

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 full access to the data. 1-60 minute latency is acceptable.

DisLedger®

- High speed transactions
- Each counterparty has its own ledger so totally private
- Example: Payment system. Thousands of transactions per second. Regulations require data to be kept private so account information and PII 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.

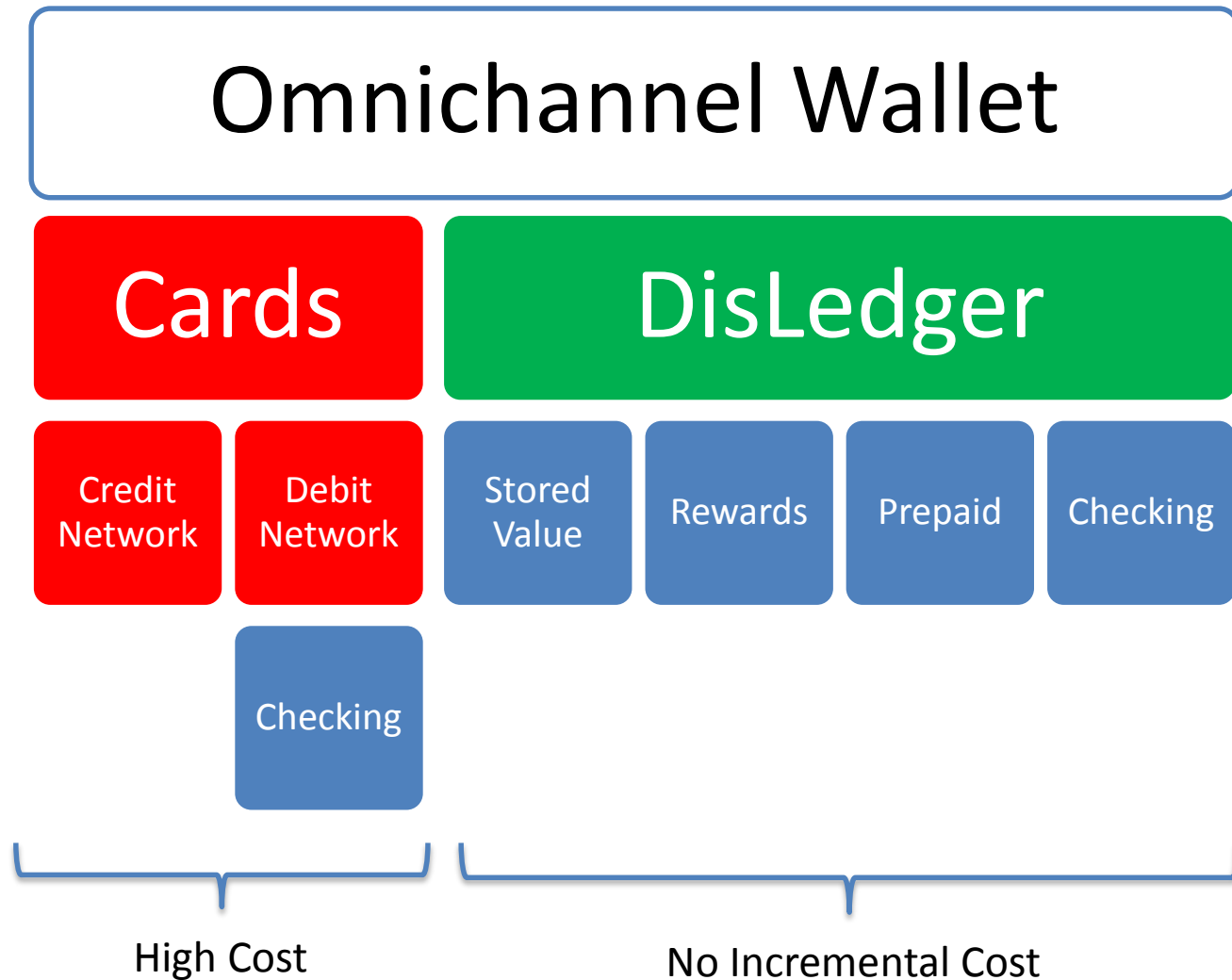
DisLedger[®] - Fast, Secure Transactions

- The Intellectual Property for DisLedger[®] - Distributed Concurrence Ledgers is patent pending.
- DisLedger is a fast, scalable distributed ledger that handles hundreds of thousands of transactions per second with complete privacy.
- It provides the real-time, definitive, final settlement that blockchain cannot.
- 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[®] for a Scalable Payment Rail

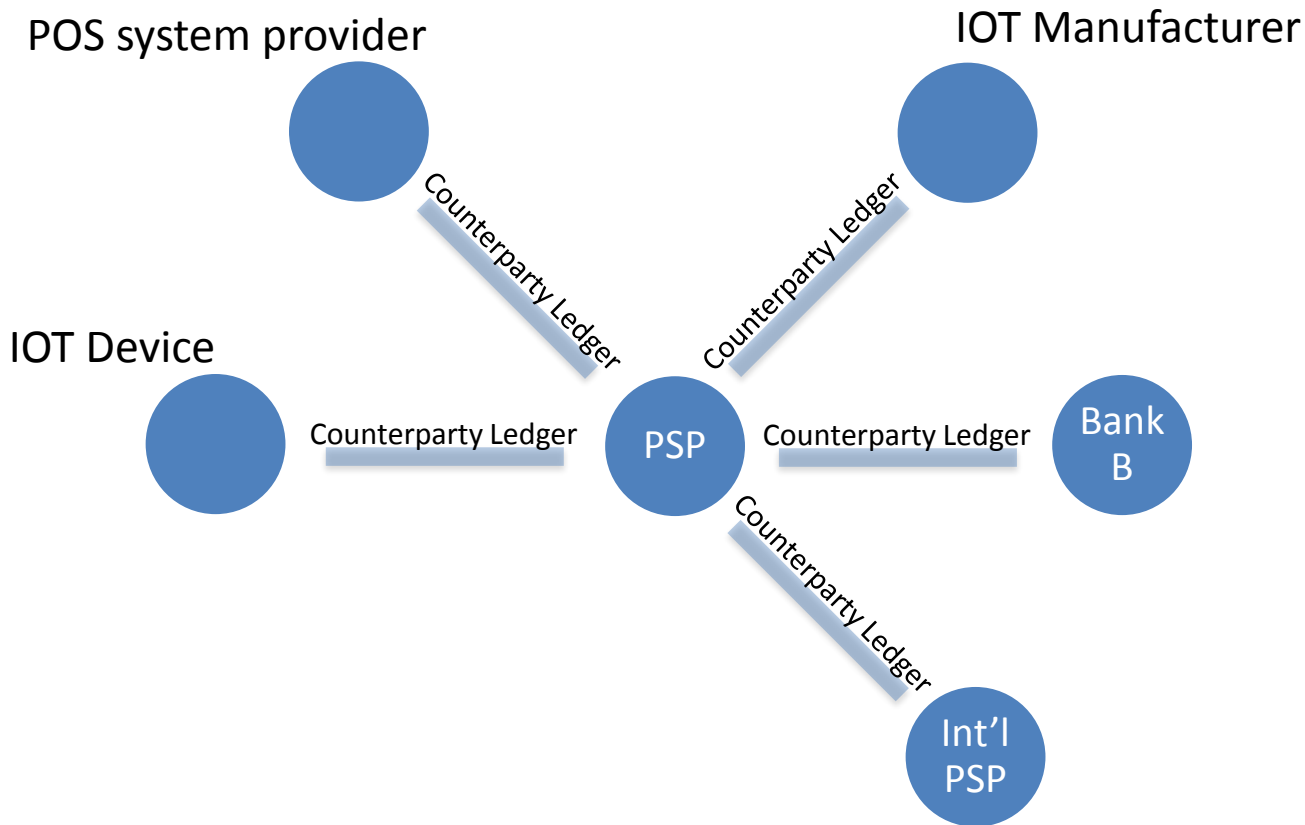
- Scales to hundreds of thousands of transactions per second for large P2P, B2B, or IOT systems.
- Eliminates the credit/debit card and ties directly to the store of value, rewards program, or bank account.
- Zero incremental cost per transaction for low value and micropayments in IOT systems.
- Real-time, 24/7/365, immediate settlement of any currency or asset type.

Future Payment Rail for Retail Wallets



DisLedger technology can support retail payments, but due to competition in the retail card market we focus on IOT micropayments in the U.S.

DisLedger® - Payment Rail for IOT



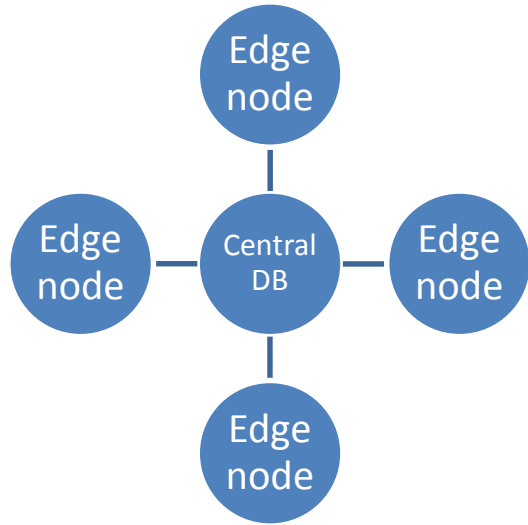
In U.S.A., Payment Service Provider may be an existing national bank, consortium of national banks, IOT focused SPNB, or unchartered fintech company.

Internationally, the PSP may be a bank, regulated PSP, or card clearing company depending on jurisdiction.

DisLedger[®] Technical Information

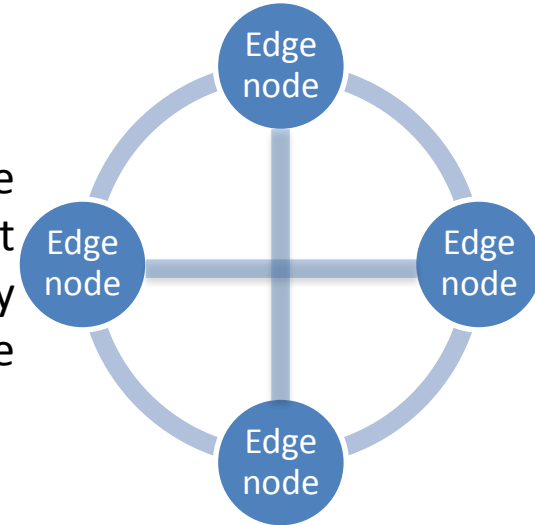
DisLedger[®] vs. Blockchain Architecture

Traditional Database



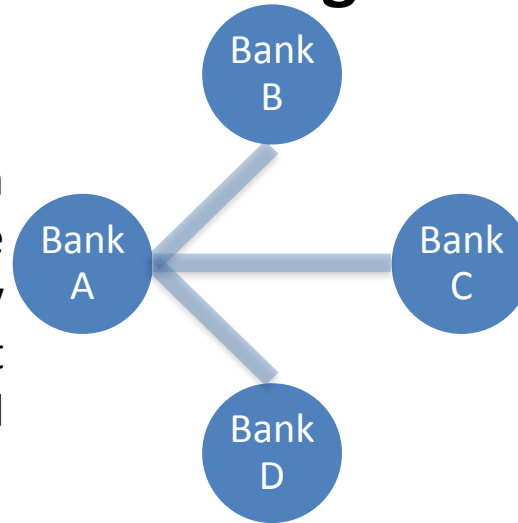
All data is copied to every node
Massively inefficient
No data privacy
Slow and cannot scale

Blockchain

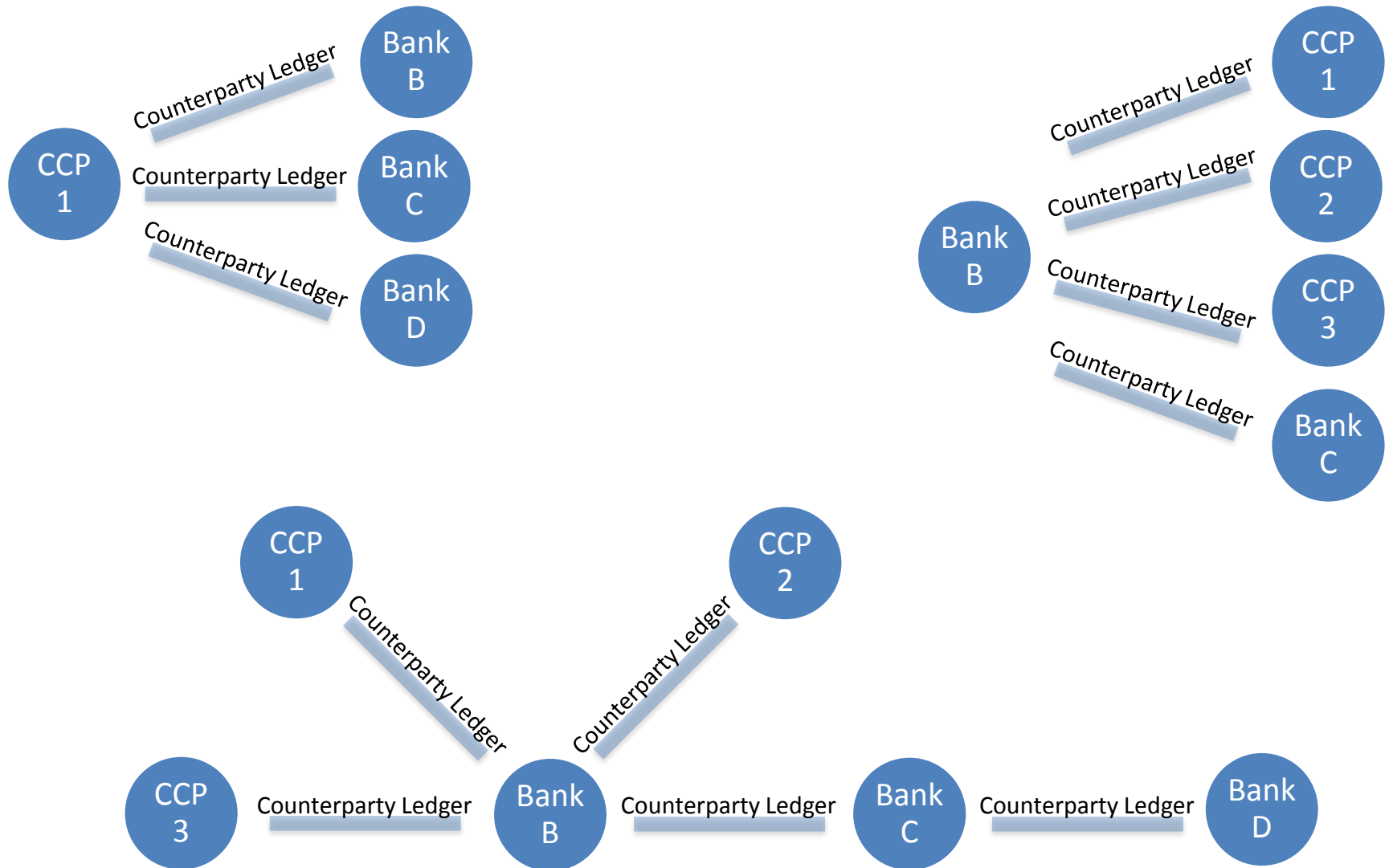


DisLedger

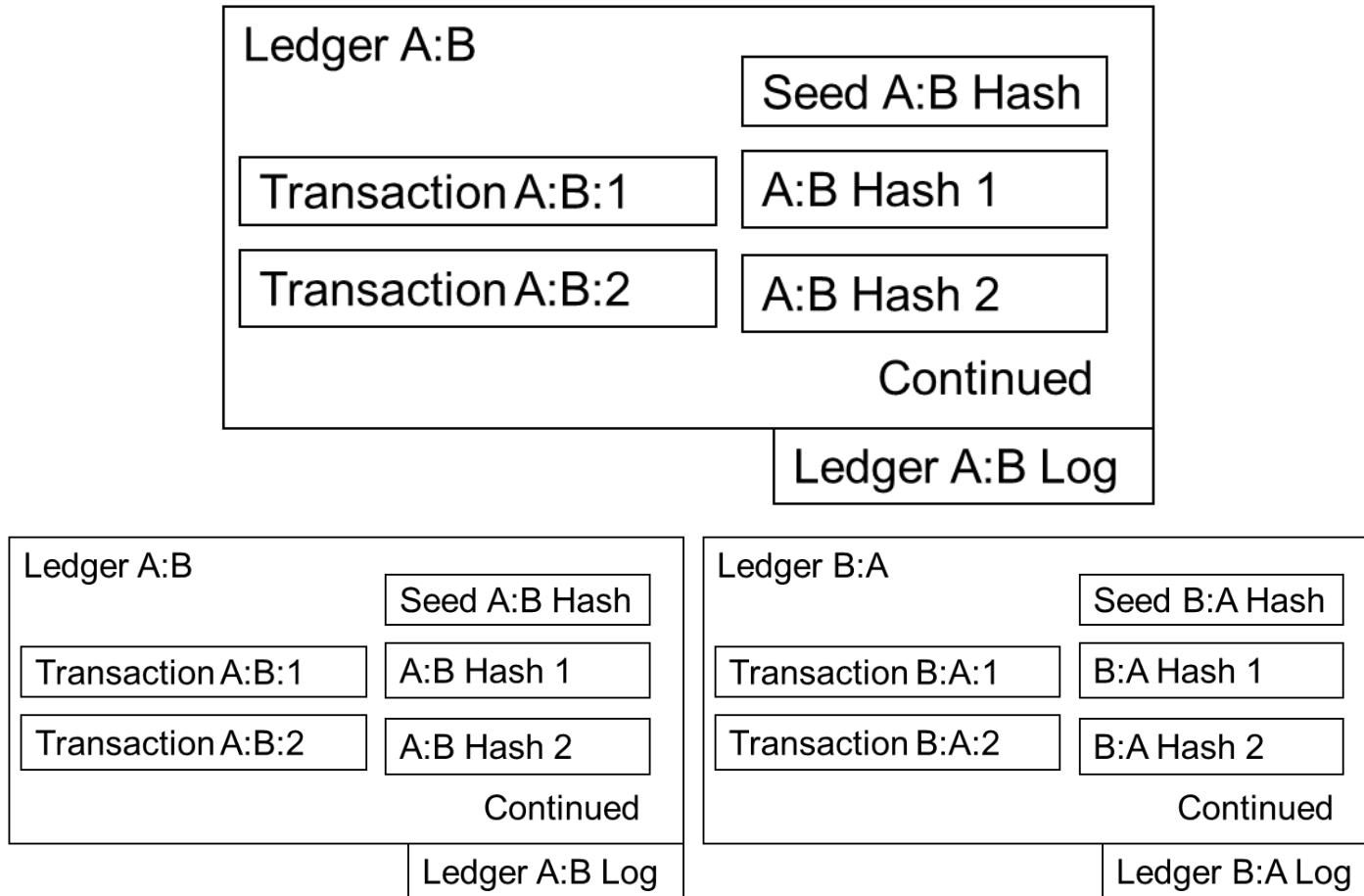
Counterparties share only their data
No waste
Total privacy
Very Fast
Scales well



DisLedger[®] Distribution Architecture

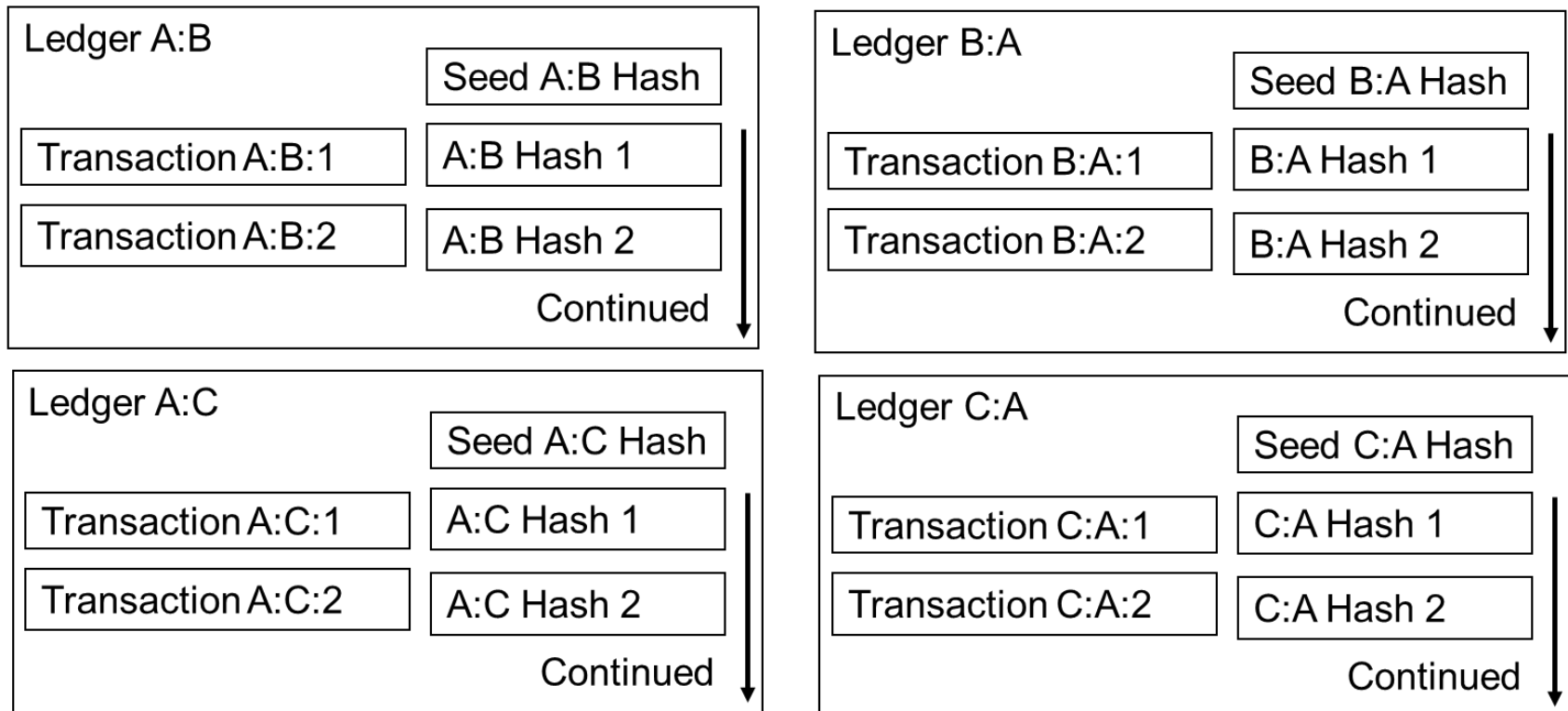


DisLedger[®] Counterparty Ledgers



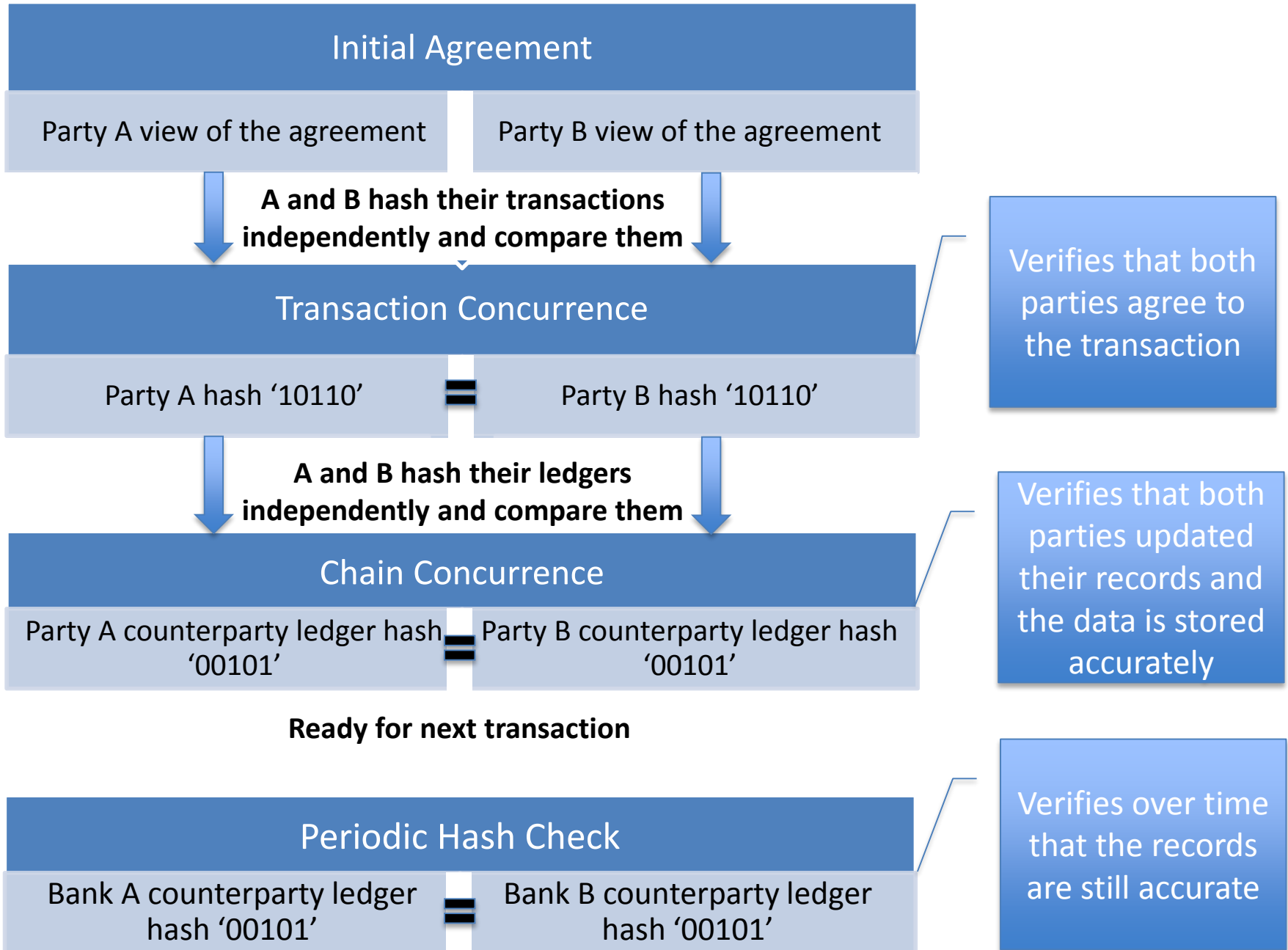
The Counterparty Ledger that Bank A holds against Bank B (Ledger A:B) is the exact same as that held by Bank B against Bank A (Ledger B:A). The chain of hashes of each transaction creates the immutable record.

DisLedger[®] Counterparty Ledgers



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

DisLedger[®] Flowchart



DisLedger®

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