Knowing me, knowing you
Blockchain not only in financial services
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## What is blockchain?

Centralized model


Distributed model


BIK
Observer

## Blockchain - Use cases

- Loyalty programmes
- eCommerce
- Payments
- Digital Identity
- Durable Medium
- On-line contracts


## Banking communication with clients


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## Durable Medium - BIK solution based on the Blockchain



## Durable Medium - Safe and simple access to documents



## Durable Medium - Right to be forgotten

Request to be forgotten


Bank confirmation


Mobile app
biURO informacJ kredytowe.

## 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


## BiK

Sign in
Email:
john.smith@en.en

Password:
$\square$

Personal Identyfication Number (PESEL)


Forgot Password? >
Sign Up >

## 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
- ...

