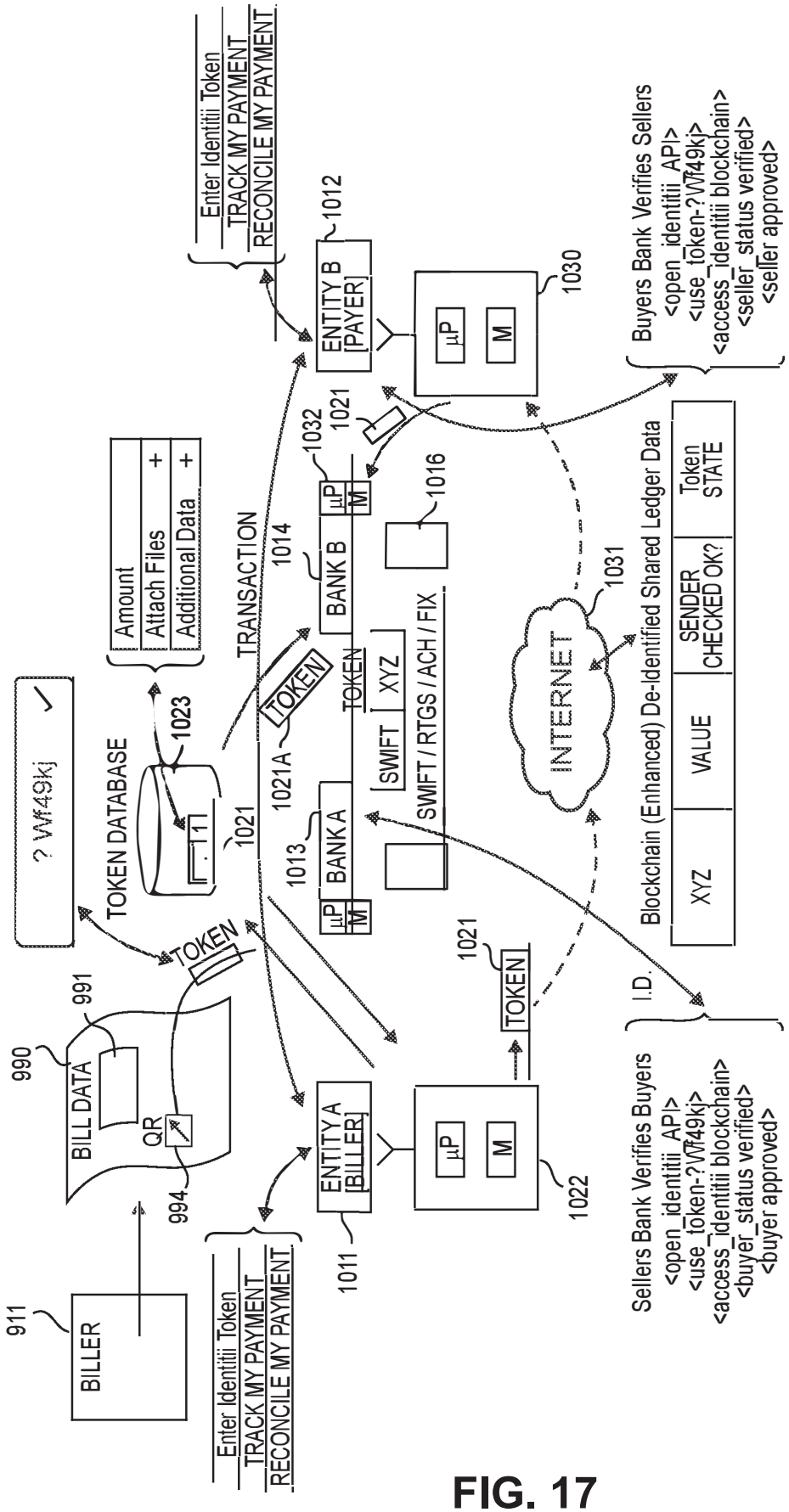

911
BILLER
990
BILL DATA
991
QR
994
TOKEN
? Wf49kj
TOKEN DATABASE
1023
1021
Amount
Attach Files
Additional Data
TRANSACTION
1021A
TOKEN
1011
ENTITY A [BILLER]
μP
M
1022
1021
TOKEN
1013
BANK A
1014
BANK B
1032
1016
SWIFT
XYZ
SWIFT / RTGS / ACH / FIX
INTERNET
1031
1012
ENTITY B [PAYER]
1030
Enter Identitii Token
TRACK MY PAYMENT
RECONCILE MY PAYMENT
Buyers Bank Verifies Sellers
<open_identitii_API>
<use_token-?Wf49kj>
<access_identitii blockchain>
<seller_status verified>
<seller approved>
Blockchain (Enhanced) De-Identified Shared Ledger Data
XYZ
VALUE
SENDER CHECKED OK?
Token STATE
I.D.
Sellers Bank Verifies Buyers
<open_identitii_API>
<use_token-?Wf49kj>
<access_identitii blockchain>
<buyer_status verified>
<buyer approved>

FIG. 17