

# Mainframes and E-banking challenges VS IBM Blockchain

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## Abstract

In spite of the fact that e-banking networks are new to networks, it very well may be contended that there are valid justifications for them to grow. The financial business knows about the force and ability of online media and empowers banks to arrive at more clients through conventional channels, yet as of now, web-based media banking is restricted to item showcasing, client commitment and backing. Is. As channels and administration conveyance components create in banks, bank supervisors absolutely reserve an option to be worried about observing the exchanges of such organizations and to turn into their fundamental concern.

## 1) Introduction

### 1.1 E-banking

Despite the fact that e-banking networks are new to networks, it tends to be contended that there are valid justifications for them to extend. The financial business knows about the force and ability of online media and empowers banks to arrive at more clients through conventional channels, yet as of now, web-based media banking is restricted to item showcasing, client commitment and backing. Is. As channels and administration conveyance components create in banks, bank supervisors unquestionably reserve an option to be worried about observing the exchanges of such organizations and to turn into their fundamental concern.

Capital increments since times, botches or long discussions are not settled. Expanding trust and responsibility among organizations, controllers and shoppers Installment and settlement after exchange The trading of money for another is the reason for guaranteeing smoothness in worldwide exchange. Members can enroll their exchanges to clear 140 monetary forms and associate them straightforwardly to banks through an approved or profoundedly secure Quick system. These records are utilized to encourage and work on unfamiliar exchange and exchanges through combination. Nostro/Woster records might be changed over to exchanges put away in Blockchain to significantly improve straightforwardness and execution through programmed converging of records.

### 1.2 Blockchain

The IBM Blockchain instrument has made the up and coming age of protection to help Canadian clients effectively and secretly recognize themselves through a trustworthy supplier like banks, media communications organizations and governments. Accordingly, these clients can associate with significant online administrations with the advanced certifications they have effectively obtained, with the confirmation of sharing data just with their express assent. Accordingly, IBM Blockchain helped change the center worldwide and privately controlled strategies in the Blockchain "brilliant agreement" that give a common perspective on ongoing arrangement information and reports among back up plans, guarantors, mediators, and organization accomplices. Give. Advantages of the members are: another degree of trust and straightforwardness in the global organization. To make conditions for the safety net provider and his accomplices to give more productive global protection. Expanded agreement certainty, administrative coordination and country-explicit coordination.

In enlisting exchanges and following resource possession, the entirety of this might be made more proficient and straightforward utilizing Blockchain. A great many individuals around the globe may have made phony personality archives, and it is feasible to know precisely what their character is. Individuals living in ghettos might not have enough IDs and need these archives for a specific maker, for instance, banks normally need residency or lodging bills to distinguish themselves, none of which They don't exist in non-industrial nations.

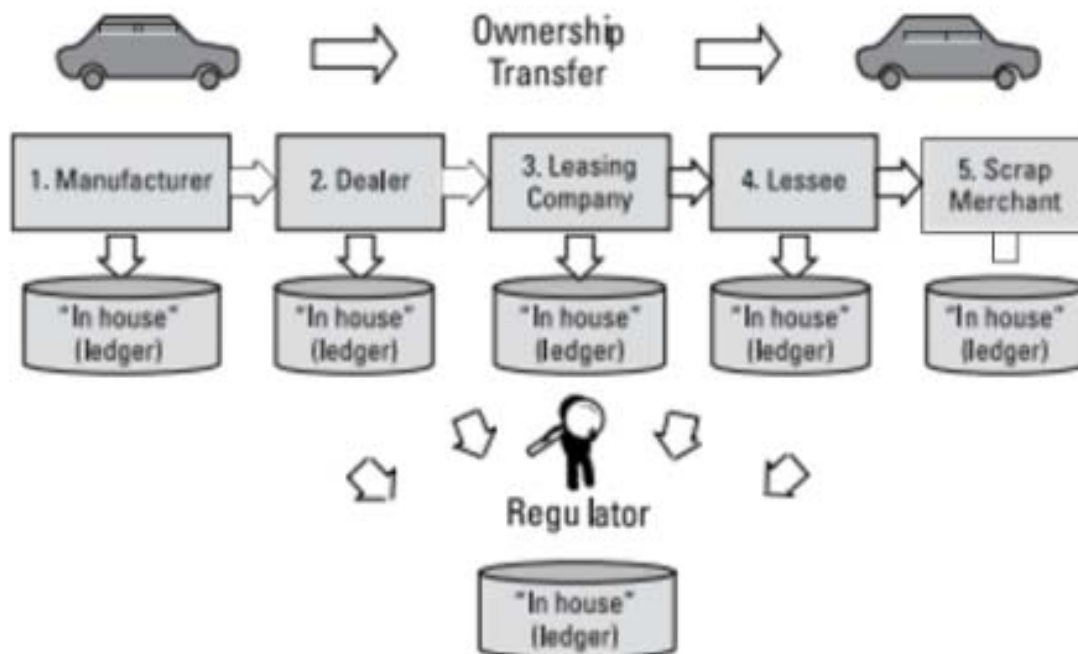


Figure 1.1. Track car ownership without Blockchain

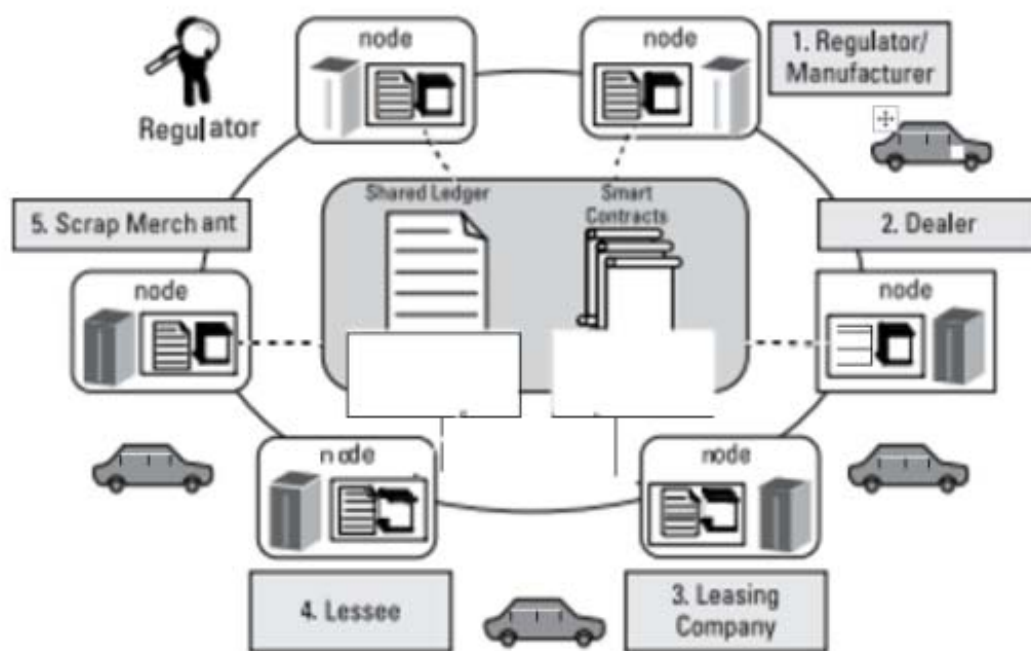


Figure 1.2. Track car ownership with Blockchain

## 2) Blockchain the board

Associations can utilize Blockchain to create a legitimate electronic birth endorsement that is non-fake, time-stepped, and open to anybody around the globe. The upsides of this work are:

- Decrease expenses and time in verification
- Lessen human traffic
- Straightforwardness in the conveyance of awards

The IBM Blockchain instrument increases the value of complex inventory chains around the globe, consequently eliminating old mileage and giving totally new levels of straightforwardness and trust. IBM Blockchain clients work past the hypothetical issues in organizations and work on arrangements that can possibly evaluate the nature of food supply, increment the worldwide development of products and more [1].

## 2-1 Developing

Advances in cutting-edge data and correspondence innovation uphold the ability to rapidly modernize banking tasks. Internet Banking Beginning an insurgency is another change in perspective from paper-based exchanging to web-based exchanging.

As a rule, the degree of banking administrations gave through the Web can be grouped into three sorts: Fundamental Level Administrations are banking sites that give data on different items and administrations gave to clients and the overall population.

It might get and react to client demands by means of email. At the following level, there are basic exchanging sites that permit clients to submit guidelines, applications for different administrations, demands for account adjusts, and so on, yet don't permit any assets to be founded on exchanging stages. On their records, the third degree of web banking administrations is given by completely value-based sites that permit clients to move reserves, cover different bills, buy into other bank items and make buy and buy exchanges in their records. To work. Selling protections, etc.

Electronic financial makes the accompanying administrations conceivable in the country:

- Precise proclamation of all gadgets in our ledger
- Our present bills, credits, overdrafts, and stores
- Public and global exchanges in various monetary forms by NEFT, RTGS.
- Execution of different kinds of installment of water and power charges (power, water, phone bills, and so on)
- Electronic confirmation for all exchanges performed by electronic banking
- Oversee Visas, charge cards, and shrewd cards.

## 2.2 Blockchain & E-banking

Blockchain Joint office innovation that permits any member in a business organization to see the enrollment framework will ground breaking affect various ventures later on, including monetary administrations. The China Coalition is as yet in its early stages, however various progressing activities are driving it to a modern arrangement that will acquire a few huge benefits terms of resource move across business organizations. This article analyzes the present status of play with the Chinese blockchain in monetary administrations, looks at the difficulties and chances of innovation execution across banking and capital business sectors, and inspects various utilizations, a considerable lot of which demonstrate The idea is in progress. Indeed, the business observers who have added to this article recognize the capability of the China Coalition to make extraordinary incentive in various significant monetary administrations exercises, from exchange account to protections repayment to guideline. An undeniably fascinating part of the utilization of blockchain is the idea of shrewd agreements, whereby the exchange rules ensured in the agreement are installed in the blockchain (coded in the programming language) and implemented by exchange. In principle, the conveyed idea of the Chinese blockchain (otherwise called the appropriated office) could likewise lessen the requirement for go-betweens to approve monetary exchanges. As of now, the most widely recognized utilization of blockchain in the blockchain monetary industry is Bitcoin. They additionally need the capacity to return exchanges in case of misrepresentation or mistake that could happen in the China Alliance by adding a compensatory record, if there are admissible systems to permit this and a structure for settling the debate. Therefore, the Chinese blockchain, or almost certain the Chinese blockchain we find in the monetary business, is private and authorized. There is an idiom that racing to get past Bitcoin happens rapidly, before completely understanding the ideas of how cryptographic forms of money and unlicensed circulation workplaces work, and that it is advantageous for banks to blockchain.

## 3) Survey

The volume of exchanges around the planet is becoming quickly, and this will without a doubt expand the intricacy, weaknesses, failures and expenses of current exchange frameworks. The development of web based business, web based banking, programming buys (through applications), alongside expanding portability of individuals on the planet has prompted an expansion in the volume of exchanges, which has expanded forcefully with the coming of the Web of Things (IoT). The Web of Things, or IoT, is an independent article, including fridges that round themselves when things run out, or driverless vehicles that halt abruptly for refueling [1].

It is similarly critical to ensure that the issue can be focused in any case. "From the get-go in the game, there was an out and out contention that the Chinese square could be utilized for non-CLS monetary standards," says Blink. "It is anything but an innovation, it's a lawful issue, and the Chinese alliance doesn't tackle the lawful issue." With regards to critical thinking, a portion of the more normal models are not identified with immaterial and electronic

monetary business sectors yet to establish exchanges in the actual world, where there is a great deal of desk work (which we can undoubtedly envision that Digitized), and where various gatherings need to do the equivalent yet to handle an exchange. Thusly, the way toward purchasing a house and claiming a vehicle through the existence pattern of a vehicle shows up without question. "You need to ask what the innovation is useful for," says Taylor. On the off chance that you have this unwavering quality, you can accomplish it utilizing the china block [2].

The arrangement tracks equipment resources from the time they are moved from creation to organization and in the end to removal, and furthermore licenses equipment related programming resources. Blockchain records different life cycle occasions of resources and related proof. The workplace goes about as a straightforward chronicle framework between all individuals engaged with the resource, which improves the nature of the information that customary arrangements battle with. The multilateral consortium block chain works between producers, transporters, recipients, clients and installers. Utilizing a 3-level design, it associates with peers through a Texture client interface through a UI [3].

A blockchain network on the IBM z14 comprises of a bunch of hubs. These hubs execute different abilities of the China Blockchain organization, as portrayed underneath. This permits the purchaser application to be informed uniquely of occasions identified with it, which decreases transmission capacity and figuring assets on the collector, for example, the CICS subsystem under z/operating system. Kindly note that the name of this segment may change when it turns out to be important for the Hyper-record project [4].

The objective of all China Blockchain networks is evident confirmation that a progression of exchanges occurred between the members. There are likewise various sorts of blockchain that characterize it from general blockchain to shadow money and its overall record [5].

A common general record innovation that permits any member in the exchanging organization to see the record framework (office). Bank Archives (LOC) needs to give them to a wide scope of customers, including new companies. This component permits the bank and the other party to have a similar substantial exchange history and acknowledgment [6].

Hyper Ledger is a joint open source exertion to propel China's blockchain advancements in the business for exchange, set up by the Linux Establishment. Simultaneously, Hyper-record Texture is an execution in the blockchain system, which is expected as a reason for the advancement of uses/arrangements with a secluded engineering. Accessible information from providers to give progressed data to providers and existing colleagues. Without changing the code in our fundamental business financing framework was finished utilizing the shadow office approach [7].

The initial phase in perceiving the estimation of business organizing is to empower designers to think of imaginative business thoughts. The term IBM Blockchain Stage permits engineers to utilize basic apparatuses and dialects to model, form, test, and convey their business applications in an appropriated business network [8].

The IBM code was created in a joint effort with in excess of 35 IBM worldwide analysts and programming designers committed to the Linux Establishment venture, and in excess of 100 specialized planners have zeroed in on setting up the Chinese blockchain for business. IBM presented its code to the Hyper-record open source project [9].

Organizations need the secrecy of their exchanging information and exchanges. The IBM Blockchain Stage empowers protection through three key systems: channels, private data sets, and zero-proof advancements. Channels are utilized when the data isn't planned to be shared across the organization. Private Information Data set works close by the workplace to store private information that might be alluded to, ensure private data stays private. At last, zero-proof information advancements empower a gathering that has private data to demonstrate to the next party that the data fulfills a specific arrangement of qualities without unveiling the data [10].

China Blockchain innovation can possibly upset multilateral business organizations, empowering essentially quicker, less expensive, safer exchanges and new creative plans of action. A common office innovation is dull and legitimate, and can likewise start up business networks at an expense, improve proficiency, and increment openness, while conveying an energizing and topical arrangement of business challenges that cross any industry. Do, pays [11].

#### **4) The Digital Revolution and the Challenges**

Digital compatibility started as an option but has become a necessity on the agenda of every bank around the world as end-customers, businesses and governments quickly follow trends from the IT sector in IT capabilities, business operations and modeling. With the advent of intelligent digital generations, the manifestations of rapidly evolving changes in all aspects of our lives create exciting challenges and opportunities in the digital ecosystem of end customers. It is imperative that banks in this time of rapid change recognize and act on the growing digital

needs of end customers, and have the opportunity to position them as the primary acceptor using their current advantage in the sector. In this study, we identify the emerging digital phenomenon in the transactional banking landscape by identifying key trends in global technology and changes in the end-customer ecosystem, as well as varying degrees of prevalence and maturity in key industries. In order to seize the next trillion-dollar opportunity, businesses and governments are increasingly reorienting the facilitation and delivery of products / services based on the technological needs of digitally intelligent generations. In order to satisfy the demands of their end customers, transaction banks must be in the lead in this competition. The shift in the use of technology in the development of new services and business models is expanding with the advent of FinTech, which can be understood as the use of innovative information technology and automation in financial services. In Asia and Africa, the leap in technology has boosted banking services to previously unbanked groups. Digital technology may have a major impact on increasing competition and competitiveness in the banking market. This disruption will put pressure on employee margins, which may lead to increased risk and a competition for rent in the department.

#### **4.1 Investigate the functions of blockchain and mainframe systems in software architecture**

Uses highlight the importance of security due to the type of data and distributed blockchain base and system performance to enable applications in manufacturing. During the development of a China Blockchain solution, due to its unique security capabilities and performance optimization, it has been proven that the core is a great platform for implementing China Blockchain. With the IBM z14, additional capabilities are added to further improve the performance and security of China Blockchain on the main network. The China Blockchain solution is being applied to a network of more than 4,000 suppliers and partners to help resolve more quickly the more than 25,000 disputes it responds to annually and "locks in" up to \$ 100 million in capital. The main goal is to reduce unnecessary duplication of information and requests and simplify administrative processes and make them reliable for the bank, which in turn can help improve customer satisfaction. The goal of the solution is to reduce the cost and complexity of transactions by creating transparency and trust between the parties. Tsinghua University and IBM are using the China Blockchain to improve tracking, shipping and selling food to consumers across China. In the transaction life cycle, all other nodes are registered in the CA to sign their certificates and be accepted by the rest of the networks. After confirming the transaction and deciding on the order, the obligors finally add the result of the transaction, calculated by the endorsers, to the Chinese block. System of Record Proxy These nodes allows existing systems to search and modify China blockchain status through the REST API.

#### **4.2 Kinds of Banking and Difficulties**

In spite of showing the weaknesses and warning pointers identified with the over three kinds of banking occupations, when confronted with expanding request/improvement from administrative assumptions/prerequisites for more danger the board consistence, combination of consistence dangers and interaction control, get steady danger appraisal Accessible all through the organization, and so forth, the FI exchanging design observing strategy shares some normal standards/structure: 1) Got from powerful administration/system AML/CFT: A fruitful and great exchanging checking framework from a successful administration/system AML/CFT begins from a viable exchange observing framework bank contingent upon the suitable client profile utilizing a danger based methodology, great information and comprehension of the client and expected business exercises (thinking about size, nature and intricacy All out exchange, items and administrations of the bank, and so on), rules and limits/enhanced and supported boundaries to set situations for the right utilization of various oversight for clients with various degrees of ML/FT dangers and help distinguish doubt, on the grounds that the action The exchange is contrary with the particulars or income of the client and so on Nonstop and ceaseless observing to check Intermittently the client profile relies upon various danger characterization, exchange observing framework and authorization screening framework to guarantee that they are improved for the bank and ML/TF hazards are considered in changes and advancements in business tasks and consistently in Consider. Change ML/TF strategies.

\*\* Setting rules/situations for observing exchanges: Dubious principles/situations, paying little heed to various financial positions, are generally founded on warning pointers and incorporate exchanges with:

1. High-hazard wards
- 2 Huge exchange SUM/ESTEEM
- 3 Quick exchanges of assets
- 4 high-hazard clients
- 5 Changes in practices/volume with the outside
- 6 Changes in conduct/volume with inward clients
- 7 changes in conduct/volume with the client himself

In planning exchanging observing frameworks and cycles, including setting boundaries and limits, the FI can think about exchanging highlights, including

a. The nature and sort of exchanges (e.g., irregular size or recurrence

B) The idea of a progression of exchanges (for instance, the construction of a solitary exchange into various money stores

C) Gatherings to the exchange

Geological starting point/objective of installment or receipt, and Ordinary action or client account turnover.

Relationship-Based Exchange Observing: By receiving a danger based methodology, banks ought to guarantee that exchange checking is done through an aggregate/client relationship or relationship instead of an individual record relationship. For instance, it is recommended<sup>13</sup> that the FI guarantee that exchange checking frameworks and cycles can uphold the progressing observing of a business relationship in an "extensive methodology", which may incorporate numerous record checking exercises. The client is inside or between business lines, and related client accounts are inside or between business lines. This implies that a FI would prefer to embrace a relationship-based methodology than is exchange based.

### 5) The architecture of a Blockchain cluster

Inside every one of the group components, a few hub blocks run previously. Additionally, an alternate number of hubs are executed. Numerous blockchain organizations can run in a group, so various quantities of hubs might be utilized for each organization. The hubs of a blockchain network together in a devoted inward organization, addressed by virtual switches, separate the blockchain networks. In any event three LPARs are required, so LPAR disappointment doesn't influence the accessibility of China Blockchain. The gathering of in any event 3 LPARs that run network hubs is known as the China Square Group. A blockchain network comprises of 1 group or more.

A bunch can execute quite a few blockchain networks, this worth is restricted by the assets assigned to the LPAR and the number and size of hubs characterized for execution. Home Apparatus Design Every one of the China Square Group LPARs is arranged in IBM Secure Assistance Compartment Mode and runs the China Square Gadget. IBM Secure Assistance holders are depicted somewhere else [5] in this issue of IBM Innovative work and have been chosen for blockchain in view of the capacity to ensure code and information put away on the blockchain gadget from framework heads. This is significant in light of the fact that the information and chain codes put away in the blockchain gadget should be private, even from the proprietor of the fundamental actual framework wherein the gadget is running. Furthermore, forestalling any altering the China Blockchain gadget forestalls malware or spyware from being introduced. All things considered, China Blockchain gives a bunch of public REST APIs for the board and activities.

Docker interfaces are not situated external the gadget to forestall the establishment of subjective code on the blockchain gadget. High Accessibility Engineering Bunch plan and appropriation of hubs is done so that the square framework stays fixed when a LPAR goes down. As referenced, the group has three LPARs, and the hubs are conveyed with an arrangement that guarantees that China Blockchain consistently approaches enough hubs of any sort on the off chance that one LPAR isn't accessible. Every one of the matched hubs is situated in various LPARs inside the group. Every hub is situated in an alternate LPAR from bunched LPARs. All blockchain URLs for every hub permit the customer program to decide in which LPAR the hub group is found. (Figure 5.1)

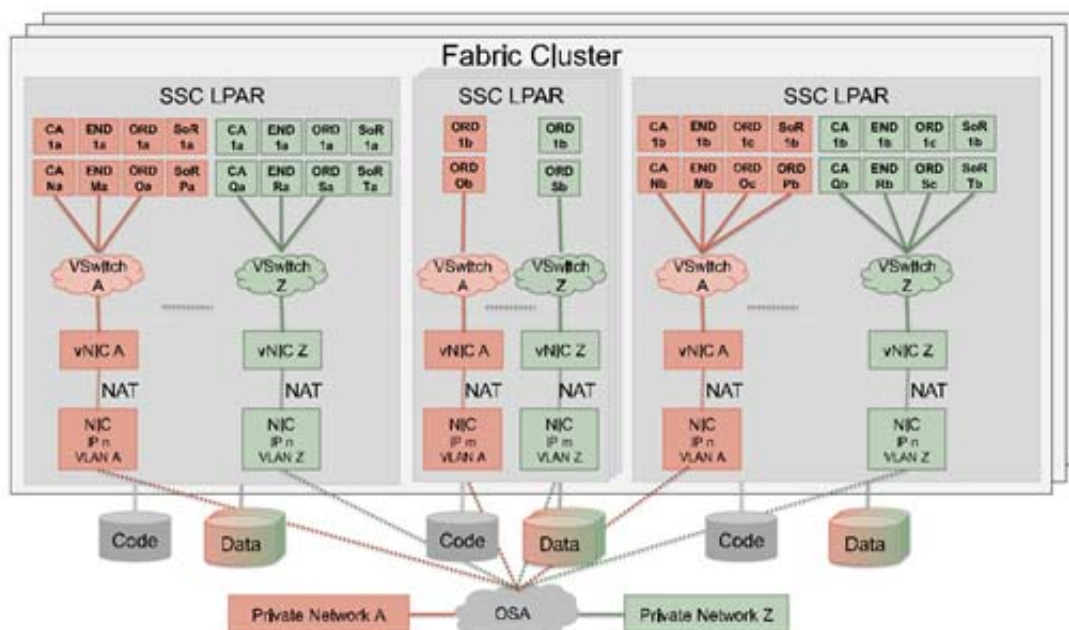


Figure 5.1 China Blockchain Cluster Architecture, which includes: Certificate License; End: Confirmer; ORD: ordering service; VSwitch: Virtual Network Switch; vNIC or virtual network interface controller; IP: Internet Protocol; VLAN: or virtual local area network.) The letters inside the units (NT) represent the different values of each type of unit. The letters a-c indicate the different cases used for HA.

### 5.1 Security

A blockchain is utilized to store significant data in business that is the wellspring of truth between the gatherings to a consortium. This is a capacity gotten from utilizing the Safe Assistance Compartment as the premise of the China Blockchain gadget. Information protection All information from China Blockchain gadgets is put away on an encoded circle. The informational collection keys are special to every establishment: they are produced at the main boot of the gadget and are constantly secured inside the gadget. This is a capacity that comes from utilizing the Protected Help Holder as the premise of the China Blockchain gadget. Inward Hub Division Every one of the blockchain hubs is housed in a committed virtual machine, so if a hub is undermined, it can't get to the assets and information of different hubs, not the host code. Virtualization depends on piece based virtual machine innovation and utilizations LinuxONE equipment virtualization. Forestall blockchain malware from obstructing admittance to the hidden working framework, which just gives far off APIs, and neither secure shell access nor other terminal access is conceivable. As a rule, agreement models don't need 51% or more organization hubs to arrive at agreement. The intricacy of these models prompts restricted versatility and proficiency because of complex squares and agreement figures (Table 5.1).

Article title	year	Author/reasercher	system	Blockchain	Mainframe	method
Blockchain	2019	[1] ergi	z/OS	Yes	Yes	Hyper-ledger
Banking on blockchain	2016	[2] Jhon Mec lin	Mainstream	Yes	No	Ledger
Perledger Fabric	2019	[3] Eli androlock & al	NO	Yes	No	Fabric CLI
An optimized blockchain	2018	[4] Pyter Novtenni	z/OS	Yes	Yes	IBM LinuxONE/CICS
IBM Blockchain	2019	[5] peyro lanza	No	Yes	No	Echo-system Digital Interconnection
IBM PoV on Blockchain	2016	[9] Luca Kamperini	Linux	Yes	No	Hyper-ledger
IBM Blockchain Platform	2020	[10] IBM Compani	No	Yes	No	Hyperledger Fabric
Making Blockchain real for Business Explained	2016	[11] Isza Yufachick	Distributed system	Yes	No	-
Building a No-Code Blockchain App	2020	[12] Alex handi	No	Yes	No	Hyperledger Fabric

Table 5.1 How to browse and organize articles

### 5.2 Blockchain, IBM and E-Banking

The Blockchain mechanism is used to store important information in business, which is the source of truth between the parties to a consortium. This is an ability derived from using the Secure Service Container as the basis of the China Blockchain device. They restrict the number of participants allowed to access the network, read the office, post new transactions and participate in consensus, as well as control the smart contracts that take place on the network. In the IBM blockchain device, the elliptic curve algorithm is amplified using a secure key implemented by secure hardware modules. IBM Secure Service Container security increased with the use of device encryption / decryption keys to encrypt the container, increasing the security of the IBM Secure Service Container. With this advanced design, the IBM Secure Service Container unlock key is created by the smart card, which is part of the support element on the IBM Z shelf. Element Support also automatically issues the public key and returns it to IBM. The public key is used by IBM to encrypt IBM Secure Service Container images, such as China Blockchain. On the other hand, the private key of the asymmetric key pair on the smart card is secure. The private key itself never leaves the smart card clear and in no way deviates from the main center, and is very unique to each device.





Figure 5.2 IBM z14

Looking back to the last half century of computer technologies, architectures and related design practices, we can observe a fluctuation trend between the centralization and subsequent decentralization of computing resources such as computing power, storage, infrastructure, protocols, and code. This approach gave rise to the 'client-server' architecture which supported the development of the Internet and relational database systems. Massive data sets, originally housed on mainframes, can move onto a distributed architecture, with data replicated from node to node, or server to server, and subsets of the data can be accessed and processed on clients, and then, synced back to one of the servers. Currently, we are witnessing the transition from centralized computing, storage, and processing to decentralized architectures and systems.

#### 5.4 compare results

1) Transacting parties: A blockchain exchange includes two distinct kinds of entertainers identified with single or different blockchain clients: the information sender and the information beneficiary. Interactions happen at address level: the sending-address and the getting address carefully track the information stream (i.e., the exchange of advanced resources) between the gatherings. The information sender isn't really harmonizing with the exchange maker, the hub with the privilege of starting an information move or, the information holder [48]. Shrewd agreements include the formation of a 'bolted' exchanges grouping that can be set off by an approved hub (or even by a hub outside the organization) that may not be the proprietor of the moved information. Be that as it may, the information sender is the one liable for marking exchanges to verify the source of the object of the exchange. Information Receiver: Any client accepting a marked exchange that can: recuperate the sender's public-key from the message and check the exchange validness (i.e., exchange creator and mark correspondence), is an information recipient.

2) Leading hubs: Consensus can be set up by the appointment of a brief chief hub going about as an indicator'. The pioneer is answerable for both choosing which square to propose as a contender to be remembered for the blockchain record and checking the square proposition rightness. The approval of a square relates to the agreement among approving hubs on which square to distribute and in which request. At the main stage the exchange meets the executing parties, in particular information sender and information collector; the exchange is then sent to the main companions liable for confirming the correctness of the exchanges, gathering them in blocks and proposing the square as a decent contender for the approval; at the last stage, approving friends continue with the legitimacy attribution. In permissioned conditions, every entertainer has an alternate job with no cover in the techniques of square proposition and approval. This is because of the versatile democratic based agreement methodology received in permissioned blockchains. For sure, mining can be deciphered as a reenactment of the pioneer political race in traditional agreement conventions (Table 5.2).

Scale / outsource	Senders-Receiver	Process	Evaluator
Bitcoin [49]	Users/Clients	Miners	Miners
<u>Ethereum</u> [50]	Accounts	Miners	Miners
Hyperledger	Clients	Ordering	Validating
Fabric[51]		Services	Peers
<u>Corda</u> [52]	Transacting parties	Transaction(s) issuer(s) only	-

Table 5.2 Blockchain peers going about as 'executing parties', 'pioneers' and 'validators' in the various stages.

The overall reflection of blockchain systems with a multi-facet see, hardly reexamined as for the layer division proposed. At the application level we find blockchain applications, for example, crypto-cash wallets, accountable for communication inside the blockchain network by means of exchanges; it incorporates all APIs and application level correspondence conventions. At the agreement level we have the agreement algorithms accountable for guaranteeing a solitary legitimate chain of squares in the framework; it tends to be a static or a unique attachment and-play agreement framework, and it straightforwardly decides a framework for model and various hubs jobs. At the execution level we have the brilliant agreements conditions like compilers, VMs, holders; it decides the exchanges execution mode and the dialects for smart contract advancement. As the implicit piece of Bitcoin convention, these sorts of 'keen agreement' are essential for the system code base. At the information model or capacity level we have the information design, substance and potential procedure on information stockpiling just as record upkeep; it characterizes every one of the parts shaded in blue in Fig.5.3 At the organization level we discover the exchange sending and spread techniques as carried out by transport-layer and organization layer conventions. We present in the accompanying assorted conventions and advancements from all levels embraced by various blockchain systems.

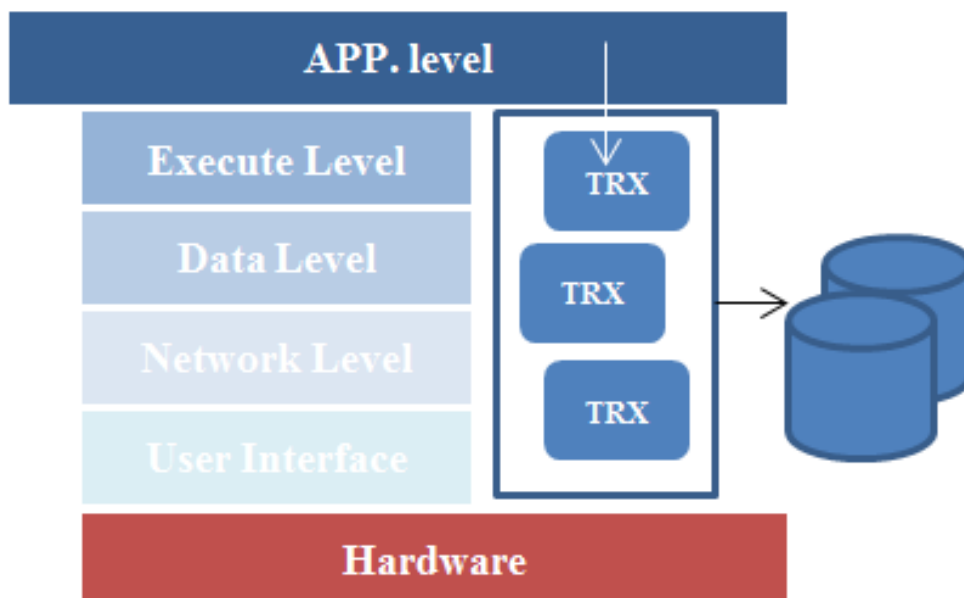


Fig 5.3 Reflection of a blockchain structure as a multi-facet framework.

At the end of this writing, in the following figure, we have graphically shown the relationship between the three titles of Mainframe, Blockchain and electronic banking systems in the range of 2015 to 2030. (Fig 5.4 2015-2020, Fig 5.5 2015-2030)

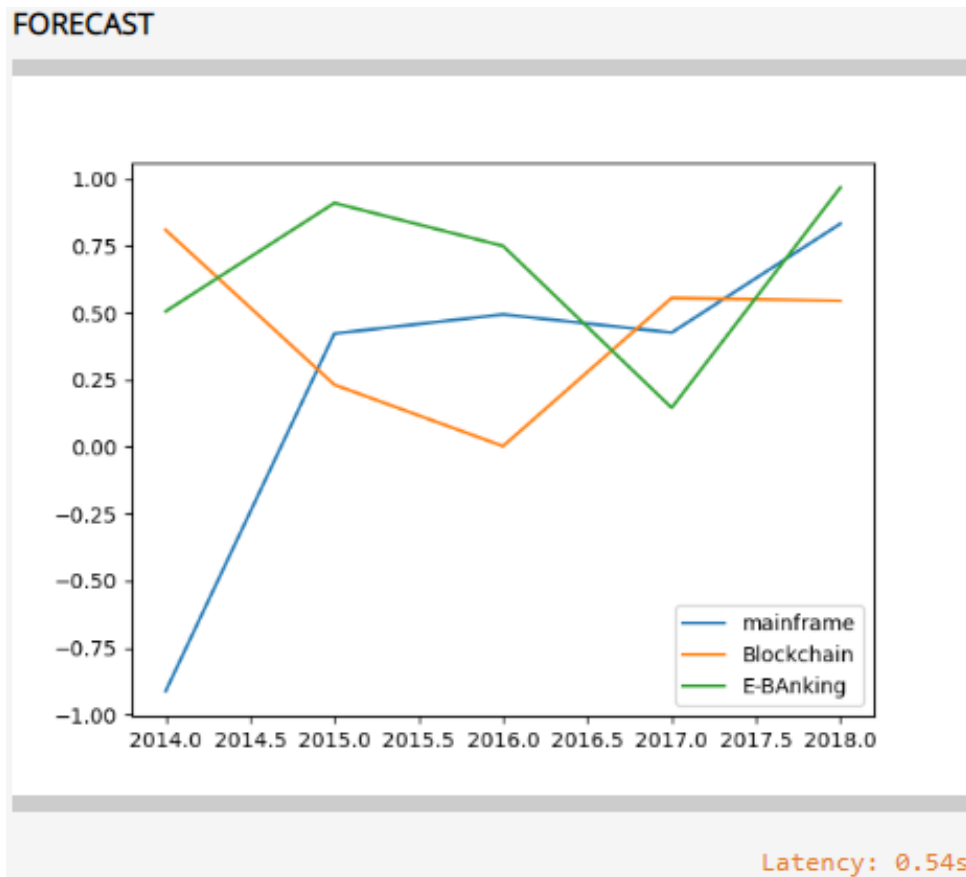


Fig 5.4 Three titles of Mainframe, Blockchain and electronic banking systems in the range of 2015 to 2020

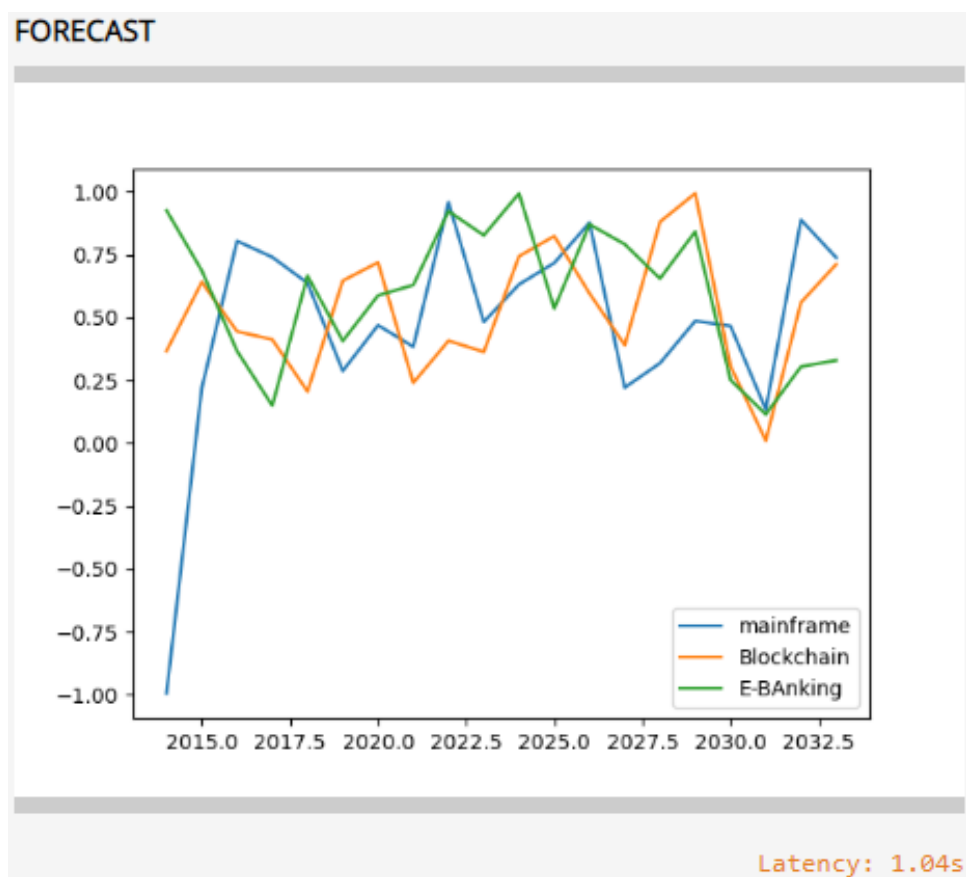


Fig 5.5 Three titles of Mainframe, Blockchain and electronic banking systems in the range of 2015 to 2035

An exchange in E-banking devours just states constrained by a similar legal official; thus, one public accountant without help from anyone else can molecularly check the exchange's legitimacy and uniqueness to choose whether it is executed or not. To empower exchanges that work across states represented by various public accountants, there is a specific exchange that changes the legal official. Considering the way that every hub stores just a piece of the Hash-DAG, it is just mindful of exchanges and expresses that worry the hub. These differences with most other blockchain systems and gives one intend to apportion the information among the hubs. Similar to the case for other smart contract stages, exchanges allude to gets that can be customized in an all-inclusive broadly useful language.

## Conclusion

In this article, we show how the Chinese blockchain is used today for real business in several areas. We also showed how an enterprise cloud service is designed to use China Blockchain, which uses LinuxONE's unique capabilities. We discussed how secure service, encrypted stacking, and performance optimization make the z14 a superior machine in and the latest example of IBM's mainframe blockchain production today. Finally, we showed that the software architecture infrastructure is used as a service and data centers built for blockchain by other cloud services.

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