













support Bitcoin, it is simply a “virtual” currency. Therefore, we implemented an integration between fintech and blockchain technologies in our study. Furthermore, we considered the platform in terms of performance. Even the performance of state-of-the-art blockchain technology cannot meet fintech application standards in the real world. In order to resolve performance issues with a blockchain network processing credit card transactions, we used the overlay network concept to separate the credit card network from the relatively slow blockchain P2P network.

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