

CES 2027 INNOVATION

Super Wallet

Identity + Credit, in One App

Verifiable identity. Fair credit. Real opportunities —
powered by AI + Blockchain.



1.4B

unbanked addressable

800M+

without official ID

5,205 TPS

KTR-certified mainnet

Southeast Asia

deployed in the field

Seven Modules. One App. One SDK.

The digital finance platform that makes blockchain invisible

01 • DID Identity



Tamper-proof IDs with selective disclosure and offline QR.

02 • Pay & Banking



E-money, cards, and QR payments — even offline.

03 • E-Documents



Official documents, blockchain-verified.

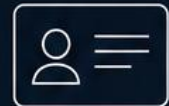
04 • Digital Badge



Degrees and certificates as W3C e-badges.



05 • AI Digital Card



AI business cards with network analysis.

06 • Digital Asset Wallet



Stablecoin, CBDC, and multi-chain — quantum-secure.

07 • HACS Credit



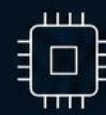
AI alternative credit — an 850-point hybrid score.



Offline-First — QR payments without internet, auto-sync on return



Hardware-Secured — keys live in the device secure enclave



60% lower hardware requirements — built for low-resource devices

One SDK. Pick the modules you need — B2B and B2G ready.

How Super Wallet Works

3-Tier DID + AI-Powered HACs + Blockchain-Backed Trust



Public DID

For people with formal legal identity. Fast onboarding to regulated services.



Financial DID

Bank KYC bridges weak legal identity. Uses banking and payment signals.



Self-Sovereign DID

For people missing birth or legal ID. Face, FIDO, and community attestation.

1.

Data Input



2.

AI Analysis



3.

Credit Score —
742 / 850



4.

Blockchain
Anchoring



5.

Bank-ready
Report

From everyday data to a score institutions can trust.

5,205 TPS — KTR Certified (KOLAS) · 1-second finality · NIST-aligned FIDO + Face authentication



Real People. Real Impact.

Financial inclusion as a global market opportunity



Legal Identity for All

No birth certificate?
Create a verified identity
with 3-Tier DID.



Build Credit from Everyday Activity

Payments, utility bills,
and mobile usage
build your score.



Access Financial Services

Open accounts, get loans,
and insurance with
your score.



Global & Borderless

Your identity and score
work across services
and borders.



1.4B

unbanked addressable

800M+

without official ID



Identity Without
Documents



Credit from
Real Life



Finance with
Dignity



Built for
Emerging Markets



Scroll



Swipe

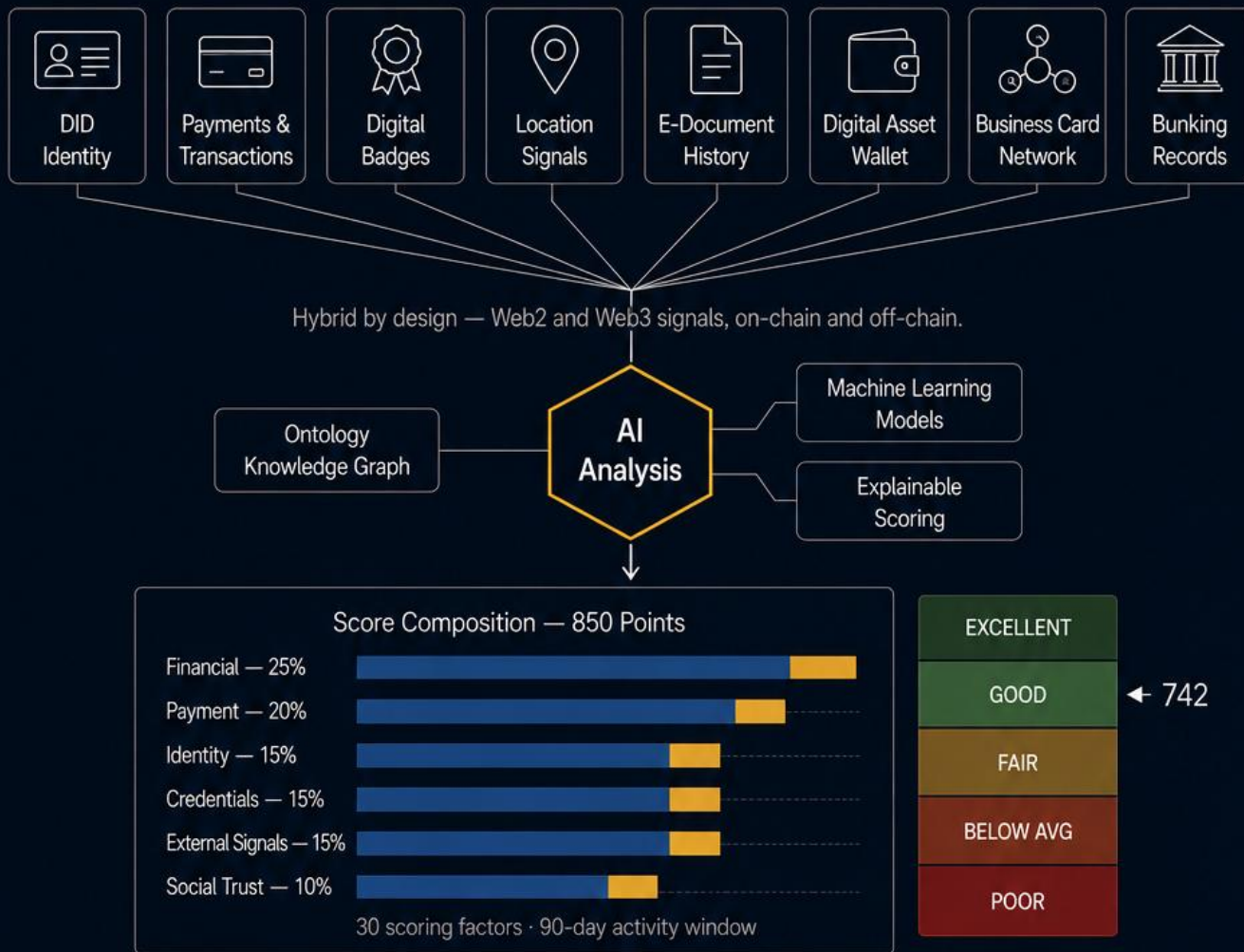


Voice

Designed for first-time and low-literacy users — accessibility built in, not added on.

Inside HACS — The AI Credit Engine

Thirty factors. Six categories. One bankable score.



From invisible lives to explainable, decision-ready credit.

Bank-ready Report
742 — GOOD

Applicant Summary

Name	Verified
DID	Yes
Report Date	May 20, 2025

Score Breakdown

Financial	212.5
Payment	170.0
Identity	127.5
Credentials	127.5
External Signals	127.5
Social Trust	85.0
Total Score	742 / 850

Officer Signature



Loan partner matching · BNPL · Installments · Microfinance · Insurance

Designed to Forget Blockchain

Complexity beneath. Clarity above.



DID PROTOCOLS
SMART CONTRACTS
ZK PROOFS
CONSENSUS — 5,205 TPS

Everything works. Nothing needs explaining.



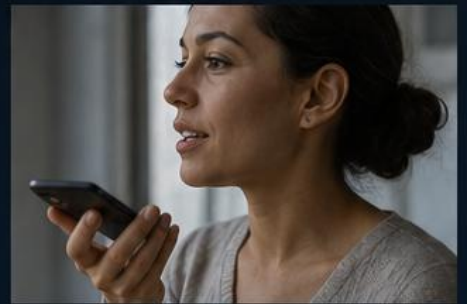
Scroll

Browse cards and accounts with one thumb.



Swipe

Switch identities as easily as photos.



Voice

Say it — 'open my student ID' — and it opens.

Built for first-time smartphone users and every literacy level — accessibility as the core, not a feature.

60% lower hardware requirements — beauty that runs on modest devices

Offline-first — QR payments and ID even without signal

Auto-sync — the moment the network returns

Built for Banks, Governments & Platforms

One SDK. Pick your modules.
Launch in your market.



Banks & Microfinance

Bank-ready HACs credit reports

- ✓ Score the unbanked with explainable AI
- ✓ Plug into loans, BNPL, and insurance



Governments & Public Sector

National DID and e-document rails

- ✓ Issue verifiable IDs at population scale
- ✓ Proven in a national e-government project



Platforms & Fintechs

Embedded wallet and payment modules

- ✓ White-label payments, badges, and assets
- ✓ Multi-tenant isolation per enterprise client

1



Select Modules

Choose from seven —
DID to HACs.



2



Integrate the SDK

One SDK, REST APIs,
your stack.



3



Localize & Comply

Local DIDs, rails,
and regulations.



4



Launch & Scale

B2B and B2G ready
from day one.

Verified Foundation

- ✓ KTR-certified 5,205 TPS mainnet
- ✓ ISO 27001 · ISO 9001 operations
- ✓ A working national reference in the field

Aligned Incentives

- ✓ Transaction-fee model — we grow when you grow
- ✓ B2G licensing for public deployments
- ✓ No platform lock-in — modular by contract

Bring your market. We bring the rails.

Partnership inquiries at CES 2027 · Booth #___ · seoulabs.io

Built by Seoul Labs

Full-stack blockchain — from Xsphere mainnet to Super Wallet

Seoul Labs is a leading Korean blockchain developer with a full-stack ecosystem — from its proprietary Xsphere mainnet to layered services culminating in Super Wallet. A certified Korean venture enterprise with KTR/KOLAS-verified performance, delivering blockchain-based KOICA ODA with national-grade references.



Mainnet Certified — 5,205 TPS (KTR/KOLAS)



3-Tier DID. Alternative Credit. Modular Super Wallet



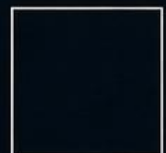
KOICA ODA — Laos e-Government Project



SBT Patents · Certified Venture Enterprise

Forget Blockchain.

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Scan for demo