**Rota**

**Goal**

Create a global, multi division, unique customer identification utilizing Blockchain technology.

**Intro / Problem**

In order to truly serve its customers an organization must first know who their customers are and be able to capture / record all dealings / preferences.

Now imagine a new customer being set up in a customer management system. While the process is being completed it is discovered that the new customer is the CEO of a company based in another country and has billions in dealings with another division of the organization. Not only that, but the CEO has personal dealings in yet another country with a 3rd division of the organization.

You can quickly see how this transaction can change from the purchase of a nominal item to the latest in a series of high dollar, multi national, multi division transactions that could effect a customer relationship for years to come.

**Solution**

The mechanism for this solution lies in Blockchain technology.

What may have started as a replacement to currency (ie Bitcoin) is really just a way to track something that is valuable, scarce sought after, available across the globe …

When you get right down to it, a Blockchain is a digital ledger (or record) that is distributed across a network. Additions to the ledger are verified and replicated automatically across the network providing a single point of truth. Changes cannot be made without the entire network knowing it.

To put it another way, Blockchain is a digital log that records transactions and ensures there are no duplications.

What is it that an organization has that is precious and rare like currency but needs to be verified as unique?

**How it works**

When a new customer enters a division of the organization they will complete a standardized onboarding / application document. This will be utilized to confirm uniqueness of the customer and be attached to their profile. Customer uniqueness identifiers may include but are not limited to biometric data, signature, address, credit information, personal information .. etc as permitted by local law.

This data will then be consolidated into a profile / coin / token / customer identifier/ id # and be sent out to each division of the business for verification and approval.

Once all divisions have verified the uniqueness of the new customer identifier a new line will be added to the ledger creating a permanent record of the customer.

If the uniqueness of the transaction is declined by any division (customer is existing) the new identifier will be either deleted or added to an existing customer identifier.

All subsequent dealings will utilize the unique customer identifier.

**Implications**

Once an organization can be truly certain of the uniqueness of a customer identity and all dealings across divisions;

* Enable cross divisional profile and marketing
* Allow enhanced fraud detection
* Improve and widen credit scoring opportunities.