



SEOUL FINTECH LAB

SEOUL FINTECH LAB



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ABOUT

About SEOUL FINTECH LAB

Address 4, 5, 6, 8, 17 and 19F, WeWork Yeouido Branch (O2 Tower), 83 Uisadang-daero, Yeongdeungpo-gu, Seoul, South Korea (07325)

Scale 11,673 m² (111 spaces, tenant occupation by 91%)

Support 99 tenant companies

Under management of the Finance & Investment Division, Economic Office of the Seoul Metropolitan Government

Website seoulfintechlab.kr

Email info@seoulfintechlab.kr

Korea's Largest Cradle of Fintech Startups
Established by the Seoul Metropolitan City.
Since 2018, SEOUL FINTECH LAB has opened through integration in Yeouido to revitalize the financial center and strengthen its global competitiveness. In July Under the goal to promote fintech industry development and growth, it provides customized growth plans to each fintech startup with offering business spaces for up to three years. Providing professional accelerating programs including Demo Day, investor relations (IR) events, open innovation and overseas market entry support, SEOUL FINTECH LAB started out with 14 fintech startups in 2018 and has now 98 tenant companies as of September 2024

Goal

To advance as a global fintech business fostering facility leading fintech industry innovation in the future

Supporting promising fintech startups
↓
The birth of prospect unicorns

- 01 Providing systematic growth support by combining public organizations and private accelerators
- 02 Strengthening branding as Korea's representative fintech business growth support platform model
- 03 Strengthening the competitiveness of fintech companies by establishing domestic and international cooperative networks
- 04 Spreading a virtuous cycle for fintech industry promotion in the structure of "business establishment → growth → exit → reinvestment"

"SEOUL FINTECH LAB Yeouido provides an optimal environment to help your fintech business ideas shine in the global market.

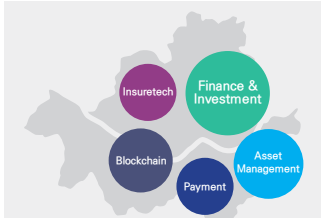
Since its establishment in 2018, SEOUL FINTECH LAB has established itself as the center to lead innovation and growth of Korea's fintech industry. In Yeouido, Korea's financial center, SEOUL FINTECH LAB is inviting promising startups to embark on a successful journey together based on a wide range of supports it provides to them.

In addition to offering a business space for up to three years, SEOUL FINTECH LAB assists fintech startups to accomplish their dreams by providing each of them with customized growth plans. Our programs include support for response to the financial regulatory sandbox, investment induction, overseas market entry, etc. as well as professional accelerating programs for each business stage. Based on these programs, we provide startups with an opportunity for growth into unicorn companies.

In addition, we are committed to facilitating startups' networking and funding by providing substantial supports including financial regulatory innovation case studies, legal consulting, investor meet-ups and Demo Day events. We also continuously support the startups' integration with global accelerators and market survey for their overseas market entry.

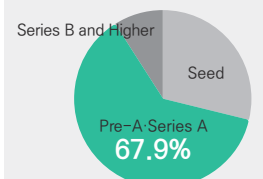
SEOUL FINTECH LAB will help you turn your business ideas into reality and secure competitiveness in the global market. We are ready to start the journey of innovation with you. every possibility that you dream of will be accomplished with us SEOUL FINTECH LAB supports your passion and commitment to taking on new challenges! Let's create the future of fintech together.

Industrial Sectors



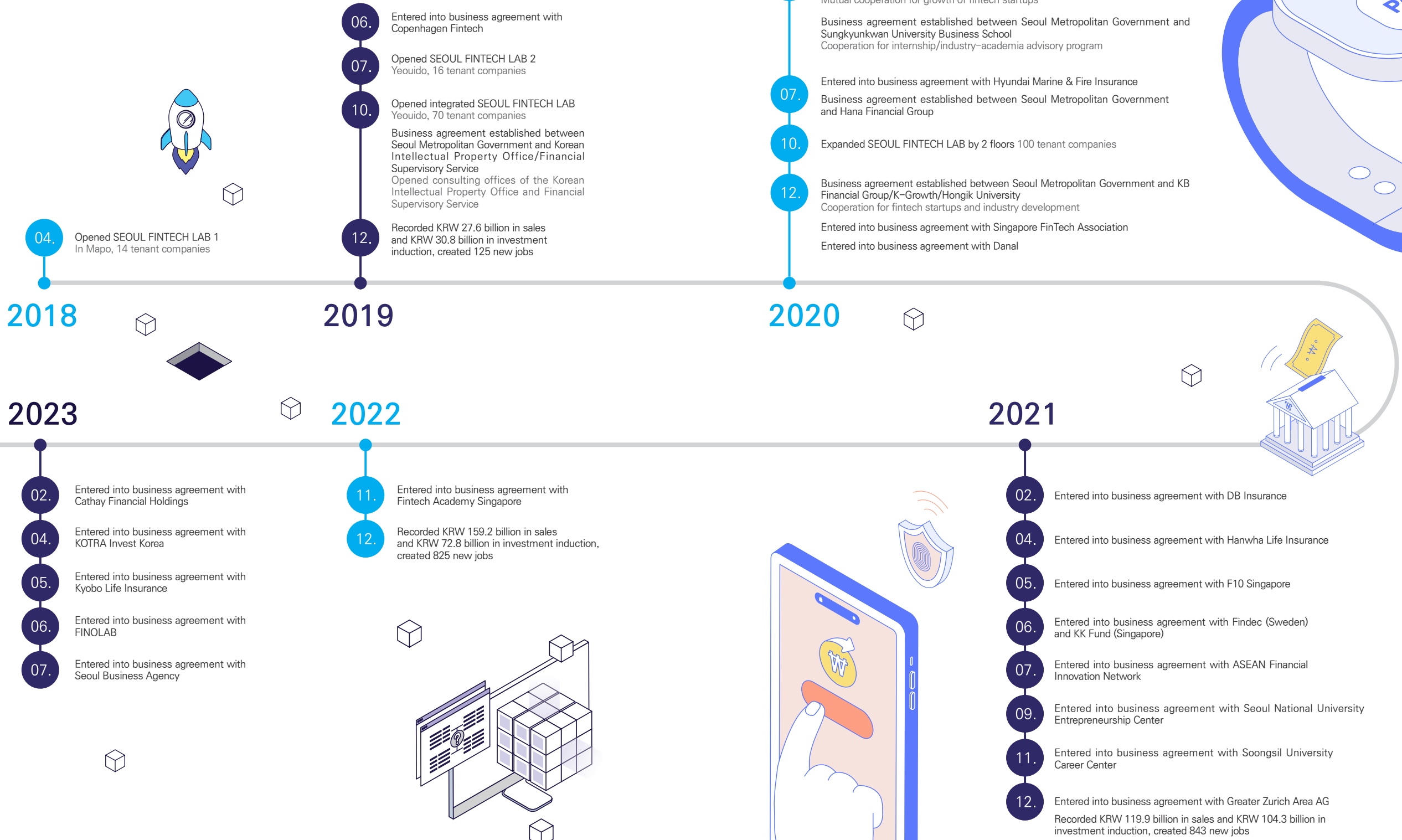
Startups from the fields of finance & investment, asset management, insurtech, financial data, payment, overseas remittance, financial blockchain, proptech, online minority investment brokerage, etc. selected
Currently, approx. 100 fintech startups growing as tenant companies

Key Investment Stages

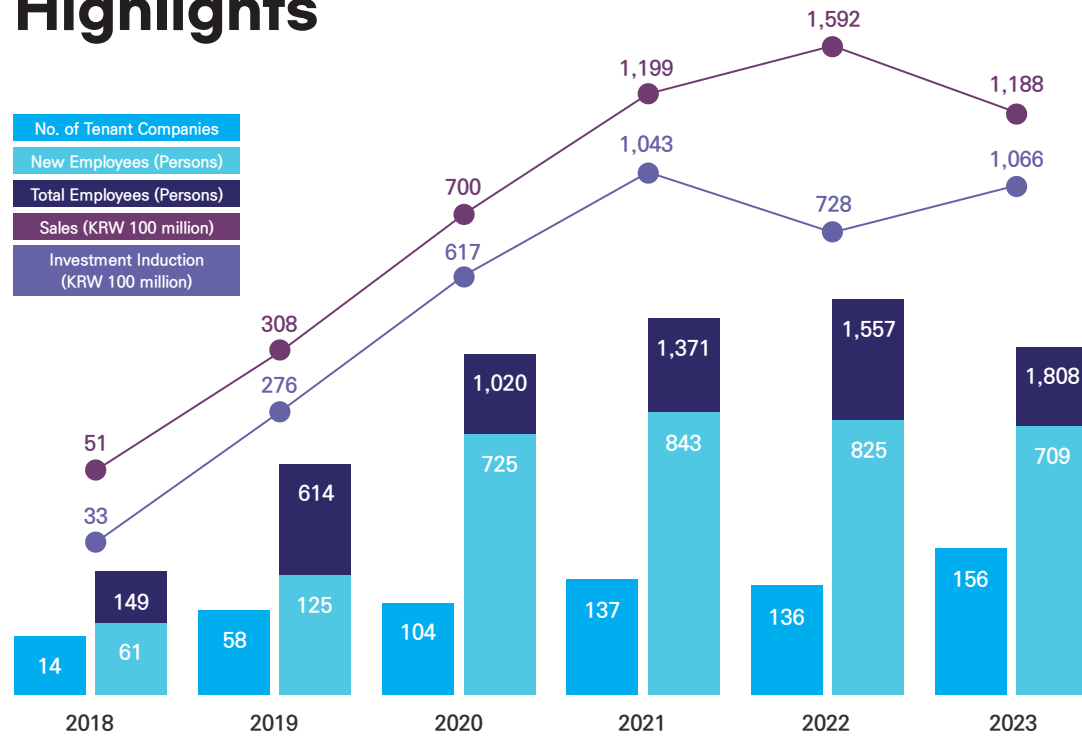


SEOUL FINTECH LAB: Based on 103 tenant companies as of May 2024

History



Status and Highlights



Status and Highlights of Tenant/Graduate Companies

<p>FUNBLE</p> <p>Won designation as innovative financial service from the Financial Services Commission (2021) and as Baby Unicorn for the Global Unicorn Fostering Project (2024)</p>	<p>Finders</p> <p>Recorded KRW 7 billion in Series A Round investment from KB Investment, Hana Securities, etc</p>	<p>HABIT FACTORY</p> <p>Won designation as innovative financial service from the Financial Services Commission (2023) and recorded KRW 34.4 billion in cumulative investment (2023)</p>
<p>Quantit</p> <p>Attracted investment of KRW 8.8 billion (2022) and recorded KRW 30 billion in Series A investment (2023)</p>	<p>QuotaBook</p> <p>Attracted investment from Y Combinator and strategic investment from Carta, a leader in unlisted securities management services (investment amount exceeded KRW 24 billion) (2022)</p>	<p>MOIN</p> <p>Became winner of the NextRise Global Business Expansion Contest 2023 for Startups (2023), recorded KRW 17.2 billion in Series B investment (2022)</p>

Support Programs



<p>Support for Competency Building</p> <ul style="list-style-type: none"> Quarterly seminar programs Customized training program Enterprise examination Mentoring program 	<p>Scale-up Support</p> <ul style="list-style-type: none"> Support for business scale-up Support for Recruitment Support for investment induction
<p>Support for Investment Induction</p> <ul style="list-style-type: none"> Investor meet-ups Consulting for IR deck advancement Demo day 	<p>Support for Response to Financial Regulatory Sandbox</p> <ul style="list-style-type: none"> Financial regulatory innovation case study Legal consulting Support for response to financial regulatory sandbox
<p>Support for Overseas Market Entry</p> <ul style="list-style-type: none"> Support in overseas market survey global accelerator Networking Support for global investment induction Support for overseas exhibition/fair participation 	<p>Support for Open Innovation</p> <ul style="list-style-type: none"> Financial open innovation Casual open innovation Global open innovation



Support Programs

Intensive support for **response to financial regulations, scale-up and overseas market entry** essential for businesses in growth stage



Business growth acceleration through customized support with **scale-up programs**

<p>Support for business scale-up (BM advancement, face sheet, exit strategy program)</p>		<p>Support for startup business growth and investment directivity establishment</p>
<p>Support for Recruitment (Internship through connection with universities and educational institutes)</p>		<ul style="list-style-type: none"> · Business model inspection and pivoting/ converting, consulting through BM readjustment/reestablishment and investor link · Support for initial public offering (IPO) and M&A of fintech startups, and strategy development for successful exit · Support for investment induction to achieve business expansion, such as sales increase and employment expansion
<p>Support for investment induction (Investor meet-ups, Demo day, IR data production)</p>		

Support to promote **financial technology regulatory sandbox** system use for fintech service diffusion

<p>Financial regulatory innovation case study (Innovation case sharing and networking)</p>		<p>Support for growth for innovative startups in the fintech industry</p>
<p>Legal consulting (1:1 consulting service by legal experts)</p>		<ul style="list-style-type: none"> · Securing regulatory innovation expertise by launching fintech regulatory innovation TF · Sharing management difficulties and regulatory issues of fintech startups, and organizing events to provide information on financial regulations · Addressing management difficulties of fintech enterprises, such as for business model regulation and permit/approval procedures, through on-site consultation by a team of advisors from the Financial Supervisory Service
<p>Support for response to financial regulatory sandbox (Follow-up mentoring for financial regulatory sandbox)</p>		

Global fintech startup fostering through **Overseas Expansion Support Program**

<p>Support in overseas market survey (Seminar prior to overseas market entry)</p>		<p>Support for entry to overseas markets in Dubai, Singapore, etc.</p>
<p>global accelerators (Support for participation in programs of overseas partners)</p>		<ul style="list-style-type: none"> · Support in overseas market entry strategies for overseas market exploration · global accelerators specializing in fintech, mentoring/consulting programs · Opportunities for overseas investment induction and buyer/partner discovery through IR targeting local investors abroad · Support for participation in joint hall at prestigious fintech-related exhibitions
<p>Support for global investment induction (Support for integration with overseas investors)</p>		
<p>Support for participation in overseas exhibitions and fairs (Installation and operation of SEOUL FINTECH LAB hall)</p>		



INTERVIEW

STOCKKEEPER

Bankcow Service for Direct Livestock
Investment by Consumers

BISONAI

Blockchain Infrastructure Specialist
Promoting Investment Return Optimization
Based on AI and Big Data

ALCHEMI LAB

AI-based Fintech Company Providing
Advanced Asset Management Service to
Minority Investors

ANTOCK

Korea's Largest Alternative Data Platform
Digitizing the Entire Corporate Ecosystem



 Investment Induction by KRW 2.2 Billion in Pre-A Round (Nov. 2021)
 Investment Induction by KRW 5.8 Billion in Series-A Round (Feb. 2023)
 First in Korea to Develop and Issue Livestock Investment Contract Securities, and Succeed in Financial Systemization for Livestock Assets

Bankcow Service for Direct Livestock Investment by Consumers

 **STOCKKEEPER**
 CEO Jaehyun An

stockkeeper
 LIVESTOCK PARTNER

What kind of a company is Stockkeeper?

Stockkeeper operates Bankcow service, enabling everyone to invest in livestock raised by farmhouses. With a goal to create a “sustainable virtuous cycle,” Stockkeeper promotes innovation in the livestock ecosystem from the breeding to consumption of Hanu (Korean native cattle) by establishing pipelines in each value chain from Bankcow (Hanu breeding and investment) to GOSEOL (Hanu production and processing) and Honest Beef (Hanu direct sale and distribution). As livestock investment recently evolved from fractional investment to securitization of livestock assets, Stockkeeper has obtained a license to officially securitize livestock assets and issue investment contract securities. Expanding business to the sale of Hanu investment contract securities and security tokens (STO) through MTS based on cooperation with financial companies, Stockkeeper plans to increase infrastructure for omni-directional livestock investment business in the financial market.

Motivation for business establishment and goal

My mother was running a Hanu farm in Yeosu, Gyeonggi-do. With only 30–40% of the space being used due to funding issues, my wife and I started an offline Hanu investment with our savings. From March 2018, we purchased one calf a month and my mother professionally raised the cattle for us. In 2020, as the calves were fully grown and shipped out to the slaughter and auction house, I could see for myself that a profit was stably created without any default. While working at a company, I chose bank savings for my asset management because I could not pay detailed attention to the rapidly changing assets like securities or virtual assets. But, I was not happy with the low interest rate. Then, I came up with the idea of Hanu investment and realized that it was an attractive real-world asset for investment with which to stably generate a high profit rate. I started this business to establish a Hanu investment system because I hoped many people would enjoy stable profit generation

through investment in Hanu, and the idle funds would flow into a productive market, not a speculative one, to create value that could be shared with others.

What are the differentiated strengths of Stockkeeper?

With a goal to create a “sustainable virtuous cycle,” we provide Bankcow service, a Hanu platform connecting between farmhouses and investors to help everyone invest in Hanu. This platform helps everyone conveniently participate in Hanu funding. It connects investors to the investment cattle breeding market, in which investment has been difficult due to various physical restrictions. Growing one cow alone takes large amounts of cost and time, and requires numerous steps from establishing land and a barn to acquiring permits, securing a breeder, and building a feed network. Bankcow connecting customers to invest directly in Hanu, which are a growing asset, by skipping these steps.

Through Bankcow, Stockkeeper provides customers with an opportunity to invest in the blue ocean that is the Hanu market with an annual scale of KRW 22 trillion. Bankcow is all the more attractive to investors because it allows them to help Hanu farms achieve self-reliance, and perform as angel investors to contribute to the growth of Hanu market. Bankcow provides farmhouses with a space to share their stories, and also assists them to name their Hanu products after themselves. Through this process, farmhouses can differentiate themselves and create their individual brands. As farmhouses that raise Hanu well receive greater investments, they will achieve sustainable growth, and therefore self-reliance.

The biggest competitiveness of Stockkeeper is that we produce synergy with the win-win services and products by connecting consumers and farmhouses through the whole value chain, which extends from production investment to distribution and sale. Among various fractional investment assets, Stockkeeper opted for livestock, which is a sustainable real-world asset, and, especially Hanu. Since the old days, Hanu have been the

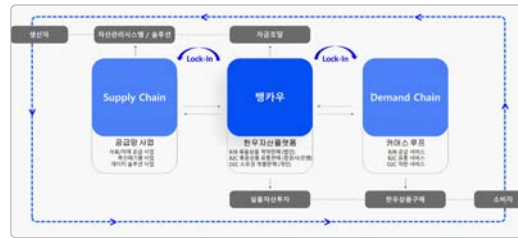
INTERVIEW

No. 1 property and a source of raising a large sum of money for farmhouses. Currently, it is being recognized as an investment-worthy asset with its value increasing based on the trend of consumers preferring premium meat..

What differentiates Hanu from other fractional investment assets is that they are a real-world asset with maturity. As time passes, a calf grows into an adult cow. When the growth is completed, it is 100% auctioned off through the established Hanu consumption channel and, on the following day, the sales proceeds are fully received in cash. The biggest difference is that an investor exists from an external channel, rather than taking out the investment principal and return obtained from transactions between individuals through internal distribution.

The value of Hanu has increased gradually over the past ten years and the price volatility is low because it is a real-world consumption asset. Therefore, stable investment is possible. The amount of beef consumption per person is continuously on the rise (8.8 kg in 2010, 13.0 kg in 2019). However, despite the increase, the production and supply of Hanu have been stagnant. The market imbalance is causing the price of Hanu to keep rising.

In addition, Hanu are controlled by the government through the traceability numbering system. Therefore, after an investment, information as to where and by whom the invested assets are being raised is provided as data. Besides, growth information of the cattle including image, weight, ultrasound examination results, etc., is reported on a regular basis. After a calf grows into an adult cow, the process from shipping to slaughter and grading is tracked real-time, and the auction result and details of actual cost are disclosed by the calf. Moreover, the entire process of asset monetization is succinctly and transparently disclosed, keeping the structuring cost or service charges to a minimum with the benefits returned to the investors and farmhouses.



What does SEOUL FINTECH LAB mean to you?

It is a tree that bears various types of fruits. SEOUL FINTECH LAB offers a number of programs, and it is up to the tenant companies to participate in them. This is an optimal spot for startups to scale up their businesses because it provides not only an office space, but also support for POC, investment induction, etc. Located in Yeouido, the financial center, SEOUL FINTECH LAB helps fintech startups unleash their potential.

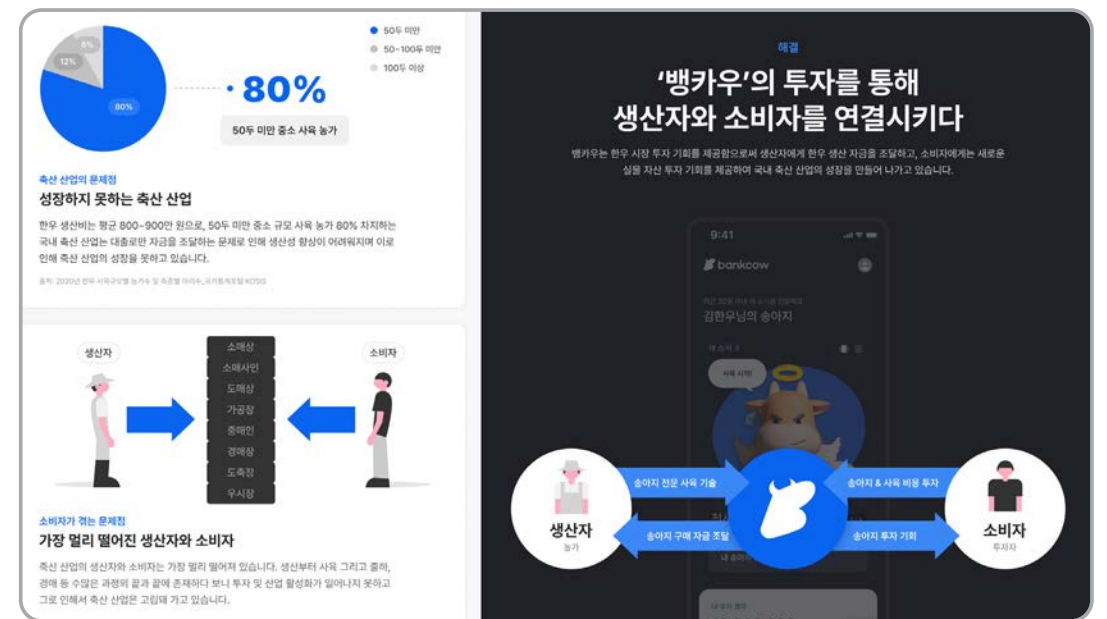
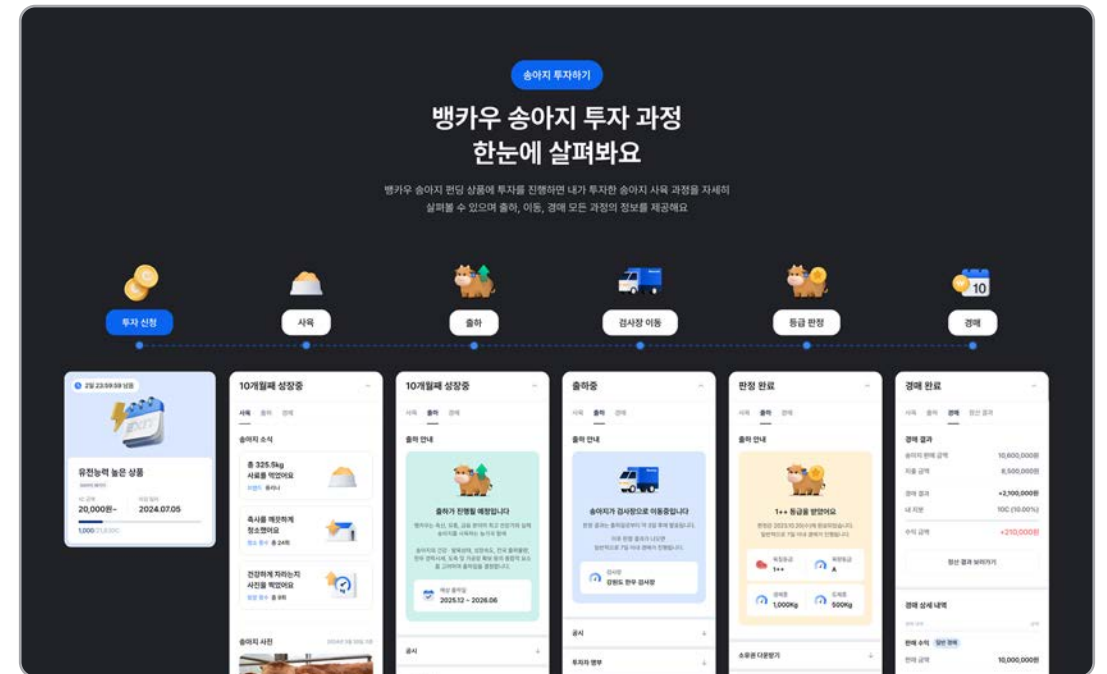
Programs that have been most helpful to Stockkeeper as a tenant/member company

The team-building programs, such as for employment, labor management and internships, have been most helpful. In particular, the program for employment of interns from Sungkyunkwan University and the training on labor affairs were most helpful.

Tips for Using SEOUL FINTECH LAB to Future Tenant Companies

1) Participation in Scale-up Programs: Fintech companies need business scale-up in order to grow their profit models. SEOUL FINTECH LAB operates enterprise-customized programs and accelerating programs to assist in this process. Therefore, by participating in these programs, tenant companies can receive advice and consulting services for investment induction in various directions. SEOUL FINTECH LAB also supports integration with global AC programs.

2) Expansion of Cooperation with Financial Institutes: Tenant companies are provided with an opportunity to expand agreements with various financial institutes, including banks and securities companies.





-  Secured Seed Investment of KRW 850 million (Mar. 2023)
- Technology partner of Korea's First Gold Tokenization Project (Jan. 2024)
- Becoming a Governance Council Member of Kaia Chain (Mar. 2024)

Blockchain Infrastructure Specialist Promoting Investment Return Optimization Based on AI and Big Data

 BISONAI
CEO Taegoo Kim



What kind of a company is BISONAI?

BISONAI provides financial data analysis services to optimize investment returns using AI and big data. Our goal is to innovate the investment environment, giving everyone the opportunity to grow their assets with data-driven strategies. We focus on exploring stable investment strategies in the most volatile virtual asset market. To achieve this, we offer risk-free arbitrage strategies based on price data from centralized and decentralized exchanges worldwide.

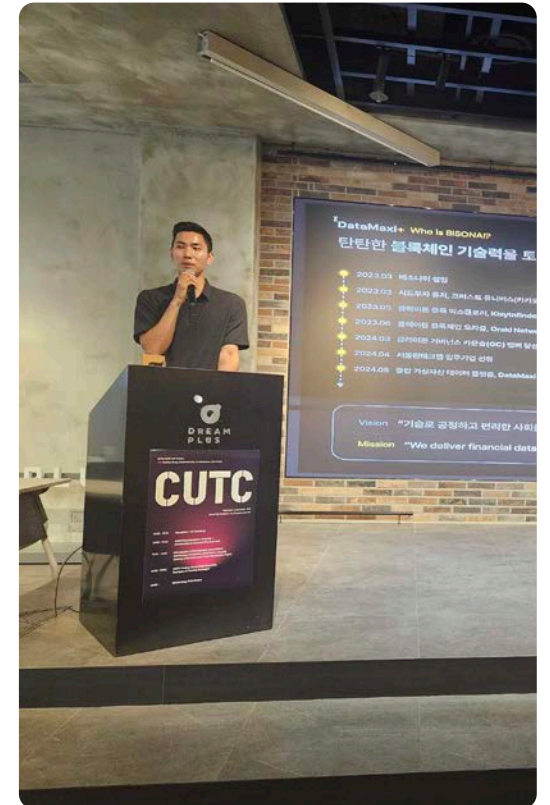
In today's era where "information is power," BISONAI believes that data-driven virtual asset investments will help create a mature, non-speculative investment market. Additionally, it will improve financial literacy and stability by making investment information, once exclusive to certain groups, accessible to everyone.

Motivation for business establishment and goal

After working on various projects and product developments in the fields ranging from hardware to software as a robot and AI developer, I became curious of service development based as an entrepreneur rather than a developer. Based on this interest, I opened and operated an E2E (engineer to entrepreneur) startup community. In this community, I met Martin, who is a co-founder of BISONAI. His expertise in machine learning and big data aligned with BISONAI's vision to "add value to the world through technology," which led me to start the business with him.

Our open-mindedness to new technologies and curiosity for the blockchain and virtual asset management fields served as a key factor in our decision of the business item. Compared to the existing financial market, the virtual asset market is

more transparent and accessible. However, it also has the detrimental weakness of being exposed to speculation and volatility. Judging that we could find a new opportunity in this unstructured and unregulated field, we had confidence to bring about a new innovation using our big data and AI technological power.



What are the differentiated strengths of BISONAI?

Our differentiated strength is that we are realizing our belief to "provide accurate and valuable data" based on our intensive experiences and capabilities as a blockchain infrastructure specialist. Establishing ourselves as an unprecedented company in the field of virtual asset financial data analysis, we are ceaselessly dedicating effort to providing the best data.

INTERVIEW

We also place the highest priority on integrity in every aspect of our business. Accurate information is very important especially in the financial field. Therefore, we are continuously striving to prevent the incidents of customers losing their assets due to incorrect information. With this philosophy deeply rooted in not only the way we work, but also the actual software development codes, we are working hard to become a reliable partner for our customers.

🔍 What does SEOUL FINTECH LAB mean to you?

For BISONAI, SEOUL FINTECH LAB is a reliable ally. SEOUL FINTECH LAB provides every support so that we can produce the best output with limited resources, such as by helping us receive mentoring services from experts in addition to participating for free in leading domestic and international fintech conferences.

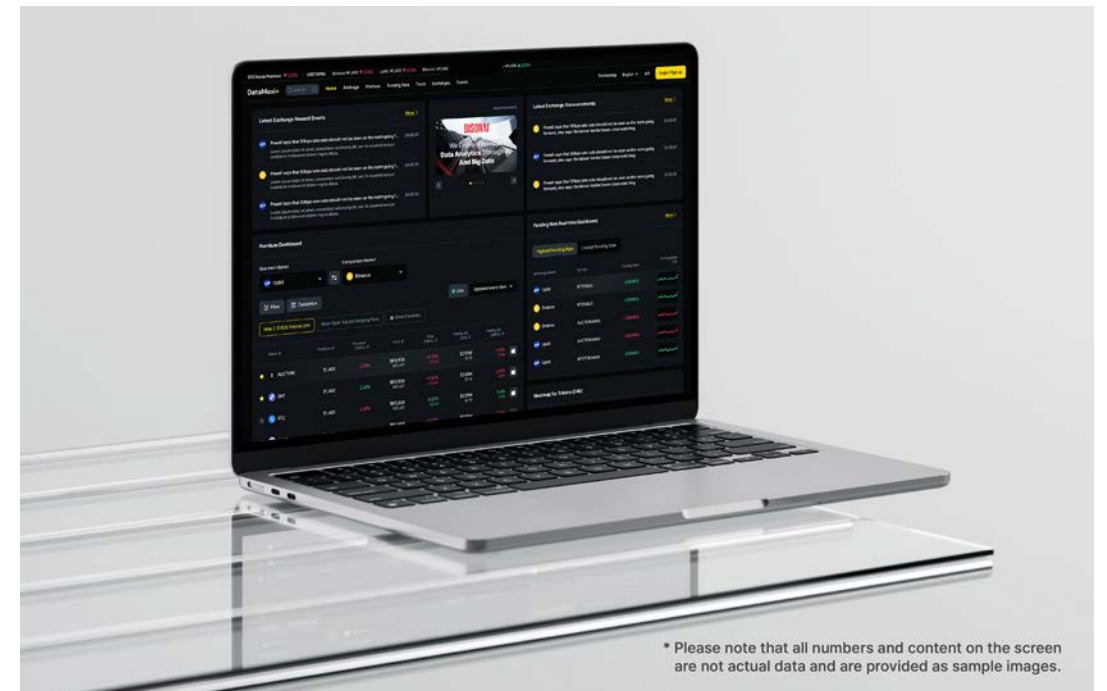
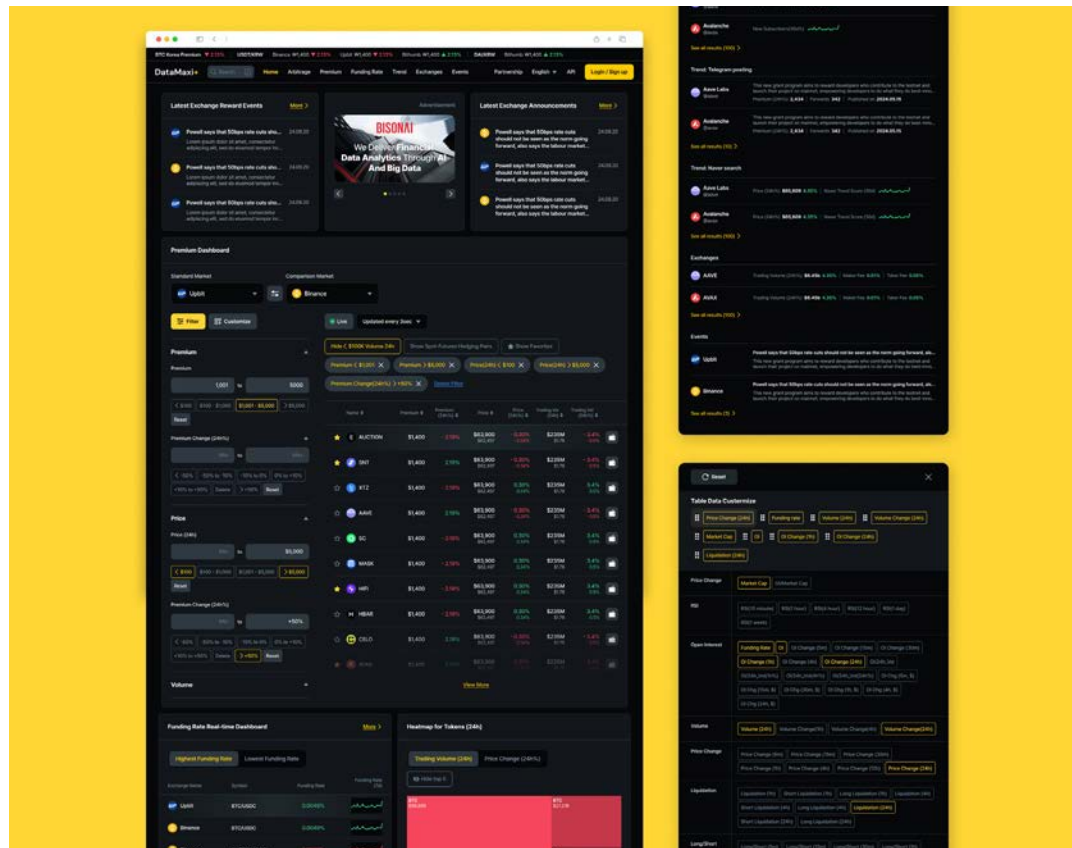
Having observed how SEOUL FINTECH LAB takes care of even the graduate tenants, we are thankful and feel assured that we will continue receiving support from this reliable ally after our graduation.

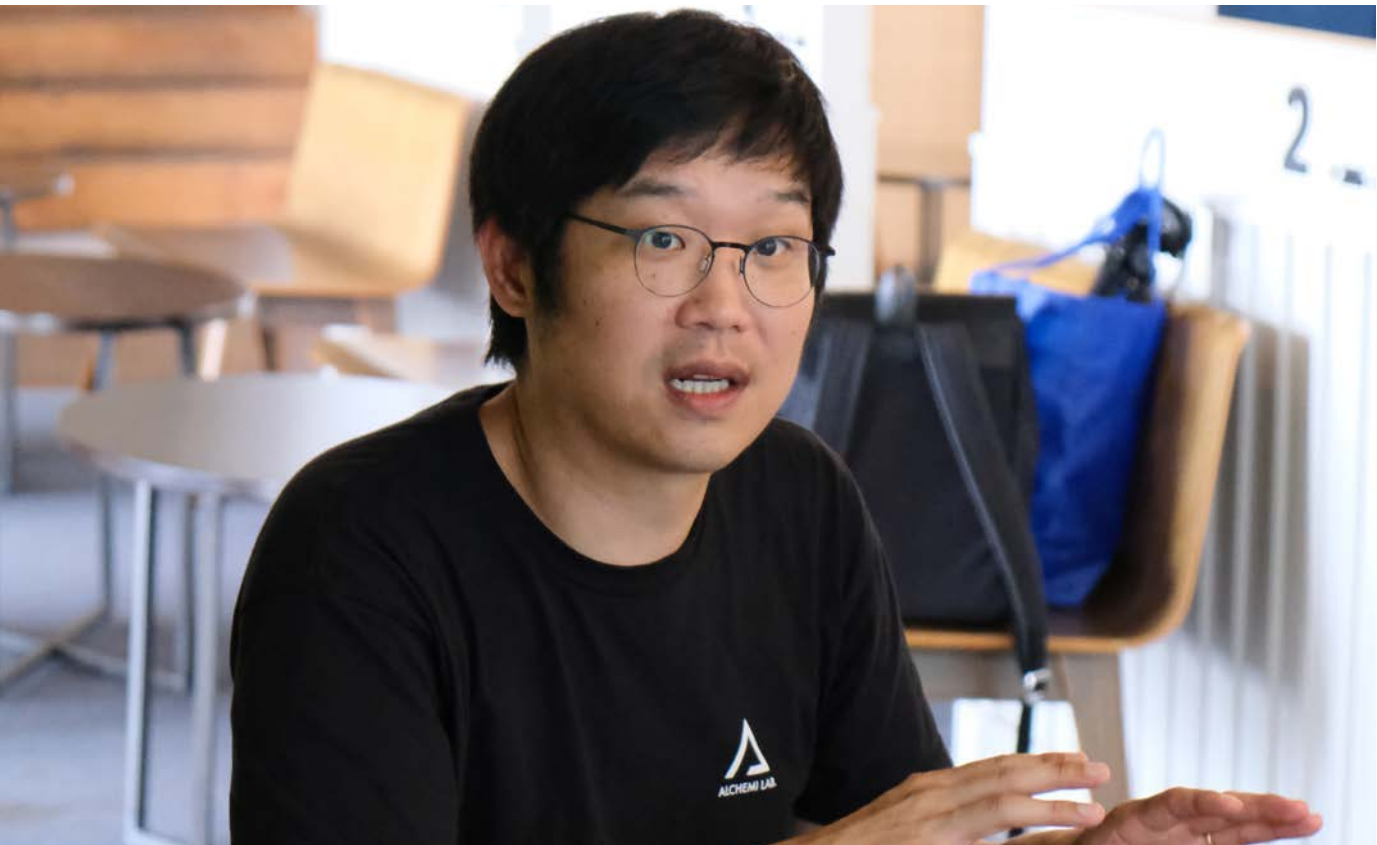
🔍 Programs that have been most helpful to BISONAI as a tenant/membership company

We opened a booth at the Korea Fintech Week 2024 with support from SEOUL FINTECH LAB. Through this opportunity, we promoted our service, Datamax+. We could also conduct market research and a survey and, as a result, expand contact points with new customers. The data obtained through the activities were not only helpful to us internally, but also used as important references in developing future business strategies.

🔍 Tips for Using SEOUL FINTECH LAB to Future Tenant Companies

I recommend future tenant companies make active use of SEOUL FINTECH LAB's expert mentoring program. It can cause a financial burden to personally receive mentoring services from experts. At SEOUL FINTECH LAB, we have received substantial help from experts by continuously participating in mentoring sessions, office hours and seminars. The mentoring sessions, which are held for diverse fields on a regular basis, provide helpful and practical information and assistance in addition to advice from experts. By participating in the mentoring sessions, we also developed close bonds and friendships with the mentors. As the sessions continued, the mentors understood our situations better, and therefore could provide more practical and helpful solutions. As for mentoring, I advise you to continue participating in the sessions to achieve sustainable growth.





Selected for the 10th Class of the Young Entrepreneurs Academy
 Launched AI Asset Distribution Engine, Argus 1.0 (2020)
 Launched Argus 2.0 (2023)
 Scheduled to Launch ZOLBO Mobile Service Targeting Southeast Asian Market (Nov. 2024)

AI-based Fintech Company Providing Advanced Asset Management Service to Minority Investors



ALCHEMI LAB
 CEO Sam Kim



📌 What kind of company is Alchemi Lab?

Alchemi Lab is an AI-driven fintech company that brings cutting-edge technology and financial theory together to deliver advanced asset management services, even for small-scale investors. Our slogan, “From Theory to Reality: Scientific Asset Management for Everyone,” encapsulates our mission to take complex financial models and make them practical, accessible, and useful for all investors—regardless of their financial status. We strive to create a system where individual investors have the same opportunities as large institutional investors, leveling the playing field in terms of access to tools and strategies. By democratizing scientific asset management, we enable people from all walks of life to achieve financial stability and success. Our platform bridges the gap between sophisticated financial theories, such as Modern Portfolio Theory (MPT), and real-world application through Artificial Intelligence (AI). The result is an automated asset management service that continually optimizes portfolios in real-time, providing personalized, data-driven decisions that help investors make the most of their capital.

📌 What inspired you to start Alchemi Lab, and what is your goal?

Before starting Alchemi Lab, I worked as a fund manager, and during that time, I became acutely aware of the disparity between how small and large investors operate. Large investors had access to the best tools and the most sophisticated strategies, while smaller investors often had to rely on high-risk products or make decisions without the benefit of personalized advice. It struck me as fundamentally unfair that financial success was largely a privilege of wealth, and I wanted to change that. My inspiration came from this desire to create a more inclusive financial system. By combining Modern Portfolio Theory (MPT) and Artificial Intelligence (AI), I realized we could automate asset allocation in a way that would give small investors the same

level of sophistication and precision as large-scale investors. Alchemi Lab was born out of this vision—to give everyone, regardless of their financial standing, the opportunity to grow their wealth with transparency and confidence. Our goal is simple but ambitious: we want to create a world where every investor, from the smallest to the largest, can make sound, scientifically-backed investment decisions. We aim to empower individuals by providing them with the tools and insights they need to manage their assets effectively and fairly. Ultimately, we hope to become a global leader in democratizing asset management, ensuring that financial growth is an opportunity for everyone, not just a select few.

📌 What do you think sets Alchemi Lab apart from other companies?

Alchemi Lab stands out because of our unique asset allocation engine, which integrates Artificial Intelligence (AI) with Modern Portfolio Theory (MPT). Traditionally, small investors are at a disadvantage—they don’t have access to the same resources as large investors, and they’re more vulnerable to market volatility. However, one key advantage small investors have is that they are less impacted by market liquidity or price slippage, which can erode profits for large-scale trades. We’ve designed Alchemi Lab’s technology to leverage this advantage. Our platform provides small investors with personalized, high-return strategies that are traditionally only accessible to large asset managers. Our AI constantly monitors real-time data from global markets, dynamically adjusting portfolios to maximize returns and manage risk. This means that even investors with modest capital can benefit from advanced strategies. Additionally, Alchemi Lab offers a flexible and scalable solution—whether you are managing \$1,000 or \$1 million, our system tailors its approach to your specific risk tolerance and financial goals. The adaptability of our platform is a key factor that distinguishes us from others in the fintech space.

INTERVIEW

🔑 What does 'Seoul Fintech Lab' mean to you?

Seoul Fintech Lab was instrumental in Alchemi Lab's development. Unlike many other startup incubators that have shorter evaluation cycles, Seoul Fintech Lab gave us two years of stability, with the option to extend for an additional year. This long-term support allowed us to focus on refining our strategies and building out our technology without constantly worrying about space or funding. The environment enabled us to think beyond immediate challenges and focus on our long-term vision. Being located in Yeouido, the financial hub of Korea, was another significant benefit. It placed us in the heart of the financial world, giving us easy access to key partners, investors, and resources. During our time at Seoul Fintech Lab, we achieved some of our most significant milestones, from growing our team to increasing our revenue and securing new investments. The support we received there allowed us to scale at a critical time in our journey.

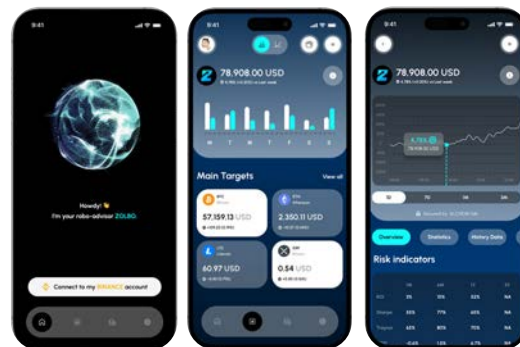
🔑 What program at Seoul Fintech Lab helped you the most?

Without a doubt, the expert mentoring program was the most helpful. As a fintech company, we face unique challenges, particularly around regulatory compliance and legal issues. The guidance we received from legal experts helped us navigate these complexities and avoid potential pitfalls. Additionally, early in our development, we struggled with how to effectively market our product. The mentoring sessions with marketing professionals were invaluable—they helped us create a strong, clear branding strategy that has been central to our success.

These mentoring programs not only helped us overcome immediate challenges, but they also positioned us for future growth. By receiving direct, expert advice on the areas where we had less experience, we were able to avoid common mistakes and accelerate our progress.

🔑 Any tips for future tenant companies on how to utilize Seoul Fintech Lab?

For future tenants, my advice is simple: make the most of every program and resource available. Many startups, especially those that are tech-focused, tend to overlook the importance of regulatory compliance and promotion. I made that mistake myself in the beginning. It's easy to get caught up in developing your product and think that the business or legal side of things can wait. But, often, the programs you think are less relevant turn out to be the most critical for your long-term success. Take advantage of the mentoring programs, even if you think you don't need them at the time. You might find that the advice you receive solves problems you didn't even know you had. Looking back, some of the programs I thought were less important ended up playing a major role in our growth. By staying open-minded and engaging with all the available resources, you'll gain more than you expect.



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 Grand Prize Winner at 'Pinnovation Challenge Awards' | Seoul Mayor's Award (Oct, 2024)
 Selected for the Financial Testbed Outsourcing Program | Woori Card & Lotte Card (Jan, 2024)
 Grand Prize Winner at Financial Services Commission D-Testbed | FSC Chairman's Award (Jan. 2023)

Korea's Largest Alternative Data Platform Digitizing the Entire Corporate Ecosystem

 ANTOCK CO., LTD.
 Co-founder Young Joon Park



What kind of a company is Antock?

Antock Co., Ltd. is a fintech company at the forefront of data innovation, opening new horizons in financial analysis. We operate the 'Hubble Database,' the largest alternative data platform in Korea, which digitizes the entire corporate ecosystem. Leveraging this platform, we go beyond providing simple corporate information, offering differentiated services such as 'antockMRI,' which develops custom deep analysis algorithms using advanced data preprocessing techniques. By delivering more precise and in-depth insights in financial analysis, we provide innovative solutions that meet the diverse needs of a wide range of stakeholders.

What are the differentiated strengths of Antock?

As a financial big data and AI analytics company, Antock's core competitive advantages can be summarized into three key areas:

1. Data Collection

While traditional financial data remains important, Antock's primary strength lies in its ability to collect alternative data—information beyond financial metrics. By classifying the vast amount of data generated by corporations into 10 distinct types and updating it monthly, we ensure the data on all domestic corporations remains current.

2. Data Preprocessing

We gather and update corporate data monthly from over 70 sources. Our proprietary technology standardizes this data by thoroughly evaluating its source stability and reliability, combining and processing the data accordingly.

3. Data Analysis

GIGO (Garbage In, Garbage Out). Even the most sophisticated analytical models cannot deliver trustworthy results if the input data is flawed.

Antock ensures that its advanced data collection and standardization processes provide refined data, enabling the development of models

Motivation for business establishment and goal

Financial information tends to be monopolized by a small group of experts, creating a significant imbalance in access. This inequality in financial data is what inspired us to establish Antock in 2015. With our proprietary big data technology, we aim to make financial information more universally accessible and comprehensible. Our vision is to contribute to the creation of a sustainable financial market where opportunities for investment and funding are democratized and distributed more equitably.

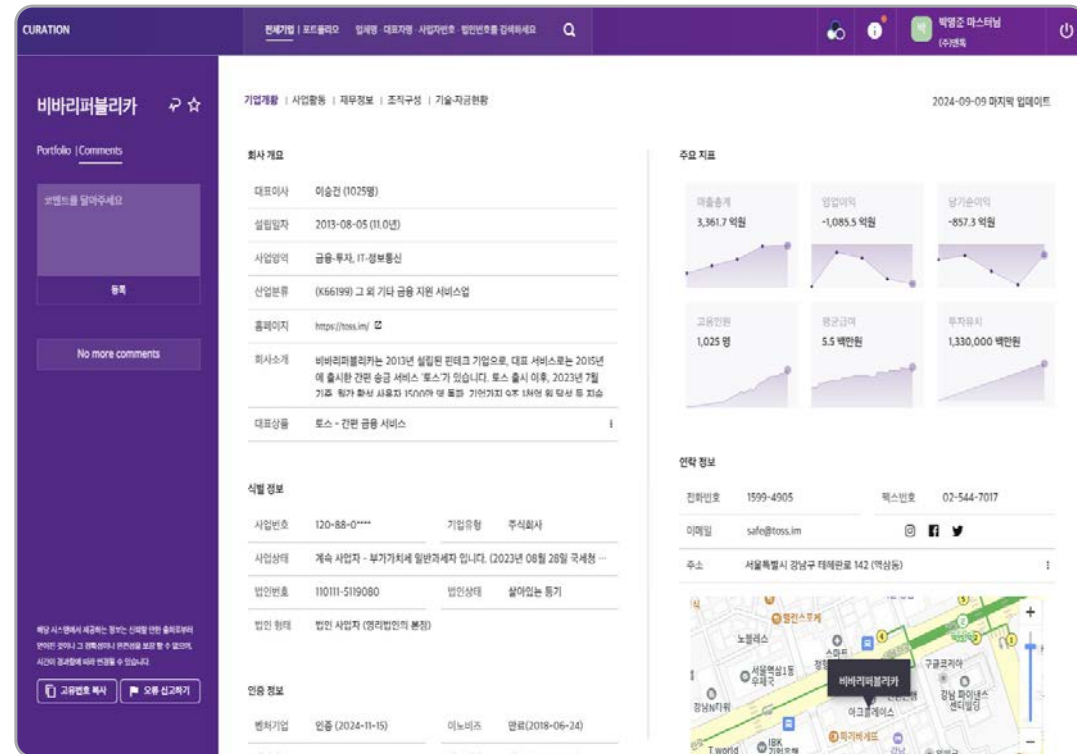


What does SEOUL FINTECH LAB mean to you?

Startups often grow with various forms of support from what is commonly referred to as an 'accelerator.' However, I view the Seoul Fintech Lab as a crucial 'facilitator' because it specifically focuses on enhancing both the internal (HR, accounting, marketing) and external (financial regulations, legal consulting) competitiveness needed for the actual commercialization of fintech companies. While there are similarities between the two, the key difference lies in Seoul Fintech Lab's targeted approach. It addresses critical domain-specific challenges for fintech companies, helping to solve problems and accelerate their growth in a more focused and necessary way.

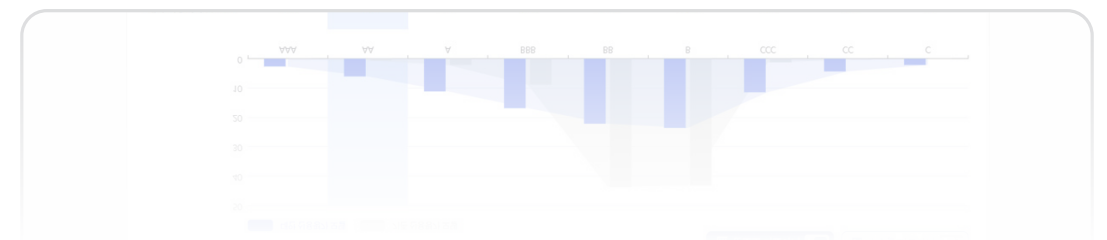
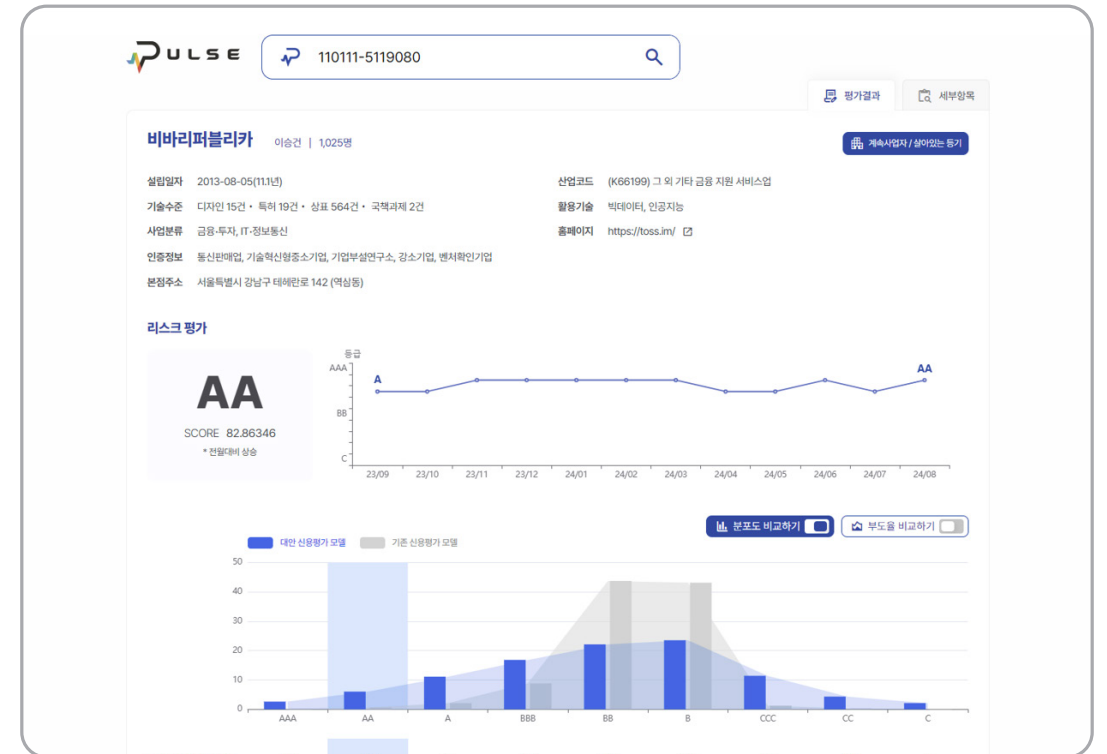
📌 Programs that have been most helpful to Antock as a tenant/membership company

The 'Financial Regulatory Innovation Program' has been crucial for us. Antock's focus on alternative credit scoring services for SMEs operates in a sector constrained by financial regulations, making it essential to utilize the financial regulatory sandbox for pilot operations and regulatory exemptions. In this context, programs such as the Scale-Up (support for applying to the financial regulatory sandbox), on-site advisory office hours with the Financial Supervisory Service, and the on-the-go financial regulatory sandbox consultations have been immensely helpful in advancing our agenda for outsourced testing and designation as an innovative financial service.



📌 Tips for Using SEOUL FINTECH LAB to Future Tenant Companies

I highly recommend staying informed about the various programs offered by Seoul Fintech Lab, even if they may not seem immediately relevant to your business. Participating in these programs can provide valuable support down the line as your company grows and faces new challenges. Additionally, if there are areas where your company needs assistance that are not covered by the existing programs, I encourage you to proactively communicate your specific needs to the Seoul Fintech Lab team. They are often willing to provide tailored support or connect you with the right resources to help your business succeed.





SPACE

Communal Space and
Life at SEOUL FINTECH LAB

SPACE



1



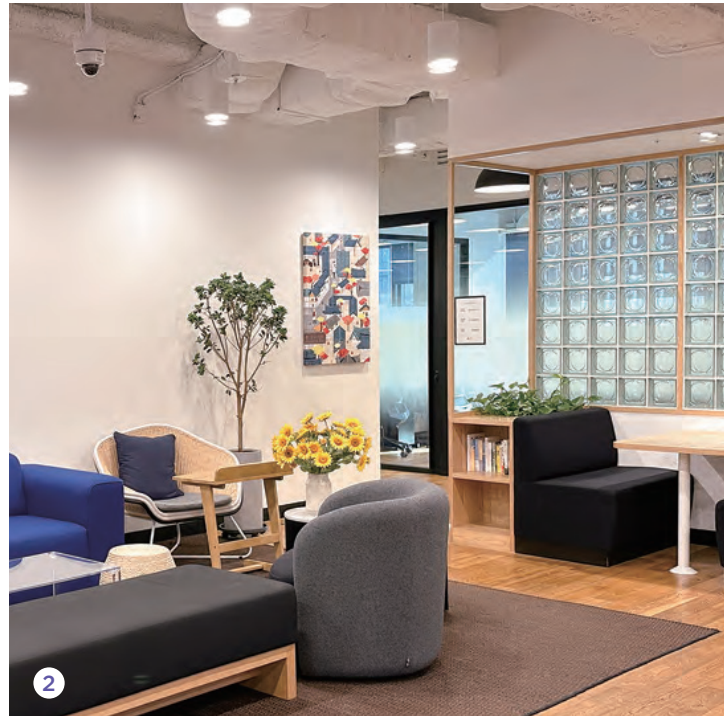
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4

Communal Space and Life at SEOUL FINTECH LAB

Life at SEOUL FINTECH LAB is the culture of “sharing to grow together”. Fintech startups grow together in this space of co-living. They learn and root for one another, and consider each other’s freedom. On six each floor of SEOUL FINTECH LAB, diverse networking takes place naturally.

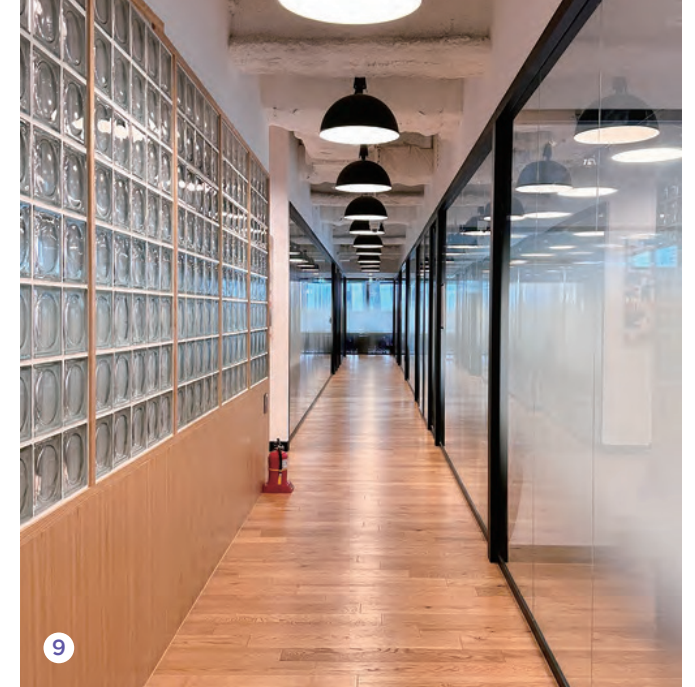


2



5

- 1 Training is provided to the tenant companies at the training center on the 8th floor of SEOUL FINTECH LAB
- 2 Lounge on the 8th floor
- 3 Meeting room on the 17th floor/There are small and medium-sized meeting rooms on every floor
- 4 The phone booths are used for phone calls or casual video conferences
- 5 Lounge on the 8th floor/There are lounges of different styles on each of the six floors



- ⑥ Lounge on the 5th floor
- ⑦ Office space for tenant companies/On a lucky day, the best view of Yeouido can be enjoyed
- ⑧ Hallway of an office space where office supplies such as a multi-function printer, stapler, and puncher are available for common use.
- ⑨ The hallway in the office
- ⑩ WeWork community lounge on the 20th floor/Convenience facilities including a mail room and a coffee machine are available.











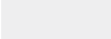

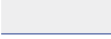





SEOUL FINTECH LAB Tenant Companies

Sector	Name	Rep.	Service Description	Contact	Growth Stage
finders	Finders	San-gil Yun Yeong-min Du	Community-type insurance platform, Finaple, AI insurance chatbot	louis@finaple.co	Pre-A
Quantrack	Horizon Technologies	Dong-hyeon Jo	Simple analysis and safe investment, Quantrack	kate@hoztec.com	Pre-A
INSUROBO	Insurobo	Seon-mu Yeom	Address-based mandatory insurance simple sign-up solution for micro enterprises	kmr@insurobo.com	Series A
ComFac	ComFac	Jae-beom Shim	Customer management program with fintech (payment service) for micro enterprises in beauty industry	kwangbum.park@comfac.kr	Preparing for investment
CRAZY ALPACA	Crazy Alpaca	Gi-eun Kim	Artificial intelligence-based hyper-personalized real estate solution, Boodong	jaerok.lee@boodong.kr	Pre-A
FairLabs	FairLabs	Jong-jin Sohn	AI-based data platform for ESG investment	jsohn@fairlabs.io	Pre-A
uprise.	UPRISE	Chung-yeop Lee	Robo Advisor service for digital asset and global asset distribution to maximize profit while minimizing risk	gemma@heybit.io	Series C
brickbase	Brickbase	Dong-kyun Im	Price-linked fractional investment/mortgage loan	jinhyuk.cho@grayzip.com	Pre-A
SQR	SQR	Kyu-yul Lee	Digital Asset Management Platform	jiwoong.jeong@snowqr.com	Preparing for investment
GHOSTPASS	GHOSTPASS	Seon-gwan Lee	Remote authentication/payment solution based on users' biometric information saved in smartphone	sg.lee@ghostpass.ai	Pre-A
BP GROUP	BP GROUP	Hang-seok Park	Billing system and payment system platform development and operation	paek@bpssoft.co.kr	Preparing for investment
KAP 한국자산매입	Korea Asset Purchase	Jong-gu Kim	Service for safe subscription-based apartment purchase agreement	sy@kap.kr	Seed
동네티콘	Dongneticon	Yong-beom Park	O2O store marketing solution	tonykim@doogoo.gift	Seed
KSL	Korea Securities Lending	Jae-woo Ha	Over-the-counter securities lending agreement digitalization service	jihye@trufintech.io	SeriesA
Bonanza Lab	Bonanza Lab	Hye-yeon Park	Digital asset investment information and data market	hye.park@bonanza-lab.co.kr	Seed
몰리턴	Moreturn	Yun-seok Lee	Loan management software for credit financial business	magama01@gmail.com	Seed
PAYHADA	PAYHADA	Jun-sang Ryu	Global foreign exchange platform	hj.kim@payhada.com	Seed
ZIEN	ZIEN	Yeong-min Jo	IoT-based security vulnerability inspection solution	jj.y@zi-en.io	Seed
STEP PAY	Steppay	Dan-ah Kim	Subscription platform	wony@steppay.kr	SeriesA
식후경	Punta Company	Jin-ho Jang	Audio content-based commerce platform	jinho.jang@puntacompany.com	Pre-A
한국법률데이터	KL Data	Jong-man Lee	One-stop certificate issuance service	7463539@thethelaw.com	Preparing for investment
GNE	GNE Tech holdings	Jae-ung Lee	Riskweather: Investment risk analysis solution for individual investors	daniel.lee@gne.ai	Pre-A

Sector	Name	Rep.	Service Description	Contact	Growth Stage
BRIDGEWISE	Bridgewise Analytics Ltd	Gaby Diamant	Bridgewise aims to bridge the knowledge gap in the investment world and democratize access to financial market information, providing easy to understand, comprehensive equity research that was previously exclusively available only to major financial institutions.	kelvin@bridgewise.com	Preparing for investment
플	PEULDA	Han-seong Kim	Savehome, everything about house hunting	jason@peulda.com	Pre-A
SOFT LANDERS RELOCATION	Soft Landers	Man-ju Han	Fintech service assisting in relocation service transaction and payment for overseas expatriates	manjuhan@softlanders.com	Pre-A
ACT	Conduit	Sang-mok Lee	Application Act - MyData authentication-based shareholder activism platform	kmlee@act.ag	Seed
한국결제데이터	Korea Payment Data	Seong-ho Nam	Payment gateway (PG) service specialized to foodtech platforms	sjlim@paydatakr.com	Preparing for investment
FIN HI	Fin Hi	Jin-gu Gwon	Solution development for financial risks (FRTB SA, IMA), over-the-counter derivatives, etc. and financial data analysis	admin@finhi.ai	Seed
Green Ribbon	Green Ribbon	Gyu-ri Kim	MyData-based insurance claim platform	hoho@green-ribbon.co.kr	Pre-A
Obze Korea	ObzeKorea	Se-hee Kim	Cosmetics joint ordering and brokerage platform for global customers	obze_jihyun@naver.com	Preparing for investment
info plus	Info plus	Min-ho Kim Jong-wu Kim	Financial API platform for the Southeast Asian market, InfoAPI	bestwillchoi@infoplusvn.com	SeriesA
더블인	Double-in	Sang-deok Ahn	Learning data set for financial AI model development o Synthetic data generation platform and consulting service	mises99@gmail.com	Preparing for investment
Whats sub	Whatssub	Jun-tae Kim	New-concept subscription platform	hwkim0316@whatssub.co	Pre-A
Vanilla Brain	Vanilla Brain	Bong-hui Cha	Integrated commerce data analysis service easily accessible by all	dosunyun@vanillabrain.com	Preparing for investment
HAPPY BLOCK	HappyBlock	Kyu-yoon Kim	Virtual asset investment platform	kunhui.choi@happyblock.io	Preparing for investment
weclipse	Weclipse	Se-hun Oh	Service to check hidden allowances, OverTime	operate@weclipse.co.kr	Pre-A
Big Tech Plus	Big Tech Plus	Bae-il Ham	Integration between big data and real estate, real estate property management platform	dhjuggvh@bigtech.co.kr	Series A
realbuy	Fi-Public	Ho-seung Lee	Big data-based real asset (eREITs) investment platform	Levy.H@realbuy.io	Pre-A
Lucentblock	Lucentblock	Se-yeong Heo	Real estate fractional investment platform	boyun@lucentblock.com	SeriesB
antock	AnTok	Jae-jun Park	Ensuring elaborate and differentiated business analysis through domestic enterprise ecosystem digitalization and AI examination using big data technologies, and providing financial big data AI analysis solution producing evaluation information	yjpark@antock.com	SeriesA
MYORANGE	My Orange	Seong-do Jo	Fintech-based donation management service for contributors	marchi@myorange.io	Seed
lemontree	Lemontree	Min-hui Lee	Educational fintech company developing Firfin, a service for underage children to manage consumption, saving and investment of their allowances with parents	harry@lemontree.ai	Pre-A

SEOUL FINTECH LAB Tenant Companies

Sector	Name	Rep.	Service Description	Contact	Growth Stage
 10fingers	10fingers Inc.	Dong-hae Shin	Korea's No. 1 dating course recommendation and curation content service app that has secured Generation MZ users with high loyalty	onionring7@naver.com	Series A
 telePIX	TelePIX	Seong-ik Jo	As the only company in Korea equipped with full-cycle technologies for satellite industry covering from satellite manufacturing (upstream) to satellite data pre-treatment (midstream) and application solution development (downstream), TelePIX aims to become a global space-borne AI solution leader.	darong.kwon@telepix.net	Series A
 13HERTZ	13HERTZ	Gyu-shik Chu	Local price, a big data AI meta search-based global price comparison and cross-border brokerage platform, collects product information in the global market and finds a product of the world's lowest price using AI technology. It also provides overseas payment, overseas delivery and language support services, resolve information imbalance in e-Commerce, and connects the world as one.	13hz@13hz.kr	Pre-A
 ENFIN	ENPIN LLC	Gyu-il Oh	Efficient Use of Personal Capital through HELOC: Home Equity Line of Credit	spark@enfin-holdings.com	Preparing for investment
 위커밋	Wecommit	Su-jinKang	AI-based document automation solution	jaehyun.ki@wecommit.ai	Preparing for investment
 이쥬	Itzu	Jeong-hun Lim	Smart order and STO system for alcoholic liquors	aelleykim@naver.com	Seed
 아웃샤인	Outshine	Su-won Kim	Data platform	hskim@finata.co.kr	Preparing for investment
 Wello	Wello	Yurienne Kim	Company innovating policy industry by using data to help every individual and enterprise in Korea find the best policy	aaron@wello.info	Pre-A
 AI.ble Therapeutics	AI.ble Therapeutics	Hyeong-jun Kim	Voice analysis-based dementia screening app, Spick	yujin1451@aible.co.kr	Seed
 fanddle	Fanagement	Shi-ha Park	Global gift service platform	work@fanddle.com	Pre-A
 SPI	Seoul Property Insight	Jeong-eun Kim	Article and data analytics service platform specialized to commercial real estate properties	hw.lee@seoulpi.co.kr	Pre-A
 merakiplace	Merakiplace	Woong-rae Son Jae-won Sun	Contactless treatment and medical MyData-based intelligent insurance service	eunhui.cho@merakiplace.kr	Pre-A
 hooxi partners	Hooxi Partners	Haeng-yeol Lee Seong-hun Jo	Supporting greenhouse gas emission measuring/reporting and carbon credit securing/efficient trading through integrated carbon neutrality solution, NetZ	daniel@hooxipartners.com	Pre-A
 Billionaires Corp.	Billionaires	Hyun-ho Cho Su-han Lee	Social investment service with 500,000 users, The Rich	ryan@therich.io	Pre-A
 Alchemi Lab	Alchemi Lab	Han-saem Kim	Trading order window providing consultation by AI	donald.seo@alchemilab.com	Pre-A
 NapID Cybersec Private Limited	NapID Cybersec Private Limited	Kulohungboopathy Vijayaragam	MISSION CRITICAL DATA SECURITY	magama01@gmail.com	Seed
 주식회사 에이판다파트너스	A PANDA Partners	Yeong-min Bang	Security token subscription and trade service	jkleee@apandapartners.com	Pre-A
 리터니즈	Returnall	Dae-gun Yoon	Boomerang Return addressing e-Commerce return issues	dgyoon@returnall.kr	Seed
 아크랩	Ark Lab	Jeong-mi Yun Dong-hyeon Lee	Quant-based domestic securities analysis information program	bretbret@naver.com	Seed

Sector	Name	Rep.	Service Description	Contact	Growth Stage
 YOU DONG SAN	Youdongsan	Jun-shik Oh	Service for investment in senior real estate bond and AI evaluation	kyoungmin.jung@youdongsan.com	Seed
 PEACH GROVE	Peach Grove	Sun-woo Kim	Joint subscription brokerage platform	volt@peachgrove.net	Seed
 iLAB	iLAB	Yeong-ju Lee	Service assisting in independent and hyper-personalized retirement plan through financial/non-financial data analysis	yn@ilab.world	Seed
 Gomi payments	Gomi Payments	Hui-chan Eom	Credit card terminal settling yesterday's sales today, Credot	kai@gomipayments.com	Preparing for investment
 holywally	HolyWally	Veljko Vasic	Digital wallet loan solution, contactless digital wallet solution for banks, digital wallet solution for tour companies, digital wallet solution for web3 enterprises	vel@holywally.com	Seed
 gazilab	Gazi Lab	Yeong-in Kim	Personalized wellness product and content curation service	kichan@gazilab.co	Pre-A
 Buildup Labs	Build Up Labs	Jang-hyeon Jeong	Commercial real estate recommendation and agent matching service	haribo@builduplabs.kr	Preparing for investment
 BISONAI	Bisonai Pte. Ltd.	Tae-goo Kim	Blockchain data collection and analysis solution	admin-hr@bisonai.com	Preparing for investment
 MODORI	Modori	Jeong-geon Lim	Korea's first blockchain finance platform based on real-world assets (RWA)	jonghyun.lee@modori.io	Preparing for investment
 ALGOBOT	Algo Bot Korea Limited	Rex Tsang	AlgoBot is a open robo-trader as a service (RaaS) platform that connects our algo developer community with financial institutions to provide legitimate automated trading service in investor account, creating a new era of decentralized and automated asset management in both traditional and crypto assets.	Rex.tsang@algotbot.hk	Preparing for investment
 Stockkeeper	Stockkeeper	Jae-hyeon Ahn	Korean native cattle (Hanu) platform, Bankcow	roger@stockkeeper.co operation@stockkeeper.co	SeriesA
 BLOCK S	BLOCK S	Hui-seong Kim	Post-quantum financial security solution	ceo@block-s.io	Pre-A
 Headless	Headless	Ji-hwan Namgung	D2C data pipe-line SaaS Solution with headless commerce technology. On-Offline D2C Provides integrated analysis of customer data across all channels for 'Acquisition - Content - Value Analysis - CRM' solution.x	tax@headless.co.kr	Pre-A
 MONEY STATION	Money Station	Jeong-il Lee	Financial social network service/financial big data analysis solution	james.lee@moneystation.net	SeriesA
 아이피샵 IPXHOP	IPXHOP	Hyo-seong Lee	Intellectual property trading	crystal@ipxhop.com ipxhop@ipxhop.com	Seed
 FinInsight	FinInsight	Min-ho Lee	AI-based data analysis service, batch automation solution, data analysis practical training service	sydney@fins.ai judy@fins.ai	Seed
 RISKX	RiskX	Ji-hun Lee	ESL information platform	jyoun@riskx.tech	Preparing for investment
 Billy	Village Baby	Jung-yoon Yi	Childcare information and community service, financial information	jy.lee@villagebaby.kr	SeriesA

SEOUL FINTECH LAB Tenant Companies

Sector	Name	Rep.	Service Description	Contact	Growth Stage
 울받음	Assurance	Seon-mu Yeom	Enabling customers to select damage adjuster for free using the damage adjuster appointment system	khcnim@gmail.com	Seed
 For:e	FOR:e	Min-seok Choi	The lowest-price OTA platform accommodation team check-in solution, Gabozago	min_stone@naver.com	SeriesA
 담비	Best Fin	Eun-yeong Ju	Mortgage loan comparison and brokerage platform, Dambie	support01@bestfin.co.kr	Pre-A
 Quantum AI	Quantum AI	Seong-jip Choi	Diverse customized AI-based services used for digital information input, digital confirmation call and assetization of unstructured data including information extracted from documents	hwayoung.jung@quantum-ai.ai	Pre-A
 넥스트뱅크	Next Bank	Hyeong-gyu Lee	AI-based business management platform for micro enterprises using data information of micro enterprises	bangmarket@nextbank.kr	Preparing for investment
 GREENERY	Greenery	Yoo-sik Hwang	Voluntary carbon credit authentication and trading platform	mj.jung@pople.earth, sj.lee@pople.earth	Seed
 주식회사 무궁무진스튜디오	Moomoo studio	Yeon-jae Jeong	Joint creation platform for fast and easy music creation through matching with artists based on story registration only	ari@moomoost.com	Preparing for investment
 [onclv]	Onclev	Jae-won Lee	Virtual asset tracking through unsupervised AI learning transaction analysis	seokju@onclv.com	Seed
 INTEGLAB	INTEGLAB	Han-gu Lee	Large language model-based AI solution specialized to finance and insurance	remylee@naver.com	Preparing for investment
 mirror	Mirror	Tae-hyeon Gwan	Blockchain-based decentralized NDT book/paper security management and distribution solution	ilwong.jung@gmail.com	Seed
 주식회사 네이앤컴퍼니	Nei & Company	Seong-bo Shim	Mobility platform	jhlee@neibus.kr	SeriesA
 mesher	Mesher	Ju-won Choi	All-in-one enterprise blockchain solution	roy@mesher.io swgenius@mesher.io	Preparing for investment
 KRG GROUP	KRG Group	Gi-seong Kim Jun-yeong Kim	Monthly rent guarantee service to lower lease deposit	kimjy@krggroup.co.kr	Pre-A
 Chain Partners	Chain Partners	Cheol-min Pyo	Digital asset exchange platform for institutes	yanguk@chain.partners	SeriesA
 WINKSTONE	Winkstone Partners	O-hyeon Gwon	Data-based financial service for SMEs	hschoi@winkstone.com	SeriesA
 DualAuth	DualAuth	Jong-hyun Woo	Online/offline mutual authentication and access control solution provider	seoulfintechlab@dualauth.com	Preparing for investment
 LYDIA.ai	Lydia AI	Anthony Lee	AI health risk assessment based on personal health data.	nora.chiu@lydia.ai	Series A
 EVO	EVO M&A	Yeong-chan Kim	Customized IT solutions for enterprises	yckim@evomna.com	Preparing for investment
 data labs	DataLabs (Hana Agile Lab)	Jong-hyeon Kim	Blockchain-based web 3.0 innovative MyData wallet	girasong@naver.com	Preparing for investment

SEOUL FINTECH LAB Partners

AC / VC	Financial Institutes	Other Overseas Organizations	Government and Public Institutes
			
			
			
			
			
			
			
			
			
			
			
			



SEOUL
FINTECH
LAB





4, 5, 6, 8, 17 and 19F, WeWork Yeouido Branch (O2 Tower),
83 Uisadang-daero, Yeongdeungpo-gu, Seoul, South Korea
5-minute walk from Exit 3, **Yeouido Station**



Website



Instagram



YouTube



Blog



Facebook