

CLAIMS

1. A computer-implemented method for settling a transaction when selectively using fiat currency or crypto currency, the method comprising:
 - receiving a transaction request between a user computer system and a merchant computer system, wherein the transaction request indicates a first currency for the user computer system and a second currency for the merchant computer system, the first currency and the second currency being one of a fiat currency or a crypto currency;
 - in response to the first currency being the fiat currency and the second currency being the crypto currency:
 - sending an authorization request to a payment device issuer system;
 - transferring a settlement amount of the fiat currency from the user computer system to an intermediate cryptocurrency wallet module; and
 - transferring the settlement amount in crypto currency from the intermediate cryptocurrency wallet module to the merchant computer system;
 - in response to the first currency being the crypto currency and the second currency being the fiat currency:
 - sending a validation request to a validation network for the crypto currency;
 - comparing a set of user crypto currency rules to a set of merchant crypto currency rules;
 - in response to the set of user crypto currency rules matching the set of merchant crypto currency rules, transferring the settlement amount of the crypto currency from the user computer system to an intermediate cryptocurrency wallet module; and
 - transferring the settlement amount in fiat currency from the intermediate cryptocurrency wallet module to the merchant computer system.
2. The method of claim 1, wherein the intermediate cryptocurrency wallet module is remote from both the user computer system and the merchant computer system.

3. The method of claim 1, wherein the set of user crypto currency rules corresponds to a first region and the set of merchant crypto currency rules corresponds to a second region.
4. The method of claim 3, wherein the transaction indicates the first region and the second region.
5. The method of claim 1, wherein, in further response to the first currency being the crypto currency and the second currency being the fiat currency, determining a crypto currency amount for the transaction.
6. The method of claim 1, wherein the set of user crypto currency rules and the set of merchant crypto currency rules include one or more of a set of Know Your Client (KYC) rules, a set of Anti-Money Laundering (AML) rules, and a set of Combating the Financing of Terrorism (CFT) rules.
7. The method of claim 1, wherein, in response to both the first currency and the second currency being the crypto currency:
 - sending the validation request to the validation network for the crypto currency;
 - comparing the set of user crypto currency rules to the set of merchant crypto currency rules; and
 - in response to the set of user crypto currency rules matching the set of merchant crypto currency rules, transferring the settlement amount of the crypto currency from the user computer system to the merchant computer system.
8. The method of claim 7, wherein, in response to both the first currency and the second currency being the crypto currency or in response to the first currency being the crypto currency and the second currency being the fiat currency, receiving an approved validation response that confirms transfer of the settlement amount to the merchant computer system.

9. The method of claim 1, further comprising releasing a product indicated by the transaction between the user computer system and the merchant computer system to the user computer system.
10. The method of claim 1, further comprising referencing an online market price for the crypto currency to determine the settlement amount.
11. A system for settling a transaction when selectively using fiat currency or crypto currency, the system comprising:
- a processor; and
 - a memory storing instructions that, when executed by the processor:
 - receive a transaction request between a user computer system and a merchant computer system, wherein the transaction request indicates a first currency for the user computer system and a second currency for the merchant computer system, the first currency and the second currency being one of a fiat currency or a crypto currency; and
 - in response to the first currency being the fiat currency and the second currency being the crypto currency:
 - send an authorization request to a payment device issuer system;
 - transfer a settlement amount of the fiat currency from the user computer system to an intermediate cryptocurrency wallet module; and
 - transfer the settlement amount in crypto currency from the intermediate cryptocurrency wallet module to the merchant computer system;
 - in response to the first currency being the crypto currency and the second currency being the fiat currency:
 - send a validation request to a validation network for the crypto currency;
 - compare a set of user crypto currency rules to a set of merchant crypto currency rules;

in response to the set of user crypto currency rules matching the set of merchant crypto currency rules, transfer the settlement amount of the crypto currency from the user computer system to an intermediate cryptocurrency wallet module; and

transfer the settlement amount in fiat currency from the intermediate cryptocurrency wallet module to the merchant computer system.

12. The system of claim 11, wherein the intermediate cryptocurrency wallet module is remote from both the user computer system and the merchant computer system.

13. The system of claim 11, wherein the set of user crypto currency rules corresponds to a first region and the set of merchant crypto currency rules corresponds to a second region.

14. The system of claim 13, wherein the transaction indicates the first region and the second region.

15. The system of claim 11, wherein, in further response to the first currency being the crypto currency and the second currency being the fiat currency, the processor executes further instructions stored in the memory to determine a crypto currency amount for the transaction.

16. The system of claim 11, wherein the set of user crypto currency rules and the set of merchant crypto currency rules include one or more of a set of Know Your Client (KYC) rules, a set of Anti-Money Laundering (AML) rules, and a set of Combating the Financing of Terrorism (CFT) rules.

17. The system of claim 11, wherein, in response to both the first currency and the second currency being the crypto currency, the processor executes further instructions stored in the memory to:

send the validation request to the validation network for the crypto currency;
compare the set of user crypto currency rules to the set of merchant crypto currency rules; and
in response to the set of user crypto currency rules matching the set of merchant crypto currency rules, transfer the settlement amount of the crypto currency from the user computer system to the merchant computer system.

18. The system of claim 17, wherein, in response to both the first currency and the second currency being the crypto currency or in response to the first currency being the crypto currency and the second currency being the fiat currency, the processor executes further instructions stored in the memory to receive an approved validation response that confirms transfer of the settlement amount to the merchant computer system.

19. The system of claim 11, wherein the processor executes further instructions stored in the memory to release a product indicated by the transaction between the user computer system and the merchant computer system to the user computer system.

20. The system of claim 11, wherein the processor executes further instructions stored in the memory to reference an online market price for the crypto currency to determine the settlement amount.