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(54) Title: A PORTFOLIO SYSTEM FOR COUPLING TO A TRANSACTIONS SYSTEM TO MAINTAIN A SHADOW PORT-
FOLIO

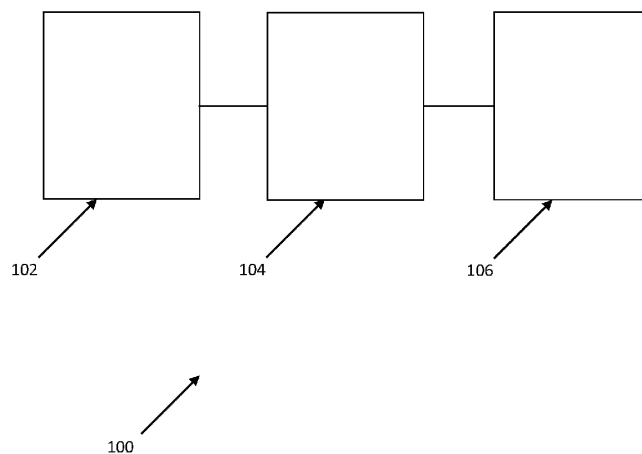


FIG. 1

(57) Abstract: A portfolio system for coupling to one or more transactions systems to maintain a shadow portfolio and a method of maintaining a shadow portfolio are provided. The portfolio system comprises an input module, the input module configured to receive one or more transactions records; a portfolio module coupled to the input module, the portfolio module configured to maintain a shadow portfolio, the portfolio module further configured to update the shadow portfolio with a portfolio value, the update being based on reward information included in the one or more transaction records and the portfolio value maintains an asset backing to the shadow portfolio; and a backer module coupled to the portfolio module, the backer module being configured to facilitate an increment of the portfolio value.

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