3. The system of claim **1**, wherein the at least a portion of the second amount of the second currency is equivalent to the first amount of the first currency.

4. A system comprising:

a memory operable to:

store a customer account associated with a customer; and

a processor communicatively coupled to the memory, the memory including executable instructions that upon execution cause the system to:

receive an electronic request for a fund transfer from the customer;

initiate a debit of a first amount of a first currency from the customer account;

determine whether using cryptocurrency is optimal;

in response to determining using cryptocurrency is optimal:

transfer the first amount of the first currency into an account associated with a first cryptocurrency exchange;

initiate the purchase of a first quantity of a cryptocurrency from the first cryptocurrency exchange, wherein the first quantity of cryptocurrency is equivalent to the first amount of the first currency;

transfer the first quantity of the cryptocurrency to a second cryptocurrency exchange;

initiate the sale of the first quantity of the cryptocurrency at the second cryptocurrency exchange, wherein the sale of the first quantity of cryptocurrency results in a second amount of a second currency; and

initiate the transfer of at least a portion of the second amount of the second currency to a recipient.

5. The system of claim **4**, wherein the first cryptocurrency exchange is located in a first country and the second cryptocurrency exchange is located in a second country.

6. The system of claim **4**, wherein the first currency is associated with a first country and the second currency is associated with a second country.

7. The system of claim **4**, wherein the customer account is associated with a first country and the recipient is associated with a second country.

8. The system of claim **4**, wherein determining whether using cryptocurrency is optimal is based at least in part upon an exchange rate associated with the cryptocurrency.

9. The system of claim **4**, wherein determining whether using cryptocurrency is optimal is based at least in part upon a date threshold associated with the electronic request.

10. The system of claim **4**, wherein the at least a portion of the second amount of the second currency is equivalent to the first amount of the first currency.

11. The system of claim **4**, wherein the memory further including executable instructions that upon execution cause the system to initiate the sale within a time threshold of initiating the purchase.

12. The system of claim **4**, wherein the time threshold is essentially simultaneous.

13. A fund transfer method comprising:

storing, using a processor, a customer account associated with a customer;

receiving, at a network interface, an electronic request for a fund transfer from the customer;

initiating, using the processor, a debit of a first amount of a first currency from the customer account;

determining whether using cryptocurrency is optimal;

in response to determining using cryptocurrency is optimal:

transferring the first amount of the first currency into an account associated with a first cryptocurrency exchange;

initiating, using the processor, the purchase of a first quantity of a cryptocurrency from the first cryptocurrency exchange, wherein the first quantity of cryptocurrency is equivalent to the first amount of the first currency;

transferring the first quantity of the cryptocurrency to a second cryptocurrency exchange;

initiating, using the processor, the sale of the first quantity of the cryptocurrency at the second cryptocurrency exchange, wherein the sale of the first quantity of cryptocurrency results in a second amount of a second currency; and

initiating, using the processor, the transfer of at least a portion of the second amount of the second currency to a recipient.

14. The method of claim **13**, wherein the first cryptocurrency exchange is located in a first country and the second cryptocurrency exchange is located in a second country.

15. The method of claim **13**, wherein the first currency is associated with a first country and the second currency is associated with a second country.

16. The method of claim **13**, wherein the customer account is associated with a first country and the recipient is associated with a second country.

17. The method of claim **13**, wherein determining whether using cryptocurrency is optimal is based at least in part upon an exchange rate associated with the cryptocurrency.

18. The method of claim **13**, wherein determining whether using cryptocurrency is optimal is based at least in part upon a date threshold associated with the electronic request.

19. The method of claim **13**, wherein the at least a portion of the second amount of the second currency is equivalent to the first amount of the first currency.

20. The method of claim **13**, further comprising initiating the sale within a time threshold of initiating the purchase.

21. The method of claim **20**, wherein the time threshold is essentially simultaneous.

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