

The background features four large, stylized geometric shapes in teal and white. Two teal shapes are positioned on the left and bottom right, while two white shapes are on the top right and bottom left. These shapes are arranged in a way that they appear to be overlapping or interlocking, creating a modern, abstract design.

# Blockchain

## Universal Interoperability Layer For E-Invoicing And Payments

 Request



Tel. 0184

Villa  
Guest  
Activity  
Date  
Time  
Location

Guest Ty

Use

TERMINAL ID:  
MERCHANT ID:  
AUTH CODE:  
AID:  
CARD NO:  
ISSUE NUMBER  
CARD:  
APSN:  
EXPIRY DP  
START DP

REFUND  
Total

Please  
with t  
Cardhol  
AUTH CO

TH  
UF

PLEASE R  
THANK VO

AUTHORISE

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C.

TOTAL

B 17.5%

TURNPIKE

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REGISTERED

FI

TYR

TO

TOTAL

UIS

NUMBER

NAME:

DATE:

EXCHAN

Qty Descrip  
1 FUTURE

Aqua

Rec #: 752451  
Client: 822 Di  
Unique ID: 194

TERMINAL ID:  
MERCHANT ID:  
AUTH CODE:  
APSN:  
EXPIRY DATE:

SALE  
Total Transaction Currency

PLEASE RETAIN FOR  
YOUR RECORD

THANK YOU FOR YOUR  
VALUED CUSTOM.

AUTHORISED

Please debit/credit my account with  
amount in GBP. Please retain  
for your records

CUSTOMER COPY  
C.C RECEIPT

22250867  
5493010  
066382

00000000031010  
VISA ICC

02  
0209

10.00  
GBP10.00



THANK YOU FOR SHOPPING AT ARGOS  
PLEASE KEEP THIS RECEIPT AS YOUR  
PROOF OF PURCHASE AND GUARANTEE  
WAS YOUR SHOPPING EXPERIENCE TODAY?  
OR A CHANCE TO WIN 500 EUROS VISIT  
www.argos.ie/storefeedback

Order available in approximately  
3 minutes  
ORDER NUMBER \* 306 \*  
COLLECTION POINT \* A \*

n't forget, it is possible to get sent an  
all receipt  
rved by: Helen  
rm:0012 Txn:055953 000581 14/08/16 17:15

GUARANTEE

macmillan nursing support to fur  
people receive the help they  
Donate in-store today  
Visit macmillan.org.uk

\* \* \* \* \*  
\* \* \* \* \*

\*\*EXTENDED CHRISTMAS RETURN  
ANY PURCHASES MADE FROM  
11th OF OCTOBER 2017  
CAN BE RETURNED UP UNTIL  
24th OF JANUARY 2018  
\*\*\*\*\*

RETURN

SUPER YELLOW  
300 008-7777  
PASSENGER CO  
CREDIT SALE  
MERCHANT ID:  
00720000  
TERMINAL ID:  
1231  
DRIVER ID:  
CABNUMBER:  
DATE:  
START TIME:  
END TIME:  
PASSNUMBER:  
TRIPNUMBER:  
DISTANCE:  
RATE 2  
FARE:  
EXTRA:  
TOLL:  
TIP:  
TOTAL:  
MC NUMBER:  
AUTHNUMBER:  
ENTRY METHOD:  
CHIP  
AID:  
APPL. NAME:  
ATC:  
AC:

EXPENSES

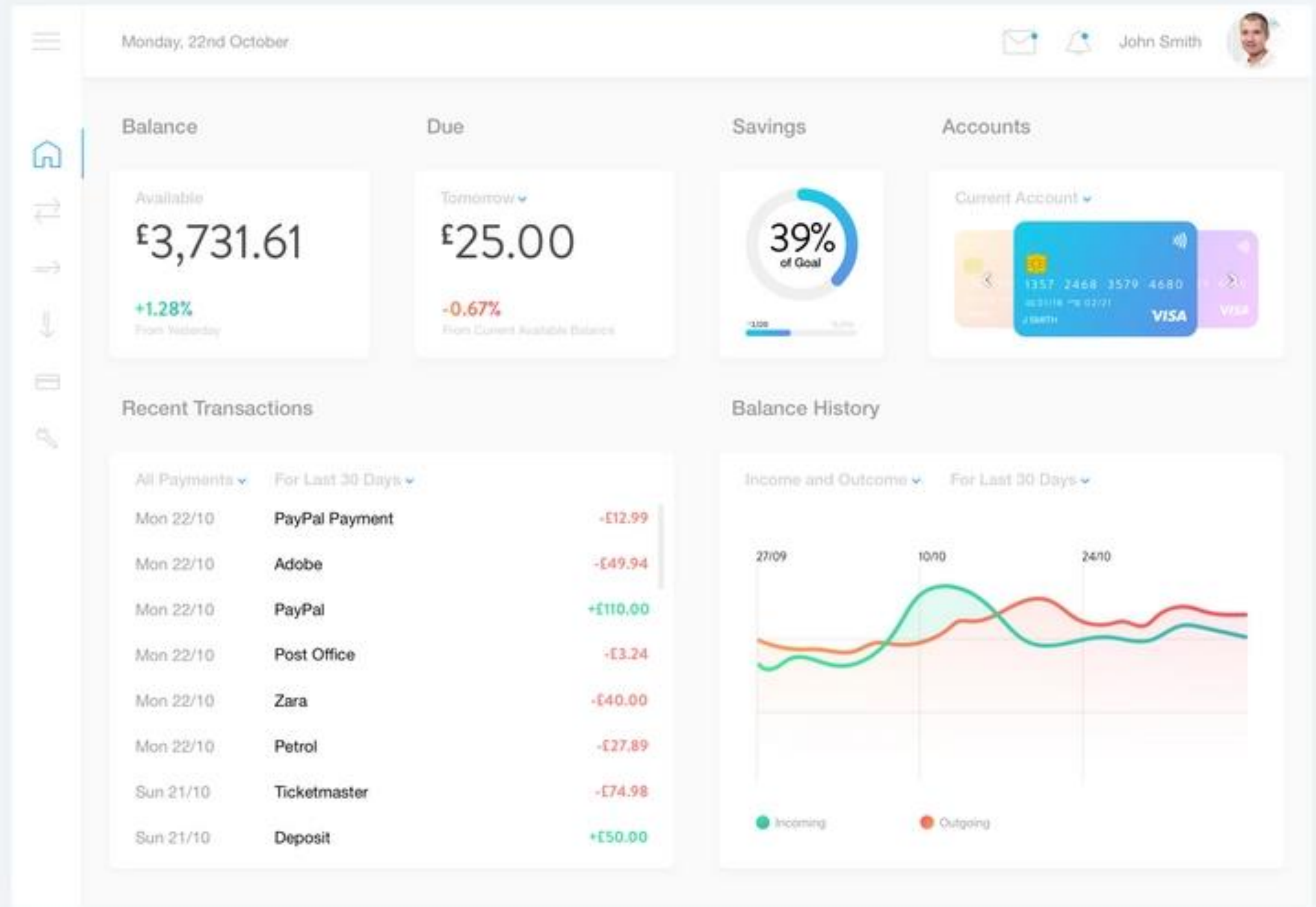
一點心  
電話: 2789 2280 / 2789 2180  
2014-08-07 15:37 No.159  
收銀員: 店長 機器號: 0000

品名	數量	單價	金額
茶	5	3.0	15.0
沙爹雞腳	1	30.0	30.0
鮮蝦腐皮卷	1	22.0	22.0
鮮蝦腐皮卷	1	22.0	22.0
古法炸蛋散	1	14.0	14.0
香煎蘿蔔糕	1	15.0	15.0
香煎蘿蔔糕	1	15.0	15.0
蟹皇蒸燒賣	1	24.0	24.0
香芒奶皇卷	1	24.0	24.0
蜜汁叉燒包	1	13.0	13.0
精製馬拉糕	1	16.0	16.0
薄皮鮮蝦餃	1	26.0	26.0
豉椒蒸鳳爪	1	15.0	15.0
小計			251.0
數量:	17		
總計:			251.0
現金:			251.0

TAX



# BELOVED BANK

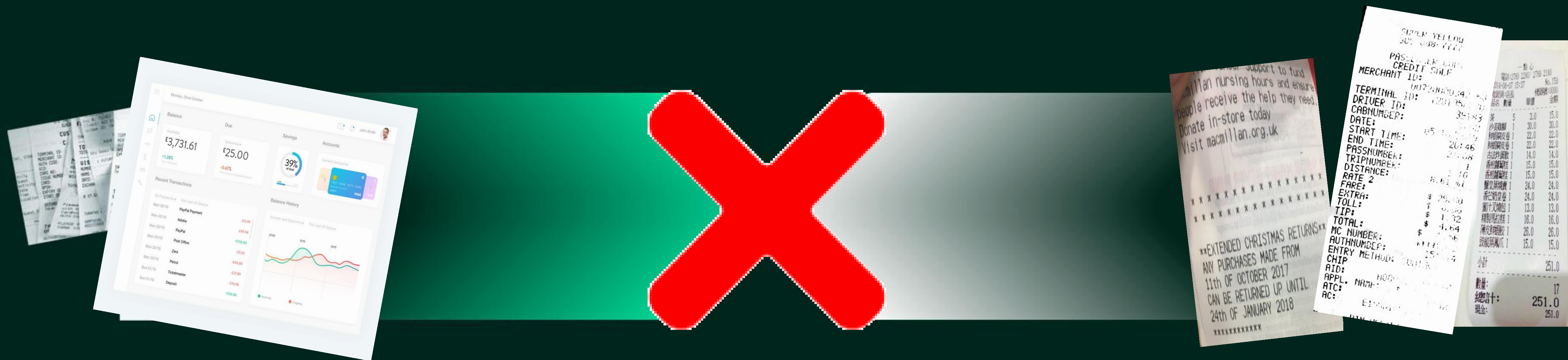




2019



# Request



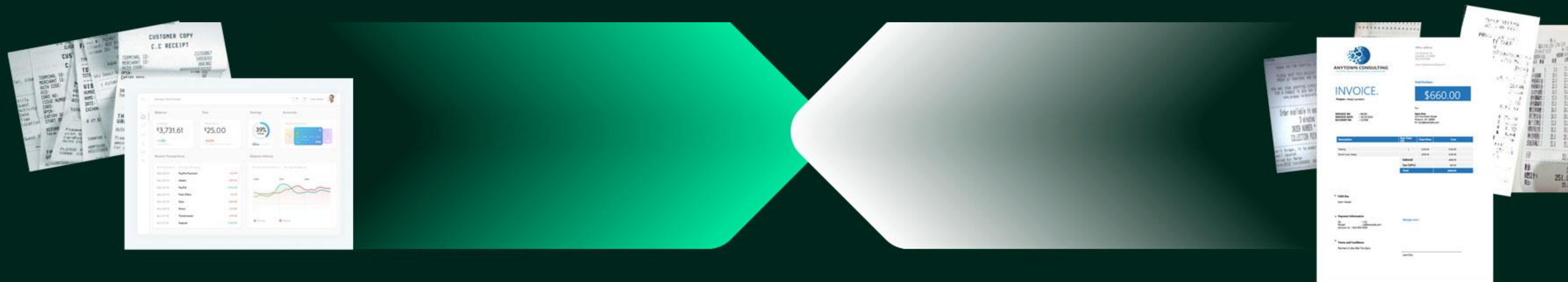
A proof of Payment ....

...is not a proof of Purchase

**Financial Flows** are dissociated from **Transaction Receipts**



# Request Mission



# Bridging Financial Flows with Transaction Receipts



BELOVED  
BANK

Monday, 22nd October

Balance

Available

£3,731.61

+1.28%

From Yesterday

Due

Tomorrow

£25.00

-0.67%

From Current Available Balance

Savings

39%

of Goal

Recent Transactions

All Payments

For Last 30 Days

Mon 22/10	PayPal Payment	-£12.99
Mon 22/10	Adobe	-£49.94
Mon 22/10	PayPal	+£110.00
Mon 22/10	Post Office	-£3.24
Mon 22/10	Zara	-£40.00
Mon 22/10	Petrol	-£27.89
Sun 21/10	Ticketmaster	-£74.98
Sun 21/10	Deposit	+£50.00

Balance Hist

Income and O

27/09

Incoming

Outgoing

↑

GENÈVE

AÉROPORT

PAYE LE 18/09/19

A 20:41

EQUIPEMENT: 0153

TRANSACTION: 33437

MONTANT: CHF 35.00

TVA No: CHE-108.913.293 TVA

Dont TVA: 7,70% CHF 2.50

DEBIT

MasterCard

XXXXXXXXXXXX9978

Date: 18.09.2019 20:41:36

Trm-Id: 30180962

AID: A0000001570020

Trx. Seq-Cnt: 151376

Trx. Ref-No: 00401869428

Auth. Code: 620336

Total-EFT CHF: 35.00

PARKING ILLIMITE (P1)

ENTREE 18/09/19 04:48

EQ:01E2 TICKET:19564

EW322GE



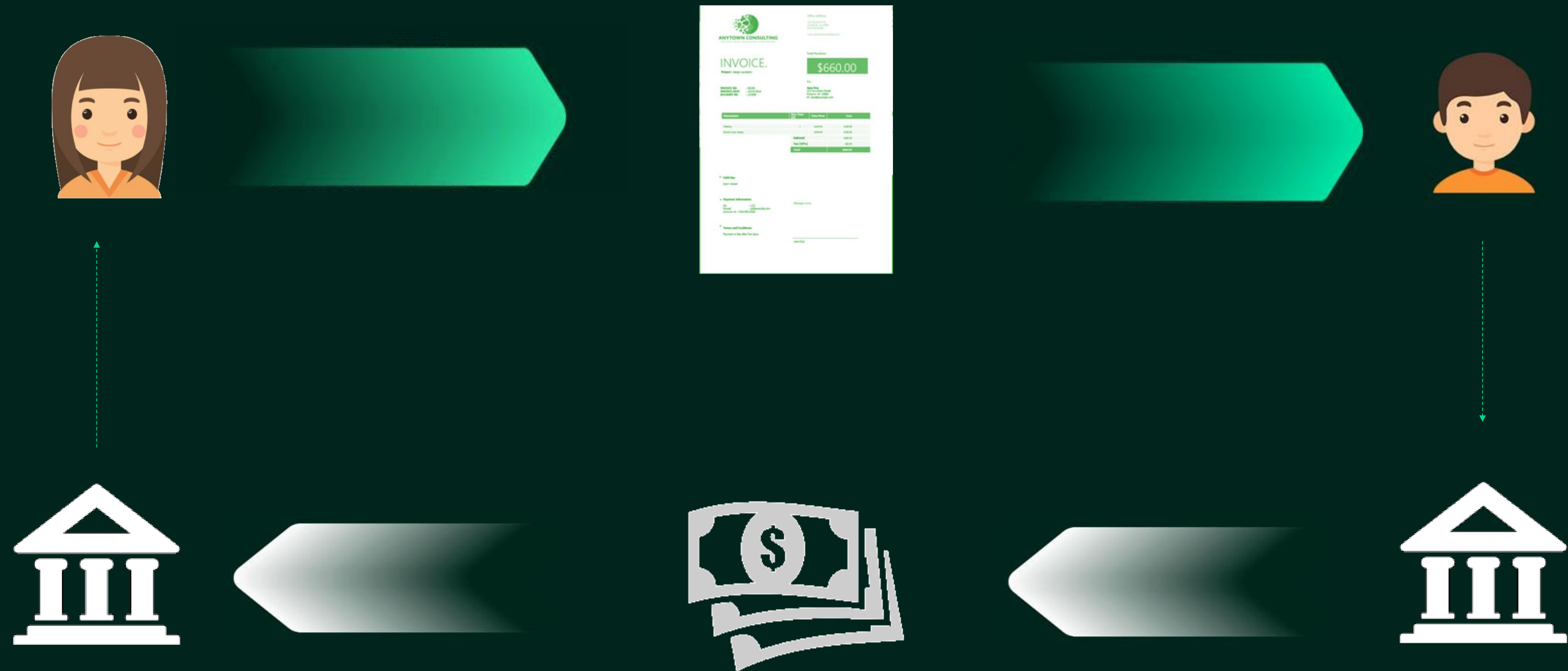
The background features four large, stylized geometric shapes in teal and white. Two teal shapes are positioned on the left and right sides, while two white shapes are on the top and bottom. These shapes are arranged in a way that they appear to be overlapping or interlocking, creating a modern, abstract design.

# Blockchain

## Universal Interoperability Layer For E-Invoicing And Payments

 Request





 Request



# Request



Bridging Financial Flows with Invoices

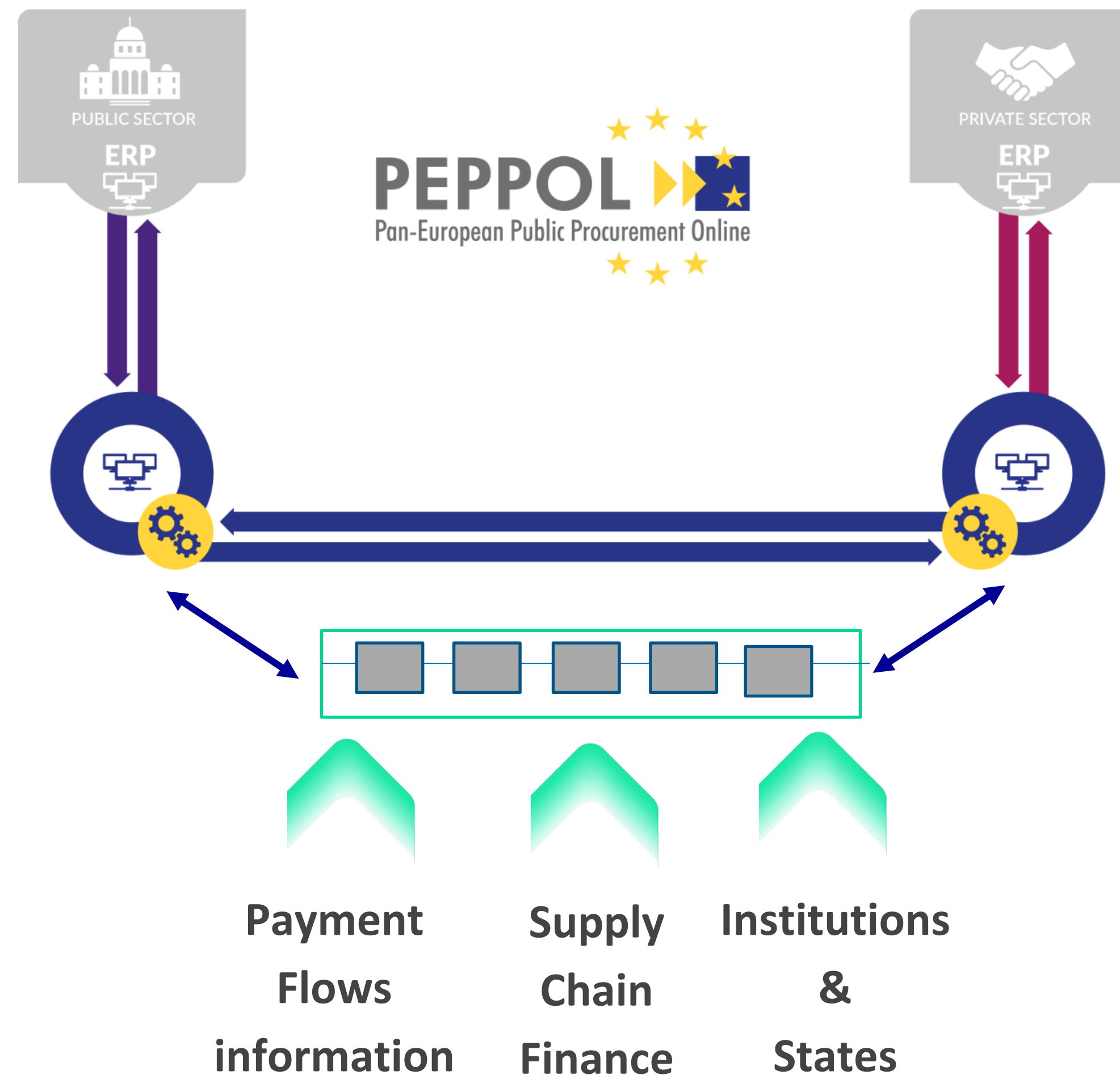


# The 4-Corner Model



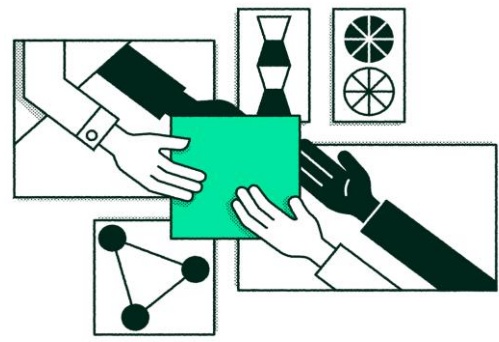


# The 4-Corner Model





# What's in it for us ?



## **E-invoicing Service Providers**

From Data sending Role to  
Data sharing Role

Increased value proposition

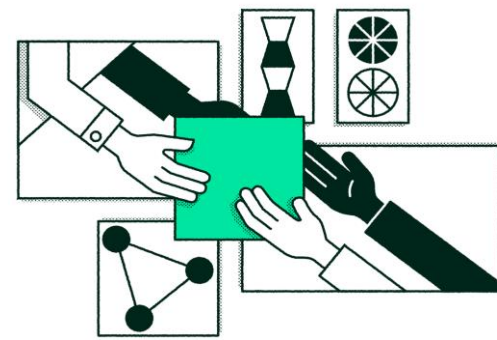
Invoice additional status

- Invoice Accepted
- Payment initiated
- Payment received

....



# What's in it for us ?



## E-invoicing Service Providers

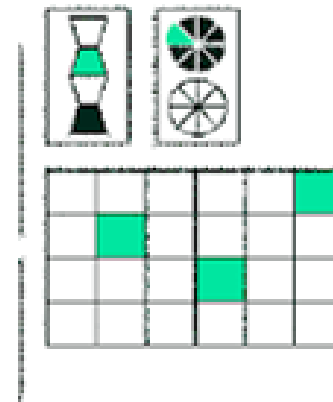
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Increased value proposition

Invoice additional status

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- Payment received

....



## Companies

Native interoperability between  
accounting systems .

bookkeeping : automation

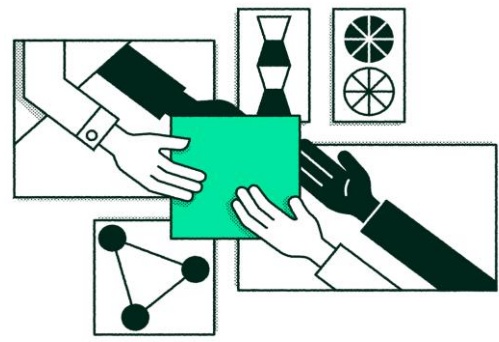
reconciliation : payment detection

Simplified internal Audit

Live Data : real time consolidation ,  
real time annual report



# What's in it for us ?



## E-invoicing Service Providers

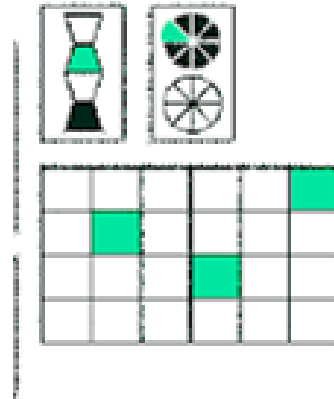
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....



## Companies

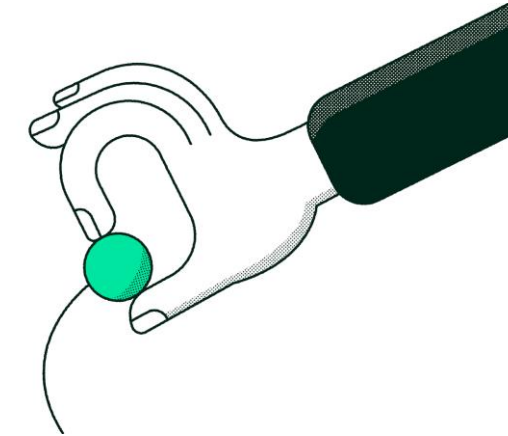
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## Supply Chain Finance

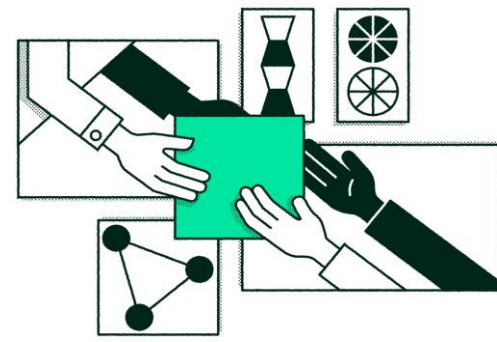
Account Receivable access

Financial products along invoice  
value chain

Factoring  
Loans  
Credit Insurance



# What's in it for us ?



## E-invoicing Service Providers

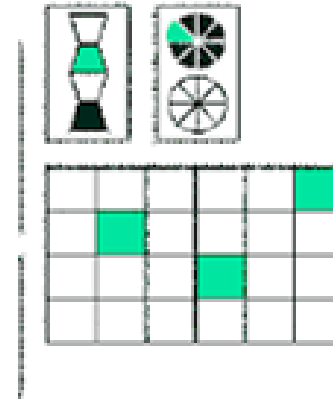
From Data sending Role to  
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Invoice additional status

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- Payment received

....



## Companies

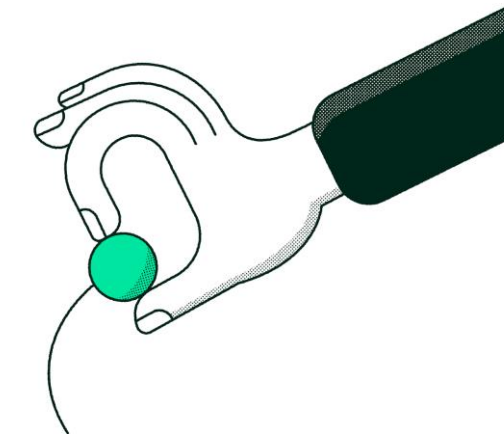
Native interoperability between  
accounting systems .

bookkeeping : automation

reconciliation : payment detection

Simplified internal Audit

Live Data : real time consolidation ,  
real time annual report

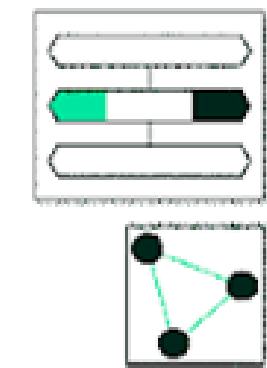


## Supply Chain Finance

Account Receivable access

Financial products along invoice  
value chain

Factoring  
Loans  
Credit Insurance



## Institutions & Governments

Real time view of the economy

VAT Gap

Corporate tax fraud



# Opportunity

« A rapidly growing number of disruptive next-generation technologies lay a strong foundation as strategic drivers. They pave the way to substitute old solutions and processes by a completely new approach. A powerful market transition is taking place in our industry.

This period of movement from one stage to another creates new opportunities for innovative and forward-thinking companies, which are ready to take advantage of this shift ».

**Bruno Koch**, Market Analyst, Billentis, Switzerland

