in Capital	KRW 50 million	
Main Service	Blockchain, AI, big data	Fintech Area	Security/Authentication	Business Type	B2B/B2C

○ Introduction

Bitsys Co., Ltd. is a blockchain software development and education company located in Busan Centum. The company is educating talents and researching technologies in cooperation with universities. It also regularly attends various conferences and seminars, in addition to mentoring students at hackathon events hosted by universities. Bitsys has MOUs with renowned local and national universities to conduct education and R&D projects. The staff includes a development team with practical experiences in the blockchain industry. The company also has businesses in AI, AR, and VR, key elements of the fourth industry.

○ History

- 08. 2018 Established as Bitsys Co., Ltd.
- 09. 2018 Participated in Blockchain Seoul 2018
- 10. 2018 Received Global People Award 2018 (blockchain education)
- 03. 2019 Entered into MOU with Banco
- 05. 2019 Hosted trading algorithm competition
- 05. 2019 Certified as a creative development education center
- 10. 2019 Entered into MOU with Root Finding
- 10. 2019 Entered into MOU with Korea University School of Information Security
- 11. 2019 Participated in IT Expo Busan 2019
- 11. 2019 Entered into Industry-University Cooperation MOU with Dong-Eui University

○ Main Products and Services

1. Blockchain technology development
2. Blockchain education and research (in coordination with universities)
3. AI big data research and development
4. AI big data education and research (in coordination with universities)

○ Partners

AI Big Data Association, Bizblocks, Blockchain Today, Busan Blockchain Council, Busan Information Technology Association, Creative Development and Education Center, Dong-Eui University Industry-University Cooperation Group, Korea Blockchain Startup Association, Korea University School of Information Security, Korea Venture Company Association



Company Name	비즈플레이	Company Name in English	Bizplay Co., Ltd.
Representative	Seok Chang-gyu	Establishment	Dec. 1 st , 2014
Location	19 th Floor, 220, Yeongsin-ro, Yeongdeungpo-gu, Seoul		
Web Page	http://www.bizplay.co.kr	E-mail	ideaajang@bizplay.co.kr
Contact for Inquiry	+82-2-3779-4987	E-mail for Inquiry	ideaajang@bizplay.co.kr
Number of Employees	65	Paid-in Capital	KRW 8.8 billion
Main Service	Expense management	Fintech Area	Others
		Business Type	B2B

○ Introduction

Bizplay is a company offering expense management service without requirements for documents. The company implemented the first expense management system without requirements for paper receipts as supporting documents.

Companies are required to maintain paper receipts for 5 years as per tax laws, but the electronic receipts received by credit card companies and stored on the Bizplay platform have the same legal validity as paper receipts. This solves various problems associated with saving paper receipts, such as management and labor costs.

The system provides real-time spending information for companies by month, user, and purpose.

Approximately 20,000 companies are using this system, and as the Korean government announced that it will abolish the practice of keeping paper receipts, more government agencies are adopting Bizplay expense management service.

○ History

- 12. 2014 Established as Bizplay
- 09. 2016 Received Outstanding Award at the 1st Maekyung Fintech Awards
- 12. 2017 Received Minister of Science, ICT, and Future Planning Award for New Software Products
- 12. 2017 Received GS Certification Grade 1 for expense management solution
- 04. 2019 Received Service Brand Award at the 8th Korea Top Awards
- 06. 2019 Received the National Commission for Corporate Partnership Award at the 1st Korea SME/Startup Awards

○ Main Products and Services

Bizplay, a document-less expense management service, is a fintech expense management service that helps users manage their expense history using electronic receipts on mobile and PC platforms. This solution provides real-time corporate credit card expense information on mobile application. Users can submit electronic receipts to finance personnel with just a click of a button.

Also, managers can use the PC application to manage and monitor all corporate expenses and use automatically generated reports. Since employees use the mobile application to request expenses, expense managers do not have to check and store each and every paper receipt. Moreover, the mobile and PC applications save time and effort greatly compared to paper system. Also, to process reimbursements made after corporate expenses made on personal credit cards, Bizplay also provides Korea's first personal credit card corporate expense management service.

Using this services, corporate expenses made on personal credit cards can be easily processed using mobile and PC platforms.

○ Partners

AMEX, Daou Technology, Hyundai Card, Master, Samsung Card, Visa, Woori Card, YoungLimWon Soft Lab



Company Name	비즈웍스	Company Name in English	Bizworks
Representative	Park Jun-yeong	Establishment	Feb. 18 th , 2002
Location	#407, Duil Building, 9, Yeoduidaebang-ro 67-gil, Yeongdeungpo-gu, Seoul		
Web Page	www.bizworks.co.kr	E-mail	contact@bizworks.co.kr
Contact for Inquiry	+82-2-780-2330	E-mail for Inquiry	dydeo@bizworks.co.kr
Number of Employees	10	Paid-in Capital	KRW 200 million
Main Service	Software development	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Bizworks is a software developer established in 2002.

Based on technologies for preventing duplication or forgery, the company offers genuine product authentication solutions and distribution history tracking solutions.

The company connects its products with smart order, payment, and POS systems. It also supports untact order and payment services.

Bizworks received an award from the Minister of Science, ICT, and Future Planning at ICT Innovation Awards 2016. It was also selected as the pilot project operator for the government-funded beekeeping producer history project.

In addition, the company was selected as one of the five Korean companies to demonstrate technologies in Echelon Asia Summit 2017 in Singapore. Its technologies are sought after by companies in various countries including China, Russia, and Indonesia.

○ History

- 02. 2002 Incorporated as Bizro
- 10. 2003 Developed Bizro, an employment industrial insurance processing program
- 03. 2006 Developed Bizpay, a labor outsourcing HR payroll program
- 01. 2008 Developed Daily, a construction labor management program, and Construction Master
- 01. 2010 Changed company name to Bizworks
- 11. 2012 Developed QR code count limit and genuine product authentication solution
- 11. 2013 Developed GT-Code, a genuine product authentication solution with replication/counterfeit prevention features
- 05. 2014 Developed OCR engine: launched screen scrapping service (100% recognition of Korean and English texts)
- 12. 2017 Independently developed GT-Pay, a POS-connected mobile payment solution and program
- 04. 2018 Developed variable QR for capturing prevention
- 05. 2018 Developed safety inspection authentication solution
- 05. 2018 Selected as a KT Blockchain Alliance Company
- 07. 2018 Certified as a venture company
- 10. 2018 Participated in GMV 2018 and showcased a mobile payment solution
- 11. 2018 Participated in Fintech Demo Day in Hanoi
- 11. 2018 Participated in KT Partner's Day and showcased safety inspection authentication solution
- 04. 2019 Developed Happy Busking application
- 07. 2019 Selected as a I SEOUL U Partner Company

○ Main Products and Services

GT-Pay is a label-scanning order/payment solution using hidden code method based on the security algorithm developed by Bizworks. The system retains all advantages of QR code untact payment and resolved vulnerabilities of QR codes, there by removing the risk of label duplication and forgery. In addition, this order and payment solution supports connection with POS systems used by offline merchants. Because the labels are printed, merchants do not need to install hardware such as card reader. The system supports both iOS and Android OS. The system can be used in offline stores through QR codes, or can be used to order and pay for food delivery using mobile applications. Offline stores can easily implement GT-Pay because it can be automatically connected to the existing POS system.



Company Name	블록크래프터스	Company Name in English	Block Crafters Co., Ltd.
Representative	Park Su-yong, Song Hun	Establishment	May 23 rd , 2018
Location	10 th Floor, 3M Tower, 10, Teheran-ro 20-gil, Gangnam-gu, Seoul		
Web Page	http://blockcrafters.com/	E-mail	hello@blockcrafters.com
Contact for Inquiry	+82-2-6941-3998	E-mail for Inquiry	jakang@blockcrafters.com
Number of Employees	30	Paid-in Capital	KRW 12 million
Main Service	Blockchain accelerating, consulting, etc.	Fintech Area	Asset Management
		Business Type	B2B

○ Introduction

Block Crafters Co., Ltd. is a global accelerator for blockchain projects founded in May 2018, with the goal of becoming a "Stalwart Strategic Partner and Expert Group for Blockchain Projects."

The company selects the most promising projects through a systematic screening process. Using the best and the largest manpower in the industry, the Block Crafters Accelerating system provides solutions for all aspects of blockchain projects.

Blockchain Crafters has completed screening more than 500 blockchain projects from 20 countries around the world, and has been providing accelerating services and investment referrals to 30 or so main net, finance, game, mobility, and social media projects.

<The Largest Blockchain Accelerator in Korea>

Block Crafters is the largest blockchain accelerator in Korea, specializing in incubating startup companies based on blockchain technology. The company partners with various stakeholders in the blockchain industry to form an effective network.

<Accelerator Team with Successful Experiences in Various Areas>

Members of the Block Crafters team has experienced success in their respective areas. Park Su-yong, a co-founder, has worked as the COO of the Dayli Marketplace (subsidiary of Dayli Financial Group), and has multiple years of experience as an investor at Cognitive Investment. He oversaw many investments and mergers for CoinOne, Nomad Connection, and other major Korean blockchain companies. Song Hun, another co-founder, and multiple team members have established and sold startup companies. Other members have experiences in major IT startups, such as Prequel and Binary, as co-founders.

○ History

- 03. 2018 Established as Block Crafters Capital Pte. Ltd. Establishment
- 05. 2018 Established Block Crafters Co., Ltd.
- 07. 2018 Established D.Street
- 10. 2018 Hosted D.Street Session during the World Knowledge Forum
- 11. 2018 Hosted BC the Gathering (Meet-up)
- 01. 2019 Received angel investments
- 04. 2019 Hosted The Council (legal seminar)
- 05. 2019 Selected as a K-Global Accelerator by NIPA
- 07. 2019 Selected as a member of the Seoul Blockchain Council
- 09. 2019 Hosted D.Street Session during the World Knowledge Forum
- 09. 2019 Hosted Blockchain Session at SBA Startup Seoul
- 10. 2019 Hosted The Conference (Seoul Business Agency)
- 11. 2019 Hosted Block Crafters Demo Day with Long Hash

○ Main Products and Services

<Accelerating>

- Team building support for blockchain startup companies
- Business modeling/design support
- Recommendation for optimal technology and implementation strategy for the business model

<Consulting>

- Blockchain technology and legal consulting
- Funding consulting for different blockchain startups

<Marketing>

- Proposal and implementation of marketing strategies for Korean and foreign blockchain projects
- Marketing service support specific to the blockchain industry

○ Partners

NIPA, Seoul Business Agency



Company Name	블록체인소프트	Company Name in English	Blockchainsoft
Representative	An Hae-hyeon	Establishment	May 9 th , 2019
Location	#804, 6, Teheran-ro 52-gil, Gangnam-gu, Seoul		
Web Page	https://blockchainsoft.io	E-mail	help@blockchain-soft.io
Contact for Inquiry	+82-2-1668-1092	E-mail for Inquiry	ethan@blockchain-soft.io
Number of Employees	6	Paid-in Capital	-
Main Service	Safe and convenient platform using blockchain technology	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Blockchainsoft is a company that prepares for the future by developing key blockchain technologies and conducting research and development projects.

Using blockchain-based e-business systems, e-business development, e-business consulting, web designing, HTML5, CSS3, jQuery, and Java Script, the company provides safe and convenient platforms for clients in various business areas. Blockchainsoft is making continued efforts to provide the best services to enhance clients' business practices.

○ History

05. 2019 Establishment

○ Main Products and Services

Using blockchain-based e-business systems, e-business development, e-business consulting, web designing, HTML5, CSS3, jQuery, and JavaScript, the company provides safe and convenient platforms for clients in various business areas. Blockchainsoft is making continued efforts to provide the best services to enhance clients' business practices.

○ Partners

Sim Bio, Wellis A



Company Name	블로코	Company Name in English	Blocko
Representative	Kim Won-beom	Establishment	Dec. 1 st , 2014
Location	16 th Floor, Kins Tower, 8, Seongnam-daero 331beon-gil, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	www.blocko.io	E-mail	info@blocko.io
Contact for Inquiry	+82-31-8016-6253	E-mail for Inquiry	hrm@blocko.io
Number of Employees	79	Paid-in Capital	KRW 70 million
Main Service	Blockchain solution	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

Blocko began with database experts who were looking for technology that will overcome the limits of the existing services.

Instead of following the blockchain (crypto) boom that relies on the trends of the blockchain market, Blocko continued to develop technology and gain experiences.

It is a blockchain specialist with the most experience in Korea.

The company launched AERGO Main Net in 2018, developing a blockchain solution that helps everyone from businesses to individuals use the technology in a varied manner. With its technological capacity and experiences, Blocko provides a highly-trusted blockchain platform.

Going beyond the Korean market, Block and its business is recognized for technological capacity and future value in the U.K., Middle East, and U.S.

○ History

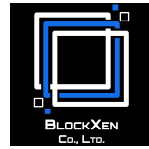
- 2014 Incorporated; launched Watch, Korea's first blockchain search engine
- 2015 Launched Coinstack 1.0, an enterprise blockchain platform
- 2015 Upgraded to Coinstack 2.0
- 2016 Received investments from Intervest, Wonik Investment Partners, and Daesung Private Equity (KRW 3 billion)
- 2016 Launched Coinstack OpenKey Chain, an authentication solution
- 2016 Launched Coinstack Stamping, a time stamp solution
- 2016 Launched Coinstack 3.0, Korea's first Gs-certified blockchain platform
- 2017 Established a blockchain research center
- 2017 Commercialized Korea's first blockchain-based electronic voting authentication and distributed file system
- 2018 Selected as a main vendor in Gartner's "Market Guide for Blockchain Platforms"
- 2018 Launched Coinstack SignOn, a blockchain-based integrated authentication solution
- 2018 Most commercialization cases in the world
- 2019 Entered into technological/strategic partnership with AERGO Foundation
- 2019 Launched AERGO Enterprise
- 2019 Developed various blockchain-based applications

○ Main Products and Services

AERGO Enterprise is a blockchain platform optimized for businesses. The most important thing in corporate implementation of blockchain platform is business continuity. Blockchain platforms for enterprises must satisfy requirements to enable actual work processes and services. AERGO Enterprise goes beyond providing simple basic framework, providing implementation methods that consider both the continuity and scalability of business, in addition to providing a stable operating environment.

○ Partners

Gyeonggi Province, Hyundai AutoEver, Hyundai Card, Jeonbuk Bank, Korea Exchange, Lotte Card, POSCO Capital, Samsung Card, Shinhan Card, SK Telecom



Company Name	블록젠	Company Name in English	Blockxen Co., Ltd.
Representative	Park Jae-wu	Establishment	Jan. 5 th , 2018
Location	#303, Seongbuk Venture Startup Support Center, 211, Hwarang-ro, Seongbuk-gu, Seoul		
Web Page	https://www.blockxen.com	E-mail	contact@blockxen.com
Contact for Inquiry	+82-10-2031-6643	E-mail for Inquiry	blackreaper88@gmail.com
Number of Employees	3	Paid-in Capital	KRW 30 million
Main Service	Software	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Blockxen Co., Ltd. is a startup that developed and operates Donake, a blockchain-based software that helps small social media influencers easily receive donations via YouTube.

○ History

- 01. 2018 Establishment
- 06. 2018 Established company research center
- 08. 2018 Received venture company certification
- 08. 2019 Selected in the 3rd Seoul Innovation Challenge (preliminaries)

○ Main Products and Services

Donake is a web plugin system that can be combined with live streaming software package OBS Studio to support YouTube, Twitch, and other video creators. It is optimized to help these creators receive real-time small donations from viewers.



Company Name	블루팬넷		Company Name in English	Bluepannet	
Representative	An Chan-su		Establishment	May 2015	
Location	7 th Floor, Geumtu Center, 143, Euisadang-daero, Yeongdeungpo-gu, Seoul				
Web Page	bluepan.net	E-mail	admin@bluepan.net	Contact Number	+82-2-542-8666
Contact for Inquiry	+82-2-542-8666		E-mail for Inquiry	min@bluepan.net	
Number of Employees	33		Paid-in Capital	KRW 1 billion	
Main Service	Blockchain overseas remittance	Fintech Area	Overseas Remittance	Business Type	B2B/B2C

○ Introduction

Bluepannet is an overseas remittance company using blockchain technologies.

The company processed approximately 150,000 overseas transfers in the past 2 years. As of July 2017, the cumulative remittance amount reached KRW 80 billion.

Bluepannet provides at most 90% lower overseas remittance fees than those offered by commercial banks. The transfer time has also been reduced to 10 minutes, compared to conventional remittance services that can take up to a week.

Starting with offering remittance services to the Philippines in May 2015, the company has expanded the scope to China in April 2016 and to Vietnam in March 2017.

In February 2017, the company began offering remittances from Japan to Korea.

In August 2017, Bluepannet launched a intermediary platform that can be used by overseas remittance companies from around the world.

In addition to overseas remittance, Bluepannet is planning to launch virtual currency exchange and other blockchain-related projects.

○ History

- 05. 2015 Company established; launched remittance services to the Philippines
- 04. 2016 Launched Pay86 (pay86.net) Chinese remittance service
- 10. 2016 Launched PayKorea, providing remittance services to Korea from anywhere in the world
- 02. 2017 Began offering remittance services from Japan to Korea
- 03. 2017 Launched PayVietnam, a Vietnamese remittance service
- 08. 2017 Launched Bluepannet Blockchain Network Project
- 08. 2017 Launched a Bluepannet intermediary platform that can be used by all remittance companies in the world
- 12. 2017 Launched PayKorea

○ Main Products and Services

Bluepannet provides overseas remittance services, with a focus on the Philippines, China, and Vietnam. PayPhil, a remittance service to the Philippines, can take as little time as 10 minutes and no longer than 1 business day. The transfer fee is 1.88%, which is less than half of commercial bank fees, which are higher than 5%. Fee rates are at most 1/10 of what is commercially available. The remittance service is superior to that of banks, as it can be used 24/365. Users can access overseas remittance channels such as banks, Alipay, WeChat Pay, Paypal, and Line Pay. Desktop PCs, as well as mobile devices can be used to request remittances. Bluepannet does not require Active-X or public key certificate. Remittance requests can be made with just one click, and users can view the process real-time. Real-time exchange rates are posted on the website.

○ Partners

Gwangju Bank, IBK Industrial Bank of Korea



Company Name	블루바이저		Company Name in English	Bluevisor	
Representative	Hwang Yong-guk		Establishment	Nov. 1 st , 2017	
Location	#, 304, 21, Baekbeom-ro 31-gil, Mapo-gu, Seoul (Seoul Startup Hub Annex)				
Web Page	www.highbuff.com	E-mail	help@bluevisor.kr	Contact Number	+82-1855-4549
Contact for Inquiry	+82-1855-4549		E-mail for Inquiry	help@bluevisor.kr	
Number of Employees	11		Paid-in Capital	KRW 100 million	
Main Service	Highbuff (AI financial management and welfare platform)	Fintech Area	Others	Business Type	B2B

○ Introduction

Bluevisor is a fintech startup providing AI-based financial management solution with full delegation. The company provides Highbuff, an AI platform substitutes human financial experts to help corporate employees manage their finances. The service also works as a corporate welfare platform providing benefits to corporate employees and enhance employee loyalty.

○ History

- 02. 2017 Passed Koscom RA Test Bed Management Assessment (No. 1 in profit rates)
- 01. 2018 participated in the 3rd Koscom Robo-Advisor Test Bed (2 algorithms)
- 08. 2018 Selected to participate in Hanwha Financial Group Dreamplus 63 (4th class)
- 11. 2018 Advanced to the semifinals at the UAE GITEX2018 Supernova
- 12. 2018 Received New Technology Innovation Award for Busan Day of Venture Companies
- 12. 2018 Selected to participate in Fintech Center Korea Leaders Lab (3rd class)
- 03. 2019 Won New York Family Office Challenge (U.S.)
- 03. 2019 Completed Plug & Play INTL Accelerator (U.S.)
- 03. 2019 Selected as the Final 6 at Busan Start-up Acceleration Program
- 06. 2019 Interviewed with NASDAQ TV
- 09. 2019 Selected as the fintech company to receive sponsorship from RBS (U.K.)
- 10. 2019 Selected as an Outstanding Technology Company
- 10. 2019 Selected as the finalist for Turkey Takeoff Istanbul
- 10. 2019 Received K-Global Silicon Valley K-Pitch Award
- 11. 2019 Selected as the finalist for Turkey Takeoff Istanbul

○ Main Products and Services

Bluevisor, a fintech startup providing AI-based financial management solution with full delegation, developed Highbuff, a financial investment and management platform powered by AI technology. Highbuff uses AI to develop investment strategies that were previously made by human investors. From investment portfolio development to asset distribution, execution, monitoring, and rebalancing, this platform is powered entirely by AI technology. The service can be installed on PC and smartphone (Android, iOS). Users simply have to transfer the profits to their bank accounts. Highbuff is also a financial management welfare platform for corporate employees. It is provided in the form of software as a service (SaaS). When companies plan to manage their surplus funds, they form and operate a financial team. This requires high labor costs and management fees. Highbuff, however, can be licensed for about a 1% annual fee, which is lower than the general labor costs. The application categorizes investment items by their risk level, and users can set loss limits. The technological competitiveness of Bluevisor has been recognized overseas as well. In March 2019, the company participated in a competition hosted by New York Family Office, and won the top place among 2,400 contestants. The company was also interviewed by NASDAQ TV. With the success overseas, Bluevisor recently launched the U.S. version of their service. Customers can now make AI investments to NASDAQ and NYSE stocks, as well as ETFs, using the service. In September, Bluevisor competed with startups from around the world, and ranked at the top 15 for its business model and growth potential. In the U.K., the company was selected to participate in Fintech Special Accelerator Program hosted by the Royal Bank of Scotland (RBS). Bluevisor will develop projects jointly with the RBS. The company will launch a version of its service for the European stock markets at the end of 2020.

○ Partners

Ebest Investment & Securities, Fintech Center Korea, Global Fintech Industry Promotion Agency, Hanwha Dreamplus, KIC Silicon Valley, K-ICT Born2Global, Korea Fintech Industry Association, Korea Securities Depository, Koscom, KOTRA, New York Family Office Insights, NIPA, Oracle, Plug & Play, Renaissance Technology, Royal Bank of Scotland, Tien Phong Co., Ltd.



Company Name	보맵	Company Name in English	Bomapp Inc.
Representative	Ryu Jun-wu	Establishment	Nov. 23 rd , 2015
Location	16 th Floor, 311, Gangnam-daero, Gangnam-gu, Seoul		
Web Page	www.bomapp.co.kr	E-mail	contact@bomapp.co.kr
Contact for Inquiry	+82-10-9505-0194	E-mail for Inquiry	jhjo@bomapp.co.kr
Number of Employees	50	Paid-in Capital	KRW 90 million
Main Service	insurance follow-on management and product subscription	Fintech Area	Insuretech
		Business Type	B2B/B2C

○ Introduction

Bomapp Inc., founded in 2015, is an insuretech solution provider.

It developed and operates Bomapp, an integrated insurance application eliminating the need to install different insurance company applications.

The service is designed to help users manage insurance products from different companies in one place.

Bomapp provides coverage information of life, liability, and auto insurance products, in addition to itemized coverage and benefits.

As insurances are highly valued as a social safety net while the insurance industry is badly regarded, Bomapp aims to provide new platform services to enhance trust between insurers and customers.

○ History

- 11. 2016 Selected for 6-Month Challenge Platform Business by the Seoul Creative Economy Innovation Center
- 02. 2017 Launched Bomapp for insurance customers
- 03. 2017 Launched Bomapp for insurance planners; selected for Seoul Business Agency Accelerating Project
- 04. 2017 Received Insurance Management Award for Financial Industry at the Mobile Awards Korea
- 09. 2017 Received Minister of SMEs and Startups Award at the 17th Korea Digital Management Innovation Awards
- 08. 2018 Selected as a Seoul Small but Promising Company
- 08. 2018 Received Grand Award at the Maekyung Fintech Awards 2018

○ Main Products and Services

Bomapp operates Bomapp, an integrated insurance management application that shows all subscribed insurance products. The application allows users to see all their insurance products simply by single mobile phone authentication. It provides insurance and statistical information regarding overlapping products, excessive coverage, contracts, monthly premium, itemized coverage, special contracts, and revocation returns. Compensation experts at Bomapp use contract data, customer diagnosis and analysis data, and incident data and statistics to provide objective diagnoses and analyses.

The application also has feature for filing easy claims. Users can upload personal information, accident report, signature, and supporting documents to send fax on the mobile application to easily complete the claims process. Customers can connect to the service 24/7 via the app, and ask for help when they exercise their insurance rights. Bomapp and expert planners can also answer all insurance-related questions.

○ Partners

Hanwha Dream Plus, Lotte Accelerator, Seoul Business Agency, Shinhan Futures Lab



Company Name	보난자팩토리	Company Name in English	Bonanza Factory
Representative	Sin Jung-won	Establishment	Jan. 23 rd , 2017
Location	83, Euisadang-daero, Yeongdeungpo-gu, Seoul (Yeouido-dong, Korea Hewlett-Packard Building 8 th Floor)		
Web Page	www.bonanza-factory.co.kr	E-mail	biz@bonanza-factory.co.kr
Contact for Inquiry	+82-2-2632-7774	E-mail for Inquiry	yskim@bonanza-factory.co.kr
Number of Employees	7	Paid-in Capital	KRW 5 million
Main Service	Auxiliary service for financial accident prevention and anti-moneylaundering prevention	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

Bonanza Factory offers an auxiliary service that protects financial consumers by preventing moneylaundering and detecting abnormal transaction in deposits and withdrawals for virtual currency merchant and financial institutions. The company also provides protective tools to financial institutions as well. Founded in January 2017, the company has been recognized by agencies such as Seoul Business Agency, Korea Technology Finance Corporation, and Seoul Metropolitan Government. It provides Innovative Financial Services that protect financial consumers and enhance their convenience. The company also develops specialized contents and provides related services using securities' API. Through a commission by Mirae Asset Daewoo, the company offers an API service (API Square) to the customers. It also partnered with KB Kookmin Bank and participated in the regulatory sandbox program of the Financial Services Commission. After registering the patent for an auxiliary service that prevents financial accidents and money laundering activities, Bonanza Factory also applied for a patent for blockchain-based nighttime stock exchange system. The new service will be provided through a large Korean securities in 2020.

○ History

- 01. 2017 Incorporated as Bonanza Factory
- 10. 2018 Entered into service contract with Dunamu and Korbit to prevent financial accident
- 12. 2018 Selected as Fourth Industrial Revolution Company (Korea Technology Finance Corporation)
- 08. 2019 Selected as a regulatory sandbox company by the Financial Services Commission
- 09. 2019 Entered into commissioning contract with Mirae Asset Daewoo
- 09. 2019 Registered patent for auxiliary service for preventing financial accidents and money laundering activities
- 10. 2019 Entered into business partnership with KB Kookmin Bank
- 10. 2019 Selected to participate in Seoul Fintech Lab by Seoul Metropolitan Government (2nd class)
- 10. 2019 Registered patent for blockchain-based nighttime stock exchange system

○ Main Products and Services

Bonanza Factory provides fintech services for preventing financial accidents and money laundering activities, supporting orders based on securities API, providing customer support service, and operating social applications. [Support for preventing financial accidents and money laundering activities] - Patented virtual currency handler (or crypto-asset handler) opens an account with financial institutions; when deposits or withdrawals are made by customers, the service references virtual currency exchanges' blacklists, FDS of the merchants, and financial institutions' blacklists to deny or allow deposit or withdrawal requests. [securities API-based customer support service] This service supports customers who have trading algorithms but cannot develop or implement robo-advisor programs due to the lack of IT knowledge; API-based development support services are provided in partnership commissioning with Mirae Asset Daewoo. [Overseas derivatives social app] This service analyzes transaction tendencies based on investment contests and virtual ledgers, as well as shares transactional services; customers can share transactional history of securities through mobile push notifications, while keeping service users' information anonymous to prevent risks of unfair transaction. [Blockchain-based nighttime stock transaction system] - patent applied After the stock markets close in Korea (after 18:00), customers using the same securities can exchange stocks during nighttime using blockchain technology. This service is in joint preparation with a large securities. Patent application was made in October 2019 with the goal of launching the service in 2020.

○ Partners

Dunamu, Financial Services Commission, Financial Supervisory Service, Fintech Center of Korea, KB Kookmin Bank, Korbit, Korea Technology Finance Corporation, Kyobo Securities, Mirae Asset Daewoo, Seoul Business Agency, Seoul Metropolitan Government



Company Name	부자앱컴퍼니	Company Name in English	Booza App Company
Representative	Sin Ju-ho	Establishment	Apr. 12 th , 2018
Location	2 nd Floor, Ium Building, 30, Baekjegobun-ro 40-gil, Songpa-gu, Seoul		
Web Page	boozaapp.com	E-mail	thankyou@boozaapp.com
Contact for Inquiry	+82-2-6945-1707	E-mail for Inquiry	you@boozaapp.com
Number of Employees	10	Paid-in Capital	KRW 700 million
Main Service	Online securities information	Fintech Area	Fintech SI
		Business Type	B2B/B2C

Introduction

Booza App Company, founded in April 2018, is a fintech company that develops simple investment platforms with data science and artificial intelligence to enable fun and easy investments. The company specializes in simple savings and investment systems. Key services include Tutu and Masters' Investment Formula. Tutu was renewed and launched in November 2019. It is a simple investment platform in which users can participate in a game of stock price prediction to win points and access domestic and foreign stock information. Masters' Investment Formula is an investment information application. Strategies of world-class investment masters are implemented in the Korean market using big data analysis, machine-learning, and AI to recommend stocks to users.

History

- 04. 2018 Establishment
- 04. 2018 Received seed investments (Shinsung Delta Tech, AndBeyond Capital Management)
- 05. 2018 Launched Masters' Investment Formula Ver. 2.0
- 11. 2018 Launched Hot Stocks Korea
- 01. 2019 Received pre-series investment (Uon Investment)
- 06. 2019 Reached 100,000 in membership
- 10. 2019 Entered into MOU with NH Investment and Securities
- 11. 2019 Changed service name to Hot Stock Korea and Tutu for renewal launch

Main Products and Services

Tutu is a simple investment platform in which users can participate in a game of stock price prediction to win points and access domestic and foreign stock information. Challenge 10% is a feature that helps users naturally learn investment by predicting the stock market and participating events. Also, the app shows domestic and foreign companies' information real-time to provide financial analysis, profit rate forecasts, and dividend information. Members of Tutu can participate in daily profit rate contests to win prizes or follow investors in the Hall of Fame to learn their know-hows. Booza worked with Korean financial institutions to enable Tutu to allow users invest in all financial instruments. Masters' Investment Formula is an investment information application. Strategies of world-class investment masters are implemented in the Korean market using big data analysis and machine-learning to recommend stocks to users. The service provides promising stocks for short-term and long-term (up to 100 days) investments, clearly classifying them for value investment, growth investment, and metric investment. This helps users begin investing based on their preference. In addition, an AI process is used to modularize investment algorithms of world-class investment masters. The service provides select stocks weekly. Masters' Stocks content helps users invest in recommended stocks, and the market data service updates daily to help users check real-time market data. The service also provides Smart Financial Analysis, powered by AI that computes financial reports for all stocks. This feature classifies key investment points into seven items. Smart pattern analysis also predicts future profit rates of stocks that show movements similar to users' items of interest, helping customers begin investing according to their preferences.

Partners

AndBeyond Capital Management, Enews Today, Eugene Investment & Securities, Hanyang University, Korea Economy TV, NH Investment & Securities, Samsung Asset Management, Shinsung Delta Tech, Uon Investment, Yuanta Securities



Company Name	비티웍스	Company Name in English	BTWorks
Representative	Gwon O-jun	Establishment	Sep. 18 th , 2002
Location	Mijin Building, 233, Daehak-ro, Yuseong-gu, Daejeon		
Web Page	www.btworks.co.kr	E-mail	sales@btworks.co.kr
Contact for Inquiry	+82-2-2644-6746	E-mail for Inquiry	hun@btworks.co.kr
Number of Employees	6	Paid-in Capital	KRW 200 million
Main Service	Authentication	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

BTWorks is an IT security company providing secure services in smart mobile environments. From biometric authentication to OAuth connection, smartwatch banking, integrated smart certification, and app forgery prevention, the company has been developing convenient and secure smart authentication and security solutions for fintech services, in order to provide them to financial institutions. In 2014, the company supported the launch of the first smartwatch banking service offered by a Korean financial institution. BTWorks also registered multiple patents for technologies including “certification and denial prevention and service method,” which replaces public key certificate.

○ History

- 09. 2002 Establishment
- 2010 BTW-SSO selected national encryption product by the National Intelligence Service
- 2010 Implemented smart banking security system (NH Nonghyup Bank, KEB Hana Bank, Woori Bank, Shinhan Bank, Standard Chartered Korea, and others)
- 2010 Developed smart SSO, app forgery prevention, smishing prevention system (jointly developed with NH Nonghyup Bank)
- 2016 Obtained FIDO Alliance UAF certification
- 09. 2017 Supplied housing application mobile, biometric authentication advancement service, and TZ OTP forgery prevention solution
- 07. 2018 Supplied credit card security solution to NH Nonghyup Card

○ Main Products and Services

BTWorks is an IT security developer. Product solutions include BTW-FIDO simple signature and BTW-Open Access. BTW-FIDO simple signature solution is a simple and secure replacement technology for public key certificate that is suitable for fintech services. FIDO standards are combined with biometric electronic signature technology to strengthen user authentication and provide denial prevention services. BTWorks technology was used to develop this solution. It passed compatibility test of FIDO Alliance to obtain certification. The solution is safer than public key certificates because biometric information is not leaked out of the smartphone. Blockchain and public certification institute period confirmation technologies are used to advance the reliability of denial prevention. BTW-Open Access allows external services to be provided using customer information held by financial institutions. To enable services to be securely and easily connected to fintech companies, BTWorks offers management and authentication for information access permissions. Access token based on OAuth 2.0 is used to allow different institutions to exchange user information and financial service information. End-to-end encryption is used to provide secure information connection feature.

○ Partners

BNK Busan Bank, Gwangju Bank, IBK Industrial Bank of Korea, KB Kookmin Bank, KEB Hana Bank, Korea Financial Telecommunications and Clearings Institute, NH Nonghyup Bank, Shinhan Bank, Suhyup



Company Name	빌드온		Company Name in English	Buildon	
Representative	Kim Hee-jin		Establishment	Oct. 12 th , 2016	
Location	12-7, Gangnam-daero 37-gil, Seocho-gu, Seoul				
Web Page	www.buildonfunding.com	E-mail	ceo@buildonfunding.com	Contact Number	+82-2-6203-4466
Contact for Inquiry	+82-2-6203-4466		E-mail for Inquiry	ceo@buildonfunding.com	
Number of Employees	2		Paid-in Capital	KRW 50 million	
Main Service	Real estate construction financing	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2C

○ Introduction

Buildon is a peer-to-peer (P2P) platform company based on real estate technology.

From real estate consulting to execution, insolvent bond, auctions, and brokerage, experienced experts have come together to establish this company that focuses on project financing.

Close screening processes conducted by experts in various areas help the company find promising products, which can be offered through a platform that enables users to make easy investments for higher profits than products offered by commercial financial institutions.

The platform also forms a member community that promotes two-way communication to facilitate financing. This model aims to build a win-win environment for companies and investors.

○ History

- 10. 2016 Establishment
- 10. 2016 Launched beta service
- 12. 2016 Registered as a member of Korea P2P Financial Association
- 01. 2017 Launched No. 1 product
- 04. 2017 Relocated office to Seocho-dong, Seoul
- 07. 2017 Partnered with NH Nonghyup (virtual account API)
- 10. 2017 Reached KRW 3 billion in cumulative funds financed
- 12. 2018 Reached KRW 10 billion in accumulated investment
- 09. 2019 Renewed website

○ Main Products and Services

Buildon operates Buildon Funding, a real estate P2P financial platform that connects individual investors to real estate developers and people seeking to borrow money with real estate property as collateral.

BuildonFunding is a P2P financial service that specializes in real estate properties. It connects individual investors with borrowers seeking financing with real estate property as collateral. By doing so, borrowers are provided with necessary funds and investors are offered products with mid-rates that are higher than those offered by commercial banks. Third-party deposit system and virtual account API by NH Nonghyup Bank is used to securely manage investors' funds, while providing investment products offering 10-18% profit rates on average annually. Investment periods range from 3 to 12 months, with the terms being adjusted by the product. Minimum investment amount is KRW 1 million, with investments increased in increments of KRW 1 million.

○ Partners

NH Nonghyup Bank



Company Name	카고뱅크		Company Name in English	CargoBank	
Representative	Jeong In-tae		Establishment	Mar. 6 th , 2018	
Location	#503, 5 th Floor, Corporate Research Building, 54, Charyong-ro 48beon-gil, Euichang-gu, Changwon-si, Gyeongsangnam-do				
Web Page	www.cargobank.io	E-mail	citymir@naver.com	Contact Number	+82-55-221-2455
Contact for Inquiry	+82-55-221-2455		E-mail for Inquiry	rkdye@naver.com	
Number of Employees	9		Paid-in Capital	KRW 80 million	
Main Service	Software development and service	Fintech Area	Remittance/Settlement	Business Type	B2C

○ Introduction

CargoBank is a startup that is registered as a venture company and has a research center. After registering a patent in May 2015, the company spent 4 years preparing CargoBank, a transportation service using a cargo information network. The service is nearing commercialization. CargoBank is a fintech cargo information network that combines cargo transportation technology and financial elements regarding payment and management of freight charges. CargoBank addressed problems associated with land-based freight such as delayed freight charge payment, analog freight charge invoicing, paper document management, and difficulty in checking cargo location real-time. The service provides one-click service to charge fares, manage documents, and prepay fares electronically, which will enhance the service satisfaction of logistics industry clients.

○ History

- 12. 2017 Received Grand Award at the 2nd Fintech Idea Competition
- 01. 2018 Took residence in Gyeongnam Creative Economic Innovation Center
- 12. 2018 Received venture company certification; relocated headquarters
- 03. 2019 Selected to participate DinoLab (4th class, WeBee Fintech Lab) by Woori Bank
- 05. 2019 Selected to for Changgong (1st class, Busan Innovation Startup Company) by IBK Industrial Bank of Korea
- 06. 2019 Changed company name to CargoBank
- 06. 2019 Established branch (#103, 13th Floor, BIFC Complex 2, Muncheon-dong, Busan (Financial Complex))
- 06. 2019 Selected for K-Global Startup Competition 2019
- 07. 2019 Established company research center

○ Main Products and Services

CargoBank addresses problems with the logistics market with the following solutions:

1. Solves delayed payments for freight charges
CargoBank pays freight operators to reduce the payment term to 7 days from 30-90 days on average.
2. Improves the complicated freight charge method
Freight operators can issue electronic receipts and electronic tax statements on the CargoBank application with just one click.
3. Checks cargo location and cargo management
Cargo owners and cargo brokers can check the real-time location of the cargo in transit and the trajectory of the cargo.
CargoBank aims to use its patent technology provide a service that helps cargo owners, brokers, and freight operators (truck drivers) enter into win-win relationships. By providing more convenient services to logistics industry operators and reducing traffic accidents involving cargo trucks, in addition to enhancing the competitiveness of the national logistics chain, the company is always working to grow into a global logistics relay service company.

○ Partners

IBK Industrial Bank of Korea, Woori Bank



Company Name	체인지포인트	Company Name in English	Changepoint
Representative	Lee Dong-hyeon	Establishment	Jun. 24 th , 2019
Location	Songpa ICT Youth Startup Support Center, 11 th Floor, Seo-gwan, 135, Jungdae-ro, Songpa-gu, Seoul		
Web Page	change point.kr	E-mail	help@change point.kr
Contact for Inquiry	+82-2-6285-0085	E-mail for Inquiry	yspark@change point.kr
Number of Employees	4	Paid-in Capital	KRW 10 million
Main Service	Foreign currency exchange, small-amount currency exchange using unmanned kiosks	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

Changepoint is a fintech startup founded in June 2019 whose goal is to provide “Finance for Travelers, Conveniently Accessible Anywhere.”

The company's first business item is associated with finance service for travelers, more specifically currency exchange of foreign coins.

Many people seek to exchange foreign coins remaining from their trips overseas, but not many people have done so.

To reduce the inconvenience, Changepoint developed an unmanned kiosk system that allows customers to easily exchange foreign coins.

The company plans to advance its services by developing a mobile app connected to unmanned kiosks. Ultimately, Changepoint aims to help foreign travelers to focus more on enjoying their travels.

○ History

- 11. 2018 Selected to participate in Technology Innovation Startup Program by the Ministry of SMEs and Startups
- 04. 2019 Selected for Incheon International Airport Travel Startup Program
- 06. 2019 Incorporated
- 08. 2019 Entered into social service agreement with ChildFund Korea
- 08. 2019 Entered into social service agreement with Good Neighbors
- 08. 2019 Entered into social service agreement with WWF
- 09. 2019 Entered into social service agreement with Songpa Social Economy Support Center
- 09. 2019 Entered into agreement with the Korea Institute of Design Promotion on Online Manufacturing Service Support Project

○ Main Products and Services

Changepoint developed an unmanned kiosk that easily exchanges foreign coins.

There are only few banks that exchange foreign coins, and with a high fee of 50% at that.

The unmanned currency exchange kiosk was developed to address this inconvenience.

Users can enter foreign coins into kiosks installed in Korean airports and airport railway stations. The service deposits the coins exchanged into Korean won in the customers' bank accounts.

○ Partners

Incheon International Airport Corporation, Songpa ICT Youth Startup Support Center, Songpa Social Economy Support Center



Company Name	천명소프트		Company Name in English	CMSoft Co., Ltd.	
Representative	Lee Jong-hun		Establishment	Feb. 28 th , 2008	
Location	5 th Floor, 194, Baumoe-ro, Seocho-gu, Seoul				
Web Page	www.cmsoft.co.kr	E-mail	cmsoft@cmsoft.co.kr	Contact Number	+82-2-3463-3052
Contact for Inquiry	+82-10-9430-6991		E-mail for Inquiry	hashin@cmsoft.co.kr	
Number of Employees	33		Paid-in Capital	KRW 350 million	
Main Service	Comprehensive audit information system (SMARTPlus)	Fintech Area	Others	Business Type	B2B

○ Introduction

CMSoft Co., Ltd. is a BI (business intelligence) software company that provides knowledge and information produced by analyzing and assessing companies' risk factors.

It is an expert that builds and supplies fraud detection systems for financial, public, and private organizations, in addition to internal control and audit system.

The company established and functionalized a standardized work process that encompasses financial, public, and private organizations' audit processes. The resulting product is an integrated audit information solution providing automation and efficiency of audit activities.

In particular, CMSoft uses permanent monitoring system focusing on services that provide real-time management of internal work processes, enhancing the efficiency of customer work process.

The company has registered intellectual property rights for various programs including SMARTPlus.

○ History

- 2008 Establishment
- 2009 Registered program intellectual property (SMARTPlus and 6 other products)
- 2010 Selected Korea Association of University, Research Institute and Industry technology program (next-generation audit system)
- 2010 Registered 1 patent (monitoring information leakage via e-mail) and applied for 2 patents
- 2014 Registered program intellectual property (SMARTPFds and 4 other products)
- 2015 Entered into industry-university cooperation agreement with Aju University (FDS research and development based on deep learning technology)
- 2017 Selected to participate in industry-university technology development program (financial transaction anomaly detection system using machine-learning)

○ Main Products and Services

CMSoft is developing and supplying software for corporations to reduce various risk factors.

SMARTFDS (fraud detection system) comprehensively analyzes device information, IP addresses, and transaction history for electronic financial transactions to detect suspicious activities and block frauds. The system has features such as stacked response by risk, adjustment of response, early warning and alert, normal transaction pattern, dashboard, SMS/call center, operational status monitoring, work status and statistics, menu and program management, user and group permissions, and encryption algorithm. SMARTCompliance supports standardization and inspection monitoring to increase the efficiency of compliance processes. Through effective compliance and legal services, the system executes on a high level to reinforce internal control. Effective inspection system is enabled by preemptive evaluation and independent internal control evaluation process.

SMARTPlus provides functionalized a standardized work process that encompasses financial, public, and private organizations' audit processes. The resulting product is an integrated audit information solution providing automation and efficiency of audit activities. In particular, the system offers risk-based permanent monitoring system to track and analyze various internal processes on a real-time basis, which establishes an accident prevention system that proactively exposes risk factors.

The entire life cycle, as well as asset management process, is managed real-time. This module can be implemented on various industries. NFC, RFID, and other location-based electronic chips can be implemented to make management efficient on a mobile application.

○ Partners

Busan Bank, Daegu Bank, Hyundai Card, Hyundai Marine Insurance, Korea Expressway Corporation, KT, MG Insurance, Nonghyup Bank, Shinhan Bank, Shinhan Life Insurance, SPC, STX



Company Name	씨앤비페이	Company Name in English	CNB Pay Inc.
Representative	Lee Gwon-se	Establishment	Apr. 7 th , 2017
Location	18 th Floor, Miliore Building, 263, Jangchungdan-ro, Jung-gu, Seoul		
Web Page	www.oneremit.co.kr	E-mail	hana@oneremit.co.kr
Contact for Inquiry	+82-70-8785-1799	E-mail for Inquiry	iskong@oneremit.co.kr
Number of Employees	5	Paid-in Capital	KRW 1 billion
Main Service	Small Overseas Remittance	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

CNB Pay Inc. aims to create a new form of overseas remittance.

With know-hows and technology in overseas remittance business, the company partners with foreign firms to send money in a quicker(minimum 5 minutes), less expensive, and more secure manner, with the goal of helping consumers.

CNB Pay is working with partners in Japan, Nepal, China, Philippines, Vietnam, and many more countries. By implementing blockchain technologies, the company aims to become a better partner providing overseas remittance services.

○ History

- 04. 2017 Established (in Jeju-do, Korea)
- 03. 2018 Registered as a small overseas remittance service provider (Minister of Economy and Finance No. 2018-7)
- 08. 2018 Connected open platform with bank systems with supervision from the Financial Telecommunications and Clearings Institute
- 08. 2018 Launched remittance service to and from Japan
- 11. 2018 Entered into business agreement with Jeonbuk Bank
- 07. 2019 Launched remittance services to China, Vietnam, and Philippines
- 11. 2019 Launched remittance service to Nepal

○ Main Products and Services

With the experience and capacity of staff members who have worked to develop and expand businesses (VoIP, etc.) for foreign residents, CNB Pay is working to help overseas Koreans and foreigners in Korea remit money for various purposes by offering quicker, less expensive, simpler, and more secure services.

The company has network in Korea, Japan, Nepal, China, Philippines, Vietnam, and other countries.

○ Partners

Jeonbuk Bank, C&B Inc., Korea Financial Telecommunications and Clearings



Company Name	코인원	Company Name in English	Coinone
Representative	Cha Myeong-hun	Establishment	Feb. 18 th , 2014
Location	19 th Floor, 3 IFC, 10, Gukjegeumyung-ro, Yeongdeungpo-gu, Seoul		
Web Page	https://coinone.co.kr/	E-mail	info@coinone.com
Contact for Inquiry	+82-2-1670-9756	E-mail for Inquiry	jh@coinone.com
Number of Employees	115	Paid-in Capital	-
Main Service	Virtual asset exchange	Fintech Area	Virtual Currency
		Business Type	B2B/B2C

○ Introduction

Coinone is a company that is creating new areas in finance based on blockchain.

Through Coinone, the largest virtual currency exchange in Korea, the company is providing blockchain-related financial services such as overseas remittance, server engine operation, and node operation.

Under the mission of creating new connections through blockchain, Coinone is continuing its journey to becoming a comprehensive blockchain financial company leading the virtual currency and blockchain industries.

○ History

- 02. 2014 Establishment
- 08. 2015 Received investment from Dayli Financial Group
- 07. 2016 Launched Cross, a blockchain overseas remittance service
- 09. 2017 Launched Coinone Blocks, the first 4D zone for blockchain in the world
- 04. 2018 Established Coinone Indonesia (first Korean virtual currency exchange to open a foreign office)
- 08. 2018 Acquired small overseas remittance business license for Coinone Transfer
- 10. 2018 Launched Coinone Node, a virtual currency node profit reward service
- 12. 2018 Received ISMS Certification
- 02. 2019 Received ISO 27001 information security certification
- 08. 2019 Entered into AML consulting and system implementation contract with Able Consulting

○ Main Products and Services

Coinone, the standard of virtual currency exchange

The company provides an outstanding UI/UX transaction platform and price monitoring charts to enable a service optimized for user convenience. The platform features a solution as secure as stock MTS to enable secure and rapid transactions. Through mobile applications, the company built an environment in which transactions can be made anytime, anywhere. Coinone mobile app enables easy and convenient transactions through price and closing notifications. USIM, biometric, and untact identify authentication solutions enhance security on the mobile app.

Coinone also prioritizes security. ISMS/ISO27001 certification recognized the company's security level. It signed up for the first cybersecurity liability insurance among Korean virtual currency exchanges. Through professional security consulting, the company inspects structural security issues, in addition to providing real-time risk monitoring through 24-hour security control service that protects customer assets.

○ Partners

NH Nonghyup Bank



Company Name	코인원트랜스퍼	Company Name in English	Coinone Transfer Inc.
Representative	Lee Sang-ho	Establishment	Sep. 29 th , 2017
Location	19 th Floor, 3 IFC, 10, Gukjegeumyung-ro, Yeongdeungpo-gu, Seoul		
Web Page	www.crossenf.com	E-mail	business@crossenf.com
Contact for Inquiry	+82-2-6275-4117	E-mail for Inquiry	stephen@crossenf.com
Number of Employees	30	Paid-in Capital	KRW 1.3 billion
Main Service	Overseas Remittance	Fintech Area	Overseas Remittance
		Business Type	B2C

○ Introduction

Coinone Transfer Inc. provides Cross service that allows customers conveniently send money overseas using web/mobile applications.

The service is up to 90% less expensive than commercial bank remittance services. Thanks to its untact authentication and simple transfer process, the service has approximately 15,000 users.

○ History

- 09. 2017 Establishment
- 08. 2018 Acquired small overseas remittance business license
- 12. 2019 Reached KRW 10 billion in monthly remittance amount

○ Main Products and Services

Coinone Transfer Inc. provides Cross service that allows customers conveniently send money overseas using web/mobile applications.

The service is up to 90% less expensive than commercial bank remittance services. Thanks to its untact authentication and simple transfer process, the service has approximately 15,000 users.

○ Partners

Ripple



Company Name	코인플러그	Company Name in English	Coinplug Inc.
Representative	Eo Jun-seon	Establishment	Oct. 2 nd , 2013
Location	11 th Floor, 20, Pangyo-eok-ro 146beon-gil, Bundang-gu, Seongnam-si, Gyeonggi-do (Baekhyeon-dong, Office H)		
Web Page	https://coinplug.com/	E-mail	admin-dept@coinplug.com
Contact for Inquiry	+82-31-717-1597	E-mail for Inquiry	jsahn77@coinplug.com
Number of Employees	58	Paid-in Capital	KRW 1.876 billion
Main Service	Blockchain-based software	Fintech Area	Security/Authentication
		Business Type	B2B/B2C

○ Introduction

Coinplug Inc. operates a virtual currency exchange, in addition to supplying blockchain solutions.

Established in January 2014, the company began its business as a Bitcoin exchange. Today, the company is working on approximately 10 businesses including Bitcoin wallet, small overseas remittance service, document forgery-proof system, and other blockchain technology projects. In September 2017, the company opened CPDAX, a digital asset exchange.

Using blockchain and digital virtual currency technologies, Coinplus is researching and developing a new financial platform that can innovate the financial system.

The company is known to have the greatest number of blockchain-related patents in Korea. It also applied for the second-most blockchain technologies in the world. The company has some of the best talents in blockchain technology.

○ History

- 10. 2013 Establishment
- 01. 2014 Launched Bitcoin wallet
- 12. 2015 Selected as a K-Global 300 company with promising ICT by the Ministry of Science, ICT and Future Planning
- 06. 2016 Launched Fidoledger, a Coinplug private blockchain
- 11. 2016 Commercialized blockchain personal authentication for KB Kookmin Card
- 05. 2017 Joined Ethereum Enterprise Alliance
- 09. 2017 Launched CPDAX, a digital asset exchange
- 11. 2018 CPDAX ranked 4th among the safest exchanges

○ Main Products and Services

Beginning with an exchange for trading Bitcoin easily and safely, Coinplus operates services such as Bitcoin wallet, ATM, and gift card. In addition, the company developed and provided personal authentication, document-certified mobile ID, payment platform, authentication platform, and blockchain solution using blockchain technologies. It also provides blockchain consulting for various groups of clients.

Coinplug currently has 137 blockchain-related patents, and 50% of that has been registered.

A representative patent is for a technology for exchanging foreign coins held by travelers returning to Korea into virtual currency using ATMs.

CPDAX (Coinplug Digital Asset Exchange), a digital asset exchange provided by Coinplus, supports various digital asset transactions for Bitcoin, Bitcoin Cash, Ethereum, Ethereum Classic, and light coins.

Users can access professional trading feature, price notification feature, and in-plug wallet.

○ Partners

BGF FinLink, DSC Investment, KB Kookmin Card, Mirae Asset, Nautilus Hyosung, Shinhan Card, TIM DRAPER, Woori Bank



Company Name	쿠콘	Company Name in English	Coocon
Representative	Kim Jong-hyeon	Establishment	Dec. 14 th , 2006
Location	19 th Floor, 220, Yeongsin-ro, Yeongdeungpo-gu, Seoul (Yeongdeungpo-dong 8-ga, KnK Digital Tower)		
Web Page	https://www.coocon.net	E-mail	biz@coocon.net
Contact for Inquiry	+82-2-3779-7183	E-mail for Inquiry	rckim@coocon.net
Number of Employees	150	Paid-in Capital	KRW 3.312 billion
Main Service	Information API	Fintech Area	Others
		Business Type	B2B

○ Introduction

Coocon is a business information company providing data, oil of the fourth industry, to financial institutions and fintech companies.

Coocon collects 50,000 types of business information from 500 Korean institutions and 2,000 foreign institutions. Various information is collected from Banks, card companies, securities, insurance firms, and other financial institutions in Korea and abroad, as well as the National Tax Service, agencies running the 4 major social insurances, public agencies, distribution/logistics institutions, and foreign banks/card companies. Such information is connected in various ways.

The company provides Korea's only electronic financial network physically and directly connected to 60 or more financial institutions, smart scraping service connecting external information online, massive Coocon big data held by the company, and open bank API disclosed by financial institutions.

Collected and connected information is standardized and organized using easy APIs for customers, and provided via Coocon.net, the largest business API store in Korea. Coocon APIs are mainly used by financial institutions and fintech companies, with public agencies and private companies also actively using the service.

○ History

- 12. 2006 Established as Coocon
- 04. 2007 Implemented an information relay network for all Korean securities
- 12. 2009 Implemented an information relay network for all Korean banks
- 05. 2010 Implemented an information relay network for all Korean card companies
- 02. 2011 Established China office
- 04. 2013 Launched an outsourcing center in Cambodia
- 07. 2013 Received SME Innovation Award
- 05. 2014 Established MWI, Japanese scraping company
- 12. 2017 Received the 1st 4th Industrial Innovation Awards
- 12. 2017 Registered Korean patent for data scraping
- 05. 2018 Merged Coocon and KIBNET
- 01. 2019 Selected as DNA 100 Innovative Company for hyperconnectivity
- 02. 2019 Received Grand Award for Competitiveness at the 18th Korea Software Company Awards
- 12. 2019 Received Grand Award at Softwave Awards 2019

○ Main Products and Services

Coocon connects 500 Korean institutions and 2,000 foreign institutions to provide business information to financial institutions and fintech companies through APIs. Coocon APIs are offered on Coocon.net, Korea's largest business information API store. 100 Coocon APIs are classified into 6 types.

These are: (1) Personal information API providing personal financial information including bank/card/insurance/securities, as well as data from the National Tax Service and the 4 major social insurance operates; (2) corporate information API providing financial information and National Tax Service Hometax information about corporations and individuals; (3) cloud API providing financial and public information through Coocon financial security cloud center; (4) global API offering information from 2,000 foreign financial institutions such as banks and card companies from 30 countries; (5) payment API connecting users to all Korean financial institutions to provide services such as automated transfers/payments/virtual accounts/account holder information; (6) affiliated API provided by financial institutions, fintech companies, and other companies affiliated with Coocon. Financial institutions, fintech companies, public agencies, and regular companies are using Coocon APIs to develop their products/services and automate internal business. In addition to Korean organizations, foreign companies are using Coocon APIs to provide integrated global account services and personal asset management services.

○ Partners

Bizplay, Hyundai Card, IBK Industrial Bank of Korea, KB Kookmin Bank, MJS, NH Nonghyup Bank, Roun IT, Samsung Securities, Seoul Metropolitan Government, Webcash



Company Name	크레파스솔루션	Company Name in English	CrePASS
Representative	Kim Min-jeong	Establishment	Jun. 1 st , 2015
Location	#905, Daewoo Building, 53-1, Yeouinaru-ro, Yeongdeungpo-gu, Seoul		
Web Page	www.crepass.com	E-mail	hslee@crepass.com
Contact for Inquiry	+82-2-780-8081	E-mail for Inquiry	hslee@crepass.com
Number of Employees	19	Paid-in Capital	-
Main Service	Financial platform based on alternative credit rating	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

CrePASS is a platform developer helping the financial sector quickly and easily implement alternative credit rating technologies.

The company developed a foundation for superior credit rating technologies by partnering with world-class tech firms. CrePASS began its business based on the understanding that cloud services, which allows flexible use of IT infrastructure resources, are useful tools for fintech companies because they are required to frequently research new services and modify them based on feedback.

The company also operates a P2P platform for helping people without access to financial services. In addition to collecting, refining, connecting, and creating patterns out of various big data sources from Korea and abroad, the company is developing a machine-learning model that will enable users to rate personal credits from various angles and classify their customers. To allow clients to combine such results with various information, CrePASS solutions utilize rule engines and data visualization technologies. To help those without access to credit-based financial services, the company is expanding its collection of non-financial data, in addition to systematically providing education on credit and debt management in a sustained manner. Furthermore, it is working to vitalize alternative financial systems such as P2P finance.

○ History

- 06. 2015 Establishment
- 10. 2016 Launched CrePASS business
- 01. 2017 Selected to participate in Shinhan Futures Lab (3rd class)
- 06. 2017 Registered as a regular member of the Korea Fintech Industry Association
- 11. 2017 Registered as a private committee member company of Impact Finance Forum (research organization officially registered with the National Assembly)
- 12. 2017 POC for Shinhan Card platform
- 10. 2018 Entered into contract with M Bank (Mongolian internet bank) to provide technical support for credit rating system
- 11. 2018 Received investment from Korea Impact Finance
- 01. 2019 Launched Youth 5.5, an alternative financial platform
- 03. 2019 Selected as a Designated Agent by Financial Services Committee (with Shinhan Card)
- 03. 2019 Selected as a venture company
- 04. 2019 Received investment from KAIST Startup Investment
- 08. 2019 Received investments from SparkLab, etc.

○ Main Products and Services

CrePASS develops and operates an alternative credit rating platform.

This platform uses machine-learning techniques to analyze relevant big data non-financial information from Korea and abroad to help financial companies use them in making decisions. When a customer is rejected for loan application, the alternative rating platform tells the customer to install an application. When the application is installed, it generates user information as a variable, then uses fintech to find consistency and reliability in the customer's behaviors.

CrePASS believes that the basis of credit evaluation should not be credit rating scores. Rather, the scores should be a model for scoring the past financial behavior patterns of customers. However, there have been more customers in the past several years who do not use credit card or loan products, and are in specific score ranges. There are many financial companies that have refrained from giving loans to such customers. Alternative credit rating service was developed by CrePASS to solve this problem. CrePASS working with Shinhan Card to engage in a project providing second chances to financial customers who have not had access to loan services. It is a business model for discovering potential customers early to provide them with necessary loan services.

○ Partners

Korea Fintech Industry Association



Company Name	한국전자인증	Company Name in English	CROSSCERT
Representative	Sin Hong-sik	Establishment	Mar. 17 th , 1999
Location	7 nd Floor, Harim International Building, 320, Seocho-daero, Seocho-gu, Seoul		
Web Page	www.crosscert.com	E-mail	helpdesk@crosscert.com
Contact for Inquiry	+82-2-3019-5525	E-mail for Inquiry	sales@crosscert.com
Number of Employees	98	Paid-in Capital	KRW33.33 billion
Main Service	Security, authentication	Fintech Area	Security/Authentication
		Business Type	B2C

○ Introduction

CROSSCERT is the first authentication company in Korea, and was founded in March 1999.

The company is the first authentication company to be listed on KOSDAQ, and grew into a global certification entity with the highest reliability and impartiality. Furthermore, it has partnered with Verisign, the best certification company in the world, and Symantec, the largest security company in the world. CROSSCERT is leveraging these partnerships to create a synergistic effect through world-class authentication and security technology.

CROSSCERT, Korea's leading authentication brand, uses 19 years of world-class security and authentication technology to conduct business in public certification, web server certification (SSL), FIDO biometric certification, and cloud authentication. In addition, it conducts blockchain, IoT, and security businesses to grow into a global security company leading the Fourth Industrial Revolution.

In addition, AI Brain, an AI company founded with investments from CROSSCERT, has developed innovative AI products and solutions. CROSSCERT's AI technologies were recognized for their superiority in the global markets: Datamation magazine selected it as a top 25 global AI company for 3 consecutive years. The company continues to lead the field of AI innovation.

○ History

- 03. 1999 Established as the first authentication company in Korea
- 09. 1999 Entered into strategic partnership with VeriSign, the largest authentication company in the world
- 11. 2001 Selected as a nationally recognized authentication company (Ministry of Information and Communication)
- 01. 2002 Launched public key certificate service
- 08. 2008 Launched Home Tax Certificate service for the National Tax Service
- 11. 2010 Listed on KOSDAQ (first among authentication companies)
- 01. 2014 Raised capital for AIBRAIN Inc. (U.S. subsidiary)
- 04. 2016 Received FIDO biometric authentication platform
- 10. 2017 Launched CloudSign, a non-installation cloud-based service
- 04. 2018 Raised capital for Turing AI Holdings (German subsidiary)

○ Main Products and Services

CROSSCERT is the first company in Korea to commercialize authentication services. It is a private authentication entity with a global authentication center and a public key certificate center. It issues general-purpose public key certificates for Kookmin Bank, Hana Bank, and KDB Korea Development Bank, and has the largest authentication center in Gwanggyo Technovalley. FIDO (Fast Identity Online), CROSSCERT's biometric authentication

FIDO services are provided to KB Kookmin Bank, SCI, AIM (fintech investment consultant), and other financial and private entities. FIDO2 biometric authentication and cloud services were combined to develop 100% no-plugin authentication service CloudSign. It is a simple signature technology that can be used regardless of time and space, with powerful security and convenience. Dynamic Signature, an online signature authentication service, uses a type of biometric technology to verify user identity. Electronic pens are used to authenticate signature graphically. It is served as a cloud system in Korea. ntication solution, is a fingerprint authentication platform that is safer and simpler than ID and password.

○ Partners

Credit Cooperative, KB Kookmin Bank, KDB Korea Development Bank, KEB Hana Bank



Company Name	크라우드베이스		Company Name in English	Crowdbase Inc.	
Representative	Go Hun		Establishment	May 29 th , 2017	
Location	#402, 21, Baekbeom-ro 31-gil, Mapo-gu, Seoul (Gongdeok-dong, Seoul Startup Hub Annex)				
Web Page	www.crowdbase.kr	E-mail	info@crowdbase.kr	Contact Number	+82-2-6275-1023
Contact for Inquiry	+82-10-2839-0140		E-mail for Inquiry	ko@crowdbase.kr	
Number of Employees	7		Paid-in Capital	KRW 150 million	
Main Service	Financial investment-tech	Fintech Area	Financial Investment	Business Type	B2B/B2C

○ Introduction

Crowdbase Inc. is a company preparing to provide financial investment information portal and investment service that does not discriminate based on the size of the asset and expertise of the investor in the capital market.

○ History

- 05. 2017 Incorporated
- 06. 2017 Acquired Ink (MBO)
- 06. 2017 Received angel investments (professional angel investors)
- 06. 2018 Selected to participate in Leading Startup University Commercialization Support Project (Dongguk University)
- 10. 2018 Registered with the Ministry of SMEs and Startups Accelerator Program
- 06. 2019 Selected to participate in Innovative Creative Project for Startup Growth Technology Development Project (Korea Technology & Information Promotion Agency)

○ Main Products and Services

The company is developing an investment information service portal providing personalized public investment product (unlisted companies, publicly offered stocks, SPAC, REITs, etc.) information

The company is developing an unlisted company stock trading system using multi-party transaction method

○ Partners

Seoul Business Agency, Technology Guarantee Fund



Company Name	크라우드웍스		Company Name in English	Crowdworks	
Representative	Park Min-wu		Establishment	Apr. 25 th , 2017	
Location	#902, 10, Gangnam-daero 94-gil, Gangnam-gu, Seoul (Yeoksam-dong, K Square)				
Web Page	http://crowdworks.kr	E-mail	contact@crowdworks.kr	Contact Number	+82-2-6954-2960
Contact for Inquiry	+82-2-6954-2960		E-mail for Inquiry	jisun.kim@crowdworks.kr	
Number of Employees	55		Paid-in Capital	KRW 18 million	
Main Service	Online crowdsourcing Ai-learned data annotation platform	Fintech Area	Others	Business Type	B2B/B2C

○ Introduction

Crowdworks is a company that offers the first and the largest online crowdsourcing-method AI-learned data annotation platform.

Since the company was incorporated in April 2017, it has obtained 83 companies and public agencies including Naver, SK, and Samsung as clients to execute 560 projects, in addition to collect and process more than 33 million data. As of December 2019, the cumulative investment amount is KRW 12.1 billion, and about 100,000 people are involved in the projects.

Crowdworks has developed technology to collect and process learning data with 99%+ reliability. As a result, the company applied for 33 patents as of November 2019 (12 patents registered, 21 Korean and foreign patents applied), which is the most among all Korean AI-learning data processing companies.

In 2020, the company is planning to establish offices in Southeast Asian countries including Vietnam, Singapore, and Malaysia to expand its foray into the Asian AI-learning data market.

○ History

- 04. 2017 Establishment
- 07. 2017 Received seed investment from Naver
- 09. 2017 Launched service
- 08. 2018 Received Series-A investment (KRW 1.7 billion)
- 03. 2019 Established Japanese subsidiary (CWJ)
- 09. 2019 Received Series-B investments (KRW 10 billion)
- 10. 2019 Selected for KB Starters
- 11. 2019 Final Winner of Korea-UK Tech Rocketship Awards hosted by the U.K. Department for International Trade
- 11. 2019 Received Minister of SMEs and Startups Award (Best Growth Award) at Startup Venture Model Case Competition by Gyeongbuk Creative Economy Innovation Center

○ Main Products and Services

Crowdworks can provide data annotation services for all industries, from simple areas to areas requiring expert knowledge.

[Typical text data processing]

- QA conversation set: Securities call center QA set production, legal QA set production
- Tagging: Tagging emotional/noun phrases in sentences, tagging delivery reviews
- Chatbot: Speech analysis for chatbots, collecting obscene messages to protect chatting counselors

[Typical image data processing]

- Bounding: Facial bounding and tagging, objective photoshoot and bounding
- Landmark: Facial recognition and other landmarking, landmarking to extract skeletal structures of hands/bones
- OCR: For Korean/Japanese/Chinese, handwriting

[Typical audio data processing]

- Audio transcription: Audio transcription, English speech extraction, Japanese transcription and labeling, home shopping voice transcription
- Voice collection for different targets: Collection of newborn crying noises, collection of voice data from different age groups, collection of voices of foreigners
- Foreign language collection: Collection of voices in Chinese/Japanese

[Typical video data processing]

- Video collection: Collection of black box videos during vehicle operation, collection of videos depicting certain behaviors, collection of videos showing pet dog faces
- Video extraction: Video section extraction, frame-by-frame extraction of abnormal behavior
- Tagging/Labeling: Tagging of video sections, tagging of emotions/gestures, pupil data labeling, tagging and labeling of products in videos

○ Partners

KB Innovation Hub, KEB Hana Bank 1Q Agile Lab, Naver D2 Startup Factory, Yangjae R&CD Innovation Hub



Company Name	크라우드		Company Name in English	Crowdy Inc.	
Representative	Kim Gi-seok, Kim Ju-won		Establishment	Sep. 3 rd , 2015	
Location	2 th , Floor, 112, Dogok-ro, Gangnam-gu, Seoul (Dogok-dong, Seohan Building)				
Web Page	www.ycrowdy.com	E-mail	info@ycrowdy.com	Contact Number	+82-2-6954-2567
Contact for Inquiry	+82-2-6954-2567		E-mail for Inquiry	myoungsook.choi@ycrowdy.com	
Number of Employees	21		Paid-in Capital	KRW 1.209 billion	
Main Service	Online small investment brokerage	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2C

○ Introduction

Crowdy Inc. is a crowdfunding platform by outstanding financial experts from Korea and abroad.

The company is an online small investment brokerage firm officially registered with the Financial Services Commission, and operates crowdfunding programs for creators and startups.

Founded in September 2017, the company had the second highest share in the investment crowdfunding market in 2017.

Crowdy also hosts CNL (Crowdy Nigh Live), which is in its 6th year, where select startups present their business and individual and institutional investors can participate in Crowdy Funding projects.

The company is working to create a dynamic space and trusted financial platform where creative and meaningful campaigns for social values can take place.

○ History

- 09. 2015 Establishment
- 06. 2016 Launched service
- 10. 2017 Partnered with Samsung Securities

○ Main Products and Services

Crowdy, a crowdfunding platform, operates reward and investment crowdfunding projects. The company aims to serve as a premium shopping mall for startup investments, presenting high-quality startup companies selected based on strict internal criteria. This is because the goal is to allow investors to fund good companies, thereby creating a virtuous cycle of the venture capital market. To date, 520 companies were successfully funded with approximately 10 billion collectively through Crowdy's investment/reward crowdfunding projects. In particular, since investment crowdfunding was allowed by regulation in 2016, the company brokered approximately KRW 8.4 billion in investments for 40 startup companies. The success rate for funding increased from 78.95% in 2017 to 84.21% in 2018, ranking at the top of the industry for 2 consecutive years.

○ Partners

Dongguk University, Hanyang University, Korea University, Yongin Songdam University, Yonsei University



Company Name	시소플랫폼	Company Name in English	C-So Platform Co., Ltd.
Representative	Lee Jeong-yun	Establishment	Mar. 17 th , 2016
Location	#1003, 53-1, Yeoduinaru-ro, Yeongdeungpo-gu, Seoul (Yeouido-dong, Deao Building)		
Web Page	https://c-so.co.kr/	E-mail	contact@c-so.co.kr
Contact for Inquiry	+82-70-5101-7175	E-mail for Inquiry	phj@c-so.co.kr
Number of Employees	12	Paid-in Capital	KRW 425 million
Main Service	P2P financial platform	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2C

○ Introduction

C-So Platform Co., Ltd., founded in the early days of the P2P market in 2016, has been growing into a P2P financial company providing C-So Funding (c-so.co.kr), a P2P financial platform specializing in mortgage loans. The company's services aim to vitalize the mortgage loan industry, an area on which the Korean government is focusing. With the company mission of enabling mutual growth, Co-So Platform provides mortgage loans to small and medium companies that struggle to receive financial services (loans) to provide relief and help them grow. In addition, the company is putting all efforts to research technology to predict and manage vulnerabilities in real estate properties. It is combining new technologies to finances to create a financial environment that is superior and reliable.

○ History

- 03. 2016 Establishment
- 04. 2017 Launched C-So Funding service
- 09. 2017 Implemented collateral assessment system (CATS)
- 11. 2017 Entered into MOU with Hyundai Pay, a blockchain-based fintech company
- 06. 2018 Launched Hybrid app
- 08. 2018 Entered into strategic MOU with Golden Bridge Asset Management
- 10. 2018 Received Grand Award for P2P in Hankyung Fintech Awards
- 10. 2018 Received venture company certification
- 11. 2018 Entered into MOU with CN Tech
- 01. 2019 Reached KRW 100 billion in cumulative investments
- 09. 2019 Entered into strategic MOU with Welcome Payments
- 10. 2019 Received Minister of Trade, Industry, and Energy commendation at the National Productivity Awards (Fourth Industrial Revolution Leader Company)
- 10. 2019 Entered into strategic MOU with a Philippine HMR Group and Giban Distribution
- 10. 2019 Received investments from Innopolis Partners (VC) and a large Korean securities

○ Main Products and Services

C-So Platform offers C-So Funding, a P2P financial service focused on mortgage loans. C-So Funding is a new financial service establishing the balance in the financial market. The optimized P2P solution specializes in mortgage loans.

The C2-So strategy is as follows:

- CATS (collateral assessment system): Enables collateral assessment using big data.
- Curation (personalized investment recommendation bot): Analyzes preferences using investment data.
- Security (P2P-based collateral management service): Manages collateral using IoT security technology.
- Organization (mortgage loan structuralizing): Vitalizes the P2P market by structuralizing loan products.

○ Partners

CN Tech, Fine Tech, Giban Distribution, Golden Bridge, Gongmyeon, Hyundai Pay, Laors, Philippine HMR Group, Welcome Payments



Company Name	시스퀘어코리아		Company Name in English	C-Square Korea	
Representative	Jeong Jung-gi		Establishment	May 19 th , 2017	
Location	3rd Floor, Deokbong Building, 5, Bongeunsa-ro 82-gil, Gangnam-gu, Seoul				
Web Page	www.rupeesend.co.kr	E-mail	jeff@c-square.net	Contact Number	+82-2-6956-0023
Contact for Inquiry	+82-2-6956-0023		E-mail for Inquiry	jckim@c-square.net	
Number of Employees	10		Paid-in Capital	KRW 1.1 billion	
Main Service	Small overseas remittance	Fintech Area	Remittance/Settlement	Business Type	B2C

○ Introduction

C-Square Korea is a small overseas remittance company registered with the Ministry of Economy and Finance (No. 2017-3). The company staff is composed of members who worked to establish the first money transfer company in the industry that offers remittances from Japan to Korea. Using IT and web/app technologies, multiple overseas banks and money transfer operators (MTO) to establish an independent money transfer system that powers overseas remittance services to 203 countries and regions around the world.

○ History

- 05. 2017 Established as C-Square Korea
- 08. 2017 Registered as the 3rd small overseas remittance company
- 09. 2017 Entered into partnership with MoneyGram (U.S.)
- 10. 2017 Entered into partnership with a Nepalese MTO company
- 11. 2017 Entered into partnership with CIMB Bank (Malaysia)
- 11. 2017 Opened Dongdaemun office
- 11. 2017 Launched Rupeesend money transfer service
- 11. 2018 Launched Rupeesend application service
- 08. 2019 Entered into partnership with Machhapuchhre Bank (Nepal)

○ Main Products and Services

[Rupeesend]

With low fees and optimal rates, this service leads remittances to Nepal. Money transfers can be withdrawn in Nepal, and partnerships with local small overseas remittance service providers and banks, funds can be easily transferred to bank accounts as well. It is the largest money transfer service to Nepal that offers untact online transactions and face-to-face services in the company's Dongdaemun office.

[Baroremit]

This service is operated in partnership with Exparo, the first Korea remittance service in Japan. It leads the overseas remittances between Korea and Japan.

Quick remittances are made possible through an open banking system.

○ Partners

CIMB, Gwangju Bank, MoneyGram, Sansar, Shinhan Bank, SMBC



Company Name	디레몬	Company Name in English	D.LEMON Inc.
Representative	Myeong Gi-jun, Sin Seung-hyeon	Establishment	May 13 th , 2015
Location	6 th Floor, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul (Yeouido-dong, HP Korea Building)		
Web Page	www.dlemon.co.kr	E-mail	lemonclip@dlemon.co.kr
Contact for Inquiry	+82-2-6105-7099	E-mail for Inquiry	cylee@dlemon.co.kr
Number of Employees	15	Paid-in Capital	-
Main Service	Data service that collects/processes/analyzes insurance data	Fintech Area	InsureTech
		Business Type	B2B/B2C

○ Introduction

D.Lemon is an insurtech startup founded by insurance experts in May 2015. “D” in D.Lemon is the initial of “delicious.” The company name expresses the objective of delivering “delicious” and beneficial “lemon (insurance)” to the consumers.

D.Lemon offers Lemon Clip and Lemon Bridge apps to help insurance consumers learn how to use insurance products and find key products at the lowest prices. After consumers sign up for insurance products, the services help them view insurance information, analyze the adequacy, and file claims.

In April 2017, the company formed a consortium with Kyobo Life Insurance to operate the insurance pilot project for the IoT Infrastructure Development Project supervised by the Ministry of Science, ICT, and Future Planning and organized by the National Information Society Agency. In the pilot project, D.Lemon combined simple IoT authentication, blockchain, and smart insurance query engine to implement a platform that provides personalized insurance services to consumers. The success of this government-funded project, R&D efforts, and commercialized technologies earned D.Lemon a recognition from the industry. Today, the company is expanding its services to major insurance companies.

○ History

- 05. 2015 Incorporated
- 12. 2016 Launched web application Lemon Clip, a car insurance comparison and automated insurance contract query service
- 02. 2017 Launched Lemon bridge, a customer management solution for insurance planners
- 04. 2017 Selected as a pilot project operator for 2017 IoT blockchain infrastructure development project by the Ministry of Science, ICT, and Future Planning and the National Information Society Agency
- 08. 2017 Selected as an operator of Seoul Innovation Challenge Project hosted by Seoul Metropolitan Government and organized by Seoul Business Agency (AI-based insurance recommendation service R&D)
- 08. 2017 Received Maekyung Fintech Award 2017
- 09. 2017 Received venture company certification; selected for Seoul Innovation Challenge Project
- 02. 2018 Began supplying Lemon Bridge solution to insurance companies
- 06. 2019 Selected to take residence in Seoul 2nd Fintech Lab
- 09. 2019 Registered the patent “Insurance Cash Back Mechanism and Method”

○ Main Products and Services

Lemon Clip and Lemon Bridge, applications by D.Lemon, are data platform services that deliver consumer data (product search/sign-up, maintenance, claims) to insurance companies, and provide insurance company information to consumers. The apps were downloaded 1.5 million times so far.

D.Lemon connects insurance companies, consumers, and D.Lemon. This insurtech business model helps consumers select, maintain, and utilize insurance products and provides support to insurance companies in terms of sales, underwriting, asset management, and customer management. Using the latest automatic information collection and intelligent data analysis technologies, D.Lemon developed and commercialized the first technology in Korea that enables users to query the latest insurance contract information (for 40 insurers, credit unions, and post office insurance contracts) in November 2016. In May 2017, D.Lemon developed the first solution in Korea that processes and refines consumer data collected using the above technology, and automatically inputs them to guarantee analysis system of insurance companies. The solution was provided to major insurers in Korea.

D.Lemon registered 1 patent and applied for 2 patents. The registered patent is on P2P insurance system, with the title “Insurance Cash Back Mechanism and Method” (No. 10-2022105). The technology forms insurance cash back pool and refunds the cumulated pool of funds in case the claim is lower than a pre-set amount. This P2P insurance system reduces insurance premiums.

○ Partners

Dayli Financial Group, Heenam, Leevi, National Information Society Agency



Company Name	데일리펀딩	Company Name in English	Dailyfunding Corp.
Representative	Lee Hae-wu	Establishment	May 29 th , 2017
Location	13 th Floor, 476, Gangnam-daero, Gangnam-gu, Seoul (Nonhyeon-dong, Urban Hive)		
Web Page	https://www.daily-funding.com/	E-mail	contact@daily-funding.com
Contact for Inquiry	070-4904-3388	E-mail for Inquiry	jongwan@daily-funding.com
Number of Employees	25	Paid-in Capital	KRW 5 million
Main Service	Online investment-connected finance	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

Daily Funding is a financial platform company providing peer-to-peer transaction services.

Customers can use financial services anywhere and anytime, regardless of the rapidly-changing financial environment. They can make investments as small as 10,000 won (equivalent to \$1) to high-yielding financial products selected by many experts.

The company reached KRW300 billion in cumulative loans in the shortest time in the industry (approximately 26 months). Among large companies in its peer group, Daily Funding is the only firm that maintains a 0% default rate, showing both good growth and stability.

Daily Funding growing into a comprehensive financial platform. It is the first company in the industry providing services to SSG Pay, the simple payment platform by Shinsegae Group, to provide P2P investment services. It has also partnered with Hyundai Insurance to develop and operate Daily Insurance service that combines investments and insurances.

Also, Daily Funding is working with Tickle, a startup offering change-finance services, and Qraft Technologies, a fintech company offering AI solutions. Through these partnerships, the company is developing change P2P investment and robo-advisor products.

Daily Funding works to make the future of finances.

○ History

- 05. 2017 Establishment
- 12. 2017 Registered with the Financial Supervisory Service
- 05. 2018 Received Customer Satisfaction Brand Award
- 12. 2018 Established a company research center
- 01. 2019 Launched Daily Care, a real estate development consulting service
- 06. 2019 Received Customer Satisfaction Brand Award (2nd consecutive year)
- 07. 2019 Launched online investment-connected financial products for SSG Pay
- 08. 2019 Entered into an MOU with Hyundai Insurance
- 09. 2019 Launched Daily Insurance service
- 10. 2019 Reached KRW 300 billion in cumulative investments (first in the industry)
- 10. 2019 Entered into an MOU with Tickle, a change-finance startup
- 11. 2019 Entered into an MOU with Qraft, an AI solution provider

○ Main Products and Services

Daily Funding offers comprehensive P2P financial services. The company handles mortgage loans, real estate project financing, receivables securities, and ABL. Experts in real estate properties and finances thoroughly select financial products to build a reliable portfolio. Also, a smart loan application system allows customers to use the platform to apply for loans, sign electronic contracts, and make online registrations quickly and easily, all without visiting a physical bank branch. To estimate the appropriate loan limit and allow investors to make safe investments, the service utilizes a proprietary automated review formula, which makes conservative collateral appraisals to calculate safe loan limits. To add to the investment security, the company also operates Daily Safety Plan, an investor protection instrument that preserves 90% of the loss within KRW 1 billion for insolvent debts. To this day, there have been no defaults or insolvencies; the company maintains the deposited KRW 1 billion. To provide more benefits to the customers, the company also developed Daily Insurance service with Hyundai Insurance, combining investment with insurance products. When customers invest using Daily Funding products, they can choose an insurance product providing protection for traffic accident, violent crime, or cyber financial crime. The company's goal is to lead financial innovation based on simple, technology-driven, and professional services.

○ Partners

Apex, Fidelis Asset Management, Hyun Accounting Firm, Hyun Law Firm, Hyundai Insurance, Korean Economy TV, Nice Rating Information, Payco, Shinsegae Pay, Yonsei University



Company Name	달마다	Company Name in English	Dalmada
Representative	Kim Se-jin	Establishment	Sep. 2 nd , 2019
Location	945-6, Girin-daero, Deokjin-gu, Jeonju-si, Jeollabuk-do		
Web Page	www.dalmada.co.kr	E-mail	talhwan@hotmail.com
Contact for Inquiry	+82-70-4384-7114	E-mail for Inquiry	talhwan@hotmail.com
Number of Employees	1	Paid-in Capital	-
Main Service	Monthly fee payment alert service	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Dalmada aims to offer a platform that manages various monthly services.

Users can register service information on the platform, which then alerts paying customers when their monthly or weekly payments are due. Customers can directly respond to these alerts and make payments on mobile or web devices.

○ History

09. 2019 Establishment

01. 2020 Planned service launch date

○ Main Products and Services

Using services offered by Dalmada, administrators who manage buildings and spaces or collect monthly service fees can enter information about their spaces and services, as well as fees and schedules at which they need to be collected. Alerts are automatically sent to the customers on payment date, and customers can use the attached link to conveniently pay the fees and review payment history. Also, Dalmada provides online communities of building or service customers, enabling administrators to easily send notices and other information.

○ Partners

Jeollabuk-do Business Agency



Company Name	다날	Company Name in English	Danal Co., Ltd.
Representative	Choi Byeong-wu	Establishment	Jul. 4 th , 1997
Location	9 th Floor, Bundang First Tower, 55, Bundang-ro, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	http://www.danal.co.kr/	E-mail	help@danal.co.kr
Contact for Inquiry	031-697-1004	E-mail for Inquiry	help@danal.co.kr
Number of Employees	198	Paid-in Capital	KRW 38 billion
Main Service	PG, online and offline payment	Fintech Area	Remittance/Settlement
		Business Type	B2B

○ Introduction

Danal Co., Ltd. was established in 1997, and developed the first mobile payment service in the world. The company's business includes payment and authentication services provided locally and globally, in addition to an offline bar code payment business and an online mobile payment service. Based on its success in the Korean market, the company is expanding its business overseas to the U.S., Europe, China, and other countries. The company developed a cross-border mobile payment system for global online transaction system, and now offers a global mobile payment service.

○ History

- 1997 Establishment
- 2000 Launched the world's first mobile phone payment service
- 2001 Launched the landline phone payment service
- 2004 Listed on KOSDAQ
- 2006 Launched mobile phone payment service in China
- 2009 Launched mobile phone payment service in the U.S.
- 2011 Developed the first barcode payment solution in Korea (Bar Tong)
- 2013 Launched Bar Tong Direct Payment Service
- 2014 Service partnership with Daum Kakao to offer barcode payment service
- 2015 Launched overseas payment service for Tencent WeChat Pay
- 2016 Launched mobile certification service in the U.S.

○ Main Products and Services

Danal Co., Ltd. is a pioneer in domestic mobile payment service market. The company developed and commercialized the world's first mobile payment service in July 2000, which enables users to enter their mobile subscription information on a wired or wireless internet for payments and then charged to the next month's mobile phone bill. Anyone can use it conveniently and securely by entering just his/her mobile phone number, resident registration number, and SMS authentication number. Thus, more than 13,000 companies and institutions, including online game companies, digital contents companies, and online shopping malls, have used the company's mobile phone payment service. BarTong, a smart phone bar code payment service launched in March 2011, is a simple and secure offline service. After first authentication, a user can create a single use bar code through the BarTong application to make payments offline. Also, MESSAGE BILL (PayOn Plus), a Small sum of money mobile payment service, enables users to pay with SMS sent into the smartphones of user anywhere and at any time without any limitation. Other services include ARS payment, gift cards payment, and instant money transfer services. The company's mobile phone identity verification service confirms the identity of user through the authentication procedure by entering the identification information in a wired/wireless internet website and a smartphone application using a cellular phone opened under the user's name. Also, it can check user's real name, adult identification, and membership status without collecting his/her resident registration number.

○ Partners

Daou Technology, KT, LGU+, SK Telecom



Company Name	단솔플러스		Company Name in English	Dansol Plus	
Representative	Lim Chang-sun		Establishment	Nov. 5 th , 2000	
Location	4 th Floor, Dubeom Building, Dogok-ro 7-gil, Gangnam-gu, Seoul				
Web Page	dansol.com	E-mail	icsnet@dansol.com	Contact Number	+82-2-2655-1250
Contact for Inquiry	+82-2-2655-1250		E-mail for Inquiry	moise@dansol.com	
Number of Employees	9		Paid-in Capital	KRW 100 million	
Main Service	Sonic wave communication	Fintech Area	Security/Authentication	Business Type	B2B/B2C

○ Introduction

Dansol Plus was founded in 2000. It is a venture company that develops various solutions while expanding its global presence through extensive experience.

Having rich experience and knowledge in internet and e-commerce technologies, Dansol Plus first began as a company that supplies e-business web services and solutions for internet content and information providers. Later, the company developed HETAwave sonic communication technology, creating a new smart paradigm for the Fourth Industrial Revolution and connecting people with the world.

○ History

- 11. 2000 Established as Dansol Information and Communications
- 04. 2012 Established a sonic wave R&D department
- 05. 2015 Registered sonic wave communication patent
- 10. 2017 Commercialized sonic wave payment service for Seoul taxis
- 10. 2018 Received Minister of Information and Communication Award for New Software
- 04. 2019 Selected to participate in Shinhan Future Lab

○ Main Products and Services

HETAwave by Dansol Plus is the world's first multi-frequency multi-frame transmission method. This advanced technology is patent-registered in Korea, U.S., and Japan, with its quality certified by government agencies.

HETAwave uses a unique calibration technology that does not require a sonic wave receiver. Instead, it allows commercial speakers to transmit sound waves ranging from 18.5KHz to 19.5KHz, which cannot be heard by people. The receiving device can process data at the speed of 0.05s/session, which enables the system to check data integrity as many as 3 times. This technology is different from conventional sonic wave communication (binary); it has a high-speed that can process 12-digit data in each session, as well as header information that prevents interference between the sound waves. The system also has an optional encryption option enabled by transforming transmitted frequency, enhancing the security even further.

○ Partners

Shinhan Card, T Money



Company Name	다우데이터	Company Name in English	Daou Data Corp.
Representative	Lee In-bok	Establishment	Jun. 10 th , 1992
Location	5 th and 11 th Floors, Jaehwa Square, 311, Dongmak-ro, Mapo-gu, Seoul		
Web Page	www.daoudata.co.kr	E-mail	daoupay@daoudata.co.kr
Contact for Inquiry	+82-2-1588-5984	E-mail for Inquiry	daoupay@daoudata.co.kr
Number of Employees	168	Paid-in Capital	KRW 19.15 billion
Main Service	Electronic payment and settlement agency	Fintech Area	Remittance/Settlement
		Business Type	B2B

○ Introduction

Daou Data Corp. began its business in 1992 as the sole Korean distributor for global software companies such as Autodesk, Adobe, Symantec, and ESTsoft. It is expanding IT business areas to cloud, mobile, big data, digital marketing, and other solution-based services and consulting services. Capitalizing on its strong financial structure, the company merged Star VAN Korea, an IC card VAN company, in 2013. The merger enabled Daou to build a network of merchants and card companies. Today, the company provides reliable VAN service, working as an intermediary for credit card payments and purchaser of credit card statements.

In addition, the company acquired payment gateway (PG) business from Daou Technology in 2016 and began helping online merchants and consumers do business conveniently and safely. Daou is a company with world-class software and online/offline payment systems, strengthening customer contact-point business based on various IT and payment infrastructure.

○ History

- 06. 1992 Established as Daou Data System
- 1996 Sole distributor for Microsoft
- 1998 Sole distributor for Adobe and Autodesk
- 1999 Listed on KOSDAQ
- 2005 Selected as telecommunication vendor for KOICA
- 2007 Changed company name to Daou Data
- 2009 Sole distributor for Warevalley
- 2013 Acquired Star VAN Korea/added VAN business division
- 2016 Acquired Daou Technology Daou Pay/added PG business division
- 2018 Sole distributor for VMware

○ Main Products and Services

Daou Data is a fintech company that began as an IT solution provider and evolved into a VAN (value-added network) and PG (payment gateway) service provider. PG is an electronic payment agency service enabling consumers can use various payment methods to conveniently purchase products online and merchants, in addition to paying merchants for those products. Daou Data supports credit cards, mobile phones, gift certificates, and various other payment methods to allow merchants to support their customers to make payments more conveniently and safely. Also, Daou Data platforms do not require Active X, allowing clients to use its services regardless of device or operating system. The company also offers a merchant management website to enable merchants to check their revenue and payments real-time, in addition to providing summary reports to allow easier and more effective sales management. Daou Data's VAN service features a payment network proven through KRW 20 trillion in payments and more than 500 million transactions handled every year. The company also provides various additional services through POS system to attract and manage merchants, in addition to enabling reliable operation. Daou Data is developing technologies for implementing multi-method online and offline payment environments to actively respond to market demands.

○ Partners

BC Card, Hana Card, Hyundai Card, KB Kookmin Card, Lotte Card, NH Nonghyup Bank, Samsung Card, Shinhan Card



Company Name	다크매터	Company Name in English	DarcMatter
Representative	Song Jin-gu	Establishment	Aug. 1 st , 2016
Location	#111, 6 th Floor, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul		
Web Page	https://darcmatter.com/	E-mail	ask@darcmatter.com
Contact for Inquiry	+82-10-3649-2570	E-mail for Inquiry	eunhye.kang@darcmatter.com
Number of Employees	3	Paid-in Capital	-
Main Service	Asset management, alternative investment	Fintech Area	Asset Management
		Business Type	B2B

○ Introduction

DarcMatter is an alternative investment brokerage platform provider.

Headquartered in New York City, the company connects investors, private equity funds, and venture capitals. In Korea, DarcMatter helps companies seeking investments and oversees networking efforts to connect alternative investment experts around the world.

It uses artificial intelligence technologies to find less accessible alternative investment areas and provide the best products to investors.

○ History

- 09. 2014 Established as DarcMatter
- 02. 2015 Launched DarcMatter platform service
- 08. 2016 Established DarcMatter Korea
- 09. 2016 Signed MOU with Hanwha Life Insurance and Hanwha Asset Management
- 01. 2017 Received Best Growth Stage Startup Award from Next Money Hong Kong
- 02. 2017 Received Best Fintech Solution for Small & Startup Funds Award
- 09. 2017 Hosted DarcMatter Alternative Investment Conference (DMAC) 2017 at Conrad Seoul
- 12. 2018 Hosted Global Alternatives Conference 2018 at Conrad Seoul

○ Main Products and Services

DarcMatter provides tools that simplify the capital expansion process for asset managers and makes funding and investment process more efficient for investors and asset managers. Investors can access the DarcMatter platform to efficiently search for all investment opportunities and utilize powerful investment selection tools to help build new investment opportunities. Various tools are offered to certified asset managers; asset manager dashboard immediately updates investment interests for all funds. In addition to its core platform technology, DarcMatter also provides opportunities to investors in the U.S., Hong Kong, Shanghai, and Korean markets. The company works to address the lack of transparency in investment practices. In addition to making the process transparent and efficient through a financial technology platform, DarcMatter is continuing to develop technology solutions that directly connect investors to investment opportunities in various financial markets. DarcMatter focuses on providing access and transparency to fund managers and investors around the world.



Company Name	데이터유니버스		Company Name in English	DATA UNIVERSE	
Representative	Gang Won-seok		Establishment	Jun. 12 th , 2018	
Location	Wework (Seoul Fintech Lab), 83, Euisadang-daero, Yeongdeungpo-gu, Seoul				
Web Page	www.datauniverse.co.kr	E-mail	biz@datau.co.kr	Contact Number	+82-10-2170-1479
Contact for Inquiry	+82-10-2170-1479		E-mail for Inquiry	wskang@datau.co.kr	
Number of Employees	10		Paid-in Capital	KRW 100 million	
Main Service	Smart phishing protection	Fintech Area	Security/Authentication	Business Type	B2C

○ Introduction

Data Universe holds a patented technology powering a big data forecast system, which collects data about new financial frauds in Korea and abroad. The collected data are statistically analyzed to predict what types of new frauds will occur when. This information is distributed to customers in text messages and push notifications to prevent fraud.

Also, the company has technology and outstanding ideas that prevent wide range of new financial frauds, allowing customers to respond to mobile phone frauds effectively.

○ History

- 06. 2018 Founded as Data Universe Co., Ltd
- 10. 2018 Entered into business agreement with SK Telecom to provide Smart Phishing Protection services
- 11. 2018 Entered into business agreement with NH Nonghyup Bank to provide Smart Phishing Protection services
- 12. 2018 Entered into business agreement with Nonghyup Central Association to provide Smart Phishing Protection services
- 12. 2018 Entered into business agreement with KT to provide Smart Phishing Protection services
- 02. 2019 Entered into business agreement with LGU+ to provide Smart Phishing Protection services
- 02. 2019 Selected to take residence in NH Nonghyup Bank Fintech Innovation Center
- 03. 2019 Entered into a comprehensive business agreement with Woori Bank
- 04. 2019 Entered into business agreement with Ahnlab to provide Smart Phishing Protection services
- 05. 2019 Selected by Hanwha Dream Plus Accelerating Program in Fintech Industry
- 05. 2019 Entered into joint research agreement with Korea University Big Data Convergence Center to prevent financial frauds
- 06. 2019 Entered into business agreement with Thecheat to provide Smart Phishing Protection services
- 09. 2019 Selected to take residence in Seoul Fintech Lab
- 10. 2019 Entered into business agreement with IMBC to provide Smart Phishing Protection services

○ Main Products and Services

Smart Phishing Protection, a patent-registered service, utilizes big data on frauds reported online (social media, news, etc.) and frauds reported to financial institutions and partner organizations. The data are collectively analyzed to enable features that prevent damages from frauds such as Latest Key Fraud Type Alerts, Suspicious Call Warning, Family Protection Alerts, Malware and Remotely-Controlled App Detection, and Phishing and Hacking Insurance.

○ Partners

KEB Hana Card, KT, LGU+, NH Nonghyup Bank, Nonghyup Central Association, SK Telecom, Woori Bank



Company Name	데이터히어로	Company Name in English	DATAHERO
Representative	Kim In-jung	Establishment	Sep. 09 th , 2019
Location	12 th Floor, Miwang Building, 364, Gangnam-daero, Gangnam-gu, Seoul		
Web Page	http://www.datahero.co.kr/	E-mail	good@datahero.co.kr
Contact for Inquiry	+82-2-6225-2300	E-mail for Inquiry	good@datahero.co.kr
Number of Employees	9	Paid-in Capital	KRW 520 million
Main Service	Robo-advisor, data service, automation contents, data platform	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

Datahero works to connect all data in the world to help people make better decisions.

Due to the time constraints and limits on information, people often make irrational choices even for important matters.

To solve this problem, the company finds and processes valuable data to provide them in a selective manner. The Datahero processes investment, jobs, education (college admissions), and real estate data and provide insights about them to people to enhance their decision-making process.

The company's main business areas are robo-advisor, data service, automation contents, and data platform.

○ History

09. 2019 Established as Datahero

09. 2019 Registered as a regular member of the Fintech Industry Association

12. 2019 Launched Misikga, a data service on the U.S. stock market

12. 2019 Launched Master of Wall Street, a U.S. stock analysis/recommendation service

○ Main Products and Services

[Robo-Advisor]

This service collects and analyzes various financial data about the finances of Korean companies listed on the stock market, U.S. stock data, and industrial data. These are processed using algorithms to provide financial and content services. Investment is a science, not an art. Using big data and technology, the Datahero is building an environment for investors to make low-cost investments in a convenient manner.

[Data Service]

Good analysis comes from good data. Investors can use financial data about 2,000 companies listed in the Korean stock market, data about 5,000 U.S. stocks, and 960 points of industrial data to make investment strategies and find good opportunities. To enable smarter investment, Datahero provides visualized charts and screening tools for analysis. Investors can use proven data and analysis data to more easily find investment opportunities.

[Automation Content Service]

Datahero's automation contents generate contents according to programs or algorithms without humans in the loop. Automation contents are related to the stock market, based on data about corporate performance, supply contracts, and facility investments. In addition, contents include information about real estate and job markets.

[Data Platform]

Well-organized data help people make better decisions. The company collects, classifies, processes, and analyzes big data to produce and store refined data. The produced data can be used to make important decisions on stocks, financial investments, employment, real estate, and college admissions.

These various refined data are provided to companies through data platforms. Companies using the refined data can improve customer service and use quality data at a fraction of cost of directly building databases.

○ Partners

Asia Economy, FN Guide, FNGO, Infostock Daily, News Fimm, Qundl, Think Pool



Company Name	데일리금융그룹		Company Name in English	DAYLI Financial Group	
Representative	Sin Seung-hyeon		Establishment	Feb. 10 th , 2015	
Location	18 th Floor, 3 IFC, 10, Gukjegeumyung-ro, Yeongdeungpo-gu, Seoul				
Web Page	www.daylifg.com	E-mail	info@daylifg.com	Contact Number	+82-2-6105-7000
Contact for Inquiry	+82-2-6105-7033		E-mail for Inquiry	ys.ji@daylifg.com	
Number of Employees	15		Paid-in Capital	KRW 829 million	
Main Service	Ai-based data analysis, robo-advisor, financial platform. etc.	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

Dayli Financial Group is a comprehensive fintech company founded in February 2015.

Using financial innovation technologies and service capacities in artificial intelligence, blockchain, robo-advisor, financial platform, and virtual currency, the company aims to provide financial services that enrich the lives of the customers.

○ History

- 02. 2015 Incorporated as Dayli Financial Group
- 04. 2016 Launched Broccoli, Korea's first comprehensive asset management platform, through Money Labs
- 11. 2016 Launched Lemon Clip, a digital insurance management service, through D Lemon
- 02. 2017 Launched DAVinCI, a practical artificial Intelligence brand, through Dayli Intelligence
- 12. 2017 Received investments from SBI Group (Japan) and Korean investment firms (Series B, amount confidential)
- 03. 2018 Launched blockchain-based guarantee solution for large Korean insurance firms through D Lemon
- 04. 2018 Launched Robo Planner, an AI asset management app service, through Quarterback
- 10. 2018 Selected for 2018 Fintech 100 by Samjung KPMG
- 11. 2018 Ranked in Top 10 Global Competitors at the Singapore Fintech Festival-Fintech Awards
- 12. 2018 Received the Minister of Science and ICT Award for Vitalizing the Fintech Industry
- 04. 2019 launched the first untact robo-advisor discretionary investment management service in Korea through Quarterback
- 10. 2019 Money Labs was selected as an Innovative Financial Service by the Financial Services Commission

○ Main Products and Services

Dayli Financial Group aims to serve as a comprehensive fintech company. Its key subsidiaries include Dayli Intelligence, Icon Loop, Quarterback Asset Management, CoinOne, and Money Labs. Dayli Intelligence supplies DAVinCI, a practical AI solution specialized for the financial sectors, in addition to providing consulting services. DAVinCI Labs improves the accuracy of risk assessments conducted by financial institutions, thereby enhancing their profits. DAVinCI Analyst and DAVinCI Bot automate simple tasks for financial institutions. Through various projects, DAVinCI Big Data is evolving into an integrated database solution. Icon Loop provides a variety of applications based on Loopchain, a blockchain engine independently developed by the company. The subsidiary leads a blockchain consortium composed of 25 Korean securities. Quarterback offers a machine-learning-based robo-advisor service and asset management platform. CoinOne operates a virtual currency exchange and is working to build a virtual currency ecosystem. Money Labs operates Broccoli service to provide a streamlined private asset management service and built data-based personalized business models. D Lemon provides insurance query, comparison, recommendation, and analysis services based on customer data analysis activities.

○ Partners

Busan Bank, Hyundai Capital, KB Capital, Meritz Insurance, Nice Rating Information, Samsung Card, Shinhan Bank, TP Bank, Welcome Savings Bank, Woori Bank



Company Name	디비체인	Company Name in English	DB Chain
Representative	Kim Seok-jin	Establishment	Jan. 1 st , 2019
Location	#3504, 97, Centumjungang-ro, Haeundae-gu, Busan		
Web Page	http://db-chain.co.kr	E-mail	ksj4628@gmail.com
Contact for Inquiry	+82-51-784-7257	E-mail for Inquiry	chiaki2902@gmail.com
Number of Employees	3	Paid-in Capital	KRW 10 million
Main Service	Blockchain development	Fintech Area	Security/Authentication
		Business Type	B2B/B2C

○ Introduction

DB Chain aims to develop models that implement blockchain in the market and enable continued growth of the technology, in addition to suggesting a new paradigm for the industry. As the interest in blockchain technology rises in the era of the Fourth Industrial Revolution, DB chain is taking advantage of the decentralized data security, as well as other strengths, provided by blockchain. By maximizing the advantages and fixing the weaknesses, the company is working to bring blockchain technology to the everyday life of consumers.

○ History

- 01. 2016 Developed Linux distributed server system
- 05. 2016 Developed an independent proof of work system for blockchain NOD verification tool
- 08. 2016 Implemented IoT, AI, and big data platform
- 04. 2017 Developed blockchain NOD verification automation management system
- 06. 2017 Developed proof of work (POW) hash power tool
- 03. 2018 Researched data mining and text mining technologies
- 07. 2018 Incorporated blockchain technology to data cloud systems
- 01. 2019 Established as DB Chain

○ Main Products and Services

Data mining: Technology for finding useful correlations in massive data to extract information

Text mining: Technology for extracting and processing useful information in text data

AI & IoT: Technologies that connect objects to the internet to analyze and remotely control devices



Company Name	디셈버앤컴퍼니자산운용		Company Name in English	December & Company Inc.	
Representative	Jeong In-yeong		Establishment	Aug. 19 th , 2013	
Location	15 th , Floor, 509, Teheran-ro, Gangnam-gu, Seoul				
Web Page	www.dco.com	E-mail	inquiry@dco.com	Contact Number	+82-2-6959-2820
Contact for Inquiry	+82-70-4337-6211		E-mail for Inquiry	jy.lee@dco.com	
Number of Employees	40		Paid-in Capital	KRW 9.5 billion	
Main Service	Robo-Advisor	Fintech Area	Financial Investment	Business Type	B2B/B2C

○ Introduction

December & Company Inc. is an asset management company established under the vision of “Leading Change and Innovation in Finance through Technology.”

Using precise technology and data, the company provides easy and convenient financial investment services to members of the general public who do not have great accessibility to financial investment tools.

Using PREFACE, an independently-developed financial investment platform, and ISAAC, an AI investment engine, December & Company developed and launched Fint, Korea’s first untact discretionary investment management fintech service that leads the robo-advisor market.

○ History

- 08. 2013 Established as December & Company
- 03. 2016 Registered as an investment advising and discretionary investment business
- 03. 2016 Launched discretionary investment management product powered by a robo-advisor engine
- 11. 2016 Launched M Folio (currently Solrich), a robo-advisor asset management service, for Shinhan Bank
- 04. 2017 Robo-advisor passed the first test bed project (ISAAC asset distribution for domestic/foreign markets)
- 12. 2017 Robo-advisor passed the second test bed project (December solution for U.S. stocks)
- 05. 2018 Registered as a specialized private equity investment business
- 07. 2018 Changed company name (December & Company → December & Company Asset Management)
- 04. 2019 Launched Fint application (untact discretionary investment service)
- 10. 2019 Registered as an electronic financial business

○ Main Products and Services

December & Company has launched Fint, Korea’s first mobile AI discretionary investment management fintech service. Fint is an easy robo-advisor investment service that allows users to navigate the complex world of financial investment using an application. Fint is powered by AI investment engine ISSAC and financial investment platform PREFACE, both independently developed by December & Company. Customers can access Fint to open accounts, enter into discretionary investment contracts, and give fund management instructions, all on the application. Fint offers personalized portfolio investment schemes based on each customer’s investment objectives and risk tendencies. It also provides periodic automatic rebalancing to enable follow-on management of investments.

December & Company takes advantage of its superior technological capacity to establish a comprehensive fintech portal service that innovates financial services and penetrates the general consumer base.

○ Partners

Daishin Securities, Eugene Asset Management, KB Securities, Mirae Asset Daewoo, NH Investment & Securities, NH-Amundi Asset Management, Samsung Securities, Shinhan Bank



Company Name	딥픽셀		Company Name in English	Deepixel	
Representative	Lee Je-hun		Establishment	May 24 th , 2016	
Location	16 th , Floor, 382, Gangnam-daero, Gangnam-gu, Seoul				
Web Page	www.deepixel.xyz	E-mail	deepixel@deepixel.xyz	Contact Number	+82-2-1644-5496
Contact for Inquiry	+82-2-1644-5496		E-mail for Inquiry	deepixel@deepixel.xyz	
Number of Employees	5		Paid-in Capital	KRW 110 million	
Main Service	Virtual apparel-fitting service for AR commerce	Fintech Area	Others	Business Type	B2B

○ Introduction

Deepixel is a technology startup that develops visual intelligent algorithm based on computer vision and machine-learning mechanisms. The company is developing virtual apparel-fitting technology the next-general AR commerce.

○ History

- 05. 2016 Incorporated
- 07. 2016 Selected as an Incubator Company by the Fintech Technology Support Center of Korea Internet & Security Agency
- 07. 2017 Selected as a member company of the K-ICT Born2Global Center
- 08. 2017 Received investments (Naver, D2SF)
- 07. 2019 Received encouragement award at the Industrial Intelligence Startup Competition
- 07. 2019 Received award at the SK Telecom 5GX Accelerator Competition
- 08. 2019 Received artificial intelligence technology certification (Korea Artificial Intelligence Association)

○ Main Products and Services

Deepixel is developing StyleAR, a virtual apparel-fitting technology for AR commerce companies selling jewelry and accessories. Using StyleAR, consumers can virtually fit products to assess the size, fit, and style. In addition, the service offers image-based metadata (on skin color, facial proportion, hand shape, etc.) that can be used to recommend products or personalize service experience. This provides highly personalized and optimized shopping experience to consumers. Online shopping malls can increase the product and service engagement of their customers, in addition to benefiting from the highest marketing effects.

○ Partners

K-ICT Born2Global Center, Korea Internet & Security Agency, Naver, SK Telecom



Company Name	답서치	Company Name in English	DeepSearch
Representative	Kim Jae-yun	Establishment	Jan. 8 th , 2013
Location	#707, 21, Baekbeom-ro 31-gil, Mapo-gu, Seoul		
Web Page	www.deepsearch.com	E-mail	contact@deepsearch.com
Contact for Inquiry	+82-10-3036-4335	E-mail for Inquiry	hjjun@deepsearch.com
Number of Employees	13	Paid-in Capital	KRW 800 million
Main Service	Search engine for market analysis, industrial analysis, and commercial research, robo-analyst service, AI-based search engine	Fintech Area	Others
		Business Type	B2B

○ Introduction

DeepSearch uses massive financial data about listed and non-listed companies to develop search and calculation engines specializing in market research, industrial research, and commercial research. Investors can use these search engines to easily find accurate data about topics for analysis. Calculation engines eliminate the complex calculation process for users, who can easily build investment hypotheses. The system only requires users to input analysis topics and several keywords.

○ History

- 01. 2013 Established as DeepSearch
- 01. 2016 Received investment from Stonebridge (KRW 1.5 billion)
- 09. 2017 Selected for Creative Square Program by Samsung Electronics
- 12. 2017 Received investment from HB Investment and Stonebridge Venture (KRW 2 billion)
- 12. 2017 Entered into MOU with Nice Rating Information
- 02. 2018 Received investment from Korea Investment Partners (KRW 1 billion)
- 02. 2018 Established company research center
- 08. 2018 Changed company name to DeepSearch
- 10. 2018 Entered into MOU with Samsung Asset Management
- 03. 2019 Received investments from Stonebridge and 3 other institutions (KRW 3 billion)
- 05. 2019 Established DeepSearch Singapore
- 09. 2019 Selected for Singapore Plug & Play APAC (2nd class)
- 11. 2019 Launched the first comprehensive exchange platform for privately-held companies with Samsung Securities and Dunamu
- 12. 2019 Selected to participate in the main round of Samsung Financial Open Collaboration project

○ Main Products and Services

DeepSearch enables quick calculation and analysis of massive financial data without numbers, only requiring users to input analysis topics and related keywords.

DeepSearch holds processible 30-year data, news, disclosures, IR presentations, securities reports, market expert analyses, patent information, and credit ratings of listed and privately-held companies. In addition, the database is expanding to overseas companies, SNS data, product revenue data, enabling users to make new types of analyses. Investors can find businesses based on search criteria including topics such as automatic driving and rechargeable batteries, as well as financial information and executive staff. The service provides portfolio analyses that enable users to easily view past performances of analyzed companies. In addition, data about foreign companies can be used as comparative points when analyzing Korean companies, and the platform provides real-time analyses of how certain events impact markets, industries, and companies. When negative news or disclosures about specific companies or industries are revealed, the service sends early warning messages to users.

The service is provided not only through the web, but also as engines that can be integrated into client data platforms. This allows financial institutions, large companies, government agencies, asset management firms, and foreign financial institutions to utilize DeepSearch to analyze their internal databases.

○ Partners

Nice Ratings Information, Samsung Asset Management



Company Name	디리아	Company Name in English	DIREA Co., Ltd.
Representative	Bae Hyeon-gi	Establishment	May 20 th , 2000
Location	6 th Floor, 331, Gangnam-daero, Seocho-gu, Seoul (Seocho-dong, Gwangil Building)		
Web Page	www.direa.co.kr	E-mail	bdchung@direa.co.kr, sales@direa.co.kr
Contact for Inquiry	+82-2-562-7133	E-mail for Inquiry	smgoo@direa.co.kr
Number of Employees	52	Paid-in Capital	KRW 500 million
Main Service	Software development, consultation, supply	Fintech Area	Remittance/Settlement
		Business Type	B2B

○ Introduction

Direa is a channel-integrated financial solution company founded in May 2000.

The company's research center developed 10 solutions (internal/external MCA, EAI, ACH solutions, payment service, framework, firm banking solution, simulator, TP-monitor, etc.).

In recent years, the company is researching failure prediction, abnormal transaction detection, and other value-driven products by analyzing channel logs. Payment services in Vietnam and Cambodia are performing well. Key financial sector clients include Nonghyup, Busan Bank, Kyongnam Bank, Suhyup, Lotte Card, Meritz, Insurance, and Shinhan Capital.

○ History

- 2000 Incorporated
- 2005 Launched CruzTP v1.0 TP-Monitor solution
- 2006 Received software quality certification for CruzTP v1.0 (GS Certification)
- 2007 Received international IT certification CMMI Maturity Level 2
- 2013 Selected to participate in 2013 New Product Development Project for Procurement by the Small and Medium Business Administration
- 2014 Entered into MOU with 2WLS, a Moroccan IT consulting firm
- 2017 Selected to participate in GCS Project by the Ministry of Science, ICT and Future Planning
- 2018 Participated in firm banking system improvement project for Suhyup Bank; implemented K Bank corporate IT system (firm banking)

○ Main Products and Services

Direa is a company specializing in connecting system channels of various clients using an independently-developed solution. CruzLink standardizes work processes that involve disparate channels and overlapping system elements by implementing streamlined interfaces and standard data. This product supports omni-channel environments for corporate clients. CruzFW, a payment and settlement framework, provides a standardized development environment for implementing applications. In addition to enhancing business work processes, CruzFW provides integrated management methods to accelerate the corporate strategizing procedures. CruzFirm is a firm banking solution that processes and transfers massive quantities of data between core banking systems and their client institutions. This creates environments in which companies can easily handle fund payment and receipt tasks. CruzSim is a specialized simulator that provides diverse test cases to support longitudinal tests in conditions that are the same as the actual field environment.

○ Partners

Bank of Communications, Gyeonggi Province, Korea Railroad Corporation, Lotte Card, Ministry of Government Administration and Home Affairs, Mirae Asset Securities, NH Nonghyup Bank, Standard Chartered Bank Korea, Suhyup



Company Name	디렉셔널	Company Name in English	Directional Inc.
Representative	Lee Yun-jeong	Establishment	Aug. 17 th , 2018
Location	#110, 16 th Floor, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul		
Web Page	www.directional.net	E-mail	help@directional.net
Contact for Inquiry	+82-70-5208-8457	E-mail for Inquiry	help@directional.net
Number of Employees	9	Paid-in Capital	KRW 100 million
Main Service	Blockchain-based P2P share lending brokerage platform service	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2C

○ Introduction

Directional Inc. is a blockchain-based P2P share lending platform providing share lending opportunities to individual investors who have been excluded from the market.

Lenders who passively lent out shares via securities at low fees can receive fair compensation by directly lending out their stocks through this platform. Individual investors who had difficulty borrowing stocks are given the opportunity, enabling them to short stocks.

The platform was launched on August 5, 2019, with Shinhan Financial Investment as the executor.

There is no other P2P share lending brokerage service in the world. Directional is seeking to expand its presence to foreign markets based on its service experience and know-how.

○ History

- 04. 2018 Team building
- 08. 2018 Established Korean corporation
- 10. 2018 Entered into MOU with Shinhan Financial Investment
- 04. 2019 Selected as an Innovative Financial Service provider by the Financial Services Commission
- 05. 2019 Entered into a contract with Shinhan Financial Investment for service launching
- 06. 2019 Entered into MOU with NH Investment and Securities
- 08. 2019 Launched Directional service
- 12. 2019 Entered into MOU with Koscom

○ Main Products and Services

Directional platform excludes intermediary brokers to prevent excessive brokerage fees. Share lenders and borrowers can directly form a lending fee under a P2P lending model. Smart contracts are used to transparently manage transaction data, providing all participants with fair and transparent transaction opportunities. The partnership with the executing securities provides additional security for the participants, and a system for transacting stocks and cash manages potential risks. The participants' assets are stored at the Korea Securities Depository and Korea Securities Finance Corporation.

Utilizing the stock market transaction methods, the platform provides a share lending service based on call price table, which enhances the convenience for the participants. Stocks whose possession is confirmed can be listed on the call price table. The stocks are locked up as soon as the stocks are matched for lending. Directional and the securities jointly monitor the stocks until they are handed over, preventing payment defaults. Also, transaction information is recorded in blockchain that cannot be tampered, preventing unsold borrowing in the first place.

○ Partners

Koscom, NH Investment and Securities, Shinhan Financial Investment



Company Name	데이터앤애널리틱스		Company Name in English	DNA	
Representative	Kim Gyeong-su		Establishment	Sep. 16 th , 2015	
Location	3 rd Floor, 5-4, Singu-ru 54 beon-gil, Giheung-gu, Yongin-si, Gyeonggi-do				
Web Page	www.dna.uno	E-mail	info@dna.uno	Contact Number	+82-31-282-1357~9
Contact for Inquiry	+82-10-9206-1215		E-mail for Inquiry	me.jeon@dna.uno	
Number of Employees	8		Paid-in Capital	KRW 50 million	
Main Service	FASST, robo-advisor	Fintech Area	Financial Investment	Business Type	B2B

○ Introduction

DNA uses its proprietary machine-learning engine to analyze financial product data, which is used to develop and offer a robo-advisor service. The company uses its proprietary big data analysis engine to process data that can seem meaningless, producing usable and meaningful information. The unique engineering approach that the company takes allows the analysis of financial products from a new perspective. Segmented customer behavior and unique traits of financial products are analyzed to provide a different type of asset management services. Founded in 2015, DNA has partnered with Koscom and SK Securities, in addition to providing services to Shinhan Bank and Shinhan Financial Investment. In March 2017, it launched a robo-advisor service in the U.S. market. The company is also participating in the robo-advisor test bed project by the Financial Services Commission.

○ History

- 09. 2015 Establishment
- 12. 2015 Entered into an MOU with Koscom
- 04. 2016 Partnered with Mahrberg, a Swiss hedge fund firm
- 04. 2016 Entered into an MOU with SK securities; launched S-Roboplus service for Shinhan Bank
- 06. 2016 Received KRW 500 million in investment from Shinhan Bank
- 11. 2016 Launched M-Folio service for Shinhan Financial Investment; received an award at the global hackathon hosted by JB Financial Group
- 03. 2017 Beta-launched a robo-advisor service for the U.S. market
- 04. 2017 Participated in the Second Robo-Advisor Test Bed Project supervised by the Financial Services Commission

○ Main Products and Services

FA\$ST (Financial AI a\$\$et allocation Technology), a brand of DNA, is a robo-advisor service developed to address inconveniences present in conventional financial services. FA\$ST offered portfolios about all financial products (stocks, funds, ETF/ETN, etc.) in the Korean, U.S., and Chinese markets in November 2017. Offering portfolios of financial products in the global markets, the platform is supported by the products of data calculation and data learning efforts. The service is also capable of providing portfolios that combine products from different markets. The service offers portfolios optimized according to at most 40 different types of customer patterns. The five to six patterns are subdivided to account for more detailed tendencies, which allows DNA to analyze customers in a more detailed manner. Users can rebalance products in batches, or connect their account balances with securities to re-balance existing products. The platform can learn and compute all financial products once every 3 minutes. This produces financial product portfolios based on real-time data. Real-time calculation based on real-time data means more reliable portfolios for the customers.

○ Partners

KDB Daewoo Securities, Korea Fund Research, Mahrberg, Shinhan Bank, Shinhan Financial Investment



Company Name	두몰머리	Company Name in English	Doomoolmori. Co., Ltd.
Representative	Cheon Yeong-rok	Establishment	Sep. 30 th , 2015
Location	#403, BR Elitel Building A, 101, Dongmak-ro, Mapo-gu, Seoul		
Web Page	https://doomoolmori.com	E-mail	finance@doomoolmori.com
Contact for Inquiry	+82-2-6015-4300	E-mail for Inquiry	cjkim@doomoolmori.com
Number of Employees	11	Paid-in Capital	KRW 70 million
Main Service	Robo-Advisor	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

Doomoolmori refers to "combination of finance and information technology." Doomoolmori, also called Yangsu-ri, is the confluence point of Namhangang River and Bukhangang River in Korea. The company aims to use information technology to make professional investment advice and asset management services more accessible to the general public, thereby changing the lives of customers through financial benefits.

Doomoolmori developed and operates Boolio, a robo-advisor platform. Boolio is a fund coaching service for the busy modern consumers, recommending and managing funds using artificial intelligence technologies. It aims to be a B2C robo-advisor service directly provided to the customers.

Boolio aims to prevent investors from making investments they do not understand; it works to make investment strategies transparent to the customers.

It is growing into a comprehensive asset management service trusted by the customers.

The company also offers ELS research services to provide essential information to the clients.

○ History

- 09. 2015 Incorporated
- 07. 2016 Launched ELS research service
- 01. 2017 Launched robo-advisor Boolio; Boolio selected for Shinhan Financial Group Future's Lab
- 04. 2017 Received institutional investments from The Turning Point and other entities
- 07. 2017 Launched Boolio service with Kium Securities
- 08. 2017 Entered into MOU with Dongbu Securities
- 09. 2017 Entered into MOU with Korea University Intelligence Lab

○ Main Products and Services

Boolio, a fund recommendation and management service offered by Doomoolmori, is a safe robo-advisor service with an annual yield of 8%. It tells investors when to make how much investment. To achieve this end, the service selects and presents the most reasonable funds. 9 out of 10 Boolio users are satisfied with the service, and 3 of them say that their idea of future has changed thanks to Boolio. Boolio is a new financial service developed by former traders, AI experts, and statisticians to provide benefits to customers. ELS research service provides accurate and rapid analysis of ELS products. It not only compares and scores ELS products, but also provides portfolio management tools for ELS. This unique service was developed with the understanding that no services calculate, compare, and analyze ELS products accurately even though the market is growing.

○ Partners

Dongbu Securities, Fund Supermarket, Kium Securities, Mirae Asset Daewoo, Shinhan Financial Investment, Shinhan Future's Lab



Company Name	두리	Company Name in English	Doore
Representative	O Myeong-jin	Establishment	Dec. 28 th , 2015
Location	#714, 171, Gasandigital 1-ro, Geumcheon-gu, Seoul		
Web Page	http://www.dadais.kr/	E-mail	dadais@doore.link
Contact for Inquiry	+82-10-9289-2844	E-mail for Inquiry	mjoh0213@doore.link
Number of Employees	6	Paid-in Capital	KRW 100 million
Main Service	Insurance platform	Fintech Area	InsureTech
		Business Type	B2C

○ Introduction

Doore is a P2P insurance company.

The company launched Dadais, the first P2P insurance platform in Korea. Dadais is a service that creates groups for the same types of risks. When a certain number of people qualify for the risk groups, the service negotiates coverage and prices with insurance companies to help the members subscribe to the best product. Existing insurance channels only recommend products by comparing set prices, but Dadais builds collective bargaining power for consumers, making the insurance companies work in favor of them. Dadais began soliciting members by launching a pet insurance product in November 2016. The P2P service range has been expanding to car insurance and lifestyle sports insurance.

○ History

- 12. 2015 Establishment
- 11. 2016 Launched Dadais, a P2P insurance platform
- 05. 2017 Registered patent for comparing insurance products and providing information
- 10. 2017 Partnered with 7 companies including Shinhan Bank and Shinhan Card
- 06. 2018 Received strategic investment from Hana Financial TI

○ Main Products and Services

Dadais, a service offered by Doore, is a P2P insurance service for consumers. Dadais targets the general insurance market, which is the largest in overseas markets but the smallest in the Korean insurance industry. It is a platform that helps insurance companies identify consumer needs more easily, assists consumers find more information about insurance products, and reduce fees and marketing costs for insurance sellers. Dadais forms consumer groups with common interests to reflect the potential insurance needs. Using the collective purchasing power, the service moves insurance companies to provide the best coverage and prices possible. Through this service, insurance companies can easily generate new markets, consumers can find conveniently find the best insurance services, and sellers can minimize their marketing costs. With more than 20,000 users, Dadais finds and provides the best insurance products on a real-time basis.

○ Partners

DB Life Insurance, Hanwha Insurance, Hyundai Insurance, Lotte Insurance, Meritz Insurance



Company Name	더블체인		Company Name in English	DoubleChain	
Representative	Jeon Sam-gu		Establishment	Apr. 1 st , 2014	
Location	15 th Floor, Bojeon Building, 725, Eonju-ro, Gangnam-gu, Seoul				
Web Page	www.doublechain.com	E-mail	info@doublechain.com	Contact Number	+82-2-3445-8789
Contact for Inquiry	+82-10-5644-3737		E-mail for Inquiry	zeze@doublechain.com	
Number of Employees	28		Paid-in Capital	KRW 2.201 billion	
Main Service	Software development and supply, blockchain R&D	Fintech Area	Security/Authentication	Business Type	B2B

○ Introduction

DoubleChain is a platform developer.

The company does business in blockchain-based IoT mutual authentication and IoT security system. To implement the system, DoubleChain developed a platform that combines public and private blockchains. Also, it is developing a platform for data exchange and transaction by standardizing a common data management system using blockchain technologies.

It is working to provide business platform consulting and implementation for companies by converging public and private blockchains in logistics, medical, real estate, commerce, and marketing sectors. DoubleChain registered 3 patents in blockchain-based IoT control system and its methods. It also submitted DoubleChain, a virtual currency platform it developed, to the Global Software Competition in 2016 and won the Minister of Science, ICT and Future Planning Award. Also, the company hosted Fintech Platform Forum for the Software Association for 4 years, which was selected as an outstanding forum.

○ History

- 04. 2014 Established as Motion Tree Eye
- 05. 2016 Developed P2P virtual currency platform
- 11. 2016 Registered patent for IoT-based object management system using blockchain authentication
- 12. 2016 Changed company name to DoubleChain; entered into MOU with Hyundai BS&C for fintech business
- 12. 2016 Blockchain platform DoubleChain won Minister of Science, ICT and Future Planning Award in Global Software Competition
- 12. 2016 CEO won Software Industry Contribution Award
- 02. 2018 Registered patent for block window module, management server, and virtual currency transaction system containing a consensus algorithm for mining restrictions and its methods
- 07. 2018 Entered into MOU with Korea University Medical Center for developing precision medicine and hospital information system
- 08. 2018 Registered patent for blockchain core server with quantum random number-based security authentication system and electronic currency transaction system
- 01. 2019 Selected as a 100 Innovative DNA Companies in Network area by the National Information Society Agency
- 03. 2019 Selected as a Top 10 Asian Blockchain Company of 2019 by APAC CIO Outlook magazine

○ Main Products and Services

HDAC by DoubleChain is an IoT transaction innovation platform for smart cities and smart life. HDAC goes beyond simple value exchange; restrictions can be placed based on the purpose of the virtual currency, and all connected devices can be controlled to enable smart cities and smart life. The system implements 3-factor authentication and address system changes for higher security.

HDAC creates a cross-authentication system for IoT devices, based on safe authentication, high reliability, and wide availability. Upon this foundation, the platform provides payment services that facilitate various types of IoT contracts. IoT blockchain network allows the operation of certified blockchain nodes, users, devices, and gateways on private blockchains with higher speeds. Users encrypt IoT contracts and transmits them to control gateways or devices that they have the authority over.

EVA (Enterprise Virtual Account) is a fintech solution supporting virtual account system. It provides rest API enabling B2B and B2C services to form P2P, escrow, foreign currency exchange, and other various payment services.

OASISBloc, which is in development with a recently opened test-net, connects data and assets in various industries, allowing industry players to transact such data and assets through a blockchain-based platform. These services overcome the limitations of the current data transaction market that is restricted to only certain industries. It also enables data exchange on a global level, depending on the need to access global data beyond certain regions. Ultimately, the company is working to vitalize data exchange between industries and generate cooperative values.

○ Partners

Accubit, Crypto Valley, Deloitte, eToday, Korea Software Industry Association, Korea University Medical Center, MobileBridge, Multichain, National IT Industry Promotion Agency, Smartmedi, YesPay



Company Name	드림앤하비		Company Name in English	Dream & Hobby Co., Ltd.	
Representative	Son Mu-hee		Establishment	May 25 th , 2018	
Location	#307, 104-14, Yeonsuwon-ro, Danwon-gu, Ansan-si, Gyeonggi-do				
Web Page	www.semmate.com	E-mail	duodnh@gmail.com	Contact Number	+82-10-5445-5310
Contact for Inquiry	+82-10-3265-0632		E-mail for Inquiry	duodnh@gmail.com	
Number of Employees	1		Paid-in Capital	KRW 1 million	
Main Service	Corporate fund management	Fintech Area	Remittance/Settlement	Business Type	B2B

○ Introduction

Dream & Hobby is a corporate fund management company that collects and processes corporate revenue, purchase, and financial information to enable companies to identify their current fund situation. The company also provides services that facilitate various tax reports.

○ History

05. 2018 Established as Dream & Hobby Co., Ltd.

○ Main Products and Services

Corporate fund management service

○ Partners

Korea SMEs and Startups Agency



Company Name	디에스솔루션즈	Company Name in English	DS SOLUTIONS Co., Ltd.
Representative	Yang Seung-hwa	Establishment	Dec. 14 th , 2015
Location	12 th Floor, 331, Gangnam-daero, Seocho-gu, Seoul		
Web Page	www.vitapay.co.kr	E-mail	shyang@vitapay.co.kr
Contact for Inquiry	+82-70-7882-3477	E-mail for Inquiry	nseo@vitapay.co.kr
Number of Employees	22	Paid-in Capital	KRW 3 billion
Main Service	Advance payment and settlement service	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

DS Solutions is a settlement solution company that provides advance payment and settlement service for small online businesses.

To provide accurate and safe settlement services, the company is developing integrated settlement programs for individual financial institutions.

Online merchants can use the advance payment and settlement services offered by DSSolutions to quickly procure funds and focus on seamlessly sell their products.

The company has the best information technologies and the most capable researchers in the supply network finance industry. Its partnerships with Standard Chartered Bank Korea, KB Kookmin Bank, and SK M & Service add reliability to the services.

○ History

- 2015 Launched DSSolutions services
- 2016 Entered into VitaPay service contract with Standard Chartered Bank Korea
- 2017 Entered into VitaPay service contract with Welcome Savings Bank; entered into service partnership with Interpark for Bizmarket advance payment and settlement service
- 2017 Received Fintech Grand Award in Korea Business Awards
- 2018 Entered into VitaPay service contract with KB Kookmin Bank
- 2018 Entered into service partnership with Yellowpay
- 2019 Expanded offline advance payment and settlement services

○ Main Products and Services

DSSolutions provides VitaPay, a comprehensive payment and settlement management service. The advance payment and management service provided through VitaPay allows online merchants to adjust their settlement dates. This service assists merchants who need to obtain cash urgently, need to purchase products or make quick payments, have impending payment dates, and cannot access financial institutions despite high revenues. VitaPay pays merchants the day after the products are sold, regardless of the settlement date of their open market platforms. Since it is not a loan, using the service does not impact the merchants' credit ratings. The advance settlement and payment service provided by DSSolutions is growing, thanks to the independently-developed solution and superior technological capacity in electronic commerce. In addition, the company monitors the service real-time to address risks, making it safer to use.

○ Partners

Acuon Capital, KB Kookmin Bank, SK M & Service, Standard Chartered Bank Korea



Company Name	두나무		Company Name in English	DUNAMU	
Representative	Lee Seok-wu		Establishment	Apr. 3 rd , 2012	
Location	5 th , Floor, 14, Teheran-ro 4-gil, Gangnam-gu, Seoul				
Web Page	www.dunamu.com	E-mail	kate@dunamu.com	Contact Number	+82-10-8633-5768
Contact for Inquiry	+82-10-8633-5768		E-mail for Inquiry	kate@dunamu.com	
Number of Employees	152		Paid-in Capital	KRW 2.12 billion	
Main Service	Virtual Currency exchange, financial information service	Fintech Area	Virtual Currency	Business Type	B2B/B2C

○ Introduction

Dunamu operates Upbit, a virtual currency exchange, and Stockplus, a stock market information service.

○ History

- 04. 2012 Established as Dunamu Co., Ltd.
- 02. 2014 Launched Stockplus for Kakao
- 09. 2015 Entered into service delegation contract with Daum Financial
- 03. 2016 Changed name from Stockplus for Kakao to Kakao Securities
- 10. 2016 Launched Kakao Securities Map service
- 04. 2017 Changed name from Kakao Securities to Kakao Stock
- 10. 2017 Launched Upbit, Korea's largest virtual currency exchange
- 03. 2018 Established Dunamu & Partners, an investment subsidiary
- 05. 2018 Established Lambda 256, a global blockchain research institute
- 05. 2018 Launched Upbit virtual currency Index (UBCI), the first virtual currency index in Korea
- 06. 2018 Introduced Upbit Open API
- 09. 2018 Hosted Upbit Developer Conference 2018

○ Main Products and Services

Upbit, the most trusted virtual currency exchange, offers transactions that are as safe as MTS operated by securities, in addition to real-time virtual currency trends and data.

Stockplus, a service that provides real-time stock prices and other information, can be easily accessed using Kakao Talk.



Company Name	이나인페이	Company Name in English	E9pay Co., Ltd.
Representative	Jeon Hyeok-gu	Establishment	Jul. 27 th , 2007
Location	#803, 1793, Nambusunhwan-ro, Gwanak-gu, Seoul		
Web Page	https://www.e9pay.co.kr/	E-mail	forex@e9pay.co.kr
Contact for Inquiry	+82-2-877-7200	E-mail for Inquiry	forex@e9pay.co.kr
Number of Employees	37	Paid-in Capital	KRW 65 billion
Main Service	Small overseas remittance	Fintech Area	Overseas Remittance
		Business Type	B2C

○ Introduction

E9pay Co., Ltd. received the first small overseas remittance license from the Korean Ministry of Economy and Finance in August 2017. With the permit, the company offers overseas remittance and receipt services to and from 126 countries including Nepal, Cambodia, Sri Lanka, Vietnam, the Philippines, Indonesia, and China, as of October 2019.

[E9 Visa + Pay = E9Pay] E9Pay serves 3 million foreigners living and working in Korea with an E-9 visa (non-professional employment), as well as an increasing number of Koreans living abroad. The service minimizes inconveniences and costs incurred by high financial service fees, unnecessary documents, and complicated processes. Through this innovation, the company is providing essential services such as overseas remittance/receipt, transaction history, and prepaid phone management to foreign guest workers. It also provides overseas travel/tuition remittance/receipt services required by Koreans living abroad.

○ History

- 07. 2017 Received Swift Code (NINPKRSE) from SWIFT
- 08. 2017 Registered as the first small overseas remittance service provider
- 02. 2018 Launched E9Pay application
- 03. 2018 Launched E9Pay overseas remittance service; connected to Financial Telecommunications and Clearings Institute Open Platform
- 07. 2019 Selected as an Innovative Financial Service provider
- 09. 2019 Began providing remittance services to and from 126 countries
- 10. 2019 Connected with Korea Financial Telecommunications and Clearings Open Banking System

○ Main Products and Services

E9Pay remittance service provides payment and remittance solutions to satisfy the demands of Korean and foreign resident consumers. It provides payment and settlement services using electronic wallet, account transfer, debit card, or cash.

In addition, the web/app service supports 16 languages to process overseas remittance/receipt services. The 24/7 customer center also supports 21 languages.

E9Pay provides various services to provide quick and inexpensive services to process transactions across all borders.

- Varied channels: Website, mobile app and retail, agent
- FX management team: Exchange rate risk management team
- AML/CFT/KYC compliance: Watchlist filtering detects abnormal transactions; recipient information is used to prevent moneylaundering and track illegal activities

○ Partners

Bank of Korea, BRI, Financial Supervisory Service, Gwangju Bank, IBK Industrial Bank of Korea, Korea Financial Intelligence Unit, Korea Financial Telecommunications and Clearings, MetroBank, RIA, Shinhan Bank, Trangolo, TransferTo, VietcomBank, XpressMoney



Company Name	이지펀딩	Company Name in English	Easyfunding
Representative	Song Jeong-yeop	Establishment	Jan. 9 th , 2017
Location	4 th Floor, 73, Nonhyeon-ro 79-gil, Gangnam-gu, Seoul		
Web Page	www.easyfunding.kr	E-mail	marketing@easyfunding.kr
Contact for Inquiry	+82-2-569-5223	E-mail for Inquiry	marketing@easyfunding.kr
Number of Employees	5	Paid-in Capital	KRW 300 million
Main Service	P2P	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B

○ Introduction

Easyfunding is a peer-to-peer (P2P) financial platform operator.

In running the system, the company uses various practical experiences in the financial field, which is supplemented by legal and tax experts who provide validation.

Key projects by Easyfunding include mortgage loans and prime business collateral loans.

The company does not handle credit loan products; it processes only real collaterals and credits.

Easyfunding has a business process with a credit information company.

○ History

- 01. 2017 Establishment
- 03. 2017 Launched online P2P financial service
- 03. 2017 Entered into business agreement with Standard Chartered Bank Korea and Paygate on escrow account project
- 03. 2017 Launched the 1st product (officetel-backed loans)
- 06. 2017 Entered into MOU with Fidelis Asset Management

○ Main Products and Services

Easyfunding provides P2P crowdfunding services.

It is working to provide timely and convenient loans to borrowers and to offer consistent profits through the most stable investment products.

The company operates a triple-screening system to protect investors. Internal and external financial experts, as well as legal and tax experts oversee this 3-step process to provide screening services that select investment products.

Easyfunding has 100% real collaterals such as real estate, movable assets, and bonds, as opposed to credit-backed assets. It also uses various safety devices for investors such as joint guarantee and promissory notes. Through this, the company exercises collateral rights when the borrower loses the benefit of time. Easyfunding partners with credit information companies with long experience and expertise. Through these partnerships, the company can reclaim the investment principals through claims recovery or sales when investment bonds default.

All deposits and investment funds of investors are managed through escrow accounts of PG companies partnering with financial institutions.

○ Partners

Korea P2P Financial Association, Paygate, Standard Chartered Bank Korea



Company Name	이지메이션		Company Name in English	Eazymation	
Representative	Jeong Hun		Establishment	Sep. 1 st , 2015	
Location	#115, 5 th Floor, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul				
Web Page	www.eazymation.com	E-mail	admin@eazymation.com	Contact Number	+82-10-9427-8535
Contact for Inquiry	+82-10-9427-8535		E-mail for Inquiry	jeong.hoon@eazymation.com	
Number of Employees	4		Paid-in Capital	KRW 20 million	
Main Service	Network-connected work management solution	Fintech Area	Security/Authentication	Business Type	B2B

○ Introduction

Eazymation is a startup that provides Clouvir, a financial security platform, and specializes in financial cloud consulting and system implementation.

Clouvir is a security task management solution for web-based financial IT environment. Users are not required to install separate solutions or clients; it monitors access/work records for internal/external users, as well as their video log and real-time monitoring and task control.

Eazymation is led by a team of financial IT and cloud experts who provide overall consulting and implementation services regarding the introduction/operation/expansion of financial cloud systems.

○ History

- 09. 2015 Incorporated
- 10. 2015 Selected to participate in Woori Fintech Nanumteo (1st class); entered into MOU (Woori Bank)
- 11. 2015 Received Encouragement Award from KDB Startup Program
- 09. 2016 Received Encouragement Award at the 1st Maekyung Fintech Awards
- 11. 2016 Selected to participate in Youth Startup Foundation (D.Camp) GoD Program (3rd class)
- 06. 2017 Selected to participate in Seoul Business Agency Startup Hub BI Program
- 05. 2018 Supplied products to Korea Workers' Compensation and Welfare Service (1st round)
- 12. 2018 Entered into supply contract with IBK Investment and Securities; supplied products
- 12. 2018 Entered into supply contract with Boryeong Power Plant; supplied products
- 01. 2019 Entered into contract with the Federation of Korean Information Industries
- 09. 2019 Selected to participate in Silicon Valley K-Pitch
- 10. 2019 Selected to take residence in Seoul Fintech Lab 2

○ Main Products and Services

Web-based task management solution for non-IT experts to develop and operate IT platforms, in addition to easily executing and managing projects under compliant and security environments

- Provides project development and management environment that allows non-security experts to implement security policies
- The system allows all project resources (manpower, device, etc.) in stages, and saves all records related to the use of solutions separately
- When users access other systems in a network-separated environment, those users need to register and receive approval; the tasks are saved as video to be used as reference data
- Accumulates records of all development activities and progress to be used
- Provides qualitative and quantitative analysis for related information
- Provides various security report templates to enable easy identification of security situation and use the information in developing security policies

○ Partners

Banks Foundation For Young Entrepreneurs, Seoul Business Agency, Seoul Fintech Lab, Woori Bank



Company Name	이비카드		Company Name in English	EBcard	
Representative	Lee Geun-jae		Establishment	Nov. 1 st , 2009	
Location	51, Boramae-ro 5-gil, Diongjak-gu, Seoul				
Web Page	www.cashbee.co.kr	E-mail	mskim0731@lotte.net	Contact Number	+82-2-2660-0700
Contact for Inquiry	+82-10-4422-4619		E-mail for Inquiry	mskim0731@lotte.net	
Number of Employees	104		Paid-in Capital	KRW 4.3 billion	
Main Service	Prepaid card issuance and settlement	Fintech Area	Others	Business Type	B2B/B2C

○ Introduction

EBCard is an integrated transit card system operator that issues Cashbee, a plastic and mobile prepaid card. In addition, the company implements transit card systems for Gyeonggi Province, Incheon, Chungcheongnam-do Province, and Gangwon Province to help customers use public transportation conveniently.

EBCard patents on automatic transit card recharge device and online and offline card transaction system. In addition, the company applied for patents for providing transit card mileage services via coupons and transit card processing system using biometric recognition technology.

In October 2017, EBCard was registered as an MVNO (mobile virtual network operator), which provides telecommunications services by renting out a mobile network.

○ History

- 11. 2009 Establishment
- 08. 2010 Acquired by Lotte Group
- 12. 2010 Launched Cashbee, a prepaid card brand
- 05. 2011 Launched Mobile Cashbee, a mobile prepaid card
- 05. 2015 Entered into contract for Gyeonggi City Bus Transit Card Settlement Project
- 08. 2017 Launched Chungnam Intercity Bus Transit Card Payment Service
- 10. 2017 Registered as MVNO

○ Main Products and Services

EBCard operates integrated transit card system and electronic currency businesses.

Cashbee, a prepaid card, is growing into a universal payment service that can be used to make payments in not only public transportation system but also to stores. Cashbee can be used not only to make payments for buses, subways, taxis, and transportation methods, as well as Lotte Group retail affiliates, most convenience stores in Korea, franchises including Paris Baguette, and food waste disposal centers.

EBCard also operates a taxi fare payment system. The company supports fare payment for corporate taxis in Incheon and for private taxi operators. In the electronic currency business, the company operates Cashbee, an electronic money brand, as well as e-cash services. EBCard services electronic currencies issued by financial institutions, and supplies IC card and related devices, in addition to developing applications.

As for online e-business, the company provides internet and mobile electronic payment services and contents. It also supplied RF transit cards to BC Card and 5 other credit card companies.

EBCard also offers data communication services. It uses LTE data communication services to provide personalized integrated transit card solutions. All services needed for prepaid card settlement will be provided as an integrated solution; added public transportation services and other payment services are combined with telecommunication services.

○ Partners

7-Eleven, Baskin Robbins 31, Big File, Bizeun, CU, GS25, Lotte, Megabox, Ministop, OK Cashbag



Company Name	엠마우스	Company Name in English	Emmaus
Representative	Choi Cheon-wuk, Kim Hwi-jun	Establishment	Feb. 2 nd , 2018
Location	#C-1412, H Business Park, 26, Beopwon-ro 9-gil, Songpa-gu, Seoul		
Web Page	albawatch.net	E-mail	sofb703@emmaus.biz
Contact for Inquiry	+82-2-6416-0917	E-mail for Inquiry	sofb703@emmaus.biz
Number of Employees	4	Paid-in Capital	-
Main Service	Application	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

Introduction

Emmaus is a company that develops and operates services that protect the rights of workers and employers, as well as cultivating a culture of mutual growth.

Alba:Watch/Pay:Watch services by Emmaus is a wage settlement service based on check-in/check-out authentication. These services are work hour authentication applications that check and record working hours using GPS data, in addition to providing contracts for hourly workers.

Delayed wage payments and related disputes are becoming serious social issues in Korea. Emmaus aims to solve these problems by providing labor contracts and work hour records using smart devices. Alba:Watch/Pay:Watch combines blockchain technology with work hour authentication service to help workers conveniently receive payment for their labor.

Furthermore, the company aims to develop a fintech service that offers advance wages based on the work history of employees, rather than providing loans based on credit ratings or job situations.

History

- 02. 2018 Incorporated as Emmaus
- 08. 2018 Selected to participate in Startup-Leading University Team by the Ministry of SMEs and Startups
- 01. 2019 Launched beta versions of Alba:Watch and Pay:Watch
- 02. 2019 Selected to participate in IBK Dream Lab (4th and 5th classes)
- 03. 2019 Selected to participate in Sparklabs Accelerator Program (13th class)
- 05. 2019 Received Grand Management Innovation Award at Korea Fintech Week 2019
- 06. 2019 Participated in Sparklabs Demo Day
- 08. 2019 Received Grand Award in Maekyung Fintech Awards 2019
- 10. 2019 Partnered with Hana Bank
- 10. 2019 Partnered with Seoul Metropolitan Government for Working Environment Enhancement Project
- 11. 2019 Designated as an Innovative Financial Service provider by the Financial Services Commission
- 12. 2019 Received Pre-A investments and increased capital

Main Products and Services

Alba:Watch/Pay:Watch are new types of fintech services that provide accurate work hour history authentication to allow workers to accumulate mileage points for their work hours and use the points when they need the money (before pay dates).

These services protect employers and workers from delayed wage payment and labor disputes. For financially vulnerable workers that need money urgently, the platform provides financial services that offer advance wage payments.

[Labor contract] <1-minute contract> :

Employer: Prevents penalties from noncompliance

Worker: Use the contract as proof in case of dispute

[Check-in/out authentication] : <GPS-based work history recorded by seconds>

Employer: Prevent work hour fraud, easily control payments and working hours

Worker: Use the records as proof in case of dispute

[Mileage points] : <Mileage points for advance wage payments>

Employer: Provide wages as contracted

Worker: Receive advance wage payments as needed

Partners

Financial Services Commission, Hana Bank, Industrial Bank of Korea, Seoul Metropolitan Government



Company Name	에멘탈	Company Name in English	Emmental Inc.
Representative	Lee Seong-bong	Establishment	Apr. 26 th , 2016
Location	7 th Floor, 735, Yeongdong-daero, Gangnam-gu, Seoul (Cheongdam-dong, Golfzone Tower Seoul)		
Web Page	emmental.co.kr	E-mail	contact@emmental.co.kr
Contact for Inquiry	+82-10-9278-6476	E-mail for Inquiry	zet@emmental.co.kr
Number of Employees	23	Paid-in Capital	KRW 390 million
Main Service	Biznav	Fintech Area	Asset Management
		Business Type	B2B

○ Introduction

Emmental Inc. is a startup company founded by public accountants, management consultants, and IT experts, with the goal of providing expert management advisory services.

Under the company's cloud RPA management information platform, professional knowledge of public accountants and that of IT developers are combined to enable tax agents to conduct robotic process automation (RPA) services.

Emmental was selected as a Fintech Dreamlab Incubation Company by IBK Financial Group in 2017, and selected as a First Penguin Startup by the Credit Guarantee Fund.

○ History

- 04. 2016 Establishment
- 05. 2018 Received investment from Credit Guarantee Fund
- 07. 2018 Received investment from Busan Bank
- 07. 2018 Launched Biznav marketing
- 11. 2018 Began collecting management information of 3,000 companies

○ Main Products and Services

Emmental is conducting field tests for Biznav, a cloud RPA (robotic process automation) service that was developed to help small businesses without sufficient funds or knowledge to conduct risk management. Biznav is a business infrastructure platform designed and developed by certified public accountants and expert management consultants. The service provides professional consulting based on data analysis. A mobile application is used to help users with supporting document management, management reports, payroll management, and tax reporting. The expertise and opinions of Emmental experts and outside accounting experts come together to provide a high-quality service.

Working to provide business navigation for successful business, Biznav reduces tax-related risks for the clients and decreases the time required to prepare loan documents and business registration documents. Personalized services are also offered to individual clients.

○ Partners

Anse Accounting Firm, Busan Bank, Raum



Company Name	이오랩인터내셔널		Company Name in English	EOLab International	
Representative	O Jae-seon		Establishment	May 12 th , 2015	
Location	#15-113, 133, Jeonpo-daero, Nam-gu, Busan				
Web Page	www.eolab.co.kr	E-mail	cupusan@naver.com	Contact Number	+82-51-988-0875
Contact for Inquiry	+82-51-988-0875		E-mail for Inquiry	cupusan@naver.com	
Number of Employees	5		Paid-in Capital	KRW 100 million	
Main Service	Software, hardware development and supply, big data, AI, IoT	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

EOLab International is a software developer and supplier founded in 2015. It has developed hotel reservation and payment system, comprehensive real estate information system, and blockchain applications. Currently, the company is developing personalized smart health management system, and working to provide digital healthcare services to contribute to the national health.

The company supplies wireless smart stethoscopes to homes and hospitals; the devices are linked to an application that helps users check their health real-time. Related big data are processed using an AI program provide more accurate diagnosis information.

It was certified as an outstanding venture company in 2015; selected as a Busan Startup Company and certified as an IT startup in 2016, 2017, 2018, and 2019; received ISO 2015 program development solution quality certification (blockchain application) in 2018.

In 2019, the company entered into MOU with Busan Metropolitan Government.

○ History

- 05. 2015 Incorporated (hotel reservation and simple payment service development)
- 09. 2015 Received outstanding venture company certification (technology startup supply program)
- 07. 2016 Selected as a Busan Startup Company (startup leader)
- 09. 2016 Registered program copyright
- 09. 2016 Registered logo copyright
- 11. 2016 Registered video copyright
- 06. 2017 Certified as a Busan Startup Company (real estate information platform development)
- 06. 2018 Selected as a Busan Startup Company (IT certification)
- 08. 2018 Received ISO 2015 program development solution quality certification (blockchain application)
- 06. 2019 Selected as a Busan Startup Company (4th consecutive year)
- 09. 2019 Entered into MOU with Busan Metropolitan Government

○ Main Products and Services

Hotel and accommodation reservation system implements exchange rates from different companies to process payments. It also provides simple payment feature for the users. Real estate information platform provides information about floors and units within buildings (price, area, etc.).

The company is also developing a wireless stethoscope. This device can be used to screen users' health. An AI program processes big data to compare the results with standardized disease stethoscope data. This provides users' health screening information, which also enables simple payment services for treatments and diagnoses.

○ Partners

Busan Metropolitan Government



Company Name	이롬랩	Company Name in English	Eromlab
Representative	Gong Gwan-sik	Establishment	May 03 rd , 2018
Location	30, Hakdong-ro 11-gil, Gangnam-gu, Seoul		
Web Page	www.eromlab.com	E-mail	gsgong2003@eromlab.com
Contact for Inquiry	+82-2-557-0078	Contact Number	+82-2-557-0078
Number of Employees	4	E-mail for Inquiry	ykkim@eromlab.com
Main Service	Payment system	Paid-in Capital	KRW 50 million
	Fintech Area	Business Type	B2B/B2C

○ Introduction

Eromlab is a fintech startup founded by payment experts to provide good services benefiting the world. The company provides Erompay, an easy and secure mobile payment service, as well as Eromhub, a royalty platform.

Eromlab not only provides mobile payment solutions but also plans to offer a new overseas remittance service. In preparation for changes in the future payment market, the company is taking a multifaceted approach to provide various payment/financial services.

The best talents in the payment industry work together to pose questions and analyze everything from the users' perspective to provide the best user experience. In addition, the employees at Eromlab is working to make the users' lifestyles more efficient and beneficial.

○ History

- 05. 2018 Established as Eromlab
- 05. 2018 Applied for patent (blockchain-based smart contract transaction device and its methods)
- 08. 2018 Implemented online shopping mall
- 09. 2018 Developed Erompay (mobile simple payment service)
- 11. 2018 Developed mobile-based additional member service app
- 11. 2018 Entered into business agreement with Mother Terran (POS payment system connection/merchant sales partnership)
- 01. 2019 Entered into business agreement with Koba for mobile payment system implementation in Uzbekistan
- 05. 2019 Entered into industry-university MOU with Dankook University

○ Main Products and Services

[Erompay, an easy, quick, and secure payment solution]

Erompay uses points, coupons, and other various payment methods to make the payment experiences easy, quick, and secure. Without cash or wallet, users can enjoy 0% fees and quick settlement terms, which bring growth to small local businesses.

[Easy payment methods]

Users can connect their points, coupons, mileages, and other payment methods to the platform through simple procedures.

[Easy and convenient recharging system]

The platform automatically recharges the balance when making payment to put the user's mind at ease.

[Payments with minimal process]

Without additional requirements, users can set up a payment environment just with their smartphones.

[Payment device connection]

QR payment feature helps users make payments easily anytime, anywhere.

[Settlement as necessary]

Small businesses can settle their payments when they need it, in the amount they need. This increases convenience for them.

○ Partners

Dankook University



Company Name	이음크리에이티브		Company Name in English	Eum Creative	
Representative	Park Jang-hyeong		Establishment	Jun. 1 st , 2017	
Location	#201, 49, Sincheon-daero 71beon-gil, Busanjin-gu, Busan				
Web Page	https://www.myeum.com	E-mail	pjhrun@naver.com	Contact Number	+82-70-7931-1801
Contact for Inquiry	+82-10-9533-0004		E-mail for Inquiry	pjhrun@naver.com	
Number of Employees	7		Paid-in Capital	KRW 300 million	
Main Service	Software development, payment, settlement	Fintech Area	Others	Business Type	B2B

○ Introduction

Eum Creative is an ICT development company located in Busan that specializes in IoT, big data, and fintech. The company focuses on renewable energy trading market and apartment building management platforms using blockchain authentication systems.

○ History

- 06. 2017 Established
- 08. 2017 Established company research center
- 11. 2017 Selected to participate in Network Technology Development Project by the Ministry of SMEs and Startups
- 01. 2018 Entered into supply contract with Defense Acquisition Program on text messaging system
- 02. 2018 Implemented emergency disaster text messaging system for Busan Metropolitan Office of Education
- 03. 2018 Implemented cloud system for Busan Computer Science High School
- 04. 2018 Developed Damoa, an official information app, for Busan Metropolitan Office of Education
- 05. 2018 Developed Sunny-1, a renewable energy monitoring device
- 07. 2018 Developed educational note program for Busan Metropolitan Office of Education
- 11. 2018 Launched delivery service (Gayoga)
- 02. 2019 Developed integrated messenger system for Korea Southern Power
- 04. 2019 Implemented energy trading market platform and test bed complex
- 04. 2019 Developed geotag-based fishing point collection analysis system
- 06. 2019 Developed information collection and location-based advertising platform
- 06. 2019 Selected to commercialize product for Korea Institute of Start-up and Entrepreneurship Development's Rebuilding Package
- 07. 2019 Developed and commercialized Eum-Sunny2 LTE system (Korea's first CAT4 LTE monitoring system)
- 08. 2019 Selected to oversee Startup Growth Technology Development Project by the Ministry of SMEs and Startups
- 08. 2019 Developed 2CH ultra-precision GPS product
- 09. 2019 Participated in KINTEX Energy Fair
- 09. 2019 Developed apartment management system + delivery open platform

○ Main Products and Services

O2O and IoT service through apartment building management platform, renewable energy monitoring system

○ Partners

Javez



Company Name	이브이케어		Company Name in English	EVCare	
Representative	An Mi-rim, Choi Jun-seon		Establishment	Jan. 26 th , 2016	
Location	#C08, 4 th Floor, 12, Daewangpangyo-ro 645beon-gil, Bundang-gu, Seongnam-si, Gyeonggi-do				
Web Page	www.evcare.co.kr	E-mail	ahn@evcare.co.kr	Contact Number	+82-31-602-7396
Contact for Inquiry	+82-2-602-7396		E-mail for Inquiry	choi@evcare.co.kr	
Number of Employees	9		Paid-in Capital	KRW 5 million	
Main Service	Automated insurance claims kiosks manufacturing and operation	Fintech Area	InsureTech	Business Type	B2B

○ Introduction

EVCare is a fintech company that serves as a stepping stone for convenient insurance and medical services. Insurance claims process is made convenient using the ATM devices and solutions installed inside hospital buildings, which helps patients process insurance payments more conveniently, in addition to receiving better medical services.

The company is providing services to 200 university hospitals and general hospitals including Seoul National University Hospital, Samsung Seoul Hospital, Ewha Women's University Hospital, and Soonchunhyang University Hospital.

○ History

- 2015 Received Gold Award at Gyeonggi Province Startup Competition
- 2015 Received Grand Award at Women's Startup Competition
- 2015 Received Encouragement Award at Social Venture Competition
- 2016 Received Local Grand Award at Korea Startup League and advanced to the main round
- 2016 Received Director's Award at Smart ICT Media Competition
- 2017 Received Outstanding Award at Markethon Competition from Gyeonggi Business & Science Accelerator
- 2018 Took residence in KISA Fintech Technology Support Center
- 2019 Entered into MOUs with 200 hospitals and insurance companies nationwide to provide services

○ Main Products and Services

Insurance claims ATM and solutions developed by EVCare use devices and solutions that allow users to process all insurance claims procedures through several touches.

In addition, the platform is connected to hospitals and insurance company systems, which allow clients to process authentication and data services via network, making user and patient experience more convenient. The company processes more than 30,000 insurance claims per month on average. As the service expands to local hub hospitals, the company is providing more convenience to its clients. Services are also being provided to clinics and pharmacies.

○ Partners

Korea Internet & Security Agency



Company Name	엑심베이	Company Name in English	Eximbay Co., Ltd.
Representative	Kim Jun-heon	Establishment	Mar. 9 th , 2010
Location	#1301, 16, Digital-ro 32ga-gil, Guro-gu, Seoul (Guro-dong, Partners Tower 2)		
Web Page	company.kr.net	E-mail	krphrd@kr.net
Contact for Inquiry	+82-70-4044-4540	E-mail for Inquiry	olivia@kr.net
Number of Employees	49	Paid-in Capital	KRW 2.2 billion
Main Service	Proxy electronic payment	Fintech Area	Remittance/Settlement
		Business Type	B2B

○ Introduction

Eximbay Co., Ltd. is an overseas payment service provider.

It is the first overseas payment service provider (PG) in Korea, offering global overseas payment services that can be used in China and Japan.

Since launching overseas payment services in 2006, the company has been growing as it developed expertise and technology in the field. Eximbay has strategic partnerships with global payment service providers.

It supports online card payment through Visa, MasterCard, JCB, Amex, and CUP, which account for over 90% of the global card payment. The company also works with Alipay and Tenpay in China and convenience store payment services in Japan to provide the most overseas payment methods among Korean operators.

○ History

- 12. 2006 Launched overseas payment services
- 11. 2008 Launched Korea's first USD settlement and payment service (through Korea Exchange Bank)
- 08. 2011 Launched Korea's first online DCC (Dynamic Currency Conversion) service
- 09. 2011 Launched Korea's first JPY approval/settlement and payment service
- 01. 2013 Entered into PG contract with 8 Korean credit card companies
- 06. 2015 Launched support for WeChat Pay, an O2O-based messenger payment service
- 11. 2015 Launched G-Billing service
- 02. 2017 Launched We POP, a WeChat-based QR code payment service
- 05. 2017 Received Grand Award for Fintech in Korea Best Company Awards hosted by Money Today
- 05. 2017 Received Grand Award for Fintech in Korea Best Company Awards hosted by Money Today
- 01. 2018 Received software quality certification for G-Billing v1.0
- 05. 2018 Received Grand Award for Fintech in Korea Best Company Awards hosted by Money Today
- 05. 2019 Received Grand Award for Fintech in Korea Best Company Awards hosted by Money Today (3rd consecutive year)
- 10. 2019 Received Outstanding Technology Assessment Company by Nice Information Service

○ Main Products and Services

Eximbay is a company providing various overseas payment services. EXIMBAY first launched in 2010 as an overseas payment brand. It not only supports global credit card payments, but also payments using various global/local payment methods in China, Japan, and Southeast Asia. The company also offers services to various online and offline industries such as department stores, duty free stores, hotels, convenience facilities, and shopping malls.

WeChat Pay is based on WeChat, a popular messenger program in China. The simple payment service is convenient and secure. Based on WeChat Pay, Eximbay developed and launched We POP, a QR code simple payment service, in 2017. We POP allows Chinese customers to scan QR codes with their smartphone to make payments.

G-Billing is a payment solution independently developed by Eximbay. It is a secure payment module that can be connected to Opera, a PMS solution used in the hotel industry. Unlike previous payment solutions, G-Billing does not require hardware and software to be installed within hotel systems' firewall. This means that hotels do not need to acquire separate security certifications to use this service. Also, G-Billing can be accessed on the web by entering ID and password, which enhances user convenience.

○ Partners

BC Card, Cafe24, FirstMall, Hana Card, JCB, Korea International Trade Association, LGU+, Line, Lotte Card, Makeshop, MasterCard, PayPal, Samsung Card, UnionPay, Visa



Company Name	엑슬란트플러스		Company Name in English	ExlantFlus	
Representative	Kim Dae-jun		Establishment	Feb. 22 nd , 2015	
Location	#1309, Ace High End Tower 1, 5, Digital-ro 26-gil, Guro-gu, Seoul				
Web Page	-	E-mail	junekim0@gmail.com	Contact Number	+82-10-7150-4133
Contact for Inquiry	+82-10-7150-4133		E-mail for Inquiry	junekim0@gmail.com	
Number of Employees	7		Paid-in Capital	KRW 450 million	
Main Service	Software development and supply	Fintech Area	Security/Authentication	Business Type	B2C

○ Introduction

ExlantFlus was founded in February 2015 by experts with experiences in IT departments of large corporations and software development and operation.

The company provides voice recognition authentication technology. Voices are analyzed using mathematical algorithms to save certain code values on the server (voices cannot be recovered when hacked). These data are used to conduct authentication and security processes for financial transactions requiring identity authentication.

The technology received a patent and passed quality testing institutions' tests with over 98% reliability.

○ History

- 02. 2015 Establishment
 - Received KRW 350 million in investment
- 12. 2017 Launched service
 - Partnered with 2 Korean fintech companies
 - Received KRW 100 million in investment

○ Main Products and Services

The company provides voice recognition authentication technology. Voices are analyzed using mathematical algorithms to save certain code values on the server (voices cannot be recovered when hacked). These data are used to conduct authentication and security processes for financial transactions requiring identity authentication. For authentication, users repeat a word with 4-8 syllables 3 times, which is processed into a code through a mathematical algorithm. The code is registered on a server or smartphone; users say the pre-registered word to authenticate their identity. The company partnered with biometric companies providing signature and facial recognition technologies to establish a cross-biometric authentication platform.



Company Name	아이패스		Company Name in English	Eyepass	
Representative	Lee Yu-sin		Establishment	Oct. 1 st , 2017	
Location	812, Industry-University Cooperation Hall, 50, Gamasil-gil, Hayang-eup, Gyeongsan-si, Gyeongsangbuk-do				
Web Page	-	E-mail	7457509@hanmail.net	Contact Number	+82-53-254-4435
Contact for Inquiry	+82-10-5389-8885		E-mail for Inquiry	7457509@hanmail.net	
Number of Employees	4		Paid-in Capital	-	
Main Service	Biometric payment	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

Eyepass offers services that implement biometric authentication (iris) payment systems that prevent theft, loss, hacking, and duplication incidents that can occur when credit cards (IC cards) and smartphones. The services provide more secure and convenient payment services.

Users (customers) can make credit payments using their biometric information, which removes the need for credit card, cash, smartphone, or other payment methods.

○ History

10. 2017 Selected as a Designated Agent of the Financial Services Commission

○ Main Products and Services

Existing card payment services require customers to hold credit card or app card (smartphone) to make payments, but eyepass is an innovative system that allows customers to use their biometric information to access credit cards, debit cards, or bank accounts, eliminating the need to carry cards, cash, or other payment methods (smartphones, etc.). In addition, this prevents theft, loss, duplication, and other types of crimes caused by holding cards or cash, enabling transparency in financial transactions.

○ Partners

Irience



Company Name	이와이엘	Company Name in English	EYL
Representative	Jeong Bu-seok	Establishment	Jan. 14 th , 2015
Location	#1207, 13, Heungdeok 1-ro, Giheung-gu, Yongin-si, Gyeonggi-do		
Web Page	www.eylpartners.com	E-mail	jhbaik@eylpartners.com
Contact for Inquiry	+82-10-3168-1418	E-mail for Inquiry	jhbaik@eylpartners.com
Number of Employees	12	Paid-in Capital	KRW 890 million
Main Service	Quantum random number generators and applied products	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

EYL is a security technology company that uses quantum random number generator.

The company developed a micro-quantum random number generator chip using radioactive isotopes, which provides encryption keys for encryption systems. This prevents hacking through cryptographic prediction. The system can be implemented on micro IoT devices to replace the previous encryption key generation method using algorithms.

The technology has been presented to more than 100 companies. EYL has partnered with more than 20 partners including Intel, Google, Samsung, and LG, continuing discussions to implement the technology to their products.

○ History

- 2015 Received Outstanding Award at IoT Security Competition; Startup Champion in the IoT Awards
- 2016 IoT Innovation Awards TOP 10; Grand Award at MassChallenge Boston (first in Asia)
- 2017 Selected for Disrupt 100
- 2018 Selected for DCA Red Hot Cyber Top 30

○ Main Products and Services

EYL has source technology for hardware product security based on micro-quantum random number generator device. Encryption systems used in general are powered by pseudo-random numbers, but only because of convenience. Because these are not truly random numbers, they can be predicted, which leaves systems vulnerable to hacking.

Quantum random number generator by EYL extracts random numbers from a natural phenomenon, which makes prediction impossible. As the micro-sized chip consumes little power, it is suitable for use in security systems of IoT devices.

EYL's quantum random number generator detects the decay of radioactive isotopes to generate random numbers. It can be miniaturized to 1/4 the size of a fingernail. The company also developed USB thumb drive-type quantum random number generator that can produce many encryption keys at high speeds. By controlling network access permissions using quantum random number authentication, this system helps businesses use USB thumb drives and prevent theft or loss of confidential data.

○ Partners

KB Kookmin Bank, KT, University of Florida



Company Name	페르미		Company Name in English	Fermi Co., Ltd.	
Representative	Jo Nam-hong		Establishment	May 4 th , 2018	
Location	#608, 2497, Nambusunhwan-ro, Seocho-gu, Seoul				
Web Page	www.fermi.co.kr	E-mail	info@fermi.co.kr	Contact Number	+82-2-400-5816
Contact for Inquiry	+82-10-3885-1727		E-mail for Inquiry	cmlee@fermi.co.kr	
Number of Employees	7		Paid-in Capital	KRW 100 million	
Main Service	Real-time customer communications solution, real-time video consultation solution	Fintech Area	Others	Business Type	B2B

○ Introduction

Fermi Co., Ltd. is a company that develops and services various software application services and solutions based on a non-installed real-time multi-channel customer communication service platform. Non-ActiveX and HTML5-based multi-channel consultation solution powers a video/audio/chatting customer consultation service that does not require app installation. This cloud SaaS provides efficient and high-quality customer communication service with superior features and support. Fermi is working to use its multi-channel communication technology and various multimedia video processing technology to provide specialized values to its clients.

○ History

- 05. 2018 Incorporated
- 06. 2018 Entered into contract to develop AI KMS system for Nonghyup
- 07. 2018 Selected for Fintech API Development Support Project (Korea Internet & Security Agency)
- 10. 2018 Implemented a video consultation system for BC Card
- 12. 2018 Implemented a video consultation system for the National Health Insurance Service
- 07. 2019 Implemented a video consultation system for the National Pension Service
- 11. 2019 Implemented a video consultation system for the Anti-Corruption and Civil Rights Commission

○ Main Products and Services

<Web-based video consultation system solution for call centers (Co-View)>

Co-View has the following features that help financial institutions more effectively conduct various untact contract (trust, investment delegation), applications, and financial product consultation processes:

1. Co-View is designed with a platform based on WebRTC. As such, no complicated installation process is required to use the chatting/video-sharing/document-sharing customer communication solution without hassle.
2. Co-View has WebRTC-SIP G/W feature that links with existing IP exchangers (CTI).
3. Co-View can be easily integrated into legacy systems the client call centers.
4. Co-View provides security and consultation services complying with the Financial Services Commission guidelines.
5. Co-View agent and client systems provide intuitive UI and various convenience features:
 - Chatting
 - Real-time video sharing (video consultation)
 - Document/media/image sharing
 - Pen/pointer drawing
 - Capture/recording/memo
 - Representative screen sharing
6. Co-View saves recording and secures playbacks (key processing).
7. Co-View uses a stable distributed structure (signaling, media processing, voice recording) and features redundancies to enable system stability.

○ Partners

BC Card, KB Insurance, National Health Insurance Service, NH Nonghyup



Company Name	핀투비		Company Name in English	Fin2B	
Representative	Park Sang-wun		Establishment	Apr. 23 rd , 2015	
Location	6 th Floor, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul (23-6, Yeouido-dong)				
Web Page	http://www.fin2b.com	E-mail	contact@fin2b.com	Contact Number	+82-2-552-9890
Contact for Inquiry	+82-2-552-9890		E-mail for Inquiry	dlee@fin2b.com	
Number of Employees	17		Paid-in Capital	KRW 1.268 billion	
Main Service	SME loans, discounts on accounts receivable	Fintech Area	Others	Business Type	B2B

○ Introduction

Fin2B is a company that provides fintech-based financial solutions for SMEs.

To help SMEs address chronic financial difficulties, the company uses accounts receivable to set up a transaction platform service provided in Korea and Vietnam. Fin2B digitizes all fund procurement process through discounting accounts receivable. By this, the company seeks to take the competitive edge over conventional financial institutions.

The company is also diversifying business models in all aspects of the supply chain, securing the continuous growth engine.

In March 2017, the company launched an accounts receivable discount platform, and registered a patent on the transaction method in October.

In August 2019, the company launched to operate a joint project with Mirae Asset in Vietnam.

○ History

- 04. 2015 Established DBK (Digital Bank Korea) Partners
- 10. 2015 Launched Fin2B
- 03. 2016 Received SI investment (Bankware Global)
- 08. 2016 Received Grand Award at Maekyung Fintech Awards
- 10. 2016 Selected as an Lotte Accelerator Incubation Company; received SI investment
- 03. 2017 Launched discount service for Korean accounts receivable
- 10. 2017 Registered Korean patent (method of trading accounts receivable)
- 03. 2018 Established Singapore Fin2B Asia Pte. Ltd. (subsidiary); became a finalist at Vietnam Fintech Challenge
- 08. 2018 Established Fin2B Vietnam (sub-subsidiary)
- 10. 2018 Launched accounts receivable discount platform service in Vietnam
- 11. 2018 Received Encouragement Award at Big Data Startup Demo Day
- 11. 2018 Ranked 3rd at Taipei Startup Conference
- 12. 2018 Received SI investment from Mirae Asset Consulting
- 06. 2019 Selected for Startup Leap Package/Innovation Growth Package
- 07. 2019 Took residence in Seoul Fintech Lab 2
- 07. 2019 Registered Korean patent (method of repaying accounts receivable)
- 08. 2019 Launched joint project with Mirae Asset in Vietnam
- 08. 2019 Registered Korean patent (method of repaying accounts receivable)

○ Main Products and Services

Fin2B is operating a platform service providing discounts for accounts receivable on the supply chain finance (SCF) level.

SCF used by Fin2B accesses various business assets including accounts receivable generated during B2B transactions, thereby procuring corporate funds in an advanced manner.

Since it is difficult for SMEs to procure funds from banks or nonmonetary institutions just with credit accounts from purchasing companies because only the purchasing company has the account information, Fin2B assesses accurate credit scores and verifies accounts receivable documents to provide funds to the customers.

Selling companies seeking to procure funds through accounts receivable simply need to make a discount request and enter into a contract using the platform. Fin2B quickly verifies the information and then pays up to 80% of the account amount the next day. The remainder is paid after deducting discounts and various costs. The cost is mid-rate interest, at 5-10%. From discount application to bond transfer, bond transfer notice (to purchasing company), prepayment, and remainder payment, the company digitized the entire process.

The platform business model of Fin2B is based on the platform fee and capital management profits. The company plans to expand the SCF area from accounts receivable to settlement bonds and rental bonds.

○ Partners

Eland Service, iMarket, Mirae Asset, SI Flex, Welcome Savings Bank



Company Name	핀다	Company Name in English	Finda
Representative	Lee Hye-min	Establishment	Sep. 25 th , 2015
Location	6 th Floor, 507, Teheran-ro, Gangnam-gu, Seoul		
Web Page	www.finda.co.kr	E-mail	findaforyou@finda.co.kr
Contact for Inquiry	+82-2-6959-1334	E-mail for Inquiry	hyemin@finda.co.kr
Number of Employees	20	Paid-in Capital	KRW 28 million
Main Service	Finda Web (recommendations based on financial product information), Finda App (loan product comparison and subscription)	Fintech Area	Asset Management
		Business Type	B2C

○ Introduction

Finda is a leading Korean fintech startup operating Finda, Korea's largest financial product recommendation platform. Based on personal financial information, financial product conditions, and evaluation models, the company allows users to search and find the most appropriate products on web and app platforms. As of November 2019, the company holds a database containing more than 25,000 financial products. Through an Innovative Financial Service, the company also offers loan brokerage powered by an engine linked to commercial and savings bank systems, through which consumers can apply for loans with the lowest interest rates.

Employed worker loan brokerage service, launched in July 2019, reached KRW 50 billion in loan approvals in just 3 months. The service is leading the transformation of personal loan methods and market structure.

The company's goal is to become the Amazon of financial products, in addition to promoting good financial habits, creating customer-oriented financial culture, and encouraging the shopping of financial products.

○ History

- 09. 2015 Incorporated
- 01. 2016 Received seed investments
- 07. 2016 Launched Finda Web, a financial product information portal
- 09. 2016 Received Pre-Series A investments; received Maeil Economic Daily Fintech Award
- 03. 2017 Expanded credit card recommendation service, etc.
- 09. 2017 Launched chatbot recommendation service; launched insurance recommendation service
- 01. 2018 Launched Finda Post, easy daily financial news service
- 06. 2018 Launched Finda x Kakao Daum loan search collection
- 10. 2018 Reached over 100 online/mobile loan products featured on the platform
- 05. 2019 Selected as an Innovative Financial Service (Financial Services Commission Regulatory Sandbox Program)
- 07. 2019 Received Series A investments; launched Finda App, an Innovative Financial Service
- 10. 2019 Reached KRW 60 billion in cumulative loan approvals brokered for credit loans offered to employed workers (4 banks)

○ Main Products and Services

From loans to investment and special products, the Finda allows users to accurately and quickly search for the most necessary product information based on current financial products product information.

In addition to Finda Web and App, the company has a network of recommended financial products and their advertisements. On the mobile and web applications, more than 1 million people find and apply for financial products every month.

Finda App, a loan brokerage service launched in July 2019, provides a total solution optimized for digital loans. Loan application service, which allows users to immediately apply for loans based on confirmed conditions of multiple financial institutions, reached KRW 67 billion in approved loan amount. The company provides integrated management and analysis services for personal loans, whose balance reached KRW 120 billion.

○ Partners

BNK Kyungnam Bank, Citibank, Hana Bank, Hyundai Capital, Hyundai Card, Kakao, Kookmin Card, Korea Investment Savings Bank, Lotte Card, Samsung Card, Shinhan Card, Woori Card



Company Name	끌림이노베이션		Company Name in English	Finliminovation	
Representative	Lee Sang-min		Establishment	Nov. 04 th , 2016	
Location	#1511, Samseong Geumyung Plaza, 419, Teheran-ro, Gangnam-gu, Seoul				
Web Page	www.finlim.co.kr	E-mail	smlee@finlim.co.kr	Contact Number	+82-2-3453-2202
Contact for Inquiry	+82-2-3453-2202		E-mail for Inquiry	smlee@finlim.co.kr	
Number of Employees	8		Paid-in Capital	KRW 200 million	
Main Service	Financial services	Fintech Area	Others	Business Type	B2B/B2C

○ Introduction

Finliminovation is a fintech company that provides application information for public rental housing, comparison of financial products, and recommendation for financial services through its app "Fork," which combines real estate data with financial services.

The goal and vision of the company are to enable everyone to live in a happy home. It is making efforts to provide easy, convenient, and accurate services to users who do not have ready access to real estate and financial service information.

Using data regarding public rental housing contract and individual income levels, the company provides customized rental housing application information to users. It plans to use personal data of loan customers to receive recommendations for various financial services, thereby increasing convenience. For financial institutions and rental housing companies, Finliminovation's services simplify complex administrative processes. The company plans to expand its services to various areas including regular apartment housing application.

○ History

- 11. 2016 Established as finliminovation
- 12. 2016 Opened Bank Clinic, a free interest rate comparison website; developed AI-based automatic interest rate comparison system
- 02. 2017 Won first place for information services in 2017 Korea Consumer Satisfaction Index Awards
- 11. 2017 Bank Clinic featured on "MTN Money Today Biz Information Show"
- 01. 2018 Won first place for information services in 2018 Korea Consumer Satisfaction Index Awards (second consecutive year)
- 01. 2019 Developed "Fork," an application providing public rental housing information
- 03. 2019 Won first place for information services in 2019 Hit Brand Awards; registered as a regular member of the Korea Fintech Industry Association; established a company research center

○ Main Products and Services

finliminovation provides personalized public rental housing application information, as well as services that compare and recommend financial products.

Its services save time and energy required to research and prepare public rental housing applications; the company also uses personal data to provide customized public rental housing application strategies and rental guarantee loans, enhancing the convenience experienced by the customers.

Instead of visiting different public rental housing providers' websites, users can visit Finliminovation's service platform to access public rental housing applications disclosed by all providers, view analyses of application competition rates, use automatic calculation tool for application scores, receive push notification service for rental notices and complexes, and predict competition for each public rental housing projects.

Furthermore, the company provides a bird's eye view of loan information for multiple financial institutions, so that the users can conveniently compare and choose financial products with better conditions.

○ Partners

Infotec Corporation



Company Name	핀마트	Company Name in English	Finmart Co., Ltd.
Representative	Lee Seung-bae	Establishment	Jan. 8 th , 2016
Location	#1915, Daeryoong Techno Town 19, 70, Gasandigital 2-ro, Geumcheon-gu, Seoul		
Web Page	www.finmart.co.kr	E-mail	infomgr@finmart.co.kr
Contact for Inquiry	+82-2-2628-8896	E-mail for Inquiry	infomgr@naver.com
Number of Employees	9	Paid-in Capital	KRW 300 million
Main Service	Confirmed conditional loan comparison and application, personal finance	Fintech Area	Others
		Business Type	B2C

○ Introduction

Finmart Co., Ltd. is a personalized financial information comparison platform operator allowing customers to find appropriate financial products.

By partnering with credit rating companies, the company allows potential customers to check their information without having to visit a financial institution. In addition, the company's platform is directly connected to financial companies, which provides loan information that closely approximates actual conditions. Customers can choose the best product among the ones presented through Finmart's service.

The company was founded in January 2016 and received KRW 1 billion from companies listed on KOSDAQ. It is also planning to launch additional services such as interest rate reduction calculator and real estate agency products.

○ History

- 01. 2016 Establishment
- 03. 2016 Received KRW 1 billion in investment from listed companies
- 12. 2016 Received Outstanding Award at the 2nd JB Financial Group Hackathon Competition
- 12. 2016 Received Internet Eco Award Business Award
- 01. 2017 Launched pilot service for 13 financial institutions
- 2017 Received venture company certification by Technology Guarantee Fund (1st fintech company); established corporate research center
- 2017 Received "Outstanding" technology evaluation level for NICE TCB
- 2018 Launched B2B2C business through real estate agency application
- 2018 Renewed used car dealer application
- 05. 2019 Designated as a confirmed conditional loan comparison and application business (special business)

○ Main Products and Services

Finmart is a platform operator supporting consumers choose appropriate financial products. The company provides a platform that allows potential customer to check interest rates, limits and other financial information similar to actual conditions. Customers can choose the best product based on this information. It is a service model under which financial consumers and institutions can both win. Financial consumers can benefit from the removal of information imbalance and incomplete competition among financial institutions, which reduces the interest rates. In addition, they can spend less time and money on searching for the best loan products, which gives them more disposable income when interest rates rise. They can also use the platform to improve their credit ratings. Financial institutions can use service that promotes the rights of financial consumers, and benefit from the lower risk of personal information theft and incomplete product sales.

○ Partners

Acuon Capital, BNK Savings Bank, Citibank Korea, Daishin Savings Bank, DB Savings Bank, Dongbu Insurance, Finng, Goryo Savings Bank, Gwangju Bank, Hana Capital, Hannet, JB Woori Capital, Jeonbuk Bank, KCB, KONA I, Korea Investment Savings Bank, Lotte Card, NH Nonghyup Capital, OK Savings Bank, SCI, Shinhan Bank, Shinhan Card, Shinhan Life Insurance, Shinhan Savings Bank, Welcome Savings Bank, Yegaram Savings Bank



Company Name	피노스	Company Name in English	Finnos Co., Ltd.
Representative	Choi Hee-sik	Establishment	Feb. 3 rd , 2016
Location	6 th Floor, Hongwu Building 2, 22, Seocho-daero 78-gil, Seocho-gu, Seoul		
Web Page	www.finnos.co.kr	E-mail	finnos@finnos.co.kr
Contact for Inquiry	+82-2-2272-2017	E-mail for Inquiry	bheart.choi@finnos.co.kr
Number of Employees	4	Paid-in Capital	KRW 500 million
Main Service	Reverse payment service	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Finnos Co., Ltd. is a fintech startup that provides phone-to-phone soundwave/QR code payment service that only requires smartphones and no other hardware. AWAVE (Alpha Wave), an mPOS (mobile POS system) by Finnos, only requires users to download an application to access a multi-function cloud mPOS system that does not have initiation, installation, and operational fees. It supports proximity payment, remote payment, at-table payment, and other various features including revenue management, staff management, and promotional marketing. In addition, the company provides blockchain-based payment and settlement service. It is partnering with major businesses in Southeast Asia as well as Korea to expand to global markets.

○ History

- 02. 2016 Established as Finnos Co., Ltd.
- 10. 2016 Entered into MOU with Shinhan Card
- 02. 2017 Selected as a Fintech Gold Member of the KT Eco-Alliance
- 10. 2017 Received Grand Award in K-Global Startup Competition hosted by the Ministry of Science, ICT, and Future Planning
- 12. 2017 Entered into NDA with a Malaysian telecom group
- 02. 2018 Entered into business agreement with a Hyundai Motors membership operator
- 08. 2018 Entered into MOU with MC Payment, a Malaysian payment operator

○ Main Products and Services

Finnos is a company that is developing and supplying new type of payment solutions. AWAVE by Finnos is a sound wave payment solution that does not require users to build a new infrastructure. Clients and business owners can download AWAVE application or POS application for free onto their smart devices. AWAVE significantly improved inconveniences in the conventional mobile payment experience. Touch & check method makes the UX simpler and easier. Simply bringing the customer's smartphone near the payment device sends payment information, which is checked by the POS device before fingerprint or password authentication is made. AWAVE can be used without installing expensive POS devices. Including reverse payment patent, Finnos applied for about 110 patents, and is preparing to make applications in foreign patent offices as well. Because it uses free mPOS, AWAVE can be used when it is needed regardless of time and location. mPOS uses cloud technology to manage multiple users and stores. It only takes minutes to download the app and register with the service; in addition to basic POS features, the service provides proximity and remote payment, as well as at-table order and payment services.

○ Partners

Korea Fintech Industry Association, Shinhan Card, Shinhan Futures Lab



Company Name	핀크	Company Name in English	Finnq
Representative	Gwon Yeong-tak	Establishment	Aug. 29 th , 2016
Location	22 nd Floor, 40, Namdaemun-ro 9-gil, Jung-gu, Seoul		
Web Page	https://www.finnq.com/	E-mail	partner@finnq.com
Contact for Inquiry	+82-10-3121-4467	E-mail for Inquiry	hychung@finnq.com
Number of Employees	79	Paid-in Capital	KRW 15 billion
Main Service	Remittance/Settlement	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Finnq, jointly founded by a bank and a telecom operator, is working to provide innovative lifestyle financial platforms.

The company was founded by Hana Financial Group and SK Telecom with 51% and 49% shares, respectively. By combining financial experience and ICT, Finnq is providing new types of financial services.

By analyzing financial patterns of consumers, the company's platform provides spending information, in addition to recommending financial products and supporting small remittances.

Finnq offers convenient and fun financial experiences for younger customers who find finances difficult and boring, helping them build a systematic spending and saving habits. In addition to acting as a financial helper for the younger generation, the company is working to develop a platform for senior citizens older than 60 years.

○ History

- 08. 2016 Establishment
- 09. 2017 Launched mobile app service (Finnq 1.0)
- 05. 2018 Renewed mobile app service (Finnq 2.0)
- 07. 2018 Launched P2P investment (partners: TogetherFunding, Hello Funding, 8Percent)
- 09. 2018 Launched small loan service
- 10. 2018 Expanded partnership to 7 banks (added Gwangju, Jeong, Post, Suhyup, Credit Cooperative, and MG)
- 12. 2018 Launched Finnq Card (prepaid/debit payment service) and small overseas remittance services

○ Main Products and Services

Finnq is a new financial platform jointly founded by a financial institution and a telecom operator.

Finnq's services include: AI Fingo, providing AI-based fund spending evaluation and smart financial analysis, Finnq Market, providing various financial products, overseas remittance service, and investment management by leading P2P companies, and My Finnq, integrating financial products connected to Finnq accounts and providing unlimited money transfers and the first charging fund (interest) benefits in the industry.

AI Fingo: Using an independently developed AI, the service provides fun spending evaluation and smart financial analyses. The service evaluates recent spending records as "good" or "bad" to help users identify their spending patterns. In addition, they can compare their spending practices with others in their age and gender group to enable objective analysis. The information is visualized with various graphs, making it easy to understand.

Finnq Market: This platform provides financial products with large benefits such as loans, installment savings, and cards, in addition to P2P investment products, and 8% discounts for gifticons. Based on users' spending patterns, the platform automatically saves a certain proportion of payment accounts. Through T Finnq Saving, the service recommends bank savings products with up to 4.25% interest rates. The company provides simple small loan services available 24/365, in addition to an overseas remittance service with low fees and transfers made within 1 day on average. In the P2P investment market, the company partners with leading market players to provide various investment products.

My Finnq: This platform provides financial services connected to simple (prepaid) accounts and bank accounts. Users enjoy unlimited free remittances (by contact information/bank account number) and ATM withdrawals. It also provides Finnq Card service, which can be connected to up to 5 bank accounts. The service provides 1.5% in interest cash back for funds charged in the card.

○ Partners

11street, 8Percent, ArtTogether, BlueNight, Credit Cooperative, Gwangju Bank, Hana Card, Hello Funding, Jeonbuk Bank, K Bank, KEB Hana Bank, Korea Post, KROSS, MG, MyRealPlan, SK Planet, SKT, TogetherFunding



Company Name	피노텍	Company Name in English	Finotek Co., Ltd.
Representative	Kim Wu-seop	Establishment	Nov. 13 th , 2008
Location	3 rd Floor, 1, Yangjaecheon-ro 9-gil, Seocho-gu, Seoul (Yangjae-dong, Yongdu Building)		
Web Page	https://www.finotek.co.kr	E-mail	company@finotek.co.kr
Contact for Inquiry	+82-2-713-0114	E-mail for Inquiry	fndotcom2002@finotek.co.kr
Number of Employees	78	Paid-in Capital	KRW 4.783 billion
Main Service	Revolving credit platform, untact mortgage loan solution, untact real name identification solution, AI-based robo-counseling solution, integrated untact AI platform	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

Finotek Co., Ltd. is a small but promising fintech company founded in 2008, providing mobile-based fintech platforms that can be easily, quickly, and conveniently used by financial consumers. Key businesses include fintech platforms for untact mortgage loan, untact real name identification, AI-based robo-counseling solution, and revolving credit, as well as blockchain-based big data projects. In addition, the company has been selected as a Designated Agent and to conduct a commissioned test by the Financial Services Commission. It is currently implementing a revolving credit platform linking financial institutions. Finotek has 27 intellectual properties regarding various technologies. It also won the Citi Mobile Challenge and Hankyung Fintech (3 consecutive years), and selected as the Top 500 Rapidly Growing Asia-Pacific Company (Deloitte, 2 consecutive years).

○ History

- 11. 2008 Founded as Elstro
- 06. 2009 Developed and completed commercial version of online electronic registration solution for financial institutions
- 03. 2010 Received venture company certification from the Korea SMEs and Startups Agency
- 12. 2011 Implemented prosecutor statistics system for the Grand Prosecution Service
- 12. 2014 Listed on KONEX
- 04. 2015 Change company name to Finotek Co., Ltd. merged subsidiary Istro
- 09. 2016 Received Grand Award at the 1st Hankyung Fintech Awards (robo-financial counseling solution)
- 11. 2016 Selected as the Top 500 Rapidly Growing Asia-Pacific Tech Companies by Deloitte
- 12. 2016 Received Minister of Science, ICT and Future Planning Korea Award at the Korea Internet Awards
- 07. 2017 Selected top 5 in BNP Paribas Cardif Award Ceremony
- 11. 2017 Selected as the Top 500 Rapidly Growing Asia-Pacific Tech Companies by Deloitte
- 05. 2018 Received Best Innovation Award at the 5th Korea KONEX Awards
- 09. 2018 Selected as the 1st Designated Agent by the Financial Services Commission (revolving credit platform)
- 12. 2018 Entered into contract with Korea Housing Finance Corporation on electronic auction system
- 07. 2019 Received Best Dignity Award at the 2nd DGB Financial Group Startup Competition
- 08. 2019 Received Outstanding Award at Maekyung Fintech Awards 2019

○ Main Products and Services

Finotek is a small but promising fintech company that has provided to 65 commercial banks and public agencies the following services:

- 1) Untact mortgage loan solution: Users do not have to visit the financial institution—AI can be used to discuss loan details, check conditions, view electronic register documents, and apply for auction. It is a one-stop solution for property mortgage loans.
- 2) Untact real name verification solution: Identity authentication and certification solution using ID recognition, video call, and signature.
- 3) AI-based robo-counseling solution: 24/365 chatting and voice calls to provide AI-based consultations and financial process support.
- 4) Revolving credit platform: Standardized financial institution APIs are used to view repayment amounts and make repayments one-stop.

○ Partners

BNK Busan Bank, Citibank, DGB Daegu Bank, Gwangju Bank, IBK Industrial Bank of Korea, Jeju Bank, K Bank, Kakao Bank, KB Kookmin Bank, Korea Housing Finance Corporation, Lotte Card, MG Saemaeul, Ministry of Land, Infrastructure, and Transport, NH Nonghyup Bank, Samsung Life Insurance, Shinhan Bank, Woori Bank, Woori Card



Company Name	한국금융솔루션		Company Name in English	FINSET	
Representative	Jo Yeong-min		Establishment	Jan. 21 st , 2019	
Location	6 th Floor, HP Building, 83, Euisadang-daero, Yeongdeungpo-gu, Yeouido-dong, Korea				
Web Page	www.finset.io	E-mail	sooyoung@finset.io	Contact Number	+82-2-767-8150
Contact for Inquiry	+82-2-767-8150		E-mail for Inquiry	jkjang@finset.io	
Number of Employees	20		Paid-in Capital	KRW 347 million	
Main Service	Loan comparison service	Fintech Area	Asset Management	Business Type	B2B/B2C

○ Introduction

FINSET is a fintech startup that branched off from Koscom. Its goal is to provide a personalized asset management platform.

FINSET has received business authorities from regulation-exempt operators, open banking operators, fintech innovation businesses, and Koscom infrastructure users to provide services.

The company launched and operates FINSET application, a loan product comparison service. It is receiving investments and support from Shinhan Card to develop financial service for foreigners living in Korea. It is also planning to process and supply information after obtaining the rights to operate a financial big data operation center. The plan is to launch stock-related loan service, small business financial service, and robo-advisor service.

○ History

- 02. 2017 Selected as a Koscom in-house venture operator
- 05. 2017 Entered into MOU with financial institutions (Pepper Savings Bank, Eugene Savings Bank)
- 02. 2018 Entered into credit information usage contract (KCB)
- 04. 2018 Launched FINSET app beta service
- 09. 2018 Selected as an in-house venture incubator by the Ministry of SMEs and Startups
- 01. 2019 Entered into MOU with financial institutions (Citibank Korea, SBI Savings Bank, Welcome Savings Bank)
- 01. 2019 Established
- 03. 2019 Reached 30,000 customers
- 04. 2019 Received venture company certification
- 05. 2019 Received investment from Koscom
- 05. 2019 Selected as an Innovative Financial Service by the Financial Services Commission
- 07. 2019 Received crowdfunding (KRW 100 million)
- 07. 2019 Received external investments (KRW 1 billion)
- 10. 2019 Selected to take residence in fintech center by Seoul Metropolitan Government
- 11. 2019 Launched loan comparison service
- 11. 2019 Received additional external investments (KRW 1 billion)

○ Main Products and Services

Loan comparison service offered by FINSET compares and analyzes mid-rate loan products offered by nonmonetary financial institutions. Loan solicitors in conventional financial institutions can only sell products from their companies. This is to prevent disruption in the financial market that can be caused by customers transferring between various loans. This is called exclusive loan regulation, but FINSET was selected as an innovative service provider that is not subject to this rule. FINSET app was launched based on this situation; the service recommends and sells the least expensive product after comparing loans offered by multiple financial institutions. Using the FINSET app, consumers can receive loans by paying only half of the fees paid to offline loan solicitors.

In addition, FINSET plans to launch stock-linked loan service and robo-advisor service.

○ Partners

BC Card, Eugene Savings Bank, JB Capital, KCB, Koscom, OK Savings Bank, Pepper Savings Bank, SBI Savings Bank, Shinhan Card, Welcome Savings Bank



Company Name	핀샷	Company Name in English	FinShot Inc.
Representative	Park No-hyeon	Establishment	Apr. 1 st , 2016
Location	#507, 18, Maebongsan-ro, Mapo-gu, Seoul		
Web Page	www.finshot.com	E-mail	info@finshot.com
Contact for Inquiry	+82-70-4469-6217	E-mail for Inquiry	mkt@finshot.com
Number of Employees	19	Paid-in Capital	KRW 2 billion
Main Service	Financial services	Fintech Area	Overseas Remittance
		Business Type	B2C

○ Introduction

Finshot Inc. is a company registered as a small overseas remittance business with the Ministry of Economy and Finance. It launched CoinShot, a service for inexpensive, quick, and easy overseas remittances. By reducing unnecessary fees and processing time, the company is working to help foreign workers in Korea send more money more quickly.

In addition to the overseas remittance service, the company is adding various financial services including balance query and transaction history. The goal of the company is to grow into an integrated lifestyle financial platform for foreign residents in Korea.

○ History

- 04. 2016 Established as FinShot Inc.
- 01. 2017 Established Hong Kong office
- 02. 2017 Selected as a mobile small overseas remittance service pilot operator by Seoul Metropolitan Government
- 05. 2017 Received Standard Chartered Korea Fintech Competition
- 09. 2017 Registered as a small overseas remittance business (No. 2017-5)
- 09. 2018 Selected as the mobile small overseas remittance service operator by Seoul Metropolitan Government
- 05. 2019 Expanded service to 52 countries
- 08. 2019 Selected for Startup Leap Package by the Korea Institute of Start-up and Entrepreneurship Development
- 09. 2019 Registered as an electronic financial business

○ Main Products and Services

The company has direct contracts with foreign banks and its services are connected via API, allowing quick and stable overseas remittance service. Because remittances are processed without going through the SWIFT network, the company is able to accurately tell customers how much money will be sent to the recipient. The fees are up to 80% lower than those offered by commercial banks, and the processing time is from 5 minutes to 1 business day.

Customers can request overseas remittance via web or mobile application regardless of the time and place, and can check the progress through the service.

In addition to overseas remittance, applications can be used by the customers to check their account balance and transaction history. The service does not require a public key certificate, as it uses open banking authentication method, which increases consumer convenience.

○ Partners

Korea Financial Telecommunications and Clearings Institute



Company Name	핀테크		Company Name in English	Fintech	
Representative	Im Seon-il		Establishment	Dec. 10 th , 2014	
Location	24, Yeoui-daero, Yeongdeungpo-gu, Seoul				
Web Page	www.fintech1.co.kr	E-mail	contact@fintech1.co.kr	Contact Number	+82-2-6956-4158
Contact for Inquiry	+82-2-6956-8151		E-mail for Inquiry	sunny@fintech1.co.kr	
Number of Employees	15		Paid-in Capital	KRW 1.58 billion	
Main Service	Scraping solution	Fintech Area	Fintech SI	Business Type	B2B/B2C

○ Introduction

Fintech is a company providing credit assessment solutions and untact loan solutions to financial institutions, and operates Lendkit, an independently developed customer service.

○ History

12. 2014 Establishment

○ Main Products and Services

Lendkit is a leading personal data service providing vehicle management, career management, credit management, lifestyle management, and other services.

○ Partners

Banks and other financial institutions



Company Name	핀테크놀로지		Company Name in English	Fintechnology Co., Ltd.	
Representative	Jeon Sang-hun		Establishment	Aug. 13 th , 2014	
Location	#627~628, Pangyo Technovalley 2 Gyeonggi Corporate Growth Center, 42, Changeop-ro, Sujeong-gu, Seongnam-si, Gyeonggi-do				
Web Page	www.fintechnology.co.kr	E-mail	shjeon03@hanmail.net	Contact Number	+82-70-4432-4167
Contact for Inquiry	+82-70-4432-4167		E-mail for Inquiry	hdae11@empas.com	
Number of Employees	14		Paid-in Capital	KRW 100 million	
Main Service	AI chatbot service	Fintech Area	Others	Business Type	B2B/B2C

○ Introduction

Fintechnology Co., Ltd. is a fintech company with AI-based chatbots and technologies combining big data and self-authentication service.

Since it was founded in 2014, the company partnered with Korea University Information Graduate School to develop IC card-based identity verification system. In 2016, the company participated in a project hosted by the Ministry of Trade, Industry, and Energy to develop a automated financial consultation chatbot system. Key technologies include speech processing, natural language processing, scraping, big data, IC chip-based identity verification technologies, in addition to patents on chatbots and identity verification. Key business areas are AI chatbot system implementation and AI service. The company's AI chatbot system goes beyond simple consultation to provide customer engagement, process (banking transaction, internal work, etc.) consulting, and marketing. The scalable system is used to provide policy funding information, automated application service, chatbot ASP service, and other B2B and B2C AI services. Fintechnology is using its technologies to grow into a leader of the AI industry.

○ History

- 08. 2014 Established as Fintechnology Co., Ltd.
- 10. 2014 Developed OTP authentication system using IC card in partnership with Korea University
- 01. 2016 Developed IC card-based on/off security service
- 04. 2016 Selected for Ministry of Trade, Industry, and Energy development project (automated financial consultation bot service)
- 06. 2016 Received Grand Award at Fintech Dream Competition (automated financial consultation bot service)
- 08. 2016 Entered into business agreement with Daegu Bank to vitalize fintech business
- 05. 2018 Selected as a resident company with outstanding technologies by Pangyo Technovalley 2
- 06. 2018 Developed AI Helper solution for remote control of user devices
- 05. 2019 Selected as a data voucher supplier by the Korea Data Agency

○ Main Products and Services

Fintechnology provides various AI solutions such as AI chatbot system, policy funding information and application service for SMEs, and chatbot ASP service.

[AI chatbot service]

Using speech or text, the platform understands and answers users' questions. In addition to consulting work, the service has curation feature in which user intent is identified to find the right answer, voice menu link, and content browsing. It has various added features and supports real transaction processes.

[Policy funding information and application service (Money Mining Ledger)]

Using SME employee information and other registered data, this platform automatically collects information about government and public projects supporting small businesses. In addition to providing policy information fitting the conditions, the service also uses AI chatbot to shorten the process.

[Chatbot ASP service]

Nonmonetary institutions, fintech service companies, hospitals, hotels, and franchise operators that require AI chatbot systems are provided with chatbot to support their customer service. This next-general AI service can talk to customers 24/356.

○ Partners

Daegu Bank, Dongguk University, IBK Industrial Bank of Korea, Korea Data Agency, Korea Financial Telecommunications and Clearings Institute, Korea University, Samsung SDS, SKT, Woori Bank



Company Name	플라밍고	Company Name in English	Flamingo
Representative	Kim Sang-wan	Establishment	Sep. 29 th , 2017
Location	133, Jeonpo-daero, Nam-gu, Busan		
Web Page	www.datamingo.com	E-mail	sangwan@datamingo.com
Contact for Inquiry	+82-10-9318-9566	E-mail for Inquiry	sangwan@datamingo.com
Number of Employees	5	Paid-in Capital	KRW 50 million
Main Service	AI	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Flamingo is a company that provides automated management and consulting services using big data analysis, forecasting results, and AI technology, in addition to offering marketing solutions to the market. In addition, the company has converged fintech with analytics to develop mobile payment features that can replace credit cards and reduce payment time, providing the services on a B2C basis.

○ History

09. 2017 Incorporated

○ Main Products and Services

- (1) Mingo: Payment module (mobile order and payment with pick-up time selection)
- (2) Data Mingo: Payment data and visitor data are combined to provide product inventory and order management, frequent customer management, automated marketing, revenue management and forecasting, and other integrated data insights.
- (3) Mingo AI: Online-offline inventory management and order prediction.
- (4) Hybrid AI: Real-time visitor management in terms of satisfaction and customer loyalty.

○ Partners

Gartner, Paymint



Company Name	플라이하이	Company Name in English	FlyHigh Co., Ltd.
Representative	Kim Gi-yeong	Establishment	Apr. 15 th , 2015
Location	#802, 8 th Floor, Start Building, 118, Unjung-ro, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	https://www.flyhigh-x.com/	E-mail	mkt@flyhigh-x.com
Contact for Inquiry	+82-2-565-8008	E-mail for Inquiry	hjpark@flyhigh-x.com
Number of Employees	26	Paid-in Capital	KRW 71 million
Main Service	Data scraping	Fintech Area	Security/Authentication
		Business Type	B2B/B2C

○ Introduction

FlyHigh Co., Ltd. enhance work process for banks, insurance companies, and securities, in addition to providing them with automation, hyperscraping, and other key solutions and consulting services required for the digital conversion.

In an industry where digital conversion can lead clients to neglect security, personal information protection, and regulation, FlyHigh works to focus on consumers and make services more convenient while keeping services secure through innovative technologies and corporate know-how.

The company has designed secure and convenient security platforms and provided consulting services for Kakao Bank, which recognized FlyHigh's superior technological capacity and know-how. FlyHigh is providing its solutions and services to more banks, savings banks, credit card companies, insurance companies, securities, and other financial institutions requiring fintech and digital conversion.

○ History

- 04. 2015 Established as FlyHigh
- 07. 2015 Applied for patent on security token and memory hacking-prevention electronic signature technology
- 08. 2015 Applied for patent on malicious IP and URL blocking technology
- 01. 2016 Applied for patent on encryption acceleration technology
- 04. 2016 Applied for patent on authentication module technology
- 12. 2016 Received Korea Corporate Award (security solutions)
- 01. 2017 Completed security consulting for Kakao Bank customer service
- 10. 2017 Established private authentication system for Welcome Savings Bank and provided security consulting
- 11. 2017 Supplied OmniDoc to Shinhan Bank; supplied IoT security module to Doosan Robotics
- 01. 2018 Supplied solutions to Lotte Card and Bank of Korea
- 04. 2018 Supplied solutions to KB General Insurance and KB Savings Bank
- 07. 2018 Supplied solutions and services to NH Nonghyup Life Insurance, KB Securities, and Kakao Bank
- 12. 2018 Acquired and merged TMX Korea
- 03. 2019 Received investment from Enlight CG Fund
- 04. 2019 Selected as the first 10-10 Club member by KB Financial Group
- 05. 2019 Established solutions and provided services to Hanwha Investment and Securities
- 06. 2019 Received investment from KB Financial Group (KRW 1 billion)
- 09. 2019 Launched demo version of BankBe, an integrated asset management service
- 10. 2019 Launched demo version of BankBe on app markets

○ Main Products and Services

- OmniDoc: This mobile electronic document issuance and distribution solution allows users to receive more than 40 types of public agency forms and documents from 17 public agency systems.
- OmniReal: This Supreme Court register and real estate automation solution provides court land register, real estate register, vehicle registration documents, in addition to authenticating the issued documents.
- OmniCheck: This ID and government document authentication solution allows real-time identification regarding the veracity and issue date of ID.
- OmniCA: This is a simple and secure private authentication issuance solution. Using personal customer patterns and biometric authentication methods, the solution issues public key certificates, allowing users to conveniently and securely manage their identity without separate authentication procedures.
- OmniMedi: This is an electronic medical record issuance and distribution solution. It is a one-stop insurance service allowing individuals to view their insurance memberships, receive certificates from hospitals, and file insurance claims.

○ Partners

Credit Finance Association, Hanwha Investment Securities, Hanwha Life Insurance, Kakao Bank, KB Financial Group, KB General Insurance, KB Kookmin Card, KB Life Insurance, KB Securities, KEB Hana Bank, Lotte Card, Nonghyup Life Insurance, Samsung Electronics, Shinhan Bank, Shinhan Card, Welcome Savings Bank



Company Name	포어링크	Company Name in English	Forelink
Representative	Song Gi-bong	Establishment	Aug. 1 st , 2001
Location	#1308, 184, Gasandigital 2-ro, Geumcheon-gu, Seoul		
Web Page	www.forelink.co.kr	E-mail	kbsong@forelink.co.kr
Contact for Inquiry	+82-2-2113-9405	E-mail for Inquiry	sikim@forelink.co.kr
Number of Employees	130	Paid-in Capital	KRW 400 million
Main Service	Software development, network integration, security/authentication, blockchain	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

Forelink, founded in 2001, integrates network and develops and supplies software, in addition to developing cloud systems. In particular, the company provides superior network consulting, design, and implementation services to its clients. It also develops billing software and supplies local blockchain currency systems. In 2018, the company was supported by Korea Internet & Security Agency (KISA) to develop an open API for a blockchain-based local gift certificate. In addition, Forelink is working with Korea University to develop a Korean language education system based on cognitive psychology.

The company plans to continue improving the service by expanding the coverage of local gift certificates while operating in the community local currency market, social enterprise market, and small business market.

○ History

- 08. 2001 Establishment
- 03. 2004 Became partner of Extreme Networks
- 12. 2006 Received ISO 9001 Certification
- 05. 2010 Became a partner of Cisco
- 09. 2013 Established technology research center
- 11. 2014 Became sole distributor of MediationZone by DigitalRoute
- 2017 Developed blockchain local currency system
- 12. 2018 Developed open API system for blockchain-based local gift certificate
- 12. 2019 Conducted consulting for blockchain payment system

○ Main Products and Services

Beginning with network integration, Forelink has been providing network implementation and control services, in addition to developing and operating software packages and blockchain local currency systems. In 2018, it developed an open API system for a blockchain-based local gift certificate.

Open APIs are developed by implementing QR code functions on Forelink's Nanum Coin Platform, to help startups and SMEs to easily use blockchain-based local gift certificates.

Implementation of such service requires massive initial investment and development costs, but using open API enables SaaS structure, which eliminates initial costs and reduces implementation time.

The company plans to include GPS logistics tracking features to expand the service.

○ Partners

IBK Industrial Bank of Korea, Shinhan Bank



Company Name	파운트	Company Name in English	Fount
Representative	Kim Yeong-bin	Establishment	Nov. 9 th , 2015
Location	50, Chungjeong-ro, Seodaemun-gu, Seoul		
Web Page	https://fount.co/	E-mail	contact@fount.co
Contact for Inquiry	+82-10-3266-8454	E-mail for Inquiry	nyk@fount.co
Number of Employees	23	Paid-in Capital	KRW 3.885 billion
Main Service	Robo-advisor, asset management	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

Fount is a company that aims to increase the accessibility and transparency of asset management services through mobile services with low fees.

Although asset management is becoming more important as the economic growth slows and interest rates fall, higher-level asset management services are available only to the rich. Fount works to automate financial market analysis and financial customer analysis to drastically lower the costs associated with asset management services, based on which it provides accessible financial management services in the age of the Fourth Industrial Revolution.

Since it was founded in November 2015, Fount's revenue has grown by 57% annually on average and employed 41% more people on average, showing a steady growth rate. It is a market leader with the largest managed assets in the robo-advisor industry.

○ History

- 11. 2015 Founded as Wells & Liberty
- 05. 2016 Changed company name to Fount
- 06. 2016 Won big data project from Shinhan Card
- 05. 2017 Launched Woori Robo Alpha for Woori Bank
- 11. 2017 Received 17th Mobile Technology Awards from Korea Economy Daily (Minister of Science, ICT, and Future Planning Award)
- 11. 2017 Received Challenge! K-Startup 2017 (Minister of SMEs and Startups Award)
- 12. 2017 Received the 17th Mobile Technology Awards (Minister of Science, ICT, and Future Planning Award)
- 06. 2018 Launched MK Fount, a customer asset management consultation service
- 07. 2018 Received Grand Award at the 18th Korea Digital Management Innovation Awards
- 11. 2018 Established a company research center
- 12. 2018 Received family-friendly company certification
- 02. 2019 Launched MK Fount Pension service
- 06. 2019 Received Judge's Award at MetLife Collab 5.0
- 06. 2019 Designated as an Innovative Financial Service provider for financial Regulatory Sandbox
- 10. 2019 Received Minister of Trade, Infrastructure, and Energy Award at the 43rd National Productivity Competition

○ Main Products and Services

- Mobile service using innovative technologies to help consumers directly receive asset management services
 - Launched MK Fount, a robo-advisor consultation service that offers small variation and minimal costs using automation technologies (June 2018, jointly launched with Maeil Economy Daily and Shinhan Financial Investment)
 - By generalizing the private banking service offered by conventional banks, the solution expanded the choice of financial services available to the general public
 - Collected opinions of consumers who are dissatisfied with fees of conventional financial products; no fees are charged, with only performance compensation charged
- <Raising customer satisfaction>
 - Low cost: Lower fees from automated investment algorithm
 - Convenience: Increased convenience through simple subscription and verification process through mobile and web platforms
 - Expertise: Distributed small investments and tax-saving strategies through various financial techniques
 - Personalization: Customer asset management according to purpose Optimized investment for customers with various preferences
 - Reliability: Portfolios based on verified methodologies offered by the best experts

○ Partners

IBK Industrial Bank of Korea, Shinhan Card, Shinhan Financial Investment, Woori Bank



Company Name	펀디드	Company Name in English	Funded Corp.
Representative	Wang Min-gwon	Establishment	Nov. 19 th , 2015
Location	#201, 13, Samseong-ro 92-gil, Gangnam-gu, Seoul (Samseong-dong, Jungsan Building)		
Web Page	www.funded.co.kr	E-mail	funded@funded.co.kr
Contact for Inquiry	+82-2-518-7576	E-mail for Inquiry	funded@funded.co.kr
Number of Employees	11	Paid-in Capital	KRW 400 million
Main Service	Funded Corp.	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2C

○ Introduction

Funded Corp. is a P2P financial platform developed by KB Financial Group.

The company focuses on providing housing mortgage loan products.

Partnering with KB Credit Information and KB General Insurance, the company has built a system that protects investments more securely.

It has a subsidiary specializing in purchase of non-performing loans, in order to guarantee the security of products.

In July 2017, Funded registered a patent on untact identity authentication.

○ History

- 11. 2015 Establishment
- 04. 2016 Selected for KB Starters Valley No. 7 by KB Financial Group
- 07. 2016 Launched beta test for personal credit loan service
- 06. 2017 Partnered with KB General Insurance to provide Plus Sarang Group Insurance (car owner reimbursement exemption program)
- 06. 2017 Implemented third-party deposit service for Shinhan Bank
- 07. 2017 Registered untact identity authentication patent

○ Main Products and Services

Funded is a P2P financial service company focusing on residential buildings.

The company prioritizes advancing its risk management capacity. Going beyond providing simple collateral assessment to provide real estate mortgage loans, the company has independently developed a credit rating model to analyze the repayment capacity of the borrowers. After the loan is approved, the company works with KB Credit Information and KB General Insurance, who provide debt collection and insurance, to ensure follow-on management. Its subsidiary, Korea Platform Lenders' Collective, purchases non-performing loans to prevent investors from losing the principals.

Funded is the only P2P financial platform supported by KB Financial Group, and is engaged in many projects that generate synergistic effects. KB Credit information provides debt collection and debt management consulting, while KB General Insurance operates the borrower repayment exemption program. Funded leverages the credibility of the KB Finance brands to enhance its own brand reliability.

Funded also aggressively uses information technology. Through an independently developed debt management system and credit rating model, the company reduces the time required to conduct loan assessment and management. The company also plans to make the loan screening process more efficient through a real estate property valuation model that is being jointly developed with the Hankuk University of Foreign Studies Industry-University Cooperation Group.

Funded registered identity authentication patents based on credit data in order to prevent identity theft and fraud in untact and online loan services.

○ Partners

Hanwha Life Insurance, KB Financial Group, Shinhan Bank



Company Name	퍼니피그	Company Name in English	FunnyFig Co., Ltd.
Representative	Jo Hae-na	Establishment	Jul. 25 th , 2019
Location	2 nd Floor, 44, Jandari-ro, Mapo-gu, Seoul (Seogyo-dong, Yegyeong Building)		
Web Page	www.altongp2p.com	E-mail	contact@altongp2p.com
Contact for Inquiry	+82-70-5099-9400	E-mail for Inquiry	cs.lee@funnyfig.com
Number of Employees	32	Paid-in Capital	KRW 100 million
Main Service	Altong, P2P financial platform	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

FunnyFig Co., Ltd. is the leading P2P solution provider in Korea.

Key business items include P2P solution service that launched at the inception of the P2P financial market, as well as P2P financial meta service called Altong P2P, which enables users to manage investment history on one platform. In addition, the company is providing a principal collection rights trading service through which customers can buy and sell the rights generated under the hyperledger method.

In 2020, FunnyFig expanded its market presence with the changes in the Korean law. Based on this change, the company is planning to grow into a global leader in the new fintech area of P2P financial market by providing global services.

○ History

- 07. 2019 Established as FunnyFig Co., Ltd.
- 07. 2019 3 out of 5 top funding companies used FunnyFig solution
- 07. 2019 25% of all funding companies with more than KRW 100 billion in cumulative loans used FunnyFig solution
- 07. 2019 More than half of all funding companies with more than KRW 10 billion in cumulative loans used FunnyFig solution
- 11. 2019 Launched Altong P2P, a P2P financial meta service
- 12. 2019 Reached KRW 1.8 trillion in P2P solution partner companies' cumulative funding amount
- 02. 2020 Planning to launch a trade exchange for principal collection rights

○ Main Products and Services

Altong P2P is a new type of P2P financial service based on new financial laws.

The service connects multiple funding companies to facilitate investment practices. Altong can be used to check investment history and management deposits. Only one authentication is required after receiving an Altong account, which means that users do not have to authenticate their identity every time they make an investment.

To ensure that they will not miss products they intend to invest in, users can make reservations, which allow them to automatically fund new products without having to pay close attention.

In 2020, the company plans to launch a trading exchange for users to buy and sell principal collection rights, which combines aspects of P2P investment and liquidation. Here, users will be able to sell their principal collection rights, and others will find opportunities to invest in products that they did not have access to previously.

○ Partners

Ace Funding, Barun Fund, CP Funding, Daou Technology, Dayli Funding, e2funding, Easy Funding, Expert Fund, Fund Ahead, Fundist, Gongyu Funding, Grit Funding, Hanguk Gyeongwu Funding, Juna Fund, Leadingplus Funding, Loanpoint, Miracle Funding, Mosaic Funding, Namo Funding, Nextin, Nice Credit Information, Paygate, Pocket Funding, Profit, Solasido Funding, Target Funding, Top Fund, Unicorn Lending, V Funding, Welcome Payments, Wipe Funding, Y Fund



Company Name	갤럭시아커뮤니케이션즈	Company Name In English	Galaxia Communications Co., Ltd.
Representative	Kim Yong-gwang	Establishment	Oct. 5 th , 1994
Location	15 th Floor, SuseoOfficeBuilding, 281,Gwangpyeong-ro, Gangnam-gu, Seoul		
Web Page	https://galaxiacommunications.co.kr/	E-mail	rha@galaxia.co.kr
Contact for Inquiry	+82-2-6005-1683	E-mail for Inquiry	rha@galaxia.co.kr
Number of Employees	120	Paid-in Capital	KRW19.615 billion
Main Service	Electronic payment, prepaid payment, mobile commerce, payment platform, etc	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

Galaxia Communications Co., Ltd. is the only company in Korea that owns the source technology for an integrated electronic payment solution. With advanced technologies and superior service competitiveness, the company offers electronic payment services, convenience store prepaid payment services, mobile gift certificate and coupon services, and integrated financial platforms that lead the online and offline payment markets. Starting with the BillGate, an integrated electronic payment service launched in 2001, the company has diversified its service areas to mobile department store gift certificates and coupons, mobile phone small payment, and convenience store prepaid payment services. It is the first company in Korea to have issued and distributed mobile department store gift certificates, in addition to having the highest market share in the prepaid payment market for 40,000 convenience stores across Korea. Based on this, the company launched Money Tree, the only mobile platform in the country that allows its users to freely exchange gift certificates and coupons. It also launched simple financial services such as Money Tree Cash, which can be used to make online and offline payments and transfers, in the process of growing into an expert integrated financial platform company. Galaxia's various new businesses involve blockchain and big data. By expanding its presence to overseas markets, the company is developing into a global leading payment solution provider.

○ History

- 10. 1994 Establishment
- 03. 2001 Launched BillGate, an integrated electronic payment service
- 06. 2002 Launched the first mobile department store gift certificates in Korea
- 08. 2006 Launched CashGate, the first convenience store prepaid payment service in Korea
- 07. 2007 Listed on KOSDAQ
- 10. 2008 Incorporated as a Hyosung Group affiliate
- 05. 2010 Received the Korea Communications Commission Director's Award at the 17th Korea Multimedia Technology Awards
- 06. 2014 Entered into business agreement with CoinPlug, a bitcoin payment company
- 09. 2014 Entered into an international payment service contract with Tenpay (China)
- 02. 2017 Launched Money Tree, an integrated financial platform
- 11. 2017 Received Mobile Wallet Grand Prize at the App Awards Korea 2017 App of the Year event
- 03. 2018 1 million downloads for Money Tree app
- 03. 2019 2 million downloads for Money Tree app

○ Main Products and Services

Galaxia Communications offers Money Tree, an integrated financial platform. Money Tree is a service that allows users to convert My Shinhan Points, KB Pointree, Webee Honey Money, OK Cashbag, and other various financial points, mobile gift certificates, and coupons into Money Tree Cash to be used. The converted Money Tree Cash can be used at 120 affiliated online and offline stores. It can also be used for common financial services such as money transfers, ATM withdrawals, bill payments, transit card recharging, and Zero Pay payments.

Galaxia Communications issues a virtual currency based on Money Tree Cash to be provided as a reward for using Money Tree Cash and its platforms. The issued virtual currency can be used for various economic activities including shopping, payments, and transfers. Also, there are plans to develop an integrated financial platform by allowing utility tokens from other services and general cryptocurrencies such as Bitcoin to be converted to Money Tree Cash, which will be available for use in online and offline platforms.

Furthermore, more than 30 million merchant data generated annually will be utilized to provide customized analysis reports, and an alternative credit rating model based on mobile small payment user data will be developed. These services will target a gap market composed of groups with relatively low credit scores due to lack of financial transaction history.

○ Partners

7-Eleven, Coin Plug, Coupang, CU, GS25, Hyundai Department Store, ItemBay, Kakao, KT, LGU+, Lotte Department Store, NC Soft, Nexon, Samsung Card, Shinsegae Department Store, SK Telecom, Starbucks Korea, Woowa Brothers



Company Name	지오라인		Company Name in English	Geo-Line Co., Ltd.	
Representative	Jo Seong-gyu		Establishment	May 21 st , 2014	
Location	KMV9, 3 rd Floor, Building D, 330, Cheomdan-ro, Jeju-si, Jeju				
Web Page	geo-line.com	E-mail	info@geo-line.com	Contact Number	+82-2-1522-5760
Contact for Inquiry	+82-70-4760-1178		E-mail for Inquiry	sunggyoo.geo@geo-line.com	
Number of Employees	4		Paid-in Capital	KRW 202 million	
Main Service	Mobile electronic vehicle automatic payment and recharging system	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

Geo-Line Co., Ltd. is a company that is developing an electronic vehicle and parking solution connected to fintech services.

Geo-Line system, developed by the company, features meters and mobile phone modems on electronic vehicle chargers to show how much electricity was recharged in which building by the users.

Geo-Line has an independent electronic vehicle recharging patent. One of them is the Plug & Pay technology, in which recharging and payment can be made one-stop when the independently-developed mobile recharger is plugged into the anti-theft recharging power supply. The patented recharging power supply solution goes through the mobile recharging device to reach the central server, which communicates wirelessly to provide electricity to only certified chargers, in addition to providing payment services.

In 2017, the company received commendation from the Minister of Trade, Industry, and Energy, and it was selected as K-Energy Startup in by KEPCO in 2018.

○ History

- 05. 2014 Established as Geo-Line Co., Ltd.
- 05. 2015 Entered into MOU with KEPCO
- 02. 2016 Received shared growth funding from Korea SMEs and Startups Agency
- 10. 2017 Received Minister of Trade, Industry, and Energy commendation
- 05. 2018 Selected as K-energy Startup by KEPCO
- 03. 2019 Began overseas exports
- 04. 2019 Launched services in Korean market

○ Main Products and Services

Geo-Line is an electric vehicle recharger company founded by experts from Renault-Samsung Motors researchers and the director of the Electronic Vehicle Infrastructure Network Research Center.

The company is working to provide convenient and inexpensive electronic vehicles recharging and parking solutions that are inevitable in multi-unit housing buildings by supplying mobile and secure devices. Geo-Line was founded with the support from the Korea SMEs and Startups Agency in 2014, and has 3 related patents. Geo-Line developed a device that combines telecommunications modems and electricity meters, resolving issues with recharging infrastructure, which was a weak link in the Korean electric vehicle market. The service is notable in that it is implementing a unique fintech service based on long-term industrial research.

○ Partners

KB Financial Group, KEPCO



Company Name	고스트페이		Company Name In English	Ghost Pay Inc.	
Representative	Lee Seon-gwan		Establishment	Aug. 17 th , 2018	
Location	#1306, Mudeung Building, 238, Geumnam-ro, Dong-gu, Gwangju				
Web Page	Under construction	E-mail	Isk8915@naver.com	Contact Number	+82-10-6388-8877
Contact for Inquiry	+82-10-6388-8877		E-mail for Inquiry	Isk8915@naver.com	
Number of Employees	4		Paid-in Capital	-	
Main Service	Fintech (biometric authentication)	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

Ghost Pay Inc. is a company working to enable the slogan “No Cash, No Card, No Phone.” In this mobile device biometric authentication payment system, users register their payment method and biometric data on their mobile phones to interact with merchant devices using their body parts to make authentication and payment. This innovative solution protects personal information, resolves the anxiety of registering biometric information on individual devices owned by merchants, and eliminating the risk of losing personal data on mobile phones.

○ History

- 07. 2017 Registered Korean patent (No. 10-2016-0151016)
- 08. 2018 Established as Ghost Pay
- 11. 2018 Selected for the 2nd session of Korea Technology Finance Corporation Innovation Voucher Program
- 12. 2018 Registered as a venture company
- 05. 2019 Applied for overseas patents (U.S., Europe, China, India, Russia, Ukraine, Japan)
- 10. 2019 Selected for U.S. Silicon Valley Investment Program by the National Innovation Cluster Project
- 10. 2019 Received Encouragement Award in the 10th Welcome to TIPS IR Pitching event
- 10. 2019 Applied for 1 additional Korean patent
- 11. 2019 Established as Ghost Pay Inc.

○ Main Products and Services

Ghost Pay Inc. is a company working to enable the slogan “No Cash, No Card, No Phone.” In this mobile device biometric authentication payment system, users register their payment method and biometric data on their mobile phones to interact with merchant devices using their body parts to make authentication and payment. This innovative solution protects personal information, resolves the anxiety of registering biometric information on individual devices owned by merchants, and eliminating the risk of losing personal data on mobile phones.

○ Partners

Gwangju Culture Industry Promotion Agency, Gwangju Metropolitan City, Gwangju Technopark, Korea Technology Finance Corporation



Company Name	지인슈	Company Name in English	G-insu Co., Ltd.
Representative	Jeong Jeong-hee	Establishment	Jul. 17 th , 2018
Location	#715,7 th Floor, 158, Eulji-ro, Jung-gu, Seoul		
Web Page	http://www.goodinsumall.com/	E-mail	enigma@g-insu.com
Contact for Inquiry	+82-2-6082-9405	E-mail for Inquiry	enigma@g-insu.com
Number of Employees	12	Paid-in Capital	KRW 300 million
Main Service	Advertising agency	Fintech Area	InsureTech
		Business Type	B2B

○ Introduction

G-insu is a company where good people work to enable good connections while prioritizing the price and customer value.

G-insu provides a comparative quoting service through Alji, an AI chatbot service.

○ History

- 07. 2018 Established as Goodinsumall
- 11. 2018 Changed company name (Goodinsumall -> G-insu)
- 04. 2019 Received venture company certification
- 06. 2019 Selected as K-Startup by the Ministry of SMEs and Startups
- 12. 2019 Launched Alji, an AI chatbot service

○ Main Products and Services

The insurance industry has been simply providing soliciting customers online and converting the customers to the phone service.

G-insu uses Alji, a social media AI chatbot that captures the needs and trends of the customer, to provide a new type of direct auto insurance comparison and quote service.

○ Partners

Ministry of SMEs and Startups



Company Name	글루와	Company Name in English	Gluwa Inc.
Representative	Oh Tae-rim	Establishment	Mar. 14 th , 2014
Location	4 th Floor, 8, Teheran-ro 2-gil, Gangnam-gu, Seoul		
Web Page	http://www.gluwa.com	E-mail	support@gluwa.com
Contact for Inquiry	+82-70-7720-4775	E-mail for Inquiry	kyungjun.lee@gluwa.com
Number of Employees	8	Paid-in Capital	KRW 10 million
Main Service	Software development, service development	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Gluwa Inc. is a fintech company led by a Korean developer. It seeks to become the AWS of the blockchain industry in modularizing its own blockchain technology.

It entered the U.S. market when it secured investments from 500 Startups in Silicon Valley in 2016. In 2017, the company partnered with Aella Credit, a Nigerian fintech startup with investments from Y Combinator and the CEO of Coinbase, to develop a decentralized credit network using blockchain technology.

It also secured an investment from Steve Chen, the founder of YouTube, in 2018 for the business, in addition to entering into a partnership with Mission National Bank in the U.S. Gluwa is developing the global market with foreign banks and financial institutions in the U.S., Nigeria, and the Philippines.

○ History

- 2014 Established Korean office
- 2016 Established U.S. office with investments from 500 Startups in Silicon Valley
- 2017 Partnered with Aella Credit, a Nigerian fintech startup
- 2018 Received investment from Steve Chen, founder of YouTube; partnered with Mission National Bank in the U.S.
- 06. 2019 Business agreement with the Vietnamese Association for Victims of Agent Orange (VAVA)
- 07. 2019 Business agreement with Kairos Legal and Consulting (Myanmar)

○ Main Products and Services

Using blockchain technologies, Gluwa is preparing to provide financial infrastructure to regions with weaker financial services.

In the U.S., the company has partnered with Mission National Bank to launch a stable coin. It has also partnered with Aella Credit, which won an investment from the founder of Y Combinator and Coinbase, with the goal of implementing a credit log network in areas with weak financial services. It is also planning to launch services in Vietnam and the Philippines.

○ Partners

Aella Credit, Blue Index, Mission National Bank



Company Name	지엠씨랩스	Company Name in English	GMC Labs
Representative	Gwon Se-yeong	Establishment	Aug. 1 st , 2019
Location	11 th Floor, WeWork BIFC, 133, Jeonpo-daero, Nam-gu, Busan		
Web Page	www.gmc-labs.com	E-mail	goodman.company.kr@gmail.com
Contact for Inquiry	+82-10-7302-5314	E-mail for Inquiry	goodman.company.kr@gmail.com
Number of Employees	9	Paid-in Capital	KRW 1 billion
Main Service	Integrated AI robo advisor, blockchain, financial and virtual asset management	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

GMC Labs is a company that is developing an integrated asset management platform that can combine and manage all personal financial data and digital assets. By developing AI robo advisor based on digital assets, the company established an independent investment platform, enabling an easy and efficient asset management service that can be used by everyone. Through the easy and convenient integrated asset management platform, the company leads the popularization of asset management service, in addition to working to create a new financial management culture.

○ History

- 10. 2017 Established as GMC; developed automatic trading algorithm for Korean exchanges
- 08. 2018 Developed AI robo-advisor for digital asset products
- 11. 2018 Entered into strategic partnership with A-NEX (blockchain security company)
- 12. 2018 Entered into strategic partnership with WION (blockchain e-wallet developer)
- 08. 2019 Took residence in BIFC U-Space
- 08. 2019 Established GMC Labs
- 09. 2019 Developed Sirius investment platform
- 09. 2019 Entered into MOU with Busan Metropolitan Government (for fintech/blockchain/financial technology development)
- 10. 2019 Developed TAURUS, an integrated asset management platform

○ Main Products and Services

[TAURUS (integrated asset management platform) application]

1. Integrated bank account management: Transfer/simple transfer/deposit management
2. Simple payment: Used online/offline/on platform
3. Personalized investment management: Provide virtual asset fund market and previous investment product (P2P/real estate) services
4. Integrated virtual asset exchange management: Comprehensive query of exchanges that customers belong to-provides history/deposit/withdrawal/price/trading services for virtual assets
5. One-stop virtual asset purchase service: Customers can easily purchase coin they want without joining a trading exchange (only BCT is supported currently)- customers can also use coins they purchased to invest in virtual asset fund market
6. Asset management portfolio service

[SIRUS asset management service]

Since 2018, the company is using private B2C to operate an AI robo-advisor automatic trading system.

In 2017, the company completed a market variability prediction algorithm (LEO-ALPHA) based on a Korean trading exchange system. The algorithm was also implemented in foreign trading exchange systems and futures market systems.

The company also developed an arbitrage algorithm (GEMINI) and integrated it to the SIRIUS automatic trading system

(the company is continuing to improve algorithms via independent R&D to enhance investment security and profitability).

○ Partners

Amazon Web Services, Gabia



Company Name	글로벌머니익스프레스		Company Name in English	GME Remittance	
Representative	Seong Jong-hwa		Establishment	Aug. 30 th , 2016	
Location	#601, 325, Jong-ro, Jongno-gu, Seoul (Changsin-dong, Glass Tower)				
Web Page	www.gmeremit.com	E-mail	corporate@gmeremit.com	Contact Number	+82-2-3673-5559
Contact for Inquiry	+82-2-3673-5559		E-mail for Inquiry	hr@gmeremit.com	
Number of Employees	51		Paid-in Capital	KRW 3 billion	
Main Service	Small Overseas Remittance	Fintech Area	Overseas Remittance	Business Type	B2C

○ Introduction

GME Remittance was founded on August 30, 2016. It began as a foreign investment company in July 2017, with funding by OneSphere, a Malaysian overseas investor. The operation of small overseas remittance services began in August 2017 (Ministry of Economy and Finance Permit No. 2017-2). The company is a pilot fintech operator designated by the Seoul Metropolitan Government. As an industry leader, GME Remittance is offering overseas remittance services to 30 countries via its online/mobile platform and 10 physical locations. The goal is to expand services worldwide. GME Remittance is growing under the vision of becoming the best fintech company and an integrated financial service.

○ History

- 08. 2016 Establishment
- 08. 2017 Registered as a small overseas remittance service provider
- 10. 2017 Launched small overseas remittance services
- 12. 2017 Launched web platform (online) services
- 02. 2018 Registered as a member of the Korea Fintech Industry Association
- 06. 2018 Selected to participate in the Seoul Mobile Small Overseas Remittance Marketing Support Project

○ Main Products and Services

GME Remittance provides quicker, less expensive, and more convenient overseas remittance and currency exchange services via its 10 locations nationwide and through its mobile application. The company is an integrated financial service provider with the following strengths:

1. First Korean company to register and launch small overseas remittance services
2. Full services through a nationwide branch network and online platforms
3. Partnerships with the best banks overseas
4. R&D projects and full API connection with Korean and foreign financial institutions

○ Partners

30 Korean and financial institutions



Company Name	지머니트랜스	Company Name in English	Gmoneytrans
Representative	Kim Jong-mu	Establishment	Jan. 18 th , 2016
Location	305-2, Jong-ro, Jung-gu, Seoul		
Web Page	www.gmoneytrans.com	E-mail	jmkim@gmoneytrans.com
Contact for Inquiry	+82-2-2289-1200	E-mail for Inquiry	jmkim@gmoneytrans.com
Number of Employees	19	Paid-in Capital	KRW 2.06 billion
Main Service	Overseas Remittance	Fintech Area	Remittance/Settlement
		Business Type	B2C

○ Introduction

Gmoneytrans is a real-time mobile overseas remittance service. It is providing services to 50 countries currently.

○ History

- 01. 2016 Incorporated
- 10. 2017 Received capital from Citiexpress Japan (KRW 1 billion)

○ Main Products and Services

Mobile-based real-time overseas remittance service

○ Partners

Credit Guarantee Fund



Company Name	공감랩	Company Name in English	Gonggam lab Inc.
Representative	Maeng Jun-yeong	Establishment	Nov. 16 th , 2015
Location	4 th Floor, 176-1, Gunja-ro, Gwangjin-gu, Seoul		
Web Page	www.howsmuch.com	E-mail	hellogonggam@gmail.com
Contact for Inquiry	+82-70-4464-8445	E-mail for Inquiry	jdu.jo@gonggamlab.com
Number of Employees	8	Paid-in Capital	-
Main Service	Automated valuation model (AVM), big data	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

Gonggam Lab Inc. is a real estate information provider that offers services based on automated valuation models (AVM) for real estate properties, such as ones used in countries with advanced financial systems. KB Real Estate, Apro Financial Group, Nice Ratings Information, Welcome Financial Group, and various other financial institutions utilize AVM by Gonggam Lab to take advantage of a service that is more innovative and efficient than the conventional high-cost, low-efficiency offline real estate financial information platforms. Gonggam Lab was selected as an Innovative Financial Service provider by the Financial Services Commission in 2019, and as a Designated Agent by KB Financial Group. The company is working to lead the prop-tech sector by digitalizing the real estate finance sector.

○ History

- 11. 2015 Established as Gonggam Lab Inc.
- 04. 2016 Selected as a First Penguin Company by the Korea Credit Guarantee Fund
- 05. 2017 Selected as a private intelligent information service developer by the science ministry and NIPA
- 02. 2018 Received grand prize in the OK financial Group Fintech Competition
- 06. 2018 Selected for DB Quality Certification and K-Global DB-Stars Award by the Korea Data Agency
- 07. 2018 Launched multi-family housing/multi-unit housing service for KB Real Estate
- 04. 2019 Began operating D Welcome, a multi-unit housing loan information service based on AVM data
- 06. 2019 Selected as an Innovative Financial Service provider by the Financial Services Commission
- 07. 2019 Selected as a Designated Agent operator by the Financial Services Commission
- 09. 2019 Developed a massive valuation model for WFC Cambodia

○ Main Products and Services

While AVMs are automating real estate finances in developed countries, the Korean market lacks reliable information and systems, which is causing inefficiencies. Gonggam Lab is responding to these issues by working to digitalize real estate finance using its AVM.

With higher efficiency and lower costs compared to similar conventional services, AVMs enable innovative advances. By identifying appropriate prices for each unit in a building (as opposed to average prices) and estimating rate of return, financial institutions can provide services meeting the customers' collateral capacity. Gonggam Lab's AVM also provides diverse verification data to enhance service reliability.

Beginning with a real estate platform developed for KB, Gonggam Lab is expanding the supply of its CP services proven by clients, using key contents and technologies relevant to various finance platforms. In particular, the company has successfully completed the delivery of the service KB Market Price, operating a call center to coordinate the communication among various stakeholders.

Furthermore, the Financial Services Commission designated Gonggam Lab's AVM as an Innovative Financial Service that can meet the financial sector's demand for real estate collaterals by providing data for housing finance process (review and LTV estimation).

This service provides concrete figures for real-time collateral market price estimation calculated with data. Also, detailed analysis results from the data generate financing review checklist, allowing financial service providers to objectively and automatically carry out loan examinations.

This service can be immediately used in the real estate financing market, with low implementation costs and risks.

○ Partners

Apro Financial Group, Financial Supervisory Service, Fintech Center of Korea, JB Bank, KB Bank, Nice Rating Information, OK Savings Bank, Rush & Cash, Welcome Savings Bank



Company Name	고트레인	Company Name In English	Gotrain Corp.
Representative	Han Gyu-seong	Establishment	Jun. 5 th , 2019
Location	#615, 28, Digital-ro 30-gil, Guro-gu, Seoul		
Web Page	www.gotrain.co.kr	E-mail	go-train@gotrain.co.kr
Contact for Inquiry	+82-70-5176-1919	E-mail for Inquiry	marinezele0121@gotrain.co.kr
Number of Employees	3	Paid-in Capital	KRW 100 million
Main Service	System trading	Fintech Area	Financial Investment
		Business Type	B2B/B2C

○ Introduction

Gotrain Corp. uses system trading technology to provide Korean stock information and expand its service area to foreign stocks, financial derivatives, and others. Ultimately, the company hopes to partner with large securities to expand its territory and distribution network, while advancing the quality of its technology to be able to offer free programs to consumers who engage in financial investments. We hope to grow into a company providing auxiliary financial investment program used by most financial investors in the near future. Also, we aim to expand our presence to nearby overseas market in Southeast Asia, based on our success in Korea.

○ History

06. 2019 Establishment

○ Main Products and Services

The company has developed Uprade, a system trading program for Korean stocks, which is currently being provided in the market. Although the product quality has not reached that in the initial plan, the company is continuing to update the program every week and month to make incremental advances. The goal is to break away from the highly priced automatic trading programs in the market that feature conditional search functions; the main objective is to develop and offer a free or inexpensive high-quality program based on deep learning technologies. The company is collecting feedback from consumers using the service to create a more perfect program, which will build a foundation for expanding into overseas markets.

○ Partners

Yuanta Securities



Company Name	그로잉컴퍼니	Company Name in English	Growing Company Inc.
Representative	Jeong Wu-jin	Establishment	Feb. 14 th , 2019
Location	#740-301, 48-51, Jingwan 4-ro, Eunpyeong-gu, Seoul		
Web Page	http://thegrowing.co	E-mail	woojin@thegrowing.co
Contact for Inquiry	+82-10-4607-0323	E-mail for Inquiry	woojin@thegrowing.co
Number of Employees	1	Paid-in Capital	KRW 10 million
Main Service	Cloud-based POS	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Growing Company Inc. is a developer of data collection/analysis software. Its key products include Growing Sales, a cloud POS for tablet PCs, and Place Around Market, an offline marketplace using geolocation technology.

Growing Company conducts its business with the vision of “Benefiting More People with Technology.” The company offers data analysis services and store management solutions to enable offline merchants to sustain their sales activities, and aims to develop services that bring enhance the convenience of users in their everyday life.

○ History

- 02. 2019 Established as Growing Company Inc.
- 04. 2019 Selected for Software Development Environment Project by the Cloud Innovation Center
- 04. 2019 Selected for Mentoring Project by the Fintech Center of Korea
- 07. 2019 Selected for a preliminary startup package sponsorship project
- 11. 2019 Entered into a business agreement with KICC

○ Main Products and Services

Growing Sales enables business owners to begin selling their products simply by installing an application on a tablet PC. The service provides features such as customer loyalty program for point accrual, online/offline integrated inventory management, and web management program. Stores and their products populated on Growing Sales are posted on the Around Market platform and exposed to users located nearby. The products can be ordered, reserved for pick-up, and delivered using mobile devices. These two services equip merchants with an infrastructure to raise revenue and manage stores with ease in this era of new retail practices. In a market where the barrier between online and offline entities are coming down to make physical distances insignificant, merchants can sell their products both online and offline. Users can search for information about nearby stores and receive one-hour deliveries, making shopping experiences more convenient.

○ Partners

KICC



Company Name	에이치금융서비스		Company Name in English	H Financial Service	
Representative	Han Gyu-hwa		Establishment	Apr. 25 th , 2019	
Location	#4103, 133, Jeonpo-daero, Nam-gu, Busan (Munhyeon-dong, IFC Busan Officetel)				
Web Page	-	E-mail	hjs05486@naver.com	Contact Number	+82-51-711-8562
Contact for Inquiry	+82-51-711-8562		E-mail for Inquiry	hjs05486@naver.com	
Number of Employees	8		Paid-in Capital	KRW 3 million	
Main Service	Personalized insurance subscription system	Fintech Area	InsureTech	Business Type	B2C

○ Introduction

H Financial Service aims to become a global financial investment company.

By building financial management system for customers, the company seeks to bring economic stability and happiness to the customers.

The company provides personalized coverage analysis to plan the perfect insurance for individual customers. In addition, consultants are supported to continue developing themselves to enable the best consulting services in the industry.

Under the core values of prioritizing customers, seeking mutual growth, and practicing innovative management, H Financial Service will continue to grow in the industry.

○ History

04. 2019 Incorporated

○ Main Products and Services

Everyone needs to have a different form of insurance. H Financial Service is developing an application to provide personalized insurance planning services for all. The mobile application can be used to purchase the right insurance. A simple survey is used to analyze the right type of insurance product for each customer. Later, customers can choose the product to purchase.

○ Partners

Tong Yang Life Insurance



Company Name	해빗팩토리	Company Name in English	HabitFactory
Representative	Lee Dong-ik, Jeong Yun-ho	Establishment	Jan. 8 th , 2016
Location	#106, 6 th Floor, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul (HP Korea Building)		
Web Page	https://habitfactory.co/	E-mail	hello@habitfactory.co
Contact for Inquiry	+82-10-2077-2328	E-mail for Inquiry	hello@habitfactory.co
Number of Employees	14	Paid-in Capital	KRW 67 million
Main Service	Signal Planner, Signal Money Book	Fintech Area	Insuretech
		Business Type	B2B/B2C

○ Introduction

HabitFactory analyzes and services financial products for customers.

The company operates Signal Planner, a data-based insurance analysis/management service, and Signal Money Book, a service that analyzes consumption and financial transaction records to build better spending habits, in addition to providing financial benefits.

The strength of HabitFactory is in its ability to collect and analyze various financial data on insurance, spending, and loans to restructure them for the customers, which leads to the development of services that can be easily and conveniently used by users. In addition, various financial data can be used to provide personalized and optimized recommendations to individual customers, providing a new type of financial service for the users. Through these efforts, users can easily understand complex financial information and make better choices.

○ History

- 11. 2015 Received Grand Award on Demo Day hosted by KDB Korea Development Bank
- 01. 2016 Incorporated as HabitFactory
- 02. 2016 Received investment from KB Securities (formerly Hyundai Securities)
- 08. 2016 Selected for KB Starters, a fintech startup program by KB Financial Group
- 04. 2017 Selected as a member of K-ICT Born2Global overseas expansion project
- 06. 2017 Received investments from NTELS and KB Investment
- 06. 2017 Selected for TIPS Program (operator: NTELS)
- 05. 2018 Selected for IBK Financial Group Fintech Dream Lab
- 07. 2018 Received investment from Seoul Air Bus
- 05. 2019 Selected for Hanwha Group accelerating program Dream Plus
- 07. 2019 Selected to take residence in Seoul Fintech Lab 2
- 07. 2019 Received investment from SEMA Translink Investment

○ Main Products and Services

Signal Planner, an insurance and guarantee analysis service, became the most widely used among insurance planners only 1 year after its launch. The analysis system was upgraded based on the feedback from the insurance planners. With the high analysis accuracy, the company also launched an insurance analysis service for individuals during the 2nd half of 2019.

The strength of Signal Planner is that it reclassifies 28 million collateral items scattered among various insurance companies into 45 coverage items for customers, who can then use this information to analyze coverage by age group and item. Users can insurance planners can use these 45 core coverage items to analyze how much an insurance product fulfills customer needs.

Beginning with providing insurance analysis service based on coverage items, HabitFactory is expanding features such as comprehensive family insurance analysis, PDF insurance analysis report, and present and future insurance premiums. In addition, it is working to connect insurance planners with users seeking to purchase insurance products. Signal planner uses personal insurance subscription data to help consumers find insurance products by analyzing coverage items that they need.

Signal Money Book is a coaching application powered by personal financial management algorithm. It uses unstructured messages in text messages and push notifications to analyze spending habits. It analyzes data from 17 financial businesses and 870 financial institutions, in addition to those from card companies, banks, securities, and lenders. The company is capable of using its algorithm to classify spending in various offline merchants by business type and brand name. Based on this technology, the service can very accurately analyze user spending. Signal Money Book handles 17 major categories, 53 minor categories, more than 700 franchise stores, and 420,000 store/brand names in its library.

Based on its high analysis accuracy and stability, companies such as KB Kookmin Card, KB Securities, Macromill Embrain, Open Survey, GS Retail, Hyundai Card, Hanwha Data Analytics Lab, and WiseApp use Signal Money Book Cloud to analyze consumer spending habits.

○ Partners

BC Card, KB Financial Group, KB Investment, KB Securities, NTELS, SEMA Translink Investment



Company Name	한국엔에프씨	Company Name in English	HankookNFC
Representative	Hwang Seung-ik	Establishment	Apr. 1 st , 2014
Location	10 th Floor, Building A, 670, Daewangpangyo-ro, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	www.hankooknfc.com	E-mail	help@hankooknfc.com
Contact for Inquiry	+82-70-4401-3160	E-mail for Inquiry	srpark@hankooknfc.com
Number of Employees	13	Paid-in Capital	KRW 1.573 billion
Main Service	PayAppLite, SnappyWire credit card certification, phone-to-phone payment	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

HankookNFC is a fintech company that developed phone-to-card and phone-to-phone payment service, which uses NFC technology to enable credit card payment and other various simple payment services through smartphone applications.

Based on various payment-related patents (8 registered, 11 pending), the company is helping sellers process online/offline payments, in addition to creating a new standard of new payment services.

HankookNFC created and provides mPOS service for sellers. Based on its credentials as an innovative service provider (Regulatory Sandbox Program), businesses and non-businesses can use their smart devices to use the service to make and process credit card payments.

The service was provided to SnappyWire (U.S.) and Paytomo (Japan), and is expanding to the global payment markets in EU and Vietnam.

○ History

- 04. 2014 Establishment
- 07. 2014 Received primary investment from KTB Network
- 09. 2014 Received venture company certification from Venture Capital Association
- 10. 2015 Registered patent for phone-to-phone payment using Samsung Pay
- 12. 2015 Selected as Startup Top 100 by Startup Alliance (3 consecutive years)
- 06. 2016 Registered patent for simple identity verification system using mobile telecom device and physical financial card and its method
- 07. 2016 Selected for K-ICT Global Project by Born2Global
- 05. 2017 Received investment from MJS (Japan)
- 08. 2017 Received Grand Award at Maekyung Fintech Award 2017
- 12. 2017 Received investment from KB Investment
- 04. 2018 Expanded NFC payment support for all Samsung Galaxy series phones
- 06. 2018 PoC for Paytomo service (Japan)
- 09. 2018 Launched Snappywire service (U.S.)
- 08. 2019 Launched Payapp Lite (Innovative Financial Service)

○ Main Products and Services

HankookNFC is providing Payapp service, which allows users to process online and offline payments with their smart devices, in Korea with UDID. It is expanding its presence in the global payment markets through SnappyWire (U.S.) and Paytomo (Japan).

In addition, the company developed non-business credit card payment using smartphone, an Innovative Financial Service, to launch PayApp Lite, a service allowing non-businesses and individuals to receive credit card payments.

Sellers can install PayApp Lite on their smartphone and enter the amount to touch the buyer's card on the device or scan Samsung Pay on the back side of the seller's smartphone to process payment. Receipts are sent via text message.

PayApp Lite does not require sellers to develop an online shopping mall. They can simply register their product with photos to upload order link on social media pages or on Kakao Talk to process payments.

This will benefit individuals without business registration who wish to sell used goods or farm produce, do business in flea markets, work as freelancer, or operate streetside stalls.

○ Partners

Hana Bank, Hanwha Investment Securities, IBK Industrial Bank of Korea, Inicis, JTNET, KDB Capital, KTB Network, NS Venture Capital, UDID



Company Name	한패스	Company Name in English	Hanpass Co., Ltd.
Representative	Kim Gyeong-hun	Establishment	Feb. 3 rd , 2017
Location	4 th Floor, Gwangmyeong Tower, 92, Ahasan-ro, Seongdong-gu, Seoul		
Web Page	www.hanpass.com	E-mail	contact@hanpass.com
Contact for Inquiry	+82-2-3409-1540	E-mail for Inquiry	contact@hanpass.com
Number of Employees	68	Paid-in Capital	KRW 2.928 billion
Main Service	Financial business, overseas remittance business, foreign currency exchange business	Fintech Area	Overseas Remittance
		Business Type	B2B

Introduction

Hanpass Co., Ltd. is a fintech company founded on February 3, 2017.

The Ministry of Economy and Finance worked to amend the Foreign Exchange Transactions Act in 2017 to make foreign currency transactions easier. In November of the same year, Hanpass obtained a license for small overseas remittance business and launched a mobile overseas remittance service in February 2018. Hanpass uses pre-funding method, rather than going through the international financial network SWFIT. Unlike commercial banks, the company does not go through conventional networks and intermediary banks; it sends customer requests to overseas remittance partners (MTOs), which uses its deposits to immediately make funds available to the recipients. The service supports 14 languages for Koreans and foreigners.

In addition, the company launched overseas remittance service through Samsung Pay in March 2019. Hanpass was made available on the Samsung Pay platform, allowing Samsung Pay users to access Hanpass services. Meanwhile, the company also launched a new business, starting an O2O currency exchange service on March 7, 2019. Users can conveniently request currency exchange without having to download an app for register as a member. They can have the exchanged money delivered to them at Incheon Airport. The service supports currencies from 10 major countries including the U.S., Japan, and Europe. It will expand its service coverage to enable users to receive money in foreign locations after making requests online.

History

- 02. 2017 Established as Hanpass
- 09. 2017 Registered as a venture company (Technology Guarantee Fund)
- 11. 2017 Received small overseas remittance business license from the Ministry of Economy and Finance
- 02. 2018 Launched Hanpass overseas remittance service
- 05. 2018 Selected for Seoul Fintech Support Project
- 08. 2018 Entered into business agreement with Samsung Pay on overseas remittance
- 03. 2019 Launched O2O currency exchange service
- 03. 2019 Launched Samsung Pay-Hanpass overseas remittance service
- 08. 2019 Partnered with Mirae Asset Daewoo; launched overseas remittance service
- 09. 2019 Selected to participate in IBK 1st Lab

Main Products and Services

Hanpass is a mobile overseas remittance service that supports Android and iOS.

Users can send money to 50 or so foreign countries including the U.S., U.K., Europe, China, Japan, Philippines, and Nepal. The company plans to expand the service worldwide.

Hanpass's remittance method is based on pre-funding, unlike that of commercial banks. This makes the remittances up to 90% less expensive and significantly quicker in terms of processing. Customers can receive money depending on the local financial situation. Recipients can pick up cash, receive money via mobile wallet, and have funds delivered home. Users can choose the receipt option on the application.

In addition, exchange rate information is provided on a 5-minute interval to make remittances transparent. To ensure security, the service complies with laws on real name financial transactions and confidentiality, as well as regulations on anti-money laundering practices.

Meanwhile, Hanpass also has a currency exchange service that can be requested online, with funds being received after a representative speaks face-to-face with the customer. This O2O service was launched after the law was amended to allow uncontact currency exchange services. Unlike conventional airport currency exchange services, Hanpass service delivers the exchanged currency to the customer's location in the airport. Users do not have to visit a bank booth in the airport; Hanpass employees go to the user location to confirm user identity and deliver the requested funds.

Partners

Gwangju Bank, IBK Industrial Bank, Kookmin Bank, Mirae Asset Daewoo, Samsung Pei, Seoul Metro Bank, Western Union



Company Name	한솔시큐어	Company Name in English	Hansol Secure
Representative	Park Sang-jun	Establishment	Sep. 16 th , 2000
Location	306, Digital-ro, Guro-gu, Seoul		
Web Page	www.hansolsecure.com	E-mail	yura.kim@hansol.com
Contact for Inquiry	+82-2-2082-0766	E-mail for Inquiry	yura.kim@hansol.com
Number of Employees	60	Paid-in Capital	KRW 3.683 billion
Main Service	Smart card	Fintech Area	Remittance/Settlement
		Business Type	B2B

○ Introduction

Hansol Secure provides telecommunication and financial solutions based on the Korean smart card industry.

It focuses on mobile security/authentication business, and to expand on that, the company also plans to operate fintech projects.

There are no plans to commercialize the technologies, as they are still in development.

○ History

- 09. 2000 Established as Smart Card Research Center
- 09. 2009 Changed company name to Hansol Secure
- 10. 2010 Listed on KOSDAQ
- 10. 2010 Received Ministry of Knowledge Economy Commendation at Venture Company Awards
- 10. 2010 Selected as Software Global Star Incubator Company by KOTRA and the Ministry of Knowledge Economy
- 01. 2011 Became subsidiary of Hansol
- 01. 2017 Participated in capital increase for German G+D

○ Main Products and Services

Hansol Secure has been steadily growing with its smart card and mobile security platform technologies.

In 2017, the company received investment from G+D, a German global security solution company, to form a JV. This elevated the Hansol's status as an IT security solution company.

Beginning with the world's first development/commercialization of USIM Combi Card, Hansol Secure aims to expand its business areas to eSIM and M2M USIM. In addition it will partner with G+D to develop IoT security solutions, with the goal of expanding into the global markets in the era of the Fourth Industrial Revolution.

○ Partners

Korean telecom operators



Company Name	하렉스인포텍	Company Name in English	Harex InfoTech Inc.
Representative	Park Gyeong-yang	Establishment	Jan. 20 th , 2000
Location	3 rd Floor, 202, Toegye-ro, Jung-gu, Seoul (Pil-dong 2-ga, Pungsan Building)		
Web Page	http://www.ubpay.com	E-mail	harex@ubpay.com
Contact for Inquiry	+82-2-3406-4000	Contact Number	+82-2-3406-4000
Number of Employees	35	E-mail for Inquiry	hsyim@ubpay.com
Main Service	Online/offline simple payment, customized O2O service, smart withdrawal (ATM)	Paid-in Capital	KRW 23.04 billion
	Fintech Area	Remittance/Settlement	Business Type
			B2B/B2C

○ Introduction

Harex InfoTech Inc. developed UB (universal benefit) Pay, which is used by all Korean credit card companies and 13 commercial banks to provide mobile payment services. All applications sharing UB Pay platform provide credit, checking, prepaid, and debit card payments, as well as other payment methods including local currency. Users can also comprehensively manage all of their transaction history to easily view records, make payments, and manage points. When making payments, all personal financial information is protected through thorough security measures. In addition, the platform provides customer loyalty services such as membership points, coupons, gift certificates, local points, and other benefits, along with payment services. This enhances user benefits and reduces payment time. UB Pay service is available on CU (convenience store) platform, SSG.com, cultural gift certificate recharging platform, apartment utility bill payment platforms, post office fee payment platform, public home shopping, hospital, traditional market, and online/offline merchant platforms. Starting in December 2019, UB Pay can be used at Zero Pay merchants nationwide.

○ History

- 2000 Company founded; announced the world's first mobile card payment system (U.S., Silicon Valley)
- 2002 Provided the world's first UMBS (ubiquitous mobile commerce service)
- 2011 Launched UB Pay service, a customer-oriented mobile payment system
- 2013 Received Best Technology Award from Harvard University Innovation Project 2013
- 2014 Launched bill pay notification service for apartment complexes (8.5 million units)
- 2016 Launched UB Pay service for public home shopping and Korea Culture Promotion
- 2017 Launched services in partnership with Busan Bank, Kyungnam Bank, and Jeju Bank; launched medical fintech services for Pohang St. Mary's Hospital, etc.
- 10. 2017 Commercialized offline payment service using QR code for Busan Bank (Some Pass)
- 2018 Launched Post Pay service for Korea Post
- 2019 Partnered with Credit Cooperative Union, MG Union, and Welcome Savings Bank; partnered with Korail; launched merchant payment service for Zero Pay

○ Main Products and Services

Harex InfoTech announced the world's first mobile card payment service in Silicon Valley in 2000. Since then it has worked as a digital payment system company focusing on developing electronic finance and electronic payment services in Korea.

The company received Best Technology Gold at the Innovation Project Awards hosted by Harvard University in 2013. It offers smart complex payment system encompassing mobile card, mobile electronic wallet payment service, mobile authentication, password-biometric combined complex authentication service, user-oriented mobile payment, withdrawal, money transfer service, button withdrawal, button payment services, in addition to various coupon and customer loyalty point benefits. In addition, Harex has essential source patents required to operate user-oriented payment platform sharing.

Currently, the company is supplying UB Pay, a user-oriented mobile payment sharing platform, to banks, distribution companies, franchise companies, hospitals, and other partners with their own application systems. In addition, the Harex is working to commercialize its services in the global markets, in countries including Vietnam, Indonesia, the Philippines, Guatemala, Africa, China, India, and the U.S.

○ Partners

Aegis Enterprise, Busan Bank, Credit Cooperative, CU Convenience Store, IBK Industrial Bank of Korea, Jeju Bank, KB Kookmin Bank, Korail, Korea Culture Promotion, Korea Post, Korea Simple Payment Promotion Center, Kyungnam Bank, MG, NH Bank, Pohang St. Mary's Hospital, Public Home Shopping, Shinhan Bank, Shinsegae Department Store, Welcome Savings Bank, Woori Bank



Company Name	희남	Company Name in English	Heenam
Representative	Kim Dae-hee, Kim Dong-hwan	Establishment	Sep. 1 st , 2009
Location	#804, 116, Mullaebuk-ro, Yeongdeungpo-gu, Seoul		
Web Page	www.heenam.co.kr	E-mail	jungmin@heenam.co.kr
Contact for Inquiry	+82-70-4633-5359	E-mail for Inquiry	jungmin@heenam.co.kr
Number of Employees	26	Paid-in Capital	-
Main Service	Software supply (scraping)	Fintech Area	Others
		Business Type	B2B

○ Introduction

Heenam is the first mobile scraping solution developer in Korea.

It supplied e-Spider solution to Woori Bank WeBee Bank in 2015, enabling the service to access various networks regardless of user device of OS to receive or extract necessary information. The company also developed collaboration systems in various areas including account viewing, loan, and fund management. Since then, Heenam has supplied solutions to multiple banks and card companies including Kookmin Bank, Samsung Card, and Hyundai Card. Bank Salad, Rich & Co, and other fintech companies are also using this service.

○ History

- 09. 2009 Established as Hyulogic
- 12. 2011 Changed company name to Heenam
- 01. 2015 Established company research center
- 11. 2015 Entered into MOU with Woori Bank on fintech solutions
- 03. 2016 Took residence in IBK Fintech Dream Lab
- 02. 2017 Acquired by Dayli Financial Group (50% swap)

○ Main Products and Services

Heenam's e-Spider engine generates multi-channel based on multi-platform. It overcomes the barrier of languages and devices to provide the convenience of implementing a relay server. It is the optimal engine for relay services designed to help companies more conveniently implement management and financial operation based on bank information, card company information, and securities information. e-Spider is compatible with various devices and services, and is capable of perfectly responding to multi-platform environments. In addition, it is easy to collect data via communication protocols and manage module modifications based on website changes, which gives the system a high data consistency. The service supports multiple authentication methods and communication protocols to address various log-in methods.



Company Name	헬로핀테크	Company Name in English	Hellofintech
Representative	Nam Gi-jung	Establishment	Aug. 5 th , 2016
Location	4 th Floor, 945-10, Daechi-dong, Gangnam-gu, Seoul		
Web Page	https://www.hellofunding.co.kr/	E-mail	hellofunding@gmail.com
Contact for Inquiry	+82-2-3453-0982	E-mail for Inquiry	yr4msp@gmail.com
Number of Employees	29	Paid-in Capital	KRW 500 million
Main Service	P2P	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

Hellofintech is a P2P financial platform connecting investors with borrowers, allowing everyone to make small investments easily and conveniently.

The company handles real estate, confirmed accounts receivable, movables, apartments, and other 100% collateral-backed products. It only provides investment products approved by an investment review board. Shinhan Bank trust system is used to securely manage all assets, and Hello Live TV streams PF sites. Hellofintech partnered with Seoul Credit Rating, Shinhan Bank, and Kyobo Realco, and reached KRW 100 billion in cumulative investment amount in December 2018.

○ History

- 08. 2016 Incorporated as Hellofintech
- 09. 2016 Officially launched Hello Funding; applied for patent on crowdfunding investment protection system
- 03. 2017 Registered as a member of Korea P2P Financial Association
- 08. 2017 Entered into principal collection delegation contract with Apex Law Firm; launched Hello Live TV, a PF site live streaming service (only such service in the industry)
- 02. 2018 Registered with the Financial Supervisory Service (2018-FSS-1347) (P2P-linked loan service)
- 05. 2018 Reached KRW 10 billion in cumulative investments from asset management companies
- 08. 2018 Provided service via Finng, a joint service by Hana Financial Group and SK Telecom
- 11. 2019 Reached KRW 230 billion in cumulative loans (0% default/delay rates)

○ Main Products and Services

Hello Funding by Hellofintech handles both real estate and movables via a P2P financial platform.

Hello Funding provides distributed investments on various products with 8%-19% annual returns to offer an average of 10% annual profits on average. In addition, the company provides 100% mortgage loan products with high level of security.

Apartment mortgage loan, confirmed accounts receivable product, movables-backed product, real estate PF product, and other 100% collateral products are handled.

Another strength is that the company offers short-term investment products allowing quick exit. Average investment period of Hello Funding products is 5 months on average and 12 months maximum, which minimizes variability caused by market fluctuations.

In terms of asset management stability, all managed funds are securely managed via Shinhan Bank trust accounts from investment to repayment.

To prepare for contingencies, the company also has safety measures. Because each investment product has independent repayment assets through 100% collateral backing, partner law firms can collect investment principals from the borrowers even if they default or close. The collected principals are entrusted to Shinhan Bank to be returned to the investors, which ensures a high level of asset security.

○ Partners

Apex, Finng, Korea P2P Financial Association, Korean Fintech Industry Association, Shinhan Bank



Company Name	하이브랩	Company Name in English	Hivvlab
Representative	Kim Gwang-hyeon	Establishment	Feb. 1 st , 2016
Location	#531, 21, Baekbeom-ro 31-gil, Mapo-gu, Seoul		
Web Page	www.hivvlab.co.kr	E-mail	khkim@hivvlab.co.kr
Contact for Inquiry	+82-70-4123-6182	E-mail for Inquiry	khkim@hivvlab.co.kr
Number of Employees	4	Paid-in Capital	KRW 100 million
Main Service	Blockchain-based payment system	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Hivvlab was founded in 2016, starting with simple payment-related business.

Starting in 2018, the company launched PayCrypto, a virtual currency payment system bringing virtual currency into the real world. The platform supports offline and online merchants to accept virtual currency.

Hivvlab can be used to freely process payments using Bitcoin, Ethereum, and other virtual currencies online and offline. Settlement and management can be conducted without opening an account with a virtual currency exchange. In addition, the company is providing unique and specialized solutions supporting mass virtual currency transactions.

Hivvlab Research Center develops service technologies and standardization techniques, and has applied 2 patents for real-time virtual currency payment system and another technology.

○ History

- 02. 2016 Establishment
- 06. 2016 Received order for Hi-Pass card system implementation project from Korea Expressway Corporation
- 04. 2018 Received order to develop business system for Seoul Bukbu Expressway
- 05. 2018 Developed PayCrypto service
- 10. 2018 Launched PayCrypto service
- 11. 2018 Received order to implement overdue payment collection system for Gwangju Outer Beltway
- 11. 2018 Select to participate in an industry-university-research center cooperative project (Dongguk University, SME Information Center)
- 01. 2019 Entered into multiple B2B and B2C service contracts in Korea and abroad
- 08. 2019 Launched Paycrypto (global virtual currency payment system)
- 09. 2019 Received order to improve 110 Call Center System
- 09. 2019 Registered patent for virtual currency payment technology
- 11. 2019 Entered into payment partnership contract with LG Electronics

○ Main Products and Services

Paycrypto (paycrypto.co.kr), a payment solution by Hivvlab, allows users to conduct anonymous virtual currency transactions in the same way as named virtual currency transactions.

While anonymity may be a strength for virtual currencies, but it can also be problematic, as it is difficult to find out who made payments.

Compared to other PG company platforms, Paycrypto can accommodate 1,000 times the simultaneous anonymous virtual currency users. Based on this feature, the company plans to enable online/offline virtual currency payment system, in addition to powering payment processing services for companies planning to do an ICO overseas, Korean sales agencies, as well as support payments using various cryptocurrencies and main nets. 1 patent was registered (September 2019), 2 are pending, and 1 PCT is pending international patent registration.

As of November 2019, the platform is implemented on 30+ online and 50+ offline clients. There are 5+ overseas merchants using the platform without advertisements. In August 2019, Dongguk University is training developers on virtual currency payment API to facilitate its use. In addition, the company's virtual currency payment technology was recognized by LG Electronics, a blockchain payment of Paycrypto that will provide technologies and enter into business partnership.

Related evaluations

- DENOS outstanding company
- PRISM outstanding company
- Seoul Startup Hub resident (blockchain company)

When virtual currency policies are enacted in 2020, the company plans to partner with various online operators including Woowa Brothers. When virtual currencies are used more widely, Paycrypto will work more aggressively to become the virtual currency payment solution operator for PG and VAN networks.

○ Partners

Seoul Startup Hub, LIN ARENA, LG Electronics, Global Tax Free, Dongguk University, Ant&B Corporation, 1stBlock



Company Name	어니스트펀드	Company Name in English	HonestFund Co., Ltd.
Representative	Seo Sang-hun	Establishment	Feb. 10 th , 2015
Location	21 st Floor, Federation of Korean Industries Building, 24, Yeoui-daero, Yeongdeungpo-gu, Seoul		
Web Page	https://www.honestfund.kr/	E-mail	contact@honestfund.kr
Contact for Inquiry	+82-2-565-8856	E-mail for Inquiry	contact@honestfund.kr
Number of Employees	98	Paid-in Capital	KRW 13.801 billion
Main Service	HonestFund (mobile simple investment service)	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

HonestFund Co., Ltd., ranked 1st among comprehensive P2P financial services, is a mobile simple investment platform that encompasses real estate (collateral, construction funding, PF, ABL, NPL, etc.), SMEs (SCF, home shopping receivables, corporate receivables), and credit bonds.

HonestFund connects the demand and supply of funds with the power of technology, providing reasonable financial costs and quick/convenient processes to borrowers who cannot receive service from banks. To investors operating in low interest rates, the company provides attractive investment opportunities that were only open to investors with large assets. Making the process easy and convenient, the HonestFund is innovating the financial sector.

The company is the first in the industry to have its shares purchased by a major bank (Shinhan Bank) in 2015. Later in 2017, it worked with Shinhan to develop Investment Fund Trust Management System, which has since become the golden standard in the P2P industry. The company is continuing to lead the industry, adding title insurance to all mortgage loan products in 2019.

In addition to Shinhan Bank, HonestFund has received investments from KB Investment, Hanwha Investment and Securities, Mutex Partners, and DS Asset Management (cumulative investments at KRW 33.4 billion). The cumulative amount of investments by 2019 is KRW 750 billion.

○ History

- 02. 2015 Incorporated as HonestFund Co., Ltd.
- 07. 2015 Entered into strategic partnership with Shinhan Bank (Futures Lab, first in the industry)
- 09. 2016 Received Series A investments from KB Investment, Hanwha Investment, and Shinhan Capital (KRW 6 billion)
- 05. 2017 Jointly developed P2P Finance Investment Deposit Trust Management System with Shinhan Bank (first in the industry)
- 11. 2018 Received Series B investments from Dunamu & Partners and Murex Partners (KRW 12.2 billion)
- 11. 2018 Reached KRW 300 billion in cumulative loan amount
- 03. 2019 Reinforced internal control system with consultation from Samjung KPMG (first in the industry)
- 10. 2019 Received additional KRW 12 billion in investment from DS Asset Management (Series B+)
- 11. 2019 Implemented all title insurance mortgage loan products (first in the industry)
- 11. 2019 Made joint investment with Murex Partners on Howbuild, a comprehensive architecture platform (KRW 3 billion)

○ Main Products and Services

1. Loan and investment products : HonestFund provides construction funds (new construction, completion, ABL), mortgage (housing, commercial building, land, NPL), corporate funds (SCF, corporate receivables, home shopping receivables), personal credit (personal credit portfolio), and mortgage loan/investment products. The company handles the most comprehensive loan and investment products in the P2P finance industry. The best experts from securities/capitals/savings banks/cooperatives work to provide screening and bond management services to enhance product reliability.
2. Investment services : HonestFund has user experience designs optimized for the digital environment to simplify complex investment processes. From member sign-up to investment, everything can be completed in 5 minutes. The product description is designed to help users understand the products intuitively. In addition, the company offers automatic investment distribution service, enabling customers make investments as desired without having to control funds minutely. Depending on the investment pattern of the customer, HonestFund provides "reliable" or "balanced" portfolios. If the customer chooses "personalized" option, they can directly choose products, returns, and investment periods. Because this service makes automatic investments according to the preset amounts when there are products that fit the preset description, investors can manage their assets even in their busy schedules.

○ Partners

Bank Salad, DS Asset Management, Dunamu & Partners, Hanwha Investment Securities, HB Investment, Howbuild, KB Investment, Mutex Partners, Shinhan Bank, Toss



Company Name	에이치에스비코퍼레이션	Company Name in English	HSB Co., Ltd.
Representative	Kim Ji-yeon	Establishment	Feb. 1 st , 2019
Location	#216, 36, Jayang-ro 30-gil, Gwangjin-gu, Seoul		
Web Page	www.marrigewell.com	E-mail	khjyeon@naver.com
Contact for Inquiry	+82-10-3774-9169	E-mail for Inquiry	khjyeon@naver.com
Number of Employees	1	Paid-in Capital	-
Main Service	Online and offline services	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

HSB Co., Ltd., founded in February 2019, is a company that makes convenient lifestyles.

It is currently developing online and offline wedding services. Through its presence in the wedding market, the company aims to grow its business and build a foundation in the funeral and other family events market, ultimately building a special platform for family and life events.

HSB aims to create a new paradigm in the wedding market and make people happy through convenient services.

○ History

02. 2019 Established as HSB Co., Ltd.

08. 2019 Selected as a Top 50 company in 2019 at the Vietnam Startup Wheel Competition

○ Main Products and Services

HSB provides an online and offline wedding service involving mobile invitations. Gift money is often lost and meal coupons are misused during weddings. Guests had to go through the inconvenience of preparing cash gifts for the wedding party, and hosts had to check the guest book to say thank you after the event. HSB's service seeks to resolve such problems. It brings smart technology to wedding celebrations, money gifts, guestbook, and saying thanks to the guests. The company provides smart and convenient package services that the wedding couple and their guests can use.

○ Partners

Fintech Center Korea



Company Name	효성에프엠에스		Company Name in English	HyosungFMS	
Representative	Gang In-sik		Establishment	Jun. 11 th , 2007	
Location	5 th Floor, Suseo Building, 281, Gwangpyeong-ro, Gangnam-gu, Seoul				
Web Page	www.hyosungfms.co.kr	E-mail	cms@hyosung.com	Contact Number	+82-2-1544-5162
Contact for Inquiry	+82-2-6181-2903		E-mail for Inquiry	sangsoo.kim@hyosung.com	
Number of Employees	50		Paid-in Capital	KRW 1.5 billion	
Main Service	Automated payment, untact payment	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

HyosungFMS is a subsidiary of Hyosung TNS, an IT member company of Hyosung Group. It provides electronic financial payment and solutions. HyosungFMS offers electronic financial environment required for businesses to process payments. It uses automated transfer, card payment, mobile phone payment, and virtual account payment to process payments in a way that enhances business efficiency. In recent years, the company launched Notification Banking, a mobile invoicing and payment service for smart devices, in an attempt to address diverse demands of bill payers.

○ History

- 01. 2003 CMS Business Team launched at Nautilus Hyosung
- 09. 2004 Partnered with Korean Association of Certified Public Tax Accountants
- 06. 2007 Established HyosungFMS; registered as an electronic financial business
- 09. 2008 Partnered with telecom companies (SKT, KT, LGU+)
- 09. 2009 Received cash receipt business license
- 12. 2010 Launched electronic notification and payment service
- 12. 2016 Obtained 25,000 users
- 08. 2019 Launched Notification Banking, a mobile invoicing and payment service

○ Main Products and Services

Hyosung CMS provides payment management solution allowing customers to utilize payment method of their choice. The service uses ASP and other link methods to focus on the convenience of the client. Notification Banking is a service allowing clients to send and process mobile invoices easily. It is a service widely used by private academies, rental companies, and online merchants.

○ Partners

Korean banks and card companies, KT, LGU+, SKT



Company Name	현대페이		Company Name in English	Hyundai Pay	
Representative	Kim Jeong-ik		Establishment	May 15 th , 2017	
Location	#1408, 99, Byeoksan eCentum Class One, Centumdong-ro, Haeundae-gu, Busan				
Web Page	http://www.hyundai-pay.com	E-mail	info@hyundai-pay.com	Contact Number	+82-1666-7682
Contact for Inquiry	+82-70-7204-9668		E-mail for Inquiry	dw.kim5924@hyundai-pay.com	
Number of Employees	30		Paid-in Capital	KRW 2.8 billion	
Main Service	Blockchain-based fintech service, P2P finance, simple payment, O2O platform	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2B/B2C

○ Introduction

Hyundai Pay aims to combine blockchain service infrastructure and cutting-edge technologies in the Fourth Industrial Revolution to help clients generate value. The company provides lifestyle finance O2O platforms, providing P2P finance/simple payment/overseas remittance services based on smart wallet technology, in order to build a strong bridge between customers and corporations. The financial business conducted by Hyundai Pay enables small businesses and consumers grow together, with small businesses enjoying better payment terms while consumers benefiting from better financial values. Lastly, in the era of the fourth industry in which digital financial conversion is taking place, Hyundai Pay is planning to lead the Korean blockchain technology to provide advanced digital financial services to the market.

○ History

- 05. 2017 Incorporated
- 06. 2018 Developed KASEE, a cold wallet service
- 11. 2018 PoC with Heavy Industry on blockchain-based outsourcing electronic contract system (multi-party signature)
- 12. 2018 PoC with K to provide partner contract management and inventory management
- 03. 2019 PoC with H Motors to provide blockchain-based production and quality history management
- 08. 2019 Selected as a blockchain regulation-free zone business operator by Busan Metropolitan Government
- 12. 2019 Implemented SaaS for early childhood education cloud system for Busan Metropolitan Government
- 12. 2019 Received investments from KCC (KRW 3.5 billion) and T Investment (KRW 1 billion)

○ Main Products and Services

[P2P financial business]

Services enable small businesses and consumers grow together, with small businesses enjoying better payment terms while consumers benefiting from better financial values. The company offers financial services based on accounts receivable pre-settlement factoring method.

[Simple payment business]

Using smart wallet, all financial assets can be charged, paid, and converted to points.

[Blockchain consulting]

The company develops business strategies, analyzes business feasibility, diagnoses technologies, builds strategies and plans, and provides consulting for each business domain.

[Travel/leisure O2O platform]

By combining transportation and payment features encompassing tourist destinations, activities, restaurants, and accommodations, this mobile ticket service helps travelers use facilities conveniently with just one mobile pass.

○ Partners

ABA, Busan Metropolitan Government, C-So Platform, Elastic, Hancore Secure, Korea Tour Pass, KR Partners, Moda, The Value



Company Name	아이비케이시스템		Company Name in English	IBK System	
Representative	Seo Hyeong-geun		Establishment	Mar. 22 nd , 1991	
Location	11 st Floor, New Seoul Building, 141-7, Toegye-ro, Jung-gu, Seoul				
Web Page	www.ibksystem.co.kr	E-mail	park1114@ibksystem.co.kr	Contact Number	+82-2-3407-6600
Contact for Inquiry	+82-2-3407-6630		E-mail for Inquiry	smhong@ibksystem.co.kr	
Number of Employees	565		Paid-in Capital	KRW 3.1 billion	
Main Service	Financial IT	Fintech Area	Remittance/Settlement	Business Type	B2B

○ Introduction

IBK System is a financial IT subsidiary of IBK Industrial Bank of Korea. It has extensive experience conducting next-general financial projects and various financial tasks. IBK System has a Company-wide quality system powered by CMMI Level5 and in-house PMS, as well as independent development methodologies implementing Agile. It also holds framework, UI/UX system monitoring and screen scraping solutions. It implements fourth industry technologies such as big data, AI, cloud, Open API, and mobile platforms. It provides B2B and B2C convergence services through financial platforms, payment services, and social media platforms.

○ History

- 02. 2013 Implemented push notification smart payment solution
- 03. 2014 Implemented post-next-generation work portal system for IBK Industrial Bank of Korea
- 05. 2015 Implemented retirement design process for IBK Industrial Bank of Korea
- 09. 2016 Implemented IT system for DGB Capital
- 02. 2017 Developed IFRS9 computer system for Shinhan Capital
- 01. 2018 Implemented next-generation system for Hankook Capital
- 06. 2018 Launched a promotion platform (iPatio-P) and shopping platform (iPatio-S)
- 11. 2018 Developed voice phishing detection AI solution
- 05. 2019 Operated BOX, a financial platform for SMEs

○ Main Products and Services

IBK System provides comprehensive services in the financial IT sector. The company provides proven financial solutions enhancing corporate competitiveness of the clients and integrates systems in various areas to implement advanced informatization systems. It also conducts consulting projects for advanced and practical alternatives in implementing corporate information systems. The company also proposes, supplies, and maintains optimal systems. IBK Systems also focuses on R&D projects to develop new technologies and find new values. The company's technological capacities are in mobile platform development (native and hybrid), text and image analysis (Spark, Tensorflow), big data platform (HDP2.5), open API platform (WSO2), and cloud computing (SaaS). IBK System's solutions include iDesigner (HTML5-supported user interface platform), mobile platform (one-source multi-device mobile application platform), iFramework (web standard-supported and next project web application platform).

○ Partners

Credit Guarantee Fund, DGB Capital, Export-Import Bank of Korea, Hankook Capital, IBK Industrial Bank of Korea, Korea Housing & Urban Guarantee Corporation, Korea Housing & Urban Insurance Corporation, Shinhan Capital, Woori Bank



Company Name	아이씨비	Company Name in English	ICB Co., Ltd.
Representative	Lee Han-yong	Establishment	Jun. 14 th , 2013
Location	30, Seongji 1-gil, Mapo-gu, Seoul		
Web Page	https://icbnet.co.kr/	E-mail	neobizbox_gicb_c1_d302@icbnet.co.kr
Contact for Inquiry	+82-10-9248-4568	E-mail for Inquiry	john@icbnet.co.kr
Number of Employees	95	Paid-in Capital	KRW 5 billion
Main Service	Remittance/Settlement	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

ICB Co., Ltd. is an official agent of Alipay, and a partner of Cainiao, Alibaba's logistics subsidiary. The company provides B2C electronic payment and logistics services in the Chinese market. ICB was the first company to introduce Alipay barcode payment in Korea, in addition to launching Grick, Alipay's QR code payment merchant service. It also has the highest offline app payment transaction volume in Korea, stably expanding barcode and QR code payment business in the market. The company also operates Alipay Center. It received KRW 5 billion in investment from Hana Financial Investment.

○ History

- 06. 2013 Establishment; founded Hong Kong office
- 04. 2014 Entered into contract with Alipay for O2O barcode payment project; established corporate research center
- 09. 2014 Received KRW 1.5 billion in investment; registered as an international logistics brokerage business
- 07. 2016 Entered into Alipay Lifestyle Korea Partner contract; entered into Alipay O2O QR Scan Payment Operator contract
- 10. 2016 Opened Alipay Center in Coex; received PG license; registered as a foreign currency exchange and handling company
- 03. 2017 Received KRW 5 billion in Hana Financial Investment

○ Main Products and Services

ICB, in partnership with Alipay, provides various payment services. Its bar code payment service exposes merchants on Alipay Wallet; promotional services are provided as well, facilitating development of Chinese customers. The company provides services at a fee on the same level as that of credit card companies, which eliminates risks associated with exchange rates. The QR code payment service is an upgrade version of barcode payment service, helping merchants make app payment without installing or replacing existing POS or credit card payment devices. Using location-based services, the company also provides Lifestyle Service in collaboration with online and offline partners. It is working with Shiksin (restaurant finder app), Yanolja (hotel finder app), Seoul Metropolitan Government, and Dongdaemun. The company offers foreign exchange service and payment experience space. It is also planning a new overseas remittance service. ICB is the Korean partner of Cainiao, Alibaba's logistics subsidiary. Using Cainiao's nationwide distribution network in China and that of ICB in Korea, the company provides high-quality logistics service in the Chinese market. When the merchant prepares products, Cainiao delivers them to Chinese customers without requiring separate customs documents from the seller.

○ Partners

Alibaba, Alipay



Company Name	아이콘루프	Company Name in English	Iconloop Inc.
Representative	Kim Jong-hyeop	Establishment	May 12 th , 2016
Location	3 rd Floor, 100, Cheonggyecheon-ro, Jung-gu, Seoul (Supyo-dong, Signature Tower)		
Web Page	www.iconloop.com	E-mail	info@iconloop.com
Contact for Inquiry	+82-10-5432-7744	E-mail for Inquiry	info@iconloop.com
Number of Employees	140	Paid-in Capital	KRW 215 million
Main Service	Blockchain development consultation and supply	Fintech Area	Others
		Business Type	B2B

○ Introduction

Iconloop Inc., founded in 2016, is a blockchain solution and platform implementation company that developed Loopchain, a blockchain core engine. The company conducts blockchain system implementation and blockchain cloud service (BaaS) businesses. It has developed various blockchain-based services to be provided to the market.

The company is a technology partner of Seoul Metropolitan Government, the National Election Commission, Korean financial investment companies, Shinhan Bank, Kyobo Life Insurance, and Korea Post. Using Loopchain, Iconloop is continuing its efforts to provide innovation in various areas including decentralized identity (IDI) and financial transaction services.

○ History

- 05. 2016 Incorporated as Iconloop Inc.
- 10. 2017 Launched Chain ID, a joint authentication service for the financial investment industry
- 11. 2017 Launched automated blockchain insurance claims service for Kyobo Life Insurance
- 07. 2018 Selected as a pilot operator of blockchain systems for Korea Customs Service and National Election Commission
- 09. 2018 Selected as a pilot operator of standard blockchain platform for Seoul Metropolitan Government
- 11. 2018 Launched ICON Development Network for development enhancement on Amazon Web Services Marketplace
- 11. 2018 Received Minister of Science, ICT, and Future Planning Commendation for Blockchain
- 05. 2019 Launched Broof, a blockchain authentication issuing service
- 06. 2019 MyID selected as an Innovative Financial Service by the Financial Services Commission
- 06. 2019 Launched DPASS, a self-authenticated blockchain-based DID service
- 10. 2019 Received Series A investment from Korea Technology Finance Corporation (KRW 10 billion)

○ Main Products and Services

[Blockchain Engine Loopchain]

- Loopchain, developed by Iconloop, is an exclusive enterprise blockchain solution in which only identified users can participate in the network. The service can address a variety of customer demands and required technological conditions.

- Cloud services include (1) BaaS infrastructure and (2) BaaS application operating on blockchain platform. Based on these components, the service can be implemented on various industries.

[Digital Identification Platform MyID]

- MyID is a system establishing a reliable digital identification ecosystem that overcomes the limits of conventional systems and focuses on the users. The system is designed to ensure order in the financial market and innovate financial services.

- Establishes an integrated untact identification system for the financial sectors and combines existing real-name identification processes.

- Features of MyID

- 1) One ID can be used for many aspects of life when the service implemented in various industries
- 2) Usage of blockchain and biometric technologies > Makes tampering and forgery of identification information, enhancing security
- 3) Identification information is stored in personal devices > Self-control of personal identification is strengthened as authentication information is retained by the user

○ Partners

Busan Bank, DB Life Insurance, Eugene Investment Securities, Financial Investment Association, Hanwha Investment Securities, High Investment Securities, Jeollanam-do Province, KB Life Insurance, KB Securities, Korea Customs Service, Korea Information Society Agency, Korea Internet & Security Agency, Korea NFC, Korea Post, Kyobo Life Insurance, National Election Commission, Samsung Electronics, Samsung Fire Insurance, Samsung Securities, SBI Savings Bank, Seoul Metropolitan Government, Shinhan Bank, Triple, Woori Bank, Yanolja, Yuanta Securities



Company Name	아이디엔소프트	Company Name in English	IDNSoft
Representative	Sin Jong-jun	Establishment	Apr. 3 rd , 2017
Location	14 th Floor, 311, Gangnam-daero, Seocho-gu, Seoul		
Web Page	www.idnsoft.co.kr	E-mail	idnsoft@idnsoft.co.kr
Contact for Inquiry	+82-2-6267-0405	E-mail for Inquiry	idnsoft@idnsoft.co.kr
Number of Employees	10	Paid-in Capital	KRW 300 million
Main Service	Money Surfing, Ilgam	Fintech Area	InsureTech
		Business Type	B2B/B2C

○ Introduction

IDNSoft is a financial platform developer founded in April 2017.

The company offers Money Surfing, a mobile financial platform that compares, searches, and recommends various financial products.

The smart mobile application connects financial consumers with approximately 200 financial companies. The recommended loan, installment savings, and other financial services are personalized for each customer.

The company received crowdfunding through KTB Investment & Securities in May 2018, and received venture company certification in September.

○ History

- 04. 2017 Established as IDNSoft
- 08. 2017 Launched Money Surfing
- 12. 2017 Entered into contract with 60 consultants to provide KCB credit reports
- 01. 2018 Developed Aniconda and Jelly engines
- 04. 2018 Received TCB Technology Class T3
- 05. 2018 Successfully conducted KTB crowdfunding
- 08. 2018 Registered patent for app-based integrated financial product information system
- 09. 2018 Received venture company certification
- 12. 2018 Provided personal credit rating information service
- 03. 2019 Provided personal borrowing limit service
- 04. 2019 Launched Ilgam, a day worker matching service
- 06. 2019 Launched government stipend matching service for individuals
- 09. 2019 Partnered with 80 job agencies for Ilgam service
- 12. 2019 Partnered with 160 job agencies for Ilgam service
- 12. 2019 Secured 5,000 day workers for Ilgam service

○ Main Products and Services

IDNSoft is a mobile financial platform service provider.

Money Surfing is a mobile financial platform that compares, searches, and recommends financial products provided by companies in first and second tiers. Money Surfing connects 20,000 financial products by 200 financial institutions to financial consumers. Consumers who cannot visit banks during business hours, those who have difficulty managing multiple financial applications, and those who are struggling to choose financial products can benefit from this service.

Money Surfing directly recommends financial products on mobile devices. The service is convenient because it connects users to financial institutions without having to visit a physical bank branch.

The credit loan service by Money Surfing does not collect personal information without authorization.

Consumers can also consult the bank over the phone without exposing their phone number, which protects customer personal information.

○ Partners

Acuon Savings Bank, Eugene Savings Bank, Hana Savings Bank, KB Kookmin Bank, OK Savings Bank



Company Name	일	Company Name in English	Il Inc.
Representative	Jang Gwang-yeong	Establishment	Feb. 12 th , 2016
Location	10 th Floor, Seo-gwan, 135, Jungdae-ro, Songpa-gu, Seoul		
Web Page	210.jewelry	E-mail	1@1-inc.com
Contact for Inquiry	+82-70-8887-8787	E-mail for Inquiry	help@210.jewelry
Number of Employees	11	Paid-in Capital	KRW 100 million
Main Service	Jewelry service platform	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

Introduction

Il Inc. is an R&D company in ICT convergence.

The company has various information and communication technology in blockchain, web, 2D/3D design, AI, and AR. Continued R&D investment through independent research organization allows the company to inject 3D printing technology into the depressed Korean jewelry manufacturing industry. The company also develops convergence and mutual growth business model, and based on these achievements, the company launched 210.jewelry, an ICT convergence jewelry service platform, in 2019.

210.jewelry aims to become the App Store of the jewelry industry. Design/manufacturing service slinked to crowdfunding, overseas export support linked with global payment services, jewelry product marketing support, designer promotion and advertisement, and intellectual property (design) generation service to jewelry designers.

History

- 02. 2016 Established Il Inc.
- 06. 2016 Received venture company certification (Korea SMEs and Startups Agency)
- 02. 2017 Established company research center
- 08. 2017 Completed KISA X IBM Fintech Ground-up Program
- 09. 2017 Selected to participate in Intelligent Industry Technology Development Project 2017 (BI-linked) (Ministry of Trade, Industry, and Energy)
- 10. 2017 Received Outstanding Work Invention Reward Company Certification (Korean Intellectual Property Office)
- 12. 2017 Advanced to the finals of Seoul Innovation Challenge 2017 and received Innovation Challenge Award (Seoul Mayor's Award)
- 12. 2017 Took residence in KISA Fintech Technology Support Center
- 01. 2018 Registered as R&D service business (Korea R&D Service Industry Association)
- 03. 2018 Selected for Phase 2 of Intelligent Service Industry Technology Development Project (Ministry of Trade, Industry, and Energy)
- 04. 2019 Launched jewelry service platform Ring (210.jewelry)
- 06. 2019 Received IP Fast Guarantee from Technology Finance Corporation
- 07. 2019 Exported 210.jewelry service platform to Thailand

Main Products and Services

Il is a company that develops ICT convergence jewelry service platform.

The company helps small jewelry design company or independent designers without sufficient facilities or capital, by providing opportunities for specialized and functional collaboration. The goal is to develop an ICT convergence jewelry service platform and create a global business for design, analysis, and manufacturing of new jewelry products.

210.jewelry is a platform service that connects jewelry designers with consumers. It provides design/manufacturing link service through crowdfunding, and supports companies make overseas exports by implementing simple payment services. In 2019, the company applied for a patent on blockchain-based profit distribution system, in which profits are automatically distributed when products a designer registered on the platform is sold. The system will deliver blockchain warranty for the jewelry products to consumers.

Partners

Fintech Center Korea, IBK Industrial Bank of Korea, Korea Evaluation Institute of Industrial Technology, Korea Technology & Information Promotion Agency for SMEs, Lstone, Seoul Business Agency, Shinhan Bank



Company Name	인피니그루	Company Name in English	InfiniGru
Representative	Yu Gyeong-sik	Establishment	Oct. 31 st , 2014
Location	#501, 130, Gwangnaru-ro, Seongdong-gu, Seoul (Seoul Forest IT Castle)		
Web Page	www.infinigru.com	E-mail	grugov@infinigru.com
Contact for Inquiry	+82-2-3453-4620	E-mail for Inquiry	ks@infinigru.com
Number of Employees	50	Paid-in Capital	KRW 133 million
Main Service	GruADS, GruSLS, Phishing Zero	Fintech Area	Security/Authentication
		Business Type	B2B/B2C

○ Introduction

InfiniGru develops and supplies anomalies such as financial frauds.

The company provides a hybrid system that combines the conventional rule-based detection method with deep learning-based detection method to detect frauds including voice phishing. It also provides user-defined automatic re-learning platform to help users develop automatic AI models. In addition, InfiniGru offers an application called Phishing Zero to provide a fundamental solution to voice phishing.

Solutions are provided to Samsung Electronics, Yuanta Securities, KB Kookmin Card, Shinhan Card, NH Nonghyup Card, SK Securities, Korea Smart Card, and Shinhan Bank.

The company entered into partner contracts with many Vietnamese companies, and supplied that solution to Bank of Vietnam as well.

It received seed investments from Woori Bank, Shinhan Card, SCI Rating Information, and GMB Investment.

○ History

- 05. 2015 Entered into supply contract with Yuanta Securities on Gru FDS
- 03. 2017 Entered into supply contract with KB Kookmin Card on GruDeep
- 07. 2017 Entered into hybrid contract with SBI Savings Bank on GruDeep
- 08. 2017 Received investments from Shinhan Card, SCI Rating Information, and GMB Investment
- 08. 2017 Partnered with HiPT (Vietnam), CMS Soft, Telesoft, and FinTek
- 05. 2018 Entered into contract with Samsung Electronics on GruADS Suite and GruSLS Platform
- 11. 2018 Entered into contract with Korea Evaluation Institute of Industrial Technology on GruSLS Platform
- 11. 2018 Received investments from Woori Bank
- 06. 2019 Received Seoul News CEO's Award at Korea Startup Awards
- 08. 2019 Supplied GruADS Suite to ACB Bank (Vietnam)
- 11. 2019 Received Grand Award from I'm Venture with Visa
- 12. 2019 Supplied Phishing Zero to Shinhan Card

○ Main Products and Services

InfiniGru provides anomalous transaction detection solutions.

The company developed GruADS Suite for anomaly detection, combining rules and AI to detect financial fraud, money laundering, fraudulent mobile app payment, and loan fraud on a real-time basis.

InfiniGru also provides intuitive and convenient model-generation method using a user-defined automated re-learning platform, GruSLS Platform. This platform allows users to establish functions as defined by them. This helps them implement and train flexible model architectures to predict new anomaly data.

Phishing Zero app by InfiniGru detects voice phishing indicators on mobile phones to prevent frauds from the start.

○ Partners

ACB Bank (Vietnam), K Bank, KB Kookmin Card, Konyang University Hospital, Korbit, Korea Smart Card, National Cancer Center, NH Nonghyup Card, Samsung Electronics, SBI Savings Bank, Shinhan Bank, Shinhan Card, SK Securities, Woori Bank, Yuanta Securities



Company Name	인포소닉	Company Name in English	Infosonic Inc.
Representative	Jo Hun-taek	Establishment	Feb. 1 st , 2014
Location	#703-4, 638, Seobusaet-gil, Geumcheon-gu, Seoul (Gasan-dong, Daeryung Techno Town 7)		
Web Page	www.infosonic.net	E-mail	contact@infosonic.net
Contact for Inquiry	+82-70-6937-1771	E-mail for Inquiry	sjokr@infosonic.net
Number of Employees	4	Paid-in Capital	KRW 20 million
Main Service	Sonic Code, payment and settlement	Fintech Area	Fintech SI
		Business Type	B2B

Introduction

Infosonic Inc. is a technology company that provides a new type of certification service using near-field communication (NFC) technology.

The company provides NFC technology and complex certification technology supported by speakers and microphones to reduce inconveniences associated with previous financial services. Infosonic provides solutions optimized for mobile devices. It offers stronger security and better convenience to financial consumers, and customer satisfaction and cost reduction to suppliers.

The company partners with KEB Hana Bank, Shinhan Bank, IBK Industrial Bank of Korea. Overseas, the company has financial and IT partners such as Seven Bank and Standard Chartered Bank.

History

- 02. 2014 Establishment
- 09. 2015 Applied for 3 key patents; developed commercial technologies
- 12. 2016 Selected to participate in Shinhan Futures Lab (3rd class)
- 02. 2017 Selected to participate in Hana Bank 1Qlab (4th class)
- 05. 2017 Received seed investment (KRW 190 million)
- 07. 2017 Launched live demo open and free test kit promotions
- 07. 2017 Entered into MOU with SDM (Malaysia)
- 09. 2017 Participate in the 20th Fintech Demo Day hosted by Fintech Center Korea
- 12. 2017 PoC with 3 Southeast Asian telecommunications operators
- 05. 2018 PoC with Seven Bank (Japan)
- 06. 2018 PoC with Nice Information and Telecommunication (Korea)
- 07. 2018 PoC with Sony Corp. (Japan)
- 03. 2019 Entered into pilot test contract with Seven Bank
- 04. 2019 Selected to participate in Woori Bank Dino Lab
- 05. 2019 PoC with Gmobile (Tanzania) and Intelecto Digital (Brazil)
- 07. 2019 Entered into MOU with The Merge Group (Dubai)
- 08. 2019 NDA and PoC with Standard Chartered Bank
- 09. 2019 Selected to participate in IBK First Lab
- 11. 2019 NDA with Mannash (India) and Fintechbay (Bahrain)

Main Products and Services

Infosonic developed a convenient authentication solution using new technologies.

Sonic Code, developed by the company, is a data transmission technology using non-acoustic waves. Using NFC technology powered by speakers and microphones, the product can be implemented in various host terminals with speakers and all types of smartphones. It is a data transmission technology that uses encrypted and inaudible audio patterns. There is no need to install additional devices to use the technology. Sonic Code is provided as a designated solution to clients, easily integrated into existing services and products. Infosonic expects Sonic Code to replace low-power Bluetooth (BLE). The technology is expanding as a useful tool for mobile payment and authentication services.

Sonic Code's speed is less than 0.04 seconds, and the service support range is 10-30cm. Sonic Code can use 281 trillion codes simultaneously, and the error detection rate is 99.999994%.

Partners

DGB Financial Group, IBK Industrial Bank of Korea, KEB Hana Bank, Seven Bank, Shinhan Bank, Standard Chartered Bank(Singapore), Woori Bank



Company Name	아이피엘		Company Name in English	Innovative Play Lab Co., Ltd.	
Representative	Kim Gyeong-wuk		Establishment	Mar. 10 th , 2014	
Location	3 rd Floor, 1068, Jungang-ro, Ilsandong-gu, Goyang-si, Gyeonggi-do				
Web Page	www.ipl.global	E-mail	denny@ipl.global	Contact Number	+82-70-4905-2092
Contact for Inquiry	+82-70-4905-2092		E-mail for Inquiry	tina@ipl.global	
Number of Employees	20		Paid-in Capital	KRW 64 million	
Main Service	Active payment service with home social robot	Fintech Area	Remittance/Settlement	Business Type	B2B

○ Introduction

Innovative Play Lab Co., Ltd. (IPL) is a startup developing home social robots founded in March 2014. Key staff includes people who have developed Korea's first android robots. Home robots provide services including financial payment solutions that use fintech. The goal is to allow everyone to access financial activities in an easy and quick manner. The company aims to provide social commerce/finance/payment/point/mileage services through social robots. At the beginning, IPL received Series A investments from foreign entities (KRW 2.5 billion). It was also selected as an Outstanding First Penguin Company by the Credit Guarantee Fund, and received a guarantee for KRW 1.4 billion. After it was founded, the company was selected for government-funded projects, receiving KRW 2 billion.

○ History

- 2015 K-Global 300 Company (Korea)
Next Startup Award Champion (Korea)
Goyang Best IT/SW innovation (Korea)
- 2017 Received commendation from the Minister of Science, ICT, and Future Planning
KITAS Top 10 (Korea)

○ Main Products and Services

IPL connects home social robots powered by Robot OS (DAROS, middleware) with fintech technologies to provide active financial services. Through iJini, a personal robot assistant, the company is building a smart home ecosystem. iJini connects to smart home systems and allows users to make voice commands to control IoT devices and home appliances. The system can search for various information through voice commands. This open AI platform can also connect to various services developed by mobile carriers and home appliance manufacturers. iJini provides Home Security and Smart Home services that checks on empty home and controls home appliances. Using blockchain technology, IPL aims to provide points for product orders made through social robots, in addition to offering lifestyle social commerce services to consumers.

○ Partners

Hyundai Construction, KB Financial Group Starters, KIC Silicon Valley, Orange France, Woongjin Booxen



Company Name	인스타페이	Company Name in English	Instapay Inc.
Representative	Kim Gyeong-su, Bae Jae-gwang	Establishment	Apr. 24 th , 2013
Location	#701, Jinseong Building, 38, Yeongdong-daero 85-gil, Gangnam-gu, Seoul		
Web Page	www.instapay.kr	E-mail	tax@instapay.kr
Contact for Inquiry	+82-10-4949-5437	E-mail for Inquiry	kskim@instapay.kr
Number of Employees	8	Paid-in Capital	KRW 1.082 billion
Main Service	Mobile payment service	Fintech Area	Remittance/Settlement
		Business Type	B2C

○ Introduction

Instapay Inc. is a fintech startup that provides QR and barcode-based mobile payment services. From electronic billing (MBPP) to online and offline payment services, the company provides various O2O mobile payment services. Instapay participated as a mobile payment service provider for Zero Pay Seoul Pilot Project in December 2018.

○ History

- 04. 2013 Establishment
- 2015 Won Citi Mobile Challenge in Korean rounds (Global Top Innovator)
- 2016 Received Service Innovation Award at Korea Leading Company Awards

○ Main Products and Services

Instapay provides mobile payment services, in addition to QR code-based mobile payment services. Bills can be received on smartphone and users can make payments with a single touch. Instapay eliminates the need to go through ARS and allows users to purchase products by scanning QR code. Payments are supported even when there are no compatible payment devices. The plan is to provide a platform in which anyone can easily generate QR codes to sell their products and services. QR codes can be also generated to be used in crowdfunding or fundraising.

○ Partners

NH Nonghyup Bank



Company Name	인슈로보	Company Name in English	Insurobo
Representative	Son Seong-il	Establishment	May 07 th , 2019
Location	48, Centumjungang-ro, Haeundae-gu, Busan		
Web Page	http://www.insurobo.co.kr	E-mail	ssi5390@hanmail.net
Contact for Inquiry	+82-51-911-5224	E-mail for Inquiry	ssi5390@hanmail.net
Number of Employees	2	Paid-in Capital	KRW 100 million
Main Service	Information and communications business, application software development	Fintech Area	InsureTech
		Business Type	B2B/B2C

○ Introduction

Insurobo is an O2O platform that assesses building fire insurance products and liability insurances from around the world to allow customers to automatically subscribe to suitable ones.

The company is the first in the world to implement a big database of buildings to allow customers to automatically subscribe to building fire insurance products within 50 seconds.

○ History

- 05. 2019 Incorporated
- 07. 2019 Entered into technology development partnership with Hyundai BS&C
- 10. 2019 Entered into fintech industry development partnership with Busan Metropolitan Government
- 11. 2019 Developed and launched automatic building fire insurance subscription application
- 12. 2019 Entered into business agreement with BNK Financial Group on insuretech projects

○ Main Products and Services

The company developed the first O2O platform in the world that uses big data to allow users to subscribe to building fire insurance and liability insurance products within 50 seconds.

○ Partners

Hyundai BS&C



Company Name	인텔리퀀트	Company Name in English	IntelliQuant Inc.
Representative	Lee Jong-gwon	Establishment	Nov. 18 th , 2015
Location	5 th , Floor, 112, Dogok-ro, Gangnam-gu, Seoul		
Web Page	www.intelliquant.co.kr	E-mail	info@intelliquant.net
Contact for Inquiry	+82-70-5101-0724	E-mail for Inquiry	ihchung@intelliquant.net
Number of Employees	9	Paid-in Capital	KRW 458 million
Main Service	Investment platform	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

IntelliQuant is a company that provides robo-advisor services that support activities of individual investors. IntelliQuant developed an investment platform, a core technology required for intelligent financial services. Based on this achievement, the company is supporting robo-advisor and “self-planned” investment services. NH Investment Securities launched Icon, which provides algorithm market services. The company received investments from NELS, Won & Partners, and BTC Investment.

○ History

- 11. 2015 Establishment
- 05. 2016 Received investments from NELS and Won & Partners
- 07. 2016 Launched Smart Robo Q, an online portfolio service, for Hanwha Investment Securities
- 08. 2016 Selected for Investment Company Growth R&D Project for the Ministry of Science, ICT and Future Planning
- 02. 2017 Received funds from Korea Technology Finance Corporation; received venture company certification; established company research center
- 03. 2017 Launched beta service for IntelliQuant Studio, a chatbot service and DIY investment platform
- 06. 2017 Launched Icon, a robo-recommendation service, for Korea Investment Securities
- 12. 2017 Selected for K-Global 300
- 02. 2018 Received award at the 1st Bithumb Fintech Idea & Business Competition
- 12. 2018 Received investment from BTC Investment
- 01. 2019 Selected as a DNA100 Innovation Company by the National Information Society Agency

○ Main Products and Services

IntelliQuant is a company that supports systematic investments by individuals through an intelligent service and investment platform.

The company uses chatbots to fill the gap in the untact methodology of robo-advisors.

Customers' investment tendencies are not simply categorized by patterns and portfolios; rather, basic patterns and portfolios are combined with investment tendencies to dynamically change portfolios.

IntelliQuant also has an integrated investment management platform that enables personalized investment management. Managers or investors can use scripting languages to directly make investment management algorithms. This is enabled by simple scripting languages, and the produced algorithms are designed to enable verification through simulations powered by past data.

For people without programming knowledge, the system provides a Lego-like template to support investment algorithms.

Using machine learning technology, the service also provides a portfolio risk management system. Variability data of individual stocks are constantly learned to predict risks. Based on this, the company operates 2-stage risk management system that controls the overall portfolio risks within allowed limits.

○ Partners

Acer Investment Advisory, Korea Economy TV, NH Investment & Securities



Company Name	인터버드		Company Name in English	Interbird Co., Ltd.	
Representative	Seong Nak-bok		Establishment	Jul. 16 th , 2002	
Location	#104, 12 th Floor, 133, Jeonpo-daero, Nam-gu, Busan (Munhyeon-dong, WeWork)				
Web Page	www.interbird.com	E-mail	project@interbird.com	Contact Number	+82-51-413-8931
Contact for Inquiry	+82-51-413-8931		E-mail for Inquiry	project@interbird.com	
Number of Employees	15		Paid-in Capital	KRW 100 million	
Main Service	Web/App program development	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

Interbird Co., Ltd. launched its business to help people share information freely online, providing quick and easy implementation of semiconductor and maritime big data through processing procedures. The processed data is put through algorithms to generate information needed by users.

Using big data, the company provides semiconductor and electronic parts data sheet solution, semiconductor trading solution, and semiconductor price comparison solution. In addition, the company offers tide and marine weather information solution with the goal of receiving the 5 Million Dollar Export Tower in 2020. As a new business, the company provides fintech payment and money transfer, as well as semiconductor trading, and asset management solution development services.

○ History

- 07. 2002 Established as Interbird
- 08. 2002 Developed semiconductor trading solution
- 10. 2003 Developed semiconductor data sheet solution
- 12. 2006 Developed marine tide information solution
- 07. 2012 Developed semiconductor price comparison solution
- 11. 2016 Received Grand Award at the 3rd Public Marine Fishery Data Utilization Competition
- 08. 2016 Applied patent for semiconductor part search method/PCT (No. 2017-008551)
- 12. 2017 Received 3 Million Dollar Export Tower
- 12. 2017 Received Presidential Commendation (No. 201950)
- 12. 2017 Received Minister of Trade, Industry, and Energy Award (No. 120230)
- 04. 2018 Trademark registration (No. 40-1348412)
- 01. 2019 Registered patent for semiconductor part search method (Korea, No. 10-1945234)
- 04. 2019 Established company research center
- 05. 2019 Registered patent for semiconductor part search method (Russia, No. 2688260)
- 05. 2019 Received Busan Outstanding Company Certification (No. 1847)
- 08. 2019 Received venture company certification (No. 20190109425)
- 08. 2019 Received Inno-Biz certification (No. 190202-00726)
- 09. 2019 Took residence in BIFC

○ Main Products and Services

Interbird's semiconductor datasheet solution is a web and app service that provides the best semiconductor and electronic parts services in the world. It supports 12 languages.

More than 450,000 searches are made daily. Based on this success, the company has linked the semiconductor price comparison solution and semiconductor trading solution to develop a payment and transfer system required for transactions.

Maritime tide information solution provides tide and weather information about Korean coastal areas required for fishing and other maritime leisure activities. The app was downloaded 800,000 times. In conjunction with the solution, the company also provides fishing bulletin boards for fishing boat captains. The company is also developing a booking and payment solutions for rental fishing boats.

The company is also conducting research and development of an asset management system using SEIBro by Korea Securities Depository and Koscom.

○ Partners

Busan Information Industry Promotion Agency, Busan Metropolitan Government, Donggeui University, Korea Hydrographic and Oceanographic Agency, Korea Maritime University, Korea Securities Depository



Company Name	인터콜	Company Name in English	Intercall Inc.
Representative	Yang Sun-ho	Establishment	Jul. 10 th , 1987
Location	3 rd Floor, 11, Gangnam-daero 132-gil, Gangnam-gu, Seoul(Nonhyeon-dong, Seongji Building)		
Web Page	www.intercall.co.kr	E-mail	webmaster@intercall.co.kr
Contact for Inquiry	+82-70-7090-9219	E-mail for Inquiry	alankim@intercall.co.kr
Number of Employees	14	Paid-in Capital	KRW 1.599 billion
Main Service	Telecommunications business	Fintech Area	Overseas Remittance
		Business Type	B2B/B2C

○ Introduction

Intercall Inc. is a telecommunications company that has provided international phone call service to international students since 1987.

As the telecommunications industry changed, the company has offered international call service, Gio Pine service, overseas mobile phone rental service, internet phone service, overseas USIM rental and sales, pocket Wi-Fi service, and small overseas remittance services.

The company aims to be the link between the customers and their family, regardless of the location. Intercall serves customers.

○ History

- 08. 1987 Established as Transpacific Services
- 10. 1992 Entered into sole proprietorship with Viatel (U.S.)
- 04. 1998 Changed company name to Intercall
- 07. 1998 Registered with the information and communications ministry as an international telephones service provider
- 08. 1998 Entered into re-sales agreement with Korea Telecom
- 05. 2000 Launched mobile phone rental service in Japan
- 09. 2000 Entered into contract with Oration (U.S.)
- 10. 2000 Intercall service launched for U.S. mobile phones
- 11. 2000 Entered into contract with Telstar (U.S.)
- 10. 2001 Partnered with Cheil Bank
- 11. 2001 Partnered with Korea Exchange Bank
- 02. 2002 Launched ANI service in Korea
- 07. 2003 Partnered with Hana Tours
- 11. 2003 Launched mobile phone subscription and service for AT&T (U.S.)
- 05. 2004 Partnered with Hanaro Telecom
- 07. 2004 Partnered with Hanaro Telecom to provide services
- 10. 2007 Partnered with Samsung Networks
- 06. 2008 Launched Wide 070 Internet Phone business
- 01. 2010 Launched global USIM service
- 01. 2011 Opened a global SIM card shopping mall (globalmobile.co.kr)
- 03. 2012 Launched and expanded Korean USIM service (5 universities)
- 03. 2013 Expanded Korean USIM service (10 universities)
- 11. 2015 Launched prepaid SIM card business in Japan
- 01. 2016 Launched pocket Wi-Fi rental service
- 06. 2017 Entered into AIS and DTAC telecommunications product sales contract in Thailand
- 12. 2018 Registered as a small overseas remittance service

○ Main Products and Services

The company provides telecommunications services such as international telephone and mobile phone services in Asia. In particular, the company has strengths in the Japanese market, providing B2C and B2B USIM and pocket Wi-Fi services.

Starting in Japan in 2019, the company has been offering overseas remittance services, with expansions to the Philippines, Thailand, Vietnam, and China.

○ Partners

Gwangju Bank, Korea Financial Telecommunications and Clearings Institute



Company Name	아이퀘스트		Company Name in English	IQuest	
Representative	Kim Sun-mo		Establishment	Nov. 27 th , 1996	
Location	407, Kolon Science Valley, 55, Digital-ro 34-gil, Guro-gu, Seoul				
Web Page	www.iquest.co.kr	E-mail	ggy@iquest.co.kr	Contact Number	+82-2-2025-4630
Contact for Inquiry	+82-70-8852-7328		E-mail for Inquiry	ggy@iquest.co.kr	
Number of Employees	100		Paid-in Capital	KRW 980 million	
Main Service	ERP, accounting management, business management	Fintech Area	Asset Management	Business Type	B2B

○ Introduction

IQuest, an AI work automation company, works to develop and distribute corporate informatization solutions. Since it launched Eolmaeyo, a work computerization program for small and medium businesses, the company has continued to develop projects under a challenging environment to erect the value of serving the customers. As a result, approximately 200,000 companies have been served by IQuest solutions. Going beyond the achievements to date, the company will use its experiences and key competencies to become a market leader providing innovative solutions and services.

○ History

- 11. 1996 Established as IQuest
- 11. 1996 Launched Eolmaeyo, an accounting program
- 03. 2002 Selected to participate in 30,000 SMEs IT Project by the Small and Medium Business Administration
- 12. 2006 Served 200,000 package customers
- 03. 2009 Registered as an electronic tax invoice business provider
- 03. 2011 Partnered with Woori Bank to launch Woori ERP
- 03. 2013 Partnered with Shinhan Bank to launch Shinhan InsideBank ERP
- 03. 2013 Partnered with Hyundai Card to launch Hyundai Card My Company ERP
- 03. 2014 Partnered with LGU+ to launch LGU+ ERP
- 03. 2014 Partnered with SAP to launch SAP Eolmaeyo
- 03. 2015 Designated as an alternative military service company
- 03. 2016 Launched Eolmaeyo Cloud
- 01. 2017 Entered into MOU with Newzen Solution (connecting Eolmaeyo with Semusaarang Pro)
- 03. 2017 Selected as a Hi Seoul Brand Company
- 06. 2017 Launched Gyeonglibot product
- 11. 2017 Partnered with Busan Bank to launch BIC ERP
- 03. 2018 Registered patent for big data and automated distribution
- 11. 2018 Launched non-profit version of Eolmaeyo
- 09. 2019 Received Grand Award for Corporate Solution ERP at Smart Factory Awards Korea
- 09. 2019 Partnered with Nice Payments
- 10. 2019 Selected as a Good Workplace SME (Korea Chamber of Commerce)
- 11. 2019 Partnered with Kookmin Bank

○ Main Products and Services

IQuest products, including Eolmaeyo, are integrated management solutions customized for corporate operations. Using patent registered AI-based automated systems, the services offer corporate operation and business management features including accounting/inventory/payroll/HR/manufacturing/production/tax reporting. Comprehensive financial data information features facilitate ledger management tasks and enable accurate control. IQuest's systems can be implemented in the field without customization process. Regular updates enable the best services. In addition, the services satisfy the clients through various customer services including online support, remote training, on-site training, and collective training.

○ Partners

Busan Bank, Gabia, Kookmin Bank, LGU+, Nice Payments, Woori Bank



Company Name	이리언스	Company Name in English	Irience Co., Ltd
Representative	Kim Seong-hyeon	Establishment	Mar. 30 th , 2010
Location	#510, Namseong Plaza, 130, Digital-ro, Guro-gu, Seoul		
Web Page	www.irienc.com	E-mail	likestorm@irienc.com
Contact for Inquiry	+82-2-6239-3102	E-mail for Inquiry	likestorm@irienc.com
Number of Employees	25	Paid-in Capital	KRW 6.579 billion
Main Service	Iris recognition security solution	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

Irience Co., Ltd. is a company that uses a world-renowned algorithm to provide various iris recognition solutions and services.

Based on this algorithm, the company has implemented references such as patient identification system for the Korean Central Veterans' Hospital, secondary access control authentication for Woori Bank database, and customer identification system for a bank in Ecuador. These previous projects prove that iris recognition can be used as a powerful identity authentication method.

As products with security and convenience are launched in recent years, Irience is now capable of offering more secure and convenient iris recognition products and solutions to the financial sector.

○ History

- 03. 2010 Establishment
- 05. 2015 Entered into mentoring MOU with IBK Industrial Bank of Korea
- 10. 2015 Acquired KISA certification (performance evaluation for iris algorithm)
- 11. 2015 Received achievement award for vitalizing fintech
- 12. 2015 Conducted pilot project for IBK iris ATM
- 07. 2016 Selected to conduct the pilot product for Central Veterans' Hospital's iris recognition system
- 09. 2016 Implemented identification system in an Ecuadorian bank
- 12. 2016 Implemented identification system for Veterans' Hospitals nationwide
- 08. 2017 Passed performance evaluation for iris authentication technology by the Korea Financial Telecommunications and Clearings (distributed management qualification, performance tests)
- 12. 2017 Selected as the priority bidder for iris recognition access control system for Woori Bank database
- 07. 2018 Supplied iris recognition access control system for Woori Bank database
- 11. 2019 Selected as take residence in IBK 1st Lab

○ Main Products and Services

Responding to user feedback, Irience brought vast improvements to user convenience while maintaining the security, which resulted in a product that can be used widely to provide identity authentication service in the financial industry.

Using this system, users stare into the camera at 60-100cm distance (instead of 15cm). The camera uses the autofocus feature to photograph and search for the user's iris. Depending on the installation environment, the system can be used widely in internal processes, teller services, and ATM/digital kiosks.

○ Partners

IBK Industrial Bank of Korea



Company Name	제이투씨	Company Name in English	J2C Co., Ltd.
Representative	Kim Yu-jeong	Establishment	Sep. 11 th , 2015
Location	12 th Floor, U Space 1 Building A, 660, Daewangpangyo-ro, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	www.jtwoc.com	E-mail	olivekim@jtwoc.com
Contact for Inquiry	+82-10-7208-9492	E-mail for Inquiry	olivekim@jtwoc.com
Number of Employees	8	Paid-in Capital	KRW 115 million
Main Service	Iris recognition solution	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

J2C is a company founded in 2015 by Kim Yu-jeong (CEO), who has 18 years of optical design, and Jeong Gil-su (CTO), who worked for LG Group for 12 years and received an award from the Minister of National Defense. They provide iris recognition solutions.

They developed optical parts (camera module, IR-LED module) that account for 70% of the price and performance of iris reader machines, thereby increasing the recognition rate, in addition to securing price competitiveness.

The company has 18 patents (13 in Korea, 5 overseas).

The company has signed 4 product supply contracts (KRW 11 billion/year for 7 years), and delivery certification will be completed in January 2020. The first delivery will take place during the first half of 2020.

○ History

- 09. 2015 Established as J2C
- 12. 2016 Selected to participate in convergence R&D support project - total funding KRW 950 million
- 08. 2017 Received venture company certification
- 03. 2018 Entered into product supply contract with MDI (India) - total amount KRW 6 billion for 7 years
- 04. 2018 Entered into product supply contract with MDI (India) - total amount KRW 3 billions for 7 years
- 06. 2018 Selected for foreign purchase conditional R&D support project - total funding KRW 950 million
- 07. 2018 Received KRW 150 million from Infobank
- 08. 2018 Selected for TIPS support project - total funding amount KRW 720 million
- 05. 2019 Entered into product supply contract with MDI (India) - total amount KRW 3 billion for 7 years
- 05. 2019 Entered into product supply contract with Edo Holdings (Turkey) - total amount KRW 3 billion for 3 years
- 07. 2019 Received KRW 30 million from Infobank in investment
- 11. 2019 Entered into sample supply MOU with CHAINOS (Vietnam)

○ Main Products and Services

Portable single-eye iris reader was named Alkaid, after the name of the first star in the Big Dipper. Alkaid uses independently developed optical parts (camera module, IR-LED module) to quickly capture precise and clear iris images into 260 pixels in 30cm to 1cm size, which are then delivered to the iris algorithm. Alkaid has Orion (camera module), Sirius (IR-LED module), and independently developed optical components. That is why the recognition rates are higher and prices are competitive.

○ Partners

Gyeongnam Creative Economic Innovation Center



Company Name	잔다	Company Name in English	Janda
Representative	Kim Hwa-hyeon	Establishment	Dec. 21 st , 2018
Location	#101, 12 th Floor, WeWork, 133, Jeonpo-daero, Nam-gu, Busan		
Web Page	www.stayjanda.com	E-mail	housepeoplekorea@gmail.com
Contact for Inquiry	+82-70-4128-8244	E-mail for Inquiry	support@stayjanda.com
Number of Employees	7	Paid-in Capital	KRW 200 million
Main Service	Janda (accommodation and integrated booking system)	Fintech Area	Remittance/Settlement
		Business Type	B2B

○ Introduction

Janda creates new values and introduces new technologies to solve ultimate problems. The goal is to innovate technologies, in addition to planning and executing global projects in which small businesses, companies, and consumers can grow mutually.

It is difficult for hospitality business operators to conduct marketing without listing their services in multiple global platforms.

Operating multiple channels is difficult, and fees need to be paid to them.

Janda aims to resolve such issues by providing instant reservation system to customers.

The company will launch Janda Booking, which aims to provide management and profit solutions to hospitality, real estate, and small businesses through information technology.

The first market is hospitality and rental real estate market, in which Janda operated for 10 years.

Many Janda Booking clients reported that the fee-less reservation service, as well as revenue statistics, Janda Agency, and AI solution features, convenient. They are choosing to continue using the service to raise their revenue.

○ History

- 12. 2018 Established as Janda (merger between Soom Guesthouse and House People)
- 09. 2019 Designated as an official LGU+/Nice Pay partner
- 10. 2019 Designated as Busan Fintech Company
- 10. 2019 Selected as Booking.com PMC operator; entered into MOU with Expedia; partnership with Naver
- 20. 3029 Reached 100+ Janda Booking and solution clients (KRW 50,000 monthly fees)
- 10. 2019 Launched Janda Booking Host app for Android
- 10. 2019 Launched Jandahost.com, Janda host training academy
- 11. 2019 Officially launched Janda user periodic payment service
- 11. 2019 Launched Janda Agency, an integrated marketing system
- 11. 2019 Launched online/offline AI unmanned solution service
- 11. 2019 Launched Janda integration reservation coupon service
- 11. 2019 Launched unmanned website concierge builder service
- 11. 2019 Selected as an Outstanding Designated Share Company by Busan Metropolitan Government
- 11. 2019 Selected as Busan Outstanding Tourism Fintech
- 11. 2019 Selected as an outstanding Official AWS Partner

○ Main Products and Services

Integrated online/offline AI reservation solution Janda: integrated booking system for rental property/hotel operations. The system can be implemented in all areas requiring reservation.

<5 features>

1. Can be used in various areas including real estate, hotels, and integrated booking
2. Provides AWS cloud-based AI multi-language solutions
3. Provides Janda Agency, a system that increases revenue
4. Provides free mobile optimization websites
5. Reasonable fee at KRW 50,000 per month

○ Partners

Amazon, Busan Economy Promotion Agency, Busan Metropolitan Government, Busan Tourism Organization, Expedia, LGU+, Nice Payments



Company Name	제이씨원		Company Name in English	JC1	
Representative	Sin Jong-ho		Establishment	Apr. 26 th , 2004	
Location	#1703, 234, Beotkkot-ro, Geumcheon-gu, Seoul				
Web Page	jc1.co.kr	E-mail	yrcho@jcone.co.kr	Contact Number	+82-2-3444-4660
Contact for Inquiry	+82-2-6299-5918		E-mail for Inquiry	yrcho@jcone.co.kr	
Number of Employees	62		Paid-in Capital	KRW 400 million	
Main Service	Electronic contract solution	Fintech Area	Others	Business Type	Other

○ Introduction

JC1 is a solution company developing digital transformation and content management software.

It developed green IT technology and received relevant certification. It also received IT innovation award and WIS innovation award.

The company has developed and provided paperless, history content management, voice recording backup, and content archiving solutions.

In April 2018, the company launched eSignon, a cloud electronic contract solution.

eSignon allows face-to-face or untact electronic contract signing regardless of time and space, increasing work productivity and reducing costs.

For global expansion in 2018, the company entered into companies in Malaysia and the Philippines, as well as 3 companies in Thailand.

○ History

- 04. 2004 Established as JC1
- 07. 2005 Received service certificate for JC1 from the Korean Intellectual Property Office
- 06. 2009 Received MDT Integrator GS certification
- 06. 2012 Received Ministry of Knowledge Economy's green technology certification
- 11. 2013 Received Ministry of Science, ICT and Future Planning Award for IT Innovation
- 09. 2014 Received INNO-BIZ certification
- 10. 2016 Received Hi Smart@Form GS certification
- 12. 2017 Selected as a youth-friendly small business
- 06. 2018 Selected as a KICOX Global Leading Company

○ Main Products and Services

JC1 is a solution company that develops, provides, and operates content management software services for digital transformation.

eSignon, Jc1's cloud electronic contract solution, can be simply configured without having to install hardware or software. Because users can make payments for what they used on the cloud service, there are no preliminary investment costs associated. Both contact and untact contracts can be made, and because contract tasks can be processed anywhere and anytime via mobile devices, the service can enhance work efficiency by saving 80% of costs incurred by paper documents. As eSignon system creates databases of contracts, this solution is highly convenient in operation and management. It also reduces the potential that personal information or contract documents are stolen, allowing companies to focus only on contracts without engaging in unnecessary work.

○ Partners

CPI Outsourcing (Philippines), SDM (Malaysia), Xplink (Thailand)



Company Name	카카오페이	Company Name in English	KakaoPay
Representative	Ryu Yeong-jun	Establishment	Apr. 3 rd , 2017
Location	12 th Floor, Alpha Dome Tower, 152, Pangyoyeok-ro, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	https://www.kakaopay.com/	E-mail	mirko.seol@kakaopaycorp.com
Contact for Inquiry	+82-10-9308-5594	E-mail for Inquiry	mirko.seol@kakaopaycorp.com
Number of Employees	478	Paid-in Capital	KRW 9.494 billion
Main Service	Remittance, investment, insurance, invoicing, certification, membership	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

KakaoPay is a techfin subsidiary of Kakao founded in April 2017. The company works to go beyond providing simple payment services by establishing a lifestyle financial platform that can be conveniently used on Kakao Talk. It has been working to transition into a wallet-less society in which anyone can engage in economic activities with a smartphone.

Starting by providing Korea's first mobile payment service in 2014, the company has been providing innovative lifestyle financial services such as online and offline payment, remittance, membership, invoicing, and certification services to reduce the inconvenience of conventional financial activities.

In February 2017, the company received 200 million dollars in investment from Ant Financial Service Group, the parent company of Alipay, a global payment platform, in addition to entering into a strategic partnership with the company. To this day, it has been working to find growth engine in the Korean market, develop overseas expansion plans, and grow mobile financial ecosystem through cooperation.

○ History

- 09. 2014 Launched payment service
- 02. 2016 Launched Kakao Pay Invoice, an EBPP service
- 04. 2016 Launched simple payment service
- 02. 2017 Received USD 200 million in investment from Ant Financial
- 04. 2017 Launched KakaoPay as an independent corporation
- 06. 2017 Launched KakaoPay Certification service
- 09. 2018 Reached 20 million cumulative subscribers
- 09. 2018 Reached KRW 2 trillion in monthly transaction handled by KakaoPay
- 12. 2018 Reached KRW 3 trillion in monthly transaction handled by KakaoPay

○ Main Products and Services

KakaoPay is a fintech company that began by offering mobile payment service and is expanding its service area. The company offers following services:

- Online payment: Korea's first payment service launched in 2014, the company helps customers choose their preferred payment method among KakaoPay Money, credit/checking card, and many others. The service can be accessed via Kakao Talk without having to install separate applications. There are no complicated procedures such as entering credit card information or identity authentication, streamlining everything using preset passwords or fingerprints.
- In-store payment: Users can make offline payments using KakaoPay Money by scanning QR code or bar code. The generated QR code or bar code can be scanned using a reader in the store to complete payments, after which payment information is provided through Kakao Talk messages.
- QR payment: Through this service, QR transfers can be easily made to engage in transactions without fees. Users can use their smartphones to scan QR codes provided by small businesses to make quick and secure cash payments. Small businesses can reduce their payment processing fees, as well as costs associated with establishing the infrastructure such as payment devices.
- Pay Card: Prepaid/Direct payment card can be used to make payments in offline merchants using the KakaoPay Money charged by connected financial accounts. Accounts can be associated freely with any financial institution, and the service is compatible with major Korean payment services, making it easy to use online.
- Transfer: Users can easily exchange cash on chatrooms without a public key certificate or account number. KakaoPay and bank accounts can be connected to charge and use cash to the KakaoPay Money account.
- Investment: This service helps users make easy and convenient investments within Kakao Talk. This service is unique in that products screened by internal experts can be easily and securely invested on Kakao Talk, without having to install separate applications.

○ Partners

Alipay, Interpark, Kakao Bank, KB Kookmin Bank, KDB Development Bank, KEB Hana Bank, NH Agricultural Cooperative Federation, Shinhan Bank, Standard Chartered Bank Korea, Woori Bank



Company Name	카사코리아		Company Name in English	Kasa Korea	
Representative	Ye Chang-wan		Establishment	Apr. 1 st , 2018	
Location	19 th Floor, 427, Teheran-ro, Gangnam-gu, Seoul				
Web Page	www.kasa.co.kr	E-mail	contact@kasacorp.com	Contact Number	+82-2-6203-1472
Contact for Inquiry	+82-2-6203-1472		E-mail for Inquiry	shannon@kasacorp.com	
Number of Employees	35		Paid-in Capital	KRW 2.007 billion	
Main Service	Digitalization and distribution platform for real estate liquidation profit securities	Fintech Area	Others	Business Type	B2C

○ Introduction

Kasa Korea is an indirect real estate investment exchange through which anyone can invest in and trade commercial properties with small funds.

Commercial real estate properties such as office buildings constantly increase in value, but because private equity funds make up the majority of the market, most people excluding a very small number with large assets have not had access to investments in commercial real estate properties.

Kasa Korea allows anyone to access all assets in the world, and aims to share the profits of rising real estate profits with more people.

An innovative fintech startup based on financial technology, the company is also a proptech company specializing in real estate property technology. On May 2, 2019, the company was designated as an Innovative Financial Service provider.

○ History

04. 2018 Established as Kasa Korea

05. 2019 Designated an Innovative Financial Service provider by the Financial Services Commission

○ Main Products and Services

Kasa Korea is a service that issues and distributes real estate liquidation securities to regular investors using blockchain-based digital methods.

Commercial real estate properties are entrusted to real estate trust companies to secure rights, and the trust companies publish digital ABS, (DABS) by digitizing real estate property-backed security (ABS).

DABS holders receive monthly rental profits, as well as marginal projects when trading the properties.

The DABS distribution platform encourages indirect investment in real estate properties, providing everyone with the opportunity to receive profits from rising property prices.

○ Partners

KB Kookmin Bank, KEB Hana Bank, KORAMCO Asset Management, Korea Asset Trust, Korea Real Estate Investment & Trust, Shinhan Financial Investment, SK Securities



Company Name	케이디펀드		Company Name in English	KDFund	
Representative	Yu Byeong-hoe		Establishment	Jul. 20 th , 2016	
Location	2 nd Floor, 158, Hangang-daero, Yongsan-gu, Seoul				
Web Page	http://kdfund.co.kr	E-mail	jooheejin2@naver.com	Contact Number	+82-2-776-7911
Contact for Inquiry	+82-2-776-7911		E-mail for Inquiry	jooheejin2@naver.com	
Number of Employees	1		Paid-in Capital	KRW 100 million	
Main Service	Investment	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2B

○ Introduction

KDFund is a comprehensive online investment/loan platform providing mortgage products/NPL products/PF loan products/credit loans.

Borrowers can procure funds at better conditions, and investors can make safe investments with higher profits.

With experts with in sales, screening, collection, and other areas, KDFunding has established a project evaluation system combining the long investment experience and various risk management competencies to design a secure investment product.

○ History

07. 2016 Establishment

○ Main Products and Services

[Solar Power Plant No. 2] Gapyeongn Sihyeon No. 1 Solar Power Plant

Product type: Construction fund / Fund purpose: Facility investment / Funding amount: KRW 120 million / Investment profit rate: 12%/year

Repayment security assessment

- Bond security: 3,000m2 of land owned by a family member (wife) put up for mortgage; collected an agreement to provide transfer collateral (all solar power facilities)
- Project stability assessment documents: Collected development approval, construction license, KEPCO grid connection application (payment receipt); collected letter of lien forfeiture

Features of the investment product

- Highest profitability in the industry (12%/year)
- Repayment within 4 months
- Company with a good construction history

○ Partners

Gukdu Daebu



Company Name	키다리펀딩		Company Name in English	Keedari Funding	
Representative	Jeong Seok-hyeon		Establishment	Oct. 10 th , 2013	
Location	#373, 11 th Floor, 354, Teheran-ro, Gangnam-gu, Seoul (Yeoksam-dong, Hyecheon Building)				
Web Page	www.keedari.com	E-mail	help@keedari.com	Contact Number	+82-2-1661-9198
Contact for Inquiry	+82-2-1661-9198		E-mail for Inquiry	wisestone@keedari.com	
Number of Employees	4		Paid-in Capital	KRW 40 million	
Main Service	Crowd Funding	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2C

○ Introduction

Keedari Funding is a social crowdfunding company composed of experts with experience and competencies in film, IT, and mobile industries. The company was founded in October 2013 to use cultural contents to create an ecosystem for commercializing creative ideas.

Individuals, SMEs, venture companies, and creators can register, promote, and market projects regarding culture and arts such as film, music, fine arts, and theater on the platform.

Funding projects are executed via websites and social media pages. Funds for projects are raised quickly and easily by providing rewards that supporters want.

In recent years, the company has been using blockchain, AI, and big data technology to grow into a next-generation crowdfunding platform.

○ History

- 10. 2013 Establishment
- 2014 Launched Keedari Funding, a crowdfunding service
- 2015 Developed Dream Seed for crowdfunding
- 2016 Developed Oasis Lending, a P2P crowdfunding platform
- 2018 Expanding and developing blockchain-based STO platform

○ Main Products and Services

Keedari Funding is a company that has been providing crowdfunding services to financial, IT, and cultural content projects for the past 5 years. When projects are registered, supporters can fund them and receive rewards when the objectives of the projects are achieved. Under the “all-or-nothing” method, project operators can take all the funded money when the goal amount is reached, but they cannot when the goal is not met, with the money being refunded to the supporters. Under “keep-what-you-raise” method, project operators can receive funded amounts even if goal amount is not met. The company supported the launching of Dream Seed by Hancom Fintech and development of P2P Lending by Oasis Lending. It has also been planning to convert to blockchain-based business recently.

○ Partners

CBA Ventures, Galaxia Communications, Global Real Estate Blockchain Forum, Hancom Fintech



Company Name	코코아	Company Name in English	Kocore Inc.
Representative	Lee Geun-yeong	Establishment	Mar. 12 th , 2009
Location	#305, Byeoksan Digital Valley 3, 271, Digital-ro, Guro-gu, Seoul		
Web Page	www.kocore.kr	E-mail	wwwbomnal@kocore.kr
Contact for Inquiry	+82-10-8397-1991	E-mail for Inquiry	coreanhope@naver.com
Number of Employees	17	Paid-in Capital	KRW 300 million
Main Service	Internet ledger	Fintech Area	Others
		Business Type	B2B

○ Introduction

Kocore Inc. is a company that focuses on integrating public agency systems.

Korea Gas Safety Corporation, Korea Energy Technology Evaluation and Planning, and Korea Evaluation Institute of Industrial Technology are main clients.

Kocore has been focusing on fintech businesses starting in 2016 and implemented MIS and PMS for multiple public agencies. Based on this accumulated know-hows, the company is servicing Cashmap, an internet ledger program, and Taxmap, an open platform for online tax filing.

Kocore's Taxmap provides bookkeeping outsourcing, with systems being shared in the same way that employees share a system when working from home. By providing affordable bookkeeping outsourcing service half the price of entry-level bookkeepers, the company allows clients to save costs, in addition to providing them with quality consulting services from expert tax professionals.

○ History

- 03. 2009 Establishment
- 2010 Participated in Woori Bank budget management system development project
- 05. 2013 Established systems for public corporations including Energy Management Corporation, Korea Gas Safety Corporation, and Korea Occupational Safety and Health Agency
- 09. 2016 Launched Cashmap, a fun internet ledger service
- 07. 2017 Launched Taxmap, an open online tax filing platform
- 08. 2017 Launched Moneymap, a mobile business management service for small businesses
- 09. 2017 Established a national tax support organization for Taxmap

○ Main Products and Services

Kocore is using its experiences in system integration to develop various fintech solutions.

Cashmap by the company is an enterprise resource management service offering features for managing product to and from vendors and clients, ledger, credit accounts, and collection records. It automatically fills documents to record incomes, expenditures, revenues, and purchases.

Cashmap is an internet ledger service for SMEs. Key features include accounting management, revenue and purchase management, personnel and payroll management, expenditure and expense management, product and inventory management, and electronic tax bills. In addition to automating the bookkeeping process for massive account history, the company implements an integrated account management solution to automate ledger management.

Taxmap is an open online tax filing platform, a service that enables clients communicate with and manage Cashmap and Moneymap users.

○ Partners

Dongan Tax Firm, GiveTech, NH Nonghyup Bank, S Memo, Samsung Card, SolbiPOS



Company Name	코나아이	Company Name in English	KONA I Co., Ltd.
Representative	Jo Jeong-il	Establishment	Mar. 11 th , 1998
Location	8 th Floor, 3, Eunhaeng-ro, Yeongdeungpo-gu, Seoul (Yeouido-dong, Excon Venture Tower)		
Web Page	https://konai.com/	E-mail	helpdesk@konai.com
Contact for Inquiry	+82-2-2168-7500	E-mail for Inquiry	helpdesk@konai.com
Number of Employees	355	Paid-in Capital	KRW 7.779 billion
Main Service	Prepaid electronic payment method issuance	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

KONA I Co., Ltd. is an IT company that provides fintech-related total solutions and platforms to the global market. KONA I developed and commercialized the first integrated bus-metro transit card system in Korea, leading the electronic currency industry. Based on an independently-developed IC chip operation system (COS), the company received the international payment standard (EMV), which is the basis for the service KONA, a brand supplied to the entire world.

In addition to the IC chip business, the company launched KONA Card, the world's first open mobile/IC payment platform serviced to general consumers, governments, institutions, and corporations. It is continuing to grow as a fintech company.

In particular, KONA I has partnered with local governments including Incheon and Gyeonggi Province in regard to the KONA Card platform, innovating and leading local currency projects.

○ History

- 03. 1998 Established as KEBT
- 2000 Commercialized Hanaro Transit Card, Korea's first integrated bus/subway transit card
- 2001 Listed on KOSDAQ
- 2006 Supplied IC chip and smart card with the independently developed COS
- 2007 Developed and commercialized the world's first Combi USIM
- 2011 Selected for World Class 300 by the Ministry of Knowledge Economy
- 04. 2012 Changed company name to KONA I
- 2014 Received 100 Million Dollar Export Tower (500 accounts in 90 countries)
- 2017 Launched KONA Card, Korea's first prepaid IC card
- 2018 Issued Incheoner Card, Korea's first IC card-type local currency (currently Incheon eEum Card)
- 2019 Selected as a Gyeonggi Local Currency operator for 28 municipalities
- 09. 2019 Incheon eEum Card reached KRW 1 trillion in cumulative payment amount

○ Main Products and Services

1. KONA Card
KONA Card is the first mobile app-based rechargeable prepaid card service in Korea. Users can connect the card with their bank account to freely recharge funds, in addition to using physical cards in nationwide offline merchants that supports IC payments. In this convenient prepaid electronic payment service, customers can use the KONA Card app to apply for cards, link services to their bank account, recharge funds, make payments, request refunds, and view history and performance.
2. IC card-type local currency
To encourage customers to use KONA card payment platform to vitalize local economies, KONA I provides the best local currency service that promotes growth of local governments, residents, and small businesses. KONA I issues local currencies in the form of mobile-based rechargeable cards that provide card fee discounts and marketing support via that app. To customers, the service offers cash back and other discount benefits, as well as payment of welfare benefits and other policy stipends.
3. Development and manufacturing of IC chips and smart cards
Financial: To enhance the compatibility and security of smart card financial transactions, the company has used the EMV (Europay, Mastercard, Visa) payment standard to develop a smart card application to satisfy customer demands. The company is supplying smart cards with the EMV IC chips made in the largest smart card manufacturing facility to major financial companies in Korea and abroad.

○ Partners

Acuon Capital, American Express, BC Card, Cheongju, Chungcheongbuk-do Province, Daedeok-gu in Daejeon, Diners Club, Dong-gu in Busan, Gangneung in Gangwon Province, GSMA (Global System for Mobile communications Association), Gyeonggi Province and 28 municipalities, Incheon Metropolitan Government, Master Card, Oracle, Union Pay, Visa



Company Name	한국간편결제진흥원	Company Name in English	Korea Easy Payment Foundation
Representative	Lee Geun-ju	Establishment	Oct. 1 st , 2019
Location	22 nd Floor, Yonsei University Severance Building, 10, Tongil-ro, Jung-gu, Seoul		
Web Page	http://www.zeropay.or.kr/	E-mail	hjpark@zpay.or.kr
Contact for Inquiry	+82-2-2095-5909	E-mail for Inquiry	joonhk89@zpay.or.kr
Number of Employees	44	Paid-in Capital	-
Main Service	Zero Pay	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Korea Simple Payment Foundation was founded to operate Zero Pay, a mobile payment service based on QR-code and bank account transfer. Zero Pay was developed to reduce credit card fees paid by small businesses and established direct payment infrastructure that will grow the Korean fintech industry. It is the most suitable platform for the Fourth Industrial Revolution.

The foundation is working to recruit and management Zero Pay merchants, operate the platform, and develop new technologies. Under the mission of establishing the best direct payment infrastructure in the world, it is creating a nationwide financial infrastructure accessible to everyone.

In addition, the company has been providing services and benefits, working with 44 partners (as of December 2019). With sub-1% fees, mobile gift certificate discount, and Seoul public facility fee discounts, the foundation is working as a bridge linking small businesses, consumers, and participating companies.

○ History

- 08. 2018 Entered into Zero Pay service agreement
- 10. 2018 Began recruiting Zero Pay merchants
- 03. 2019 Reached 100,000 Zero Pay merchants
- 04. 2019 Reached 200,000 Zero Pay merchants
- 05. 2019 Launched Zero Pay service at 5 major convenience store chains (eMart 24, GS25, 7-Eleven, Ministop, CU)
- 06. 2019 Launched Zero Pay service at 1,000 train station stores nationwide (Korail Distribution)
- 07. 2019 Nonghyup Hanaro Mart joined the network
- 08. 2019 Launched Zero Pay mobile gift certificate; launched services in eMart stores nationwide
- 09. 2019 Launched Zero Pay service at Tareungi service
- 10. 2019 Reached 300,000 Zero Pay merchants; opened Corporate Zero Pay Hub
- 10. 2019 Established Korea Simple Payment Foundation
- 12. 2019 Entered into MOU with Small Business Promotion Corporation and Korea Credit Card Reader Association to expand Zero Pay network

○ Main Products and Services

Zero Pay is a simple payment platform that can be used by everyone from individual consumers to companies. It creates the value of mutual growth through technology.

1. Simple payment service (account transfer-based direct electronic payment)
 - Minimal intermediary intervention to remove fees
 - Account transfer method removes financial fees
2. Mobile gift certificate (prepaid certificate to promote traditional markets and local economies)
 - Enhance accessibility based on online payment system
 - Better consumers rewards
 - Marketing promotion to vitalize local economies
3. Corporate Zero Pay (payment of expenses by public agencies and corporations)
 - Transparent accounting
 - Easier processing through direct payment method

○ Partners

KB Kookmin Bank, Korea Financial Telecommunications and Clearings Institute, Ministry of SMEs and Startups, Naver Financial, Payco, Seoul Metropolitan Government, Shinhan Bank, Small Business Promotion Corporation, Woori Bank



Company Name	코리아엑스퍼트		Company Name in English	Korea Expert	
Representative	Park Gyu-ho		Establishment	Mar. 27 th , 1995	
Location	#1207, Seonyu Kolon Digital Tower, 21, Yangpyeong-ro 22-gil, Yeongdeungpo-gu, Seoul				
Web Page	www.koreaexpert.com	E-mail	support@kei.co.kr	Contact Number	+82-2-2062-5555
Contact for Inquiry	+82-10-8584-4344		E-mail for Inquiry	sjlee@kei.co.kr	
Number of Employees	65		Paid-in Capital	KRW 350 million	
Main Service	IRUKEY (one-time Id-based user authentication solution)	Fintech Area	Security/Authentication	Business Type	B2B

○ Introduction

Korea Expert, founded in 1995, has been focusing on authentication solutions and the fintech market in recent years, using its one-time Id-based authentication technology.

IRUKEY, a one-time Id-based user authentication solution, is used by financial, public, manufacturing, and other private organizations to enhance the convenience, increase security, and save costs.

Korea Expert is the first knowledge processing company, and has been working to continue its growth as the leading EDM (enterprise decision-making) company in Korea by providing business application packages encompassing loan assessment system, insurance fraud prevention and application assessment system, integrated security monitoring solution, audit/screening for corporate risk, and compliance.

○ History

1995-2005

Registered as a venture company by the Seoul SME Office
Received Intelligence Award from the Korea Intelligent Information System Society
Selected as a hit product by Etnews (1st half of the year)
Received digital innovation award
Presented BRMS-based NexS3-framework

2006-2015

Presented credit strategy management system, fraud prevention/application assessment system
Hosted EDM Technology User Group Meeting Korea
Selected as a corporate research cluster organization
Received ISO 9001 certification

2016-Current

Launched IRUKEY, a one-time ID-based user authentication solution
Selected TTA technology report on one-time ID-based user authentication solution
Received GS certification for IRUKEY v1.0
Supplied IRUKEY to Doosan, IBK Industrial Bank of Korea, Hanwha Life Insurance, NH Nonghyup Life Insurance, The K Insurance, Industrial Complex Corporation, Korea Advancing Schools Foundation, WorldVision, etc.

○ Main Products and Services

IRUKEY (Identity, Random, Unique KEY) by Korea Expert is a one-time ID-based user authentication solution developed to address the fundamental issue with using fixed ID for user identification.

IRUKEY uses a one-time random code automatically generated by a mobile app to authenticate users. Because the one-time random code serves as the ID that identifies the user, this system can be implemented on online and offline areas that used to require passwords, OTP, SMS certification, or ARS certification.

IRUKEY is also unique that it can be expanded to IoT systems in the future. Users do not need to memorize anything because authentication is possible even by just scanning a QR code. They do not need to hold a token or card to authenticate their identity. The technology is safe from loss or hacking because the authentication method does not involve communication. It is also economical because there are no fees associated with authentications.

IRUKEY is already used by various public and financial institutions to replace ID, password, public/private key certificate, and/or OPT/SMS authentication, enhancing user convenience and strengthening security.

○ Partners

Doosan, Hanwha Life Insurance, IBK Industrial Bank of Korea, Korea Advancing Schools Foundation, Korea Industrial Complex Corporation, NH Nonghyup Bank, The K Insurance, WorldVision



Company Name	한국포스증권		Company Name in English	Korea Foss Securities Co., Ltd.	
Representative	Sin Jae-yeong		Establishment	Sep. 25 th , 2013	
Location	11 th Floor, Geumtu Center Building, 143, Euisadang-daero, Yeongdeungpo-gu, Seoul				
Web Page	www.fosskorea.com	E-mail	jw.kim@fosskorea.com	Contact Number	+82-2-1644-1744
Contact for Inquiry	+82-2-710-2783		E-mail for Inquiry	hj.lee@fosskorea.com	
Number of Employees	57		Paid-in Capital	KRW 78.017 billion	
Main Service	Fund online brokerage/trading service, personalized IRP service, financial asset management	Fintech Area	Asset Management	Business Type	B2B/B2C

○ Introduction

Korea Foss Securities Co., Ltd. shifts the focus of fund sales channels from sellers to customers and vitalizes the publicly offered fund market. Founded under government initiative, the company began operating Fund Supermarket in April 2014, and has been working as a fair open joint sales channel in the Korean fund sales market.

The company's capital is from Korea Securities Finance Corporation and 46 Korean asset management companies and securities, which make its structure reliable. Through Fund Supermarket, the company helps consumers easily choose among about 2,000 fund products at lower prices.

Korea Foss Securities aims to provide easier and safer financial services and lead the establishment of pension/savings culture. To achieve this end, the company renewed and launched FOSS application and is developing Fund Supermarket into a lifestyle financial investment platform.

○ History

- 09. 2013 Established as Fund Online Korea; appointed Cha Mun-hyeon as the first CEO
- 04. 2014 Launched Fund Supermarket service
- 05. 2015 Launched Fund Supermarket mobile service
- 05. 2016 Launched untact account opening service
- 07. 2017 Launched advisory platform
- 11. 2017 Launched the first online private equity fund in Korea
- 12. 2017 Reached 100,000 personal customers for Fund Supermarket
- 12. 2018 Korea Securities Finance Corporation registered as the largest shareholder
- 04. 2019 Changed company name to Korea Foss Securities
- 11. 2019 Received trust business (personal IRP) license from the Financial Services Commission
- 12. 2019 Launched Fundbank FOSS application, an asset management innovation platform

○ Main Products and Services

Fund Supermarket, which offers about 2,000 funds at lower fees, is growing into a lifestyle financial investment platform through Fundbank FOSS application that was launched in December 2019.

Users can easily open accounts with FOSS application within 5 minutes.

The application supports simple password and fingerprint authentication without requiring downloads.

It is the first service in the industry to offer integrated simple money transfer service; all money transfers can be made with account password (up to KRW 2 million) and phone number.

FOSS application allows users to buy and sell all funds on one screen.

It provides a bird's-eye-view of all personal fund investments and pension assets, in addition to the ability comprehensively manage them.

The application provides personalized curation that analyzes interests, usage patterns, and investment purposes of the user to help them conveniently purchase the right funds.

FOSS app also provides free robo-advisory service from 2 service providers in Korea.

○ Partners

Decemba&Company, Fount, Koscom, Korea Securities Finance Corporation



Company Name	한국스마트인증		Company Name in English	Korea Smart Authentication Corp.	
Representative	Mun Gi-bong		Establishment	May 22 nd , 2015	
Location	3 rd Floor, Sohyeon Building, 177, Yeoksam-ro, Gangnam-gu, Seoul				
Web Page	www.smartauth.kr	E-mail	info@smartauth.kr	Contact Number	+82-2-529-9907
Contact for Inquiry	+82-10-9242-9509		E-mail for Inquiry	jayhwang@smartauth.kr	
Number of Employees	14		Paid-in Capital	KRW 132 million	
Main Service	Mobile biometric authentication, CreditPass	Fintech Area	Security/Authentication	Business Type	B2B/B2C

○ Introduction

Korea Smart Authentication Corp. is a biometric authentication solution provider. As a partner of Daon, the global leader in biometric authentication platform, the company is leading the mobile-based biometric authentication market. Korea Smart Authentication implements various biometric authentication methods including fingerprint, face, voice, and iris. Its services are provided securely through the KTNET, a nationally certified agency. The company also combined biometric authentication API with voice, PIN, and pattern methods to expand the choice of clients and consumers. It plans to have an authentication server at Biometric Authentication Center, founded in partnership with KTNET, a nationally certified agency.

○ History

- 05. 2015 Establishment
- 10. 2015 Entered into user rights contract with Korea Appraisal Board on mobile biometric authentication software
- 04. 2016 Received investments from Seoul National University Technology Holdings
- 04. 2016 Selected to participate in Information Security Technology Department Project by the Ministry of Science, ICT, and Future Planning
- 04. 2016 Entered into MOU with KTNET on biometric authentication service
- 01. 2017 Entered into strategic partnership with Neurodaim, an AI company
- 02. 2017 Entered into user rights contract with Bonabank on mobile biometric authentication software

○ Main Products and Services

Korea Smart Authentication provides biometric authentication services. The company's mobile-based biometric authentication solution CreditPass uses face, fingerprint, voice, or iris—instead of ID or password—to securely and conveniently process financial transactions login, payment, money transfer, and remittances. The biggest advantage of mobile-based biometric authentication solution is its convenience. Passwords, public key certificate, security card, OTP, and many other conventional authentication methods are all inconvenient to use. Biometric authentication is a simple and secure technology that is also easy to use. Fingerprint and iris recognition take less than a minute to process. Korea Smart Authentication uses an integrated authentication server process various features related to authentication. The company extracts and matches biometric information, manages users, manages applications, controls authentication policies, and organizes logs and statistics. Korea Smart Authentication developed an API that uses its proprietary integrated authentication platform with fingerprint and facial recognition services to support fintech companies and SMEs to implement biometric authentication to their services.

○ Partners

COTATCO, Incheon U-City, Korea Spatial Information Communication, KTNET, OnTrade



Company Name	코리아펀딩	Company Name in English	KoreaFunding Inc.
Representative	Kim Hae-dong	Establishment	Apr. 17 th , 2012
Location	2 nd , Floor, 550, Nonhyeon-ro, Gangnam-gu, Seoul		
Web Page	https://www.koreafunding.co.kr/	E-mail	admin@koreafunding.co.kr
Contact for Inquiry	+82-2-1833-9188	E-mail for Inquiry	admin@koreafunding.co.kr
Number of Employees	14	Paid-in Capital	KRW 1.046 billion
Main Service	P2P financial platform	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

KoreaFunding Inc. is the best stock-backed P2P financial platform in Korea.

After years of growth, it grew into a top 10 company in terms of cumulative loan amount. It applied for 40 patents and registered 16, the highest numbers in the industry.

KoreaFunding's main business areas include unlisted stock markets such as KONEX and K-OTC. Through organized systems and management practices, the company has established a P2P financial platform with both security and profitability.

In addition, the company is launching P2P star, a comprehensive P2P portal, as well as corporate analysis report service to expand its business areas.

○ History

- 11. 2015 Launched P2P Finance KoreaFunding Platform
- 09. 2016 Launched P2P financial mall for Korea Economy News
- 06. 2017 Launched P2P Star, a P2P portal app
- 10. 2017 Registered as a venture company
- 02. 2018 Reached KRW 100 billion in cumulative loans
- 10. 2018 Entered into business agreement with SBS CNCB on value assessment of unlisted companies
- 10. 2019 Received P2P financial service award at 2019 Consumers' Choice Awards (5th consecutive year)
- 11. 2019 Reached KRW 250 billion in cumulative loans provided

○ Main Products and Services

KoreaFunding processes funding through a systematic analysis process with experts who have 20 years experience in unlisted stocks and investment consulting firms. The company thoroughly selects verified products to provide services.

In addition, KoreaFunding monitors prices of stocks backing investment products real-time to enable systematic management.

KoreaFunding is establishing an efficient investment system to liquidate unlisted stocks, which is difficult to process through conventional financial institutions. Users can conveniently apply for loans online, for reasonable rates between 10 and 15 percent.

For investors, the company provides high returns compared to its risk, based on the secure structure achieved through collaterals.

○ Partners

Korea Economy TV



Company Name	한국어음중개	Company Name in English	KROSS
Representative	Gwak Gi-ung	Establishment	Mar. 24 th , 2017
Location	2 nd Floor, 20, Naruteo-ro 10-gil, Seocho-gu, Seoul		
Web Page	https://90days.kr	E-mail	cs@kross.kr
Contact for Inquiry	+82-2-784-6466	E-mail for Inquiry	98@kross.kr
Number of Employees	18	Paid-in Capital	KRW 2.6 billion
Main Service	90Days	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

KROSS is an electronic bill collateral P2P loan broker connecting small businesses with investors. The company works to reinterpret corporate assets and develop financial investment assets with them. It was founded with joint funding from Koscom and Muhak Group. In 2018, the KRW 4 billion of the company's stocks were purchased by Korea Investment Partners. KROSS launched a P2P service using electronic bills as collateral assets. It is also continuing to research accounts receivable or other corporate assets to use them as financial assets. The company has an independent system (CSS) that can use big data to assess collateral assets. It plans to consolidate its position as the leader of Korean supplier network finance.

○ History

- 03. 2017 Establishment
- 07. 2017 Registered as a loan service provider with the Financial Services Commission
- 07. 2017 Launched P2P 90Days, an online electronic bill collateral loan service
- 10. 2017 Reached KRW 30 billion in cumulative brokered loan amount
- 06. 2018 Received Series A stake investment from Korea Investment Partners
- 11. 2018 Selected as a Designated Agent operator by the Financial Services Commission
- 06. 2019 Reached KRW 100 billion in cumulative brokered loan amount
- 12. 2019 Reached KRW 200 billion in cumulative brokered loan amount

○ Main Products and Services

KROSS provides reasonable and reliable online investment products. It brokers loans between investors and bill holders, and provides mortgaged loans through a lender subsidiary. Electronic bill discounts, which are not handled by banks and demands high interest rates in the private lending market, are provided to online investors to recruit funding in this P2P service. Distributed deposit storage and principal collection rights are conducted in the same manner as conventional P2P collateral loans, and it is different in that electronic bills serve as the collateral for the repayment of principal. The electronic bill-backed P2P loan brokerage market is expected to help SMEs and small businesses that experience difficulty discounting their electronic bills at banks, savings banks, and private lenders. In addition, the service is expected to open up new opportunities in the fintech industry. To provide reasonable interest rates and transparent data, the company has partnered with KED to implement and utilize a separate electronic bill issuance evaluation system. As of December 2019, KRW 220 billion in loans were brokered, with 1,600 SME member companies using the service.

○ Partners

Golden Bridge Asset Management, IBK Industrial Bank of Korea, Korea Investment Partners, Kyungnam Bank, Seoul Metropolitan Government, Shinhan Bank



Company Name	케이에스에이엔피		Company Name in English	KSANP	
Representative	Lee Ho-cheol		Establishment	Jul. 23 rd , 2012	
Location	5 th Floor, 11, Seongnae-ro 6-gil, Gangdong-gu, Seoul				
Web Page	www.ksanp.com	E-mail	ksanp@anpvan.com	Contact Number	+82-1899-0015
Contact for Inquiry	+82-1899-0015		E-mail for Inquiry	ksanp@anpvan.com	
Number of Employees	38		Paid-in Capital	KRW 11 billion	
Main Service	Credit card payment relay	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

KSANP launched its credit card relay business in 2012. By managing its merchants directly, the company has been providing more convenient and secure payment services. In October 2018, it had handled 2.5 million organic VAN payment cases.

After launching product billing service, a financial service provided to franchise headquarters and franchisees, in 2015, the company launched Loan25 in 2019, which includes credit loans for employed workers, minus bank account loans for companies and individuals, and apartment-backed mortgage loans.

BobCode is an electronic credit ledger service that allows digitizes manual credit ledgers, enabling convenient management via mobile phone bar code certification.

The service does not require a separate management system. The service quickly spread because it conveniently allow users to easily manage their credit ledgers through previously installed credit card devices.

○ History

- 2012 Established as a subsidiary of KSNet
- 2015 Launched BobCode, a product billing service
- 2016 Launched operational asset loan and startup funding loan products
- 2017 Processed 2 million independent VAN cases
- 2018 Processed 2.5 million independent VAN cases
- 2019 Launched Loan25, a loan product

○ Main Products and Services

KSANP is a subsidiary of KSNet, a company that develops and supplies POS devices. In addition to credit card payment relay service (VAN), the company offers Loan25, a financial service, and BobCode, an electronic credit ledger service. Loan25 comprises product billing service that helps franchise companies and franchisees procure funds to purchase materials, as well as operational fund loan to help the financial situation of affiliates, credit loans for employed workers, minus bank account loans for individuals and corporations, and apartment-backed mortgage loan service.

BobCode replaces credit ledger in restaurants serving employees in nearby countries with a convenient mobile phone bar code certification system that enables merchants to transparently check who ate what in which restaurant. Through this, managers at companies that employ the restaurant clients can easily check the credits of their employees, and restaurant owners can claim the credit payments after checking how much money is due at which company. The platform allows real-time confirmation of users and costs due, in addition to setting budgets. It can also help restaurant owners produce meal tickets and efficiently handle settlement of credits owed by each employer.



Company Name	케이에스넷	Company Name in English	KSNet
Representative	O Pil-hyeon	Establishment	Dec. 30 th , 1999
Location	3 rd Floor, 9, Teheran-ro 103-gil, Gangnam-gu, Seoul (Jeil Building)		
Web Page	https://www.ksnet.co.kr/	E-mail	kseasypay@ksnet.co.kr
Contact for Inquiry	+82-2-3420-6958	E-mail for Inquiry	pjs@ksnet.co.kr
Number of Employees	220	Paid-in Capital	KRW 6.8 billion
Main Service	VAN, PG, firm banking	Fintech Area	Remittance/Settlement
		Business Type	B2B

○ Introduction

KSNet is the only comprehensive payment service provider in Korea that offers card VAN, financial VAN, and payment (PG) services.

The financial VAN service is provided in partnership with renowned public corporations, insurance companies, telecom companies, card companies, and fintech companies in Korea. It is linked with 20 commercial banks, 2 internet banks, 11 securities, and 8 credit card companies to enable firm banking in Korean won and foreign currencies, virtual accounts, and corporate credit card services. In particular, the firm banking service has the highest market share in terms of bank transaction amounts.

The company has been recently providing comprehensive account simple payment and ARS direct transfer agreement services for fintech companies, e-commerce companies, and franchise companies. It also integrates other services with online and offline card services.

The company's 1-won Certification Simple Withdrawal Agreement Service was designated as an Innovative Financial Service. It will be provided to the market during the first half of 2020.

○ History

- 08. 1994 Established as Korea Payment Information
- 12. 1994 Launched financial VAN service
- 08. 1999 Established KSNet
- 12. 2010 Launched Banking Plus service
- 03. 2012 Launched integrated financial management solution
- 07. 2013 Received ISMS Certification
- 02. 2014 Registered as a direct electronic payment method issuance and management business
- 08. 2017 Launched services through WeChat and Alipay (Chinese simple payment service platforms)
- 11. 2017 Launched ARS withdrawal agreement service
- 03. 2018 Established disaster recovery center
- 08. 2018 Launched corporate card management (K-Bizcard) service
- 11. 2018 Launched account simple payment service
- 12. 2018 Launched PG simple subscription application platform service MINT

○ Main Products and Services

KSNet is a comprehensive payment company that provides services in card payment, electronic payment, electronic finance, and all other payment areas.

The VAN service provided by KSNet checks customer credit and limits to process payment approvals when customers use credit card or other various methods to make payments for goods and services using POS and credit card devices.

KSPay is an internet payment service (PG) that provides security, which is essential for internet payment services, in connecting e-commerce companies, Korean card companies, and banks. Using this service, customers can purchase products and services on online shopping malls and make secure and convenient payments using credit card or other payment methods.

The banking VAN service relays financial tasks as messages or files and links and computerizes commissioned or processed data to finance/accounting/customer management elements, thereby supporting a series of fund management processes.

○ Partners

11street, Alipay, DB Life Insurance, Hanwha Life Insurance, Korea Railroad Corporation, Korea Water Resources Corporation, KT, Naver, SKT, Viva Republica, WeChat Pay



Company Name	엘핀	Company Name in English	L Fin Co., Ltd.
Representative	Park Yeong-gyeong	Establishment	Jan. 4 th , 2017
Location	21, Baekbeom-ro 31-gil, Mapo-gu, Seoul		
Web Page	lfin.kr	E-mail	danny.park@lfin.kr
Contact for Inquiry	+82-10-8033-3934	E-mail for Inquiry	grace.oh@lfin.kr
Number of Employees	17	Paid-in Capital	KRW 450 million
Main Service	Location-based authentication service	Fintech Area	Security/Authentication
		Business Type	B2B/B2C

○ Introduction

L Fin Co., Ltd. is a startup company in its 3rd year that is developing a new type of location-based authentication services powered by unique location data collected from cell towers, WiFi, and telecommunication beacons.

Using unique data that can be obtained in certain locations at certain times, this system in development can provide a sort of “alibi” that tells systems that the user was at a certain location at a certain time. Using the password generated by the 2 axes of time and space, the company’s solution provides a higher level of reliability than OTP solutions. Furthermore, the solution allows services to be used only in certain locations. To date, L Fin has used its location-based authentication technology to develop and commercialize Financial ODS, I’m Here, I’m Here-Work, and Pollin, in addition to aggressively expanding its business areas.

○ History

- 01. 2017 Established as L Fin Co., Ltd.
- 10. 2017 Advanced to the main round of Challenge! K-Startup 2017
- 04. 2018 Selected to take residence in Seoul Fintech Lab
- 05. 2019 Launched I’m Here, a student attendance management service
- 06. 2019 Selected to participate in CJ Open Innovation Challenge Program
- 07. 2019 Received Outstanding Award at Startup Competition hosted by DGB Financial Group
- 07. 2019 Commercialized Financial ODS for 1 securities
- 09. 2019 Received venture company certification
- 11. 2019 Launched Pollin, a location-based voting service
- 11. 2019 Received Grand Award at Startup Oasis Demo Day hosted by Seoul Creative Economy Innovation Center

○ Main Products and Services

Financial ODS (Outdoor Sales)

Financial ODS service controls the securities’ business tablet PC systems. The service separates the inside and outside of the company location to prevent theft or loss of personal information, in addition to blocking compliance issues such as incomplete sales. This service uses cell towers and L Fin’s access points (APs) to identify the signal strength. Inside the company location, service users are allowed to access customer information and operate financial product subscription services. These features are blocked when the user steps out of the company location.

I’m Here, a student attendance management service

I’m Here enables student attendance management even without high-cost devices such as fingerprint readers. The service uses cell tower and WiFi information. As such, the system can process student attendance even when classroom locations change. Clients can host classes in multiple physical locations without having to install and relocate attendance management systems. The service is secure, as it cannot be easily manipulated.

I’m Here-Work, client visit history service for sales workers

I’m Here-Work helps users manage client visit history and measure employee performance without the concern of hacking. Using location data provided by cell towers, the system checks sales workers’ locations including indoor and underground spaces. Workers can also register overtime work and receive approvals using an application. In addition, the solution provides checklists and performance review surveys to manage worker schedule and enable workers to communicate with the company.

Pollin, a location-based voting service

Pollin uses QR codes and web links to share voting events and make the results available real-time. Only those logged into a designated Wi-Fi network can vote using Pollin. This allows event coordinators to easily conduct surveys for only people located inside the event location. Conventional online voting systems allowed people to participate in surveys without even having attended the event. Pollin overcomes these limits to build a strong community for clients.

○ Partners

Gyeongbuk Creative Economy Innovation Center, Korea Internet & Security Agency, KT, LGU+, NH Nonghyup Bank, Seoul Fintech Lab, SK Telecom, Spring Camp, Woori Bank



Company Name	랑파트너스	Company Name in English	Langpartners
Representative	Jeong Sang-won	Establishment	Jun. 9 th , 2014
Location	#801, Building B, 25, Beopwon-ro 11-gil, Songpa-gu, Seoul		
Web Page	www.fundlang.com	E-mail	customer@fundlang.com
Contact for Inquiry	+82-2-6405-0050	E-mail for Inquiry	customer@fundlang.com
Number of Employees	4	Paid-in Capital	KRW 300 million
Main Service	P2P Finance	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B

○ Introduction

Langpartners operates a real estate P2P (peer-to-peer) financial platform called Fundlang.

The company staff is composed of a former fund manager for a real estate investment company, CIO who is also an asset manager, former alternative investment manager for commercial banks, as well as engineers and architects from a large construction company. Because they have worked for institutional investors or provided services for such organizations, the staff can draw on wide knowledge and experiences to provide customers with quality investment opportunities that are safer and more profitable.

Funds raised via Fundlang is safely managed through a separate third-party deposit storage system operated by NH Nonghyup Bank. The funds are thoroughly managed by the Fundlang staff until they are returned safely back to the investors.

○ History

- 06. 2014 Established as Langpartners
- 04. 2017 Launched service; registered as a member of Korea P2P Finance Association
- 06. 2017 Completed the separate third-party deposit storage system at NH Nonghyup Bank
- 11. 2017 Entered into MOU with Fidelis Asset Management
- 01. 2018 Registered at the Financial Supervisory Service (P2P-based lender)
- 10. 2018 Reached KRW 10 billion in investments
- 12. 2018 Reached KRW 20 billion in cumulative loan amount

○ Main Products and Services

Langpartners is a real estate P2P financial company that provides various real estate products. By using a separate third-party deposit storage system through NH Nonghyup Bank, the company prevents misappropriation of the invested funds. The company also has an independent IT system featuring high-level security systems with triple-encryption elements and EV-SSL authentication. Fundlang staff members have extensive experience and expertise in the real estate industry. They use specialized property assessment systems to find safe products and provide thorough follow-up services. Fundlang recently reached KRW 10 billion in cumulative investments, and provides products that are open to both asset management companies and individual clients. As of late December 2018, Fundlang is reliably managing assets, with both default rates and delinquency rates at 0%.

○ Partners

Fidelis Asset Management, Gukje Asset Trust, Ilheon, Korea P2P Finance Association, Songgang



Company Name	리딩플러스펀딩		Company Name in English	Leading Plus Funding	
Representative	Kim Hak-hyeong		Establishment	May 15 th , 2017	
Location	4 th Floor, 143, Euisadang-daero, Yeongdeungpo-gu, Seoul				
Web Page	https://www.leadingplusfunding.com/	E-mail	ask@leading.co.kr	Contact Number	+82-2-6268-6767
Contact for Inquiry	+82-2-6268-6767		E-mail for Inquiry	jrseo@leading.co.kr	
Number of Employees	9		Paid-in Capital	KRW 1.117 billion	
Main Service	P2P finance	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2B/B2C

○ Introduction

Leading Plus Funding is an affiliate of Leading Investment Management.

As of December 2019, it is the only P2P finance subsidiary of an institutional financial company in the industry.

Implementing a strict screening system befitting an institutional financial company, Leading plus funding works to provide only the safest products that lead to reasonable profits.

The company works with other Leading Investment Management affiliates in capital and asset management to provide deal sourcing and assessment services.

Leading plus funding holds an expansive product portfolio that covers real estate and non-real estate properties such as real estate PF, apartment-collateral liquidation, receivable liquidation, and non-performing loans.

○ History

- 08. 2017 Launched service as Woori & Funding
- 12. 2018 Became an affiliate of Leading Investment Management
- 12. 2018 Changed service name to Leading plus funding
- 07. 2019 Reached KRW 20 billion in accumulated investment
- 12. 2019 Reached KRW 30 billion in accumulated investment

○ Main Products and Services

Anticipating an explosive growth under the legalization of P2P financing, Leading plus funding is a new type of financial service in which funds are collected from a random population to be lent to borrowers. During the contracted period, interest and principals are repaid, which is then given back to the investors.

Leading plus funding is composed of financial experts from banks, securities, and capital firms. With an expert investment banking sales network, the company collaborates with Leading Investment Management to find quality investment targets. The products undergo stages of thorough assessment by securities, asset managers, and hedge funds. As of December 2019, the default rate is at 0%.

The company is continuing to expand its IT capacity and recruit great talents. It is a fintech company that is sustaining its growth trend.

○ Partners

Centela Solutions, Leading Ace Capital, Leading Asset Management, Leading Investment Management



Company Name	런인베스트	Company Name in English	Learninvest. Co., Ltd.
Representative	Park Se-ra	Establishment	Sep. 7 th , 2015
Location	11 th Floor, 358, Samil-daero, Jung-gu, Seoul		
Web Page	www.learninvest.co.kr	E-mail	sara.park@learninvest.co.kr
Contact for Inquiry	+82-10-9913-1436	E-mail for Inquiry	sara.park@learninvest.co.kr
Number of Employees	10	Paid-in Capital	KRW 56 million
Main Service	Software development, PFM, robo-advisor, financial planning	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

Learninvest Co., Ltd. is a fintech financial management company that has developed Plan Plus, a financial planning platform for sales organizations within financial institutions, as well as Flat Plus, a free financial coaching application for young financial consumers. The company also provides professional training programs that enhance the productivity and work quality of sales organizations, as well as unique sales tools that support fieldwork.

○ History

- 09. 2015 Incorporated
- 03. 2016 Received venture company certification
- 05. 2018 Selected to participate in Generational Harmony Startup Campus by the Ministry of SMEs and Startups
- 07. 2018 Selected to participate in Dreamplus 63 (4th class), a startup incubation program by Hanwha Life Insurance
- 08. 2018 Place 2nd in Korea at Inclusion Plus, a global financial solution competition hosted by the U.S. Metlife Foundation
- 03. 2019 Launched the paid service PlanPlus for experts
- 04. 2019 Selected to participate in Shinhan Futures Lab (5th class), an innovative growth support program for promising fintech companies hosted by Shinhan Financial Group
- 07. 2019 Received seed investment from Shinhan Capital
- 11. 2019 Received award at the 2019 Women's Startup Competition
- 12. 2019 Received social impact investment from Korea Social Investment

○ Main Products and Services

Personal financial coaching platform Plan Plus provides service from a "robo-coach." Plan Plus provides two-way financial coaching service by a robo-coach and expert coach to younger financial consumers who are less experienced in the market. Financial health diagnoses analyze financial data and behavioral data to classify customers into 31 types. Issues are identified and suggestions are made for each type, in addition to providing long-term plans and personalized investment solutions to prepare for retirement and other life goals. Plan Plus provides a personalized financial coach for everyone. Learninvest's ultimate goal is to become a social venture company that helps Korean financial consumers build healthier financial foundations.

○ Partners

Korea FP Association



Company Name	레몬클립		Company Name in English	LemonClip	
Representative	Jeong Ji-yeong		Establishment	Aug. 1 st , 2013	
Location	#104-2101, 374, Tongil-ro, Deokyang-gu, Goyang-si, Gyeonggi-do				
Web Page	http://www.lemonclip.com/	E-mail	kimdw0210@gmail.com	Contact Number	+82-10-8722-9700
Contact for Inquiry	+82-10-8722-9700		E-mail for Inquiry	kimdw0210@gmail.com	
Number of Employees	1		Paid-in Capital	KRW 50 million	
Main Service	App development	Fintech Area	Asset Management	Business Type	B2C

○ Introduction

LemonClip is a company that develops applications that bring convenience to smartphone users. The company's multi-calculator integrates various types of calculators to enhance convenience; multi-timer makes time management more efficient; compass & leveler helps user measure level and direction; and music player brings light music to users. By providing lifestyle applications, LemonClip makes life smarter.

○ History

- 08. 2013 Established as LemonClip
- 12. 2013 Launched compass & leveler
- 03. 2014 Launched multi-timer
- 06. 2014 Launched multi-calculator
- 09. 2014 Launched loan calculator
- 05. 2018 Launched my music player

○ Main Products and Services

LemonClip, an app developer, launched multi-calculator, multi-timer, and compass & leveler. Multi-Calculator by LemonClip is a calculator that integrates various features such as foreign exchange rate calculation, interest rate calculation, and others. In addition, users can calculate anniversaries, discount rates, and mortgage and car loan rates to make their lives more convenient. The application first shows a regular calculator screen, and when the number pad is pushed to the left, an engineering calculator is displayed. If users want to access other calculator features, they can touch the calculator-shaped button on the top left corner. This screen is for calculating exchange rates, interest rates, and anniversaries. The foreign exchange rate calculator implements real-time exchange rates of various currencies. The interest rate calculator feature computes the saving interest rates according to the account type, interest rate type, and tax rates to check the amount at maturation. The discount calculator feature computes the final amount by considering the base price, VAT, and discount rate. Additional discount rates can be calculated as well.



Company Name	렌딩사이언스	Company Name in English	LendingScience
Representative	Kim Gap-yeong	Establishment	Jun. 1 st , 2016
Location	10 th Floor, Yulchon Building, 20, Gukjegeumyung-ro, Yeongdeungpo-gu, Seoul		
Web Page	www.lensa.co.kr	E-mail	lensa@lensa.co.kr
Contact for Inquiry	+82-2-2088-7443	E-mail for Inquiry	lensa@lensa.co.kr
Number of Employees	8	Paid-in Capital	KRW 1 billion
Main Service	Apolloan11	Fintech Area	Financial Investment
		Business Type	B2C

○ Introduction

LendingScience is a P2P platform company.

The company offers loans not through financial institutions. Rather, it connects individuals, corporate investors, and borrowers. Borrowers take out loans from investors connected via LendingScience, and investors can receive the principal and interest from the connected borrowers.

Drawing on a rich array of experiences in financial risk and marketing, LendingScience has developed a credit rating model based on non-financial data and created an automated loan review system, in an effort to make new data algorithms into a practicality.

As a subsidiary of Finger, an internet/mobile banking platform/solution and fintech company, LendingScience has developed Apolloan11, a mobile device-based medium-interest credit loan product without document submission requirements and providing funds immediately upon review.

○ History

- 06. 2016 Incorporated
- 10. 2016 Launched the P2P loan product Apolloan11
- 11. 2016 Entered into MOU with Acuon Capital
- 03. 2017 Entered into partnership with SM Credit Information
- 05. 2017 Entered into trust management agreement with Shinhan Bank
- 07. 2017 Advance registered DDoS cyber shelter
- 09. 2017 Launched mortgage loan investment product
- 02. 2018 Registered with the Financial Supervisory Service (P2P-linked loan business)

○ Main Products and Services

LendingScience supports loans and investments through a P2P platform.

LendingScience offers mortgage loan investment and personal credit loan investment products.

Apolloan11 is the company's representative loan product. The product's features are: no document submission, untact, and immediate fund availability. Conventional financial institutions and competitors allow customers to make loan applications on mobile and web platforms. However, to receive loans they are required to fax or deliver documents to be reviewed in-person for veracity, credit rating, and repay capacity. In comparison, Apolloan11 by LendingScience automatically processes the loan application process. The system also automates loan review, which is at the core of risk management. ApolloanA, a mortgage loan product, focuses on apartments as collateral, providing more funds for the collateral than other commercial financial institutions.

○ Partners

Acuon Capital, Korea P2P Finance Association, Shinhan Bank, SM Credit Information



Company Name	라이프가이드	Company Name in English	Life Guide
Representative	Im Seon-gyu	Establishment	Oct. 4 th , 2013
Location	3 rd Floor, 31-2, Hwarang-ro, Dong-gu, Daegu (Sincheon-dong)		
Web Page	-	E-mail	limseonkyu@gmail.com
Contact for Inquiry	+82-10-6685-4988	E-mail for Inquiry	limseonkyu@gmail.com
Number of Employees	1	Paid-in Capital	KRW 425 million
Main Service	Financial software development/supply	Fintech Area	Asset Management
		Business Type	B2B

○ Introduction

Life Guide is a company that develops and supplies personal financial management software for individuals to develop good financial and consumption habits.

The company developed MOEZY, a personal financial management service solution, which also enables banks, securities, and insurance companies to provide untact financial consultations and offer products.

MOEZY collects and analyzes all financial transactions (bank, securities, insurance, card, etc.) to diagnose the user's financial status. Based on the information, it automatically develops a personal life finance plan that recommends financial products that meets personal financial activity patterns and goals. If needed, users can also consult financial institution experts online.

MOEZY does not incur implementation costs. Financial institutions or other professionals that wish to use the service can make an application (on a separate web form) to operate independent untact financial consultation/sales platform through this SaaS (software as a service).

○ History

- 10. 2013 Established as Life Guard
- 01. 2014 Launched To Be Rich, a personal financial management application
- 09. 2016 Entered into partnership with Koscom on open finance API
- 09. 2017 Received angel investment (personal investors' cooperative) (KRW 100 million)
- 10. 2017 Entered into business agreement with KTB Solution (smart sign/biometric authentication)
- 02. 2018 Entered into joint development agreement with Meritz Insurance (AI underwriting for building fire insurance)
- 09. 2018 Selected as the automatic fire insurance underwriting platform by the Small and Medium Business Administration (for Startup Growth Technology Development Project)

○ Main Products and Services

Life Guard is a software company founded to popularize personal financial management service. MOEZY is a personal financial data-based personal data business solution. MOEZY does not incur implementation costs. Financial institutions or other professionals that wish to use the service can make an application (on a separate web form) to operate independent untact financial consultation/sales platform through this SaaS (software as a service). It can be embedded on the internet/mobile banking service of financial institutions as an add-on service to provide untact sales activities (deposit, loan, and fund recommendations and signups). The service has features such as comprehensive view, financial analysis and planning, product recommendations, and investment management.

○ Partners

KB Life Insurance



Company Name	라이프시맨틱스		Company Name in English	Life Semantics Corp.	
Representative	Song Seung-jae		Establishment	Sep. 26 th , 2012	
Location	Life Semantics Building, 533, Eonju-ro, Gangnam-gu, Seoul				
Web Page	https://lifeseantics.kr/	E-mail	info@lifeseantics.kr	Contact Number	+82-2-1661-2858
Contact for Inquiry	+82-70-4271-1116		E-mail for Inquiry	info@lifeseantics.kr	
Number of Employees	56		Paid-in Capital	KRW 524 million	
Main Service	Personal health record (PHR) platform and personalized health management service	Fintech Area	InsureTech	Business Type	B2B/B2C

○ Introduction

Life Semantics Corp. is a digital health company that provides a digital health business platform for comprehensive management of personal health records (PHRs), as well as digital therapeutics for patients. The digital health business platform is composed of BaaS (backend as a service) that securely stores and processes sensitive personal health records, in addition to SaaS (software as a service) cloud and AI-based disease prediction system for patient decision support (PDS) system. The digital therapeutics is powered by SaMD (software as a medical device) that has independent effects in prevention, diagnosis, and treatment of diseases. Life Semantics uses built-in solutions and operates open API policies to provide digital health business platforms, digital therapeutics, and other services to insurance companies, securities, and pharmaceutical companies.

○ History

- 09. 2012 Establishment
- 10. 2012 Launched LifeRecord (personal health record solution)
- 06. 2014 Established ICT Convergence Research Center
- 04. 2016 Obtained ISO 27001/27017/27799 certifications
- 05. 2016 Received investments from 2 FI and SI institutions (approx. KRW 4.3 billion)
- 09. 2017 Received the first PIMS certification for a small and medium business
- 06. 2018 Received investments from 3 FI, SI institutions (approx. KRW 9 billion)
- 09. 2018 Obtained HIPAA certification for PHR platform
- 05. 2019 Received presidential commendation on the Day of Science and ICT (for CEO Song Seung-jae)
- 05. 2019 Entered into MOU with the Korea Industrial Health Association to develop an AI-based integrated industrial health management service
- 11. 2019 Hosted Digital Health Business Strategy Corporate Conference

○ Main Products and Services

[Digital Health Business Platform LifeRecord]

1. LifeRecord BaaS
 - A. LifeRecord BaaS provides the most effective features for clients to implement digital health services
 - B. Based on compatible technologies, devices are linked, life logs are collected, and medical institution systems are connected through BaaS API to support digital health service development and operation
 - C. The service provides AI API service and disease-prediction algorithm that generates analysis reports to help patient decision-making process using health data analysis/prediction technologies
2. LifeRecord SaaS
 - A. Provides LifeRecord API and AI as software
 - B. H.AI is a sales support solution for insurance planners who sell protection against future risks
 - C. Epilworks is an integrated solution that supports small and medium businesses to systematically and efficiently conduct industrial health tasks
 - D. Epilhub is an IoT smart home and health appliance product and service that monitors users' health at home and assesses health situations
 - E. Epilcoach is a personalized health management solution that uses 3D motion sensor AR health measurement device and proven exercise guides
3. LifeRecord Configurations
 - A. Implement and operate LifeRecord platforms as independent systems or cloud-based systems for public agencies, local governments, and medical institutions

○ Partners

AIA Life Insurance, Daum Kakao, Dongbu Insurance, ETRI, Hanwha Life Insurance, Hyundai Development Company, KETI, Korea Industrial Health Association, KT, Kyobo Life Insurance, Naver, OrangeLife, SK Telecom



Company Name	론포인트	Company Name in English	Loanpoint
Representative	Jo Gyu-taek	Establishment	Aug. 31 st , 2016
Location	#302, 108, Seocho-daero 48-gil, Seocho-gu, Seoul		
Web Page	www.loanpoint.co.kr	E-mail	admin@loanpoint.co.kr
Contact for Inquiry	+82-2-716-5500	E-mail for Inquiry	admin@loanpoint.co.kr
Number of Employees	7	Paid-in Capital	-
Main Service	Brokerage platform	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

Loanpoint is a real estate crowdfunding platform that helps small investors without much knowledge of the real estate market to safely generate profits.

All investment products offered by Loanpoint are collateral investments. The company only handles mortgage loans and non-performing loans.

When loans become non-performing, Loanpoint follows its non-performance process to sell the loans to third-party clearing houses or puts them up for public sale to protect the invested funds.

Loanpoint uses an assessment system independently developed by real estate, auction, and appraisal experts to systematically analyze the safety, profitability, and reimbursability of loans. Only verified investment products are offered to the customers.

The investments made through Loanpoint are managed by Seyfert and Standard Chartered Bank Korea. Loanpoint Risk Management Team systematically controls the products, in addition to providing follow-on services from investment execution to repayment.

○ History

08. 2016 Incorporated

07. 2017 Entered into investment agreement with Fidelis Asset Management

03. 2019 Reached KRW 100 billion in cumulative loans

○ Main Products and Services

Loanpoint works with non-performance loans and mortgage loan experts to provide safe and rational loan services. When an applicant asks for a loan from Loanpoint, the company uses an independent assessment system to calculate the rating. The application then goes through the collateral assessment system at a bond purchase guarantee company. The loan is given only when this process ensures the safety of the loan. In case the loan becomes non-performing, the bond purchase guarantee company purchases the debt with the entire principal. The purchased amount is all provided to the investors as dividend. Loanpoint also invests in secured real estate properties as well. The company invests in guaranteed real estate bonds such as bid balance, non-performing loan funds, and highly ranked real estate properties. In case repayment is delayed, purchase guarantee firms buy the loans, and Loanpoint distributes the funds received from the guarantee firms.

○ Partners

Funnyfig, Korea P2P Finance Association, Welcome Payments



Company Name	로니에프앤		Company Name in English	Loany FN	
Representative	Hwang Seong-gyu, Gwon Yong-hyeon		Establishment	Mar. 21 st , 2018	
Location	7 th Floor Suite #6, 137, Olympic-ro 35-gil, Songpa-gu, Seoul				
Web Page	loany.co.kr	E-mail	22macpro@naver.com	Contact Number	+82-2-6965-2248
Contact for Inquiry	+82-2-6965-2248		E-mail for Inquiry	22macpro@naver.com	
Number of Employees	4		Paid-in Capital	KRW 30 million	
Main Service	Financial and loan platform	Fintech Area	Others	Business Type	B2B/B2C

○ Introduction

Loany FN is a loan information sharing platform that aims to lower the interest rates for financial consumers.

By collaborating with financial institutions and loan service companies, Loany FN selects clear target groups to market new loan products. In addition, the company advances its technology to develop and provide loan package solutions and joint purchase products that have simpler procedures.

The company is constantly engaged in research products to find new tangents between financial institutions and consumers while establishing an innovative financial ecosystem making loan information more transparent, in addition to creating independent loan solutions and contents.

○ History

- 07. 2016 Established as a new project division of RBF&M
- 11. 2017 Selected as a mortgage loan provider on Daum Real Estate
- 01. 2018 Partnered with Welcome Savings Bank
- 03. 2018 Partnered with IBK Industrial Bank of Korea
- 03. 2018 Incorporated as Loany FN
- 04. 2018 Selected as a mortgage loan provider on Real Estate 114
- 07. 2018 Partnered with KEB Hana Bank
- 10. 2019 Selected as an Innovative Financial Service provider by the Financial Services Commission

○ Main Products and Services

Loany is a platform service focusing on lowering interest rates. While the best financial action may be not taking out loans, if they are required, financial consumers need to seek best rates offered in their conditions. Loany provides information about the best loan conditions for individuals, companies, and anyone who already has a loan. The service also allows customers to maintain the lowest interest rates.

First, to solve problems associated with the information imbalance and lack of transparency, Loany encourages users to actively share their data. The database is then shared among the users to compare loan conditions offered to various groups of financial consumers, ultimately lowering interest rates for many people. This service helps users determine whether they can request loan providers to lower interest rates, or find new products offering better rates.

Second, if users discover that their loans have worse conditions than those of other users in the same group, Loany provides various customer information collected through the platform and partner institutions. This allows users to objectively compare interest rates and loan limits offered by various financial institutions.

○ Partners

IBK Industrial Bank of Korea, KEB Hana Bank



Company Name	락인컴퍼니	Company Name in English	Lockin Company Co., Ltd.
Representative	Choi Myeong-gyu	Establishment	Sep. 16 th , 2013
Location	#101, 225-18, Pangyoyeok-ro, Bundang-gu, Seongnam-si, Gyeonggi-do (Irum Building)		
Web Page	liapp.lockincomp.com	E-mail	support@lockincomp.com
Contact for Inquiry	+82-10-8923-1518	E-mail for Inquiry	nykim@lockincomp.com
Number of Employees	7	Paid-in Capital	KRW 769 million
Main Service	Mobile application security	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

Lockin Company Co., Ltd. is a mobile security solution provider that developed LIAPP, an easy-to-use mobile security software, with the best security experts in Korea.

The convenient and powerful security services provided by LIAPP is recognized in many industries. Kookmin Bank, Asiana Airlines, Financial Telecommunications and Clearings Institute, and other clients use LIAPP to protect their 500 applications used by over 50 million users.

In addition, the company's technological capacity was recognized overseas, with the global research firm Gartner selecting Lockin Company as a key global vendor in the report Market Guide for Application Shielding. LIAPP is also featured in global security conferences, adding to the positive outlook for the overseas expansion plan.

○ History

- 05. 2014 Developed LIAPP, an obfuscation solution for Android applications
- 10. 2014 Launched LIAPP on-site (began online sales)
- 07. 2015 Partnered with the global company Hostway to conduct cloud security business
- 05. 2016 Partnered with AT solutions to conduct security solution business
- 08. 2016 Launched LIAPP for Enterprise, a corporate security solution
- 12. 2016 Received the 2016 Next Startup Award
- 09. 2018 Received award at the 2018 Alibaba Cloud Startup Contest

○ Main Products and Services

LIAPP, the application solution provided by Lockin Company, is a simple service that can implement security solutions with a single upload action. LIAPP was designed to provide the safest and the most appropriate security technology for mobile platforms. The service uses mobile-specific technologies to prevent all malicious attacks on mobile applications. Convenient and superior technologies are used to maximize customer value. LIAPP puts a special focus on protecting the source code of applications. By encrypting source codes that contain key information about applications, LIAPP not only prevents technology leaks but also provides real-time anti-debugging, hacking tool detection, memory protection, and tampering prevention services. Even when the application is not running, LIAPP protects library, defends game engine, and deters repackaging in advance.

○ Partners

Asiana Airlines, CoinOne, KB Kookmin Bank, Korea Financial Telecommunications and Clearings Institute, LG CNS



Company Name	로컬플랫폼랩		Company Name in English	LOPLAB	
Representative	Sim Man-taek		Establishment	Jun. 7 th , 2017	
Location	#608, Busan Startup Support Center, 365, Sinseon-ro, Nam-gu, Busan				
Web Page	www.loplab.kr	E-mail	ceo@loplab.kr	Contact Number	+82-70-8899-9828
Contact for Inquiry	+82-70-8899-9828		E-mail for Inquiry	ceo@loplab.kr	
Number of Employees	7		Paid-in Capital	KRW 50 million	
Main Service	Software development and supply	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

LOPLAB is a company that researches and develops local advertisement platforms.

The company is servicing the prototype of the local advertisement platform Give N Take. Local businesses pay a small fee (KRW 10,000 per month) to expose their brand to local consumers. Businesses can register using a crowdsourcing method, in which individual users receive cash or virtual currency rewards for registering local businesses on the platform.

LOPLAB also produces local business platforms for various startup companies, in addition to developing service technologies.

○ History

- 06. 2017 Registered business
- 07. 2017 Registered Give N Take App trademark; applied for 1 related patent
- 08. 2017 Entered into residency agreement with Busan Startup Support Center; selected to participate in Busan Startup Support Project (8th class)
- 12. 2017 Selected to participate in Generational Harmony Startup Campus Project (Korea Institute of Start-up and Entrepreneurship Development, Yeongsanda)
- 02. 2018 Relocated from Suite #302 to #608 of Startup Support Center (due to staff increase)
- 03. 2018 Developed prototype of Give N Take application; pilot service
- 06. 2018 Received certification for the company research center (Korea Industrial Technology Association)
- 07. 2018 Launched Give N Take application on Android marketplace (Google, One Store)
- 11. 2018 Received venture company certification (Korea SMEs and Startups Agency)
- 12. 2018 Selected to participate in the Startup Growth Technology Development Support Project (5th class) (total funding KRW 150 million for 1 year)
- 04. 2019 Registered as a member of the Global Fintech Industry Promotion Center (FINPC)
- 08. 2019 Took residence in WeWork BIFC (branch office, 12th floor)
- 09. 2019 Entered into MOU with Busan Metropolitan Government for Busan International Finance Center Fintech and Industry Growth

○ Main Products and Services

Give N Take is a local advertisement platform in which local businesses pay a small fee (KRW 10,000 per month) to expose their brand to local consumers. Businesses can register using a crowdsourcing method in which individual users receive cash or virtual currency rewards for registering local businesses on the platform. To make business registration convenient, the service uses automatic crawling technology for business information, minimizing the need to enter text. Users can also register business information, photo, and GPS coordinates using local-based marketing services. The company's goal is to create a local marketing ecosystem in which businesses can coexist and prosper together.

○ Partners

Busan Metropolitan Government



Company Name	롯데멤버스		Company Name in English	Lotte Members Co., Ltd.	
Representative	Jeon Hyeong-sik		Establishment	Oct. 5 th , 2015	
Location	14 th Floor, AIA Tower, 16, Tongil-ro 2-gil, Jung-gu, Seoul				
Web Page	www.lottemembers.com	E-mail	lpconsult@lotte.net	Contact Number	+82-1899-8900
Contact for Inquiry	+82-2-2030-9952		E-mail for Inquiry	jeongeun.kim@lotte.net	
Number of Employees	247		Paid-in Capital	KRW 12.311 billion	
Main Service	Issuance and management of electronic prepayment methods	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

Lotte Members Co., Ltd. is a big data consulting company that offers mobile payment service L.pay and membership service L.POINT, in addition to providing big data analysis platform and consulting services to partners.

The company has 40 million individual members, 180 partner companies, and 500,000 merchants nationwide. Since 2019, Lotte Members has been expanding financial partners such as Woori Bank, Hana Bank, Shinhan Card, and KB Kookmin Card. It also continues to expand partnerships to companies in shopping, food and beverage, transportation, education/culture, travel/leisure, and other lifestyle industries, in an attempt to grow into a lifestyle portal platform.

○ History

- 01. 2015 Established as Lotte Members Co., Ltd.
- 04. 2015 Launched L.POINT (formerly Lotte Members Point), an open integrated membership
- 03. 2016 Launched L.POINT in Vietnam
- 07. 2016 Acquired L.pay; launched mobile payment business
- 03. 2017 Launched L.pay Wave, the first soundwave payment service in the global retail industry
- 09. 2017 Launched the first web payment service through L.pay
- 05. 2018 L.pay reached KRW 1 trillion in cumulative product payment amount
- 11. 2018 Launched L.pay QR payment service
- 03. 2019 Launched DeepVision, a big data service portal
- 07. 2019 Launched LAIP, a product analysis insight platform

○ Main Products and Services

L.pay was launched in September 2015 and reached KRW 4 trillion in cumulative transaction amount last year. It is a lifestyle payment service that is rapidly growing at an annual rate of 450% on average. In addition to Lotte retail stores, the service can be used in 300,000 various open merchants and public institutions. The service supports credit/debit cards, prepayment tools, direct payment methods, and other payment tools. It is synchronized with L.POINT point accumulation/usage/discounts, providing higher usability. In terms of payment method, L.pay has introduced the first sound wave payment system in the global retail industry, as well as the first web payment system in Korea, to lead the market. In 2020, the service will be implemented as the key payment system for Lotte ON, Lotte Group's integrated online shopping mall. This will not only increase the transaction volume but also raise the membership to 10 million members.

○ Partners

KEB Hana Bank, Shinhan Card, Woori Bank



Company Name	엠금융서비스	Company Name in English	M Financial Service
Representative	Son Sang-su	Establishment	Jan. 2 nd , 2009
Location	12 th Floor, 120, Teheran-ro, Gangnam-gu, Seoul		
Web Page	http://www.emfs.co.kr/	E-mail	xstarzerox@naver.com
Contact for Inquiry	+82-2-6925-1730	E-mail for Inquiry	xstarzerox@naver.com
Number of Employees	400	Paid-in Capital	KRW 1.7 billion
Main Service	Insurance	Fintech Area	InsureTech
		Business Type	B2B/B2C

○ Introduction

M Financial Service is led by people work to enhance the value of life with their customers.

Based on the vision of honesty, customer satisfaction, high quality, and mutual growth, the company provides optimal product recommendations and personalized educational programs.

To help customers address difficulties that may arise within their life cycle, the company works to build lifelong partnerships with them.

Instead of focusing only on performance, the company aims to create a culture of mutual trust and win-win results, acting as a true life consultant for its customers.

○ History

- 09. 2018 Established as Woori Insurance (in Cheonan, Chungcheongnam-do)
- 01. 2009 Established Man & Company (capital at KRW 200 million)
- 06. 2012 Changed company name to We Holdings (relocated to 581, Namdaemun-ro 5-ga, Jung-gu, Seoul)
- 07. 2012 Launched We Holdings
- 10. 2012 Changed company name to Korea FP Group
- 08. 2013 Established Global Korea Division (8 business divisions)
- 01. 2015 Established FP Plaza System (sales support and management system)
- 12. 2015 Reached KRW 370 billion in annual sales (by 3,400 FCs in 184 branches under 9 business divisions); ranked 1st among auto insurance companies in 2015; Maeng Deok-ho and Gang Gyeong-don inaugurated as CEOs
- 01. 2017 Reorganized business divisions (14 organizations: Now, Sky, ITS, Woori Seoul, Global Korea, Insurance, World, Sejong, Mirae Finance, Woori insurance, Insta, Jungbu, Heemang, Hanaro)
- 07. 2017 Merged with HB Handae Daesang and established 8th business division (Hanbaek Daesang Business Division); Lee Du-yeon and Son Sang-su inaugurated as CEOs
- 07. 2017 Acquired Korea FP and We Holdings; changed company name to M Financial Service (capital at KRW 1.758 billion)
- 09. 2019 Son Sang-su inaugurated as CEO

○ Main Products and Services

Rather than making customers rich, M Financial Service aims to develop financial plans for the present and future of customers and provide consultation and advices to bring those plans to success. The company offers superior insurance products that fit customer needs while actively responding to market and customer situation changes.

M Financial Service also consults corporate clients. It provides consulting on retirement policies, retirement pension planning, corporate collective insurance planning, as well as risk management and tax optimization through guaranteed plans.

○ Partners

AIA Life Insurance, DB Life Insurance, Hanwha General Insurance, KB Life Insurance, Kyobo Life, Lotte Life Insurance, MetLife Life Insurance, MG Life Insurance, Mirae Asset Life Insurance, NH Life Insurance, Shinhan Life Insurance, The K Life Insurance, Tong Yang Life Insurance



Company Name	엠투엠코딩	Company Name in English	M2MCoding
Representative	Mun Sang-won	Establishment	Dec. 12 th , 2015
Location	9 th Floor, Daea Tower, 5, Teheran-ro 44-gil, Gangnam-gu, Seoul		
Web Page	http://www.m2mi.co.kr/	E-mail	master@m2mi.co.kr
Contact for Inquiry	+82-2-538-9696	E-mail for Inquiry	master@m2mi.co.kr
Number of Employees	8	Paid-in Capital	-
Main Service	IT software supply, financial support service, untact kiosk	Fintech Area	Fintech SI
		Business Type	B2B

○ Introduction

M2MCoding develops and provides untact financial platforms based on kiosks.

The company developed a kiosk channel to support conventional face-to-face channels as well as financial companies' omni-channels that can provide internet and mobile untact services in an integrated manner. M2MCoding provides untact real-name authentication and unmanned automated device services to multiple financial institutions.

Partnering with savings banks, the company provides kiosk-based untact financial services.

○ History

- 12. 2015 Establishment
- 01. 2016 Developed untact identity check and authentication solution
- 02. 2016 Entered into contract with Meritz Insurance regarding liability insurance for untact real-name authentication solution
- 06. 2016 Completed development and test for kiosk prototypes
- 10. 2016 Completed development of personalized solutions for savings banks
- 11. 2016 Entered into contracts with financial institutions regarding operation and management of unmanned automatic financial devices
- 12. 2016 Partnered with savings banks to launch kiosk-based untact financial services

○ Main Products and Services

M2MCoding provides real-name authentication service through kiosk terminals.

The kiosks by the company effectively combine the visibility of offline channel and convenience of online channels. They provide financial products and services quickly, conveniently, and securely.

The company plans to go beyond offering financial products, and partner with various companies to provide various contents and services using its national network.

The untact identity authentication solution by M2MCoding is composed of ID authentication, biometric authentication, mobile phone authentication, and bank account authentication.

The kiosk scans resident registration card or driver's license to authenticate the ID.

It also compares the fingerprint information on ID card and the fingerprint scanned on the device to authenticate the identity of the user.

To process authentication on mobile phones, users enter their phone number and date of birth to receive a security code to enter on the device.

Users can also provide bank account information and go through small amount money transfer process to authenticate their identity on the kiosk.

In addition to complex financial tasks, the kiosks help users check weather, find missing children, and receive various lifestyle services. The kiosks also operate advertising solutions. As they are installed in crowded areas, their displays can serve as effective advertising media.

○ Partners

Kim & Chang Law Firm, Meritz Insurance



Company Name	매드업	Company Name in English	Madup Inc.
Representative	Lee Ju-min, Lee Dong-ho	Establishment	Feb. 3 rd , 2015
Location	#1202, Platinum Tower, 398, Seocho-daero, Seocho-gu, Seoul		
Web Page	http://www.madup.com/	E-mail	contact@madup.com
Contact for Inquiry	+82-10-6338-1041	E-mail for Inquiry	edgar@madup.com
Number of Employees	18	Paid-in Capital	KRW 10 million
Main Service	Mobile marketing, data analytics, chatbot	Fintech Area	Fintech SI
		Business Type	B2B/B2C

○ Introduction

Madup Inc. is a marketing company derived from Ponple, which was founded in 2011. The company helps clients achieve the best key performance indicators by providing accurate measurements of effectiveness. Chatbot and AI technologies are used to develop solutions that support financial decision-making processes, and big data and AI technologies are combined to offer advertisement optimization solutions. The company also uses various analytics tools to enable precise analyses of customer data. Madup independently developed Finket, a mobile financial service, which provides reliable financial articles displayed on the lock screen of users, as well as point integration service, easy membership management, and personal financial services. To advertisers, Finket offers a platform to advertise their financial products to target groups.

○ History

- 02. 2015 Establishment
- 11. 2015 Launched advertisement services
- 11. 2015 Launched a lock screen credit card point integration application
- 11. 2016 Developed Finket chatbot service
- 12. 2016 Entered into contract with Hana Members to work on point conversion
- 08. 2017 Won contract for integrating a chatbot system

○ Main Products and Services

Madup is a company that develops solutions that target the financial and advertisement industries. It offers a personal financial curation platform using points offered by financial institutions and advertising companies. The application provides various products that can be purchased using various advertisement points generated through credit cards and using information on the smart phone lock screen. The company also partnered with Microsoft to develop Ketbot, a customer service chatbot using AI technology. Using Finket customer and behavior data, the company is developing a new financial curation platform powered by business analytics, data science, engineering, and machine-learning. In the chatbot system industry, Madup has won a project contract the healthcare company Juvis to plan and develop a system for managing prospective customers and providing close-up service to existing customers. Madup holds mobile marketing technologies, with extensive experience in analytics. The company specializes in KPI-based marketing, using indicators such as application downloads and untact card issuance in financial institutions. It also provides mobile marketing big data analysis services, which assesses reviews, ratings, downloads, and membership sizes for financial institutions' mobile applications. Madup finds advertisement network and media for financial institutions to configure marketing paths that are the most cost-effective. It also provides O2O marketing.

○ Partners

Hana Members



Company Name	매너카	Company Name in English	Mannercar
Representative	Lim Jin-gyu	Establishment	Aug. 2015
Location	20, Daedeok-daero 512beon-gil, Yuseong-gu, Daejeon		
Web Page	www.mannercar.com	E-mail	mannercar@mannercar.com
Contact for Inquiry	+82-10-9411-8118	Contact Number	+82-1800-8129
Number of Employees	4	E-mail for Inquiry	jingyuni@naver.com
Main Service	Direct sales for new cars	Paid-in Capital	KRW 100 million
	Fintech Area	Fintech SI	Business Type
			B2B

○ Introduction

Mannercar provides services that solve issues stemming from asymmetric information that arises in the process of using automobile financial products. The automotive aftermarket is riddled with complicated rebate issues involving multiple stakeholders. As such, transparent automobile transactions can be made possible by eliminating the complicated distribution processes. Mannercar combines vehicle purchase information, credit information, and discount information using untact technologies providing vehicle on-demand services. The company is building a transparent car trading culture by reducing the bubbles on car prices. This is made possible by instituting competitive bidding involving multiple car dealers and eliminating transaction fees for both customers and dealers.

○ History

- 08. 2015 Establishment
- 08. 2016 Selected to participate in WeBee Fintech Lab by Woori Bank (1st class)
- 11. 2016 Selected to participate in a customized startup support project
- 02. 2017 Selected to participate in New Export Company Project (KOTRA)
- 04. 2017 Selected to participate in BNK Creative Lab (1st class); MOU signed
- 05. 2017 Selected to participate in Jump-Up Project
- 06. 2017 Incorporated

○ Main Products and Services

Mannercar is a direct car dealership service company that solves the imbalance in the pricing information and financial information between customers and dealers by providing quotation solutions and credit information analysis. The free Mannercar Direct Deal service is method of dealer bidding. When a new car purchase is requested, the lowest quotation is calculated through price competition among dealers. Matching groups (new car dealers and used car dealers) are compared for competition, and the company helps buyers the purchase new cars at the lowest prices, and sellers sell their cars at the highest prices. Since new car dealers are seeking to sell cars and used car dealers work to purchase vehicles, the interaction of the interests of these two types of dealers enables customers to purchase cars at the best prices when these quotes are matched. Special discount car service is also provided. The company provides real-time disclosure of inventory status and discounts by each salesman, helping customers purchase more vehicles more efficiently.

○ Partners

BNK Capital, BNK Financial Group, BNK Paribas Cardif, Daejeon Information and Culture Industry Promotion Agency, Meritz Insurance, Small and Medium Business Administration, Smart Venture Entrepreneurship School, Woori Bank



Company Name	마린소프트		Company Name in English	MARINESOFT	
Representative	Lee Jae-in		Establishment	Aug. 16 th , 2001	
Location	4 th Floor, Multimedia Center, 71, Jeolyeong-ro, Yeongdo-gu, Busan				
Web Page	www.marinesoft.co.kr	E-mail	info@marinesoft.co.kr	Contact Number	+82-51-418-4930
Contact for Inquiry	+82-70-7163-9075		E-mail for Inquiry	ssl@marinesoft.co.kr	
Number of Employees	15		Paid-in Capital	KRW 200 million	
Main Service	Software development and supply	Fintech Area	Fintech SI	Business Type	B2B/B2C

○ Introduction

Marinesoft, founded in Busan in 2001, is a local industry operator and IT solution developer/supplier with 20 years of experience. In recent years, the company is using fintech technologies to participate in the financial innovation in marine, shipbuilding, and maritime industries.

○ History

- 11. 1999 Established as OK Marine
- 08. 2001 Incorporated as Marinesoft
- 11. 2001 Established a company research center
- 05. 2005 Received venture company certification
- 05. 2007 Selected as an Outstanding Software Product by Busan Metropolitan Government
- 06. 2007 Selected as an Outstanding Leading Company by Busan (IT Industry)
- 07. 2009 Received INNO-BIZ certification
- 11. 2011 Received GS (Good Software) Certification (TTA 11-0241)
- 06. 2012 Received Research Promotion Award from the Minister of Land, Infrastructure, and Transport
- 06. 2013 Registered patent for maritime communication system and its method (No. 10-127854)
- 10. 2014 Received ClassNK Certification-PMS
- 07. 2016 Participated in Korean e-Navigation Service Technology Development Project by the Ministry of Oceans and Fisheries
- 12. 2016 Received Outstanding Award in the Bu-UI-Gyeong Fintech Service Contest
- 03. 2017 Entered into Drill Ship Maintenance and Management System Supply Contract with Daewoo Shipbuilding
- 05. 2017 Selected to participate in the Industry 4.0s Project by NIPA
- 12. 2017 Entered into development contract for Submarine Maintenance Schedule Management System with DSME Information System
- 02. 2018 Entered into IT system enhancement project contract with the Korea Marine Officers' Association
- 06. 2018 Registered international patent (U.S.) for Maritime Communication System and Method (No. 14/440,355)
- 07. 2018 Developed maintenance history management system for Green World
- 11. 2018 Received Local Software Industry Contribution Award from the Minister of Science, ICT, and Future Planning
- 03. 2019 Entered into supply contract for PMS & warehouse management system with Dongwon Industries
- 04. 2019 Entered into application implementation contract with the Korea Marine Officers' Association
- 07. 2019 Entered into ship management system (land) contract Kumjin Shipping
- 08. 2019 Selected to take residence in BIFC
- 09. 2019 Selected to participate in the Pilot Smart City Regulatory Sandbox Vitalization Project
- 10. 2019 Entered into performance management database implementation contract with the Korea Maritime and Ocean University

○ Main Products and Services

1. Smartphone-based AR safe navigation support service
2. AI-based design validation solution
3. Ship SATCOM-based social media fintech solution (new business in planning phase)

○ Partners

Korea Marine Officers' Association



Company Name	마루	Company Name in English	MARU Co., Ltd.
Representative	Ra Mi-hyeon	Establishment	Jul. 17 th , 2017
Location	#1302, 6, Myeongdong 3-gil, Jung-gu, Seoul		
Web Page	www.marubank.co.kr	E-mail	help@marubank.co.kr
Contact for Inquiry	+82-2-771-0000	E-mail for Inquiry	help@marubank.co.kr
Number of Employees	6	Paid-in Capital	-
Main Service	Small overseas remittance	Fintech Area	Remittance/Settlement
		Business Type	B2C

○ Introduction

MARU Co., Ltd. is a small overseas remittance service provider according to the amended Foreign Exchange Transactions Act enacted on July 18, 2017. In February 2018, the company obtained a formal license to conduct small overseas remittance business from the Ministry of Economy and Finance.

Services by Maru aim to reduce the inconveniences associated with overseas remittances through commercial banks, which involve high fees, complex procedures, and long processing periods. Under the motto of "Simple, Inexpensive, Quick, and Secure," the company is providing reliable remittance services.

By continuing to offer low fees, simple procedures, and secure and quick remittance system, Maru plans to provide better services as it grows.

○ History

- 07. 2017 Established as Maru Co., Ltd.
- 12. 2018 Began providing remittances to Japan

○ Main Products and Services

Maru provides small overseas remittance services.

As the Foreign Exchange Transactions Act was amended and went into effect on August 17, 2017, the government instituted the business category of "small overseas remittance."

According to the law, customers who make small overseas remittances are required to verify their real name and authenticate the bank account to use in small remittance transactions. Certified customers are allowed to make overseas remittances within the limit.

* Remittance limit: USD 5,000 per remittance; USD 50,000 total remittances per year

○ Partners

Partnered with multiple Korean and foreign financial institutions



Company Name	메디펀	Company Name in English	MEDIFUN Inc.
Representative	Kim Min-su	Establishment	Mar. 15 th , 2019
Location	WeWork #11, 133, Jeonpo-daero, Nam-gu, Busan		
Web Page	www.medifun.kr	E-mail	stepan3560@daum.net
Contact for Inquiry	+82-70-8279-8507	E-mail for Inquiry	stepan3560@daum.net
Number of Employees	2	Paid-in Capital	KRW 150 million
Main Service	Blockchain-based medical bill payment system, payment and settlement system	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

Medifun Inc. operates MediNomi, a blockchain-based payment and financing system that provides benefits to all stakeholders in the medical business.

Vitalizing MediNomi ecosystem by connecting with local government currencies

- Local currency exchange service for foreign patients in MDC; enhance payment convenience
- If medical expenses can be paid with MDC, provide liquidity through local currencies to enhance the financial health of medical institutions
- Expand MediNomi member hospitals by cooperating with medical industry institutions in local communities
- Strengthen cooperation with institutions in China and Russia earlier during the MediNomi service launch to attract customers
- Engage in medical tourism marketing activities and develop hospital database to build a self-sustaining environment for MediNomi participants

MediPay: Transparent and efficient payment system that benefits both the patients and hospitals

MediFi: Financing system based on mutual trust, built for medical students, private practice physicians, and hospitals

○ History

- 03. 2019 Incorporated as MediFun
- 04. 2019 Selected to participate in Startup Support Project by Busan Business Promotion Agency (10th class)
- 05. 2019 Selected to participate in Donga University InnoPolis Campus Support Project
- 06. 2019 Selected to participate in Crowdfunding Project by Busan Business Promotion Agency
- 07. 2019 Selected to participate in Public Purchase Support Project by Busan Business Promotion Agency
- 08. 2019 Participated in Vietnam Business Matching Support Project by BUBIA (MOU with local businesses)
- 09. 2019 Developed MediNomi, a medical payment and management system based on blockchain technology
- 09. 2019 Entered into MediNomi partnership with Seil Hospital
- 09. 2019 Entered into project financing agreement with Anam Pharmaceutical
- 09. 2019 Entered into seed investment agreement with Able Ventures (accelerator)
- 10. 2019 Selected to take residence in a Singaporean IT support center (KICC)
- 09. 2109 Entered into investment agreement with Sinmyeong Pharmaceutical

○ Main Products and Services

MediNomi is a blockchain-based payment and financing system that benefits all stakeholders in the medical business.

Vitalizing MediNomi ecosystem by connecting with local government currencies

MediPay: Transparent and efficient payment system that benefits both the patients and hospitals

MediFi: Financing system based on mutual trust, built for medical students, private practice physicians, and hospitals

○ Partners

Able Ventures, Busan Dong-gu District Office, Medical Blockchain Society, Seil Hospital



Company Name	마이뱅크		Company Name in English	Mibank Inc.	
Representative	Go Yong		Establishment	Nov. 12 th , 2014	
Location	Namsan Square, 173, Toegye-ro, Jung-gu, Seoul				
Web Page	www.mibank.me	E-mail	contact@mibank.me	Contact Number	+82-2-2273-1375
Contact for Inquiry	+82-2-2273-1375		E-mail for Inquiry	contact@mibank.me	
Number of Employees	30		Paid-in Capital	-	
Main Service	Financial platform, financial search engine, O2O airport currency exchange, travel insurance	Fintech Area	InsureTech	Business Type	B2C

○ Introduction

Mibank is a fintech company designated as an Innovative Financial Service provider. The company implements and operates lifestyle financial platform that makes finances easier and more convenient. Mibank seeks to break the frame of search engines that only find information disclosed on the internet. As a solution to the question of how to open up undisclosed financial information to search engines, the company developed and launched a search service that provides information about rates offered by private foreign currency exchange centers. In addition, Mibank has launched a service that compares savings/loan interest rates of Korean financial institutions, ranked at the top among Korean O2O currency exchange service providers, developed a travel insurance product with 2.5 million subscribers, and provided a loan search engine that accurately extracts various loan conditions used by all financial institutions in Korea.

○ History

- 11. 2014 Establishment
- 01. 2015 Launched world's first real-time currency exchange rate comparison platform
- 03. 2015 Launched a search engine for interest rates offered by financial institutions in Korea
- 08. 2015 Launched world's first O2O currency exchange service
- 07. 2016 Launched P2P loan service
- 07. 2016 Registered patent for overseas remittance based on a currency exchange platform
- 10. 2016 Travel insurance product reached 300,000 subscribers
- 05. 2017 Applied for 22 patents (18 in Korea, 4 overseas)
- 07. 2017 Registered patent for currency exchange platform
- 10. 2017 Registered patent for simple group insurance subscription method
- 01. 2018 Developed machine-learning-based personal credit rating assessment system
- 06. 2018 Registered patent for rate-designated foreign exchange product transaction service
- 01. 2019 Registered patent for auto insurance brokerage method
- 02. 2019 Launched travel insurance service for the Korean market
- 05. 2019 Designated as an Innovative Financial Service provider
- 10. 2019 Registered patent for the method of exercising the right to request interest rate reduction
- 11. 2019 Registered patent for assessing loan applicants and matching them with financial institutions

○ Main Products and Services

1. Financial search engine
 - A. Loan search : This global search engine allows financial consumers to search and compare accurate loan conditions of various financial institutions without having to disclose their names or contact information.
 - B. Exchange rate search : In addition to searching for exchange rates offered by all Korean banks, this search engine is the first in the world to provide real-time search and comparison of rates offered by private currency exchange centers that were not previously disclosed online.
2. O2O currency exchange : Using this first O2O currency exchange service in the world, customers can apply to exchange currencies via the web/mobile platform and receive the exchanged funds delivered to them at the departure hall in Incheon Airport.
3. Travel insurance : From calculating premiums to subscription, this simple travel insurance has a dominating presence in the market, with the highest number of subscribers in Korea.

○ Partners

Credit Union, DongwonJeil Savings Bank, Hanwha Insurance, IBK Industrial Bank of Korea, JB Jeonbuk Bank, JT Chinnae Savings Bank, KB Kookmin Card, KEB Hana Bank, Korea Federation of Community Credit Cooperative, Meritz Capital, Meritz Fire Insurance, MG Insurance, OK Savings Bank, Samsung Fire Insurance, Samsung Life Insurance, Sangsangin Plus Savings Bank, Suhyup Bank, Woori Bank, Yegaram Savings Bank



Company Name	미드레이트	Company Name in English	Midrate Co., Ltd.
Representative	Sin Gyu-sik	Establishment	Feb. 26 th , 2016
Location	5 th Floor, 23, Nonhyeon-ro 111-gil, Gangnam-gu, Seoul		
Web Page	www.midrate.co.kr	E-mail	contact@midrate.co.kr
Contact for Inquiry	+82-2-546-4076	E-mail for Inquiry	kgng135@midrate.co.kr
Number of Employees	9	Paid-in Capital	KRW 10 million
Main Service	P2P Finance	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

Midrate Co., Ltd. is a peer-to-peer finance platform operator that connects individual users. In a financial market polarized by low interest rates and rate cliffs, the company combines information technology and P2P business models to offer medium-rate financial services. Since its launch in 2016, Midrate has focused on developing technologies, becoming the first P2P financial platform operator to implement open API system. In 2017, the company developed and implemented a third-party financial management API. Midrate works not only to manage its products but also to develop and expand investor convenience services. Automated Investment Service allows individuals to make detailed adjustments to their investment schemes; Bora is a feature that provides bird's-eye-view of loans offered by about 100 P2P financial companies; By All Rate enables streamlined management of repayment schedule of other P2P financial companies; La Vender allows individuals to buy and sell reward products. These services enhance customer convenience.

○ History

- 02. 2016 Establishment
- 04. 2016 Implemented open API for P2P finance
- 06. 2017 Jointly established a real estate non-performing loan purchase company (Korea Joint Platform Asset Loans)
- 08. 2017 Launched By All Rate, an integrated P2P schedule management system
- 09. 2017 Launched La Vender, a P2P rewards marketplace
- 10. 2017 Launched Bora, a P2P company transaction information (cumulative loans, default rates, etc.) collection system
- 11. 2017 Planned blockchain-based P2P principal collection rights issuance system
- 02. 2018 Registered as a P2P referral loan business with the Financial Supervisory Service
- 12. 2018 Developed an employee shopping mall for home shopping products (Midaji Mall)
- 03. 2019 Jointly developed blockchain-based P2P principal collection rights issuance system with NH Nonghyup Bank
- 04. 2019 Selected to participate in KISA Project (development of API for Bora, a company data collection service)
- 04. 2019 Reached KRW 30 billion in cumulative loan amount (0% default rate)
- 07. 2019 Developed a service connected to Oligo, a mobile investment platform
- 09. 2019 Received P2P Grand Award for Technology at Hankyung Fintech Awards 2019

○ Main Products and Services

Midrate offers both loan and investment services via P2P finance services. It provides diverse products and varied profit rates to help customers to select the products and profit rates that are suitable for tendencies of customers. Midrate has introduced reasonable screening algorithms. Using the basic rating information and default information from Nice Rating Information, the company determines whether a loan can be issued and related pre-approval conditions. Later, Midrate algorithms are used to place customer into one of 21 rating classes to calculate the final interest rates and conditions. The company lowers the barrier to individuals, independent proprietors, small businesses, and real estate owners from obtaining a loan. It offers accessible interest rates and conditions, as well as rate benefits and reasonable investment profits. In addition basic P2P financial services, the company offers various investor convenience services. The company offers By All Rate, a system that integrates and manages repayment schedules for loans from different institutions, as well as La Vender, which enables users to buy and sell service and human reward products. By All Rate is a service enabling investors to manage the repayment calendars for the products they invested. Midrate products and products from other P2P companies are displayed on the calendar to check their repayment schedules. La Vender is a P2P reward open marketplace in which investors can buy and sell rewards (mobile coupons, etc.) received from various companies.

○ Partners

Finda, Korea Credit Bureau, Korea Fintech Industry Association, Korea P2P Finance Association, Korea Technology Finance Corporation, Korea Venture Company Association, NH Nonghyup Bank, Nice Rating Information, Oligo, Shinhan Card, Welcome Savings Bank



Company Name	마인즈랩	Company Name in English	MINDs Lab Inc.
Representative	Yu Tae-jun	Establishment	Apr. 1 st , 2014
Location	5 th and 6 th Floors, Dasan Tower, 49, Daewangpangyo-ro 644beon-gil, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	https://maum.ai	E-mail	hello@minds-lab.ai
Contact for Inquiry	+82-31-625-4348	E-mail for Inquiry	sj.hwang@minds-lab.ai
Number of Employees	130	Paid-in Capital	KRW 2 billion
Main Service	AI platform maum.ai	Fintech Area	InsureTech
		Business Type	B2B/B2C

○ Introduction

MINDs Lab Inc. is a global AI company with approximately 100 employees (200 if including affiliated companies) working in 4 countries as of 2019. The company offers maum.ai, a platform that provides AI engine API for voice, language, speech, visual, and intelligence services. MINDs Lab accurately understands the AI needs of corporate and individual customers, based on which it offers the most optimal solutions. To date, the company has clients in both the public and private sectors worldwide, and has executed more than 100 AI projects.

○ History

- 04. 2014 Established as MINDs Lab
- 12. 2016 Selected as a K-Global 300 Companies for ICT
- 02. 2017 Received 2016 Technology Commercialization Award from the Minister of Science, ICT, and Future Planning
- 09. 2017 Selected as an Outstanding Company at ITU Telecom World
- 11. 2017 Ranked 1st in K-Global Silicon Valley K-Pitch
- 12. 2017 Received Grand Award for Intelligent Information at the Korea ICT Awards
- 05. 2018 Received Prime Minister's Award at the Korea ImpaCT-ech Awards
- 06. 2018 Received Minister of Trade, Industry, and Energy Award at the Korea Startup Awards
- 05. 2019 Received Growth Award at the Fintech Awards 2019
- 11. 2019 Received Computing Award at the IT Chosun AI Awards

○ Main Products and Services

Hybrid contact center: MINDs Lab aims to build omni-channel AI customer centers that fuse human reps, chatbots, and an AI customer analysis system. With an AI contact center, customers can receive information by talking to human reps or chatting with a chatbot. Companies can also utilize various customer analysis and real-time support systems based on AI platforms. AI customer center business is jointly executed by MINDs Lab and Maum Solution

Smart factory: The combination of deep-learning algorithms and IoT can create the optimal production and manufacturing conditions. By predicting abnormal events that can take place across production, the system makes the process more efficient and minimizes required energy. With machine-learning technology, the system analyzes microeconomic data and records production demands. A machine-learning model enables repairs and maintenance of key devices and machines to take place at the optimal times.

Video analytics: In this age of YouTube, AI can analyze videos on streaming platforms on a real-time basis. In particular, AI technology can detect pirated videos. The company is developing AI that recognizes objects (logos, subtitles, etc.) and faces to find illegally distributed videos.

○ Partners

Hyundai Marine & Fire Insurance



Company Name	민앤지	Company Name in English	Minwise Co., Ltd.
Representative	Lee Hyeon-cheol	Establishment	Mar. 19 th , 2009
Location	13 th Floor, Taegwang Tower, 6, Teheran-ro 34-gil, Gangnam-gu, Seoul		
Web Page	https://www.minwise.co.kr/	E-mail	helpdesk@minwise.co.kr
Contact for Inquiry	+82-2-6454-0211	E-mail for Inquiry	mjw1100@minwise.co.kr
Number of Employees	96	Paid-in Capital	KRW 2.8 billion
Main Service	Health protection service, BankOne Shot, Simple Investment, Super Stock, mobile phone number theft prevention service	Fintech Area	Security/Authentication
		Business Type	B2B/B2C

○ Introduction

Minwise Co., Ltd. uses security/authentication/financial data to provide various financial/lifestyle services. The company has expanded its business areas to new fintech platforms utilizing AI, blockchain, and insuretech.

In particular, the company is using its market development capacity, service development and marketing capacity, and member infrastructure to construct an exclusive IT service business platform.

○ History

- 03. 2009 Establishment
- 02. 2010 Launched mobile phone number theft prevention service
- 10. 2015 Launched Stock Investment Note service
- 10. 2016 Acquired Settlebank
- 09. 2017 Launched Super Stock service
- 10. 2017 Launched Alpha Stock
- 02. 2018 Launched a health protection service
- 05. 2018 Launched BankOne Shot service
- 03. 2019 Launched simple foreign stock investment service
- 11. 2019 Selected as an Innovative Financial Service provider for location-based leisure insurance service

○ Main Products and Services

The health protection service provides insurance and health (medical) information on mobile devices. Users can view insurance and health (medical) information that was previously only available on PC or websites. The service offers necessary information about subscribed insurance, premium payment, treatment, and drug administration in an easy fashion. Also, users can simply check and manage unnecessary insurance and excessive health (medical) expenses.

BankOne Shot is a financial service that consolidates scattered assets in different banks to manage them on a mobile platform. It allows users of all ages to more easily handle their finances. The service also provides easy-to-understand financial information and offers small amount foreign stock investments that include fractional trading feature. The application is set to develop into a comprehensive financial asset management platform enabling simple investments in various financial products.

Super Stock service includes 2 robots that analyze investment information from all listed companies real-time. It also provides buy and sell signals for promising stocks found using advanced algorithms. The service aims to change the market paradigm that was previously dominated by highly priced stock information service for high volume customers; reliable stock information is provided at low fees to popularize stock information services.

○ Partners

BMW, CGV, Danal, iMBC, Inicis, Interpark, KCP, KG Mobilians, Korea Economy TV, Korea Mobile Certification, KT, LGU+, Lotte Cinema, Megabox, Nice Rating Information, SBS Medianet, Seoul Credit Rating & Information, Shinhan Financial Investment, SK Telecom, Ticketlink, Volkswagen, 11street



Company Name	모바일통	Company Name in English	Mobile Toong Co., Ltd.
Representative	Kim Hyeong-wu	Establishment	Nov. 30 th , 2017
Location	208, Spark Plus, 415, Teheran-ro, Gangnam-gu, Seoul		
Web Page	http://www.travel-wallet.com/	E-mail	hwkim@travel-wallet.com
Contact for Inquiry	+82-2-522-0400	E-mail for Inquiry	hwkim@travel-wallet.com
Number of Employees	20	Paid-in Capital	KRW 1.3 billion
Main Service	Overseas remittance, foreign currency exchange, global prepaid card	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2C

○ Introduction

Mobile Toong Co., Ltd. is a fintech company providing global payment and remittance services.

It is a company that offers mobile currency exchange, remittance, and global payment services. It is planning to launch Travel-Wallet, a mobile foreign currency exchange service, in February 2019.

The biggest advantage of Travel-Wallet is the low exchange fees. Compared to banks and airports that charge 1 - 10% fees for exchanging currency, Travel-Wallet uses an independent system that brings down the fees to below 1%.

Furthermore, the service enables real-time exchange rate view and calculation, and the company plans to partner with foreign entities to provide services to allow customers to receive foreign currency overseas and use physical cards to be used overseas.

○ History

11. 2017 Establishment

01. 2019 Received KRW 900 million in investment from Kakao Ventures and other institutions

○ Main Products and Services

Mobile Toong is a company that provides mobile currency exchange and payment services. Travel-Wallet by the company offers quick and easy mobile currency exchange services for travelers. Travel-Wallet can be used to easily exchange foreign currencies 24/365. The exchanged money can be charged to Travel-Wallet Prepaid Card that can be used in all UnionPay member merchants and ATMs overseas. Another strength of the service is that it offers the lowest fees in the industry. The company offers foreign exchange services for Thai Bhat, Vietnamese Dong, and other Asian currencies for low fees. Travel-Wallet satisfied all facility and system requirements set by the Financial Supervisory Service to obtain a small overseas remittance business license. It also passed mobile app service vulnerability and security inspection by the Financial Security Institute. Furthermore, joint open platform agreements with commercial banks protect customer accounts and deposits for added security.

○ Partners

Lotte Card



Company Name	모비틀	Company Name in English	Mobitle
Representative	Lee Geol-wu	Establishment	Oct. 24 th , 2011
Location	#109, Bangbae Raemian Tower, 2183, Nambusunhwan-ro, Seocho-gu, Seoul		
Web Page	www.zummaslide.com	E-mail	gwlee@mobitle.com
Contact for Inquiry	+82-2-586-3373	E-mail for Inquiry	gwlee@mobitle.com
Number of Employees	6	Paid-in Capital	KRW 460 million
Main Service	Mobile platform service	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Mobitle offers Zumma Slide, a lifestyle service and platform that lowers apartment utility bills and uses the generated value to connect residents and small businesses.

Members who use small in-person and delivery businesses near their apartment complexes are given discounts for monthly utility bills, which creates a virtuous cycle in which small businesses can enjoy higher revenues.

Mobitle also provides Zumma Quick Pass, an IoT service that enhance residential experience by enabling apartment complex residents to enter their buildings with a mobile application. The pilot version of the service was implemented with success in 15 apartment complexes in the Korean capital region and Daegu area. Based on the favorable reviews, the service will be expanded nationwide. Current members include 350,000 women homemakers living in their 30s and 40s, who live in apartments and have high purchasing power.

Partner businesses are provided with a marketing tool to communicate with their customers. Merchant application, order-taking mobile and web application, LPO application, and point accrual application can be used by the businesses to offer new discount events, special hot deals, monthly double point accruals, text/push notification, and other marketing activities.

○ History

- 01. 2011 Establishment
- 2012 Sold an application development platform to Japan
- 2013 Launched list-type application advertisement platform service
- 2015 Entered into MOUs with KB Kookmin Bank and the National Apartment Complex Federation
- 2016 Entered into MOUs with KB Kookmin Bank and Shinhan Card
- 2017 Entered into MOU with KONA I; entered into strategic partnership with Kodak; selected to participate in the Commercialization Package Project by the Korea Institute of Startup and Entrepreneurship Development
- 2018 Selected to participate in the Commercialization Package Project by the Korea Institute of Startup and Entrepreneurship Development
- 2018 Entered into contract to supply apartment management program (Human Information System)
- 2018 Entered into contract to supply Apartment IoT Pass (automated entry control system for apartment complexes)
- 2018 Entered into contract to supply unmanned package storage for apartment complexes
- 2018 Entered into strategic partnership with Sangwon S&C to provide Zumma IoT to apartment complexes in Daegu/Gyeongbuk regions
- 2019 Entered into strategic partnership with Haengbok Dream to provide Zumma IoT to apartment complexes in the capital region

○ Main Products and Services

Zumma Slide is a mobile platform creating a virtuous cycle that provides rewards to apartment resident members and profits to small local businesses, in addition to enabling local operators to create jobs.

Apartment resident members cannot generally use points because they are scattered across different business; they are burdened by monthly utility bills; and they do not have access to convenient services. Small local businesses have to address rising labor and rent costs, and their revenues can decrease without a database for managing customers. Local operators whose business is to distribute local directories are being pushed out of competition by the mobile advertisers. Zumma Slide brings a solution to these problems.

Apartment residents can enjoy lower utility bills; combining services with rewards can bring down the costs. Zumma mobile application allows the residents to enter their buildings without having to enter the password on a number pad. They also gain access to unmanned package storage services. Merchants located near apartment complexes can develop loyal customers and cut down on advertisement costs. Local operators gain opportunities to enter apartment complexes, which will enable them to diversify revenue streams and use database to offer services.

○ Partners

Hana Members, KB Kookmin Bank, KONA I, OK Cashbag, Shinhan Card, The Korea Institute of Startup and Entrepreneurship Development



Company Name	모핀		Company Name in English	Mofin Inc.	
Representative	No Ji-yeon		Establishment	Apr. 30 th , 2018	
Location	Koscom Incubating Center, 14 th Floor, 57, Yeouinaru-ro, Yeongdeungpo-gu, Seoul (Yeouido-dong)				
Web Page	www.mofin.kr	E-mail	joonmo.kim1@gmail.com	Contact Number	+82-2-761-7007
Contact for Inquiry	+82-10-9997-7010		E-mail for Inquiry	joonmo.kim1@gmail.com	
Number of Employees	3		Paid-in Capital	KRW 20 million	
Main Service	Investment advising, software development, robo-advisor	Fintech Area	Financial Investment	Business Type	B2B/B2C

○ Introduction

Mofin Inc., is a robo-advisor fintech company offering financial advising solutions and services in the capital market. Founded in April 2018, the company is composed of experts in information technology and financial engineering.

Mofin conducted big data analysis and simulation analysis on 28 years of data from global financial markets to implement and develop an AI service. The transaction algorithm developed through this process perfectly executes pricing/ordering/settlement without human intervention, as well as configuring profit-driven portfolios. Such automated transaction algorithm is the only patent-registered solution in Korea. It is the result of the detailed R&D process, and this innovative algorithm will be launched in the market soon. Also, the service perfectly connects to joint open API for capital markets through a complete platform technology. Its biggest strength is that it connects to automated transaction platforms to test and validate profits real-time. Because this AI automatic transaction algorithm solution can easily connect to financial investment company systems (securities) using API, expansion will be easier as well.

○ History

- 04. 2018 Established as Mofin
- 06. 2008 Registered patent (only automated transaction algorithm patent in Korea)
- 02. 2019 Received private investments
- 06. 2019 Selected to participate in the IT Venture Startup Job Fair 2019 hosted by Koscom
- 06. 2019 Developed profit-driven robo-advisor that implements complex transactions of goods and futures.
- 07. 2019 Applied for 3 patents related to stock application mortgage loans to re-apply for public offering
- 11. 2019 Selected to participate in Overseas Consulting Project by the Fintech Center Korea
- 12. 2019 Linked service with Koscom HINT
- 12. 2019 Participated in KISA 2019 Fintech & Blockchain Employment Information Session

○ Main Products and Services

The robo-advisor service by Mofin features big data analysis and algorithm that process data from global capital markets. The goal of the service is to seek profits that exceed index figures. Mofin Robo Advisor uses an algorithm that exploits a "variable + directionality balance formula" to analyze big data on the financial and appropriate prices for all listed stocks (approx. 2,300 stocks) on a real-time basis to provide financial diagnosis. Using six variables (6SV) including invested assets and risk tendencies, the algorithm calculates an appropriate investment strategy. Based on the investment strategy, the service configures and implements recommended portfolios real-time, in addition to automatically handling orders through the 5 embedded transaction patterns (5TP). The 5TP is Mofin's proprietary core strategy that powers the perfect robo-advisor service ranging from portfolio configuration to implementation, ordering, settlement, and hedging. Real-time rebalancing is also conducted as a follow-up measure that reflects calibrated data in asset analysis. This process is evaluated using Sharp Index, a profit index measured after adjusting for risk. The index is provided immediately.

Based on these strengths, Mofin is planning to go beyond the Korean robo-advising market to expand its presence in overseas capital markets. The company's goal is to provide comprehensive robo-advising services to enable cross-investment and connection between foreign exchange, goods (gold, oil), and other markets. Mofin also offers another capital market service regarding stock application mortgage loans to re-apply for public offering. This convenient untact service is only provided on the mobile platform.

○ Partners

Koscom



Company Name	머니랩스	Company Name in English	Moneylabs Inc.
Representative	Sin Seung-hyeon	Establishment	Mar. 13 st , 2015
Location	IFC 18 th Floor, 3 IFC, 10, Gukjegeumyung-ro, Yeongdeungpo-gu, Seoul		
Web Page	https://mybroccoli.co.kr/	E-mail	broccoli@mybroccoli.co.kr
Contact for Inquiry	+82-2-6105-8113	E-mail for Inquiry	jspark@mybroccoli.co.kr
Number of Employees	39	Paid-in Capital	KRW 8.879 billion
Main Service	Broccoli	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

Moneylabs Inc., founded in 2015, works to provide good and easy financial services rooted in the understanding of people and money. The company uses proprietary data, innovative technology, and expertise to reduce inconveniences and provide new experiences. Moneylabs is currently operating Broccoli, the first mobile personal financial management (PFM) service in Korea.

○ History

- 03. 2015 Established as Moneylabs (formerly Daily Marketplace)
- 04. 2016 Launched Android version of Broccoli, the first personal financial management service in Korea
- 09. 2016 Launched iOS version of Broccoli
- 08. 2017 Launched Card Recommendation, a personalized product recommendation service
- 08. 2017 500,000 downloads for Broccoli
- 10. 2017 Received ISO 27001 (information security management system) certification
- 04. 2018 Added CoinOne-virtual currency asset status and price checker feature
- 08. 2018 Received Outstanding Award at Maeil Economic Daily Fintech Awards 2018
- 08. 2018 Launched Transfer, a simple money transfer service
- 09. 2018 Renewed ISO 27001 (information security management system) certification
- 03. 2019 Launched Today, a daily spending management service
- 04. 2019 Entered into strategic business agreement with KDB Korea Development Bank on digital asset management
- 04. 2019 Reached KRW 10 trillion in managed assets
- 06. 2019 1 million downloads for Broccoli
- 06. 2019 Designated as an Innovative Financial Service provider by the Financial Services Commission (5th class)
- 07. 2019 Selected as a priority business for CreDB of Korea Credit Information Services
- 07. 2019 Obtained license for electronic financial business
- 09. 2019 Received Outstanding Award at Hankyung Fintech Awards 2019

○ Main Products and Services

Broccoli, the "Money Management Navigator," is the first personal financial management (PFM) service in Korea. The service integrates and manages assets, loans, income, and spending data logged at banks, securities, insurance companies, and credit card companies. In addition, the company utilizes personalized data, innovative technology, and expertise to provide the easiest and most convenient way to find and select the best financial products. Broccoli offers the most beneficial personal financial management services for customers, with the ultimate goal of making a world in which no one has to worry about managing their finances.

○ Partners

Lotte Card, Samsung Securities, Samsung Card, Shinhan Card, Citi Card, Woori Card, BNK, IBK Industrial Bank of Korea, KB Kookmin Card, KDB Korea Development Bank, Standard Chartered Bank Korea



Company Name	머니스테이션	Company Name in English	MoneyStation
Representative	Lee Jeong-il	Establishment	Feb. 28 th , 2018
Location	#2212, 363, Samil-daero, Jung-gu, Seoul		
Web Page	www.moneystation.net	E-mail	james.lee@moneystation.net
Contact for Inquiry	+82-10-7120-8850	E-mail for Inquiry	james.lee@moneystation.net
Number of Employees	7	Paid-in Capital	KRW 5 million
Main Service	MoneyStation/SignalLab, social investment platforms/financial data analysis	Fintech Area	Financial Investment
		Business Type	B2B/B2C

○ Introduction

MoneyStation is a fintech company that offers a global financial social network service and SignalEngine, a financial data type classification technology.

The best talents in IT, asset management, financial engineering, and fintech industries have come together to make a world in which anyone with an idea can engage in cooperative investment projects for added income, find valuable investment targets at low costs, and make small investments.

○ History

11. 2017 Selected to participate in Business Acceleration Project by Seoul Technopark
02. 2018 Incorporated as MoneyStation
08. 2018 Selected to participate in Technology Commercialization R&D Project by Seoul Business Agency
08. 2018 Selected as a Global XR Startup by Kocca
09. 2018 Selected to participate in Blockchain Support Project by Korea Content Agency and SKT
09. 2018 Re-selected to participate in the Youth Startup Academy by the Korea SMEs and Startups Agency (8th class)
12. 2018 Received Grand Award and Popularity Award at the Demo Day hosted by the Ministry of Culture, Sports, and Tourism and the Korea Press Foundation
12. 2018 Selected to participate in the Startup Growth R&D Project by the Ministry of SMEs and Startups
03. 2019 Selected to participate in Shinhan Futures Lab by Shinhan Financial Group (5th class)
06. 2019 Selected as s DB-Stars Business by Korea Data Agency
10. 2019 Received Seoul Mayor Award at the Seoul Finance Week Fintech Company IP Competition
12. 2019 Implemented SingalEngine Subscription Service on Shinhan Financial Investment's stock exchange application

○ Main Products and Services

1. MoneyStation-Global financial social network
2. SignalLab-Financial subscription service for visual-aid-based investments

○ Partners

Fn Guide, Korea Press Foundation, Korea Stock Exchange Koscom, Shinhan Financial Investment, Yuanta Securities



Company Name	몬저	Company Name in English	Monzer Co., Ltd.
Representative	Lee Gwang-jae	Establishment	Nov. 5 th , 2018
Location	4 th Floor, 117, Bundangnaegok-ro, Bundang-gu, Seongnam-si, Gyeonggi-do (Krafton Tower)		
Web Page	www.monzer.net	E-mail	justin.lee@monzer.net
Contact for Inquiry	+82-10-3225-7647	E-mail for Inquiry	justin.lee@monzer.net
Number of Employees	1	Paid-in Capital	KRW 30 million
Main Service	Loan service for small and medium businesses, purchase order finance	Fintech Area	Others
		Business Type	B2B

○ Introduction

Monzer Co., Ltd. is a fintech company offering purchase order finance service for small and medium businesses. Purchase order finance is a useful financial service for small and medium businesses; it allows companies that received orders to provide supporting documentation to receive financing for their business. It enables businesses to procure funds required to execute the order more quickly than conventional line of credit or factoring. Purchase order finance prevents companies from losing business opportunities and builds their competitiveness.

Despite great benefits of purchase order financing, this service is only provided in a limited manner in the offline market even in foreign countries because there are many difficulties associated with developing online platforms, controlling processes, and managing risks. Monzer has enabled real-time assessment of purchase order, management of the contract cycle, and control of repayment risks by utilizing industrial big data, implementing legacy systems, and conducting scrapping techniques. This resulted in a quick and easy online purchase order financing service.

Monzer plans to build the first online purchase order finance platform in 2020 and expand service areas to provide supply chain finance services participated by all stakeholders in transactions.

○ History

- 11. 2018 Incorporated
- 03. 2019 Developed a purchase order finance system for small car parts businesses
- 10. 2019 Tested car parts loan service

○ Main Products and Services

Monzer is a fintech company specializing in purchase order finance services. Purchase order finance services provide financing based on purchase orders that companies receive from their customers. As such, it is quicker than factoring, which is based on invoices issued after the order is completed, or real-time receivables loan services. As such, purchase order finance prevents companies from losing business opportunities and take on larger orders, which can boost corporate competitiveness.

Providing advance financing, however, comes with various technical, managerial, and risk-associated difficulties. To overcome them, Monzer utilized industrial big data, legacy systems, and scrapping techniques to strictly control the cycle from assessment to repayment, as well as risks.

In 2019, purchase order finance system and service was developed for small businesses in certain markets, with the service set to launch in 2020. The service market will be expanded to more areas, with a goal evolving it into a supply chain finance system participated by all stakeholders in transactions.

○ Partners

Castella, HI Parts



Company Name	모자이크어드바이저리	Company Name in English	Mosaic Advisory Inc.
Representative	Jo Seong-wu	Establishment	Jan. 2 nd , 2017
Location	804, Digital-ro 30-gil, Guro-gu, Seoul		
Web Page	www.taxbeauty.com	E-mail	avarlon@hotmail.com
Contact for Inquiry	+82-10-5281-2864	E-mail for Inquiry	avarlon@hotmail.com
Number of Employees	5	Paid-in Capital	KRW 1 million
Main Service	Tax filing optimization	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

Mosaic Advisory Inc. provides personalized mobile asset management services that improve financial management and financial improvement for employed workers. The company developed Taxbeauty, a tax filing application service. Taxbeauty optimizes tax filing for employed workers to receive the highest tax refunds from the government. It also allows users to manage their finances year-round to optimize taxes in a convenient and efficient manner. In addition to tax filing services, Mosaic Advisory is working to develop financial asset management and comprehensive financial management services.

○ History

- 01. 2017 Establishment
- 06. 2017 Registered patent for tax filing optimization algorithm
- 11. 2017 Received venture company certification
- 12. 2017 Launched service
- 04. 2019 Selected to participate in Developers' Lab by Woori Bank
- 09. 2019 Selected to participate in Digital Challenge Plus by NH Nonghyup

○ Main Products and Services

Mosaic Advisory offers asset management services for employed workers and launched Taxbeauty, a tax filing management application.

Taxbeauty is a tax filing optimization and management system for employed workers that makes complex tax filing easy and simple. To optimize tax filing at the end of the year, the program offers year-round consumption guidelines. Users enter their salary, family information, previous year's taxes, and other related data to register as a member. After answering a battery of questions about consumption habits including whether they use debit cards, users can easily receive information about extra refunds for which they may qualify. Simple processes are used to automatically collect and reflect changing user data, which are used to provide appropriate guidelines to attain the optimal tax payments. More than 30,000 employed workers have been managing their taxes using Taxbeauty.

After operating the service on a beta version for 1 year, the company is launching the official version at the end of 2019. In the official version, the application features a scrapping module based on public key certificate. It also automatically collects more data to enhance user convenience and data accuracy, which leads to better tax saving guidelines.

○ Partners

Dankook University, Korea Venture Business Association, NH Nonghyup Bank, Seoul Business Agency, Woori Bank



Company Name	엠로보	Company Name in English	M-Robo
Representative	An Sang-seon	Establishment	Jun. 1 st , 2016
Location	10 th Floor, Seo-gwan, 135, Jungdae-ro, Songpa-gu, Seoul		
Web Page	www.m-robo.co	E-mail	sangsun.ahn@gmail.com
Contact for Inquiry	+82-10-9901-6139	E-mail for Inquiry	sangsun.ahn@gmail.com
Number of Employees	5	Paid-in Capital	KRW 30 million
Main Service	RPA investment information news bot, financial data analysis, data preprocessing	Fintech Area	Financial Investment
		Business Type	B2B/B2C

○ Introduction

M-Robo is a startup company that develops data analysis solutions.

It was founded in 2016 with robot journalism technology that automatically writes articles based on computer algorithms. The company was later recognized for its excellent planning capacity and technological competency when it won various competitions in big data, fintech, smart grid, and agriculture.

In 2018, the company has developed multiple news bots using RPA (robot process automation) concept. In 2019, it has expanded business area to blockchain data analysis.

○ History

- 11. 2015 Received award in Maekyung Media Group Media Hackathon
- 06. 2016 Incorporated; became an independent out-of-company venture
- 11. 2016 Received Director's Award in KISA Fintech API Hackathon
- 12. 2016 Received Outstanding (Director's) Award at Big Data Competition hosted by the Korea Forestry Promotion Institute
- 02. 2017 Entered into Industry-University MOU with Sogang University for Machine Learning Cluster Center
- 04. 2017 Selected to participate in Woori Bank Fintech Lab (2nd class)
- 06. 2017 Won contract for Fintech API Development Project from KISA
- 02. 2018 Entered into MOUs with Kejora Ventures (Indonesia) and Startup Co-Working Center (Vietnam)
- 06. 2018 Received Outstanding Award in Intellectual Property Information Service Startup Competition (Patent Office Director's Award)
- 08. 2018 Contracted and launched news bot service for Kookmin Daily News
- 09. 2018 Won Asia Open Data Hackathon (2nd consecutive win) (Minister of Interior and Safety Award)
- 12. 2018 Received Outstanding Award in National Science Technology Service Competition (NTIS Director's Award)
- 02. 2019 Took residence in KISA Fintech Technology Support Center
- 06. 2019 Won contract for Fintech API Development Project from KISA
- 07. 2019 Received Grand Award at Jeonju Smart Media X Camp (Korea Broadcasting Institute Director's Award)
- 08. 2019 Entered into long-term service contract with Kookmin Daily News for news bot
- 10. 2019 Selected as a KISA public data education company
- 12. 2019 Selected as an Outstanding Company at BlaBlock Demo Day (Open Noll, NIPA)
- 12. 2019 Selected to take residence in Seoul Blockchain Center (Seoul Metropolitan Government)
- 12. 2019 Received Outstanding Award at Smart Media X Camp Competition (Korea Broadcasting Institute Director's Award)

○ Main Products and Services

- 1) RPA (robot process automation)-based news content production solution; the service currently provides robot securities journalist solution
- 2) Data preprocessing solution; solution providing public project bidding news and bidding data analysis
- 3) Blockchain data analysis solution development and beta test (as of January 2020)

○ Partners

Gyeonggi Content Agency, Kookmin Daily News, Korea Broadcasting Institute, Korea Internet & Security Agency, Korea Press Foundation, Maekyung Media Group, Multi Campus, National Information Society Agency, Open Play, Seoul Startup Didimteo, Woori Bank



Company Name	네이버파이낸셜	Company Name in English	NAVER FINANCIAL
Representative	Choi In-hyeok	Establishment	Nov. 1 st , 2019
Location	6, Buljeong-ro, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	https://www.naverfincorp.com/main	E-mail	kr00003283@navercorp.com
Contact for Inquiry	031-784-2450	E-mail for Inquiry	kihyun.park@navercorp.com
Number of Employees	148	Paid-in Capital	KRW 30.281 billion
Main Service	Electronic payment and settlement	Fintech Area	Remittance/Settlement
		Business Type	B2C

○ Introduction

Naver Financial is fintech company that became independent from Naver on November 1, 2019.

One key service offered by the company is Naver Pay, which is classified into a simple payment service allowing users to conveniently make payments on Naver Smartstore and other online shopping malls, and Naver Pay Point enabling free point accumulation, charge, and use. The company has been focusing its efforts on providing more convenient and safer payment and settlement service; after it became independent, it is making an effort to create new types of financial services and generate customer values.

To achieve this end, the company plans to actively utilize database accumulated by supporting online shopping services, in addition to helping vitalize the Korean fintech industry.

○ History

11. 2019 Establishment

○ Main Products and Services

Simple payment: Users can register their credit card and bank account information in advance to use one-click payment services when they order products online.

Simple remittance: Users can register bank accounts on Naver Pay in advance to conveniently exchange money with other users.

Point: Points are offered as a type of shopping mileage. Merchants can offer store points for their customers, and customers can charge points in their account as well. It is also possible for users to convert points from other platform providers to Naver Pay Points. The accumulated points can also be used to make payments on Naver Pay platform.

Affiliated financial products: Naver Financial has partnered with financial institutions to provide financial products related to credit cards, debit cards, bank accounts, and overseas remittances.

Offline payments: Naver Financial is working with Zero Pay and Table Order to provide Naver Pay services to offline merchants.

○ Partners

Mirae Asset Daewoo



Company Name	네오스프링		Company Name in English	Neospring	
Representative	Kim Seok-pyo		Establishment	Mar. 21 st , 2016	
Location	#1108, 28, Digital-ro 30-gil, Guro-gu, Seoul				
Web Page	www.neospring.kr	E-mail	contact@neospring.kr	Contact Number	+82-2-853-2295
Contact for Inquiry	+82-70-4304-3544		E-mail for Inquiry	hssin@neospring.kr	
Number of Employees	13		Paid-in Capital	KRW 2.2 billion	
Main Service	Online small investment brokerage	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2B

○ Introduction

Neospring is a crowd funding platform that was established in March 2016 to solve the funding problems of small venture companies and start-ups that are crossing the "Death Valley" section. Solving the thirst of a hungry start-up with the popular wisdom of crowds is the founding motive of this company.

The company aims to make an online platform connecting experts in crowdfunding and online business to users, thereby combining behavior and emotions through its services.

In October 2018, the company also entered the securities-type crowdfunding business, which collects small investors and invests in bonds and stocks of companies.

○ History

- 03. 2016 Established as Neospring
- 10. 2016 Entered into MOU with crowdfunding incubator O2 Lab
- 10. 2018 Launched securities-type crowdfunding service

○ Main Products and Services

NeoSpring is a crowdfunding platform that runs a project for growth of start-up companies that are struggling to raise funds through mock crowd funding and Reward crowd funding as well as securities-type crowdfunding.

There are several crowd funding platform companies, but the company is building a mock crowdfunding system, a system that allows virtual capital to be pooled and invested. It's the same process as the real system, and it's designed to provide investors with virtual funds and validate the market in advance. The biggest of this advantage of it is that it can be an opportunity to receive feedback on prototypes that can be improved and upgraded before actual release.

Another differentiation is that the company added educational programs to crowdfunding. It will discover investment-hope enterprises, conduct investment mentoring and education, conduct one-on-one close consulting and crowd funding, and provide corporate investment IR coaching.

The company serves to address the imbalance between information and funds so that information on unlisted companies with high growth potential is shared to investors and investor funds are delivered to start-ups.

○ Partners

Ensl Cooperative



Company Name	뉴스스탁	Company Name in English	NewsyStock
Representative	Mun Hong-jip, Mun Gyeong-rok	Establishment	Jun. 13 th , 2011
Location	19 th Floor, 02 Tower, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul		
Web Page	http://intro.newsystock.com	E-mail	info@newsystock.com
Contact for Inquiry	+82-2-3775-1890	E-mail for Inquiry	hojoon.moon@newsystock.com
Number of Employees	16	Paid-in Capital	KRW 220 million
Main Service	Robo-advisor platform	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

NewsyStock is a robo-advisor platform company created by Mun Hong-jip, the first HTS developer in Korea. The company launched its first service in 2012. Its flagship service GenPort is a platform in which users can share their asset management algorithms; it aims to become the “app store for algorithms.” Working with more than 12 securities and financial institutions, the company offers B2C services to more than 100,000 individual investors, as well as B2B services for business clients. NewsyStock services currently focus on Korean, Chinese, and U.S. stocks, with global expansion plans to handle stocks and virtual currency data from Japan, Vietnam, and European countries.

○ History

- 06. 2011 Establishment
- 05. 2012 Initial service launch through Hyundai Securities and SK Securities
- 06. 2014 Service partnership with Kium Securities, Ebest Securities
- 02. 2015 Merged with Daily Financial Group (formerly Yellow Financial Group)
- 03. 2015 Service partnership with Daishin Securities
- 01. 2016 Service partnership with Hi Investment & Securities
- 07. 2016 Obtained KRW 1 billion in investment from IBK Capital
- 10. 2016 Service partnership with Eugene Investment & Securities
- 01. 2017 Launched GenPort service
- 01. 2017 Selected as the Top 10 Korean Fintech Companies by Tech Bullion (U.K.)
- 06. 2017 Service partnership with Korea Investment & Securities
- 07. 2017 Launched Genmunga (algorithm lecture) service
- 07. 2017 Launched NewsyStock on Kium Securities API Market
- 09. 2017 Selected as the Top 10 Korean Fintech Startups by Fintech News (Hong Kong)
- 11. 2017 Obtained KRW800 million through crowdfunding (maximum amount)
- 12. 2017 Launched stock analysis/research service for Jeunggwontong
- 02. 2018 Service partnership with KTB Investment & Securities
- 04. 2018 Service partnership with Mirae Asset Daewoo
- 09. 2018 Service partnership with NH Investment & Securities
- 11. 2018 Launched GenMart (algorithm market) service and beta version of NewsyRank US
- 05. 2019 Obtained KRW560 million through crowdfunding (maximum amount)
- 11. 2019 Launched US GenPort service
- 12. 2019 Launched US GenMarket (algorithm market) service

○ Main Products and Services

NewsyStock offers GenPort, a robo-advisor service. GenPort identifies the user’s investment tendencies to map appropriate portfolio strategies and provide automated, optimized, and personalized investment services. For aggressive investors (stocks), GenPort automatically generates automated and personalized portfolios. For risk-averse clients (ETF), the service taps into Korean ETFs to distribute assets. Combined service portions ETF and stocks in the portfolio according to the customer’s investment tendency, and sequentially uses ETF asset distribution algorithm and GenPort to operate different portfolios. GenPort, an algorithm simulation tool, is composed of a simulation engine through which the user can create and test his or her own strategy, and GenMarket, which allows users to compare and distribute various algorithms they created. GenAA is an ETF asset distribution service that identifies users’ investment patterns and risk-averseness to determine the proportion of ETF distribution and enable more stable investment schemes.

○ Partners

Daily Financial Group, Ebest Securities, Eugene Investment & Securities, Hi Investment & Securities, KB Investment & Securities, Kium Securities, Korea Investment & Securities, Mirae Asset Daewoo, NH Investment & Securities, Shinhan Investment



Corporate Name	NHN한국사이버결제		Company Name In English	NHN KCP	
Representative	Park Jun-seok		Establishment	Dec. 28 th ,1994	
Location	72, Digital-ro 26-gil, Guro-gu, Seoul				
Web Page	www.kcp.co.kr	E-mail	ssnoh@kcp.co.kr	Contact Number	+82-1544-8667
Contact for Inquiry	+82-70-7595-1040		E-mail for Inquiry	ssnoh@kcp.co.kr	
Number of Employees	311		Paid-in Capital	KRW 10.958 billion	
Main Service	Electronic payment (PG), VAN, simple payment, overseas payment, O2O	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

NHN KCP is a comprehensive payment service provider offering integrated electronic payment agency services, online and offline card added value communication network services, and mobile payment services. The company was acquired by NHN Entertainment (currently NHN) in 2014, and has been operating under the current name since March 2016.

NHN KCP engages in payment gateway (PG) business, providing payment proxy and intermediary services, payment settlement, and payment management services. In addition, it uses independent and secure online and offline networks to process payment data exchanged between credit card companies and merchants, providing value added network (VAN) services.

Through an O2O payment service integrating online and offline businesses, as well as a global e-commerce business, the company is responding to the rapidly changing electronic payment market and expand to overseas markets.

○ History

- 12. 1994 Establishment
- 12. 1999 Registered as a VAN business
- 01. 2006 Listed on KOSDAQ
- 10. 2012 Entered into a strategic partnership with Cyber Source
- 11. 2012 Opened Payon, Korea's first NFC payment service
- 11. 2014 Largest shareholder changed to NHN Entertainment
- 07. 2015 First PG company in Korea to register as a foreign exchange business
- 09. 2015 Launched WeChat Pay service for Tencent (China)
- 03. 2016 Changed company name to NHN KCP
- 07. 2016 Launched real-time reimbursement service for AliPay
- 04. 2017 Largest shareholder changed to NHN Payco
- 06. 2018 Entered into strategic partnership with Adyen

○ Main Products and Services

NHN KCP provides payment gateway (PG) and value added network (VAN) services.

The company has dominated the PG market along with LGU+ and KG Inicis. In May 2019, it became the top market player claiming a 24% market share. In the VAN sector with 13 competing companies, NHN KCP has 4% of the market share. It has over 150,000 PG clients and 320,000 offline VAN clients. Through its electronic payment services, NHN KCP supports clients to sell goods and services online, in addition to helping consumers safely and conveniently make payments using credit cards and other payment methods. Electronic payment's strength is in that it supports a safe financial transaction network by building mutual trust among purchasers, sellers, and financial institutions.

NHN KCP provides safe payment environments. Its easy and fast payment environments, as well as reliable system, are proven by 150,000 merchants using its services in Korea. Also, clients can manage their revenue through integrated reports encompassing all processes from approval to settlement, increasing business efficiency. The company helps clients raise revenue by providing marketing support and risk management services.

In the VAN business, NHN KCP uses its experiences and technological capabilities accumulated in all electronic payment areas to provide various value-added services, in addition to payment history lookup and payment approval services, for online and offline merchants and domestic and foreign credit card customers. Through these services, the company support convenient and reliable e-commerce activities.

NHN KCP also provides simple payment services including Payco, which pre-registers payment methods for simple payment activities in the future.

○ Partners

Apple, Coupang, Daum, Gmarket, Musinsa, Naver, NC Soft, Nexon, NHN, Tmon, Wemakeprice, 11st Street



Company Name	엔에이치엔페이코	Company Name in English	NHN Payco Corporation
Representative	Jeong Yeon-hun	Establishment	Apr. 1 st , 2017
Location	Play Museum, 16, Daewangpangyo-ro 645beon-gil, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	https://www.payco.com/	E-mail	help@payco.com
Contact for Inquiry	+82-31-8038-3597	E-mail for Inquiry	namyong.kwon@nhn.com
Number of Employees	232	Paid-in Capital	KRW 6.562 billion
Main Service	Electronic financial business	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

NHN Payco Corporation is a comprehensive financial platform provider that helps customers lead an always easy, convenient and secure financial lifestyle. To support users use smart financial services, the company provides services such as online/offline simple payment, simple money transfer, Payco Point, overseas payment, point conversion, ATM money withdrawal, T Money, partner account/card issuance, account/card statement, billing, loan recommendation, credit management, and personal data service. The company began by offering a mobile simple payment service with fingerprint and password authentication system. By partnering with Samsung Pay, it is expanding offline payment services. In particular, NHN Payco is growing its business to include a targeted marketing platform powered by big data. In recent years, it was selected as a personal data technology test provider by the Ministry of Science, ICT, and Future Planning (the only provider in the financial industry), selected as an Innovative Financial Service provider by the Financial Services Commission, and was approved as a Designated Agent by the Financial Services Commission. In addition, the company's systems feature two-factor security solutions, international standard information security management system certification, and real-time fraud detection system, providing the highest level of security in Korea and abroad.

○ History

- 08. 2015 Launched Payco simple payment service
- 06. 2016 Launched simple money transfer service
- 12. 2016 Reached KRW 1 trillion in accumulated transactions
- 04. 2017 Division of NHN Payco from parent company
- 07. 2017 Reached KRW 2 trillion in accumulated transactions; reached KRW 240 billion in monthly transactions
- 09. 2017 Received KRW 125 million in investments (GS Home Shopping, Hanwha Investment)
- 08. 2018 Launched Samsung Pay offline payment services
- 11. 2018 Launched financial services
- 05. 2019 Selected as a financial service provider operator of Personal Data Test Service Project (Ministry of Science, ICT, and Future Planning)
- 07. 2019 Selected as a Designated Agent for simple financial product subscription services (Financial Services Commission)
- 07. 2019 Received KRW 75 billion in investments (Hanwha Life Insurance, NUB)
- 11. 2019 Launched Payco MyData service

○ Main Products and Services

Payco, a Korean comprehensive financial platform, reached 10 million subscribers, KRW 5 trillion in annual transactions, and KRW 8 trillion in accumulated transactions in 4 years since it was launched in August 2015. In addition to simple payment and money transfer services, the company offers various financial services for customers, such as bank account and credit card history and information, credit rating information, personalized loan recommendation, partner account/bank issuance, bank statement service, ATM money deposit/withdrawal, personalized coupons, gifts, shopping mileage accrual, membership, cafeteria tickets, overseas payment, at-table order/payment (Payco Order), and personal data. Based on the success of these services Payco has become the best comprehensive financial platform in Korea.

Payco was also selected as a Personal Data Technology Test Service Provider (only provider in the financial industry) by the Ministry of Science, ICT, and Future Planning. Through the project, the company developed Payco MyData Service, which allows users to conveniently view and download their scattered financial data. The service also classifies and analyzes the data to provide highly visualized summaries and reports, which can also be used to recommend personalized financial products for customers in various life stages.

○ Partners

Hana Card, Hanwha General Insurance, Hanwha Investment Securities, Hanwha Life Insurance, KB Kookmin Card, KEB Hana Bank, KG Incis, Lotte Card, NHN KCP, Samsung Card, Standard Chartered Bank Korea, Welcome Savings Bank, Woori Card



Company Name	닉컴퍼니		Company Name in English	Niccompany	
Representative	Park Seong-chun		Establishment	Feb. 14 th , 2017	
Location	5 th Floor, NH Digital Innovation Campus, 24, Maeheon-ro, Seocho-gu, Seoul				
Web Page	www.niccompany.co.kr	E-mail	jh.park@niccompany.co.kr	Contact Number	+82-70-8806-0214
Contact for Inquiry	+82-10-6669-5034		E-mail for Inquiry	jh.park@niccompany.co.kr	
Number of Employees	13		Paid-in Capital	KRW 100 million	
Main Service	AI-based compliance, risk prediction, risk transaction monitoring, reg-tech	Fintech Area	Others	Business Type	B2B

○ Introduction

Niccompany's goal is to "Provide Easy and Convenient Financial Services by Innovating and Developing Compliance." The company leads the next-level IT compliance (NIC). Since it was founded in 2017, the company has registered as a member of the Korea Fintech Industry Association, obtained venture company certification, selected as an outstanding reg-tech and sup-tech showcase company at Korea Fintech Week 2019, and registered patents. The company develops digital compliance platforms based on machine-learning financial transaction risk prediction algorithms. It is making an effort to become the signature company in the reg-tech industry by focusing on solving issues related to conventional financial regulations and difficulties associated with new risk management for financial institutions and fintech companies.

○ History

- 02. 2017 Established as Niccompany
- 12. 2018 Entered into MOU with Octa Solution, a reg-tech company
- 02. 2019 Entered into industry-university agreement with Sogang University; registered as a family business
- 04. 2019 Registered as a member of the Korea Fintech Industry Association
- 04. 2019 Selected as a participating startup by NH Digital Challenge+
- 04. 2019 Developed a prototype of digital compliance platform (applied for patent and completed technology)
- 05. 2019 Obtained venture company certification (No. 20190105065)
- 05. 2019 Participated in Korea Fintech Week 2019 as a reg-tech and sup-tech showcase company (hosted by the Financial Supervisory Service)
- 06. 2019 Applied for trademark for Digital Compliance Platform
- 08. 2019 Participated in the first NH Digital Challenge+ Demo Day
- 10. 2019 Registered patent for machine learning financial transaction risk prediction algorithm (Patent No. 10-2042442)

○ Main Products and Services

NIC Digital Compliance Platform uses machine learning financial transaction risk prediction algorithm to score all services offered by financial institutions, producing visualized monitoring services. This allows institutions to optimize their compliance practices in the digital financial environment. Niccompany's service utilizes legacy data architectures in financial institutions to enable compliance professionals without IT background to easily manage risk indicators and scenarios. The service allows real-time monitoring over the risks associated with financial products and services from the perspectives of transaction and customer. Reports are automatically generated and distributed. Unlike previous compliance systems that require the user to register abnormal patterns in advance, NIC Compliance Platform has algorithms that analyze the correlation between customer profiles and products/services to protect financial consumers.

○ Partners

NH Nonghyup Bank



Company Name	노매드커넥션	Company Name in English	Nomad Connection Inc.
Representative	Jeon Jong-hwan	Establishment	Mar. 10 th , 2005
Location	3 rd Floor, 100, Cheonggyecheon-ro, Jung-gu, Seoul (Supyo-dong, Signature Tower)		
Web Page	nomadconnection.com	E-mail	ryonga@nomadconnection.com
Contact for Inquiry	+82-10-2000-2082	E-mail for Inquiry	ryonga@nomadconnection.com
Number of Employees	45	Paid-in Capital	-
Main Service	Artificial intelligence (AI), big data, blockchain	Fintech Area	Fintech SI
		Business Type	B2B

○ Introduction

Nomad Connection Inc. was founded in 2005. The company specializes in data business (AI/blockchain solutions), working as a technology partner for industry players seeking to implement digital innovation. Through DAVinCI Platform, a practical AI service, the company provides AI solutions for data analysis, chatbot, and big data processing. N-Biz Chain solution also fortifies the company's position as the blockchain technology partner in a wide range of areas. The company promises to bring quick and smart data innovation in various sectors by providing optimized business solutions.

○ History

- 03. 2005 Established as Nomad Connection Inc. (software development and distribution)
- 09. 2008 Received venture company certification
- 10. 2008 Company research center certified
- 2011 Developed PC/iOS/Android remote monitoring platform for LG CNS robot cleaner
- 06. 2013 Received INNO-BIZ certification
- 12. 2013 Selected as 2013 Startup Top 100
- 2016 Developed and operated T Safe Call and T Call Sync services for SK Telecom
- 2017 Developed safe phone number system for the 20th presidential election; developed Q-Bot, an AI investment advisor
- 03. 2018 Developed AI Core platform and chatbot service for Shinhan Bank
- 12. 2018 Participated in Korea Customs Service project to implement an individual customs service platform
- 02. 2019 Selected as Seoul Small Promising Company (3rd consecutive year)
- 05. 2019 Developed IITP electronic document issuance-distribution blockchain platform
- 05. 2019 Implemented an open-source data analysis platform for KB Insurance
- 09. 2019 Participated in Korea Customs Service project to implement an electronic commerce product customs platform
- 11. 2019 Entered into MOU with ChainOS (Vietnam) on blockchain and AI business

○ Main Products and Services

Blockchain and AI experts at Nomad connection develop solutions and builds service platforms for the market. N-Biz Chain, a blockchain solution, is a package of various blockchain technologies providing services for different business models, in addition to all technologies and consulting services required to operate such businesses. The company generates new business values through transparent, reliable, and innovative blockchain technologies.

DAVinCI Platform, using AI technology, is an open-source integrated data analysis solution managing the entire process of data analysis. It offers an environment that facilitates big data analysis, helping clients build a data analysis and model distribution condition for efficient resource management.

○ Partners

Daily Financial Group, IBM Korea, ING Story, KB Insurance, Korea Association of Property Appraisers, Kolon Benit, Korea Customs Service, Ministry of Environment, Shinhan Bank



Company Name	널앤서		Company Name in English	Nullanswer	
Representative	Yu Gwan-wu		Establishment	Feb. 22 nd , 2016	
Location	10 th Floor Seo-gwan, 135, Jungdae-ro, Songpa-gu, Seoul				
Web Page	-	E-mail	skymill2000@gmail.com	Contact Number	+82-10-9161-5808
Contact for Inquiry	+82-10-9161-5808		E-mail for Inquiry	skymill2000@gmail.com	
Number of Employees	5		Paid-in Capital	KRW 20 million	
Main Service	Transmission and distribution authentication of certified electronic attendance documents, penalty fine management service	Fintech Area	Others	Business Type	B2B

○ Introduction

Nullanswer is a company that uses blockchain and existing ICT services to generate trustworthy values. It developed a solution for managing electronic notices and attendance documents that were implemented in civil defense services. Many local governments in Korea use Nullanswer's software solutions to conveniently support civil defense training programs. Using blockchain, the company certifies the distribution of various electronic documents produced by public agencies, allowing them to levy fines and penalties. It is also testing a service used for collecting and managing fines and penalties levied on individuals and organizations. The electronic document distribution certification service will be implemented for verification in late 2020, with the solution set to be used in a wide range of areas.

○ History

- 02. 2016 Establishment
- 12. 2016 Developed Home In, an interior O2O service
- 03. 2017 Developed CRM service
- 12. 2017 Developed Jeolsemiin, a tax-saving consulting application; received encouragement award for businesses at Kyobo-Korea Internet & Security Agency Insurance Hackathon
- 06. 2018 Developed a real-time bacteria detection and monitoring service (TheWaveTalk); received grand prize at the Nonghyup-Korea Internet & Security Agency Blockchain Hackathon
- 08. 2018 Received outstanding prize (Postal Business Director's Award) for social services at the Korea Software Convergence Hackathon
- 12. 2018 Developing electronic attendance/cyber training system for civil defense programs
- 01. 2019 Provided electronic attendance service solution (for civil defense programs)
- 08. 2019 Received encouragement award at the Nonghyup Fintech Hackathon

○ Main Products and Services

Electronic notification/attendance solution
Existing instant messenger services (Kakao Talk, etc.) can be used to access web services for delivering training information to users (date, location, etc.). Using personal unique QR codes, users can sign-in at any contracted or affiliated locations. Administrators can receive local attendance statistics, print notification documents, see attendees, and view attendance times.
The distribution and receipt of various electronic documents are recorded via blockchain; this information can be used to determine which individuals to fine and confirm whether the violators have paid the penalty.

○ Partners

Korea Internet & Security Agency



Company Name	오케이코인코리아	Company Name in English	OKCoin Korea
Representative	Jo Jeong-hwan	Establishment	Sep. 7 th , 2017
Location	13 th Floor, Agabang & Company, 207, Teheran-ro, Gangnam-gu, Seoul		
Web Page	https://okex.co.kr	E-mail	help@okex.co.kr
Contact for Inquiry	+82-2-555-5116	E-mail for Inquiry	taeyoo.kim@okex.co.kr
Number of Employees	30	Paid-in Capital	KRW 2 billion
Main Service	Digital property transaction brokerage service	Fintech Area	Virtual Currency
		Business Type	B2B/B2C

○ Introduction

OKEx is the world's best digital asset trading platform providing services to millions of users in 100 countries, handling the most volume in the world.

OKEx provides hundreds of digital asset trading pairs with ample liquidity to create the best trading environment. It offers the best financial services using blockchain technologies to global traders.

OKCoin Korea was founded in 2017 with investments from NHN Investment Partners, which was founded by NHN, one of the best IT companies in Korea. With a strategic partnership with OKEx, the company officially launched OKEx Korea trading service in 2019.

OKEx Korea is composed of experts in global finance and IT industry. Based on its technological capacity and experience, the company is leading the development of digital asset trading platform and execution of blockchain technology projects in Korea.

Also, working with OKEx, the company is providing global standards for the blockchain industry and serve as the model of digital asset trading platforms.

○ History

- 09. 2017 Established as OKCoin Korea
- 04. 2018 Launched beta service
- 06. 2018 Issued research report (weekly/monthly report on the blockchain industry)
- 07. 2018 Passed autonomous regulatory screening by Korea Blockchain Association
- 09. 2018 Launched Android & iOS apps
- 01. 2019 Selected as an official partner of Blockchain Pyeongchang Forum 2019
- 06. 2019 Launched official service of OKEx Korea
- 10. 2019 Launched OK Agent program

○ Main Products and Services

[Business areas]

1. Digital asset trading platform
2. Blockchain technology project development
3. OKChain: Public chain and protocol project

[Technologies]

1. Private key storage and management system fully separated from the network
2. Order matching engine system
3. High-frequency trading (HFT) order processing system

○ Partners

NHN Investment, OKEx



Company Name	우디		Company Name in English	Ooddy	
Representative	Gwon Bong-gyun		Establishment	Sep. 18 th , 2015	
Location	6 th Floor, Hewlett-Packard Building, 83, Euisadang-daero, Yeongdeungpo-gu, Yeouido-dong, Korea				
Web Page	http://ooddy.net	E-mail	info@ooddy.net	Contact Number	+82-2-3462-2213
Contact for Inquiry	+82-2-3462-2213		E-mail for Inquiry	info@ooddy.net	
Number of Employees	9		Paid-in Capital	KRW 162 million	
Main Service	Unmanned currency exchange/change accumulation service, currency exchange/platform	Fintech Area	Others	Business Type	B2B/B2C

○ Introduction

Ooddy is a fintech company that participated in the 2nd and 3rd classes of Fintech Center Leaders Lab Program hosted by the Financial Services Commission. Its vision is to become an “integrated fintech platform provider that serves as the bridge between digital finance and analogue finance.”

The company began by providing the world’s first QR code-based change accumulation fintech service. It is evolving into the first unmanned currency exchange service provider that uses kiosk devices capable of currency exchange and change accumulation functions.

To achieve this objective, the company launched chain accumulation service in Korea and abroad in 2019. The unmanned currency exchange service was developed and will be commercialized in January 2020.

Ooddy aims to help societies and families generate economic profits through its Buddy Coin service. The service also prevents wasting resources and prevents environmental pollution. It can be connected to small donation programs to cultivate charity culture in our communities.

○ History

- 09. 2015 Establishment
- 2017 Selected to participate in Next-Generation ICT Convergence Company Project
- 2017 Selected to participate in Startup Creative Factory Project
- 2017 Selected to participate in International Intellectual Property Dispute Prevention Consulting Project
- 2018 Selected to participate in New Growth Engine Industry Support Project
- 2018 Selected to participate in Startup Growth Technology Development Project
- 2018 Selected to participate in Fintech Support Center Leaders Lab Program (3rd class)
- 05. 2019 Entered into MOU with CBA Ventures for business in Vietnam
- 06. 2019 Selected by MOIBA to develop new markets in Vietnam
- 07. 2019 Selected as Mobile Service of July at Korea Mobile Awards
- 09. 2019 Selected to participate in Fintech Support Center Leaders Lab Program (2nd class)
- 11. 2019 Received Minister of Science, ICT, and Future Planning Commendation at Korea Invention Awards
- 12. 2019 Selected to participate in Test Bed Seoul Support Project

○ Main Products and Services

Ooddy is working to implement a currency exchange and change management eco platform via Buddy Coin, an unmanned application and kiosk service for currency exchange and change accumulation service. Buddy Coin is composed of unmanned currency exchange service in which users can conveniently request currency exchange and receive the foreign money in a nearby kiosk, in addition to change accumulation service in which users can deposit foreign and domestic change after traveling abroad to purchase digital gift certificate, partner company mileage points, currency exchange, and withdraw. Ooddy plans to use this service to generate profits from currency exchange fees, shared platform fees, partner company product sales fees, and partner company point conversion fees, in addition to creating revenue by exporting devices and receiving technology royalties overseas.

○ Partners

Fintech Center Korea, KB Bank, Seoul Metropolitan Government, SK Telecom



Company Name	옵타움플랫폼	Company Name in English	OptatumPlatform
Representative	Kim Byeong-gyu	Establishment	Oct. 22 nd , 2018
Location	2 nd Floor, 96, Dongcheon-ro, Busanjin-gu, Busan(Fine Building)		
Web Page	http://www.optatumplatform.com/	E-mail	msupport@optatumplatform.com
Contact for Inquiry	+82-70-4465-1104	E-mail for Inquiry	insik2220@optatumplatform.com
Number of Employees	13	Paid-in Capital	KRW 1.3 billion
Main Service	Electronic payment processing, PG	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

OptatumPlatform's slogan is to "Design Our Desires."

Vision

Fulfilling human desires by building a new fintech paradigm

Logo

The image of an ancient Korean astronomy observatory tower expresses humanity, values, and hopes

Core values

People, value, hope, creation

○ History

10. 2018 Establishment

○ Main Products and Services

With many companies competing in the market with new policies, OptatumPlatform provides incentives for existing merchants to expand its presence in the market and gain edge in the competition. By providing core service stabilization services, the company is developing various platforms for services other than electronic payment processing. Various payment services, prepaid card payment, and other new market services will be provided by the company.

○ Partners

OptatumPlatform



Company Name	퍼시픽나인	Company Name in English	Pacific9
Representative	Kim Jang-hyeon	Establishment	May 20 th , 2019
Location	10 th Floor, Seo-gwan, Fintech Technology Support Center, 135, Jungdae-ro, Songpa-gu, Seoul		
Web Page	http://www.pacific9.co.kr	E-mail	amrs73@gmail.com
Contact for Inquiry	+82-10-5049-5112	E-mail for Inquiry	amrs73@gmail.com
Number of Employees	2	Paid-in Capital	KRW 30 million
Main Service	Software technology development	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Pacific9 aims to develop O2O platform technology and combine it with AI and blockchain services. It is currently developing technologies for small businesses, in addition to providing a platform service. The company plans to help small businesses operate and market their products and services by providing various support services.

○ History

- 05. 2019 Founded as Pacific9
- 05. 2019 Selected for Seoul Innovation Challenge Project 2019
- 10. 2019 Took residence in KISA Fintech Technology Support Center

○ Main Products and Services

The company operates a marketing platform on which users who watch advertisements for small businesses are paid certain amounts of coins, as well as a real estate platform service that enables small business owners to more easily access information about real estate properties. Pacific9 uses AI and blockchain technologies to process its data.

○ Partners

MyFitness, Seoul Business Agency, Starcell



Company Name	팜코브		Company Name in English	Palm Cove Corp.	
Representative	Yang Jeong-hwan		Establishment	Jan. 10 th , 2019	
Location	#301, 41, Centumjungang-ro, Haeundae-gu, Busan				
Web Page	www.palmcove.kr	E-mail	help@palmcove.kr	Contact Number	+82-70-4349-5558
Contact for Inquiry	+82-70-4349-5558		E-mail for Inquiry	jay@palmcove.kr	
Number of Employees	6		Paid-in Capital	KRW 50 million	
Main Service	Opal Market	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

Palm Cove Corp. explores P2P transaction technologies.

The company provides Opal Market, a used baby product trading service.

Palm Cove works to provide more convenient and reliable services to facilitate person-to-person transaction of baby products, and supports delivery, payment, and customer service.

It is also researching purchase connection technologies.

○ History

- 01. 2019 Incorporated
- 05. 2019 Selected as a Busan Startup Company
- 05. 2019 Selected as a Busan Sharing Company
- 06. 2019 Selected for Initial Startup Package
- 11. 2019 Launched beta service for Android version of Opal Market

○ Main Products and Services

Opal Market is a used goods trading and community platform for mothers raising children.

The platform connects users to trade products and services for babies in different stages of development.

It also provides transparent features and information for payment and delivery to support person-to-person transactions.

It allows regional communities to exchange various information.

In addition, the platform provides services connecting people to baby-related commercial establishments in each region.

○ Partners

Home Pick, Toss



Company Name	패스사인	Company Name in English	PassSign
Representative	Lee Wan-seok	Establishment	Sep. 20 th , 2000
Location	2 nd Floor, 52, Hangang-daero, Yongsan-gu, Seoul (Hangang-ro 3-ga)		
Web Page	http://www.passsign.com	E-mail	wslee@passsign.com
Contact for Inquiry	+82-2-599-9294	E-mail for Inquiry	sorate@passsign.com
Number of Employees	3	Paid-in Capital	KRW 350 million
Main Service	PSSecuSign	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

PassSign is a biometric signature authentication technology developer.

The company was founded in September 2000, in the growing trend of the biometric security industry worldwide.

PassSign has source technologies regarding dynamic biometric signatures. Dynamic biometric signature is a technology through which users can input manual signature on their smartphone, which is later used to authenticate identity by comparing the original with received data.

The company obtained a Korean patent for the technology in 2004.

○ History

- 09. 2000 Establishment
- 10. 2000 Applied for patent on electronic signature authentication using dynamic program and neural network
- 06. 2001 Developed biometric signature authentication login program for PS2001CE PDA
- 09. 2002 Supplied login program for Samsung Electronics PS2001CE PDA
- 09. 2002 Entered into MOU with Fujitsu Korea for joint product development and marketing
- 08. 2003 Applied for BM patent on credit card invoice processing system using electronic signature
- 01. 2004 Supplied signature capturing system to Buk-gu District Office in Daegu (local tax reporting system)
- 12. 2015 Supported KISA on development of fintech-related API
- 01. 2017 Supplied next-generation business system building to NIA

○ Main Products and Services

PassSign is a company with dynamic biometric signature technology. The dynamic manual signature and password biometric authentication solution held by PassSign is composed of an online signature authentication security program for desktop PC, signature authentication login program for PDA, server-based online signature authentication system for desktop PC, and server-based online signature authentication system for PDA.

Online signature authentication system is a type of biometric identity authentication technology. Electronic stylus pens are used to input graphic signatures, whose character vector values (shape, speed, pressure, etc.) are extracted to verify the signature to authenticate individuals' identity. This technology does not require the user to remember their ID or password, or keep authentication devices such as seal, key, or card. As such, it eliminates the possibility of loss, theft, or leak of security devices.

In addition, the signature authentication system can be naturally implemented, unlike other biometric authentication methods (fingerprint, iris, facial recognition, etc.). In particular, the technology can be immediately implemented on areas that already use signature as an authentication method, such as credit card, bank account, immigration control, and electronic documents.

○ Partners

eMart, Fujitsu, Korea Information, Lotte Mart, Nongshim Mega Mart, Samsung Electronics



Company Name	팍스모네	Company Name in English	PaxMone Inc.
Representative	Hong Seong-nam	Establishment	Jun. 10 th , 2009
Location	#1206, Partners Tower 2, 16, Digital-ro 32-gil, Guro-gu, Seoul		
Web Page	www.paxmone.com	E-mail	snhong@paxmone.com
Contact for Inquiry	+82-2-3443-8001	E-mail for Inquiry	snhong@paxmone.com
Number of Employees	2	Paid-in Capital	KRW 518 million
Main Service	Crepass (member-to-member payment for credit card services)	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

PaxMone Inc. is a fintech startup that develops payment and settlement services for credit card operators. The credit card member-to-member payment service developed by the company was patented in Korea, U.S., Japan, Singapore, and Malaysia.

Credit card payments can be used to charge funds to other members, and the members receiving funds can use the money in merchants affiliated with credit card companies.

Credit card members can go through the credit card company's settlement system to receive a consolidated statement containing the history of their credit card usage and received funds.

○ History

- 11. 2007 Registered patent for P2P payment system (Korea)
- 03. 2010 Registered patent in Singapore
- 11. 2010 Entered into service launch contract with BC Card
- 07. 2013 Registered patent in Japan
- 10. 2013 Registered patent in Malaysia
(System and method for financial transaction)
- 12. 2013 Registered patent in the U.S.
(System and method for financial transaction)

○ Main Products and Services

In PaxMone's credit card member-to-member payment service, members use credit card mobile payment service to charge funds to the recipient. The recipient uses the charged funds at online and offline merchants of the credit card company without having to go through special procedures. In this process, the credit card company settles usage history and received funds to be charged to the customer.

Credit card members do not need to charge money to transfer funds. Because the service is provided through the system operated by the credit card company, the P2P payment is secure as well.

PaxMone not only registered the patent for this P2P payment system in the U.S., as well as in Japan, Singapore, and Malaysia.

○ Partners

BC Card



Company Name	페이게이트	Company Name in English	Pay Gate
Representative	Park So-yeong	Establishment	Jul. 1 st , 1998
Location	2 nd Floor, Artnouveau Palace, 258, Jungdae-ro, Songpa-gu, Seoul		
Web Page	www.paygate.net	E-mail	support@paygate.net
Contact for Inquiry	+82-2-2140-2700	E-mail for Inquiry	support@paygate.net
Number of Employees	40	Paid-in Capital	KRW 5.498 billion
Main Service	Payment service, global service	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Pay Gate is an electronic payment service provider.

Starting with credit card payment service, the company has been providing evolved services based on bank account transfer service, mobile phone payment service, and other services based on web standards.

Pay Gate acquired a patent for multi-payment gateway, which has been implemented on payment methods used in China, Japan, and Europe.

Since 2016, the company has been servicing Seyfert, a fintech platform, to the U.K., U.S., and Luxembourg. Seyfert is a blockchain-based web standard fintech platform using global financial accounts.

It is capable of processing fund transfers, withdrawals, and overseas remittances without requiring users to install plugins.

○ History

- 02. 1999 Launched personal electronic payment service (pilot project)
- 02. 2001 Received ISO-9001 certification
- 10. 2002 Launched PDA payment service
- 09. 2011 Launched global payment service through P&C Commerce (U.S.)
- 12. 2012 Received PCIDSS v.2.0 certification
- 12. 2013 Launched global payment service for Shinsegae Payments

○ Main Products and Services

Pay Gate provides global payment services. In addition, the company uses blockchain technologies to provide various services. Open Pay, the company's global credit card payment service, implements its patented technology in an amount authentication platform to create the most optimal payment environment among those provided by global financial institutions. It is a global credit card payment and settlement service that connects to financial institutions systems to process traffic.

Seyfert, developed by Pay Gate, is a fintech platform that provides online financial services. Unlike traditional methods in which payment was made to client accounts, customers directly withdraw the funds stored in the platform on their own. This service is used by government agencies, e-commerce companies, P2P companies, O2O companies, and crowdfunding companies.

Seyfert Exchange is the highest version of the advanced blockchain service. It was developed to serve as the core of virtual currency exchange systems, providing security for their operation. The platform can accurately identify customers and prevents money laundering. It also features security and authentication features required for global exchange systems.

Barcodao is a global Bitcoin store in which users can purchase Bitcoins as in e-commerce platforms. Here, customers can purchase Bitcoins using credit cards. To prevent fraud, the store features a powerful FDS (fraud detection system) and credit card transaction certification system. The authentication level determines the number of Bitcoin purchases per day and the amount limit, which prevents Bitcoins from being misused for speculation.

○ Partners

Gwangju Bank, IBK Industrial Bank of Korea, KB Kookmin Bank, PayPal, SMBC, Solomon



Company Name	한국페이서비스	Company Name in English	Pay's Service Korea Corp.
Representative	Jeon Wu-jeong	Establishment	Jun. 9th, 2014
Location	141, Seongsui-ro 10-gil, Seongdong-gu, Seoul (Seongsu-dong 2-ga, Ace High-End Seongsu Tower 7th Floor)		
Web Page	www.paysservice.com	E-mail	ironman@paysservice.co.kr
Contact for Inquiry	+82-70-4414-3469	Contact Number	+82-70-4414-3469
Number of Employees	14	E-mail for Inquiry	ironman@paysservice.com
Main Service	Mobile gift certificate issuance	Paid-in Capital	KRW 2 billion
	Fintech Area	Remittance/Settlement	Business Type
			B2B/B2C

○ Introduction

Pay's Service Korea Corp. is a business that provides a new type of gift certificate service.

It is a subsidiary of Coup Marketing, a mobile payment service provider, and was founded in June 2014.

Pay's, developed and serviced by the company, issues digital gift certificates based on a platform that can be used to directly issue electronic payment methods and comprehensively manage them.

The company also offers mobile gift certificates that be used in conjunction with bar codes issued by financial companies to purchase services.

Pay's Service Korea provides payment relay service to help consumers use services more easily and conveniently.

In addition, it partners with about 90 B2C media and B2B operators. The business area is expanding from mobile to gift card markets.

○ History

- 06. 2014 Established as Pay's Service Korea
- 12. 2014 Applied for patent on integrated management system for electronic payment methods
- 08. 2016 Received venture company certification by Technology Guarantee Fund
- 04. 2017 Launched Use Now service for KB Live Mate
- 05. 2017 Launched Use Now service for NH Nonghyup application
- 07. 2017 Launched Use Now service for Woori WeBee Members
- 09. 2017 Launched Use Now service for Hana Members

○ Main Products and Services

Pay's Service Korea provides services such as Pay's Gift Certificate, integrated bar codes, and bar code payment.

The company provides gift certificates that allows customers to use one bar code with multiple service providers. It is a new type of gift certificate that allows users to view balance, manage balance, and recharge funds. Pay's Service Korea provides payment relay service to help consumers use services more easily and conveniently.

Pay's Gift Certificate is a single currency that can be used in offline Pay's merchants. The charged funds can be used in multiple stores of the consumers' choosing. As Pay's Gift Certificate can be recharged, it can be used in a smart manner.

Integrated bar code is a service that allows users to access one bar code to pay for various services. One bar code is enough to use payment services in affiliated merchants nationwide. Just a smartphone is needed to make quick payments through a Pay's bar code. Customers can conveniently manage fund recharge, check balance, and see history. They can also receive discounts when using the funds.

Bar code payment is an offline O2O payment service. Users can access their points or registered credit/checking card to immediately make payments.

Gift cards can be used for B2B promotions by sending them out en masse. It is a physical gift certificate that can be used in brand stores and retail channels. It can maximize revenue and marketing effects through brand stores. As it can be used in various places, customers can conveniently make payments. The services are provided on a personalized manner through smart devices. Various amounts of gift cards can be used and managed via URL or QR codes.

○ Partners

Auction, BC Card, Coupang, Daum, Hana Bank, Kakao, KT, Lotte Card, Shinhan Card, Wemef



Company Name	페이콧	Company Name in English	Paycoq
Representative	Gwon Hae-won	Establishment	Aug. 7 th , 2015
Location	32, Bongeunsa-ro 114-gil, Gangnam-gu, Seoul		
Web Page	www.paycoq.com	E-mail	ceo@paycoq.com
Contact for Inquiry	+82-2-3120-0000	E-mail for Inquiry	mspark@paycoq.com
Number of Employees	15	Paid-in Capital	KRW 1 billion
Main Service	Mobile payment solutions for sellers	Fintech Area	Remittance/Settlement
		Business Type	B2B

○ Introduction

Paycoq is a company providing mobile payment solution for sellers. Instead of separate hardware or card processing devices, merchants can use a smartphone app to process payments. Paycoq Check is an automated card information imaging technology based on smartphone camera. It does not require previous credit card reader or POS devices. This innovative software-based mobile payment system only requires one smartphone application to process mobile app card, NFC, QR code, bar code, and credit card. Paycoq is a quick, easy, simple, and secure mobile payment system. Under this innovative mobile payment system for sellers, information acquired by scanning physical (credit/debit/checking) cards is processed after encryption and not saved in the device.

○ History

- 08. 2015 Established as Paycoq
- 02. 2016 Entered into business agreement with KCP
- 04. 2017 Entered into business agreement with Korea Financial Telecommunications and Clearings Institute
- 05. 2017 Entered into business agreement with Lotte Members
- 06. 2017 Obtained legal rights on mobile simple payment from the Financial Supervisory Service (received non-action statement)
- 07. 2017 Selected for TIPS by the Ministry of SMEs and Startups
- 11. 2017 Received the first certification for the software-based payment solution KTC; launched mobile payment service for sellers
- 06. 2018 Selected as an outstanding simple payment operator by the Ministry of SMEs and Startups
- 12. 2018 Entered into MOUs with Nigerian and Saudi Arabian companies
- 01. 2019 Participated in Seoul Zero Pay Project; entered into NDA with Samsung Electronics
- 05. 2019 Designated as an Innovative Financial Service provider; entered into NDA with KT
- 10. 2019 Launched Innovative Financial Service

○ Main Products and Services

Paycoq Check, a main service of Paycoq, is a mobile payment system for sellers that is enabled by a smartphone application. It is an innovative and economic mobile payment solution for sellers, supporting various types of payment methods whenever and wherever smartphones are available. In addition to supporting various payment methods, the platform can issue cash receipts and link to point systems, in addition to managing payment records. It provides POS services at the tip of sellers' fingers. [Mobile payment app for sellers]: 99.7% of all existing physical cards can be recognized; payment is processed with encrypted information (obtained KTC certification); physical card/bar code/QR code/NFC/transit card payments can be made with Paycoq Check app without separate devices. [Android POS using Galaxy Tab]: Includes Paycoq Check features; connects to kitchen order printer device; settlement feature; remote order and payment feature [QR code at-table pay]: Consumers can use their smartphone camera without an app to scan QR codes to select menu and make payments (using physical cards)

○ Partners

Fintech Center Korea, First Data Korea, Hana Card, KB Financial Group, KCP, KG Inicis, Korea Financial Telecommunications & Clearings Institute, KOVAN, Lotte Members



Company Name	페이레터	Company Name in English	Payletter Inc.
Representative	Lee Seong-wu	Establishment	Jan. 29 th , 2001
Location	223, Yeoksam-ro, Gangnam-gu, Seoul (Daesa Building)		
Web Page	https://www.payletter.com/ko/	E-mail	payletter_sales@payletter.com
Contact for Inquiry	+82-2-6191-3845	E-mail for Inquiry	djmoon@payletter.com
Number of Employees	130	Paid-in Capital	KRW 4,254 billion
Main Service	Billing solution, electronic payment service	Fintech Area	Others
		Business Type	B2B

○ Introduction

Payletter Inc. is a global leader with the best online billing and payment service capacities in the world. Founded in 2001, the company has developed based on its billing and electronic payment processing technologies supporting the completion of online business. It began expanding to global markets in 2004. Since then the company has partnered with more than 25 countries in North America, Europe, Asia, and elsewhere in the world to provide internationally recognized services based on the latest technologies and quick support. 85% of Payletter staff is composed of developers. The employees grew since the beginning of the company, developing into experts with professionalism, reliability, and agility.

○ History

- 01. 2001 Incorporated as Payletter
- 12. 2001 Selected as a technology evaluation venture company by the Small and Medium Business Administration
- 01. 2005 Entered into billing solution contract with KBS Internet
- 04. 2006 Entered into billing solution contract with CJ Music
- 01. 2006 Entered into billing solution contract with Aeria Games (U.S.)
- 03. 2008 Entered into billing solution contract with SBSi
- 06. 2009 Entered into contract with KBSi, iMBC, SBSi on integrated video download service
- 06. 2010 Entered into billing solution contract with Rio Games (U.S.)
- 06. 2011 Entered into billing solution contract with Tving
- 06. 2012 Entered into contract with Korea Content Agency to provide billing solution to support commercialization of Gamengame website
- 09. 2013 Entered into billing solution contract with CJ E&M
- 03. 2014 Entered into e-gift card system implementation contract with Samsung Card
- 09. 2015 Entered into billing solution contract with SG Golf
- 04. 2016 Entered into contract with Cherry Credits to provide electronic payment system (PayOneQ) in the Southeast Asian market
- 06. 2016 Entered into contract with Degica to provide electronic payment system (PayOneQ) for the Japanese market
- 02. 2017 Entered into contract with Paypal to provide electronic payment system (PayOneQ) for the global market
- 04. 2018 Entered into contract with LF Networks to provide electronic payment system (PayOneQ) for online shopping platforms
- 02. 2019 Entered into contract with Kurly to implement a settlement system for Market Kurly service
- 04. 2019 Entered into billing solution contract with PUBG for global game service

○ Main Products and Services

[Billing solution (BillOneQ)]

BillOneQ, Payletter's billing solution, is a customer-oriented high-end system providing online and offline services on all platforms, all based on the e-wallet technology. It is a comprehensive solution that measures all aspects of online content consumption to process billing, collection, and settlement of payments. In addition, this solution can integrate multiple contents into one platform and can be implemented on all types of online contents (game, music, VOD, VR, etc.). It is a non-SaaS system that can be customized; it can also be developed and operated to fit client requirements.

[Electronic payment system (PayOneQ)]

PayOneQ, Payletter's electronic payment system, supports the most payment methods in Korea including credit cards, mobile phones, bank transfer, virtual account, and gift certificates. Beyond Korea, the company provides payment services worldwide, supporting foreign credit cards, e-wallet, convenience store payment, and other forms of local payment. This payment system integrates various payment methods with a single API, providing convenient and secure payment environment to service sellers and buyers.

○ Partners

Korea Creative Content Agency



Company Name	페이민트	Company Name in English	Paymint Inc.
Representative	Kim Yeong-hwan	Establishment	Mar. 12 th , 2014
Location	#901, 77, Seongsuil-ro, Seongdong-gu, Seoul (Seoul Forest IT Valley)		
Web Page	www.paymint.co.kr	E-mail	master@paymint.co.kr
Contact for Inquiry	+82-505-980-7007	E-mail for Inquiry	younghwan.kim@paymint.co.kr
Number of Employees	19	Paid-in Capital	KRW 1.1 billion
Main Service	Smart order, mobile POS, message payment	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

Introduction

Paymint Inc. is a payment service company founded in 2014 that developed simple payment solutions for large companies and financial institutions in Korea. The company has developed LINQ, a simple payment solution for offline stores. The service has been successfully tested through merchants in Seoul and Jeju, and Paymint is seeking to expand its client base for the service. LINQ allows customers to scan QR codes to make orders without waiting in line. They can make payments using various simple payment app or financial institution app installed on their smart devices. In 2018, Paymint was selected as a KB Starters company, and received Grand Award for Payment Services at Hankyung Fintech Awards 2018

History

- 03. 2014 Establishment
- 09. 2014 Developed platform for KakaoPay (LG CNS)
- 03. 2015 Developed app card common module (Nice Information)
- 10. 2016 Developed Danchoo, a one-button IoT payment service
- 12. 2016 Developed Pony, an allowance management app (Shinhan Bank)
- 02. 2017 Selected to participate in Information Security Technology Department Project (Ministry of Science, ICT and Future Planning)
- 07. 2018 Developed LINQ, an omni-channel simple payment service
- 09. 2018 Developed bank account-based real-time simple payment service
- 03. 2019 Selected as a payment processing company for Zero Pay
- 06. 2019 Selected as an Innovative Financial Service provider by the Financial Services Commission
- 10. 2019 Launched Payment Teacher (simple payment and settlement service) for Daekyo

Main Products and Services

Paymint is a company providing infrastructure for payment services. To enable cashless society and integrated online-offline electronic financial services, Paymint is planning to develop a new type of payment service that encompasses technology, regulation, and customers, ultimately enhancing security for all clients and end customers.

Paymint's FingerSign is a product that provides cryptographic denial-prevention electronic signatures by scanning dynamic behaviors of users.

LINQ is a platform that allows users to scan QR codes in offline merchants to use simple order and payment services.

Payment Teacher is a simple payment and settlement service used by private academies. Clients can send invoices to their customers via Kakao Talk, and customers who received the invoices can select their own smart phone payment method to make simple payments for educational services.

Partners

Card Info Link, Hyundai Card, KB Kookmin Bank, KEB Hana Bank, KSNET, Lotte Card, Nice Information, Samsung Card, Shinhan Card, SUNMI Tech



Company Name	페이누리		Company Name in English	Paynuri	
Representative	Jo Ju-yeong		Establishment	Oct. 14 th , 2014	
Location	#10, Partners Tower 1, 83, Gasandigital-ro 1-gil, Geumcheon-gu, Seoul				
Web Page	www.paynuri.com	E-mail	pg@paynuri.com	Contact Number	+82-2-1644-1772
Contact for Inquiry	+82-70-4895-6030		E-mail for Inquiry	nicoom@paynuri.com	
Number of Employees	15		Paid-in Capital	KRW 2.5 billion	
Main Service	PG	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

Paynuri is an IT financial payment company founded in October 2014. In addition to electronic payment service, the company offers electronic financial service and IT solution service. During the short time since its foundation, Paynuri has achieved an impressive growth as a PG company. Based on its success, it is planning to supply various payment services required by the market, such as smart order and open banking services. Paynuri is a fintech company whose future is bright.

○ History

- 10. 2014 Established as Amos
- 11. 2014 Developed credit card accounting service
- 04. 2015 Registered as a PG company with the Financial Supervisory Service
- 05. 2015 Registered as an electronic payment business
- 09. 2015 Changed company name to Paynuri
- 07. 2016 Received venture company certification by Technology Guarantee Fund
- 05. 2017 Registered service mark with the Korean Intellectual Property Office
- 05. 2018 Registered telecom billing service
- 07. 2018 Increased capital to KRW 2.5 billion
- 02. 2019 Registered as a foreign currency-handling institution
- 02. 2019 Joined Korea Fintech Industry Association
- 05. 2019 Entered into agreement with Tencent on Wechatpay payment processing

○ Main Products and Services

Paynuri has the technology and infrastructure to provide all services in the electronic payment processing industry.

In particular, Paynuri has independently established a PG network that can provide one-stop services to the online payment market. Based on this payment platform, the company has developed various solutions in e-commerce, ASP/SM/SI, deliver management, school management, and advertisement and marketing.

○ Partners

BC Card, IBK Industrial Bank of Korea, KB Kookmin Card, KCB, NHN KCP, Nice Payments, Tencent, Woori Bank



Company Name	페이퍼스	Company Name in English	PayPerse
Representative	Lee Seong-won	Establishment	Nov. 3 rd , 2017
Location	#1002-2204, The Sharp River Foret, 65, Misagangbyeonbuk-ro, Hanam-si, Gyeonggi-do		
Web Page	www.payperse.com	E-mail	alvin@payperse.com
Contact for Inquiry	+82-10-9219-5433	E-mail for Inquiry	alvin@payperse.com
Number of Employees	1	Paid-in Capital	KRW 20 million
Main Service	Big data, remittance/settlement	Fintech Area	Others
		Business Type	B2B

○ Introduction

PayPerse is a company providing a big data platform using QR codes that are optimized for mobile payment environments.

Using dynamic QR code method combining mobile payment and big data technologies, the company uses QR codes to provide order details and information about discounts and membership services to customers, in addition to collecting, saving, and utilizing various data.

Because conventional QR codes only contain merchants' bank account information, it was impossible to know how much customers paid for which products. Dynamic QR codes, on the other hand, is easy to use, less expensive, and allows payment service providers to utilize big data to engage in their own business projects. In February 2017, the company registered another business model patent for a standardized technology.

○ History

- 07. 2016 Applied for business model patent (Korea)
- 02. 2017 Registered business model patent (Korea)
- 05. 2017 Entered into MOU with a Malaysian company
- Entered into MOU with an Indonesian company
- 11. 2017 Incorporated
- 08. 2018 Applied for business model patent (overseas)

○ Main Products and Services

PayPerse developed a big data business model using QR codes to provide a platform optimized for mobile payment environments. Dynamic QR Code developed by PayPerse is a service that customer order details and other information in QR codes, in addition to saving and utilizing the data.

Conventional QR codes did not allow customers to know which product they bought at what price, but Dynamic QR code is easier to use, less expensive, and allows payment service operators to engage in their own business projects based on big data.

The payment data collected by PayPerse are purchase information without personally identifiable information of users. As such, they can be collected, saved, and processed in various ways. Payment service operators can process them into marketing information and provide them to merchants, banks, and other manufacturing and distribution companies. Dynamic QR Code provides a business environment in which merchants, payment service operators, and banks can all win.

○ Partners

KOTRA



Company Name	페이플		Company Name in English	Payple	
Representative	Kim Hyeon-cheol		Establishment	Mar. 5 th , 2018	
Location	5 th Floor, NH Digital Innovation Campus, 24, Maeheon-ro, Seocho-gu, Seoul				
Web Page	www.payple.kr	E-mail	help@payple.kr	Contact Number	+82-2-1522-5013
Contact for Inquiry	+82-2-1522-5013		E-mail for Inquiry	hc.kim@payple.kr	
Number of Employees	3		Paid-in Capital	KRW 22 million	
Main Service	Simple payment	Fintech Area	Remittance/Settlement	Business Type	B2B

○ Introduction

Payple is an electronic payment service company providing money transfer and credit card simple payment services to online shopping malls, platforms, and mobile app startups.

Payple provides convenient payment methods to users to focus on increasing the payment conversion rate of online merchants. Payple does not have a membership subscription process: Merchant members who use Payple can process payments using the app.

This innovative aspect of the company's service was recognized by the Financial Services Commission in April 2019, when it was selected as the primary Innovative Financial Service for regulatory sandbox program.

○ History

- 03. 2018 Established as Payple
- 04. 2018 Participated in WeBee Fintech Lab by Woori Bank (3rd class)
- 09. 2018 Participated in Korean Accelerator Primer Batch (14th class)
- 01. 2019 Participated in Fintech Center Korea Leaders Lab (3rd class)
- 04. 2019 Participated in NH Digital Challenge Plus (1st class)
- 04. 2019 Selected as an Innovative Financial Service provider for financial regulatory sandbox program (Financial Services Commission)

○ Main Products and Services

Payple provides money transfer and credit card simple payment services that increase the payment conversion rate of online shopping malls, platforms, and mobile app startups. In addition, it provides regular payment services for the subscription service market. The company aims to raise the payment conversion rates of its clients. As such it does not require consumers to join as members or install special applications. Any client customer can use Payple to make payments conveniently, which increases the payment conversion rates of clients.

In addition, Payple provides Java and RESTful-based APIs to allow even junior developers to easily connect to payment modules. This significantly reduces development resources required by online merchants to connect to payment modules. As such, merchants can save costs required to introduce separate payment modules.

○ Partners

Danal, Fintech Center Korea, KSNet, NH Nonghyup Bank, Nice Payments, Woori Bank



Company Name	페이업	Company Name in English	Payup Co., Ltd.
Representative	Choi Jin-seon	Establishment	Oct. 16 th , 2016
Location	#411, M State Building B, 114, Beopwon-ro 11-gil, Songpa-gu, Seoul		
Web Page	www.payup.co.kr	E-mail	payup@payup.co.kr
Contact for Inquiry	+82-10-7770-7291	E-mail for Inquiry	one@payup.co.kr
Number of Employees	15	Paid-in Capital	KRW 400 million
Main Service	Credit card simple payment	Fintech Area	Remittance/Settlement
		Business Type	B2B

○ Introduction

Payup Co., Ltd. is a simple payment system company founded in 2016. It provides payment systems to about 1,000 merchants.

For all clients requiring credit card payment processing in online or offline environment, the company develops and supplies simple and convenient payment solutions. Payup also has a research center that continues to develop blockchain-based payment service that can protect the information of customers who make payments with credit cards.

From the beginning, Payup has been providing an untact mobile simple payment service for small businesses and social media market sellers. In January 2019, the service cumulatively handled approximately KRW 30 billion.

The company is preparing services for Vietnam and Thailand at this point. To ensure service competitiveness in foreign markets, Payup is working to implement new blockchain technologies received from Sogang University Industry-University Cooperation Group.

○ History

- 10. 2016 Incorporated
- Launched card mobile service
- 06. 2017 Entered into industry-university-research center technology development agreement with the Ministry of SMEs and Startups
- 12. 2017 Received venture company certification
- Launched Live Shop, a mobile shopping mall service
- 01. 2018 Ranked 1st in the Sports Donga Quality Satisfaction Index 2018; received Innovative Technology Award
- 02. 2018 Established company research center
- 03. 2018 Received crowdfunding investment from KTB Investment Securities (KRW 230 million)
- Selected for Leading Startup University Startup Item Project by Kookmin University
- 11. 2018 Succeeded in angle investment matching funding in Korea (KRW 230 million)

○ Main Products and Services

Payup is a payment service provider. Payup Payment application enables convenient card payment. Because merchants are not required to use a separate device, this service is useful for companies with many on-site sales representatives.

In addition, the company provides LiveShop, a video shopping mall service, to all member merchants. This service is favorably received by small businesses that could not make online sales due to their lack of access to large online shopping malls.

To its 1,000 member merchants, Payup is providing manual credit card payment (merchants directly input card information to the system), SMS payment (purchasing customer enters card information), URL payment (purchasing customer uses the link in text message to buy products), and credit card device payment service. For manual payment service, the merchant logs in to the store management website on the Payup platform to enter customer credit card information to process payment.

During the 2nd half of 2019, Payup commercialized Orderro, an unmanned order and payment system, to simplify the complex offline product purchasing process. This reduced labor costs for business owners, and allowed customers to make orders and payments without having to stand in line.

○ Partners

Korea Venture Investment, KTB Investment Securities, Seoul Technopark, Technology Guarantee Fund, Venture Company Association



Company Name	피플펀드컴퍼니		Company Name in English	Peoplefund	
Representative	Kim Dae-yun		Establishment	Feb. 27 th , 2015	
Location	18 th Floor, WeWork 3, 428, Seolleung-ro, Gangnam-gu, Seoul				
Web Page	www.peoplefund.co.kr	E-mail	ask@peoplefund.co.kr	Contact Number	+82-2-1600-9615
Contact for Inquiry	+82-10-6214-1523		E-mail for Inquiry	soohyun@peoplefund.co.kr	
Number of Employees	97		Paid-in Capital	KRW 113 million	
Main Service	Person credit loan, personal credit distributed investment	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2C

○ Introduction

Peoplefund is the fastest-growing P2P financial company in Korea. From small investors investing KRW 10,000 to global financial institutions, the company provides alternative investment options for everyone. With a goal of removing inefficiencies in the conventional financial services and creating “extraordinary financial services for ordinary people,” the company was founded in 2015.

Peoplefund is growing in various areas based on partnerships with different institutions. It entered into the first and the only partnership system in Korea with Jeonbuk Bank to provide the only bank personal credit loan service in the Korean P2P industry. In addition, the company partnered with KakaoPay, operating within the nationally popular messenger service Kakao Talk, to provide financial products carefully selected by Peoplefund, which increased the accessibility of P2P financial services to regular investors. As of December 2019, the company has handled cumulative funds of KRW 701.4 billion and has a loan balance of KRW 215.6 billion. These figures are continuing to increase. Based on the success, KRW 31.6 billion was paid to the investors in profit since the service launched in June 2016.

Peoplefund is a leader of the Korean P2P financial industry and the chair of the Korea Fintech Industry Association, which is the 8th official financial organization under the Financial Services Commission. The company is making the best effort to bring P2P finance under the wing of the law and develop the industry in a desirable manner.

○ History

- 02. 2015 Establishment
- 05. 2015 Received Grand Award in JB Financial Group Fintech Competition
- 04. 2016 Registered the first integrated bank P2P finance model with the Financial Services Commission
- 06. 2016 Launched P2P loan service (Peoplefund Loan) for commercial banks
- 02. 2018 Inaugurated as the 2nd chair of the Korea Fintech Industry Association
- 10. 2018 Received Series B investments (KRW 12.3 billion)
- 05. 2019 Entered into investment partnership with CLSA Capital Partners, a global financial institution
- 10. 2019 Received Prime Minister's Commendation for Financial Innovation on the 4th Day of Finance

○ Main Products and Services

[1] Type of Peoplefund products

- Personal credit loan: It is the only integrated bank P2P personal loan service in Korea; repayment capacity of loan customers who were rejected by commercial banks is reassessed to provide loans under better conditions than nonmonetary institutions.
- Apartment mortgage loan investment: Collaterals for this product are only apartment units located in Korean metropolitan cities including Seoul.
- Personal credit distributed investment: This is a signature investment product offered by Peoplefund, combining 40 to 80 personal loans provided by commercial banks to provide distributed effects.
- E-commerce pre-settlement investment: Under this product, revenues generated by e-commerce sellers are paid to them in advance.

The pre-settlement for sellers is only offered to confirmed sales.

[2] Strengths of Peoplefund products

- 1) Returns 4 times larger than savings accounts: Personal credit distributed investment/apartment mortgage loan/e-commerce pre-settlement products have weighted average returns at 8%.
- 2) Small distributed investment: The minimum investment amount is KRW 10,000 allowing anyone to make investments.
- 3) Convenient 100% mobile investment: Accounts are made within 1 minute, and actual investments are conveniently made 100% on mobile platform.
- 4) Personal credit loan: The service provides mid-credit customers with opportunities to take out loans from commercial banks.

○ Partners

Jeonbuk Bank, KakaoPay



Company Name	페르소나시스템	Company Name in English	Persona System Co., Ltd.
Representative	Yu Seung-jae	Establishment	Mar. 20 th , 2017
Location	2 nd Floor, 60, Saimdang-ro 17-gil, Seocho-gu, Seoul		
Web Page	www.bottalks.ai	E-mail	admin@bottalks.co.kr
Contact for Inquiry	+82-2-762-8713	E-mail for Inquiry	support@bottalks.co.kr
Number of Employees	16	Paid-in Capital	KRW 506 million
Main Service	AI kiosk, chatbot, callbot, Innovative Financial Service	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

Persona System Co., Ltd. is an interactive platform company with innovative AI technologies. It domestically developed the interactive platform in 3 years, and is leading the fintech industry with natural language processing (NLP) specializing in Korean, natural language generation (NLG), deep-learning chatbot, and AI kiosk technologies.

The company resolved issues with previous chatbots that used English language engines to learn Korean, which resulted in low Korean recognition rates and failure to maintain language contexts. This enabled the company to implement its platform in the complete sales monitoring and emergency dispatch service for the insurance industry.

○ History

- 03. 2017 Establishment
- 07. 2017 Established company research center
- 10. 2017 Registered 1 patent, applied for 5 patents (5 in Korea, 1 PCT)
- 12. 2017 Received Outstanding Award in the K-Global Smart Media Project by the Ministry of Science, ICT, and Future Planning
- 01. 2018 Selected as K-Global ICT-300 Promising Companies; received venture company certification
- 05. 2018 Ranked 1st in the Technology Guarantee Fund Venture Camp
- 10. 2018 Received KRW 1 billion in investment from Dongyu Technology Investment
- 04. 2019 Selected as a First Penguin Company by Credit Guarantee Fund
- 05. 2019 Selected as an Innovative Financial Service provider by the Financial Services Commission
- 05. 2019 Received Innovation Award at the Korea Fintech Week 2019
- 06. 2019 Received Outstanding Award at the Intelligence Awards hosted by Korea Intelligence Information System Society (Startup Category)
- 07. 2019 Received KRW 500 million in investment from Mega Investment

○ Main Products and Services

Persona System is the only company in Korea that has an interactive AI platform, which is otherwise held by global companies such as IBM and Google.

Persona System's chatbot:

- 1) Has high Korean recognition rates and can identify contexts, remember previous conversations, and recognize dialects, which enable true two-way conversations (KOLAS official test showed 100% Korean recognition rate and 0.43 second response time)
- 2) Has NLG feature that automatically generates more than 100,000 cases of learning data, which reduces implementation time and saves costs
- 3) Uses independent interactive platform to be installed, which eliminates security problems. In addition, Persona System developed Korea's first AI kiosk with a voice interface that allows users to talk to 3D characters (PCT applied). This technology is expected to enhance user convenience of the elderly and children who have difficulty using digital devices, in addition to generating a new market.

○ Partners

DB Insurance



Company Name	파이언스	Company Name in English	Pience
Representative	Yu Jae-hong	Establishment	Nov. 26 th , 2014
Location	Block 12, 16 th Floor, 14, Seochojungang-ro, Seocho-gu, Seoul		
Web Page	www.freefi.co.kr	E-mail	dongmin.paek@pience.net
Contact for Inquiry	+82-10-8761-3156	E-mail for Inquiry	dongmin.paek@pience.net
Number of Employees	7	Paid-in Capital	KRW 100 million
Main Service	Smartphone application, LBS, specific needs targeting	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

Freefi first began is a free wi-fi service, which can be used to provide various added services.

LBS using wi-fi technology is an important part of Pience's growth. In particular, LBS technology, fintech, and financial services can be combined to provide untact financial marketing service, in addition to activating micro service architecture (MSA) through open API introduced by banks in recent years.

Pience seeks to combine superior LBS technology with financial services to identify customer locations to provide optimal information. Using this service, the company seeks to develop a lifestyle financial service network.

The company is working with KB capital to provide commissioned test in which the platform suggests essential financial information and fintech services based on customer location. This will increase the amount of useful information provided to users, in addition to enhancing financial convenience.

* LBS (location-based service): System providing various services based on user location.

○ History

- 11. 2014 Incorporated
- 02. 2015 Selected for TIPS program by the Ministry of SMEs and Startups
- 04. 2017 Received investment from Samsung Venture Investment
- 08. 2018 Entered into business agreement with KB Financial Group
- 12. 2018 Received Encouragement Award at ICT Innofest 2018 hosted by the Ministry of Science, ICT, and Future Planning
- 06. 2019 Entered into MOU with KB Capital on enhancing technological collaboration
- 11. 2019 Provided untact targeted marketing for a financial product used car customers (KB Chachacha)

○ Main Products and Services

People walking in the streets are exposed to unwanted loan and real estate solicitations. Phone calls and text messages are also sources of unnecessary spam advertisements. Real estate and loan advertisements in general do not contain information required by the general public. Advertising has more marketing effects if it provides information only to people who are seeking to purchase properties or vehicles.

For example, if advertisers know who are visiting used car dealerships, real estate agents, or places for specific purposes, they will be able to naturally deliver financial or product information required by such groups. In the past, advertisers spent their marketing budgets on inefficiently contacting unspecified groups of people or cold calling through call centers, which caused inconvenience to the general public. This service, on the other hand, can specify people who need the information to provide untact financial product marketing. In the same way that cookie data tracking people who visit certain websites can provide information more efficiently, it is possible to provide product or promotional information more efficiently offline, only to people who need the information.

Pience's location-based untact marketing solution is developed as SDK, which means that it can be mounted on various service applications easily. The base technology has been verified and validated through Freefi service, which was downloaded 1 million times. Because Pience uses this platform to collect wi-fi signal systems and implement the data on the service, it is possible to commercialize platforms in short periods. This technology and service can be implemented on real estate, insurance, new car dealerships, and other offline stores closely associated with financial services.

Pience technology can be applied to various untact sales practices for financial products.

○ Partners

KB Capital



Company Name	플루토스디에스		Company Name in English	PlutusDS	
Representative	Kim Seong-a		Establishment	Mar. 20 th , 2017	
Location	541, Bongeunsa-ro, Gangnam-gu, Seoul				
Web Page	www.hanbitco.com	E-mail	biz@plutusds.com	Contact Number	+82-2-556-0320
Contact for Inquiry	+82-2-556-0320		E-mail for Inquiry	valentin@plutusds.com	
Number of Employees	23		Paid-in Capital	-	
Main Service	Virtual currency exchange	Fintech Area	Virtual Currency	Business Type	B2B/B2C

○ Introduction

PlutusDS is a company operating Hanbitco, a virtual currency exchange.

It is operating virtual currency-related projects in addition to virtual currency trading services. Currently, the company is developing a convenient wallet service for blockchain applications.

○ History

- 03. 2018 Launched Hanbitco Exchange service
- 07. 2018 Passed autonomous regulatory screening by Korea Blockchain Association
- 09. 2018 Received ISO 27001 Certification
- 05. 2019 Received ISMS Certification from the Korea Internet & Security Agency

○ Main Products and Services

Hanbitco, a virtual currency exchange operated by PlutusDS, launched its services in March 2018.

The exchange has ISO 27001 certification and ISMS certification issued by the Korea Internet & Security Agency (KISA).

Hanbitco is the chair of the Exchange Operations Committee of the Korea Blockchain Association, and it is one of the exchanges that passed the autonomous regulatory screening conducted by the association.

It is one of the 7 Korean virtual currency exchanges that signed the National Assembly agreement on creating a healthy virtual currency exchange ecosystem. Since it launched its services, the company has been making an effort to create a healthy virtual currency ecosystem in Korea.

○ Partners

CrossAngle, Korea Blockchain Association



Company Name	포켓핀테크	Company Name in English	PocketFintech Co., Ltd.
Representative	Kim Yeong-bin	Establishment	Jan. 25 th , 2017
Location	#911, 9 th Floor, 40, 63-ro, Yeongdeungpo-gu, Seoul		
Web Page	www.pocketfintech.com	E-mail	contact@pocketfunding.net
Contact for Inquiry	+82-2-6677-0524	E-mail for Inquiry	k5518@pocketfunding.net
Number of Employees	3	Paid-in Capital	KRW 410 million
Main Service	PF-related P2P funding	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

Introduction

PocketFintech Co., Ltd. is a company providing P2P platform service specializing in real estate properties.

Based on knowledge and experience in real estate and finance, the staff aims to provide services that can satisfy both investors and borrowers to facilitate their mutual growth.

PocketFunding by PocketFintech refrains from competition of scale, instead selecting products that can protect the investors. It develops products with lower risk and relatively higher returns.

The company helps borrowers by providing them with convenient mid-rate loans when they cannot procure funds despite the existence of collateral. For investors, it provides various options depending on their preferences.

History

- 01. 2017 Establishment
- 02. 2017 Entered into website and operating system implementation contract with FunnyFig
- 05. 2017 Began assessing loan products and soliciting investors
- 07. 2017 Entered into business agreement with Fidelis Asset Management
- 09. 2017 Provided products via Korea Economy TV WOW Star P2P Mall
- 04. 2018 Registered subsidiary with the Financial Supervisory Service
- 11. 2019 Provided P2P meta-service through Altong
- 11. 2019 Reached KRW 10 billion in cumulative loans provided with 0% delayed payment rate

Main Products and Services

PocketFunding, operated by PocketFintech, is a P2P loan platform that provides relatively secure real estate mortgage loan products. Because P2P platform companies do not necessarily guarantee the security of principals paid by investors, PocketFintech was founded to provide services through real estate and financial experts who can be trusted.

It is one of the few P2P companies that have assessors who were credit evaluators with professional certifications from large appraisal firms. During the 1 year 6 months of service period, the company has had 0% delayed payment rate and 67% repayment rate, building trust from the investors.

Since the service launched in June 2017, PocketFunding provided more than 70 products to execute KRW 5 billion in cumulative loans.

Partners

Altong P2P, Happy Construction Cooperative, Isan, Korea Economy TV, Sinseung Accounting Firm



Company Name	팝펀딩		Company Name in English	Popfunding Inc.	
Representative	Sin Hyeon-wuk		Establishment	May 11 th , 2012	
Location	3 rd Floor, NHN Play Museum, 16, Daewangpangyo-ro, 16beon-gil, Bundang-gu, Seongnam-si, Gyeonggi-do				
Web Page	www.popfunding.com	E-mail	service@popfunding.com	Contact Number	+82-31-8038-2443
Contact for Inquiry	+82-31-8038-2398		E-mail for Inquiry	an.sanghyun@popfunding.com	
Number of Employees	45		Paid-in Capital	KRW 1.783 billion	
Main Service	P2P financial platform	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2B/B2C

○ Introduction

Popfunding Inc. is a P2P loan platform operator.

The company has been in P2P business for over a decade, and provides a P2P financial platform handling corporate loans other than real estate.

It connects investors with capital, people with low credit scores, and SMEs to provide the parties with reasonable financial services.

Individual investments provided by Popfunding are powered by a crowdfunding service, in which multiple investor members contribute funds to reach a goal, after which loans are provided to borrowers.

Corporate investment is provided as a P2P service in which investments are directly provided to businesses.

Various products are provided, including credit/collateral/property NPL.

In 2017, the company received Korea's Best P2P Finance Award from the financial magazine The Asian Banker.

○ History

- 2007 Launched service; developed mortgage loan system; provided bond trading system service
- 2014 Changed company name from Korea Internet Finance to Popfunding; provided election fund service
- 2015 Started movable asset mortgage loan service; received venture company certification
- 2016 Received investment for loan product from Silverhorn Fund (Luxembourg); launched music mortgage loan service; received share investment from NHN Ent. (largest shareholder)
- 2017 Received 2017 Best P2P Lending Platform in South Korea Award from the Asian Banker; launched real estate NPL loan service
- 2018 Received investment for financial institution loan product; reached KRW 100 million in cumulative loans provided
- 03. 2019 Selected as a Designated Agent for IBK Industrial Bank of Korea

○ Main Products and Services

Popfunding operates P2P financial services. Individual investments provided by Popfunding are powered by a crowdfunding service, in which multiple investor members contribute funds to reach a goal, after which loans are provided to borrowers. In this process, many individuals can participate even with minimal amounts, and undergoes multiple screening steps. This minimizes damage to investors even when borrowers are late with payments or defaults. As loan applicants' repayment plan and income information can be viewed by the investors, they can make decisions about the repayment capacity of the applicants.

Individual investments offered by Popfunding provides opportunities for people who could not access financial services due to low credit scores.

Corporate loan service is a P2P product providing direct investments to businesses requiring funds. Credit, mortgage, real estate NPL, and other investment products meeting investor preferences are provided, and each product features a safe-plan to enhance stability.

Statistical information is transparently disclosed for each product type. As of May 2018, the products have annual returns between 11 and 18%.

○ Partners

IBK Industrial Bank of Korea, NH Nonghyup Bank



Company Name	프라부	Company Name in English	Prabhu Co., Ltd.
Representative	Seo Min-su	Establishment	May 25 th , 2018
Location	B117-3, Le Meilleur Jongno Town, 19, Jong-ro, Jung-gu, Seoul		
Web Page	www.prabhukorea.com	E-mail	kme@kme Korea.com
Contact for Inquiry	+82-70-4160-0331	E-mail for Inquiry	enterk52@kme Korea.com
Number of Employees	8	Paid-in Capital	KRW 1.04 billion
Main Service	Small Overseas Remittance	Fintech Area	Overseas Remittance
		Business Type	B2C

○ Introduction

Prabhu Co., Ltd. was founded to provide quick and convenient overseas remittance services to foreign workers who do not have ready access to financial services in Korea.

The services were developed to provide security to financial consumers. The application was developed with user environment in mind, ensuring that even first-time users will have not trouble operating the service.

○ History

08. 2018 Received small overseas remittance business license

01. 2020 Planned service launch date

○ Main Products and Services

Prabhu is a small overseas remittance company established to bring financial convenience to 1.2 million foreign workers in Korea. To provide services, the company analyzes usage of financial applications to develop easy-to-use UX and provide high level of security, with the ultimate goal of providing a safe service for customers.

The company is planning to go beyond simple remittance services, and provide financial modeling and community services.

○ Partners

JB Jeonbuk Bank, Prabhu Bank, Wein Technology



Company Name	프로핏	Company Name in English	Profit Co., Ltd.
Representative	Lee Seung-yong	Establishment	Apr. 6 th , 2016
Location	#305, 535, Samseong-ro, Gangnam-gu, Seoul		
Web Page	www.pro-fit.co.kr	E-mail	pro@pro-fit.co.kr
Contact for Inquiry	+82-2-6405-0512	E-mail for Inquiry	kwlum@pro-fit.co.kr
Number of Employees	14	Paid-in Capital	KRW 2.03 billion
Main Service	Online investment-linked service	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

Profit Co., Ltd. is a P2P financial platform operator.

Financial experts from commercial banks, as well as management consultants and architecture experts, work at the company to provide the most suitable financial services to customers.

With continued capital increase, Profit holds KRW 3,045 in capital, which provides the company with financial stability.

By partnering with real estate NPL company, Profit has security measures for investors; its partnerships with law firms also enable the company to collect principals and collect debts even when borrowers suspend their business.

As of October 2019, Profit has provided KRW 205 billion in cumulative loans. The company has not had any delayed payments or defaults.

○ History

- 04. 2016 Established as Lending Plaza (changed company name to Profit)
- 05. 2016 Established WeLend Social Loans (changed company name to Profit Consumer Loans)
- 12. 2016 Profit Loans joined Korea Finance Consumer Loan Association
- 04. 2017 Profit joined Korea P2P Financial Association
- 06. 2017 Entered into business agreement with Fidelis Asset Management
- 06. 2017 Entered into business agreement with Dongin Law Firm
- 09. 2017 Entered into business agreement with Meritz Asset Management
- 02. 2018 Profit Consumer Loans registered with the Financial Services Commission
- 12. 2018 Reached KRW 100 billion in cumulative loans
- 09. 2019 Entered into business agreement with Korea Alternative Asset Management
- 09. 2019 Reached KRW 200 billion in cumulative loans

○ Main Products and Services

Profit is a company that provides P2P financial services, in which companies or individuals lend and borrow money via an online platform, without going through a financial institution.

Executives, employees, and the CEO of the company have worked in commercial banks including Citibank Korea and Standard Chartered. Based on this experience, the company carefully assesses products and provides follow-on management services.

Furthermore, Profit partners with law firms to protect investors and borrowers, in addition to working with internal and external experts in law, appraisal, construction, and real estate in prioritizing customer protection in its business.

Based on the stable management operation, the company has reached KRW 200 billion in cumulative loans only after 2 years and 6 months of its founding. There have been no delayed payments or defaults to date. Key products include real estate mortgage loans, and the company also handles PF and NPL for projects seeking completion funding loans.

○ Partners

Baekyangro Investment Consumer Loans, Dongin Law Firm, Fidelis Asset Management, Gangnyeong Law Firm, Hangil Accounting Firm, Leader 3rd Investment Consumer Loans, Mirae Credit Information, Nice Information Service, Noble Holdings Consumer Loans, Pay Gate, Wins F&I Consumer Loans



Company Name	퍼즐벤처스	Company Name in English	Puzzles Co.
Representative	No Hyeon-wu	Establishment	May 12 th , 2016
Location	10 th Floor, Seo-gwan, 135, Jungdae-ro, Songpa-gu, Seoul		
Web Page	WWW.OILNOW.CO.KR	E-mail	rohy@oilnow.co.kr
Contact for Inquiry	+82-10-2639-5138	E-mail for Inquiry	rohy@oilnow.co.kr
Number of Employees	8	Paid-in Capital	-
Main Service	Oilnow	Fintech Area	Fintech SI
		Business Type	B2B/B2C

○ Introduction

Puzzles Co. operates Oilnow, a information platform for drivers.

Since it was founded, the company has continuously received investments and R&D funding. More than anything, the company's quick growth is attributed to capable talents.

Since it was first launched in summer 2018, Oilnow:

- Was selected as a recommended app by App Store editors (5 times)
- Was selected as a recommended app by Galaxy Apps editors (4 times)
- Was selected as a recommended app by Google Playstore editors (once)

The service also ranked at the top of the car/GPS map category in all mobile platform app stores.

Puzzles team is working to develop intuitive UI/UX and advance data analysis technology to only find the most necessary information for the customers.

○ History

- 08. 2017 Received investments from Samsung Venture Investment
- 01. 2018 Received investment from Enlight Ventures
- 06. 2018 Launched Oilnow Android app
- 10. 2018 Received investment from Enlight Ventures
- 01. 2019 Launched Oilnow iPhone app
- 10. 2019 Received strategic investments

○ Main Products and Services

Oilnow is a personalized information platform that helps drivers enjoy safe driving. It provides essential driving information about gas stations, vehicle management, and auto insurance products. Since the app was launched in 2018, the service was recommended on Apple App Store and Samsung Galaxy Store, and has served more than 100,000 drivers.

○ Partners

Korea National Oil Corporation, Samsung Electronics



Company Name	과라소프트		Company Name in English	QARAssoft	
Representative	Byeon Chang-hwan		Establishment	Apr. 1 st , 2014	
Location	5 th Floor, Seoul Fintech Lab, 83-2, Euisadang-daero, Yeongdeungpo-gu, Seoul				
Web Page	https://www.qara.kr	E-mail	qara@qarasoft.com	Contact Number	+82-2-6080-8121
Contact for Inquiry	+82-2-6080-8121		E-mail for Inquiry	yoonju.sohn@qarasoft.com	
Number of Employees	15		Paid-in Capital	KRW 220 million	
Main Service	Financial investment guide	Fintech Area	Others	Business Type	B2C

○ Introduction

QARAssoft is a fintech startup that provides financial investment guides produced using AI deep-learning technology. The company developed Market Dreamer, a deep-learning algorithm that collects, analyzes, and learns more than 1.4 billion big data point from 30 years of global financial market operation to find past situations most similar to the current global financial market situation.

Market Dreamer is a product of financial engineering that uses technologies such as CNN VAE (variational autoencoder), RNN, reinforcement learning, and FastText, which helps users identify financial market situations, analyze individual stocks, compare stocks, and forecast future situations. This algorithm that helps with investment decisions has been supplied to KB Financial Group and Hanwha Group. These technologies are also used for QARAssoft's robo-advisor application service KOSHO and robo-analyst web service WhatisfundAI (whatisfund.ai).

○ History

- 10. 2016 Received Grand Award in Koscom Open API Fintech Competition
- 06. 2017 Entered into contract with Hanwha Asset Management on machine-learning quant platform implementation
- 10. 2017 Entered into contract with KB Asset Management to implement fintech infrastructure
- 02. 2018 Received Pre-series A investments (NXC & Kingley Ventures)
- 05. 2018 Selected for TIPS program by the Ministry of SMEs and Startups
- 05. 2018 Launched beta service for KOSHO app
- 09. 2018 Entered into contract with Korea Economy TV on collaboration between Jusikchang and KOSHO services
- 12. 2018 Received Grand Award in Korea Service Innovation Company Awards 2018
- 02. 2019 Selected as a 2018 DNA 100 Innovation Company (NIA)
- 03. 2019 Launched official version of KOSHO app
- 03. 2019 Entered into comprehensive business agreement with Webee Bank
- 04. 2019 Launched beta version of WhatisfundAI (whatisfund.ai), a robo-analyst web service
- 07. 2019 Selected to take residence in Seoul 2nd Fintech Lab
- 09. 2019 Selected as an Asian Cool Vendor for AI by Gartner

○ Main Products and Services

Product name: KOSHO

Product feature: Hybrid financial product

Product description: KOSHO, which uses QARAssoft's AI deep-learning engine Market Dreamer, collects, analyzes, and learns 30 years of financial market data to provide financial investment guides.

KOSHO provides analytic data, key indexes, and virtual currency information from around the world, in addition to forecasts and news about more than 30,000 global stock items by period (weekly, monthly, tri-monthly). As of 2019, the service can be used in 11 countries including Korea (Japan, Shanghai China, Hong Kong, Taiwan, Singapore, U.S., U.K., France, Canada, Australia). The platform provides forecasts about listed stocks in various countries, deep-learning AI recommendations, themed portfolios by country.

○ Partners

Gartner, Korea Economy TV, Mirae Asset Daewoo, Seoul Fintech Support Center, Shinhan Financial Group, TIPS, Woori Bank



Company Name	퀀타스틱	Company Name in English	Quantastic
Representative	Jeong Seong-wuk	Establishment	Dec. 18 th , 2018
Location	10 th Floor, Seo-gwan, 135, Jungdae-ro, Songpa-gu, Seoul		
Web Page	https://quantastictab.web.app/	E-mail	contact@quantastic.ai
Contact for Inquiry	+82-70-4414-7113	E-mail for Inquiry	sujeong@quantastic.ai
Number of Employees	2	Paid-in Capital	KRW 1 million
Main Service	Coding-free quant algorithm builder	Fintech Area	Financial Investment
		Business Type	B2B/B2C

○ Introduction

Quantastic works to help people lacking computing knowledge to easily make decisions based on data. Currently, the company is developing the quant algorithm builder Quantastic, in addition to finding online shopping mall products, and producing competitive analysis solution PalHow. Quantastic is a service developed to provide the easiest quant investment in the world. Based on the independently-developed high-speed back test system and GUI-based algorithm design tools, the company is working to lower the barrier to quant investment. PalHow provides various index data to allow online merchants to easily analyze the feasibility of their business while they research and prepare their products. Going further, merchants can make marketing efficient by analyzing consumers through this solution.

○ History

- 10. 2018 Selected to participate in Technological Innovation Startup Project
- 12. 2018 Incorporated as Quantastic
- 07. 2019 Launched beta service for Quantastic
- 07. 2019 Advanced to the main round of KDB Startup 2019
- 07. 2019 Selected for Smilegate Orange Farm First Startup Support Program.
- 08. 2019 Selected for Office Space Program by Fintech Technology Support Center

○ Main Products and Services

Coding-free algorithm builder with which anyone can design quant algorithms without programming knowledge

- In order for individuals to perform quant investment, they need high level of financial and programming knowledge; even with the knowledge, much time is required to execute the investment
- This system helps investors interested in quant investment to easily simulate and enhance their quant investment strategies

Features

1. Coding-free algorithm design enabled by selecting conditions
 - Conditional algorithm design interface that does not require coding knowledge to allow people without computing knowledge to easily use the system
2. Powerful back test system
 - Back test is a procedure to validate the practicality of the strategies that users set; it is the most critical part of technology-based quant investment
 - The back test system is 13 times faster than competitor programs; it reduces the time that users spend in validating their strategies and facilitates the validation of various strategies

○ Partners

Fintech Center Korea, Fintech Technology Support Center, Smilegate Orange Farm



Company Name	칸텍	Company Name in English	Quantec
Representative	Lee Sang-geun	Establishment	Mar. 30 th , 2016
Location	14 th Floor, KT Tower Building, 14, Yeoui-daero, Yeongdeungpo-gu, Seoul		
Web Page	https://www.quantec.co.kr	E-mail	info@quantec.co.kr
Contact for Inquiry	+82-2-6339-2100	E-mail for Inquiry	sglee@quantec.co.kr
Number of Employees	20	Paid-in Capital	KRW 200 million
Main Service	MoneyPort, IRA, asset management platform	Fintech Area	Financial Investment
		Business Type	B2B/B2C

○ Introduction

Quantec is an asset management market platform company that develops algorithm investment strategy based on stock big data, in addition to making recommendations and sales. Based on its ability to develop investment strategies and ETF based on quant and machine-learning technologies, the company recommends asset management products to customers and provide them with consultation. It plans to begin directly managing assets as well. To expand into an asset management market platform in the future, the company developed and launched IRA, a robo-advisor development solution with which anyone can produce asset management products. Today, the service is used offline by PBs, FAs, GAs, and IFAs to provide more rational customer consultation and asset management services. Finally, the company is planning to develop an asset management market platform on which individuals can make asset management products to sell in the market.

○ History

- 03. 2016 Established as Quantec
- 12. 2017 Entered into MOU with Shinhan Financial Investment
- 04. 2018 Received Pre-A Investments (KRW 600 million)
- 08. 2018 Entered into MOU with Hanwha Investment Securities
- 12. 2018 Entered into MOU with eDaily
- 02. 2019 Participated in test bed project hosted by the Financial Services Commission in consortium with Shinhan Financial Investment
- 04. 2019 Received Series-A Investments (KRW 3 billion)
- 11. 2019 Participated in test bed project hosted by the Financial Services Commission in consortium with NH Investment & Securities
- 12. 2019 Established Quantec Investment Consulting as a subsidiary and registered with the Financial Supervisory Service

○ Main Products and Services

MoneyPort: A new type of global asset management market combining offline and online services. It provides a service through which individuals can make asset management products using Korean and foreign ETF and stocks.

Quantec Kiosk: Devices are installed in university campuses and metro stations to provide a solution providing services such as account opening, asset distribution, portfolio configuration, and direct consultation. It is the first kiosk solution in Korea that helps customers connect investments.

IRA: This robo-advisor development solution for users features all Quantec technologies. PBs, FAs, GAs, and IFAs working for securities can make asset management products, provide consultations, and sell their products using this all-in-one service. Quantec plans to connect this service with MoneyPort to provide financial O2O services that connect online and offline platforms.

○ Partners

eDaily, Hana Financial Investment, Hanwha Investment Securities, IBK Industrial Bank of Korea, NH Amundi Asset Management, NH Investment Securities, Shinhan Capital, Shinhan Financial Group, Shinhan Financial Investment



Company Name	쿼터백자산운용		Company Name in English	Quarterback Investments Co. Ltd.	
Representative	Jang Du-yeong		Establishment	Jun. 4 th , 2015	
Location	18 th Floor, 3 IFC, 10, Gukjegeumyung-ro, Yeongdeungpo-gu, Seoul				
Web Page	www.qbinvestments.com	E-mail	info@qbinvestments.com	Contact Number	+82-2-6105-6510
Contact for Inquiry	+82-2-6105-6553		E-mail for Inquiry	crm@qbinvestments.com	
Number of Employees	20		Paid-in Capital	KRW 9.01 billion	
Main Service	Robo-Advisor	Fintech Area	Financial Investment	Business Type	B2B/B2C

Introduction

Quarterback Investments Co., Ltd. is asset management company specializing in asset allocation using global ETF/ETN to invest funds in stocks, bonds, raw materials, currencies, and real estate. Quarterback Investments uses robo-advisors to exclude human emotions as much as possible, achieving global asset allocation based on financial data to provide more systematic and secure profit generation. Today, Quarterback Investments is a robo-advisor operator employing asset management strategies based on data analysis that manages KRW 130 billion in personal and institutional investments. Since it was founded in June 2015, the company is expanding its services to securities, banks, and insurance companies based on recognition from institutional investors and renowned Korean financial institutions.

History

- 06. 2015 Establishment
- 12. 2015 Entered into MOU with Koscom
- 02. 2016 Entered into MOU with NH Investment and Securities
- 04. 2016 Launched POP Robo-beta for Samsung Securities
- 04. 2016 Launched Korea Investment Robo-lab R3, R5 for Korea Investment & Securities
- 05. 2017 Entered into contract with Korea Post on implementing asset management service

Main Products and Services

Quarterback Investment is a robo-advisor service provider. Robo-advisors provide opportunities to distribute personal banking services to the general public. It is a system that contributes to the popularization of investment. By refraining from unreasonable investment and providing systematically analyzed data to everyone, the system allows customers to receive adequate and safe rewards. Quarterback Investment invests money based on predetermined set of rules, allocating assets so that market price variations and events do not impact the psychology and decision-making of asset managers. Such investment rules are built based on data analysis. The company is also working to popularize asset management services. This service provides high-quality asset management services, which were restrictively provided only to customers with large assets, at lower subscription and management fees, in addition to providing optimized portfolios satisfying various investment purposes. In addition, machine-learning techniques are implemented on asset distribution models to conduct asset allocation optimized for the ever-changing markets. Going beyond investment practices only using price variations, the service comprehensively analyzes massive financial and economic data to enable higher-end investments.

Partners

KB Kookmin Bank, Korea Post, Mirae Asset Daewoo, Samsung Securities, SK Securities



Company Name	쿼터백테크놀로지스		Company Name in English	Quarterback Technologies	
Representative	Kim Seung-jong		Establishment	Jul. 21 st , 2014	
Location	18 th Floor, 3 IFC, 10, Gukjegeumyung-ro, Yeongdeungpo-gu, Seoul				
Web Page	www.quartec.co.kr	E-mail	info@quartec.co.kr	Contact Number	+82-2-6105-6530
Contact for Inquiry	+82-2-6105-6535		E-mail for Inquiry	chongji@quartec.co.kr	
Number of Employees	6		Paid-in Capital	KRW 10 million	
Main Service	Asset management platform	Fintech Area	Financial Investment	Business Type	B2B

Introduction

Quarterback Technologies is a robo-advisor asset management platform service provider.

Robo-advisor includes automated personal portfolio service and personal financial design service based on algorithms.

Quarterback Technologies launched the first pilot robo-advisor service in Korea in August 2015, and is providing asset allocation strategy services for global ETF, fund, structuralization products, and various other products.

The company's strength is in technology and finance experts such as developers, financial engineers, managers, quant analysts, and data scientists.

It provides a hybrid asset management service including lifetime asset and loan management feature. In addition to automated portfolio service, the platform provides personal financial analysis, objective-based risk distribution, portfolio recommendation, rebalancing, and reporting features.

History

- 07. 2014 Establishment
- 08. 2015 Launched robo-advisor web service
- 10. 2016 Entered into hedge fund consultation contract with Korea Asset Securities
- 10. 2016 Supplied robo-advisor platform to SK Securities
- 06. 2017 Entered into MOU with Korea Post on robo-advisor asset management services
- 10. 2017 Launched robo-advisor service for Syrup Wells

Main Products and Services

Quarterback Technologies is a robo-advisor service provider. With the goal of popularizing financial engineering, the company is working to bring personal financial managers to the public.

The company's robo-advisor PALMS is a digital platform providing personalized asset management services, supporting customers manage their assets to their objectives. Objective-based asset management process escapes from the product-oriented perspective and instead focuses on achieving personal financial objectives in using the capital market. In other words, this means that the service follows an asset management process focused achieving personal financial goals.

At the core of PALMS asset management shies away from the conventional approach in which financial products are selected based on market variations and short-term returns. Instead, the system works to enhance the success chance of the short- and long-term financial goals of the customers by setting risk budget, forming portfolios, providing monitoring, and adjusting portfolios.

Quarterback PALMS is a hybrid robo-advisor based on ALM to provide the optimal strategic asset allocation proportions that maximize the chance that goals will be achieved. In addition, sub-portfolios are provided to fit risk budgets. All of this is made according to personal investment goals and life plans.

Partners

Korea Post, SK Securities



Company Name	레이니스트	Company Name in English	Rainist Co., Ltd.
Representative	Kim Tae-hun	Establishment	Jun. 30 th , 2012
Location	Bank Salad, 9 th Floor, Gukjegeumyung-ro 8-gil, Yeongdeungpo-gu, Seoul		
Web Page	banksalad.com	E-mail	rainist@rainist.com
Contact for Inquiry	+82-2-3453-9300	E-mail for Inquiry	rainist@rainist.com
Number of Employees	95	Paid-in Capital	KRW 67 million
Main Service	Bank Salad: Mobile asset management app	Fintech Area	InsureTech
		Business Type	B2C

○ Introduction

Rainist Co., Ltd. (CEO Kim Tae-hun) is a startup company founded in June 2012.

With the vision of solving financial imbalance, the company launched the web version of its service Bank Salad in August 2014. In 2017, it launched a mobile application (App 3.0). The company aligned complicated and inconvenient financial services using data to provide various services that benefit consumers.

Rainist combines data with financial products to build new services that benefit customers and allow companies to create new products.

○ History

- 06. 2012 Founded as Rainist Co., Ltd.
- 06. 2014 Launched Bank Salad Web, a personalized credit/debit card recommendation service
- 08. 2014 Selected as the Next-Generation Big Data Company selected by the Database Promotion Agency of the Ministry of Science, ICT and Future Planning
- 04. 2015 Received Grand Award for Business at the Koscom Fintech Challenge
- 06. 2016 CEO elected as the vice chairman of the Korea Fintech Industry Association
- 12. 2016 Received Financial Information Commendation from the Bank of Korea
- 04. 2017 Launched renewed version of the mobile asset management service Bank Salad App
- 08. 2018 Bank Salad App reached 2.5 million downloads
- 12. 2018 Received Data Service Innovator 2018 Award from the Korea Data Industry Association
- 12. 2018 Received commendation from the Minister of Science, ICT, and Future Planning
- 01. 2019 Bank Salad App reached 3 million downloads
- 10. 2019 Bank Salad App reached 5 million downloads & KRW 150 trillion in connected management amount
- 10. 2019 Received Presidential Commendation for Financial Innovation on the Day of Finance

○ Main Products and Services

Bank Salad uses data about financial assets such as bank accounts, cards, insurances, securities, funds, loans, CMAs, and P2P products, in addition to real estate and other properties such as cars. By analyzing the customers' assets and consumption records, the service provides financial analysis and personalized solutions, leading the personal data money management market.

Bank Salad not only integrates scattered financial data into one application but also provides easy, convenient, and intuitive message about financial information. The service is highly favored by customers for enriching financial lifestyles of many people.

Bank Salad has been offering new personalized services that combine data and financial products to link the customers with financial institutions. In doing so, it has become the leading service that builds the new environment for data-driven finances.

In recent years, the company has launched a loan comparison service that recommends products with the best conditions, in addition to Innovative Financial Services enabled by financial Regulatory Sandbox, such as Switch Insurance. Customers can easily subscribe to the service and turn it on or off as necessary. Furthermore, Rainist has created new innovative services and advanced financial solutions featuring an insurance planning service using personal health check-up data, as well as a pension management and analysis service.

○ Partners

Citi Card, Gwangju Bank, Hana Card, Hanwha Damage Insurance, Hanwha Life Insurance, Hyundai Capital, Hyundai Marine Insurance, IBK Industrial Bank, KDB Life Insurance, Kookmin Card, Kyobo Life Planet, Lotte Card, MG Insurance, Mirae Asset Life, Orange Life Insurance, Samsung Fire Insurance, Samsung Life Insurance, Shinhan Card, Woori Card



Company Name	리얼아이덴티티		Company Name in English	Real iDentity Co., Ltd.	
Representative	Lee Seom-gyu		Establishment	May 13 th , 2014	
Location	#, 813, 21, Baekbeom-ro 31-gil, Mapo-gu, Seoul(Gongdeok-dong, Seoul Startup Hub)				
Web Page	www.realidentity.kr	E-mail	info@realidentity.kr	Contact Number	+82-2-719-8881
Contact for Inquiry	+82-2-719-8881		E-mail for Inquiry	master@hanyang.ac.kr	
Number of Employees	9		Paid-in Capital	KRW 288 million	
Main Service	Counterfeit biometric data identification technology Biocheck, EleCheck	Fintech Area	Security/Authentication	Business Type	B2B/B2C

○ Introduction

Real iDentity Co., Ltd. is a research and development company that builds engines and sensors that identify counterfeit biometric data.

Fingerprint identification technology by Real iDentity was made only with Korean technology. It prevents any counterfeiting of fingerprints by detecting capillary vessels and blood flow of individuals.

The core of technology is in identifying special fingerprint patterns and combining them with dynamic biological data. Active stimulation is provided to induce changes to biometric information, which is then identified through sensors. Such biometric data are associated with epidermal fingerprint, endodermal fingerprint, blood flow, capillary blood vessels, ridges, valleys, eccrine glands, and apocrine glands.

Experts anticipate these technologies to contribute to preventing fraud and forgeries. In recent years, Shinhan Bank has shown interest in Real iDentity's counterfeit fingerprint prevention technology, in addition to considering making an investment. Real iDentity plans to expand its services to facility entry control, immigration control, student ID, and electronic voting systems.

Furthermore, the company has partnered with major smart doorlock and entry control system manufacturers to implement the fingerprint protection technology to existing entry control systems. Together with the partners, Real iDentity is developing a (fingerprint) smart doorlock system featuring Amazon Key and other elements.

○ History

- 05. 2014 Established as Real iDentity (biometric technology company)
- 10. 2015 Applied for 30 patents regarding biometric technology
- 10. 2016 Obtained KISA certification for counterfeit fingerprint identification technology
- 03. 2017 Received investment from POSCO; selected to participate in TIPS
- 04. 2017 Obtained new technology certification (NET)
- 04. 2018 Made 10 additional applications for biometric technology
- 12. 2018 Received new technology commendation from the Minister of Trade, Industry, and Energy
- 09. 2019 Received creative award from the Director of the Korean Intellectual Property Office
- 10. 2019 Entered into contract with a Japanese company

○ Main Products and Services

[Patent Strategy Based on Technical Expertise]

The technological superiority of Real iDentity is in the hardware-based EleCheck technology, which identifies the types of substances touching EIS sensor to determine whether a fingerprint is biologic. The technology, along with algorithm and active sensor circuit mechanism, is already being protected by intellectual property devices, but issues associated with illegal circuit copying must be addressed. Competitors who disassemble Real iDentity products to copy its circuits will be able to create products with 50% performance without the algorithm technology. Although this is the case, Real iDentity is developing measures to prevent such theft as the circuit must be embedded within the chip.

Real iDentity is developing a fingerprint recognition card even after attaining a sufficient level of technical security because it seeks to build a business model for collaborating with credit card companies that control the payment method that most people use. The company is also considering expanding the impedance technology used in EleCheck. Going beyond increasing the technical level of the door recognition system, Real iDentity is working to develop a blood sugar level monitor that can make measurements without drawing blood, in addition to a method of measuring in-body vitamin D content. By expanding the biometric data that can be collected using existing technology, the company aims to build a healthcare monitoring system that provides a wide array of information.

○ Partners

POSCO



Company Name	리얼체크	Company Name in English	RealCheck
Representative	Lee Gi-yong	Establishment	Oct. 1 st , 2017
Location	78, Centumjungang-ro, Haeundae-gu, Busan(#103, Centum Green Tower)		
Web Page	https://www.realcheck.co.kr	E-mail	kinglky@hotmail.com
Contact for Inquiry	+82-51-746-4983	E-mail for Inquiry	kinglky@hotmail.com
Number of Employees	3	Paid-in Capital	KRW 400 million
Main Service	Storage of duplexed private keys	Fintech Area	Security/Authentication
		Business Type	B2C

○ Introduction

RealCheck provides a technology that hides the existence of private keys by duplex hashing private keys. This prevents the loss or theft of private keys that are used to verify the ownership of data in blockchain technology. This prevents the theft of private keys. The technology can be efficiently used to provide custody service for blockchain keys.

○ History

- 01. 2017 Established as RealCheck
- 12. 2017 Launched private key custody service/Bitcoin bank

○ Main Products and Services

[Details]

1. Potential Market (Undeveloped Markets):
 - Bitcoin custody service
2. Key Technology and Capacity:
 - Bitcoin storage using customers' public keys
 - Duplexed private key storage (customer + company)
 - SHA-256 encryption for storage of all information
 - Pioneer the Bitcoin custody market
3. Market Value and Forecast:
 - Global recognition of Bitcoin's asset value
 - Conventional financial sector's expansion into the Bitcoin custody market

[Competitors]

Fidelity Asset Service
Goldman Sachs

○ Partners

Hancom Fintech



Company Name	레드폴카	Company Name in English	REDPALLCAR Co., Ltd.
Representative	Cha Won-yeong	Establishment	May 7 th , 2015
Location	#103, 4 th Floor, WeWork Seoul Fintech Lab, 02 Tower, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul		
Web Page	E-mail	appdev@redpallcar.com	Contact Number
Contact for Inquiry	+82-2-2201-9701	E-mail for Inquiry	appdev@redpallcar.com
Number of Employees	3	Paid-in Capital	KRW 113 million
Main Service	Simple mobile payment for parking fees	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

Introduction

Redpallcar Co., Ltd. is a company that provides a payment and data platform mobile app service for parking lot operators, using a technology for extracting and integrating parking lot operating system data on a real-time basis. Based on this, the company provides mobile global parking lot management and settlement platforms and solutions. In particular, the company has superior technological capacity to operate integrated parking lot databases to solve issues associated with different vehicle license plate detectors. In recent years, the company has been expanding services for local governments and public agencies by implementing Zero Pay, Mobile Onnuri Gift Certificate, and local currency to parking solutions. Redpallcar has registered 2 Korean patents and 3 foreign patents (Singapore, China, U.S.).

History

- 05. 2015 Established as Redpallcar
- 11. 2015 Developed SmartEye, SmartGate, and SmartPass; implemented business infrastructure
- 02. 2016 Opened smart parking system at Suseo Hyosung Building
- 05. 2016 Registered 2 Korean patents (1 for SmartEye, 1 for SmartGate & SmartPass)
- 07. 2016 Entered into strategic partnerships with Kakao, Galaxia Comms, and Dreamline
- 11. 2016 Registered a foreign patent (Singapore), applied to U.S. and China patents
- 09. 2017 Selected for and completed NEST by Korea Credit Guarantee Fund
- 12. 2017 Entered into Contract for data platform service with Hi Parking, the largest parking lot operator in Korea
- 04. 2018 Selected to take residence in Seoul Fintech Lab
- 05. 2018 Selected for Fourth Industry Support Project by Korea Credit Guarantee Fund (KRW 600 million)
- 12. 2018 Registered a foreign patent (China)
- 07. 2019 Launched Zero Park commercial service for the parking lot at Seoul Startup Hub
- 09. 2019 Selected to take residence at Seoul Fintech Lab (2nd class)
- 10. 2019 Registered a foreign patent (U.S.)
- 11. 2019 Launched Zero Park commercial service for the parking lot at Seoul Magok Jungang Plaza

Main Products and Services

Data platform services need to be provided by third party companies with the technological capacity to integrate complicated databases of parking lot operators. Using the patented Redpallcar technologies SmartEye, SmartGate, and SmartPass, the company has launched the economical and efficient Redpallcar Data Platform Service (ReDAPS). SmartEye is the only license plate recognition (LPR) parking system in the world that can detect all types of license plates. It is also an agent software that acts as a real-time data extraction and gate control solution that uses existing infrastructure to integrate parking operating system in the most economical and efficient manner. To quickly respond to client demands, SmartGate offers modular servers for payment, parking ticket management, entry/exit management, and various other work processes. The modular structure makes it easy for the system to integrate into CRM, POS, ERP, and DB of client systems.

SmartPass is the only application that can be implemented on all types of LPR parking lot operating systems featuring SmartEye and SmartGate. It works like mobile pay-as-you-go (or highway toll payment) systems that accept various types of payment methods and points.

ZeroPark is the first advance parking lot payment application that uses Zero Pay. Minus the payment features of SmartPass, this system can accept Zero Pay and enables advance payment. Coordinating with Seoul Zero Pay Project Team and Seoul Simple Payment Promotion Agency, Redpallcar is working to improve the commercial services implemented in the parking lots of Seoul Startup Hub and Seoul Magok Plaza. The system will be expanded to public parking lots in Seoul.

Partners

Galaxia Comms, Kakao, Seoul Business Agency, Seoul Housing & Communities Corporation, Seoul Metropolitan Government,



Company Name	리치앤코	Company Name in English	Rich & Co
Representative	Han Seung-pyo	Establishment	Feb. 20 th , 2006
Location	7 th Floor, Pacific Tower, 41, Sejong-daero 9-gil, Jung-gu, Seoul (Formerly Olive Tower)		
Web Page	http://richnco.co.kr/	E-mail	brand@richnco.kr
Contact for Inquiry	+82-2-6288-7273	E-mail for Inquiry	sjryu@richplanet.kr
Number of Employees	409	Paid-in Capital	KRW 2.218 billion
Main Service	Good Rich	Fintech Area	InsureTech
		Business Type	B2C

○ Introduction

Rich & Co provides insuretech services to ameliorate the information imbalance between consumers and insurance companies. It launched Good Rich, a mobile insurance platform that helps users make good insurance choices, which reached 3 million downloads by September 2019.

In 2020, Good Rich will be updated to version 3.0, providing personalized healthcare service, future income prediction through financial assessment, and personalized insurance analysis.

○ History

- 02. 2006 Established as Rich & Co
- 01. 2016 Launched Good Rich Ver. 1.0
- 02. 2018 Launched Good Rich Ver. 2.0
- 07. 2018 Good Rich reached 1 million downloads
- 08. 2018 Launched Good Rich Insurance Benefits Finder service (460,000 users found KRW 61.9 in hidden benefits)
- 12. 2018 Good Rich reached 2 million downloads
- 08. 2019 Launched the first location of Insurance 020 Platform Good Rich Lounge
- 09. 2019 Good Rich reached 3 million downloads
- 09. 2019 Launched Good Rich TV, a mobile broadcaster specializing in insurance

○ Main Products and Services

- 1) Quick and easy insurance claim files
 - Insuretech enables integrated management of various products, in addition to allowing 1.6 million users to file claims within 3 minutes
 - A complex insurance claims process is replaced with uploading photos of documents and simple information to allow customers to easily receive insurance benefits. By working with Hyundai Marine Insurance to innovate the insurance claims process, the company began in August 2019 to provide the first service in the industry that allows users to view claims results; the system processed 340,550 claims by early November 2019.
- 2) Finding hidden insurance benefits
 - The service helped 457,388 customers find KRW 61,928,437,736 in hidden insurance benefits (that were approved but not remitted)
- 3) Transparent contracts through Good Rich Insurance Analysis service
 - The service resolved information imbalance in the insurance market to allow consumers to check insurance costs and coverage easily; this advantage led more than 140,000 customers to request insurance diagnosis service from a Good Rich planner

○ Partners

Dunamu, Korea Economy TV, SBSCNBC, Ten Cube, Toss, Zoom Internet



Company Name	루트에너지	Company Name in English	ROOT ENERGY Inc.
Representative	Yun Tae-hwan	Establishment	Dec. 31 st , 2013
Location	#G704, 7 th Floor, 115, Wangsimni-ro, Seongdong-gu, Seoul		
Web Page	https://www.rootenergy.co.kr/	E-mail	ask@rootenergy.co.kr
Contact for Inquiry	+82-2-6747-8935	E-mail for Inquiry	kw.kim@rootenergy.co.kr
Number of Employees	12	Paid-in Capital	KRW 21 million
Main Service	Renewable energy brokerage	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

Root Energy Inc. is a preliminary social enterprise designated by the Ministry of Environment, currently developing a community funding platform and online power plant asset management service to accelerate the global transition to 100% renewable energy source and enhance the local adaptability of the technology.

○ History

- 12. 2013 Established as Root Energy
- 01. 2015 Commissioned by Seoul Metropolitan Government as a part of Energy-Sharing Company Group
- 06. 2015 Launched Energy Hero, an energy-saving campaign service
- 10. 2015 Launched the beta version of Puzzle, a P2P energy sharing platform
- 05. 2016 Won contract for a 3-year research project "Developing Brokerage System and Finding Business Model to Vitalize Small-Scale Distributed Resource Power Exchange System" by the Korea Energy Technology Evaluation and Planning
- 07. 2017 Launched the first public agency solar power product (Seoul Energy Corporation)
- 09. 2017 Launched the second public agency solar power product (Korea Electric Power Corporation)
- 11. 2017 Entered into MOU with Korea Electric Power Corporation for implementing and operating an energy marketplace
- 12. 2017 Received venture company certification (Korea Technology Finance Corporation)
- 05. 2018 Received KRW 500 million in investment from Lighthouse Combined Investment
- 12. 2018 Designated as a preliminary social enterprise for the environment (Ministry of Environment)
- 04. 2019 Selected as an Innovative Financial Service provider by the Financial Services Commission (regulatory sandbox program)

○ Main Products and Services

Root Energy is a preliminary social enterprise designated by the Ministry of Environment that develops and operates community funding platforms and online power plant asset management service that accelerates the global transition to 100% renewable energy sources and enhances local adaptability to the technology. It is the first company to have been selected to participate in the regulatory sandbox by the Financial Services Commission (local resident investment limit raised from KRW 5 million to KRW 100 million). Using a resident participatory investment platform, the company works to realize social economic models that enable mutual prosperity in local communities. Since January 2019, approximately 3,000 people have invested KRW 16 billion to produce a cumulative amount of 17.0MW in electricity (55 projects in 17 locations in Korea).

○ Partners

Korea Electric Power Corporation, Lighthouse Combined Investment, NH Nonghyup Bank, POSCO Technology Investment,



Company Name	로움아이티		Company Name in English	ROUMIT	
Representative	Park Seun-hyeon		Establishment	Oct. 11 th , 2016	
Location	#819, Mario Tower, 28, Digital-ro 30-gil, Guro-gu, Seoul				
Web Page	www.logintalk.kr	E-mail	info@roumit.com	Contact Number	+82-2-1544-0998
Contact for Inquiry	+82-2-1544-0998		E-mail for Inquiry	business@roumit.com	
Number of Employees	6		Paid-in Capital	KRW 72 million	
Main Service	Security/Authentication	Fintech Area	Security/Authentication	Business Type	B2B

○ Introduction

ROUMIT is a company developing log-in platforms.

The company seeks to develop solutions that innovate the IT sector by attracting primer investments. With new services launched in the market, the company is continuing to grow.

ROUMIT offers a service based on patented technology; it enables easy log-ins using mobile phone numbers, eliminating the need to remember or search for ID and password.

Login Talk is a service that makes log-in, occupation authentication, and self-authentication easy and convenient.

Service recently obtained GS Certification, which enhanced the market trust.

○ History

- 01. 2016 Established as ROUMIT
- 01. 2018 Launched Login Talk service
- 04. 2018 Registered 3 patents and 5 trademarks
- 08. 2018 Received primer investment
- 12. 2018 Obtained GS Certification

○ Main Products and Services

ROUMIT is a provider of a service that supports more convenient and more secure log-ins. Login Talk, developed and launched by the company, helps users conveniently log-in to services only with their smartphones and phone numbers. Complex authentication and encryption technologies guarantee security. Users can access Login Talk easily. At the log-in screen, mobile phone number is entered into Login Talk before pressing the log-in button. Users can check the message on their messenger and press the approve button. Authentication is made with a security tool of user's choice (simple password, etc.). Later, users can automatically log-in to web services. Social media log-in services are still at risk because ID and password are required, which, if exposed, can put the entire service at risk. Login Talk, however, provides a more secure and simpler log-in management without using ID and password.

ROUMIT supports companies manage member log-in procedures and membership management through API, without needing to develop and implement complex and inconvenient log-in systems. ROUMIT develops and provides online channels that can be quickly implemented and conveniently used by various corporate clients.

○ Partners

Culture Land, Galaxia Communications, Sejong Telecom,



Company Name	사고링크	Company Name in English	Sagolink
Representative	Song Pil-jae	Establishment	Aug. 2 nd , 2017
Location	5 th Floor, 24, Maeheon-ro, Seocho-gu, Seoul (Yangjae-dong, NH Digital Innovation Campus)		
Web Page	www.sagolink.com	E-mail	boss@sagolink.com
Contact for Inquiry	+82-10-6310-3326	E-mail for Inquiry	boss@sagolink.com
Number of Employees	5	Paid-in Capital	KRW 1 million
Main Service	Platform service	Fintech Area	Insuretech
		Business Type	B2B/B2C

○ Introduction

Sagolink is a knowledge platform service that helps victims of traffic accidents seek appropriate compensation.

Due to the cost-cutting policies practiced by insurance companies, traffic accident victims have difficulty seeking proper compensation.

Sagolink provides accurate information to help such people receive appropriate compensation. It also connects them to underwriters, medical institutions, and auto mechanics.

○ History

- 06. 2017 Selected to participate in NIPA Innovation Venture Center Support Project
- 08. 2017 Incorporated as Sagolink
- 12. 2017 Received Grand Prize at The More Startup
- 05. 2018 Received Grand Prize at the Konkuk University Venture Startup Competition
- 04. 2019 Selected to participate in NH Digital Challenge+ Project
- 04. 2019 Received initial investments
- 06. 2019 Launched beta service
- 11. 2019 Exceeded 150 nationwide medical institution partners

○ Main Products and Services

Sagolink provides a service that provides settlement information and strategies for various accident types and details. Depending on the strategy, the platform connects customers to underwriters, hospitals, and auto mechanics. All services offered by Sagolink is free to accident victims. Reasonable fees are collected from partner companies and underwriters to maintain this business model. All insuretech startup companies are focused on insurance sales. Sagolink aims to generate new innovation in the insurance claims market where negotiations are possible.

○ Partners

NH Nonghyup



Company Name	세인트블록	Company Name in English	Saintblock
Representative	Seong Gi-nam	Establishment	Mar. 20 th , 2018
Location	#222, 2 nd Floor, 30, Teheran-ro 6-gil, Gangnam-gu, Seoul		
Web Page	https://www.saintblock.com/	E-mail	info@saintblock.com
Contact for Inquiry	+82-2-6416-0724	E-mail for Inquiry	allen@saintblock.com
Number of Employees	6	Paid-in Capital	KRW 10 million
Main Service	Blockchain monitoring and audit reporting	Fintech Area	Fintech SI
		Business Type	B2B/B2C

○ Introduction

Saintblock develops and supplies DApp and security solutions based on blockchain main net consensus algorithm and monitoring and audit reporting technologies.

○ History

- 03. 2018 Establishment
- 05. 2018 Launched Block Monitor
- 12. 2018 Updated Block Monitor to add audit tracking feature
- 07. 2019 Changed CEO

○ Main Products and Services

- Block Monitor (blockchain monitoring and audit solution)
- Main net node real-time monitoring technology
 - Audit on the level of blockchain security management
 - Real-time audit reporting customized for clients
 - Real-time tracking of money transfers

○ Partners

Etnews



Company Name	에스비씨엔	Company Name in English	SBCN
Representative	Son Sang-gyeon, Lee Seung-yeop	Establishment	Jul. 28 th , 2014
Location	4 th Floor, Hewlett-Packard Building, 83, Euisadang-daero, Yeongdeungpo-gu, Yeouido-dong, Korea		
Web Page	http://www.sbcn.co.kr/	E-mail	support@sbcn.co.kr
Contact for Inquiry	+82-70-8821-2482	E-mail for Inquiry	gemma.kim@sbcn.co.kr
Number of Employees	39	Paid-in Capital	KRW 134 million
Main Service	Investment algorithm, investment information	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

SBCN is a fintech company that connects financial markets to individual investors with big data and AI technologies. It was selected as a K-Global 300 Company by the Ministry of Science, ICT, and Future Planning (MSIP), a Big Data Innovator in MSIP DNA100 Companies, and an Expert Center for MSIP Financial Big Data Platform Consortium. With these credentials, the company is researching AI technologies. The company's proprietary market indexes and algorithms collect and refine structured and unstructured data in real time. This is enabled by a core technology involving machine learning and AI.

Today, SBCN provides AI algorithms and securities information to 6 major securities in Korea. Also, Master of Investment is a new app under development. It will provide stock information, AI diagnosis, robo-advisor algorithm strategy, and buy/sell signals. Just like PBs, this service will enable individual investors to invest effectively. It will integrate and share securities accounts of individual investors to match them and enable users to utilize customized financial products.

○ History

- 07. 2014 Established as SBCN (software development business)
- 11. 2014 Provided open API consulting to Kium Securities
- 08. 2015 Selected as the Best Startup Leading Venture Company
- 12. 2016 Selected for K-Global 300 (promising ICT companies) by the Ministry of Science, ICT and Future Planning
- 01. 2017 Selected for K-Global 300 by the Ministry of Science, ICT and Future Planning
- 02. 2017 Launched B2B service for Kium Securities
- 04. 2017 Robo-advisor service passed the review of the Test Bed Assessment Committee
- 10. 2017 Selected as an AI Big Data Innovator by Naver and Gangwon Creative Innovation Center
- 12. 2017 Entered into supply contract with Hana Financial Investment to provide securities information
- 01. 2019 Selected as a Big Data Innovator in MSIP DNA 100 List
- 05. 2019 Selected as an Expert Center for MSIP Financial Big Data Platform Consortium

○ Main Products and Services

Services by SBCN is composed of two parts, one of which is to provide algorithms and securities information to securities (B2B2C) and the other is to provide securities information to individual investors (B2C).

1. Securities partner services

Master of Investment, a service provided in partnership with securities, offers market, stock, theme, and portfolio information to individual investors using the securities. The contracted amount reached KRW 50 billion. The service is powered by a superior algorithm that collects, analyzes, and delivers securities information in real time.

2. Master of Investment, PB in Your Palms

Why is investment difficult for individual investors? This is because they have less investment information than corporate and foreign investors, and experience difficulty analyzing information and managing products. Master of Investment is a service that integrates all securities accounts into just one account. To enable easy analysis of difficult financial information, AI services diagnose user stocks and provide when to buy and sell them based on algorithms. In sum, it provides services traditionally offered by PBs. Moreover, Master of Investment provides recommendations for financial products based on users' investment preferences, helping customers invest more widely and easily. Master of Investment is the shortcut to mastering investment.

○ Partners

Ebest Investment Securities, Hana Financial Investment Securities, Kium Securities, Korea Investment Securities, Kyobo Securities, Mirae Asset Daewoo Securities, PAXNET, SBSCNBC, Shinhan Financial Investment Securities



Company Name	에스비아이코스머니	Company Name in English	SBI Cosmoney
Representative	Kim Jeong-wuk	Establishment	Aug. 1 st , 2017
Location	2 nd , Floor, 8, Teheran-ro 98-gil, Gangnam-gu, Seoul		
Web Page	www.sbicosmoney.com	E-mail	tdpark@sbicosmoney.com
Contact for Inquiry	+82-70-5208-1486	E-mail for Inquiry	tdpark@sbicosmoney.com
Number of Employees	37	Paid-in Capital	KRW 7 billion
Main Service	Overseas Remittance	Fintech Area	Overseas Remittance
		Business Type	B2C

○ Introduction

SBI Cosmoney provides an overseas remittance service based on reliable technologies developed by a fintech industry leader. The service removed shortcomings of traditional overseas remittance services and enhanced security. The company provides services to 12 countries in Asia, North America, Europe, and Oceania.

○ History

08. 2017 Establishment

○ Main Products and Services

SBI Cosmoney provides an overseas remittance service based on reliable technologies developed by a fintech industry leader. The service removed shortcomings of traditional overseas remittance services and enhanced security. The company provides services to 12 countries in Asia, North America, Europe, and Oceania.



Company Name	씨렛		Company Name in English	Seallet Corp.	
Representative	Jeong Yun-seo, Park Mi-ppeum		Establishment	Nov. 2 nd , 2011	
Location	Floor B1, 30, Samseong-ro 61-gil, Gangnam-gu, Seoul				
Web Page	-	E-mail	contact@coinpia.com	Contact Number	+82-70-4460-3360
Contact for Inquiry	+82-70-4760-3360		E-mail for Inquiry	contact@coinpia.com	
Number of Employees	2		Paid-in Capital	KRW 50 million	
Main Service	Blockchain development	Fintech Area	Others	Business Type	B2B

○ Introduction

Seallet Corp., founded in 2011, is a fintech company providing payment and blockchain development services.

The company has operated a virtual currency exchange without incidents from 2014 to 2018, but it closed the service due to changes in the business environment and shifted its focus to blockchain development.

○ History

- 11. 2011 Established as Seallet Corp.
- 05. 2014 Launched Coinpia, a virtual currency exchange
- 02. 2018 Closed Coinpia service
- 2020 Developing blockchain technology and services

○ Main Products and Services

Seallet Corp. is developing blockchain technology and services, using its experience of operating a leading virtual currency exchange since 2014. While the service was in operation, the company launched the first conditional order system in the world. It has extensive experience and maintained the record of zero incidents thanks to FDS.



Company Name	시큐어넷	Company Name in English	Secure Net
Representative	Kim Seong-je	Establishment	Oct. 27 th , 2017
Location	10 th Floor, Seo-gwan, 135, Jungdae-ro, Songpa-gu, Seoul		
Web Page	www.securenet.kr	E-mail	sungjae.kim@securenet.kr
Contact for Inquiry	+82-2-470-2080	E-mail for Inquiry	sungjae.kim@securenet.kr
Number of Employees	5	Paid-in Capital	KRW 25 million
Main Service	Integrated product authentication information management service	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

Secure Net provides a platform services that helps manufacturers, distributors, and test certification institutions circulate product certifications and test reports in a transparent manner. Since it was founded in October 2017, the company has worked to foster trust in their services, in addition to building a culture of distributing transparent and secure products based on its business platform. The business platform offered by Secure Net manages and shares product test reports and certifications to create conditions in which product manufacturers and distributors can build trust with each other.

○ History

- 10. 2017 Incorporated as Secure Net
- 06. 2018 Registered patent on certification and test report management system
- 11. 2018 Launched beta service

○ Main Products and Services

Secure Net is a business platform service that manages product certifications (and test reports) in a systematic, secure, and convenient manner. Secure Net Platform is convenient to use. Users can simply upload documents to manage product expiration dates, as well as certification/report renewals. The service also provides real-time information about regulatory and legal changes. It also enables systematic management of materials for finished products, enhancing work efficiency of management personnel by more than 80%. Of note is that the system transparently and securely manages product certification information using blockchain technology. The triple data security system prevents document loss and theft, in addition to enabling the tracking of data history. Rather than simply providing the solution, Secure Net is making an effort to create a culture in which safe products are distributed by manufacturers and importers of products.

○ Partners

Creative Economy Innovation Center, Youth Startup Academy



Company Name	시루정보		Company Name in English	Seeroo Information Co., Ltd.	
Representative	Ryu Chang-hwa		Establishment	Aug. 4 th , 2009	
Location	#101-2601, 109, Mapo-daero, Mapo-gu, Seoul				
Web Page	https://www.seeroo.co.kr/	E-mail	company@seeroo.co.kr	Contact Number	+82-2-420-5573
Contact for Inquiry	+82-2-420-5573		E-mail for Inquiry	pg@seeroo.co.kr	
Number of Employees	55		Paid-in Capital	KRW 1 billion	
Main Service	Modnpay (simple payment), Secure App Authentication (MO authentication)	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

Seeroo Information Co., Ltd., founded in 2009, began offering services based on payment/authentication technologies and grew through various financial projects involving payment/authentication technologies. It is developing as a financial SI solution developer. Furthermore, the company uses app authentication, data encryption/decryption architecture, and security system implementation technologies to build and operate multiple financial service systems.

○ History

- 08. 2009 Established as Seeroo Information Co., Ltd.
- 07. 2010 Established company research center
- 02. 2011 Received venture company certification
- 10. 2011 Developed mobile payment solution; developed mobile 2-channel authentication solution
- 12. 2012 Standardized mobile payment system (non-IC-chip-based mobile payment security requirement, TTA.KO-12.0199)
- 12. 2013 Received Technology Innovation Award at Smart App Awards (formerly Shinhan App Card)
- 10. 2014 Developed smartphone ownership authentication service (Secure App Authentication)
- 12. 2014 Standardized mobile payment system (app security requirements for mobile payments, mobile payments using transaction numbers)
- 01. 2016 Launched cash card transaction authentication and relay business for the Financial Telecommunications and Clearings Institute
- 05. 2017 Developed Modnpay service

○ Main Products and Services

Modnpay is a simple payment service that allows users to scan QR codes in merchant locations using applications for Korean financial institutions to make payments. The service is linked to applications for 3 credit card companies and 1 bank. The company is working to expand the compatibility. The application provides convenience and added membership and coupon services to users making payments, as well as enabling merchants to provide simple QR simple payment services. Foreign tourists can make payments using their domestic cards, promotions can be conducted by merchants and financial institutions as well. The service is evolving into Korea's only simple payment platform affiliated with financial institution mobile applications.

○ Partners

Hana Card, Hyundai Card, KB Data System, KB Kookmin Bank, KB Kookmin Card, KB Life Insurance, KB Savings Bank, Korea Financial Telecommunications and Clearings Institute, KT, Lotte Card, National Agricultural Cooperative Federation, NH Nonghyup Bank, Shinhan Card, Shinhan DS, Shinhyup, Smart Savings Bank



Company Name	센디		Company Name in English	Sentry	
Representative	Yeom Sang-jun, Seon Hyeon-guk		Establishment	Jan. 21 st , 2013	
Location	# 13-101, 13 th Floor, WeWork BIFC, 133, Jeonpo-daero, Nam-gu, Busan				
Web Page	https://sentry.ai/	E-mail	lindsey@sentry.ai	Contact Number	+82-1833-6606
Contact for Inquiry	+82-10-8212-7629		E-mail for Inquiry	lindsey@sentry.ai	
Number of Employees	18		Paid-in Capital	KRW 166 million	
Main Service	On-demand freight platform	Fintech Area	Remittance/Settlement	Business Type	B2B/B2C

○ Introduction

Sentry works to address complex transaction process of the Korean cargo freight market.

The company aims to make the market efficient by optimizing the offline market data and match shippers with cargo owners.

Sentry is the company's flagship service and an on-demand cargo freight matching platform. It is the only logistics service in Korea that uses direct data about cargo owners and shippers to optimizes user experience and achieve sustainable growth.

○ History

- 01. 2013 Establishment
- 07. 2015 Launched Venditz by merging Amuse Park with JYC Company
- 02. 2018 Launched Sentry service
- 01. 2019 Established JYC Company
- 08. 2019 Changed company name to Sentry

○ Main Products and Services

Sentry is Uber for cargos, connecting shippers with cargo owners on demand. Cargo owners and shippers are directly matched on the platform to address the complicated transactional process in the cargo freight market. The service shows information about cargo movement and real-time location. This enhances transportation service quality and lowers cargo delivery costs by combining cargo or matching empty vehicles.

○ Partners

Coolidge Corner Investment, K Bridge Investment



Company Name	세넷시스템즈	Company Name in English	Sennet Systems Corp.
Representative	Kim Yeong-sik, Lee Sang-su	Establishment	Mar. 16 th , 2005
Location	#1502, 77, Seongsuil-ro, Seongdong-gu, Seoul		
Web Page	http://www.sennet.co.kr	E-mail	sales@sennet.co.kr
Contact for Inquiry	+82-70-4640-5989	E-mail for Inquiry	ygrexmix@sennet.co.kr
Number of Employees	16	Paid-in Capital	KRW 200 million
Main Service	Software development and supply	Fintech Area	Overseas Remittance
		Business Type	B2B

○ Introduction

Sennet Systems Corp., since it was founded in 2005, continues to grow through multiple financial sector clients. It is making an effort to advance in fintech and other industries.

○ History

- 03. 2005 Incorporated
- 04. 2008 Reported as a software business
- 07. 2008 Registered programs
- 10. 2009 Received GS Certification (software quality certification): Ez-GATOR V2.0
- 10. 2009 Registered trademark and service mark (No. 45-0029391): Ez-GATOR
- 03. 2016 Inaugurated co-chairperson
- 05. 2016 Merged with Nurion Tech
- 05. 2016 Received company research center certification
- 10. 2017 Received GS Certification (software quality certification): Ez-GATOR V3.3
- 10. 2017 Received Inno-Biz Certification
- 05. 2018 Registered trademark and service mark (No. 40-1356612)

○ Main Products and Services

[Multiple Clients]

The company attracts multiple financial customers through independently developed products and other various projects.

[Customer Needs]

The company specializes in listening to customer needs and implementing solutions.

The motto is to provide what the customer needs in proximity.

○ Partners

Lotte Card



Company Name	센트비		Company Name in English	Sentbe Inc.	
Representative	Choi Seong-uk		Establishment	Sep. 25 th , 2015	
Location	#809, 8 th Floor, 311, Gangnam-daero, Seocho-gu, Seoul (Seocho-dong, Dreamplus Gangnam)				
Web Page	www.sentbe.com	E-mail	contact@sentbe.com	Contact Number	+82-70-8825-0373
Contact for Inquiry	+82-10-8957-2910		E-mail for Inquiry	bruce@sentbe.com	
Number of Employees	35		Paid-in Capital	KRW 2.333 billion	
Main Service	Overseas remittance service(digital overseas remittance through pooling and netting)	Fintech Area	Overseas Remittance	Business Type	B2C

○ Introduction

Sentbe Inc., founded in September 2015, began offering overseas remittance services to 3 Southeast Asian countries (Philippines, Vietnam, and Indonesia). It has gradually expanded to various developed and developing countries, and currently provides services in 17 countries.

To address the high cost, slow speed, and complicated processes of overseas remittance services offered by existing banks, Sentbe pools multiple remittance cases into one instead of separately processing individual remittance cases, which is quickly and simply enabled on smartphone apps or internet websites. The company also acquired overseas remittance licenses from the Ministry of Economy and Finance in December 2017 and from Singapore Monetary Authority in March 2019 to enable netting, through which money can be remitted from Korea to foreign countries and from foreign countries to Korea or a third country. This made the service into a better alternative for individuals who need to send money overseas.

○ History

- 09. 2015 Established as Sentbe Inc.
- 11. 2015 Selected to participate in KEB Hana Bank 1QLab (2nd class); entered into MOU
- 01. 2016 Launched overseas remittance service to the Philippines
- 07. 2016 Launched overseas remittance service to Vietnam
- 08. 2016 Received Minister of Science, ICT, and Future Planning at Maekyung Fintech Awards
- 07. 2017 Launched overseas remittance service to China
- 12. 2017 Certified as a Promising ICT Company by the Ministry of Science, ICT, and Future Planning
- 05. 2018 Launched overseas remittance service to 3 Southeast Asian countries
- 08. 2018 Launched overseas remittance service to the U.S.
- 10. 2018 Registered patent for "method, device, and program for remitting dissimilar currencies"
- 01. 2019 Received Series B investments
- 02. 2019 Launched overseas remittance service to the U.K., Australia, and Canada
- 03. 2019 Obtained Singaporean corporate license for Sentbe Pte. Ltd.
- 08. 2019 Launched Sentbe Android app
- 10. 2019 Selected as an alternative military service company
- 11. 2019 Established a company research center

○ Main Products and Services

1. Inexpensive, quick, and convenient fintech overseas remittance service changing the framework
 - 1) Maximum 90% fee reduction : Using pooling and netting methods, Sentbe reduces structural fees. Unlike conventional banks, the company moves the cost of handling foreign currency away from the customers, and implements commercial exchange rates. This reduces overseas remittance fees by at most 90% to KRW 5,000 -KRW 6,000.
 - 2) Various receiving channels : Sentbe works with the most widely used financial methods in each service country, supporting a variety of channels including cash pickup, cash delivery, and electronic wallet.
 - 3) Real-time transactions : After the customer's overseas remittance amount is deposited, Sentbe can complete the transaction in between 5 minutes and 24 hours (if delayed due to time difference, etc.).
2. Sentbe's competitive strengths
 - 1) Unlike other Korean banks, Sentbe staff is about 80% foreign currency management, product, and project development personnel.
 - 2) FX, overseas remittance and payment businesses require a hub that maintains international funds in one place. To address this issue, Sentbe established an FX hub using a Singaporean money transfer license.
 - 3) In July 2019, Sentbe entered into a contract with MoneyGram, one of the top 3 overseas remittance services. This is a first of any Korean fintech company. This partnership will address advance money transfer issues by implementing post-action settlement, in addition to enabling superior service in China and allow the company to use MoneyGram merchants across the world.

○ Partners

Cebuana, MoneyGram, MoneyMatch, Samsung Pay, Tranglo, Vietcombank, Welcome Savings Bank



Company Name	세틀뱅크	Company Name in English	SettleBank Inc.
Representative	Lee Gyeong-min	Establishment	Oct. 9 th , 2000
Location	9 th Floor, 6, Teheran-ro 34-gil, Gangnam-gu, Seoul		
Web Page	https://www.settlebank.co.kr	E-mail	info@settlebank.co.kr
Contact for Inquiry	+82-2-6204-1150	E-mail for Inquiry	hyuk@settlebank.co.kr
Number of Employees	120	Paid-in Capital	KRW 4.17 billion
Main Service	Simple payment, virtual account, firm banking, electronic payment, etc.	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

SettleBank Inc. is an electronic financial fintech company that provides services such as simple cash payment, simple money transfer, virtual account, firm banking, and electronic payment (PG). SettleBank was founded in October 2000 and pioneered cash payment market by offering virtual account services with NH Nonghyup Bank. In 2006, the company offered firm banking service to all banks in Korea, and provided simple cash payment service not requiring public key certificate or OTP in 2015, growing into a leader of the cash payment market.

In particular, SettleBank implemented the first simple cash payment service in Korea. By partnering with Kakao, Naver, Coupang, eBay, and the best companies in Korea, the company maintains a dominant market share and leading the cash payment platform business in Korea.

Furthermore, SettleBank goes beyond the Korean market to expand into new businesses. It also makes strategic partnerships with global companies to diversify its business, in an attempt to grow into a global fintech company.

○ History

- 10. 2000 Established as SettleBank Inc.
- 02. 2002 Launched Nonghyup virtual account service
- 09. 2007 Registered as an electronic financial business
- 07. 2008 Developed G-Banking System
- 09. 2011 Launched payment management service and PG service
- 04. 2015 Launched simple cash payment service
- 10. 2018 Entered into MOU for Zero Pay service
- 12. 2018 Launched Zero Pay service
- 05. 2019 Registered as an electronic prepayment method issuance and management business
- 06. 2019 Designated an Innovative Financial Service provider by the Financial Services Commission
- 07. 2019 Listed on KOSDAQ

○ Main Products and Services

Simple cash payment, a key service of SettleBank, uses real-time firm banking technology to retain account information that was initially registered. Users can simply enter passwords for every payment to make real-time transfers and withdrawals simply. Naver, Korea's largest web portal, Kakao, the largest mobile messenger company, as well large companies such as eBay and Coupang use SettleBank's simple cash payment service. This brings the company's market share to the top of the industry.

Virtual account service is another major service. It is a payment account service used by organizations to charge multiple customers. Including G-Banking, used by 70% of all local governments in Korea, this largest financial platform in Korea handles KRW 164 trillion.

In addition, SettleBank provides corporate clients with firm banking services to collect and pay funds through dedicated lines. Mobile phone payment, point payment, and other electronic payment (PG) services are also provided.

○ Partners

Aegis Enterprise, Busan Bank, Credit Union, CU Convenience Store, IBK Industrial Bank of Korea, Jeju Bank, KB Kookmin Bank, Korea Culture Promotion, Korea Federation of Community Credit Cooperative, Korea Railroad Corporation, Korea Simple Payment Promotion Center, Kyongnam Bank, NH Bank, Pohang St. Mary Hospital, Post Office, Public Home Shopping, Shinhan Bank, Shinsegae Department Store, Welcome Savings Bank, Woori Bank



Company Name	스koop미디어	Company Name in English	Skoopmedia
Representative	Sin Jin-wuk	Establishment	Mar. 31 st , 2011
Location	#206, Building B, 128, Beopwon-ro 11-gil, Songpa-gu, Seoul		
Web Page	https://bitsonic.co.kr	E-mail	ceo@bitsonic.co.kr
Contact for Inquiry	+82-70-4667-5158	E-mail for Inquiry	security@skoopmedia.co.kr
Number of Employees	54	Paid-in Capital	-
Main Service	Virtual Currency exchange	Fintech Area	Virtual Currency
		Business Type	B2B/B2C

○ Introduction

Skoopmedia is a company established by Sin Jin-wuk in March 2011, with a head office in Daechi-dong, Gangnam-gu, Seoul.

The goal of the company is to create a platform app that is used consistently by a large number of customers. The company name includes the work “media” to demonstrate the idea that applications can also be media.

Key businesses include web and mobile app development, webtoon supply, webtoon artist management, emoticon and character development, and licensing.

The company developed applications including POSCO Thanks and Sharing SNS, Hyundai Department HCN Remote Control, Delivery Heroes, Yes24 Crema Bundle Apps, CJ Hello Vision Smart, Sudamama, Mimibox, Cardoc, Socar, Naver Webtoon, Me2day, Wingspoon, JoongAng Ilbo, and Smart Convenience Store.

Kakao Talk emoticons developed by Skoop Media were wildly popular with over 800,000 downloads. In 2012, Smart Convenience Store application, which provides all information about convenience stores, won the Best Application Award in the Korea Mobile App Awards in 2012. In 2013, the company developed Coin Market, the first Bitcoin shopping mall in Korea. Skoopmedia also operates an online shopping mall, Startup Kit, that sells apparel and cups bearing interesting phrases.

○ History

- 03. 2011 Established as Skoopmedia
- 09. 2012 Received Best Application Award at the Korea Mobile App Awards for Smart Convenience Store
- 2013 Developed Coin Market, Korea's first Bitcoin shopping mall
- 2018 Received Herald CEO Award at the 10th Korea SME/Major Company Innovation Awards
- 04. 2018 Established Bitsonic

○ Main Products and Services

Bitsonic, a virtual currency exchange, aims to become a virtual currency exchange specializing in alt coins (all cryptocurrencies excluding Bitcoin). Partnering with Binance, a global virtual currency exchange, and Coin Tiger, the company is launching alt coins in Korea that were only available in foreign markets.

Bitsonic is focusing on developing new technologies such as exclusive API enabling users to trade cryptocurrencies more easily. Bitsonic currently supports 289 coins, and the company plans to increase that number to 500 to 600. BSC Main Net implemented by Bitsonic uses DPOS, which creates a structure in which users who contributed to blockchain generation are rewarded with parts of the profit. Even cryptocurrencies backed by superior technology could not ensure liquidity and fee maintenance in previous virtual currency exchanges, but Bitsonic offers an open market separate from the main market, allowing anyone with the technology to list their coins. The exchange has a requirement for operators seeking to list in the open market to make a deposit of BSC Coins (Bitsonic coins) to prevent those without the funding from listing on the market and protect investors.

○ Partners

S2W LAB



Company Name	스몰티켓	Company Name in English	Smallticket Co., Ltd.
Representative	Kim Jeong-eun	Establishment	May 4 th , 2016
Location	#102, 4 th Floor, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul(Yeouido-dong, WeWork)		
Web Page	https://www.smallticket.com	E-mail	jekim@smallticket.com
Contact for Inquiry	+82-2-567-0096	E-mail for Inquiry	jekim@smallticket.com
Number of Employees	10	Paid-in Capital	KRW 192 million
Main Service	Internet service, insurance sales	Fintech Area	InsureTech
		Business Type	B2B/B2C

Introduction

Smallticket Co., Ltd. is a insurtech company offering online social insurance brokerage services. It reduces distribution costs using various social communities for the insurance industry, which spends the most money to conduct sales activities among financial companies. In addition, the company offers various affiliated services that fit the lifestyles of individual customers to help them reduce risk rates related to their insurance products. The goal is to provide personalized insurance products to more detailed customer segments. The company was founded under the motto of seeking mutual benefit for insurance companies and customers. Today, Smallticket works under the Financial Services Committee's Innovative Financial Service provider program to offer a pet health promotion insurance service, which is protected by special regulatory provisions. The company is expanding its insurtech presence by providing the first B2B MaaS (mobility as a service) service. Also, to overcome its limits as a startup company, Smallticket participated in various growth stimulus programs such as Futures Lab by Shinhan Financial Group in Korea, as well as Startupbootcamp (Singapore) overseas, to prepare for collaboration with financial institutions in China, Japan, Malaysia, and Thailand. Recently, the company entered into an MOU with Munich Re, a top global reinsurance company, to expand its presence in the global market.

History

- 05. 2016 Established as Smallticket Co., Ltd.
- 02. 2017 Selected to participate in Shinhan Futures Lab (3rd class)
- 03. 2017 Selected as Top 12 in Startupbootcamp Singapore 2017
- 05. 2017 Participated in Insurance Nexus Asia 2017 as a conference panelist
- 06. 2017 Participated in 2017 APAC Financial Conference as a panelist
- 07. 2017 Participated in Startupbootcamp Fintech 2017 Demo Tour (Singapore, Chengdu, Hong Kong, Tokyo)
- 08. 2017 Selected as a finalist in NTT Data's Open Innovation Contest 6.0 Finals in Tokyo
- 11. 2017 Selected as a partner for Malaysia-Shanghai Industrial Innovation Forum Fintech 2017 Program
- 05. 2018 Selected to participate in Smart Venture Campus Program by Daejeon Creative Economy Innovation Center 2018 (outstanding company evaluation)
- 08. 2018 Officially launched Hanwha Pet Plus Insurance with exclusive sales rights
- 09. 2018 Selected as a Designated Agent by the Financial Services Commission (Hanwha Pet Plus Insurance Assess for Aged Dogs)
- 03. 2019 Selected for AIA Open Innovation program (2nd class)
- 07. 2019 Selected as an Innovative Financial Service provider by the Financial Services Commission (pet health promotion insurance service)
- 11. 2019 Entered into MOU on on-demand hourly motorcycle insurance with KB Insurance and Woowa Brothers
- 11. 2019 Launched Korea's first on-demand hourly motorcycle insurance
- 12. 2019 Entered into MOU with Munich Re, a global reinsurance company
- 12. 2019 Entered into MOU on on-demand hourly driver's insurance with Hyundai Marine Insurance, Munich Re, and Lotte Green Car

Main Products and Services

The objective of Smallticket is to provide a direction for both customers and insurance companies to grow, by developing innovative products catering to consumer lifestyles and communities. With these efforts, the company aims to minimize negative perception of the industry, helping consumers experience the positive benefits as they use the products. Smallticket is also working to innovate insurance distribution channels to reduce the negative perception about insurances in the digital age. Making an effort to develop a special "Insurance Ecosystem" in the financial market, the company is growing with key clients in B2B2C and B2B markets.

Partners

Hanwha Asset Management, Korea Investment Partners, Shinhan Financial Group,



Company Name	스마트캐스트	Company Name in English	Smartcast Co., Ltd.
Representative	Hwang Sang-hyeon	Establishment	Jun. 18 th , 2014
Location	2 nd Floor, KT Baekseok Building, 235, Gyeongui-ro, Ilsandong-gu, Goyang-si, Gyeonggi-do		
Web Page	www.smartcast.co.kr	E-mail	cstjlcho@smartcast.co.kr
Contact for Inquiry	+82-70-4279-7794	E-mail for Inquiry	cstjlcho@smartcast.co.kr
Number of Employees	22	Paid-in Capital	KRW 307 billion
Main Service	Unmanned order and payment processing	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Smartcast Co., Ltd. is an order service automation service provider. The company offers packages including unmanned order solution (kiosks), order monitoring solution (KMS: Kitchen Monitoring System), and customer alert solution (DID: Digital Information Display), which automate order/payment/service in stores to maximize operational efficiency. The software development company supplies these unmanned order service automation solutions to Korean restaurant franchises such as Lotteria, Angelinus, Our Home, food courts, Saboten, Happy Bridge Cooperative, Bon IF, and Kyochon.

○ History

- 06. 2014 Established Smartcast Co., Ltd.
- 2015 Received venture company certification; established company research center, applied for 5 patents; registered KMS standardization program; developed and supplied KMS to Pizza Hut Korea
- 2016 Registered 4 patents; supplied KMS to Lotteria, Kukde Tteokbokki, and Mr. Pizza
- 2017 Selected to participate in Startup Item Commercialization Project by the Korea Institute of Start-up and Entrepreneurship Development; upgraded KMS; developed kiosk and DID solutions; supplied product to Our Home, Lotte Cinema, Hollys F&B
- 2018 Selected to participate in the follow-up portion of Startup Item Commercialization Project by the Korea Institute of Start-up and Entrepreneurship Development; selected for Didimdol R&D Project by the Korea Technology & Information Promotion Agency; selected for IP-R&D Project by the Korea Intellectual Property Strategy Agency; received investment from Chungbuk Creative Economy Innovation Center; received investment from Technology Guarantee Fund; applied for 5 patents
- 2019 Selected to participate in Leap Package Project by the Korea Institute of Start-up and Entrepreneurship Development; received INNO-BIZ certification; selected as a Promising SME by Gyeonggi Province; supplied products to Happy Bridge Cooperative, Angelinus, Bon IF, Ediya, Kyochon, and other clients; established sales channels; commercialized automated photo zone service

○ Main Products and Services

Smartcast provides automated order and service solutions through which customers placed orders that are automatically controlled and managed. The company provides unmanned order and payment kiosks, kitchen monitoring system (KMS), digital information display (DID), and photo kiosks.

○ Partners

Technology Guarantee Fund



Company Name	스마트크라우드	Company Name in English	Smartcrowd
Representative	Jeong Seong-mo	Establishment	Jun. 29 th , 2016
Location	#4102, 4 th Floor, Fashion Hall, 16, Maeheon-ro, Seocho-gu, Seoul		
Web Page	https://www.smartcrowd.co.kr/	E-mail	smart@smartcrowd.co.kr
Contact for Inquiry	+82-2-1599-1162	E-mail for Inquiry	smart@smartcrowd.co.kr
Number of Employees	10	Paid-in Capital	KRW 100 million
Main Service	P2P Finance	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

Smartcrowd is a peer-to-peer (P2P) financial platform that provides investment products verified by the screening process involving financial and real estate experts. With 30 years of real estate development and investment experience and capacity to analysis commercial real estate properties, the company has been launching various real estate loan products. It only handles mortgage loan investments to minimize the risk of losing principal and provide more stable investment profits. The company partners with Aju Law Firm, Daeil Appraisal Firm, and Jeongjin Accounting Firm to provide more professional and reliable services.

○ History

- 06. 2016 Establishment
- 08. 2016 Officially launched Smartcrowd Platform
- 08. 2016 Entered into partnership with Daeryook Aju Law Firm
- 08. 2016 Entered into partnership with Daeil Appraisal Firm
- 08. 2016 Entered into partnership with Jeongjin Accounting Firm
- 04. 2017 Registered as a member of Korea P2P Financial Association
- 06. 2018 Registered as a member of the Korea Fintech Industry Association
- 01. 2019 Reached KRW 10 billion in cumulative loans

○ Main Products and Services

Smartcrowd connects investors and lenders via P2P platform. Since it began offering official service in August 2016, the company has been maintaining a delinquency rate of 0%. Using Paygate Seyfert service, the Smartcrowd partners with financial institutions including Standard Chartered Korea and Nonghyup to securely manage the deposited funds. The mortgage loan investment product handled by Smartcrowd include mortgage loans, rent-backed loans, real estate property-backed loans, construction fund-backed loans, and real estate project financing. Up to 90% of loans can be provided for rent, rent deposit, and real estate collaterals. Investors can deposit from KRW 100,000 and increase the amount by KRW 100,000. No additional platform fees are assessed.

○ Partners

Daeil Appraisal Firm, Daeryook Aju, Jeongjin Accounting Firm, Korea Real Estate Development Association, Mugunghwa Trust, Paygate, Yuhan



Company Name	스마트핀텍	Company Name in English	SmartFinTech Corp.
Representative	Kim So-jeong	Establishment	Aug. 17 th , 2018
Location	Floor B1, 33, Seocho-daero 74-gil, Seocho-gu, Seoul (Bitville)		
Web Page	http://www.smartfintech.co.kr/	E-mail	nskokimus@gmail.com
Contact for Inquiry	+82-2-6929-3540	E-mail for Inquiry	chfccrown@naver.com
Number of Employees	4	Paid-in Capital	KRW 60 million
Main Service	Software development	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

SmartFinTech Corp. is a comprehensive asset management company that collects, integrates, and analyzes all financial information for individuals in different life cycles. The company's service proposes financial investment products suitable for each individual to help them build retirement or other funds for various purposes.

○ History

- 08. 2018 Establishment
- 06. 2019 Successfully conducted crowdfunding project

○ Main Products and Services

BankSignal is a system that collects and analysis individuals' asset situations. It takes into account personal investment patterns to recommend financial investment products that are suitable for personal goals and personal financial situations. Stock investment, funds, personal pensions, or retirement pensions can be managed according to personal preferences, and the service will be able to recommend insurance products for each customer in the future.



Company Name	스마트포캐스트		Company Name in English	Smartforecast	
Representative	Kim Hyeong-ju		Establishment	Nov. 4 th , 2015	
Location	2 nd Floor, Building 209, 19, Bongeunsa-ro 68-gil, Gangnam-gu, Seoul				
Web Page	-	E-mail	comma@smfcast.com	Contact Number	+82-2-508-7957
Contact for Inquiry	+82-2-508-7957		E-mail for Inquiry	comma@smfcast.com	
Number of Employees	3		Paid-in Capital	KRW 52 million	
Main Service	Bigta, Comma	Fintech Area	Asset Management	Business Type	B2B/B2C

○ Introduction

Smartforecast is a fintech company that analyzes big data to make forecasts.

The company developed Bigta, a service that predicts stock buy and sell trends by analyzing qualitative big data in financial data, social networking services, and news articles.

Another product is Comma, a service that develops portfolio of stocks to buy and sell within limited amounts of funds.

Smartforecast helps regular investors manage their assets better. To make more accurate predictions about stock prices that are influenced by many variables, the company uses big data, machine learning, and related technologies.

The company also supplies big data analysis contents to Shinhan Financial Investment.

○ History

- 10. 2015 Launched Bigta 2.0 service
- 11. 2015 Establishment
- 12. 2015 Entered into industry-university cooperation agreement with Catholic University Graduate School of Financial Mathematics; connected customer contents to Shinhan Financial Investment HTS
- 01. 2016 Developed portfolio optimization model
- 03. 2016 Reached 100,000 downloads for Bigta application
- 08. 2016 Supplied big data analysis contents to Shinhan Financial Investment
- 11. 2016 Launched Comma, personalized portfolio management service

○ Main Products and Services

Smartforecast provides big data analysis and forecast services through Bigta and Comma.

Bigta is a service that collects social media, news, and community big data online to analyze investor trends and quantify them to provide information to customers. Stock price directions for individual items are forecasted using indicators of investor psychology. The accuracy of this method is over 65% on average. The service is provided via an Android app that is ranked at the top of the Google Play financial section for 90 consecutive weeks.

Comma is a service that provides personalized stock investment portfolios by combining machine learning, financial engineering algorithms, and big data investment psychology analysis. The service is provided via an Android app and mobile web platform. Portfolios are generated based on the investor assets, and items are shifted weekly to be provided to users. This enables periodic investment actions to be taken, with the service guiding customers to reach high expected return on investments.

○ Partners

Asia Economy, Catholic University, Ebest Investment & Securities, Focus News, Hankuk University of Foreign Studies, Korea Economy TV, Korea Securities Depository, Leaders Economic Newspaper, Maeil Economy, Shinhan Financial Group



Company Name	스마트로	Company Name in English	Smartro
Representative	Lee Hong-jae	Establishment	Apr. 16 th , 1998
Location	24 th Floor, KT Data Center, 201, Mokdongseo-ro, Yangcheon-gu, Seoul		
Web Page	http://www.smartro.co.kr/	E-mail	hchong@smartro.co.kr
Contact for Inquiry	+82-2-2109-9852	E-mail for Inquiry	hchong@smartro.co.kr
Number of Employees	189	Paid-in Capital	KRW 5.118 billion
Main Service	Comprehensive payment service (VAN/PG)	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Smartro is an electronic service provider and a financial and telecommunications subsidiary of the KT Group. Smartro offers stable and convenient credit card VAN service, and PG service. It provides payment services in new business areas based on fintech.

Smartro implemented a convenience store product save system for GS25 in 2016. Since 2017, it has been supporting Alipay and WeChat Pay, Chinese payment services.

○ History

- 04. 1998 Establishment
- 2003 Began credit card VAN business
- 2007 Received TTA certification for U-SCM RFID device
- 06. 2010 Became a subsidiary of BC Card
- 09. 2011 Began PG business
- 11. 2011 Became a subsidiary of KT Group
- 09. 2013 Launched SALT, a merchant service platform
- 01. 2016 Implemented a convenience store product save system at GS25
- 09. 2017 Supported Chinese payment services (Alipay, WeChat Pay)

○ Main Products and Services

The VAN service provided by Smartro relays credit card, debit card, check card, or prepaid card payment approvals to credit card companies, after checking the customers' credit and transaction limits when they make payments on POS or credit card devices at merchant locations.

Smartro PG service is a relay service that links small online vendors with credit card companies or other financial institutions to enable online electronic payment services. The company supports consumers to use online shopping mall payment systems securely, and provides real-time monitoring and payment services 24/365.

Through SALT (savings advertising link task) platform with POS devices and applications, Smartro offers financial, marketing, sourcing, and management support total solutions to merchants. By offering service platforms and networks, Smartro finds, designs, and operates businesses and marketing projects for clients' companies.

Smartro SMP (marketing service platform) service uses Smartro network to find, design, and operate businesses and marketing projects for client companies. Smartro's service platforms and affiliate networks drastically expands clients' marketing activities.

The company also provides product order ASP service. This enables flexible order and history management by merchant members, makes accessible order confirmations by franchise headquarters, and allows suppliers to check customer orders real-time to make quick deliveries.

○ Partners

BC Card, Shinhan Card Alipay, WeChat Pay



Company Name	소다크루	Company Name in English	Sodacrew Inc.
Representative	Lee Yun-se	Establishment	Dec. 8 th , 2015
Location	501, Teheran-ro, Gangnam-gu, Seoul		
Web Page	sodatransfer.com	E-mail	admin@sodatransfer.com
Contact for Inquiry	+82-10-3164-2999	E-mail for Inquiry	richard.kim@sodatransfer.com
Number of Employees	14	Paid-in Capital	KRW 2.184 billion
Main Service	Small overseas remittance	Fintech Area	Remittance/Settlement
		Business Type	B2C

○ Introduction

Sodacrew Inc. was founded in 2015 by former employees of Mirae Asset, with the goal of innovating the overseas remittance business. The service was developed with the U.S. market as the strategic hub. Sodacrew has an active corporate culture, with employees evaluated based on their enthusiasm for new projects, competencies, and personal character. The company specializes in inbound money transfers, which stands out among its competitors. Soda Transfer, Sodacrew's service brand, connects bank and money transfer service providers in different countries to enable quicker overseas remittance and payments at lower prices.

○ History

- 12. 2015 Established as Sodacrew
- 06. 2017 Received KRW 200 million in investment
- 11. 2017 Received KRW 200 million in investment
- 12. 2017 Received KRW 100 million in investment
- 08. 2018 Received KRW 1.6 billion in investment
- 11. 2018 Participated in TIPS technology investment startup project
- 06. 2019 Launched money transfer services to Australia

○ Main Products and Services

Soda Transfer is an online overseas remittance service that is up to 90% less expensive than services offered by conventional banks. The service reduces the remittance period, which could be as much as several days, down to several hours. Soda Transfer is the first Korean fintech company to launch overseas remittance services in the U.S. The company grew rapidly, processing KRW 16 billion during the beta service period for 1 year in 2017. Sodacrew offers a unique and superior inbound remittance service, supported by system and security experts from Silicon Valley and Mirae Asset. After opening remittance services from Australia in 2019, Soda Transfer will support remittances from the U.S. in early 2020. The company plans to expand services to Europe and Southeast Asia in the future.



Company Name	소프트런치		Company Name in English	Softlunch Inc.	
Representative	Bae Jin-heung		Establishment	Dec. 6 th , 2017	
Location	83, Euisadang-daero, Yeongdeungpo-gu, Seoul				
Web Page	www.softlunch.co.kr	E-mail	id.softlunch@gmail.com	Contact Number	+82-2-318-1206
Contact for Inquiry	+82-2-318-1206		E-mail for Inquiry	abas@softlunch.co.kr	
Number of Employees	6		Paid-in Capital	KRW 400 million	
Main Service	Pay Story, payment information big data, AI	Fintech Area	Others	Business Type	B2B/B2C

○ Introduction

Softlunch Inc. is a fintech company that spun off from Samsung Electronics.

With patented technologies, the company collects and contextualizes user payment data to implement marketing platforms that help advertisers understand consumers better. Softlunch collects real-time structured data of 3.5 million Korean merchants. The company connects these data to consumer purchase profiles. Softlunch has launched a beta version of money management service for users to manage their spending. It has around 70,000 downloads and 30,000 active users at this early stage of the business.

○ History

- 12. 2017 Establishment
- 01. 2018 Received investment from Samsung Electronics
- 05. 2018 Selected to participate in Woori Bank Fintech Lab
- 07. 2018 Partnered with Korean distributors (received strategic investments)
- 12. 2018 Selected as a High Performing IP R&D Company by Korea Intellectual Property Strategy Agency
- 12. 2018 Licensed and acquired UNIST patents
- 01. 2019 Purchased key patents (Apple and Qualcomm licenses)
- 06. 2019 Selected to conduct Creative Growth Innovation R&D Project
- 10. 2019 Selected to take residence in 2nd Seoul Fintech Lab (Yeouido WeWork)

○ Main Products and Services

Pay Story (pay + story; pay + history) service

This location-based automated money management service is compatible with credit card company platforms, Samsung Pay, Kakao Bank, and K Bank. It provides money management service with location-based purchase recommendation services.

○ Partners

eLand, Fintech Center Korea, Samsung Electronics, Samsung Fire Insurance, Seoul Metropolitan Government, Woori Bank



Company Name	솔리드웨어	Company Name in English	Solidware
Representative	Park Jae-hyeon	Establishment	Aug. 5 th , 2014
Location	3 rd Floor, 100, Cheonggyecheon-ro, Jung-gu, Seoul		
Web Page	https://davincilabs.ai/ko	E-mail	contact@solidware.io
Contact for Inquiry	+82-10-8853-9706	E-mail for Inquiry	jyp@solidware.io
Number of Employees	33	Paid-in Capital	-
Main Service	AI solution	Fintech Area	Fintech SI
		Business Type	B2B

○ Introduction

Solidware is a machine-learning-based big data analysis company.

Using DAVinCILABS, an AI analysis engine and visualization solution, the company provides various big data prediction analysis and modeling services regarding credit rating, underwriting, targeted marketing, fraud detection, anomaly detection, and customer relations management.

▷ DAVinCILABS is an automated machine learning solution that automates data preprocessing, modeling, and computational implementation during big data analyses.

▷ The solution can be implemented in all areas handling big data (finance, distribution, logistics, manufacturing, etc.). It is exported to many industries in various countries (Japan, Vietnam, Malaysia, etc.).

○ History

- 08. 2014 Establishment
- 12. 2014 Developed damage prediction solution for AXA Direct auto insurance customers
- 09. 2016 Advanced to the main round of ICT Spring 2016 Europe technology competition (first in Asia)
- 09. 2016 Conducted credit evaluation model upgrade project for SBI Savings Bank
- 02. 2017 Conducted proof of concept project with TP Bank (Vietnam)
- 02. 2017 Launched AI analysis solution
- 05. 2017 Applied for patent on machine-learning-based automated cluster generation system and its method
- 09. 2017 Won ABN-AMRO Launch Pad Challenge (Netherlands)
- 03. 2018 Exported DAVinCILABS to Japan (first Korean machine-learning solution exported overseas)
- 11. 2018 Applied for patent on machine-learning-based data modeling and multi-step classification model generation and its method
- 12. 2018 Entered into MOU with Deloitte Anjin
- 01. 2019 Entered into distributor agreement with DTS Group, a Japanese SI company
- 2019 Partnerships with AXA Hong Kong, AIMMED, Hyundai Mobis, and various other companies

○ Main Products and Services

DAVinCILABS by Solidware automatically processes various predicates for machine learning such as missing value processing and item type configuration. The organized data serve as the basis for data preprocessing optimized for machine-learning analysis and outstanding prediction analysis. DAVinCILABS has implemented user experiences optimized for the thinking process of data analysts and research modeling process chains used by data analysts. These efforts resulted in independent user experiences that enable customers to conveniently handle model development, validation, comparative analysis, and reporting on a visualized platform. The service provides various algorithms optimized for corporate data analysis. Deep learning and other verified algorithms can be selected with a click, without other supporting applications or coding projects, to develop models. It also provides clustering and auto-clustering features to generate business rules. This allows users to identify complex big data patterns to generate rules and validate them within a day. AI-based optimization and automation, as well as automated algorithm tuning, combination, and champion algorithm recommendation enhance the performance of the models. The company uses its technologies to overcome the low explanatory power of machine-learning programs. The platform also automatically extracts Java Library to easily update models in operation.

○ Partners

ACMC (JPN), AEON Financial Services (JPN), AXA Direct, DB Life Insurance, Hanwha Insurance, Mitsui Sumitomo Card (JPN), SBI Holdings (JPN), SBI Savings Bank, Shinhan Bank, Shinhan Life Insurance, Sony Assurance (JPN), TPbank (VTN)



Company Name	소테리아		Company Name in English	Soteria Inc.	
Representative	Kim Jong-man		Establishment	Jan. 22 nd , 2018	
Location	9 th and 10 th Floors, Seogwan, 135, Jungdae-ro, Songpa-gu, Seoul				
Web Page	www.soteria-sys.com	E-mail	info@soteria-sys.com	Contact Number	+82-2-2142-1700
Contact for Inquiry	+82-2-2142-1700		E-mail for Inquiry	regina9866@soteria-sys.com	
Number of Employees	13		Paid-in Capital	KRW 1.502 billion	
Main Service	Server BlackBox (AI security solution)	Fintech Area	Security/Authentication	Business Type	B2B

○ Introduction

Soteria Inc. is an innovative AI & hardware-cooperative cyber security solution provider. The company holds many patents in kernel-level direct data extraction, as well as in distributed, independent, and dedicated hardware-based tampering prevention technology (1 Korean patent registered; 1 U.S. patent registered; 2 U.S. patents applied).

The company's biggest strength is in the team composed of a founder and staff with long experiences and technological competencies. Soteria has offices in Korea and the U.S., which facilitate its global expansion. Cyber security is an area that can be widely implemented in other industries (cloud, artificial neural network, big data, blockchain fintech security, autonomous vehicles, IoT, etc.), in addition to providing great potentials for generating future added values.

Soteria's solutions are AI-based security products essential for convergence sectors in the age of the Fourth Industrial Revolution. Server BlackBox is a Soteria product that is a powerful tool saving verification costs by using blockchain proof of work method to guarantee data integrity.

○ History

- 04. 2017 Developed Hardware Engine Rev. 2.0, a high-performance and ultra-low-cost solution
- 10. 2017 Received Taiwan Information Industry Association Award at Asia Startup Battle Seoul
- 01. 2018 Established Korea Headquarters
- 02. 2018 Selected to take residence KISA Fintech Technology Center
- 05. 2018 Received venture company certification
- 11. 2018 Selected to participate in TIPS, a private investment R&D government project
- 01. 2019 Received ISO9001 Quality Management Standards Certification
- 04. 2019 Selected as First Penguin Startup Company by Korea Credit Guarantee Fund
- 04. 2019 Selected as the Best Performing Company in the Seoul National University Startup Leadership Project
- 05. 2019 Established Soteria-Seoul National University Intelligent Security Lab
- 06. 2019 Received GS1 Quality Certification
- 07. 2019 Entered into agreement with KISA to jointly operate New Software Vulnerability Report and Reward Program
- 11. 2019 Entered into agreement with Korea University School of Information Security
- 11. 2019 Entered into NDA with Securonix
- 12. 2019 Selected to participate in Seoul Test Bed Support Project

○ Main Products and Services

- (1) Server BlackBox
 - Ensures integrity of extraction and saving of logs generated in the server and collects forensic data not provided by the OS
 - Integrated console is used to distribute policies (log retention period, audit option settings, etc.) and strengthened visualization through big data analytics
 - Latest AI technologies (deep learning, neural network) are used to analyze server logs to prevent erroneous detections
- (2) Cleio
 - Automatic real-time backup for changed files to prevent data loss in case of accident/hacking attacks
 - Increased storage usage by removing overlapping data during backup
 - Data can be backed up for 1, 3, 5, 10 years or permanently depending on the data lifecycle management (DLM) policy
- (3) Stealth Shield
 - Can conduct rule-based detection, in addition to screening for anomalies
 - Latest AI (deep learning, neural network) technologies are used to detect anomalies to prevent errors

○ Partners

Credit Guarantee Fund



Company Name	스페이스워크	Company Name in English	Spacewalk
Representative	Jo Seong-hyeon	Establishment	Aug. 5 th , 2016
Location	#518-520, Fast Five, 125, Wangsimni-ro, Seongdong-gu, Seoul		
Web Page	http://spacewalk.tech	E-mail	i@spacewalk.tech
Contact for Inquiry	+82-2-2138-8030	E-mail for Inquiry	ysm@spacewalk.tech
Number of Employees	24	Paid-in Capital	KRW 54 million
Main Service	Landbook	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

Spacewalk is a proptech (property-tech) company that seeks to enhance the productivity of land, a limited resource given to humanity, through AI and big data technologies. The company's key technology is AI architectural design. AI technology calculates the maximum scale of the building that can be established on a given lot of land based on architectural laws. The system also quickly and accurately arranges units and parking lots within the building by employing reinforced learning, a machine learning technology. Such technologies were employed to develop and launch Landbook (<http://landbook.net>), a service that provides information required to develop small real estate properties. Landbook, an AI architectural design engine, is being used by 6 public agencies including Land and Housing Corporation (LH), Seoul Housing Corporation (SH), and Gyeonggi Urban Corporation to support resident projects. In the private sector, financial institutions such as NH Nonghyup Bank and Woori Bank, as well as real estate agencies and architectural studios use the service. The company was also selected by KOICA to participate in CTS program to do business in Vietnam. Spacewalk has provided real estate development consulting services for a total of 500,000m² of land (worth KRW 1.8 trillion). It plans to expand services starting with B2B clients such as public agencies, financial institutions, and real estate agencies.

○ History

- 08. 2016 Established as Spacewalk
- 01. 2017 Selected to participate in CTS program by KOICA (received KRW 290 million)
- 12. 2017 Received Outstanding Award in Seoul Innovation Challenge (received KRW 150 million)
- 12. 2017 Received investment from Tera Fintech (KRW 400 million)
- 04. 2018 Selected for NIPA GSIP (received KRW 280 million)
- 08. 2018 Launched Landbook service
- 11. 2018 Received investment from Hanyang University Technology Startup Private Investment Cooperative
- 12. 2018 Selected for November TIPS R&D Program (received KRW 500 million)
- 12. 2018 Received investment from KB Knowledge Asset Investment Cooperative No. 2 (KRW 500 million)
- 01. 2019 Received investment from Stonebridge Young Frontier Investment Cooperative (KRW 500 million)
- 08. 2019 Received guarantee for 2019 First Penguin Company from Credit Guarantee Fund (KRW 1 billion)
- 09. 2019 Advanced to the main round in the AGIC International AI Competition 2019 (ranked 2nd)
- 10. 2019 Partnered with Woori Bank WM Center

○ Main Products and Services

- 1) Landbook Website (free)
 - landbook.net: Small housing development project feasibility assessment service—anyone can obtain information by signing up to Landbook. Individuals, corporations, and architects assess 300,000 lots every month.
- 2) Landbook Investment Analysis (paid)
 - Feasibility assessment for small housing, commercial facilities, and officetel development projects—providing detailed reports and offline consultations (KRW 300,000 per lot). The service is provided to WM departments of major financial institutions and real estate agencies.
- 3) Landbook Streetside Housing (paid)
 - Feasibility assessment for streetside housing maintenance projects that redevelop individual buildings or multifamily housing buildings to apartments—this service is mainly used by public agencies such as SH, Gyeonggi Urban Corporation, and Incheon Urban Corporation. SH purchased Landbook AI architecture design program in 2016 and has been using the service since.
- 4) Landbook Safety (free)
 - safety.landbook.net: Building collapse risk information service—after a building collapsed in Yongsan in 2016, this program was developed to enhance public safety. Seocho-gu District Office requested related data after the recent building that collapsed at the demolition site in Jamwon-dong in Seocho-gu.

○ Partners

NH Nonghyup Bank, Woori Bank



Company Name	스파이스웨어	Company Name in English	Spiceware Co., Ltd.
Representative	Kim Geun-jin	Establishment	Nov. 1 st , 2017
Location	#106 4 th Floor, Seoul Fintech Lab (WeWork), 83, Euisadang-daero, Yeongdeungpo-gu, Seoul		
Web Page	https://spiceware.io	E-mail	sales@spiceware.io
Contact for Inquiry	+82-10-2950-4251	E-mail for Inquiry	sarah.lee@spiceware.io
Number of Employees	7	Paid-in Capital	KRW 120 million
Main Service	Financial data security solution for cloud platforms	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

Spiceware provides data security services to help companies use cloud platforms quickly and securely.

The company automates all data security processes and enables clients to safely store encryption keys even with system failures. This allows secure and encrypted storage of all data.

The solution was recognized for its excellence, performance, and quality to be designated as an outstanding information security product (EPISC) by the Korean Ministry of Science, ICT, and Future Planning in 2019. It also obtained GS Level 1 quality certification.

Spiceware, having solved security issues associated with cloud platforms, will continue conducting R&D projects to provide more scalable, productive, and compatible products that are essential in achieving full data security.

○ History

- 08. 2017 Applied for patent on cloud encryption
- 08. 2018 Became an official Amazon APN Select Partner (Amazon AWS)
- 05. 2019 Developed and implemented ESB system for LGU+
- 07. 2019 Entered into MOU with and received Pre-A investment from AhnLab
- 08. 2019 Selected to participate in Start-Up NEST (6th class, Credit Guarantee Fund)
- 09. 2019 Selected for fintech company AC by RBS/NatWest
- 10. 2019 Selected to take residence in Seoul Fintech Lab (Seoul Metropolitan Government)
- 10. 2019 Solution selected as an outstanding information security product (EPISC) (KISA/Ministry of Science, ICT, and Future Planning)
- 11. 2019 Received commendation from Ministry of Science, ICT, and Future Planning for contributions to the information security industry
- 12. 2019 Received software quality certification (GS Level 1)

○ Main Products and Services

The technology is directly implemented on WAS that runs the clients' programs to enable encryption without increasing the load to the DB server or modifying the existing program. In addition, it supports basic defense against SQL injection and XSS vulnerability attacks. If too many decryption requests are made, the server automatically limits them to prevent massive loss of data. Encryption keys required to decrypt data are completely separated for storage, preventing stolen data from being used in plain text, thereby perfectly protecting data. In particular, the product realizes DevSecOps that automates all processes, enabling process management for development, security, and operation projects.

○ Partners

Amazon Web Service, BespinGlobal, Credit Guarantee Fund, information security cluster, KISA, LG CNS, LG U+, NatWest, SparkLabs



Company Name	스피너미디어	Company Name in English	Spinor Media Inc.
Representative	Kim Jae-yeong	Establishment	Aug. 27 th , 2019
Location	10 th Floor, Seo-gwan, Fintech Technology Support Center, 135, Jungdae-ro, Songpa-gu, Seoul		
Web Page	www.spinormedia.com	E-mail	josephray@spinormedia.com
Contact for Inquiry	+82-10-2761-2190	E-mail for Inquiry	ft219@spinormedia.com
Number of Employees	3	Paid-in Capital	KRW 11 million
Main Service	Simple payment for family members	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Spinor Media Inc., founded in August 2019, is a company providing simple payment service for family members.

Based on the patent for messenger server relaying money transfers, which was registered in Korea in June 2017, the company developed a service that allows users without a payment method or not enough account balance to request payment from a family member or a recommended payer.

KINS Pay application can be used to facilitate financial communication between family members. KINS Coupon allows families to set, execute, and manage budgets. KINS Pay is a new payment platform for families.

○ History

- 06. 2017 Registered patent for proxy payment system
- 08. 2019 Establishment
- 09. 2019 Took residence in KISA Fintech Technology Support Center
- 11. 2019 Received 2nd angel investments

○ Main Products and Services

KINS Healthcare is an application allowing patients and their family members to pay hospital bills without talking to a human employee. This system can be effectively implemented in small clinics as well as general hospitals, reducing hospitals' administrative burden and enhancing convenience for patients and their families. KINS Pay can be used for payment in various areas. It strengthens family finances, facilitates financial communication within families, and enhances family bond. KINS Pay and KINS Healthcare applications are connected to various welfare programs offered by local governments to provide close-up service to welfare beneficiaries. Donors can use KINS Coupon to easily issue donation coupons to participate in charity activities. Beneficiaries can enjoy donated coupons that are automatically recommended by the platform.

○ Partners

Korea Internet & Security Agency



Company Name	스룩		Company Name in English	Srook Co., Ltd.	
Representative	Gwak Jeong-hyeon, Gwon Yeon-hyeon		Establishment	May 11 th , 2016	
Location	5 th Floor, U Space Building A, 660, Daewangpangyo-ro, Bundang-gu, Seongnam-si, Gyeonggi-do				
Web Page	company.srook.com	E-mail	srook@srook.net	Contact Number	+82-2-1600-7313
Contact for Inquiry	+82-2-2192-2136		E-mail for Inquiry	srook@srook.net	
Number of Employees	6		Paid-in Capital	KRW 3 billion	
Main Service	Srook	Fintech Area	Remittance/Settlement	Business Type	B2B

○ Introduction

Srook Co., Ltd. is a digital content platform provider enabling anyone to create and share contents easily and quickly.

The company launched Srookpay, a social media merchant service, in 2017. Srookpay goes beyond the online shopping platform concept employed by open markets or social commerce platforms, to provide a new type of platform. It offers services in which merchants can generate purchase orders and manage payments and deliveries on various social media platforms without having to set up a separate online shopping mall service.

○ History

- 09. 2015 Registered Srook trademark at the patent office
- 12. 2015 Launched Srookie, a character for Srook
- 01. 2017 Launched Srookpay, a product selling service for small businesses

○ Main Products and Services

Srook offers Srookpay, a service that supports payments on social media services.

Srookpay helps small businesses create orders and manage payments on online communities, blogs, Kakao Talk, Facebook, Instagram, and other social media platforms, thereby supporting them to operate open commerce services. In addition to supporting bank transfers, the service allows the use of credit card and mobile phone payment systems to provide more versatility. Consumers can purchase goods and services easily on this simple platform, in addition to using various payment methods and delivery tracking services. Small businesses do not have to develop shopping mall platforms on their own, and easily manage their operations with using a simple service. Srookpay services can be used simply by entering the Srookpay order link in the device.

○ Partners

KG Inicis, KG Mobilians



Company Name	Staremit		Company Name in English	Staremit	
Representative	Lee Seok-jin		Establishment	Sep. 25 th , 2017	
Location	309-1, Jong-ro, Jung-gu, Seoul				
Web Page	www.staremit.com	E-mail	ceo@staremit.com	Contact Number	+82-2-525-1900
Contact for Inquiry	+82-70-4232-5979		E-mail for Inquiry	kor7809@staremit.com	
Number of Employees	10		Paid-in Capital	KRW 1.54 billion	
Main Service	Small overseas remittance	Fintech Area	Overseas Remittance	Business Type	B2C

○ Introduction

Staremit is a small overseas remittance service provider operating under the license of the Ministry of Economy and Finance.

Major service countries are 10 countries including Nepal, India, Pakistan, Philippines, Bangladesh, and other Southeast Asian countries.

The service has a special network of local remittance companies in Nepal, providing specialized remittance services to Nepalese workers and students living in Korea.

The differentiating point for Staremit is that it allows quick and accurate remittances to anywhere at low prices.

The company will add loan businesses linked to remittance services to grow its presence.

○ History

09. 2017 Incorporated

02. 2018 Registered as a small overseas remittance service provider with the Ministry of Economy and Finance

12. 2018 Increased capital (KRW 1.1 billion → KRW 1.54 billion)

12. 2019 Increased capital (KRW 1.54 billion → KRW 2.14 billion)

○ Main Products and Services

Staremit provides small overseas remittance services to and from multiple Southeast Asian countries, with strength in services for Nepal.

The company offers quick and less expensive (fees) remittance services. It is seeking partners who are interested in cooperation in projects based on members of Staremit services.

By expanding the number of countries served, Staremit aims to do business in the Middle East, Africa, and countries in other continents through business agreements. It also plans to partner with renowned remittance and IT companies from around the world.

○ Partners

Financial Supervisory Service, Gwangju Bank, Jeonbuk Bank, KEB Hana Bank, Korea Financial Telecommunications and Clearings Institute, NH Nonghyup Bank, Seoul Metro Bank



Company Name	스타트허브		Company Name in English	Start Hub Co., Ltd.	
Representative	Kim Cheol-hun		Establishment	Apr. 1 st , 2019	
Location	12 th Floor, WeWork Building, 133, Jeonpo-daero, Nam-gu, Busan				
Web Page	www.starthub.kr	E-mail	ch@starthub.kr	Contact Number	+82-10-7907-9099
Contact for Inquiry	+82-10-7907-9099		E-mail for Inquiry	ch@starthub.kr	
Number of Employees	2		Paid-in Capital	KRW 90 million	
Main Service	Crowdsourcing platform	Fintech Area	Fintech SI	Business Type	B2B/B2C

○ Introduction

Start Hub Co., Ltd. is a business incubator that develops simple ideas into projects, providing commercialization and initial funding support. Working with experts in Lotte's transit card business division and other big data professionals, the company hosted a hackathon to analyze data and plan new businesses. The 2 hackathons' topics were urban regeneration in Yeongdo-gu Busan and tourism promotion for Busan Tourism Organization. The company plans to host such hackathons to deal with fintech, blockchain, and AI technologies.

○ History

- 12. 2014 Established as Bloop, a non-profit organization
- 09. 2015 Hosted global hackathon for Busan Creative Economy Innovation Center (Startup Weekend Busan)
- 11. 2016 Hosted global hackathon with Busan Donga University
- 11. 2017 Hosted ICT hackathon with Busan Dongseo University
- 02. 2018 Provided new big data business consulting for Lotte transit card
- 11. 2018 Hosted tourism hackathon with Busan Tourism Organization
- 04. 2019 Incorporate as Start Hub Co., Ltd.
- 07. 2019 Supervised tourism hackathon and business incubating project for Busan Tourism Organization
- 10. 2019 Conducted incubating project for resident companies at Busan Tourism Company Support Center
- 11. 2019 Attended Busan Startup Week Bounce 2019 as a partner company

○ Main Products and Services

Start Hub is a crowdsourcing platform using the power of the crowd to utilize resources. Compared to insourcing, a practice of solving problems in-house, crowdsourcing requires shorter time and lower costs in conducting projects. Start Hub is developing and providing various solutions in this regard. The company has developed a service called Community Decision-Making Solution

○ Partners

Busan Economy Promotion Agency, Busan Jin-gu District Office, Busan Tourism Organization, Busan Urban Regeneration Support Center, HillstonePartners, Jinaworks, Techstars



Company Name	스탈리언	Company Name in English	Stealien Inc.
Representative	Park Chan-am	Establishment	May 1 st , 2014
Location	12 th Floor, The Prime Tower Office Building, 11, Wonhyo-ro 90-gil, Yongsan-gu, Seoul		
Web Page	www.stealien.com	E-mail	contact@stealien.com
Contact for Inquiry	+82-2-2038-4792	E-mail for Inquiry	jwkim@stealien.com
Number of Employees	34	Paid-in Capital	KRW 100 million
Main Service	Mobile application security solution	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

Stealien is the compound word of “steal” and “alien,” alluding to the act of “stealing alien technology.” The company slogan is to “Provide Convenient Cutting-Edge Technology.”

Founded in 2014, this information security company is composed of hackers who have won international and Korean hacking competitions, discovered zero-day vulnerabilities in global companies’ systems, and received information security talent awards.

More than 80% of its staff are developers who work to research mobile app security solutions and cutting-edge security technologies. The company is beefing up its technological capacity through these employees.

Key projects include mobile app security solution R&D, as well as simulated hacking and vulnerability inspection and consulting, in addition to R&D projects for public agencies.

○ History

- 05. 2014 Establishment
- 02. 2015 Began business operations
- 12. 2015 Selected as a promising ICT company (K-Global 300)
- 08. 2016 Selected to participate in KB Starters Valley
- 11. 2016 Received SK Telecom Award at Mobile Technology Awards
- 11. 2016 Received Minister of Science, ICT, and Future Planning Award for Contributions to the Information Security Industry
- 12. 2016 Received Startup of the Year Award by the Korea Information Security Industry Association
- 05. 2017 Selected as a Sustained Growth Venture Company
- 06. 2017 Entered into MOU with Ebiashara (Kenya)
- 02. 2018 Selected to participate in Shinhan Futures Lab
- 04. 2018 Selected as a Small but Promising Company by the Ministry of Employment and Labor
- 12. 2018 Received Grand Award at the SW Product Quality Awards for AppSuit
- 12. 2018 Received as a Youth-Friendly Small but Promising Company by the Ministry of Employment and Labor
- 12. 2018 Entered into MOU with Shinhan DS
- 06. 2019 Received Main-Biz and Inno-Biz certifications

○ Main Products and Services

Stealien works to research technologies that companies provide services easily and conveniently.

Key projects include security solution R&D, simulated hacking service, and R&D project execution.

[Mobile App Security Solution R&D - AppSuit Series]

Stealien's research center develops and implements solutions required for mobile app security.

By detecting looting, preventing tampering, and deterring decompiling, the service prevents forgery of the app and makes encryption difficult to crack. In addition, the company offers a virtual keypad mobile security solution (AppSuit Keypad), mobile vaccine solution (AppSuit AV), and whitebox encryption solution (AppSuit WBC).

[Simulated Hacking Service - Vulnerability Inspection Consulting from Attackers' Point of View]

World-class hackers who discovered zero-day vulnerabilities in global companies’ systems, won Korean and international hacking competitions, and received information security talent awards including a presidential commendation, work to provide this vulnerability inspection consulting service. These professionals create scenarios from the attackers’ perspective. Rather than relying on checklists to provide formal inspections, these software experts use methods that attackers actually use to find vulnerabilities and provide responses.

This allows customers to establish better security plans.

[R&D Project with Public Agencies]

The company provides high-level technological capabilities to help public agencies solve hacking and security issues.

○ Partners

IBK Industrial Bank of Korea, KB Kookmin Bank, Shinhan Bank



Company Name	스텔스솔루션	Company Name in English	Stealth Solution
Representative	Wang Hyo-geun	Establishment	Nov. 23 rd , 2017
Location	4 th Floor, Seoul Fintech Lab, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul		
Web Page	www.stealthsolution.co.kr	E-mail	st@stealths.co.kr
Contact for Inquiry	+82-10-6276-8884	E-mail for Inquiry	shin@stealths.co.kr
Number of Employees	12	Paid-in Capital	KRW 600 million
Main Service	Network security and authentication	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

Stealth Solution holds network host address variation technology, which can continuously change host IP and port to prevent and defend network attacks, as well as attack graph-based automated network security assessment technology, which analyzes network configuration and host status information to predict and diagnose security vulnerabilities.

The company also entered into joint development MOU and sole distributor contract with Unbound Tech, the first company to receive level 1 and 2 FIPS140-2 certifications by the U.S. NIST. Unbound's technology mathematically divides one encryption key into multiple keys. This prevents the theft of encryption key in case of attacks, strongly protecting personal information. Citibank U.S. and Goldman Sachs have already implemented the technology, which will replace public key certificate, hardware token, and simple mobile authentication services worldwide.

○ History

- 11. 2017 Established as Stealth Solution
- 01. 2018 Registered patent for multi-tunneling-based communication method
- 11. 2018 Entered into mutual cooperation MOU with Shinsegae INC
- 05. 2019 Developed IPsec virtual private network system and registered patent
- 07. 2019 Entered into MOU and sole distributor agreement with Unbound Tech

○ Main Products and Services

1. Network host address variation technology

This technology rapidly changes IP address and port number of the host continuously to prevent various cyberattacks attempted on certain network hosts (servers). Because no destination is specified, it increases the workload of the attacker to protect the system. It is a technology used to realize the Moving Target Defense (MTD) concept, the cybersecurity R&D strategy employed by the U.S. Federal Government.

2. Automated network security assessment technology

This technology analyzes network configuration and host status information to predict security vulnerabilities and diagnose possible angles of exposure in case of attack. Features such as easy visualization of network assets, attack graphs generated based on the identified IT asset vulnerability data, secure priority path generation based on attack potentials help security managers make decisions.

3. Unbound Tech solution

Unbound's technology mathematically divides one encryption key into multiple keys. This prevents the theft of encryption key in case of attacks, strongly protecting personal information. This technology can be implemented as software on-premise and in all types of cloud services. In addition, its security was certified by level 1 and 2 FIP 140-2 certification by the U.S. NIST. It is a powerful service that replaces hardware HSM to a software solution that can be implemented in various areas.

○ Partners

Seoul Metropolitan Government



Company Name	시스메틱		Company Name in English	Sysmetic	
Representative	Park Hye-jeong		Establishment	Jun. 2 nd , 2015	
Location	#142, 6 th Floor, SG, 602, Yeongdong-daero, Gangnam-gu, Seoul				
Web Page	moya.ai	E-mail	ceo@sysmetic.co.kr	Contact Number	+82-2-6338-1880
Contact for Inquiry	+82-2-6338-1880		E-mail for Inquiry	mxtp@sysmetic.co.kr	
Number of Employees	4		Paid-in Capital	-	
Main Service	Unstructured big data analysis, AI, new data matching	Fintech Area	Others	Business Type	B2B/B2C

Introduction

Sysmetic is a company that provides investment-broker matching platform using big data technology. The platform matches investors, financial product managers, and investment consultants to provide adequate financial products to investors, help asset managers develop optimal products, and provide effective sales solutions to agents. Sysmetic also develops Moya, a new type of financial investment platform using an AI natural language analysis engine. Moya mobile application and Watchlist web service, in addition to the overseas stock analysis service Global Moya app, are provided by the company. In cooperation with Sogang University Sadari Lab, Sysmetic provides various mobile and web services, in addition to developing machine learning and deep learning services based on technologies for processing unstructured natural language data.

History

- 06. 2015 Establishment
- 10. 2015 Entered into comprehensive business agreements with Eugene Futures Investment and Hyundai Futures Investments on financial contents
- 11. 2016 Entered into joint partnership with Airklass (online video knowledge platform) on online education
- 12. 2016 Implemented capital market joint network API for Koscom
- 06. 2017 Provided Sysmetic account statistical analysis to Hyundai Futures Investment
- 09. 2017 Received Grand Award for Service at the Korea Economic Daily Fintech Awards
- 09. 2018 Launched Moya mobile app
- 12. 2018 Participated in Ilsan KINTEX Software Talent Festival
- 12. 2018 Launched Moya Watchlist service
- 03. 2019 Selected to take residence in Woori Developer Lab outstanding
- 04. 2019 Selected as a media startup by the Korea Press Foundation
- 05. 2019 Launched Folo app for overseas stock news
- 05. 2019 Selected to participate in IBK First Lab
- 05. 2019 Applied for patent on keyword-based content recognition technology

Main Products and Services

Sysmetic connects investors, traders, and agents. The company provides traders, investment consultants, and product developers with promotional opportunities based on investment performance information, as well as networking opportunities with individual investors. Individual investment strategies are made into products that offer revenue structures. The platform allows users to advertise their product performance to many securities investment consultants. The platform also helps investment consultants and agents connect with investors, providing them with new sales channels. Individual lounges for investment consultants and agents are provided to create closed network spaces for them. Offered services include integrated investment proposals, one-click portfolio development, and report printouts. Customers and investors are provided with asset management simulation service through strategic portfolio, in addition to allowing them to search, compare, and analyze various agents. Sysmetic also develops Moya, a new type of financial investment platform using an AI natural language analysis engine. Moya mobile application and Watchlist web service, in addition to the overseas stock analysis service Global Moya app, are provided by the company. In particular, real-time news about 53,000 stocks listed in major U.S. and Chinese exchanges are provided through overseas stock analysis service. Buzz, psychological index, and trend analyses are used to provide correlation analysis results on a mobile application and web service.

Partners

BIT Graduate School, Chung Ang University, Eugene Futures Investment, Hyundai Futures Investment, IBK Industrial Bank of Korea, Inbex Asset management, Kookmin University, Koscom, Sogang University, Woori Bank, Yes Stock



Company Name	탱커펀드	Company Name in English	Tanker Fund
Representative	Im Hyeon-seo	Establishment	Oct. 26 th , 2015
Location	1907-018, Seoul Fintech Lab FLS, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul		
Web Page	https://tanker.fund	E-mail	ask@tanker.fund
Contact for Inquiry	+82-2-514-1008	E-mail for Inquiry	junyoung.han@tanker.fund
Number of Employees	20	Paid-in Capital	KRW 464 million
Main Service	P2P housing mortgage loans	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2C

○ Introduction

Tanker Fund is a housing mortgage loan P2P platform and a comprehensive proptech company. It specializes in housing mortgage loan providing stable risk management and high returns through economies of scale. In addition, the company is staffed by operators with experience in property financing and technical experts in fintech and proptech, who provide strengths in operation and development. Housing mortgage loan provided by Tanker Fund is based on Korean housing real estate market. As such, the company can utilize government-disclosed data and market transaction data to manage risks. This allows companies to evaluate property value systematically and automatically process loans. In addition, Tanker Fund maintains profitability through quantitative assessment and default scenario evaluation based on AI and big data technologies.

○ History

- 10. 2015 Establishment
- 11. 2016 Launched the first collateral loan portfolio among Korean P2P investment companies
- 08. 2017 Received Seyfert Award for Fintech
- 02. 2018 Launched Tanker Loan, an automated loan system
- 08. 2018 Entered into MOU with Cheonghyeon Law Firm; selected to take residence in Hanwha Dream Plus 63 Fintech Center
- 11. 2018 Entered into business agreement with KTB Credit Information; entered into partnership with NHN Payco for housing mortgage loan projects
- 12. 2018 Entered into patent management partnership with Infobank and received investments
- 03. 2019 Selected to participate in NH Digital Challenge (1st class)
- 04. 2019 Selected for KOTRA Invest Korea Marketplace
- 05. 2019 Selected for Startup Growth Technology Development IP + R&D Innovation Project
- 07. 2019 Received Gwangju Institute of Science and Technology Award at Startup Industry Intelligent AI Competition
- 08. 2019 AI TECH Certification from the Korea Artificial Intelligence Association
- 09. 2019 Selected to take residence in IBK 1st Lab
- 10. 2019 Selected to take residence in Seoul Fintech Lab Yoeuido
- 11. 2019 Selected for Accelerating Program by Seoul Business Agency
- 12. 2019 Received Minister of Science, ICT, and Future Planning Award for K-ICT Mentoring

○ Main Products and Services

Loan Tanker by Tanker Fund is superior to conventional housing price estimation services in three aspects: Individual housing prices, real-time prices, automated analysis of rights and collaterals. First, the service implements individual features of housing. The algorithm developed by Tanker Fund reflect 20 types of public data determining Korean housing prices, such as building register, land register, traffic information, and school district. This allows the system to display price differences influenced by the direction of the building, school district, exclusive area, parking lot, and apartment complex brand. This allows prices of individual units within an apartment complex to be estimated differently. Currently, Loan Tanker uses Neural Nets, Elasticnet, and gradient boosting techniques as a price estimation algorithm to extract more meaningful figures. In addition Tanker Fund's price estimation method is based on the actual property prices updated daily, which makes it possible to track changing prices in real-time. Lastly, the system uses the address entered by users to issue housing register, and extract various rights written in natural language. Based on this information, it reverse-calculates priority debts and other data, summarizing details about rights and amounts that can be borrowed. Loan Tanker service can be immediately used for loan screening by credit companies. For customers, it can be used provide important feedback regarding information such as amounts that can be borrowed.

○ Partners

Cheonghyeon, Finotech, First American, Fubon Hyundai Life, Hogaeng Nono, IBK Industrial Bank of Korea, Infobank, Payco, Seoul Business Agency, Seoul Fintech Lab, Tera Funding



Company Name	팀윙크		Company Name in English	Teamwink	
Representative	Kim Hyeong-seok		Establishment	Mar. 15 th , 2018	
Location	10 th , Floor, 7, Teheran-ro 5-gil, Gangnam-gu, Seoul				
Web Page	alda.ai	E-mail	biz@wink.kr	Contact Number	+82-70-5184-3443
Contact for Inquiry	+82-70-5184-3443		E-mail for Inquiry	aaron@wink.kr	
Number of Employees	20		Paid-in Capital	KRW 4.1 billion	
Main Service	Credit and asset management	Fintech Area	Asset Management	Business Type	B2B/B2C

○ Introduction

Teamwink provides Alda, a personal financial management (PFM) service that reduces information imbalance between financial consumers and financial institutions to create a world with reasonable financial lifestyles.

By supporting a financial environment where consumers are at the center, Teamwink aims to build a brand providing an enriching lifestyle. The company's service name is in Korea, to provide more fundamental and intuitive service experience to customers.

○ History

- 03. 2018 Established as Teamwink
- 07. 2018 Launched Alda app service and the first credit score improvement service in Korea
- 12. 2018 Launched a service for improving credit scores using phone bill payment history
- 01. 2019 Launched the first service in Korea for reviewing the right to request lower interest rate rates
- 05. 2019 Connected service with BNK's asset management platform
- 05. 2019 Alda downloaded 460,000 times
- 05. 2019 Selected as an Innovative Financial Service provider and a Designated Agent by the Financial Services Commission
- 09. 2019 Launched Alda 2.0
- 09. 2019 Alda downloaded 750,000 times

○ Main Products and Services

Alda integrates scattered financial information into one place to help customers reclaim their financial rights, in addition to providing appropriate financial products and asset management services. Alda is a comprehensive asset management service that collects information and presents them in an intuitive manner. To help financial consumers conveniently manage their assets and reclaim their financial rights, Alda provides smart services that build trust between consumers and providers, in addition to assisting smarter choices.

○ Partners

Acuon Savings Bank, BNK Capital, BNK Kyungnam Bank, Eugene Savings Bank, Hankook Capital, KCB Korea Credit Bureau, KEB Hana Bank, Kium Savings Bank, OK Savings Bank, Pepper Savings Bank, Sangsangin Savings Bank, Smart Savings Bank, Yegaram Savings Bank



Company Name	테라핀테크	Company Name in English	Tera Fintech Co., Ltd.
Representative	Yang Tae-yeong	Establishment	Jan. 2 nd , 2015
Location	13 th Floor, SI Building, 203, Teheran-ro, Gangnam-gu, Seoul		
Web Page	www.terafunding.com	E-mail	help@terafunding.com
Contact for Inquiry	+82-2-1800-4480	E-mail for Inquiry	help@terafunding.com
Number of Employees	105	Paid-in Capital	KRW 17 million
Main Service	Tera Funding, P2P Finance	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

Tera Fintech Co., Ltd. is a real estate P2P finance platform company.

Founded in January 2015, Tera Fintech is working through real estate, IT, and financial experts to provide online P2P finance platform that offers real estate loans and investment services.

Tera Funding's superiority is in its data evaluation system. The company evaluates the business feasibility of real estate properties by analyzing property-related data. Tera Fintech implements and operates evaluation systems based on public data disclosed by the government.

By October 2019, the company received KRW 33 billion in investments from 10 VCs and angel investors.

○ History

- 01. 2015 Establishment
- 04. 2015 Launched Tera Funding service
- 01. 2016 Received investment from BonAngels Partners
- 05. 2017 Entered into business agreement for membership solicitation with Viva Republica
- 10. 2017 Received investments from Atinum Investment and SBI Investment
- 10. 2017 Received investments from Atinum Investment, SBI Investment, etc.
- 10. 2018 Reached KRW 500 billion in cumulative loan amount
- 04. 2019 Entered into business agreement for membership solicitation with KakaoPay
- 09. 2019 Received investments from KB Investment, Hana Ventures, and IBK Industrial Bank of Korea
- 09. 2019 Reached KRW 900 billion in cumulative loan amount

○ Main Products and Services

Tera Funding is a real estate P2P financial platform connecting operators and investors who need construction funding.

Construction project owners who could not access funding through conventional financial methods can procure funding securely. In addition the company provides mid-rate products to investors, allowing the platform for every involved party to win.

Tera Funding operates an independently developed screening and evaluation system. Using it, Tera Funding's screening team systematically analyzes the security, profitability, and liquidity of investment products to thoroughly select priority mortgage loan investment products for investors.

In addition, the company is focusing on real estate P2P loan platform service. When construction project owners developing properties lack funds, Tera Funding procures money through crowdfunding. The advantage of P2P loan is in relatively low interest rates and quick loan process. When a developer who failed to procure loans from banks uses other lenders who charge as much as 40% in interest. P2P loans, however, have interest rates between 12 and 18%. These are higher than bank rates but lower than those of private lenders. The most important thing in real estate P2P loans is risk management. The key target of Tera Funding is small residential buildings. In case the residential units fail to sell, the company retrieves invested funds through alternative loans or renting out properties. To remove risk factors such as low-priority debts, borrowers can only put up their projects only when existing loans on the land are repaid. Although the cost is higher than other real estate P2P projects, the platform can provide security, as well as higher profits repaid to investors.

○ Partners

KakaoPay, Shinhan Bank, SSG Pay, Viva Republica



Company Name	더브릿지	Company Name in English	The Bridge
Representative	Hwang Jin-sol	Establishment	Feb. 1 st , 2014
Location	1 st Floor, 40, Eulji-ro 39-gil, Jung-gu, Seoul		
Web Page	http://www.thebridge.together.com/	E-mail	tbi@thebridgetogether.com
Contact for Inquiry	+82-70-4063-8767	E-mail for Inquiry	tbi@thebridgetogether.com
Number of Employees	8	Paid-in Capital	-
Main Service	Impact-making donation	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2C

○ Introduction

The Bridge, established in 2014, was founded to sustainably address social issues in developing countries. The company targets locating and nurturing the companies from developing countries which are interested in social issues and with co-work from those companies, it thrives to find solutions to their local social issues. The goal of the company is to restore the dignity of human beings, which are often distorted by capitalism.

○ History

- 02. 2014 Established as a non-profit private organization
- 05. 2015 Converted from non-profit private organization to an incorporated foundation
- 08. 2015 Established a U.S. office
- 09. 2015 Selected as a designated charitable organization
- 05. 2016 Completed 14 self-sufficiency projects; entered into MOUs with 70 organizations in Korea
- 01. 2017 Approved to register as a cooperating NGO at UN DPI

○ Main Products and Services

Through the company's business models, The Bridge seeks to help local companies to be self-sufficient and profitable. Impact Donation is a platform that helps local companies from developing countries develop to be profitable and self-reliant.

It combines financial investment and donation to create a social value and it is a new type of donation in which a portion of the donation is returned. The Bridge offers management fees, impact analysis for free. Only 50% of voluntary reimbursements will be used as bridge operating funds for local entrepreneurs in developing countries and 50% will be provided to impact donors as points. The company send 100% donations from crowd funding to local partners. The local entrepreneur refunds some of the donations made by the business to the bridge (50-100%). 50% of the reimbursement comes from the Bridge, and the remaining 50% is paid to the donors as an impact point. The higher the refund rate, the more stable the local business. It means that the self-reliance of the local people is increasing.

Incentives and penalties are imposed to avoid moral hazard in the refund rate, and institutional arrangements for 100% refund are introduced, and credit information of all affiliates is disclosed transparently.

○ Partners

Coopec Comicoka, Foundation Builder Enterprise, Goelcommunity, Hana MFI, Korea Social Enterprise Promotion Agency, Merry Year Foundation, Sharing and Technologies



Company Name	더재무컨설팅		Company Name in English	THE JAEMU CONSULTING Co., Ltd.	
Representative	Gang Sin-yeong		Establishment	Mar. 16 th , 2015	
Location	#116, 12 th Floor, WeWork Building, 133, Jeonpo-daero, Nam-gu, Busan				
Web Page	www.thefc.co.kr	E-mail	master@thefc.co.kr	Contact Number	+82-51-783-7579
Contact for Inquiry	+82-51-783-7579		E-mail for Inquiry	master@thefc.co.kr	
Number of Employees	7		Paid-in Capital	KRW 25 million	
Main Service	Financialdesign/ financial calculator	Fintech Area	Asset Management	Business Type	B2B/B2C

○ Introduction

The Jaemu Consulting is a financial asset management application developer founded in 2015. It launched Jaemu Design, an asset management application, in November 2018.

Jaemu Design is a financial design platform that allows users to view their financial assets in bank using only ARS authentication and without a public key certificate.

The service provides information about interest rates of savings accounts, installment saving products, mortgage loans, housing rental loans, and personal credit loans.

It also has a feature for setting personal financial goals. Users can establish financial goals such as buying a home, purchasing a car, or saving for a trip, and then connect their bank accounts with the application, which visualizes the progress towards the objective using easy graphs.

The Jaemu Design also matches users with personal financial planners for customers who find do-it-yourself approach of asset management difficult.

○ History

- 03. 2015 Establishment
- 10. 2017 Received encouragement award in a public data utilization competition
- 12. 2017 Received outstanding award in a fintech competition
- 11. 2018 Launched Android application for individual users
- 12. 2018 Launched a web platform for financial planners
- 12. 2018 Received special award in a creative fintech idea competition
- 02. 2019 Received Minister of Interior and Safety award for exemplary use of public data
- 02. 2019 Registered patents

○ Main Products and Services

The Jaemu Consulting developed Jaemu Design, a financial design platform. The service is offered in two versions, one for individual users who wish to manage their own assets and another for financial planners to use during client consultation sessions. Jaemu Design has the following features: Users can view information about their financial assets held in banks and securities in real time. Users can set financial goals and connect the service with financial accounts to check their progress in real time. Couples and spouses can link their service accounts to manage assets together or maintain joint bank accounts. The platform supports 14 languages for foreign residents with Korean bank accounts to easily manage their financial assets without a public key certificate.

○ Partners

Financial Supervisory Service, Korea Appraisal Board,
Korea Financial Telecommunications and Clearings Institute, Korea Housing Finance Corporation, Koscom,
Ministry of land, infrastructure and transport



Company Name	더페이	Company Name in English	The Pay Inc.
Representative	Jo Byeong-chan	Establishment	Mar. 1 st , 2013
Location	Seogwan #1034, 100, Cheonggyecheon-ro, Jung-gu, Seoul		
Web Page	http://www.thepay.kr/	E-mail	help@thepay.kr
Contact for Inquiry	+82-10-3565-7829	E-mail for Inquiry	twinbong@thepay.kr
Number of Employees	8	Paid-in Capital	KRW 594 million
Main Service	Text message payment alert, Table Pay	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

The Pay Inc. is a mobile payment service provider whose products offer lower fees to merchants and more convenient payment methods to consumers.

The company was initially founded as The PLC in 2013, and changed its name to The Pay in January 2017. From the CEO at the top, The Pay is composed of specialists in payment and settlement who have experiences in credit and debit card companies.

Under the belief that fintech begins with the “sharing of financial benefits,” the card, payment, and e-finance experts at the company work to provide market-friendly O2O (online-to-offline) payment and membership services.

The company was selected to participate in KB Starters Valley program hosted by KB Financial Group. In September 2017, it took residence in KB Innovation Hub, a fintech incubator.

○ History

- 03. 2013 Incorporated
- 06. 2014 Launched membership card with payment features
- 11. 2014 Certified as a venture company in Korea
- 03. 2016 Received open trade crowdfunding investments
- 11. 2016 Launched text message payment alert services for tuitions and travel expenses
- 01. 2017 Changed company name (from The PLC to The Pay)
- 03. 2017 Entered into service contract with Naeil Tour and Daemyung Tour Mall to provide text message travel expense alert services
- 08. 2017 Received angel investment matching funds from Korea Venture Investment Corporation
- 09. 2017 Took residence in KB Innovation Hub, a fintech incubator established by KB Financial Group

○ Main Products and Services

The text message payment alert service offered by The Pay enables users to make payments remotely via text messages that contain payment information. This convenient and secure service can be used to pay tuition or travel costs.

The payment process is as follows: Text message billing → User review and agreement → User payment via app card platforms → Enter payment password → Payment complete. Users are not required to install an application or create accounts. Moreover, the service is made more convenient by the lack of public key certificates. The text message is also more secure. Users are not required to hand over their credit card or provide their credit card information over the phone. They can simply use the text messages sent to them to make payments. The service offers economic benefits as well. Users can be immediately issued with credit or debit cards that offer benefits. Table Pay eliminates the need for consumers to line up at the checkout counter in restaurants. They can make payments while sitting at the table. They can also split bills without hassle. The payment process is as follows: Scan QR code on an app card platform → Designate payers → Payers accept designation and make payments → Payments on app card platforms → Receipts are sent.

○ Partners

BC Card, Hyundai Card, Jeonbuk Bank, KB Kookmin Card, Naeil Tour, OK Force, Samsung Card, Shinhan Card



Company Name	더치트		Company Name in English	THECHEAT CORPORATION	
Representative	Kim Hwa-rang		Establishment	Mar. 14 th , 2012	
Location	#B-217, Digital-ro 34-gil, Guro-gu, Seoul				
Web Page	https://thecheat.co.kr	E-mail	partner@thecheat.co.kr	Contact Number	+82-2-1661-1431
Contact for Inquiry	+82-507-1278-1109		E-mail for Inquiry	partner@thecheat.co.kr	
Number of Employees	10		Paid-in Capital	KRW 61 million	
Main Service	Financial fraud prevention service	Fintech Area	Security/Authentication	Business Type	B2B/B2C

○ Introduction

TheCheat Corp., a non-profit entity founded in January 2006, is the first financial fraud prevention service in Korea that uses the wisdom of the crowd.

To prevent frauds, the service works to quickly prevent criminals from reusing contact information and bank accounts used to commit financial fraud.

This prevents frauds from using burner phones and illegal bank accounts. This method can be implemented on all services such as text message authentication, bank account authentication, and simple payment to prevent financial fraud.

The company was incorporated in 2012 to develop a social platform for preventing financial fraud. It is currently offering financial fraud prevention services to financial institutions such as the Industrial Bank of Korea and Shinhan Financial Investment, as well as mobile telecommunication companies such as SK Telecom and LGU+, in addition to fintech companies and web portals such as Naver, Toss, and Finng.

○ History

- 01. 2006 Launched Thecheat service
- 11. 2011 Received letter of appreciation from the Director of the National Police Agency
- 03. 2012 Incorporated
- 11. 2012 Received Grand Prize at the Seoul Youth Entrepreneurship Competition
- 05. 2015 Entered into MOU with IBK and Woori Bank for fraud prevention projects
- 12. 2015 Provided financial fraud prevention services to SKT
- 08. 2016 Provided financial fraud prevention services to IBK
- 01. 2017 Provide financial fraud prevention services to Naver

○ Main Products and Services

- Individual users can install Thecheat mobile app to access real-time financial fraud protection services.
- Corporate users can utilize financial fraud prevention API by Thecheat to prevent damages from fraudulent activities.
- Financial fraud prevention API allows users to monitor registration activities associated with untact bank accounts and simple payment services; it also enables users to track high-fraud-risk individuals.
- The ever-increasing online fraud cases decreased by a quarter after Thecheat began offering services in 2006. In 2019, more than 10,000 frauds were prevented daily.
- Thecheat users can view frauds committed in various areas including virtual currency. The company also provides a wide range of services to protect consumers and clients.
- The company is under the limelight for its presence in non-financial CB and financial fraud protection CB.

○ Partners

Industrial Bank of Korea, K Bank, LGU+, Naver, Shinhan Financial Investment, SK Telecom, Viva Republica



Company Name	더문컴퍼니	Company Name in English	Themooncompany
Representative	Gang Mu-bin	Establishment	Mar. 1 st , 2018
Location	#126, Wework Building, 133, Jeonpo-daero, Nam-gu, Busan		
Web Page	tmcowork.com	E-mail	tommykang@tmcowork.com
Contact for Inquiry	+82-10-9609-6919	E-mail for Inquiry	tommykang@tmcowork.com
Number of Employees	2	Paid-in Capital	KRW 10 million
Main Service	Blockchain development and training	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

Themooncompany provides specialized consulting, research and development, training and marketing services associated with blockchain and crypto-assets.

The company is currently developing proposals for Busan Blockchain Regulation-Free Zone Project, in addition to hosting various events and training programs such as Busan Blockchain Meetup, with a goal of bringing together institutions, companies, and people in Busan's blockchain industry.

○ History

- 03. 2018 Establishment
- 05. 2018 Established Busan Blockchain Institute; hosted study groups
- 08. 2018 Hosted the first Busan Blockchain Meetup
- 09. 2018 Established a secretariat for Busan Blockchain Association
- 09. 2018 Established Busan Blockchain Research Institute
- 09. 2018 Hosted a blockchain training program
- 10. 2018 Hosted the second Busan Blockchain Meetup
- 12. 2018 Hosted the third Busan Blockchain Meetup
- 01. 2019 Hosted a 6-week seminar for Busan Blockchain Research Institute
- 04. 2019 Developed proposals for Busan Blockchain Regulation-Free Zone
- 05. 2019 Hosted Busan Blockchain Meetup x TEZOS
- 07. 2019 Hosted Busan Blockchain Talk
- 08. 2019 Hosted Tezos Blockchain Camp in Busan
- 09. 2019 Digital Asset Exchange Expo Community Partner
- 11. 2019 Operated Blockchain 4 Travel
- 11. 2019 Participated in Busan Money Show

○ Main Products and Services

- 1. Blockchain training and research
- 2. Busan Blockchain Meetup
- 3. Busan Blockchain Research Institute (FRONTIER)
- 4. Proposal for Busan Blockchain Regulation-Free Zone Project: "Blockchain-Based Certified Electronic Document Platform"

○ Partners

Busan Fintech MOU, Busan Information Technology Association



Company Name	씽크풀		Company Name in English	Thinkpool Co., Ltd.	
Representative	Kim Dong-jin		Establishment	Jan. 11 th , 1994	
Location	15 th Floor, Miwon Building, 70, Gukjegeumyung-ro, Yeongdeungpo-gu, Seoul				
Web Page	www.thinkpool.com	E-mail	tpmail@thinkpool.com	Contact Number	+82-2-1666-6300
Contact for Inquiry	+82-2-2174-6403		E-mail for Inquiry	karen@thinkpool.com	
Number of Employees	62		Paid-in Capital	KRW 3.573 billion	
Main Service	Solutions combining finance and IT technologies	Fintech Area	Financial Investment	Business Type	B2B/B2C

○ Introduction

Thinkpool Co., Ltd. is a knowledge company founded in 1994 by a network of experts. Since then it has developed into a software solution company through an effort to research technologies in finance and security authentication.

Thinkpool uses its research center to continue developing technologies and service products.

In addition to developing investment and asset management systems based on AI and big data technologies, the company has commercialized and launched new growth products such as robo-advisor and robo-journal that uses LBS and deep-learning technologies.

The patent management and knowledge company is registered in K-OTC market for non-registered stocks, and has 150 registered patents.

Thinkpool was selected to operate Big Data and AI-Based Investment and Asset Management Support Service Project by the Ministry of Trade, Industry, and Energy in 2018.

○ History

- 12. 2013 Received Venture Vitalization Commendation (Minister of Trade, Industry, and Energy) and Korea Internet Award (Minister of Science, ICT and Future Planning)
- 06. 2015 Selected for Customized Technology Support Project (Korea Electronics and Telecommunications Research Institute)
- 12. 2016 Received Gold Award at the 2016 Electronics ICT Patent Management Awards (Korean Intellectual Property Office Director's Award)
- 12. 2017 Won Korea Economy TV Robo-Advisor Profit Big Match
- 03. 2018 Launched Radar Stock, an AI stock recommendation service
- 04. 2018 Designated for new transactions in the K-OTC market
- 07. 2018 Registered patent for Situational Recognition Decision System and Its Method
- 09. 2018 Selected to conduct Financial Big Data and AI Project by the Ministry of Trade, Industry, and Energy
- 09. 2019 Launched MK Lasiro platform for Maeil Economy Daily

○ Main Products and Services

Thinkpool is a fintech company providing risk management and robo-system services. Log-in protection service provided by Thinkpool is an essential security and authentication product for financial transactions. In robo-systems business, the company offers financial engineering and AI product under the brand RASSI (Robot Assembly System on Investment). The company also has a system that generates news using AI technology. Using AI, the platform analyzes data from various electronic disclosure systems real-time to automatically produce digital contents that cover all items immediately. It can also compare and analyze competitor products. The robo-quant system analyzes financial information and data using AI technology and independent algorithm. This analyzes corporate values to identify undervalued companies to include in portfolios.

○ Partners

Kium Securities, Korea Investment & Securities, Mirae Asset Daewoo, NH Investment & Securities



Company Name	티클	Company Name in English	Tickle Co., Ltd.
Representative	Gang Sang-yun	Establishment	Jan. 30 th , 2019
Location	6 th Floor, 50, 63-ro, Yeouido-dong, Yeongdeungpo-gu, Seoul		
Web Page	https://tickleinvest.com	E-mail	admin@tickleinvest.com
Contact for Inquiry	+82-10-2642-9416	E-mail for Inquiry	seonhyung@tickleinvest.com
Number of Employees	8	Paid-in Capital	KRW 1 million
Main Service	Tickle	Fintech Area	Financial Investment
		Business Type	B2C

○ Introduction

Although Korea is the market with the highest credit card usage, with active financial services, it is still difficult for young people to manage their finances.

Tickle Inc. interprets complex financial services to make it easy to understand for Millennials, enabling everyone to begin saving and investing. Its representative service is Tickle, a change saving service that builds financial habits.

Tickle connects the spending habits of people in their 20s and 30s with investment services, helping them build financial habits that will make it planning for the future as natural as purchasing products. After officially launching the service, Tickle is growing rapidly, with the number of new users and savings amount doubling every period. Beginning with a partnership agreement with Mirae Asset Daewoo, the company is working with various financial institutions and fintech companies to expand its services. Tickle recently received investment from a VC in Silicon Valley, and is planning to expand more aggressively based on its success.

○ History

- 01. 2019 Established as Tickle Inc.
- 03. 2019 Selected for Startup Success Package by Korea SMEs and Startups Agency
- 03. 2019 Selected for Leaders Lab by Fintech Center Korea
- 04. 2019 Selected for NH Digital Challenge+, an accelerating program by NH Nonghyup
- 05. 2019 Selected for Financial Innovation Solution Program by Korea Social Investment
- 06. 2019 Selected as a partner of Mirae Asset Daewoo; entered into partnership agreement
- 07. 2019 Launched Tickle-Save and Invest with Change
- 12. 2019 Reached KRW 3 million in cumulative savings
- 12. 2019 Reached 30,000 cumulative downloads
- 12. 2019 Received seed investment from Black Mountain Ventures (KRW 200 million)

○ Main Products and Services

Tickle is a service that automatically saves and invests change less than KRW 1,000 whenever users make payments with cards connected to their application. This service is for university students and young professionals who are experiencing difficulty building a habit of saving or learning about investments. Tickle minimizes the hassle of saving money, helping users save in conjunction with their spending habits. The service can be used to set saving goals and build funds for investments.

In addition, the company partners with Mirae Asset Daewoo and Dayli Funding to allow users to invest their savings in financial products. It is developing an automated change investment system that provides returns higher than those offered by commercial banks, even with small investments.

[Easy investment with change]

- When customers connect their cards with Tickle, changes less than KRW 1,000 will be saved to the CMA account linked to Tickle.

- This builds a habit of saving, making the act natural without having to think about it.

[Use regular cards]

- Tickle amasses money as users spend money.

- Interest will accrue in the savings account even with only one day of usage.

[Set fun goals]

- Use the 3 challenges by Tickle to quickly set goals.

- Freely set savings goals and easily track your progress.

[Save more quickly with Tickle Multiply]

- If the savings seem too small, use Tickle Multiply to increase savings amount.

- Use "Regular Tickle" to save a set amount ever week.

○ Partners

Dayli Funding, Mirae Asset Daewoo



Company Name	틸론		Company Name in English	Tilon	
Representative	Choi Baek-jun		Establishment	Aug. 8th, 2001	
Location	#1602, Daeryoong Post Tower 1, 288, Digital-ro, Guro-gu, Seoul				
Web Page	www.tilon.com	E-mail	bslee@tilon.com	Contact Number	+82-2-2627-9000
Contact for Inquiry	+82-2-2627-9013		E-mail for Inquiry	bslee@tilon.com	
Number of Employees	46		Paid-in Capital	KRW 2 billion	
Main Service	Security, virtualization, standard electronic document, blockchain	Fintech Area	Security/Authentication	Business Type	B2B/B2C

○ Introduction

Tilon is a cloud software developer that provides digital asset management and security services based on cloud, online-offline connection, and blockchain technologies.

The company supplies cloud and fintech products developed with Korean capital and technologies. Having won IR52 Jang Yeong-sil Award twice, the company has multiple references in Korea.

Beginning in 2015, the company has been expanding its business area after it acquired HI Comms, a developer of untact real name confirmation solution and PDF-based electronic document generation management solution.

○ History

- 2001 Establishment
- 2002 Selected as a Promising Information and Communication SME; selected as an INNO-BIZ company
- 2004 Received IR52 Jang Yeong-sil Award
- 2011 Received Korea IT Innovation Award
- 2012 Received Technology Award for IT SME Commercialization from the Ministry of Knowledge Economy
- 2015 Listed on KONEX; selected as a Hi Seoul Brand Company
- 2016 Entered into blockchain technology development agreement with Global Fintech Research Center

○ Main Products and Services

Tilon offers cloud and fintech solutions.

Fstation, a fintech solution, is a middle management solution that saves and controls electronic documents generated by untact authentication process to handle insurance, card, or bank businesses. The service enables green IT practices without paper documents by integrating paper documents into one electronic document.

CenterFace is a solution that supports safe transaction through untact authentication processes for credit card and bank account application. The untact identity authentication process used by CenterFace is legally recognized, as it uses an encrypted standardized electronic document format. CenterFace supports PDF electronic documents, and provides contract signature feature and photo scanning feature for identification. The black marking technology protects identification numbers on ID cards by masking them in black, keeping personal information safe.

CenterChain is a counterfeit detection security solution used for all electronic documents requiring genuine copy authentication. It is used for real estate contracts, insurance contracts, diplomas, and warranties. In the solution, an electronic stamp is appended on electronic documents to show that the document is real, unconfirmed, or counterfeit. Through blockchain technology, authentication information is saved on node servers, as opposed to one storage location, when electronic documents are generated.

○ Partners

Credit Finance Association, KB Kookmin Card, KDB Daewoo Securities, Korea Worker's Compensation & Welfare Corporation, NH Investment Securities, Samsung Card, Sogang University, Tong Yang Life Insurance, Woori Bank



Company Name	적시타		Company Name in English	Timelyhit	
Representative	Jo Dae-beom		Establishment	Nov. 14 th , 2016	
Location	#305, Daeyang AI Center, 209, Neungdong-ro, Gwangjin-gu, Seoul				
Web Page	1ly.kr	E-mail	timely-hit@naver.com	Contact Number	+82-10-2666-0492
Contact for Inquiry	+82-10-2666-0492		E-mail for Inquiry	timely-hit@naver.com	
Number of Employees	4		Paid-in Capital	KRW 20 million	
Main Service	Fintech application	Fintech Area	Asset Management	Business Type	B2B/B2C

○ Introduction

Timelyhit offers 1ly service, which is an application that provides integrated account, transaction history query, and financial product query services.

It uses an open bank platform API by the Korea Telecommunications and Clearings Institute to provide account balance history and transaction history query service. It also provides an API provided by the Financial Supervisory Service to provide financial product query service. Consumers can view financial accounts and products using 1ly application.

○ History

- 11. 2016 Establishment
- 10. 2017 Entered into contract to use open bank platform
- 12. 2017 Launched 1ly application

○ Main Products and Services

1ly is an application that provides integrated account and transaction query, as well as financial product query, services.

It uses an open bank platform API by the Korea Telecommunications and Clearings Institute to provide account balance history and transaction history query service. It also provides an API provided by the Financial Supervisory Service to provide financial product query service.

Consumers can view financial accounts and products using 1ly application.

○ Partners

IBK Industrial Bank of Korea



Company Name	타이탄인베스트	Company Name in English	Titnaninvest
Representative	Chae Chang-ho	Establishment	Jun. 28 th , 2017
Location	#107, Sicheongyeok Queens W, 7, Yeonje-ro, Yeonje-gu, Busan		
Web Page	www.titaninvest.co.kr	E-mail	titan@titaninvest.co.kr
Contact for Inquiry	+82-70-7432-3259	E-mail for Inquiry	mainyj89@titaninvest.co.kr
Number of Employees	9	Paid-in Capital	KRW 2.2 billion
Main Service	Online small investment brokerage	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

Titaninvest is a real estate P2P financial platform.

Through crowdfunding projects, the company offers easy loans to businesses needing property-backed loans, and safe investment opportunities to investors. In addition, construction and financial experts in local communities select safe investment products in terms of risk management and returns. As a platform that connects lenders with borrowers, the company relays crowdfunding projects and provides P2P platform services.

Since 2019, the company has operated T-CRM (Titan Customer Relationship Management) in which employees can directly fund customers satisfying certain conditions. This will enhance customer management by systematizing individual investment history and records.

○ History

- 06. 2017 Incorporated
- 08. 2017 Launched platform
- 09. 2017 Joined Korea P2P Financial Association
- 11. 2017 Registered with the Financial Supervisory Service
- 02. 2018 Entered into business agreement with BNK on credit information
- 03. 2018 Entered into investment contract with BNK Asset Management
- 08. 2018 Entered into contract with S1 Information Security; reached KRW 15 billion in cumulative loans
- 12. 2018 Launched T-CRM customer management system
- 01. 2019 Entered into advisory contract with Siheon Law Firm; reached KRW 20 billion in cumulative investments
- 02. 2019 Entered into advisory contract with Doum Tax Group
- 05. 2019 Reached KRW 24 billion in cumulative investments

○ Main Products and Services

Titaninvest is an operator connecting investors with borrowers through a P2P platform. P2P finance is a platform service connecting lenders with borrowers, providing low interest rates and high accessibility to borrowers, and easy investment and high profits to investors. It is a form of online finance resolving imbalance in the conventional financial market.

When investment applications are made, they go through screening before entering into the final contract. Mortgage loans take about 2 weeks on average, depending on the screening criteria including collateral evaluation and project feasibility evaluation. When screening approval is made, investors are recruited with the loan agreement. When the investors are recruited, bond documents are collected and other required procedures are taken before loans are paid.

Titaninvest provides secure apartment-backed mortgage loan products. This P2P finance product is designed to help residents as it becomes more difficult to acquire loans to pay for apartments. Short loan periods can be selected, and there are no fees for early repayment. Loans can be made for 2 months to 1 year, with free early repayments allowed.

○ Partners

BNK Asset Management, BNK Credit Information, Fidelis Asset Management



Company Name	티모넷	Company Name in English	TMONET
Representative	Park Jin-wu	Establishment	Oct. 15 th , 2007
Location	#620, Changgang Building, 86, Mapo-daero, Mapo-gu, Seoul		
Web Page	http://www.t-monet.com/	E-mail	helptm@tmonet.co.kr
Contact for Inquiry	+82-70-7733-1770	E-mail for Inquiry	parkjh@t-monet.com
Number of Employees	54	Paid-in Capital	KRW 2.06 billion
Main Service	Mobile money, Bubi NFC	Fintech Area	Fintech SI
		Business Type	B2B/B2C

Introduction

TMONET is a mobile payment solution developer.

TMONET develops and supplies applications and electronic payment systems (online T-money recharging, payment, USIM applet, smart cards, etc.).

TMONET was founded based on the in-house venture of Korea Smart Card in 2007, to find mobile business opportunities, develop related technologies, and expand projects. After the company branched out, it has developed and operated mobile T-money, in addition to running various new projects related to T-money platform.

TMONET is expanding business area from mobile payment solution business to IoT-based car sharing projects and financial security token business using secure authentication technologies.

History

- 10. 2007 Establishment
- 2007 Launched mobile T-money service
- 2010 Launched Android-based smartphone T-money service
- 2013 Received NFC company certification for Web2.0 Smart Creative City; launched credit charge system (Shinhan, Lotte, BC Card, etc.)
- 2015 Launched services for Payco, Samsung Pay, T-money; developed NFC security token service
- 2016 Launched NFC charging and payment app services; selected as a car sharing device supplier for KEPCO
- 2017 Developed and commercialized cloud security token technology
- 2018 Received patent for EasySign, a cloud-based simple certification service
- 12. 2019 Received Grand Award for Lifestyle Information Finance at Smart App Award 2019
- 12. 2019 Hosted Gogh exhibit at Jeju Bunker of Light

Main Products and Services

TMONET provides mobile payment solutions. It supplies mobile T-money card in the mobile transit card business. The technology is used in USIM chips installed in smartphones and other devices, and the service allows users to charge T-money on their smartphones to use in online and offline merchants.

Corporate transit cards users do not have to collect receipts, which makes usage convenient. In addition, accounting is made easier because spending history can be collectively downloaded from the program, instead of using receipts. When charging T-money cards, users can charge it from their location without having to visit a convenience store or a metro station.

Easy Sign is a service providing cloud security token that securely generates and stores certificates using security modules from trusted institutions. When certificates are required in financial or government tasks, users can access this secure and convenient electronic signature feature for self-authentication. Easy Sign service does not require certificates or ActiveX applications. Users can simply use their fingerprint, instead of complex passwords, to authenticate their identity.

Partners

BC Card, Shinhan Card, Woori Card



Company Name	티엔디엔		Company Name in English	TNDN Inc.	
Representative	Sun Wei Chun		Establishment	Dec. 11 th , 2015	
Location	#607, Jeju Venture Maru, 217, Jungang-ro, Jeju-si, Jeju				
Web Page	www.tndn.net	E-mail	tndn@tndn.net	Contact Number	+82-1544-3980
Contact for Inquiry	+82-70-8670-8367		E-mail for Inquiry	jin@tndn.net	
Number of Employees	16		Paid-in Capital	KRW 1.021 billion	
Main Service	Simple payment	Fintech Area	Remittance/Settlement	Business Type	B2C

○ Introduction

TNDN Inc. is a startup company operating international payment services, which began with a Korean service for Chinese travelers who frequently use mobile simple payment services. In September 2016, the company started off by providing a mobile payment service, and has been growing more than 150% per year.

The service allows users to access multiple payment services through one QR code, without having to install additional applications. This maximizes convenience for merchant members, and users can also access their simple payment services conveniently overseas.

In addition, the company officially launched Paybox Online, an online payment service, in September 2019, which supports Alipay, Wechatpay, and Unionpay from Korea.

TNDN develops and provides various types of simple payment methods using smart devices owned by merchants and consumers, creating mobile technology ecosystem for businesses.

○ History

- 10. 2015 Launched beta version of TNDN You, a Jeju travel application for Chinese tourists
- 12. 2015 Incorporated
- 02. 2016 Launched official version of TNDN You, a Jeju travel application for Chinese tourists
- 09. 2016 Officially launched TNDN QR code payment service; reached KRW 30 million in monthly transaction amount; established China office; opened Seoul branch
- 02. 2017 Introduced Wechatpay support for TNDN
- 07. 2017 Provided offline remittance service through Toss for Korean users
- 03. 2018 Registered as an electronic payment business (PG)
- 10. 2018 Reached KRW 100 million in daily transaction amount; entered into business agreement to introduce Alipay and Wechatpay in Daelim Jungang Market
- 09. 2019 Launched Paybox Online, an online payment platform

○ Main Products and Services

TNDN Inc. provides online and offline simple payment for Chinese tourists visiting Korea and Koreans using simple payment services.

Going beyond Jeju and Seoul, the company is providing Alipay and Wechatpay services in TNDN merchants to key tourist attractions nationwide. By scanning a QR code, tourists can quickly and easily make payments with their home currency without having to exchange money. Merchants can use Alipay and Wechatpay, in addition to Korean simple payment services such as Payco, Hana Money, and L Point, without having to install additional apps or learn how to use them.

A key payment method is to use TNDN One QR code, which integrates multiple payment methods; users scan merchant QR codes to make payments. In addition, merchants can scan user QR codes with a devices that is compatible with conventional POS devices. When payments are completed, merchants can receive real-time payment records.

In September 2019, the company launched Paybox Online, an online payment service supporting Alipay, Wechatpay, and Unionpay, allowing customers to make payments in Chinese online shopping malls.

○ Partners

Financial Supervisory Service, Hana Members, Lotte Members, Ministry of Economy and Finance, NHN Payco



Company Name	투비콘	Company Name in English	Tobicon
Representative	No Jeong-hwan	Establishment	Aug. 23 rd , 2013
Location	3 rd Floor, Seoul Finance Building, 136, Sejong-daero, Jung-gu, Seoul		
Web Page	https://bodyage.kr	E-mail	help@tobicon.net
Contact for Inquiry	+82-2-517-4271	E-mail for Inquiry	help@tobicon.net
Number of Employees	4	Paid-in Capital	KRW 67 million
Main Service	Intelligent underwriting system	Fintech Area	InsureTech
		Business Type	B2B/B2C

○ Introduction

Tobicon is a medical and fintech company.

It began as an insuretech company when it was selected to participate in the 2nd class of Shinhan Futures Lab in February 2016.

The current intelligent underwriting system was developed in December 2017. The service was completed through a pivot.

Tobicon uses healthcare data to provide B2B contents and services for companies in insurance underwriting, insurance healthcare service, and other healthcare services.

○ History

- 08. 2013 Established as Tobicon
- 02. 2016 Selected for Shinhan Futures Lab (2nd class)
- 12. 2017 Participated in At-Risk Group Health Management Project by the Ministry of Science, ICT and Future Planning
- 02. 2018 Launched Mo-om, Korea's first biological age analysis app
- 09. 2018 Selected as a Designated Agent by the Financial Services Commission (Shinhan Life Insurance)
- 11. 2018 Selected for commissioned testing by the Financial Services Commission (Fintech Center Korea)
- 12. 2019 Entered into contract with 8 insurance companies on intelligent underwriting system

○ Main Products and Services

The company operates Mo-om, Korea's first intelligent underwriting system. The system uses a convenient app to process complex insurance subscription screening in real-time and at low cost. Korean insurance companies such as Shinhan, Orange Life, Hana, Tong Yang, Heungkuk, DB, DGB, and KB Life are using this system.

Tobicon's intelligent underwriting system is the first in Korea to utilize health examination data and drug administration information. It also has the largest drug index in Korea, with 23 indexes per drug. Through this, the company has an underwriting system using various types of drug administration.

In addition, the company provides healthcare contents such as health age, disease prediction, and daily health age to Shinhan Life Insurance. The platform is also provided as a premium service for VIP customers of Korean department stores. In addition, the company uses premium health checkup reports that analyzes health examination data to expand into Chinese and Taiwanese markets.

○ Partners

Bit Computer, Cha Hospital Group, Company B, DB Life Insurance, DGB Life Insurance, Hana Life Insurance, Heungkuk Life Insurance, Hyundai Department Store, Infobank, InfoU, KB Life Insurance, Korea University Medical Center, Megarich, Orange Life Insurance, Shinhan DS, Shinhan Life Insurance, Tong Yang Life Insurance



Company Name	투게더앱스	Company Name in English	Togetherapps
Representative	Kim Hang-ju	Establishment	Sep. 10 th , 2015
Location	23, Nonhyeon-ro 111-gil, Gangnam-gu, Seoul (Nonhyeon-dong, ST Building)		
Web Page	www.together.co.kr	E-mail	togethter@together.co.kr
Contact for Inquiry	+82-2-6959-5144	Contact Number	+82-2-1544-2499
Number of Employees	66	E-mail for Inquiry	mbok409@together.co.kr
Main Service	Information service	Paid-in Capital	KRW 969 million
	Fintech Area	Crowd Funding/ P2P Finance	Business Type B2C

○ Introduction

Togetherapps is a company providing P2P financial services.

It began offering services in September 2015, and is operating fintech-based P2P financial platform focusing on housing mortgage loan investments.

Using stable products backed by residential properties, the company seeks to crowdfund for clients requiring urgent liquidity. The goal is to link them to investments to promote mutual growth.

In addition, the company has offered non-performance loans (NPL) equity, dividend-backed loan, and other products in conjunction with crowdfunding methods.

Togetherapps guarantees profits higher than conventional savings accounts for investors, and provides opportunities to secure asset liquidity by recognizing stable collateral values.

The company reached KRW 300 billion in cumulative loans in December 2018, in addition to establishing branches and receiving Fintech Award from Gwangju Bank.

○ History

- 01. 2017 Received ISO 9001 certification for quality management system; entered into commissioning agreement with Mirae Credit Information on screening tasks
- 04. 2017 Changed brand name from Together to Togetherfunding
- 05. 2017 Entered into MOU with JB Financial Group on P2P financial services
- 09. 2017 Received Series A investment from Korea Investment Partners (KRW 3 billion)
- 01. 2019 Received KRW 13 billion in investments from Korea Investment Partners, Hana Financial Investment, STIC Ventures, G N Tech Venture Capital, and Yuanta Investment

○ Main Products and Services

Togetherapps is a company operating a P2P financial platform. Togetherfunding, run by the company, reached KRW 300 billion in cumulative loans in December 2018. In addition, the company provided its 2,000th product and reached KRW 100 billion in institutional investment this year. It is linked to other financial platforms such as Toss and Finng.

The high performance is thanks to secure mortgage loan products and sustained default rate of 0%, as well as the focus on safety of assets.

Togetherapps also launched Arttogether, an art crowdfunding platform, at the end of October 2018. Arttogether is an online service allowing users to make small investments in artwork. They participate in crowdfunding projects provided by the company to jointly hold the artwork for a certain period, before it is sold for profit when its prices rise.

○ Partners

Apro Financial Group, Dongkuk Steel Mill, Finng, Viva Republica, Welcome Financial Group



Company Name	토마토파트너		Company Name in English	Tomato Partner	
Representative	Kim Gwi-im		Establishment	Aug. 5 th , 2005	
Location	4 th Floor, eTomato Building, 32, Yanghwajin 4-gil, Mapo-gu, Seoul				
Web Page	www.tomato.co.kr	E-mail	tomatof@etoamto.com	Contact Number	+82-2-2128-3399
Contact for Inquiry	+82-2-2128-3399		E-mail for Inquiry	tomatof@etoamto.com	
Number of Employees	4		Paid-in Capital	-	
Main Service	IT's Me	Fintech Area	Others	Business Type	B2C

○ Introduction

Tomato Partner is a company providing risk management solutions and other products to the financial market.

Focusing on RMS (risk management system) business, Tomato Partner operates various divisions handling telecom, mobile (Stocktong), insurance (GA), and securities content businesses.

The company has 6 affiliates in Korea and 2 overseas networks (in Shanghai and Yanbian, China) while expanding its business areas.

Tomato Partner is the holding company for Tomato Media Group.

○ History

- 08. 2005 Establishment
- 09. 2008 Launched Stockloan business
- 05. 2009 Developed and launched Ajaaja Loan RMS; entered into promotional marketing contract (Etrade Securities-DB Savings Bank)
- 03. 2010 Launched Stocktong, a securities application
- 11. 2011 Registered patent for information system combining IPTV and smartphone and its method
- 04. 2012 Acquired RMS business from N With Info
- 01. 2013 Entered into contract for development, launch, and promotional marketing for Tomato Stockloan RMS(Hana Daetoo Securities-Debec Savings Bank)

○ Main Products and Services

Tomato Partner offers various financial solutions.

It's Me, a platform developed by the company for opening accounts, provides new service experience through video chats. It's Me combines ID submission and video chat technologies to provide an untact bank account opening solution. Customers take photos of their ID to send to financial institutions, and then talk to a representative from the financial institution via video chat to confirm their real name. The complex procedures including ID authenticity check, identity check on video chat (visual check and feature extraction from photos), account document generation are conducted under the financial institutions' systems.

It's Me enhances revenues for financial institutions by expanding its sales channel, in addition to cutting costs of operating offline branches. It is a customer-oriented platform allowing customers open accounts without visiting financial institutions. It also prevents information theft by encrypting communication and deleting contents.

○ Partners

Debec Savings Bank, Etrade Securities, Hana Daetoo Securities



Company Name	토마토페이	Company Name in English	Tomato Pay
Representative	Park In-su	Establishment	Aug. 9 th , 2010
Location	4 th Floor, 32, Yanghwajin 4-gil, Mapo-gu, Seoul		
Web Page	http://www.tomatopay.net/	E-mail	tomatopay_bs@etomato.com
Contact for Inquiry	+82-2-2128-2600	E-mail for Inquiry	tomatopay_bs@etomato.com
Number of Employees	6	Paid-in Capital	-
Main Service	E-commerce	Fintech Area	Security/Authentication
		Business Type	B2B

○ Introduction

Tomato Pay is an electronic payment and VAN service provider.

To develop the Korean electronic financial industry and provide better services to small businesses, the company offers various services.

To lead the rising online and offline connection markets, Tomato Pay is engaging in various projects in payment brokerage, as well as online and offline card VAN.

Tomato Pay plans to expand its integrated online/offline payment service, in addition to expanding the supported payment methods.

○ History

- 2010 Incorporated into Tomato Media Group
- 2011 Developed home trading system (HTS) for simulating stock and futures investment
- 2012 Implemented RMS (risk management system for securities) for Debec Savings Bank
- 2012 Business division acquired by N With
- 2013 Implemented RMS for Hana Capital, Hanwha Savings Bank, Hana Capital, and DB Savings Bank
- 2015 Entered into representative affiliation contract with BC, Shinhan, Samsung, Lotte, Hyundai, and Hana SK Card
- 2015 Changed company name from Tomtom to Tomato Pay

○ Main Products and Services

Tomato Pay provides various payment services. The company's PG (electronic payment service) links electronic payments between businesses and customers, supporting customers to make secure and convenient payments. Only one contract is needed to make online payments. Contracts between Korean and foreign card companies and Tomato Pay enables online payments supporting secure authentication processing. In addition to implementing authentication systems for various card companies, the system features network encryption process to enhance security for customers. It is easy to manage as Tomato Pay carries out approval, purchase, and settlement business. From contact payment to untact payment, all methods are available through a service application provided by the company. Merchants (sellers) can select payment methods. Tomato Pay's VAN service queries customers' credit information when they make payments at merchant locations, providing approval for payments. It supports all types of payment methods. It can process credit cards, checking cards, debit cards, magnetic cards, and IC cards. It also provides optimal devices and solutions that best serve the features and sales type of products handled by each merchant.

The smart order system by Tomato Pay is a preorder service based on smartphone that allows customers to place orders without having to visit stores. Based on user location, the service provides restaurant search and detailed menu items, and allows customers to make orders and payments without having to visit the location.

○ Partners

eTomato, News Tomato, TomatoTV



Company Name	티페이정산	Company Name in English	Tpays
Representative	Kim Jung-tae	Establishment	Jun. 14 th , 2019
Location	56-3, Nambusunhwan-ro 323-gil, Seocho-gu, Seoul		
Web Page	http://www.tpays.co.kr/	E-mail	bangjh@tpays.co.kr
Contact for Inquiry	+82-10-8891-3458	E-mail for Inquiry	bangjh@tpays.co.kr
Number of Employees	18	Paid-in Capital	KRW 500 million
Main Service	Immediate deposit and settlement service	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

Tpays is a company that provides a service that immediately deposits and settles credit card revenue. It is continuously developing and providing products and services for small businesses. Since the service launched in 2015 (company was established in 2019), the company entered into contract with many franchisees, providing satisfactory services for them. It uses the first P2P system in Korea to offer the lowest fees in the industry (holding patents, registered with the Financial Supervisory Service).

○ History

06. 2019 Incorporated

○ Main Products and Services

Credit card revenue amounts made at merchant locations are collected and settled in 8 credit card companies. Merchants receive the money 2 to 5 days after they make the sales. This makes it difficult for small businesses secure liquidity and settle revenue amounts.

Tpays is a service that immediately deposits credit card sales amount generated on the previous day. It combines immediate deposit (money is transferred the day after) service and settlement service (money from 8 credit card companies is deposited collectively). The service is offered 365 days a year, including weekends and holidays.

○ Partners

Nice Credit Information



Company Name	트리거파트너스	Company Name in English	Triggerpartners
Representative	Kim Un-ha	Establishment	Jan. 24 th , 2017
Location	3 rd Floor, 16, Hakdong-ro 34-gil, Gangnam-gu, Seoul		
Web Page	https://www.cocktailfunding.com/	E-mail	contact@cocktailfd.com
Contact for Inquiry	+82-2-785-2016	E-mail for Inquiry	contact@cocktailfd.com
Number of Employees	20	Paid-in Capital	KRW 315 million
Main Service	P2P Finance	Fintech Area	Crowd Funding/ P2P Finance
		Business Type	B2B/B2C

○ Introduction

Triggerpartners is a company offering P2P financial services based on fintech that connects investors with borrowers. It is the first company in the industry to be staffed by experts from financial management companies and securities who provide structured financial products.

○ History

- 01. 2017 Establishment
- 06. 2017 Entered into MOU with Moin Company
- 06. 2017 Entered into MOU with Haemin Appraisal Firm
- 06. 2017 Sold out Martini Fund No. 2 (Cocktail Funding, 15% yield) in one day
- 06. 2017 Entered into business agreement with Golden Wired (big data company)
- 09. 2017 Launched Board Car-Lender, a product repayment calendar sharing system
- 05. 2018 Entered into principal collection proxy contract
- 05. 2018 Entered into MOU with Cornerstone Asset Management
- 07. 2018 I-Map Asset Management
- 06. 2019 Entered into education contract with Hanse Cyber High School
- 09. 2019 Entered into investment contract with Korea Investment Partners

○ Main Products and Services

The company mainly handles asset liquidation products that are not accessible in conventional financial institutions because they feature characteristics of both capital markets and credit markets. Key products include liquidation services for profits from real estate projects that have very low risks. Because project management is conducted based on priority, with higher profit leverage effects.

In addition, the company liquidates profit rights of large businesses handling more than KRW 100 billion, with contractors whose credit rates are BBB or higher. As such, its services are preferred by financial institutions because projects can be completed and bonds can be preserved even with contractor issues.

○ Partners

Golden Wired, Nonghyup Bank, Haemin Appraisal Firm, KB General Insurance, Korea P2P Financial Association,



Company Name	트라이월드홀딩스		Company Name in English	TriWorldHoldings	
Representative	Kim Tae-wu		Establishment	Apr. 10 th , 2015	
Location	9 th Floor, 14-8, Teheran-ro 70-gil, Gangnam-gu, Seoul				
Web Page	www.autonnet.com	E-mail	meoktw@naver.com	Contact Number	+82-2-3473-8824
Contact for Inquiry	+82-2-3473-8824		E-mail for Inquiry	meoktw@naver.com	
Number of Employees	7		Paid-in Capital	KRW 120 million	
Main Service	Service	Fintech Area	InsureTech	Business Type	B2B

○ Introduction

TriWorldHoldings is a company providing maintenance guarantee services for domestic and imported cars. TriWorldHoldings provides Auto On Net, a service that provides safe maintenance services for cars whose warranty has expired.

Using low costs and network of Korean auto body shops, the company has increased the accessibility of consumers. By providing regular vehicle inspections, the service earns trust from customers. In recent years, the company launched X Car Cast, a B2C brand, and AON (Auto On Net), a B2B brand, to provide an automobile management system based on transparent quotes and maintenance network. From June 2018, the company has visited 6 companies to make preliminary reviews for a Chinese electric vehicle company, and finalized the selection of electric vehicle recharger devices. Starting in April 2019, the company has engaged in electric vehicle recharger distribution project and begun gradually supplying the devices to 2,150 maintenance sites nationwide. It partnered with Korea Automobile Maintenance Business Cooperative in 2019 to complete Grade 1 maintenance in 4,000 sites nationwide. By entering into sales and service contracts with global electric vehicle manufacturers, the company will engage in new eco-friendly electric

○ History

- 01. 2016 Launched imported vehicle maintenance service (20 locations in Seoul and the capital region)
- 02. 2017 Entered into maintenance work agreement with the National Auto Maintenance Association (130 locations)
- 07. 2017 Entered into business agreement and warranty contract with Shinhan Card for Car-to-Car service
- 02. 2018 Sold imported vehicle warranties for M Park Tower (510 locations)
- 04. 2018 Entered into Promy Car World Certification/Extended Warranty service (1,510 locations)
- 05. 2018 Entered into auto loan sales contract with KB Kookmin Bank
- 04. 2019 Selected as a Digital 33 Fintech Company by NH Bank
- 05. 2019 Established Vietnam office (Hanoi)
- 08. 2019 Entered into electric vehicle service contract with Beijing Motors
- 09. 2019 Entered into global no. 1 electric vehicle extended warranty service
- 11. 2019 Entered into business agreement with Korea Auto Inspection and Maintenance Cooperative (4,000 locations)

○ Main Products and Services

The warranty service by TriWorldHoldings is based on data through verified global reinsurance companies. Members can use Auto On Net services from class 1 auto shops nationwide and 1,200 maintenance shops with just by making a reservation. Auto On Net service works through customer service centers nationwide to handle repairs and consumables, in partnership with reinsurance companies. The company also responds to jobs at maintenance centers real-time to provide a one-stop service for customers.

In addition, the company uses manuals to implement life cycle maintenance of automobiles, from sales to maintenance in the customer-to-customer market. As a primary service, Auto On Net provides extended warranty service to overcome performance issues with used cars. The secondary service is the maintenance until resale, which is provided through 1,200 class 1 auto shops located nationwide.

In addition, the maintenance network held by TriWorldHoldings works with Seoul Auto Inspection and Maintenance Cooperative members and DB Insurance Promy Car to provide insurance service for general accidents, in addition to warranty services, for customers who purchased warranty services. Authentication services are provided to regular customers who purchase and sell used cars in the open market, as well as for warranty-purchasing customers. Auto On Net developed and launched personalized drive care product based on auto loan to provide close service to KB Financial Group. For auto loan customers purchasing new cars, the company provides car washing and gas refueling services, and for used car customers, the company offers maintenance warranty, car wash, or gas refueling service. This enhances better services to KB Auto Loan purchases.

The company has prepared a financial sandbox for EV insuretech services with Global Allianz and Root in 2020.

○ Partners

Busan Bank, DB Insurance, KB Insurance, Kookmin Bank, Kookmin Card, Korea Credit View, NH Nonghyup Bank, Woori Bank



Company Name	유평테크허브	Company Name in English	U Fintech Hub Inc.
Representative	Lee Jae-pyo	Establishment	Dec. 4 th , 2018
Location	14 th Floor, 207, Teheran-ro, Gangnam-gu, Seoul		
Web Page	https://www.utransfer.com/	E-mail	jeffli@utransfer.com
Contact for Inquiry	+82-70-4919-3484	E-mail for Inquiry	chrislee@utransfer.com
Number of Employees	7	Paid-in Capital	KRW 1 billion
Main Service	Utransfer	Fintech Area	Overseas Remittance
		Business Type	B2B/B2C

○ Introduction

U Fintech Hub Inc. is small overseas remittance service provider registered at the Ministry of Economy and Finance in June 2019. The company launched Utransfer, an overseas remittance service, in August. Financial talents from banks and venture capitals, as well as IT experts from major companies such as Naver and SK, are working together to develop the business. The company plans to expand its small overseas remittance service and continue launching global fintech services.

○ History

- 12. 2018 Established as U Fintech Hub
- 06. 2019 Registered as a small overseas remittance service provider (Minister of Economy and Finance No. 2019-1)
- 10. 2019 Launched Utransfer, an overseas remittance service
- 10. 2019 Launched iOS and Android mobile apps for Utransfer
- 11. 2019 Participated in Fall Oversea Study Abroad and Immigration Fair 2019

○ Main Products and Services

Utransfer is the first fintech business conducted by U Fintech Hub. It is a platform that enables real-time overseas remittances to more than 50 countries.

The service does not use the conventional SWIFT network. Rather, it uses an independent network with global companies to process the overseas remittances. As a result, customers can more quickly send money overseas and check on the processing status real-time through transparent information.

Based on its high financial health, the company is focusing on developing financial security factors to secure overseas remittance. It is making all preparations to respond to anti-money laundering and internal control issues.

○ Partners

Asia Economy



Company Name	얼터너티브자산운용		Company Name in English	Alternative Asset Management	
Representative	Lee Dong-wuk		Establishment	Jul. 21 st , 2017	
Location	#402, Daelim Acrotel C Building, 13, Eunju-ro 30-gil, Gangnam-gu, Seoul				
Web Page	www.ulterinvest.com	E-mail	manager@ulterinvest.com	Contact Number	+82-2-6956-7269
Contact for Inquiry	+82-2-574-7266		E-mail for Inquiry	manager@ulterinvest.com	
Number of Employees	9		Paid-in Capital	-	
Main Service	Alternative investment consultation/management	Fintech Area	Asset Management	Business Type	B2B

○ Introduction

Alternative Asset Management is an alternative asset management company specializing in block-deals and pre-IPO investments.

The company provided consultation to the first block-deal private equity fund establishment/operation in Korea in June 2018. The project completed soft closing at KRW 200 billion in one and a half months after the raising began. Alternative consults/operates funds that can most aggressively buy single block-deal items in Korea.

Based on its successes, the company plans to develop new business structures and markets in new areas such as pre-IPO, real estate development/execution, and fintech.

○ History

- 07. 2017 Established as Alternative Alternative Investment
- 12. 2017 Changed company name to Alternative Investment Advisory
- 03. 2018 Entered into commissioning contract for advisory platforms
- 06. 2018 Launched advisory block-deal lab for NH Investment
- 07. 2018 Established advisory pre-IPO trust
- 06. 2019 Launched the no. 2 advisory block-deal lab for NH Investment
- 07. 2019 Changed company name to Alternative Asset Management
- 07. 2019 Launched no. 1 private equity trust for block-deal goal achievement investment product
- 08. 2019 Launched no. 1 signature private equity trust for expert block-deal investment product
- 09. 2019 Completed early repayment of no. 1 signature private equity trust for expert block-deal investment product

○ Main Products and Services

Alternative is planning to provide a blockchain financial platform for unlisted companies. The following process is used to achieve this goal.

[Phase 1] Individual and corporate customers join the platform

[Phase 2] Customers upload documents on the platform

[Phase 3] Sellers (A) and buyers (B) confirm transaction intent and draft a contract

[Phase 4] Complete related documents

(* Contract and unlisted company confirmation documents will be drafted as blockchain-based electronic documents)

○ Partners

KB Securities, NH Investment Securities, Samsung Securities



Company Name	언더핀	Company Name in English	Underpin Inc.
Representative	Kim Tae-jun	Establishment	May 1 st , 2018
Location	#120, 5 th Floor, WeWork, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul		
Web Page	www.underpin.kr	E-mail	hello@underpin.kr
Contact for Inquiry	+82-10-9940-2802	E-mail for Inquiry	kyungho.k@underpin.kr
Number of Employees	10	Paid-in Capital	KRW 50 million
Main Service	Fanzy	Fintech Area	Others
		Business Type	B2C

○ Introduction

Underpin Inc. is the Korea's top 1% blockchain and AI fintech company whose business potential was recognized by the Korean government. The company aims to develop into a major technology company with a global influence by combining video commerce techniques and fintech.

[Services]

1. Fanzy: Users can buy and sell videos made by creators and products/services featured in the videos using Fanzy Tokens. This is a messenger and media platform for Generation Z, in which friends can communicate and exchange information with each other while recommending and watching various video contents. Social commerce is an aspect added to this platform environment. Contributions made by the participants (content viewing, posting, commenting, etc.) lead to rewards in the form of tokens that are stored in digital wallets. Fanzy Tokens can be used to purchase products and services or transferred to other people. They can be recharged within the platform.
2. On Protocol: This is a blockchain main net that exposes hidden talents and stimulates P2P and B2C transactions. It is powered by hyperledger fabric technology and deep-learning-based natural language processing technologies. Also, Fanzy, a DApp service connected to On Protocol, can be used by professionals and individuals to connect to creators and curators. In sum, it is a C2C2B shared economy protocol.

○ History

- 05. 2017 Applied patent for AI algorithm
- 05. 2018 Established as Underpin
- 06. 2018 Selected as an Outstanding TCB Technology Company
- 08. 2018 Registered patent for messenger-based natural language processing AI algorithm (a core technology powering On Protocol)
- 09. 2018 Partnered with Facebook (U.S.)
- 10. 2018 Received Grand Award for Blockchain at Global X-Road Program; received project funding from Korea Content Creation Agency
- 03. 2019 Selected as the Top 10 Blockchain Business in Asia-Pacific 2019 at the APAC CIO Outlook, a Silicon Valley media
- 05. 2019 Selected to participate in Fintech Center Korea Leaders Lab (3rd class, the only blockchain company)
- 09. 2019 Selected to take residence in Seoul Fintech Lab by Seoul Metropolitan Government
- 12. 2019 Released official version of Fanzy

○ Main Products and Services

1. About Fanzy
Fanzy is an incentivizing and tokenized V-commerce service. It aims to advance the V-commerce technology to version 3.0. Service users can view, enjoy, and products featured on various videos. They can enjoy the contents with other people. The act of enjoying the services lead to incentives, which in turn grows the service and returns various economic benefits.
2. Creators' market, a key feature
On Protocol issues tokens to reward user participation in Fanzy, as well as to sell them to the public. For 4 years after Fanzy service version 1.0 launches, 40 billion Fanzy X Tokens, connected to Fanzy service, will be issued. The number of tokens to be issued was calculated based on market share objectives in the associated markets.
3. Unique elements of Fanzy
Fanzy service uses its incentive system and Creators' Market to provide users with additional opportunities to generate revenue. The open video chatting feature makes communication more fun and meaningful. The company also analyzes the contexts of conversations made in chatting rooms to recommend related contents. This allows professionals and the general public to communicate in a more fun and effective fashion, which facilitates the innovation of their economic activities.

○ Partners

Fintech Center Korea, Seoul Fintech Lab



Company Name	유니어스		Company Name in English	Unius	
Representative	Jo Jae-min		Establishment	Dec. 10 th , 2015	
Location	5 th Floor, KB Wujun Tower, 447, Teheran-ro, Gangnam-gu, Seoul				
Web Page	www.unius.co.kr	E-mail	unius@unius.co.kr	Contact Number	+82-1800-0790
Contact for Inquiry	+82-10-4535-0419		E-mail for Inquiry	ceo@unius.co.kr	
Number of Employees	6		Paid-in Capital	KRW 50 million	
Main Service	Corporate bond P2P investment	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2C

○ Introduction

Unius is an online P2P platform operator.

Unius provides information about companies with good technological capacity and high growth potential but currently needs funding. Through this, investments are solicited from regular investors to help fund such companies.

All investments can be made through an online website. Investments are separately managed through a virtual account connected to Standard Chartered Bank Korea. Profits are provided to the investors every month.

Details about each investment, repayment plan, and repayment information are all provided on the website.

○ History

- 12. 2015 Establishment
- 01. 2016 Launched online P2P investment service
- 04. 2017 Received Grand Award at the Korea Customer Satisfaction Brand Awards hosted by Weekly Donga
- 07. 2017 Partnered with Standard Chartered Bank Korea to provide deposit management system
- 09. 2017 Entered into business agreement with Fidelis Asset Management
- 06. 2018 Received Award for P2P Companies at the Korea Customer Satisfaction Brand Awards 2018 (2nd consecutive year)
- 10. 2018 Reached KRW 10 billion in cumulative repayment amount

○ Main Products and Services

Unius is a P2P financial platform service provider that connects investors with borrowers online. The company aims to create a company that helps everyone benefit from its services. Investors using Unius' services deposits funds in a virtual account, and borrowers undergo evaluation by Unius before receiving investments. Investors invest in products that are screened and evaluated by Unius. Investments are executed by Standard Chartered Bank Korea, an officially recognized financial institution.

When screening loans, Unius evaluates 3 items, giving scores that are combined at the end. The evaluation items are: (1) Quantitative and qualitative corporate assessments based on financial statements and business plans; (2) credit rating assessment; and (3) assessment of collaterals held by the company or the CEO. Unius uses 10-grade system (U1 to U10) to assess companies. A higher number refers to a lower grade. Loans are provided to companies with a grade of U6 or higher.

○ Partners

Fidelis Asset Management, Paygate, Standard Chartered Bank Korea, Webloom



Company Name	업(판교에가면)		Company Name in English	UP	
Representative	Park Jin-seok		Establishment	Jul. 24 th , 2015	
Location	Company Support Hub, 2 nd Floor, 815, Daewangpangyo-ro, Sujeong-gu, Seongnam-si, Gyeonggi-do				
Web Page	www.gopangyo.com	E-mail	kz333@naver.com	Contact Number	+82-10-4525-7617
Contact for Inquiry	+82-2-6953-4823		E-mail for Inquiry	kz333@naver.com	
Number of Employees	4		Paid-in Capital	KRW 550 million	
Main Service	Unmanned AI smart store (shared space economy)	Fintech Area	Security/Authentication	Business Type	B2B/B2C

○ Introduction

UP provides Go Pangyo, a community service that links companies located in Pangyo. Services such as Go Pangyo, Go Songdo, and Urban Sharing Platform links various spaces in cities using QR fintech services and AI technologies to create various shared economy models. As the first shared economy business model, the company is distributing AISS Go, an intelligent AI unmanned merchant stalls that are installed in idle spaces. UP plans to spread the Up Pangyo model to other cities across Korea.

○ History

- 12. 2016 Opened Go Pangyo website
- 07. 2017 Appointed as a promotional ambassador by kt wiz baseball team
- 01. 2018 Launched Go Pangyo platform
- 01. 2018 Established Urban Sharing Platform Co., Ltd. (Seoul)
- 02. 2018 Established Go Songdo (Yeosu-gu, Incheon)
- 10. 2018 Designated as a Shared Economy Company by Seongnam
- 05. 2019 Designated as a Shared Economy Company by Seoul
- 11. 2019 Launched AISS Go, an intelligent AI unmanned smart merchant stall

○ Main Products and Services

While Amazon Go, serviced in the U.S., is a mid-to-large store platform, AISS Go, provided by UP, is a mobile unmanned merchant stall. It is the first unmanned small business retail management system that processes food order, payment, and sales on an unmanned basis. The system can be installed in any idle space in buildings or shopping malls. After AISS Go becomes more prevalent, UP plans to develop new business and job model to enable stall management and operation.

○ Partners

BC Card, IBK Industrial Bank of Korea, Lotte Card



Company Name	업데이터	Company Name in English	Updater Corp.
Representative	Hwang Dong-hyeon	Establishment	Mar. 26 th , 2018
Location	10 th Floor, Seo-gwan, Fintech Technology Support Center, 135, Jungdae-ro, Songpa-gu, Seoul		
Web Page	-	E-mail	gold@updatergroup.com
Contact for Inquiry	+82-2-405-6789	E-mail for Inquiry	gold@updatergroup.com
Number of Employees	8	Paid-in Capital	KRW 10 million
Main Service	AI algorithm development	Fintech Area	InsureTech
		Business Type	B2B/B2C

○ Introduction

Updater Corp. is a company that develops predictive algorithms by combining superior spatial data, property data through big data processing and analysis technologies.

In particular, the company is providing an accident prediction service based on GIS, prediction algorithms combining building information and fire information, and prediction algorithms combining small business closure data to the public sector.

Using these databases, the company has been developing data-based insurance rate estimator programs for fire insurance companies, as well as other fintech products.

○ History

- 03. 2018 Establishment
- 05. 2018 Conducted big data AI analysis project for small businesses; won Nonghyup Fintech-Blockchain Hackathon Competition
- 06. 2018 Participated in project to develop big data-based rural settlement recommendation service; developed labor demand prediction model; developed insurance rate estimator based on electrical safety prediction algorithm
- 07. 2018 Selected for patent voucher project
- 12. 2018 Selected as Seoul Innovation Challenge Company
- 12. 2018 Selected as Seoul Innovation Challenge Company (AI-based fire prediction)
- 03. 2019 Selected as operator of NISA Big Data Flagship Project
- 07. 2019 Established company research center
- 11. 2019 Registered patent on bi data-based small business area establishment and its system

○ Main Products and Services

Updater is a predictive algorithm developer that combines geographical big data on underground facilities and AI technology. The company also offers fintech projects, utilizing fire insurance rating data to develop insurance products. Updater's key service include "business open and closure analysis service using spatial information," "fire risk estimation based on AI analysis of building data," and "underground GIS-based water leakage prediction service."

○ Partners

Jeollabuk-do Province, Korea Electrical Safety Corporation, Korea Tourism Organization, Seondo Soft, Statistics Korea, Suwon



Company Name	유스비	Company Name in English	UseB
Representative	Kim Seong-su	Establishment	Sep. 10 th , 2018
Location	3 rd , Floor, 37, Banpo-daero 22-gil, Seocho-gu, Seoul		
Web Page	https://www.useb.co.kr/	E-mail	contact@useb.co.kr
Contact for Inquiry	+82-70-4849-1000	E-mail for Inquiry	chsssha98@useb.co.kr
Number of Employees	4	Paid-in Capital	KRW 10 million
Main Service	Anti-moneylaundering solution	Fintech Area	Others
		Business Type	B2B

○ Introduction

UseB is a company providing reg-tech solutions.

It offers solutions to fintech companies and SMEs to prevent money laundering and to provide customer information service.

Using customer information held by clients, UseB organizes customer risks, providing appropriate solutions.

○ History

- 12. 2017 Established as UseB
- 01. 2018 Partnered with Chungjeong Law Firm
- 02. 2018 Provided special lecture to IBK executives
- 05. 2018 Partnered with Dotname Korea; entered into security service agreement
- 06. 2018 Partnered with Ozys
- 07. 2018 Provided special lecture to Daesang executives
- 08. 2018 Partnered with Paradigm Investment
- 09. 2018 Incorporated as UseB Co., Ltd.
- 09. 2018 Relocated to Gangnam
- 09. 2018 Partnered with DowJones
- 10. 2018 Launched KYC/AML Solutions
- 03. 2019 Partnered with ZipLab
- 05. 2019 Increased capital (1st round)
- 05. 2019 Selected for Marketing Support Project by Korea Institute of Start-up and Entrepreneurship Development
- 05. 2019 Ranked 1st in DENOS IR Competition
- 06. 2019 Selected to participate in Initial Startup Package Project by Korea University Crimson
- 06. 2019 Relocated to Seocho
- 07. 2019 Ranked 1st in Smart Tech Korea Demo Day
- 07. 2019 Applied for patent for resolving travel rule issues
- 07. 2019 Increased capital (2nd round)
- 07. 2019 Established company research center
- 10. 2019 Received guarantee from Technology Finance Corporation
- 10. 2019 Registered as a member of Korea Fintech Association
- 10. 2019 Selected to participate in MWC/4YFN Barcelona
- 11. 2019 Received venture company certification
- 11. 2019 Participated in SLUSH Competition in Finland
- 12. 2019 Selected as a Premium Support Company by JETRO (Japanese trade organization)

○ Main Products and Services

UseB is a company offering anti-money laundering solution, a must for fintech companies.

The company provides services to fintech companies and SMEs that do not have as many resources as commercial banks to comply with anti-money laundering legal requirements.

The global target market is KRW 6 trillion. UseB is targeting the Asia-Pacific markets in particular.

UseB was selected to receive support from JETRO, and plans to expand to Singapore and Vietnam.

The company is planning to expand to global markets based on its outstanding talents.

○ Partners

Chungjeong Law Firm, Dotname Korea, DowJones, Paradigm Investment, ZipLab



Company Name	바른기술		Company Name in English	Varn Inc.	
Representative	Park Hee-man		Establishment	Jun. 18 th , 2012	
Location	#403-1, Gwangju Technopark Lifestyle Robot Support Center, 333, Cheondangwagi-ro, Buk-gu, Gwangju				
Web Page	www.varn.tech	E-mail	info@varn.tech	Contact Number	+82-62-602-7850
Contact for Inquiry	+82-62-602-7850		E-mail for Inquiry	alcorjjong@varn.tech	
Number of Employees	9		Paid-in Capital	KRW 100 million	
Main Service	Credit card history view and automatic classification API service	Fintech Area	Asset Management	Business Type	B2B/B2C

○ Introduction

Varn Inc. is a technology-intensive company that possesses various hardware and software technologies. Established as Varn App in 2012, the company grew into a convergence business that develops software and manufactures hardware. In 2019, the company changed its name to Varn Inc. Varn fuses IoT and AI, develops fintech application, builds and uses big data infrastructure, and implements cutting-edge technologies for industrial infrastructure systems and information system security. It also seeks to implement humanitarian technologies enabling us to coexist with our pet animals. By introducing technological management system, the company aims to develop technology to solve social issues and enhance living convenience and safety. This means that technology is closely tied to the company's value; the products made by the company research center is completed with the ISO 9001 Quality Management System.

○ History

- 06. 2012 Established as Varn App
- 11. 2012 Received commendation from the Director of the Small and Medium Business Administration
- 11. 2012 Received venture company certification
- 10. 2014 Registered manufacturing plant
- 01. 2018 Registered as a software business
- 06. 2018 Received direct production certification
- 09. 2018 Received ISO 9001:2015 Certification
- 02. 2019 Registered as a R&D service business
- 06. 2019 Changed company name to Varn Inc.
- 06. 2019 Received Inno-Biz Certification
- 12. 2019 Received commendation from the Minister of Science, ICT, and Future Planning

○ Main Products and Services

Fintech API by Varn powers credit card history view and automatic classification services. This service shows credit and debit card use history to customers and automatically classifies consumption categories. The system uses business categories to classify spending items of the user. The API service by Varn focuses on enabling users to view automatically classified spending items. Based on the credit card history viewing service powered by this API technology, users can see their spending habits with just one click. Companies can use the classified credit card history to develop various fintech application, in addition to expanding services based on customer spending data. Meanwhile, Varn is also providing an IoT solution for pet healthcare. Key products include Smart Ball, which is an IoT device that moves on its own to interact with pets who are left home alone, helping them exercise and reduce depression and obesity. Smart Collar is a pet collar that monitors real-time movement and exercise of pets. If necessary, it can be connected to Smart Ball to encourage pets to exercise. Pet Healthcare Cloud by Varn can be used to monitor the health of the pet left at home alone from anywhere, anytime. It can be connected to pet insurance benefits, animal hospital recommendation, and many other services.

○ Partners

Chonnam National University Industry-University Cooperation Group, Gwangju Natural Science High School



Company Name	베라노스	Company Name in English	Veranos Inc.
Representative	Choi Yu-hwan	Establishment	Nov. 1 st , 2017
Location	4 th Floor, 9-20, Yanghwa-ro 6-gil, Mapo-gu, Seoul		
Web Page	www.veranostech.com	E-mail	info@veranostech.com
Contact for Inquiry	+82-2-6933-6226	E-mail for Inquiry	yhchoi@veranostech.com
Number of Employees	11	Paid-in Capital	-
Main Service	V-GBI	Fintech Area	Asset Management
		Business Type	B2B

○ Introduction

Veranos Inc. is the developer of V-GBI, the commercial version of GBI. It is developing an asset management algorithm suitable for longer terms.

○ History

- 11. 2017 Establishment
- 01. 2018 Conducted consulting project for Shinhan Financial Group
- 12. 2018 Entered into MOU with Samsung Asset Management
- 06. 2019 Entered into MOU with Wells Engine, a Chinese fintech AI company
- 09. 2019 Selected as an incubator company by KB Starters and Shinhan Futures Lab
- 11. 2019 Launched V-GBI, a commercial version of GBI
- 12. 2019 Selected as a Samsung Financial Open Collaboration Incubator Company

○ Main Products and Services

V-GBI is a commercial version of goal-based investing (GBI) model developed and patented by KAIST. Its features are as follows:

- * Provides the optimal investment portfolio encompassing cash, stocks, bonds, and funds
- * Maximizes the possibility of reaching a goal, as opposed to conventional methods that maximize profit rates
- * The most advanced solution for long-term asset management, providing the optimal portfolio for periods longer than 10 years
- * Provides personalized portfolios (glide path) by time series
- * Develops personal portfolios in seconds using stochastic optimization and machine-learning (scenario clustering)
- * Users can set various goals including retirement, wedding, and home purchase; users can also set priorities for goals

○ Partners

KB Financial Group, Samsung Asset Management, Shinhan Financial Group



Company Name	비바리퍼블리카	Company Name in English	Viva Republica
Representative	Lee Seung-geon	Establishment	Aug. 5 th , 2013
Location	Arc Place Building, 736-1, Yeoksam-dong, Gangnam-gu, Seoul		
Web Page	https://toss.im/	E-mail	support@toss.im
Contact for Inquiry	+82-2-1599-4905	E-mail for Inquiry	harry.yeo@toss.im
Number of Employees	280	Paid-in Capital	KRW 12.871 billion
Main Service	Toss	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Viva Republica, the operator of the mobile financial service Toss, was founded in 2013.

The company launched a simple transfer service that does not require public key certificate in February 2015. Since then, it has developed and provided financial information, financial product, investment, and other services demanded by the consumers to lead the financial market.

In November 2017, Viva Republica ranked 35th in the Fintech100 compiled by KPMG and H2 Ventures, becoming the first Korean company to make it on the list. In 2018, the company rose in rank to 28th. Its cumulative investment amount is at approximately KRW 300 billion. The funds came from global investors including Kleiner Perkins, Ribbit Capital, GIC, Sequoia China, and Paypal.

In December 2018, Viva Republica became a unicorn when its corporate value exceeded KRW 1 trillion, the first of such achievement as a Korean fintech company. In August 2019, its corporate value was assessed at KRW 2.7 trillion for investment purposes.

More than 280 employees work for the company. Viva Republica founded Toss Insurance Service, a subsidiary working to innovate the insurance industry, in December 2018.

○ History

- 08. 2013 Established as Viva Republica
- 02. 2015 Launched Toss, a simple money transfer service
- 07. 2015 Received KRW 5 billion in investment (Altos Ventures, etc.)
- 10. 2015 Registered trademark for Toss
- 04. 2016 Received KRW 26.5 billion in investment (Altos Ventures, Goodwater Capital, etc.)
- 08. 2016 Reached KRW 1 trillion in cumulative money transfers
- 03. 2017 Received KRW 55 billion in investment (Paypal Consortium, etc.)
- 11. 2017 Ranked 35th in Fintech100 list
- 06. 2018 Received KRW 44 billion in investment (GIC, Sequoia China, etc.)
- 10. 2018 Ranked 28th in Fintech100 list
- 11. 2018 Received K-ICT Information Protection Award by the Ministry of Science, ICT, and Future Planning
- 11. 2018 Established Toss Insurance Service Co., Ltd.
- 12. 2018 Received KRW 90 billion in investment (Kleiner Perkins, Ribbit Capital, etc.); reached KRW 1 trillion in corporate value
- 08. 2019 Received KRW 77 billion in investment (Aspex, Kleiner Perkins, etc.)
- 11. 2019 Ranked 29th in Fintech100 list

○ Main Products and Services

Toss, serviced by Viva Republica, launched a simple money transfer service without public key certificate in February 2015. since then, the service has gained 16 million cumulative subscribers, 10 million monthly active users, and KRW 7 trillion cumulative transferred funds as of December 2019.

Beginning with the simple money transfer service, Toss has been offering account, card, credit rating, and insurance information services, in addition to banking services including account opening, installment savings, and loan products, as well as investment services for P2P, fund, and foreign stock products. By finding and providing services demanded by financial consumers, Toss has developed into a comprehensive financial platform providing easy, quick, and secure financial experiences to its users.

○ Partners

Ace Insurance, BC Card, Citibank Korea, eBay Korea, Gwangju Bank, Hana Card, Hanwha Life Insurance, Honest Fund, Hyundai Card, Internet Kyobo Book, Jeonbuk Bank, KB Kookmin Bank, KB Life Insurance, KEB Hana Bank, Korea Credit Bureau, Kyobo Life Planet, Lotte Card, NH Nonghyup Bank, Samsung Card, Samsung Fire Insurance, Shinhan Bank, Shinhan Card, Suhyup Bank, Tera Fintech, Together Apps, Wemef, Woori Bank, 11street, 8Percent



Company Name	보임테크놀러지	Company Name in English	Voim Technologies Inc.
Representative	Kim Sang-beom	Establishment	Mar. 1976
Location	5 th Floor, Woorim Ibiz Center 2, 12, Digital-ro 33-gil, Guro-gu, Seoul		
Web Page	http://www.voimtech.com/	E-mail	sbkim@voimtech.com
Contact for Inquiry	+82-10-8912-7310	E-mail for Inquiry	sbkim@voimtech.com
Number of Employees	35	Paid-in Capital	KRW 2.2 billion
Main Service	Image solution, financial devices, ID information recognition system	Fintech Area	Security/Authentication
		Business Type	B2B

Introduction

Voim Technologies Inc. is a company that has been providing scanned imaging system for the financial and public sectors since 1976.

The company is an industry leader in financial, computing, and office devices, as well as imaging solution, bank checks, and ID information recognition.

Voim Technologies' main services include scan imaging and OCR text recognition. These key technologies can recognize information in the scanned images and test them for forgery. ID cards can be photographed on mobile platforms to process information, provide authentication, and mask personal information. With these developments, the company is solidifying its position as an imaging-based self-authentication company. Voim launched mobile ID authentication and document recognition services in 2016.

History

- 03. 1976 Establishment
- 03. 1976 Entered into sole Korean distributor contract with Canon for microimaging and digital imaging
- 02. 1994 Entered into sole Korean distributor contract with Eastman-Kodak for microimaging and digital imaging
- 06. 2005 Selected by the Ministry of Government Administration to provide resident ID card detectors for self-authentication
- 11. 2010 Selected by the Ministry of Government Administration to provide ID card scanners for self-authentication in financial services
- 10. 2016 Launched mobile ID authentication, mobile document recognition, and personal information masking services
- 04. 2018 Received INNO-BIZ certification

Main Products and Services

Voim Technologies provides various imaging and ID card information recognition solutions. Privacy Protector is a service that protects personal information by using algorithms to recognize image files of resident ID card, driver's license, and other ID documents that contain personal information. The solution deletes or covers unnecessary personal information from the images to protect them. It can mask personal information in ID cards or non-formal documents, or biometric information such as fingerprints. Voim Technology is making an effort to prevent personal information theft, protect customer information, comply with policies, recommendations, and regulations, and enhance trust to raise customer satisfaction. Voim's clients can reduce management risks by preventing internal security incidents, in addition to raising external trust through stronger security enabled by the system. From legal and policy perspectives, the solution helps clients address new and changed laws and regulations such as the Personal Information Protection Act. It can also improve security vulnerabilities to prevent theft of customer information.

Partners

Gwangju Bank, IBK Industrial Bank of Korea, KB Kookmin Bank, KDB Korea Development Bank, KEB Hana Bank, KT, LGU+, NH Nonghyup Bank, Shinhan Bank, SK Telecom



Company Name	와디즈		Company Name in English	Wadiz Co., Ltd.	
Representative	Sin Hye-seong		Establishment	May 1 st , 2012	
Location	4 th Floor, Pangyo Digital Center Building A, 242, Pangyo-ro, Bundang-gu, Seongnam-si, Gyeonggi-do				
Web Page	www.wadiz.kr	E-mail	info@wadiz.kr	Contact Number	+82-31-1661-9056
Contact for Inquiry	+82-10-9673-1480		E-mail for Inquiry	daekyun.kim@wadiz.kr	
Number of Employees	193		Paid-in Capital	KRW1.176 billion	
Main Service	Reward crowdfunding, investment crowdfunding	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2B/B2C

○ Introduction

Wadiz Co., Ltd. launched a crowdfunding platform in May 2012 to overcome the limits of previous financial services and reduce imbalance in the capital market. Starting with a reward platform in 2013, the company launched investment (securities) crowdfunding in 2016, which led to the accumulated funding amount of KRW 230 billion provided to 13,000 startup companies and their projects by December 2019. The company helped funds flow to growing businesses that need the money. The goal of Wadiz is to help challenging talents thrive in a natural business environment and a supportive startup economy. The company is creating an adventurous capital market in which consumers and startup companies can grow together.

○ History

- 05. 2012 Establishment
- 01. 2014 Launched reward crowdfunding service
- 01. 2016 Received license for and launched Korea's first investment crowdfunding service
- 09. 2017 Received Series B investments from Shinhan Bank, etc. (KRW 11 billion)
- 01. 2018 Partnered with Korea Enterprise Data on energizing crowdfunding for startups with good technology
- 12. 2018 Reached KRW 100 billion in cumulative funding
- 05. 2019 Received Series C investments from Neoflux, etc.
- 06. 2019 Received Prime Minister's Commendation at Korea Startup Awards 2019
- 08. 2019 Supported 10,000 accumulated projects
- 10. 2019 Reached KRW 200 billion in cumulative funding
- 10. 2019 Selected as Red Herring Asia Top 100 in 2019

○ Main Products and Services

Wadiz provides reward crowdfunding services in which supporters who fund projects are rewarded with products or services, as well as investment (securities) crowdfunding services in which investors receive stocks or bonds for investing in unlisted companies to make profits or interest income. In addition, the company operates Wadiz Retail, which expands its online and offline contact points with the market, Wadiz Traders, which helps makers expand overseas, and Wadiz Ventures, which finds and develops promising startup companies. The goal is to create a healthy startup ecosystem.

○ Partners

Credit Guarantee Fund, Daejeon Technopark, Gyeonggi Business & Science Accelerator, Gyeonggi Content Agency, KB Kookmin Card, Korea Foundation for the Advancement of Science and Creativity, Korea Institute of Start-up and Entrepreneurship Development, NH Investment Securities, SBC Youth Startup Academy, Seoul Business Agency, Shinhan Financial Investment



Company Name	웨이커스	Company Name in English	Wakers Inc.
Representative	Jeon Chung-gwang	Establishment	Jan. 11 th , 2018
Location	#608, Asangwan, 727, Taejong-ro, Yeongdo-gu, Busan		
Web Page	www.hiwakers.com	E-mail	keyper@doorkeyper.com
Contact for Inquiry	+82-10-9592-5575	E-mail for Inquiry	kikikong2@naver.com
Number of Employees	3	Paid-in Capital	KRW 5 million
Main Service	Smart home	Fintech Area	Security/Authentication
		Business Type	B2C

○ Introduction

Wakers Inc. is a company that provides smart home services.

It distributes Switch Bot, a smart home device registered in the Korean market, and is developing Keeper, a smart doorlock for the Australian market.

The company is also researching enhanced security for smart home services, and plans to provide a security solution for smart home services using blockchain technology.

○ History

- 01. 2018 Incorporated
- 06. 2018 Selected as a Busan Startup Company
- 09. 2019 Entered into sole distributor contract for Switch Bot by Wonder Labs Inc.
- 09. 2019 Entered into MOU with Oppa Studio for marketing projects

○ Main Products and Services

1. Switch Bot
 - 1) Product succeeded in crowdfunding in the U.S./Japan
 - 2) The device makes buttons and switches into IoT devices
 - 3) Wakers plans to sign a Korean sole distributorship contract and launch the product later this year
2. Keeper
 - 1) Smart door lock for the Australian market
 - 2) DIY, installation on doors without damaging them, can be controlled via smartphone

○ Partners

Busan Metropolitan Government



Company Name	발트루스트		Company Name in English	WaldLust	
Representative	Choi Yeong-wu		Establishment	Sep. 24 th , 2013	
Location	4 th Floor, Maesong Building, 8, Banga-ro, Bundang-gu, Seongnam-si, Gyeonggi-do				
Web Page	www.paperlot.co.kr	E-mail	help@waldlust.co.kr	Contact Number	+82-31-781-4531
Contact for Inquiry	+82-10-6302-5545		E-mail for Inquiry	stevechoi@waldlust.co.kr	
Number of Employees	4		Paid-in Capital	KRW 5 million	
Main Service	Owner's App	Fintech Area	Fintech SI	Business Type	B2B

○ Introduction

WaldLust is a developer of Paperlot, a smartphone stamp card application platform.

The company name is a combination of the German words "Wald" and "Lust," which mean "forest" and "joy," respectively. It is also the name of the town at the entrance to a forest near Frankfurt. The name indicates the company's vision of linking people with forests.

Paperlot, the first application platform by WaldLust, is a product of nature and technology.

WaldLust also provides Owner's App, a service that develops membership service applications for individual merchants.

○ History

09. 2013 Establishment

09. 2016 Launched touch stamp business

○ Main Products and Services

Through Paperlot, a merchant stamp card development platform, WaldLust provides the Owner's App service. The service offers customized membership service applications for merchants low price points. Owner's App features convenient customer management functions. Customers can receive store points simply by activating the membership application, without having to enter a phone number. The membership applications also come with the ability to operate promotional channels. Stores can use them to advertise new items or run promotional events. The applications can be also used to accrue store points and as prepaid mobile cards. Merchants can install a simple program on their existing POS systems to enable the point accrual and prepaid card charging services. As there are no initiation fees, installation fees, or app development costs, merchants can implement this system at low costs. The service also provides monthly customer analysis and management reports.



Company Name	웰스가이드	Company Name in English	WealthGuide Co., Ltd.
Representative	Bae Hyeon-gi	Establishment	Jun. 5 th , 2019
Location	#1210, 12 th Floor, Two IFC, 10, Gukjegeumyung-ro, Yeongdeungpo-gu, Seoul		
Web Page	www.wealthguide.co.kr	E-mail	contact@wealthguide.co.kr
Contact for Inquiry	+82-2-6105-7748	E-mail for Inquiry	jayjeong@wealthguide.co.kr
Number of Employees	8	Paid-in Capital	KRW 1.95 billion
Main Service	Mobile personalized pension asset management platform service	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

WealthGuide Co., Ltd. is a financial partner making customers' dreams under the mission of providing "finance for good society."

The company provides mobile pension asset management service that increases pension income for retired customers.

It is a "4A" service that aggregates, analyzes, advises, and takes action for customers' pension account information. The platform is based on an online asset design system that received patent in February 2016. The company was designated as an Innovative Financial Service provider in October 2019. After developing a mobile application, the company plans to conduct tests for some time until it officially launches the service by May 2020.

○ History

- 06. 2019 Establishment
- 08. 2019 Absorbed and merged Ijaewon, a company that has patent for an online asset planning system
- 10. 2019 Designated an Innovative Financial Service provider
- 12. 2019 Planning to conduct pilot tests for mobile pension asset management service
- 05. 2020 Planning to launch mobile pension asset management service

○ Main Products and Services

WealthGuide provides a mobile personalized pension asset management platform service.

For personal and retirement pension subscribers (or planned subscribers), the platform provides:

- 1) Lifetime financial statement and cash flow report and life planning service
- 2) Long-term asset allocation plans reflecting life cycle cash flow
- 3) Pension asset portfolio based on the long-term asset allocation plan
- 4) Consultation on changing, canceling, moving, and adding to pension plans
- 5) Monitoring for retirement fund preparation and lifetime cash flow plan.

The platform aims to increase the retirement pension income for the customers.

Under the current law, investment consultants can only provide services for financial investment products. WealthGuide, however, was designated as an Innovative Financial Service provider, and as such it can provide consultation on pension products based on financial investment as well as insurance. The service integrates, designs, and consults all available pension products, providing individual customers with a comprehensive pension asset management service.

○ Partners

Planning to partner with financial companies



Company Name	웹캐시	Company Name in English	Webcash Co., Ltd.
Representative	Yun Wan-su	Establishment	Jul. 8 th , 1999
Location	20 th Floor, KNK Digital Tower, 220, Yeongsin-ro, Yeongdeungpo-gu, Seoul		
Web Page	www.webcash.co.kr	E-mail	webcash@webcash.co.kr
Contact for Inquiry	+82-2-3779-9088	E-mail for Inquiry	ideaajjang@webcash.co.kr
Number of Employees	202	Paid-in Capital	KRW 2.815 billion
Main Service	Corporate asset management service	Fintech Area	Others
		Business Type	B2B

○ Introduction

Webcash Co., Ltd. is a financial business software company.

Founded by experts from Dongnam Bank in July 1999, Webcash has launched many “first” services in the financial industry.

In February 2015, the company established the first B2B fintech research center in the industry, providing fintech strategy consulting for financial institutions.

In 2016, it launched an open platform for the financial sector, which brought financial institutions and fintech companies together.

Webcash has local offices in China, Cambodia, and Japan, and is conducting software business in the global market.

○ History

- 07. 1999 Establishment
- 04. 2000 Launched the first convenience store ATM service and virtual account service in Korea
- 04. 2001 Launched the first corporate internet banking service in Korea
- 07. 2006 Launched the first in-house digital asset management (in-house bank) service in Korea
- 08. 2013 Launched HRD center in Cambodia; entered into MOU with WING (Cambodia)
- 02. 2017 Launched IBK Mobile Asset Management; launched KT & Webcash Financial Security Data Center
- 09. 2018 Launched an integrated financial management service for Japanese companies
- 2019 Launched cloud service; implemented blockchain platform

○ Main Products and Services

Webcash provides various B2B services and solutions that integrate the latest technologies with finance. SERP is a bookkeeping software for SMEs that supports easy and convenient accounts management, purchase, finance, and report features to enable automation of the bookkeeping tasks. Branch is a fund management software for major and large corporations. It connects corporate systems with bank, securities, credit card company, and National Tax Service systems to enable efficient and systematic fund management. In-House is a financial management software for public agencies. It connects to banking systems and outside systems (securities, financial institutions, VAN, etc.) to enable efficient fund management. The open financial API platform supports withdrawal, deposit, and card history features. Fintech companies can use the API to develop services with financial features.

○ Partners

BNK Busan Bank, BNK Kyungnam Bank, Citibank, DGB Daegu Bank, IBK Industrial Bank of Korea, KB Kookmin Bank, KDB Korea Development Bank, KEB Hana Bank, NH Nonghyup Bank, Standard Chartered



Company Name	위펀딩	Company Name in English	Wefunding
Representative	Lee Ji-su	Establishment	Jun. 30 th , 2015
Location	15 th Floor, 410, Teheran-ro, Gangnam-gu, Seoul (Daechi-dong)		
Web Page	www.wefunding.com	E-mail	wefunding@wefunding.com
Contact for Inquiry	+82-2-508-7006	E-mail for Inquiry	wefunding@wefunding.com
Number of Employees	6	Paid-in Capital	KRW 20 million
Main Service	Real estate investment product, research information, etc.	Fintech Area	Financial Investment
		Business Type	B2B/B2C

○ Introduction

Wefunding is a fintech and online real estate investment company that allows everyone to easily invest in stable real estate products.

Lee Ji-su, the CEO of Wefunding, is a competent appraiser who has conducted domestic and international projects (collectively valued at KRW 500 trillion) for the National Pension Service, Deutsche Bank, Abu Dhabi Investment Office, Samsung, LG, IFC, SFC, and GFC.

She worked for DTZ, a British consulting company, where she oversaw investment consulting projects for major cities in Korea and abroad. With a strong set of practical skills, she founded Wefunding in June 2015 to provide products directly to individual investors rather than institutions.

Wefunding provided services to more than 100,000 individual customers who were restricted by limits in their investment resources and time, achieving an average return rate of 16.3% and default rate of 0%. Through this effort, she helped increase the Korean people's assets and revitalize local economies, for which she received a commendation from the Minister of SMEs and Startups in November 2019.

○ History

- 06. 2015 Established as Wefunding
- 08. 2016 Launched the first online real estate investment product
- 04. 2017 Launched the first Seoul apartment-backed mortgage portfolio in the industry
- 05. 2017 Launched the first profit-building mezzanine investment product in the industry
- 09. 2017 Launched the first local regeneration investment product in the industry
- 02. 2018 Registered with the Financial Supervisory Service (2018-FSS-1358)
- 09. 2018 Registered patent for "Real Estate-Based Asset Investment System"
- 05. 2019 Reached KRW 50 billion in accumulated investments
- 10. 2019 Partnered with NH Investment and Securities
- 11. 2019 Received Commendation from the Minister of SMEs and Startups
- 12. 2019 Reached KRW 69 billion in accumulated investments; reached KRW 54 billion in accumulated returns

○ Main Products and Services

[Technology-based real estate investment]

Wefunding obtained the first real estate-based investment system in the industry. This technology personalizes the asset investment portfolio design based on the customer's desired profitability, stability, as well as their asset structure and objective. It helps investors who are struggling to overcome their lack of expertise in the area.

[Transparent and thorough asset management]

Wefunding uses an IT system jointly developed with NH Nonghyup to transparently disclose and manage investors' investment funds. Wefunding investors currently receive end-of-the-month reports about pre-tax profits, taxes (national and local), costs, and post-tax profits down to the smallest currency unit.

[Research center - WRC (Wefunding Research Center)]

WRC conducts regular and detailed research products to analyze the trends in the housing, office, logistics, hotel, and retail markets.

[Systematic real estate investment product]

Wefunding is providing development, renovation, and property investment products. Each product groups are subject to different screening criteria. Investment regions are also established based on analysis results from the research center.

[Wefunding on-site survey]

Wefunding is the first company in the industry providing on-site surveys. Through periodic on-site surveys, the company detects and responds to risks in their early states. At the end of every month, on-site survey reports are provided to the investors to share information with investors.

○ Partners

Amazon Web Services, Apro Financial Group, BedRadio, Fidelis Asset Management, Finotek, Hanil First Asset Management, KT, NH Investment and Securities, NH Nonghyup Bank, Re/Max Bright, ValueMap



Company Name	웰그람	Company Name in English	Welgram Co., Ltd.
Representative	Lee Gil-wung	Establishment	Dec. 31 st , 2015
Location	#911, Ace High Tech City 3, 130, Seonyu-ro, Yeongdeungpo-gu, Seoul		
Web Page	www.welgram.com	E-mail	invest@welgram.com
Contact for Inquiry	+82-10-8964-5653	E-mail for Inquiry	aramis@welgram.com
Number of Employees	10	Paid-in Capital	KRW 100 million
Main Service	Big data-based insurance comparison platform	Fintech Area	Insuretech
		Business Type	B2B/B2C

○ Introduction

Welgram Co., Ltd. is an insuretech company founded by former employees of Samsung Life Insurance Infien Consulting in December 2015.

For several years, the team has utilized its experience to implement many insurance systems and conduct business projects, which led to contracts for direct online insurance sales platform from Samsung Insurance and NH Insurance.

Based on the success of insurance product development and platform implementation projects, the company began developing a platform that compares all insurance products sold online in Korea.

Welgram developed Nujal Index, which integrates information about various insurance products and data from various institutions, associations, and statistical offices.

Furthermore, the company produced an indicator that helps customers find the best insurance products by comparing the Korean Standard Classification of Diseases (KCD) and terms and conditions of insurance products. It allows consumers to understand which insurance products cover which diseases to what degree. Welgram offers an O2O service in which representatives trained by the company processes products selected by the consumer. Through this project, the company aims to become Korea's first digital insurance sales company, as well as a data service provider that handles comprehensive insurance product data.

○ History

- 12. 2015 Established as Welgram Co., Ltd. (finance, insurance, fintech business)
- 08. 2016 Received venture company certification (Technology Finance Fund)
- 09. 2016 Registered patents for "method for providing real-time assistance for TV home shopping broadcasts using mobile computing devices" and "credit card customer marketing system based on location-based services and its methods"
- 01. 2018 Selected to take residence in Hanwha Dreamplus63 Fintech Support Center (3rd class)
- 02. 2019 Received seed investment from Hana Financial Group (Hana Bank/Insurance)
- 03. 2019 Registered patent for "electronic signature method for electronic contract documents" (Patent No. 10-1960484)
- 03. 2019 Received guarantee from Credit Guarantee Fund (Western Startup Business)
- 10. 2019 Received Encouragement Award for Fintech Idea Competition hosted by the Financial Services Commission
- 11. 2019 Selected as a top 10 finalist at the final round of POSCO Idea Marketplace (POSCO IMP)

○ Main Products and Services

1. About the product and service

NUZAL is Welgram's insurance comparison platform that uses big data technology to integrate product information from various agencies, associations, and statistics offices that culminate in NUZAL Index. The selected insurance products are analyzed based on the Korean Standard Classification of Diseases (KCD) and insurance product terms and conditions to provide data about the coverage of these products.

2. Client base

- * Insurance customers in their 20s - 40s who are looking to purchase insurance products online
- * Insurance companies that need big data for comparison with other companies
- * Government agencies that need insurance comparison data

3. Team capacity

Insurance IT experts who have been working together for 2 decades came together to establish a company for a new future in insuretech. Using its extensive experiences and technologies in insurance IT industry, the company researches and develops big data-based insurance comparison platforms.

4. Competitive edge in the target market

Welgram is working to integrate insurance product information and statistical data using big data technology. The best products are compared with others with objective evidence and data. The company aims to provide fair and superior insurance comparison services.

○ Partners

Hana Life Insurance, KEB Hana Bank



Company Name	위밋	Company Name in English	WeMeet
Representative	Gang Gwi-seon	Establishment	May 31 st , 2017
Location	Yunmin Creative Investment Foundation, 1 st Floor, 321, Hyoryeong-ro, Seocho-gu, Seoul		
Web Page	https://www.wemeetplace.com	E-mail	ceo@wemeetplace.com
Contact for Inquiry	+82-10-9050-3377	E-mail for Inquiry	ceo@wemeetplace.com
Number of Employees	9	Paid-in Capital	KRW 2 million
Main Service	WeMeet Place	Fintech Area	Remittance/Settlement
		Business Type	B2B

○ Introduction

WeMeet developed WeMeet Place to cultivate a new appointment culture for Generation Z. In a world where relationships are becoming loose and face-to-face meetings among people are becoming more important, WeMeet Place was developed to provide people with opportunities to meet and make meetings more enjoyable, which will lead to sustained human relationships. Just like how people use Kakao Talk as the messenger and Google as the search engine, WeMeet is working to make people think of WeMeet Place when making appointments with people. The company is working to create a brand surrounding appointments and meetings as it grows into a global company. After having gained 100,000 subscribers during October and November 2019, WeMeet will work to achieve 300,000 downloads in 2020.

○ History

- 10. 2017 Selected to participate in TIPS Bon Global Overseas Expansion Brand; received support in conjunction with Silicon Valley GSVLABS Project
- 07. 2018 Selected to participate in K-Global 2018; incubation accelerator Y&Archer
- 11. 2018 Received Grand Award at Big Star Big Data Demo Day (KRW 20,000,000; Gyeonggi Content Agency)
- 03. 2019 Participated in Startup Next (2nd class)
- 05. 2019 Selected to participate in SME Technology R&D Project for Product Process Enhancement
- 06. 2019 Received Grand Award at Startup Nest Demo Day (KRW 20,000,000; Entrepreneurship Foundation, Insurance Association)
- 07. 2019 Received Grand Award at Startup Nest Demo Day (KRW 30,000,000; Entrepreneurship Foundation, Insurance Association)
- 08. 2019 Ranked 3rd in national preliminaries of Challenge K-Startup Innovation Startup League
- 09. 2019 Received Grand Award for Location-Based Service (LBS) Competition (KRW 10,000,000; Korea Communications Commission, Korea Content Agency)
- 09. 2019 Selected for Credit Guarantee Fund NEST (6th class; guarantee for KRW 1 billion) (Venture Square Accelerator)
- 10. 2019 Selected as an outstanding startup by Google Cloud for Startups
- 10. 2019 Selected to participate in SME Technology Development R&D Startup Project for Technological Innovation (KRW 150 million)
- 11. 2019 Received Minister of Science, ICT, and Future Planning Award at the 19th Mobile Technology Awards

○ Main Products and Services

WeMeet Place is a location recommendation that reflects real-time traffic information. Instead of simply finding the middle point of multiple users having a meeting, the service uses real-time traffic information and public transportation information to provide recommendations for practical locations to hold a meeting. WeMeet Place provides a solution for people in different locations trying to find a good place and time to meet. The service uses location data-based algorithm to recommend a meeting location, in addition to visually displaying time, path, and friend information on a map. Although there are restaurant recommendation services and objective-oriented services, there have not been services that provide solutions on how to meet people. Instead of suggesting a middle point for people planning to meet, WeMeet Place considers transportation methods and current traffic volume to recommend reasonable meeting place around the middle point. WeMeet Place was launched on Android and iOS on July 25, 2017, and is developing to provide a better service.

○ Partners

Yunmin Creative Investment Foundation



Company Name	후퍼	Company Name in English	Whooper
Representative	Kim Wung-gyeom	Establishment	Jul. 12 th , 2010
Location	Daeseong D-Polis, 543-1, Gasan-dong, Geumcheon-gu, Seoul		
Web Page	www.whoopersoft.com	E-mail	support@whoopersoft.com
Contact for Inquiry	+82-10-5586-6228	E-mail for Inquiry	kdh@whoopersoft.com
Number of Employees	7	Paid-in Capital	KRW 266 million
Main Service	Credit card payment	Fintech Area	Remittance/Settlement
		Business Type	B2B

○ Introduction

Whooper, founded in July 2010, is a company combining financial payment and IT services to innovate the fintech industry.

In addition, it is using various hardware and software to continue developing convergence services. Beginning with PayAt, a service allowing smartphones to be used as card payment processor, the company also launched 1Minute (invoice/shopping mall/payment screen) that allows customers to use a wider range of payment services online.

Whooper has partnerships with Nice Payments and Payletter.

○ History

- 07. 2010 Incorporated as Whooper Soft
- 10. 2012 Launched PayAt, a mobile on-site payment solution
- 12. 2012 Selected as an Outstanding Job Creation Company by Seoul Metropolitan Government
- 04. 2016 Launched Tumoda-P2P Investment Information, a P2P financial portal service

○ Main Products and Services

Whooper provides a mobile payment service supported regardless of time and location, as well as 1Minute, which enhances online payment experience.

PayAt, provided by Whooper, uses a dongle that reads smartphones and cards to help merchants process card payments offline. The service provides developer API and SDK to help client companies connect PayAt features to use for their organic service and enterprise resource management. PayAt cash receipt service immediately issues cash receipts with simple free membership registration. It is useful for small businesses with high cash flow and businesses required to issue cash receipts. It removed the hassle of conventional cash receipt services.

1Minute is a comprehensive payment service developed with the operational know-how from PayAt. 1Minute contracts enable online/offline payments and other additional services to customers.

Invoices are sent to customers and payments are processed via mobile, which means that paper receipts are no longer needed. Users can download the smartphone app and enter basic information to send invoices. Customers can use various payment methods to transfer funds to the merchants. In addition to credit card, mobile phone payment, and virtual account, the service supports KakaoPay, Naver Pay, and other various payment methods. It simplifies complex and difficult PG management; integrated 1Minute manager feature can be used to easily handle settlement processing, revenue management, revenue statistics, and transaction history management.

○ Partners

Nice Payments, Payletter, Tomatopay



Company Name	지속가능발전소		Company Name in English	Whosgood	
Representative	Yun Deok-chan		Establishment	May 1 st , 2014	
Location	#106, 18 th Floor, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul				
Web Page	whosgood.org	E-mail	info@whosgood.org	Contact Number	+82-50-5684-4968
Contact for Inquiry	+82-50-5684-4968		E-mail for Inquiry	kate.park@whosgood.org	
Number of Employees	12		Paid-in Capital	KRW 64 million	
Main Service	Non-financial corporate risk information service, financial platform	Fintech Area	Others	Business Type	B2B

○ Introduction

Whosgood uses AI algorithms to analyze news and various data to provide non-financial risk information and sustainability of companies.

Non-financial analysis information, as opposed to financial information, is composed of environment, social, and governance data (ESG).

ESG analysis information can be used to make investment decisions by Korean and foreign analysts and securities. In addition, the information can be used as bond, insurance, and bank analysis data, as well as to provide reports provided by securities to personal customers, and conduct ESG risk management, reputation risk management/analysis, and investment support.

In addition, the company provides various solutions for sustainable finance. It was designated as an Innovative Financial Service provider that offers sustainable loans to commercial banks. The company is continuing the AI and non-financial-based sustainability credit rating business.

○ History

- 05. 2014 Established as Whosgood
- 10. 2015 Entered into global partnership with World Bank
- 12. 2015 Joined UN PRI, established U.S. office
- 10. 2016 Launched Who's Good service
- 11. 2016 Entered into business partnership with Naver (ESG information to Naver Finance platform)
- 12. 2016 Selected for K-Global 300 by the Ministry of Science, ICT and Future Planning (promising ICT company)
- 02. 2017 Won D.Camp D.Day
- 06. 2018 Received public data usage award (Ministry of Interior and Safety); entered into MOU with Shinhan Bank
- 10. 2018 Launched ESG Incidents Analysis service
- 06. 2019 Selected as an Innovative Financial Service
- 08. 2019 Received Grand Award at Maekyung Fintech Awards (MSIT Commendation)

○ Main Products and Services

ESG Performance Analysis

Information that was provided only to business clients was made into a web-based information platform that anyone can use for investments. The automatically generated PDF reports are used by the Singaporean national wealth fund (GIC), as well as 111 asset management companies and pension funds in 18 countries. The service can be provided via API, which is used by 1 million people annually and 2.7 million people cumulatively on Naver Finance platform. Hanwha Investment Securities is the first securities to offer the company's services via MTS (mobile trading system) to individual investors.

ESG Incident Analysis

Using AI algorithm, news about all listed companies are analyzed real-time to extract incidents and analyze risks. The service is based on natural language processing and AI learning capabilities. By automating big data analysis, 95 news data and 10,000 news articles generated daily can be processed more quickly and accurately. Incidents and risks that are not covered by conventional ESG analyses can be identified and analyzed timely to accurately identify status of corporations.

Sustainability Credit Bureau

In June 2019, the company was selected as an Innovative Financial Service provider by the Financial Services Commission. Using AI-based sustainability credit assessment, banks and other financial institutions can reduce the risk of giving loans to SMEs, and SMEs can gain higher financial accessibility. In addition, it provides more loan opportunities to SMEs with high ESG performance, which will provide more productivity and sustainability to the banking industry.

○ Partners

FACTSET, Hanwha Asset Management, Korea press Foundation, Korea Securities Depository, Koscom, Maeil Economy, Naver, Shinhan Bank, Tsunagiba



Company Name	위닝아이		Company Name in English	Winningi	
Representative	Jeong Wu-yeong		Establishment	Oct. 20 th , 2015	
Location	#115, 4 th Floor, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul (Yeouido-dong, Hewlett-Packard Korea Building)				
Web Page	www.winningi.com	E-mail	winningi@winnningi.com	Contact Number	+82-70-7700-3525
Contact for Inquiry	+82-70-7700-3525		E-mail for Inquiry	kevinkim@winningi.com	
Number of Employees	5		Paid-in Capital	-	
Main Service	Untact fingerprint recognition, untact palmprint recognition, fintech security, biometrics	Fintech Area	Fintech SI	Business Type	B2B/B2C

Introduction

Winningi is a fintech security development company that provides biometric authentication and biometric electronic signature solution using mobile untact biometric recognition (fingerprint, palmprint). It is the first company to have jointly developed with the Financial Telecommunications and Clearings Institute software-type biometric authentication method. It was commercialized in May 2018 and provided to insurance companies and securities. The company supplied "Palmprint Authentication-AEROX PalmID V3.0" to the biometric authentication application for Financial Telecommunications and Clearings Institute. The companies signed annual usage license contracts. The service is now provided to KDB Korea Development Bank, Jeonbuk Bank, Hanwha General Insurance, and Sinyeong Securities, and the client base is increasing. The technology is Winningi was recognized overseas as well, with SDK licensing agreements and MOUs with PT.Rupi Digital Indonesia (Indonesia) and VNPay JSC (Vietnam). Beginning with this, the company is expanding to Southeast Asian simple payment service market.

History

- 10. 2015 Establishment
- 11. 2015 Entered into business agreement with KEB Hana Bank to jointly develop "Authentication Service Using Non-contact Fingerprint Recognition Technology"
- 03. 2016 Registered for patent "Non-contact Fingerprint Recognition Technology Using Smartphone"; PCT application
- 11. 2016 Entered into maintenance contract with the Ministry of Foreign Affairs on passport information integrated management system (facial/fingerprint recognition server)
- 12. 2016 Entered into sole distributor contract with Hancom Secure (AEROX SDK v2.0)
- 05. 2017 Completed security consulting "Non-contact Palmprint and Fingerprint Recognition Technology" for Financial Security Institute.
- 12. 2017 Passed performance assessment/Received transaction suitability authentication for "Non-contact Palmprint Authentication" technology by the Financial Telecommunications and Clearings Institute
- 01. 2018 Selected for K-Global 300 (Ministry of Science, ICT, and Future Planning)
- 06. 2018 Entered into supply contract with National Police Agency for footprint search algorithm
- 12. 2018 Entered into licensing contract with Rupi (Indonesia) and VN Pay (Vietnam) for developers' AEROX SDK
- 01. 2019 Entered into annually license contract with Financial Telecommunications and Clearings Institute to provide biometric authentication application (palmprint authentication service)
- 04. 2019 Entered into customizing licensing contract and MOU with VN Pay JSC (Vietnam)
- 05. 2019 Selected to participate in Hanwha Dream Plus GEP

Main Products and Services

Biometric authentication (AEROX PalmID v3.0) and biometric electronic signature (AEROX Sign v1.0) services are developed using mobile non-contact biometric recognition (palmprint, fingerprint) technology by Winningi. These services are applications that scan and recognize the hands using back cameras for all smartphones regardless of OS.

The biometric authentication service (AEROX PalmID v3.0) is used by multiple financial services to conduct identify authentication during log-ins and financial transactions. Using this technology, users can transfer money under KRW 2 million without a public key certificate, security card, or OTP.

The biometric electronic signature service (AEROX Sign v1.0) works within insurance companies' electronic contract services to logically combine contract with fingerprint information instead of signature. This completes the fingerprint-based electronic signature service.

Partners

Hanwha General Insurance, Jeonbuk Bank, KB Financial Group, KDB Korea Development Bank, Korea Financial Telecommunications and Clearings Institute, Ministry of Foreign Affairs, Sinyeong Securities



Company Name	와이온	Company Name in English	Wion
Representative	Lee Su-ho	Establishment	Aug. 4 th , 2006
Location	4 th Floor, WeWork Building, 83, Euisadang-daero, Yeongdeungpo-gu, Yeouido-dong, Korea		
Web Page	wion.co.kr	E-mail	cyasia@wion.co.kr
Contact for Inquiry	+82-10-6623-5218	E-mail for Inquiry	cyasia@wion.co.kr
Number of Employees	7	Paid-in Capital	KRW 600 million
Main Service	Blockchain payment, BLE payment	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Wion is a company that develops and services low-power Bluetooth (BLE) payment infrastructure.

Wing Pay is a smart payment platform developed by Wion.

Rather than using contact-based payment methods such as credit cards or NFC, this untact situational awareness payment system supports customer recognition and at-table payment services.

Wion's platform is implemented on T Pay by SK Telecom, and is used in more than 30,000 merchants across Korea. Pilot and commercial services are available in the Philippines, China, and Indonesia as well.

○ History

- 08. 2006 Establishment
- 02. 2008 Developed STMS (multilingual tourism system); implemented ASP (kiosk information system)
- 11. 2013 Designed and developed unmanned ticketing machine for the Incheon Asian Games
- 05. 2014 Developed and implemented unmanned kiosk prototypes for Lotteria
- 12. 2015 Developed BLE electronic card
- 03. 2016 Launched and operated T Pay service for SK Telecom
- 06. 2017 Implemented kiosk-based mobile phone fee top-up service for Finnet (Indonesia)
- 03. 2018 Launched kiosk payment/recharge pilot service for FINNET (Indonesia)
- 09. 2018 Partnered with Philippine Union Bank (wireless printer pay)
- 03. 2019 Entered with NDA on blockchain payment cooperation with Philippine Union Bank

○ Main Products and Services

Wion is a payment platform provider. Wing Pay platform by the company is a wireless payment system powered by smartphones and low-power Bluetooth (BLE) dongles, as well as encryption communication among POS devices. The platform offers a payment service in which phone number and member information are used at the stores to recognize users, who can make payments using preset passwords. The platform also supports hands-free payment and sit-in payments. Payment features can be implemented on existing POS systems, mobile POS devices, and kiosks.

Wicard is an electronic card that contains BLE chipset, display, battery, and keypad. Approximately 20 credit cards, debit cards, membership cards, and transit cards can be added into Wicard to be integrated.

○ Partners

Alfamart, Credit Guarantee Fund, DOKU, Finnet, Inquirer, SK Telecom



Company Name	와이어바알리	Company Name in English	Wirebarley Corp.
Representative	Yu Jung-won	Establishment	Mar. 16 th , 2016
Location	#901, 10, Gangnam-daero 94-gil, Gangnam-gu, Seoul		
Web Page	www.wirebarley.com	E-mail	biz@wirebarley.com
Contact for Inquiry	+82-10-7121-7071	Contact Number	+82-70-5118-3777
Number of Employees	30	E-mail for Inquiry	youngji.kim@wirebarley.com
Main Service	Overseas Remittance	Paid-in Capital	KRW 489 million
	Fintech Area	Business Type	B2B/B2C

○ Introduction

Wirebarley Corp. is a small overseas remittance service provider.

Founded in March 2016, Wirebarley helps foreign workers, international students, and their families across Asia make quick and convenient online remittances for lower fees.

Unlike conventional remittance services that require customers to visit bank branches during business hours, the overseas remittance services by Wirebarley can be used 24/7, via smartphone apps and websites based on untact real-name authentication technology.

With bases in Korea, Australia, and New Zealand, the company provides global remittance services to Vietnam, Philippines, Nepal, and Southeast Asian countries. The platform is designed and implemented based on security and encryption technologies to provide quick, secure, and inexpensive remittance services.

○ History

- 03. 2016 Establishment
- 10. 2016 Established Australia office
- 02. 2017 Developed web/iOS/IOS apps for the overseas remittance service
- 04. 2017 Australia office launched overseas remittance service to Vietnam
- 06. 2016 Australia office launched overseas remittance service to the Philippines
- 03. 2018 Obtained small overseas remittance business license from the Ministry of Economy and Finance
- 05. 2018 Developed overseas remittance service between Australia and Korea
- 11. 2018 Received investments (KRW 4 billion: Magna Investment, Dongmun Partners, KB Investment)
- 01. 2019 Korea and Australia offices launched overseas remittance service to Indonesia
- 01. 2019 Korea and Australia offices launched overseas remittance service to China
- 02. 2019 Korea and Australia offices launched overseas remittance service to Malaysia
- 02. 2019 Korea and Australia offices launched overseas remittance service to Singapore
- 04. 2019 Launched overseas remittance service to the U.K., Germany, and France
- 05. 2019 Launched overseas remittance service to the U.S.
- 07. 2019 Launched overseas remittance service to Japan
- 08. 2019 Hong Kong office received license for overseas remittance business
- 10. 2019 Launched overseas remittance service between Hong Kong and Bangladesh
- 11. 2019 Launched remittance services in partnership with Shinsegae I&C
- 01. 2020 Planning to launch remittance services in partnership with Samsung Securities

○ Main Products and Services

Wirebarley is a company providing overseas remittance services. The company provides remittance services a fraction of the cost charged by commercial banks to and from most countries.

Wirebarley established offices in Australia and New Zealand to successfully operate outbound remittances to Korea, Vietnam, and the Philippines.

Compared to commercial bank services, Wirebarley services are 70% less expensive in terms of fees and rates. In addition, remittances can be processed within minutes to 1-2 days.

Services can be used 24/7 using mobile (Android, iOS) and PC/mobile web applications. Network scalability and distribution network are provided through Platform as a Service (PaaS) concept.

○ Partners

Dongmun Partners, KB Investment, Magna Investment, Shinsegae I&C



Company Name	위즈도메인	Company Name in English	Wisdomain Inc.
Representative	Kim Il-su, Han Wu-jin	Establishment	Oct. 8 th , 1999
Location	10 th Floor, Seongok Building, 262, Hwangsaoul-ro, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	www.wisdomain.com	E-mail	support@wisdomain.com
Contact for Inquiry	+82-70-8299-8421	E-mail for Inquiry	bon@wisdomain.com
Number of Employees	30	Paid-in Capital	KRW 1.432 billion
Main Service	Patent DB implementation and analysis support, automatic patent valuation system	Fintech Area	Others
		Business Type	B2B

○ Introduction

Wisdomain Inc. is an intellectual property (IP) information service company. Since it was founded in October 1999, the company has been developing and distributing database implementation, analysis, and support services, patent information management system implementation support, and automated AI and big data-based patent valuation system. Currently, the company is designated as a financial innovation service provider under the financial regulatory sandbox program. It provides IP and financial convergence data to the market to expand the scope of fintech business.

○ History

- 10. 1999 Established as Wisdomain Inc.
- 10. 2001 Established U.S. office
- 04. 2006 Established Japan office
- 05. 2008 Launched automated patent valuation service (grade)
- 03. 2014 Launched automated patent valuation service (price)
- 08. 2014 Entered into MOU with Ocean Tomo (U.S.)
- 05. 2015 Entered into MOU with Hyundai Securities
- 07. 2015 Entered into IBK Industrial Bank of Korea
- 03. 2016 Received Outstanding Award for Financial Products by Maeil Economic Daily
- 11. 2017 Established PTR Asset Management
- 11. 2019 Selected as an Innovative Financial Service
- 12. 2019 Received INNO-BIZ certification

○ Main Products and Services

Patent valuation system [grade, price estimation]

The patent valuation system by Wisdomain excludes subjective factors in evaluation patents. Using thoroughly screened objective evaluation items, the system estimates the grade and price values of patents in a transparent and fair manner.

[Patent grade valuation]

Using disclosed evaluation items, the system classifies patents in the same field in 8 grades, from A to C. The patent grading system quickly and accurately evaluates the relative competitiveness of the patents to provide directions in clients' R&D projects.

[Patent price estimation]

Using the first patent price estimation method in the world, the system objectively estimates the value of patents based on big data, which greatly reduces the time and effort required for market research and analysis. Patent valuation estimates the size of the market involving the patent. It considers the life cycle and evaluation scores of technologies to provide real-time AI analysis of patents and their values.

○ Partners

Born2Global Center, Green Bio Research Association, Intellectual Discovery, KAIST, KITE Entrepreneurship Foundation, Korea Energy Technology Evaluation and Planning, Korea Institute of Construction Technology, Korea Institute of Industrial Technology, Korea Institute of Machinery and Materials, Korea Institute of Oriental Medicine, Korea Institute of Science and Technology, Korea Intellectual Property Protection Agency, Korea Intellectual Property Strategy Agency, Korea Research Institute of Bioscience and Biotechnology, Korea Research Institute of Chemical Technology, Korea Research Institute of Standards and Science, Korean Intellectual Property Office, National Food Safety Information Service, National Fusion Research Institute, National Institute for Mathematical Sciences, National Research Foundation, Science and Technology Policy Institute, Seoul National University, Woori Bank



Company Name	와이즈케어	Company Name in English	Wisecare
Representative	Song Hyeong-seok	Establishment	Mar. 11 th , 2009
Location	509 th Floor, Building B, 670, Daewangpangyo-ro, Bundang-gu, Seongnam-si, Gyeonggi-do		
Web Page	www.wisecare.co.kr	E-mail	wisecare@wisecare.co.kr
Contact for Inquiry	+82-1577-2596	E-mail for Inquiry	wisecare@wisecare.co.kr
Number of Employees	20	Paid-in Capital	-
Main Service	Payment services	Fintech Area	Remittance/Settlement
		Business Type	B2C

○ Introduction

Wisecare is a electronic payment processing service provider that also offers simple payment services. The company supplies to hospital and corporate clients Smart Pay (online-offline integrated payment service), Wiseplan (installment payment service), Watton Pay (B2B e-commerce service). In 2016, Wisecare received share investment from KB Financial Group for its potential in the fintech industry. The company was listed in KSM (KRS Startup Market) in January 2017, and entered into a partnership with Kakao Pay in November 2018.

○ History

- 11. 2007 Launched joint project with Hana Financial Group
- 01. 2011 Entered into contract with SK Broadband to supply Wiseplan devices
- 01. 2012 Launched Wiseplan services for Hyundai Card
- 06. 2012 Partnered with Samsung Card
- 12. 2014 Selected as a R&BD Project Operator for Pangyo Software Convergence Cluster
- 01. 2016 Received share investment for promising fintech companies by KB Financial Group
- 01. 2017 Listed on KSM (KRX Startup Market)

○ Main Products and Services

Wisecare is a PG operator that provides various types of payment services. Smart Pay Biz service by the company is a simple payment solution to increase revenue and reduce the size of receivables accounts. Merchants can process payments only with customers' phone numbers. As it does not require credit card readers, the service enables easy payment for all types of businesses. In addition, the solution provides information about revenues generated by employee/office. If the business is more mobile, clients can check revenue information using their mobile devices. It also supports revolving payments for up to 36 months without interest, helping clients effectively address long-term receivables. Smart Pay Biz was developed for corporate clients, in particular for employees who work away from their main offices. It also carries interest-free revolving payment options, helping clients resolve their receivables. From face-to-face payment to untact payment, all types of payments are supported by the system. Clients can easily register for the service by submitting required documents.

○ Partners

BC Card, KB Kookmin Card, NH Nonghyup Card, Samsung Card, Shinhan Card



Company Name	위드펀드		Company Name in English	Withfund	
Representative	Lee Jong-seok		Establishment	Feb. 7 th , 2017	
Location	5 th Floor, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul				
Web Page	www.with.fund	E-mail	ceo@with.fund	Contact Number	+82-2-583-1543
Contact for Inquiry	+82-2-583-1543		E-mail for Inquiry	contact@with.fund	
Number of Employees	5		Paid-in Capital	KRW 120 million	
Main Service	Financial services	Fintech Area	Crowd Funding/ P2P Finance	Business Type	B2B/B2C

○ Introduction

Withfund is the compound word of “with” and “fund.” The company’s name refers to the goal of combining P2P financial companies to grow and develop together on an integrated P2P platform. Since it was founded in 2017, the company has been gradually growing; it received venture company certification, acquired patents, selected by Hanwha Financial Group as a fintech incubator company, and entered into a comprehensive business agreement with Woori Bank. Withfund provides startup support, advertisement marketing, and overall operational management to companies on the platform. It also enables investors to make distributed investments to products from various companies, in addition to making profits out of deposits from just one account. In addition, the company is providing P2P startup and expert training programs to stabilize the P2P investment market and enable continued growth.

○ History

- 02. 2017 Established as Withfund
- 05. 2018 Officially launched Integrated Withfund P2P Platform
- 07. 2018 Received venture company certification
- 08. 2018 Selected as a fintech incubator company by Hanwha Financial Group
- 10. 2018 Selected for Fintech Company-Linked Internship Program (3rd class)
- 03. 2019 Entered into comprehensive business agreement with Woori Bank
- 04. 2019 Selected as the operator of Maekyung Real Estate Academy Education Program
- 09. 2019 Selected as the operator of Hankyung Academy Education Program
- 10. 2019 Selected to participate in Fintech Lab by Seoul Metropolitan Government
- 10. 2019 Received Outstanding Award in Fintech Center Korea Idea Competition

○ Main Products and Services

Withfund provides a service that connects investors with multiple P2P companies.

[All-in-one service]

One Withfund account enables free investments in all products from all resident companies.

[Easy and convenient P2P product distribution investment system]

Withfund filters products from various resident companies using multiple conditions to search for the optimal investment products. The products can be searched easily, and users can make distributed investments in a portfolio they configure.

[Direct investment payment system]

Withfund uses Seyfert PG System, which is used by more th 70% of Korean P2P companies. Funds invested by customers are directly transferred to resident companies via the direct payment system. The profits from investments are repaid to Withfund deposit account to safely and separately maintain them.

○ Partners

Blue Fund, Cofund, Fintech Support, Gyeonggi University, Limpid Funding, Max Fund, Seed Funding, Topia Fund, Woori Bank



Company Name	원랩	Company Name in English	Wonlab
Representative	Kim Won-sang	Establishment	Oct. 16 th , 2015
Location	3 rd Floor, 15, Nonhyeon-ro 151-gil, Gangnam-gu, Seoul		
Web Page	www.wonlab.com	E-mail	thkim@wonlab.com
Contact for Inquiry	+82-10-3179-7533	E-mail for Inquiry	thkim@winlab.com
Number of Employees	18	Paid-in Capital	KRW 404 million
Main Service	Real estate platform business and asset management app service (to be launched)	Fintech Area	Asset Management
		Business Type	B2B/B2C

○ Introduction

Wonlab is an internet service provider that executes real estate platform business and offers asset management service for lessors (offline) [app service to be launched]. Since it was established as The Won Building Institute in October 2005, the company raised capital 3 times from December 2016 to March 2018 to secure funds required for system development. In the process, the company received certification for a company research center in June 2017, and changed its name to Wonlab in June 2018 to mark a new beginning. Using a real estate information management system (WCD), the company collects fees for a system that provides brokerage and consulting services. It is also working to develop and launch an asset management service app for lessors (in 2020).

○ History

- 10. 2015 Established (Floor B1, 13, Nonhyeon-ro 105-gil, Gangnam-gu, Seoul)
- 12. 2016 Changed CEO (O Dong-hyeop -> Kim Won-sang)
- 12. 2016 Increased capital (10,000 stocks [KRW 50 million] -> 16,000 stocks [KRW 80 million])
- 01. 2017 Relocated (5th Floor, 11, Nonhyeon-ro 151-gil, Gangnam-gu, Seoul [Sinsa-dong])
- 04. 2017 Received small and medium business certificate (Small and Medium Business Administration)
- 06. 2017 Received certification for the company research center (Korea Industrial Technology Association)
- 12. 2017 Increased capital (16,000 stocks [KRW 80 million] -> 76,000 stocks [KRW 380 million])
- 03. 2018 Increased capital (76,000 stocks [KRW 380 million] -> 80,800 stocks [KRW 404 million])
- 06. 2018 Changed company name (The Won Building Institute -> Wonlab)
- 06. 2018 Relocated (3rd Floor, 15, Nonhyeon-ro 151-gil, Gangnam-gu, Seoul [Sinsa-dong])
- 01. 2019 Received venture company certification (Technology Finance Corporation)
- 08. 2019 Entered into multi-party agreement for Data Voucher Support Project
- 03. 2020 Planning to launch asset management service (application)

○ Main Products and Services

Wonlab holds 200,000 building data points, 80,000 real property and transaction cases, and 120,000 empty units in Won Consulting Database (WCD) System. In conjunction with WCD, the company provides real estate management service (for agencies) and information service (for individuals) to generate profits in system fees. With the goal of launching a real estate rental asset management application in 2020 (planned), Wonlab is working to provide superior and personalized financial/non-financial asset management services.

○ Partners

Big Value, Hankyung.com, Joy With, KB Kookmin Bank, Kim Won-sik (judicial scrivener), Namsan Law Firm, SNC Architecture Firm, Space Information Industry Promotion Institute, Taesung Accounting Firm, W One Building Consulting, Won Building Real Estate Agency, Woori Bank, Yejong Accounting Firm



Company Name	제노솔루션		Company Name in English	Xenosolution	
Representative	Gang Dae-seong		Establishment	Oct. 25 th , 2010	
Location	#608, 6 th Floor, KnK Digital Tower, 220, Euisadang-daero, Yeongdeungpo-gu, Seoul				
Web Page	www.xenosolution.co.kr	E-mail	contact@xenosolution.co.kr	Contact Number	+82-2-3779-9082
Contact for Inquiry	+82-2-3779-9082		E-mail for Inquiry	sonamo37@xenosolution.co.kr	
Number of Employees	20		Paid-in Capital	KRW 4.5 billion	
Main Service	Cloud service	Fintech Area	Security/Authentication	Business Type	B2B

○ Introduction

Xenosolution is a financial solution provider. It was the first company to develop a portable smart branch service. Working with KT, the company is establishing a financial security data center (FSDC) to provide to the financial sector.

The company provided financial security data center (FSDC) services to IBK Industrial Bank of Korea, NH Nonghyup Bank, and multiple electronic financial service providers.

It is also offering portable smart brand service through 12 Korean banks.

Xenosolution provides the optimal solution to help clients quickly establish financial security cloud service (public/private) and build private clouds.

○ History

- 10. 2010 Establishment
- 12. 2012 Implemented smart learning solution for IBK Industrial Bank of Korea
- 05. 2013 Supplied portable smart branch services (Busan Bank, Woori Bank, NH Nonghyup Bank, IBK Industrial Bank of Korea, Kookmin Bank)
- 12. 2015 Implemented cloud-based scraping center for MWI (Japan)
- 02. 2016 Entered into MOU for business with KT and Webcash
- 04. 2016 Implemented and operated fintech cloud center for NH Nonghyup Bank
- 06. 2017 Launched financial security data center service for KT
- 09. 2018 Supplied FSDC service to IBK Industrial Bank of Korea
- 10. 2018 Supplied FSDC service to NH Nonghyup Bank

○ Main Products and Services

Xenosolution provides portable smart branch solution to 12 Korean banks, bringing financial services to customers.

The portable smart branch solution is designed to handle all bank branch business at the customer's location. The security system is verified, and is capable of perfectly blocking security risks even when used outside of bank branches. Exclusive security communication system is also implemented to remove all instability and spatial constraints of wireless communications. The company complies with national security recommendations and guidelines such as electronic supervision rules, in addition to responding to security vulnerability checks hosted by clients.

The financial security data center implemented in June 2017 is a data center for financial institutions, combining KT infrastructure and electronic finance know-hows while complying with all electronic financial supervisory regulations.

The FSDC integrates servers, storage, and network into one server to provide critical financial systems under separate environments for each company. To protect financial information, the protection system received Common Criteria certification, in addition to implementing Olleh KT's 365-day security monitoring service to prevent security leaks and intrusions. Since the platform also supports administrative procedures to register as an electronic financial business, startups can more easily conduct fintech operations.

○ Partners

IBK Industrial Bank of Korea, KB Kookmin Bank, Kyungnam Bank, NH Nonghyup Bank, Woori Bank



Company Name	예스스탁	Company Name in English	YesStock Inc.
Representative	Dokgo Jun	Establishment	Oct. 19 th , 1991
Location	5 th and 6 th Floors, 8, Gangnam-daero 66-gil, Gangnam-gu, Seoul 예스스탁		
Web Page	www.yesstock.com	E-mail	webmaster@yesstock.com
Contact for Inquiry	+82-2-3453-1060	E-mail for Inquiry	webmaster@yesstock.com
Number of Employees	19	Paid-in Capital	KRW 770 million
Main Service	Automatic stock trading	Fintech Area	Asset Management
		Business Type	B2C

○ Introduction

YesStock Inc. is a developer of stock, futures, option, and financial product trading solutions. It is based on Seedic Computer, which was founded in 1991 by Samsung Electronic's securities investment analysis software development team members.

The company provided YesTrader, the first automated trading solution in Korea.

○ History

- 10. 1991 Established as Seedic Computer
- 04. 1992 Developed National Treasury Management System for Bank of Korea
- 04. 2000 Changed company name to YesStock
- 10. 2004 Established subsidiary Yes Investment Advisory
- 04. 2007 Developed and operated HTS for Leading Investment Securities (Leading Star Plus)
- 09. 2010 Launched trading systems for NH Futures, Hyundai Figures, and Korea Investment & Securities
- 01. 2012 Launched YesTrader service for Chinese mid-term futures
- 08. 2014 Launched Hyundai YesTrader service for Hyundai Futures
- 11. 2019 Launched YesTrader service for eBest Investment Securities

○ Main Products and Services

YesStock provides professional trading solutions. YesTrader, a service by the company, is a system trading program covering stocks, futures, and options trading. Since it was launched in August 2000, it has been serviced to major securities and futures firms in Korea. Since 2012, it has been supplied to Chinese futures traders for futures and option trading. The product also has features required for developing and operating system trading strategies. The latest 4.0 version of YesTrader has a stronger chart feature and additional language functions. It also provides local data management feature and spot trading feature.

○ Partners

eBest Investment Securities, Eugene Futures Investment, Hyundai Futures, Korea Investment Securities, NH Futures Investment, NH Investment Securities



Company Name	와이폴라리스	Company Name in English	Y Polaris
Representative	Kim Seung-yeon	Establishment	May 2 nd , 2019
Location	133, Jeonpo-daero, Nam-gu, Busan		
Web Page	www.ypolaris.com	E-mail	ksy.ceo@ypolaris.com
Contact for Inquiry	+82-10-9469-8905	E-mail for Inquiry	ksy.ceo@ypolaris.com
Number of Employees	2	Paid-in Capital	KRW 50 million
Main Service	Unmanned store solutions	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Y Polaris provides unmanned store solution and platform services for retail businesses.

The company suggests solutions that make labor resource management efficient and increase store revenues. By implementing solutions and platforms using IoT, deep learning, and POS system technologies, the company is making an effort to create a new shopping trend.

Simple and automatic payment services simplify the shopping process and provide fintech shopping-related fintech features to consumers.

Y Polaris aims to provide enjoyable shopping experience in unmanned stores.

○ History

05. 2019 Establishment

○ Main Products and Services

Y Polaris' solutions allow customers to make payments without going through a cashier. They remove the inconvenience of having to line in front of the cashier, and allow businesses to utilize their labor resources efficiently. The company provides smart store management solutions and shopping platforms to remove unnecessary elements in offline stores and maximize strengths of offline businesses. It provides businesses with accuracy and profitability through technologies such as IoT, deep learning, and fintech.

○ Partners

Building relationships (banks, mobile service providers, retail/wholesale companies)



Company Name	연커뮤니케이션	Company Name in English	YunCommunication
Representative	Ok Gyu-cheol	Establishment	Aug. 20 th , 2019
Location	9 th Floor, 109, Dongcheon-ro, Busanjin-gu, Busan		
Web Page	http://www.yuncom.co.kr	E-mail	yuncom77@naver.com
Contact for Inquiry	+82-51-1522-5996	E-mail for Inquiry	yuncom77@naver.com
Number of Employees	4	Paid-in Capital	KRW 300 million
Main Service	Software development and online advertising, loan brokerage platform	Fintech Area	Others
		Business Type	B2B/B2C

○ Introduction

YunCommunication was incorporated in August 2019, and established InRap, a research center for platform and application development.

The company offers real-time free website production solution, loan brokerage platform, and local market platform.

In September 2019, it has launched the beta version of Loan King, a loan brokerage platform for 3rd-tier financial institutions.

Website: <http://www.yuncom.co.kr>

Research center website: <http://inrap.yuncom.co.kr>

○ History

- 10. 2016 Established as YunCommunication
- 08. 2019 Incorporated as YunCommunication
- 09. 2019 Launched beta version of Loan King, Korea's first loan brokerage platform
- 10. 2019 Incorporated Loan King Loan Brokerage Platform

○ Main Products and Services

Loan King, Korea's first loan brokerage platform, is for 3rd-tier loan companies.

It offers comparative analyses of products offered by 9,800 loan companies in Korea. Users can enter their information to access the optimal product.

On the system, users can choose products and set a loan assessment system. The service offers Smart Match system that matches customers to products, Smart Search system for finding all products, and Loan Promotion system for advertising products.

The company also helps loan service providers develop interactive websites for free on a real-time basis with membership.

<http://www.loanking.co.kr>

<http://www.loanking.kr>

○ Partners

IBK Industrial Bank of Korea



Company Name	직뱅크	Company Name in English	Zikbank Inc.
Representative	Kim Jin	Establishment	Apr. 29 th , 2016
Location	5 th Floor, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul, 5F		
Web Page	https://zikpay.com	E-mail	jin@zikbank.com
Contact for Inquiry	+82-2-400-9020	E-mail for Inquiry	jin@zikbank.com
Number of Employees	6	Paid-in Capital	KRW 500 million
Main Service	Zikpay_Secure alternative payment	Fintech Area	Remittance/Settlement
		Business Type	B2B/B2C

○ Introduction

Zikbank is a fintech company with payment system and financial big data patents. It is the first company in the world to have developed and serviced Zikpay, which is specialized for B2C and B2B service transactions. This innovative payment system helps consumers, small companies, and partner companies to engage in secure transaction in an innovative payment system. It is Korea's leading fintech company for a new payment culture.

The payment solution by Zikbank solves structural problems of cash and promissory notes to securely protect customer assets. This innovative system also keeps companies safe from abusive orderer behaviors, unpaid invoices, and chain bankruptcies.

○ History

- 04. 2016 Incorporated; applied for 2 patents (PCT)
- 08. 2016 Approved to operate electronic financial business model (Financial Services Commission)
- 11. 2016 Registered 2 business model patents (payment solution, financial big data implementation)
- 12. 2017 Received Korea Environmental Culture Award (4th industry growth and innovation)
- 03. 2018 Launched Zikpay payment solution on Google Playstore (beta)
- 10. 2018 Participated in Hanoi Fintech Demo Day (Vietnam)
- 01. 2019 Entered into funding agreement with NH Nonghyup Bank (connection with Zikpay service)
- 03. 2019 NH Nonghyup Bank - consigned testing
- 07. 2019 Designated an Innovative Financial Service provider
- 10. 2019 Received Global Financial Award 2019 (simple payment)
- 10. 2019 Selected to take residence in Seoul Fintech Lab

○ Main Products and Services

Zikpay - Service transaction secure payment system (cash and promissory note alternative / B2B, B2C, B2G)
This is a payment solution which enables service transaction in all areas including construction, manufacturing, distribution, and service.

When a service contract is generated, various types of materials and appropriate partner companies participate in each of the process to complete the project. When a vendor on the higher part of the chain fails, many subvendors participating in the project experience difficulties, especially regarding cash payments and promissory notes. In particular, cash is difficult to reverse when paid, causing many consumers to fall victim to fraud or not receive their products. Unpaid invoices caused by abusive orderers or delayed payments become bad bonds, which force many Korean SMEs and subvendors to declare bankruptcy.

Zikpay's innovative payment system aims to prevent such systematic problems associated with cash payment and promissory note, while allowing orderers, suppliers, and vendors can engage in secure transactions through transparent and simple transaction methods.

○ Partners

NH Nonghyup Bank



Company Name	집펀드		Company Name in English	ZipFund	
Representative	Nam Seong-tae		Establishment	Dec. 31 st , 2015	
Location	10 th Floor, KG Tower, 7, Teheran-ro 5-gil, Gangnam-gu, Seoul				
Web Page	www.zipadvisor.co	E-mail	zipman@zipfund.co	Contact Number	+82-2-553-6369
Contact for Inquiry	+82-2-553-6369		E-mail for Inquiry	zipman@zipfund.co	
Number of Employees	10		Paid-in Capital	-	
Main Service	Real estate data and solution, mortgage loan assessment and asset management	Fintech Area	Asset Management	Business Type	B2B/B2C

○ Introduction

ZipFund is a proptech and fintech company that uses AI technology and real estate big data to provide mortgage loan assessment solution to financial institutions and AI real estate assistant service to individuals. It was selected as one of the first Designated Agents by the Financial Services Commission and entered into a contract with SBI Savings Bank to conduct mortgage loan assessments. It is also an official business partner of KT, providing a real estate assistant service through KT's AI speaker Giga Gini.

○ History

- 12. 2015 Establishment
- 12. 2016 Selected for K-Global 300 (Triplenet Soft)
- 05. 2017 Selected for DB-Stars (4th class, Korea Data Agency, Triplenet Soft)
- 11. 2017 Participated in D-Angel Program by D.Camp.
- 05. 2018 Participated in fintech API development project (Korea Internet & Security Agency)
- 07. 2018 (Grand Award) Selected as a collaborating business partner by KT and KT AI Research Center
- 08. 2018 Selected to participate in Dream Plus 63 fintech support program by Hanwha Financial Group
- 09. 2018 Selected for K-Champ Collaboration program by Gyeonggi Creative Economy Innovation Center
- 09. 2018 Selected as primary Designated Agent by the Financial Services Commission (SBI Savings Bank)
- 11. 2018 Entered into technology MOU with Finto Holdings (proptech company in Hong Kong) for automated value assessment model
- 11. 2018 Received investments (SJ Investment Partners, Umi Construction)
- 05. 2019 Launched the world's first AI real estate assistant service (ZipAssistant)
- 05. 2019 Entered into designated commissioning contract for mortgage assessment (SBI)
- 01. 2020 Launched ZipData, automated collateral assessment solution service

○ Main Products and Services

Automated mortgage loan assessment solution (B2B)

This solution changes apartment mortgage loan assessment, which has been manual, via an automated RPA solution that supports real-time digital finance in an untact online banking environment. Within minutes, the service provides individual unit prices, registration information, auction information, market forecast solution, and other advanced analysis services. It not only supports scientific risk management practices for financial companies, in addition to providing transparent financial information to customers.

Real estate assistant for financial services (B2C)

Real estate assets, which account for more than 70% of property of individuals, are managed through a personal finance management service offering systematic programs. This service handles real estate properties, as well as other comprehensive investment analysis and asset management methodologies. It also provides alternative and recommended services that account for finance and taxes, helping individuals make the optimal decision based on the market and personal situations. The company also provides ZipAssistant service via KT Giga Gini, the largest AI speaker service in Korea. This service provides lifestyle real estate information service that helps families discuss property investment matters in their living rooms.

○ Partners

D.Camp, D.Light, Gyeonggi Creative Economy Innovation Center, Hanwha Dreamplus, Konkuk University Graduate School of Real Estate, Korea Data Agency, Korea Internet & Security Agency, KT, SBI Savings Bank



Company Name	주피터코퍼레이션	Company Name in English	Zoopiter Corp.
Representative	Myeong Yun-ho	Establishment	Aug. 29, 2012
Location	222, Seokchonhosu-ro, Songpa-gu, Seoul		
Web Page	www.zoopiter.co.kr	E-mail	yoanho@zoopiter.co.kr
Contact for Inquiry	+82-2-333-3140	E-mail for Inquiry	yoanho@zoopiter.co.kr
Number of Employees	5	Paid-in Capital	KRW 100 million
Main Service	Untact fund operation	Fintech Area	Asset Management
		Business Type	B2C

Introduction

Zoopiter Corp. is an untact fintech service provider.

It provides quick and small investments without having to visit bank branches, by taking out a certain amount of customers' spending amount.

It is providing an untact fund fintech service in which credit/cards are registered to have the customer investment a proportion of their spending automatically into funds.

In addition, Whacano, a service by Zoopiter, is a premium driver's security phone number service to protect personal information and reduce parking disputes. Users can check whether their phone calls are about their vehicle in real time. Using 050 parking security number, the service prevents drivers' mobile phone numbers from being exposed, in addition to protecting their privacy and preventing voice phishing. The service allows users to see whether received and unreceived calls are about their vehicle, preventing vehicle-related problems.

The company plans to use the 050 phone notification technology to launch 050 Small Business Call service for 1.5 million small business owners and online store operators.

History

- 2012 Incorporated
- 06. 2015 Launched Game Bus, a social media mobile game, on Google Play
- 01. 2016 Launched Whacano, a driver's security phone number service

Main Products and Services

Zoopiter is an untact fintech service provider.

To create the "coin-less society" that Bank of Korea aims for, the company launched investment app that allows customers to sign up for funds using their change. It is providing an untact fund fintech service in which credit/cards are registered to have the customer investment a proportion of their spending automatically into funds.

Whacano is a premium driver's security phone number service to protect personal information and reduce parking disputes. Users can check whether their phone calls are about their vehicle real-time. Using 050 parking security number, the service prevents drivers' mobile phone numbers from being exposed, in addition to protecting their privacy and preventing voice phishing. The service allows users to see whether received and unreceived calls are about their vehicle, preventing vehicle-related problems.

■ Fintech Support Institutions and Incubators

Incubators	Space Provided	Capacity	Technology Support	Mentoring	Investment Support	Address	Contact
Korea Internet & Security Agency Fintech Technology Support Center	0	13	Test platform	Commercialization, legal, accounting, tax, patent, security, marketing, investment	External	10 th Floor, Seo-gwan, Venture Tower, 135, Jungdae-ro, Songpa-gu, Seoul	+82-2-405-6789 fintech@kisa.or.kr
Fintech Center Korea	0	15	Test devices	Legal, accounting, tax, patent, security, marketing	External	(Head Office) 2nd Floor, 815, Daewangpangyo-ro, Sujeong-gu, Seongnam-si, Gyeonggi-do (Pangyo Technovalley 2 Corporate Support Hub) (Branch Office) #218, Seoul Startup Hub Annex, 21, Baekbeom-ro 31-gil, Mapo-gu, Seoul	+82-2-704-4100 help@fintechcenter.or.kr
Seoul Metropolitan Government Seoul Fintech Lab	0	70	-	Commercialization, investment, business plan development	External	Seoul Fintech Lab, 8th Floor, WeWork Yeouido, 83, Euisadang-daero, Yeongdeungpo-gu, Seoul	+82-2-761-0990 fintech@kaccelerator.co.kr
Busan Metropolitan Government U Space	0	100	-	-	-	WeWork BIFC, 133, Jeonpo-daero, Nam-gu, Busan (11th-15th Floors)	+82-51-888-4881 siwon00@korea.kr
Koscom Fintech Incubating Center	0	5	RA test platform, open API	IT, legal, investment, patent, management	Internal (fund), external	76, Yeoui-daero, Yeongdeungpo-gu, Seoul	+82-2-767-7740 open@koscom.co.kr
IBK Industrial Bank of Korea IBK 1st Lab	0	3	Test platform	Commercialization, finance, legal, accounting, tax, patent, security, marketing, investment	Group companies, external	82, Eulji-ro, Jung-gu, Seoul	+82-2-2031-5419 ibkfintech@ibk.co.kr
Global Fintech Industry Promotion Center	0	2	External experts	Legal, accounting, tax, technology, marketing, BM, investment	External	Global Fintech Industry Promotion Center, 52nd Floor, BIFC, 40, unhyeongeumyung-ro, Nam-gu, Busan	+82-51-637-7607 help@finpc.org
NH Nonghyup Bank NH Digital Innovation Campus	0	30	Test platform, open API	Commercialization, finance, legal, accounting, patent, marketing	Internal (fund), external	NH Digital Innovation Campus, 24, Maeheon-ro, Seocho-gu, Seoul	+82-2-2059-3204 nhdic@nonghyup.com
Woori Financial Group Dino Lab	0	17	Test platform, open API	Finance, accounting, tax, patent, management	Group companies, internal	2nd Floor, 200, Yeongdeungpo-ro, Yeongdeungpo-gu, Seoul	+82-2-2125-2237 kang@woorifg.com
KB Financial Group Innovation Hub	0	19	-	Financial, legal, accounting, patent, government-backed financing, investment	Group companies	6th Floor, Fast Five Sinnonhyeon, 464, Gangnam-daero, Gangnam-gu, Seoul	+82-2-2073-6249 innohub.khg@kbfg.com
DGB Financial Group FIUM LAB	0	4	IT development support details negotiable	Legal, accounting, tax, patent, CM, commercialization, investment	External	FIUM LAB, 5th Floor, 111, Oksan-ro, Buk-gu, Daegu (Daegu Bank 2nd Head Office)	+82-53-740-7969 fiumlab@dgbfn.com
KEB Hana Bank 1Q Agile Lab	0	7	PoC test	Commercialization, investment	Group companies	66, Eulji-ro, Jung-gu, Seoul (Hana Financial Group Myeongdong Building)	+82-2-3788-5082 1qagilelab@hanafn.com
Shinhan Future's Lab	0	15	Test platform	Legal, accounting, tax, patent, security, marketing, and overall startup consulting	Internal/external	Shinhan Future's Lab, 8th Floor, 358, Samil-daero, Jung-gu, Seoul	+82-2-6250-8903 contact@futureslab.kr
BNK Busan Bank BNK Fintech Lab	0	20	-	Commercialization, BM, investment, business plan development	Internal/external	14th Floor, WeWork BIFC, 133, Jeonpo-daero, Nam-gu, Busan	+82-51-620-3511 hanwon22@busanbank.co.kr
Kyobo Life Insurance INNOSTAGE	0	3	Test platform, open API	Finance, legal, accounting, tax, promotion, investment	External	17th Floor, Kyobo Life Building, Jongno 1-ga, Jongno-gu, Seoul	+82-2-721-3712 kjeun327@kyobo.com
Hanwha Life Insurance Dream Plus 63 Hanwha Life Fintech Center	0	5	PoC test	Commercialization, promotion, investment	Group companies, external	6th Floor, Hanwha Financial Center, 50, 63-ro, Yeongdeungpo-gu, Seoul	+82-2-789-7306 2170115@hanwha.com

Fintech Technology Support Center

The Ministry of Science, ICT, and Future Planning and Korea Internet & Security Agency have established **Fintech Technology Support Center** (May 2016) to vitalize the fintech industry and enhance its global competitive as a growth engine of the national economy. The center operates various support projects to help fintech companies and the industry grow.

We ask for support from fintech companies, and please contact us for more details.

- Inspect fintech service (app) vulnerabilities and provide security measures (obfuscation, secure coding, forgery prevention, etc.)
- Inspect fintech infrastructure vulnerabilities and provide security measures

Support Fintech Service **Security Enhancement**

- Operate Fintech Academy (fintech planning, development curriculum, monthly)
- Fintech-related technology and trend startup seminar (weekly) and open networking events (monthly)

Strengthen Fintech **Foundation and Expand Infrastructure**

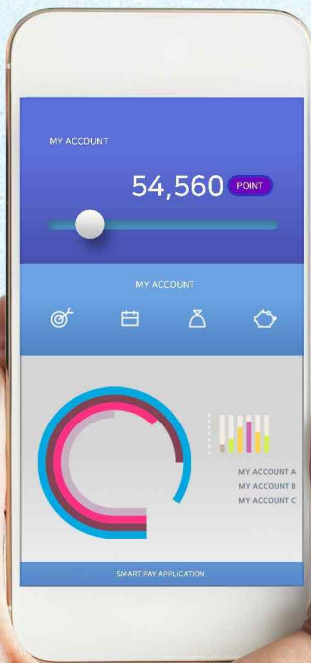
Key Support Projects

Find and Develop **New Fintech Services**

- Host new fintech service development competition (hackathon)
- Promising fintech startup incubating (office space, patent, legal, tax, marketing consulting, etc.)

Support Fintech **Technology Development**

- Provide fintech test platforms (9 types)
- Support development of fintech technology AP (matching fund support)



Contact Information

[E-mail] fintech@kisa.or.kr
 [Phone] +82-2-405-6789
 [Address] Fintech Technology Support Center, 10th Floor, Seo-gwan, IT Venture Tower, 135, Jungdae-ro, Songpa-gu, Seoul
 [Web Page (Facebook)] www.kisis.or.kr/fintech (www.facebook.com/kisafintech)



The center supports fintech projects by Financial Services Commission and works to help fintech companies open, receive investments, and grow. Its goal is to vitalize the Korean fintech ecosystem.

Financial Test Bed



- Financial regulation sandbox consulting and sponsorship (innovative financial service, designated agent, commission test)

Customized Growth Support



- Fintech mentoring program
- Fintech company office space
- Fintech training program (job seekers, professionals)

Public Fintech Events



- Korea Fintech Week
- Fintech Idea Competition

Fintech Security Support



- Fintech company security inspection support
- Security consulting for financial regulation sandbox program and open banking

Fintech Overseas Expansion



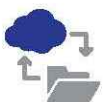
- Overseas consulting support (legal, accounting, patent, marketing, etc.)
- Overseas trend and service research

Fintech Job Matching



- Help job seekers work for fintech companies
- Help fintech companies find technical talents

Financial Cloud Support



- Financial cloud service stipends
- Financial cloud consulting (security control, transfer, optimization, etc.)

Fintech Talent Training



- Online/offline fintech training
- Internship program

Fintech Demo Day



- Demo day in Korea and abroad to solicit investments for fintech companies

Fintech Research/Project

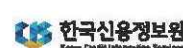
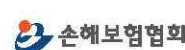


- Korean fintech industry trend research
- Publish Korea Fintech Company Handbook

Supporting Financial Innovation and Growth
by Vitalizing the Fintech Ecosystem



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