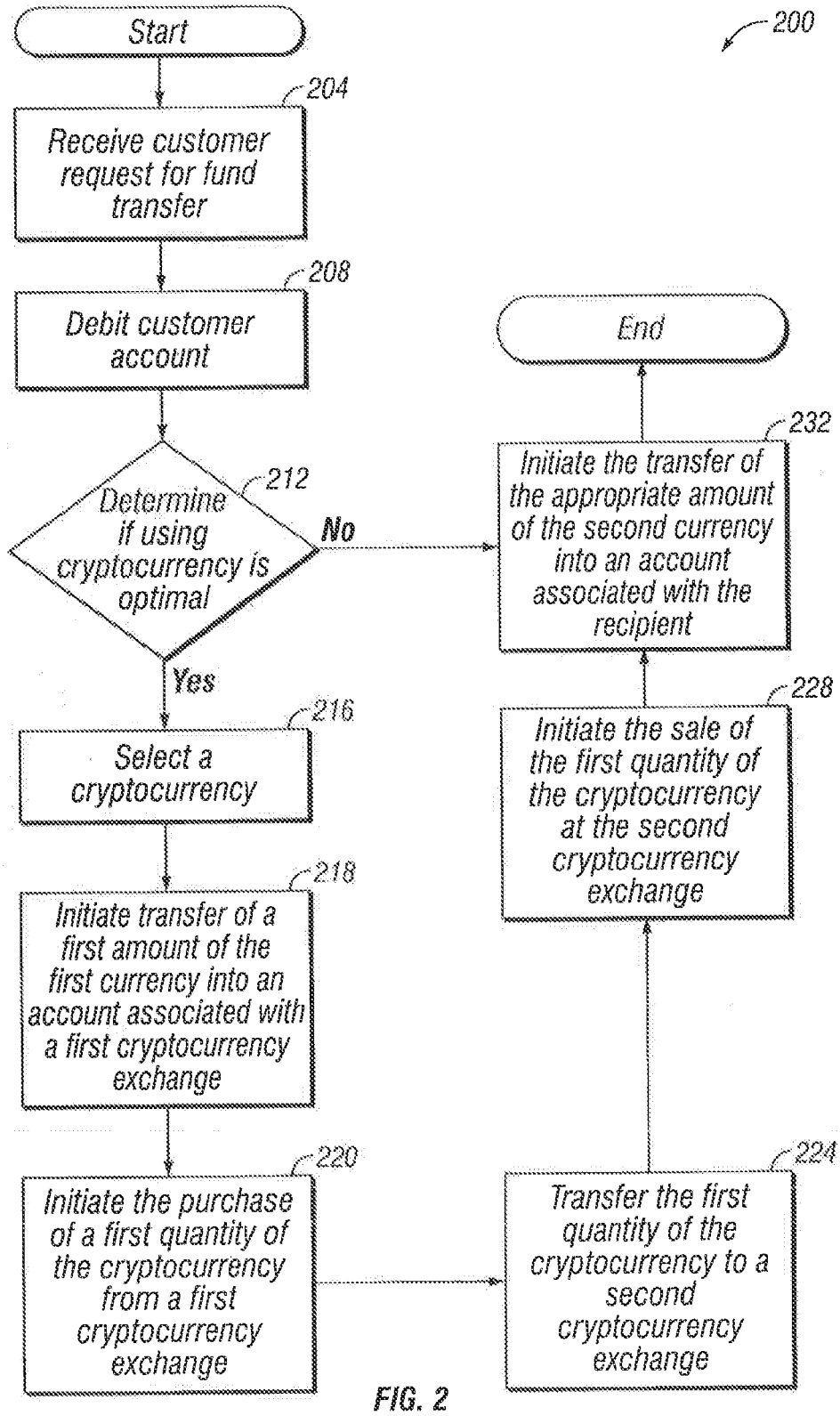
200
Start
204
Receive customer request for fund transfer
208
Debit customer account
212
Determine if using cryptocurrency is optimal
No
Yes
216
Select a cryptocurrency
218
Initiate transfer of a first amount of the first currency into an account associated with a first cryptocurrency exchange
220
Initiate the purchase of a first quantity of the cryptocurrency from a first cryptocurrency exchange
224
Transfer the first quantity of the cryptocurrency to a second cryptocurrency exchange
228
Initiate the sale of the first quantity of the cryptocurrency at the second cryptocurrency exchange
232
Initiate the transfer of the appropriate amount of the second currency into an account associated with the recipient
End

FIG. 2