

Digitalizing Non-Financial Bonds: Fintech Startup Money Guard Service Aims to Set Global Standard for K-Fintech

Money Guard Service digitalizes informal financial deals with blockchain-backed contracts to set a global K-fintech standard from its Pangyo base.

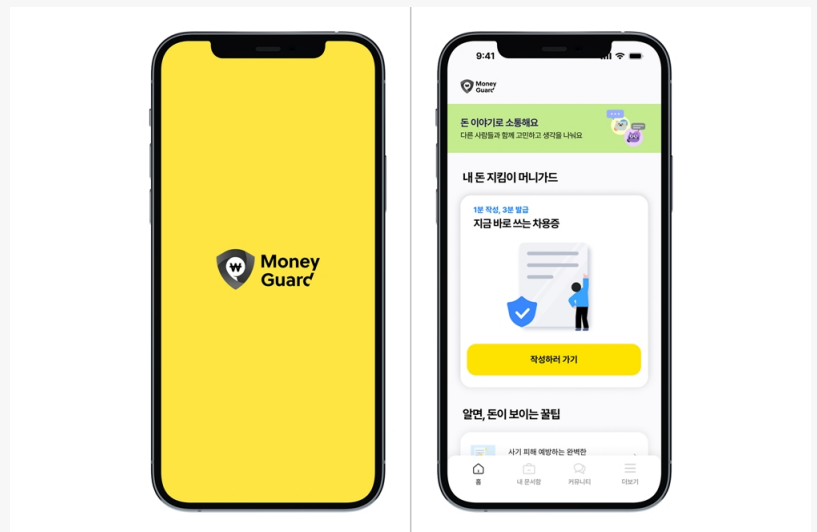
PANGYO, GYEONGGI-DO, SOUTH KOREA, June 22, 2025

/EINPresswire.com/ -- Fintech startup [Money Guard Service](#) (CEO Moon Gyu Moon), established to build a trustworthy society by digitalizing non-financial bond data, is expanding into domestic and international markets through its digital contract service that covers everything from personal monetary transactions to credit transactions by small business owners.

Money Guard Service converts various informal financial transactions in everyday life into simple digital contracts such as mobile IOUs. These are securely stored on a blockchain and carry legal force. Beyond contract signing, the platform is a comprehensive contract management system that includes tracking execution, converting contracts into bonds, and linking to collection services.



Moon Gyu Moon, CEO of Money Guard Service

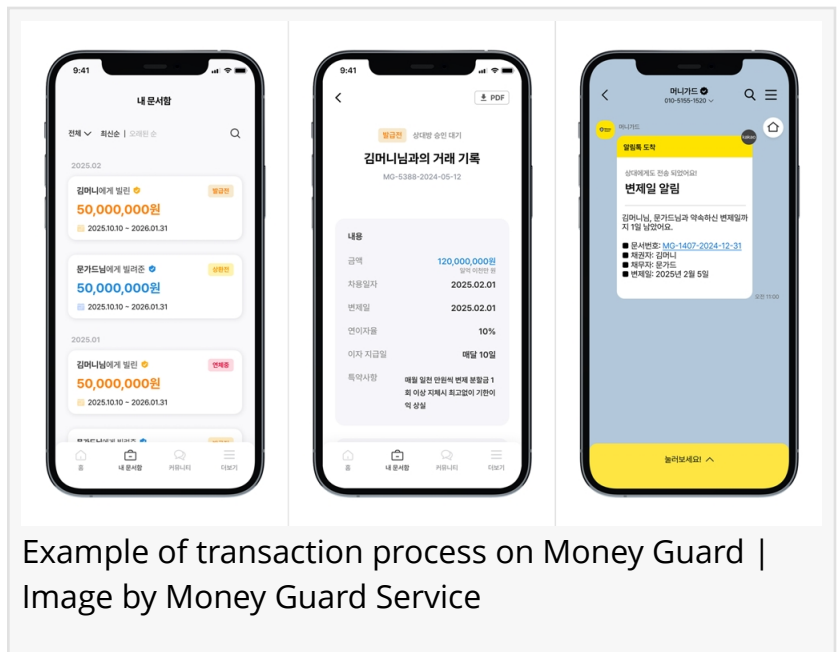


Money Guard's launch screen and home menu | Image by Money Guard Service

The company targets three main segments: individual users can use the service to resolve

unpaid debts between acquaintances or for labor. In contrast, small business owners can use it to prevent disputes over credit transactions or wage payments. Financially vulnerable groups with limited financial history can build alternative credit information based on digital contract data, improving practical access to finance.

“We see vast potential in digitalizing personal and small business transactions that traditional financial institutions fail to capture and evolve into alternative credit evaluation models,” said CEO Moon. “Our goal is to go beyond service provision and become a financial infrastructure.”



Example of transaction process on Money Guard | Image by Money Guard Service

Key features of the service include the ability for anyone to easily create legally binding IOUs via mobile, the ability to track contract fulfillment digitally, and an automatic system that converts defaults into bonds linked to collection procedures.

Money Guard Service is pursuing expansion into Southeast Asian markets such as Vietnam and Indonesia, where informal transactions are prevalent but legal protections and documentation are lacking. To support its entry, the company seeks partnerships with fintech platforms, local certification bodies, and financial institutions.

In 2024, the company secured seed investment from CNT Tech and MYSC and was selected for the TIPS program, laying a solid business foundation. In 2025, it was chosen for KOTRA's BM support program and is preparing a global proof of concept (PoC), starting with the Vietnamese market. It has also been selected for numerous support programs such as KB Starters, Woori Bank's DinnoLab, Google's ChangGoo program, and FINNECT Demo Day, drawing industry attention.

Setting up base in Pangyo is part of this growth strategy. Money Guard Service is currently housed at the Gyeonggi Startup Campus, leveraging access to the capital region to strengthen collaboration with investors, financial institutions, and legal partners. CEO Moon emphasized the significance of this location, saying, “Pangyo offers strategic advantages in terms of IT and fintech infrastructure, talent acquisition, and startup support.”

Money Guard Service aims to continue designing a new financial ecosystem through a trusted digital contract infrastructure, providing real protection and benefits for individuals and small business owners.

[Pangyo Techno Valley](#) is a global R&D hub that integrates Research (R), People (P), Information (I), and Trade (T) across the IT, BT, CT, NT, and mobility sectors. It is a leading innovation cluster in Gyeonggi-do, established to drive technological innovation, talent development, job creation, and international business competitiveness.

The [Gyeonggi Business and Science Accelerator](#)'s Techno Valley Innovation Headquarters has continuously promoted Pangyo Techno Valley's value by hosting events such as the Pangyo Evening Meet-Up, Pan-Pan Day, and Pangyo Startup Investment Exchange In-Best Pangyo. These initiatives have facilitated networking between Pangyo companies, domestic and international investors, and the media. Similar events are planned for this year to support the growth and global expansion of Pangyo startups through various assistance programs.

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