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(54) Title: CHAINING TRANSACTIONS FOR FRAUD PREVENTION

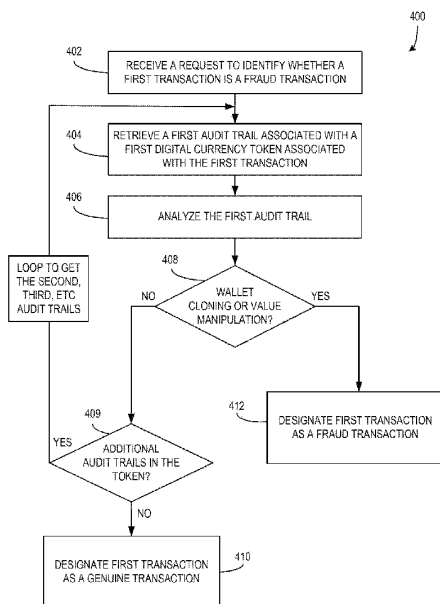


FIG. 4

(57) Abstract: Fraud transactions are detected in peer-to-peer payments without an intermediary. Audit trails associated with a chain of transactions to transfer digital currency from an initial sending wallet to a final receiving wallet are generated and associated with a token of the digital currency. Each token maintains an audit trail of intermediate digital wallets through which that token transacted before being received by the final receiving wallet. A request is received to identify whether a first transaction, of the chain of transactions, is a fraud transaction. In response to the request, a first audit trail associated with a first token associated with the first transaction is retrieved. When wallet cloning or value manipulation is detected, by analyzing the first audit trail, in the first token associated with the first transaction, the first transaction is determined as the fraud transaction.

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