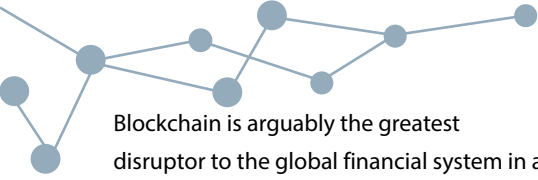




# EDGEVERVE BLOCKCHAIN FRAMEWORK FOR FINANCIAL SERVICES

Infosys® |  Finacle



Blockchain is arguably the greatest disruptor to the global financial system in a generation. While many technologies have changed banking, few have fundamentally challenged the operating principles underlying banking transactions and book keeping. The clever mathematics and elegant structure of the blockchain means that all transactions involving intermediary chains can be collapsed down to an inherently trustworthy peer-to-peer connection between the counterparty institutions. The underlying technology is complex, but what the blockchain can do for the banking and financial services industry is simple. Blockchain enables secure, peer-to-peer transactions that can be verified without any centralized authority. This distributed ledger technology is of special interest to the banking industry when it is deployed in a permissioned network.

### It can deliver multiple benefits such as

- Faster processing that powers swift banking experience to the end consumer
- Lowers costs and less complexity in business processes and operations
- Creates avenues for new business models

### Solution overview

The EdgeVerve Blockchain Framework for Financial Services is a permissioned ledger that allows banks to rapidly deploy blockchain-based services for varied business areas. It is:

#### 1. Distributed and permissioned

The framework uses blockchain in a distributed, permissioned environment.

It is best suited for minimizing operating and per-transaction costs for financial services companies, while improving data openness and sharing, without compromising data integrity and security

#### 2. Asset agnostic

Financial institutions can process business across multiple assets leveraging this framework, thereby enabling them to store and transfer a variety of transaction assets within a single network

#### 3. Highly extensible

The framework includes an API layer that supports extensibility and administrative tools. Banks can develop

and rapidly deploy their own custom blockchain solutions along with the framework and scale solutions to meet national and international banking demands

### How does the EdgeVerve Blockchain Framework work?

The framework offers a distributed ledger that is enriched with the following services:

- Banking specific services such as payments and trade finance
- Technical services such as identity services, document management, smart contracts, analytics, notification services and transaction aggregation

### Trade Finance with EdgeVerve Blockchain Framework – a case study

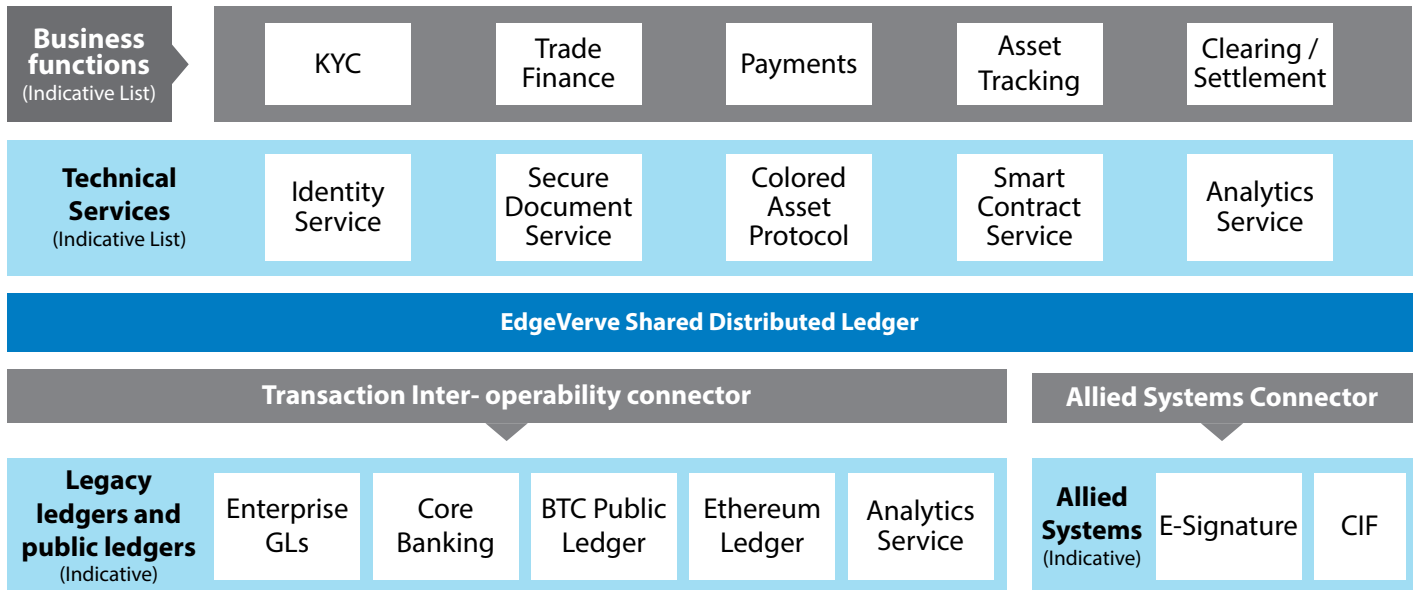
#### Traditional Letter of Credit process and problems

- High cost of messaging
- Low authenticity | Physical document handling & duplication
- Higher settlement times | Intermediary bank costs

#### EdgeVerve Blockchain Framework Letter of Credit process

- Digitized, transparent & 'friction free' transactions
- Significant cost savings w.r.t. messaging and settlement systems, Lifting Fees and Correspondent Banking Fees
- Digitized documents are tamper proof and uniquely identifiable
- Automation of trade finance processes with Smart Contracts





## Why EdgeVerve?

We are a proven technology provider for financial institutions, offering services in 92 countries and powering over one billion banking accounts with Finacle universal banking solution. EdgeVerve is collaborating with several of the world's leading financial institutions to build blockchain powered banking networks, products and services. These include areas such as payments, trade finance, invoice processing, smart contracts, digital vaults and syndicated loans.

### Leverage our diverse set of skilled experts.

Infosys as a company and its leadership is committed to creating excellence in the blockchain technology space. In addition to several professionals that are innovating in this area, we also have black-belt experts who contribute solely to this growing technology.

## Scale your next-gen banking solution using the design thinking approach.

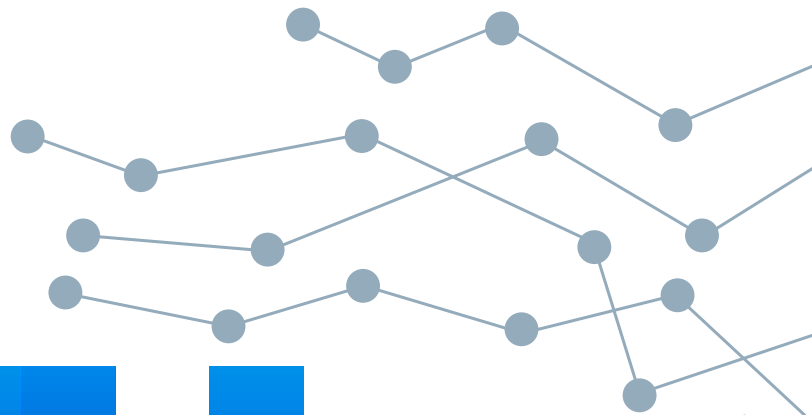
This approach allows you to not only create a concrete base for a business network for research in blockchain, but draws upon logic, imagination, intuition and systemic reasoning to arrive at scalable business ideas.

### What are the next steps?

Infosys Finacle invites you to participate and collaborate with us to jointly build business services which can be used to lay the foundations of the next generation banking ecosystem. Begin your blockchain journey and co-create with us. The next-generation banking ecosystem awaits our partnership.

### Request for a demo

- Trade Finance – Letter of Credit Issuance, Forward Contracts, Escrow Facility, bank guarantee
- Inter-entity Payments
- Secure Storage of Documents
- Smart Contract Infrastructure



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## About Infosys Finacle

Finacle is the industry-leading universal banking solution from EdgeVerve Systems, a wholly owned subsidiary of Infosys. The solution helps financial institutions develop deeper connections with stakeholders, power continuous innovation and accelerate growth in the digital world. Today, Finacle is the choice of banks across 84 countries and serves over 547 million customers – nearly 16.5 percent of the world's adult banked population.

Finacle solutions address the core banking, e-banking, mobile banking, CRM, payments, treasury, origination, liquidity management, Islamic banking, wealth management, and analytics needs of financial institutions worldwide. Assessment of the top 1000 world banks reveals that banks powered by Finacle enjoy 50 percent higher returns on assets, 30 percent higher returns on capital, and 8.1 percent points lesser costs to income than others.



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For more information, contact [finacle@edgeverve.com](mailto:finacle@edgeverve.com)

[www.finacle.com](http://www.finacle.com)

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