What is claimed is:

1. An electronic nested-wallet sequencing system comprising:

a network-connected transaction product management computer comprising a processor, a memory, and programming instructions, the programming instructions, when executed by the processor, cause the processor to:

receive a plurality of connections from a plurality of user devices;

receive a plurality of connections from a plurality of external services;

receive a wallet container comprising a plurality of transaction product accounts, each transaction product account associated with a value unit type and a quantity of value units of a plurality of types of value units, the wallet container associated with a first user device of a plurality of user devices, the wallet container comprising a predefined wallet sequence for determining an order of usage the plurality of transaction product accounts;

send the plurality of transaction product accounts consistent with the predefined wallet sequence and the quantity of value units associated with each of the plurality of transaction product accounts to a graphical user interface associated with the first user device, the graphical user interface operable to rearrange the predefined wallet sequence, the graphical user interface further operable to enable each of the plurality of transaction product accounts, to be toggled for prioritization via user input from the first user device;

receive a primary wallet sequence from the first user device, the primary wallet sequence comprising a rearrangement of at least one of the plurality of transaction product accounts comprised within the predefined wallet sequence;

receive, from a first external service, a first transaction of a plurality of transactions;

determine a transaction value unit type associated with the first transaction;

match the transaction value unit type with the value unit type associated with at least one of the plurality of transaction product accounts comprised within the predefined wallet sequence;

receive, from the first user device, a toggle for one or more transaction product accounts of the plurality of transaction product accounts;

create a secondary wallet sequence comprising the toggled one or more transaction product accounts, the secondary wallet sequence determining an order of usage of the toggled one or more transaction product accounts, the order of usage of the secondary wallet sequence's toggled one or more transaction product accounts consistent with the primary wallet sequence, wherein the primary wallet sequence and the secondary wallet sequence is transformed into at least one application programming interface (API) used to create multiple utilization products for the first user device;

create a utilization product defining a prioritized order of usage for processing the first transaction, the prioritized order of usage of the utilization product for processing the first transaction determined by a sequence of: the matched at least one of the plurality of transaction product accounts followed by the toggled one or more transaction product accounts from the secondary wallet sequence followed by remaining transaction product accounts from the primary wallet sequence, wherein each of the multiple utilization products are generated based on a respective transaction value unit type for each of the plurality of transactions;

display the utilization product on the graphical user interface of the first user device;

determine a target value unit type associated with the first transaction;

determine a transaction amount corresponding to the target value unit type based on the first transaction;

activate the utilization product of the multiple utilization products based on the determined target value unit type;

start a running total based on the transaction amount;

iteratively evaluate each transaction product account sequentially within the utilization product based on the order of usage of the utilization product for processing the first transaction;

update the running total by subtracting the transaction amount from a converted quantity of value units associated with each transaction product account, wherein the converted quantity of value units corresponds to available target value units and other value units that are converted to the target value units when available target value units have been exhausted;

transfer the converted quantity of value units to a holding transaction product account associated with the first transaction when the running total reaches zero;

upon the iterative evaluation of all transaction product accounts comprised within the utilization product:

send a transaction declined message to the first external service when the running total is greater than zero;

otherwise,

receive a password from the first user device to release the converted quantity of value units from the holding account to a payee account;

send an authorization message to the first external service;

send the transaction declined message or the authorization message to the graphical user interface of the first user device.