Abstract

Reducing Computational Resource Requirements for Making Payments

A peer-to-peer (P2P) payment system is proposed in which a server computationally analyses historical data relating to P2P traffic to predict periods of high usage, and, based on the predicted high usage periods, computationally interacts with payment senders, to schedule payments to avoid the predicted high usage periods. The effect of this is to smooth the traffic over time, thereby reducing the number of transfers which are required at peak traffic periods. In this way, the resource requirements of operating the P2P process can be reduced, since the peak level of P2P traffic, which determines the computational resources which have to be devoted to the P2P traffic, can be reduced.

[Figure to print with the abstract: Fig. 3]