

# Blockchain for Business 2018

How the blockchain will revolutionize the way companies operate.

## Token as an exchange tool: The generation of cryptocurrencies on blockchains

**Poloniex** allows the purchase of Bitcoins, Ethereum or other important cryptocurrencies in exchange for traditional currencies such as euros or dollars. It was bought by Circle, a platform for mobile payments using blockchain technology.

**Unity Settlement Coin (USC)**, a digital currency created by UBS Bank in Switzerland, which includes Barclays, the Canadian Imperial Bank of Commerce, HSBC and MUFG.

Bitcoin was created in 2008 by a person under the pseudonym Satoshi Nakamoto. Satoshi's Bitcoin account today is worth billions and has remained untouched despite today making it one of the richest 50 people in the world.

## Token as a property certificate: Tokenization of real assets

**Tokenize** invoices to be paid. DTCC has created a system to manage credit derivatives such as unpaid bills. A market worth 11 trillion dollars.

**HelloGold** will offer Gold-Backed Token (GBT), which can be marketed and used as a form of custody. It will be supported by 99.9% of the investment grade of gold and will constitute the so-called "stable currency".

## Token in exchange for work: Rewards with tokens in loyalty or activity

**Trippki** is a loyalty system: members receive trip tokens to stay at the hotel or carry out communication actions.

**Tube8** rewards visitors with cryptocurrency for viewing videos. It is owned by Pornhub, which allows you to pay premium subscription with cryptocurrency.

**Paris Saint Germain** is launching a Fan Token Offering that will give the owner's various advantages, including offers, exclusive tickets and meetings with the players. Newcastle and Cardiff will follow the example of Parisians.

## Public registers: Public-use registers accessible by all

**MyCar** is the public file to certify the activities related to the car and ensure the truthfulness of the information related to the vehicle when it gets sold.

**Ascribe** allows artists to create a wallet of works and to certify limited edition prints.

Sweden transfers land and buildings cadastre on blockchain, developing smart contracts for future trades.

The Estonian Ministry of Health is also preparing the register of organ donors on blockchains to ensure transparency, availability and access priority.

## Supply chain registers: Registers for the certification of products by the companies of the branch

**WWF** traces the tuna supply chain to limit illegal fishing and the abuse of human rights. The information is available thanks to the QR Code indicated on the box.

Companies and large players trace the production chain especially in the food sector and make information available via a QR Code generating trust in the consumer.

**Everledger** certifies the origin of over 1 million diamonds in order to favor a positive impact on social, environment and economy.

## Company registers: Business systems to create trust with customers and suppliers

**Lanexis** records registrations regarding the status of trucks, links shippers and couriers, eliminating intermediaries (-30% of expenses) and guarantees safety standards.

**Spotify** recently bought Mediachain to create a fairer and more transparent system for managing royalty in the music world.

**Alice** makes donations transparent: the donor pays the money only when the objective set by the institution is reached thanks to the number of participants.

**Nasdaq** has invested \$ 30 million in Chain.com to create a shared register between financial operators.

## Smart Company:

**La'zooz** is creating a decentralized platform for ride-sharing on blockchain, without intermediaries.

**Climate Chain Coalition** has created the Carbon Grid Protocol, an open and widespread data exchange on the network to reduce the environmental impact of virtual currency transactions, which depends on the country in which it is generated. Each payment transaction in Bitcoin will automatically be associated with the amount generated for CO2 and the payment of the related cost.

**Lenderbot** is a micro-insurance to protect the customers of sharing economy services. The policy can be added to purchases also through Facebook Messenger and thanks to blockchain the intervention of the guarantor authority is eliminated.

**Ava** offers an insurance that can be purchased from mobile, which in case of flight delay beyond two hours credits the amount due as soon as the plane lands automatically.

## Smart Marketplace:

**Openbazar** is an open source and free marketplace. It does not require transaction fees or to list products and payment is in cryptocurrency.

**Webjet** manages room inventory on a private version of Ethereum to correctly pay all brokers.

**ANIA** has created the Alternative Dispute Resolution (ADR) project to resolve disputes without going to court.

SMART CONTRACT  
AUTOMATION



### Legal value: Legal basis on which blockchain transactions can not be challenged in the real world.

**Uproov** is a smartphone platform that allows you to instantly notify an image or a video or an audio created by a user via blockchain technology.

**We.trade** is a platform promoted by 9 international banks that through a blockchain constantly manages, remotely monitor and protect commercial transactions between European companies and the various stages of a sale or supply agreement.

First electronic voting test in Switzerland: municipal votes managed via smartphone thanks to the digital identification system (eID) and certified by blockchain.



## Criptovalue in the real world: Systems to spend cryptocurrency in the physical world

**Coinbase** makes it possible to convert cryptocurrencies into currencies at legal tender or in other cryptocurrencies. Earnings on the volume of transactions (commission between 0.25 and 1% paid by both buyer and seller).

The largest shopping center in Slovenia provides its 21 million annual visitors with crypt currency payments through Elipay, a mobile app for customers and a POS solution for sellers.

**Bitwage** is a Bitcoin-based payroll platform that allows companies to pay workers around the world in the currency of their choice.

## Internet Of Things: Objects that receive and send messages from the real world

**Stack** is based on Ethereum and allows you to unlock locks, for example to rent bicycles.

**ElectricChain** is a system that certifies the production of seven million solar power generators distributed in the world thanks to Sun Exchange. It uses SolarCoin as a cryptocurrency.

**TBox** is a cube that certifies the presence of the customer in a particular hotel and guarantees the truthfulness of online reviews.