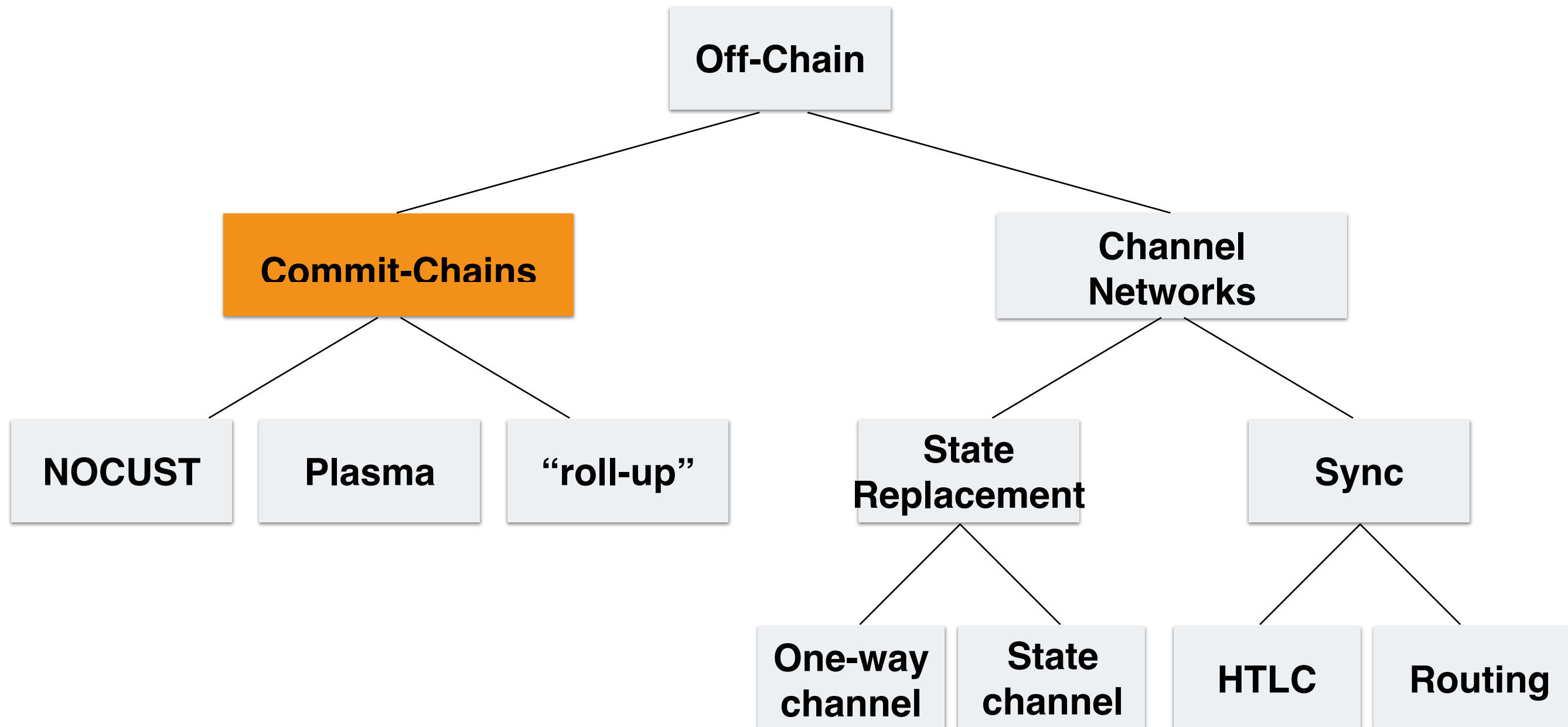




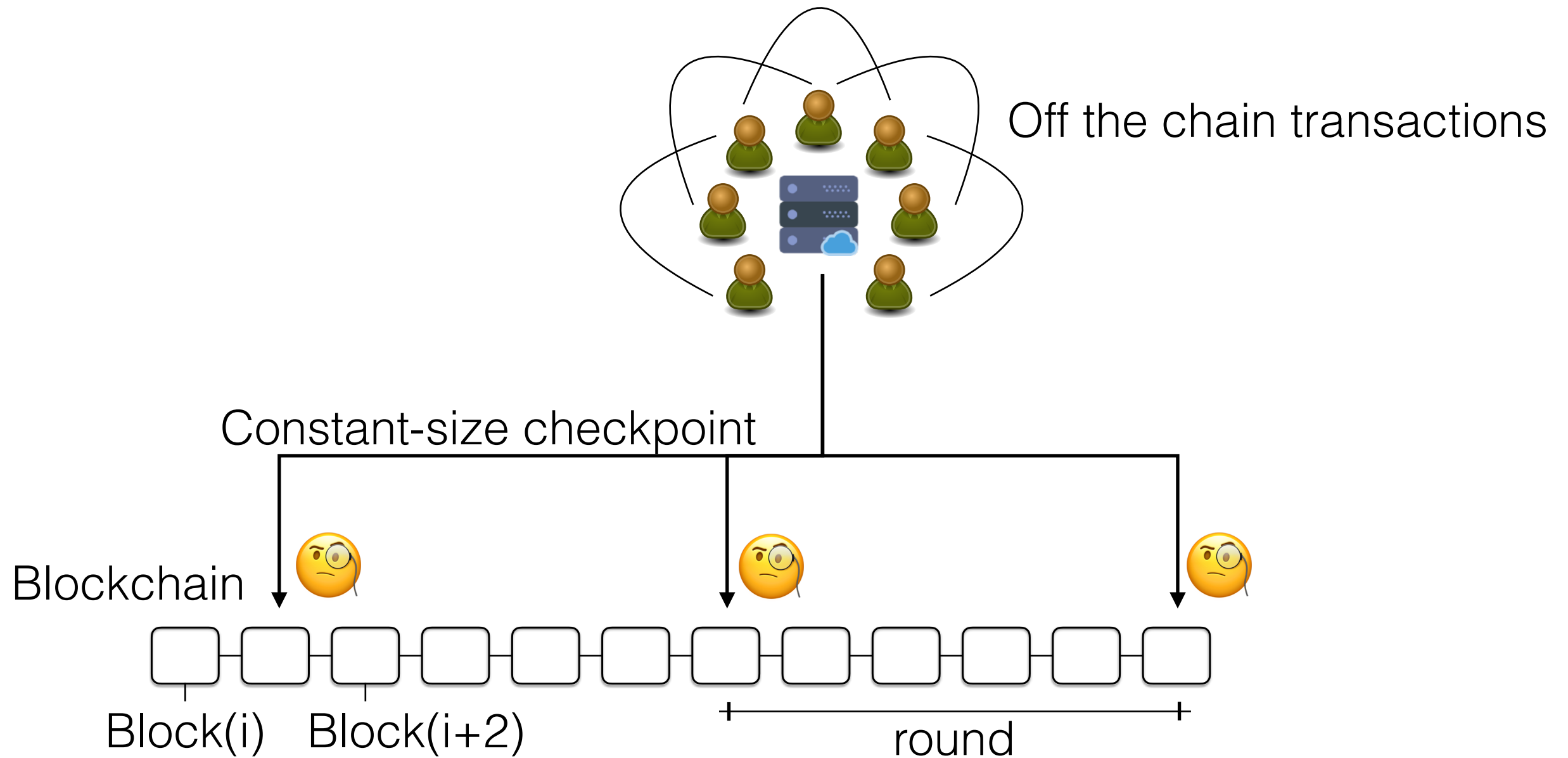
**Commit-Chains**



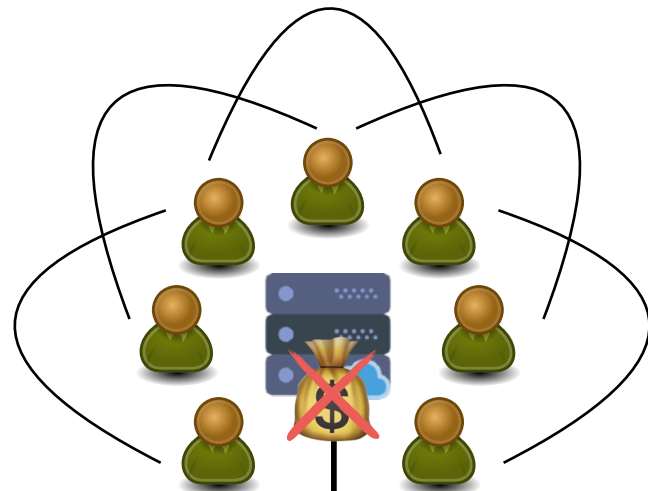
# Which off-chain solution?



# Commit-Chains



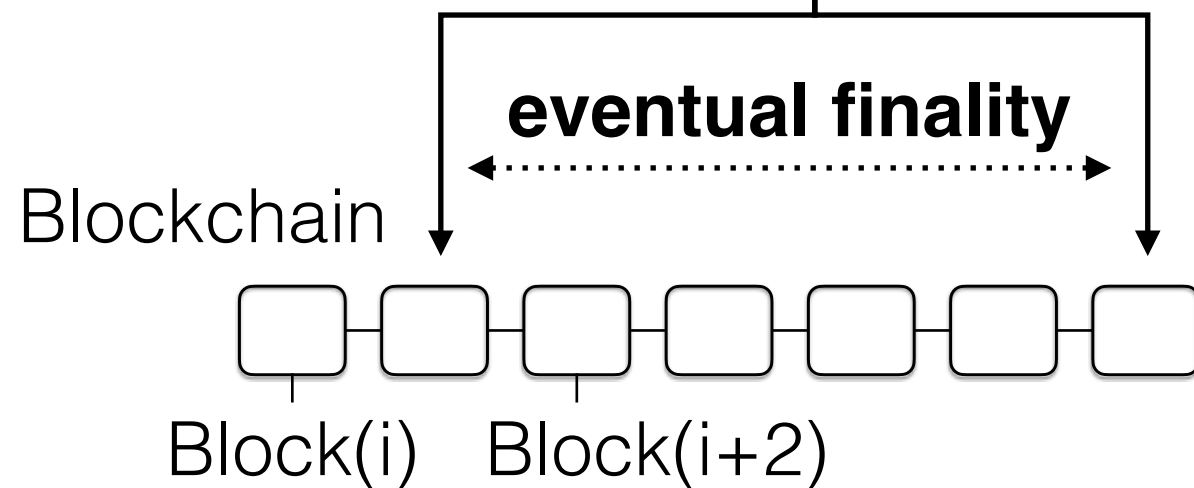
# Without Collateral —> Eventual Finality



No collateral by operator

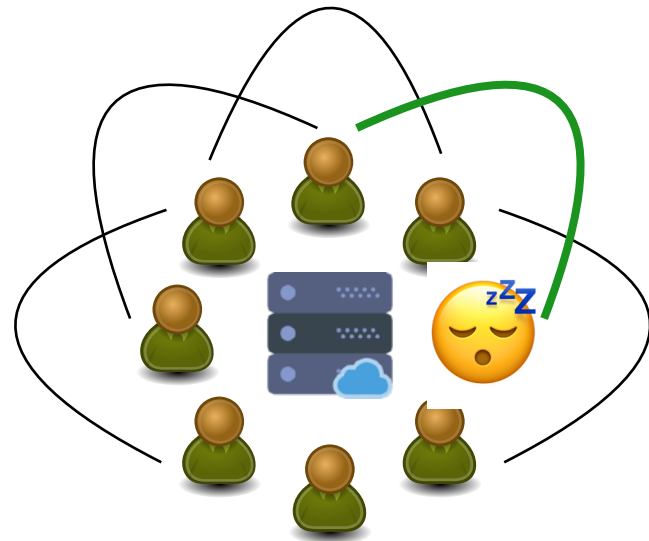


Recipient should wait..



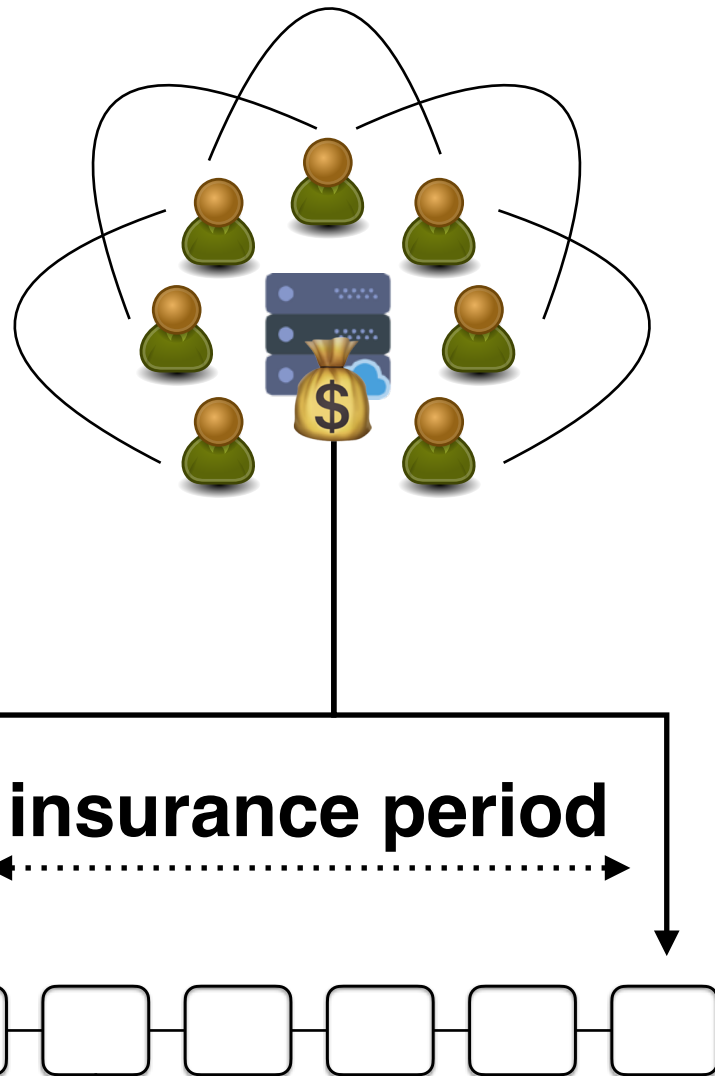
# Receive TX while offline

Off the chain transactions



Like on-chain transactions..

## With collateral —> Instant finality



Insurance pool



Collateral re-usable each round

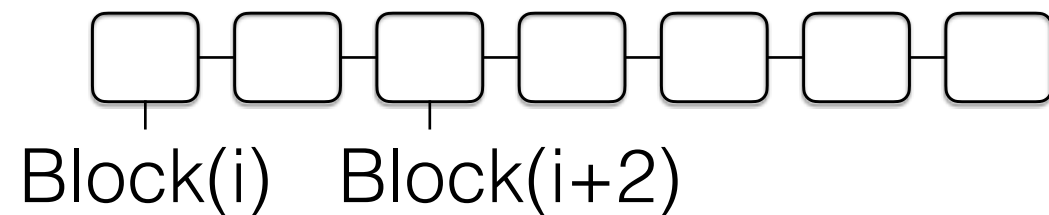


TX can be accepted instantly



Collateral allocation  $O(1)$  for all users

Blockchain



# Join without on-chain Transaction



- ♦ Instant 
- ♦ CO<sub>2</sub> friendly (Zero gas costs) 

## Wait.. a centralized Operator



..but untrusted and non-custodial!

### **Cannot**

- ♦ steal coins
  - ♦ double spend coins
  - ♦ mint new coins
- (if users follow the protocol..)