

SECTOR IN-DEPTH

21 July 2016

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Credit Strategy – Blockchain Technology
Robust, Cost-effective Applications Key to Unlocking Blockchain's Potential Credit Benefits

Blockchain technology, originally created as a platform for the Bitcoin 'cryptocurrency', is now being studied and pursued for applications across various transaction-tracking contexts. Tangible, fully implemented blockchain applications beyond cryptocurrencies are some distance away, with a range of hurdles still to be cleared, including developing solutions to systems compatibility issues and questions around regulatory treatment and legal enforceability. Nevertheless, the potential to provide efficient, fast, secure, reliable and auditable transactions is driving investment in this technology.

Applications of blockchain technology go far beyond financial services. In this report, we identify 25 use cases for the technology that could improve existing processes and capabilities in sectors ranging from capital markets and trade finance, healthcare and energy, to government taxation.

Many rated issuers are actively pursuing blockchain technology. Issuers are assessing ways in which blockchain could be applied in their businesses and are actively developing 'proofs of concept'. Our survey identifies more than 120 ongoing blockchain projects among Moody's-rated issuers – spanning investments and partnerships with start-ups, internal projects, and industry collaborations – and there are likely many others yet to reach the public domain.

Regulators' stance is generally supportive but no definitive view on ultimate treatment. Regulatory bodies across the globe are monitoring developments and potential applications, with an eye to encouraging innovation while also upholding their fundamental mandates, be those financial safety and soundness, consumer and investor protection, or preserving a competitive marketplace. At the same time, a number of agencies have also noted the potential for blockchain to help improve regulatory oversight processes.

Credit implications will evolve with the rollout of blockchain technology. As the technology is deployed in various processes, credit implications for rated issuers will depend on whether the positives in terms of more streamlined processes and reduced costs outweigh the negatives in terms of the potential to create competitive pressure from incumbents and new entrants that improve processes by leveraging blockchain technology.

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