



Digital Finance

The digital transformation of the financial sector, driven by the rise of fintech, has become an irreversible trend.. Digital finance is rapidly expanding across all traditional financial sectors—including banking, investment, and insurance—as well as non-bank and specialized financial institutions.. Consequently, strengthening digital finance capabilities has become a core survival strategy for all financial institutions.

At Shin & Kim, our group offers a wide array of digital finance services, including advice on regulatory inspections and sanctions, support for new digital finance business initiatives, licensing and registration assistance, and internal control consulting.. We also provide policy and legislative advisory services through our established networks with financial authorities. In particular, our group has a strong focus on emerging areas such as fractional investment—including Korea’s first registered investment contract security—and virtual assets.

Our Digital Finance group consists primarily of experts with extensive policy and regulatory experience in digital finance gained at leading financial supervisory authorities. Leveraging their deep expertise in both traditional financial sectors and adjacent platform-based and non-financial industries, we deliver integrated, end-to-end solutions through a coordinated and multidisciplinary approach.

Key Services

Our services for digital finance include:

- Advising on the implementation of laws and regulations governing fintech and electronic financial services, including payment, settlement, and prepaid services
- Providing regulatory and strategic advice on digital finance initiatives of banks, securities firms, insurance companies, and credit-specialized financial institutions
- Assisting with licensing, registration, and regulatory engagement with financial authorities in connection with electronic financial businesses
- Supporting the designation of innovative financial services under the Special Act on Support for Financial Innovation and participation in financial sandbox programs
- Advising on blockchain and virtual asset matters, including cryptocurrencies, digital tokens, and virtual asset service providers

- Providing comprehensive legal advice, including formal legal opinions, on the issuance of investment contract securities in connection with fractional investment structures

Experience

- Digital Gift Card Platform Company A, in connection with the registration as a prepaid electronic payment service and payment gateway provider under the Electronic Financial Transactions Act, as well as the review of registration as a virtual asset service provider
- Bank B, in connection with legal compliance with deposit requirements for prepaid funds under the revised Electronic Financial Transactions Act
- Securities Company C, in connection with the shared use of electronic systems
- VAN Provider D, in connection with the registration of electronic financial businesses, including prepay service and PG service provider, the review of business structure, and the registration of other electronic financial businesses
- Pay Company E, in connection with the gift certificate issuance structure and PG regulations following the revision to the Electronic Financial Transactions Act
- Company F, in connection with the designation as an innovative financial service for the comparison and recommendation of associated investment products
- Association G, in connection with the designation as an innovative financial service for the comparison and recommendation of funds
- Virtual Asset Exchange H, in connection with response strategy for regulatory inspections and sanctions
- Company I, in connection with the overall process of issuing the first registered investment contract security

Key Contacts

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Awards and Rankings

- Law Firm of the Year for Fintech & Virtual Asset
Hankyung Business 2025

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