Cross-border Payments on Blockchain

Enabling Business-to-Business and Person-to-Person payments across borders on vendor blockchain-based payment rails

- **Low-Cost**: 40–80% reduction in transaction costs (8% of transfer today)
- **Near Real-Time**: 4-6 seconds average velocity of money (2-3 days today)
- **Secure**: Public-private cryptography, Multi-party authorization option
- **Data Rich**: End-to-end transmission of meta data, Pre-transaction information exchange for pre-authorization of transactions
- **Irreversible**: Verifiable record of every transaction
Digital Banking

Customer Focused
- Highly personalized and frictionless
- Intuitive and data driven
- Omni channel
- Based on life and business events
- Automated interactions for self service

Innovative and Agile
- Speed to market for new products and features
- Simple and automated business processes
- FinTech supported integrated capabilities and ecosystem
- Compliance with evolving regulations

Lean and Simple
- Capital light
- Low cost of operations
- On-demand lean technology and infrastructure
- New revenue opportunities

Key Contacts:

Gys Hyman  
Principal, Deloitte  
gyshyman@deloitte.com

Thomas Jankovich  
Principal, Deloitte  
tjankovich@deloitte.com

Eric Piscini  
Partner, Deloitte  
episcini@deloitte.com

Kevin Laughridge  
Principal, Deloitte  
klaughridge@deloitte.com

Ravneet Randhawa  
Manager, Deloitte  
rrandhawa@deloitte.com

David Ortiz  
Manager, Deloitte  
davortiz@deloitte.com

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