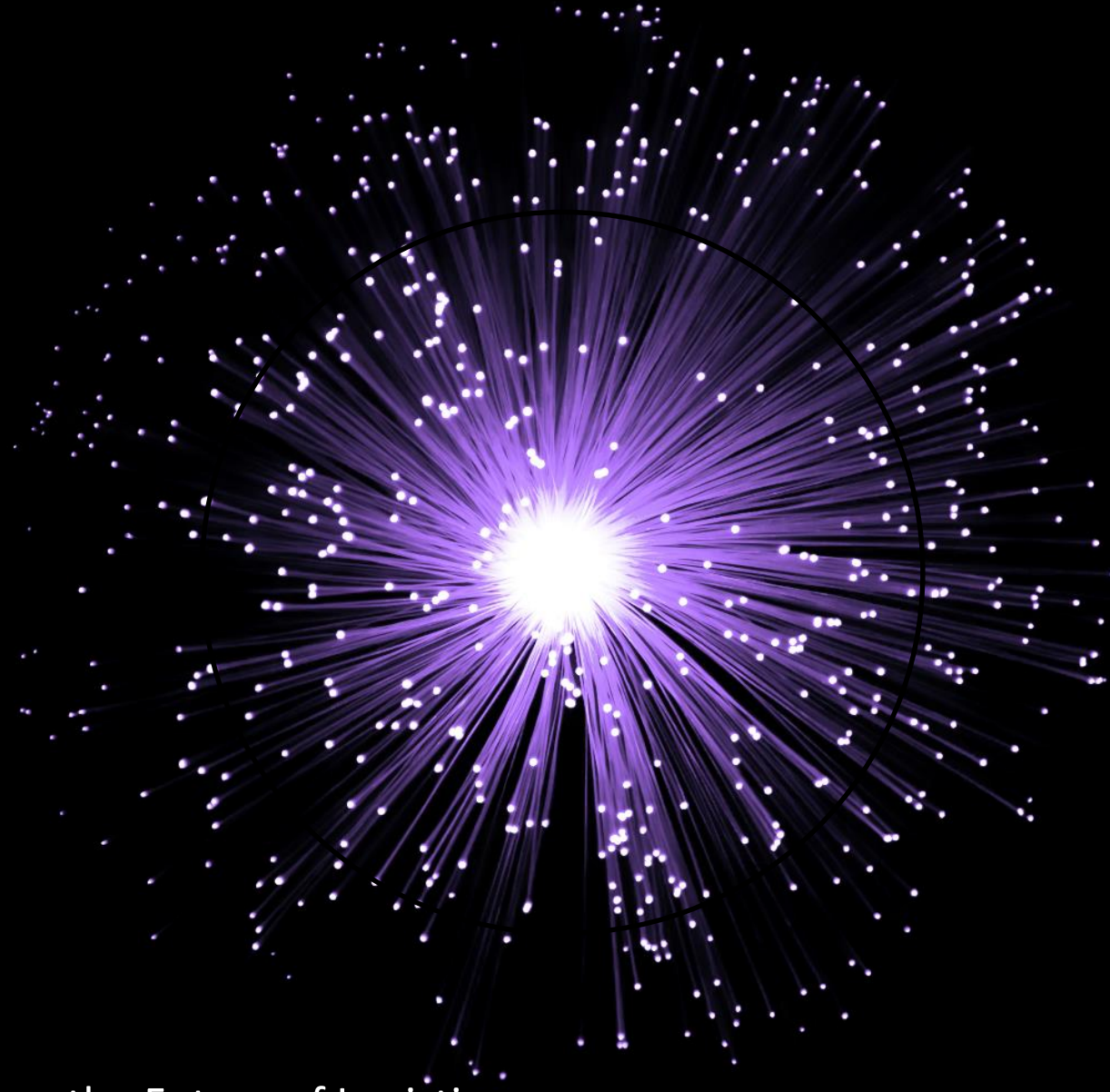


Deloitte

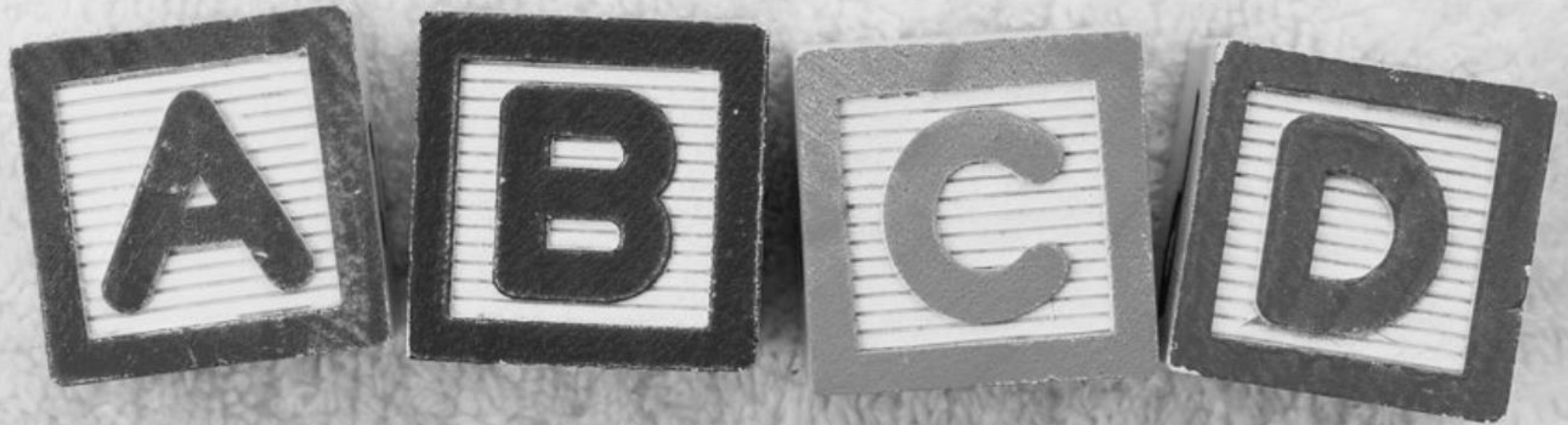
德勤



Technology Advancement on the Future of Logistics

Paul Sin, Ph.D. | Partner, Deloitte Consulting
+852 9625 2427 | psin@deloitte.com.hk

Asia Pacific
BLOCKCHAIN LAB



What are the Technology Advancements?

A futuristic robot with a glowing chest light and a helmet with binary code patterns. The robot is centered in the frame, with its head and upper torso visible. The background is a soft, out-of-focus blue and white gradient.

From Robotics to **A**rtificial Intelligence

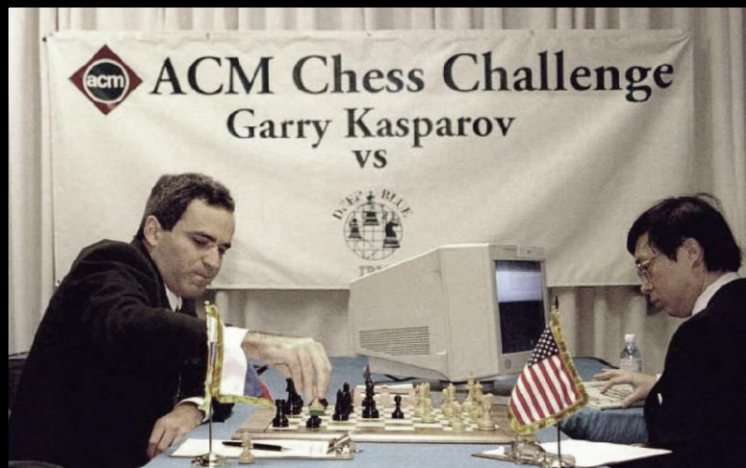
What is AI? Excel Macro? Chatbot? Voice Recognition? Facial Recognition? Chess Player?

RPA POC Demo



I can process all tedious jobs.

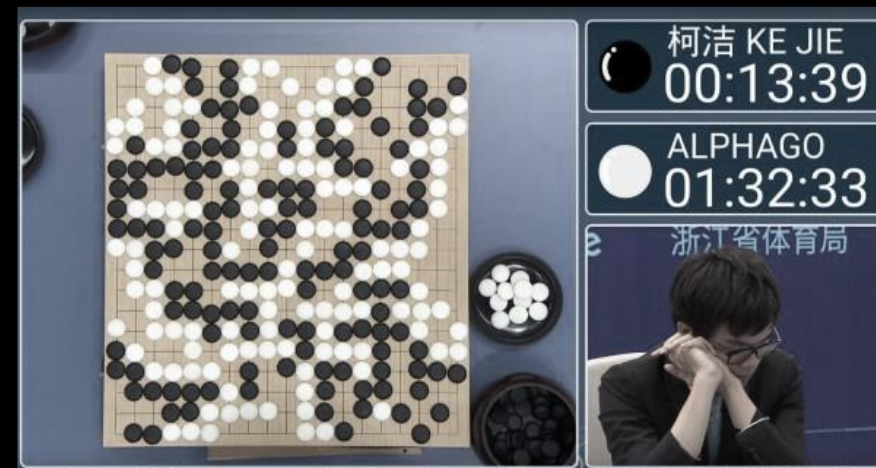
1996



2011



2015



What was the Difference?

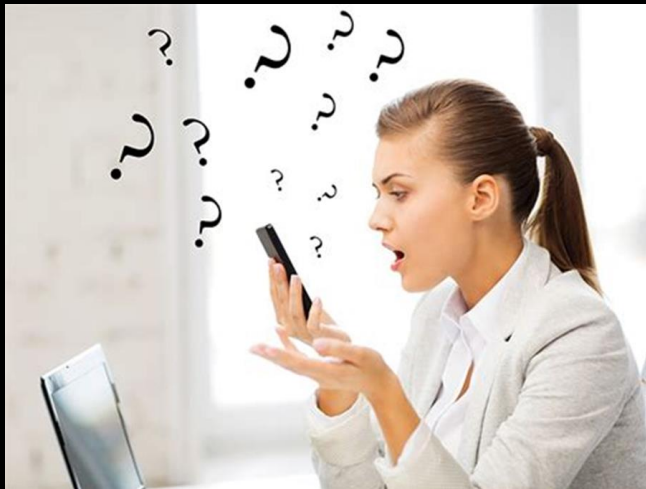
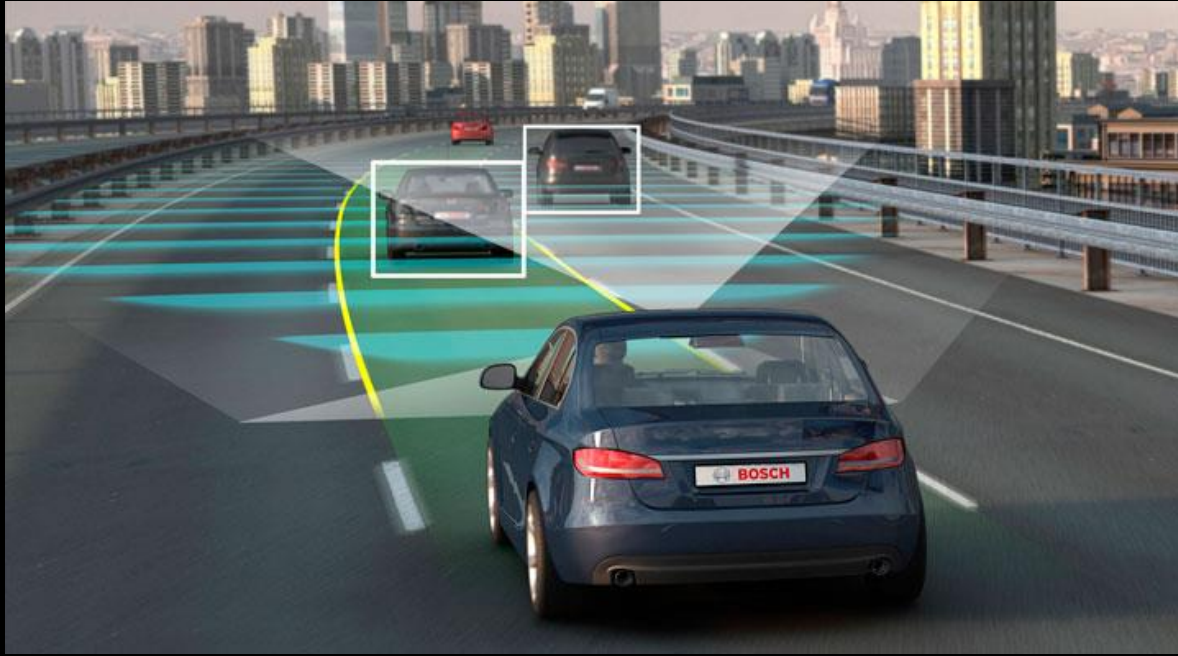


Chinese English Spanish Detect language ↔ Chinese (Traditional) English Spanish Translate

What is Artificial Intelligence? × 什麼是人工智能？

32/5000 ☆ 📄 🔊 🔗

Improve this translation
✎ Suggest an edit





I can read like you.

Deloitte. 30Rock_Lockout_Inc_FY14_Acquisition_Agreements - Hawaii Surfing Company - Hawaii Surfing Company - Executed Lease.pdf

Retail Space Lease

Tags: Reviewed by Kim, Brittany Mark Reviewed

Premises Address: 8576 Beach Street, Honolulu, Hawaii 96822 1/7

Lease Term: The lease term will begin on March 01, 2004 and will terminate on February 28, 2014. 1/7

Base Rent / Minimum Rentals: Tenant shall pay to Landlord monthly installments of \$3,000.00, payable in advance on the first day of each month, for a total lease payment of \$366,000.00. 1/7

Security Deposit: \$20,000.00 1/7

Possession Date:

RETAIL SPACE. Landlord, in consideration of the lease payments provided in this Lease, leases to Tenant a **5,000 square foot** retail space in the Waikiki Shopping Center (the "Retail Space") located at 8576 Beach Street, Honolulu, Hawaii 96822.

TERM. The lease term will begin on March 01, 2004 and will terminate on February 28, 2014.

LEASE PAYMENTS. Tenant shall pay to Landlord monthly installments of \$3,000.00, payable in advance on the first day of each month, for a total lease payment of \$366,000.00. Lease payments shall be made to the Landlord at 321 Strand Avenue, New York, New York 10007, which address may be changed from time to time by the Landlord.

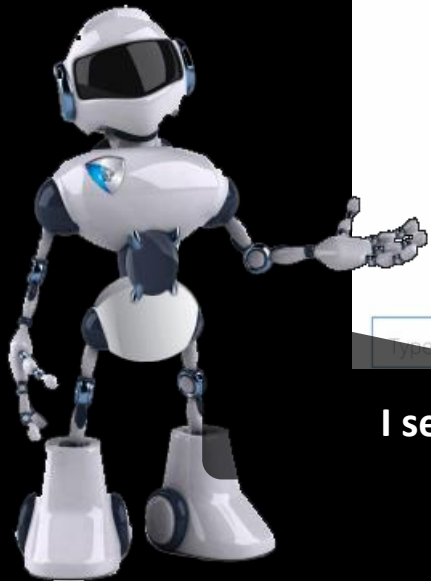
ADDITIONAL RENT. Further, Tenant shall pay to Landlord, as Additional Rent, Tenant's Proportionate Share of Common Area Charges in equal monthly installments in advance on the first business day of each calendar month. The term "Common Area Charges" shall mean an amount equal to the sum of the actual cost of operating, managing, equipping, cleaning, lighting, heating, cooling, repairing, replacing and otherwise maintaining the Common Areas and maintaining order and security therein, including, but not limited to, all costs or insurance relating thereto, all Taxes allocable thereto (other than those payable by Tenant) and all costs of maintaining and operating sewage treatment facilities and meter equipment rooms. Tenant's Proportionate Share of Common Area Charges" shall mean an amount equal to the Common Area Charges multiplied by a fraction the numerator of which shall be the Floor Space of the Retail Space.

SECURITY DEPOSIT. At the time of the signing of this Lease, Tenant shall pay to Landlord, in trust, a security deposit of **\$20,000.00** to be held and disbursed for Tenant damages to the Retail Space (if any) as provided by law.

POSSESSION. Tenant shall be entitled to possession on the first day of the term of this Lease, and shall yield possession to Landlord on the last day of the term of this Lease, unless otherwise agreed by both parties in writing. At the expiration of the term, Tenant shall remove its goods and effects and peacefully yield up the Retail Space to Landlord in as good a condition as when delivered to Tenant, ordinary wear and tear excepted.

USE OF RETAIL SPACE. Tenant may use the Retail Space only for the purpose of operating a business open to the public for the sale of goods or services. The Retail Space may be used for any other purpose only with the prior written consent of Landlord, which shall not be unreasonably withheld. Tenant shall notify Landlord of any anticipated extended absence from the Retail Space not later than the first day of the extended absence.

Navigation: Lease Name, Leaseable Area, Premises Address, Date, Title, Lease Terms, Lease Name, Base Rent / Min., Security Deposit



Ok, can I have an idea of the amount of the invoice?

Amelia 5:17:59 PM

It was about \$1.5k

5:18:15 PM Patrick Marlow

Ok. Based on the information you provided, I found the following records:

1. ABC INC, 05-08-16, \$1536, abc-0413
2. ABC INC, 07-08-16, \$2482, abc-0612

Amelia 5:18:16 PM

Are any of these invoices the one you are looking for?

Amelia 5:18:18 PM

Here you are:

payment date : 15-AUG-2016

payment amount : \$5,536.00

payment id : abc-0413-111111

Amelia 5:19:00 PM

Would you like me to send you the list of invoices included in this payment?

Amelia 5:19:01 PM

Why is my payment so high?

5:19:16 PM Patrick Marlow

Your service was probably used by multiple businesses. We combine multiple invoices into a bulk payment. Would you like me to send you the list of invoices included in this payment?

Amelia 5:19:17 PM

Type here

I serve your clients.

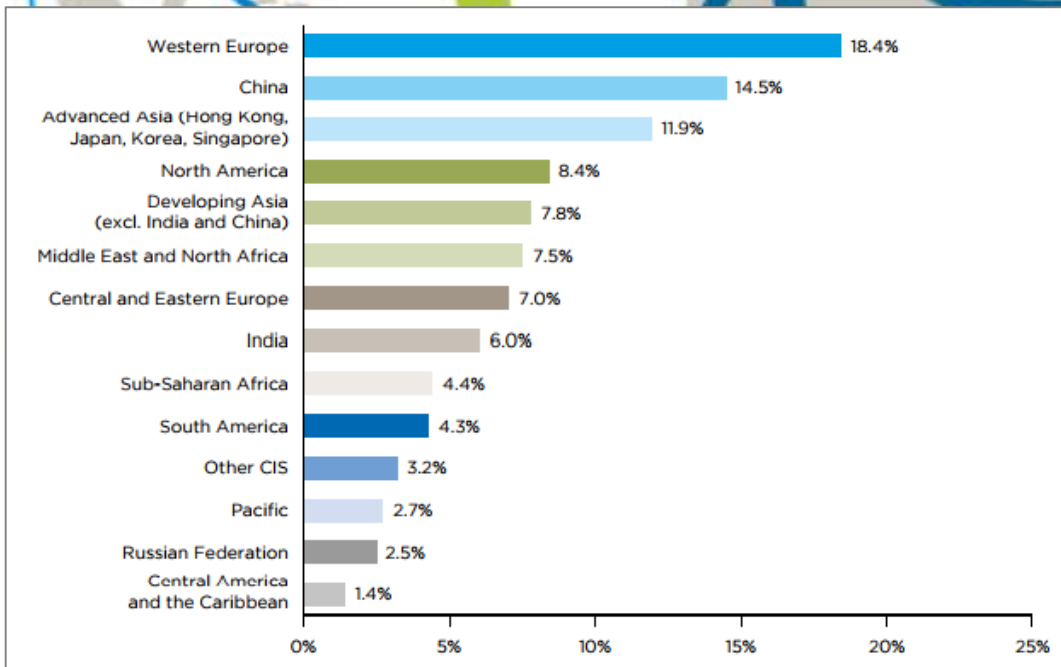
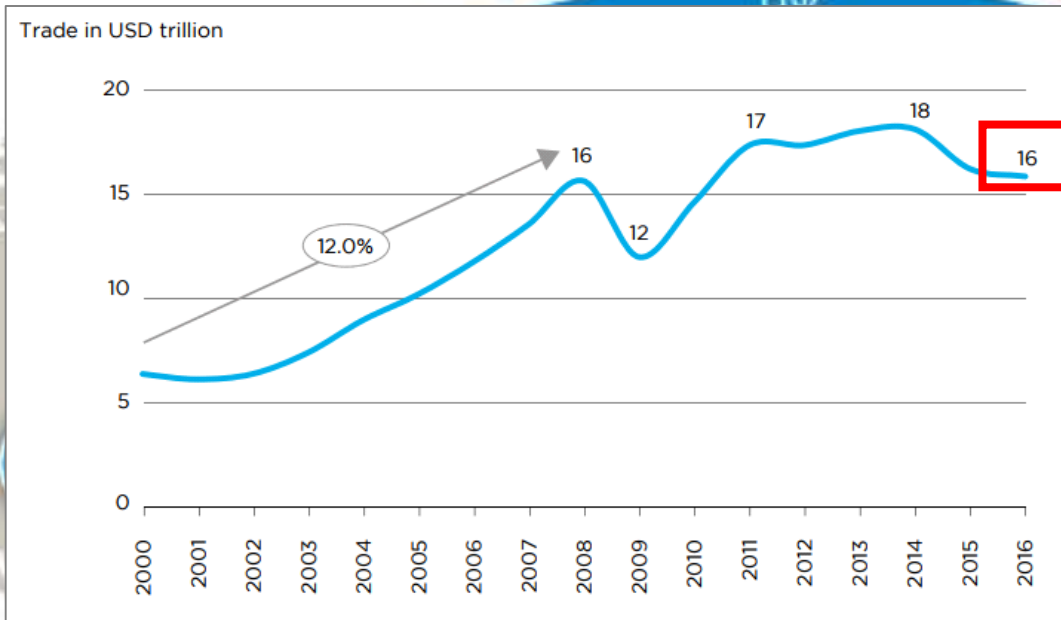
A stack of several Bitcoin coins is shown in a grayscale, high-contrast style. The top coin is in sharp focus, showing its intricate design, including the Bitcoin symbol and the words "DIGITAL DECENTRALIZED PEER TO PEER". Below it, several other coins are stacked, becoming increasingly blurred. A semi-transparent dark gray rectangular box is overlaid across the middle of the image, containing the title and a question.

From Bitcoin to **B**lockchain

What is Distributed Ledger Technology (DLT)? Is it Slow? Does it Consume Lots of Power?

Trade Finance

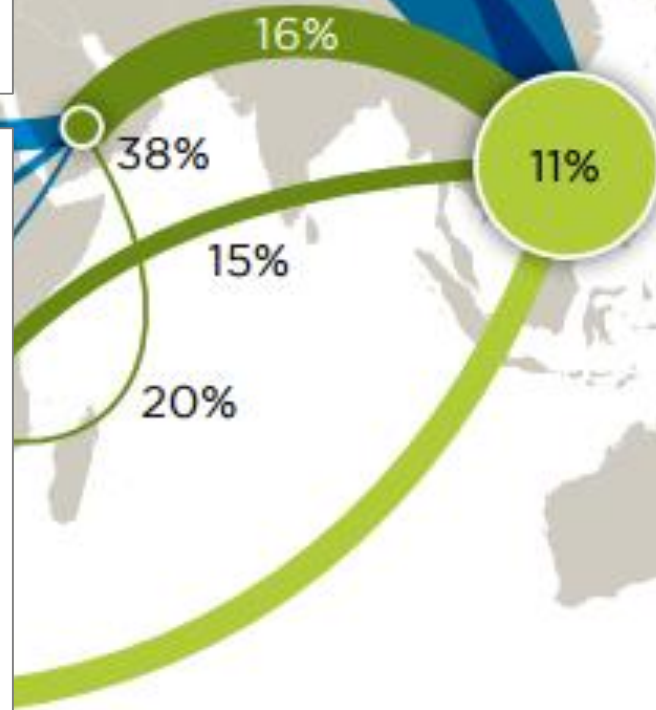




Line size depicts cross-region trade volumes

Bubble size depicts intra-region trade volumes

- <7%
- 8-9%
- 10-12%
- >13%

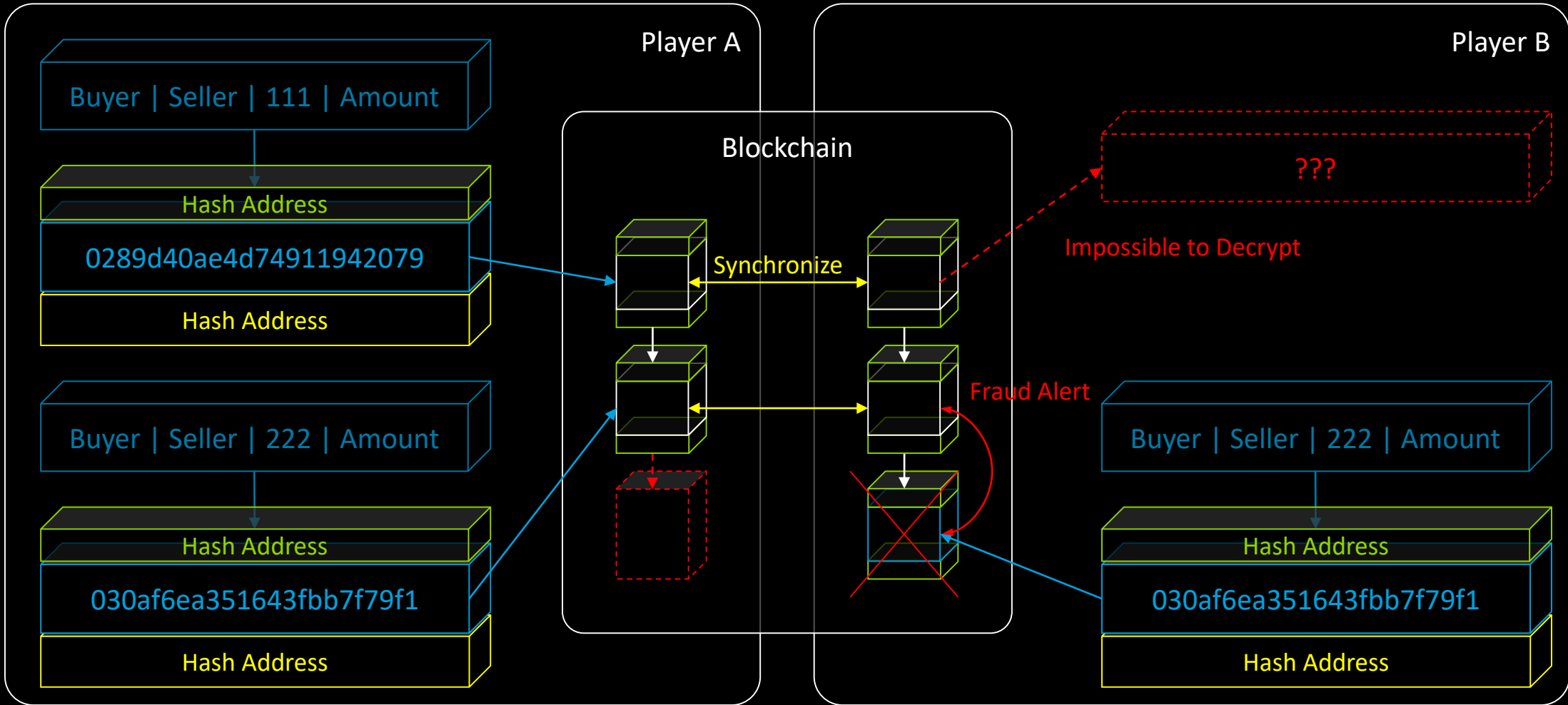


Identity Theft, Double Financing, Forged Invoice

F R A U D

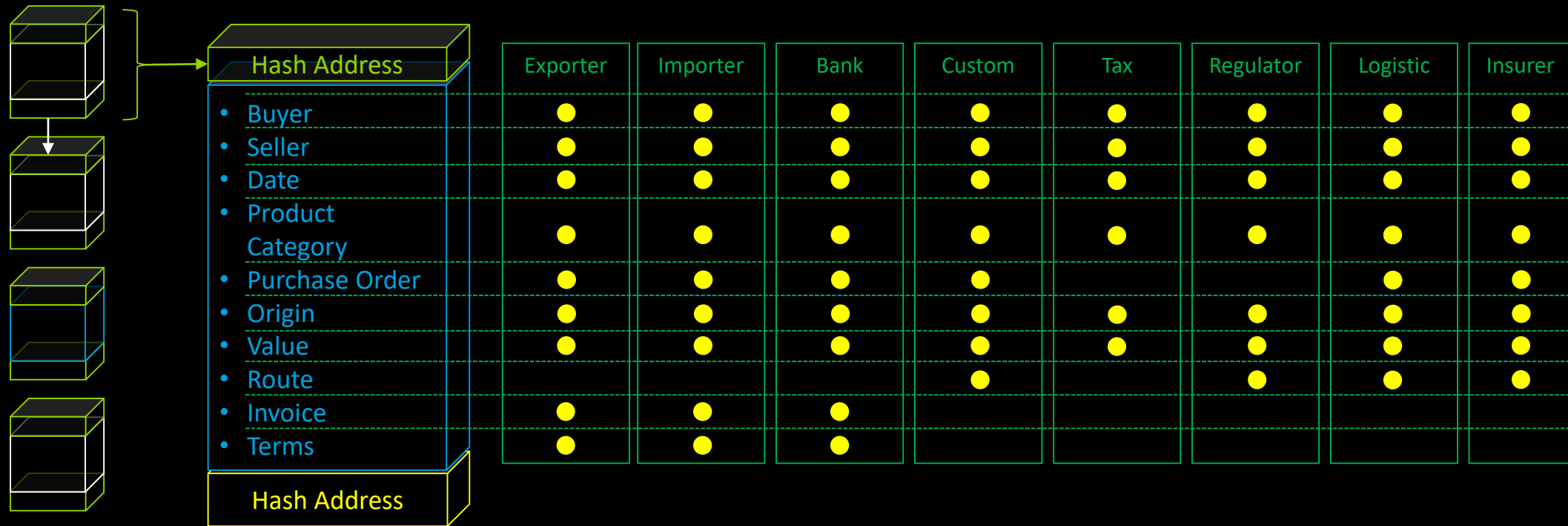
Fraud Prevention

Blockchain allows detection of double spending or financing without exposing sensitive information.

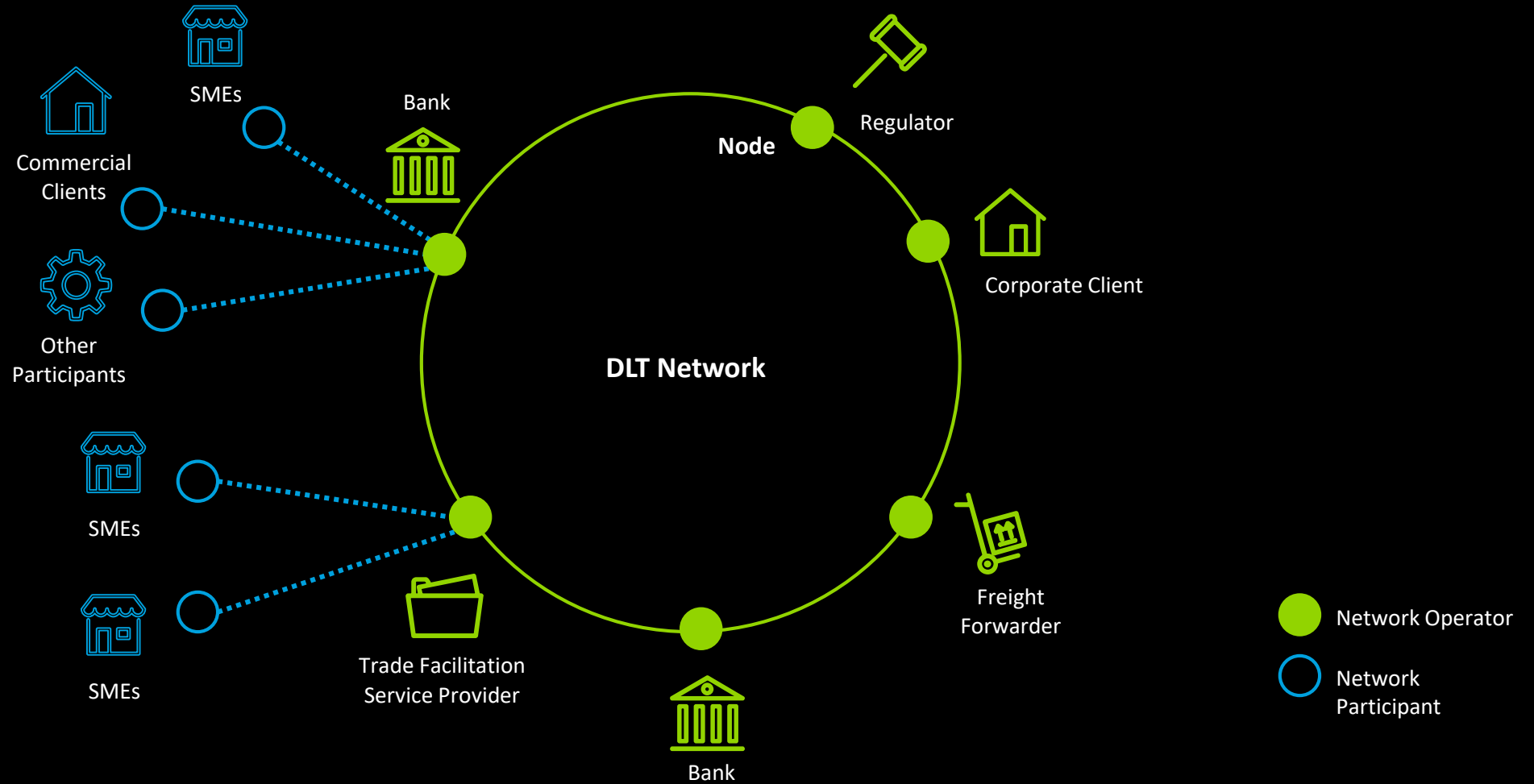


Gold Mine in Blockchain

The transparency of data in Blockchain enables tons of business case.



Trade Finance Eco-System



Global Supply Chain & Trade Finance DLT Network

UBS, Bank of Montreal (BMO), CaixaBank, Commerzbank, and Erste Group developed Batavia on Hyperledger, starting with LC

Ireland Dairy Board, Ornuu, and Seychelles Trading used Wave for Dairy Product Trading and LC

Walmart leveraged Traceability on DLT for Food Safety, using Hyperledger

NTT Data, MUFG, and Other Banks, Insurance, Firms, Logistics Companies Developed eTrade on Hyperledger for LC

Deutsche Bank, HSBC, KBC, Natixis, Rabobank, Societe Generale, and Unicredit formed We.Trade and built DTC on Hyperledger

Maersk aims to eliminate paper trail on supply chain with Hyperledger

BNP Paribas, Commerzbank, ING, and RBS developed Macro Polo on Corda (TradeIX) for Open Account

ING, Easy Trading Connect, Mercuria, Societe Generale conducted Ethereum POC on Oil

Ping An and Bank of China conducted Trade Finance POC on Hyperledger

Dubai Customs, Dubai Trade, Emirates NBD, Banco Santander, Du, and Aramex started Trade Finance DLT on Hyperledger for LC

HKMA, HSBC, HASB, BOCHK, SCB, and HKBEA conducted POC on Deloitte Mercury, Hyperledger

Kotak Mahindra Bank conducted a Ethereum POC in Document Financing on Deloitte Mercury

MAS, IDA, and Customs built NTP with GTCN in the Roadmap

Brighann Cotton, Commonwealth Bank of Australia, and Wells Fargo conducted First Trade on Hyperledger, starting with Open Account Financing

Bangkok Bank, BBVA, BNP Paribas, HSBC, ING, Intesa Sanpaolo, Mizuho, RBS, Scotiabank, SEB, and US Bank tested R3 Voltron on Corda for LC

Public Sector Driven

Financial Sector Driven

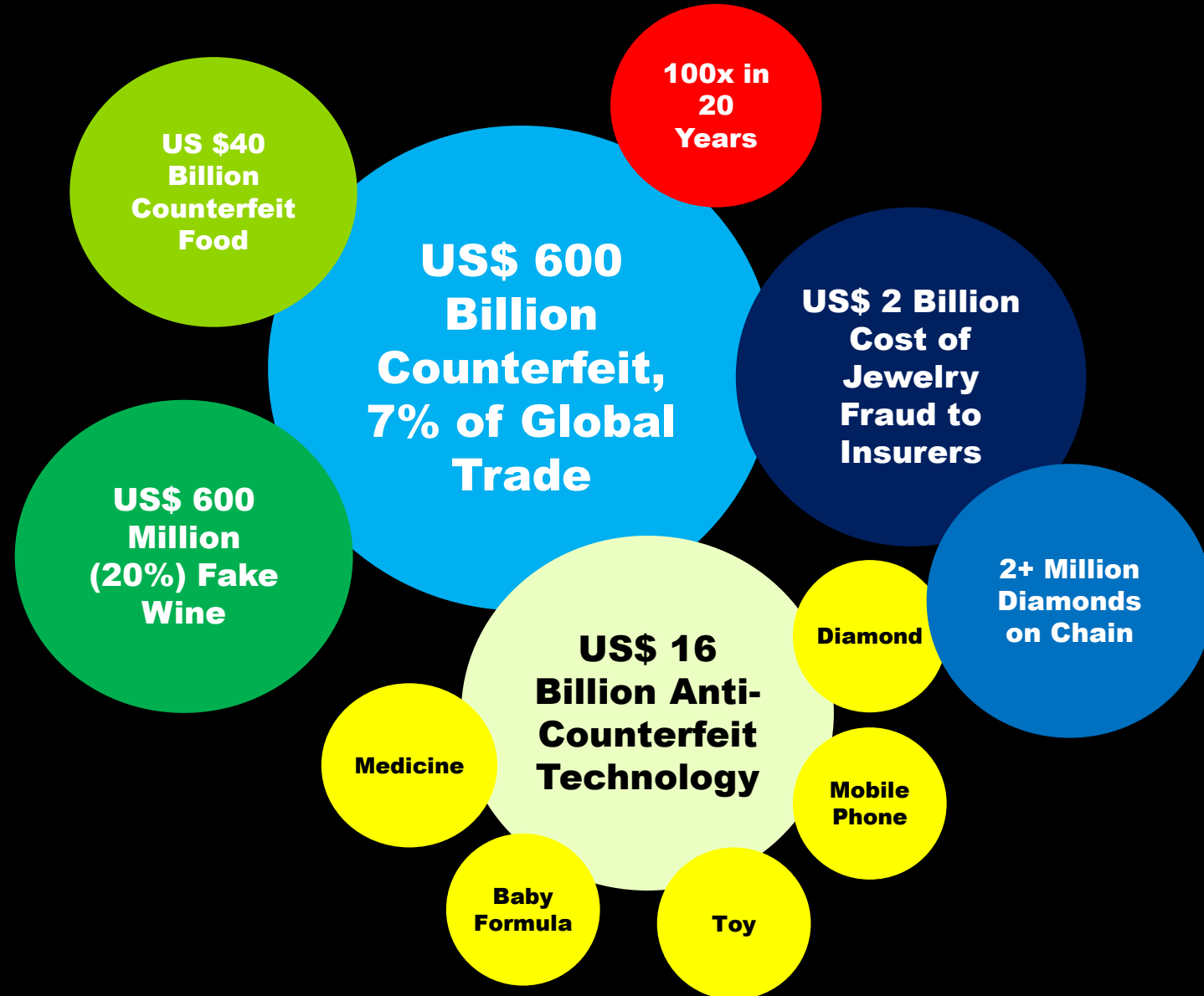
Corporate & Logistic Driven



Supply Chain Traceability



Traceability



Traceability on Chain

Deloitte Tracechain

HIJ Co. Inc. | Supply Chain Overview

Date Range: Last 30 Days | Product Name / ID: Aluminum Cans

Filter Results: Region, Country, Company Type, Variant

Key Traceability Metrics

- 4 Open Disputes
- 1 Late Shipments
- 11 Outstanding Orders
- 9 Associated Companies
- 2 Product

Companies

Company Name	Type	ID	View Profile
ABC Co. Inc.	Supplier	183928	View Profile
HIJ Co. Inc.	Manufacturer	294829	View Profile
LMN Co. Inc.	Manufacturer	183928	View Profile
XYZ Co. Inc.	Distributor	294829	View Profile
Retailer A	Retailer	183928	View Profile

Traceability Diagram

Transaction History - HIJ Co. Inc. (3)

Trans. ID	Date	From	To	Transaction Type	Unit ID	Label	Flag
111221	5/1/2017	ABC Co. Inc.	HIJ Co. Inc.	Ownership transferred	444333222	100lbs aluminum	
111222	5/2/2017	HIJ Co. Inc.	HIJ Co. Inc.	Unit registered to blockchain	444333222	100 aluminum cans	UPS-12 999 AA1 01 2345 6784
111223	5/3/2017	HIJ Co. Inc.	LMN Co. Inc.	Ownership transferred	444333222	100 aluminum cans	

Deloitte Tracechain

HIJ Co. Inc. | Create PO

Purchase Order

- Sent for Approval
- PO Confirmed

Pre-Shipment Financing

- Applied
- Approved

Shipment

- Shipping Requested
- Shipping Confirmed
- Goods Departed
- Goods Arrived

Invoice

- Submitted
- Accepted

Post-Shipment Financing

- Applied
- Approved

Payment

- Invoice Paid

Create New Purchase Order

Select Seller: _____

Transaction History - HIJ Co. Inc. (3)

Trans. ID	Date	From	To	Transaction Type	Unit ID	Label	Flag
111221	5/1/2017	ABC Co. Inc.	HIJ Co. Inc.	Ownership transferred	444333222	100lbs aluminum	
111222	5/2/2017	HIJ Co. Inc.	HIJ Co. Inc.	Unit registered to blockchain	444333222	100 aluminum cans	

Transaction Details - 111222

Date: 5/1/2016 | Transaction Type: Unit registered to blockchain
 From: HIJ Co. Inc. | Transaction Attachments: ABC Co. Attachment (PDF)
 To: HIJ Co. Inc. | Flag: None

Unit ID	Label	Unit Owner	Unit Creator	Flag
444333222	100 aluminum cans	HIJ Co. Inc.	HIJ Co. Inc.	

Geographic Overview

Company Types

Truck Number: ZA8291 | Actual Departure Date: _____ | Actual Delivery Date: _____

Place of Loading: _____ | Place of Discharge: _____ | Place of Delivery: Toronto | Place of Destination: _____

Marks and Numbers: _____ | Gross Weight: _____ | Number of Packages: 100 | Package Type: _____

Line Items

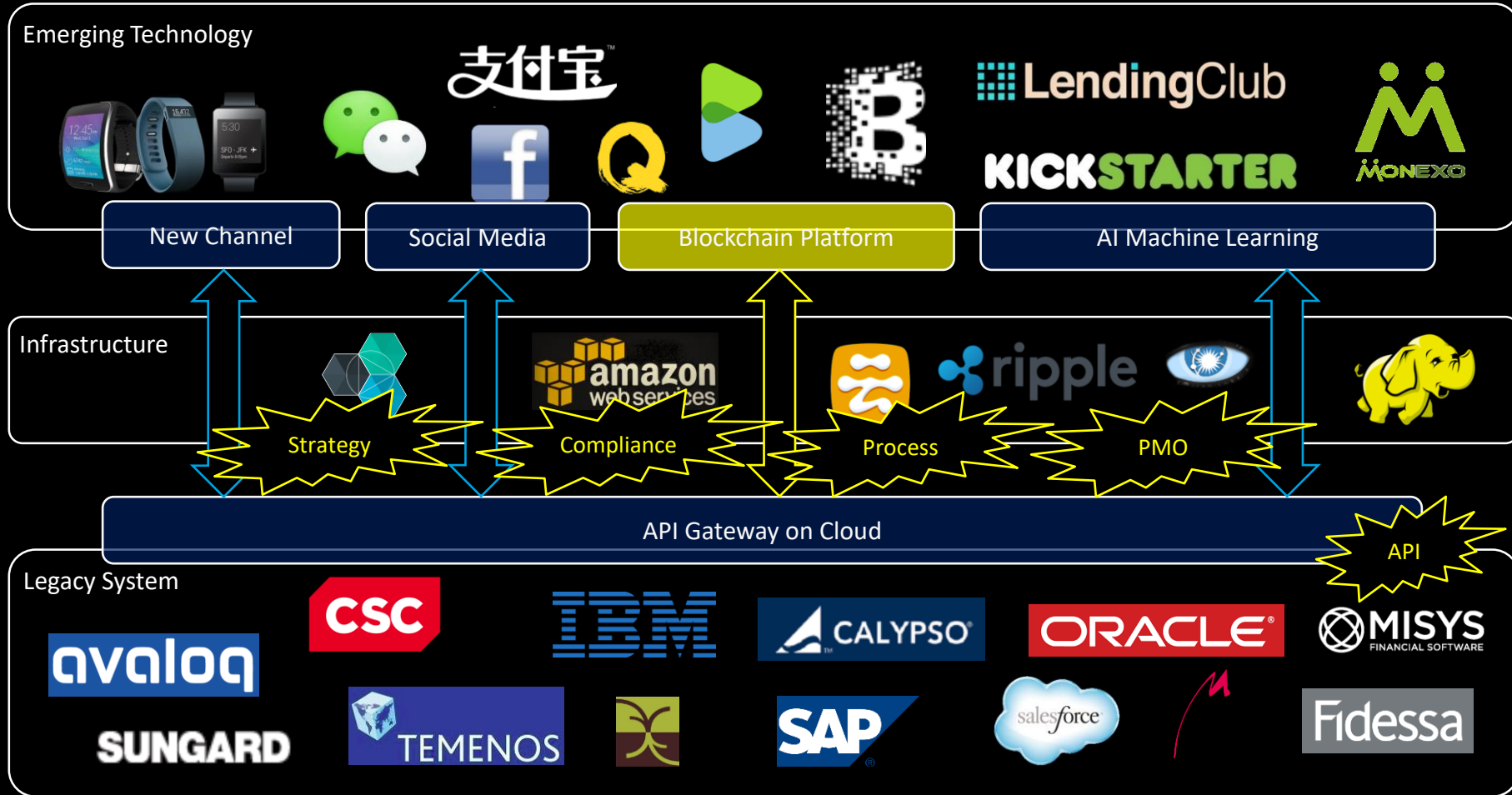
Item No.	Style No.	Quantity	Items	Measure Unit	Unit Price	Total Price
Grand Total:						



From **C**loud to Platform Business

Is Cloud an Online Storage? eMail Service? Photo Upload? Or Something More...

Vision





IBM Bluemix®

All About Collaboration



Google Cloud Platform

citi developer hub



RECRUITMENT

ONBOARDING

LEARNING AND DEVELOPMENT

CLIENT INTERACTION

ADVICE DELIVERY

RECOGNITION

EMERGING TRENDS

Financial advisers are being challenged by a range of factors, including the rise of digital platforms, the need for more personalized services, and the increasing demand for transparency and ethical investing.

MARKET POSITIONING

Advisers need to differentiate themselves in a crowded market by offering unique value propositions, such as specialized expertise in areas like retirement planning or estate services.

NEW TECHNOLOGIES

INTEGRATED CLIENT EXPERIENCE

KEY TAKEAWAYS

- Advisers must embrace digital transformation to stay competitive.
- Personalized and transparent services are key to client retention.
- Continuous learning and development are essential for success.

PROFESSIONAL GROWTH

Investing in ongoing education and certification is crucial for advisers to maintain their expertise and build trust with clients.

KEY TRENDS

- Increased use of digital tools and platforms.
- Greater emphasis on client engagement and communication.
- Focus on data-driven decision making and analytics.



Recruitment is a critical phase in the adviser lifecycle, involving the identification and hiring of qualified professionals. This process is becoming increasingly complex due to the high demand for specialized skills and the need for a diverse talent pool.

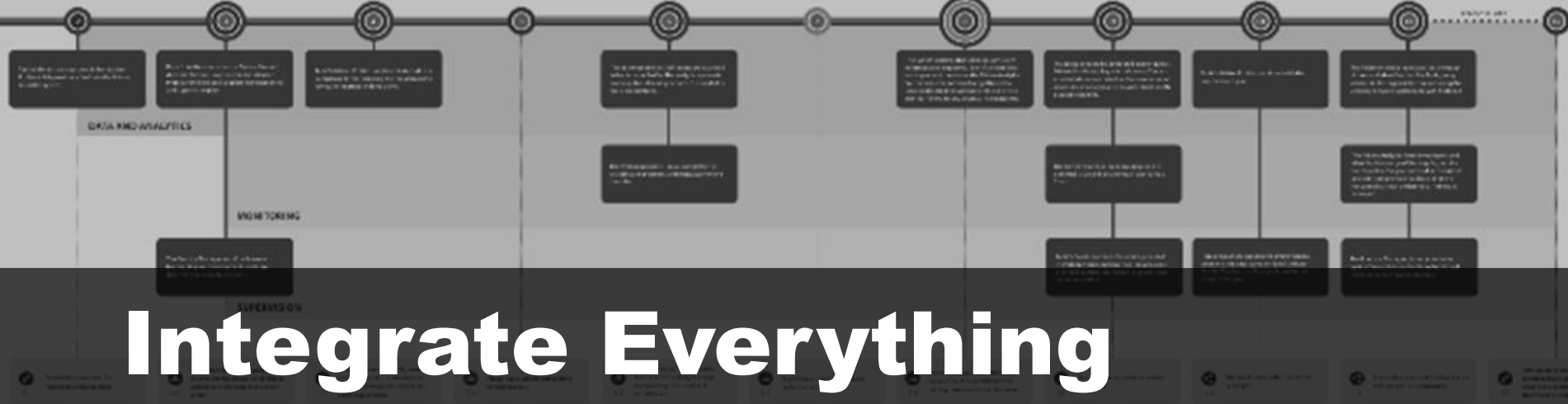
Onboarding is the process of integrating new advisers into the organization, ensuring they have the necessary resources, training, and support to succeed. A structured onboarding program can significantly reduce time-to-productivity and improve retention rates.

Learning and development are essential for advisers to stay current in a rapidly changing industry. Continuous education through courses, seminars, and certifications helps advisers enhance their skills and provide better service to clients.

Client interaction is the core of the adviser's role, involving the establishment of relationships and the delivery of personalized advice. Effective communication and active listening are key to building trust and understanding client needs.

Advice delivery is the process of providing tailored financial recommendations to clients based on their goals, risk tolerance, and market conditions. This step requires a deep understanding of both the client and the market.

Recognition is the final stage of the adviser lifecycle, where successful outcomes are acknowledged and rewarded. This can be done through bonuses, public recognition, or other forms of appreciation to boost morale and motivation.



Integrate Everything for a Truly **Delightful** Customer Journey

WHAT ARE ADVISERS SAYING TODAY?

Advisers are expressing concerns about the increasing pressure to generate revenue, the complexity of regulatory requirements, and the need for more effective marketing strategies.

"The cost of doing business is rising, and it's becoming harder to maintain profitability in a competitive market."

"I need more support in terms of technology and marketing to reach my target audience effectively."

"The regulatory environment is constantly changing, and it's difficult to stay on top of all the requirements."

"I'm struggling to find qualified talent to join my team, and the competition is fierce for the best candidates."

"I need more training and development opportunities to stay current in my field and provide the best service to my clients."

"Client interaction is becoming more challenging as clients have higher expectations and are more demanding of their advisers."

"I'm finding it difficult to deliver personalized advice to my clients, and I need more tools and resources to do so effectively."

"I'm looking for ways to improve my operational efficiency and reduce costs, but it's not always easy to find the right solutions."

"I need more recognition and appreciation for the hard work I put into my business, and I'm looking for ways to boost my morale."

"I'm concerned about the future of my business and the industry as a whole, and I'm looking for ways to stay resilient and adaptable."

"I'm looking for ways to expand my business and reach new clients, but I need more marketing and sales support to do so successfully."

"I'm finding it challenging to balance my personal and professional life, and I need more flexibility and support to do so effectively."

