Claims:

1. A system to process financial transactions, the system comprising:

a processor,

a computer readable medium operable coupled to the processor, the computer readable medium containing computer executable instructions to cause the processor to perform:

determining a payment currency to be used to satisfy a financial transaction that includes a payment request denominated in a preferred currency, the payment currency being a non-settlement currency, that is different from the preferred currency;

receiving an estimated exchange rate of the preferred currency into the payment currency based on a predictive model, wherein the predictive model is based at least in part on indications of what value a market exchange rate will be set at during a time of settlement of the financial transaction;

converting the price of a first purchase order from the preferred currency to the payment currency based on the estimated exchange rate; and

receiving a payment selection from a customer to settle the financial transaction in the payment currency.

2. The system of claim 1, wherein the computer executable instructions are to further perform receiving a payment from a financial institution in the preferred currency after conversion of the payment currency.

3. The system of claim 2, wherein the computer executable instructions are to further perform:

receiving a subsequent financial transaction after a settlement of the financial transaction, wherein the subsequent financial transaction is any one of:

a second order to purchase;

a refund of the first purchase order;

a chargeback; or

a representment; and

wherein the subsequent financial transaction is guaranteed to be settled using the estimated exchange rate using in the financial transaction when the time between the

subsequent financial transaction and the financial transaction is less than a threshold amount of time.

4. The system of claim 1, wherein the computer executable instructions are to further perform presenting prices of items for purchase in the payment currency based at least on the estimated exchange rate.

5. A non-settlement currency exchange system to interact with a merchant to enable the merchant to facilitate transactions involving currency exchange rates for non-settlement currencies, the system comprising:

a processor; and

a currency exchange module operative on the processor;

a predictive model operative on the processor to determine estimated exchange rates for non-settlement currencies for the currency exchange module, wherein the predictive model estimates the estimated exchange rates based at least in part on indications of what value a market exchange rate will be set at during a time of settlement of the transactions for the merchant;

a rate interface module operative on the processor to provide currency exchange rate data to the predictive model;

a non-settlement transaction interface module operative on the processor to provide non-settlement transactions to the currency exchange module and receive settlements in a preferred currency from the currency exchange module; and

a financial institution interface module operative on the processor to provide non-settlement currency requested from the currency exchange module.

6. The system of claim 5, wherein the system further comprises:

a monitor operative on the processor to monitor actions of the currency exchange module and to the predictive model and to store monitored data; and

an administrative interface module operative on the processor, via which monitored data is accessible and via which the predictive model is accessible.

7. The system of claim 6, wherein the monitored data accessed via the administrative interface module includes at least one of the following:

a volatility of a non-settlement currency;

a volatility of a preferred currency;

a spread between a preferred currency and a non-settlement currency;

a cost of a fee to process an exchange between a preferred currency and a non-settlement currency; and

an adoption rate of new customers traceable to enabling processing of a non-settlement currency.

8. The system of claim 6, the system further comprising:

a data store coupled to the monitor to store the monitored data, the monitored data including currency exchange data; and

an auxiliary data interface to access the monitored data stored in the data store, via which the administrative interface module may retrieve currency exchange data sets.

9. The system of claim 8, wherein the retrieved currency exchange data sets are of currency exchanges with currency exchange rates exceeding a predetermined threshold; and

wherein the auxiliary data interface is operatively coupled with the administrative interface module to terminate currency exchange rates exceeding the predetermined threshold.

10. The system of claim 6, where the predictive model is configured to be modified via the administrative interface module.

11. The system of claim 5, wherein the predictive model is dynamically modified during real-time.

12. The system of claim 5, wherein the predictive model is modified to change a markup of a spread between a preferred currency and the non-settlement currency.

13. The system of claim 5, wherein the predictive model further estimates the currency exchange rate based on account optimization of fees earned from processing a non-settlement currency while ensuring a customer base supported by the non-settlement currency does not fall below a predetermined threshold.

14. The system of claim 1, wherein the predictive model is further based on offsetting a currency risk of the payment currency against a currency risk of another currency having less volatility than the payment currency.

15. The system of claim 5, wherein the predictive model further estimates the estimated exchange rates based on offsetting a currency risk of the non-settlement currency against a currency risk of another currency having less volatility than the non-settlement currency.

CLAIMS

WHAT IS CLAIMED IS:

1. A system to process financial transactions, the system comprising:

~~a processor,~~

at least one computing device configured to implement one or more services, wherein the one or more services are configured to~~a computer readable medium operable coupled to the processor, the computer readable medium containing computer executable instructions to cause the processor to perform~~:

receive transaction data pertaining to a plurality of non-settlement currency transactions involving a merchant that settles the non-settlement currency transactions in a preferred currency;

for each non-settlement currency transaction:

determine~~ing~~ a payment currency to be used to satisfy the non-settlement currency~~a financial~~ transaction ~~that includes a payment request denominated in a preferred currency~~, the payment currency being a non-settlement currency~~,~~ that is different from the preferred currency;

receive~~ing~~ an estimated exchange rate of the preferred currency into the payment currency based on a predictive model, the estimated exchange rate being a prediction of where~~wherein the predictive model is based at least in part on indications of what value~~ a market exchange rate will be set at during a time of settlement of the non-settlement currency~~financial~~ transaction, and offsets a currency risk associated with the payment currency with a currency risk associated with another currency having less volatility than the payment currency;

convert~~ing~~ a~~the~~ price of the non-settlement currency transaction~~order~~ from the preferred currency to the payment currency based on the estimated exchange rate;~~ and~~

receive~~ing~~ a payment selection from a~~the~~ customer to settle the non-settlement currency~~financial~~ transaction in the payment currency,

wherein a profit or a loss for the non-settlement currency transaction is included in the transaction data if the market exchange rate at the time of settlement is different from the estimated exchange rate; and

distribute, to a plurality of entities including the merchant and at least one additional entity, at least a portion of profits or losses resulting from the plurality of non-settlement currency transactions, the profits or losses being calculated based on the transaction data that includes the profit or the loss for each non-settlement currency transaction.

2. The system of claim 1, wherein the at least one computing device is~~computer readable instructions are to~~ further configured to~~perform~~ receive~~ing~~ settlement of the non-settlement currency transaction~~a payment from a financial institution~~ in the preferred currency after conversion of the payment currency.

3. The system of claim 2, wherein the at least one computing device is~~computer readable instructions are to~~ further configured to~~perform~~:

receive~~ing~~ a subsequent non-settlement currency~~financial~~ transaction after a settlement of the non-settlement currency~~financial~~ transaction, wherein the subsequent non-settlement currency~~financial~~ transaction is any one of:

a second order to purchase;

a refund of the first purchase order;

a chargeback; or

a representment; and

wherein the subsequent non-settlement currency~~financial~~ transaction is guaranteed to be settled using the estimated exchange rate use~~ding~~ in the non-settlement currency~~financial~~ transaction when the time between the subsequent non-settlement

currency~~financial~~ transaction and the non-settlement currency~~financial~~ transaction is less than a threshold amount of time.

4. The system of claim 1, wherein the at least one computing device is~~computer readable instructions are to~~ further configured to~~perform~~ presenting prices of items for purchase in the payment currency based at least in part on the estimated exchange rate.

5. A non-settlement currency exchange system configured to be in communication~~interact~~ with a merchant to enable the merchant to settle~~facilitate~~ non-settlement currency transactions in a preferred currency~~involving currency exchange rates for non-settlement currencies~~, the system comprising:

a processor; and

a currency exchange module operative on the processor;

a predictive model operative on the processor to determine an estimated exchange rates for a non-settlement currency~~ies~~ to the preferred currency~~for the currency exchange module~~, wherein the predictive model estimates the estimated exchange rates based at least in part on indications of what value a market exchange rate will be set at during a time of settlement of the transactions for the merchant, and offsets a currency risk associated with the non-settlement currency with a currency risk associated with another non-settlement currency having less volatility than the non-settlement currency;

a rate interface module operative on the processor and configured to receive currency rate data and to provide the currency exchange rate data to the predictive model;

a non-settlement transaction interface module operative on the processor to receive data on the non-settlement currency transaction and to provide the data~~non-settlement transactions~~ to the currency exchange module, the non-settlement transaction interface module being further operative to~~and~~ receive a settlements of the non-

settlement currency transaction in thea preferred currency from the currency exchange module and to transmit the settlement to the merchant; and

a financial institution interface module operative on the processor to transmit a request for payment to settle the non-settlement currency transaction in the non-settlement currency and to receive transaction data settling the non-settlement currency transactionprovide non-settlement currency requested from the currency exchange module,

wherein a profit or a loss for the non-settlement currency transaction is included in the transaction data if the market exchange rate at the time of the settlement is different from the estimated exchange rate,

wherein the system is further configured to distribute, to a plurality of entities including the merchant and at least one additional entity, at least a portion of the profits or losses resulting from a plurality of non-settlement currency transactions, the profits or losses being calculated based on the transaction data that includes the profit or the loss for each non-settlement currency transaction.

6. The system of claim 5, wherein the system further comprises:

a monitor operative on the processor to monitor actions of the currency exchange module and to the predictive model and to store monitored data; and

an administrative interface module operative on the processor, via which monitored data is accessible and via which the predictive model is accessible.

7. The system of claim 6, wherein the monitored data accessed via the administrative interface module includes at least one of the following:

a volatility of a non-settlement currency;

a volatility of a preferred currency;

a spread between a preferred currency and a non-settlement currency;

a cost of a fee to process an exchange between a preferred currency and a non-settlement currency; and

an adoption rate of new customers traceable to enabling processing of a non-settlement currency.

8. The system of claim 6, the system further comprising:

a data store coupled to the monitor to store the monitored data, the monitored data including currency exchange data; and

an auxiliary data interface to access the monitored data stored in the data store, via which the administrative interface may retrieve currency exchange data sets.

9. The system of claim 8, wherein the retrieved currency exchange data sets are of currency exchanges with currency exchange rates exceeding a predetermined threshold; and

wherein the auxiliary data interface is operatively coupled with the administrative interface to terminate currency exchange rates exceeding the predetermined threshold.

10. The system of claim 5, where the predictive model is configured to be modified via the administrative interface module.

11. The system of claim 5, wherein the predictive model is dynamically modified during real-time.

12. The system of claim 5, wherein the predictive model is modified to change a markup of a spread between a preferred currency and the non-settlement currency.

13. The system of claim 5, wherein the predictive model further estimates the currency exchange rate based at least in part on optimization of fees earned from processing a non-settlement currency while ensuring a customer base supported by the non-settlement currency does not fall below a predetermined threshold.