

**ABSTRACT**  
**THE DISINTERMEDIATED SMALL ENTERPRISE MARKETPLACE**  
**FOR**  
**INSTANT GLOBAL TRANSACTIONS**

The world's first disintermediated global marketplace for small and medium enterprises (inclusive of retailers) whereby any entrepreneur or business, seeks to address important systemic issues that limit the growth of SMEs worldwide, restrict their ability to do business globally and constrain the overall movement towards reducing the cost of handling cash. This invention seeks to ensure that no matter how small and limited their resources may be and irrespective of their geographical location, and irrespective of their mutual past levels of familiarity or otherwise, SMEs are able to transact and trade with one another at acceptable levels of trust and with their end-consumers instantly, at significantly lower costs than possible today, through distributed applications, encrypted and smart contracts, their own issue of cryptocurrencies, acceptance of cryptocurrencies and derivation of economic value from a globally available distributed exchange which has a clearinghouse token embedded inside it.

One may refer to the drawing indicated as Figure 1 for the appropriate depiction.