

【DESCRIPTION】

【INVENTION TITLE】

**METHOD FOR ASSET MANAGEMENT THROUGH SPLITTING OF ASSETS
AND PROVISION OF DIVIDENDS**

5 **【Technical Field】**

[1] The present disclosure relates to a method for asset management through splitting of assets and provision of dividends through an online network.

【Background Art】

[2] Services for managing assets or trading assets over online networks have been
10 available in various forms. However, because of the potential for falsification of transaction and ownership information, it has been common for online trading of assets to be enabled only through certain accredited brokerage institutions or to utilize additional verification measures such as real estate registers. Examples of the accredited brokerage institutions include securities firms, while others utilize additional verification methods, such as real estate
15 brokerage platforms that use a copy of the real estate register for verification.

[3] Recently, advancements in online security and blockchain technology have enhanced the security of managing assets online. In particular, the blockchain technology enables the recording of transaction information and ownership information on assets, and since it is impossible to tamper with the recorded information, it is expected that it will be possible to
20 provide asset management services in a more diverse way than before.

[4] Related Documents

[5] (Patent Document 1) Korea Patent No. 2290481

[6] (Patent Document 2) Korea Patent No. 2182072

【Disclosure】

【Technical Problem】

[7] An object of the present disclosure is to provide a method for asset management through splitting of assets and provision of dividends, the method being performed by an asset management system connected through a network.

[8] In addition, another object of the present disclosure is to provide a method in which an asset management system determines whether conditions for splitting assets have been met online and provides dividends according to predetermined rules as appropriate based on the ownership relationships of segmented managed assets.

【Technical Solution】

[9] A method for asset management through splitting of assets and provision of dividends according to the present disclosure is performed by an asset management system which is connected to a first terminal, a second terminal, and a third terminal through a network, and the method includes: receiving an underlying asset registration request from the first terminal to register the underlying asset in an underlying asset list; receiving a request for generation of an initial management asset based on the underlying asset from the first terminal to generate the initial management asset and register the initial management asset in a management asset list; receiving a first-tier splitting method for the initial management asset and a splitting request according to the first-tier splitting method from the first terminal to split the initial management asset into multiple first-tier segmented management assets, wherein the first-tier splitting method contains information regarding a number of splits; receiving a subsequent splitting method for the segmented management asset from the first terminal and provides the subsequent splitting method to the second terminal, wherein the segmented management asset comprises nth-tier segmented management assets (where n is a natural number), and the subsequent splitting method comprises information on a possibility of splitting, entities

requiring consent for splitting, and a consent ratio for possible splitting; receiving a purchase request for at least some of multiple first-tier segmented management assets from the second terminal, and registers the at least some of the multiple first-tier segmented management assets under the ownership of an account of the second terminal; receiving a first-tier subsequent

5 splitting request from the second terminal for one selected first-tier segmented management asset among the first-tier segmented management assets owned by the account of the second terminal; providing any one of the first and second terminals with a first-tier process for the first-tier subsequent splitting request to satisfy conditions according to the subsequent splitting method; determining whether the first-tier subsequent splitting request satisfies the conditions

10 according to the subsequent splitting method, and in response to a determination that the first-tier subsequent splitting request satisfies the conditions according to the subsequent splitting method, splitting the first-tier segmented management asset into multiple second-tier segmented management assets as per the first-tier subsequent splitting request; providing the third terminal with the subsequent splitting method; receiving a purchase request for at least

15 some of the multiple second-tier segmented management assets from the third terminal, and registering the at least some of the multiple second-tier segmented management assets under the ownership of an account of the third terminal; receiving information on dividends for the initial management asset; allocating the dividends for the initial management asset to the multiple first-tier segmented management assets; determining, determining whether each of the

20 multiple first-tier segmented management assets has undergone first-tier subsequent split; in response to a determination that a corresponding first-tier segmented management asset has not undergone the first-tier subsequent split, providing, by the asset management system, dividends allocated to the corresponding first-tier segmented management asset to an account owning the corresponding first-tier segmented management asset; in response to a

25 determination that the first-tier segmented management asset has undergone the first-tier

subsequently split, allocating dividends already allocated to the corresponding first-tier segmented management asset to multiple second-tier segmented management assets generated by subsequently splitting the corresponding first-tier segmented management asset; and determining whether each of the multiple second-tier segmented management assets has
5 undergone second-tier subsequent splitting.

[10] In one embodiment of the present disclosure, the method may further include: receiving, from the third terminal, a second-tier subsequent splitting request for any one second-tier segmented management asset selected among the second-tier segmented management assets owned by the account of the third terminal; providing any one of the first,
10 second, and third terminals with a second-tier process for the second-tier subsequent splitting request to satisfy conditions according to the subsequent splitting method; and determining whether the second subsequent splitting request satisfies the conditions according to the subsequent splitting method, and in response to a determination that the second subsequent splitting request satisfies the conditions according to the subsequent splitting method, splitting
15 the second-tier segmented management asset into multiple third-tier segmented management assets as per the second subsequent splitting request.

[11] In one embodiment of the present disclosure, the method may further include: further comprising: providing a fourth terminal with the subsequent splitting method; and receiving a purchase request for at least some of the multiple third-tier segmented management assets from
20 the fourth terminal, and registers the at least some of the multiple third-tier segmented management assets under the ownership of an account of the fourth terminal.

[12] In one embodiment of the present disclosure, the method may further include: in response to determining that the corresponding second-tier segmented management asset has not been subsequently split, providing dividends allocated to the corresponding second-tier
25 segmented management asset to an account owning the corresponding second-tier segmented

management asset; and in response to determining that the corresponding second-tier segmented management asset has been subsequently split, allocating the dividends already allocated to the corresponding second-tier segmented management asset to multiple third-tier subsequent management assets generated by subsequently splitting the corresponding second-tier segmented management asset.

[13] In one embodiment of the present disclosure, each of the segmented management assets may include metadata linked to a corresponding segmented management asset, and the metadata may include ownership information of the linked segmented management asset and wallet information of an account entitled to receive dividends allocated to the linked segmented management asset.

[14] In one embodiment of the present disclosure, the metadata may include information on whether the linked segmented management asset has been subsequently split, and in determining whether the first or second subsequent splitting has occurred, the asset management system refers metadata of a corresponding segmented management asset.

[15] In one embodiment of the present disclosure, the asset management system may not perform subsequent splitting of the segmented management assets for a predetermined period after receiving the information on dividends for the initial management asset.

[16] In one embodiment of the present disclosure, the subsequent splitting method may specify that consent from the account of the first terminal is required for subsequent splitting, and the providing of the first process may include sending, by the asset management system, a message to the first terminal, asking whether to consent to the subsequent splitting, and subsequently receiving the response indicating a consent status from the first terminal.

[17] In one embodiment of the present disclosure, the subsequent splitting method may specify that consent from a predetermined percentage of all accounts owning segmented management assets derived from a same initial management asset is required for subsequent

splitting, and the providing of the first process may include sending, the asset management system, a message to all accounts owning segmented management assets derived from the same initial management asset, asking whether or not to consent to the subsequent split, and calculating a consent ratio of all the accounts.

5 **[18]** In one embodiment of the present disclosure, the subsequent splitting method may specify that a value of a segmented management asset targeted for splitting is required to be greater than or equal to a predefined amount.

[19] The asset management system may transmit, to an account owning the corresponding segmented management asset, information indicating that splitting is possible when the value
10 of the segmented management asset is greater than or equal to the predetermined amount.

[20] In one embodiment of the present disclosure, the subsequent splitting method may specify that subsequent splitting is possible only when a segmented management asset targeted for splitting has undergone an m-th or further subsequent splitting (where m is a predetermined natural number), and the asset management system may transmit, to an account owning the
15 corresponding segmented management asset, information indicating that splitting is possible only when the corresponding segmented management asset has undergone the m-th or further subsequent splitting.

[21] In one embodiment of the present disclosure, the subsequent splitting method may specify that the account of the first terminal is able to change the subsequent splitting method,
20 and in response to receiving information indicating the change of the subsequent splitting method from the first terminal, the asset management system may transmit information indicating changed details of the subsequent splitting method to all accounts owning segmented management assets derived from the same initial management asset.

【Advantageous Effects】

25 **[22]** According to the method for asset management through splitting of assets and

provision of dividends of the present disclosure, there is an advantage in that an asset management system connected through a network provides a method for splitting of assets and provision of dividends.

[23] In addition, according to the method for asset management through splitting of assets and provision of dividends of the present disclosure, there is another advantage of providing a method in which an asset management system determines whether conditions for splitting assets have been met online and provides dividends according to predetermined rules as appropriate based on the ownership relationships of segmented managed assets.

【Description of Drawings】

[24] FIG. 1 is a block diagram illustrating a network environment where the present disclosure is performed.

[25] FIG. 2 is a flowchart illustrating a part of a method for asset management through splitting of assets and provision of dividends according to the present disclosure.

[26] FIG. 3 is a flowchart for explaining another some of the method for asset management through splitting of assets and provision of dividends according to the present disclosure.

[27] FIG. 4 is a diagram for explaining how management assets are split in accordance with the method for asset management through splitting of assets and provision of dividends according to the present disclosure.

[28] FIG. 5 is a flowchart for explaining another some of the method for asset management through splitting of assets and provision of dividends according to the present disclosure.

[29] FIG. 6 is a diagram for explaining the allocation and provision of dividends in accordance with the method for asset management through splitting of assets and provision of dividends as disclosed herein.

【Best Mode for Carrying Out the Invention】

[30] Description will now be given in detail according to exemplary embodiments disclosed

herein, with reference to the accompanying drawings. For the sake of brief description with reference to the drawings, the same or equivalent components may be provided with the same or similar reference numbers, and description thereof will not be repeated. In addition, in the following description of the embodiments, a detailed description of known functions and configurations incorporated herein will be omitted when it may impede the understanding of the embodiments.

[31] While terms including ordinal numbers, such as “first” and “second,” etc., may be used to describe various components, such components are not limited by the above terms. The above terms are used only to distinguish one component from another.

[32] As used herein, the singular forms “a,” “an” and “the” are intended to include the plural forms as well, unless the context clearly indicates otherwise.

[33] In this application, the described steps may be carried out in any sequence, except in cases where a clearly defined cause-and-effect relationship necessitates a specific order.

[34] It will be further understood that the terms “comprise”, “include”, “have”, etc. when used in this specification, specify the presence of stated features, integers, steps, operations, elements, components, and/or combinations of them but do not preclude the presence or addition of one or more other features, integers, steps, operations, elements, components, and/or combinations thereof.

[35]

[36] Hereinafter, the present disclosure will be described with reference to the attached drawings.

[37] FIG. 1 illustrates the configuration of a network where the present disclosure is performed.

[38] Referring to FIG. 1, the present disclosure is performed by an asset management system 40 connected through a network. The asset management system 40 may be connected

to multiple terminals through the network. While there is no limitation on the number of terminals that can be connected to the asset management system 40, for convenience of explanation, only the first, second, and third terminals 10, 20, and 30 are shown in FIG. 1.

[39] Communication schemes for a network is not limited. The communication schemes may include not only a communication scheme to utilize a telecommunication network (for example, a mobile communication network, wired Internet, wireless Internet, and a broadcast network), but also a short-range radio communication scheme.

[40] A terminal may be a fixed terminal implemented as a computer device or a mobile terminal. For example, the terminal may include a smart phone, a mobile phone, a tablet PC, a computer, a laptop, a Personal Digital Assistants (PDA), etc. For example, the terminal may communicate with the asset management system 40 through the network in a wireless or wired manner.

[41] Such a terminal may be used with a user's account. The user's account may refer to a user of the terminal, but may also refer to an account of a user registered in an asset management service provided by the asset management system 40. Thus, the asset management system 40 transmitting certain information to a user may mean transmitting the information to a terminal through the user's account registered in the asset management system 40.

[42] The terminal may receive a user's interaction. The interaction refers to the act of the user operating an input device to input information reflecting the user's selection or intention into a terminal. Here, the input device may be provided in the terminal or connected to the terminal. For example, the input device may be a touch screen module, a keyboard, a mouse, a button, a camera, a microphone, etc.

[43] The asset management system 40 may be implemented using a single computer or plurality of computers communicating with the terminal over the network to provide

commands, codes, files, services, etc.

[44] The asset management system 40 may include a memory 41, a processor 42, and a database 43. In FIG. 1, the database 43 is included as some of the asset management system 40, but in some cases, the database 43 may be provided separately outside the asset management system 40. For example, the database 43 may be implemented as a blockchain system distributed and stored in multiple nodes.

[45]

[46] Hereinafter, how to split assets according to the asset management method of the present disclosure will be described with reference to FIGS. 2 to 4.

[47] First, the general content and features of the present disclosure will be described. The present disclosure relates to an asset management system 40 registering an underlying asset, and generating and managing management assets based on the underlying assets.

[48] The asset management system 40 may generate management assets, support trading of the management assets, and provides dividends allocated to each management asset.

[49] The management assets refer to intangible assets based on the underlying asset. The management assets may be categorized into an initial management asset and segmented management assets.

[50] First, the initial management asset will be explained. The initial management asset is generated directly based on the underlying asset. The initial management asset may be owned by an account having the underlying asset registered therein. Only one initial management asset may be generated based on the underlying asset. The initial management asset may be split into multiple segmented management assets upon a splitting request.

[51] The segmented management assets refer to assets split from the initial management asset or any other management asset. Hereinafter, a management asset serving as the basis for the split is referred to as a parent management asset, and each segmented management asset

is referred to as a child management asset.

[52] Child management assets split from the initial management asset as the parent management asset correspond to first management assets. In addition, management assets split from the first management asset as the parent management asset correspond to second management assets. As such, a management asset may be split repeatedly to generate the n-th management assets (where n is a natural number).

[53] When multiple child management assets are split from a parent management asset, each of the multiple child management assets may be split into the equal ratio or different ratios.

[54] Each management asset may include metadata associated therewith. The metadata may contain various information on a corresponding management asset. For example, the metadata may include ownership information of a segmented management asset linked thereto and wallet information of an account entitled to receive dividends allocated to the linked segmented management asset. In addition, the metadata may include ownership change history, dividends payment history, etc. of the linked segmented management asset.

[55]

[56] First, how the asset management system 40 registers an underlying asset and generates first management assets will be explained. This method is shown at the front end of the flowchart in FIG. 2.

[57] In operation S111, the asset management system 40 receives a request for registration of an underlying asset from the first terminal 10, and registers the underlying asset in an underlying asset list. There may be no specific limitations on the types and categories of underlying assets. The underlying assets may include real estate such as land, buildings, and multi-unit buildings, as well as securities such as stocks and bonds. In addition, the underlying assets may also be works of art such as paintings or sculptures. Furthermore, the underlying assets may also be intangible assets such as business rights, goodwill, or revenues

generated from specific items.

[58] In operation S112, the asset management system 40 receives a request from the first terminal 10 to generate an initial management asset based on the underlying asset. Then, the asset management system 40 generates the initial management asset and registers the initial management asset in a management asset list. There may be only one initial management asset, which may be owned by an account of a first terminal 10.

[59]

[60] Hereinafter, it will be described how the asset management system 40 splits the initial management asset and registers some of the resulting first segmented management assets under the ownership of an account of a second terminal 20. This method is shown in the middle of the flowchart of FIG. 2.

[61] In operation S113, a first splitting method for the initial management asset and a splitting request according to the first splitting method is received from the first terminal 10.

[62] The first splitting method refers to how the initial management asset will be split. Specifically, the first splitting method may include information on the number of splits. For example, the first splitting method may specify splitting the initial management assets into eight parts. In addition, the first splitting method may include the timing and ratio of splits.

[63] When receiving the first splitting request, the asset management system 40 may split the initial management asset according to the received first splitting method. The first segmented management assets may initially all be registered under the ownership of the account of the first terminal 10. However, in some cases, at least some of the first segmented management assets may also be registered under the ownership of an account of another terminal.

[64] In operation S114, the asset management system 40 receives a subsequent splitting method for the segmented management assets from the first terminal 10.

[65] The subsequent splitting refers to a process of further splitting one or more first or further segmented management assets to generate subsequent segmented management assets (e.g., second or third segmented management assets). The subsequent splitting method refers to the details of such subsequent splitting. Specifically, the subsequent splitting method may include information on the possibility of splitting, the entities from which consent for splitting is required, and the required consent rate for splitting.

[66] Hereinafter, specific examples of the subsequent splitting method will be described. First, the subsequent splitting method may specify that consent for subsequent splitting must be obtained from the account of the first terminal 10. In such a case, the consent from the first terminal 10 is required for subsequent splitting.

[67] In addition, the subsequent splitting method may specify that consent from a predetermined ratio of all accounts owning segmented management assets derived from the same initial management asset is required for subsequent splitting. For example, the subsequent splitting method may specify that consent from at least 66.6% of all accounts owning segmented management assets derived from the same initial management asset is required for subsequent splitting. Here, the ratio may simply refer to the number of accounts or may be based on the proportion (ownership ratio) of the management assets.

[68] In some cases, the subsequent splitting method may specify that, for subsequent splitting, consent must be obtained from all or some of the ownership accounts related directly to the management assets targeted for splitting. That is, in such cases, for the splitting of the target management assets, consent should be sought from the ownership accounts of management assets directly related in a parent-child relationship to the target management assets.

[69] In addition, the subsequent splitting method may specify that the value of each segmented management asset targeted for splitting must be greater than or equal to a predefined

amount. The value of each segmented management asset may be determined as the asset is traded. To prevent indiscriminate splitting resulting in excessively small segmented management assets, the subsequent splitting method may specify that the value of each segmented management asset targeted for splitting must be greater than or equal to a predefined amount at the time of splitting.

[70] For example, suppose that the subsequent splitting method specifies that the value of each segmented management asset targeted for splitting is at least \$1,000 at the time of splitting, with each child segmented management asset having a minimum value of \$100. In this case, a segmented management asset valued at less than \$1,000 may not be split, and a segmented management asset valued at \$1,000 may only be split into a maximum of 10 child segmented management assets.

[71] Furthermore, the subsequent splitting method may specify that subsequent splitting is possible only when a segmented management asset targeted for splitting has undergone m -th or further subsequent splitting. Here, m may be a predefined natural number. This is to prevent an excessive increase in the number of accounts owning segmented management assets derived from the same initial management asset. In addition, the number of splits possible at one time may be limited.

[72] For example, if m is 5, subsequent splitting may still be possible for fifth segmented management assets, but not for sixth segmented management assets.

[73] The above-described examples of the subsequent splitting method are only a few, and various other subsequent splitting methods with different details may be further included.

[74] The above-described examples of the subsequent splitting method may apply two or more contents in a combined manner. For instance, at the time of splitting, the value of a segmented management asset targeted for splitting should be greater than or equal to \$1,000, and consent from the account of the first terminal 10 must be obtained. In this case, even if

the value of the segmented management assets targeted for splitting is greater than or equal to \$1,000, splitting may not be possible without the consent from the account of the first terminal 10.

[75] The details of the subsequent splitting methods may also allow for the change of the account of the first terminal 10. The account of the first terminal 10 may be changed if this change is predefined in the initially registered subsequent splitting method.

[76] Moreover, in some cases, the subsequent splitting method may change depending on the consent ratio of accounts owning segmented management assets derived from the same initial management asset. Such a change may be possible only when information regarding the change of the subsequent splitting method and the consent ratio are predefined in the initially registered subsequent splitting method.

[77] In operation S114, the asset management system 40 may provide the second terminal 20 with information regarding the received subsequent splitting method. This is because the account of the second terminal 20 may own any subsequent segmented management asset.

[78] In operation S115, the asset management system 40 receives from the second terminal 20 a purchase request for at least some of the multiple first segmented management assets, and registers the at least some of the multiple first segmented management assets under the ownership of the account of the second terminal 20.

[79] The asset management system 40 may select some of the first segmented management assets from the second terminal 20 and receive a message asking for purchase of the selected first segmented management assets. In response to the message, the asset management system 40 may provide information on the subsequent splitting method described in operation S114 .

[80]

[81] Hereinafter, a method in which the asset management system 40 subsequently splits a

segmented management assets will be described. This method is shown at the end of the flowchart in FIG. 2.

[82] In operation S116, the asset management system 40 receives a first subsequent splitting request from the second terminal 20 for any one first segmented management asset selected from among the first segmented management assets owned by the second terminal 20.

[83] Here, the first subsequent splitting request may include information regarding the number of splits, the ratio of splits, and how many of the second segmented management assets are intended to be retained and to be sold to others.

[84] In operation S117, the asset management system 40 provides any one of the first and second terminals 20 with a first process for the first subsequent splitting request to satisfy the conditions according to the subsequent splitting method.

[85] For example, let's assume the subsequent splitting method specifies that consent from the account of the first terminal 10 for subsequent splitting (first condition) is required, that subsequent splitting is possible only when a management asset targeted for splitting has undergone the fourth or further subsequent splitting (second condition), and that splitting to a maximum of 10 (third condition) is possible.

[86] First, in order to satisfy the first condition, the asset management system 40 may send a message to the first terminal 10 asking for consent for the subsequent splitting. The first terminal 10 may relay a consent status to the asset management system 40 in response to the message. Sending the message to the first terminal 10 and receiving a response regarding consent may be an example of the first process.

[87] The asset management system 40 may review whether the second and third conditions are satisfied and, if either of these conditions is not met, the asset management system 40 may transmit, to the requesting terminal (in this case, the second terminal 20), the reason for the unfeasibility of subsequent splitting.

[88] The first process provided by the asset management system 40 may be configured in various ways depending on the details of the subsequent splitting method.

[89] For instance, if the subsequent splitting method specifies that subsequent splitting requires consent from a predetermined ratio of all accounts owning segmented management assets derived from the same original management asset, the first process may include sending a message to all the accounts, asking whether to consent to the subsequent splitting, and calculating the consent ratio across all accounts.

[90] In addition, if the subsequent splitting method specifies that the value of a segmented management asset targeted for splitting must be greater than or equal to a predetermined amount, the asset management system 40 may transmit, to an account owning the corresponding segmented management asset, information indicating that splitting is possible when the value of the segmented management asset is greater than or equal to the predetermined amount. Information indicating that splitting is not possible when the value of the segmented management asset targeted for splitting is not greater than or equal to the predetermined amount may be transmitted to the account owning the corresponding segmented management asset.

[91] In addition, if the subsequent splitting method specifies that splitting is only possible when a segmented management asset targeted for splitting has undergone the m-th or further subsequent splitting (where m is a predetermined natural number), the asset management system 40 may transmit, to an account owning the corresponding segmented management asset, information indicating that splitting is possible only when the corresponding segmented management asset has undergone the m-th or further subsequent splitting. Information indicating that splitting is not possible when the corresponding segmented management asset has not undergone the m-th or further subsequent splitting may be transmitted to the account owning the corresponding segmented management asset.

[92] In operation S118, the asset management system 40 may determine whether the first subsequent splitting request satisfies the conditions according to the subsequent splitting method, and if so, the asset management system 40 may split a first segmented management asset into multiple second segmented management assets as per the first subsequent splitting request.

[93] In some cases, some of the multiple second segmented management assets continue to be owned by the account of the second terminal 20 that owned the first segmented management asset, while others may be sold to a different account.

[94] In operation S119, the asset management system 40 provides the third terminal 30 with the above-described subsequent splitting method. This is because the third terminal 30 owns a subsequent second segmented management asset and thus must receive information regarding the asset. Since the details of operation S119 are similar to those of operation S114, detailed descriptions thereof will be omitted.

[95] In operation S120, the asset management system 40 receives a purchase request for at least some of the multiple second segmented management assets from the third terminal 30, and registers the at least some of the multiple second segmented management assets under the ownership of an account of the third terminal 30.

[96] The asset management system 40 may select some of the second segmented management assets from the third terminal 30 and receive a message requesting purchase of the selected second segmented management assets. In response to the received message, the asset management system 40 may provide information regarding the subsequent splitting method described in operation S119.

[97]

[98] Third segmented management assets may be generated by subsequently splitting a second segmented management asset in a similar manner as described above. This method is

shown in the flowchart of FIG. 3.

[99] In operation S120, the asset management system 40 registers at least some of the multiple second segmented management assets under the ownership of the account of the third terminal 30.

5 **[100]** In operation S121, the asset management system 40 receives a second subsequent splitting request from the third terminal 20 to split any one second segmented management asset selected from among the second segmented management assets owned by the account of the third terminal 30.

[101] In operation S122, the asset management system 40 provides any one of the first, 10 second, and third terminals 30 with a second process for the second subsequent splitting request to satisfy conditions according to the subsequent splitting method.

[102] Since the specific details of providing the second process have already been described while explaining providing the first process, detailed descriptions thereof will be omitted.

[103] In operation S123, the asset management system 40 determines whether the second 15 subsequent splitting request satisfies the conditions according to the subsequent splitting method, and if so, the asset management system 40 splits the corresponding second segmented management asset into multiple third segmented management assets as per the second subsequent splitting request.

[104] In operation S124, the asset management system 40 provides the subsequent splitting 20 method to a fourth terminal. This is because the fourth terminal owns a subsequent third segmented management asset and thus must receive information thereof. Since the details of operation S124 are similar to those of operation S114, detailed descriptions thereof will be omitted.

[105] In operation S125, the asset management system 40 receives a purchase request for at 25 least some of the multiple third segmented management assets from the fourth terminal, and

registers the at least some of the multiple third segmented management assets under the ownership of the account of the fourth terminal.

[106] The asset management system 40 may select some of the third segmented management assets from the fourth terminal and receive a message asking for purchase of the selected third segmented management assets. In response to the message, the asset management system 40 may provide information on the subsequent splitting method described in operation S124.

[107]

[108] Hereinafter, an example of splitting of management assets will be described with reference to FIG. 4.

[109] For convenience of explanation, the accounts of the first, second, third, and fourth terminals are referred to as A, B, C, and D.

[110] In operation S111, an asset management system 40 registers an underlying asset 110 in an underlying asset list.

[111] In operation S112, the asset management system 40 generates an initial management asset 101 based on the underlying asset 100. The initial management asset 101 is registered under the ownership of A.

[112] In operation S113, the asset management system 40 splits the initial management asset 101 into eight first segmented management assets 111, 112, ..., 118.

[113] In operation S114, the asset management system 40 may receive a subsequent splitting method from A and provide B and E with the received subsequent splitting method.

[114] In operation S115, the asset management system 40 registers a part 112 of the eight first split assets is still owned by A, and others 111 and 118 are owned by other parties B and E.

[115] In operation S116, the asset management system 40 receives a subsequent splitting request for the first segmented management asset 111 from B.

[116] In operation S118, the asset management system 40 splits the first segmented management asset 111 into four second segmented management assets 121, ..., 124.

[117] In operation S119, the asset management system 40 may provide C with the subsequent splitting method.

5 [118] In operation S120, the asset management system 40 registers a part 124 of the four second segmented management assets under the ownership of B, and others 121 under the ownership of C. Afterwards, the second split asset 124 owned by B may be transferred to E.

[119] In operation S121, the asset management system 40 receives a subsequent splitting request for the second segmented management asset 121 from C.

10 [120] In operation S123, the asset management system 40 splits the second segmented management asset 121 into four third segmented management assets 131, ..., 134.

[121] In operation S124, the asset management system 40 may provide D with the subsequent splitting method.

[122] In operation S125, the asset management system 40 registers that a part 131 of the four
15 third split assets is still under the ownership of C and the other 134 is under the ownership of D.

[123] Thereafter, the asset management system 40 receives a subsequent splitting request for the third segmented management asset 134 from D. If the subsequent splitting request for the third segmented management asset 134 satisfies the conditions of the subsequent splitting
20 method, the asset management system 40 splits the third segmented management asset 134 into the requested number (for example, 2). In this case, all fourth segmented management assets 141 and 142 may be still owned by D.

[124] As described above, while the first segmented management asset 111 has been split three times to generate the fourth segmented management assets, the first segmented
25 management asset 112 has never been split. In addition, the first segmented management

asset 114 may be subsequently split only once to generate second segmented management assets.

[125] As such, subsequent splitting may or may not be performed even for segmented management assets of the same order, depending on the preference of the owner of each segmented management asset. In the process, the subsequent splitting is performed in accordance with a subsequent management method determined by the account of the first terminal 10.

[126]

[127] Hereinafter, how to provide dividends according to an asset management method of the present disclosure will be described with reference to FIGS. 5 and 6.

[128] Referring to FIG. 5, in operation S131, an asset management system 40 receives information regarding dividends for an initial management asset.

[129] When an underlying asset is registered in operation S111, the method, criteria, etc. for calculating dividends may be determined depending on the nature, kind, and type of the underlying asset. For example, if the underlying asset is real estate, the dividends may be the proceeds from the rental of the real estate. In addition, if the underlying asset is goodwill, the dividends may be the proceeds from the goodwill. It is desirable that the nature of dividends is not specifically limited in the present disclosure.

[130] In operation S132, the asset management system 40 allocates the dividends for the initial management asset to multiple first segmented management assets.

[131] In operation S133, the asset management system 40 determines, for each of the multiple first segmented management assets, whether each first segmented management asset has undergone a first subsequent splitting. The asset management system 40 may determine whether the corresponding first segmented management asset has undergone the subsequent splitting, by referencing metadata associated with the corresponding first segmented

management asset.

[132] The action to be performed by the asset management system 40 in operation S133 depends on a determination by the asset management system 40 as to whether the corresponding first segmented management asset has been subsequently split.

5 **[133]** Operation S134a is performed when the asset management system 40 determines, in operation S133, that the corresponding first segmented management asset has not been subsequently split. In operation S134a, the asset management system 40 provides the dividends allocated to the first segmented management asset to an account that owns the first segmented management asset.

10 **[134]** Operation S134b is performed when the asset management system 40 determines, in operation S133, that the corresponding first segmented management asset has been subsequently split. In operation S134b, the asset management system 40 allocates the dividends already allocated to the corresponding first segmented management assets to multiple second segmented management assets generated by subsequently splitting the
15 corresponding first segmented management asset.

[135] In operation S135, the asset management system 40 determines, for each of the multiple second segmented management asset, whether each second segmented management asset has undergone a second subsequent splitting.

[136] Again, in operation S136, the action to be performed by the asset management system
20 40 depends on a determination by the asset management system 40 as to whether the corresponding second segmented management asset has been subsequently split.

[137] Operation S136a is performed when the asset management system 40 determines, in operation S135, that the corresponding second segmented management asset has not been subsequently split. In operation S136a, the asset management system 40 provides the
25 dividends allocated to the second segmented management assets to an account owning the

second segmented management asset.

[138] Operation S136b is performed when the asset management system 40 determines, in operation S135, that the corresponding second segmented management asset has been subsequently split. In operation S136b, the asset management system 40 allocates the dividends already allocated to the second segmented management asset to multiple third segmented management assets generated by subsequently splitting the corresponding second segmented management asset.

[139] In operations S134b, S136b, etc., the asset management system 40 may obtain wallet information of the accounts owning the segmented management assets to which the dividends are allocated, by referencing the metadata of each segmented management asset. The asset management system 40 may utilize the obtained wallet information to provide dividends.

[140] As described above, allocated dividends are provided to an account owning a corresponding segmented management asset only when the segmented management asset is not subsequently split. If the segmented management asset is subsequently split, the dividends will no longer be provided to the account that owns the segmented management asset.

[141] If the segmented management asset is subsequently split, not only are dividends not provided, but trading and additional splitting of the segmented management asset may also be prohibited. This is because if the segmented management asset is subsequently split, the segmented management asset become worthless after the subsequent splitting.

[142] However, in some cases, an account owning multiple segmented management assets generated by subsequently splitting an original segmented management asset may request to discard all the multiple segmented management assets and instead revive the original segmented management asset. In response to the request, the asset management system 40 may discard the multiple subsequent segmented management assets and revive the original segmented management asset.

[143] However, whether the disposal of the subsequent segmented management assets and the revival of the original segmented management asset are possible may be already determined in the aforementioned subsequent splitting method. For instance, depending on what is specified in the subsequent splitting method, a process may be performed to inquire whether to agree to the disposal and revival requests, such as by sending a message to the first termina.

[144]

[145] Referring to FIG. 6, an example in which dividends are provided in the present disclosure will be described. For convenience of explanation, this example assumes that all segmented management assets are split equally. However, the present disclosure does not exclude the possibility of differential splitting of each segmented management asset, resulting in differential allocation of dividends.

[146] In operation S131, it is assumed that an asset management system 40 is allocated \$256 as dividends for an initial management asset.

[147] Then, in operation S132, the asset management system 40 allocates the dividends of \$256 for the initial management asset into \$32 each for eight first segmented management assets.

[148] Then, in operation S133, it is determined whether each first segmented management asset has undergone the first subsequent splitting. First, since a first segmented management asset 111 has undergone the first subsequent splitting, the dividends are not provided to wallet information stored in metadata associated with the first segmented management asset 111, instead, the dividends are allocated to the split second management assets 121, ..., 124 in operation S133b. In this case, since the first segmented management asset 111 has been split into four second segmented management assets 121, ..., 124, each of the second segmented management assets 121, ..., 124 is allocated \$8.

[149] Similarly, since the first segmented management asset 118 has undergone the first

subsequent splitting, dividends are not provided to wallet information stored in metadata associated with the first segmented management asset 111, instead, the dividends are allocated to second segmented management assets 125, ..., 129 in operation S133b. Here, since the first segmented management asset 118 has been split into five second segmented management assets 125, ..., 129, each of the second segmented management assets 125, ..., 129 is allocated \$6.4.

[150] Thus, even for the segmented management assets of the same order, dividends may be differentially provided depending on the number and ratio of splits.

[151] On the other hand, since the first segmented management asset 112 has not undergone the first subsequent splitting, dividends are provided to wallet information (corresponding to Wallet A) stored in metadata associated with the first segmented management asset 111 in operation S133a. Here, the dividends provided correspond to \$32 which is allocated to the first segmented management asset 112. In some cases, the asset management system 40 of the present disclosure may deduct a portion of the provided dividends as fees. The fees may be determined based on a fixed percentage or amount of the provided dividends.

[152] In a similar manner as described above, in operation S135, it is determined whether a corresponding second segmented management asset has undergone the second subsequent splitting.

[153] In operation S136a, since the second segmented management asset 124 has not undergone the second subsequent splitting, dividends are provided to wallet information stored in metadata associated with the second segmented management asset 124. At the time of dividend payment, the second segmented management asset 124 has been transferred from B to E, so an electronic wallet of E may be stored in the metadata. Therefore, the asset management system 40 may provide the dividends of \$8 allocated to the electronic wallet of E.

[154] In a similar manner, in operation S136a, for the second segmented management assets 125, 126, ..., 129, dividends of \$6.4 are provided to a wallet of each owner of the second

segmented management assets 125, 126, ..., 129.

[155] In operation S136b, since the second segmented management asset 121 has undergone the second subsequent splitting, dividends are not provided to wallet information stored in metadata associated with the second segmented management asset 121, instead the dividends are allocated to third segmented management assets 131, ..., 134. In this case, since the second segmented management asset 121 has been split into four third segmented management assets 131, ..., 134, each of the third segmented management assets 131, ..., 134 is allocated \$2.

[156] Dividends are provided or allocated according to the above-described method, resulting in dividends of \$2 credited to the electronic wallet of C, who owns the third segmented management asset 131. In addition, dividends of \$1 are provided two times to an electronic wallet of D who owns two fourth segmented management assets 141 and 142.

[157] To enhance reliability during provision and allocation of dividends, the asset management system may not conduct subsequent splitting of segmented management assets for a predetermined period after receiving information regarding dividends for the initial management asset. Preferably, the predetermined period is sufficient for provision and allocation of dividends to be completed since the information regarding dividends for the initial management asset is received.

[158]

[159] According to the present disclosure described above, a method for managing assets through splitting of assets and provision of dividends may be implemented automatically through a network. In addition, automated dividend provision may ensure stable dividend receipt even when purchasing subsequently segmented management assets. Further, it is possible to liquidate owned subsequent segmented management assets by further splitting, provided predetermined conditions are satisfied.

[160]

[161] The technical features disclosed in each embodiment of the present disclosure are not limited to a corresponding embodiment, and unless incompatible with each other, the technical features disclosed in each embodiment may be applied in combination to other embodiments.

5 [162] Therefore, although each embodiment is described mainly about an individual technical feature, the technical features of the embodiments of the present disclosure may be applied in combination, unless incompatible with each other.

[163] The present disclosure is not limited to the above-described embodiments and the accompanying drawings, and various modifications and changes may be made in view of a person skilled in the art to which the present disclosure pertains. Therefore, the scope of the
10 present disclosure should be determined by the scope of the appended claims, and equivalents thereof.

[164] 10: first terminal

[165] 20: second terminal

[166] 30: third terminal

15 [167] 40: asset management system

【CLAIMS】

【Claim 1】

A method for asset management through splitting of assets and provision of dividends, the method being performed by an asset management system which is connected to a first terminal, a second terminal, and a third terminal through a network, and supports trading of managed assets, and the method comprising:

receiving, by the asset management system, an underlying asset registration request from the first terminal, and registering the underlying asset in an underlying asset list;

receiving, by the asset management system, a request for generation of an initial management asset based on the underlying asset from the first terminal, generate the initial management asset, and registering the initial management asset in a management asset list;

receiving, by the asset management system, a first splitting method for the initial management asset and a splitting request according to the first splitting method from the first terminal, and splitting the initial management asset into multiple first segmented management assets, wherein the first splitting method contains information regarding a number of splits;

receiving, by the asset management system, a subsequent splitting method for a segmented management asset from the first terminal, and providing the second terminal with the subsequent splitting method, wherein the segmented management asset comprises an n-th segmented management asset (where n is a natural number), and the subsequent splitting method comprises information on a possibility of splitting, entities from which consent for splitting is required, and a required consent rate for splitting;

receiving, by the asset management system, a purchase request for at least some of multiple first segmented management assets from the second terminal, and registering the at least some of the multiple first segmented management assets under ownership of an account of the second terminal;

receiving, by the asset management system, a first subsequent splitting request from the second terminal for any one first segmented management asset selected from among the first segmented management assets owned by the account of the second terminal;

providing, by the asset management system, any one of the first and second terminals
5 with a first process for the first subsequent splitting request to satisfy conditions according to the subsequent splitting method;

determining, by the asset management system, whether the first subsequent splitting request satisfies the conditions according to the subsequent splitting method, and in response to a determination that the first subsequent splitting request satisfies the conditions according
10 to the subsequent splitting method, splitting the first segmented management asset into multiple second segmented management assets as per the first subsequent splitting request;

providing the third terminal with the subsequent splitting method by the asset management system;

receiving, by the asset management system, a purchase request for at least some of the
15 multiple second segmented management assets from the third terminal, and registering the at least some of the multiple second segmented management assets under ownership of an account of the third terminal;

receiving information on dividends for the initial management asset by the asset management system;

20 allocating, by the asset management system, the dividends for the initial management asset to the multiple first segmented management assets;

determining, by the asset management system, for each of the multiple first segmented management assets, whether a corresponding first segmented management asset has undergone a first subsequent splitting; in response to a determination that the corresponding first
25 segmented management asset has not undergone the first subsequent splitting, providing, by

the asset management system, dividends allocated to the corresponding first segmented management asset to an account owning the corresponding first segmented management asset;

in response to a determination that the first segmented management asset has undergone the first subsequently splitting, allocating, by the asset management system, dividends already
5 allocated to the corresponding first segmented management asset to multiple second segmented management assets generated by subsequently splitting the corresponding first segmented management asset; and

determining, by the asset management system, for each of the multiple second segmented management assets, whether a corresponding second segmented management asset
10 has undergone a second subsequent splitting.

【Claim 2】

The method of claim 1, further comprising:

receiving, by the asset management system, from the third terminal, a second subsequent splitting request for any one second segmented management asset selected from
15 among the second segmented management assets owned by the account of the third terminal;

providing, by the asset management system, any one of the first, second, and third terminals with a second process for the second subsequent splitting request to satisfy conditions according to the subsequent splitting method; and

determining, by the asset management system, whether the second subsequent splitting
20 request satisfies the conditions according to the subsequent splitting method, and in response to a determination that the second subsequent splitting request satisfies the conditions, splitting the second segmented management asset into multiple third segmented management assets as per the second subsequent splitting request.

【Claim 3】

The method of claim 2, further comprising:

providing, by the asset management system, a fourth terminal with the subsequent splitting method; and

receiving, by the asset management system, a purchase request for at least some of the multiple third segmented management assets from the fourth terminal, and registering the at least some of the multiple third segmented management assets under ownership of an account of the fourth terminal.

【Claim4】

The method of claim 2, further comprising:

in response to determining that the corresponding second segmented management asset has not undergone the second subsequent splitting, providing, by the asset management system, dividends allocated to the corresponding second segmented management asset to an account owning the corresponding second segmented management asset; and

in response to determining that the corresponding second segmented management asset has been undergone the second subsequent splitting, allocating, by the asset management system, the dividends already allocated to the corresponding second segmented management asset to multiple third subsequent management assets generated by subsequently splitting the corresponding second segmented management asset.

【Claim 5】

The method of claim 1,

wherein each of the segmented management assets comprises metadata linked to a corresponding segmented management asset, and

wherein the metadata comprises ownership information of the linked segmented management asset and wallet information of an account entitled to receive dividends allocated to the linked segmented management asset.

【Claim 6】

The method of claim 5,

wherein the metadata comprises information on whether the linked segmented management asset has been subsequently split,

5 wherein in determining whether the first or second subsequent splitting has occurred, the asset management system refers to metadata of a corresponding segmented management asset.

【Claim 7】

10 The method of claim 1, wherein the asset management system does not perform subsequent splitting of the segmented management assets for a predetermined period after receiving the information on dividends for the initial management asset.

【Claim 8】

The method of claim 1,

15 wherein the subsequent splitting method specifies that consent from the account of the first terminal is required for subsequent splitting, and

wherein the providing of the first process comprises sending, by the asset management system, a message to the first terminal, asking whether to consent to the subsequent splitting, and subsequently receiving the response indicating a consent status from the first terminal.

【Claim 9】

20 The method of claim 1,

wherein the subsequent splitting method specifies that consent from a predetermined percentage of all accounts owning segmented management assets derived from a same initial management asset is required for subsequent splitting, and

25 wherein the providing of the first process comprises sending, the asset management system, a message to all accounts owning segmented management assets derived from the same

initial management asset, asking whether or not to consent to the subsequent split, and calculating a consent ratio of all the accounts.

【Claim 10】

The method of claim 1,

5 wherein the subsequent splitting method specifies that a value of a segmented management asset targeted for splitting is required to be greater than or equal to a predefined amount, and

 wherein the asset management system transmits, to an account owning the corresponding segmented management asset, information indicating that splitting is possible
10 when the value of the segmented management asset is greater than or equal to the predetermined amount.

【Claim 11】

The method of claim 1,

 wherein the subsequent splitting method specifies that subsequent splitting is possible
15 only when a segmented management asset targeted for splitting has undergone an m-th or further subsequent splitting (where m is a predetermined natural number), and

 wherein the asset management system transmits, to an account owning the corresponding segmented management asset, information indicating that splitting is possible only when the corresponding segmented management asset has undergone the m-th or further
20 subsequent splitting.

【Claim 12】

The method of claim 1,

 wherein the subsequent splitting method specifies that the account of the first terminal is able to change the subsequent splitting method, and

25 wherein in response to receiving information indicating the change of the subsequent

splitting method from the first terminal, the asset management system transmits information indicating changed details of the subsequent splitting method to all accounts owning segmented management assets derived from the same initial management asset.