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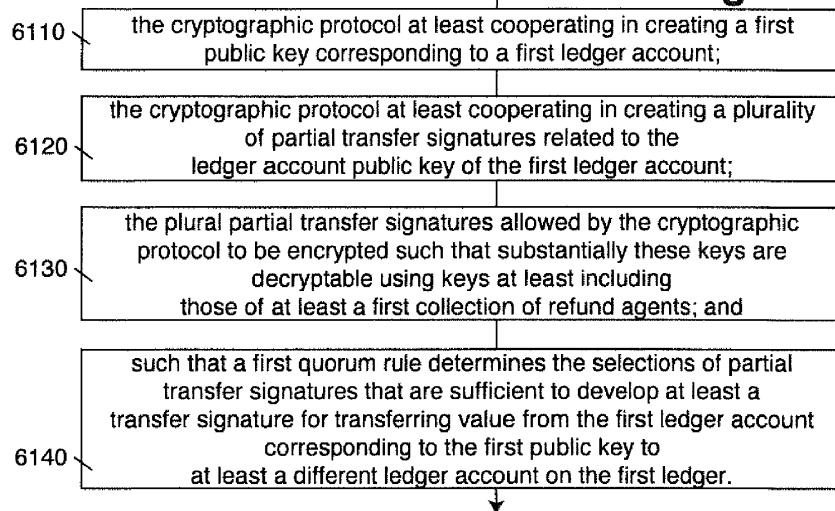
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(54) Title: COMPUTATION MIXING

Fig. 61A



(57) Abstract: A cryptographic protocol is provided that allows principals to securely realize a wide range of financial products simply via the protocol conducted between their respective phone apps. No other entities need play a role and no fees need be paid. A commitment fee is required to prevent the counterparty being spoofed and the system being discredited. If a party reneges during a transaction, that party is refunded their value and at least a share of a penalty levied on the reneging party.

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