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- (71) **Applicant: MY TECHNOLOGY, INC.** [US/US]: 2332 Galiano Street 2nd Floor, Office #229, Coral Gables, Florida 33134 (US).
- (72) **Inventors: BRUCH, Zach;** c/o My Technology, Inc., 2332 Galiano Street 2nd Floor, Office #229, Coral Gables, Florida 33134 (US). **SEIBEL, James;** c/o My Technology, Inc., 2332 Galiano Street 2nd Floor, Office #229, Coral Gables, Florida 33134 (US). **WILSON, Max;** c/o My Technology, Inc., 2332 Galiano Street 2nd Floor, Office #229, Coral Gables, Florida 33134 (US).
- (74) **Agent: HUTTER, Christopher R.** et al.; Cooley LLP, 1299 Pennsylvania Avenue NW, Suite 700, Washington, District of Columbia 20004 (US).
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(54) **Title:** SECURE PARTICIPATION WAGERING SYSTEM USING BIN PACKING TO FACILITATE DIGITAL GAMES

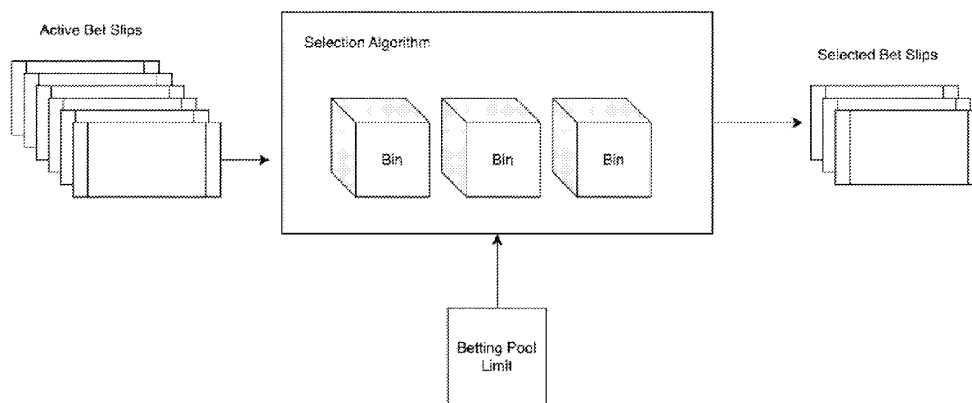


FIG. 3

(57) **Abstract:** A method includes receiving, from a plurality of first compute devices, a group wager to produce a plurality of group wagers, each group wager having (1) a wager amount that is defined at that first compute device and (2) a condition that is based on an outcome of a game that is played by a user of a second compute device that is not included in the plurality of first compute devices. The plurality of group wagers is provided as input to a bin packing model to identify a subset of group wagers. In response to executing the game to determine a winning settlement, an electronic payment amount is sent to a first compute device that is from the plurality of first compute devices and that is associated with that group wager, the electronic payment amount being based on the wager amount of that group wager.

[Continued on next page]

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