



Blockchain speeds up access to debt collection register extracts

As part of a pilot project, residents of Schaffhausen will soon be able to order extracts from the debt collection register directly from their smartphone. A PDF copy, which can also be verified online by third parties, will be sent to the requester quickly and at no additional cost. This is all possible thanks to the Procivis eID+ app, which has been based on the blockchain infrastructure of Swisscom and Swiss Post. Swisscom and Procivis are also entering into a strategic partnership to promote e-government services for Switzerland. In addition to registers, Swisscom also has plans to digitise certificates and contracts.

Currently, anyone moving house who needs an extract from the debt collection register has to visit the debt collection office in person or order the extract from an online provider for an additional cost, which will then be sent a few days later by post. In the canton of Schaffhausen, this is about to become more convenient and faster without costing any more: residents will simply apply for the extract on their smartphone and receive it online immediately.

Strategic partnership between Procivis and Swisscom

The canton of Schaffhausen is at the forefront of e-government services in Switzerland. Residents already have access to the eID+ app available from Procivis Ltd, a provider of e-government solutions. After downloading the app and authenticating their identity as a member of the community, users are able to access administrative services, such as the local residents' registration office (Einwohneramt). Soon residents will be able to use the eID+ app to order extracts from the debt collection register too. A pilot project is being launched by the Swiss community of Schaffhausen. To permit the creation of a digital, automatic and forgery-proof copy of the official certificate, the app uses the private Consensus as a Service blockchain infrastructure developed by Swisscom and Swiss Post. This functions as a digital ledger: the transactions can be viewed and verified in real time by all involved parties with complete confidentiality. The reliability of the data is assured through reciprocal control by the respective parties and data immutability. Moreover, all of the data remains in Switzerland.



It is also possible for third parties to verify the data: for example, a landlord can upload the extract from the debt collection register to the validation platform provided by the canton of Schaffhausen and thus verify a document's authenticity.

Daniel Gasteiger, CEO of Procivis: "E-government applications rely on a secure infrastructure. This is vital to guarantee the application's stability and compliance with data protection requirements." The canton of Schaffhausen is the first local authority to use the Swisscom and Swiss Post infrastructure – following private companies, such as daura Ltd or Ormera of Energie Wasser Bern (ewb) and Postfinance, which have already joined the infrastructure. If the pilot is successful, the canton of Schaffhausen would like to use the app for accessing other official certificates, such as residence certificates. Procivis and Swisscom are also entering into a strategic partnership to lay the foundation for widespread e-government use of Blockchain.

Swisscom to use blockchain for registers, contracts and certificates

Swisscom plans to expand the digitisation of important documents based on the private blockchain infrastructure, which meets the most stringent security and data protection requirements. In addition to registers, people will also be able to digitally issue, verify, transfer and archive contracts and certificates in the future.

Swisscom is currently digitising the commercial register as well as the debt collection register to this end. Blockchain could therefore reduce the time it takes to set up a business from two to three weeks down to just three hours. Swisscom is already in advanced talks with several cantons on rolling this out.

Digitisation can also greatly simplify the conclusion of contracts. Opening a third pillar (3a) private pension account or a rental deposit account, for example, takes just three steps: filling in the online form, checking the application and adding a digital signature. In the future, Swisscom would like to offer solutions like these to business customers. In conjunction with Swisscom's trust services – the



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verified [signature service and Mobile ID](#) – legally binding contracts can be concluded entirely digitally and seamlessly.

Proof of authenticity for certificates such as diplomas, leaving certificates or other educational certificates is often required for job applications, for example. Swisscom is currently assessing the market interest in digitising these documents based on blockchain technology.

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