



Professional Blockchain Course

Use Cases: Finance



Blockchain in Loans and Mortgages

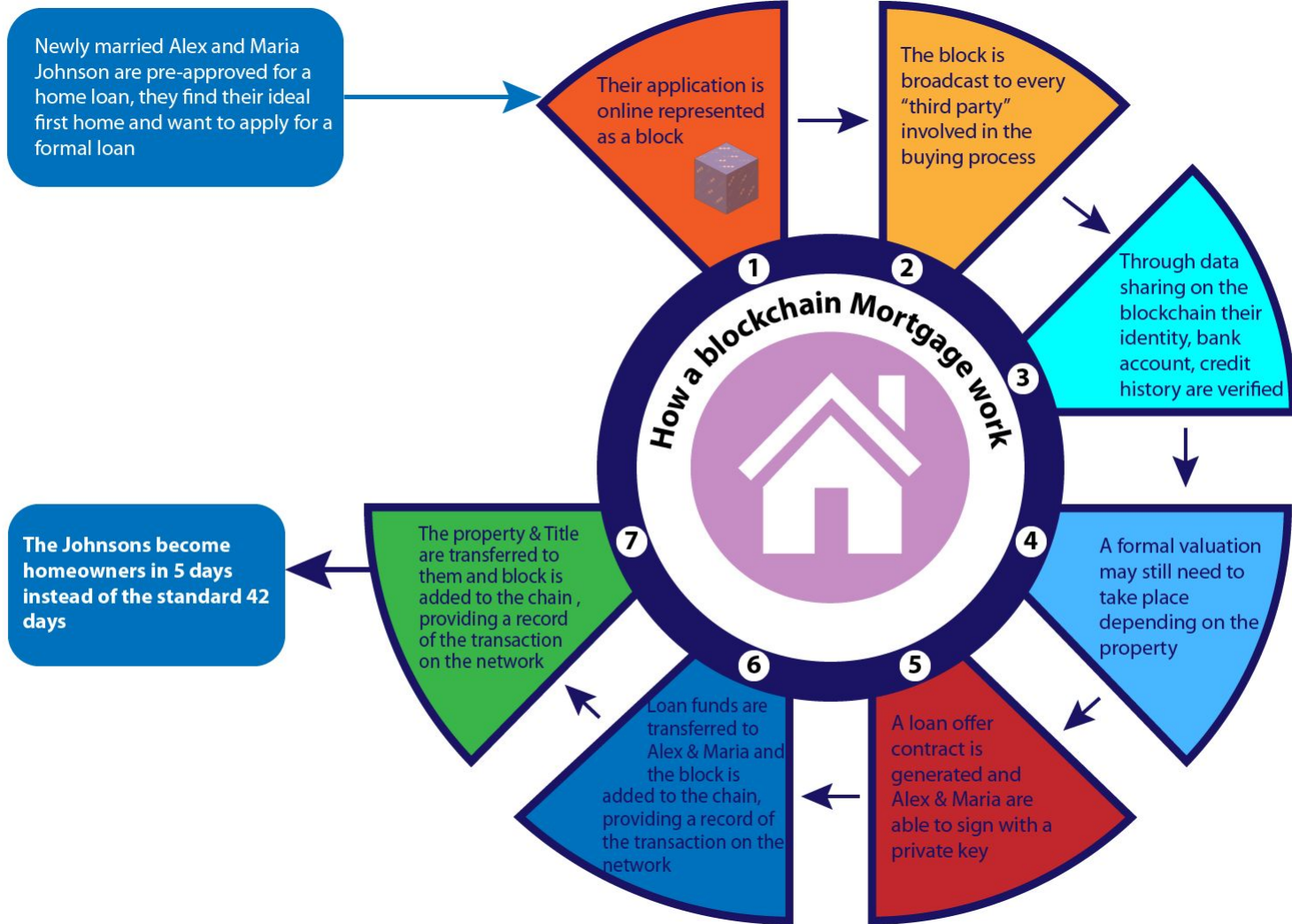
PROBLEM: Lot of intermediaries and Bank walls. Adding to that complexity of the loan process is high.

SOLUTION: A Blockchain based peer to peer mortgage lending platform.

- Initiating a smart contract between borrowers and lenders.
- Token-based loan issuance
- Real-time reporting through Blockchain.

BENEFITS:

- Cost effective and free from the middleman.
- Increasing transaction performance and reducing the time taken for transactions.
- Provide transparency for borrowers and lenders.
- Streamlined and efficient processing of mortgages, thus reducing process time.





Blockchain in Cross-Border Payments

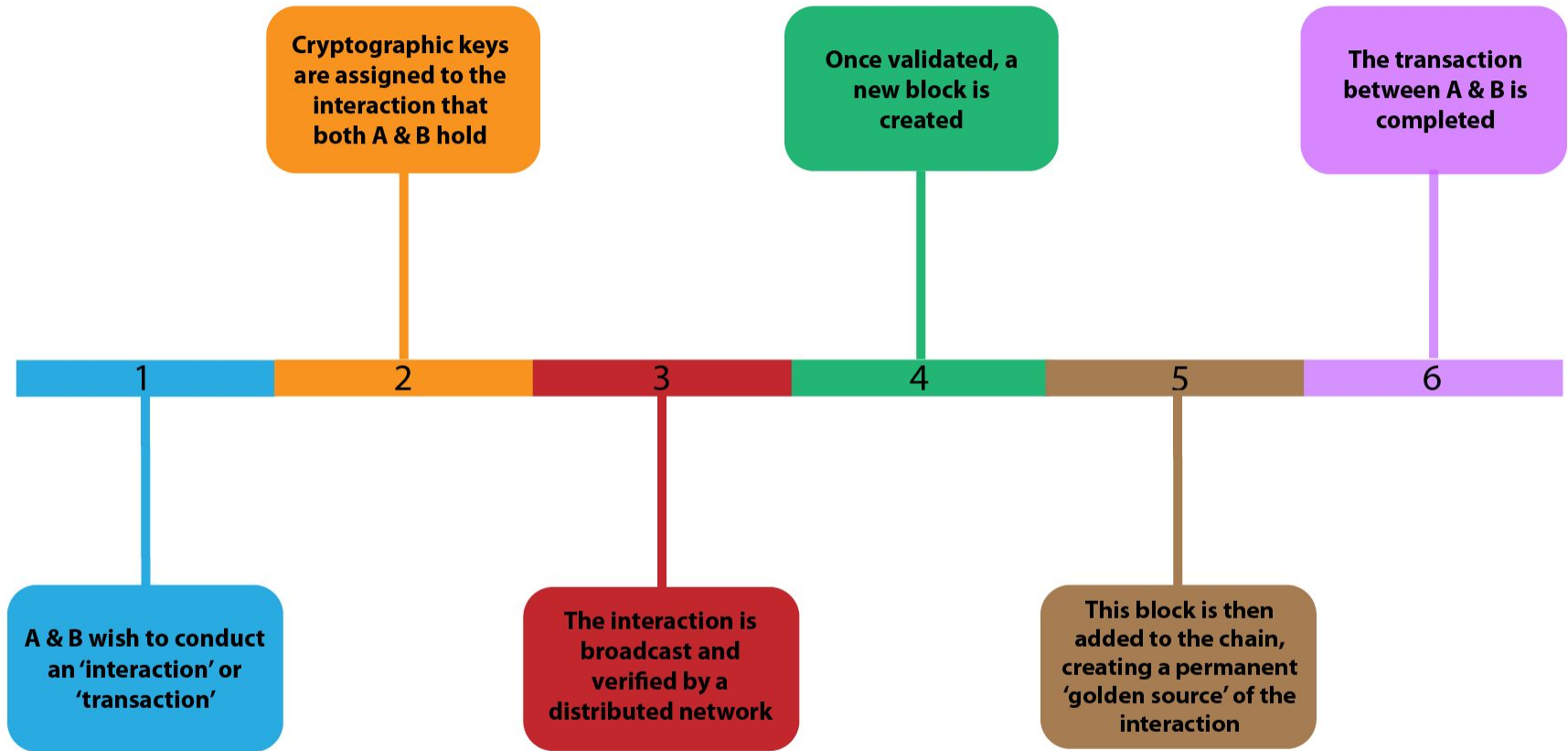
PROBLEM: Opaque process, cost and time for the transactions are high.

SOLUTION: A Blockchain based solution with Digital assets and Smart Contracts.

- Digital assets will cut the operational as well as capital compliance cost.
- Smart Contracts help parties to engage in financial agreements.
- Multiple currencies can be exchanged between Banks.

BENEFITS:

- Greater speed and affordability.
- Transparency and security.
- Reduce economic risks.
- Digital currencies will also solve the cross-border liquidity issues.





Blockchain in Stock Trading

PROBLEM: The current functioning of stock exchanges involves complex procedures that can be time-consuming, cost inefficient, cumbersome, and prone to risks.

SOLUTION: A Blockchain private trading platform that would allow private companies to represent their share ownership digitally.

- Complete and record private-securities transactions for a private investor over the Blockchain.
- Smart Contracts can be initiated to agree on the validity of a specific stock movement.
- Settlement of securities can be based on digital tokens.

BENEFITS:

- Traceability of stock provenance.
- Eliminating 3rd parties.
- Faster Settlements.

1



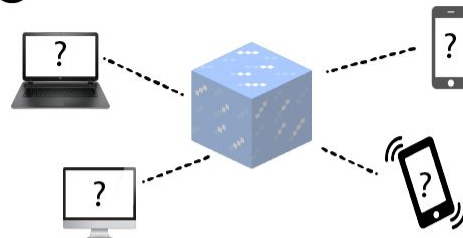
Jason wants to send stock to Mark

2



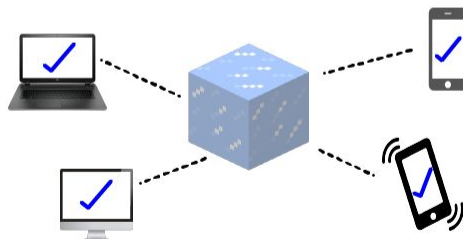
The transaction is represented online as a "block"

3



The block is broadcast to every party in the network

4



Those in the network approve the transaction is valid

5



The block then can be added to the chain, which provides an indelible and transparent record of transactions

6



The stock moves from Jason to Mark



Blockchain in Online Identities

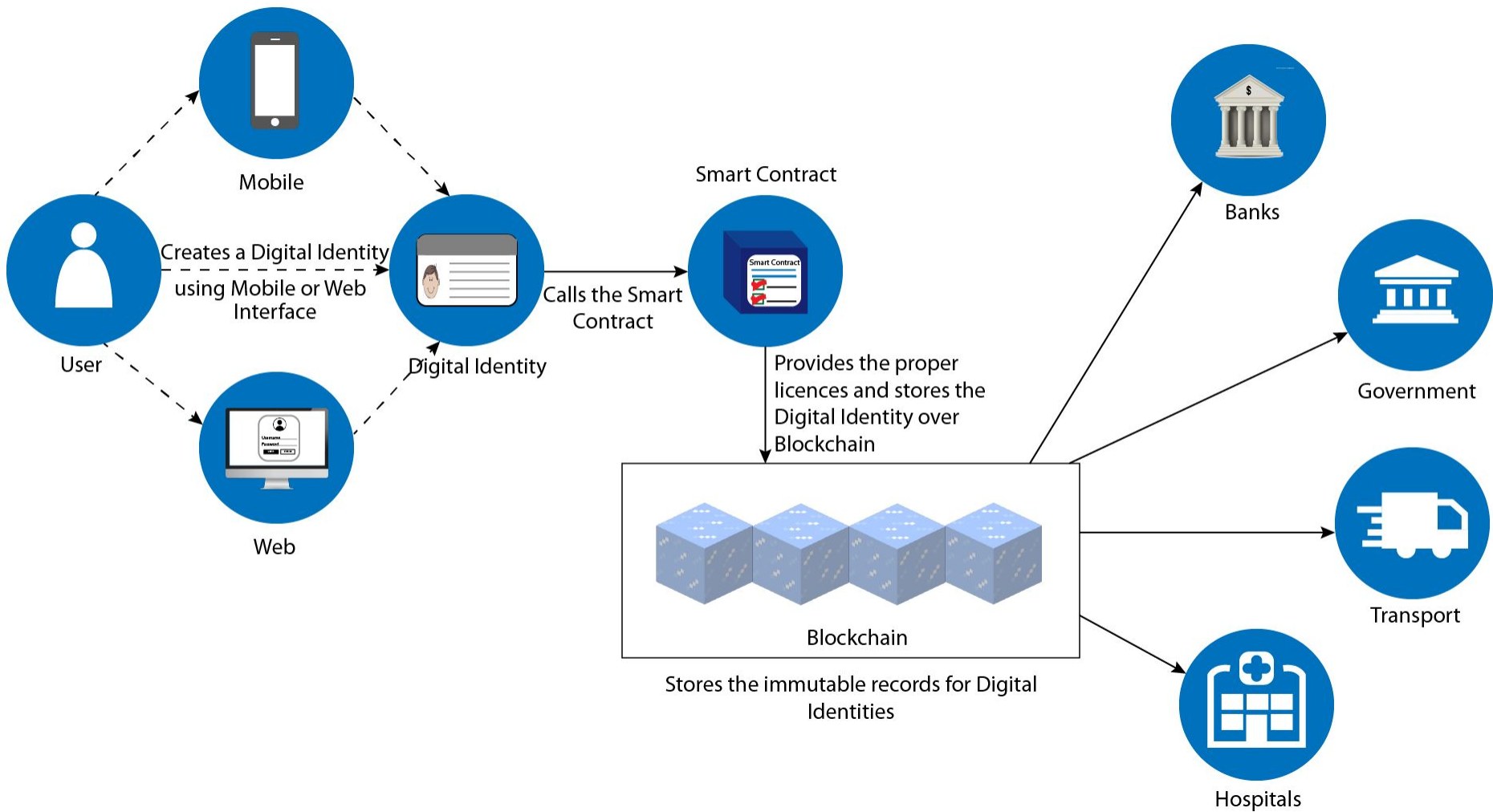
PROBLEM: Online identity management is a time-consuming and costly process.

SOLUTION: A permission based Blockchain solution to store digital identities.

- Immutable storing of user identities, which would provide a tamper-proof solution.
- Users can choose how they identify themselves and with whom their identity is shared.
- Sharing of ledger between banks to maintain a single source of identity.

BENEFITS:

- Remove the middlemen and provide every party access to the same source of truth.
- Real-time information.
- Authentication and Authorization.





THANK YOU

For more information contact
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