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Application	Detail
1. Financial Services, Insurance & Contracts	<p>If Bitcoin represents a revolution in money, blockchain could be a revolution in finance. It has the potential to serve as an open platform to move assets and securities. In other words, an industry of middlemen is facing an existential crisis. A distributed ledger will reduce the need and costs for intermediaries focused on trading, cross-border payments, and custodial services, to name a few.</p> <p>In 2014, not surprisingly, a private consortium of more than 45 institutions, including JPMorgan, Barclays, and Wells Fargo, launched R3 to develop and commercialize blockchain applications for finance. This year, Singapore's central bank announced that it would begin testing the issuance of digital currency using a blockchain-based interbank payment system.</p> <p>By extension, blockchain is poised to transform how we think about the exchange of any asset or the creation of contracts – from securities to real estate and auto purchases.</p> <p>Companies to Watch: Circle, Blockstream, Gem, Digital Asset, Ripple, Chain</p>
2. Education & Talent	<p>Badges and certificates for verifiable skills will play an increasing role in a society that shifts its emphasis from the degree you were granted to the knowledge you possess. While traditional education continues to play a role, it's about knowledge, not college. What you know, not where you go. We call this trend "Knowledge-as-a-Currency" and it will be accelerated by the application of blockchain technology.</p> <p>The MIT Digital Certificates Project, under the leadership of Philipp Schmidt, is making this concept a reality. Working with Learning Machine, the initiative is creating an open infrastructure to create and exchange digital certificates using blockchain.</p> <p>Companies to Watch: Learning Machine, MIT Digital Certificates Project</p>
3. Healthcare	<p>Healthcare institutions suffer from an endemic inability to securely and efficiently share information, despite the profound opportunity to benefit consumers. A central challenge has been the absence of a shared communication network that both meets the needs of all parties without compromising patient information security. The net result has been a tangled network of redundant, error-prone records.</p> <p>Blockchain technology has the potential to enable better data collaboration between providers, patients, and insurance companies, which would translate into higher probabilities of accurate diagnoses, increased likelihood of effective treatments, and reduced costs for all parties.</p> <p>Companies to Watch: Gem, PokitDok, Tierion</p>
4. Digital Media	<p>In 1999, Napster launched a peer-to-peer network that enabled users to share millions of music tracks for free. Unfortunately for consumers, the service violated just about every intellectual property law that it touched and was quickly shut down. But despite its early demise, Napster marked the crossing of a Rubicon for digital content in the Internet age.</p> <p>For consumers, there was no going back to the old-fashioned way of buying a whole album. Napster presaged the rise of streaming platforms like iTunes, Pandora, and eventually Spotify. For artists, it underscored how powerful the Internet could be as a distribution channel for music. But the arcane rules and processes governing content rights and the role of middlemen like record labels have only evolved incrementally, despite the rise of powerful new consumer channels.</p> <p>A blockchain framework could be applied to associate music, or any other form of digital content, with its creators. Each unit of content – whether an article, photograph, or a song – could be embedded with a "smart contract," governing licensing rights, distribution rules, and pricing.</p> <p>Companies to Watch: Ascribe, Bittunes, Mycelia, Ujo (ConsenSys)</p>
5. Supply Chain Management	<p>At its core, a supply chain is a series of transactions that move products from a point of origin to a point of sale or deployment. While the World's top manufacturers, from Apple to Boeing, have developed competitive advantages through complex, proprietary global supply chains, tracing the origin and movement of products, and paying for them, remains inefficient and error-prone.</p> <p>Blockchain can optimize supply chains by creating a secure, common record for all key participants to track the origin and movement of goods – from raw materials to components and manufactured end products. Transparency creates efficiencies for all participants, enabling quicker adjustments, more accurate forecasting, targeted forensics in the case of recalls, and broader supply chain finance agreements.</p> <p>Companies to Watch: BlockApps, Consensus, Skuchain, Hijro, Provenance</p>
6. Internet of Things (IoT)	<p>Adding Internet connectivity to everything multiplies vulnerabilities. IoT devices effectively enable sophisticated attackers to move laterally across a centralized network after they gain an entry point. In other words, hackers can infiltrate one device and start probing an entire system until they find a high-value database of personal information or a repository of sensitive business data.</p> <p>But if devices are registered and communicate through a blockchain – with any linked device being able to authenticate another – it would be harder for hackers to move laterally after infiltrating one device.</p> <p>Companies to Watch: Filament, Telstra</p>

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