

WHAT IS CLAIMED IS:

1. A method for transferring digital tokens to and from a physical payment card, the method comprising:
 - receiving, on a processing server, a plurality of digital tokens issued from a central bank; and
 - transferring, from the processing server, the plurality of digital tokens to the physical payment card, the physical payment card configured to be used with a point of sale (POS).
2. The method according to claim 1, comprising:
 - including a digital signature and a cryptographic key for the plurality of digital tokens on the physical payment card.
3. The method according to claim 2, comprising:
 - verifying the digital signature and the cryptographic key upon a presentation of the physical payment card at the point of sale (POS).
4. The method according to claim 1, comprising:
 - deducting digital tokens from the plurality of digital tokens upon a presentation of the physical payment card to the point of sale (POS).
5. The method according to claim 1, comprising:
 - uploading the plurality of digital tokens to the physical payment card via an automated teller machine (ATM).
6. The method according to claim 1, further comprising:
 - recording, in a blockchain network, each transfer of a digital token to and from the processing server.
7. The method according to claim 1, wherein the processing server is associated with an issuer.

8. The method according to claim 1, wherein the physical payment card is an EMV card with individual digital tokens.

9. A system for transferring digital tokens to and from a physical payment card, the system comprising:
a processing server configured to:
receive a plurality of digital tokens issued from a central bank; and
transfer the plurality of digital tokens to the physical payment card, the physical payment card configured to be used with a point of sale (POS).

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10. The system according to claim 9, comprising:
including a digital signature and a cryptographic key for the plurality of digital tokens on the physical payment card.

11. The system according to claim 10, wherein the digital signature and the cryptographic key is verified upon a presentation of the physical payment card at the point of sale (POS).

12. The system according to claim 9, wherein digital tokens are deducted from the plurality of digital tokens upon a presentation of the physical payment card to the point of sale (POS).

13. The system according to claim 9, wherein the plurality of digital tokens are uploaded to the physical payment card via an automated teller machine (ATM).

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14. The system according to claim 9, wherein each transfer of a digital token to and from the processing server is recorded in a blockchain network.

15. The system according to claim 9, wherein the processing server is associated with an issuer.

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16. The method according to claim 9, wherein the physical payment card is an EMV card with individual digital tokens.