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(54) Title: PRIVACY-PRESERVING DECENTRALIZED PAYMENT INSTRUMENT NETWORK

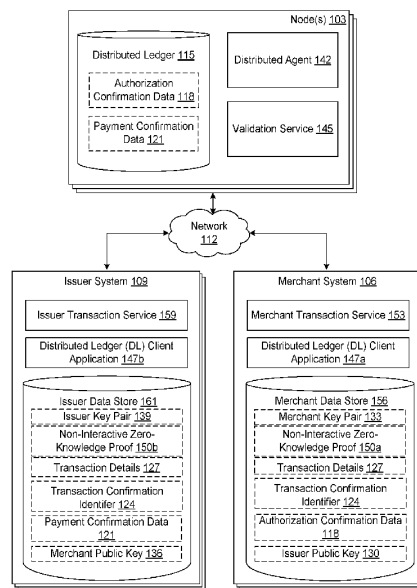


FIG. 1

(57) Abstract: Disclosed are various embodiments for providing a privacy-preserving decentralized payment instrument network that allows merchants and transaction account issuers to record transaction-related information in a distributed ledger. In particular, upon receiving authorization from a transaction account issuer to proceed with a transaction, a merchant can securely record transaction data (e.g., transaction confirmation identifier, transaction details, etc.) associated with the transaction in the distributed ledger. Furthermore, upon payment by the issuer to the merchant with regard to the transaction, the issuer can record payment confirmation data on the distributed ledger. The records stored in the distributed ledger can be used to resolve disputes between the parties without third-party intervention or sharing of privacy data.

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