

The logo for ATENDE, featuring the word in a bold, sans-serif font. The letter 'A' is red, while the remaining letters 'TENDE' are black. A small red horizontal bar is positioned to the right of the letter 'E'.

ATENDE

A graphic with a white background and a pink triangular shape on the left side. The text is in a bold, white, sans-serif font.

*Paperless insurance*  
thanks to blockchain technology

Blockchain is a “chain of blocks of data”, a manner of recording information in a database (e.g. transaction data), in the form of subsequent blocks. Each block contains a reference to the previous block, making the chain unbreakable. It is impossible to make any changes to historical data due to the fact that the same copies of the whole chain are stored on different servers distributed around the network. Transactions in the blockchain are irreversible and fully secured. The history of records in the database based on the blockchain technology can be reviewed and verified, which means that audits can be conducted and inspires greater trust.

## Atende ChainDoc

Based on the blockchain technology Atende created the ChainDoc solution. This technology undeniably guarantees that the content, form and time of publication of the document remain unchanged. The ChainDoc is based on a private server network where only document hashes are saved.

### Digitization of private documents

ChainDoc enables both correspondence of personalized documents to clients remotely as well as a whole range of solutions for digitizing processes of an enterprise.



#### Easy and fast communication for private documents:

- Sharing periodic documents
- Confirmation of delivery, reading
- Remote signing of contracts and applications
- Expressing consents and statements
- Client-side document upload with anti-malware protection



#### A branch without paper

- Elimination of workflow of paper documents in branches
- Digital signatures:
  - Text messages
  - Biometric on the tablet
  - Biometric blood system scanner
- OCR (optical character recognition) for recognizing characters and whole texts in an image file and indexing documents
- No physical paper archiving
- Ease of finding and viewing documents
- Integration with internal document workflow systems

## Digitization of public documents (electronic durable medium)

The ChainDoc meets the challenge of communication with the customer through a durable medium, to which banks and financial institutions are obliged under the applicable law. Customers must have 24/7 access to the sent information, such as new pricing or table of fees, with a guarantee that they cannot be changed.



### Meeting the requirements for durable media

- Easy access to data for all parties of the process, including after the relationship with a consumer
- Invariability of the content of the document
- Time stamping
- No possibility of incidental or deliberate deletion of the document
- Notifications about documents to consumers



### Significant savings due to the lack of costs of

- Paper and ink
- Archiving paper
- Searching for paper documents
- Sending documents by letter



### Integration

- SSO with employee
- SSO with customer portals
- SSO with ERP/CRM class systems
- Convenient API



### Simplicity of service and processes

- Quick access to documents
- Versioning of documents
- Elimination of intermediaries and unnecessary processes



### Market opportunity

- Enabling new sales channels, distance sales thanks to remote signing of contracts



### Data security

- High level of data security while protecting sensitive data
- Documents in the process are encrypted using cryptographic mechanisms
- Qualified outsourcing service
- TIER 3 at Exea Data Center
- Solution available on AZURE platform



### Flexible, service-based pricing model

- Available as a service, payable according to consumption
- Without purchase of expensive machinery

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## Digitization of insurance processes (cases)

### All modules available on Azure platform



#### Consumer portal for documents

- Access to documents, including after the relationship with a consumer has ended
- Confirmation of authenticity of documents via NASK SA
- Individual portal for every insurer company
- Integration via SSO with insurer's portal



#### Workflow process

- Queueing documents
- Connecting documents with employees
- Automatic return of documents
- Supporting risk analysis process



#### Remote transaction of insurance

- Digital signatures via text messages
- Uploading additional documents by clients on portal
- Security check of documents added by clients
- Placing all documents on durable medium



#### Application for scanning documents

- Possibility of digitizing paper documents
- Document printed by agent, signed by client and scanned by application
- No need of returning documents to insurer
- Customer can continually access paper document



# Atende S.A.

Atende S.A. is one of the leading IT companies in Poland, listed on the Warsaw Stock Exchange since 2012. For over 25 years, it has been implementing technologically advanced IT projects. The company specializes in the integration of IT infrastructure (including networks, computing systems, data centers, security), as well as services (including IT design and consulting, maintenance and servicing of systems, blockchain-based solutions, IT outsourcing, and cloud computing). Atende is also a capital group, which consists of seven subsidiaries offering their own solutions in software and IT services. Their areas of specialization include: innovative software for distribution of multimedia content, intelligent metering of power networks and cyber security systems, real time operating system and software for embedded systems, IT solutions for the healthcare sector, modern IT maintenance services, data analysis in Big Data technology and consulting and programming.

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