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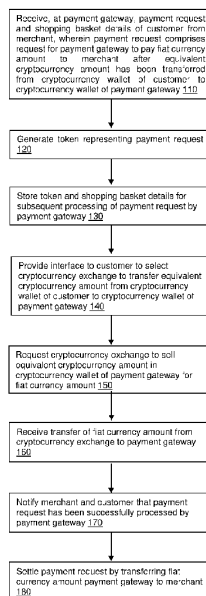


Figure 1

(57) Abstract: A system, comprising a memory, and a processor configured by instructions stored in the memory to receive, at a payment gateway, a payment request and shopping basket details of a customer from a merchant, wherein the payment request comprises a request for the payment gateway to pay a fiat currency amount to the merchant after an equivalent cryptocurrency amount has been transferred from a cryptocurrency wallet of the customer to a cryptocurrency wallet of the payment gateway, generate a token representing the payment request, store the token and the shopping basket details for subsequent processing of the payment request by the payment gateway, provide an interface to the customer to select a cryptocurrency exchange to transfer the equivalent cryptocurrency amount from the cryptocurrency wallet of the customer to the cryptocurrency wallet of the payment gateway, request the cryptocurrency exchange to sell the equivalent cryptocurrency amount in the cryptocurrency wallet of the payment gateway for the fiat currency amount, receive a transfer of the fiat currency amount from the cryptocurrency exchange to the payment gateway, notify the merchant and the customer that the payment request has been successfully processed by the payment gateway, settle the payment request by transferring the fiat currency amount from the payment gateway to the merchant.

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