Programmable blockchain maturity curve



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Payments are moving towards blockchain technology



ConsenSys Enterprise Stack



Compose, Configure or Customise → Deploy

- Versatile to support a wide range of use cases across our core industry focuses (financial services, global trade)
- **Composable and configurable**, out-of-the-box and no custom development for small scale initiatives, minimal custom development for larger scale initiatives
- Time-to-market: 1-3m for small initiatives, 6m for large scale initiatives
- Battled tested across small and large scale deployments

Key components of our CBDC reference architecture

ConsenSys payment solution: CBDC reference architecture

The four pillars of our CBDC reference architecture are:

- 1. A private and permissioned network, operated by selected (licensed) entities using Quorum (available in Java and Go).
- 2. Token issuance & redemption by the issuing entity (eg., Central Bank for CBDC) ERC20 smart contracts, which is the most adopted token standard worldwide, enabling digital asset issuance and transfers between network participants.
- Transactions between the issuer and the distributors (Tier 1)
 Shielded ERC20 smart contracts to enable private transfers among nodes.
- 4. Retails transactions with high TPS (Tier 2) A rollup based smart contract, which is used to maintain consensus on user balances and data availability and enabling high scalability (10k+ TPS). Transactions are real time and final.



Ethereum supports 100M addresses and 3MM contract calls



Unique Addresses



Contract Calls

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Decentralized Finance emerges as Fintech 2.0



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