Clearing and settlement of cross-border payments in seconds — not days

Learn how money moves faster and smarter with IBM Blockchain World Wire

Challenges of traditional cross-border payments

- Separate clearing and settlement
- Involves middlemen
- Slow processing
- Requires high fees
- Fluctuating exchange rates
- Error-prone and insecure

How IBM Blockchain World Wire transforms cross-border payments

Using blockchain technology and the Stellar protocol, IBM Blockchain World Wire provides shared distributed ledgers for atomic payment clearing and settlement in near real-time. The network uses digital assets — serving as the agreed-upon store of value exchanged between parties — to settle transactions while integrating payment instruction messages.

Key benefits of IBM Blockchain World Wire

- Increased transparency
- Immutable transaction history
- Decreased need for intermediaries
- Shared distributed ledger system
- Near real-time remittance
- Easy consensus between stakeholders

The worldwide opportunity — and why the world trusts IBM

$2T
value of the payments industry by 2020, averaging 7% growth annually

775k+
transactions happen per second per billion of population

97%
of the world’s largest banks are IBM clients

90%
of global credit card transactions are processed on IBM mainframes

Discover more about IBM Blockchain World Wire today: ibm.com/blockchain/solutions/world-wire

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