CLAIMS

WHAT IS CLAIMED IS:

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 the order from the preferred currency to the payment currency based on the estimated exchange rate; and

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

2. The system of claim 1, wherein the computer readable 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 readable 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 readable 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 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~~taking into 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.