# **Knowing me, knowing you Blockchain not only in financial services**

Mariusz Cholewa, PhD

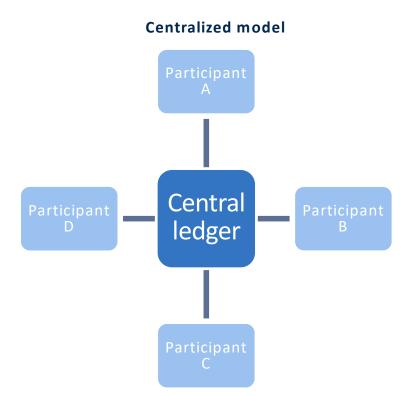
**CEO** 

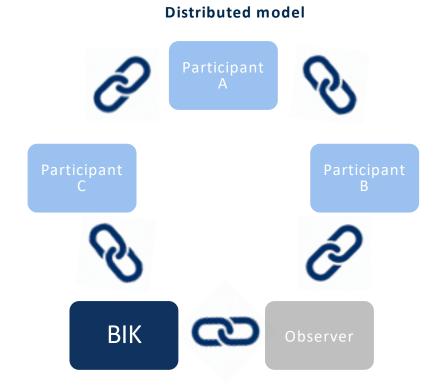
Biuro Informacji Kredytowej S.A.





#### What is blockchain?





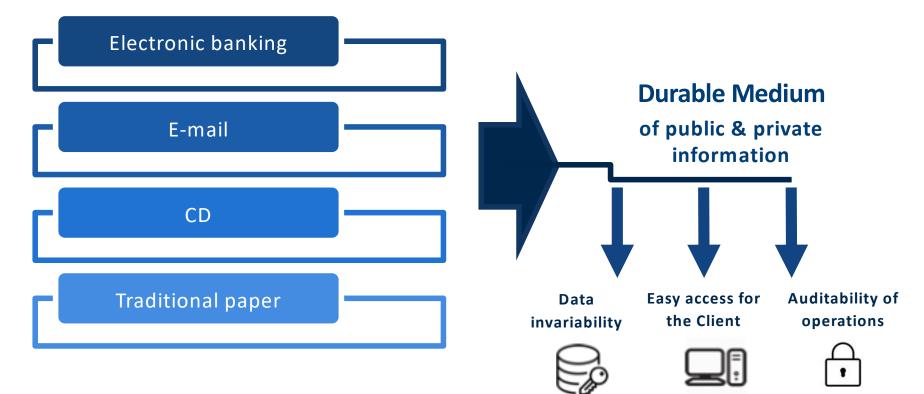




# **Blockchain – Use cases Digital Identity Loyalty programmes Durable Medium eCommerce On-line contracts Payments Health care Energy industry Internet of Things (IoT)**

BIURO INFORMACJI KREDYTOWEJ

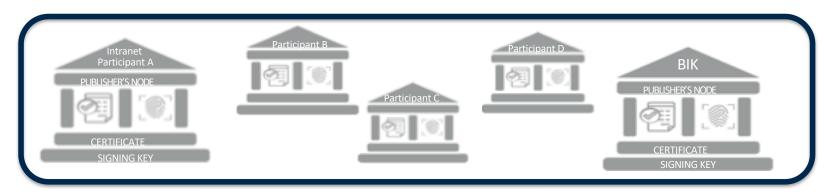
# **Banking communication with clients**







#### **Durable Medium – BIK solution based on the Blockchain**

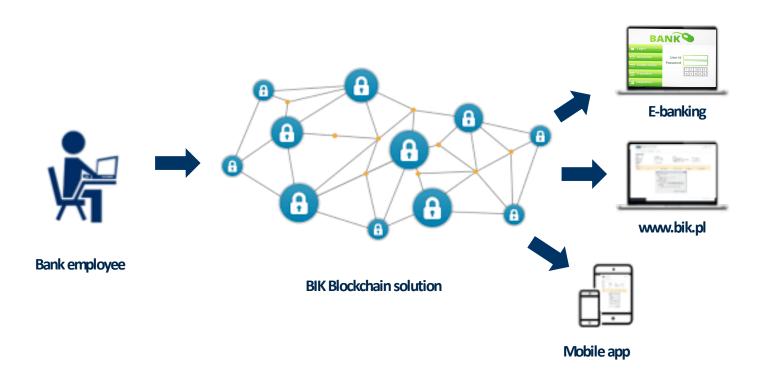








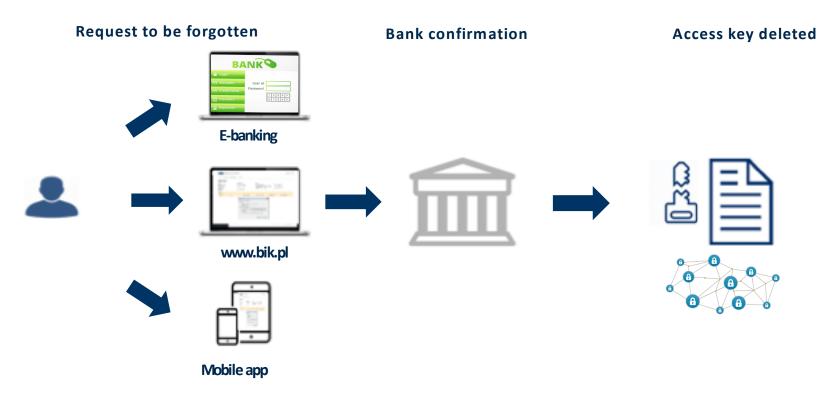
# **Durable Medium – Safe and simple access to documents**







### **Durable Medium – Right to be forgotten**

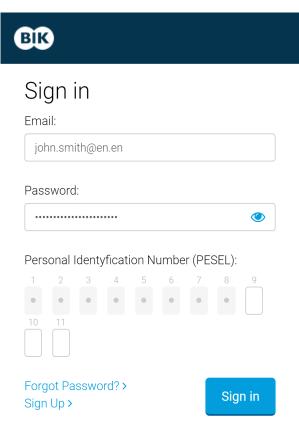






#### **Durable Medium - Value for Clients**

- Additional access channel to data for Clients through BIK portal
- Access possible to all documents published by all participants
- Using the existing processes of Clients' identity confirmation
- Execution of the right to be forgotten







# PoC of BIK solution based on blockchain

- Solution has been confirmed to meet the legal requirements of the Durable Medium
- Compliance with GDPR
- Confirmed functionality, performance and scalability
- Final solution underway
- The blockchain technology allows further development:
  - Active delivery
  - Signing of on-line contracts
  - ...



