



# Focus on AI & Fintech in Seoul 2025

September 2025



We are pleased to present a short update on the progress being made in Seoul in its development as a financial centre and in particular its focus on AI and FinTech. Seoul Metropolitan Government (SMG) is a member of Z/Yen's Vantage Financial Centres network. The aim of this update is to provide readers with news about the progress being made by the city of Seoul

Seoul is a rising star among the financial cities of the world. It is already one of the top 10 cities in the world based on various indices, and it has many more opportunities to offer as a financial hub and great growth potential. Seoul believes that global financial companies are our true partners for growth. There are many incentives provided to global financial companies that enter into Seoul, such as the financial incentives provided when moving into IFC.

SMG invites all who are interested to get in touch to explore the potential for investment and development in the Asian market.

For more information, please visit:

<https://english.seoul.go.kr/>

Seoul Metropolitan Government



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# 1. Global AI Innovation Leading City, Seoul

Earlier this year, DeepSeek, a Chinese artificial intelligence (AI) startup, made headlines worldwide, demonstrating the possibility of low-cost, high-performance AI innovation. On 11 February 2025, Seoul Metropolitan Government (SMG) declared its vision of “Global AI Innovation Leading City, Seoul” at *AI Seoul 2025*. The SMG also announced its seven key strategic tasks to become one of the world’s top three AI powerhouses.



*AI-generated image with the keywords “Seoul AI Tech City”*

The seven tasks are as follows:

## **1. Train 10,000 AI experts annually through partnerships with the Seoul Software Academy (SeSAC) and universities**

First, the SMG plans to train 10,000 AI professionals annually, including 4,000 trainees from the Youth Employment Academy and 6,000 university students, to actively meet the growing demand for AI talent. Starting this year, the city will introduce a new scholarship program for master’s students in AI and other STEM fields, allocating KRW 2.2 billion to support 275 students. This initiative will expand annually, strengthening Seoul’s talent development support system.

## **2. Build “Seoul AI Tech City” within Seoul and provide GPU-based computing infrastructure support**

Second, the SMG will establish “Seoul AI Tech City” in the Yangjae AI Innovation District. The new tech hub will be a dynamic complex that integrates work, housing, and well-being, bringing together top domestic and international graduate schools, world-class research institutions, cultural spaces, and residential areas. The goal is to create an “AI city within Seoul,” where AI talent can fully dedicate themselves to cutting-edge research and innovation. In addition, the SMG plans to enhance the global competitiveness by providing high-performance computing resources such as Graphic Processing Units (GPU), which are essential for training and inference of generative AI model, for 85 AI-based companies.



### **3. Create a new KRW 500 billion AI transformation (AX) category for the Seoul Vision 2030 Fund**

Third, over the next two years, the city will proactively establish a new sector in AI and create a fund of KRW 500 billion as a catalyst for private investment in the AI industry.

### **4. Reshape industrial structures by leading AI-driven convergence with advanced industries**

Fourth, as AI technology serves as the foundation for all industries, its integration and convergence with other sectors are essential for widespread adoption. The SMG will lead the restructuring of the industrial landscape towards an AI-centric model by promoting convergence with the city's strategic industries of bio and manufacturing, and expanding the range and target afterwards.

### **5. Attract and collaborate with global corporations, universities, and research institutions**

Fifth, by collaborating with global big tech companies and leading overseas research institutions, the SMG will strengthen the technological competitiveness of domestic AI companies and support their entry into international markets.

### **6. Transform daily life in the city with AI (i.e., Seoul AI Festa, Smart Life Week 2025)**

Sixth, last March, the city hosted the Seoul AI Festa, a celebration where people can enjoy AI together, and from September 30th to October 1st, following last year's success, it will hold the Smart Life Week (SLW), a showcase of cutting-edge AI technologies.

### **7. Strengthen the city's competitiveness through AI-powered administrative innovation**

Finally, the SMG will strengthen the city's competitiveness by structuring the platform for providing AI-related information such as an AI talent map, AI community, employment notices, etc. In addition, the SMG will restructure the Seoul Digital Foundation into the Seoul AI Foundation, which will serve as the control tower supporting AI applications throughout the city's operations.

In particular, the SMG is creating a global AI industry hub in Yangjae. Efforts include supporting AI startups by developing Seoul AI Hub as an anchor and leasing private facilities.

Looking ahead, the SMG plans to establish "Seoul AI Tech City" in the Yangjae AI Innovation District while carrying out the seven strategic tasks. The project will use city-owned land and be developed as a platform where talent, technology, and culture adjoin to include spaces for academia, industry, research collaboration, business support, and cultural experiences.

## 2. Facilities

### 2-1. Seoul Fintech Lab

Seoul Fintech Lab is the largest incubator of financial technology startups in Korea, providing an optimal environment for fintech business ideas to thrive globally. Established by the SMG in 2018, the lab was consolidated and officially opened in Yeouido in October of 2019 to promote the city's financial hub and improve global competitiveness. Promising fintech startups based in Seoul are provided with office space for up to four years.



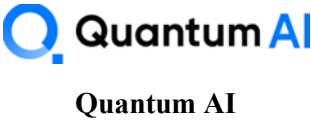

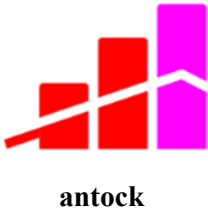

To advance the financial technology industry, Seoul Fintech Lab supports customized growth plans tailored to each resident company. In addition to office space, the lab provides a full cycle of structured support through specialized acceleration programs. These include the FIN Academy, mentoring, open innovation, financial regulation and sandbox support, overseas expansion programs, demo days, and investor relations (IR) sessions.




Starting with 14 companies in 2018, a total of 394 startups (4,237 experts) have been stationed in Seoul Fintech Lab as of the end of March 2025. Resident companies have achieved combined sales of KRW 696.9 billion and secured KRW 463.7 billion in investments. Through this, startups are given opportunities to grow into unicorn companies.

Seoul Fintech Lab has evolved into Korea's sole integrated platform that covers the entire life cycle of startup businesses, from office space support to education, investment, regulatory consulting, and overseas expansion. By expanding with global programs, the lab plans to further strengthen its role as the fintech hub of Asia.



AI-based Companies at Seoul Fintech Lab

No.	Companies	Details
1	 <p><b>TELEPIX</b> TELEPIX</p>	<p>The only company in Korea with full-cycle satellite technology, developing satellites along with pre-processing and application solutions for satellite data</p>
2	 <p><i>10 fingers</i> 10 Fingers</p>	<p>Korea's No.1 dating course recommendation app, operating a curated content service with a loyal Millennial &amp; Gen Z user base</p>
3	 <p><b>Quantum AI</b> Quantum AI</p>	<p>Provides a wide range of customized AI-based services for assetizing unstructured data</p>
4	 <p><b>FinInsight</b> Fininsight</p>	<p>Develops financial big data AI solutions that use financial data and AI technology to digitize Korea's corporate ecosystem, offering customized analysis and evaluation information for each company</p>
5	 <p><b>antock</b></p>	<p>Develops big data and AI solutions that digitize Korea's corporate ecosystem, while also providing precise and customized analysis and evaluation for each company</p>
6	 <p><b>KOKKAN LOGIS</b> KOKKAN LOGIS</p>	<p>Operates Primo, an AI-based B2B freight brokerage platform recognized as the "Uber Freight of Korea" for efficient and innovative logistics services</p>

No.	Companies	Details
7	 <p><b>더블인</b> Doublein</p>	Operates services such as development of marketing platforms and providing AI financial solutions
8	 <p><b>오아시스펀드</b> 상상을 현실로 만드는 핀테크기업 OASISFUND</p>	Operates next-generation financial services designed and managed by AI, with the convergence of finance and technology as its goal
9	 <p><b>bati.ai</b> bati.ai</p>	Develops AI-based fintech task automation solutions
10	<p><b>indid.lab</b> indid.lab</p>	Provides real estate data services, utilizing AI to accurately evaluate the value of each apartment unit





### 2-2. Seoul Fintech Lab 2

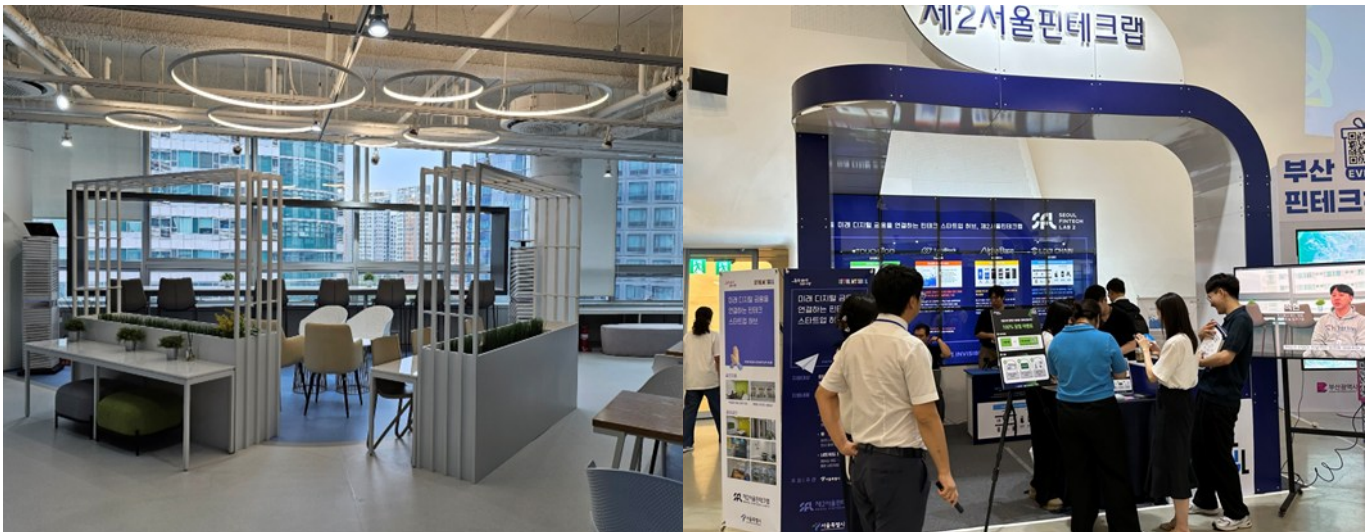
Seoul Fintech Lab 2 opened in 2023 as a hub for early-stage fintech startups, serving as a core base of the digital finance ecosystem. It focuses on nurturing fintech and blockchain companies within three years of establishment.



Located in Mapo-gu near Yeouido, Seoul's financial hub, the lab provides 31 independent offices and 8 membership seats. A total of 46 fintech companies are currently part of the lab, including 30 resident companies and 16 membership companies. The lab supports a wide range of work environments such as conference rooms and lounges, along with specialized programs including professional mentoring, capacity-building lectures, market entry and investment attraction programs, blockchain and regulatory response programs, and global expansion programs.

As of the end of March 2025, an accumulated total of 95 startup businesses have joined, and the nurture of 207 professionals has been supported.

The Seoul Fintech Lab 2 will continue to support early-stage fintech companies, fostering their growth into leading innovators in the financial industry while positioning itself as core infrastructure for the SMG's digital finance policies.

### AI-based Companies at Seoul Fintech Lab 2



No.	Companies	Details
1	 <b>TERAMIME</b>	Develops a two-factor security authentication solution that uses AI to process both facial recognition and silent password verification
2	<b>WECOMMIT</b> <b>WECOMMIT</b>	Develops AI-based business document automation and evaluation solutions, promoted as the fastest way to finish documents
3	<b>Sentinel</b> DeepActive <b>Sentinel DeepActive</b>	Develops large-scale AI models that predict markets through real-time analysis of 20 global assets, providing new levels of alpha and risk management
4	 <b>ONELINE AI</b>	Develops financial generative AI solutions that analyze investment tendencies and linking them to profit attainment
5	 <b>GRINDA Ai</b>	Develops sales automation solutions to triple success rates of overseas expansion by simply entering company information
6	<b>RealDataEcho</b> <b>RealDataEcho</b>	Develops AI training data solutions that preserve the DNA of real data while completely removing private information

## 3. Talent Development

### 3-1. Graduate School of Digital Finance

The Graduate School of Digital Finance was established in 2020 as a specialized education institution jointly operated by the SMG and KAIST. Located in Yeouido's One IFC, the school provides structured programs designed to foster experts who can bridge finance and IT. The programs include both degree and non-degree courses, offering systematic training.

The school offers a two-year part-time Digital Finance MBA (DFMBA) program that builds on practical foundations in mathematics and quantitative analysis. With a curriculum that covers artificial intelligence and data science, fintech entrepreneurship, and financial investment and asset management, the course develops talent through both practical and theoretical learning. Courses are taught by a mix of leading KAIST professors and sector experts from across the financial sector. To strengthen global business capabilities, the school also operates sector research programs in partnership with leading universities and companies overseas.

In addition, the Digital Finance Mastership Program (DFMP) is a non-degree course that runs for three months, providing intensive training in digital finance practical skills through two tracks: Blockchain & Digital Assets; AI & Fintech.

As of June 2025, a total of 1,634 students graduated from the school as finance professionals.

The school continues to refine the curriculum by incorporating the latest digital finance practices required in the industry. At the same time, efforts are underway to strengthen its role as a foundation for nurturing integrated talent capable of responding proactively to the evolving global financial landscape.



### 3-2. Seoul Fintech Academy

Seoul Fintech Academy has been operated by the SMG since 2018. As the first fintech training program run by a local government in Korea, the academy aims to foster practical professionals who can immediately contribute to the fintech industry. The program is jointly operated by the SMG and key financial education institutions, such as the Financial Supervisory Service (FSS), Korea Banking Institute (KBI), Financial Security Institute (FSEC), Korea Insurance Institute (KII), Korea Institute of Financial Investment (KIFIN), and the Credit Finance Education Institute, an affiliate of the Credit Finance Association (CREFIA).

The program is open to professionals in finance and fintech, prospective entrepreneurs, undergraduate and graduate students, and job seekers, with 60 hours of training provided over a nine-week period. The curriculum consists of 24 hours of common training and 36 hours of track-specific professional training. Participants can choose one of three tracks: Banking, Card, and Credit Finance; Financial Investment; and Financial Insurance.

As of June 2025, the academy has nurtured a total of 534 professionals in the financial sector.





## 4. FDI Incentives

### Tax Reductions

Although the corporate tax reduction for foreign-invested companies was abolished on 1 January 1 2019 to ensure fairness with Korean companies, promising foreign-invested companies in new growth sectors or those creating large-scale employment may still qualify for tax benefits through a formal application. These include local tax reductions for up to 15 years, reductions of customs duties, value-added tax (VAT), and individual consumption tax for up to 7 years. In addition, foreign engineers may receive a 50% reduction in earned income tax for up to 10 years, while foreign employees may be eligible for a flat 19% income tax rate for up to 20 years.

### Cash Grants

To offset the reduced appeal of foreign investment following the abolition of corporate tax exemptions, the Ministry of Trade, Industry and Energy (MOTIE) has continued to expand the scope of eligible companies, support ratios, and annual budget for the cash grant system. In line with this, the SMG actively seeks out promising companies in new growth sectors, R&D centers, and regional headquarters. To strengthen Seoul's performance in attracting foreign investment, the SMG works closely with national agencies (e.g., MOTIE, KOTRA) to provide cash grant incentives. The SMG also takes part in cost-sharing with the central government during the Foreign Investment Committee's selection process, helping high-potential foreign-invested companies settle down in Seoul and grow with long-term stability.

#### 1. Limits by Category: Calculated based on the amount of foreign investment capital

Investment Sector	Temporary Limit in 2025	From 2026 (Law Amendment)
R&D Centers (National Strategic Industries), Global Corporate Regional Headquarters	75%	50%
R&D Centers (Others), National Strategic Technologies	60%	50%
New Growth, Advanced Industries, Materials/Parts/Equipment	55%	45%
Large-scale Employment, Regional Specialized Industries, etc.	50%	40%

#### 2. Ratio of Central and Local Government Cost Sharing

Expenditure Category	Seoul Capital Area (central-to-local)	Non-Capital Area (central-to-local)
Land purchase costs, rental fees, construction costs, capital goods, research equipment purchase costs, etc.	30:70	60:40
Employment subsidies, training subsidies	50:50	

Note: The central government's cost share may increase by 10% for investments in advanced industries, R&D, and national strategic technologies.



### Foreign Investment Zone (FIZ) for Service Sector

The Foreign Investment Zone (FIZ) for the service sector is designated and announced by the Mayor of Seoul in consultation with the Ministry of Trade, Industry and Energy and other related ministries. This designation applies to foreign-invested companies in high value-added service industries, such as finance, as specified by Presidential Decree. Designated zones allow properties to be leased or transferred to eligible companies. For foreign-invested companies in knowledge service sectors such as finance, information and communications, cultural content, tourism, R&D, and regional headquarters, rent subsidies are provided for buildings that meet minimum employment requirements. In addition, FIZs can be designated not only on national and public land but also on privately leased sites.

Category	Details
Designation Target	Office buildings used by foreign-invested companies in service industries, R&D, or regional headquarters
Designation Requirements	At least 30% foreign ownership and minimum employment of 5 to 15 people
Investment Sector	R&D, finance and insurance, industrial support services, cultural industries, regional headquarters, etc.
Support Details	Up to 75% of annual building rent supported for up to 10 years
Designation Record	3 Cases (Currently designated only in Seoul)



## 5. Seoul Financial Hub

The Seoul Financial Hub was created by the SMG as a main base to support Seoul’s rise as a center of global finance. The hub serves as a platform to help foreign financial institutions enter the Seoul market and grow with long-term stability.

Located in Seoul’s financial center, Yeouido, the Seoul Financial Hub is surrounded by government-run banks like Korea Development Bank and Export-Import Bank of Korea, as well as headquarters of leading securities firms, the Financial Supervisory Service, Korea Exchange, and Seoul Fintech Lab.



To help foreign financial institutions quickly establish a presence in Seoul, the Seoul Financial Hub provides shared facilities such as office space, seminar rooms, conference rooms, lecture rooms, and lounges at reasonable costs. In addition, the hub supports resident institutions with business-related expenses and fosters networking among financial institutions and industry professionals. These efforts help lay the foundation for corporate growth and long-term cooperation.

Category	Sector	Details
Pre-investment Cost Support	Deal Sourcing and Due Diligence	Expenses for professional services required in market research and deal sourcing
Investment Cost Support	Legal Services, Finance/Accounting	Legal service costs incurred during contract drafting and review
Operating Cost Support	Recruitment and Corporate PR	Expenses for use of recruitment platforms for talent acquisition

Out of a total of 18 office spaces, financial companies from the United States, Singapore, Hong Kong, China, France, the United Kingdom, and Central America are currently stationed in the hub. They include venture capital firms, asset management companies, hedge funds, and banks, all actively engaging in business activities.





## 6. Forthcoming Events

### 6-1. Seoul Investors Forum 2025

“Think Wide, Scale Worldwide!”

Mon, Sep. 22–Tue, Sep. 23, 2025 at Conrad Seoul in Yeouido

Since its launch in 2022, the Seoul Investors Forum has been held annually, bringing together leading global investors and innovative companies from around the world. The forum provides insights into global investment trends and showcases investment opportunities with promising companies in Seoul, while exploring ways to contribute to the city’s economy and strengthen the global investment ecosystem through foreign capital attraction.

To date, more than 200 innovative companies based in Seoul and over 200 global investors have participated, resulting in more than 600 investment matches. The forum has also raised over KRW 100 billion in capital and attracted two global unicorn companies to Seoul, delivering tangible outcomes that reinforce the city’s position as a global investment hub.



Seoul Investors Forum 2025 will mark its fourth year of bringing together global investors and innovative companies. The forum will be held under the theme “Think Wide, Scale Worldwide!” and will host various programs to strengthen Seoul’s role as a hub in the global investment system. The event will take place from September 22 to September 23 at Conrad Seoul in Yeouido. Approximately 300 participants are expected, including 100 investors from Korea and overseas, as well as over 150 innovative companies based in Seoul.

The program will begin with a welcoming remark by Oh Se-hoon, the Mayor of the Seoul Metropolitan Government. This will be followed by industry-specific pitching IR sessions in fields such as AI, biotechnology, and lifestyle, along with global investor workshops, investor panel discussions, technology experience booths, and networking opportunities between domestic and international investors. These activities are expected to foster practical business connections and cooperation.

Seoul Investors Forum 2025 will serve as a key venue for exploring strategies to position Seoul as a world-class investment hub in the ever-changing global environment. The forum will also provide a platform for expanding meaningful exchanges and cooperation between innovators in and out of Korea. The SMG encourages wide interest and participation in this forum, where global investors and Seoul's most promising companies will come together in one place.







invest  
Seoul

# Seoul Investors Forum 2025

2025 서울투자자포럼



Think Wide,  
Scale Worldwide!

September 22-23, 2025  
Conrad Seoul

## 6-2. Seoul Fintech Week 2025

“AI-Driven Future : Leading the Next Wave of Fintech Innovation”

Mon, Sep. 29–Wed, Oct. 1, 2025 at Conrad Seoul in Yeouido

Seoul Fintech Week 2025 will be hosted by the SMG as a global fintech festival that brings together experts and leaders from around the world.

Since the first Seoul International Finance Conference in 2006, the event has grown into a key venue for digital finance. Each year, finance and fintech industry experts and business leaders from around the world are invited to share global financial trends, present future visions, and explore strategies to strengthen Seoul’s international financial competitiveness.

The event will celebrate its 15th anniversary this year, expanding its scope through fintech integrated with AI to present new directions for innovation in the digital finance industry. Under the theme “AI-Driven Future: Leading the Next Wave of Fintech Innovation,” the sessions will address policy directions and support strategies for the financial industry in the AI era, as well as the latest technology trends.



A wide range of programs will take place for three days in Yeouido, the center of global finance. Scheduled programs include an international conference, fintech startup–investor pitching and networking sessions, the “Seoul Fintech Lab 2 Demo Day” with NAVER Cloud, the “2025 Seoul Fintech Week Demo Day” with IBK Industrial Bank of Korea, a fintech open talk show, and the Seoul Digital Finance Future Forum.

The Seoul Fintech Week 2025 Conference will open on the first day with a range of sessions covering topics such as policy directions for financial authorities in the AI era, Seoul's fintech support strategies, and the latest technology trends.

The final session of the conference will take place under the title "Global Fintech Insight" and will feature the Asia Fintech Alliance (AFA), composed of fintech associations from 15 Asian countries, along with global finance consulting group Z/Yen. This session is expected to generate active discussions on the market status of AI and fintech, global trends, and national policies. The Global Fintech Insight will consist of relay presentations and discussions. Leaders of fintech associations from Korea, Taiwan, Singapore, Japan, Malaysia, and Thailand will share updates on their AI and fintech industries, major technology trends, and future prospects through series of presentations.

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Following the presentations, representatives from AFA member countries Indonesia and Cambodia, and the United Kingdom (Z/Yen) will join the discussion. The session will explore international cooperative measures in the AI-based fintech industry beyond Asia—under the theme "Global Cooperation for Fintech Expansion in the AI Era." The United Kingdom will be represented by the Z/Yen Chairman, and immediate past Lord Mayor of the City of London, Professor Michael Mainelli. Professor Mainelli will bring a global perspective to the discussion of developments in FinTech based on his deep financial and technology experience combined with his wide-ranging travels meeting with FinTech entrepreneurs around the world. The discussion will also cover ways to strengthen cooperation among international financial centers.



동행·매력  
특별시서울

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# SEOUL FINTECH WEEK >>>>

AI-Driven Future  
: Leading the Next Wave of Fintech Innovation

**Sep29 - Oct1, 2025**

Conrad Seoul, The Forum  YouTube

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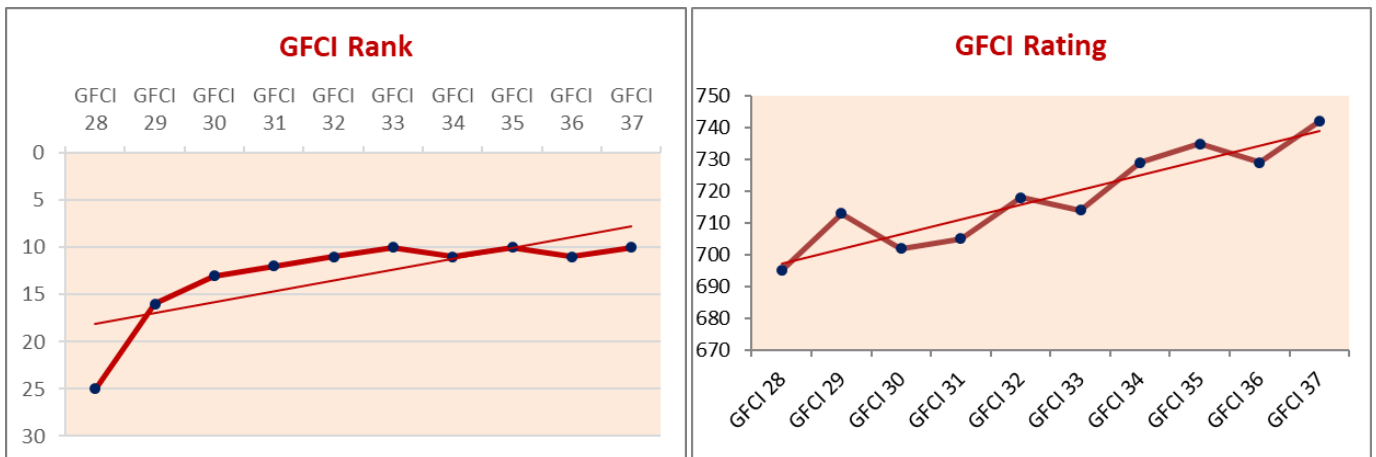
# Seoul In The Global Financial Centres Index

In March 2007, Z/Yen released the first edition of the Global Financial Centres Index (GFCI), which continues to provide evaluations of competitiveness and rankings for the major financial centres around the world.

The GFCI is updated every March and September and receives considerable attention from the global financial community. The index serves as a valuable reference for policy and investment decisions. The 37th edition of the GFCI (GFCI 37) was published in March 2025.

Seoul first appeared in the GFCI in the first edition of the index in 2007 and has featured ever since. It has performed well in recent years and currently ranks 10th in the world.

## Seoul’s Rank and Rating In The Global Financial Centres Index Over Time



The GFCI measures the competitiveness of financial centres across five broad areas - the Business Environment, Human Capital, Infrastructure, Financial Sector Development, and Reputation. GFCI 37 is compiled using 140 ‘instrumental factors’. These quantitative measures are provided by third parties including the World Bank, the OECD, and the United Nations. The instrumental factors are combined with over 30,000 financial centre assessments provided by respondents to the GFCI online questionnaire.

Seoul performs well in all five areas of competitiveness, and particularly in infrastructure—ranking 6th in the world, reputational measures, ranking 10th, and financial sector development, ranking 11th. It is classified as a global leader with strong connectivity to other financial centres and with both breadth and depth in its financial service offering.



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AND



<https://english.seoul.go.kr/>

Seoul is a rising star among the financial cities of the world. It is already one of the top 10 cities in the world based on various indices, and it has many more opportunities to offer as a financial hub and great growth potential. Seoul believe global financial companies are our true partners for growth. There are many incentives provided to global financial companies that enter into Seoul, such as the financial incentives provided when moving into IFC, so that we can all jointly work towards the growth and development of the financial market.

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