

CLAIMS

1. A portfolio system for coupling to one or more transactions systems to maintain a shadow portfolio, the portfolio system comprising,

5 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
10 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.

15 2. The portfolio system as claimed in claim 1, wherein the increment of the portfolio value comprises a positive increment or a negative increment.

3. The portfolio system as claimed in claims 1 or 2, further comprising the portfolio module being configured to update the shadow portfolio with the portfolio value
20 based on a pre-determined relationship rule between a reward value of the reward information and an asset value.

4. The portfolio system as claimed in claim 2, wherein if the increment of the portfolio value is a positive increment, the portfolio module is configured to extract an
25 amount of asset backing to increase the asset backing, the extraction being via the backer module to the portfolio module.

5. The portfolio system as claimed in claim 2, wherein if the increment of the portfolio value is a negative increment, the portfolio module is configured to withdraw an
30 amount of asset backing to decrease the asset backing, the withdrawal being via the backer module from the portfolio module.

6. The portfolio system as claimed in any one of claims 1 to 5, wherein the shadow portfolio is associated with the one or more transactions systems.

7. The portfolio system as claimed in any one of claims 1 to 6, wherein the shadow portfolio is associated with a user of the one or more transactions systems.

8. The portfolio system as claimed in any one of claims 1 to 7, wherein the input module is further configured to receive interest information indicating a computed interest yield and upon receipt of the interest information, the portfolio module is configured to update the portfolio value with the computed interest yield,

wherein the update of the portfolio value with the computed interest yield comprises an interest extraction of an interest amount of asset backing to increase the asset backing, the interest extraction being via the backer module to the portfolio module.

9. The portfolio system as claimed in any one of claims 1 to 8, wherein the portfolio module is configured to utilise the asset backing for transfer to one or more merchandisers, the transfer being based on the one or more transaction records.

10. The portfolio system as claimed in any one of claims 1 to 9, wherein the portfolio module is configured to utilise the asset backing for monetary conversion, the monetary conversion being based on the one or more transaction records.

11. The portfolio system as claimed in any one of claims 1 to 10, wherein the backer module is configured to receive an injection of assets and the backer module is further configured to generate a corresponding injected reward value based on the injection of assets, and wherein the input module is further configured to transmit the injected reward value for use externally of the portfolio system.

12. The portfolio system as claimed in claim 11, wherein the portfolio module is further configured to update the shadow portfolio with the portfolio value, the update being based on reward information associated with the injected reward value, the

reward information included in the one or more transaction records and the portfolio value maintains the asset backing to the shadow portfolio with the asset backing being increased based on the injection of the assets.

- 5 13. A method of maintaining a shadow portfolio, the method comprising,
 providing a portfolio module to maintain a shadow portfolio;
 providing a backer module;
 receiving one or more transactions records from one or more transactions
 systems;
10 updating the shadow portfolio with a portfolio value, the updating being based on
 reward information included in the one or more transaction records;
 facilitating an increment of the portfolio value using the backer module; and
 maintaining an asset backing to the shadow portfolio with the portfolio value.

- 15 14. The method as claimed in claim 13, wherein the increment of the portfolio
 value comprises a positive increment or a negative increment.

15. The method as claimed in claims 13 or 14, wherein the step of updating
 the shadow portfolio with the portfolio value is further based on a pre-determined
20 relationship rule between a reward value of the reward information and an asset value.

16. The method as claimed in claim 14, wherein if the increment of the
 portfolio value is a positive increment, the step of updating the shadow portfolio with the
 portfolio value comprises extracting an amount of asset backing to increase the asset
25 backing, the extracting being via the backer module to the portfolio module.

17. The method as claimed in claim 14, wherein if the increment of the
 portfolio value is a negative increment, the step of updating the shadow portfolio with
 the portfolio value comprises withdrawing an amount of asset backing to decrease the
30 asset backing, the withdrawing being via the backer module from the portfolio module.

18. The method as claimed in any one of claims 13 to 17, further comprising associating the shadow portfolio with the one or more transaction systems.

19. The method as claimed in any one of claims 13 to 18, further comprising
5 associating the shadow portfolio with a user of the one or more transaction systems.

20. The method as claimed in any one of claims 13 to 19, further comprising receiving interest information indicating a computed interest yield; and
the step of updating the shadow portfolio with the portfolio value comprises an
10 interest extracting of an interest amount of asset backing to increase the asset backing,
the interest extracting being via the backer module to the portfolio module.

21. The method as claimed in any one of claims 13 to 20, further comprising utilising the asset backing for transfer to one or more merchandisers, the transfer being
15 based on the one or more transaction records.

22. The method as claimed in any one of claims 13 to 21, further comprising utilising the asset backing for monetary conversion, the monetary conversion being based on the one or more transaction records.
20

23. The method as claimed in any one of claims 13 to 22, further comprising:
receiving an injection of assets via the backer module;
generating a corresponding injected reward value based on the injection of
assets; and
25 transmitting the injected reward value for use at the one or more transactions
systems.

24. The method as claimed in claim 23, further comprising:
receiving reward information associated with the injected reward value, the
30 reward information included in the one or more transaction records; and
increasing the asset backing based on the injection of the assets.

25. A non-transitory tangible computer readable storage medium having stored thereon software instructions that, when executed by a computer processor of a portfolio system to maintain a shadow portfolio, cause the computer processor to perform a method of maintaining a shadow portfolio, by executing the steps comprising,
- 5 providing a portfolio module to maintain a shadow portfolio;
 providing a backer module;
 receiving one or more transactions records from one or more transaction systems;
 updating the shadow portfolio with a portfolio value, the updating being based on
10 reward information included in the one or more transaction records;
 facilitating an increment of the portfolio value using the backer module; and
 maintaining an asset backing to the shadow portfolio with the portfolio value.