

# DisLedger® – Distributed Concurrence Ledgers

## Blockchain

- Provenance records
- All data is public on the network
- Example: Aircraft maintenance records. Every part and repair is recorded for the life of the aircraft. Vendors, airlines, and safety regulators all need access to the data. 1-60 minute latency is acceptable.

## DisLedger®

- High speed transactions
- Each counterparty has its own ledger so totally private
- Example: Retail payment system. Thousands of transactions per second. Regulations require data to be kept private so account information isn't exposed. Subsecond speed is required.

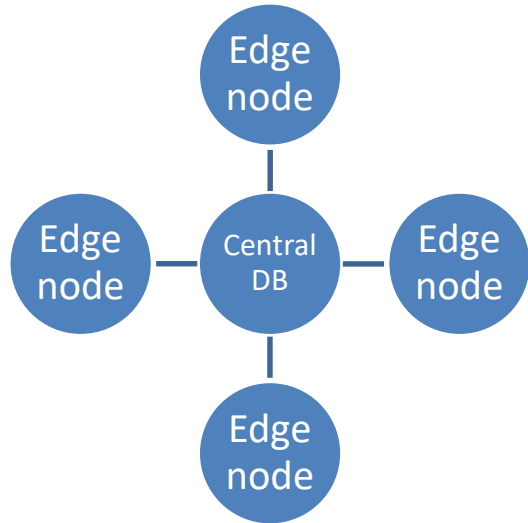
**There are two classes of Distributed Ledger Technology: DisLedger and Blockchain.**

**Blockchain is suited for long term, transparent systems like land title registries.**

**DisLedger is for high volume transactions like capital markets clearing and payments.**

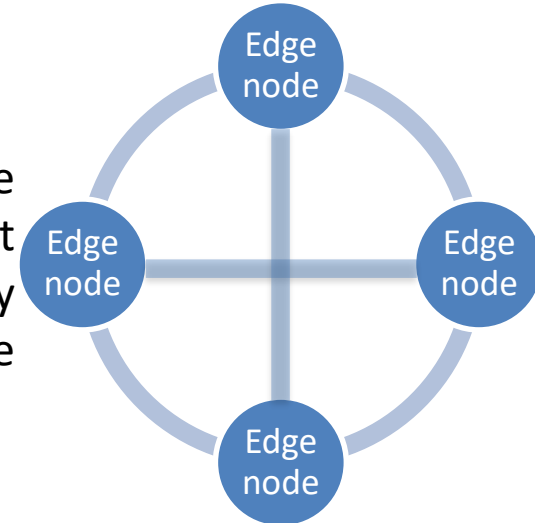
# Architecture Comparison

## Traditional Database



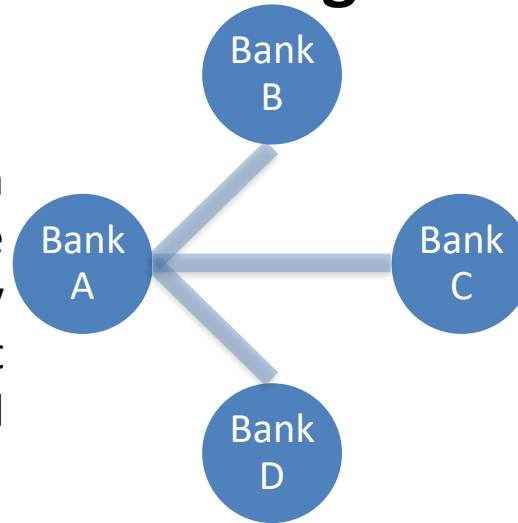
All data is copied to every node  
Massively redundant yet inefficient  
No data privacy  
Slow and does not scale

## Blockchain

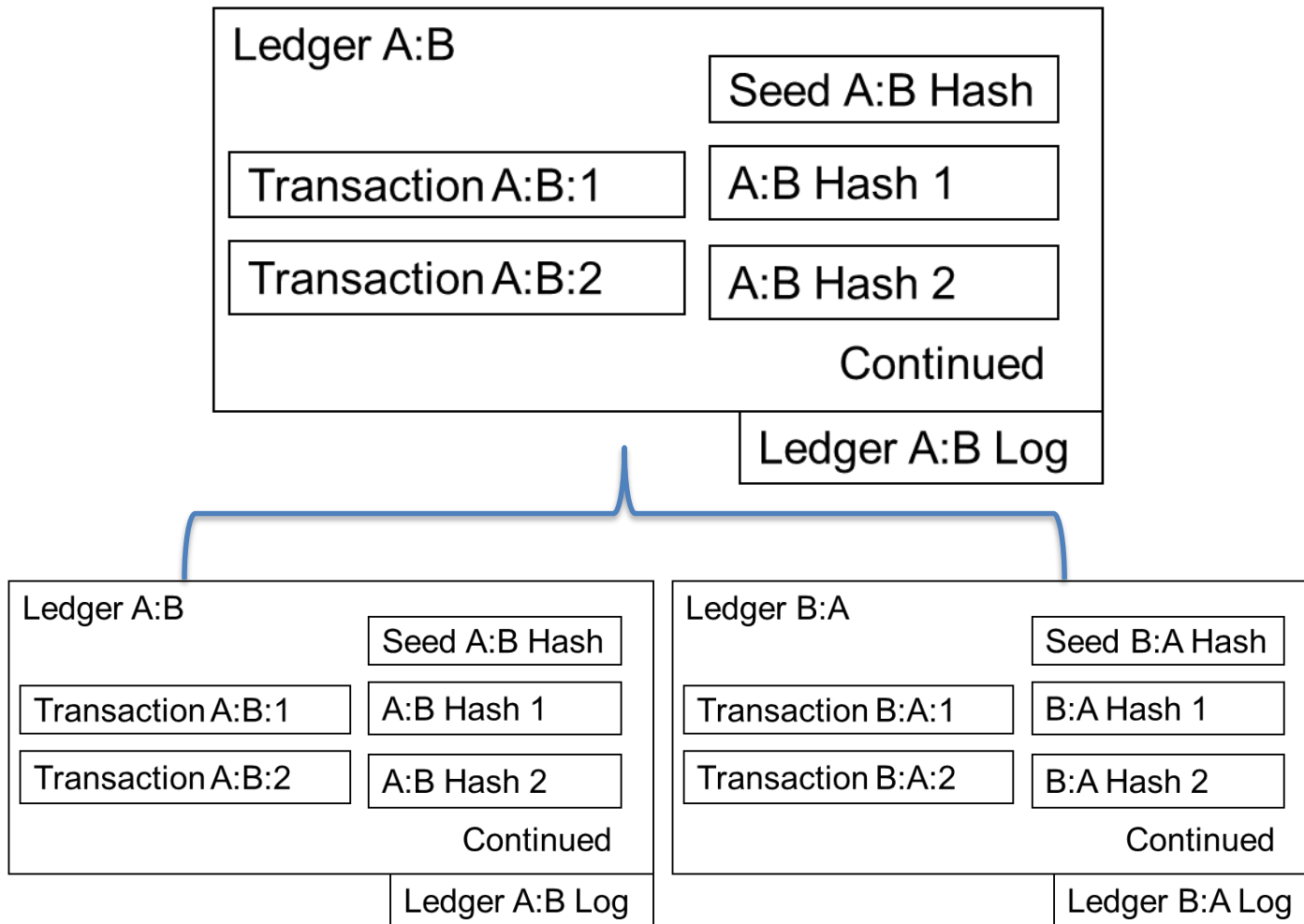


## DisLedger

Counterparties share only their data  
No wasted processing/storage  
Total privacy  
Very Fast  
Scales well

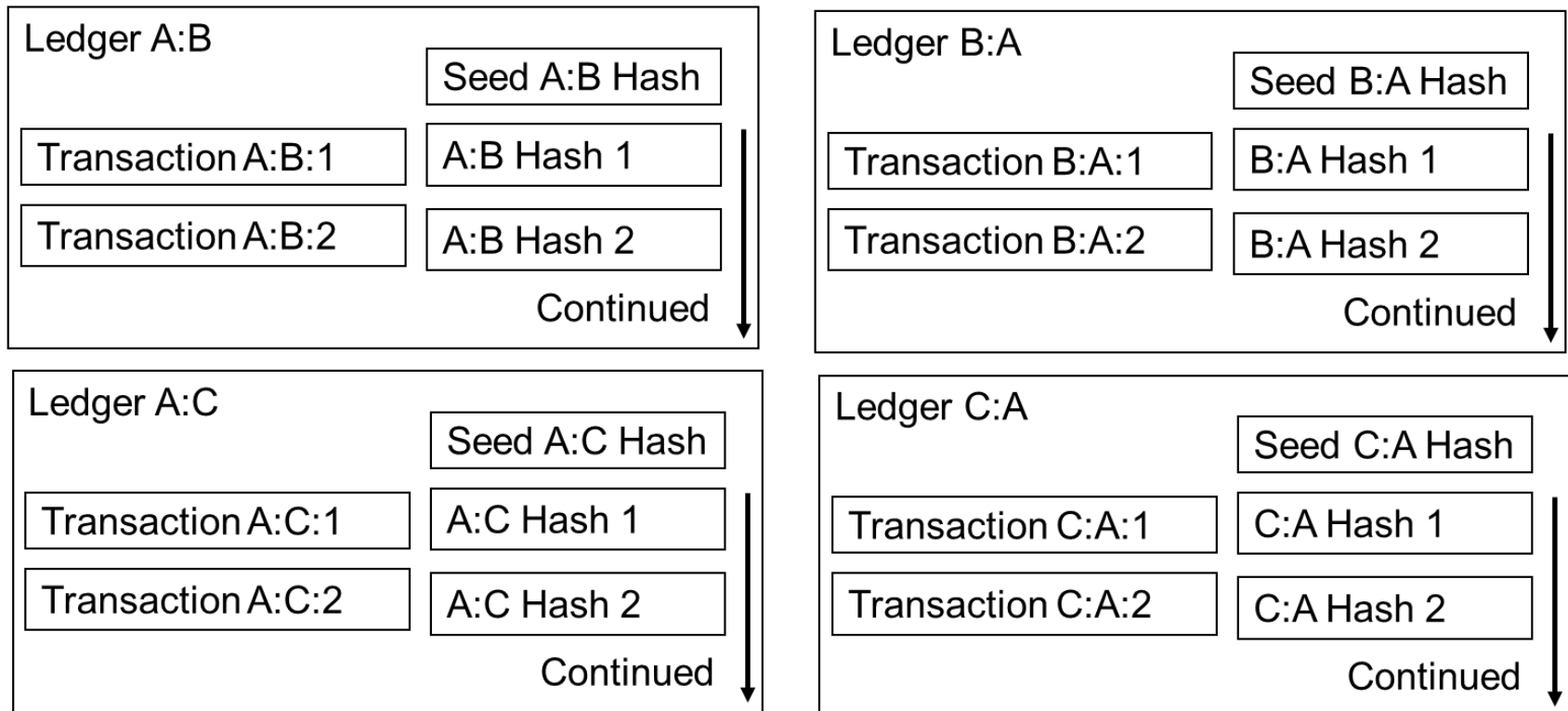


# Counterparty Ledgers are Identical Copies



The Counterparty Ledger that company A holds with company (Ledger A:B) is identical to the one held by B with A (Ledger B:A). Each party controls their own copy of the ledger.

# DisLedger<sup>®</sup> Counterparty Ledgers



The organizations have a Counterparty Ledger for each other organization with which they transact. Each Counterparty Ledger is separate and no information is leaked about the transactions or the deal flow.

# DisLedger<sup>®</sup> Counterparty Ledgers

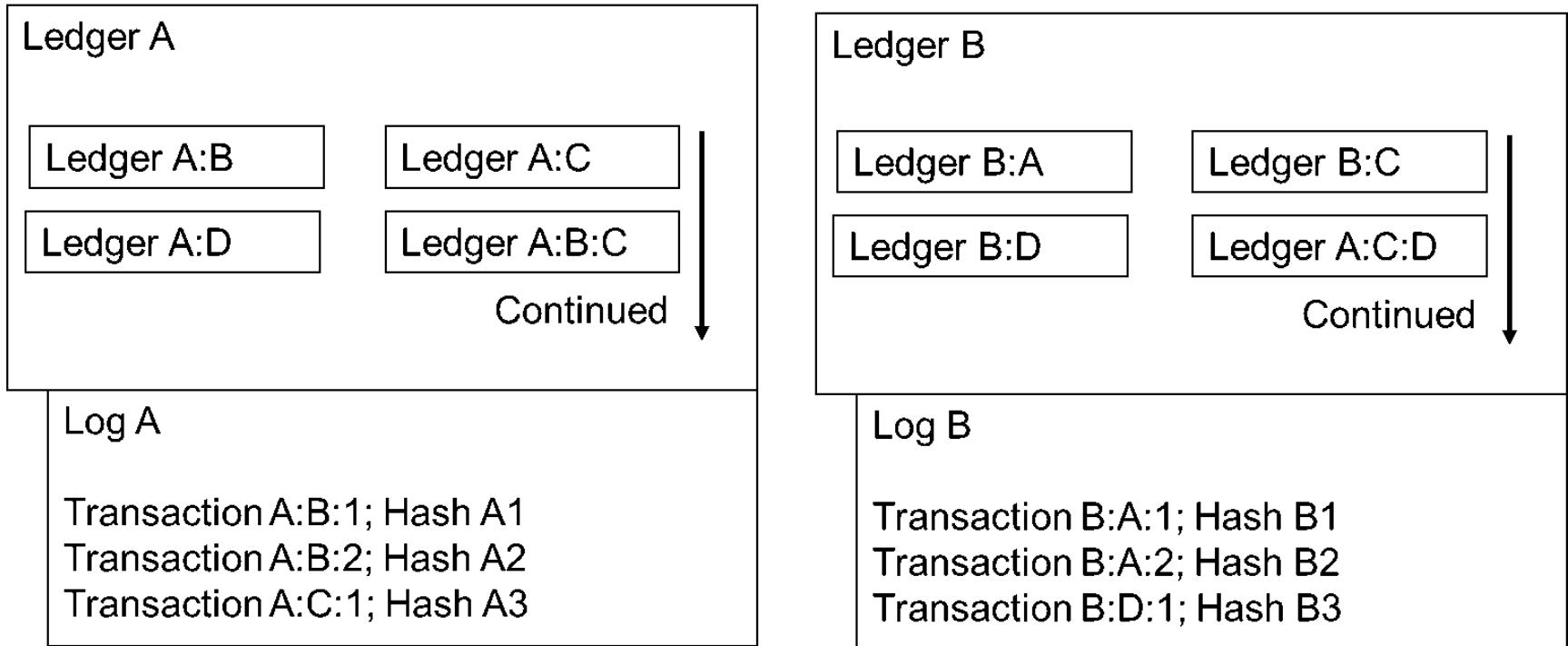
## A's copy of CL

Quantity	Currency	ID	Hash
-3 USD		1	6333750897af2503c200fa82d7c94b9dbf92dc5f4c6aad798282863b07bc8228
-3 USD		2	1623ca4e414010ed97bf62047a630a5875183d7df911da1df4ab5e9ef4838b9d
-3 USD		3	4e2eebcd5284b1d66edb1e2c3d8118cf26bd569a0668416ab2ed75d7b1c5d172
-3 USD		4	cedb515f2ec083f373a92939f7ddaea876e479e508e88f8e4f59f0ccc3845328
-3 USD		5	575059dda9c0d6f8588f32e71494f02679a6f0d8caa9f813490a927ca87f4e79
-3 USD		6	c326dbd1b4a2cc0a81f458aad6ed01656f30152c06ebe63ab232c94bdfd4326b
-3 USD		7	a4f4c77945e36aa5f5f090991a615afeffe311200b74a0d01b839c43cc7752a5
-3 USD		8	30a0b2ac4389699e5d1965bbb4d7974ab630d52e8138ba2f6adca0d19a2babcd

## B's copy of CL

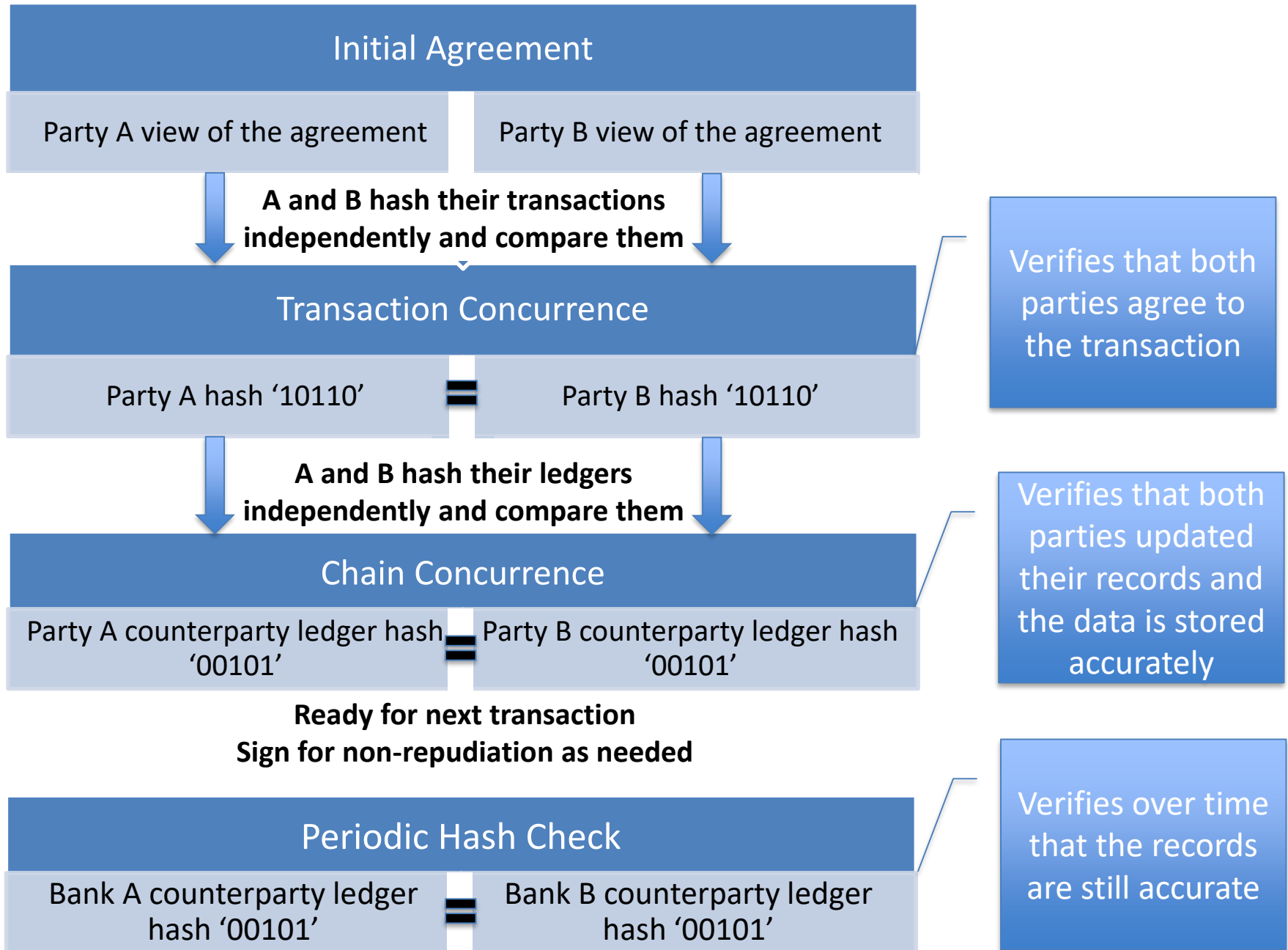
Quantity	Currency	ID	Hash
-3 USD		1	6333750897af2503c200fa82d7c94b9dbf92dc5f4c6aad798282863b07bc8228
-3 USD		2	1623ca4e414010ed97bf62047a630a5875183d7df911da1df4ab5e9ef4838b9d
-3 USD		3	4e2eebcd5284b1d66edb1e2c3d8118cf26bd569a0668416ab2ed75d7b1c5d172
-3 USD		4	cedb515f2ec083f373a92939f7ddaea876e479e508e88f8f8e4f59f0ccc3845328
-3 USD		5	575059dda9c0d6f8588f32e71494f02679a6f0d8caa9f813490a927ca87f4e79
-3 USD		6	c326dbd1b4a2cc0a81f458aad6ed01656f30152c06ebe63ab232c94bdfd4326b
-3 USD		7	a4f4c77945e36aa5f5f090991a615afeffe311200b74a0d01b839c43cc7752a5
-3 USD		8	30a0b2ac4389699e5d1965bbb4d7974ab630d52e8138ba2f6adca0d19a2babcd

# DisLedger® Prime Ledgers



Each organization has one Prime Ledger which is the aggregate of the assets in the Counterparty Ledgers.

# Process Flowchart

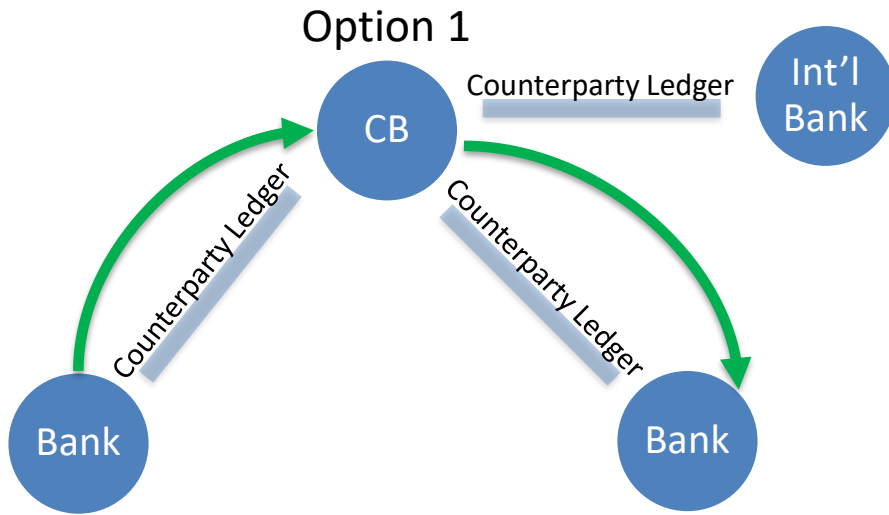


# DisLedger® for Scalable Systems

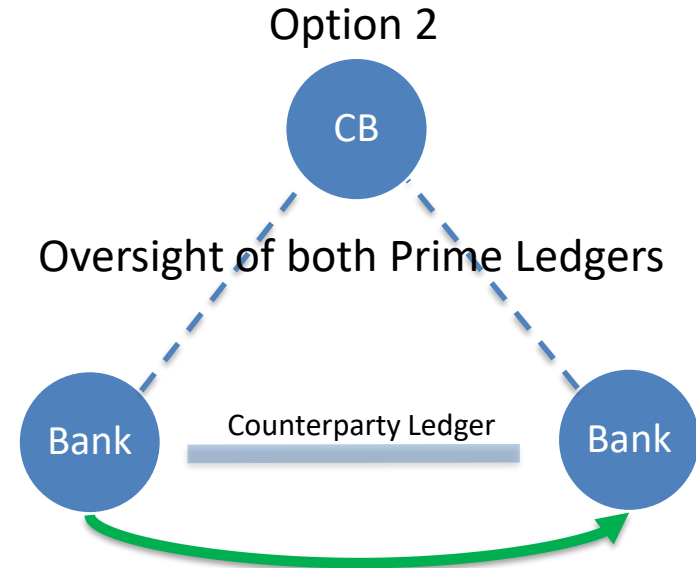
- Scales to hundreds of thousands of transactions per second for central bank settlement, large enterprise B2B, or IOT systems.
- Eliminates the credit/debit card or ACH transaction and ties directly to the store of value or bank account.
- Real-time (milliseconds), 24/7/365, immediate settlement of any currency or cross-currency (FX transactions).
- There is no delay caused by a blockchain consensus network which allows DisLedger to process hundreds of thousands of transactions per second.
- There is no mining, so zero incremental cost per transaction.
- There is no cryptocurrency, so no alt-asset risk (Bitcoin, Ether, XRP, etc.)



# DisLedger<sup>®</sup> - Central Bank Payment Rail



Settlement physically through CB



Settlement through CB managed system

DisLedger provides Central Banks a mechanism to support settlement of low-value fund transfers and payments. It extends the currently electronic wholesale funds transfers to real-time, Account-to-Account retail payments. A Central Bank Digital Currency (CBDC) is not required, as the financial institutions settle Account-to-Account transactions through the CB.

The Originating Bank debits its reserves at the CB and credits the Receiving Bank's reserves, which is currently offered only at the wholesale level. DisLedger's DLT is capable of settling retail (high volume/low value) payments in real-time (milliseconds) as well.

# DisLedger®

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