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'Block Chain is going to change the world of finance'

April 22, 2016

Harm Luttkhedde

Pay with digital counterfeiting money which belongs to the past. The processing of a securities transaction in a split second. Or start your car with the print of your thumb. According to Campbell Harvey, it's all possible thanks Chain Block, the technology still is best known for the Bitcoin.



The professor at Duke University and author of Crypto Finance issued this week a guest lecture at CFA and CAIA holders in Amsterdam where Fondsnieuws was present.

Kodak

At the Crowne Plaza Hotel, he held his audience that the disruptive power of Chain Block will first be felt in the sector in which they operate, namely the financial services industry. "Thus, Western Union Kodak this time."

But what is to begin Block Chain? It is an *open source* computer program, so for everyone to download. It is based on mathematical formulas

and makes use of cryptography. According to the professor it offers an extremely high degree of safety.

Harvey: "I can not imagine myself driving car without Chain Block technology. The last thing you want is for someone to

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take over control of your steering wheel. The same goes for the internet of things. "

Property record

Block Chain applications are especially conceivable in which the capturing and sharing of assets are central. Great benefits are the transparency and indelible of the entire transaction history, efficiency and low cost.

All the major banks in the world to invest in it, he says. Beursexploitant Nasdaq wants to be the first that it settles securities transactions.

Also on venture capital activity does not complain Block Chain. "Investments in Block Chain (by providers of seed capital) is already higher than in the internet in 1997. The developments so quickly. Faster than we think. "

impact

Especially in emerging markets are great opportunities for application programs that use Block Chain technology. "Think of the millions of people who do not have access to a bank but a phone. If they can do small transactions at very low cost, they are going to participate in the modern world. "

Among others, the Dutch private equity investor Goodwell Investments invests already companies offering this service makes it possible, as announced recently in talks with Fondsnieuws. They see it as a form of impact investing.

Block Chain will equally change the Western world. As the method of large accountancy offices as Deloitte, which at any time, so in real time, the books can conclude which quarterly reports may become a thing of the past.

Privacy

In the healthcare Harvey believes it can put an end to the widespread fraud in prescriptions in the US. Block Chain may also be used for the storage of medical data. "There is no reason to worry about your privacy," he replied to a question from the audience. "It's just perfect for. Now that is stored centrally, which is just incredibly risky. "

The technology has existed only since 2009, and Harvey realizes that the stories about stolen Bitcoins and the violent movement of the exchange rate have confidence in this new technology undermines the public at large.

"But Block Chain is so much more than Bitcoin. It will be a challenge to explain it well. I pretend not to understand to the smallest detail needs. But it is the future in many areas. *Block Chain is not going away* . "

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