CLAIMS

1. A method for managing a plurality of virtual credits, the method comprising:
managing a first virtual credit;
managing a second virtual credit; and
rewarding the second virtual credit upon a purchase of the first virtual credit;
wherein the first virtual credit comprises a cash purchased virtual credit,
wherein the second virtual credit comprises rewards credits, and the second virtual credit is redeemable for physical products.

2. The method of claim 1,
wherein the first virtual credit comprises a primary virtual credit.

3. The method of any one of claims 1 to 2,
wherein the first virtual credit comprises zGold.

4. The method of any one of claims 1 to 3,
wherein the second virtual credit comprises a secondary virtual credit.

5. The method of any one of claims 1 to 4,
wherein the second virtual credit comprises enterprise issued rewards credits.

6. The method of any one of claims 1 to 5,
wherein the second virtual credit comprises zSilver.

7. The method of any one of claims 1 to 6,
wherein the second virtual credit is convertible into the first virtual credit.

8. The method of any one of claims 1 to 7,

wherein managing the first virtual credit comprises storing an amount of the first virtual credit of a user on a server.

9. The method of any one of claims 1 to 8,

wherein managing the second virtual credit comprises storing an amount of the second virtual credit of a user on a server.

10. The method of any one of claims 1 to 9,

wherein the first virtual credit is redeemable for virtual products.

11. The method of any one of claims 1 to 10,

wherein the first virtual credit is redeemable for virtual activities.

12. The method of any one of claims 1 to 11,

wherein the first virtual credit is redeemable for software purchase.

13. The method of any one of claims 1 to 12,

wherein the second virtual credit is redeemable for peripheral purchase.

14. A virtual wallet comprising:

a first managing circuit configured to manage a first virtual credit; and

a second managing circuit configured to manage a second virtual credit;

wherein the first virtual credit comprises a cash purchased virtual credit,

wherein the second virtual credit comprises rewards credits, and the second virtual credit is redeemable for physical products; and

wherein the second virtual credit is rewarded upon a purchase of the first virtual credit.

15. The virtual wallet of claim 14,
wherein the first virtual credit comprises a primary virtual credit.

16. The virtual wallet of any one of claims 14 to15,
wherein the first virtual credit comprises zGold.

17. The virtual wallet of any one of claims 14 to 16,
wherein the second virtual credit comprises a secondary virtual credit.

18. The virtual wallet of any one of claims 14 to 17,
wherein the second virtual credit comprises enterprise issued rewards credits.

19. The virtual wallet of any one of claims 14 to 18,
wherein the second virtual credit comprises zSilver.

20. The virtual wallet of any one of claims 14 to 19,
wherein the second virtual credit is convertible into the first virtual credit.

21. The virtual wallet of any one of claims 14 to 20,
wherein managing the first virtual credit comprises storing an amount of the first virtual credit of a user on a server.

22. The virtual wallet of any one of claims 14 to 21,
wherein managing the second virtual credit comprises storing an amount of the second virtual credit of a user on a server.

23. The virtual wallet of any one of claims 14 to 22,
wherein the first virtual credit is redeemable for virtual products.

24. The virtual wallet of any one of claims 14 to 23,
wherein the first virtual credit is redeemable for virtual activities.

25. The virtual wallet of any one of claims 14 to 24,
wherein the first virtual credit is redeemable for software purchase.

26. The virtual wallet of any one of claims 14 to 25,
wherein the second virtual credit is redeemable for peripheral purchase.