

## **Spółdzielczy Bank Rozwoju chooses durable medium based on blockchain from Atende**

**Spółdzielczy Bank Rozwoju (SBR Bank) with headquarters in Szepietowo as the first cooperative bank of the BPS Group signed an agreement with Atende S.A. on the implementation of a durable medium based on blockchain. It is the second, after the Cooperative Bank in Toruń from the SGB Group, local bank in Poland that decided to use the innovative technology.**

In the first stage of the project, serial correspondence of public documents to the Bank's customers will be launched, executed using the Atende ChainDoc service. The implemented solution brings a change in the approach to customer care and significant savings – thanks to substituting paper correspondence in communication with customers and traditional cash desk service with innovative IT tools.

The Management Board of Spółdzielczy Bank Rozwoju has no doubts that digitisation is the future of banking.

*"We believe that changes aimed at adjusting the banking business to the reality of IT society should also involve local banks. Therefore, we want to be an innovation leader among cooperative banks of the BPS Group. We hope that the initiated cooperation with Atende S.A. will make it possible for us to develop solutions meeting our customers' expectations,"* says Tomasz Gromada, acting President of the Management Board of SBR Bank.

As part of the agreement, a solution based on the blockchain called Atende ChainDoc, Signature Application and Online Customer Panel will be implemented. The recorded documents will be stored in data centres of EXEA as part of the WORMaaS service and made available to customers using the existing electronic banking platform.

*"We congratulate SBR Bank on its decision to be innovative and fully digitised. Apart from the significant change in the customer care model, the new solution makes it possible to obtain significant cost benefits and is another step in the execution of environment-oriented strategic goals,"* says Jacek Szczepański, Operations Vice-President at Atende SA.

SBR Bank is associated with Bank Polskiej Spółdzielczości S.A. It operates in all counties of the Podlaskie Voivodeship, in the Warsaw agglomeration, 13 counties of the Mazowieckie Voivodeship and 4 counties of the Warmian-Masurian Voivodeship. Currently, the customers of SBR Bank are served in 17 branches in the listed area. With regard to the balance sheet total, SBR Bank ranks high, among 321 cooperative banks belonging to the BPS Group.

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The project executed at SBR Bank is another commercial implementation of own solutions based on the blockchain and developed by the R&D division of Atende S.A. ChainDoc meets the requirements specified for durable mediums by EU law, national law and regulatory authorities. Settlement is done in a service model, in which the customer pays for the resources actually used.

*"Cooperative banks more and more often turn to digitisation that brings tangible effects not only in terms of reducing the bank's operating costs. Digitisation is also a chance to create a modern image of the bank, improve relations with customers and increase their involvement,"* adds Jacek Szczepański.

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