

account **134** to another account. For example, transfer module **138** may transfer funds from a particular customer account **134** to an account that may be associated with a particular cryptocurrency exchange. Transfer module **138** may transfer the funds to another account over links **116** directly or may communicate a request over links **116** to an automated clearing house to complete the transfer of funds or using any other method of transfer as suitable for a particular purpose. In certain embodiments, transfer module **138** may transfer funds from an account associated with a cryptocurrency exchange to an account to an account associated with a financial institution (e.g. a bank). In some embodiments, transfer module **138** may transfer cryptocurrency from one cryptocurrency exchange to another cryptocurrency exchange. Furthermore, transfer module **138** may transfer funds from an account associated with one financial institution to an account associated with another financial institution. Transaction module **138** may transfer any funds and/or cryptocurrency directly over links **116** from one location to another location or via a request over links **116** to an automated clearing house to complete the transfer or using any other method of transfer as suitable for a particular purpose.

[0030] Transfer module **138** may transfer funds to local exchange server **140**. Generally, local exchange server **140** may be associated with any cryptocurrency exchange that allows for the purchasing, selling, or transferring of cryptocurrency. Cryptocurrencies may be sold or purchased for other currencies or cryptocurrencies at a cryptocurrency exchange. Examples of cryptocurrency exchanges are OKCoin, BitStamp, BTCChina, Cryptsy, CoinMarket, Justcoin. This disclosure contemplates any cryptocurrency exchange can be associated with local exchange server **140** as suitable for a particular purpose. In certain embodiments, local exchange server **140** may be operated by an enterprise that also operates wire transfer server **130**. The local cryptocurrency exchange that is associated with local exchange server **140** may be associated with the same jurisdiction (e.g., country, economic union, political union, etc.) with which a particular customer account **134** may be associated or conducts transactions in a currency associated with the jurisdiction associated with a particular customer account **134**. As an example, customer account **134** may be associated with the United States of America, and, thus, local exchange server **140** may be associated with a cryptocurrency exchange associated with the United States or conducts transactions in U.S. dollars.

[0031] More specifically, local exchange server **140** may include processor **141**, memory **142**, and local accounts **144**. Processor **141** may generally be similar in structure and functionality as to processor **131** and memory **142** may generally be similar in structure and functionality as to memory **132**.

[0032] Local exchange server **140** may store and retrieve enterprise information to and from local accounts **144**. For example, local exchange server **140** may use a unique identifier for an enterprise to retrieve a particular local account **144**. In certain embodiments, local accounts **144** may be stored in memory **142**. According to some embodiments, local accounts **144** may be stored in one or more text files, tables in a relational database, or any other suitable data structure capable of storing information. Each local account **144** may be associated with an enterprise, financial institution, or any other entity that may have an account at a cryptocurrency exchange. In certain embodiments, local account **144** may include information that can be used by local

exchange server **140** to purchase, sell, or transfer cryptocurrency or transfer currency to and from local exchange server **140**. For example, local account **144** may include information such as an account number, currency account balance (in one or more currencies), cryptocurrency account balance (in one or more cryptocurrencies), routing information, location information, or any other information suitable for a particular purpose associated with one or more accounts that an enterprise may have associated with a particular cryptocurrency exchange. An enterprise may maintain repositories of currencies and cryptocurrencies associated with a particular local account **144** allowing transaction module **136** to initiate the purchases and sales of cryptocurrencies in an efficient manner with minimal delay.

[0033] Local exchange server **140** may receive requests to purchase, sell, or transfer cryptocurrency or to transfer funds via links **116**. Local exchange server **140** may fulfill such requests either directly to any other component of cryptocurrency wire transfer environment **100** via links **116**, or utilize an automated clearing house to fulfill such requests, or utilize any other method to fulfill such requests as suitable for a particular purpose. Although a single local exchange server **140** is depicted in FIG. 1, this disclosure contemplates any number of local exchange servers **140** interacting with wire transfer server **130** via links **116** or any other component of cryptocurrency wire transfer environment **100**.

[0034] Transfer module **138** may transfer cryptocurrency from local exchange server **140** to foreign exchange server **150** via links **116**. Generally, foreign exchange server **150** may be associated with any cryptocurrency exchange that allows for the purchasing, selling, or transferring of cryptocurrency. Cryptocurrencies may be sold or purchased for other currencies or cryptocurrencies at a cryptocurrency exchange. Examples of cryptocurrency exchanges are OKCoin, BitStamp, BTCChina, Cryptsy, CoinMarket, and Justcoin. This disclosure contemplates any cryptocurrency exchange can be associated with foreign exchange server **150** as suitable for a particular purpose. In certain embodiments, foreign exchange server **150** may be operated by an enterprise that also operates wire transfer server **130**. The foreign cryptocurrency exchange that is associated with foreign exchange server **150** may be associated with a jurisdiction (e.g., country, economic union, political union, etc.) foreign to the jurisdiction associated with a particular customer account **134** or conducts transactions in a currency associated with a jurisdiction foreign to the jurisdiction associated with a particular customer account **134**. The foreign exchange may be associated with a jurisdiction or currency associated with a recipient of the intended wire transfer. As an example, customer account **134** may be associated with the United States of America, the recipient may be associated with Germany, and, thus, foreign exchange server **150** may be associated with a cryptocurrency exchange associated with Germany or the European Union or that conducts transactions in euros.

[0035] More specifically, foreign exchange server **150** may include processor **151**, memory **152**, and foreign accounts **154**. Processor **151** may generally be similar in structure and functionality as to processor **131** and memory **152** may generally be similar in structure and functionality as to memory **132**.

[0036] Foreign exchange server **150** may store and retrieve enterprise information to and from foreign accounts **154**. For example, foreign exchange server **150** may use a unique identifier for an enterprise to retrieve a particular foreign