



## Ledger Banker

| Next-gen Digital Banking; powered by Open Banking API's and Blockchain technology



Blockchain technology layered atop core banking systems



Best of both worlds; traditional and digital



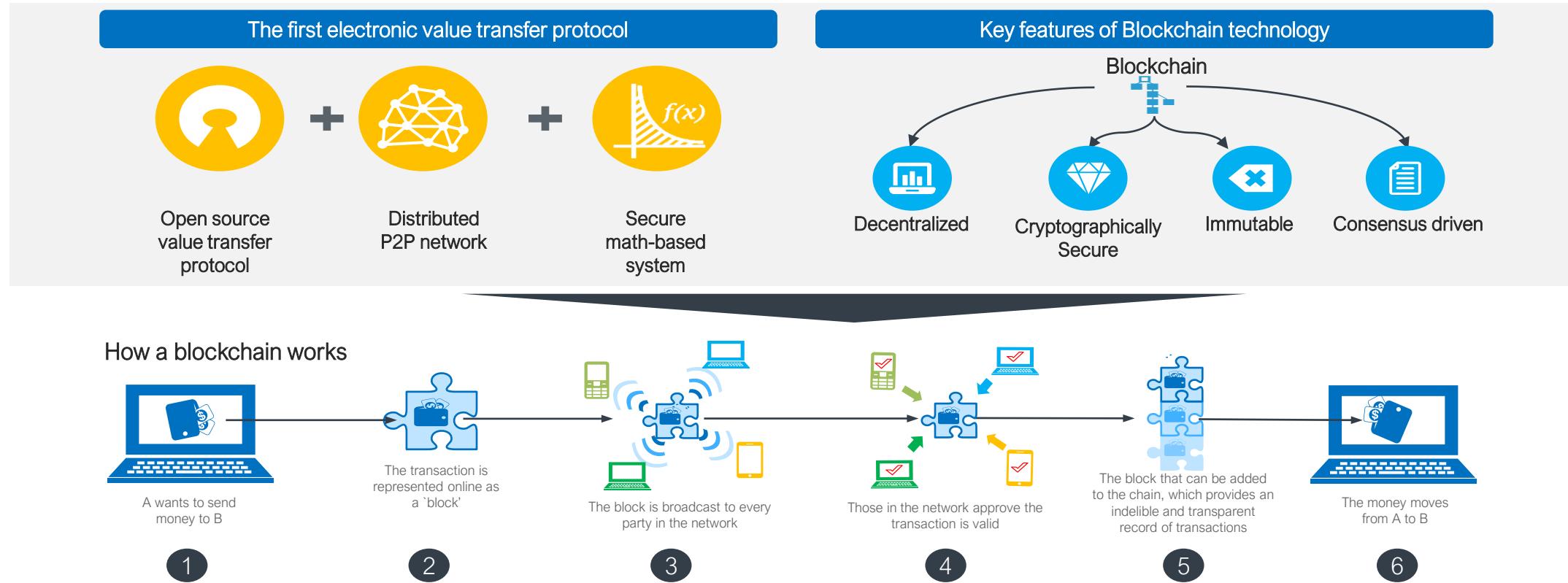
Secure, transparent and compliant

# The Challenge: Fintech startups are disrupting the financial services industry, hacking away at the banking pie



According to research based data, funding of FinTech startups has increased at a compound annual growth rate (CAGR) of 41% over the last four years, with over US\$40 billion in cumulative investment

# The Opportunity: Blockchain technology has started to swiftly established itself as a transformative force, enabling banks to digitize and lead in a post Covid-19 world



By pairing legacy banking API's with emerging Blockchain technology, banks can quickly create digital ecosystems, adjust operating models and connect with customers in all-new ways

# The Solution: Ledger Banker – a next-gen Digital Banking framework, powered by Open Banking API's and Blockchain technology

## *The features*



### Digital Identity and Unified Access

Digital identity for all users, customers, partners as well as products across the bank's portfolio



### Next-gen Digital Payment Rails

to securely transact and instantly settle across departmental boundaries and with external partners



### Automation for greater efficiency

Smart contracts to automate rules; thereby reducing errors and streamlining processes



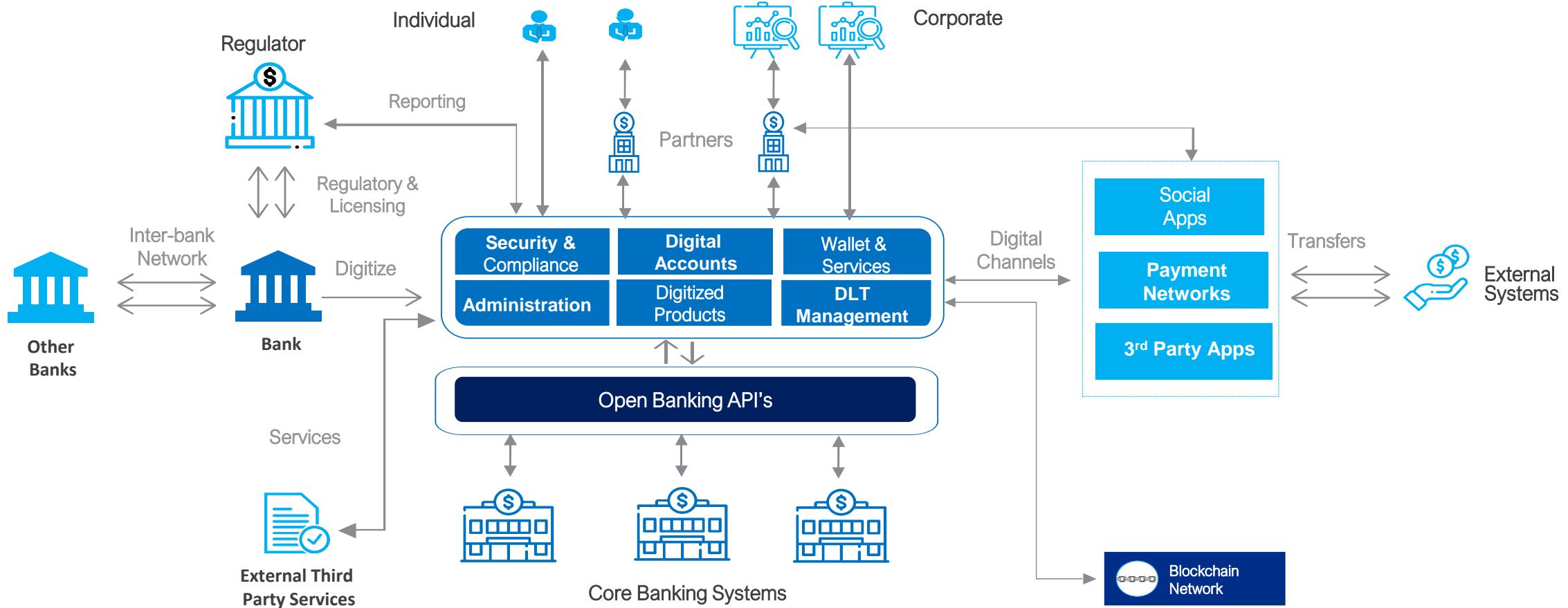
### Anytime, anywhere access

to services via multiple digital channels as well as via integrated 3<sup>rd</sup> party apps and networks

Ledger Banker enables the incumbent traditional banking institutions to leverage modern approaches and emerging technologies to compete with the Fintech startups and challenger banks on a level footing

# Layering a distributed ledger atop core banking systems with open banking API's creates an agile integrated platform to offer truly next generation Digital Banking

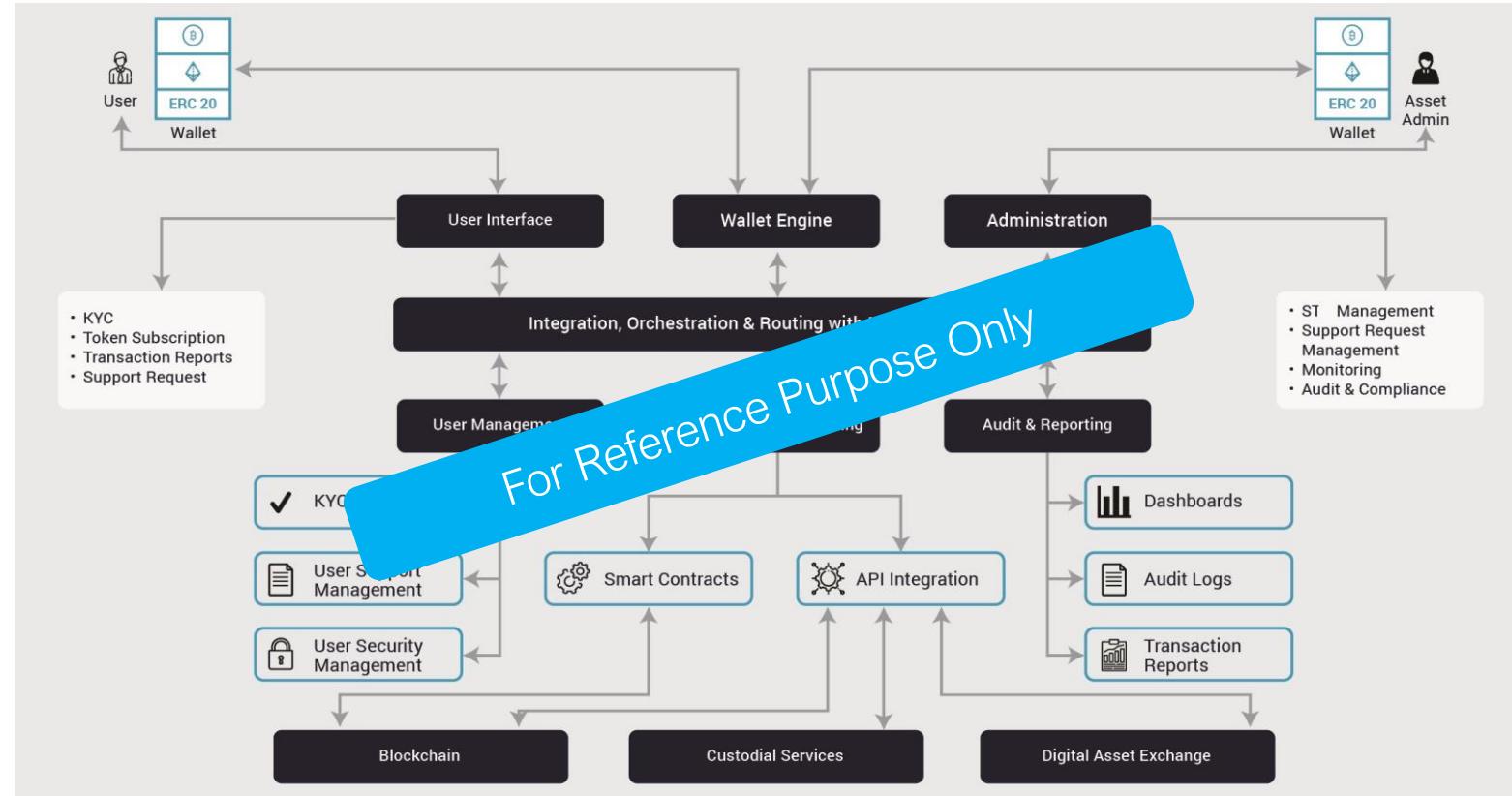
*How it all comes together*



\* Subject to regulations

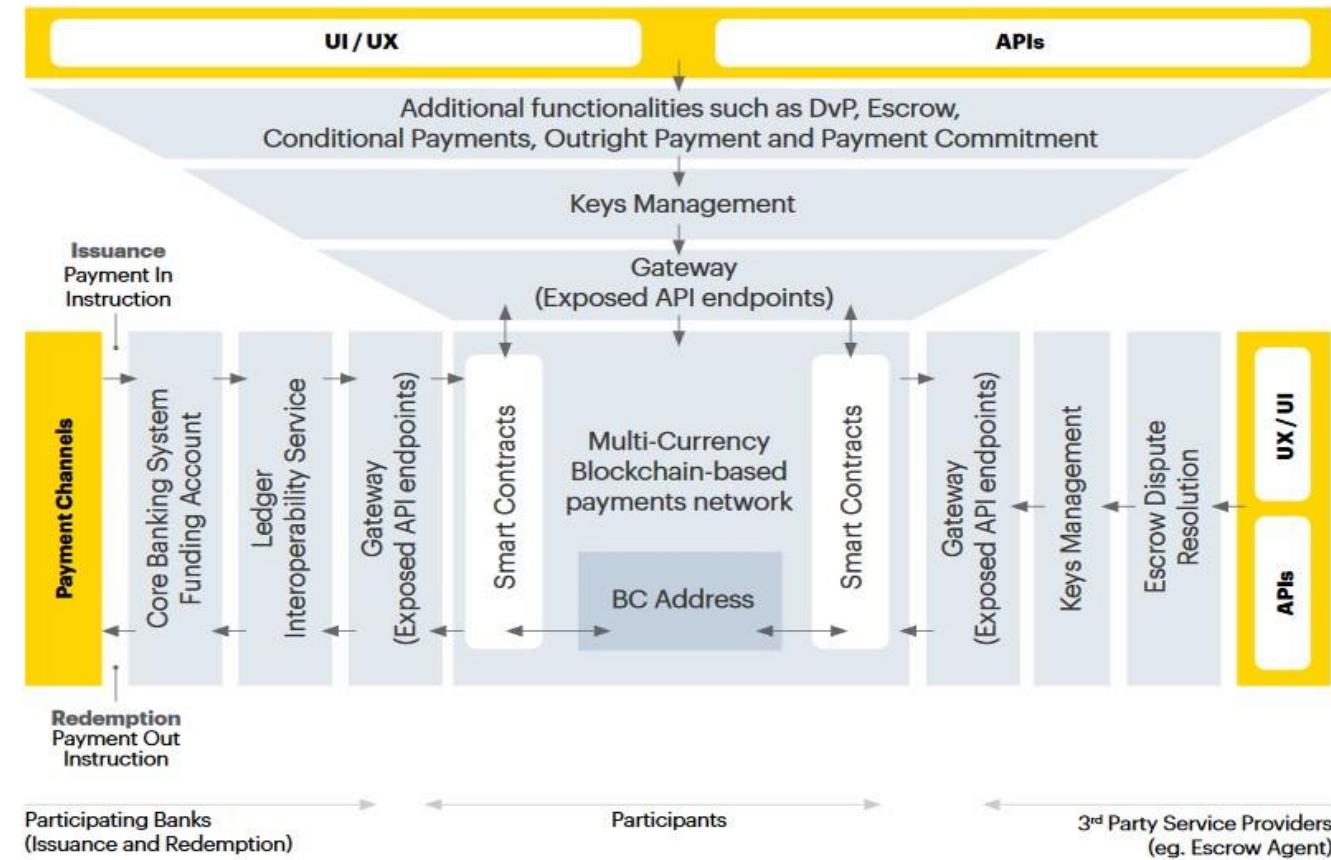
The integrated platform enables the seamless representation of traditional products in digital format as well as the creation of all-new token-based digital offerings

*The Technical Architecture (based on JP Morgan's Quorum Blockchain network)*



A modular micro services-based infrastructure enables the integration with a host of external systems, creating an ecosystem play and empowers the bank to leverage network effects across multiple channels

Ledger Banker largely follow the Monetary Authority of Singapore's Project Ubin framework, building upon and extending the work done in this space



Source: Monetary Authority of Singapore

A private permissioned Blockchain provides digital identity for all users as well as the digital currency to powers the payment rails for the extended digital ecosystem. Smart contracts seamlessly enable automation and facilitate settlements

We have formed strong relationships with a select set of organizations who are aligned with our vision of a digital future

Folks we work closely with:



We work closely with some of the most reputed consulting firms, technology players and solution providers worldwide to ensure that we efficiently reach out and address the critical areas of business concern

# The Result: A next-gen platform that enables banks to leverage emerging technologies, adapt to changing consumer behaviour and compete in the post Covid-19 digital era

*The benefits include:*



## Efficiency

Faster, robust and cost efficient payment rails for the extended digital banking ecosystem



## Automation

Smart contracts to apply rules and allow for automation and streamlining of processes



## Transparency

Improved transparency & real time visibility for stakeholders including regulators



## Security

Replicated and synchronised full data sets for a secure, robust and resilient system



## Inclusion

Opportunity to enhance financial inclusion by eliminating the need for 'bank accounts'

It's time for the next generation of integrated platforms – secure and compliant – to enable banks to disrupt their own business model and offer customers a true Digital Banking experience

Join us as we forge alliances, lead this new digital paradigm and pave the future of Digital Banking

*If you have any questions, drop us a line or reach us via any of the channels below:*

# Reach Us



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\* Blockchain Worx was part of a consortium and co-applicant for a Digital Full Bank License in Singapore