WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a service provider computer from a computing device of a first user, a digital asset comprising a value, a digital asset identifier, and identification information of the first user;

activating, by the service provider computer, the digital asset with respect to a transaction device to be provided to a second user by associating the digital asset identifier and the value corresponding to the digital asset with a transaction device identifier of the transaction device, wherein the transaction device is programmable and is a payment card;

sending, by the service provider computer, a request to update a first unalterable electronic ledger, wherein, based on the request to update the first unalterable electronic ledger, the first unalterable electronic ledger is updated to indicate the association of the digital asset with the transaction device;

receiving, by the service provider computer from the transaction device, information indicating that the second user utilized the transaction device to conduct a transaction, wherein the information comprises at least the digital asset identifier and the identification information of the first user; and

sending, by the service provider computer, a request to update a second unalterable electronic ledger to indicate the use of the digital asset by the second user, wherein, based on the request to update the second unalterable electronic ledger, the second unalterable electronic ledger is updated, and wherein the second unalterable electronic ledger is different from the first unalterable electronic ledger.

2. The method of claim 1, further comprising:

sending, by the service provider computer, a request to update the first unalterable electronic ledger to indicate the use of the digital asset by the second user.

3. The method of claim 1, further comprising:

receiving, by the service provider computer from the computing device, a request to associate the transaction device with the transaction device identifier;

generating, by the service provider computer, the transaction device identifier; and

associating, by the service provider computer, the transaction device with the transaction device identifier.

4. The method of claim 3, wherein a reader device that is in communication with the computing device provisions the transaction device with the transaction device identifier.

5. The method of claim 1, wherein the identification information of the first user comprises a public key,

the information indicating that the second user utilized the transaction device comprises transaction data, and

the method further comprises:

requesting, by the service provider computer, a financial institution computer to verify the digital asset and sign the transaction data with a private key corresponding to the public key.

6. The method of claim 1, wherein the request to update the first unalterable electronic ledger is sent to a first financial institution computer, wherein the first financial institution computer updates the first unalterable electronic ledger.

7. The method of claim 6, wherein the request to update the second unalterable electronic ledger is sent to a second financial institution computer, wherein the second financial institution computer updates the second unalterable electronic ledger.

8. The method of claim 1, wherein activating the digital asset further includes binding a digital asset account with a public address associated with the transaction device.

9. A method comprising:

receiving, by a computing device from a first user, a request to generate a digital asset comprising data that indicates a value;

sending, by the computing device, the request to a service provider computer, which obtains the digital asset, the digital asset comprising the value, a digital asset identifier, and identification information of the first user;

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

providing, by the computing device, the digital asset to a reader device which programs the digital asset to a transaction device, the transaction device being a payment card,

wherein the service provider computer activates the digital asset with respect to the transaction device to be provided to a second user by associating the digital asset identifier and the value corresponding to the digital asset with a transaction device identifier of the transaction device,

wherein the service provider computer sends a request to update a first unalterable electronic ledger,

wherein, based on the request to update the first unalterable electronic ledger, the first unalterable electronic ledger is updated to indicate the association of the digital asset with the transaction device,

wherein the service provider computer receives, from the transaction device, information indicating that the second user utilized the transaction device to conduct a transaction,

wherein the service provider computer sends a request to update a second unalterable electronic ledger,

wherein, based on the request to update the second unalterable electronic ledger, the second unalterable electronic ledger is updated, to indicate the use of the digital asset by the second user, and

wherein the second unalterable electronic ledger is different from the first unalterable electronic ledger.

10. The method of claim 9, wherein the service provider computer sends a request to update the first unalterable electronic ledger to indicate the use of the digital asset by the second user.

11. The method of claim 9, further comprising:

receiving, by the computing device, a request to associate the transaction device with the transaction device identifier; and

sending, by the computing device, the request to the service provider computer, wherein

the service provider computer associates the transaction device with the transaction device identifier.

12. The method of claim 9, wherein the request to update the first unalterable electronic ledger is sent to a first financial institution computer, wherein the first financial institution computer updates the first unalterable electronic ledger.

13. The method of claim 12, wherein the request to update the second unalterable electronic ledger is sent to a second financial institution computer, wherein the second financial institution computer updates the second unalterable electronic ledger.

14. A system comprising the 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 any one of claims 1-8.

15. A system comprising the 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 any one of claims 9-13.