

CROSSHUB

Company Profile | Ver.2026

Seoul | Tokyo | California | Singapore | Paris | Hanoi

Who We Are

2024

Established

43

Employees

17

Offices

Korea, Japan,
Vietnam, Singapore, U.S.A

25,000+

Of User

10

Global Patents

27001 &

27701

ISO

Defensible Tech Stack:

10 Registered Patents

Securing the core protocols of Identity and Payment convergence.

10

REGISTERED
GLOBAL PATENTS

"Deep Tech" Moat

We don't simply rely on APIs; we develop the underlying cryptographic protocols ourselves. Our intellectual property (IP) portfolio covers the entire transaction lifecycle, from biometric hashing to atomic settlement, creating a level of competitiveness that is difficult for others to replicate.



19/399,883

SELF-SOVEREIGN IDENTITY (SSI)- BASED USER AUTHENTICATION SERVICE APPARATUS

A system designed to securely authenticate users based on Self-Sovereign Identity (SSI) principles, ensuring privacy and decentralization.

PRIVACY TECH



19/403,359

System for sharing information across multiple private blockchains.

A method for enabling seamless information exchange among multiple private blockchains, ensuring data security and integrity.

BLOCKCHAIN CORE



10-2025-0204684

Voice-based authentication and advertising-linked verification system.

A system that combines voice authentication for security and integrates advertising for user engagement and verification.

VOICETECH CORE

GLOBAL TRADEMARKS

IDBLOCK

B·PAY

V·PAY

Hyper-Active Expansion:

Built on 30+ Global Stages

Converting global traction into 18 active markets within 12 months.

THE AGGRESSIVE GTM

📍 NORTH AMERICA



📍 EUROPE



📍 APEC



ACTIVE OPERATIONS

- Canada
- China
- Finland
- France
- Indonesia
- United States
- India
- Japan
- Kenya
- Kazakhstan
- Laos
- Vietnam
- Luxembourg
- Malaysia
- Serbia
- Singapore
- Thailand
- Taiwan



18
Countries Live

The Cost of Broken Trust

Legacy financial infrastructure cannot keep up with digital threats.

Fraud Risk

\$48

Projected Losses (2026)

Global payment fraud losses are skyrocketing as identity theft outpaces security measures.

Source: Statista / McKinsey

Friction Cost

5-7%

Fees & T+2 settlement

Cross-border payments remain slow and expensive due to intermediary banks and manual verification steps.

Regulatory Pressure

FATF Travel Rule

Strict compliance

Stricter KYC/AML regulations demand a new, higher standard for identity verification in finance.

Compliance-as-Code:



Digital Identity & Privacy

Sovereignty Standards

- ✓ EU eIDAS 2.0 EU
Fully aligned with European Digital Identity Wallet (EUDI) technical specs (ARF).
- ✓ ISO/IEC 27701 (PIMS) Global
Certified privacy information management system, extending beyond ISO 27001.
- ✓ NIST SP 800-63-3 US
Meets IAL2 (Identity Assurance) and AAL2 standards for federal-grade verification.



Payment & Financial

Transaction Security

- ✓ PSD3 / SCA EU
Native support for Strong Customer Authentication (SCA) via biometric binding.
- ✓ PCI-DSS Level 1 Global
Highest security standard for card data processing and storage.
- ✓ SOC 2 Type II US
Audited controls for security, availability, and processing integrity.



Anti-Financial Crime

Risk Management

- ✓ FATF Travel Rule EU
Automated beneficiary ownership exchange protocol for VASP transactions.
- ✓ Sanction Screening Global
Real-time API integration with UN/OFAC/EU consolidated lists.
- ✓ AML / KYC Automation US
AI-driven continuous monitoring for suspicious activity patterns.

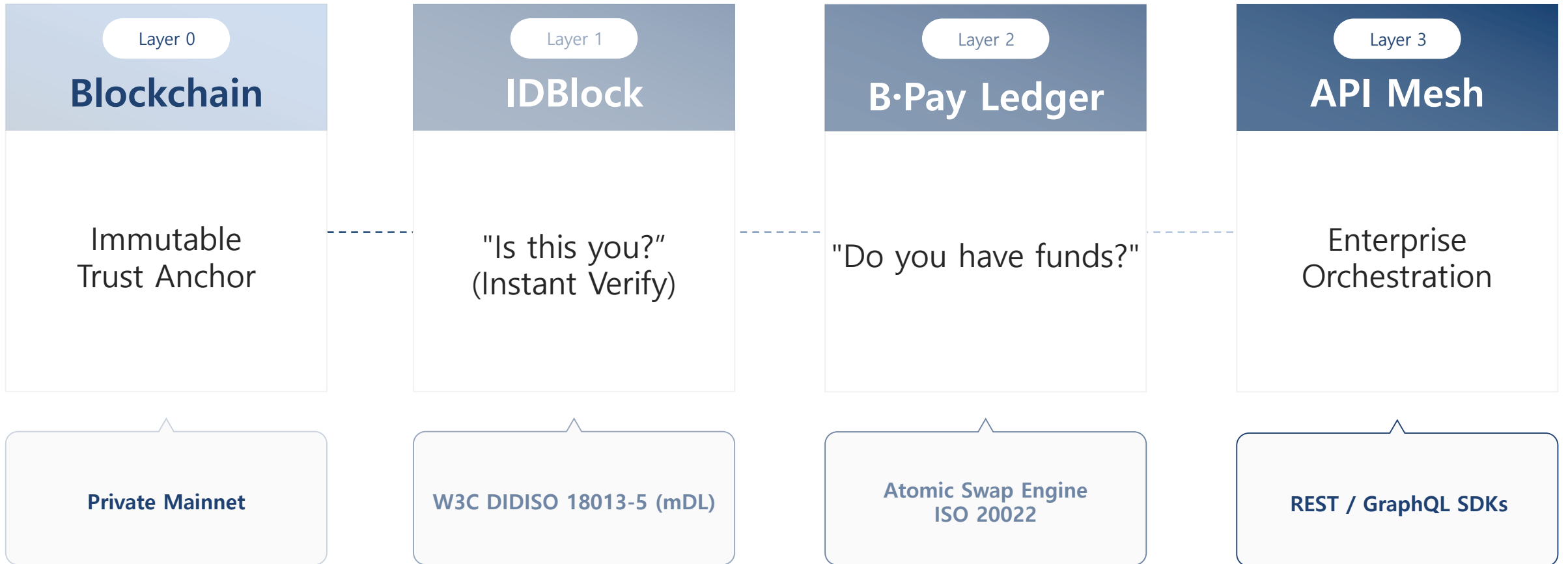
Verified by Leading Authorities

ISO NIST PCI Security Standards FIDO Alliance

The Interoperability Layer:

Protocol-Level Convergence

A unified stack merging sovereign identity with atomic financial settlement.



Seamless Connection of Identity & Finance



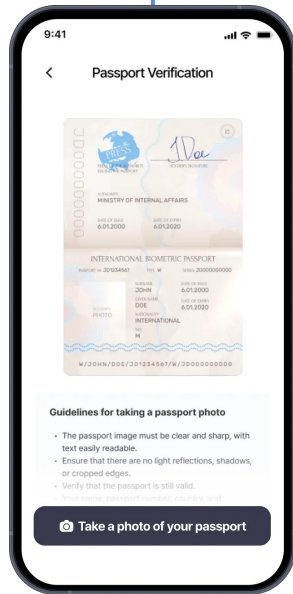
Verification through immigration office API



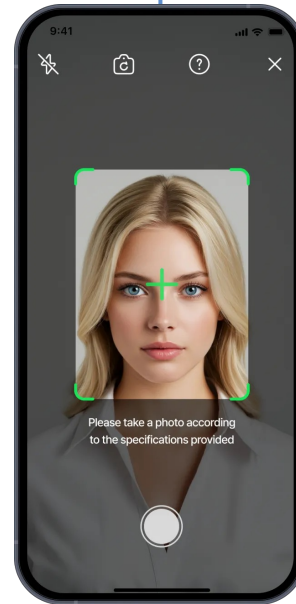
Two-step security authentication with AI facial recognition technology



SSI (Self-Sovereign Identity) + ZKP (Zero Knowledge Proof)
Applied blockchain encryption technology



eKYC Verification



Facial Recognition



Digital ID Issuance



Web · App



Payment

General-Purpose Tech

Proprietary Tech

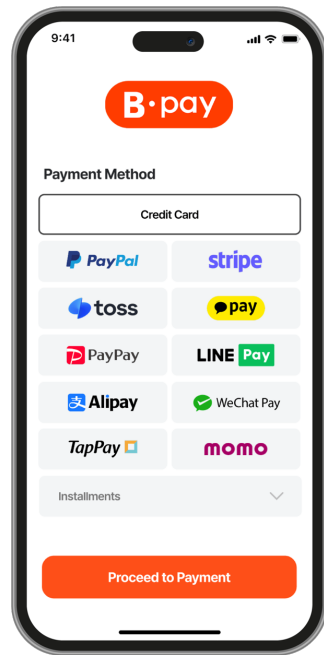
Flexible Application

All-in-One Digital Wallet Solution

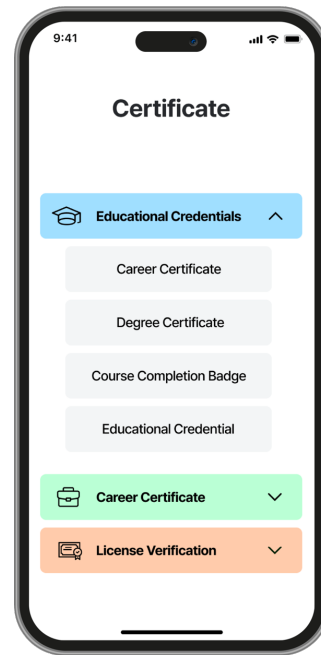
Next-Gen Payments
Unified Integration



Digital Identity Verification



Simple Payment



Career Certification

Single API that combines Identity verification and payment solution.

A platform that integrates Payment Gateways(PG), verifiable credentials, badges and status into a single digital layer.

INTEROPERBILITY

EMVCo QR & NFC Compatible

TRANSECTION SPEED

< 1.5 Seconds(E2E)

ACCURACY(FAR)

<1/10M FIDO Exceeded

Settlement at the Speed of Data

Liquidity Infrastructure
Operational Efficiency

LEGACY(SWIFT)

SWIFT NETWORK

TIME TO SETTLE

2~3 BUSINESS DAYS

TRANSACTION FEES

3.0%-5.0%

AVAILABILITY

BANKING HOURS HONLY

B·PAY

B·Pay

TIME TO SETTLE

REAL TIME SETTLEMENT

TRANSACTION FEES

<1.0%

AVAILABILITY

27/7/365

Extensive Global Payment Network

Global Reach
Multi-Rail Liquidity

\$345M +

TRANSACTION VOLUME

Cumulative Processed Volume

65,000+

ACTIVE MERCHANTS

Across 6 Operational Countries

120+

STRATEGIC PARTNERS

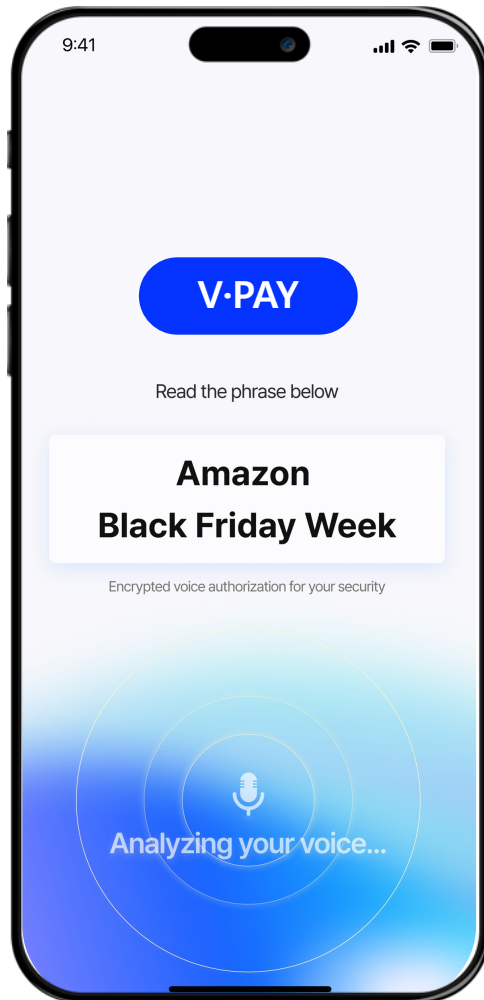
Banks, PGs, and Fintechs

Multi-Rail & Wallet Integrations
Aggregating 60+ payment types into a single network



Voice AI Pay Solution

Next-Gen Authentication
Secure & Monetized



1

AI Voice Authentication

Security

Adaptive voice analysis verifies transactions seamlessly while keeping user experience fast and intuitive.

2

Branded Verification Phrases

Advertisement

Brands can integrated key slogans or campaign messages into authentication, turning verification into a moment of brand recall.

3

Transaction-Level Media Layer

Revenue

Each case of authentication becomes a new media surface embedded directly within the payment and checkout flow.

Voice AI Security Structure

Voice-Activated Security
AI-Enhanced Fraud Prevention

Replay Attack Blocking

Detects and rejects recorded audio

Deepfake Voice Detection

Identifies AI-synthetic speech

AI-Enhanced ZKP

Proves user authenticity without exposing raw data

Voice AI - Final Security Layer

Protects Against Various Attacks



- **Voice Pattern**
- **Context-Aware Voice AI**
- **Behavioral Signals**

- ✓ **Multi-layer voice analysis** against deepfake attacks
- ✓ No raw voice data storage (**privacy-preserving by design**)
- ✓ **Built to adapt** to evolving spoofing and manipulation techniques

Ambient Intelligence

Payments Beyond Mobile
Ubiquitous Access



C·pay

- ◆ Hands-free payments authorization while driving
- ◆ Ideal for tolls, gas stations, and drive-thru



G·pay

- ◆ Touchless payment approval for screenless environments
- ◆ Designed for AR/XR interfaces



W·pay

- ◆ Minimal-action authorization using voice and gestures
- ◆ Built for wearable smart devices

The Interoperability Layer:

Official G2G collaboration to build secure, digital student ID, replacing paper-based registry with a secure, immutable blockchain technology



Smart Port Project

Direct API integration with Port Immigration and Coast Guard database to enable instant background checks and real-time threat detection for incoming sea farers

To-Be

As-Is

Conventional Port Limitation

Fragmented Systems

No real-time response

Crew Identity Risks

Manual checks, high risk

Cyber Threats

+38% Maritime incidents (IMO,2024)

IDBLOCK-Based Digital Identity

Pre-Verification

Mobile ID

Before arrival

Biometric Access

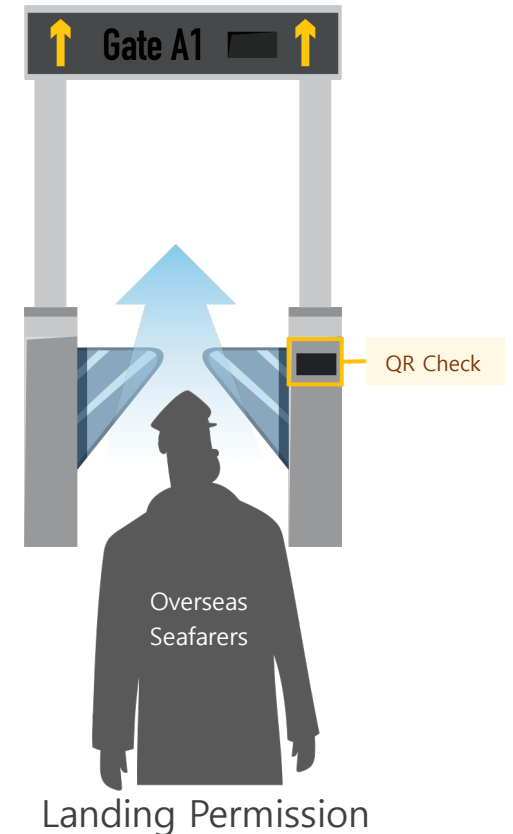
Biometric Gate

Face / Fingerprint

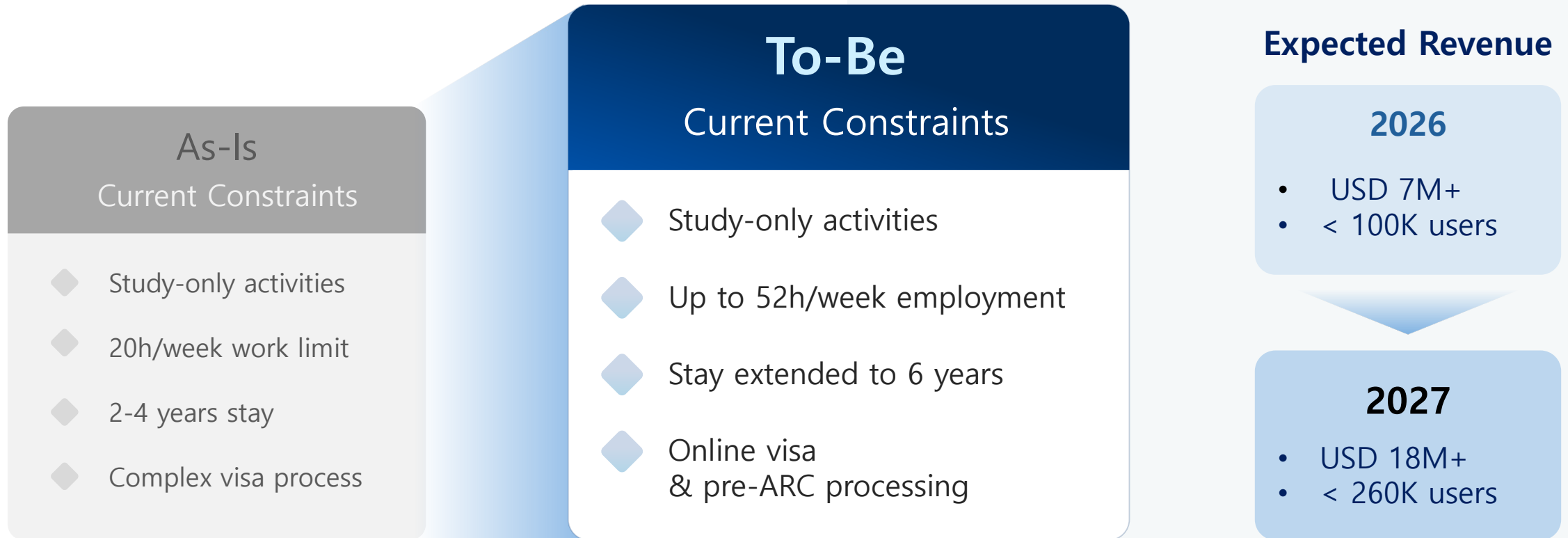
Auto Approval

Auto Approval

Port · Immigration
· Coast Guard



D-2 Long-Stay Visa Regulatory Sandbox for International Students



Implemented With

Ministry of Justice · Ministry of Education · Ministry of Land, Infrastructure and Transport

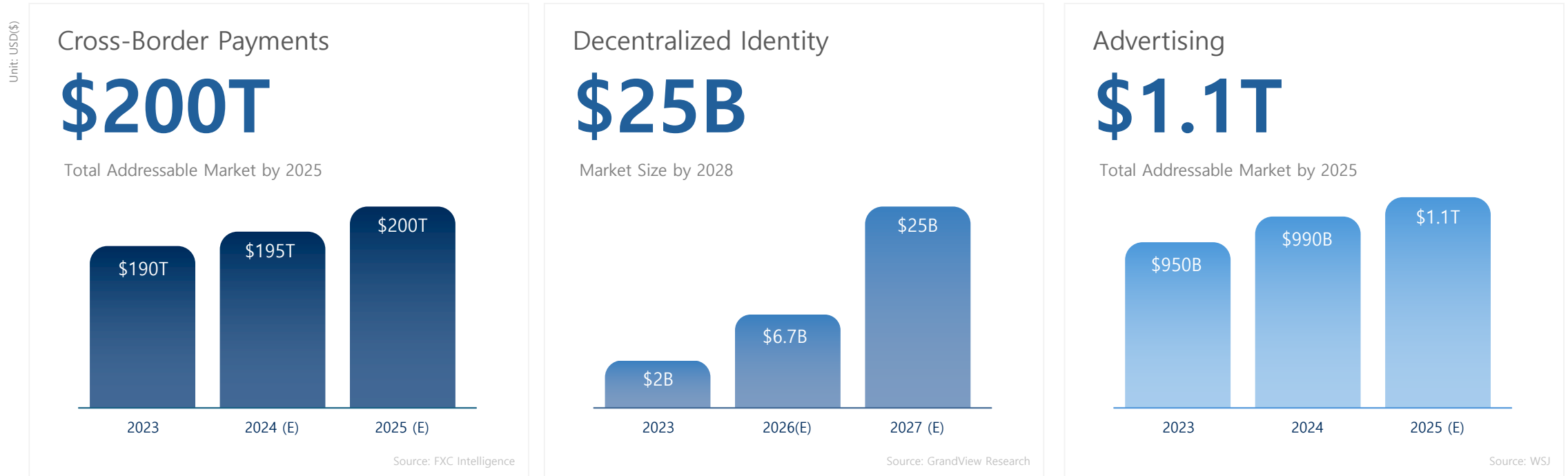
B2G PoC to B2B2C Scale-Out



20+
Multi-Market PoC

* In Service

The Trillion-Dollar Convergence



THE CROSSHUB SWEET SPOT

Regulated Infrastructure at the Intersection

Crosshub bridges the gap where Hyper-Growth Markets meet Compliance.
We provide the trust layer that enables these sectors to converge safely.

Strategic Market Matrix

Deploying a B2B2C and B2G model to connect global platform ecosystems with high-value end-user segments.

THE 'B' – PLATFORM PARTNERS

eCommerce Platforms

Monetizing authentication friction by converting PIN-typing time into high-value ad engagement inventory.

Global Platforms

Enabling seamless cross-border payments and verified identity for giants like Amazon, Uber, and Airbnb.

THE 'C' – END-USER SEGMENTS

Foreign Tourists

ANNUAL SPEND

\$1 Trillion

Solving payment friction and high FX fees. Enabling cardless, app-less spending via biometric passport binding.

High FX Fees

Card Acceptance

International Students

MARKET SIZE

\$200 Billion

Streamlining tuition payments and identity verification. Overcoming complex KYC hurdles for opening local bank accounts.

Tuition Payments

Card Acceptance

Migrant Workers

REMITTANCES

\$700 Billion

Providing secure, low-cost remittance corridors. Offering financial inclusion to the underbanked via digital ID.

Financial Inclusion

Diversified Revenue Streams

A resilient multi-channel model driven by low-cost transaction processing and high-margin technology licensing.

Transaction Fees

Competitive per-transaction revenue generated by our low-cost settlement engine. Bypassing intermediaries reduces merchant fees while maintaining healthy margins.

API Licensing

Recurring subscription revenue (SaaS) from financial institutions and platforms integrating our ID verification and payment orchestration APIs.

Data Monetization

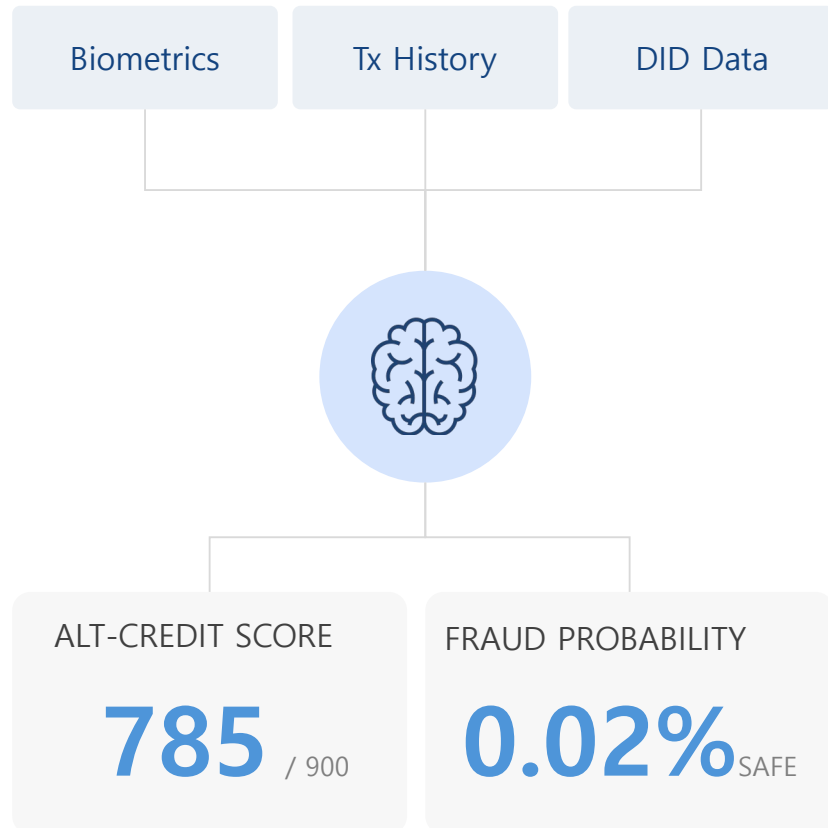
Privacy-first model offering anonymous spending insights and market analytics to retailers and governments without compromising user identity.

White-Label Partnerships

Revenue sharing model for deploying Crosshub's infrastructure under partner brands (Fintechs, Govs), capturing platform fees and technical service charges.

Data-Driven AI Credit Scoring

Leveraging transactional intelligence and machine learning to democratize credit access and eliminate fraud.



Alternative Credit Scoring

Servicing the "thin-file" population (students, migrants) by analyzing spending patterns instead of traditional credit history.

↑ Expands TAM to Unbanked

Real-Time FDS(Fraud Detection)

Machine learning models analyze 50+ data points per transaction to detect anomalies instantly, reducing chargeback risks.

✓ 99.9% Accuracy

Embedded Integration

AI models run directly within the IDBlock & B-Pay flow, delivering risk assessments in < 200ms without UX friction

Market Impact

Opens new revenue streams for lenders via qualified leads and reduces operational risk for e-commerce merchants.

Technology Roadmap to 2028

Evolution from a cross-border payment utility to a sovereign financial ecosystem.

2024-2025

Foundation & Market Entry

- ◆ Soft-launch in Southeast Asia
350,000+ Active Users
- ◆ Strengthen Core Platform
Cross-Border Payments+ Passport-based SSI Verification
- ◆ Initial Regulatory Compliance
eKYC & AML Frameworks Setup

2025-2026

AI Integration & Expansion

- ◆ AI Voice Payment (V-Pay)
AIoT & Voice Biometrics
- ◆ Global Infrastructure Integration
Strategic partnerships with Tier-1 Banks & Payment Rails
- ◆ Commercial API Scale-out
B-Pay Universal API Launch

2026-2027

Global Financial Ecosystem

- ◆ Global Financial Service
Integrated Super App
Identity + Payments + Credit + Loyalty
- ◆ Enhanced Privacy DID
Next-gen Zero-Knowledge Proofs
- ◆ Commercial API Scale-out
Full 3rd party developer platform

Driving Sustainable Impact

Aligning digital innovation with the UN Sustainable Development Goals to build a more inclusive and responsible future.

Financial Inclusion

Improving financial access for underserved populations including migrant workers and international students. Providing secure, affordable services to the unbanked.

SDG 10 REDUCED INEQUALITIES



Paperless Administration

Transitioning from paper-based KYC to blockchain verified credentials. Significantly reducing administrative waste and enhancing process efficiency.

SDG 12 RESPONSIBLE CONSUMPTION



Social Value Creation

Empowering users with sovereign control over their financial and personal data. Promoting transparency, reducing fraud, and building institutional trust.

SDG 16 PEACE & JUSTICE



Sustainability Initiatives

Collaborating with governments and NGOs to support green finance. Utilizing energy-efficient blockchain protocols to minimize carbon footprint.

SDG 13 CLIMATE ACTION



Led by Proven Experts



Jay Kim

CEO & Founder

20+ years of experience across national e-government platforms, enterprise systems, and payment-adjacent infrastructure.



Evan Choi

CTO

30+ years of experience in decentralized identity, blockchain-backed architectures, and biometric AI technologies.



Isabel Kim

CAO

20+ years of experience in industrial digital transformation and EU-aligned data and AI frameworks.



SAMSUNG

Hyundai Card



Backed By Global Leaders

A verified ecosystem validated by governments, financial institutions, and tech giants.

Investors



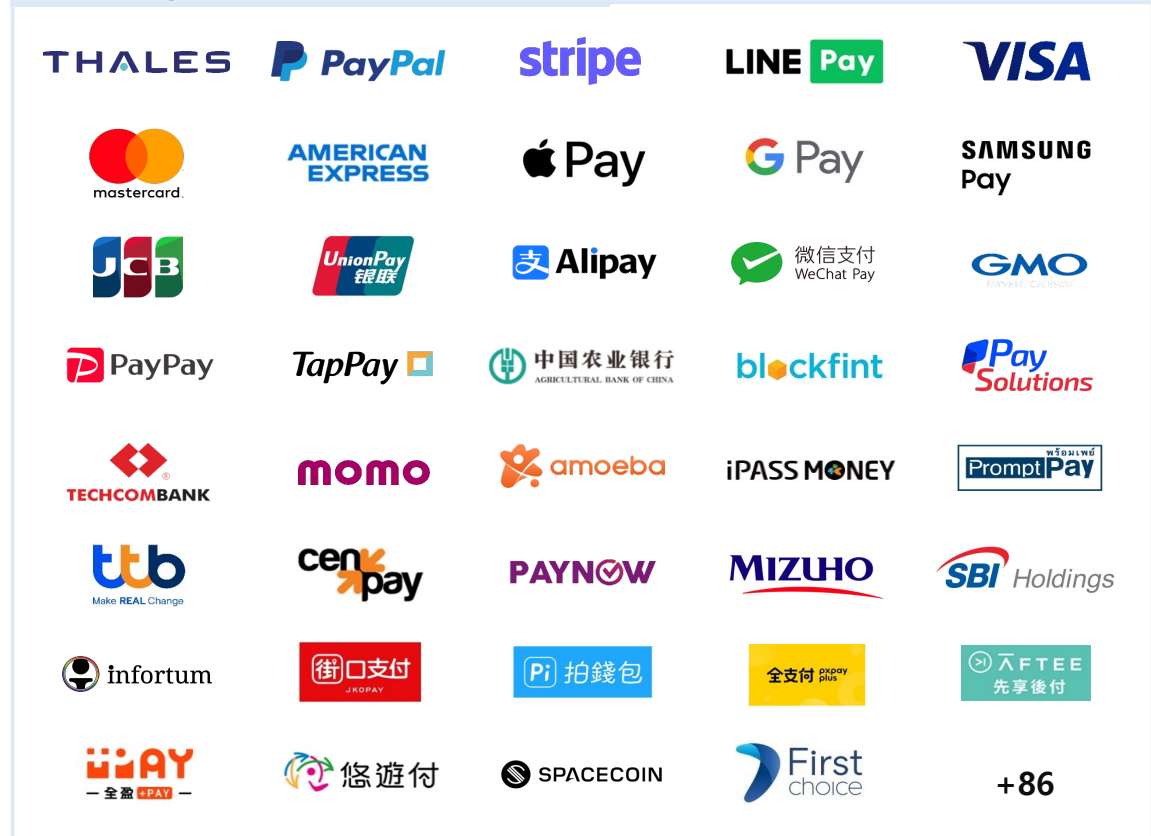
Government & Public



Domestic Financial Institutions



Global Payment & Fintech Partners



Academic & Research Partners



Connect with **Crosshub**

Global Offices

USA (Silicon Valley)

France (Station F)

Seoul (HQ)

Vietnam

Singapore



GENERAL INQUIRIES

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