

optimal, it may initiate the transfer of funds using a traditional wire service and proceed to step 232. Otherwise, proceed to step 216 where wire transfer server 130 may determine which cryptocurrency to use.

[0050] After determining which cryptocurrency to use, at step 218, wire transfer server 130 may initiate the transfer of the certain amount of the local currency into local account 144 associated with the enterprise and local exchange server 140. For example, transfer module 138 may initiate the transfer of the certain amount over network 120 via links 116. Next, at step 220, wire transfer server 130 may then initiate the purchase of a quantity of cryptocurrency from the cryptocurrency exchange that may be associated with local exchange server 140. For example, the quantity of cryptocurrency may be equivalent to the certain amount of the local currency (i.e., the quantity of cryptocurrency that can be purchased at the local exchange for the certain amount of the local currency). Transaction module 136 may do this by communicating a request over network 120 via links 116 to local exchange server 140 to purchase the quantity of cryptocurrency. Payment for the purchase may be made by deducting the appropriate funds from the local account 144 associated with the enterprise. Example method 200 may proceed to step 224.

[0051] At step 224, after purchasing the quantity of cryptocurrency, wire transfer server 130 may initiate the transfer of the quantity of cryptocurrency to a foreign exchange server 150 associated with a particular foreign cryptocurrency exchange. Wire transfer server 130 may do this by using transfer module 138 to request the transfer of the quantity of cryptocurrency over network 120 via links 116. At step 228, wire transfer server 130 may initiate the sale of the quantity of cryptocurrency at the foreign cryptocurrency exchange. For example, wire transfer server 130 may use transaction module 136 to communicate a request to foreign exchange server 150 over network 120 via links 116 to sell the quantity of cryptocurrency in exchange for foreign currency that may be deposited into foreign account 154 associated with the enterprise. The sale of the cryptocurrency may result in an amount of foreign currency that may or may not be equivalent to the amount of local currency requested to be transferred. In certain embodiments, the sale of the cryptocurrency may occur after a time duration after the purchase of the cryptocurrency or it may occur essentially simultaneously as the purchase.

[0052] After the cryptocurrency is sold and the foreign currency deposited into foreign account 154, wire transfer server 130 may request for the transfer of the foreign currency into an enterprise account 164 associated with the enterprise. More specifically, wire transfer server 130 may use transfer module 138 to communicate a request over network 120 via links for the transfer of the foreign currency into enterprise account 164. The transfer may be done directly from the foreign exchange server 150 to foreign financial institution server 160 or it may be done via a foreign automated clearing house. Once the foreign currency is deposited into the particular enterprise account 164, at step 232, at least a portion of the amount of foreign currency deposited into the particular enterprise account 164 may be transferred to a recipient. As an example, at least a portion of the amount of foreign currency may be an amount equivalent to the amount of the local currency that was originally requested to be transferred. Equivalence may be determined by a foreign currency exchange rate at the time of any transaction facilitated by wire transfer server 130 to complete the fund transfer. At least a

portion of the amount of foreign currency may also be determined after the deduction of any fees or charges by the enterprise or any other third party. At least a portion of the amount of foreign currency may also equal the amount of foreign currency received in the sale of the cryptocurrency. Wire transfer server 130 may initiate the transfer of at least a portion of the amount of foreign currency by using transfer module 138 to communicate a request over network 120 via links 116 to transfer at least a portion of the amount of foreign currency from enterprise account 164 to recipient account 166, which may or may not be associated with the same foreign financial institution server 160 as enterprise account 164. In some embodiments, this transfer may be done directly from enterprise account 164 to recipient account 166 or it may involve a foreign automated clearing house. If at step 212, wire transfer server 130 determined that using a traditional wire service was optimal, then a traditional wire service may be used instead to transfer the funds into recipient account 166.

[0053] FIG. 3 illustrates an example computer system 300. In particular embodiments, one or more computer systems 300 perform one or more steps of one or more methods described or illustrated herein. In particular embodiments, one or more computer systems 300 provide functionality described or illustrated herein. In particular embodiments, software running on one or more computer systems 300 performs one or more steps of one or more methods described or illustrated herein or provides functionality described or illustrated herein. Particular embodiments include one or more portions of one or more computer systems 300. Herein, reference to a computer system may encompass a computing device, and vice versa, where appropriate. Moreover, reference to a computer system may encompass one or more computer systems, where appropriate.

[0054] This disclosure contemplates any suitable number of computer systems 300. This disclosure contemplates computer system 300 taking any suitable physical form. As example and not by way of limitation, computer system 300 may be an embedded computer system, a system-on-chip (SOC), a single-board computer system (SBC) (such as, for example, a computer-on-module (COM) or system-on-module (SOM)), a desktop computer system, a laptop or notebook computer system, an interactive kiosk, a mainframe, a mesh of computer systems, a mobile telephone, a personal digital assistant (PDA), a server, a tablet computer system, or a combination of two or more of these. Where appropriate, computer system 300 may include one or more computer systems 300; be unitary or distributed; span multiple locations; span multiple machines; span multiple data centers; or reside in a cloud, which may include one or more cloud components in one or more networks. Where appropriate, one or more computer systems 300 may perform without substantial spatial or temporal limitation one or more steps of one or more methods described or illustrated herein. As an example and not by way of limitation, one or more computer systems 300 may perform in real time or in batch mode one or more steps of one or more methods described or illustrated herein. One or more computer systems 300 may perform at different times or at different locations one or more steps of one or more methods described or illustrated herein, where appropriate.

[0055] In particular embodiments, computer system 300 includes a processor 302, memory 304, storage 306, an input/output (I/O) interface 308, a communication interface 310,