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(54) Title: METHOD AND SYSTEM OF TRANSACTION DISPUTE RESOLUTION

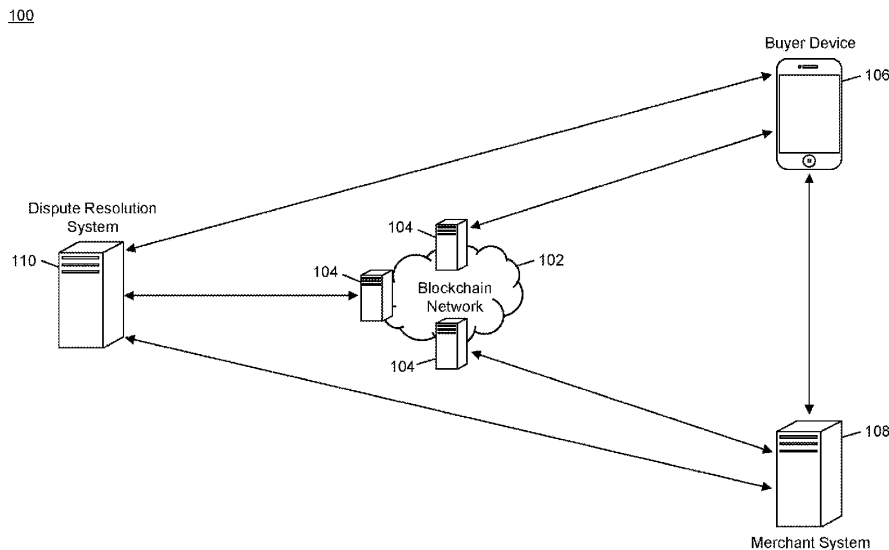


FIG. 1

(57) Abstract: A smart contract is received for a new blockchain transaction and added to a blockchain. The smart contract includes information on a merchant blockchain wallet, a reserve blockchain wallet for the merchant, a dispute blockchain wallet, and a time period. During the time period, when a dispute is lodged by the consumer, the smart contract causes a new transaction to be added to the blockchain that transfers an amount to cover the disputed transaction from the merchant's reserve wallet to the dispute wallet. The dispute is resolved and the dispute resolution added to the blockchain, which causes the smart contract to add another new transaction to the blockchain that either transfers the amount from the dispute wallet back to the merchant's wallet or from the dispute wallet back to the consumer's wallet.

[Continued on next page]

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