CLAIMS

1. A method comprising:

receiving, by one or more processors, a transaction request requesting a digital transaction to be executed on behalf an enterprise, wherein the request is received from a device corresponding to an enterprise entity and is indicative of a transaction type of the digital transaction, a transaction amount, and an account identifier of an account of counterparty to the transaction;

determining, by the one or more processors, whether to enterprise entity has sufficient permission to initiate the digital transaction requested by the enterprise entity based on the transaction type and a set of permission rules defined by the enterprise;

in response to determining that the enterprise entity does not have sufficient permission to initiate the digital transaction:

determining, by the one or more processors, a second enterprise entity that can authorize the digital transaction based on a set of authorization rules defined by the enterprise;

transmitting, by the one or more processors, an authorization request to a user device of the second enterprise entity, wherein the authorization request requests that the second enterprise entity authorize or deny the digital transaction;

receiving, by the one or more processors, a response from the user device of the second enterprise entity indicating whether the second enterprise entity has authorized or denied the digital transaction; and

in response to the second entity denying the digital transaction, preventing execution of the digital transaction; and

in response to determining that the enterprise entity has sufficient permission to initiate the digital transaction or the second enterprise entity has authorized a digital transmission:

selecting a digital wallet from a plurality of enterprise digital wallets to execute the digital transaction based on the transaction amount, the type of the transaction, and the set of permission rules, wherein the plurality of digital wallets is comprised of different digital wallets that are controlled by the enterprise and each respective enterprise wallet of the plurality of enterprise digital wallets controls one or more respective accounts of the enterprise; and

instructing the selected digital wallet to transfer the transaction amount to the account of the counterparty indicated by the transaction request.

2. The method of claim 1, further comprising initiating a transaction monitoring workflow to monitor an outcome of the transaction in response to the selected digital wallet transferring the transaction amount to a counterparty account.

3. The method of claim 1, wherein the enterprise entity is an employee of the enterprise.

4. The method of claim 3, wherein determining whether the enterprise entity has sufficient permission to initiate the digital transaction includes:

determining a role of the enterprise entity in the enterprise based on an enterprise entity datastore that stores a set of entity records, each respective entity record defining a set of attributes of a respective entity associated with the enterprise including a respective role of the respective entity within an organization; and

determining whether the enterprise entity has sufficient permission to initiate the digital transaction based on the role of the enterprise and the set of permission rules, wherein the set of permission rules include rules that define different types of digital transactions that are permitted to be performed on behalf of the entity and, for each respective type of digital transaction, one or more roles of the enterprise that have sufficient permission to initiate the respective type of digital transaction.

5. The method of claim 3, wherein determining whether the enterprise entity has sufficient permission to initiate the digital transaction includes:

determining a business unit within the enterprise to which the enterprise entity belongs based on an enterprise entity datastore that stores a set of entity records, each respective entity record defining a set of attributes of a respective entity associated with the enterprise including a respective business unit of the respective entity; and

determining whether the enterprise entity has sufficient permission to initiate the digital transaction based on the business unit of the enterprise and the set of permission rules, wherein the set of permission rules include rules that define different types of digital transactions that are permitted to be performed on behalf of the entity and, for each respective type of digital transaction, one or more business units of the enterprise that are permitted to initiate the respective type of digital transaction.

6. The method of claim 1, wherein determining whether the enterprise entity has sufficient permission to initiate the digital transaction is further based on the transaction amount indicated by the transaction request.

7. The method of claim 5, wherein the permission rules define transaction threshold amounts for different types of entities within the enterprise, such that transaction request initiated by a respective entity requesting a transaction amount exceeding a respective transaction triggers a requirement to obtain authorization from one or more other entities designated by the enterprise.

8. The method of claim 1, further comprising:

verifying, by the one or more processors, a digital signature corresponding to the response from the user device of the second enterprise entity based on a public key associated with the second enterprise entity, wherein the digital signature was generated by the second user device using a private key associated with the second enterprise entity, and

determining, by the one or more processors, that the digital transaction is authorized in response to verifying the digital signature and verifying that the response indicates that the second enterprise entity authorizes the transaction.

9. The method of claim 1, wherein:

selecting a digital wallet from a plurality of enterprise digital wallets includes determining a transaction rail for executing the digital transaction of a plurality of potential transaction rails based on the transaction type defined in the transaction request; and

the selection of the digital wallet from the plurality of enterprise digital wallets is further based on a determined transaction rail.

10. The method of claim 9, wherein selecting the digital wallet from the plurality of enterprise digital wallets further comprises:

determining one or more compatible enterprise digital wallets from the plurality of digital wallets that can execute the transaction using the determined transaction rail based on the transaction type; and

selecting the digital wallet from the one or more compatible digital wallets based on the transaction amount and the set of permission rules.

11. A system comprising:

memory hardware configured to store instructions; and

processor hardware configured to execute the instructions from the memory hardware, wherein the instructions include:

receiving, by one or more processors, a transaction request requesting a digital transaction to be executed on behalf an enterprise, wherein the request is received from a device corresponding to an enterprise entity and is indicative of a transaction type of the digital transaction, a transaction amount, and an account identifier of an account of counterparty to the transaction;

determining, by the one or more processors, whether to enterprise entity has sufficient permission to initiate the digital transaction requested by the enterprise entity based on the transaction type and a set of permission rules defined by the enterprise;

in response to determining that the enterprise entity does not have sufficient permission to initiate the digital transaction:

determining, by the one or more processors, a second enterprise entity that can authorize the digital transaction based on a set of authorization rules defined by the enterprise;

transmitting, by the one or more processors, an authorization request to a user device of the second enterprise entity, wherein the authorization request requests that the second enterprise entity authorize or deny the digital transaction;

receiving, by the one or more processors, a response from the user device of the second enterprise entity indicating whether the second enterprise entity has authorized or denied the digital transaction;

in response to the second entity denying the digital transaction, preventing execution of the digital transaction; and

in response to determining that the enterprise entity has sufficient permission to initiate the digital transaction or the second enterprise entity has authorized a digital transmission:

selecting a digital wallet from a plurality of enterprise digital wallets to execute the digital transaction based on the transaction amount, the type of the transaction, and the set of permission rules, wherein the plurality of digital wallets is comprised of different digital wallets that are controlled by the enterprise and each respective enterprise wallet of the plurality of enterprise digital wallets controls one or more respective accounts of the enterprise; and

instructing the selected digital wallet to transfer the transaction amount to the account of the counterparty indicated by the transaction request.

12. The system of claim 11, further comprising initiating a transaction monitoring workflow to monitor an outcome of the transaction in response to the selected digital wallet transferring the transaction amount to a counterparty account.

13. The system of claim 11, wherein the enterprise entity is an employee of the enterprise.

14. The system of claim 13, wherein determining whether the enterprise entity has sufficient permission to initiate the digital transaction includes:

determining a role of the enterprise entity in the enterprise based on an enterprise entity datastore that stores a set of entity records, each respective entity record defining a set of attributes of a respective entity associated with the enterprise including a respective role of the respective entity within an organization; and

determining whether the enterprise entity has sufficient permission to initiate the digital transaction based on the role of the enterprise and the set of permission rules, wherein the set of permission rules include rules that define different types of digital transactions that are permitted to be performed on behalf of the entity and, for each respective type of digital transaction, one or more roles of the enterprise that have sufficient permission to initiate the respective type of digital transaction.

15. The system of claim 11, further comprising:

verifying, by the one or more processors, a digital signature corresponding to the response from the user device of the second enterprise entity based on a public key associated with the second enterprise entity, wherein the digital signature was generated by the second user device using a private key associated with the second enterprise entity, and

determining, by the one or more processors, that the digital transaction is authorized in response to verifying the digital signature and verifying that the response indicates that the second enterprise entity authorizes the transaction.