IBM Blockchain is driving innovation in financial markets, unleashing opportunities that established trust, stability and efficiency while encouraging innovation and growth. Information stored in IBM Blockchain can dramatically reduce the cost and complexity of financial activities, speeding transaction times while reducing errors, misinterpretations, disputes and fraud.

Because they rely on a distributed ledger, IBM Blockchain solutions decentralize financial services information, delivering transparency and accountability while driving down manual processing costs.

**Current challenges in finance—and how IBM Blockchain can help:**

### Challenges

- **Clearing and settlement**
  - Challenges: Clearing and settlement processes such as clearing and结算 exchange instruments, transactions, and transactions are complex and intricate. They can be bottlenecked by delayed settlement and increased costs, or transaction fees that are potentially unexplained or unaccounted for.

- **Financing institutions**
  - Challenges: Financial institutions often employ multiple systems to manage customer identification, adding complexity to both customers and employees. This makes it difficult to ensure compliance with Customer (KYC) compliance and regulations.

- **Regulated and manual processes**
  - Challenges: Regulated and manual processes are often difficult to manage, resulting in extensive administrative effort.

### Opportunities

- **Blockchain technology**
  - Opportunities: Blockchain technology is being used by a blockchain platform to address these challenges. A distributed ledger platform can be used to reduce complexity and improve efficiency, reducing risk and uncovering opportunities for new revenue streams.

- **Financial institutions**
  - Opportunities: Financial institutions can save an estimated USD 3 to 5 billion worldwide by using blockchain technology to support KYC. The technology can also help improve trust, transparency, and accountability by consolidating all identification documents and reducing costs.

### Opportunities

- **IBM Blockchain**
  - Opportunities: IBM Blockchain is helping to open new opportunities for trading and investing by simplifying the tracking and management of securities information.

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**How IBM Blockchain is driving innovation in financial markets**

- **Infinited securities**
  - Opportunities: Infinited securities are companies not traded on a public exchange or share-issuing process, allowing multiple processes that can be used to streamline transactions and improve client satisfaction, decrease administrative effort, and improve trust.

- **Enhanced securities**
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**The result:**

- **CLS Group**
  - Opportunities: The CLS Group, a provider of risk management and operational services for the global foreign exchange market, has partnered with IBM to build a blockchain platform for a new payment-processing service. This platform is expected to reduce costs and increase efficiency while ensuring greater transparency and accountability.

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**IBM Blockchain built a blockchain platform based on Hyperledger Fabric, forming collaborative networks of trust between financial institutions.**

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