CLAIMS:

1. A system for facilitating currency exchanging using a universal virtual currency, comprising:

a database configured to store a plurality of currency exchange rules, wherein each currency exchange rule is associated with at least a virtual currency and one or more real currencies;

a receiving device configured to receive a transaction request for a currency exchange from a consumer, wherein the transaction request includes at least an amount of a first real currency and indicates a second real currency;

a processor configured to

identify a first currency exchange rule stored in the database where the associated one or more real currencies includes at least the first real currency,

identify a second currency exchange rule stored in the database where the associated one or more real currencies includes at least the second real currency,

calculate a virtual currency amount based on the identified first currency exchange rule and the amount of the first real currency included in the received transaction request, and

calculate an amount of the second real currency based on the identified second currency exchange rule and the calculated virtual currency amount; and

a transmitting device configured to transmit at least the calculated amount of the second real currency.

2. The system of claim 1, wherein the first currency exchange rule and the second currency exchange rule are the same currency exchange rule.

3. The system of claim 1, wherein the transaction request includes at least a funding source and a destination source.

4. The system of claim 3, wherein the processor is further configured to initiate a financial transaction for payment of the amount of the first real currency from the funding source.

5. The system of claim 3, wherein transmitting at least the calculated amount of the second real currency includes initiating a financial transaction for payment of the calculated amount of the second real currency to the destination source.

6. The system of claim 1, wherein transmitting at least the calculated amount of the second real currency includes transmitting a notification to the consumer that includes at least the calculated amount of the second real currency.

7. The system of claim 6, wherein the notification further includes one or more exchange rates based on the identified first currency exchange rule and/or the identified second currency exchange rule.

8. The system of claim 6, wherein the notification further includes the calculated virtual currency amount.

9. The system of claim 6, wherein the notification is transmitted as a response to the received transaction request.

10. A method for facilitating currency exchanging using a universal virtual currency, comprising:

storing, in a database, a plurality of currency exchange rules, wherein each currency exchange rule is associated with at least a virtual currency and one or more real currencies;

receiving, by a receiving device, a transaction request for a currency exchange from a consumer, wherein the transaction request includes at least an amount of a first real currency and indicates a second real currency;

identifying, by a processing device, a first currency exchange rule stored in the database where the associated one or more real currencies includes at least the first real currency;

identifying, by the processing device, a second currency exchange rule stored in the database where the associated one or more real currencies includes at least the second real currency;

calculating, by the processing device, a virtual currency amount based on the identified first currency exchange rule and the amount of the first real currency included in the received transaction request;

calculating, by the processing device, an amount of the second real currency based on the identified second currency exchange rule and the calculated virtual currency amount; and

transmitting, by a transmitting device, at least the calculated amount of the second real currency.

11. The method of claim 10, wherein the first currency exchange rule and the second currency exchange rule are the same currency exchange rule.

12. The method of claim 10, wherein the transaction request includes at least a funding source and a destination source.

13. The method of claim 12, further comprising:

initiating, by the processing device, a financial transaction for payment of the amount of the first real currency from the funding source.

14. The method of claim 12, wherein transmitting at least the calculated amount of the second real currency includes initiating, by the processing device, a

financial transaction for payment of the calculated amount of the second real currency to the destination source.

15. The method of claim 10, wherein transmitting at least the calculated amount of the second real currency includes transmitting a notification to the consumer that includes at least the calculated amount of the second real currency.

16. The method of claim 15, wherein the notification further includes one or more exchange rates based on the identified first currency exchange rule and/or the identified second currency exchange rule.

17. The method of claim 15, wherein the notification further includes the calculated virtual currency amount.

18. The method of claim 15, wherein the notification is transmitted as a response to the received transaction request.