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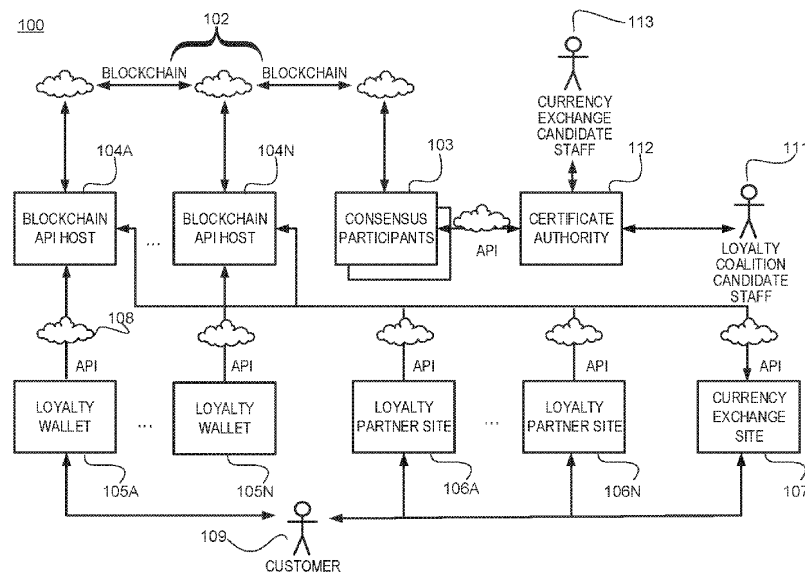


FIG. 1

(57) Abstract: A blockchain-based loyalty point system may include a blockchain API host that receives a request to transfer an amount of loyalty points from a first customer account to a second customer account. The system may validate the request by performing a cryptographic operation on the request using a public key associated with the first customer account. The system may also propagate a proposal to consensus participants for writing to a blockchain, wherein the proposal comprises the first customer account, the second customer account, and the amount of loyalty points. The system may also receive an exchange request from a loyalty wallet associated with the second customer account, validate the exchange request by performing the cryptographic operation on the exchange request using a public key, and propagate an exchange proposal to the consensus participants for writing to the blockchain.

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