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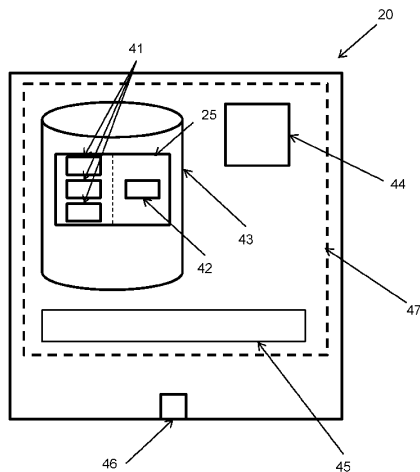


Figure 4

(57) **Abstract:** A computer-implemented system operative to function as an automated clearing house (20) for transactions is described. The system comprises a communication interface (46) for sending and receipt of transaction-related information to a plurality of financial entities. It also comprises one or more payment systems (41) comprising defined transaction flows, messaging and orchestration of interactions between the automated clearing house and other financial entities. It also comprises one or more settlement systems (42) comprising a defined settlement method. Using the automated clearing house (20), a transaction is cleared and settled through the action of one of the payment systems (41) and an associated settlement system (42). A method of establishing a computer-implemented automated clearing house is also described.



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