WHAT IS CLAIMED IS:

1. A method comprising:

transmitting, by a server computer comprising a processor, a payment method manager, and a digital asset management engine, in communication with a digital asset account data store, a transaction request to a financial institution computer, the transaction request comprising first identification information, second identification information, and a transfer amount, wherein transmitting the transaction request to the financial institution computer causes the financial institution computer to: create a holding account on behalf of a second user; and transfer the transfer amount from a financial account of a first user to the holding account;

receiving, by the server computer, a transaction response corresponding to the transaction request;

generating, by the server computer, a digital asset corresponding to the digital asset amount utilizing the first identification information, the digital asset being associated with a first digital asset account of the first user;

generating, by the payment method manager and the processor of the server computer, a payment method identifier associated with a second digital asset account of the second user;

storing the digital asset in association with the payment method identifier in the digital asset account data store;

transferring, by the server computer, the digital asset from the first digital asset account of the first user to the second digital asset account of the second user utilizing the first identification information and the second identification information;

maintaining, by the server computer, a blockchain ledger of transactions to indicate the transfer of the digital asset from the first digital asset account of the first user to the second digital asset account of the second user;

transmitting, by the server computer, a notification comprising the payment method identifier to a computing device of the second user;

receiving, by the server computer, an authorization request comprising the payment method identifier, a transaction amount, and a resource provider identifier from a resource provider computer;

determining, by the server computer, the digital asset using the payment method identifier;

determining, by the server computer, if the transaction amount is less than or equal to the transfer amount; and

facilitating, by the server computer, by using the payment method identifier, a transfer of the transaction amount from the holding account of the second user to a financial account associated with the resource provider identifier.

2. The method of claim 1, wherein the payment method identifier is a prepaid card number.

3. The method of claim 1, wherein the first identification information associated with the first user comprises at least one of: an account number, a name, an address, a social security number, or a date of birth.

4. The method of claim 1, wherein the second identification information associated with the second user comprises at least one of: a driver's license number, a name, an address, a social security number, or a date of birth.

5. The method of claim 1, wherein the blockchain ledger of transactions is updated to include an entry comprising the first identification information, first data associated with the first digital asset account, the second identification information, second data associated with the second digital asset account, and the digital asset amount.

6. The method of claim 1, wherein the computing device of the second user comprises an application associated with the digital asset account of the second user.

7. The method of claim 1, wherein the notification is sent via a text messaging protocol.

8. The method of claim 1, wherein the computing device is a mobile phone.

9. A server computer comprising,

a processor, and

a computer readable medium comprising a payment method manager, and a digital asset management engine, the computer readable medium coupled to the processor and also comprising code for causing the processor to perform a method comprising:

transmitting, by the server computer, a transaction request to a financial institution computer, the transaction request comprising first identification information, second identification information, and a transfer amount, wherein transmitting the transaction request to the financial institution computer causes the financial institution computer to: create a holding account on behalf of a second user; and transfer the transfer amount from a financial account of a first user to the holding account;

receiving, by the server computer, a transaction response corresponding to the transaction request;

generating, by the server computer, a digital asset corresponding to the digital asset amount utilizing the first identification information, the digital asset being associated with a first digital asset account of the first user;

generating, by the payment method manager and the processor of the server computer, a payment method identifier associated with a second digital asset account of the second user;

storing the digital asset in association with the payment method identifier in a digital asset account data store;

transferring, by the server computer, the digital asset from the first digital asset account of the first user to the second digital asset account of the second user utilizing the first identification information and the second identification information;

maintaining, by the server computer, a blockchain ledger of transactions to indicate the transfer of the digital asset from the first digital asset account of the first user to the second digital asset account of the second user;

transmitting, by the server computer, a notification comprising the payment method identifier to a computing device of the second user;

receiving, by the server computer, an authorization request comprising the payment method identifier, a transaction amount, and a resource provider identifier from a resource provider computer;

determining, by the server computer, the digital asset using the payment method identifier;

determining, by the server computer, if the transaction amount is less than or equal to the transfer amount; and

facilitating, by the server computer, by using the payment method identifier, a transfer of the transaction amount from the holding account of the second user to a financial account associated with the resource provider identifier.

10. The server computer of claim 9, wherein the payment method identifier is a prepaid card number.

11. The server computer of claim 9, wherein the first identification information associated with the first user comprises at least one of: an account number, a name, an address, a social security number, or a date of birth.

12. The server computer of claim 9, wherein the second identification information associated with the second user comprises at least one of: a driver's license number, a name, an address, a social security number, or a date of birth.

13. The server computer of claim 9, wherein the blockchain ledger of transactions is updated to include an entry comprising the first identification information, first data associated with the first digital asset account, the second identification information, second data associated with the second digital asset account, and the digital asset amount.

14. The server computer of claim 9, wherein the first identification information associated with the first user comprises an account number.