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(54) Title: SYSTEMS AND METHODS FOR TOKEN-BASED CROSS-CURRENCY INTEROPERABILITY

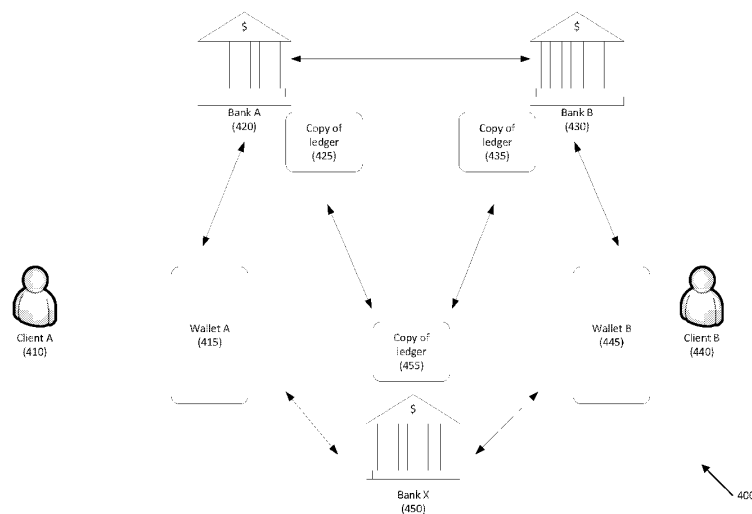


FIGURE 4

(57) Abstract: Systems and methods for token-based cross-currency interoperability are disclosed. In one embodiment, in a first financial institution information processing apparatus comprising at least one computer processor, a method for conducting a token-based cross-currency transaction may include: (1) receiving, from a first party, a transaction initiation request for a transaction amount to a second party; (2) deducting the transaction amount from a fiat currency account for the first party; (3) creating a token amount of tokens for the transaction amount; (4) writing the token amount to a distributed ledger; and (5) transferring the token amount of tokens to a second financial institution for the second party.

[Continued on next page]

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