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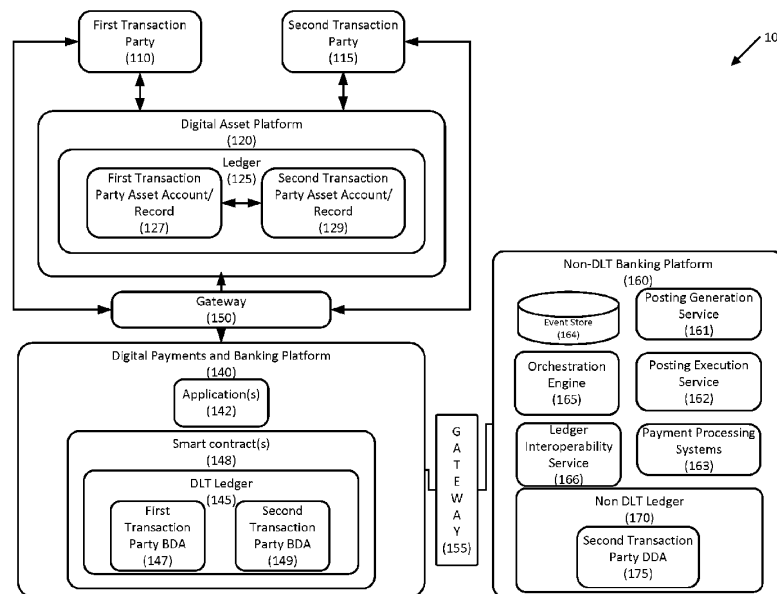


FIGURE 1

(57) Abstract: A method may include: a distributed application on a digital banking and payment platform receiving, via an API, a reserve funds instruction from a first transaction party to hold a balance in a blockchain deposit account, the reserve funds instruction comprising a reserve hold amount; the distributed application validating the reserve funds instruction; the distributed application generating a blockchain transaction payload for the reserve funds instruction; the distributed application submitting the blockchain transaction payload to a smart contract that maintains a distributed ledger, validates that the blockchain deposit account has available funds sufficient for the reserve hold amount, and creates a reserve funds hold on the reserve hold amount in the blockchain deposit account; the distributed application receiving, in response to a successful reserve funds hold, a confirmation event from the smart contract; and the distributed application generating a first reserve identifier for the reserve funds hold.

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