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(71) Applicant: CITIBANK, N.A. [US/US]; 21st floor, 599 Lexington Avenue, New York, NY 10043 (US).

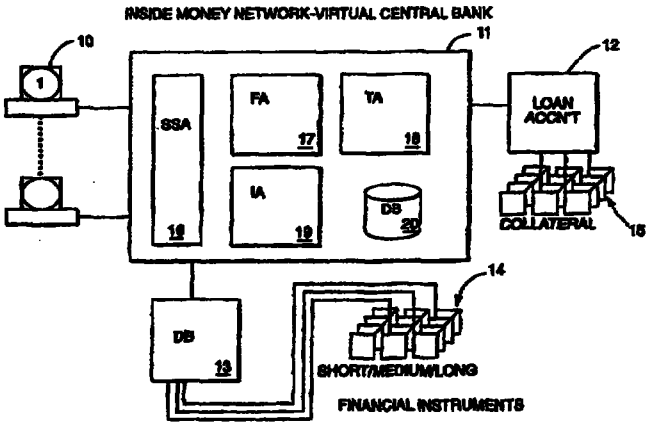
(72) Inventors: ENG, Alvin; 310-95th Street, Brooklyn, NY 11225 (US). BRILL, Curtis; 60 Eyre Court, Finchley Road, London NW8 9TU (GB).

(74) Agent: SCOTT, Thomas, J., Jr.; Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006-1109 (US).

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(57) Abstract

A synthetic currency transaction network which performs transactions with near real time finality of transaction between potential borrowers and potential lenders. Synthetic currency is created by pooling and dividing into shares a portfolio of highly liquid assets and frequent evaluation and disbursements of dividends on those assets so as to hold the value of the synthetic currency share at unity with the underlying currency. The synthetic currency network provides for interfacing users to the synthetic currency transaction network. A database is used for storing and maintaining records and other information of the network. A transaction manager manages network users' accounts and all network transactions. A fund accountant manages network information regarding the synthetic currency. A deposit bank acts as custodian for the portfolio of highly liquid assets which underlie the synthetic currency. An investment manager manages the measure of synthetic currency and directs investment decisions. A loan accountant manages all lending and borrowing activities in the synthetic currency transaction network.