Claims:

1. A non-transitory computer-readable medium having stored thereon software instructions that, when executed by a processor, cause the processor to generate a universal complementary digital currency for loyalty and incentive reward programs, by executing the steps of:

(i) determining a book value (B value) and a market price value (MP value) for loyalty and incentive reward programs offered by each participating business;

(ii) determining an estimated monetary value (EM value) value for outstanding loyalty and incentive reward program liability for each participating business to be deposited as payment in a universal complementary digital currency reserve fund by the participating business;

(iii) determining a value of universal complementary digital currency (UCDC value) and a quantity (Q) of universal complementary digital currency to be initially issued;

(iv) determining a payment (P) to be deposited by the participating business for the issuance of universal complementary digital currency;

(v) determining a buy-back/credit back guarantee rate (G rate) for the participating business to sell universal complementary digital currency back to the universal complementary digital currency reserve fund;

(vi) converting and integrating customer lists of each participating business into a universal distribution list using the participating business' loyalty program software;

(vii) using the participating business' loyalty program software to produce a bridge software and application and make the distribution list automatically;

(viii) evaluating and modifying the participating business' loyalty program software strengths and weaknesses to produce real-time, weekly, monthly and yearly reports as needed; and

(ix) issuing universal complementary digital currency to customers of each participating business entitled to receive loyalty and incentive rewards from the business, thereby replacing loyalty and incentive reward programs of each participating business with universal complementary digital currency.

2. The non-transitory computer-readable medium of claim 1, wherein the software instructions further causes the processor to apply formulas to determine the values for loyalty and incentive reward programs, outstanding loyalty andincentive reward program liabilities, and buy-back credit guarantee rates.

3. The non-transitory computer-readable medium of claim 2, wherein the formula to determine the B value of loyalty and incentive reward programsof a participating business is:

B= (loyalty and incentive reward program liability)/(total outstanding loyalty and incentive reward program units),

wherein the loyalty and incentive reward program liability is a monetary value owed by the participating business to loyalty and incentive reward program customers; and

wherein the total outstanding loyalty and incentive reward program units are reward units owed by the participating business to loyalty and incentive reward program customers.

4. The non-transitory computer-readable medium of claim 2, wherein the formula to determine the MP value of loyalty and incentive reward programsof a participating business is:

MP= (Reward product standalone market price)/ (the amount of reward units that can be exchanged (redeemed) for the product);

wherein the standalone market price of a single reward product is the product’s most recent average sale price; and

wherein the standalone market price for multiple products is the multiple products’ most recent cumulative average sale price.

5. The non-transitory computer-readable medium of claim 2, wherein the formula to determine the EM value for outstanding loyalty and incentivereward program liability for each participating business is: EM= (B x 50%) + (MP x 50%).

6. The non-transitory computer-readable medium of claim 2, wherein the formula to determine the quantity (Q) of universal complementary digitalcurrency to be initially issued is:

Q=MP/UCDC value x total outstanding loyalty and incentive reward program units.

7. The non-transitory computer-readable medium of claim 2, wherein the formula to determine the payment (P) to be deposited by the participatingbusiness for the issuance of universal complementary digital currency is:

P=EM x (total outstanding loyalty and incentive reward program units).

8. The non-transitory computer-readable medium of claim 2, wherein the formula to determine the universal complementary digital currency'sexchange rate (ER) to a national currency is: ER= 1: (UCDC value/MP).

9. The non-transitory computer-readable medium of claim 2, wherein the formula to determine the G rate for universal complementary digital currencygenerated for outstanding loyalty and incentive reward programs is: G= (UCDC value x EM)/MP.

10. The non-transitory computer-readable medium of claim 9, wherein the software instructions further cause the processor to determine a floating G

rate for the universal complementary digital currency, by performing the steps of determining a consumer price index (CPI) of each country issuing universal complementary digital currency, and setting a floating G rate based on the country's CPI.

11. The non-transitory computer-readable medium of claim 2, wherein the software instructions further cause the processor to determine whether a participating business qualifies as premium member, by executing the step of determiningwhether the participating business has deposited payment in the universal complementarydigital currency reserve fund, prior to generating a universal complementary digital currency for loyalty and incentive reward programs offered by the participating business.

12. The non-transitory computer-readable medium of claim 11, wherein the software instructions further cause the processor to provide premium members with options to buy, sell or exchange universal complimentary digital currencyby determining whether the premium members have an excess of, or lack universal complimentary digital currency, and to keep records of all transactions.

13. The non-transitory computer-readable medium of claim 11, wherein the software instructions further cause the processor to provide the reserve fundwith options to buy, sell or exchange universal complimentary digital currency by determining appreciation or depreciation of universal complimentary digital currency ona timely basis, and by establishing whether there is a need to increase or decrease circulation of universal complementary digital currency, and to keep records of all transactions.

14. The non-transitory computer-readable medium of claim 2, wherein the software instructions further cause the processor to keep record of all

transactions, by performing the steps of (a) establishing a crypto-currency public ledger; (b) establishing a centralized universal complementary digital currency system; (c) issuing universal complementary digital currency to customers of participating businesses; (d) issuing crypto-currency to customers of businesses accepting crypto- currency; (e) establishing a conversion system to convert loyalty and incentive rewardprograms into crypto-currency or universal complementary digital currency; and (f) providing transaction reports.

15. The non-transitory computer-readable medium of claim 2, wherein the loyalty and incentive reward programs comprise one or more of frequent flyer miles, cash back rewards, complimentary food and beverage, complimentary hotelstays, complimentary airline tickets, free services, free merchandise, reward points, and discount coupons.