The claims defining the invention are as follows:

1. A computer-implemented method of wagering, wherein a computer system manages an electronic data store, having stored therein a plurality of events, a plurality of products and a plurality of customer accounts, all of which are independently defined, the method including:

receiving, via a communications network, a wager from a customer in respect of an event of the plurality of events, a product of the plurality of products and a customer account of the plurality of customer accounts; and

storing the wager, in the electronic data store, and associating the wager with the event, the product and the customer account.

2. The computer-implemented method of wagering of claim 1, further including:

receiving, via a communications network, information relating to an outcome of the event;

determining, on a computer processor, an outcome of the wager; and

transmitting, via a communications network, the outcome of the wager.

3. The computer-implemented method of wagering of claim 1, further including:

receiving, via a communications network, a request for event information from the customer;

selecting, on a computer processor, and retrieving, from the data store, one or more events; and

transmitting, via a communications network, an event list including information relating to the one or more events, to the customer;

wherein the event is an event of the one or more events in the event list.

4. The computer-implemented method of wagering of claim 3, wherein the request and the wager are received from the customer via a channel, the channel including one of a purpose built kiosk, a computer application, and a browser based application.

5. The computer-implemented method of wagering of claim 3, wherein the one or more events are selected according to at least one of customer or account preference, location or jurisdiction.

6. The computer-implemented method of wagering of claim 3, wherein the event list is sorted according to at least one of customer or account preference, location or jurisdiction.

7. The computer-implemented method of wagering of claim 3, the method further including:

retrieving, from the data store, a plurality products; and

associating each of the one or more events with one or more products of the plurality of products.

8. The computer-implemented method of wagering of claim 7, wherein the one or more products associated with each event are included in the event list.

9. The computer-implemented method of wagering of claim 7, wherein links to the one or more products associated with each event are included in the event list.

10. The computer-implemented method of wagering of claim 1, wherein the plurality of products include fixed odds and pari-mutuel products.

11. A computer system including:

a database for maintaining data associated with at least one event, a plurality of products, and at least one customer account, wherein the at least one event and the at least one customer account are stored independently to the plurality of products; and

a computer coupled to the database, wherein the computer includes a processor and a memory, the processor and memory configured to:

generate, based upon input from a customer associated with a customer account of the at least one customer account, records pertaining to a betting instance including the at least one event, a product from the plurality of products, and the customer account;

wherein the plurality of products includes pari-mutuel and fixed odds products.

12. The computer system of claim 11, wherein the processor and memory are additionally configured to:

retrieve information relating to the at least one event from the database; and

associate the at least one event with one or more of the plurality of products.

13. A computer implemented wagering system, the wagering system including:

an event module for storing a plurality of events;

a product catalogue module for storing a plurality of products, the plurality of products including at least pari-mutuel and fixed odds products;

a customer data module for storing customer account data for a plurality of customers; and

a betting instance module, for generating betting instances, the betting instances including an association to an event from the event module, to a product from the product catalogue module, and to a customer account from the customer data module.

14. The computer implemented wagering system of claim 13, wherein the event module includes, for each of the plurality of events at least one contestant, and the betting instance module includes an association to a contestant from the event module.

15. The computer implemented wagering system of claim 13, wherein the customer data module includes, a plurality of accounts for a customer, and the betting instance module includes an association between the customer and the plurality of accounts.

16. The computer implemented wagering system of claim 13, further including an event-product rule module, which includes rules relating to which products from the plurality of products may be associated with an event.

17. The computer implemented wagering system of claim 13, further including an account-event rule module, which includes rules relating to which events from the plurality of events may be associated with an account.

18. The computer implemented wagering system of claim 13, further including a channel module, for storing information relating to a plurality of channels.

19. The computer implemented wagering system of claim 18, further including a customer-channel rule module, which includes rules relating to which channels from the plurality of channels for which a customer will have access.

20. The computer implemented wagering system of claim 18, further including a product-channel rule module, which includes rules relating to which channels from the plurality of channels a product is available over.

21. The computer implemented wagering system of claim 18, further including an event channel rule module, which includes rules relating to which channels from the plurality of channels an event is available over.

22. A computer program embodied on a computer readable medium including software code adapted, when executed on a data processing apparatus, to provide a method of wagering as claimed in anyone of claims 1 to 10.

The claims defining the invention are as follows:

1. A computer-implemented method of wagering, wherein a computer system manages an electronic data store, having stored therein a plurality of events, a plurality of products including fixed odds and pari-mutuel products, and a plurality of customer accounts, all of which are independently defined, the method including:

receiving, via a communications network, a wager from a customer in respect of an event of the plurality of events, a product of the plurality of products and a customer account of the plurality of customer accounts; and

storing the wager, in the electronic data store, and associating the wager with the event, the product and the customer account,

wherein the product in respect of which said wager is received is a fixed odds or pari-mutuel product; and

determining, by the computer system, an outcome of the wager based on odds determined at a time the wager is received for a fixed odds product, or odds determined when no further wagering is allowed for a pari-mutuel product.

2. The computer-implemented method of wagering of claim 1, further including:

receiving, via a communications network, information relating to the outcome of the event;

and

transmitting, via a communications network, the outcome of the wager.

3. The computer-implemented method of wagering of claim 1, further including:

receiving, via a communications network, a request for event information from the customer;

selecting, on a computer processor, and retrieving, from the data store, one or more events; and

transmitting, via a communications network, an event list including information relating to the one or more events, to the customer;

wherein the event is an event of the one or more events in the event list.

4. The computer-implemented method of wagering of claim 3, wherein the request and the wager are received from the customer via a channel, the channel including one of a purpose built kiosk, a computer application, and a browser based application.

5. The computer-implemented method of wagering of claim 3, the method further including:

retrieving, from the data store, a plurality products; and

associating each of the one or more events with one or more products of the plurality of products.

6. The computer-implemented method of wagering of claim 5, wherein the one or more products associated with each event are included in the event list.

7. The computer-implemented method of wagering of claim 5, wherein links to the one or more products associated with each event are included in the event list.

8. A computer system including:

a database for maintaining data associated with at least one event, a plurality of products including fixed odds and pari-mutuel products, and at least one customer account, wherein the at least one event and the at least one customer account are stored independently to the plurality of products; and

a computer coupled to the database, wherein the computer includes a processor and a memory, the processor and memory configured to:

generate, based upon input from a customer associated with a customer account of the at least one customer account, records pertaining to a betting instance including the at least one event, a product from the plurality of products, and the customer account,

wherein the product in respect of which said betting instance is generated is a pari-mutuel or fixed odds product; and

determine an outcome of the betting instance based on odds determined at a time input from the customer is received for a fixed odds product, or odds determined when no further input from the customer is allowed for a pari-mutuel product.

9. The computer system of claim 8, wherein the processor and memory are additionally configured to:

retrieve information relating to the at least one event from the database; and

associate the at least one event with one or more of the plurality of products.

10. A computer implemented wagering system, the wagering system including:

an event module for storing a plurality of events;

a product catalogue module for storing a plurality of products, the plurality of products including at least pari-mutuel and fixed odds products;

a customer data module for storing customer account data for a plurality of customers; and

a betting instance module, for:

generating betting instances based upon input from a customer, the betting instances including an association to an event from the event module, to a product from the product catalogue module, and to a customer account from the customer data module, wherein the product in respect of which the betting instance is generated is a pari-mutuel or a fixed odds product; and

determining an outcome of the betting instance based on odds determined at a time input from the customer is received for a fixed odds product, or odds determined when no further input from the customer is allowed for a pari-mutuel product.

11. The computer implemented wagering system of claim 10, wherein the event module includes, for each of the plurality of events at least one contestant, and the betting instance module includes an association to a contestant from the event module.

12. The computer implemented wagering system of claim 10, wherein the customer data module includes, a plurality of accounts for a customer, and the betting instance module includes an association between the customer and the plurality of accounts.

13. The computer implemented wagering system of claim 10, further including an event-product rule module, which includes rules relating to which products from the plurality of products may be associated with an event.

14. The computer implemented wagering system of claim 10, further including an account-event rule module, which includes rules relating to which events from the plurality of events may be associated with an account.

15. The computer implemented wagering system of claim 10, further including a channel module, for storing information relating to a plurality of channels.

16. The computer implemented wagering system of claim 15, further including a customer-channel rule module, which includes rules relating to which channels from the plurality of channels for which a customer will have access.

17. The computer implemented wagering system of claim 15, further including a product-channel rule module, which includes rules relating to which channels from the plurality of channels a product is available over.

18. The computer implemented wagering system of claim 15, further including an event channel rule module, which includes rules relating to which channels from the plurality of channels an event is available over.

19. A computer-implemented method of wagering, wherein a computer system manages an electronic data store, having stored therein a plurality of events, a plurality of products including fixed odds and pari-mutuel products, and a plurality of customer accounts, all of which are independently defined, the method including:

receiving, via a communications network, a request for event information from a customer;

selecting, on a computer processor, and retrieving, from the electronic data store, one or more events wherein the one or more events are selected according to at least one of customer or account preference, location or jurisdiction;

transmitting, via a communications network, an event listing including information relating to the one or more events to the customer;

receiving, via a communications network, a wager from a customer in respect of an event of the plurality of events, a product of the plurality of products and a customer account of the plurality of customer accounts;

storing the wager, in the electronic data store, and associating the wager with the event, the product and the customer account,

wherein the product in respect of which said wager is received is a fixed odds or pari-mutuel product; and

determining, by the computer processor, an outcome of the wager based on odds determined at a time the wager is received for a fixed odds product, or odds determined when no further wagering is allowed for a pari-mutuel product.

20. A computer-implemented method of wagering, wherein a computer system manages an electronic data store, having stored therein a plurality of events, a plurality of products including fixed odds and pari-mutuel products, and a plurality of customer accounts, all of which are independently defined, the method including:

receiving, via a communications network, a request for event information from a customer;

wherein the events are sorted according to at least one of customer or account preference, location or jurisdiction;

transmitting, via a communications network, an event listing including information relating to the one or more events to the customer;

receiving, via a communications network, a wager from a customer in respect of an event of the plurality of events, a product of the plurality of products and a customer account of the plurality of customer accounts; and

storing the wager, in the electronic data store, and associating the wager with the event, the product and the customer account, wherein the product in respect of which said wager is received is a fixed odds or pari-mutuel product; and

determining, by the computer processor, an outcome of the wager based on odds determined at a time the wager is received for a fixed odds product, or odds determined when no further wagering is allowed for a pari-mutuel product.

21. A computer program embodied on a computer readable medium including software code adapted, when executed on a data processing apparatus, to provide a method of wagering as claimed in any one of claims 1 to 10, or claim 19 or claim 20.