

**We build digital  
solutions for  
today, ready  
for the markets  
of tomorrow**

# Technology that optimizes markets

Corda is an open, permissioned tokenization platform, powering the digitalization of real-world assets and currencies for regulated institutions globally.

R3 has been leading digital transformation for 10 years.

# 400+

CorDapps built

# 60+

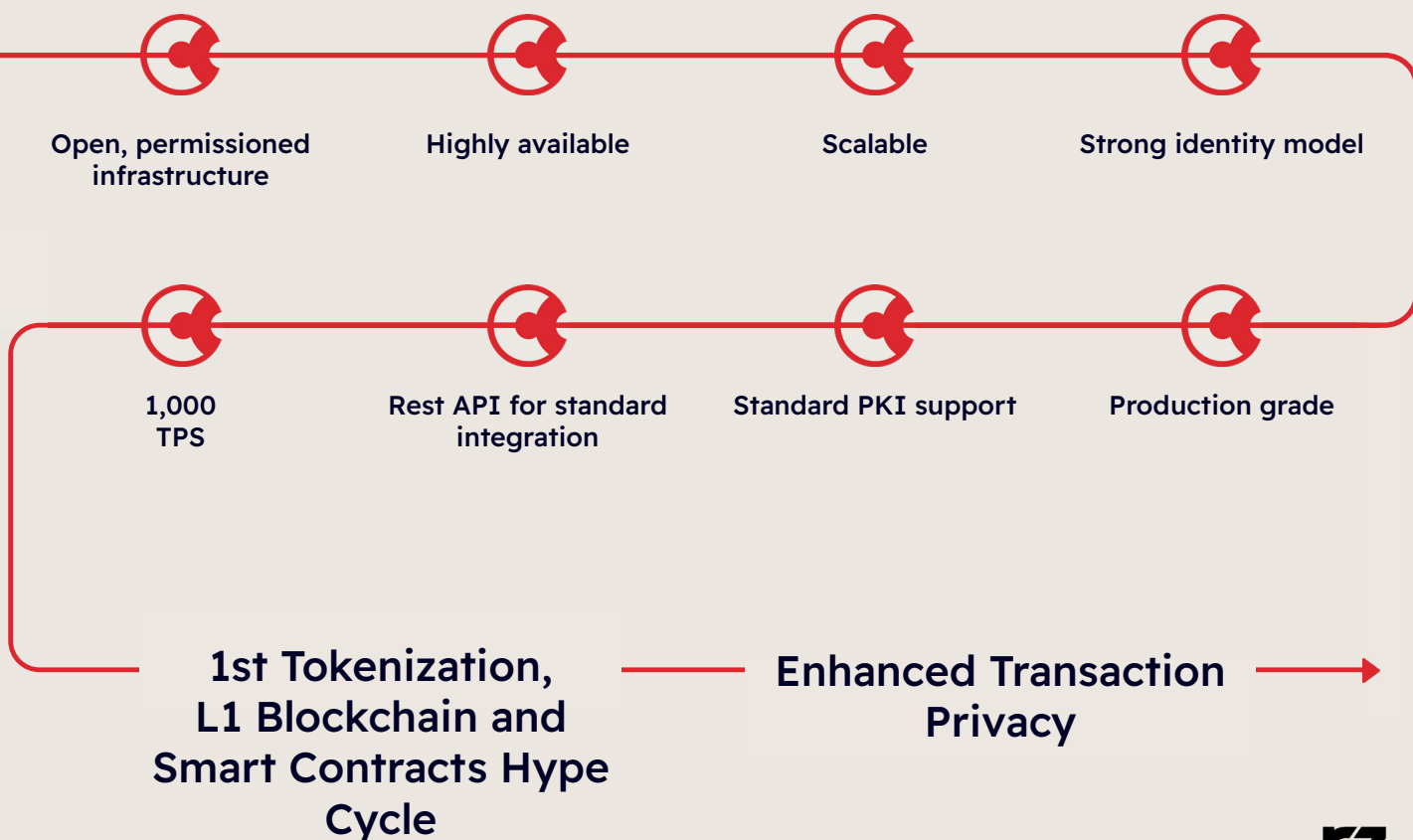
Clients in production

# 35+

Awards

Use Corda to build customizable DLT solutions that prioritize security, faster transactions, and greater control for regulated markets.

Only Corda offers a permissioned ledger, asset modelling capabilities and a multi-party workflow engine all in one flexible, scalable platform.



# Leverage our trusted, proven approach

R3 is already powering major industry firsts.

**1st** live digital bond issued on Euroclear's D-FMI platform



**1st** digital bond settled using wholesale CBDCs on SDX



**1st** bank in the world to tokenize the ownership of institutional clients' physical gold



**1st** cross-chain Repo swap between Fnality and HQLA<sup>x</sup> powered by Corda



## We are building digital markets of tomorrow

We are creating the next generation of financial markets to enable the future store and transfer of value within regulated frameworks.



Bank of Italy pilots issuance of wCBDC across 18 Italian banks in 2023.



Worldbank CHF 200m issued with Swiss National Bank wCBDC.



Machi no Wa

Local currency or multiple types of gift vouchers easily issued and handled within the same application.

### Operational Efficiency

Achieve real-time processing, minimize errors, streamline workflow, and cut intermediaries.

### Transparency and Trust

Corda provides immutable record keeping and enhanced data accuracy and consistency.

### Liquidity Management

Corda provides instantaneous transfers, reallocations and enhances collateral optimization.

### Risk Management

Reduced counterparty risks due to smart contracts and instant settlements.

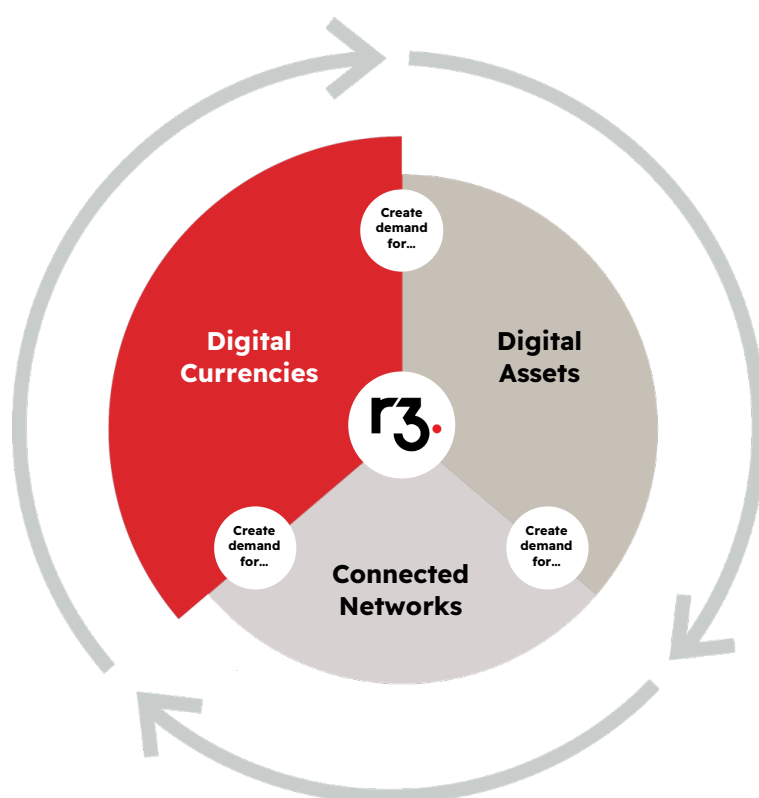
### Cost Reduction

Automation reduces operational costs for financial institutions, minimizing penalties from errors or delays.

# A future-proof solution for financial markets

We empower financial institutions globally with open software, expert services and regulatory guidance. We provide a secure platform to transfer data, automate workflows and tokenize assets safely.

Our mission is to advance global financial market infrastructure through innovative CBDCs or Digital Currencies solutions, as well as private digital monies offerings.



# Empower global value transfer between banking systems

We are dedicated to unlocking next generation services for our customers, focusing on accelerated growth, enhanced transparency and improved control.

We also support the rapid prototyping of (online and offline) retail CBDC's as well as programmable payment and purpose-bound money solutions.

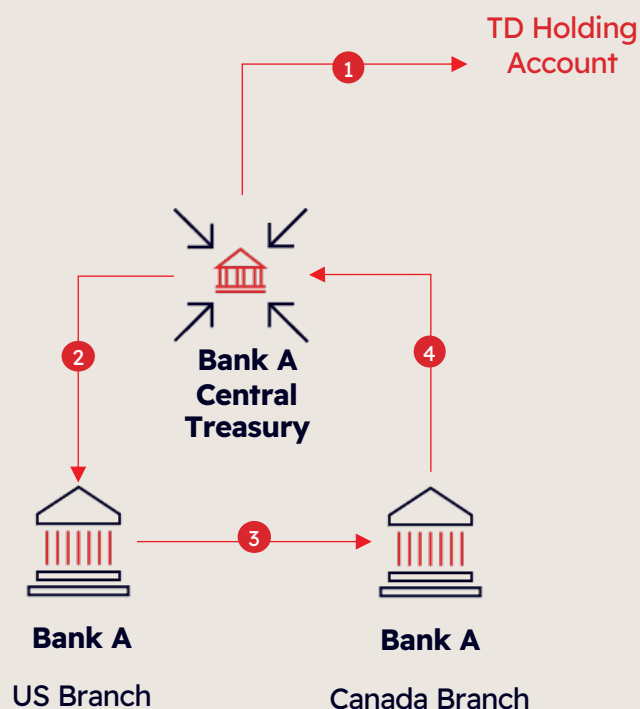
# A secure, reliable and cost-effective way to move money

## Intra-bank cross border book transfers using Tokenized Deposits

- Cross-border intra-bank transfers are subject to high fees (e.g. FX conversion, nostro fees), lengthy manual verifications, T2+ settlement times and FX risk
- Settlement costs are rising ~14% YoY with 5-10% of trades failing every day
- Tokenized deposits enable near instant intra bank cross border transfers, eliminating the need for costly correspondent banking

### Use Case

1. Bank A (US Branch) requests a transfer to Bank A (Canada Branch). The Central Treasury transfers a portion of the Bank's deposit balance into a Tokenized deposit holding account.
2. The central treasury issues Bank A (US branch) with Tokenized deposits.
3. Bank A (US Branch) transfers tokenized deposit to Bank A (Canada branch). Ownership changes hands and positions are updated.
4. Bank A (Canada branch) requests redemption of tokenized deposits in return for fiat from the central treasury. Ownership changes hands and positions are updated on ledger.



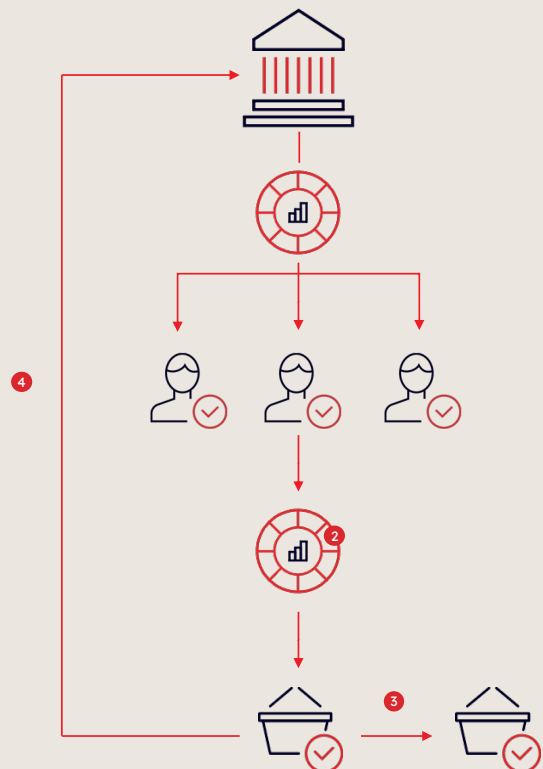
# Move value between markets

## Internal Purpose-Bound Tokenized Deposits for Retail Payments

- A commercial bank issues tokenized deposits to customers that are programmed to be spent only at specified partner retailers.
- This incentivizes customers to spend their funds at selected merchants, thereby driving customer loyalty and increasing sales for the partners involved.
- Where partner merchants also bank with the same commercial bank, the settlement of transactions using these tokenized deposits can be expedited.
- Programmability rules are unwrapped once the tokenized deposits leave the customer's wallet.

### Use Case

1. Bank Issues purpose-bound tokenized deposit to users to spend on partner merchants.
2. Users spend tokenized deposit on partner merchants. Programmability rules are removed once the merchant receives tokens, allowing them to spend the tokenized deposits freely.
3. Merchants can use tokenized deposits to settle payments with their suppliers or other business partners within the same commercial bank's network.
4. Merchants can redeem tokenized deposit for fiat from the commercial bank.



### Want to find out more?

We know there is a great opportunity to make market operations more robust, deeper and more liquid. We are committed to solving market-level problems.

Discover more at [r3.com](https://r3.com)