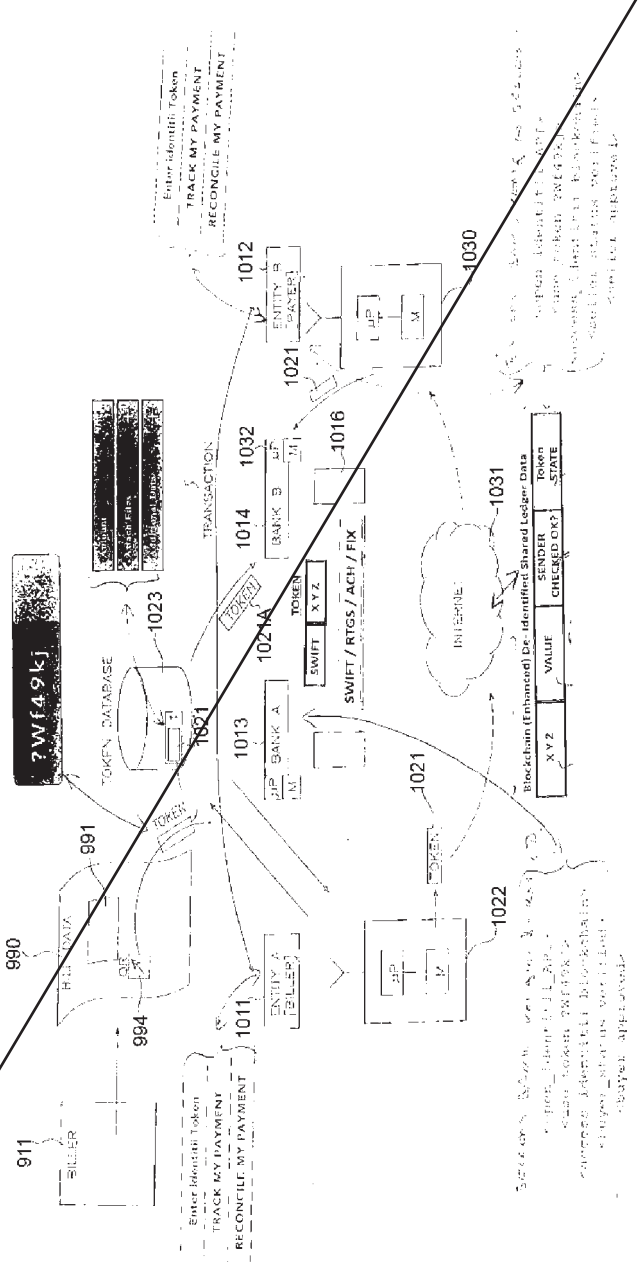

Enter Identifi Token
TRACK MY PAYMENT
RECONCILE MY PAYMENT
1012
ENTITY B
PAYER
1030
1021
1032
1016
1014
BANK B
TRANSACTION
1023
TOKEN
1021A
SWIFT
X Y Z
SWIFT / RTGS / ACH / FIX
1031
INTERNET
Blockchain (Enhanced) De-Identified Shared Ledger Data
X Y Z
VALUE
SENDER
CHECKED OK?
Token
STATE
?Wf49kj
TOKEN DATABASE
1021
1013
BANK A
1021
991
990
994
1011
ENTITY A
BILLER
1022
911
BILLER
Enter Identifi Token
TRACK MY PAYMENT
RECONCILE MY PAYMENT

FIG. 17

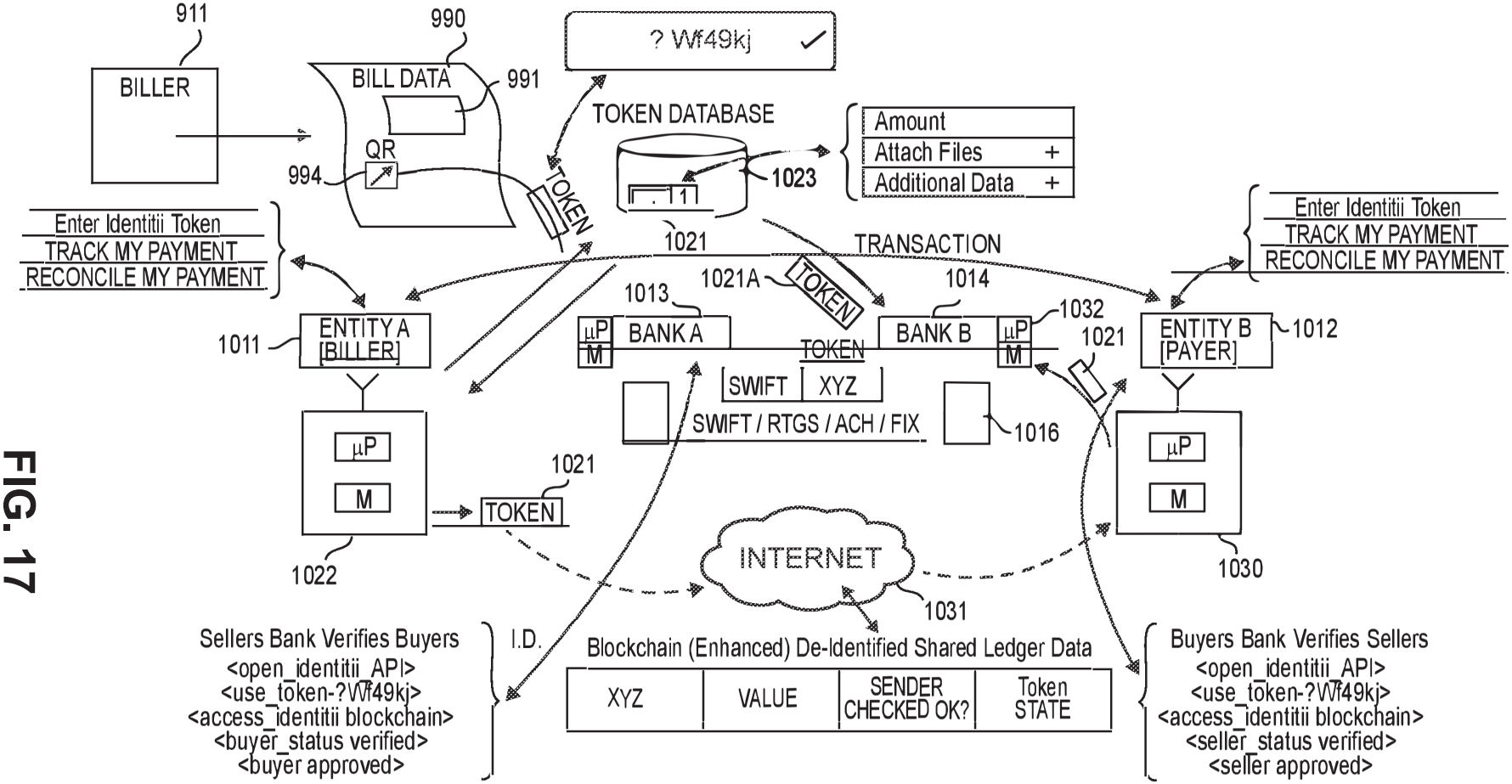
911
BILLER
990
BILL DATA
991
QR
994
? Wf49kj
TOKEN DATABASE
1023
Amount
Attach Files +
Additional Data +
TOKEN
Enter Identitii Token
TRACK MY PAYMENT
RECONCILE MY PAYMENT
1021
TRANSACTION
1021A
TOKEN
1014
1013
1032
1011
ENTITY A [BILLER]
µP
M
BANK A
TOKEN
BANK B
µP
M
1021
ENTITY B [PAYER]
1012
SWIFT
XYZ
SWIFT / RTGS / ACH / FIX
1016
µP
M
1021
TOKEN
1022
INTERNET
1031
1030
Sellers Bank Verifies Buyers
<open_identitii_API>
<use_token-?Wf49kj>
<access_identitii blockchain>
<buyer_status verified>
<buyer approved>
I.D.
Blockchain (Enhanced) De-Identified Shared Ledger Data
XYZ
VALUE
SENDER CHECKED OK?
Token STATE
Buyers Bank Verifies Sellers
<open_identitii_API>
<use_token-?Wf49kj>
<access_identitii blockchain>
<seller_status verified>
<seller approved>

FIG. 17