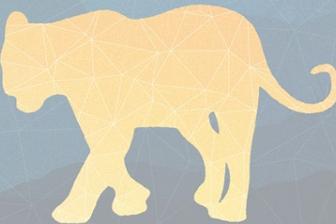


Blockchain Solutions
for the Future of Trust



Welcome!

Let's Bring Clarity To The Blockchain Jungle.



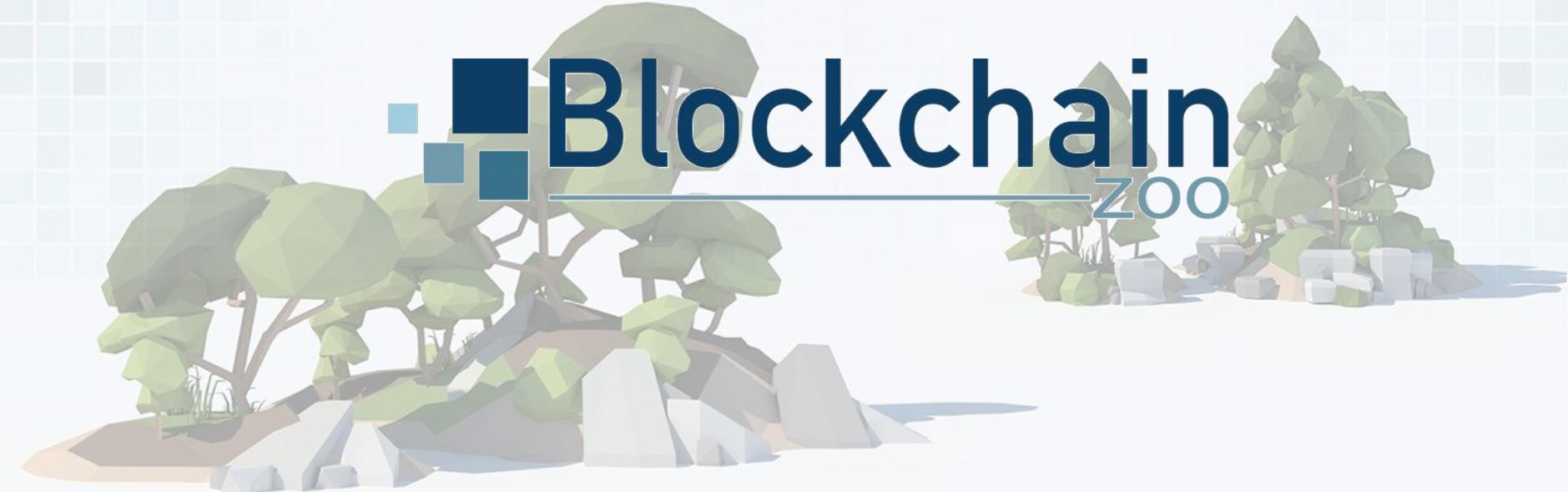
Pandu Sastrowardoyo
Chairwoman, BOD

Pandu lives at the intersection of business and technology. Passionate about the future, she turns vision into practical reality. Former IBMer with roles as Country Product Leader, APAC Technical Manager, ASEAN Business Manager, and Territory General Manager, she brings a strong measure of Enterprise experience into Blockchain Zoo.

The logo for Blockchain Zoo. It features the word "Blockchain" in a large, bold, dark blue sans-serif font. To the left of the "B", there is a graphic element consisting of four blue squares of increasing size from top-left to bottom-right, with a small light blue square positioned above the top-left square. A thin horizontal blue line extends from the bottom of the "B" through the "chain" portion of the word to the word "zoo" in a smaller, lighter blue font.

Blockchain

zoo





Blockchain Dianggap Dapat Digunakan Jadi Database Teknologi

Bagikan: [Share 4](#) [Tweet](#) [G+ Share](#) [in Share](#)



Warta Ekonomi.co.id, Jakarta - Chairwoman of The Board Blockchain Zoo Pandu Sastrowardoyo menjelaskan selain dapat digunakan sebagai *store of value* atau *cryptocurrency*, teknologi *blockchain* juga dapat digunakan sebagai *database* teknologi.

"Seseorang dapat membuat audit sistem, *electronic medical record*, bahkan *supply chain management* melalui *blockchain*. Keuntungan menggunakan *blockchain* adalah dapat mendistribusikan kepercayaan," kata Pandu dalam diskusi yang digelar Radio PAS FM bertajuk *Bitcoin: Peluang atau Jebakan?* yang digelar di Jakarta, belum lama ini.

Lebih jauh, Pandu memberikan contoh kerja sama antar perbankan atau rumah sakit dapat terjalin tanpa harus membagi *database* secara keseluruhan karena masing-masing pihak tetap memiliki *database* dan *server* sendiri namun diikat dengan teknologi *blockchain*.

"Sehingga konsep *blockchain* dapat digunakan tidak hanya ke sektor *financial technology* saja," imbuhnya.

Pandu mengingatkan *cryptocurrency* dan *blockchain* dapat menjadi dua hal yang berbeda. "Saat ini memang merupakan hal yang menarik, namun banyak sekali investasi yang meragukan sehingga bila ada koin baru yang muncul maka harus dicermati, benar-benar ber-value atau tidak," pungkasnya.

3 juta target tersebut, semoga lebih cepat," kata Ongki.

Ridzki Kramadibrata, Managing Director Grab Indonesia mengatakan sinergi berperan besar pada bisnis.

"Kerja sama memberikan kebaikan yang lebih banyak lagi," katanya.

Jason Thompson, Managing Director, GrabPay Southeast Asia, mengatakan Grab ingin menerapkan ekosistem sistem pembayaran daring yang terbuka melalui kerja sama dengan banyak pihak.

"Ini tanda bahwa Grab ingin membuka kerja sama dengan banyak pihak, tidak terpaksa dengan investasi tetapi kerja sama untuk membuka akses layanan pembayaran online yang dimiliki bersama," katanya.

Yusuf Mansur mengatakan kehadiran Grab dan Kudo membuat perusahaan lokal Indonesia seperti PayTren ikut menikmati ekonomi digital.

PayTren, Grab, dan Kudo memiliki kelebihan masing-masing yang melalui kolaborasi ini dapat dimaksimalkan untuk kemajuan bersama. PayTren sendiri akan belajar dan mengadopsi teknologi seperti sistem keamanan dan pengalaman dari Grab dan Kudo.

"Ini saat yang tepat. Ini masanya. Sudah ada 1,7 juta pengguna PayTren, ini tambahan luar biasa. Dengan perkawinan ini bisa 3 juta sebaran agen. Ini suatu lompatan, membangun ekonomi di tanah air," katanya. □

ara (US\$ miliar)



► APLIKASI TEKNOLOGI

Industri Gencar Adopsi Blockchain

JAKARTA – Dimension Data memperkirakan, semakin banyak industri manufaktur, produk konsumen, dan perbankan teknologi *blockchain* pada 2018, terdorong oleh sistem keamanan yang lebih terjamin.

Hendra Lesmana, Country General Manager Dimension Data Indonesia, mengatakan sistem yang terdesentralisasi membuat sistem *blockchain* lebih aman karena setiap sistem yang terkait memiliki catatan atas setiap aktivitas.

"Kalau dari sektor finansial, sistem yang tercentralisasi itu gampang menjadi incaran serangan. Peretas jadi harus membobol sistem yang mana. Misalnya saja Bank Indonesia sebagai bank sentral," katanya, Rabu (13/12).

Hendra memperkirakan, cepat atau lambat, bank sentral di seluruh dunia akan menerapkan teknologi *blockchain* untuk mengawasi transaksi secara *real-time*. Namun, sistem ini buka bisa berjalan jika semua bank memiliki kapasitas teknologi yang setara.

Selain industri perbankan, industri otomotif dapat mengimplementasikan teknologi *blockchain* untuk mengelola distribusi.

Dimension data memprediksi 58% perusahaan manufaktur dan produk konsumen mulai menerapkan sistem berbasis *blockchain* pada 2018. Teknologi ini juga diperkirakan menekan biaya infrastruktur perbankan hingga 30% pada tahun depan.

Pandu Sastrowardoyo, Ketua Blockchain Zoo, mengatakan teknologi *blockchain* dapat bernilai 10 kali lipat dari produksinya yaitu Bitcoin.

"Dengan pemanfaatan teknologi *blockchain*, sebuah bank berarti sudah mengimplementasikan sistem anti-fraud," katanya.

Salah satu aplikasi *blockchain* adalah dalam kasus *loan stacking* yaitu pengambilan pinjaman dari berbagai institusi tanpa diketahui oleh setiap peminjam. Sistem *blockchain* membuat tiap pengajuan pinjaman yang masuk ke berbagai bank secara bersamaan terdeteksi.

Di luar industri finansial, Pandu mengatakan industri kesehatan bisa menerapkan *blockchain* untuk mengelola riwayat kesehatan. Pasien bisa berpindah dari satu fasilitas kesehatan ke fasilitas lain tanpa membawa rekam medis karena setiap rumah sakit telah terkoneksi satu sama lain.

Sementara itu, PT Indosat Tbk. mengumumkan 24 pengembang aplikasi lokal yang akan mengikuti program intensif di kantor Indosat dalam program Indosat Ooredoo Wireless Innovation Contest (IWIC) ke-11.

Chief Executive Officer (CEO) Indosat Ooredoo, Joy Wahjudi mengatakan, pihaknya telah menjalankan program tersebut sejak 2006 dan melahirkan banyak perwirausaha muda pada sektor digital.

Dia menjelaskan, sejak program tersebut dibuka pada September 2017 lalu, ada lebih dari 3.000 peserta yang mendaftarkan diri dari Indonesia dan beberapa negara lain. Sebanyak 24 pengembang yang lolos sebagai finalis akan mengikuti *bootcamp* di Kantor Pusat Indosat Ooredoo selama 2 hari berturut-turut. (Pendu Gumilar/Sholahuddin Al Ayubbi)

Pentingnya Pemanfaatan Teknologi Blockchain untuk Transaksi Antar Bank

Selasa, 12 Desember 2017 17:55 WIB



Ilustrasi Blockchain

TRIBUNNEWS.COM, JAKARTA - Mendengar istilah 'Blockchain' terasa asing bagi orang umum, namun begitu mendengar kata bitcoin, tentu orang mengerti.

Bahkan, sejumlah orang mengaitkan keduanya padahal Bitcoin tak melulu harus berhubungan dengan Blockchain, dan Blockchain semata-mata bukanlah Bitcoin.

"Kami menggariskan satu hal yang orang Indonesia masih belum sadar. Bitcoin itu emang Blockchain, tapi Blockchain bukan Bitcoin," kata Chairman of the Board Blockchain Zoo Pandu Sastrowardoyo di Jakarta baru-baru ini

Blockchain Zoo adalah perusahaan asli Indonesia yang berbasis di Bali menjadi satu-satunya *consulting company* di Indonesia yang hanya fokus di Blockchain consulting, baik secara technologically agnostic, dan sama sekali tidak bermain di *cryptocurrency* dan *trading*.

"Blockchain itu adalah sebuah teknologi yang bisa amat powerful dan aplikasinya banyak sekali. Cryptocurrency seperti bitcoin itu hanya secuil kecil dari potensi Blockchain," katanya.

Baca: [Bitcoin dan Mata Uang Lainnya Dibangun Menggunakan Teknologi Blockchain](#)

“BITCOIN, PELUANG ATAU JEBAKAN?”

**KONGKOW BISNIS PAS FM 92.4
LIVE TALKSHOW**

Rabu, 13 Desember 2017, Jam 14.30-16.00



Free Function Hall Hotel Ibis Jakarta
Harmoni, Jl. Hayam Wuruk No. 35, Jakarta
Pusat, (Depan Halte Busway sawah besar)

Narasumber:

1. Onny Wijanarko - Kepala Pusat Program Transformasi Bank Indonesia.
2. Imansyah - Deputi Komisioner Pengaturan dan Pengawasan Terintegrasi Otoritas Jasa Keuangan. *
3. Maruarar Sirait - Anggota komisi XI DPR RI. *
4. Oscar Darmawan – CEO Bitcoin Indonesia.
5. Anthony Leong – Pengamat Teknologi dan Informatika.
6. Pandu Sastrowardoyo – Chairwoman of The Board Blockchain Zoo.



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2017

02.30pm - finish

Registration 02.00 pm

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HOW BLOCKCHAIN WILL TRANSFORM YOUR BUSINESS AND SOCIETY



**Pandu W
Sastrowardoyo**

*Chairwoman of the
Board of Directors*



RSVP

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23 Feb, 2018

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Dipendra Jain

CEO and Head of Products

OniDoc



Han Kao

Co-Founder

Petronius Media, LLC



Pandu Sastrowardoyo

Chairperson, Co-Founder

Blockchain Zoo



JAKARTA
BLOCKCHAIN CONFERENCE
"Blockchain Technology Solutions for the Future of Trust."



SPEAKER
Pandu Sastrowardoyo
Chairwoman of the Board of Directors
Blockchain Zoo

Friday, Feb 23, 2018



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Saturday
3
FEB
2018

02.00pm - finish

Registration 01.30 pm

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LT.6

PANTAI INDAH KAPUK, JAKARTA UTARA

BLOCKCHAIN SOLUTIONS FOR THE FUTURE OF BUSINESS, GOVERNANCE, AND SOCIETY



**Pandu W
Sastrowardoyo**

Chairwoman of the Board of Directors



Keynote speaker



Setiaji

*Head of
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GATHERING AND APPRECIATION DAY

What is Blockchain?

How is Blockchain Growing Your Business?

Supported by:



Oscar Darmawan
CEO Bitcoin.co.id*tbc
Founder Blockchain.co.id



Gunawan Susanto
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Pandu Sastrowardoyo
Chairwoman
Blockchain Zoo



Budi Sukmana
Founding Member
Indonesian Blockchain
Network



Jean Daniel Gauthier
Solutions Engineer
Blockchain Zoo

Moderator

28 March 2018 / 09 am - 1 pm - Saporì Deli Restaurant - Fairmont Senayan Hotel, Jakarta

REGISTER NOW! CP: +6281384589822 (Sendra Wong)
<https://tinyurl.com/What-sBlockchain28Ma-Des-14Mar>
Ticket Price: IDR 380k (15-28 March 2018) - IDR 600k (Walk-in/OTS)
This event using english

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No.	Workshop Title	Date	Instructor	Affiliation
1	Token Swaps: A technical and practical introduction to the economics of the blockchain	15-16 Jan	Andras Kristof	Chief Technology Officer Yojee
2	Distributed "Tic Tac Toe": Playing with the Blockchain Consensus	22-23 Feb	Roberto Capodieci	Founder Blockchain Zoo
3	FinTech Innovation Ecosystem	20-21 Mar	Ian Myles Anish Srivastava	Co-Founder & CEO Area 51 Founder & CEO Vinaj

- Email: CET@suss.edu.sg
- Phone: 6248 0263

- Website: <http://www.suss.edu.sg/CET/pages/fintech.aspx>



Roberto Capodieci

Roberto Capodieci adalah seorang ahli dalam teknologi Blockchain. Roberto adalah satu anggota dari NXT Foundation dan merupakan orang pertama yang menerapkan teknologi Blockchain di bidang supply chain dan pembiayaan perdagangan. Dia juga merupakan pendiri asosiasi Blockchain Zoo. Sebelumnya, Roberto memiliki spesialisasi di bidang sistem intersensi hukum dan analisis big data, dan ia bergerak sebagai konsultan di lembaga penegak hukum.

[Profil Selengkapnya >](#)

Internet of Things dan Blockchain

OPINI - Roberto Capodieci, CNBC Indonesia | 26 January 2018 13:39

SHARE |   



BREAKING NEWS

IHSG ditutup menguat 0,19% ke 6.382,19 poin.



Pandu Sastrowardoyo

Pandu Sastrowardoyo Chairwoman dari Blockchain Zoo. Posisi Pandu berada di persimpangan antara bisnis dan teknologi. Mantan pegawai IBM dengan posisi sebagai Country Product Leader, Manajer Teknis APAC, Manajer Bisnis ASEAN, dan General Manager Wilayah, Pandu membawa pengalaman Enterprise yang kuat ke dalam ekosistem Blockchain.

[Profil Selengkapnya >](#)

Blockchain, Masa Depan Industri?

OPINI - Pandu Sastrowardoyo, CNBC Indonesia | 15 January 2018 14:22

SHARE |   



FUTURE OF BLOCKCHAIN IN ENTERPRISES

20 February 2018 | 6:30pm – 8:30pm

32 Carpenter Street, Singapore 059911



Priya Mohan
*Insight & Customer
Strategy Manager, Oracle*



Pandu Sastrowardoyo
*Co-Founder,
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Angel investor,
Investment Banker and
Book Author ("Global
Strategies for Asian
Businesses")

Senior Director at UOB
(Asian commercial bank).
Headed regional teams at
investment banks in Asia.

James Allen Regenor
Business Unit Director of
Transformative
Technologies, Moog Inc,
Aircraft Group

Responsible for new
capabilities development
and innovation strategies.
Creating customer solutions
for Sunniv Chain 40 hv

Patrick Linden
Managing Partner RVP
Venture Group Pte Ltd

Co-founder of Food Runner
(sold to Rocket Internet)
and
Dealguru Holdings (IPO).
Serial entrepreneur, early
stage
tech & crypto investor,

Pandu Sastrowardoyo
Co-founder, Blockchain
Zoo

Former IBMer with roles as
Country Product Leader,
APAC Technical Manager,
ASEAN Business Manager,
and Territory General
Manager; she brings a
strong measure of

Biotech
2:30pm - 3:00pm Feb 4
Did you secretly edit your DNA with Crisp/Cas to live forever?

Pandu Sastrowardoyo
Co-founder, Blockchain Zoo

Omri Shabi
Co-Founder Excalibur.Fund, Co-
Founder at Blockchain Israel

Reese Jones
Associate Founder, Singularity
University

Renu Bhatia
Chairman and Co-Founder,
Sonikure Technology

Valentin Preobrazhenskiy
Founder, LAToken

Bitcoin Can Replace The Function of Banks...



bx00051 www.fotosearch.com



o310 www.fotosearch.com



... without a Central Server!

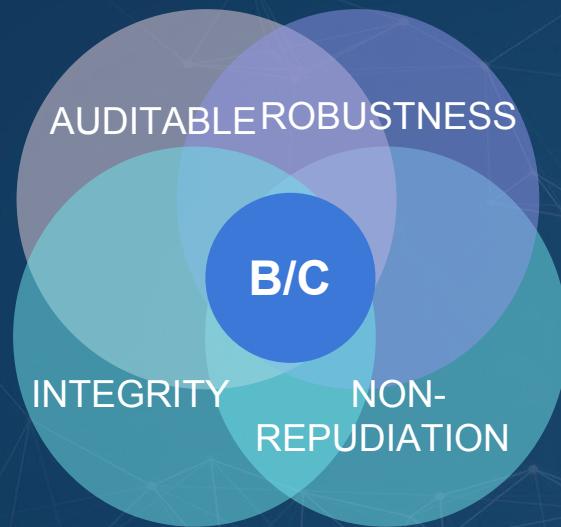
Blockchain Can Replace The Function of ANYTHING...



... without a Central Server!

Key: The Blockchain Solution must have Business Value!

The Value of Blockchain



Auditable: All historical data are poll-able and visible.

Robustness: It's hard to delete the state of the ledger.

Integrity: Customer data cannot be accessed or changed without notice.

Non-Repudiation: It's easy to prove who does what.

Based on Mathematics, not just Systems.

Blockchain in Brief

Bitcoin is Blockchain,
but Blockchain is not (just) Bitcoin!

Bitcoin can replace the function of banks without a Central Server.

Blockchain can replace the function of any database without a central server!

Blockchain is not new technology.

Blockchain is a new combination of technologies:

- Encryption
- Peer-to-peer network
- Database
- Consensus

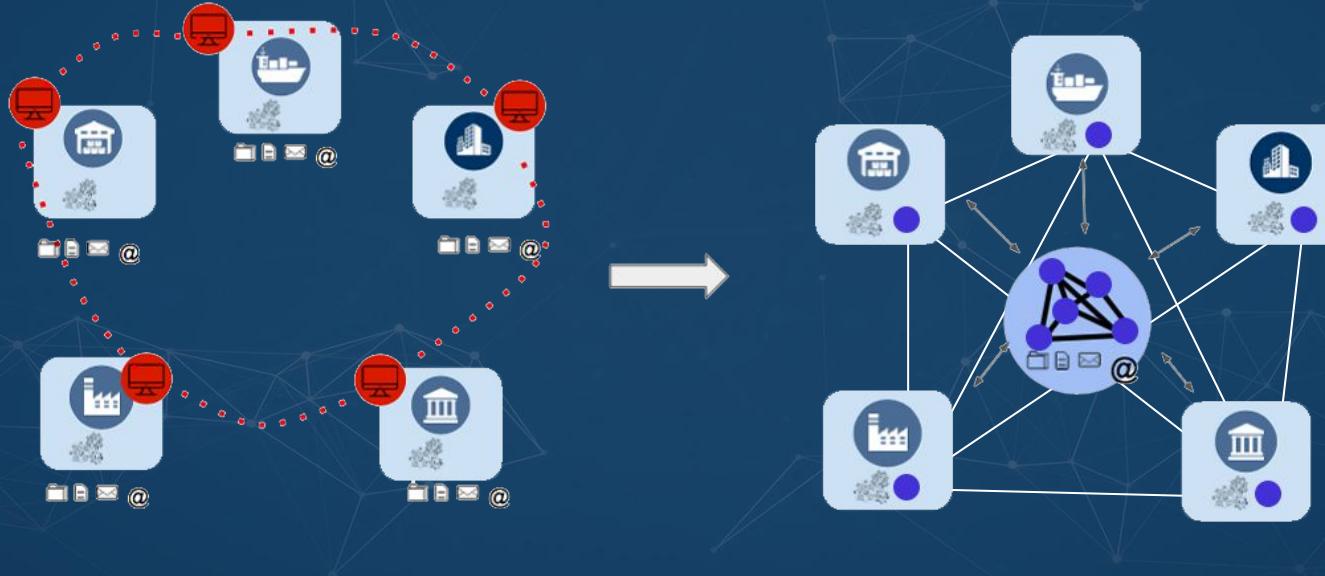
Blockchain Distributes Trust.

Blockchain has the ability to let multiple parties with competing interests to work together without one of the parties having a stronger position.

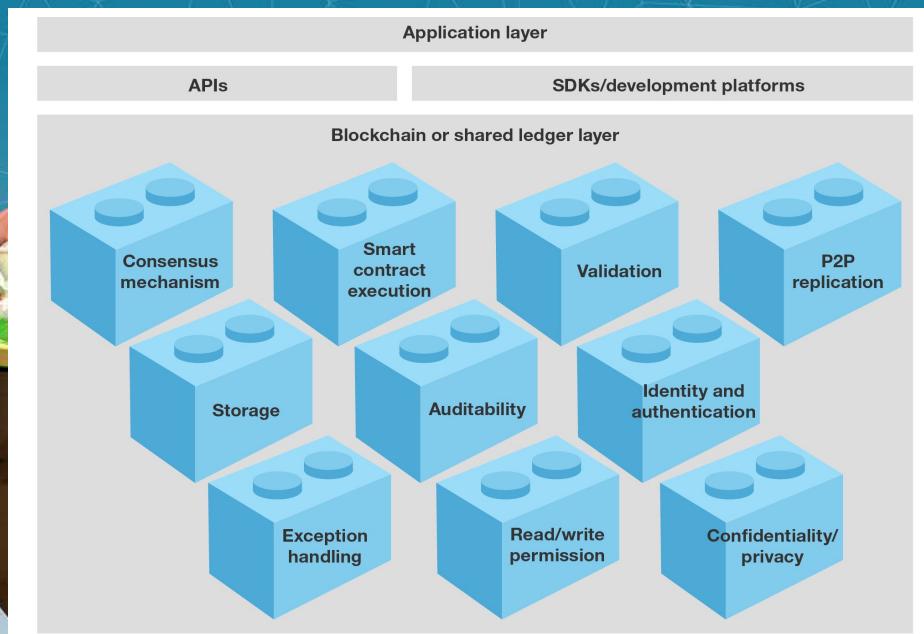
In this way, parties can work together without fear of data tampering, leaks, or fraud from other parties.

What A Blockchain Can Provide:

The Decentralization of Trust



There is no such thing as “the” Blockchain.



HYPERLEDGER

It's still a JUNGLE out there!



Nxt Foundation





Lost in the Blockchain Jungle?

Financial institutions, governments, software developers, business people and countless others wishing to join the Blockchain revolution all face the same problem: *where do you even begin?* Stepping into this new world of crypto-technologies is something like stepping into a jungle full of strange and colorful beasts; there are many hidden dangers, and few guides to show the way.

Welcome to Blockchain Zoo

Fortunately there is a growing community of experts and professionals who have learned to safely navigate the Blockchain Jungle and bring their visionary new ideas into reality-- and they want to help you succeed with yours!

Some Of Our Founders...



Roberto Capodieci

Senior Blockchain Architect

Working full time in IT since 1988, and playing with Blockchain since 2010, Roberto has been the first to apply this new technology to supply chain and trade finance. Roberto is now the founder of the Blockchain Zoo association that provides solutions, consulting, and training in the Blockchain realm.



Jean-Daniel Gauthier

Senior Solutions Consultant

Co-founder of several awarded startups, Jean-Daniel (Danny) is strong with 15+ years of experience encompassing many facets of the IT industry. His natural affinity for languages and communication, coupled with his understanding of technology at its applications, allow him to produce designs, documentation and explanations of complex solutions accessible and beneficial to all.



Pandu Sastrowardoyo

Senior Business Consultant

Pandu lives at the intersection of business and technology. Passionate about the future, she turns vision into practical reality. Former IBMer with roles as Country Product Leader, APAC Technical Manager, ASEAN Business Manager, and Territory General Manager, she brings a strong measure of Enterprise experience into Blockchain Zoo.



Barton Johnston

Blockchain Development Consultant

Barton Johnston largely taught himself programming during highschool and now has 12+ years of software development experience in varied contexts including media research, game design, mobile apps and fleet tracking telemetrics, alongside years of personal fascination with compression algorithms, compiler design, shader programming and anything else that gets down to the nitty gritty bits and bytes.



Luca Gobbo

Senior Business Architect

Experienced Blockchain Senior Business Analyst with 20+ years of experilockchain Trainingct and solution development. Expert in complex decision making and scalable software analysis, business process/workflow design, blockchain integration and operational designs for global platforms.



Krisda Leeaphorn

Senior Business Consultant

A business development leader with broad and in-depth knowledge of banking products and capital markets, and a finance professional with over 20 years experience with leading international banks focusing on fund raising, risk and investment management for both corporate and financial institutional clients.



Blockchain zoo

A Consulting Firm

Populated by proven blockchain & blockchain IoT experts, BCZ provides associates able to consult, strategize, and implement blockchain for your business.

A Decentralized Association

Utilizes a blockchain backbone to manage a community of associates in an agile and transparent manner

A Blockchain School

Our training experts are available to provide custom classes on your premises or "Blockchain Retreats" in our Bali HQ.

A Platform For Projects

BCZ can be utilized to manage your blockchain projects flexibly, accountably, & independently.

The background of the slide features a complex, abstract network structure composed of numerous small, semi-transparent grey dots connected by thin white lines, forming a web-like pattern across the entire dark blue surface.

Let's Talk About The Future

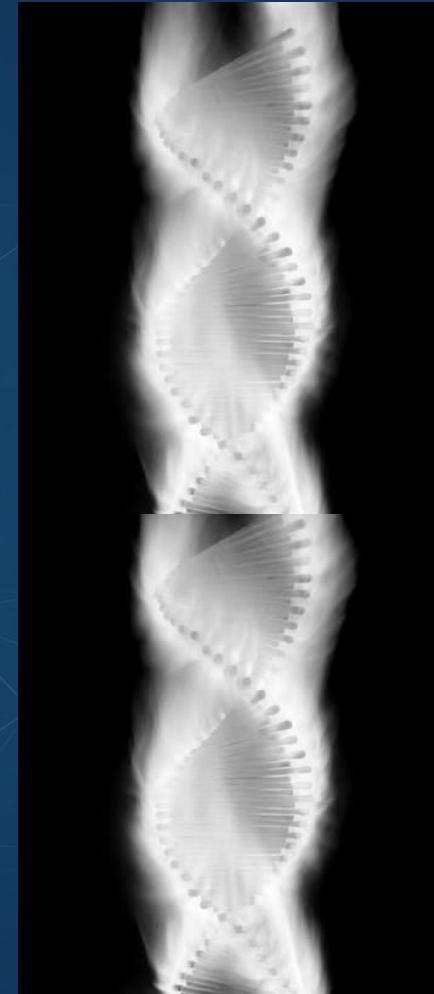
The Merging of Identities



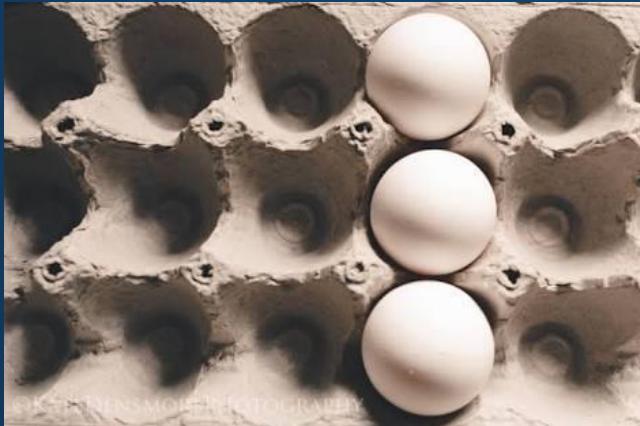
Need-To-Know Anonymization



You Own Your Own [Data]



You Own Your Own (Stuff)



Nationbuilding



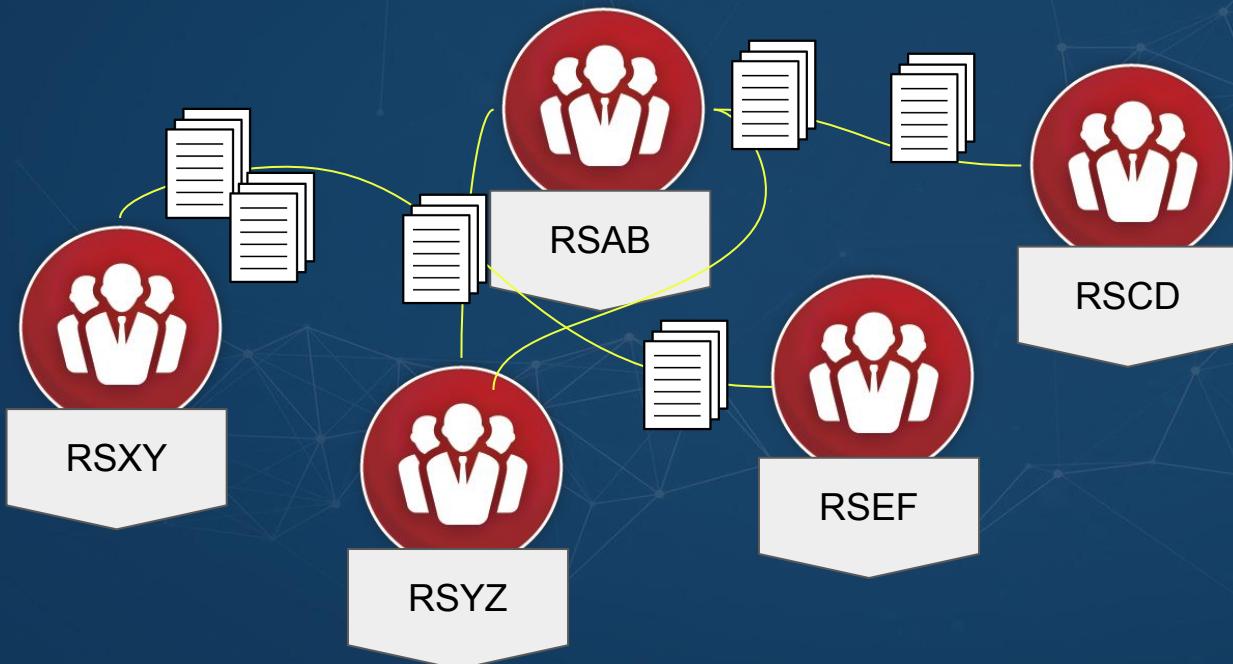
The background of the slide features a dark blue gradient with a subtle, light gray network of interconnected dots and lines. This network pattern is more dense in the lower half of the slide and forms a triangular shape in the upper right corner.

Let's Talk About The Future

Let's CREATE The Future

Electronic Medical Records

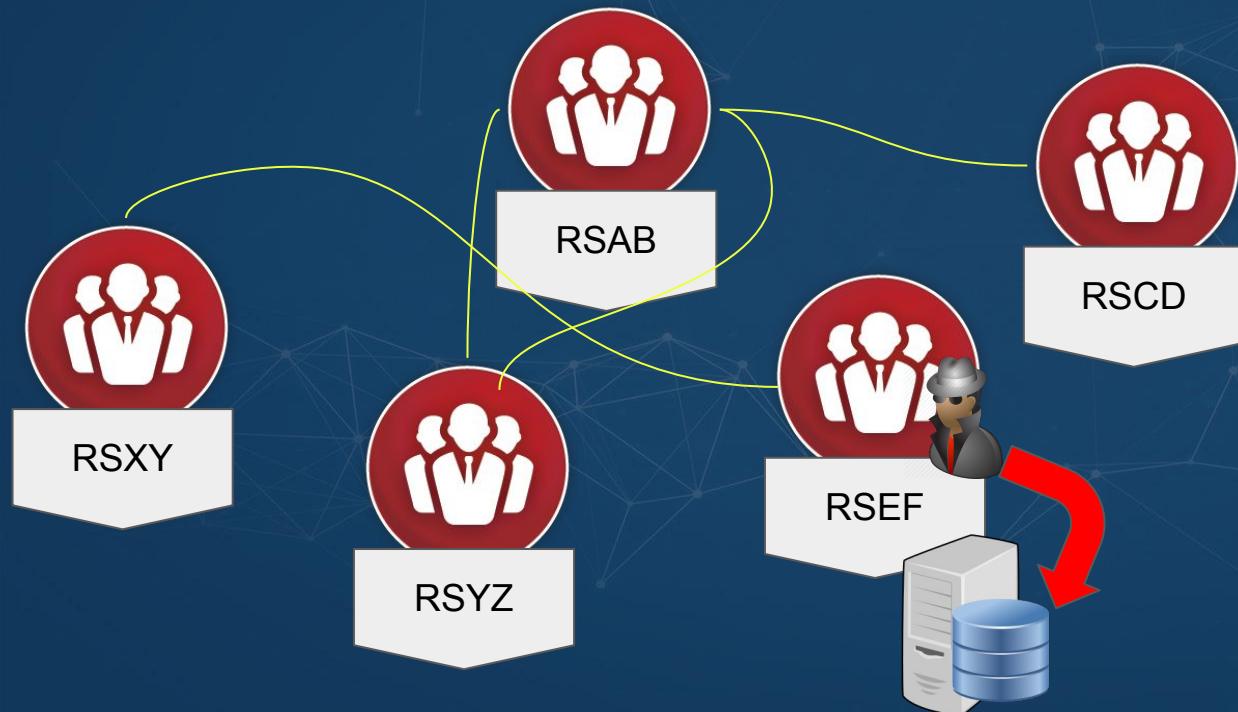
Problem Statement:



EMRs between competing hospitals are not shared with a unified database. Patients getting referrals / getting second opinions / moving hospitals are forced to bring their own data -- usually via offline documents (paper etc)

Electronic Medical Records

Problem Statement:

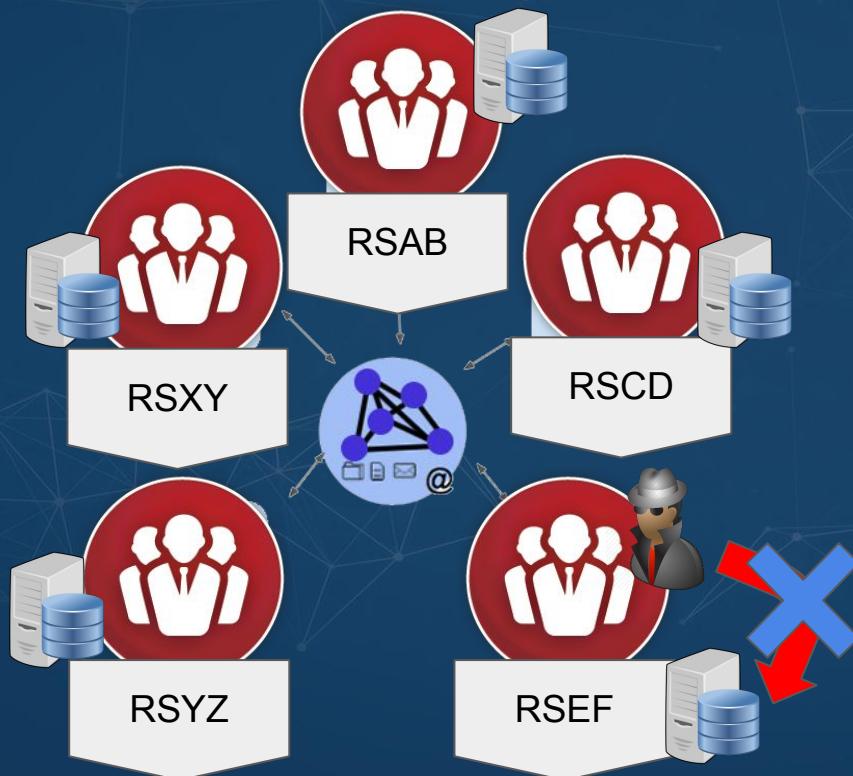


The issue is that hospitals are competing, and:

- There is a perceived larger risk of losing patients to other hospitals if data is shared as-is
- In current traditional IT systems if there is a joint database, there shall always be a single point of truth that is centralized in one of the parties (RSEF in this case.)

Electronic Medical Records

The Blockchain Solution:



an EMR Blockchain system can:

- Let each hospital own their own data infrastructure in the form of their own Blockchain node
- Ensure no data tampering as the Single Point of Truth is based on consensus
- Help patients' Customer Experience and Quality of Service by ensuring that a patient that is moving hospitals will get the full past EMR data of all prior hospitals.
- Not allow hospitals to access the data of patients unless the patients' KYC is registered at that hospital also. I.e. RSEF cannot access the data of an RSCD customer unless that RSCD customer already registers herself at RSEF.

Anti-Fraud

Problem Statement:

Why Banks Struggle to Fight Check Fraud

Experts Say Low-Tech Fraud Is a Lingering Challenge for Banks

Tracy Kitten ([@FraudBlogger](#)) • May 20, 2014 

A \$15 million **check-kiting scheme** that flew under the radar of leading banking institutions for more than three years illustrates that check **fraud** continues to be one of the banking industry's greatest pain points.

See Also: [Ransomware: The Look at Future Trends](#)

Last week, federal authorities in California arrested 14 of the 15 individuals charged for roles they allegedly played in the check-kiting and account bust-out scheme that ran from February 2010 to October 2013.

The defendants allegedly defrauded top-tier institutions, including Bank of America, JPMorgan Chase, U.S. Bank and Wells Fargo Bank, according to the **indictment**. None of those banks would comment about the scheme or the steps they've taken to enhance fraud prevention since the scheme was uncovered.

Fraud in the Digital Age: Loan Stacking and Synthetic Fraud

October 26, 2016 by Pat Phelan

Financial institutions are increasingly voicing the challenges they face in identifying fraudulent loan stacking: when an inauthentic borrower applies for multiple loans from numerous lenders within a short timeframe, with no intent to repay. The number and timing of these applications often renders this fraud nearly undetectable, as quick submission of multiple applications takes advantage of the routine delays between transactions and recently posted inquiries. For example: A fraudster applies for a loan online and secures approval from Lender A. Then the fraudster quickly applies for seven more loans from different lenders within a short timeframe.

A fraudster may use stolen account information to create a synthetic identity—or multiple synthetic identities—and apply for loans that will be uncollectable. In this scenario, the fraudster could use the dark web to buy a hacked account profile, or use malware and other scams to remotely take over a computer and apply for loans. As a lender, you're likely actively considering how to get ahead of this problem with an early warning system—and you're not alone. We're thinking about this too and have developed innovative products to address these challenges.

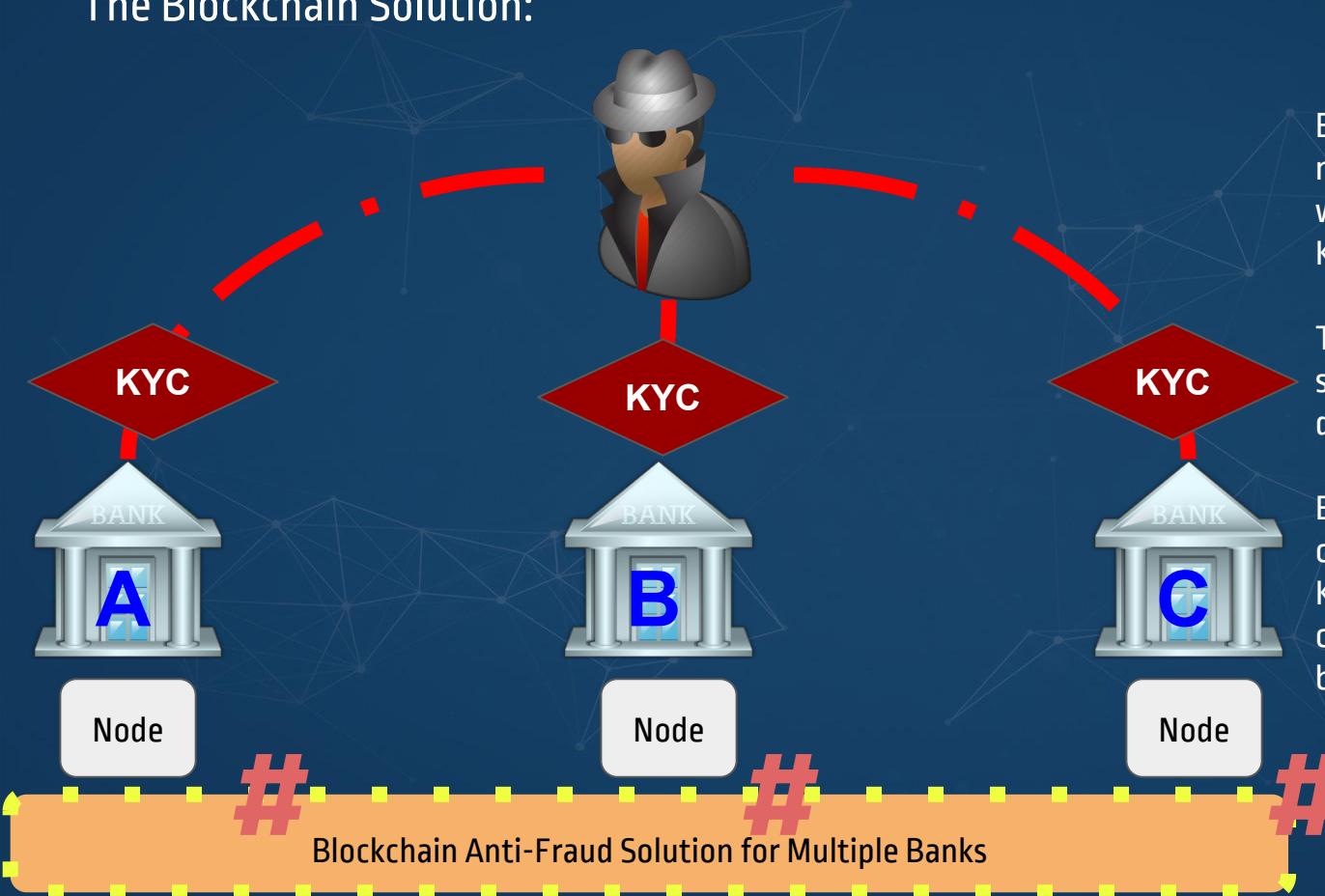
Part of the problem is **identity management**—which is a big challenge for many types of businesses. Identity is very fluid, especially on the internet. However, in digital channels, there is more information—like device, behavior, IP address, true location—that can be used to confirm identity and intent. This additional information allows greater certainty as to whether the applicant has true intentions or is a viable threat.

SHARE THIS PAGE



Anti-Fraud

The Blockchain Solution:



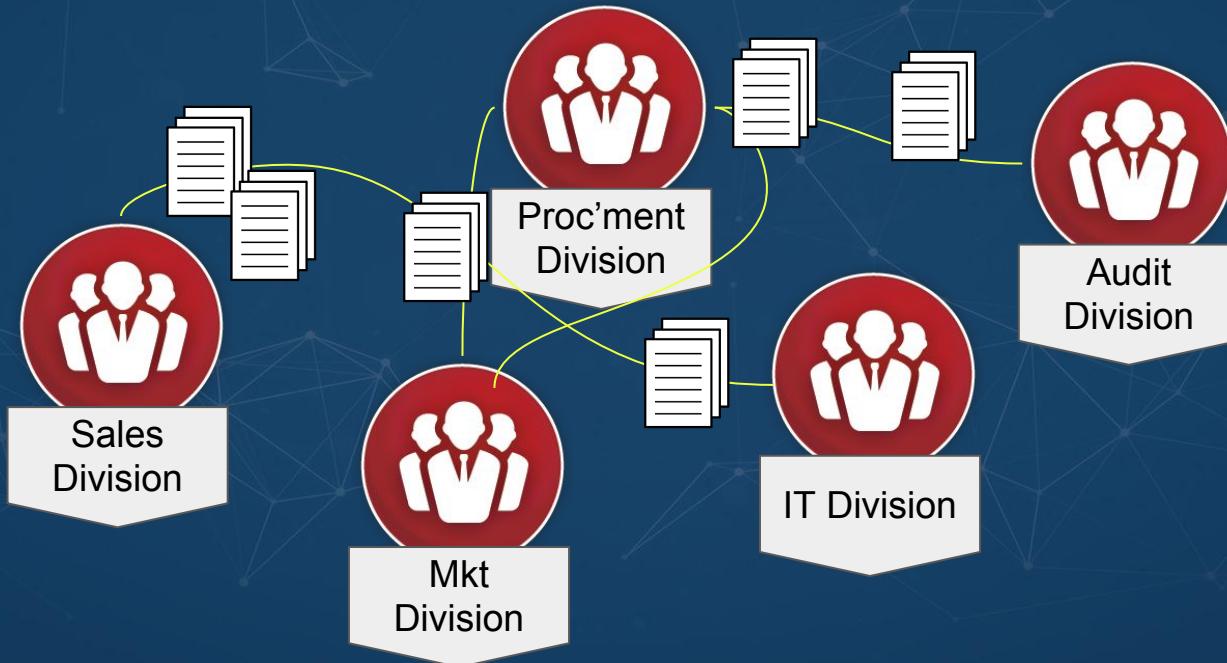
Banks using the same Blockchain can match the hashes (#) of each KYC without seeing the content of the KYC.

There is no central server for this system -- The Blockchain solution is distributed throughout all the banks.

Each bank has a node with the complete Blockchain copy of hashed KYCs. No bank can access the cleartext copy of other banks' KYC, but they can match the hash.

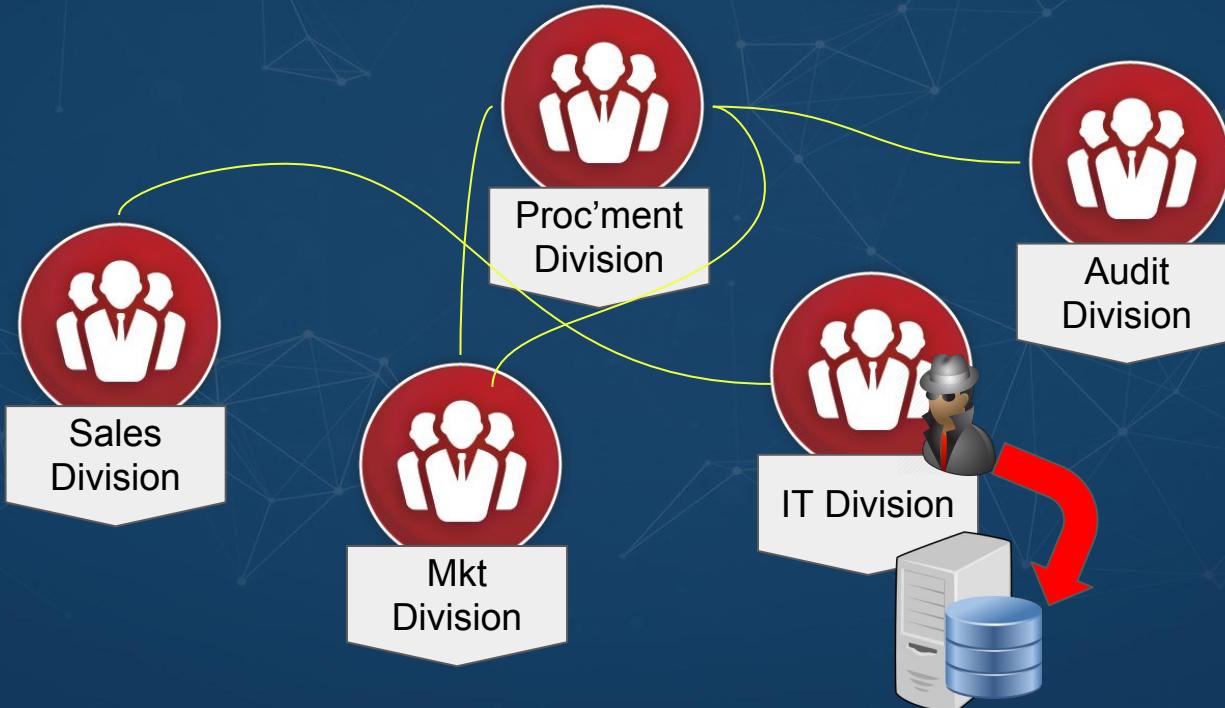
Compliance

Problem Statement:



Compliance

Problem Statement:



Compliance

The Blockchain Solution:



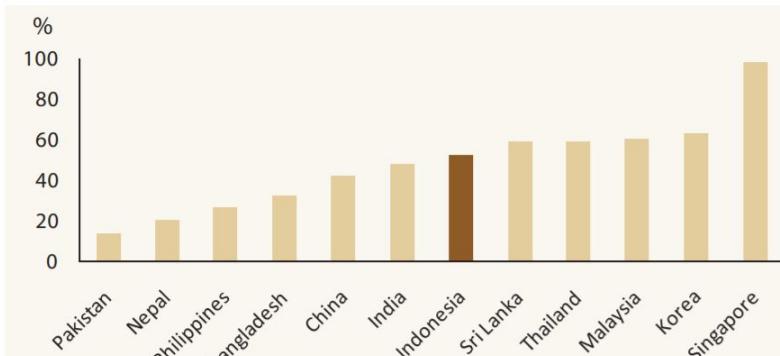
Financial Inclusion

Problem Statement:

Survey Results on the Demand for Financial Services

Just about half of Indonesia's population has access to formal financial services. This is better than countries such as China, Pakistan, Bangladesh, and the Philippines. It is, however, worse than countries such as Sri Lanka, Thailand, and Malaysia. In short, there is much room for improvement.

Figure 1. Share of the Population with formal financial access



Sources: World Bank (2008d); World Bank (2009b)

Commercial banks, which dominate the Indonesian financial sector, serve a relatively small proportion of Indonesian households. One-third of Indonesians don't save at all, and can be considered truly 'financially excluded' (see Figure 2 below). Similarly, less than half of Indonesians save at banks, and of those who do save at banks, two-thirds also save at some other type of service providers. Considering the overlap between banks and the informal sector, informal institutions actually service more savers than do banks.

Financial Inclusion

The Blockchain Solution:

Reduces Settlement Time

- Payments and remittance settlement can happen rapidly allowing people to access their capital when they need it.
- Time and cost efficiencies could support large amounts of small transactions or micro transactions within a trusted network.

"Trusted" Third Party Elimination

- Storing transactions in automatically shared, tamper-proof database could eliminate the need for complicated procedures and clearing houses and ensure that banks have their records in sync.

Eliminates Error Handling

Provides real time tracking of transactions in a decentralized system with no double spending or transaction repudiation.



Support Smart Transactions

- Blockchain supports smart contracts, transactions that include multiple assets, transactions that include multiple parties and two-way transactions.
- This will allow the unbanked not only access to bank accounts but access to global capital markets as well by providing all types of value transfers.

Cost Reduction

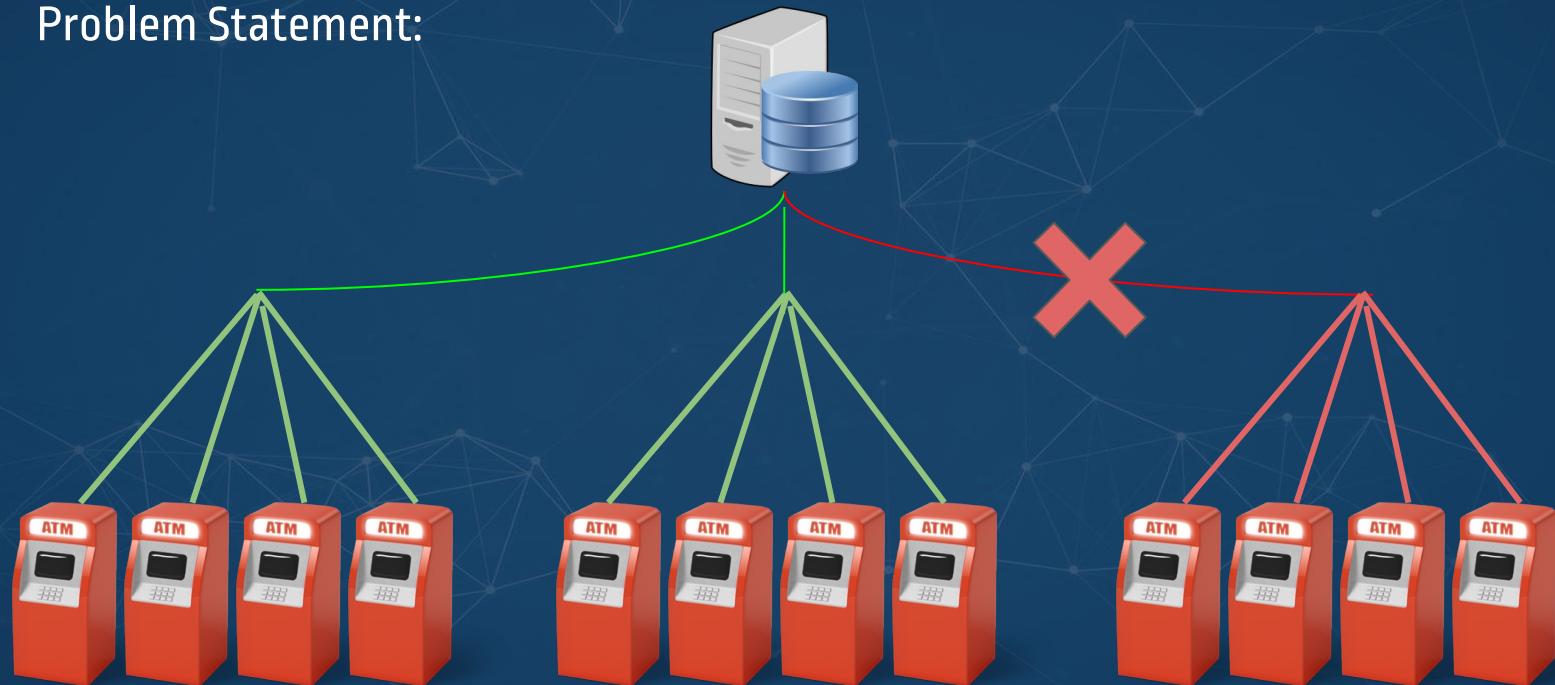
- Blockchain can cut operational costs which banks are targeting and reach the customers at the edge of wireless and not just bank accounts.
- Santander predicted that blockchain technologies could reduce banks' infrastructure costs attributable to cross-border payments, securities trading and regulatory compliance by between \$15-20 billion per annum by 2022.

Secure Transaction Ledger Database

Secure transaction ledger database which is shared in an established, distributed network.

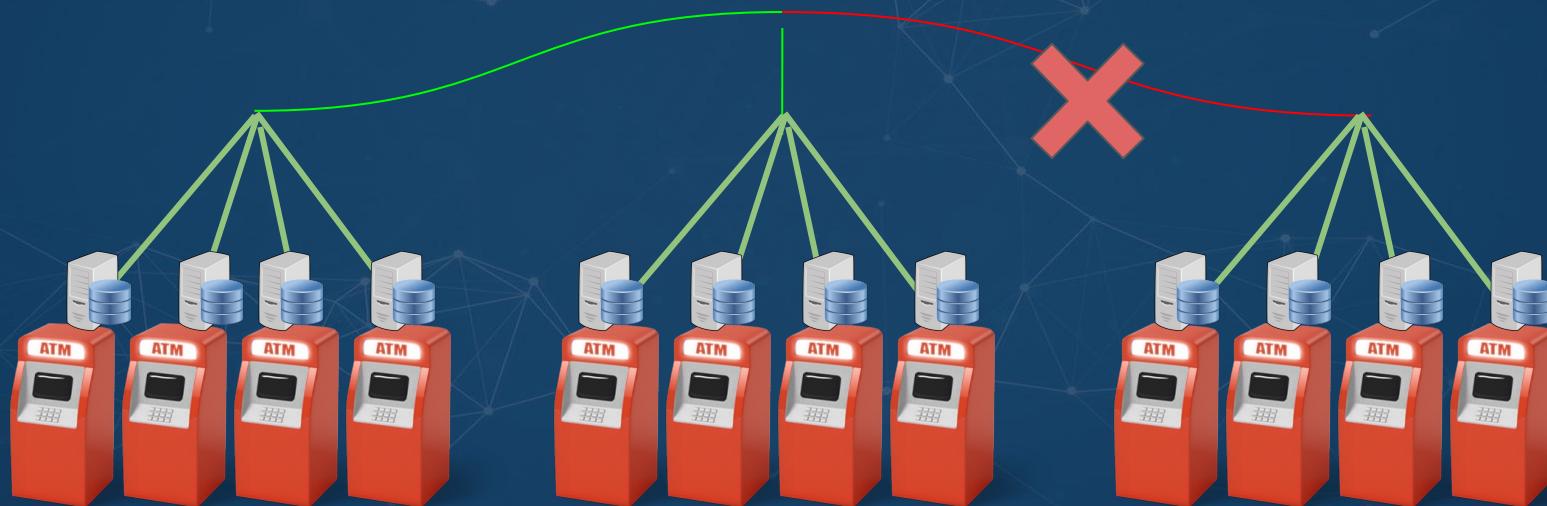
Geographic Implementation

Problem Statement:



Geographic Implementation

The Blockchain Solution:



Geographic Implementation

The Blockchain Solution:

Robust atm network system based on blockchain technology and its information processing method

CN 106982203 A

ABSTRACT

The present invention relates to a robust ATM network system based on blockchain technology and an information processing method thereof. The information processing method includes the following steps: an ATM node generates transaction information; the ATM node performs a predetermined process on the generated transaction information and performs block packing to generate block chain information; the ATM node broadcasts blockchain information to the entire network; and a server As the monitoring node regularly synchronizes the blockchain information in the ATM network; the server parses the blockchain information and stores it. According to the present invention, the server can directly synchronize all the information as the monitoring node to facilitate the aggregation of the transaction information, and at the same time, the transaction information can be processed by the asymmetric encryption algorithm to ensure the security of the transaction information.

Publication number	CN106982203 A
Publication type	Application
Application number	CN 201710009668
Publication date	Jul 25, 2017
Filing date	Jan 6, 2017
Priority date	Jan 6, 2017
Inventors	Tong Yaogang , Zheng Jianbin , Zhou Yu
Applicant	China UnionPay Co., Ltd.
Export Citation	BiBTeX , EndNote , RefMan
Classifications (3)	Legal Events (1)
External Links:	SIPo , Espacenet ,

Letter of Credit

Problem Statement:

The initial L/C issuing process invoices four or more stakeholders.

Each stakeholder has to provide written documents to the next, creating feedback and amendment cycles.

All cycles must be cleared before the issuing bank can green light the L/C, starting the payment and delivery process.

Bottlenecks:

Paper based cross checking systems:

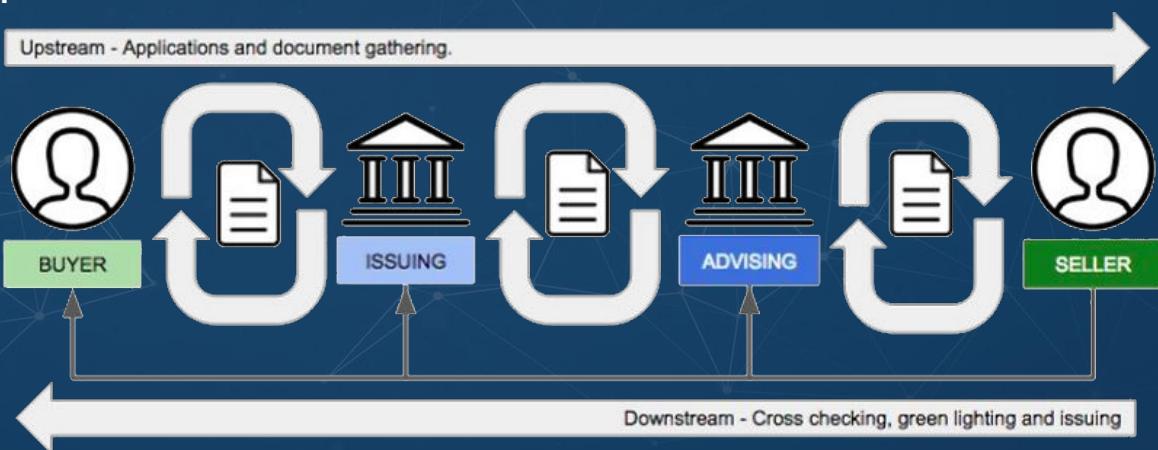
Document leading to consensus must be compared, annotated and produced on paper.

Document sending loops:

notifications are not given in real time, resulting in more paper and annotations.

Turnaround:

Paper documents are added/amended and sent/re-sent for each feedback/amendment cycle.



Letter of Credit

The Blockchain Solution:

The creation of a system where all stakeholders can digitize documents and send each other feedback before producing originals. The initial stepping of the procedure is respected so no stakeholder is engaged out of turn.

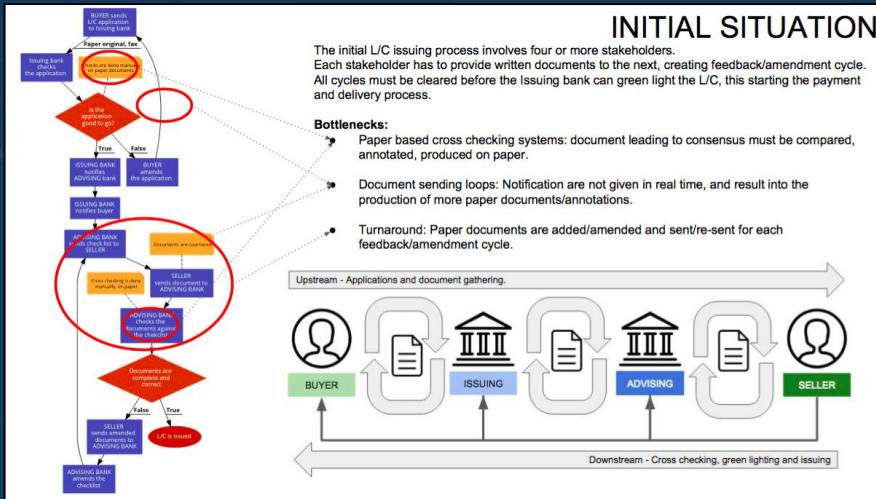
Improvements:

- Suppression of document turnaround, reduction of the physical impact of the loops.
- Addition of seamless onboarding features for easy stakeholder access.
- Paper original only need to be amended once, after all the stakeholders have finished the feedback/amendment process.



Letter of Credit POC

INITIAL SITUATION



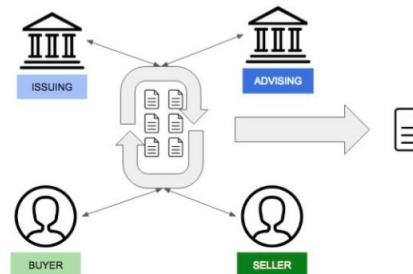
Stakeholders can digitize documents, and send each other

feedback before producing originals. The original stepping of the procedure is respected, so no stakeholder is engaged out of turn.

Improvements

- Suppressions of document turnaround, reduction of the physical impact of the loops.
- Addition of seamless onboarding features to easy access by stakeholders
- Paper originals only need to be amended once, after all the stakeholders have finished the feedback/amendments process

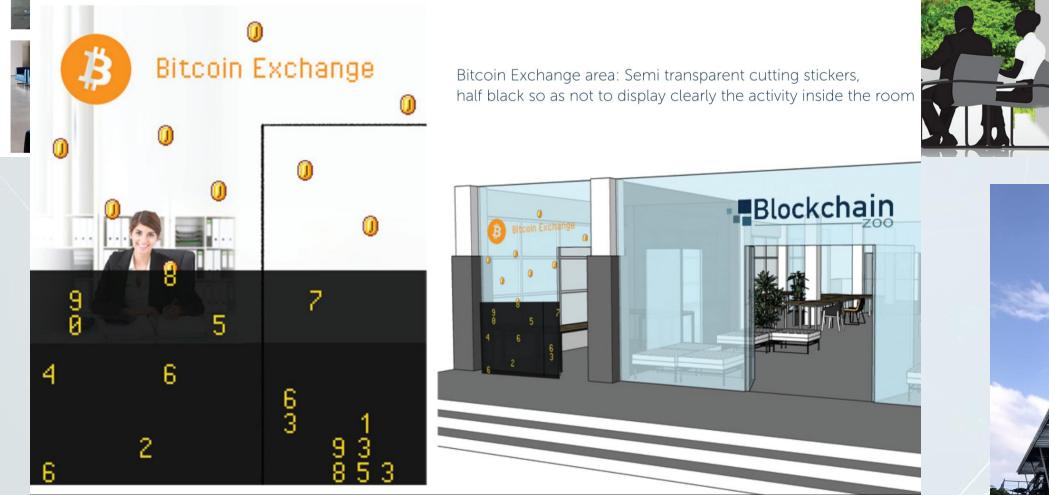
Process is up to
5 times faster





MEETING ROOM INSIDE

See previous proposal



Blockchain Zoo is headquartered in Bali, Indonesia.

We aim to leverage the beauty and international communities of Bali to access Blockchain projects throughout the world.

We are able to recruit multinational associates & do training classes in the Island of the Gods





Join Us!
Send your CVs to
hr@blockchainzoo.com

Let us help your business!
Contact
claudya@blockchainzoo.com



Executive Classes

Blockchain Zoo provides executive classes to help you leverage blockchain for your business advantage.



These classes are led by at least 1 experienced Blockchain SME (>30 yrs experience in total) and cover a wide range of strategic skills about blockchain that allow you to make practical decisions regarding these technologies.

Strategic skills taught may include:

- Identifying vendors' blockchain knowledge or lack thereof
- Understand the lingo and jargon used by most blockchain vendors and practitioners
- Understand the real business & optimization opportunities achievable with blockchain solutions
- Identify where not to utilize blockchain in your business processes
- Understand the differences between blockchain platforms & solutions
- Understand if a vendor is only pushing a platform they know rather than suggesting the correct one for your business
- Business use case discussions
- An overview of cryptocurrency from a financial perspective

Blockchain Course

**F2F, 8 hours, Exclusive Class
2-10 Executives**

Blockchain Seminar

**F2F, 2-3 days, Exclusive Class
10-15 Executives.**

"Blockchain Retreat" in Bali

**Located in Bali, Island of the Blockchain Gods.
Scope customizable by request.
Entertainment packages and accommodation
may be included in quotation if requested.**

Technical Classes

Blockchain Zoo provides technical classes for multiple levels of skills.

These classes are led by 1 experienced Blockchain SME (>30 yrs experience in total), and includes administrative support.

Classes may include lab access for hands-on interaction / execution of blockchain scenarios. Classes may also include technical demos with no interaction.



Architects

BCZ trains architects & analysts, providing:

- A language & OS agnostic training
- Conceptual exploration of blockchain
- Capability to build a blockchain from zero
- Capability to work with any blockchain solution



Developers

BCZ trains developers and system integrators, teaching:

- Setup of blockchain systems
- Maintenance of blockchain systems
- P2P network protocols, Cryptography libraries
- Implementing blockchain wallets
- Integration of existing systems & functions

Quick Seminar

3-4 hours, 12-50 participants

Webinar with Hands-On Labs

**8 hours, 5-12 participants,
Includes 2 hours of lab work.**

Mini 1-Day Seminar

**F2F, 8 hours, 12-25 participants,
Includes 1 hour of lab demo.**

Quick Course

**F2F, 3 days, max 25 participants,
Includes 2 hours lab work / day.**

Intensive Course

**F2F, 5 days, max 40 participants,
Includes 2 hours lab work / day.**

“Blockchain Retreat” in Bali

**Located in Bali, Island of the Gods.
Scope customizable by request.
Includes 2 hours of lab work/day.**

3-4 hours, 12-50 participants

**8 hours, 5-12 participants,
Includes 4 hours of lab work.**

**F2F, 8 hours, 12-25 participants,
Includes 2 hours of lab demo.**

**F2F, 3 days, max 25 participants,
Includes 4 hours lab work / day.**

**F2F, 5 days, max 40 participants,
Includes 4 hours lab work / day.**

**Located in Bali, Island of the Gods.
Scope customizable by request.
Includes 4 hours of lab work/day.**

Discovery Workshop (2-days)

Assess your infrastructure and give a 1-page summary of blockchain sweet spots.
May highlight potentials for profit / lower ops cost with blockchain.

Blockchain Gear Up Workshop (3-5 days)

Provide a full overview of your business and technical architecture and provide a complete overview of which workloads can be placed on the blockchain.

Project Plan Workshop (Over 5 Days)

Create a full workload migration plan OR create a full concept whitepaper based on your Blockchain Gear Up Workshop.

Migration to Blockchain

Migrate your identified workloads to blockchain based on Project Plan.
Cost depends on Project Plan.

Blockchain Resiliency Assessment

Custom resiliency assessment to ensure your existing blockchain system is as resilient as you like.

Business Plan Workshop

Complete business plan development.

Turnkey Consulting

End-to-end project accompaniment and planning, with a "big bang" model of deployment.
Cost calculation requires Business Plan Workshop, Project Plan Workshop, or Gear Up Workshop.

