

Abstract

METHODS, SYSTEMS, AND DEVICES OF MANAGING DIGITAL ASSET, INCLUDING DIGITAL ASSET DEPOSITS, DIGITAL ASSET TERM DEPOSITS, DIGITAL ASSET WITHDRAWALS, AND EARLY WITHDRAWALS OF DIGITAL ASSET TERM DEPOSITS

Embodiments relate to methods and systems for managing digital assets. The method includes receiving, from a user, and processing a request to receive digital assets. The processing includes determining a fiat amount based on the digital assets. The processing includes recording, in a distributed ledger, the digital asset issuance to user. The processing includes depositing, with a main bank, the fiat amount received from user. The method includes receiving, from user, and processing a request to deposit digital assets. The processing includes determining a second fiat amount based on the digital assets. The processing includes generating, in the distributed ledger, first and second records. First record represents a deposit of digital assets with a designated bank. Second record represents a transfer of digital assets from the designated bank to the main bank in exchange for deposit of the second fiat amount by the main bank with the designated bank.

[FIGURE 2]