

By Thomas Berthiaume

# Centralized Payment Ledger

The next step in payment processing



WEBSITE: [cpltechnologies.net](http://cpltechnologies.net)  
EMAIL: [thomasb@imperialdao.net](mailto:thomasb@imperialdao.net)

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## Introduction:

While today's payment systems seem like they are perfect, the Centralized Payment Ledger system proves the possibility of a better future in terms of money transferring systems. In fact most merchants pay on average a 2% fee over their in-store transactions, which may seem little, but if we take in consideration that nowadays, more and more transactions are made online and

it is rare to see fees below 10% over online sales, those can add up to some very big number. And those fees don't only affect the merchants, they also affect buyers, since sellers raise their prices in order to compensate for those amount fees. However, looking at the problem with a newer perspective is what is needed. Our solution isn't a revolutionary new method of transferring money, nor a new type of bank transfer. We simply distribute a payment network of already existing payment methods and use the power of peer to peer in order to not only reduce fees to nearly 0% over transactions, but to offer people the most secure way of getting paid.

C, P and L: