CLAIMS:

1. A method for managing fractional reserves of blockchain currency, comprising:

receiving, by a receiving device, a transaction message associated with a payment transaction, wherein the transaction message is formatted based on a standard and includes a plurality of data elements, including at least a data element reserved for private use if the transaction is determined to be a blockchain transaction based on the transaction message, the data element including a specific address and a transaction amount;

identifying, by a processing device, a specific account profile stored in an account database that includes the specific address included in the data element in the received transaction message, wherein the specific account profile further includes a fiat currency amount and a bloackchain currency amount; and

if the transaction is determined to be a blockchain transaction based on the transaction message, updating, by the processing device, the blockchain currency amount included in the identified specific account profile based on the transaction amount included in the data element in the received transaction message.

2. The method of claim 1, further comprising:

updating, by the processing device, the blockchain amount stored in a second central account based on the transaction amount included in the data element in the received transaction message.

3. The method of claim 1, wherein the blockchain amount stored in a second central account is based on a sum of the blockchain currency amounts included in each account profile stored in the account database.

4. The method of claim 1, further comprising:

initiating, by the processing device, a blockchain transaction using a blockchain network associated with the blockchain currency amount, wherein the blockchain transaction is for the transaction amount to or from the specific address.

5. The method of claim 1, wherein the standard includes at least the ISO 8583 standard.

6. The method of claim 1, wherein a second central account is configured to store a plurality of keys, each key associated with an account profile stored in the account database.

7. The method of claim 6, further comprising:

generating, by the processing device, an address stored in each account profile of the account database based on application of the associated key to one or more hashing and/or encoding algorithms.

8. The method of claim 7, wherein the one or more hashing and/or encoding algorithms includes the use of Base58Check encoding.

9. The method of claim 1, wherein the transaction message further includes a data element configured to store a personal account number that includes a funding address.

10. The method of claim 9, further comprising:

identifying, by the processing device, a funding account profile stored in the account database where the included address corresponds to the funding address; and

deducting, by the processing device, the blockchain currency amount included in the identified funding account profile based on the transaction amount included in the data element in the received transaction message, wherein

updating the blockchain currency amount included in the identified specific account profile includes adding to the blockchain currency amount based on the transaction amount included in the data element in the received transaction message.

11. A system for managing fractional reserves of blockchain currency, comprising:

a receiving device configured to receive a transaction message associated with a payment transaction, wherein the transaction message is formatted based on a standard and includes a plurality of data elements, including at least a data element reserved for private use if the transaction is determined to be a blockchain transaction based on the transaction message, the data element including a specific address and a transaction amount, and

a processing device configured to

identify a specific account profile stored in an account database that includes the specific address included in the data element in the received transaction

message, wherein the specific account profile further includes a fiat currency amount and a blockchain currency amount, and

if the transaction is determined to be a blockchain transaction based on the transaction message, update the blockchain currency amount included in the identified specific account profile based on the transaction amount included in the data element in the received transaction message.

12. The system of claim 11, wherein the processing device is further configured to update the blockchain amount stored in a second central account based on the transaction amount included in the data element in the received transaction message.

13. The system of claim 11, wherein the blockchain amount stored in a second central account is based on a sum of the blockchain currency amounts included in each account profile stored in the account database.

14. The system of claim 11, wherein the processing device is further configured to initiate a blockchain transaction using a blockchain network associated with the blockchain currency amount, wherein the blockchain transaction is for the transaction amount to or from the specific address.

15. The system of claim 11, wherein the standard includes at least the ISO 8583 standard.

16. The system of claim 11, wherein a second central account is configured to store a plurality of keys, each key associated with an account profile stored in the account database.

17. The system of claim 16, wherein the processing device is further configured to generate an address stored in each account profile of the account database based on application of the associated key to one or more hashing and/or encoding algorithms.

18. The system of claim 17, wherein the one or more hashing and/or encoding algorithms includes the use of Base58Check encoding.

19. The system of claim 11, wherein the transaction message further includes a data element configured to store a personal account number that includes a funding address.

20. The system of claim 19, wherein the processing device is further configured to

identify a funding account profile stored in the account database where the included address corresponds to the funding address, and

deduct the blockchain currency amount included in the identified funding account profile based on the transaction amount included in the data element in the received transaction message, and wherein

updating the blockchain currency amount included in the identified specific account profile includes adding to the blockchain currency amount based on the transaction amount included in the data element in the received transaction message.