

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

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

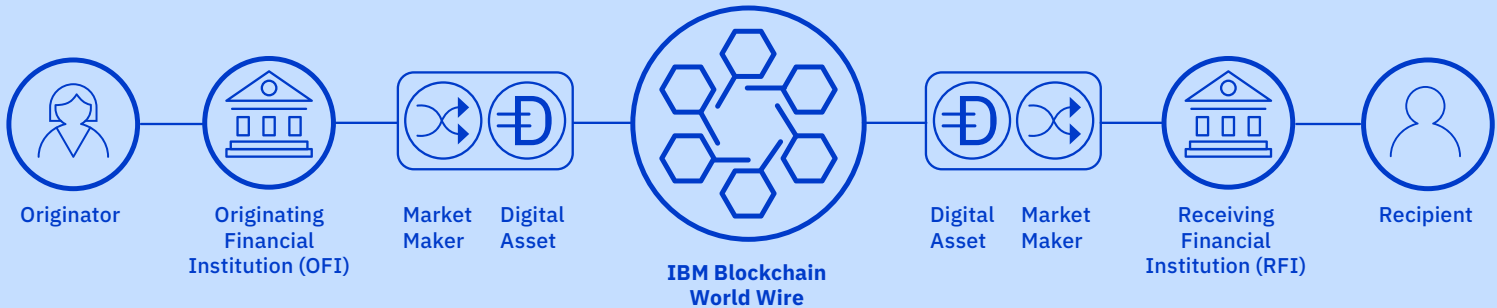
Challenges of traditional cross-border payments

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

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

<p>Trust</p> <ul style="list-style-type: none"> • Increased transparency • Immutable transaction history 	<p>Simplicity</p> <ul style="list-style-type: none"> • Decreased need for intermediaries • Shared distributed ledger system 	<p>Efficiency</p> <ul style="list-style-type: none"> • Near real-time remittance • Easy consensus between stakeholders 	
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The worldwide opportunity – and why the world trusts IBM

<p>\$2T</p> <p>value of the payments industry by 2020, averaging 7% growth annually</p>	<p>775k+</p> <p>transactions happen per second per billion of population</p>	
<p>97%</p> <p>of the world's largest banks are IBM clients</p>	<p>90%</p> <p>of global credit card transactions are processed on IBM mainframes</p>	

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

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