Delmolino, K., Arnett, M., Kosba, A., Miller, A., Shi, E. (2015), *Step by Step Towards Creating a Safe Smart Contract: Lessons and Insights from a Cryptocurrency Lab*, 18 November 2015. Retrieved from https://eprint.iacr.org/2015/460.pdf on 18 January 2018.

Deloitte (2016), *Blockchain in Insurance*. Retrieved from https://www2.deloitte.com/content/dam/Deloitte/ca/Documents/financial-services/ca_en_financial_services_blockchain_in_insurance_AODA_new.PDF on 18 January 2018.

Deloitte (2017), *Blockchain & Cybersecurity*. Retrieved from https://www2.deloitte.com/content/dam/Deloitte/ie/Documents/Technology/IE_C_BlockchainandCyberPOV_0417.pdf on 2 February 2018.

Deloitte (2018), *Blockchain, legal implications, questions, opportunities and risks*, Deloitte Legal, March 2018. Retrieved from https://info.deloitte.com/rs/231-YWE-658/images/Blockchain%20 WP%20March%202018 .pdf on 18 April 2018.

The Economist (2015), "The Trust Machine – The Promise of the Blockchain", 31 October 2015. Retrieved from https://www.economist.com/news/leaders/21677198-technology-behind-bitcoin-could-transform-how-economy-works-trust-machine on 18 November 2017.

eMarketer (2017), Worldwide Retail and Ecommerce Sales: eMarketer's Estimates for 2016–2021, eMarketer Report, 18 July 2017. Retrieved from https://www.emarketer.com/Report/Worldwide-Retail-Ecommerce-Sales-eMarketers-Estimates-20162021/2002090 on 15 November 2017.

Ernst&Young (2017), *Blockchain in insurance: applications and pursuing a path to adoption*. Retrieved from http://www.ey.com/Publication/vwLUAssets/EY-blockhain-in-insurance/\$FILE/EY-blockhain-in-insurance.pdf on 18 January 2018.

essDOCS (2018), "Introducing essCert – a next generation eCO solution", essDOCS News, 31 May 2018. Retrieved from https://www.essdocs.com/blog/introducing-esscert-next-generation-eco-solution on 20 June 2018.

Ethereum White Paper. Retrieved from https://github.com/ethereum/wiki/wiki/White-Paper on 18 November 2017.

European Commission, (2004), A Report on the Functioning of Public Procurement Markets in the EU: Benefits from the Application of EU Directives and Challenges for the Future, Brussels: European Commission.

European Commission (2018), "European Commission launches the EU Blockchain Observatory and Forum", European Commission Press Release, 1 February 2018. Retrieved from http://europa.eu/rapid/press-release_IP-18-521_en.htm on 3 February 2018.

European Parliament (2018), Draft Report on Blockchain: a forward-looking trade policy, Draft Report 2018/2085 dated 18 July 2018, Committee on International Trade.

Financial Stability Board (FSB) (2018), FSB Correspondent Banking Data Report, 6 March 2018. Retrieved from http://www.fsb.org/2018/03/fsb-correspondent-banking-data-report-update/ on 10 March 2018.

Finck, M. (2017), "Blockchains and Data Protection in the European Union", Max Planck Institute for Innovation & Competition Research Paper No. 18-01, 30 November 2017. Retrieved from https://ssrn.com/abstract=3080322 on 12 March 2018.