CLAIMS

1. A method for enhanced organizational transparency using a linked activity chain in a distributed ledger, comprising:

a back end for an organization comprising at least one computer processor receiving a first communication from a first entity comprising a first customer financial activity for a customer with the first entity;

the back end writing the first communication to a distributed ledger for the organization as a first block in a linked activity chain;

the back end receiving a second communication from a second entity comprising a customer second financial activity for the customer with the second entity;

the back end writing the second communication to the distributed ledger for the organization as a second block in the linked activity chain; and

the back end calculating a financial summary score for the customer based on the blocks in the linked activity chain, wherein the financial summary score indicates a financial risk exposure to the organization based on the customer's first financial activity and second financial activity.

2. The method of claim 1, wherein the first financial activity or the second financial activity comprises a financial transaction.

3. The method of claim 1, wherein the first financial activity or the second financial activity is a mortgage.

4. The method of claim 1, wherein at least one of the first financial activity and the second financial activity indicates a fraudulent activity.

5. The method of claim 1, wherein at least one of the first entity and the second entity is internal to the organization.

6. The method of claim 1, wherein at least one of the first entity and the second entity is external to the organization.

7. The method of claim 1, further comprising:

the back end receiving, from a requesting entity, a request for the financial summary score; and

the back end communicating, to the requesting entity, the financial summary score.

8. The method of claim 7, wherein the requesting entity is one of the first entity or the second entity.

9. The method of claim 1, wherein the first communication comprises a smart contract.

10. The method of claim 1, wherein the distributed ledger is specific to the customer.

11. The method of claim 1, wherein the distributed ledger comprises activities for a plurality of customers.

12. The method of claim 1, wherein the linked activity chain is a blockchain.

13. The method of claim 12, wherein the first block and the second block each comprise a hash of a previous block in the activity chain.

14. The method of claim 1, wherein the financial summary score indicates a financial status of the customer.

15. The method of claim 1, further comprising:

providing an alert to at least one of the first entity, the second entity, and a third party based on the financial summary score.

16. The method of claim 15, wherein the first entity, the second entity, or the third party has extended credit to the customer.

17. The method of claim 1, further comprising:

preventing credit from being offered to the customer based on the financial summary score.

18. The method of claim 1, wherein at least one of the first customer and the second customer activity is a financial exposure.

19. The method of claim 1, wherein at least one of the first customer and the second customer activity is a financial improvement comprising at least one of an income activity and a deposit activity.