



Integrated Blockchain Offering

Banking & Financial Services



Blockchain and distributed ledger technologies enable re-imagining complex hierarchical transaction processing in banking and financial services with more comprehensive, peer-to-peer, disintermediated interactions. As the focus shifts from evangelism to concrete realization, practical issues around openness, privacy and value discovery are coming to the fore. There are multiple available platforms, with differing points-of-view and underlying technology components.

Tata Consultancy Services' (TCS') Integrated Blockchain Offering enables banks to exploit the potential of blockchain to offer faster and cost-effective financial services to their customers. The offering fosters a structured, use-case led approach, complemented by proof-of-concepts and adoption considerations on leading blockchain platforms.

Overview

Financial players today need to choose between specific platform and business model-based approaches to understand, explore and eventually adopt blockchain technology. A platform specific approach requires multiple validation cycles, which increases the time required to deploy it. On the other hand, a business-model-first approach risks longer conceptualization cycles, due to lack of timely feedback.

TCS' Integrated Blockchain Offering helps banks:

- Choose a pragmatic approach to test blockchain potential with experimentation on leading blockchain platforms
- Define the criteria for choosing candidate use cases
- Formulate an optimal approach with rapid prototype-led exploration to decide on blockchain adoption roadmaps
- Define architectural principles to explore and realize selected use cases
- Test coexistence and compatibility considerations among key platforms
- Design principles meeting the regulatory requirements
- Compile optimum blockchain architecture technology and framework checklists

Benefits

TCS' Integrated Blockchain offering enables financial firms and banks to explore the potential of blockchain by:

- Developing and validating use case details for the bank

Our Solution

TCS' Integrated Blockchain offering is tailored to facilitate an exploration and implementation journey through this technology. We provide the following services:

- **Advisory Services:** Formulate a clear blockchain strategy and manage its roadmap; conduct executive briefings, training seminars and workshops; and compile and review business use cases
- **Pilot Projects:** Use case development and validation, technology selection and review, blockchain proof of concepts (PoC) on leading platforms, and point of view (PoV) or pilot project execution
- **Projects:** Select a blockchain platform, test it and integrate it with the rest of the enterprise applications

- Leveraging accelerators including blockchain architecture framework and checklists

- Conducting PoCs and pilots on leading blockchain platforms



The TCS Advantage

TCS' Integrated Blockchain Solution focuses only on the core blockchain technology and its applications in banking. Our dedicated TCS blockchain lab is loaded with demonstrable use cases and PoCs across the banking and capital markets domains. We have hands-on experience backed by global alliance partnerships with IBM and Microsoft that help us increase our strong blockchain industry position.

Our dedicated blockchain Center of Excellence (CoE), helps us develop PoCs on leading platforms, the architecture framework, and technology checklists. We have gained valuable delivery and project management experience focused on large transformational programs. TCS is also in alliance with the early access program at R3 Corda, a leading blockchain platform.

How We Help Our Customers

Case Study 1: TCS has partnered with ABN AMRO bank to explore the potential of blockchain in the clearing and settlement segment. This test explores how tokenized cash balances and equities are allotted and transferred between issuers, clearing banks, and investors. We leveraged our PoC platform within a sandbox environment integrated to their back-office platform. This engagement tries to establish whether a distributed ledger integrated with legacy systems can create a 'single source' of truth to allow instant cash settlements.

- Implementing enterprise integration projects
- Leveraging hands-on experience and partnerships with leading market platforms

- Following clearly defined principles to adopt blockchain

Awards & Recognition



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Blog: [Drive Governance](#)

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Tata Consultancy Services is an IT services, consulting and business solutions organization that delivers real results to global business, ensuring a level of certainty no other firm can match. TCS offers a consulting-led, integrated portfolio of IT and IT-enabled infrastructure, engineering and assurance services. This is delivered through its unique Global Network Delivery Model™, recognized as the benchmark of excellence in software development. A part of the Tata Group, India's largest industrial conglomerate, TCS has a global footprint and is listed on the National Stock Exchange and Bombay Stock Exchange in India.

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