

# Blockchain technology quickly resolves financial disputes

A shared ledger provides real time end-to-end visibility for every participant in every transaction

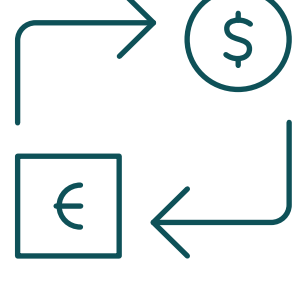
IBM Global Financing (IGF) is the world's largest technology financier

60+

countries in which IGF provides technology financing services



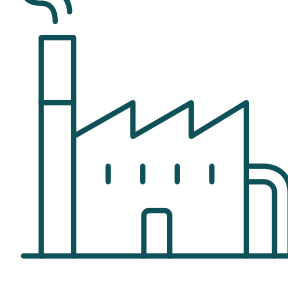
IGF manages:



**USD 44 billion**  
financial assets



**125,000**  
clients



**20**  
industries

With a vast network of suppliers & partners, IGF faces major challenges around dispute resolution.



**25,000+**  
disputes every year



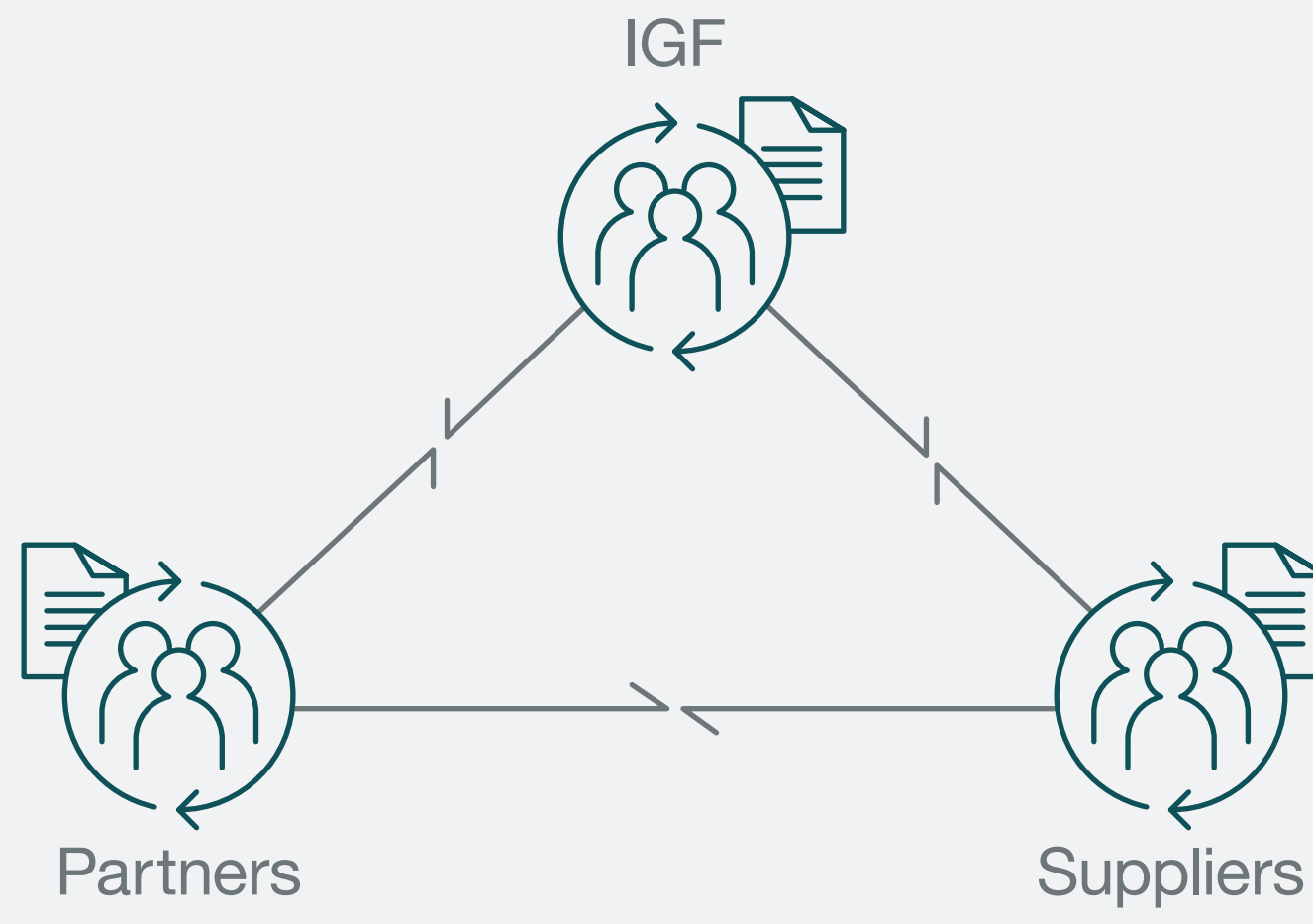
**USD 100 million**  
in capital tied up  
at any given time



**USD 31,000**  
average disputed  
invoice amount

Without blockchain, participants in the transaction:

- Lack end-to-end visibility, from invoice to cash
- Utilize incompatible systems
- Have no end-to-end view of progress of goods and payment
- Have to launch a dispute to resolve issues
- Waste time, tie up money and strain relationships

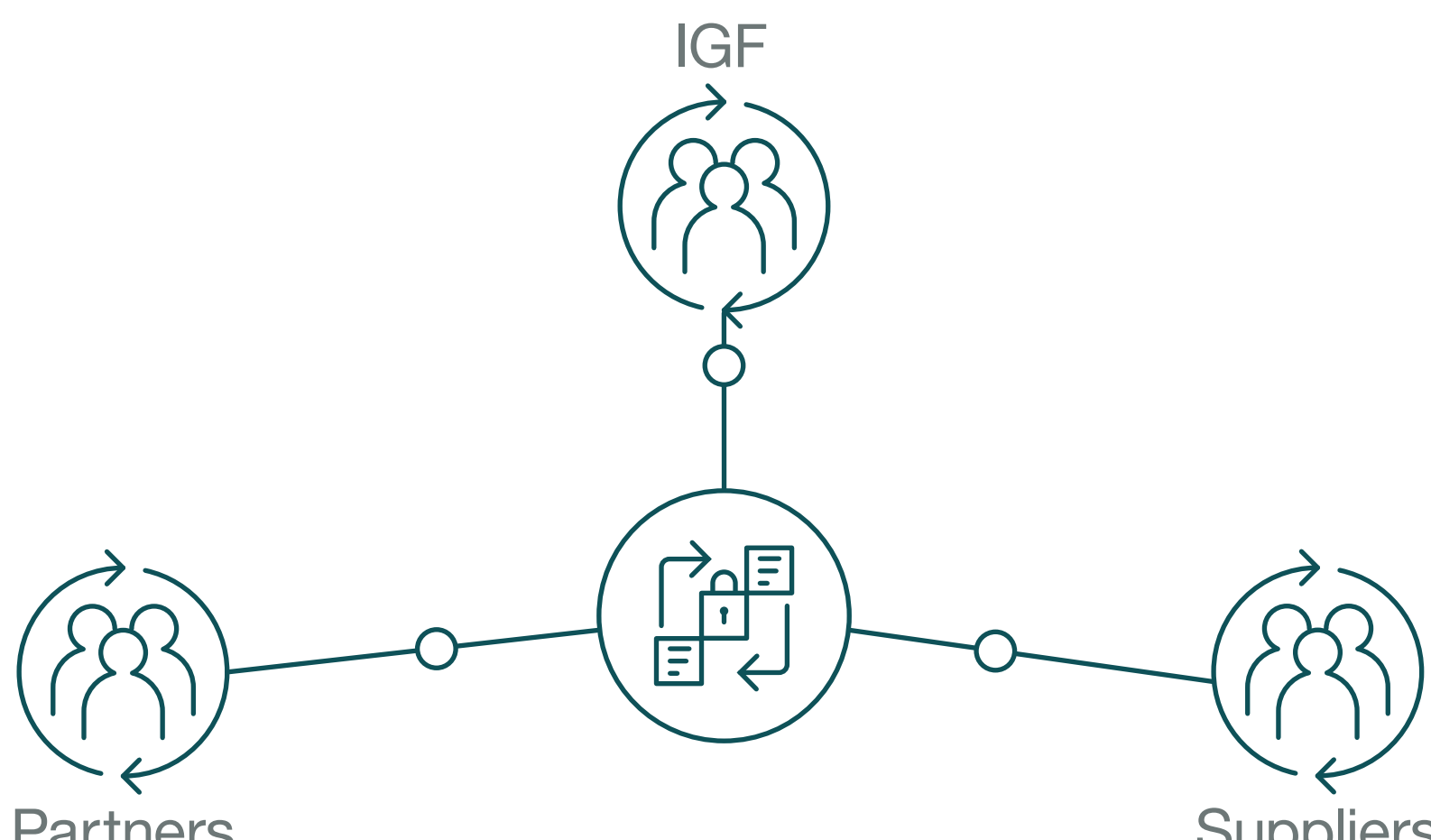


IBM Global Financing reduced time spent resolving financial disputes by **75%** using blockchain technology.



Blockchain is an immutable, shared ledger that provides needed visibility across the business network

Providing comprehensive visibility across the entire transaction lifecycle allows stakeholders to prevent or speed the resolution of disputes.



Blockchain provides

<p><b>Visibility</b> Full details of the dispute as it occurs</p>	<p><b>Efficiency</b> Less time researching issues</p>	<p><b>Productivity</b> Instant action gets work back on track</p>	<p><b>Cash flow</b> Fast resolution frees up funds</p>
---	---	---	--

IBM blockchain technology helped IGF save time and administrative costs.



Reduced time for dispute resolution:  
**40+ days to <10 days**



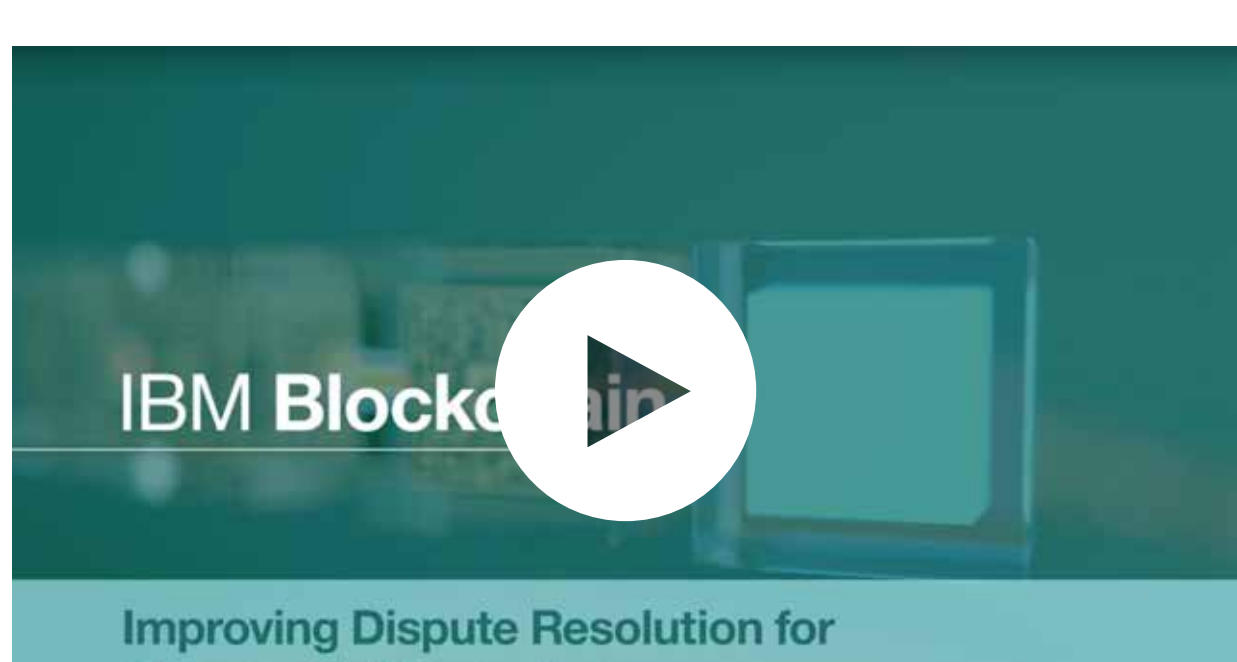
Achieved **40%** capital efficiency in disputes



All stakeholders realize administrative expense savings

With blockchain, participants in the transaction:

- Share a single platform with permissioned and secure access
- Receive a full view of the process
- Easily track from purchase order to product delivery
- Are able to drill down to see all steps in the process
- Can see exact moment when a delay or error occurs
- Remedy problems without filing a dispute
- Achieve on-boarding and quick installation without disruption



Watch **our video** to learn more about how IGF used blockchain technology to cut costs & save time.

To learn more about IBM Blockchain, visit: [ibm.com/blockchain](http://ibm.com/blockchain)