

## **Abstract**

According one aspect of the invention, a computer-implemented delivery versus payment (DvP) method comprises: storing passwords and communication preferences defined by entities which include a seller, a buyer and an independent entity; in response to notification  
5 of a transaction between the seller and the buyer, generating a temporary password which is configured to discharge a smart contract generated at distributed ledgers for the transaction; generating separate encrypted files which contain the temporary password and are respectively decryptable by the stored passwords defined by the seller and the buyer; and electronically transmitting, by the independent entity, the encrypted files to the seller and the  
10 buyer respectively. Other aspects include, but are not limited to, a DvP system, and a method for generation and secured transmission of temporary password.

Figure 5A