

Press release, March 21st, 2019

The Cooperative Bank in Toruń (BS) is implementing blockchain in the customer service system

The Cooperative Bank in Toruń is implementing a unique digital customer service system based on blockchain technology. This is the first local bank in Poland, which decided to use blockchain technology. The project, carried out in cooperation with Atende, is part of the philosophy of making modern forms of customer service generally available.

The customer service digital system is one of the key projects of the new Development strategy of BS Toruń for 2018-2020. The solutions implemented entail a radical change in the customer service approach. Owing to innovative IT tools the use of paper documentation will be limited. Customers will be remotely provided with a wide range of services and will sign documents via SMS codes. The application of Atende ChainRepo will enable the digitalisation of documents with biometric signature and their archiving. Both the customer and the Bank will have access to electronic documentation at any time, without needing to search for printouts in cabinets and files, without unnecessary stamps and initials.

We are introducing automatic digitisation of documents using blockchain technology as one of the key elements of our Strategy. We are trying to eliminate all nuisances so that the use of our services is even simpler. The system meets the requirements of a durable medium, which will enable us to dispense with unnecessary and cost-intensive work, says Grzegorz Flanz, Vice-President of the Management Board of BS Toruń.

Atende ChainRepo allows for archiving and the search and indexing of electronic documents, both by the bank and by customers. The tool is integrated with the service of a durable Atende ChainDoc medium, automatically recording documents in the blockchain network – one of the safest forms of data retention. The documents recorded in ChainDoc do not go beyond the customer's environment and there is a mechanism exercising the right to forget under the GDPR.

The currently created electronic repository of documents shall be a panel available to the customer also after a possible termination of the agreement with the bank. All documents dedicated to the customer will be made available to him/her, including the implementation of the "right to forget" functionality – explains Łukasz Kotlarz, Leader for the digitisation of BS Toruń.

Chaindoc is built on a confirmed, open code of the blockchain engine, ensuring the transparency of the solution and providing certainty about the extent of its operation. It is at the same time closed and private blockchain based on defined participants and the trusted computer nodes located in Poland – such as Atende and Exea data center in

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Toruń. Thanks to these features, the Atende solution meets the requirements of the Office of Competition and Consumer Protection (UOKiK), enabling documents to be supplied to final customers in electronic form.

Blockchain is a technology of the future. The Cooperative Bank in Toruń is the first cooperative bank in Poland, which has implemented the blockchain-based solution and we believe that other banks will soon follow. We are proud that we can be part of this project – comments Jacek Szczepański, Vice-President of the Management Board of Atende S.A. – The project is perfectly integrated with the Atende strategy for 208-2019 concerning the development of sales of own innovative services.

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