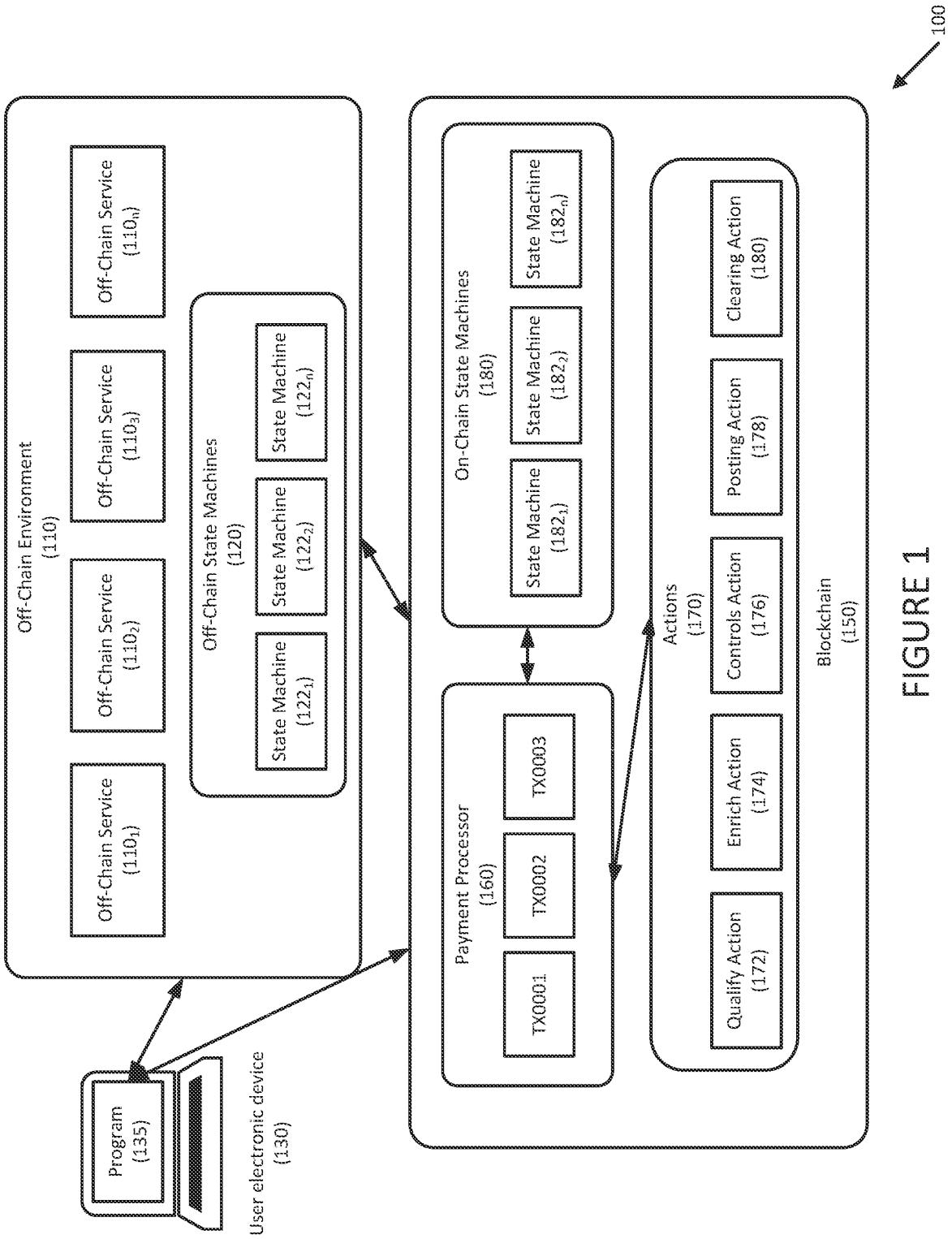

100
Off-Chain Environment (110)
Off-Chain Service (110_1)
Off-Chain Service (110_2)
Off-Chain Service (110_3)
Off-Chain Service (110_n)
Off-Chain State Machines (120)
State Machine (122_1)
State Machine (122_2)
State Machine (122_n)
Program (135)
User electronic device (130)
Blockchain (150)
Payment Processor (160)
TX0001
TX0002
TX0003
On-Chain State Machines (180)
State Machine (182_1)
State Machine (182_2)
State Machine (182_n)
Actions (170)
Qualify Action (172)
Enrich Action (174)
Controls Action (176)
Posting Action (178)
Clearing Action (180)

FIGURE 1


Computer program defines base state machines for basic actions (205)
Computer program stores state machine definitions to a database (210)
Computer program receives programmable payment instructions from user (215)
Computer program links state(s) in basic state machines with PPI (220)
Payment processor receives instruction (225)
Does instruction include PPI? (230)
NO
YES
Create request-specific state machine definition with PPI handles (235)
Use base state machine definition (240)
Instantiate state machine (245)
Respond with next instruction to be executed (250)

FIGURE 2

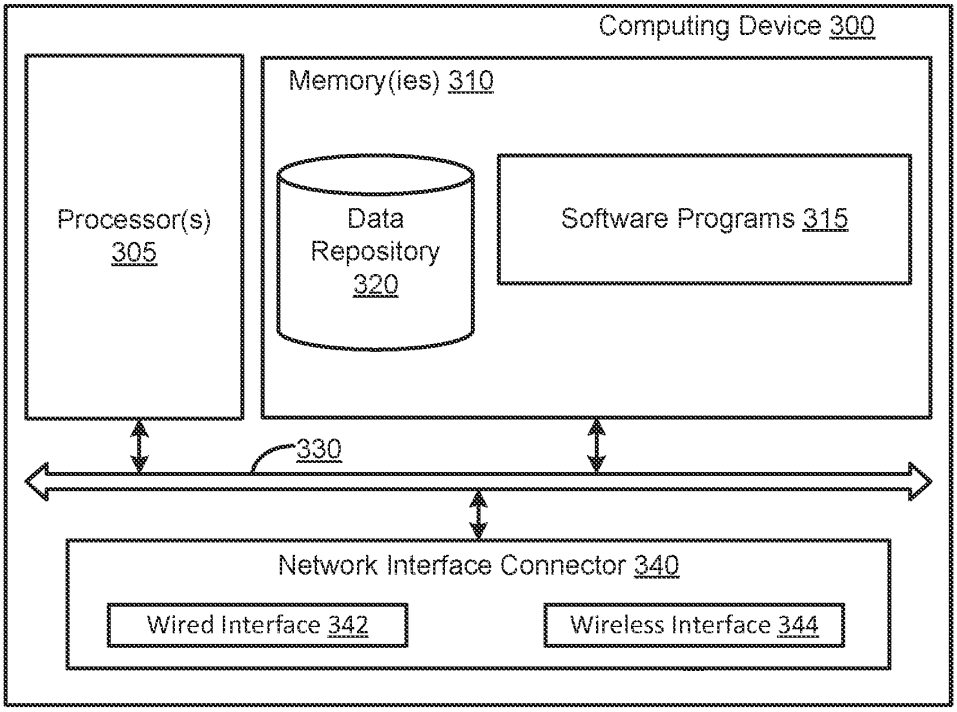

Computing Device 300
Memory(ies) 310
Processor(s) 305
Data Repository 320
Software Programs 315
330
Network Interface Connector 340
Wired Interface 342
Wireless Interface 344

FIGURE 3