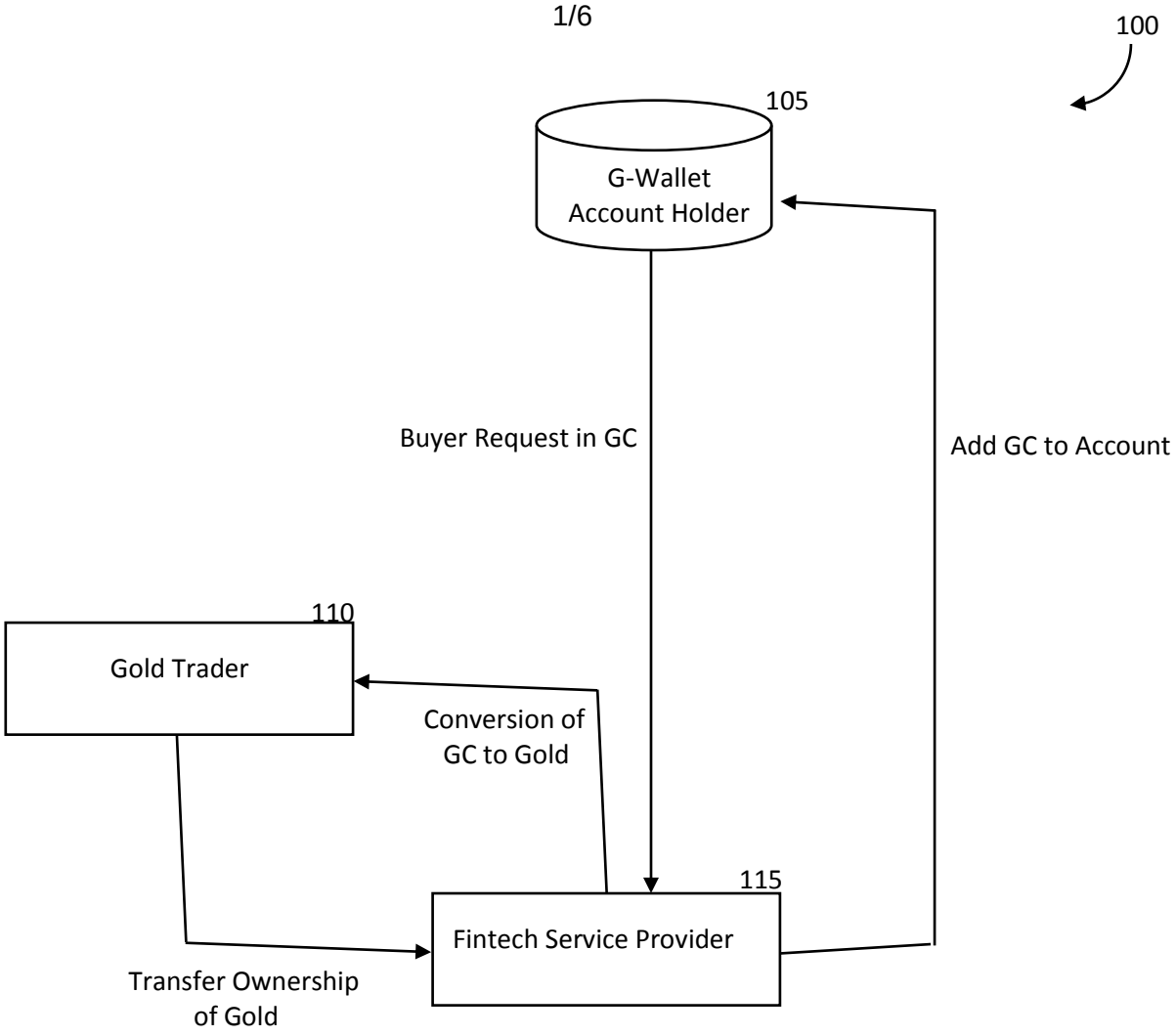

100
105
G-Wallet
Account Holder
Buyer Request in GC
Add GC to Account
110
Gold Trader
Conversion of
GC to Gold
115
Fintech Service Provider
Transfer Ownership
of Gold

FIG. 1

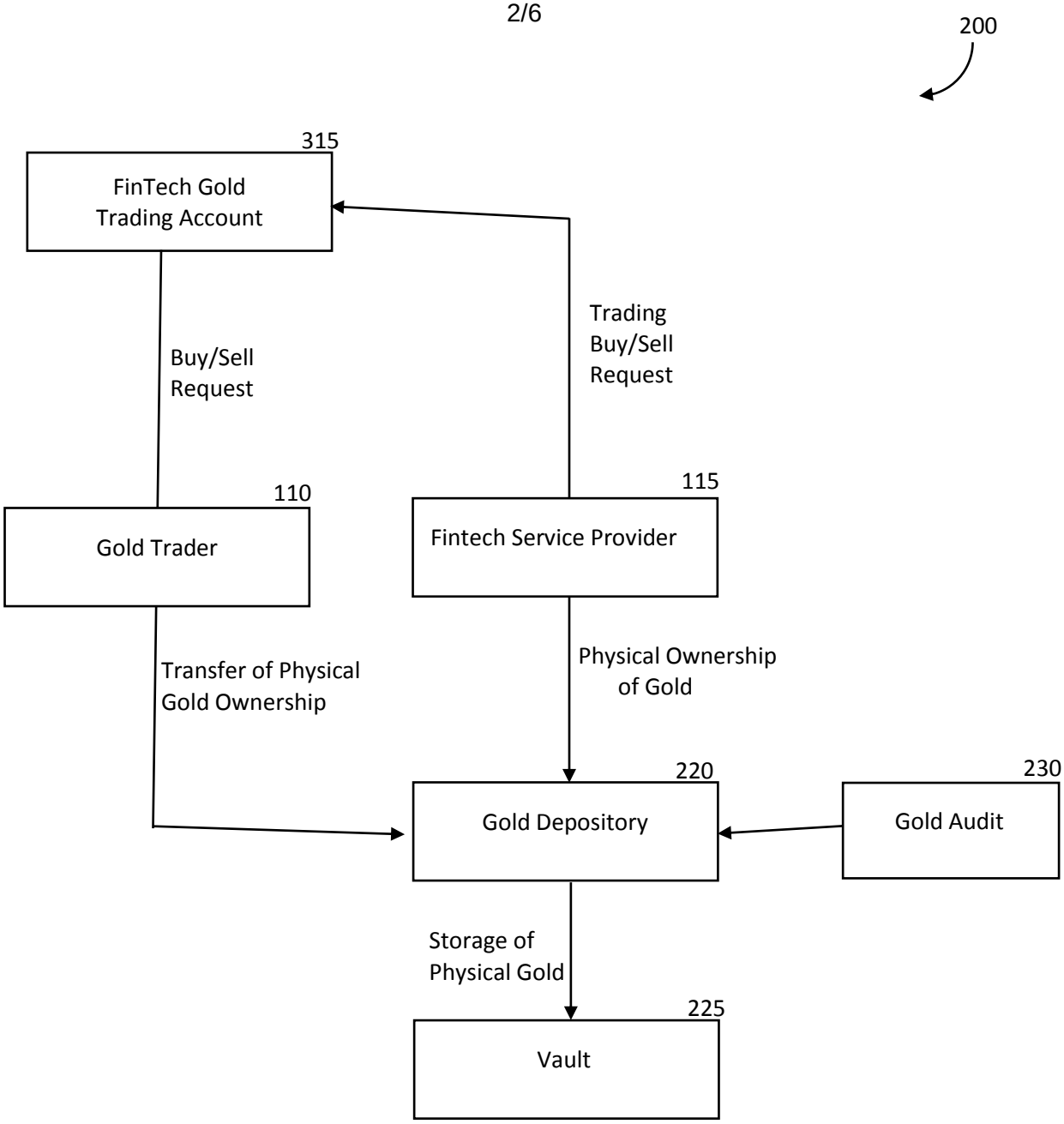

200
315
FinTech Gold
Trading Account
Buy/Sell
Request
Trading
Buy/Sell
Request
110
Gold Trader
115
Fintech Service Provider
Transfer of Physical
Gold Ownership
Physical Ownership
of Gold
220
Gold Depository
230
Gold Audit
Storage of
Physical Gold
225
Vault

FIG. 2

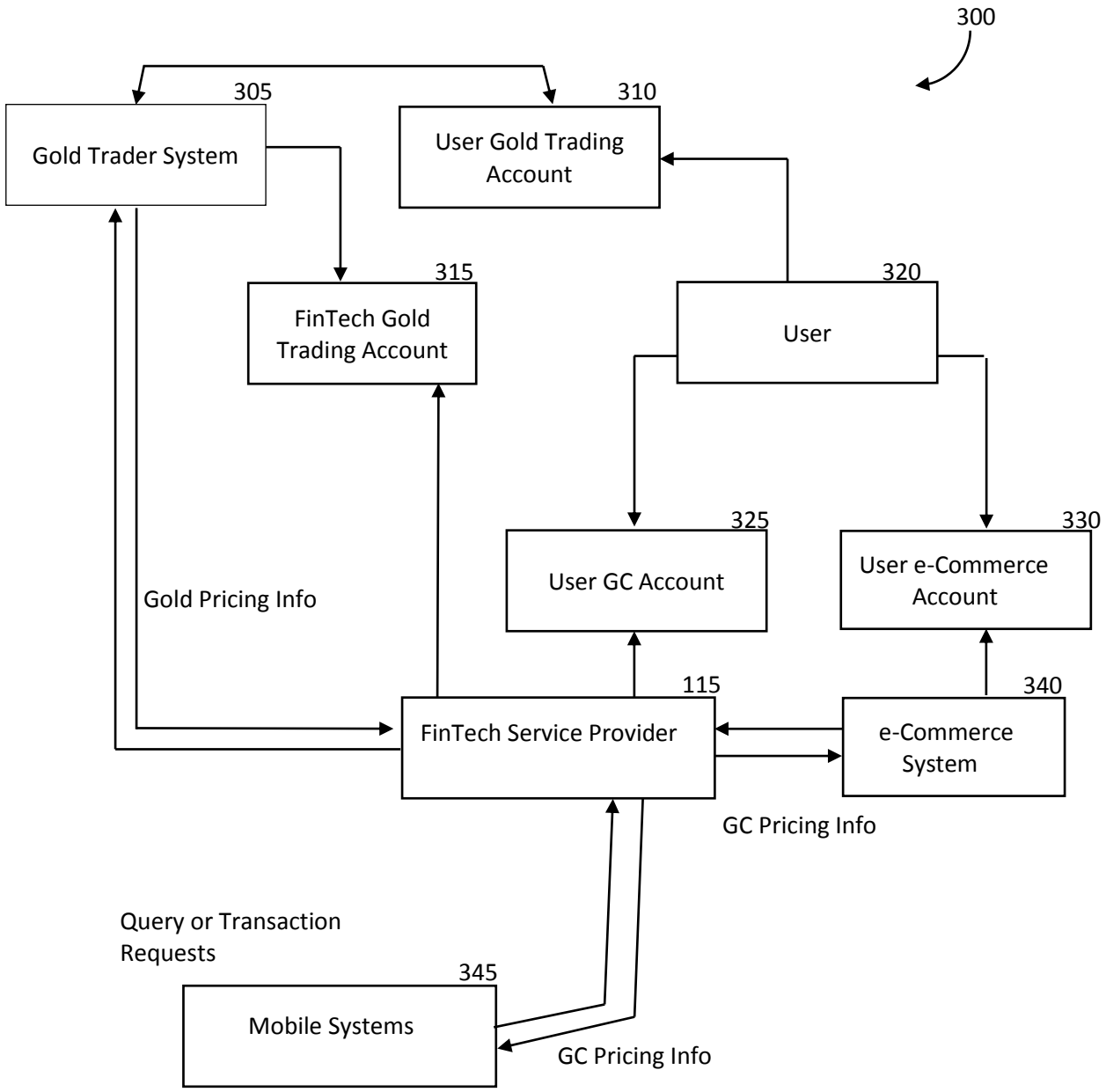

300
305
Gold Trader System
310
User Gold Trading Account
315
FinTech Gold Trading Account
320
User
325
User GC Account
330
User e-Commerce Account
Gold Pricing Info
115
FinTech Service Provider
340
e-Commerce System
GC Pricing Info
Query or Transaction Requests
345
Mobile Systems
GC Pricing Info

FIG. 3

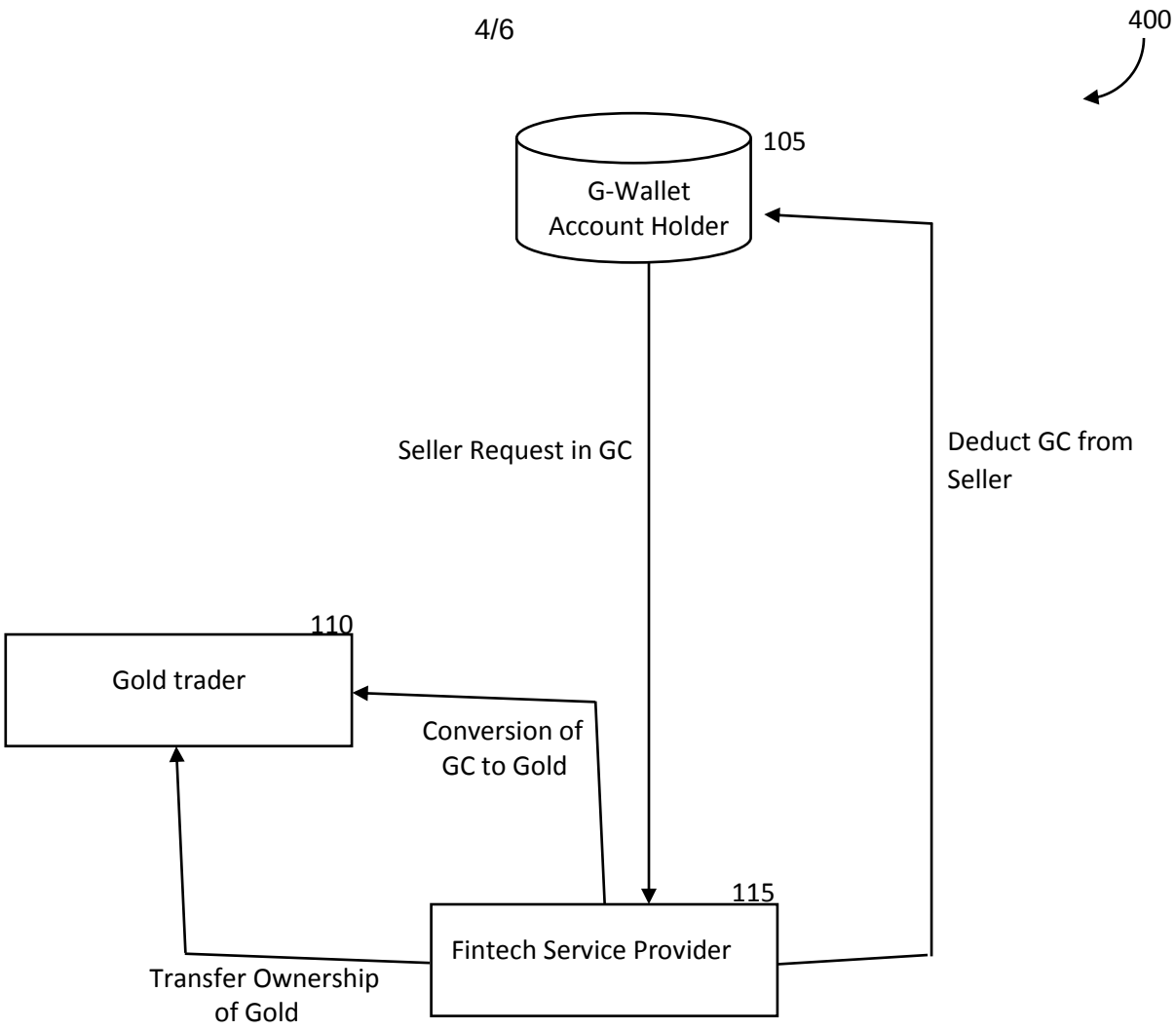

400
105
G-Wallet
Account Holder
Seller Request in GC
Deduct GC from
Seller
110
Gold trader
Conversion of
GC to Gold
115
Fintech Service Provider
Transfer Ownership
of Gold

FIG. 4

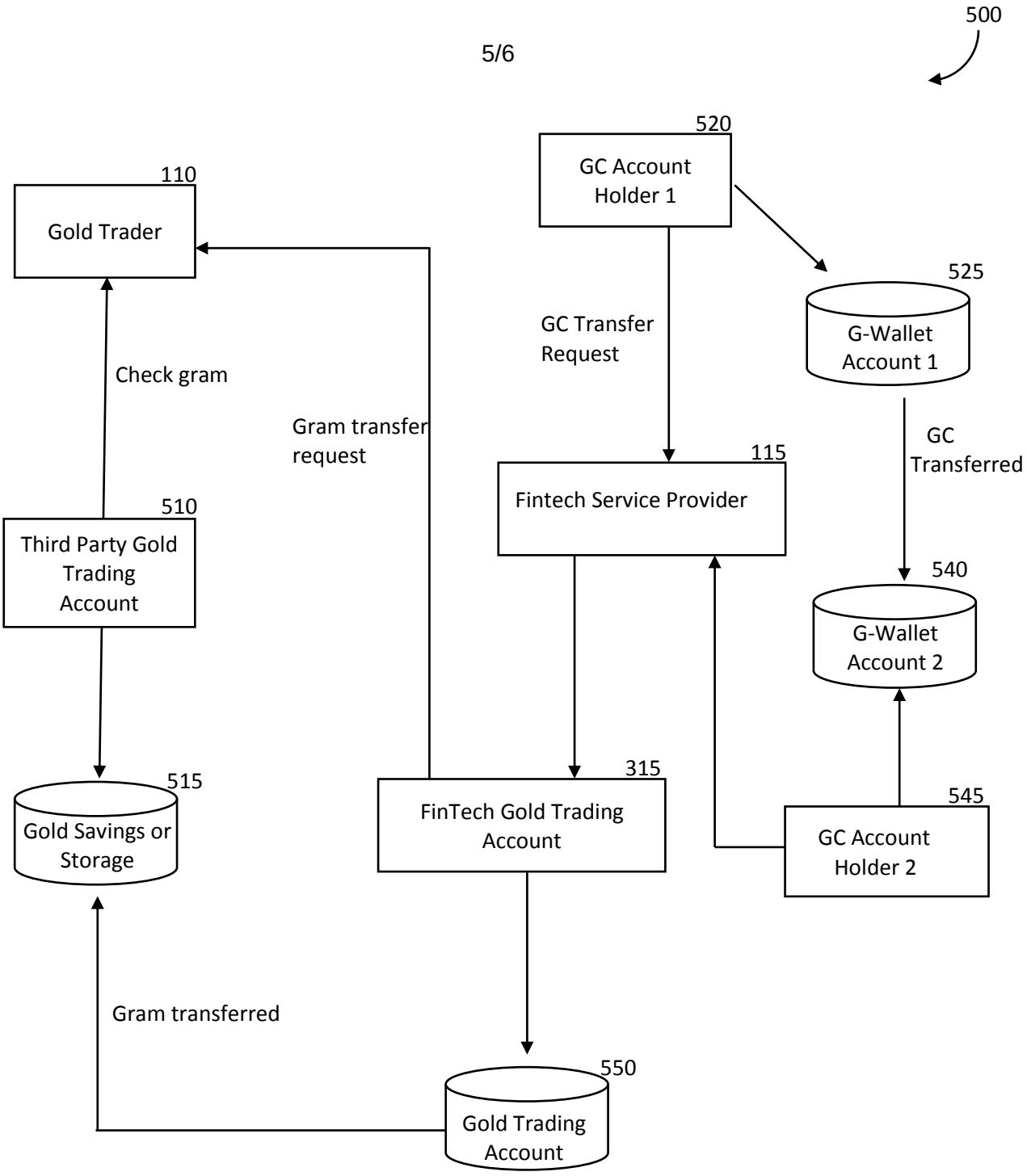

500
520
GC Account Holder 1
110
Gold Trader
525
G-Wallet Account 1
GC Transfer Request
Check gram
Gram transfer request
GC Transferred
115
Fintech Service Provider
510
Third Party Gold Trading Account
540
G-Wallet Account 2
515
Gold Savings or Storage
315
FinTech Gold Trading Account
545
GC Account Holder 2
Gram transferred
550
Gold Trading Account

FIG. 5

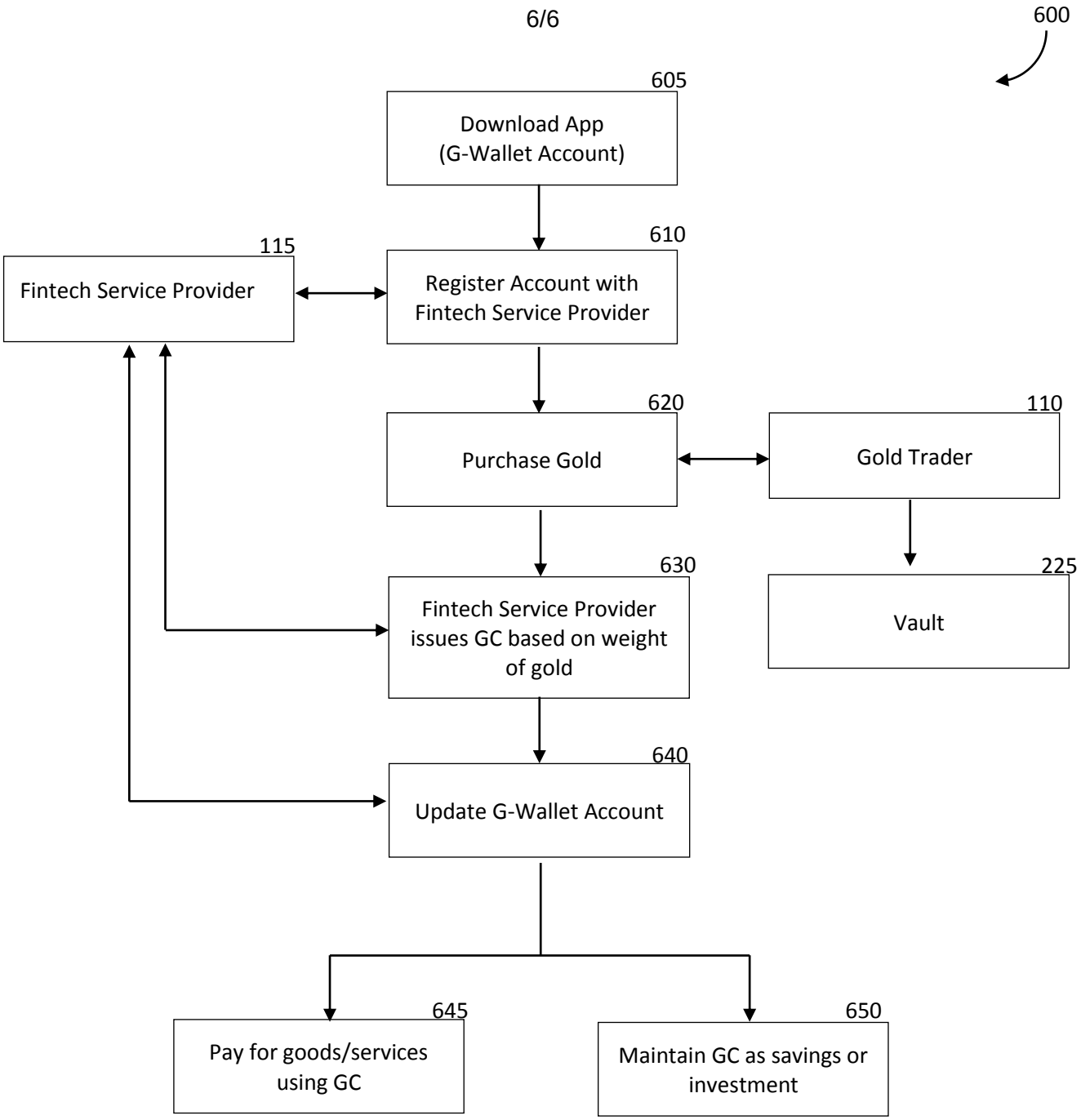

600
605
Download App
(G-Wallet Account)
610
115
Fintech Service Provider
Register Account with
Fintech Service Provider
620
110
Purchase Gold
Gold Trader
630
225
Fintech Service Provider
issues GC based on weight
of gold
Vault
640
Update G-Wallet Account
645
650
Pay for goods/services
using GC
Maintain GC as savings or
investment

FIG. 6