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Banks and the Blockchain Report

Description:

Most emerging technologies begin as niche offerings, with a specific user base in mind. Over time, they expand and become more widely adopted, often disrupting industries as they go.

The Internet Protocol (IP), which underpins the Internet and the modern web, is a good example of a niche technology which grew into a disruptive force. The blockchain, which underpins bitcoin, promises to be another. Financial institutions are exploring blockchain technology as a way to drive efficiencies into financial payment and settlement systems that have been slow to change.

Over the last 12 months, banks have publicly declared their interest in this technology and have begun openly experimenting with it. Several technology and service providers have made their plans public, many of them emerging from the bitcoin space and pivoting to embrace this new and potentially lucrative market.

This report explores the blockchain's potential in the financial services industry, evaluates the main players and highlights some of the opportunities for the technology to disrupt traditional mechanisms in the financial markets. It also describes some of the potential challenges faced by pioneers in this sector, and outlines some possible solutions.

Contents:

1. Executive Summary
2. Banks and Technology?
3. What is Blockchain Technology?
4. A History of Technology Adoption
5. The FinTech Sector
6. Blockchain's Advantages for FinTech
 - Transparency
 - Speed
 - Cost
7. A Rush to Distributed Ledgers
8. Where Blockchains Make Sense in Finance
9. Challenges for Financial Blockchains
10. Mechanics of Financial Blockchains
11. List of Blockchain for Financial Service Providers

12. Conclusion

Companies

Mentioned

- BCC
- Chain
- Clearmatics
- Coinsetter
- Digital Asset Holdings
- Magnr
- Mirror
- PeerNova
- R3CEV
- Ripple
- SETL
- Symbiont
- T0

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