

the government-issued currency provided by the first user, a source of wealth of the first user and a verification of an address of the first user.

[0027] The instructions may further include instructions for recalculating the first risk score in response to at least one of (i) a change in any of the user parameters, (ii) completion or attempt of a transaction involving the first digital wallet, (iii) counter party risk information including a second risk score and second ID verification classification for the second digital wallet.

[0028] The second digital wallet may be configured with a set of rules relating to transaction eligibility and may be further configured to determine whether the first risk score and the first ID verification classification comport with the set of rules. In addition, information relating to at least one of the first risk score and the first ID verification classification may be provided for review by the second user at the level of granularity determined by the granularity information used in generating the restricted use key.

[0029] The instructions may include instructions for adjusting the first risk score and a second risk score associated with the second digital wallet based upon transactions occurring between the first digital wallet and the second digital wallet.

[0030] In another aspect the disclosure relates to a method for facilitating the issuance and exchange of a stable cryptocurrency collateralized by government-issued debt, the method being implemented by a management platform in communication with a transaction validation and recording network including a plurality of distributed nodes. The management platform includes a memory configured to store computer program instructions relating to at least a smart contract module and an ID and risk score module, the management platform further including one or more physical computer processors configured by the computer program instructions to implement at least the smart contract module and the ID and risk score module. The method includes establishing a first digital wallet associated with a first user and a second digital wallet associated with a second user. The method further includes determining, based upon user parameters and financial information associated with the first user, first wallet metadata for the first digital wallet wherein the first wallet metadata includes at least one of a first risk score and a first ID verification classification. The first wallet metadata is stored on a blockchain within the transaction validation and recording network. A restricted use key generated based upon granularity information associated with the first digital wallet enables the second digital wallet to access the first wallet metadata stored on the blockchain at a level of granularity determined

by the granularity information. The method further includes receiving a first transaction request involving at least the first digital wallet and the second digital wallet and responding to the first transaction request based upon at least one of: (i) a comparison of the first wallet metadata to transaction rules associated with the second digital wallet, and (ii) user input provided by the second user upon consideration of the first wallet metadata at the level of granularity determined by the granularity information.

[0031] The disclosure also pertains to a method for facilitating the exchange of a stable cryptocurrency collateralized by government-issued debt, the method being implemented by a management platform in communication with a transaction validation and recording network including a plurality of distributed nodes configured to store blockchain data structures. The management platform includes a memory configured to store computer program instructions relating to at least an ID and risk score module. The management platform further includes one or more physical computer processors configured by the computer program instructions to implement at least the ID and risk score module. The method includes receiving, through a first wallet interface of a first digital wallet, first granularity parameters of a first restricted use key. The first restricted use key is generated using the first digital wallet. The method further includes providing the first restricted use key to an owner of a second digital wallet and receiving a second restricted use key wherein the second restricted use key is generated by the second digital wallet based upon second granularity parameters received through a second wallet interface associated with the second digital wallet. The method also includes accessing, using the second restricted use key, information from a blockchain wallet wherein the information relates to one or more of an ID classification and risk score of the owner of the second digital wallet at a level of detail determined by the second granularity parameters. An indication to proceed with a transaction between the first digital wallet and the second digital wallet may then be received through the first wallet interface.