Executive Summary

The Blockchain Center in a nutshell

- Organization of the **first workshop on "Corda for Developers"** in the D/A/CH region, jointly organized by the R3, of which 100 companies are members

- **IT implementation of various prototypes based on Ethereum**, e.g.
  - the implementation of a car sharing system for an automotive supplier as a prototype
  - support for a concept for a digital vehicle file based on blockchain

- **Numerous conferences, seminars, workshops, training courses and hackathons, e.g. in cooperation with**
  - the R3 consortium
  - the Federal Association of Alternative Investments e.V. (BAI)
  - the Federal Association of German Equity Investment Companies e.V. (BVK)
  - the Federal Association of German Banks e.V. (BdB)

- **Various studies on DLT and blockchain topics, e.g. recently**
  - Taxation of crypto currencies
  - Blockchain technology in the pharmaceutical industry
  - Digitization in the insurance industry
  - Comparison of consensus procedures

Memberships of Professor Sandner

- Founding member of **Blockchain Bundesverband e.V.**
- **Top 30 in the economists ranking** of the Frankfurter Allgemeinen Zeitung (FAZ)
- **"Top 40 under 40"**; Ranking of the German business magazine Capital
- Member of the FinTech Council of the Federal Ministry of Finance Germany (BMF)
- Member of the **EU Blockchain Observatory** (Working Group "Policy & Framework Conditions")
- Board member of Avaloq Ventures
- Founding member of the **International Token Standardization Association (ITSA) e.V.**
- Founding member of the **Multichain Asset Managers Association (MAMA)**
- **Consultant** to large corporations, e.g. ThyssenKrupp, Pfizer, Mercedes Benz Bank, Aareal
- **Advisor to startups and ICO projects**, e.g. AZHOS, HYCON, Weeve, Vreo
- **Advisor to first European crypto fund** (Postera Capital)
- Media presence e.g. in
  - Handelsblatt, NTV, ARD Tagesthemen, ZDF Wiso, CAPITAL
  - Wirtschaftswoche, DIE ZEIT, Focus, Deutschlandradio, SRF
  - Deutsche Welle
The team

A interdisciplinary think tank devoted to cutting edge Blockchain technologies in research as well as industrial applications

Head of Frankfurt School Blockchain Center

Digital innovation & fintech and business information systems

Initial coin offerings (ICOs) and use case development

Blockchain adoption and entrepreneurial finance

Applied machine learning and artificial intelligence

Self-sovereign identity and identity management

Blockchain, financial technology and security tokens

Technology research and business development

Research and academic project manager

Blockchain technology, monetary policy and security tokens

Initial coin offerings (ICOs) and distributed ledger technology research

Agent behavior in blockchain networks and blockchain use case development

Agile project management for startups and blockchain research

Entrepreneurial finance, applied machine learning and incentive models

Crypto assets and corporate and entrepreneurial finance
Facts and Figures

The FSBC was founded in 2017 by Professor Philipp Sandner

- **16 employees**
- **100+ presentations worldwide**
- **10 seminars and 15+ research papers**
- **20+ events**
- **3 conferences**
- **15 consulting & research projects**

A think tank and research center which investigates implications of the blockchain technology for companies and their business models.
Our mission

We are committed to deliver meaningful and sustainable impact for our clients by leveraging blockchain & distributed ledger technology.

User experience

› Solving existing real world problems for consumer business and government institutions with the help of distributed ledger technologies (DLT)

Supportive integration

› Supplementing existing business models with technological assessment and holistic integration of the enterprise blockchain to support the goals of our customers

Operational excellence

› Optimizing processes and generating efficiencies by integrating and using the latest DLT trends (e.g. security token)

Monetization

› Re-allocation of value from platform to the user (e.g. via tokenization) by developing new business models to disrupt centralized platform businesses

We have the right team and capabilities to serve our clients and advance their business and operating models as well as their products and services.
Who we work with

With our partners and customers, we create a strong network of blockchain expertise
Our portfolio

The four pillars in our portfolio have grown rapidly and steadily since 2017
Our portfolio

We are building a professional track record in the DLT economy

**Consulting, Prototypes and Research**
- Use case consulting for corporates and government institutions
- Prototype development to evaluate enterprise blockchain concepts and assess applicability in existing business processes
- New DLT developments (e.g. security tokens) and technology assessment

**Startups Advisory & Incubation**
- Supporting and cooperating with startups on blockchain and DLT related topics
- Attended numerous meetups across the globe and connected with many startups and major industry players

**Community & Events**
- Strong network of blockchain specialists
- Regular events on current blockchain topics for participants across all knowledge levels
- Participating in blockchain & crypto think tanks

**Education & Trainings**
- Educate executives and students about blockchain technology
- Holding lectures on blockchain technology, crypto currencies and other DLTs
Consulting, Prototypes and Research
What we do

A selected overview of our projects

1. Framework for classifying cryptographic tokens according to various different dimensions
   › Certificates issued via blockchain-based uPort dApp

2. Fostering “smart factories” and autonomous production by creating decentralized structures
   › Analyzed four different DLTs to find the best fit for a tenant management system

3. Framework for classifying cryptographic tokens according to various different dimensions
   › Analyzed four different DLTs to find the best fit for a tenant management system

4. Fostering “smart factories” and autonomous production by creating decentralized structures
   › Analyzed four different DLTs to find the best fit for a tenant management system
What we do

A selected overview of our projects

5. Improving access to remittances and other financial services through digital solutions in Jordan

6. The Disrupt Network facilitates the exchange of knowledge and experiences of those that use and want to make use of disruptive technologies

7. Prototype of a futuristic shared mobility service which is purely based on blockchain technology
International Token Standardization Association (ITSA)

Detailed analysis of over 800 crypto currencies and tokens

› Framework for classifying cryptographic tokens according to various different dimensions

› It is already applied to the top 800+ tokens and will be continuously updated and extended through the classification of more tokens as well as the supplement of further dimensions and classes

› Holistic standard for the classification of tokens in order to support regulators, investors, researchers and entrepreneurs in navigating and steering the global token economy

ITC

Multi-dimensional approach
› Classification according to technological, economic and legal dimensions
› Synoptical design based on current research landscape and existing best-practices

Extensive testing
› First classification framework being tested on >800 tokens
› Continuous back-testing and stakeholder feedback incorporation

Public availability
› Free use of the framework for research, education and science
› Transparent and public documentation

Continuous extensions
› Horizontal extension through new dimensions (e.g. also social or geographic dimensions)
› Vertical extension through a further breakdown of existing token classes

Data integration
› Integration of qualitative data from the classification work on >800 tokens into TOKENBASE
› Unique ready-to-use dataset for existing statistical programs (e.g. DSV, Bistra, R)

1 Economic purpose
What is the economic purpose of the token?
› Token as a means of payment
› Token as a means of utility provision
› Token as a means of investment

2 Technological setup
Which layer of the distributed ledger is the token implemented on?
› Token is implemented on the DL itself
› Token is implemented by a protocol run on the DL

3 Legal claim
What right does the token provide its owner with?
› Token with no claim / legal right
› Token with relative right(s)
› Token with absolute right(s)

4 Industry
What kind of industry is the token used in?
› 20 industry classes & various sub-classes
› 3 major industry classes: Information; Finance and Insurance; Arts, Entertainment and Recreation
INVERS

The future of shared mobility on a blockchain

› Combination of INVERS Shared Mobility Technology with Ethereum

› As mobility should prospectively not be determined by ownership, the Frankfurt School Blockchain Center collaborated with INVERS GmbH to build a prototype of a future shared mobility service which is purely based on blockchain technology

› The Frankfurt School Blockchain Center supported the project and delivered blockchain-based IT consulting with focus on Ethereum
Decentralizing the Industry 4.0
Decentralizing central, proprietary platform approaches within the Industry 4.0 to federated structures by using blockchain technology

Enabling Cooperation
Decentralized structures allow cooperative and trustworthy cooperation between different actors (e.g. humans, machines, sensors)

High-Tech Strategy: Smart Factory
Enabling joint and fully automated autonomous production within the framework of the so-called “smart factory”

Future-driven Research
Conducting research over a period of 4 years into the necessary concepts, methods and technologies for the next generation of intelligent manufacturing

Setting of Economic Principles
Assessment and analysis of economic fundamentals for the validation of decentralized business models

Comprehensive Partnerships
Formation of renowned project partners from science and industry
Blockchers
EU Horizon 2020

Facilitate the revolution of Distributed Ledger Technologies across European SMEs

› Blockchers has received funding from the European Union’s Horizon 2020 research and innovation framework funding programme

› This project aims at supporting traditional SMEs with the implementation of DLT in collaboration with innovative startups / SMEs, which receive up to EUR 50k and additional services. The match-making between traditional and innovative SMEs fosters collaboration and innovation in various sectors across European countries

› The Frankfurt School Blockchain Center will assist with policy recommendations for the current regulatory framework in order to facilitate adoption of DLT by SMEs in the EU

› Duration: 2 years
KOSMoS
Bundesministerium für Bildung und Forschung

Building a smart contract platform for the manufacturing industry

› “Kollaborative Smart Contracting Plattform für digitale Wertschöpfungsnetze” (KOSMoS) is a project funded by the BMBF and supervised by the PTKA

› This project aims at building a smart contract platform leading to efficient cooperation across companies. The platform allows for investigating novel use cases in the manufacturing industry, such as
  i) the transparent maintenance and
  ii) dynamic leasing of machines as well as
  iii) a simple proof of product based on DLT

› The Frankfurt School Blockchain Center will assist with economic principles beyond DLT and analyses of use cases with focus on the Industry 4.0 sector

› **Duration: 3 years**
Two different books on blockchain and finance and blockchain and society

Together with the leading experts and visionaries in the field of blockchain in Germany, FSBC published two comprehensive, informal non-fiction books about blockchain technology and its implications for Germany.

Format
Informal, non-fiction books in German with about 250 pages each

Content
The core topic is about blockchain technology and its implications for Germany

Authors
Leading scientists and visionaries of the German Blockchain ecosystem

Forward-looking
Hypotheses on radical changes due to blockchain technology

Publisher
We work together with one of the leading publishers in Germany

Goal
To inspire more intellectuals for the blockchain sector

"How Blockchain will change the German economy"

“How Blockchain will change the German economy”

“Blockchain technology will become a key technology for the next ten to twenty years that will change Germany decisively.”

© Frankfurt School Blockchain Center 2019
Plutoneo

Reducing inefficiencies in asset management through blockchain technology

› Accompaniment of the client in the development of a startup in the area of asset management based on blockchain technology

› Traditional asset management is characterized by inefficiencies of e.g. many intermediaries, slow settlement and high cost; inefficiencies that could be solved by the blockchain technology

› Especially illiquid assets can be more cost-efficient through the application of blockchain technology

› Focus of the Frankfurt School Blockchain Center activities are the application of blockchain technology, development of the platform, market research, provision of legal support and the business case
Blockpool.eu - Horizon2020

https://Blockpool.eu

Pooling SME adoption and deployment of blockchain and other DLTs

› Blockpool is a project funded by the European Commission as part of the Horizon2020 INNOSUP programme

› Starting in February 2019 the aim of this project is to accelerate European SMEs uptake and deployment of blockchain and other DLTs (BDLT)

› A multi-sectorial deployment pool will be established, consisting of 25 SMEs which will receive multi-level support by the consortium

› The Frankfurt School Blockchain Center will help to
  › develop a comprehensive understanding of the European BDLT ecosystem (mapping of relevant initiatives and specialists, undertaking a BDLT Risk Assessment and a regulatory analysis)
  › formulate recommendations to intermediaries, policy makers and regulators

› **Duration: 2 years**
Society for international cooperation (GIZ)

Facilitating public access to the financial services ecosystem through digital solutions in Jordan

› The objective of this consultancy mission was to provide strategic advice and capacity building to project stakeholders and DFS industry players on the application of blockchain technology in financial services

› Consultancy project

› On-site mission in Amman, Jordan (Aug 2018)

› Clients include GIZ, Central Bank of Jordan, World Food Programme, Digital Financial Service Council
The verification and authentication of a certificate takes time, is expensive, and annoying. Applicants and examiners suffer from this as well as the issuers of the certificates, such as citizen centers or universities.

They must regularly fight against forged certificates and the associated reputational damage.

Moreover, the recipients do not have full control over the diplomas and certificates obtained.

The Frankfurt School of Finance & Management is the first university in Germany to offer blockchain-based certificates in cooperation with Consensys.

With this new technology, it is possible to create fraud-resistant certificates and statements, including an easy and digital verification process.
Aareal Bank

Comparative analysis of four DLTs

› In cooperation with Aareal Bank, the Frankfurt School Blockchain Center conducted a thorough analysis on Hyperledger fabric, Ethereum, R3 Corda and Stellar Quasar by generating a framework consisting of various business requirements and scoring the technologies based on their satisfaction of these characteristics

› The study furthermore identified possible fields of application for each DLTs

› The examined DLTs span a continuum of high flexibility in different aspects as well as generic platform solutions for literally any kind of application

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<tr>
<th>Kriterium</th>
<th>Ethereum</th>
<th>Hyperledger Fabric</th>
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Proof-of-Concept on trading loans

Ethereum can facilitate trading loans

› While many different institutions work on the settlement part of trading financial instruments, few have looked into the advantages blockchain can offer for trading of loans

› The Frankfurt School Blockchain Center created a proof-of-concept to show the following advantages:

  › Easier bondholder communication while keeping holders anonymous

  › Anonymous BWICs and AWICs while trust is established through distribution using the technology layer

  › Smart contracts enable the inclusion of fiat currencies into the transaction flow
Study on patent ownership of crypto currency-related technologies

- The Frankfurt School Blockchain Center and the patent law firm KNH Patentanwälte conducted a joint study on patent ownership rights of crypto currency-related technologies
- Analysis of patents filed in the area of blockchain and crypto currencies
- Core technology cannot be protected due to open source
- But increasingly strong patent activity for various further facets of related technologies
- Mostly US financial companies file patents
Frontier research about blockchain
https://medium.com/@fsbblockchain
We explore the possibilities of blockchain technology through various academic studies

Comparison of Ethereum, Hyperledger Fabric and Corda

Application of Blockchain Technology in the Manufacturing Industry

Solving Challenges in Developing Countries with Blockchain Technology
Frontier research about blockchain
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Further research and published studies

https://medium.com/@fsblockchain

2017

Identifying Leading Blockchain Startups on a Worldwide Level

Application of Blockchain Technology in the Manufacturing Industry

Solving Challenges in Developing Countries with Blockchain Technology

Besteuerung von digitalen Assets wie Kryptowährungen und Tokens*

Blockchain-Technologie: Vom Hype zur Wirklichkeit*

Blockchain Technology in the Pharmaceutical Industry

R3 Corda: Implementierung eines Prototyps für Schuldscindearlehen und Vergleich verschiedener DLT-Frameworks*

*Only available in German language
Further research and published studies

https://medium.com/@fsblockchain

Comparison of Ethereum, Hyperledger Fabric and Corda

Consensus Methods in Blockchain Systems

Digitalisierung der Versicherungswirtschaft mit Blockchain und Smart Contracts*

(June 2017, Internet, PDF)

(May 2017, Internet, PDF)

(May 2017, Internet, PDF)

*Only available in German language
Further research and published studies

https://medium.com/@fsblockchain

Blockchain-Based ICOs: Pure Hype or the Dawn of a New Era of Startup Financing?

Blockchain in the Chemical Industry

Mit Blockchain auf dem Weg zur Smart Maintenance*

Rechtliche & marktorganisatorische Anforderungen an den P2P-Stromhandel*

Soft und Hard Forks: Wirtschaftliche und steuerrechtliche Auswirkungen*

Analysis of Blockchain Technology in the Mobility sector

Blockchain-basierte Abrechnung der IoT-registrierten Stationshalte: ein Proof-of-Concept auf Basis von Ethereum*

*Only available in German language
Further research and published studies

https://medium.com/@fsblockchain

Security in Blockchain Applications

How We Built the Future of Shared Mobility Within Four Weeks

Blockchain: Proposition of a New and Sustainable Macroconomic System

(March 2018, Internet, PDF)

(February 2018, Internet, PDF)

(January 2018, Internet, PDF)

*Only available in German language
Startups Advisory & Incubation
AZHOS

https://azhos.io/

Blockchain-based factoring solutions for worldwide shipments

A huge market and an outstanding technology will enable AZHOS to profit from different factoring solutions for world wide shipments as it will play an important role as the connection between the producer, customer and banks. As a further step it is planned to develop an own factoring system.

AZHOS is benefiting from an international team of world known experts in the field of blockchain technology and international supply chains and can fall back to a vast amount of data collected over the last 20 years from partners in the industry.

The Frankfurt School Blockchain Center contributed to the business and financial model development of AZHOS related to the chemical industry.
Community & Events
What we do

We organize a variety of different events to foster exchange and educate about DLT.

**German landmark event with over 300 participants.** The Crypto Assets Conference presents a line-up of the next generation of disrupters and thought-leaders like Fabian Vogelsteller that provide answers to major questions in the blockchain space.

**2-day conference which aims to connect the Asian and the European crypto scene.** Multiple speakers of the 20 highest capitalized crypto currencies share their insights about current technological advances and experiences in their ecosystem.

**5-day course to provide participants with the necessary tools to make existing business models ICO-ready, or to accelerate a new business model through an ICO, respectively.**

**The ideal platform for aspiring entrepreneurs and investors, with panel discussions, talks by seasoned speakers, presentations by startups in the blockchain field and a pitch battle between the hottest European-based blockchain startups.**
Crypto Assets Conference (CAC) 2018
https://crypto-assets-conference.de
February 26 – February 27, 2018 in Frankfurt am Main

› Landmark event: 400+ participants, 80+ speakers, 2 days, 3 parallel streams

› Recent developments of the crypto scene from financial, technological and legal perspectives

› Bringing together technology experts and entrepreneurs with corporates and regulators, talking about the future of crypto assets

› Top speaker included e.g. ECB, Deutsche Bundesbank, BaFin, Commerzbank, Börse Stuttgart, Coinmarketcap
Crypto Assets Conference (CAC) 2019

https://crypto-assets-conference.de

February 25 – February 26, 2019 in Frankfurt am Main

› After the great success in 2018, the Frankfurt School Blockchain Center and partners will be hosting the CAC again in 2019

› State-of-the-art conference about what the future holds for crypto assets with top speakers like Kraken, European Central Bank, Ripple, BaFin, SatoshiPay and many more

› Bringing together technology experts and entrepreneurs with corporates, regulators and other participants in the financial ecosystem
East-West Crypto Conference (EWCC)

https://ewcc.io

October 22 – October 23, 2018 in Frankfurt am Main

› Landmark event with over 300 participants and 40+ speakers

› Discussions about the latest and most promising technological over 2 days

› Bridge between the Asian and European crypto world

› Marketplace for networking, collaborations and exchanging business ideas and insights
Crypto Startup School 2018

[link]

June 25 – June 29, 2018 in Frankfurt am Main

› 1-week summer school format: knowledge transfer in the area of blockchain

› Gathering the tools to prepare a business to become ICO-ready in just five days

› Organized by two leading institutions

› Lectures, workshops and hands-on work experience in one of Europe's leading business schools
Blockchain Startups Summit (BSS)
https://blockchainsummitfrankfurt.com/
November 15, 2018 in Frankfurt am Main

First edition of the summit
› Collaboration between the Frankfurt School Blockchain Center and EU-Startups.com

Pitch Competition
› Pitch battle between Europe's hottest blockchain-based startups

Panel Discussions
› Fireside chats and panel discussions with famous founders and blockchain experts

Networking
› 300 entrepreneurs, investors, and blockchain experts from all across Europe
Ethereum Camp 2017

https://www.dlt.camp/
March 26 – March 29, 2017 in Frankfurt am Main

› FSBC co-organized the first Ethereum camp in 2017 together with our partners TU Munich, Daimler Truck, Commerzbank and Ventum

› The participants connected Ethereum to real IoT products, shaping the machine-to-machine future of blockchain technology based on previously defined use-cases
  › The winning project: „Decentralised Drone Network“
Ethereum Camp 2018

https://www.dlt.camp/
March 26 – March 29, 2018 in Berlin

› Subsequent to the Ethereum Camp 2017, FSBC helped to organize the Ethereum Camp in 2018

› 90+ participants connected Ethereum to real IoT products, shaping the machine-to-machine future of blockchain technology (70% IT developers)

› The event proceeded within a 5-day framework, empowering blockchain enthusiasts to transform their ideas into prototypes
Exclusive Mini-Conference with S&P

September 20, 2018 in Frankfurt am Main

› The Frankfurt School Blockchain Center and S&P Global jointly organized a conference about how blockchain and FinTech will change the financial ecosystem

› Together with thought leaders from the areas of FinTech, blockchain, crypto assets and ICO, we were evaluating the current development and growth of these markets

› Conference with over 160 participants, top speakers included Kensho, DWF & Finance Working Group, Blockchain Bundesverband, S&P Global Ratings, Salt Lending and Blocksize Capital
Exclusive Mini-Conference with Bosch

November 23, 2018 in Frankfurt am Main

➢ The Frankfurt School Blockchain Center and Robert Bosch jointly organized a half-day event to explore new business models at the intersection of the big two topics: mobility and finance

➢ Together with thought leaders from the areas of finance, mobility, Internet of Things and blockchain, we explored which business models will be enabled by Distributed Ledger Technology and blockchain in specific

➢ Conference with over 180 participants, top speaker included Bosch, Commerzbank, Daimler, Evonik Digital, Enterprise Ethereum Alliance and Weeve
Disrupt Network (Blockchain Week)

https://germanblockchainweek.de/

Facilitating the exchange of knowledge and experiences of those that use and want to make use of disruptive technologies

› The communities focus on all kinds of disruptive technologies, and meet in Germany, Austria and Switzerland

› Connecting startups, enterprises, and enthusiasts for tech-driven areas such as blockchain, artificial intelligence, IoT, and other disruptive technologies that drive digital transformation

› Easy access to roadshows across Germany, Austria and Switzerland to promote businesses
Sponsors and Speakers Blockchain Week
https://germanblockchainweek.de/
AZHOS Supply-Chain Innovation Day

https://azhos.io/
February 21, 2019 in Frankfurt am Main

› The Frankfurt School Blockchain Center and AZHOS AG jointly organize a half-day event to explore new business models at the intersection of the two big topics supply-chain management and finance made possible by blockchain

› Together with thought leaders from the areas of finance, chemical industry, Internet of Things and blockchain, we will explore which business models will be enabled by distributed ledger technology and blockchain in specific

› The focus will be laid on the one hand on practical real-world examples within the chemical industry and, on the other hand, on the implications of these new technologies for the financial ecosystem

› Speakers include McAfee Associates, Enterprise Ethereum Alliance, CLLB Munich, Evonik, PwC Switzerland, AZHOS, Commerzbank, BlockApps
Education & Trainings
Certified Blockchain Expert
March 27 – May 26, 2019 in Frankfurt am Main

› This course is designed for everybody who wants to acquire IT and business skills in blockchain technology

› The course has an IT track and a business track such that it is suitable for both IT experts and business developers who seek to understand blockchain technology and crypto currencies

› Among others, we focus on the Ethereum and the Hyperledger platforms. From an IT perspective, this includes writing smart contracts and decentralised applications (DApps). Further, from a business perspective, we provide an understanding of the variety of possible blockchain use cases and business models

› The program consists of two 4-day weeks and a final term paper
Forum – Blockchain in Finance

November 08, 2018 in Frankfurt am Main
4th forum in March 2019 (in St. Gallen)

Cooperation with Business Engineering Institute St. Gallen
Semi-annual event
80+ participants
Topics:

› Potential of new value creation structures in the financial sector

› The different frameworks Ethereum, Hyperledger and Corda

› Smart contract use cases for the automation of processes

› Implementation of projects: e.g. KYC process, borrower's note loans

› Storage of contract contents and data records on the block chain
6th Central Banking Workshop

November 21 – November 24, 2016 in Eltville and Frankfurt am Main

Sixth Central Banking Workshop about the opportunities and challenges of blockchain technology with top speakers, e.g. R3, Eris Industries, Cambridge Blockchain, Digital Asset Holdings, and more

**Topics:**

› Workshop is based on the idea of combining academic research with the experience of practitioners

› Four days and five modules

› Use cases in payments, post-trading and beyond

› Regulatory issues for central banks
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