WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a service provider computer from a financial institution computer associated with a bank utilized by a resource provider operating a resource provider computer, digital asset attributes for a digital asset corresponding to a change amount owed to a consumer by the resource provider resulting from a transaction conducted between the consumer operating a computing device, and the resource provider, the change amount being less than a total amount of the transaction provided by the consumer to the resource provider in cash, and the digital asset attributes comprising the change amount, a timestamp, a resource provider identifier for the resource provider, and a digital asset identifier;

in response to receiving the digital asset attributes from the financial institution computer, storing by the service provider computer, the digital asset attributes for the digital asset corresponding to the change amount with and indexed to the digital asset identifier for the digital asset;

maintaining, by the service provider computer, the digital asset attributes for the digital asset and the digital asset identifier for the digital asset corresponding to the change amount within a digital asset account managed by the service provider computer on behalf of the consumer;

receiving, by the service provider computer, the digital asset identifier from the computing device of the consumer; and

sending, by the service provider computer to a financial institution computer associated with the resource provider, a request to issue the digital asset to an account associated with the consumer, the financial institution computer maintaining the change amount on behalf of the consumer,

wherein the transaction is a first transaction, the resource provider is a first resource provider, the resource provider computer is a first resource provider computer, and wherein the method further comprises:

receiving, by the service provider computer from the computing device of the consumer, a request to pay for a second transaction using the digital asset, where

the second transaction is conducted between the consumer and a second resource provider;

generating, by the service provider computer, a token associated with the digital asset;

sending, by the service provider computer, the token to the computing device;

receiving, by the service provider computer, the token from a second resource provider computer associated with the second resource provider;

verifying, by the service provider computer, the token;

responsive to verifying the token, sending, by the service provider computer to the financial institution computer, a request to update an unalterable electronic ledger comprising electronic block chain ledger of transactions managed by the financial institution computer, to indicate the transfer of the digital asset from the account associated with the consumer to a digital asset account of the second resource provider.

2. The method of claim 1, wherein the digital asset identifier is a string of characters that is key-entered by the consumer or a scannable image that is scanned using the computing device.

3. The method of claim 1, wherein the unalterable electronic ledger of transactions is updated to include a new entry comprising identification information of the resource provider and its digital asset account, identification information of the consumer and its digital asset account, and the change amount corresponding to the digital asset, wherein the new entry includes a digital signature of the resource provider computer.

4. The method of claim 3, wherein the digital signature is verifiable using a public key associated with the resource provider computer.

5. The method of claim 1, wherein the computing device of the consumer comprises a digital wallet application associated with the digital asset account of the consumer.

6. The method of claim 1, further comprising:

performing a fast settlement process for the transaction in real-time.

7. The method of claim 6, wherein the change amount associated with the digital asset is available for use by the consumer in real-time.

8. The method of claim 1, wherein the consumer pays for the transaction using cash.

9. The method of claim 1, further comprising:

receiving, by the service provider computer from the computing device of the consumer, a selection of another financial institution computer to manage a total amount associated with digital assets corresponding to the digital asset account of the consumer; and

allowing, by the service provider computer, the selected another financial institution computer to aggregate the total amount associated with the digital asset account of the consumer.

10. The method of claim 9, wherein the consumer withdraws cash from an automated teller machine associated with the selected another financial institution computer, and wherein the value of the cash is debited from the digital asset account of the consumer.

11. A method comprising:

providing to a resource provider computer associated with a resource provider, a request to receive a change amount for a transaction in the form of a digital asset, the transaction being conducted by a consumer and a resource provider

operating the resource provider computer by paying cash to the resource provider, wherein the resource provider computer sends a request to generate the digital asset corresponding to the change amount to a financial institution computer, which then communicates with a service provider computer;

receiving, by a computing device, a digital asset identifier associated with the digital asset generated by the service provider computer; and

sending, by the computing device, the digital asset identifier to the service provider computer, wherein the service provider computer sends, to a financial institution computer associated with the resource provider, a request to update an unalterable electronic ledger of transactions managed by the financial institution computer, wherein the financial institution computer updates the unalterable electronic ledger of transactions to indicate the transfer of the digital asset from a digital asset account of the resource provider to a digital asset account of the consumer, wherein the unalterable electronic ledger of transactions is a block chain ledger.

12. The method of claim 11, wherein the transaction is a first transaction, the resource provider is a first resource provider, the resource provider computer is a first resource provider computer, the unalterable electronic ledger of transactions is a first unalterable electronic ledger of transactions, and the financial institution computer is a first financial institution computer, further comprising:

sending, by the computing device to the service provider computer, a request to pay for a second transaction conducted with a second resource provider using the digital asset account of the consumer;

receiving, by the computing device, a token generated by the service provider computer corresponding to the digital asset; and

providing, by the computing device, the token to the service provider computer, wherein the service provider computer sends, to a second financial institution computer associated with the second resource provider, a request to update a second unalterable electronic ledger of transactions managed by the second financial institution computer, wherein the second financial institution computer updates the second unalterable electronic ledger of transactions to indicate the transfer of the digital asset

from the digital asset account of the consumer to a digital asset account of the second resource provider.

13. The method of claim 11, wherein the digital asset identifier is a string of characters that is key-entered by the consumer or a scannable image that is scanned using the computing device.

14. The method of claim 12, wherein the token is a string of characters that is key-entered by the consumer or a scannable image that is scanned using the computing device.

15. A service provider computer comprising:

a processor; and

a computer readable medium coupled to the processor, the computer readable medium comprising code, executable by the processor, to implement the method of claim 1.

16. A computing device comprising:

a processor; and

a computer readable medium coupled to the processor, the computer readable medium comprising code, executable by the processor, to implement the method of claim 11.

17. A method comprising:

receiving, by a service provider computer, a prepaid load request corresponding to an amount owed to a consumer for a transaction conducted between the consumer and a resource provider associated with a resource provider computer, wherein the prepaid load request is generated by the resource provider computer;

generating, by the service provider computer, a digital asset corresponding to the amount;

sending, by the service provider computer to a financial institution computer associated with the resource provider, a request to update an unalterable electronic ledger of transactions managed by the financial institution computer, the unalterable electronic ledger comprising a block chain ledger, and wherein the financial institution computer updates the unalterable electronic ledger of transactions to indicate the transfer of the digital asset to a digital asset account of the consumer; and

sending, by the service provider computer, a prepaid load response indicating that the amount has been transferred.