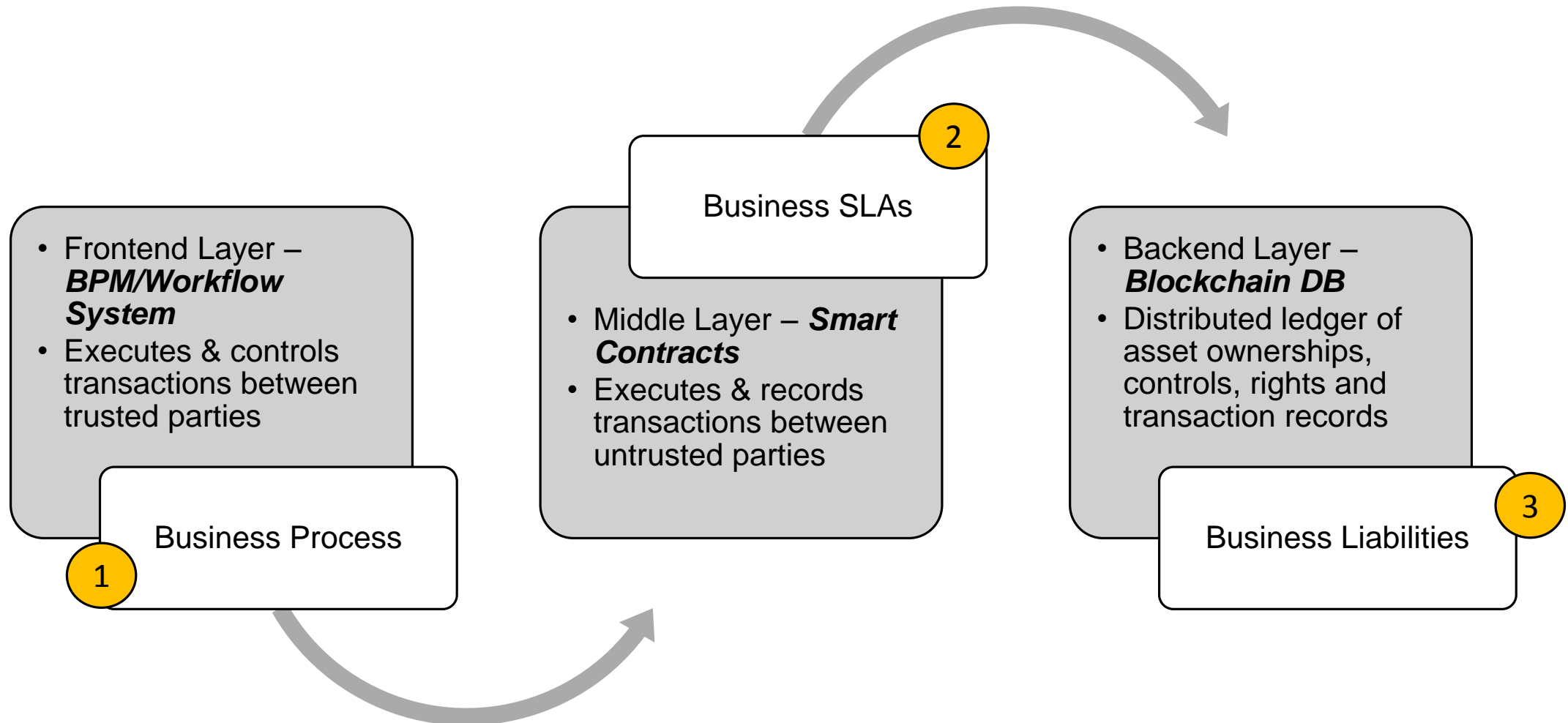




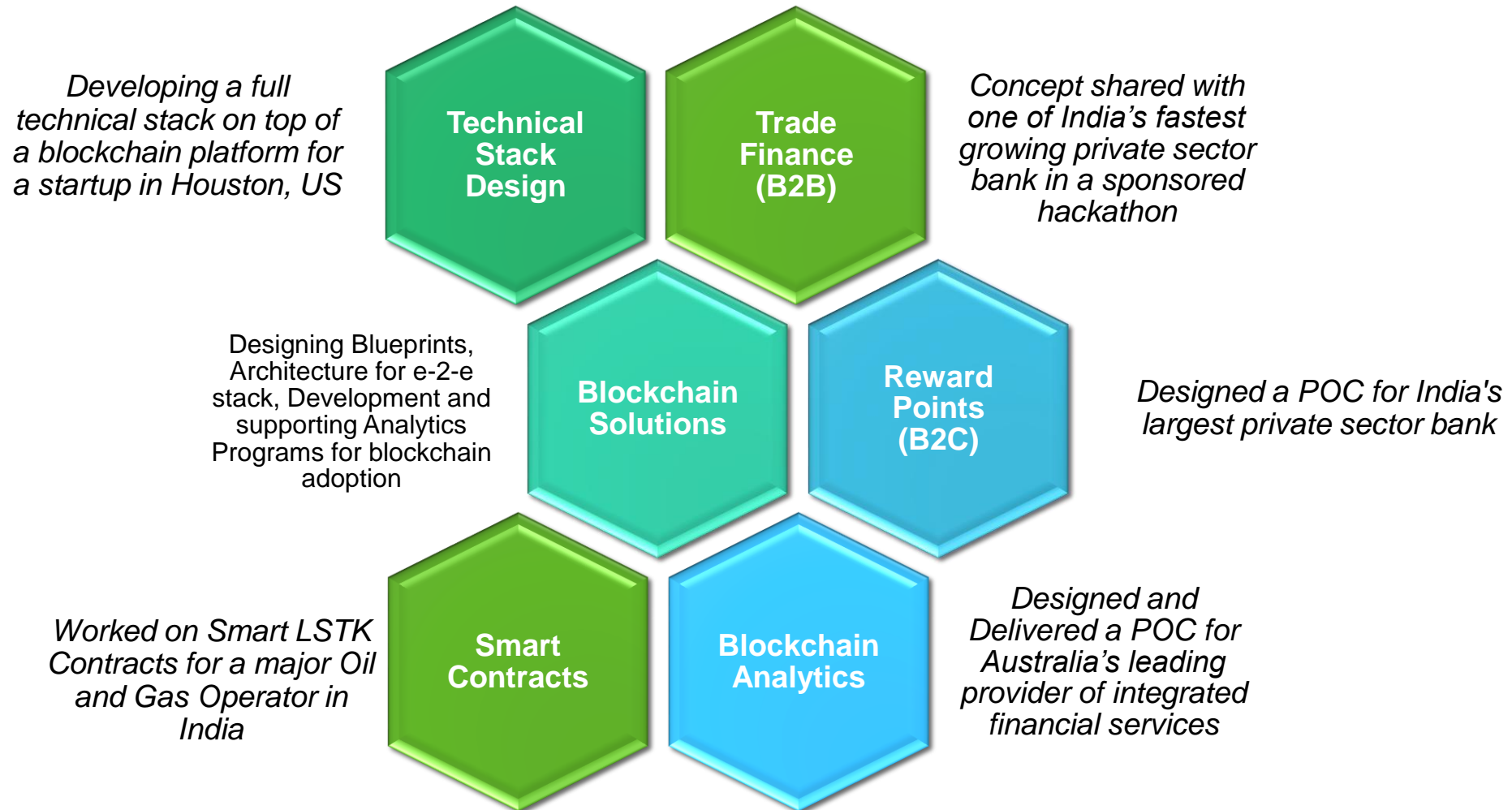
# Blockchain Enabled Solutions

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# Adopting Blockchain as a BPM Strategy



# Key Blockchain Engagements



# LSTK (Lump Sum Turn Key) Contracts in Oil & Gas/EPC Industry

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## Blockchain based Smart LSTK Contracts

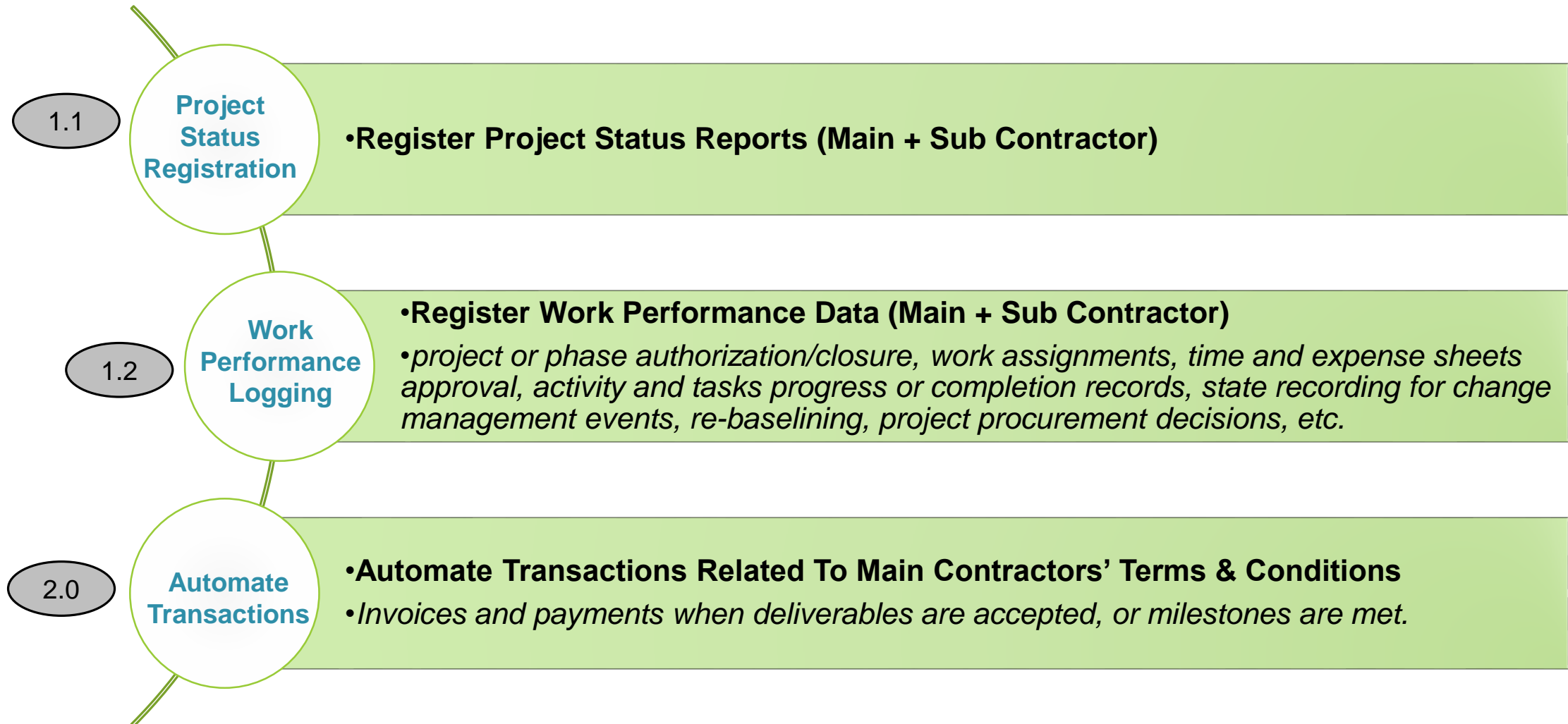


# Scope of Work

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- 1) Visibility of the activities pertaining to various sub vendors, should be enabled through blockchain based smart contracts
- 2) The activities of selecting sub vendor, awarding the contract, fixing the sub vendor milestones, commercial activities like placing of PO, opening of LC, its acceptance by sub vendors etc. needs to be visible
- 3) Activities of the main contractor, such as, taking insurance, approvals from various statutory agencies, progress of the Project, Document/Material control indices are desired to be made tracked through the blockchain based smart contracts
- 4) Enable smooth finalisation of non-performance deductions, if any, without any contention
- 5) Integration/Interfacing with existing PMIS/CMS like SAP Project Module, SAP C - folders, Primavera, MS Project to pull out the data and use in blockchain based smart contracts

# Smart Contracts in Project Management

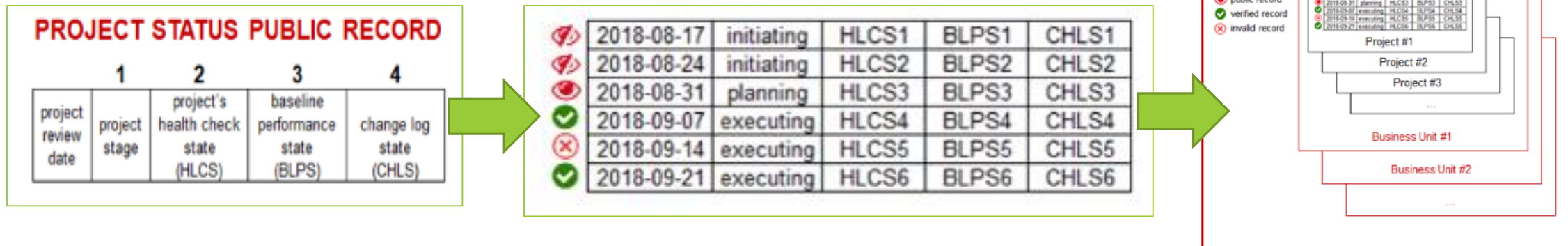


# Blockchain enabled Contract/Project Management

*4 states are possible for any specific project record*

-  private record
-  public record
-  verified record
-  invalid record

- ✓ **Private record:** Project status has not been stored on Blockchain.
- ✓ **Public record:** Project manager has stored project status on Blockchain.
- ✓ **Verified record:** At least one stakeholder has checked that the stored project status matches the information in the PMIS tool.
- ✓ **Invalidated record:** At least one stakeholder has checked that the stored project status does not match the information in the PMIS tool.



# Blockchain enabled Contract/Project Management

*Building Blocks – PMIS/CMS Data, API Enablement, Smart Contracts, Blockchain Transactions, Audits, Visualization, etc.*

Document Number	Document Description	Category	Float Enquiry (1 %)	Receipt of Offers (2 %)	Final TBE (4 %)	Place P.O.I.D.I (5 %)	Start Manuf. (5.1 %)	PS 1st Stage Approval (10 %)	PS 2nd Stage Approval (15 %)	Final Insp. Complete (45 %)	Material Disp(1st Lot) (50 %)	Del. at Site (1st Lot) (55 %)	Material Disp(2nd Lot) (60 %)	Del. at Site (2nd Lot) (75 %)	Material Disp(Last Lot) (80 %)	Del. at Site (Last Lot) (95 %)	TPI Release Note (100 %)
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7234-17-56711	HVAC / AIR COOLED CONDENSING UNIT	L	12/05/18	15/06/18	09/07/18	16/07/18	17/07/18	10/10/18	08/11/18	14/11/18	22/11/18	05/12/18	10/12/18	23/12/18	24/12/18	06/01/19	31/03/19

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}
```

https://bridge.buddyweb.fr/api/equipmentstatusreports/equipmentstatusreports/

```
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  "del_at_sitelast_lot95": "06/01/19",
  "tpi_releasenote100": "31/03/19",
}
```

Diesel Price Peg

This contract keeps in storage a reference to the Diesel Price in USD

```
pragma solidity ^0.4.0;
import "github.com/oraclize/ethereum-api/oraclizeAPI.sol";

contract DieselPrice is usingOraclize {

    uint public DieselPriceUSD;

    event newOraclizeQuery(string description);
    event newDieselPrice(string price);

    function DieselPrice() {
        update(); // first check
    }

    function __callback(bytes32 msg) {
        if (msg.sender != oraclize)
            newDieselPrice(result);
        DieselPriceUSD = parseInt(msg.data);
        // do something with the price
    }

    function update() payable {
        newOraclizeQuery("Oraclize query(\"URL\", \"x\")");
    }
}
```

Solidity version: 0.4.22-nightly.2018.4.6+commit.9bd49516 Emscripten clang

Change to: 0.4.22-nightly.2018.4.6+commit.9bd49516

☐ Text Wrap ☐ Enable Optimization ☒ Auto Compile

**DieselPrice.sol:DieselPrice** 8976 bytes

Bytecode: 608060405234156200001057600080f65b620000296;

Interface: [{"constant":false,"inputs":[{"name":"myId","type":"bytes"}], "outputs":[{"type":"bytes"}], "stateMutability":"view", "type":"function"}]

Web3 deploy

Metadata location: bzzr://82692074dba7d91527b03f25590af337f7515ad6

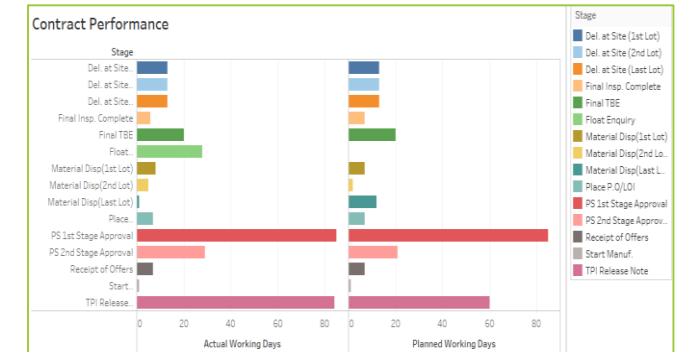
**+ Ownable [Con]**

- Ownable
- transferOwnership

**+ ERC721 [Con]**

- totalSupply [Pub]
- balanceOf [Pub]
- ownerOf [Ext]
- approve [Ext]
- transfer [Ext]
- transferFrom [Ext]
- supportsInterface [Ext]

Stage	Completed %	Planned	Actuals	Delay (in Days)
FloatEnquiry	1	15-May-2018	12-Jun-2018	28
Receipt of Offers	2	22-May-2018	19-Jun-2018	0
Final TBE	4	11-Jun-2018	9-Jul-2018	0
Place P.O.I.D.I	5	18-Jun-2018	16-Jul-2018	0
Start Manuf.	5.1	19-Jun-2018	17-Jul-2018	0
PS 1st Stage Approval	10	12-Sep-2018	10-Oct-2018	0
PS 2nd Stage Approval	15	3-Oct-2018	8-Nov-2018	5
Final Insp. Complete	45	10-Oct-2018	14-Nov-2018	-1
Material Disp(1st Lot)	50	17-Oct-2018	22-Nov-2018	1
Del. at Site (1st Lot)	55	30-Oct-2018	5-Dec-2018	0
Material Disp(2nd Lot)	60	1-Nov-2018	10-Dec-2018	3
Del. at Site (2nd Lot)	75	14-Nov-2018	23-Dec-2018	0
Material Disp(Last Lot)	80	28-Nov-2018	24-Dec-2018	-11
Del. at Site (Last Lot)	95	9-Dec-2018	6-Jan-2019	0
TPI Release Note	100	7-Feb-2019	31-Mar-2019	24



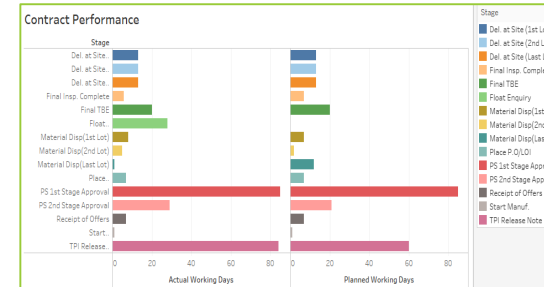


# Functional Flow

Operator's  
existing Apps

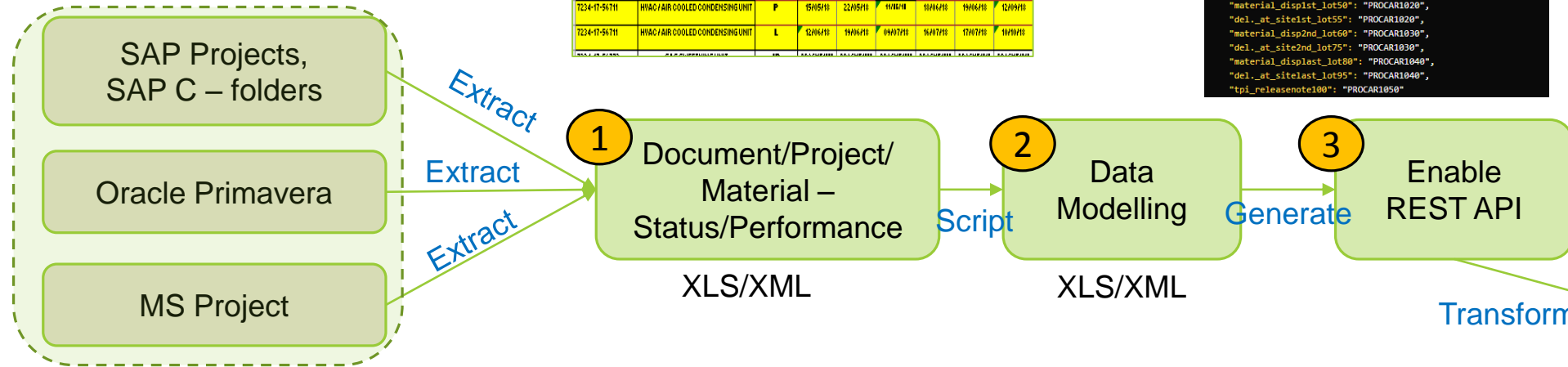
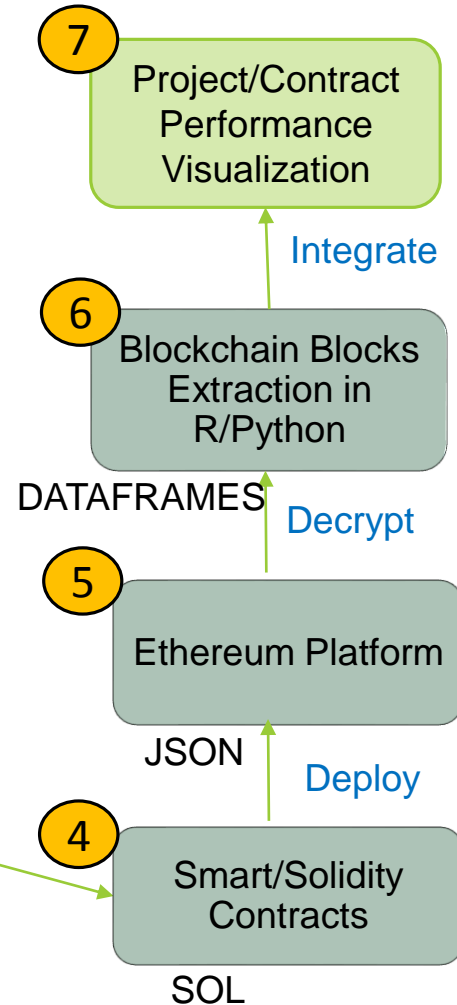
Blockchain  
Components

Non - Blockchain  
Components



Document Number	Document Description	Category	Fleet Enquiry (1 X)	Receipt of Offers (2 X)	Final TBE (4 X)	Place P.O./DI (5 X)	Start Manuf. (5.1 X)	PS 1st Stage Approval (10 X)
7234-17-56711	HVAC / AIR COOLED CONDENSING UNIT	ID	PROCAR1000	PROCAR1000	PROCAR1000	PROCAR1000	PROCAR1000	PROCAR1000
7234-17-56711	HVAC / AIR COOLED CONDENSING UNIT	P	15/05/15	22/05/15	11/06/15	15/06/15	19/06/15	12/09/15
7234-17-56711	HVAC / AIR COOLED CONDENSING UNIT	L	12/06/15	19/06/15	09/07/15	16/07/15	17/07/15	10/10/15

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}
```



PMIS/CMS from Operator + Main Contractor

# Functional Flow

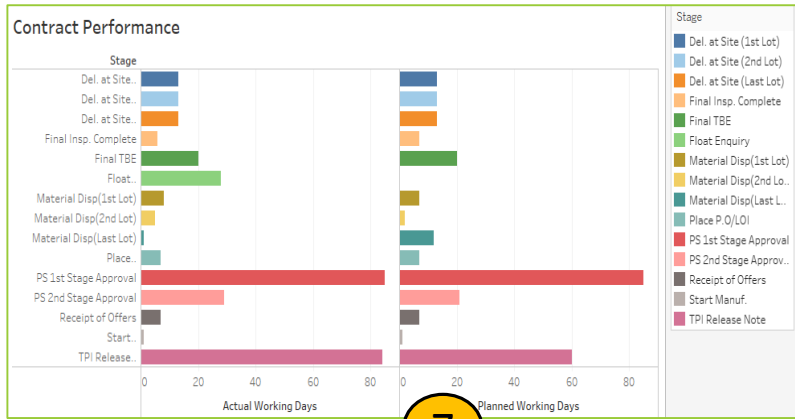
Document Number	Document Description	Category	Float Enquiry (1 x)	Receipt of Offers (2 x)	Final TBE (4 x)	Place P.O./LOI (5 x)	Start Manuf. (5.1 x)	PS 1st Stage Approval (10 x)
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7234-17-56711	HVAC / AIR COOLED CONDENSING UNIT	L	12/06/18	19/06/18	09/07/18	16/07/18	17/07/18	10/10/18

1 2

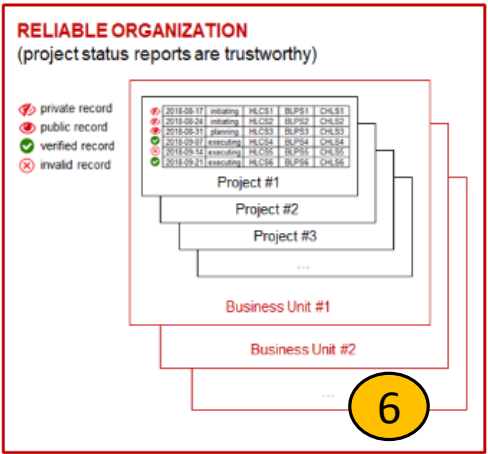
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```

3

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```



7



6

```
contract DieselPrice is usingOracle {
  uint public DieselPriceUSD;
  event newOracleQuery(string);
  event newDieselPrice(string);
  function DieselPrice() {
    update(); // First check
  }
  function __callback(bytes32) {
    if (msg.sender != oracle1)
      newDieselPrice(result);
    DieselPriceUSD = parseInt(result);
    // do something with the price
  }
  function update() payable {
    newOracleQuery(oracle1.oracle_query("URL", "
  )
}
```

4 5

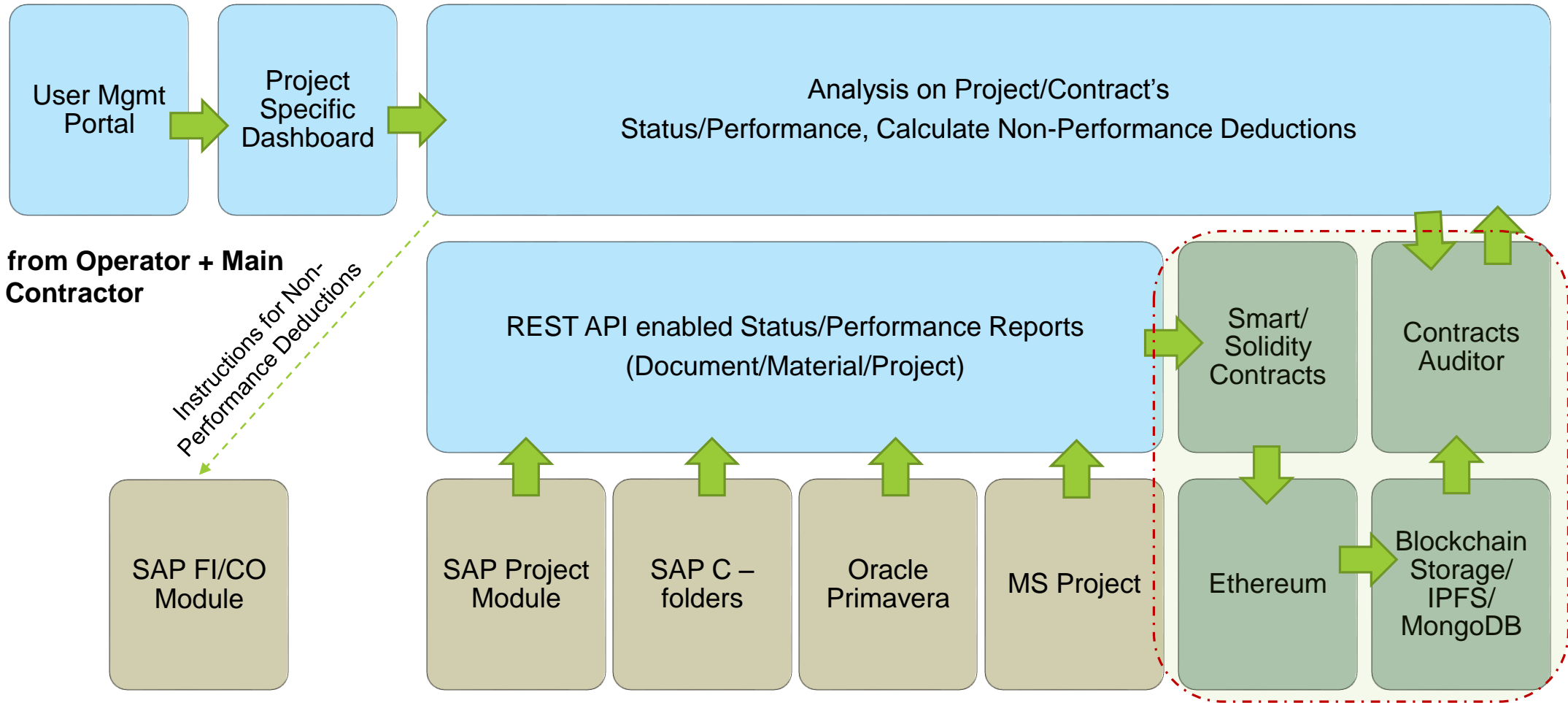
## Project/Contract Dashboard

# Functional Stack

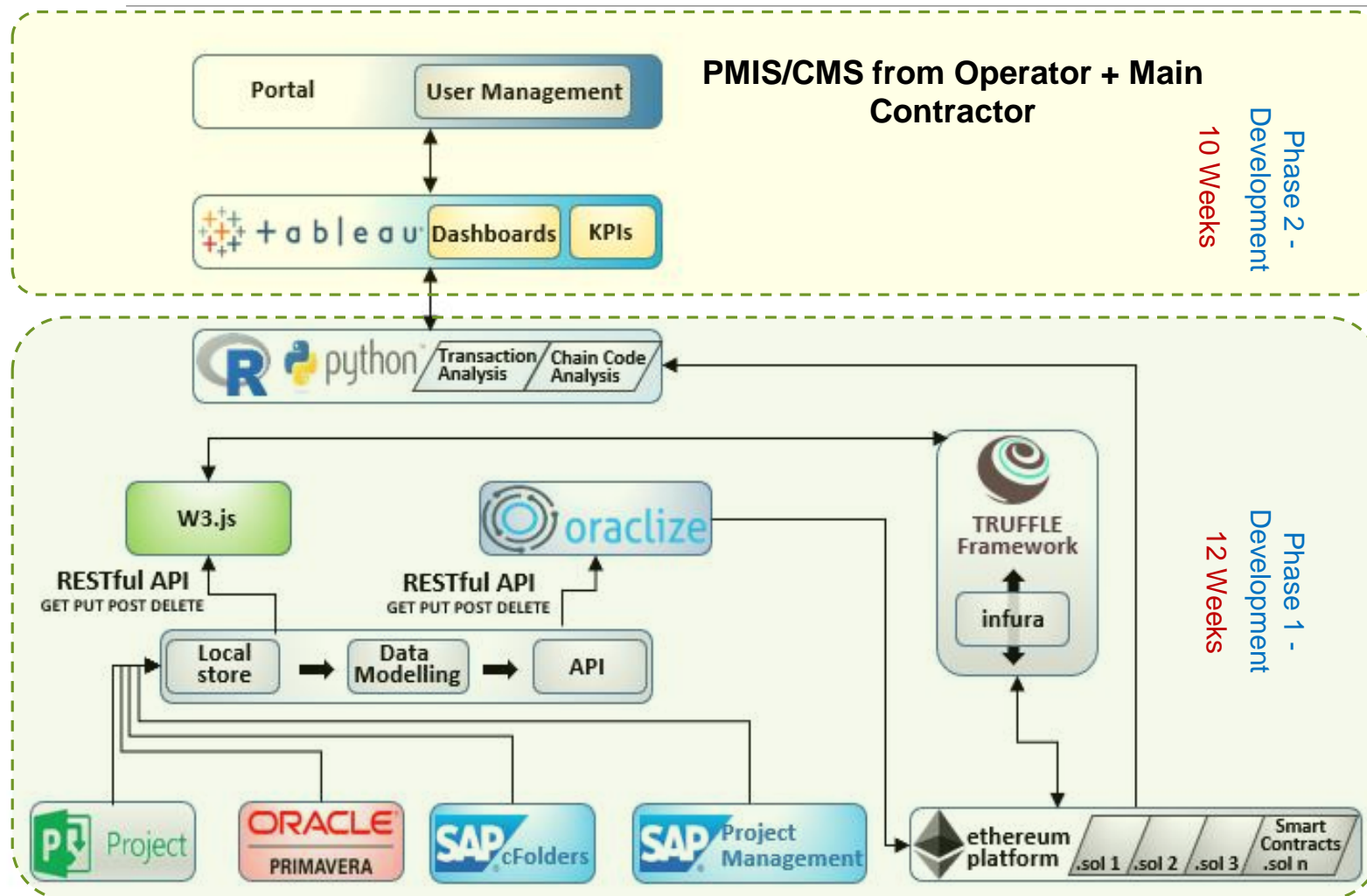
Operator's existing  
Apps

Blockchain  
Components

Non - Blockchain  
Components



# Technical Stack



## Phase 2 – SoW

1. Enable user management module, so that contracts/projects are visible to authorized users only who are tagged to that project.
2. Showcase blockchain transactions through a visualization dashboard to procurement team
3. Instructions for Non-Performance Deductions to be passed to SAP FI/CO module

## Phase 1 – SoW

1. Export data from the Operator's Existing Applications
2. Perform Data Modelling and Enable API
3. Convert these project status/performance reports as Smart Contracts/Solidity Contracts
4. Store these contracts in the Ethereum platform
5. Allow contracts to be audited and analyzed as per Smart Contracts guidelines
6. Export smart contracts and perform transaction analysis, non-compliance, etc. in an analytics layer

# Software Details

---

Our recommended software stack will have following components

- **Frontend Layer**
  - UI/UX - [Angular.js/ web3.js](#)
  - Identity and Login management – [uPort](#)
  - Dashboards – [Tableau/ PowerBI](#)
- **Middle Layer**
  - Contracts - [Solidity](#)
  - Framework to compile, migrate & test smart contracts – [Truffle](#), [Oraclize](#)
  - Contracts Auditor - [Surya](#)
  - Contracts data Analysis - [R/Python](#)
- **Backend Layer**
  - Decentralized document storage – [IPFS](#), [MongoDB](#)
  - Ethereum Infra Access - [Infura](#)

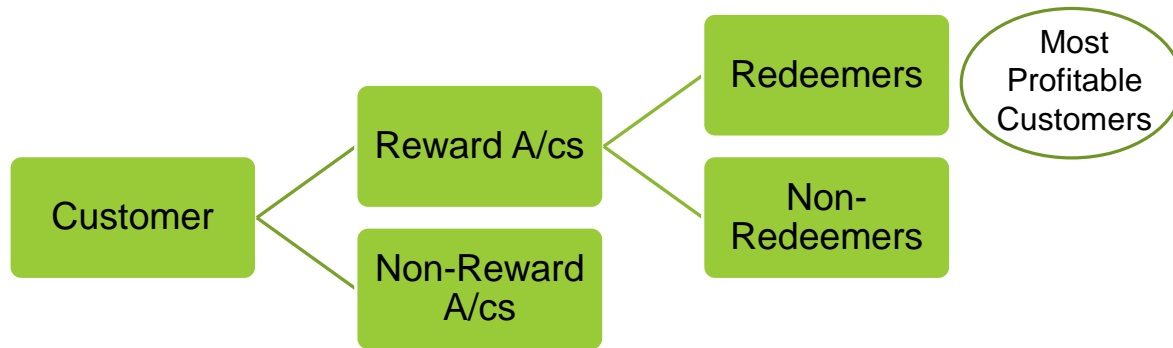
# Gamification of Reward Points using Blockchain

---

## Blockchain based Smart Rewards



# Target Segment : Retail Bank Customers



- ✓ Customer loyalty/rewards programs represent strategic investments for all types of B2C orgs including banks
- ✓ Reward Points Redeemers are the most profitable customers for a bank
- ✓ Loyalty schemes/Reward Points create customer loyalty

- Market surveys indicate banking customers across the world prefer immediate redemption (esp. the Millennials), exchange of reward points at the point of purchase across vendors and get satisfied managing it as an e-wallet.
- As per Deloitte, blockchain will allow secure and immediate redemption, creation and exchange of loyalty reward points across vendors, programs.
- **If the loyalty point management system is decentralized and customers allowed to use as per their preferences, then a better customer behavior can be derived,** and we will potentially get to know the preferred merchants as well as their network which allows cross-sell opportunities.

**Bank can use this solution as to understand their profitable customers better, induce more transactions and cross-sell 3rd party agents/partners services and goods.**



# Business Problem : High Cost To Serve (CTS) vs. Lower Customer Satisfaction %

A 3<sup>rd</sup> party survey which involved 40,000+ consumers in social media showed loyalty program are not evolving at the same pace as the digital age:

- **11% of loyalty programs offer personalized rewards** based on a customer's purchase history or location data
- 79% of loyalty programs use the mobile channel, and yet only **24% allow redemption through it**
- 16% of loyalty programs reward customers for activities, such as taking online surveys, rating and reviewing establishments or referring friends to the program.
- **14% employ gamification mechanisms to reward customers**

The following table sets forth, for the periods indicated, movement in provision for credit card/debit card/savings account reward points.

## ICICI Bank Annual Report - 2016

₹ in million

Particulars	Year ended March 31, 2016	Year ended March 31, 2015
Opening provision for reward points	1,083.2	836.0
Provision for reward points made during the year	1,535.1	1,144.0
Utilisation/write-back of provision for reward points	(1,200.8)	(896.8)
Closing provision for reward points <sup>1</sup>	1,417.5	1,083.2

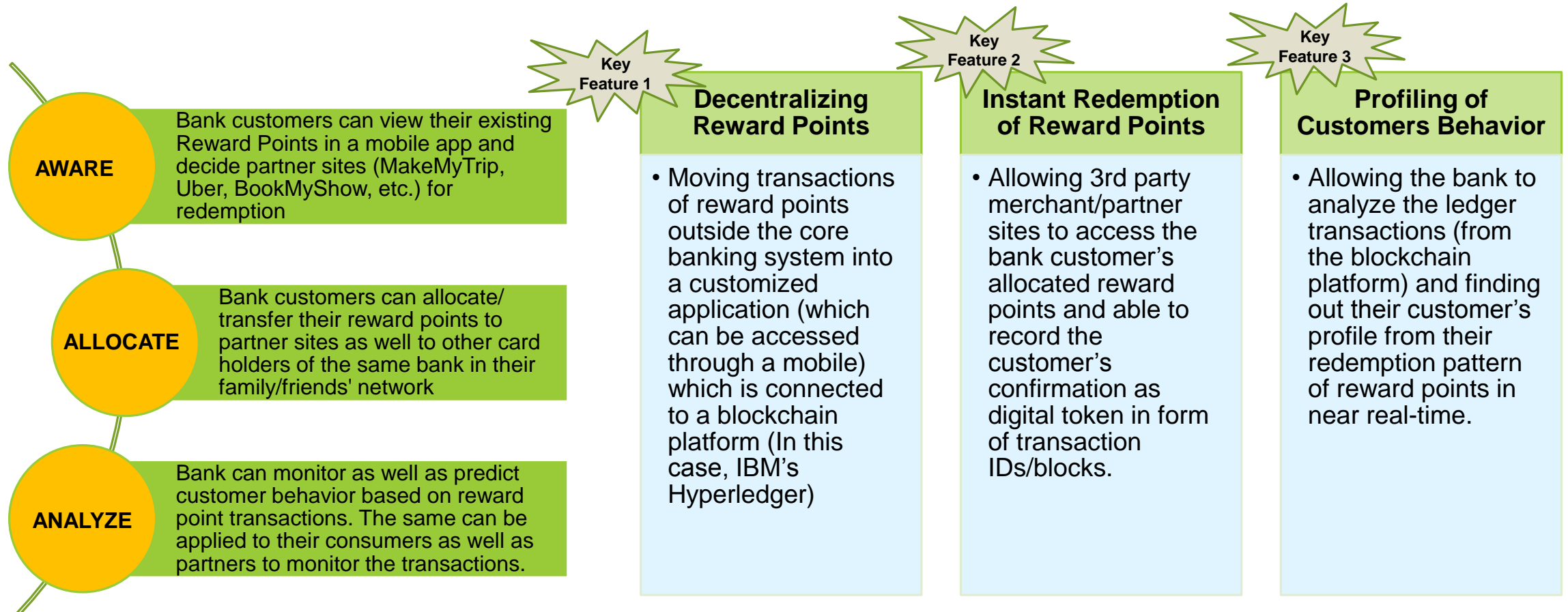
1. The closing provision is based on the actuarial valuation of accumulated credit card/debit card/savings account reward points. This amount will be utilised towards redemption of the credit card/debit card/savings accounts reward points.

Creation of points	How many points are given out, for what behaviour – are you rewarded just for spending money, or for buying certain products or groups of products?
Distribution of points	How points can be distributed between points owners.
	By allowing points to be transferred or gifted to others, they are likely to migrate from people who won't spend them, to people who will.
	Increasingly, family schemes have appeared where points can be earned, transferred or spent within a family.
Value of points	By controlling what points can be redeemed for, how often, how much, and when, the value of the points is controlled by the company. Airlines change the value points fairly often, for example during sale periods where points can be redeemed to get deeper discounts.

**Bank should make usage of reward points easier for customers so that brokerage received from transactions is greater than the liability created on its balance sheets (due to provision of reward points).**

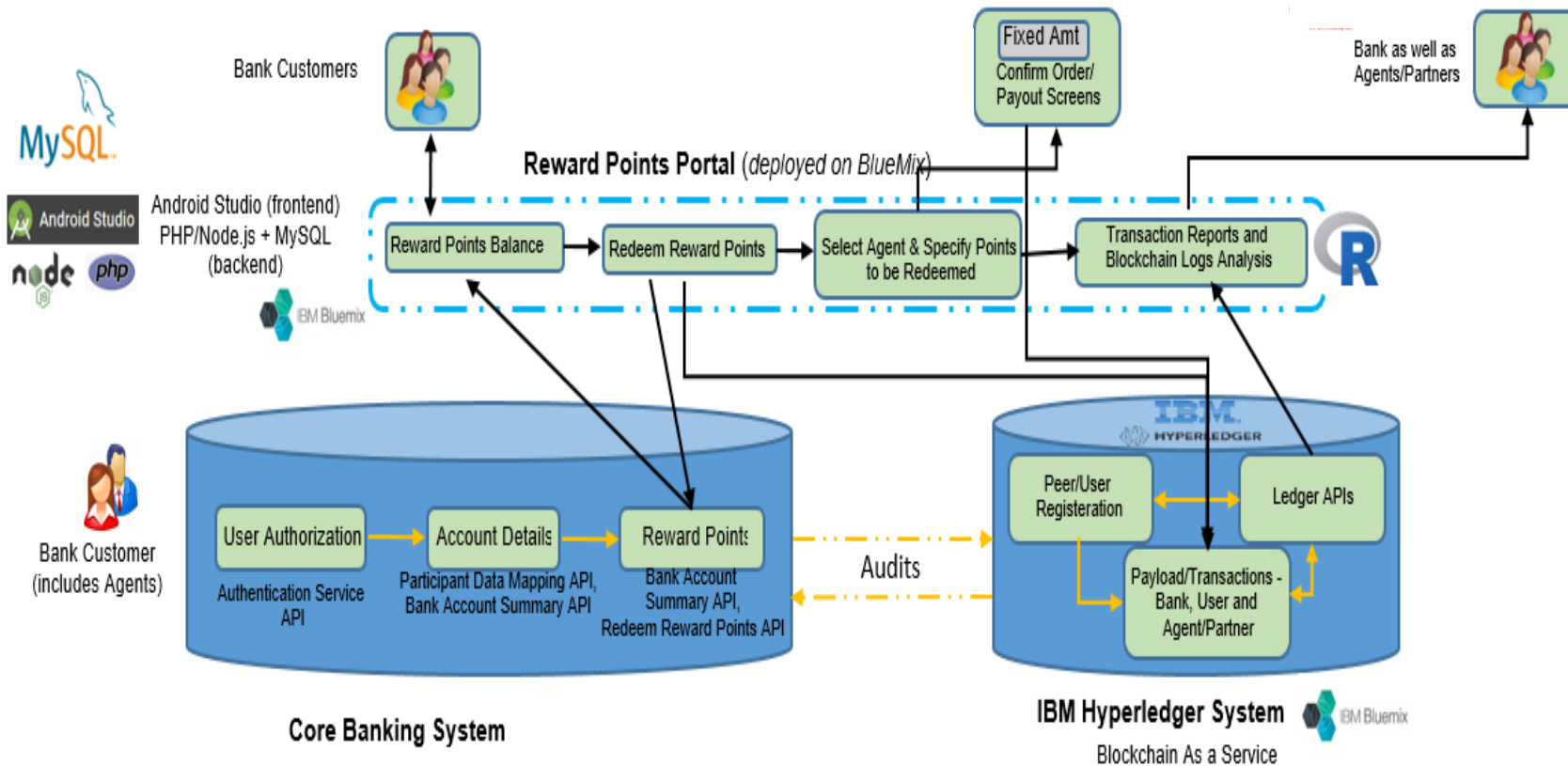


# Solution Functionalities



**Helping Bank's customers to utilize reward points in real-time, allocate against their preferred merchant sites and help the bank to provide them more benefits aligned to their preferred purchase history**

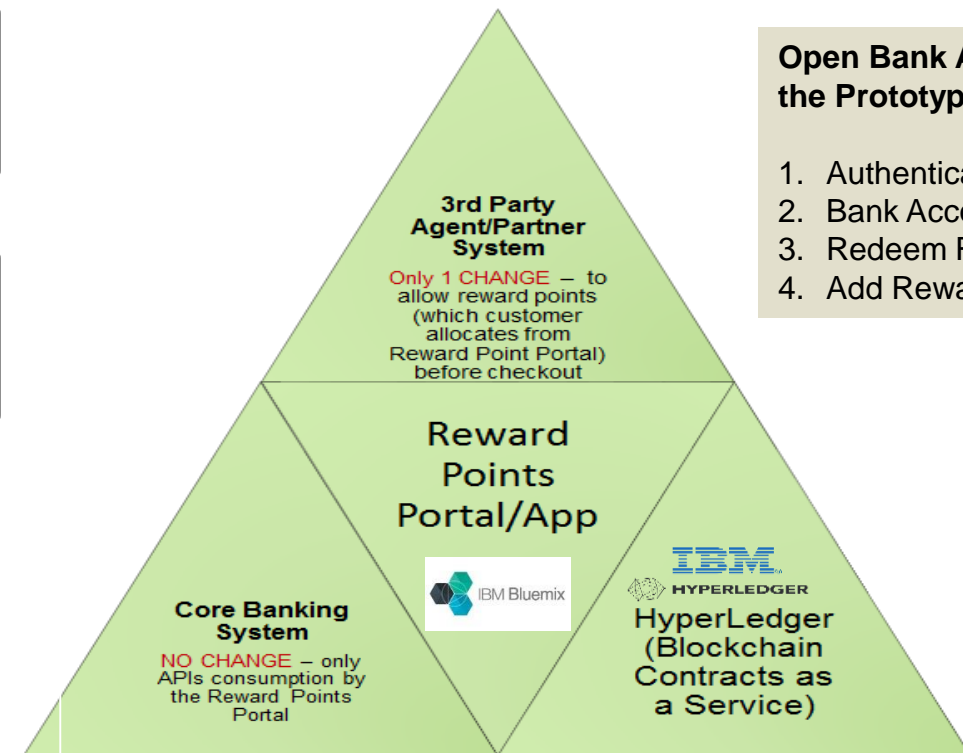
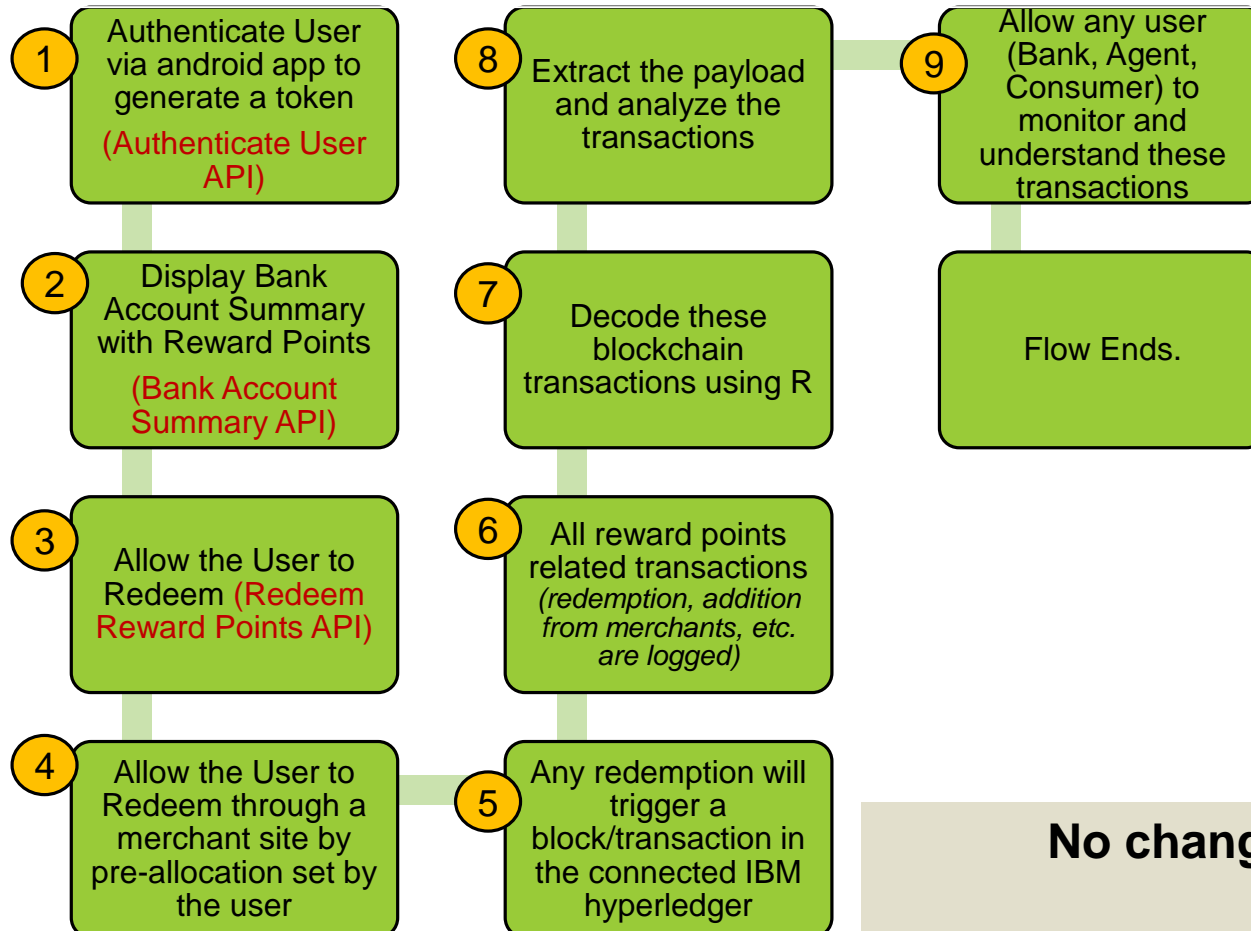
# Technology Stack



- From an android app, customer authentication is managed through MySQL (stores client ID+Access Code) via a backend PHP running on Apache Webserver. If a correct match is found, the backend PHP generates an access token by calling up the Open Bank API from Bluemix.
- This access token is used to use other banking APIs and is shared on the Reward Points Portal App.
- Customers can redeem their points directly from the portal (can be accessed through the mobile app) and select partner/agent sites for points reduction.
- Any redemption of reward points (in the portal as well as at the partner sites) will create payload and trigger transactions to be logged in the IBM Hyperledger in real-time as a block.
- And these transactions/logs are then fetched from the IBM Blockchain system into R and decoded for the users (bank/agent) to monitor the transactions

**Managing Reward Points in a decentralized ledger and “As a Service” delivery mode.**

# Proposed Solution: Smart Rewards on Blockchain Platform



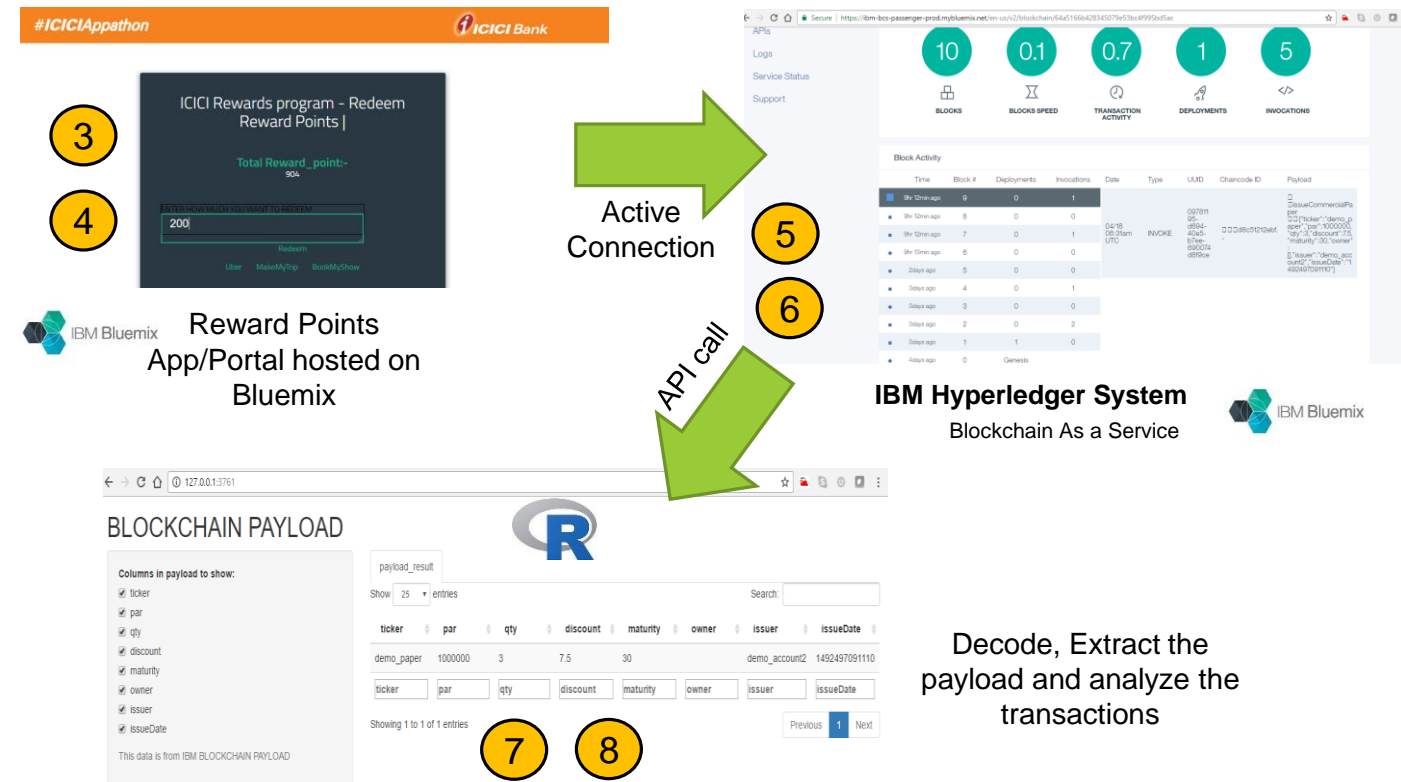
## Open Bank APIs used in the Prototype/1<sup>st</sup> MVP –

1. Authenticate User
2. Bank Account Summary
3. Redeem Reward Points
4. Add Reward points

**No changes to the core banking as well as the agent/partner systems.**

# Benefits

1. Improve customer engagement by allowing instant redemption of loyalty/reward points across authorized merchant sites
2. Reduce the IT cost of loyalty program management by making the administration outside the core banking system and on a distributed ledger framework using IBM HyperLedger's Blockchain APIs
3. Encourage customers for more transactions with their preferred merchants by personalizing and gamification of the reward points system
4. Increase cross-selling opportunities by allowing to share/transfer reward points in the customer networks
5. Improve the lifetime value as well as retention period of high value customers.



**Sharing the visibility of the R&R with customers and merchants in a distributed common platform.**

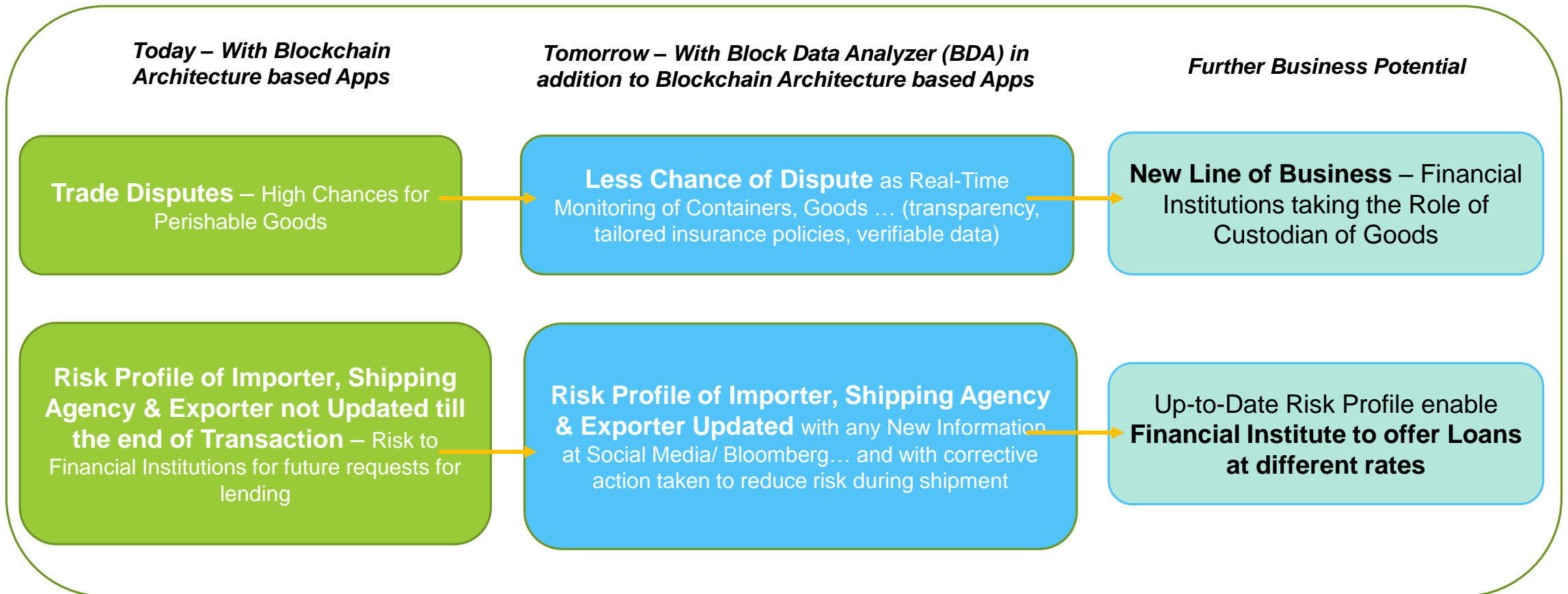
# Analyzing Trade Finance Services

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## **Blockchain Analytics as a Service (BAaaS)**



# Business Value to Bank – Trade Finance

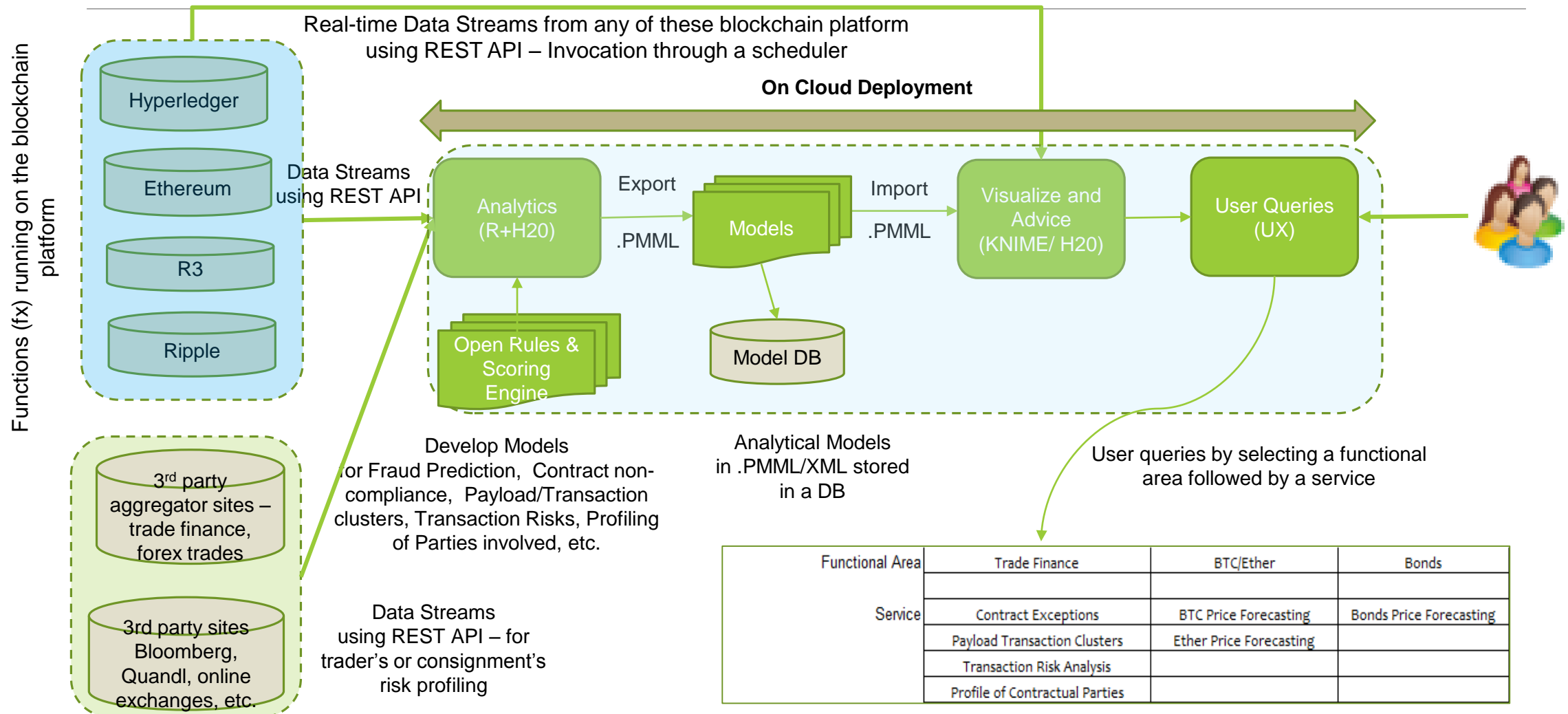


# Trade Finance - Smart Contracts

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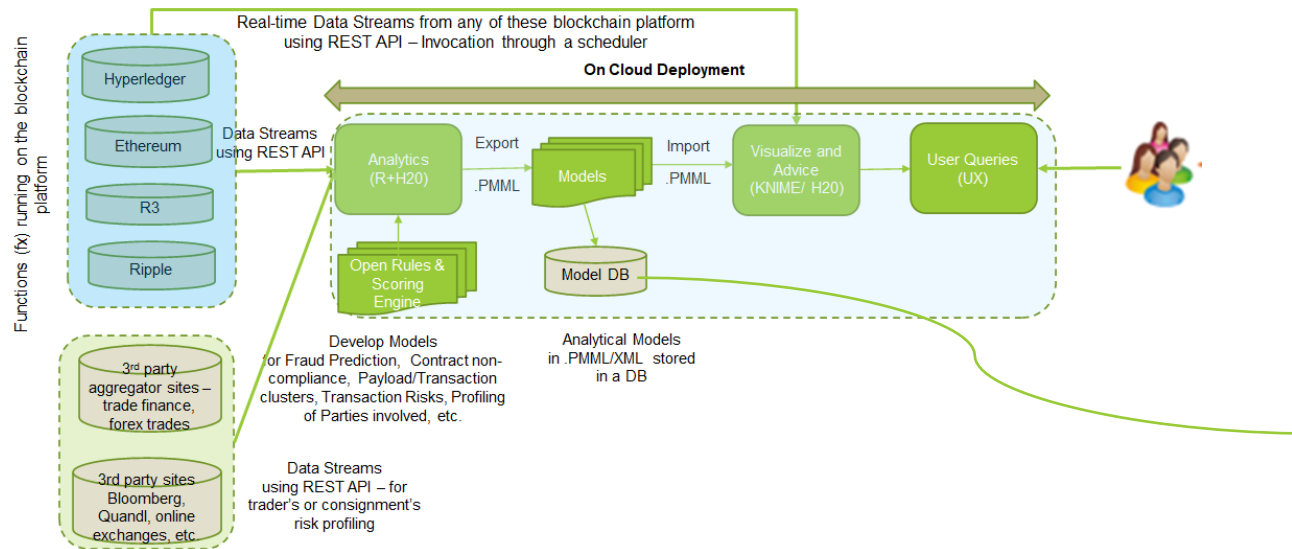
- ✓ Following the sale agreement, the financial agreement is shared with the import bank through a smart contract
- ✓ The import bank reviews the arrangement, drafts the terms of the letter of credit and submits it to the export bank for approval
- ✓ The export bank reviews the letter of credit; once approved a smart contract is generated to cover the terms and conditions of the letter of credit
- ✓ The exporter digitally signs the letter of credit within the smart contract to initiate shipment
- ✓ Goods are inspected by a third-party organization and the customs agent in the country of origin (all requiring a digital signature for approval)
- ✓ The goods are transported by freight from Country A to Country B with IoT tracking in place for the parameters such as temperature, humidity, etc.
- ✓ Any exceptions are logged as contract breaches in the blockchain platform.
- ✓ Goods/Consignments are inspected by local customs agents prior to being received by the importer
- ✓ The importer digitally acknowledges receipt of the goods, which initiates payment from the import bank to the export bank via a smart contract
- ✓ The bank can monitor transactions in real time and receive specific alerts during these transactions. The transaction history is available on the ledger and can be continuously reviewed by the bank authorities.

# Technical Architecture





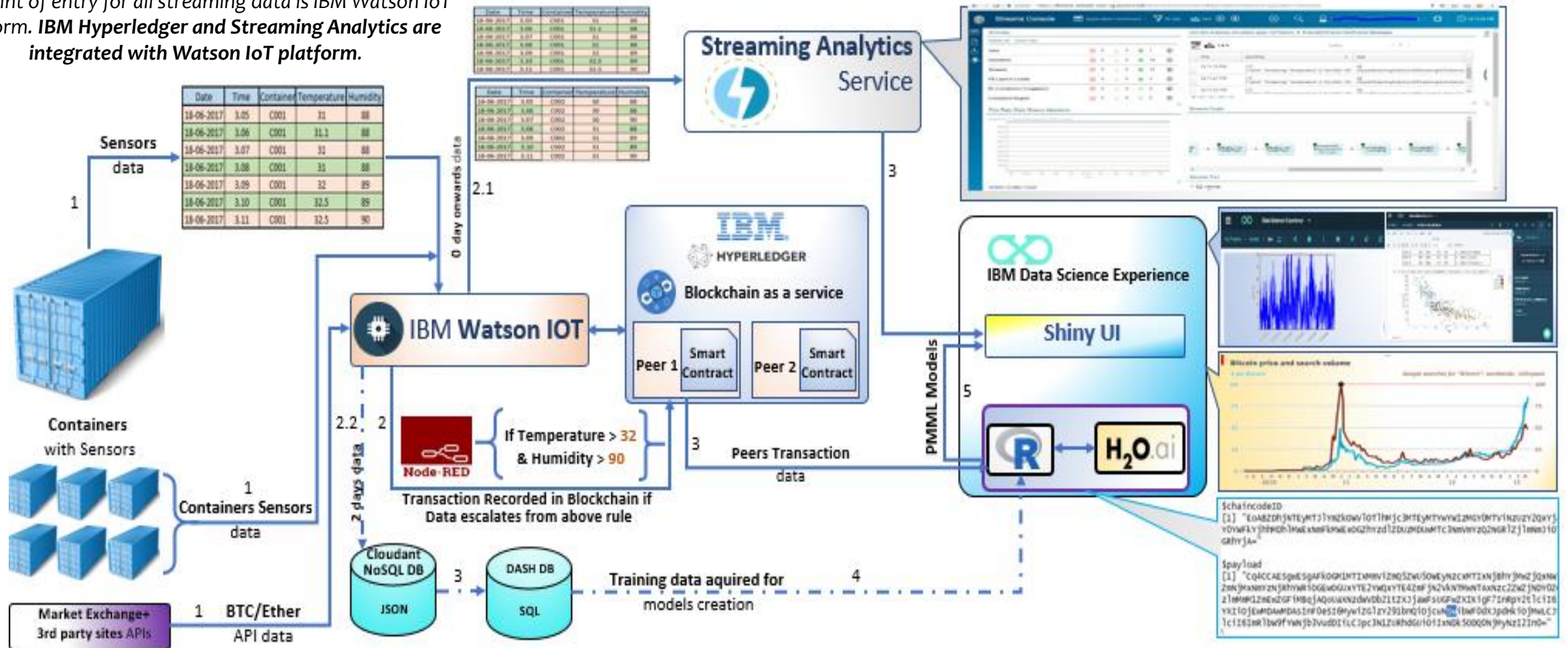
# Application of Models



Application	Models
<ul style="list-style-type: none"> <li>Fraud Prediction</li> </ul>	<ul style="list-style-type: none"> <li>M1 – K-Nearest Neighbors</li> <li>M2 – Random Forest</li> <li>M3 – SVM(Support Vector machines)</li> </ul>
<ul style="list-style-type: none"> <li>Fraud Detection</li> </ul>	<ul style="list-style-type: none"> <li>M4 – Anomaly Detection(H2o Deep Learning)</li> </ul>
<ul style="list-style-type: none"> <li>Contract non-compliance</li> </ul>	<ul style="list-style-type: none"> <li>M5 – NA</li> </ul>
<ul style="list-style-type: none"> <li>Payload/Transaction clusters</li> </ul>	<ul style="list-style-type: none"> <li>M6 – K- means Clustering</li> </ul>
<ul style="list-style-type: none"> <li>Transaction Risks</li> </ul>	<ul style="list-style-type: none"> <li>M7 – Logistic Regression</li> <li>M8 – Decision Tree</li> </ul>
<ul style="list-style-type: none"> <li>Price Forecasting</li> </ul>	<ul style="list-style-type: none"> <li>M9 – ARIMA(Autoregressive Integrated Moving Average)</li> </ul>
<ul style="list-style-type: none"> <li>Risk Profiling</li> </ul>	<ul style="list-style-type: none"> <li>M10 – Logistic Regression</li> <li>M11 – Gradient Boosting</li> </ul>

# Sample Use Case - Trade Finance POC

The point of entry for all streaming data is IBM Watson IoT platform. IBM Hyperledger and Streaming Analytics are integrated with Watson IoT platform.



# Sample UI/UX - Risk assessment in Trade Finance



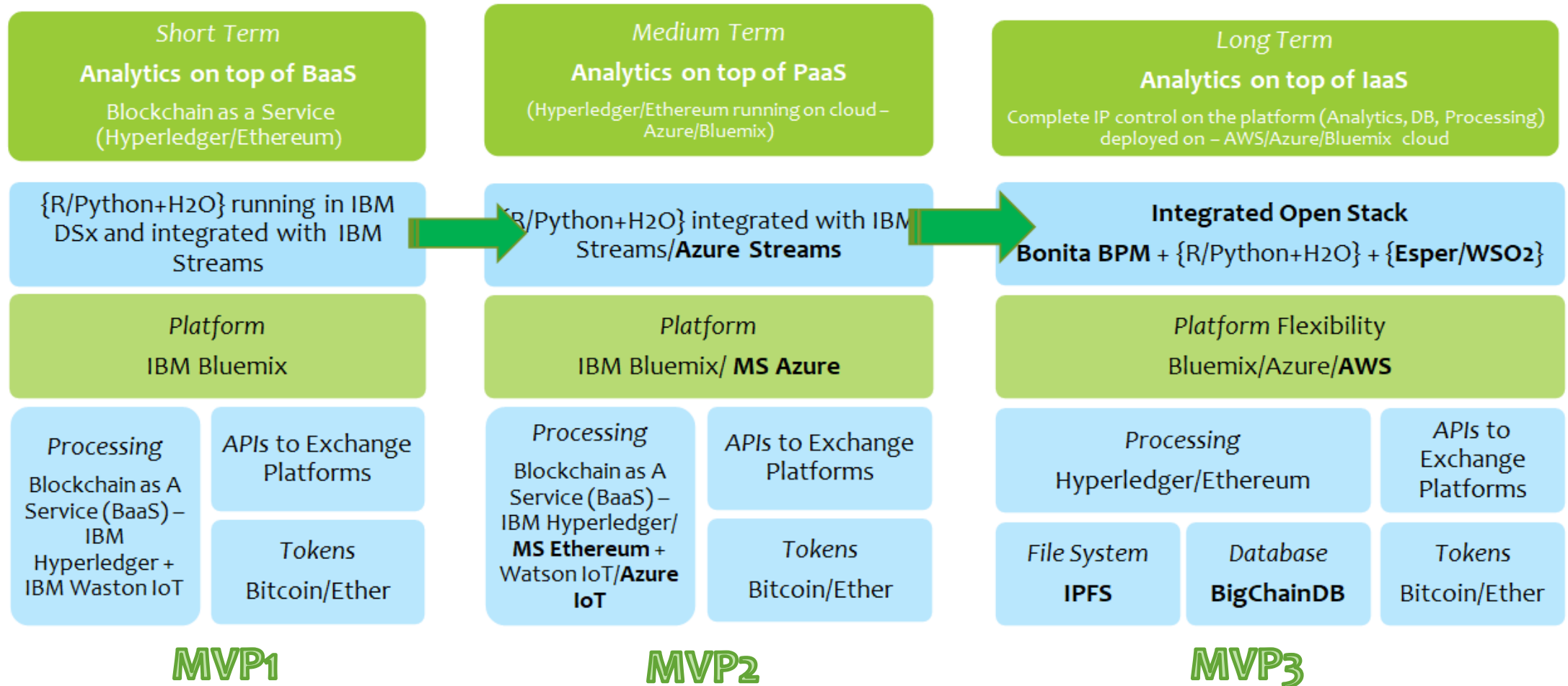
Source (Internal/External)	Systems	Source	Predicted Value	Applied Model	Confidence %	Sentiment	Weightage
Internal	Watson IoT	Internal IP	# of Actual Contract Exceptions from IoT feeds (9)	N/A	N/A	Negative	-1
Internal	R(running in DSx)	Internal IP	# of Predicted Contract Exceptions	Logistics Regression	0.650000012	Negative	-1
Internal	IBM Hyperledger	Internal IP	# of Changes to the Initial Payloads (7)	N/A	N/A	Negative	-1
Internal	Streaming Analytics	Internal IP	# of Times Sensor Feeds did not reach Streams (37)	N/A	N/A	Negative	-1
Internal	R(running in DSx)	Internal IP	# of Predicted Unauthorized Payload Transactions	GLM	0.730000012	Negative	-1
External	Bloomberg (Goods Category View)	<a href="https://www.bloomberg.com/">https://www.bloomberg.com/</a>	5 Positive, 2 Negative (Headlines)	Sentimental Analysis	0.750011001	Positive	1
External	Reuters	<a href="http://www.reuters.com/">http://www.reuters.com/</a>	3 Positive, 2 Negative (Headlines)	Sentimental Analysis	0.680000012	Positive	1
External	Twitter	<a href="https://twitter.com/">https://twitter.com/</a>	Customer, Competition Sentiment (Tweets)	Sentimental Analysis	0.730000012	Positive	1
Total Score							-2
Overall Negative							-2

Re-Evaluate

From external sources, we will continue performing data mining for sentiment analysis on 3 broad categories

- Anomalous transactions identified based on historical transactions and profiles stored in govt's export/import open data sites
- Data gathering of client relationships and transaction networks
- Identification of trade-specific risk factors related to shipping vessels, containers and goods

# Typical Pilot Roadmap for BAaaS



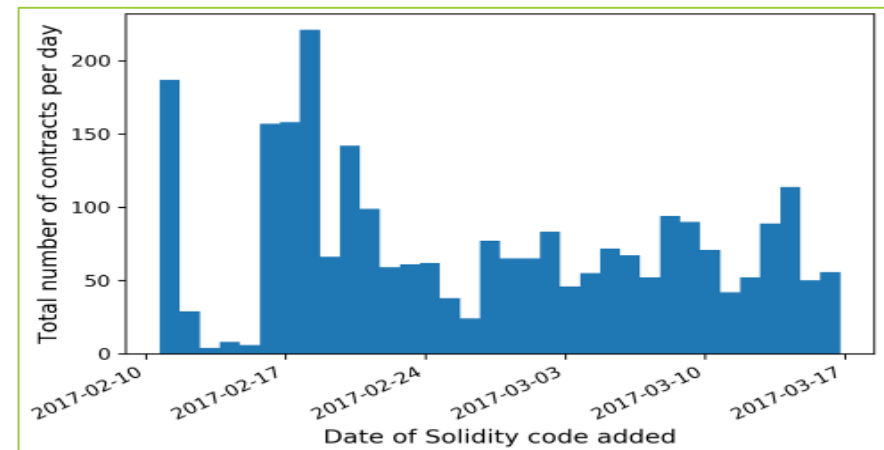
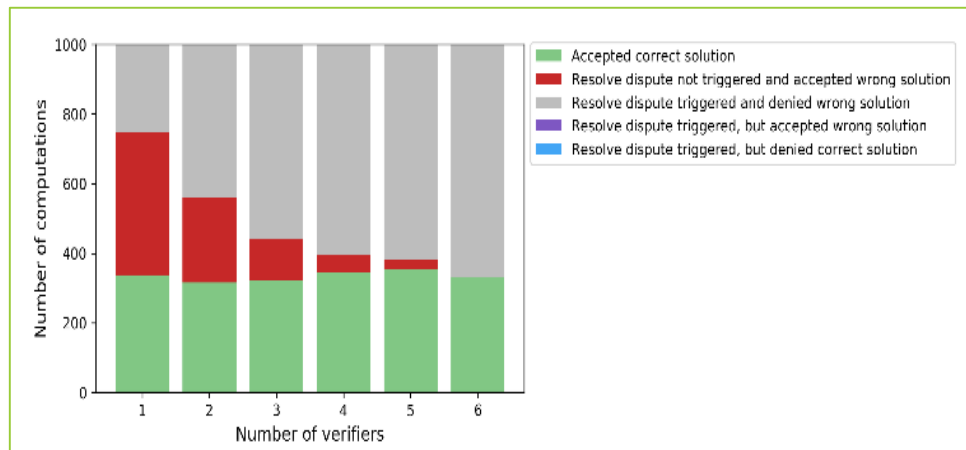
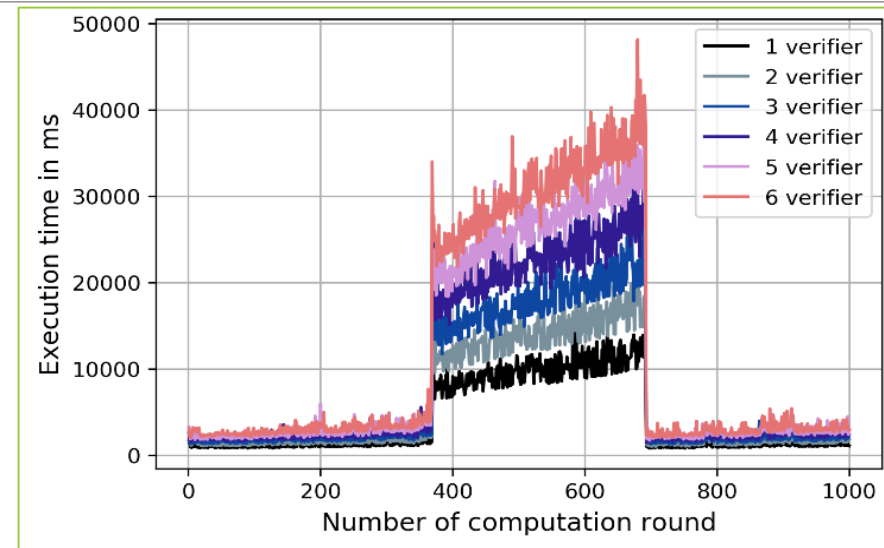
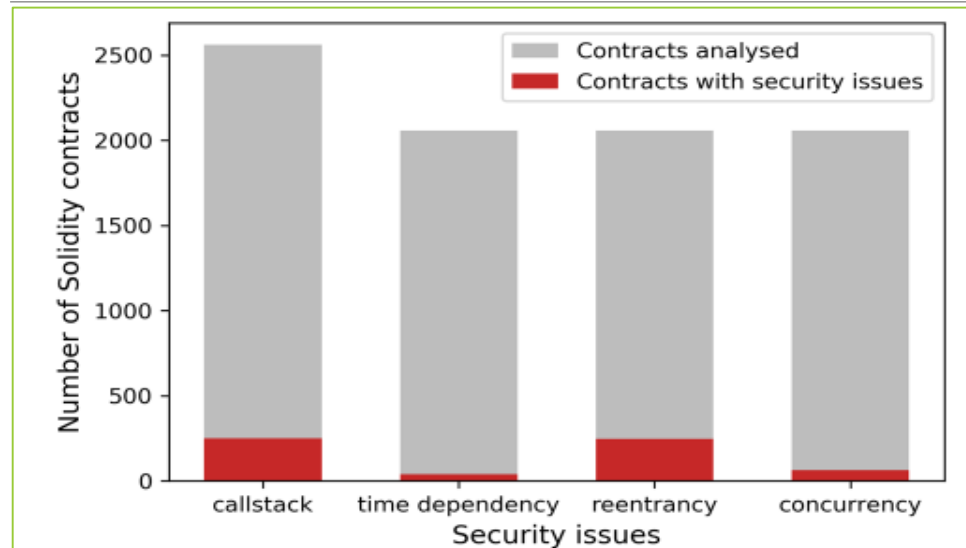
# Audit of Smart Contracts

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## Smart Contracts Analyzer (SCA)



# Smart Contracts Analyzer (SCA)





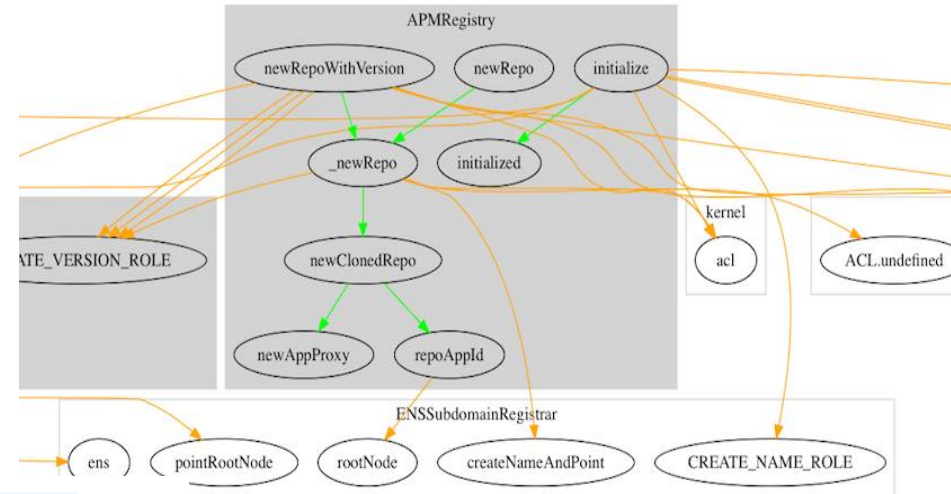
# Smart Contracts Analyzer (SCA)

```
+ Ownable [Con]
- Ownable
- transferOwnership
```

```
+ ERC721 [Con]
- totalSupply [Pub]
- balanceOf [Pub]
- ownerOf [Ext]
- approve [Ext]
- transfer [Ext]
- transferFrom [Ext]
- supportsInterface [Ext]
```

## Exchange-DepositWithdraw.sol

```
37 tokens[token][msg.sender] = safeSub(tokens[token][msg.sender], amount);
38 if (!Token(token).transfer(msg.sender, amount)) revert();
39 Withdraw(token, msg.sender, amount, tokens[token][msg.sender]);
40 }
41
42 function order(address tokenGet, uint amountGet, address tokenGive, uint amountGive,
43 bytes32 hash = sha256(this, tokenGet, amountGet, tokenGive, amountGive, expires, no
44 orders[msg.sender][hash] = true;
45 Order(tokenGet, amountGet, tokenGive, amountGive, expires, nonce, msg.sender);
46 }
47
48 function trade(address tokenGet, uint amountGet, address tokenGive, uint amountGive,
49 if (tokenGet == 0 || tokenGive == 0) revert();
50 //amount is in amountGet terms
51 bytes32 hash = sha256(this, tokenGet, amountGet, tokenGive, amountGive, expires, no
52 bytes memory pubkey = new bytes(33);
53 pubkey[0] = 2;
54 for (uint8 i=0;i<32;i++)
55 {
```



Errors	Lines
Deprecated constructions	
Compiler version not fixed	
Redundant fallback function	
Revert-function in the body of the conditional operator if	
Implicit visibility level	

```
APMRegistry::_newRepo
- APMRegistry::newClonedRepo | [Int] !
- APMRegistry::newAppProxy | [Pub] !
- APMRegistry::repoAppId | [Int] !
- ENSSubdomainRegistrar::rootNode
- ACL::createPermission | [Ext] !
- ACL::hasPermission | [Pub] !
- ACL::hasPermission | [Pub] ! : ..[Repeated Ref]..
- ACL::_createPermission | [Int] !
- ACL::getPermissionManager | [Pub] !
- ACL::roleHash | [Int] !
- ACL::_setPermission | [Int] !
- ACL::permissionHash | [Int] !
- ACL::_setPermissionManager | [Int] !
- ACL::roleHash | [Int] !
- IKernel::acl | [Pub] !
- Repo::CREATE_VERSION_ROLE
- ENSSubdomainRegistrar::createNameAndPoint | [Ext] !
- ENSSubdomainRegistrar::createName | [Int] !
```



Applied Analytics for Digital Enterprises

# Thank You

Greenojo provides Automation, Analytics and AI solutions to enterprise customers

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