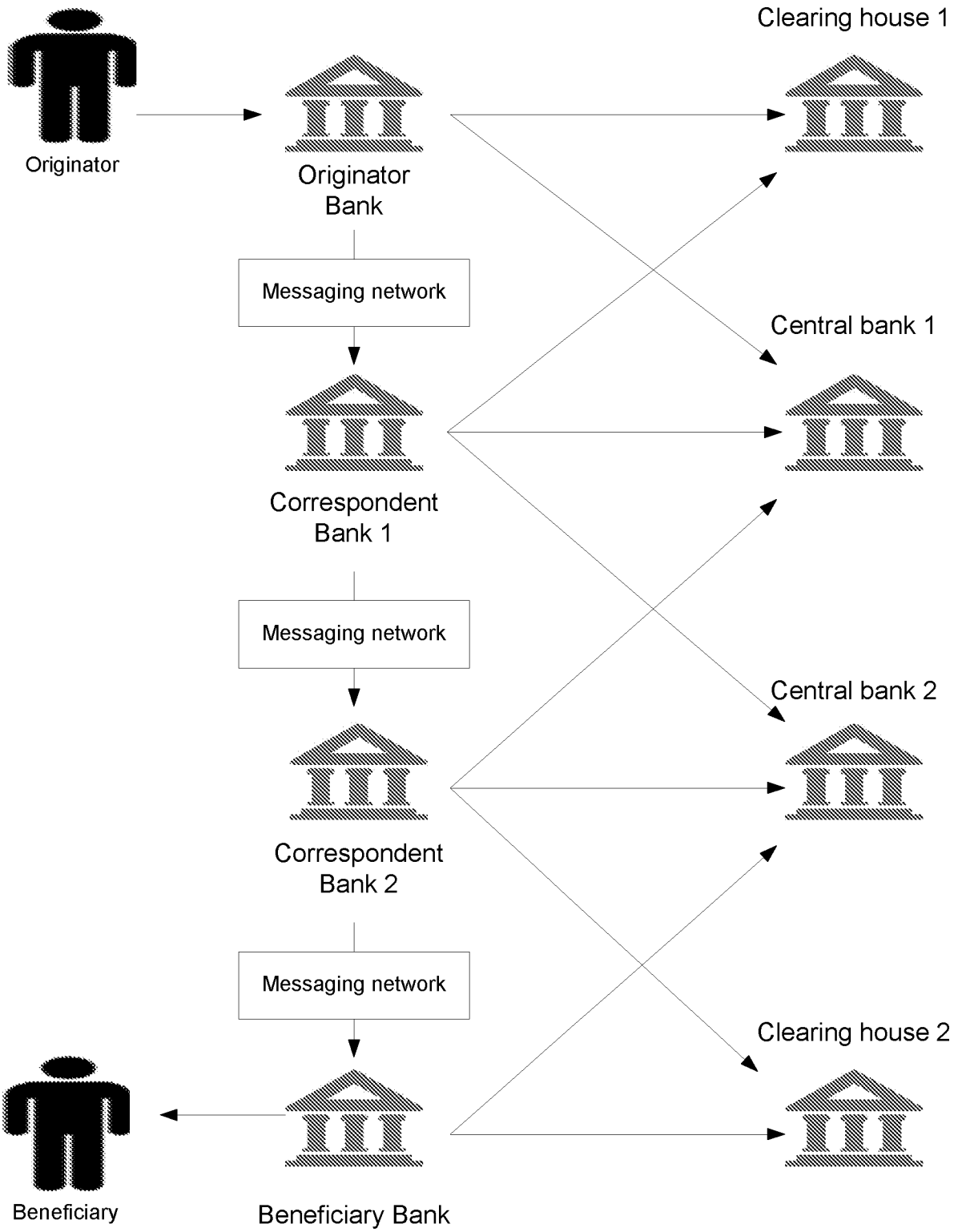


FIGURE 1
(Prior Art)

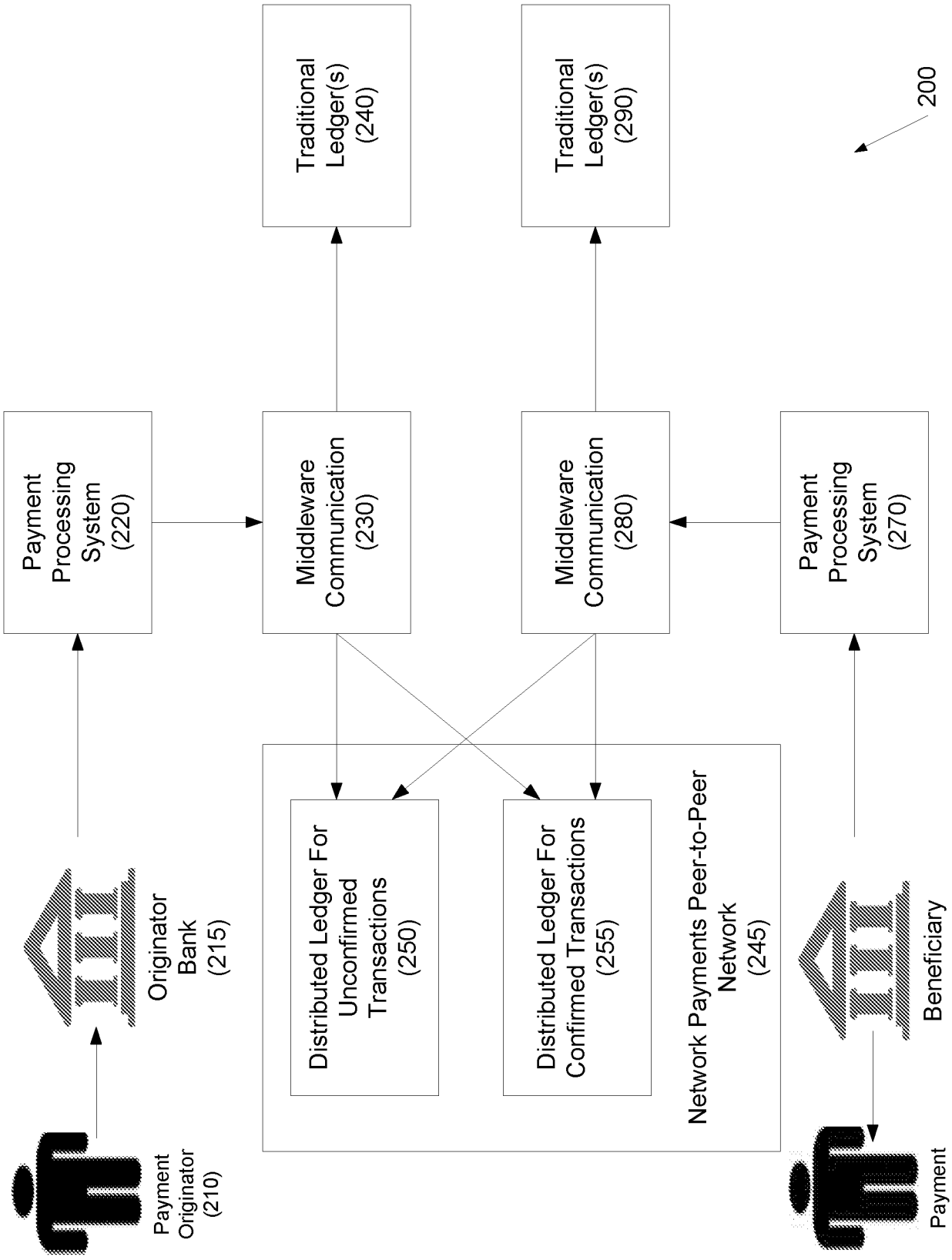

Traditional Ledger(s) (240)
Traditional Ledger(s) (290)
200
Payment Processing System (220)
Middleware Communication (230)
Middleware Communication (280)
Payment Processing System (270)
Distributed Ledger For Unconfirmed Transactions (250)
Distributed Ledger For Confirmed Transactions (255)
Network Payments Peer-to-Peer Network (245)
Originator Bank (215)
Beneficiary Bank (265)
Payment Originator (210)
Payment Beneficiary (260)

FIGURE 2

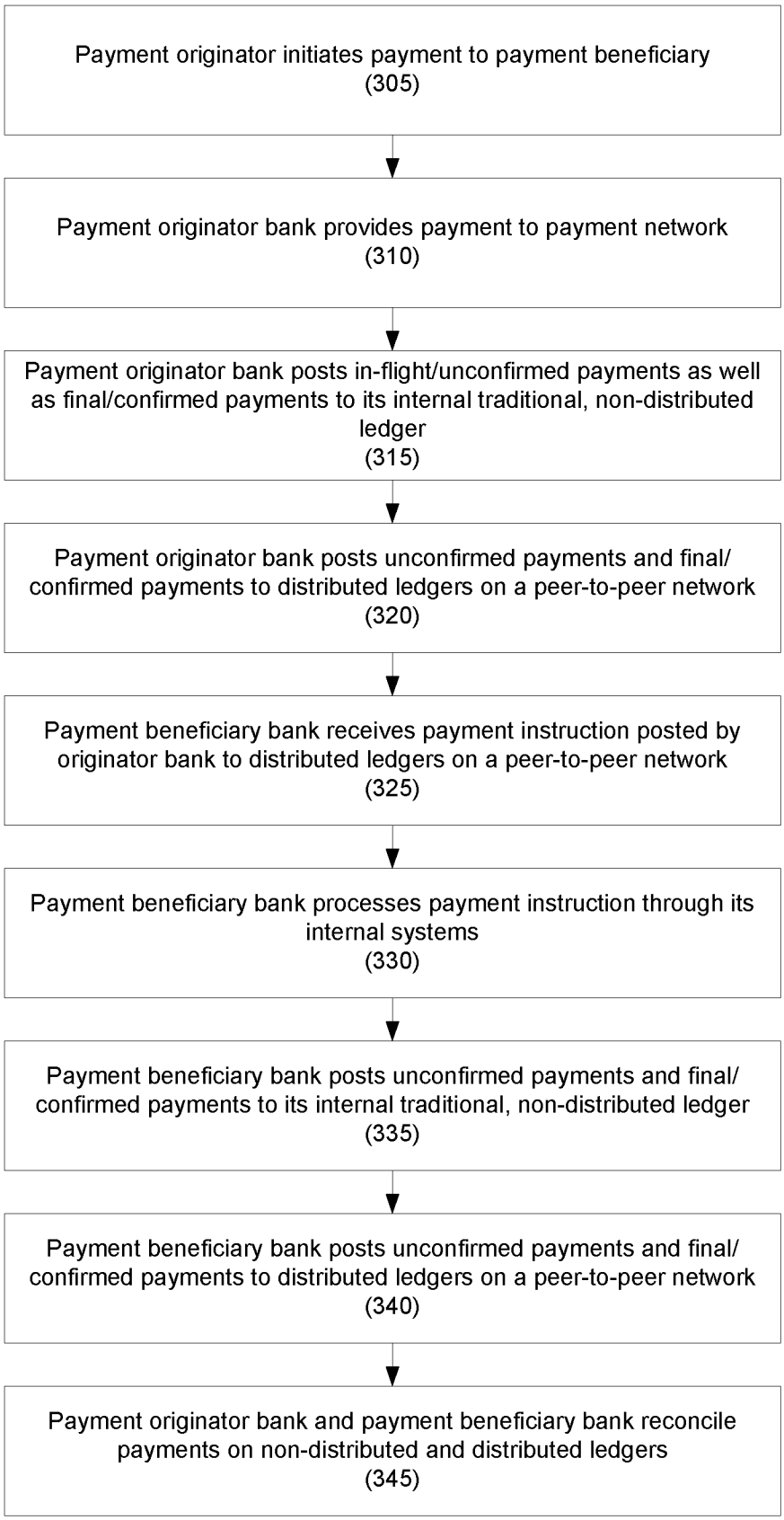

Payment originator initiates payment to payment beneficiary (305)
Payment originator bank provides payment to payment network (310)
Payment originator bank posts in-flight/unconfirmed payments as well as final/confirmed payments to its internal traditional, non-distributed ledger (315)
Payment originator bank posts unconfirmed payments and final/ confirmed payments to distributed ledgers on a peer-to-peer network (320)
Payment beneficiary bank receives payment instruction posted by originator bank to distributed ledgers on a peer-to-peer network (325)
Payment beneficiary bank processes payment instruction through its internal systems (330)
Payment beneficiary bank posts unconfirmed payments and final/ confirmed payments to its internal traditional, non-distributed ledger (335)
Payment beneficiary bank posts unconfirmed payments and final/ confirmed payments to distributed ledgers on a peer-to-peer network (340)
Payment originator bank and payment beneficiary bank reconcile payments on non-distributed and distributed ledgers (345)

FIGURE 3