

13th International e-APP Forum

# Korean Lesson & Learn – Notarization from consul in abroad

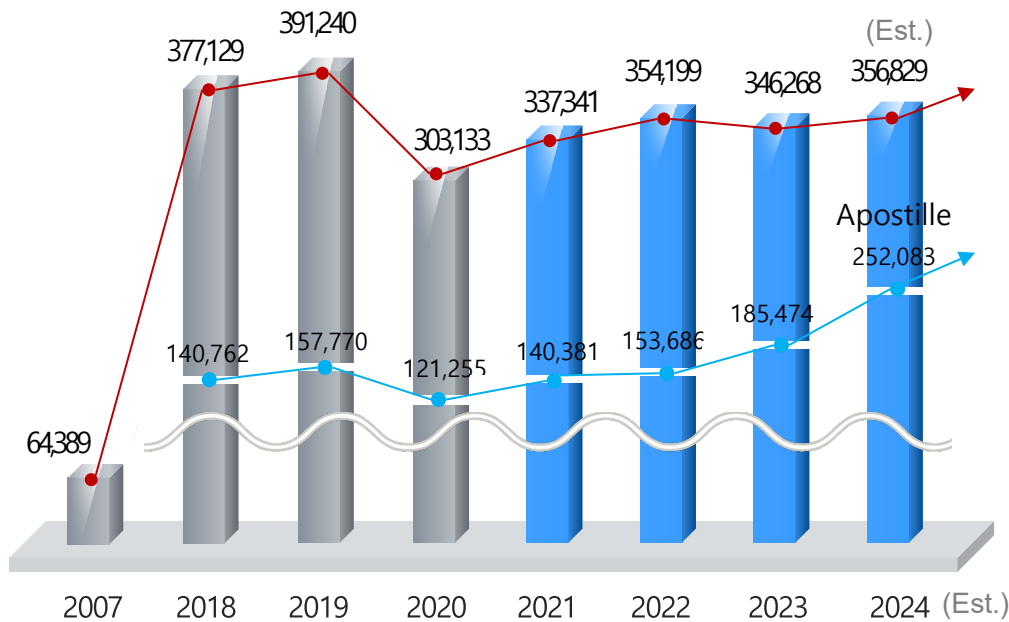
Presented by  
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- President of the Korean Financial Management Association
- - Head of HUBS Startup & Career Center
- - Professor at Department of Finance
- - Director at Department of Computational Finance
- - Hanyang University Business School

# Korea e-APP : Key Statistics

## Number of Issued Certificates in Korea

(Apostille & Consular Legalization)



- ✓ # of issued certificates is exploding. (CAGR = 11.3%, 2007 ~ 2024(Est.))
- ✓ # of issuances decreased between 2020 and 2022, but gradually recovering.

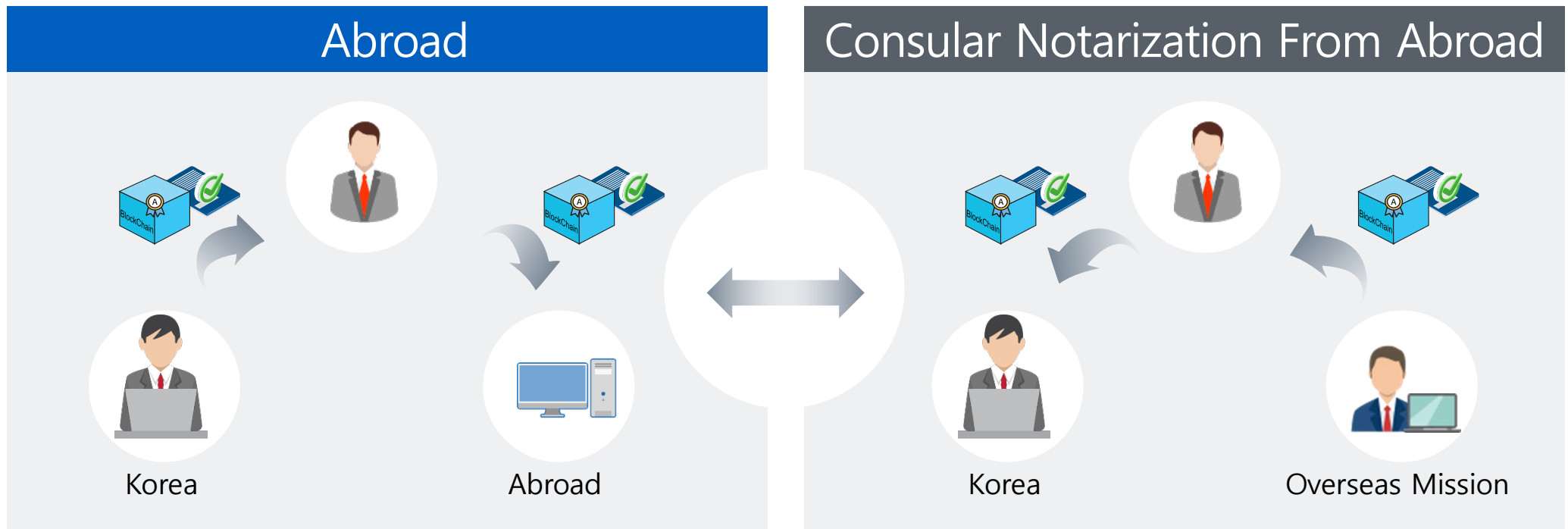
year	Apostille (Total)			Online Apostille	
	Official document	Notarial deed	SUM	Official document	Ratio
2024	45,159	148,288	193,447	58,636	56.49%
2023	41,449	95,845	137,294	48,180	53.75%
2022	37,376	75,761	113,137	40,549	52.04%
2021	34,893	71,482	106,375	34,006	49.36%
2020	34,449	63,681	98,130	23,125	40.17%
2017	...	...	...	10,161	18.63%

### Online Apostille Service for Overseas Koreans

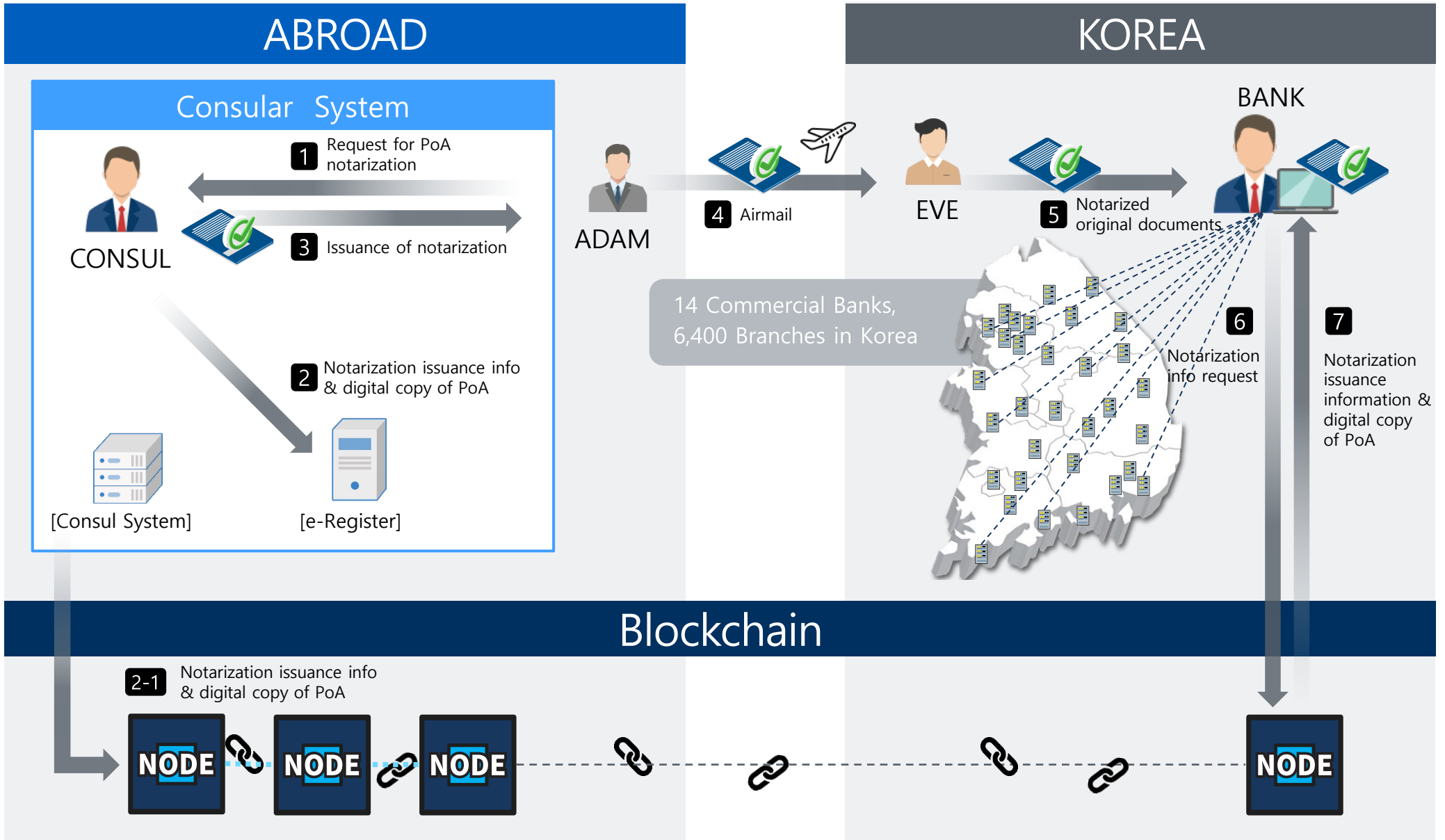
- The ratio of online Apostille issuance increased from 28% in 2019 to 56% in 2024.
- Consideration 1: We have expanded support for 29 new types of official documents, bringing the total number of documents supported by the online Apostille service to 38 (e.g., Family Relations Certificate).
- Consideration 2: Since the official documents are written in Korean, applicants are required to obtain notarization for translation.

## 02 Pilot Case : Notarization from consul in abroad

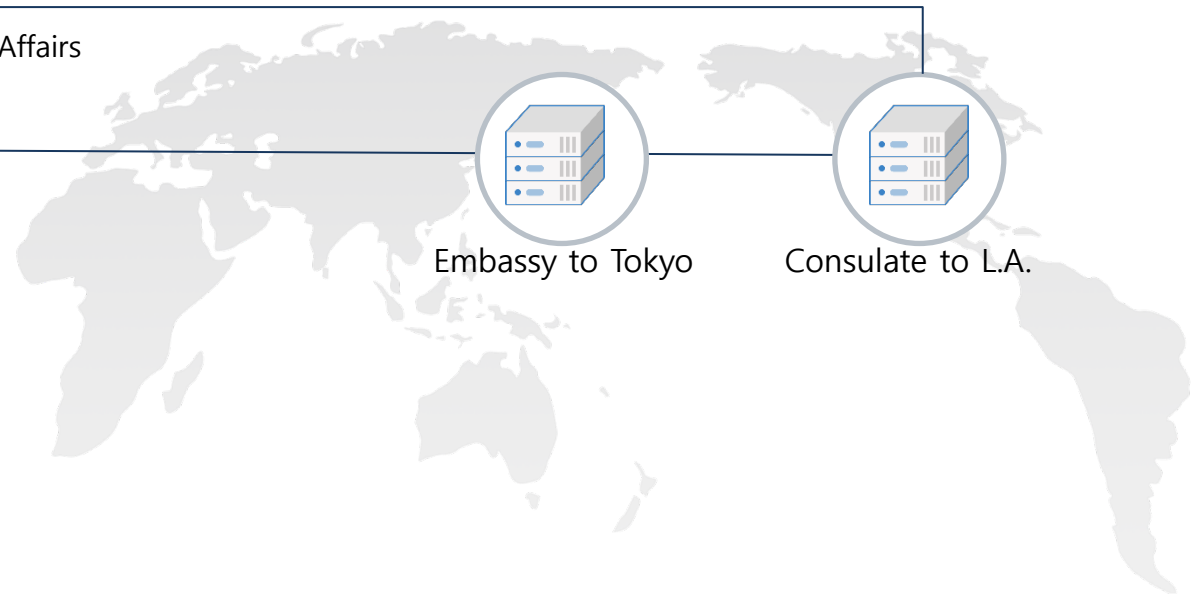
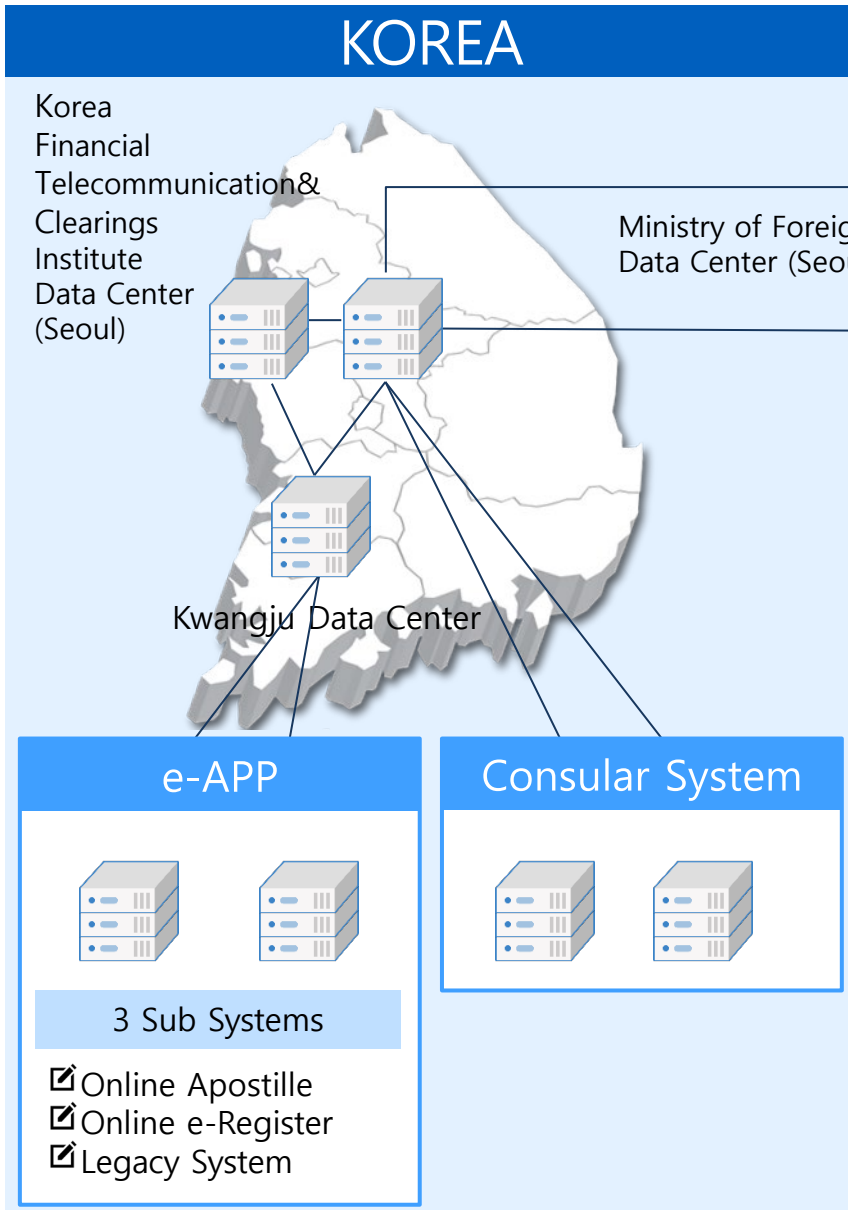
- As we introduced at 11th int. e-APP forum, 2018. We believed that verifying apostille process and verifying consular notarization from overseas Korean diplomatic mission process were very similar.
- So, we built a verifying system based on Blockchain to verify consular notarization documents from abroad.



# 03 Pilot Case : Verifying Procedure on Online



# 04 Pilot Case : System Structure (Consular System)



## Blockchain Nodes in Worldwide

- Hyperledger FABRIC 1.2 (Open Source)
- 5 Blockchain Nodes in Worldwide
- Running on Private Network



# 05 Suspended Verifying System

2007  
Jun.29

2016  
Nov.30.

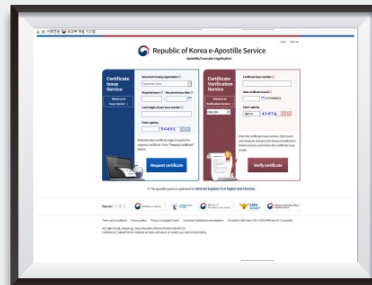
2018  
Dec.31

2019  
Jun.30.

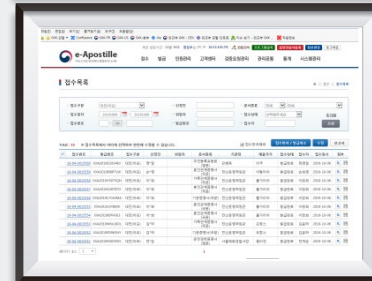
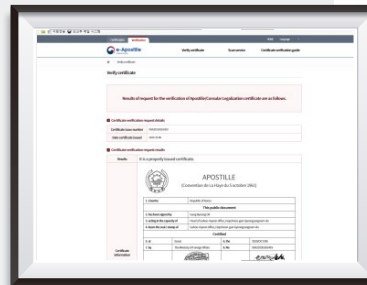
2022  
Oct.



- Joined the Apostille Convention
- 1st Apostille Legacy System
- e-Register Service (x)



- Built 2nd Apostille system
- Online Apostille certificate issuance service
- Online e-Register service
- Advanced Apostille legacy system



- Applied the blockchain technology to legacy e-APP & e-Register



- Applied the blockchain to consular legalization
- Cooperated with 14 commercial banks (6,400 branches)

With only two Missions (L.A., Tokyo)



## 06 Lesson Learnt 1 (1/2). Accessibility and Common Practice

I After 2022, the project suspended **due to low usage:**

- **Only two overseas missions** had access to the new system.
- Few organizations accepted the new process.

I There is no standardized verification process:

- Each organization and manager had different requirements for verifying documents.
- As a result, users perceived the system as unreliable and ineffective.
- ✓ **Consequently, users reverted to traditional methods.**



# 07 Lesson Learnt 1 (2/2). Accessibility and Common Practice

I We received reports from overseas Koreans regarding similar issues when using e-Apostille documents:

- Case 1: Hard to verify document.  
Officers are familiar with offline process.
- Case 2: e-document is not original.  
Officers require wet-stamped document(original).
- Case 3: Does not accept e-apostille document.  
Officers don't have an appropriate process.

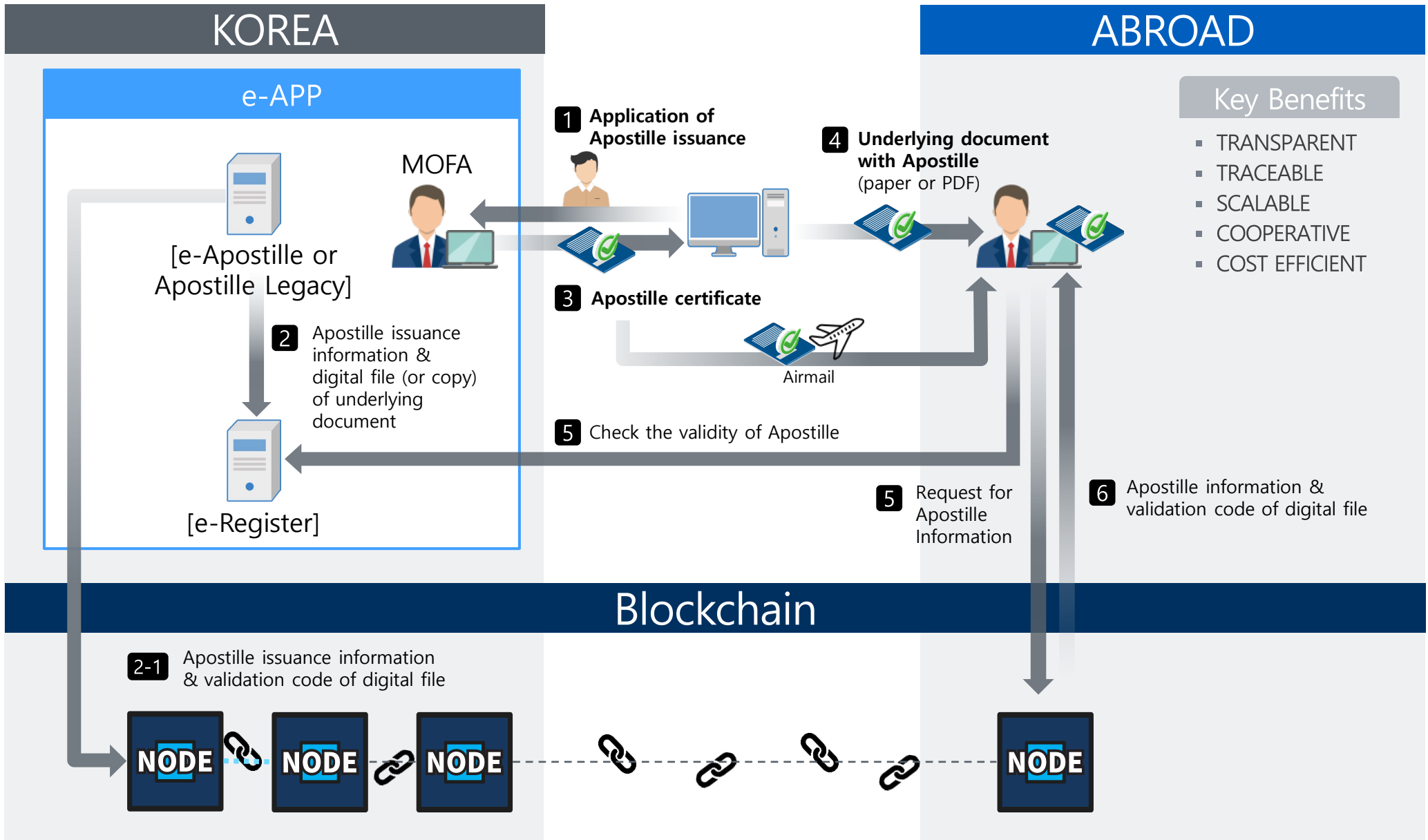
I Officers in field are not familiar with online process.

I And they don't need to study online process, because online procedure is a **minor process**.

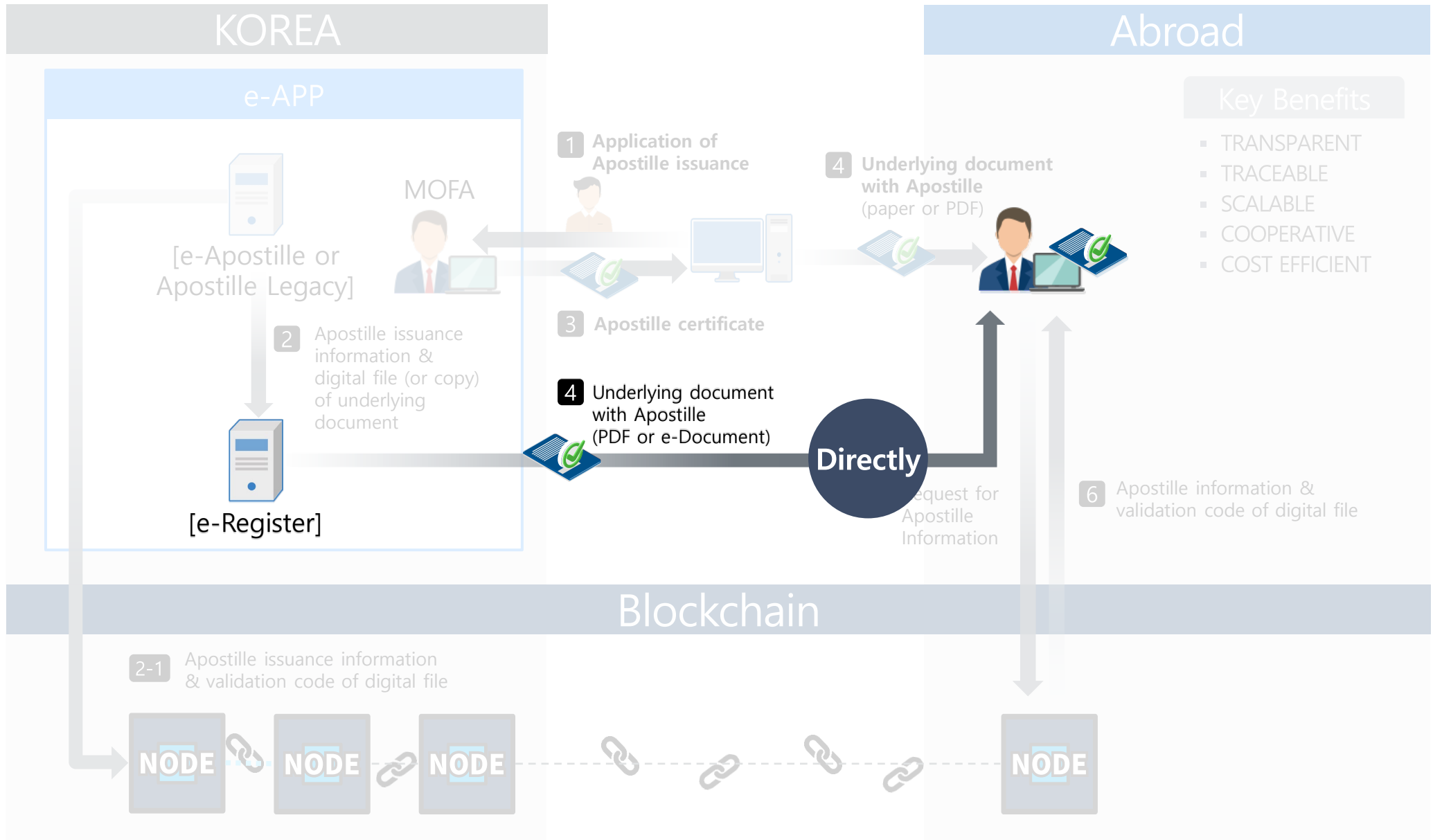




# 08 Pilot Case : Another Request (Document's Source)



# 09 Pilot Case : Another Request (Document's Source)



# 10 Lesson Learnt 2. Documents Perceived as Trustworthy

I We learned that the key factors in the field are:

- Ease of verification (for both the apostille and the underlying document).
- A Trustworthy system with common practices.
  - We need a common, easily acceptable verification process for organizations.
  - Without such a system, people will revert to the traditional wet-stamped (or sticker) process.

I In Korea, there are instances where recipients may not fully trust documents submitted by applicants.

- There are requests from the field for a system that allows direct access to documents from the issuing organizations.

# 11 Vision – Category 4 e-Register

■ We propose an “e-Register Global Hub” to connect contracting parties’ e-Register system.

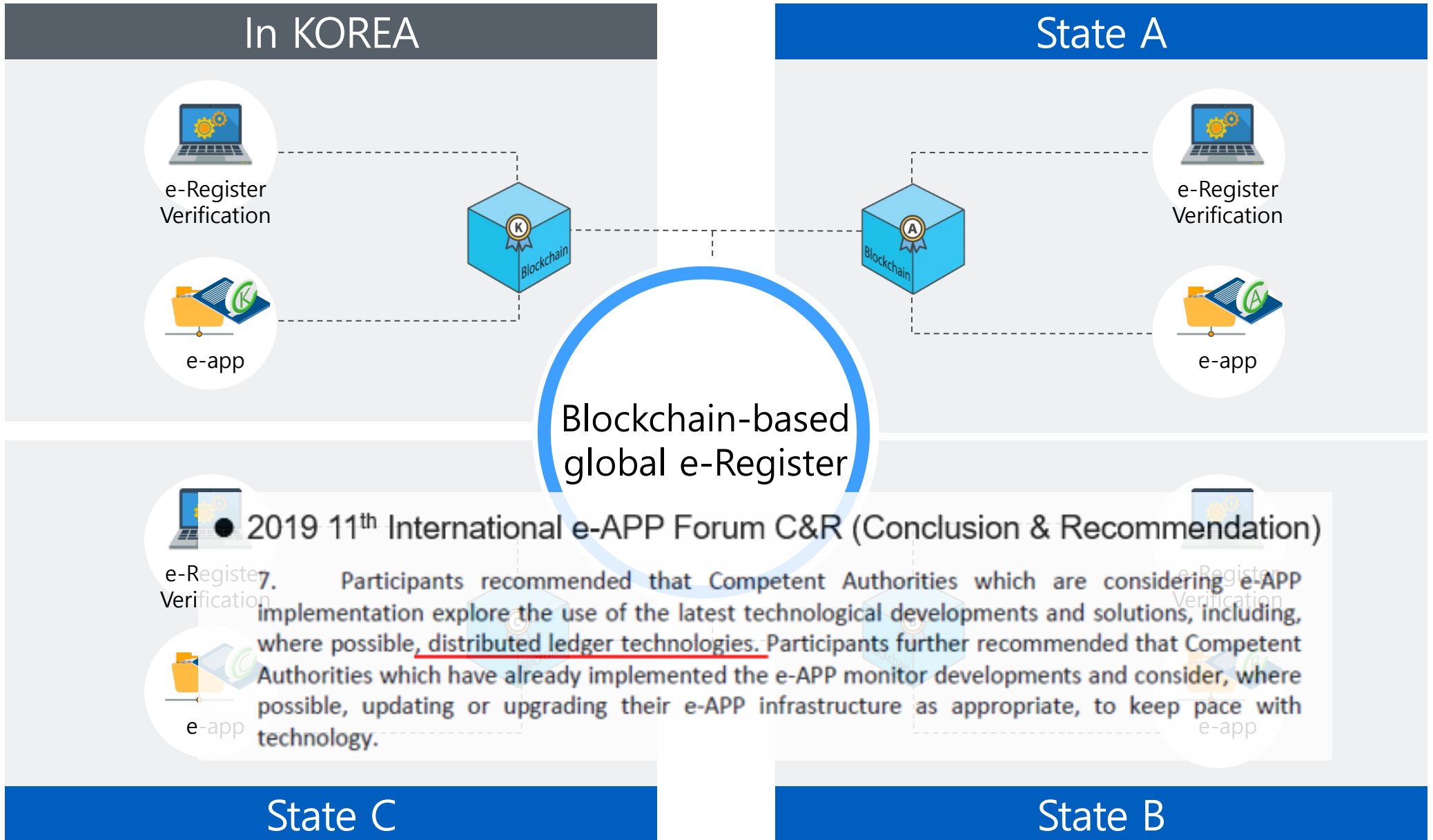
■ The “e-Register Global Hub” can verify apostille documents, and deliver underlying documents if requested.

■ To protect personal information, discussions are needed on document storage and transmission methods over network.

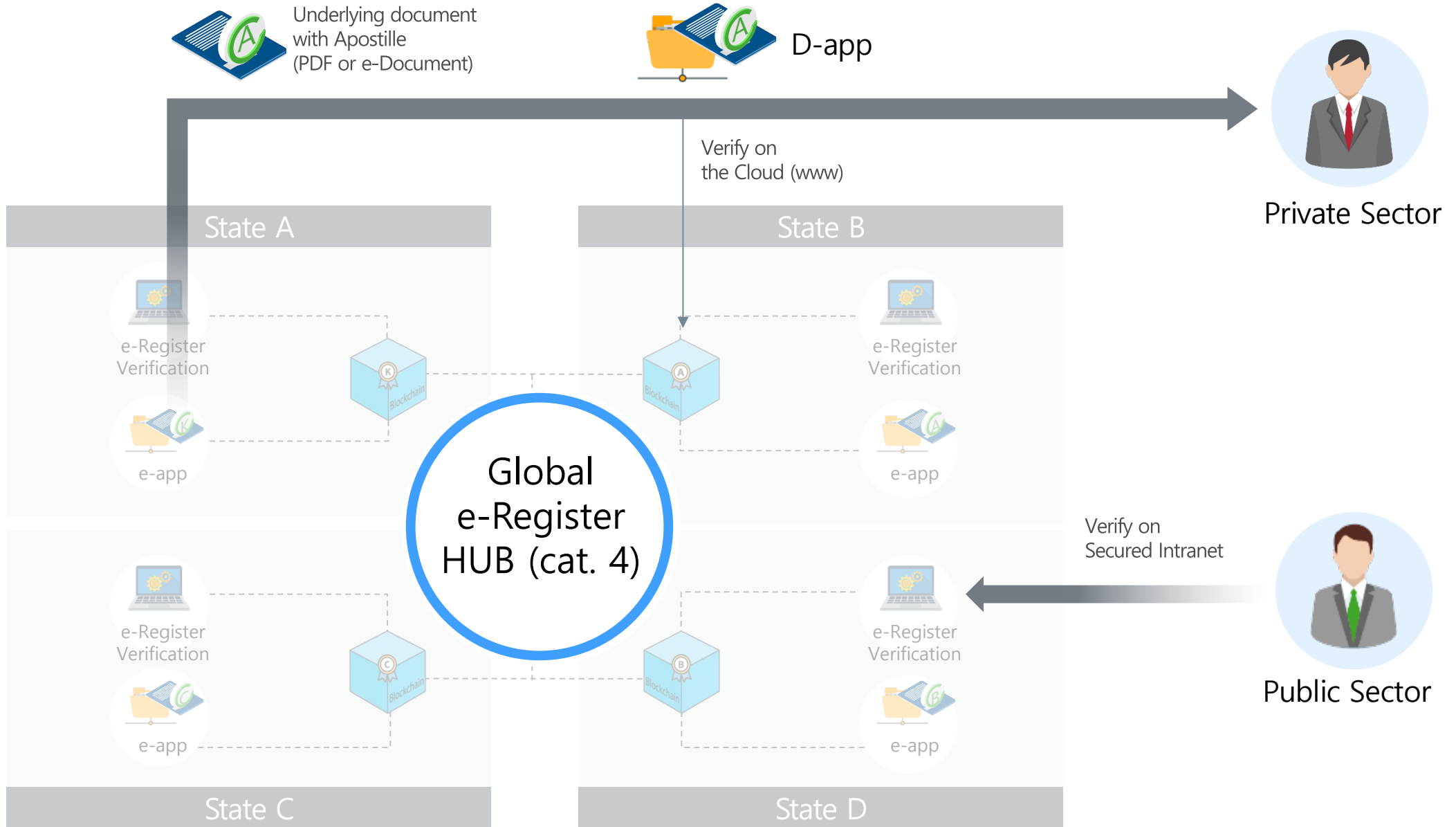
■ A unified and common verifying protocol should be established through collaboration between contracting parties.



## How to apply Blockchain to a global e-Register System?



# 13 How to apply Blockchain to a global e-Register System?



# 14 Conclusion

- A blockchain-based global e-Register network has been shown to work, is scalable and benefits contracting parties.
- The system is cooperative, transparent, traceable, scalable, and cost-efficient.
- To easily verify apostille and underlying documents and provide a trustworthy system, we need to build the “e-Register Global Hub.”
- To achieve this, we need to study “Category 4 e-Register” to transmit underlying document.



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# Thank You



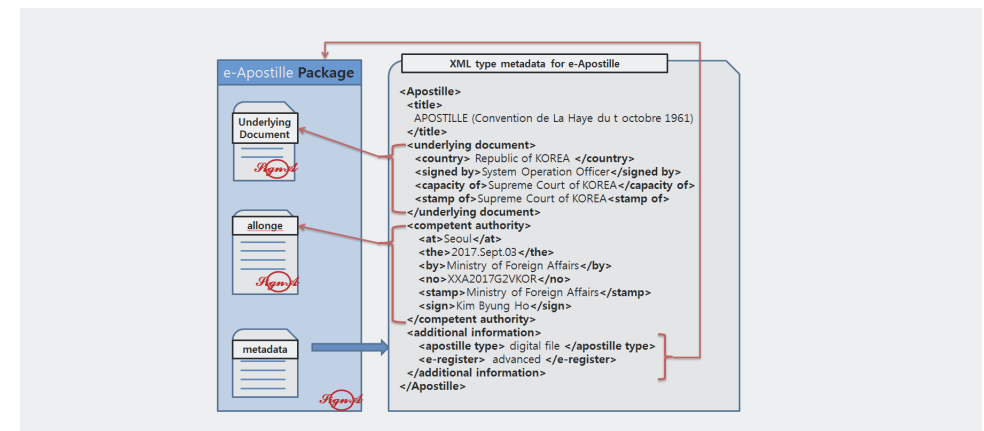
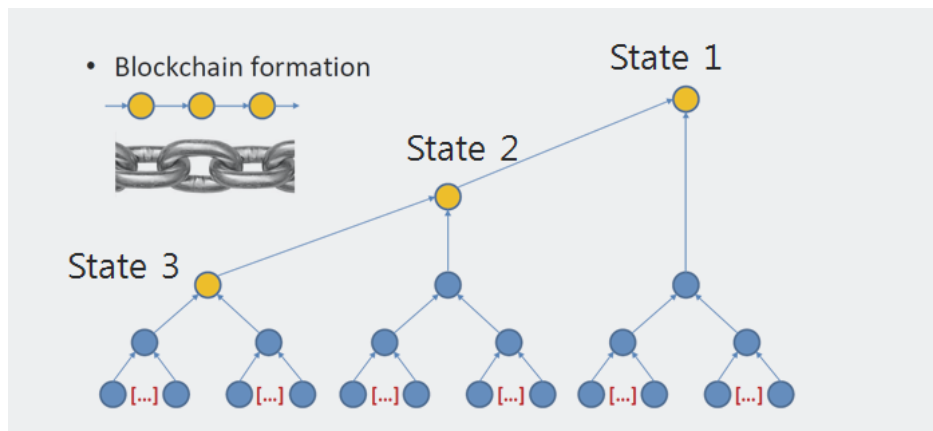
# Appendix 1. Blockchain Technology

## 2016 10<sup>th</sup> International e-APP Forum C&R (Conclusion & Recommendation)

- Participants noted with interest the developments reported and updates provided by the experts in attendance, from both Contracting Parties and the invited observers. In particular, the Forum noted with great interest the initiatives of the DONA Foundation and the InterPARES International Research Project, acknowledging the utility of harnessing the power of technologies such as the Handle System, Cloud-facilitated document preservation and Blockchain. Participants were invited to continue to study the relevance of these and other related technologies for the e-APP.

## 10<sup>th</sup> Forum - Digital Object Architecture TRUSTER Preservation Model

## 2017 HCCH Asia Pacific Week Template of e-Apostille



# Appendix 2. 2019 11<sup>th</sup> e-APP Forum C&R

## ▣ 2019 11<sup>th</sup> International e-APP Forum C&R (Conclusion & Recommendation)

7. Participants recommended that Competent Authorities which are considering e-APP implementation explore the use of the latest technological developments and solutions, including, where possible, distributed ledger technologies. Participants further recommended that Competent Authorities which have already implemented the e-APP monitor developments and consider, where possible, updating or upgrading their e-APP infrastructure as appropriate, to keep pace with technology.

9. In light of the discussions during the 11<sup>th</sup> Forum, participants also invited the PB to consider including a number of topics in the agenda for discussion at the next meeting of the Special Commission on the practical operation of the Apostille Convention. These topics, as suggested by the Forum participants, include:

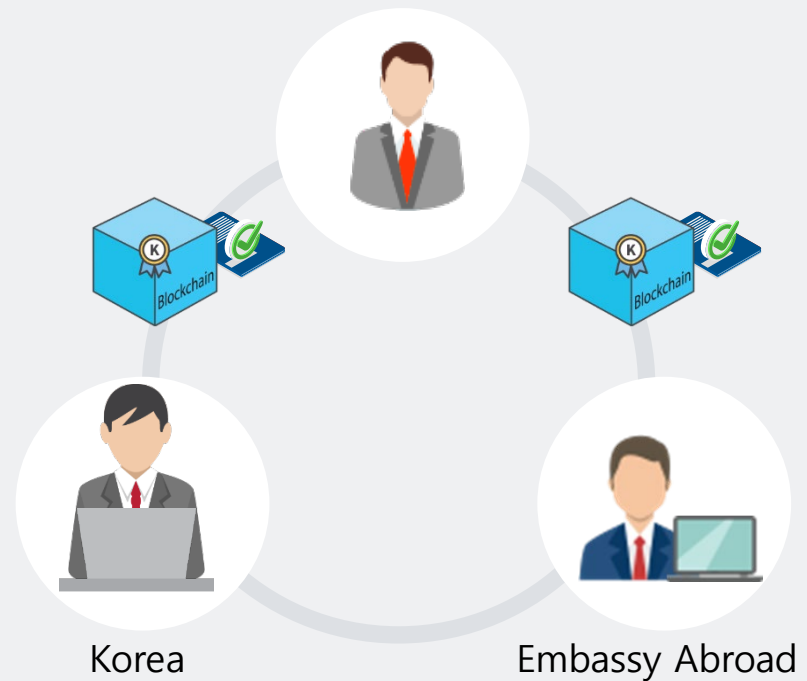
- a. an assessment of whether broader use of distributed ledger technologies, may further support and enhance the e-APP in the practical operation of the Convention, in particular in relation to e-Registers. With a view to preparing these discussions, the participants invited the Council on General Affairs and Policy (CGAP) to consider the possibility of establishing an Experts' Group, which would also include IT experts, to further explore these matters;
- b. possible efforts to further promote the consistent interpretation and application of the Article 1(3) exclusions;
- c. ways in which the PB could make more information about the practices of Contracting Parties, including digital mechanisms of certification, available on the Apostille Section of the HCCH website.

# Appendix 3. PoA Requirements for Overseas Korean Nationals

## Apostille From Korea

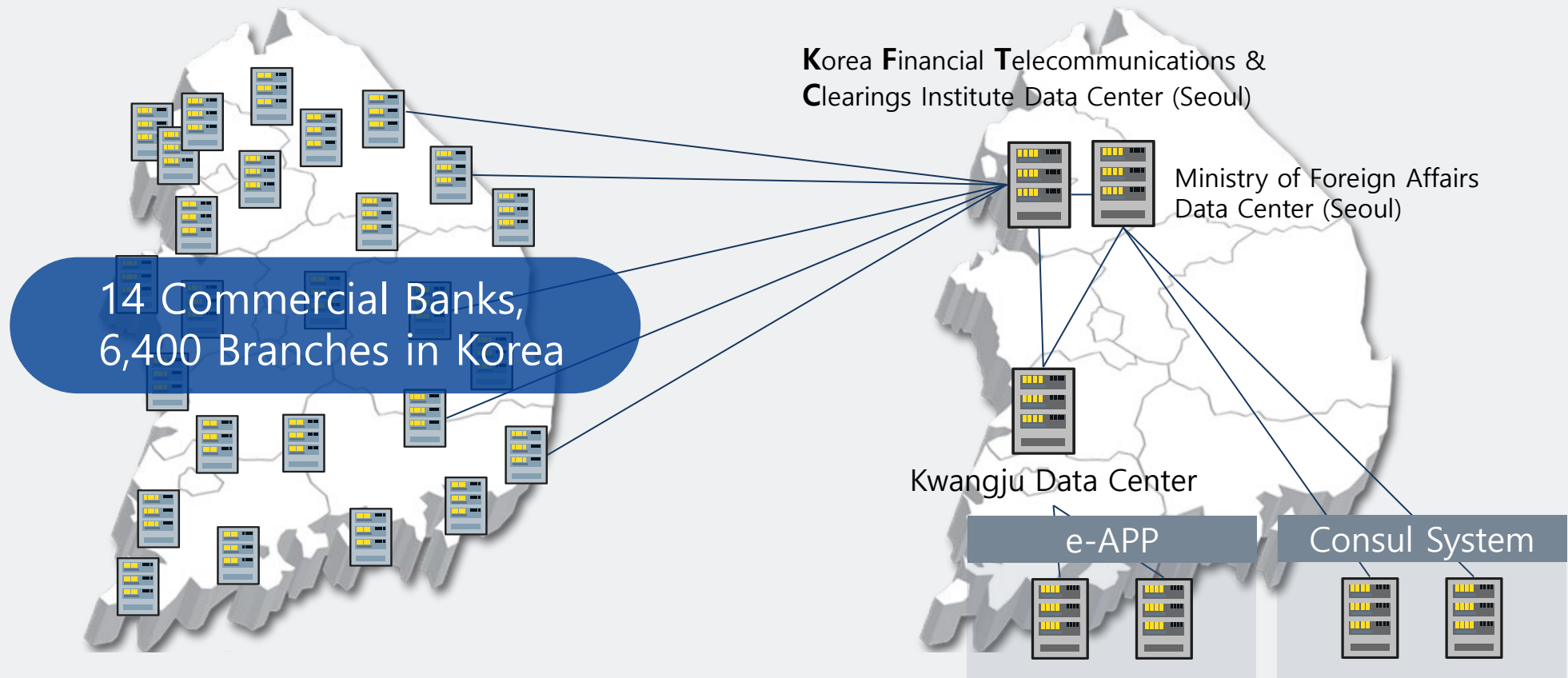


## Consular Notarization From Abroad



- ✓ Overseas Korean nationals need a Power of Attorney (PoA) to access banking services in Korea.
- ✓ The PoA must be notarized by a Korean consul to be valid for use in banking services.

# Appendix 4. PoA Notarization and Verification System



- ✓ Banks can verify the Power of Attorney (PoA) notarized by consuls through a blockchain system provided by the Korea Financial Telecommunications & Clearings Institute (KFTC) Data Center.
- ✓ The PoA can be securely checked and verified within the bank's own banking system, which is connected to the blockchain network.
- ✓ This system enables banks to view scanned copies of the PoA directly within their internal systems, ensuring both security and authenticity of the documents.