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Seoul Labs Develops SuperWallet HACS to Link Digital Identity and Alternative Credit

Three-tier DID and an AI-based 850-point credit model form one financial-inclusion workflow.

SEOUL, SOUTH KOREA, August 24, 2026 /EINPresswire.com/ -- Seoul Labs Inc. is developing SuperWallet HACS, a mobile platform designed to connect verifiable digital identity with AI-powered alternative credit scoring in a single workflow.

People without official identification, usable digital identity or borrowing history can be excluded from accounts, credit, public support and digital services. SuperWallet HACS is designed to identify people who are difficult to verify and assess those who are invisible to conventional credit systems in one workflow.

The platform uses Public DID, Financial DID and Self-Sovereign DID. Public DID uses government APIs, while Financial DID uses institution-grade KYC. Self-Sovereign DID is designed for people outside government registries and adds on-device facial recognition with liveness checks, FIDO passkeys and attestation from trusted community entities.

A verified identity becomes the input layer for Hybrid Alternative Credit Scoring, or HACS. With user consent, HACS analyzes financial and non-financial Web2 and Web3 data across six categories and 30 factors. It is designed to generate an 850-point score, five risk grades and an institution-ready report. People without borrowing records can be assessed using telecom and utility payments, payment activity and wallet-use patterns.

"Without identity, it is difficult to build credit, and without credit, it is difficult to enter formal finance," said Dohee Jang, CEO of Seoul Labs. "SuperWallet HACS is intended to connect identity issuance, data-based credit assessment and institution-verifiable evidence in one workflow, turning financially invisible people into verifiable customers."

In Laos, Seoul Labs is building a DID-based digital student ID and an academic administration system through the Korea International Cooperation Agency's Creative Technology Solution Seed 2 program. In July 2026, SuperWallet HACS's financial-inclusion model received the CVC Innovation Award at the Global ImpactPreneur Demo Day jointly hosted by the UNDP Seoul Policy Centre and the Hyundai Motor Chung Mong-Koo Foundation. Seoul Labs has applied for registration as a UNDP supplier and is working to expand its ODA partnerships with multilateral development banks, including the Asian Development Bank and the World Bank.

Seoul Labs is a technology company developing an EVM-compatible public mainnet, W3C DID/VC-based digital identity, AI-powered alternative credit scoring and programmable payment controls. The company plans to develop SuperWallet HACS as financial-inclusion infrastructure for low-cost smartphones and multilingual environments.

For more information, please visit https://www.seoullabs.io/

Neul Ha
Seoul Labs Inc.
kai@seoullabs.io
Visit us on social media:
LinkedIn
