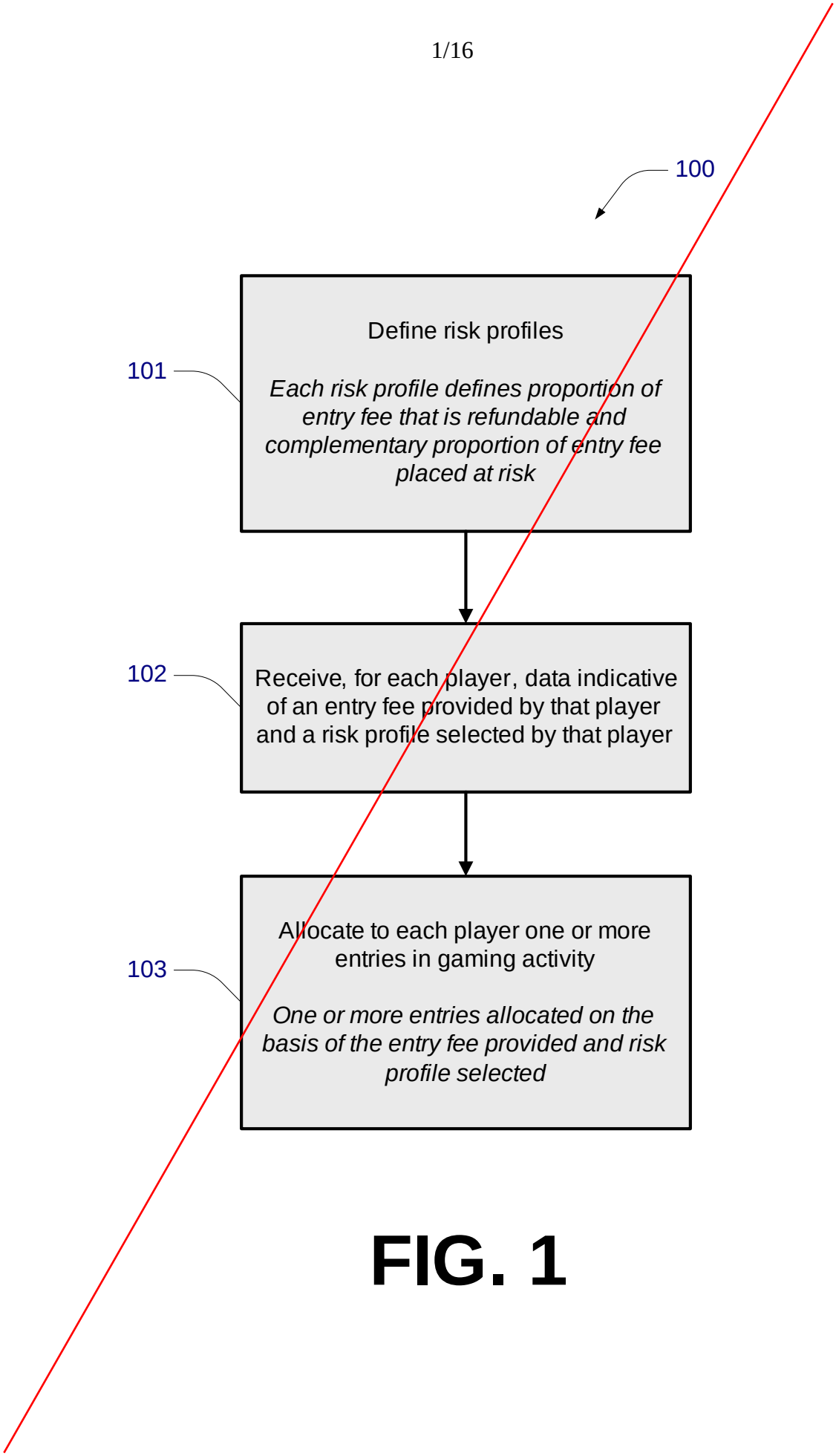

100
Define risk profiles
Each risk profile defines proportion of entry fee that is refundable and complementary proportion of entry fee placed at risk
101
Receive, for each player, data indicative of an entry fee provided by that player and a risk profile selected by that player
102
Allocate to each player one or more entries in gaming activity
One or more entries allocated on the basis of the entry fee provided and risk profile selected
103

FIG. 1

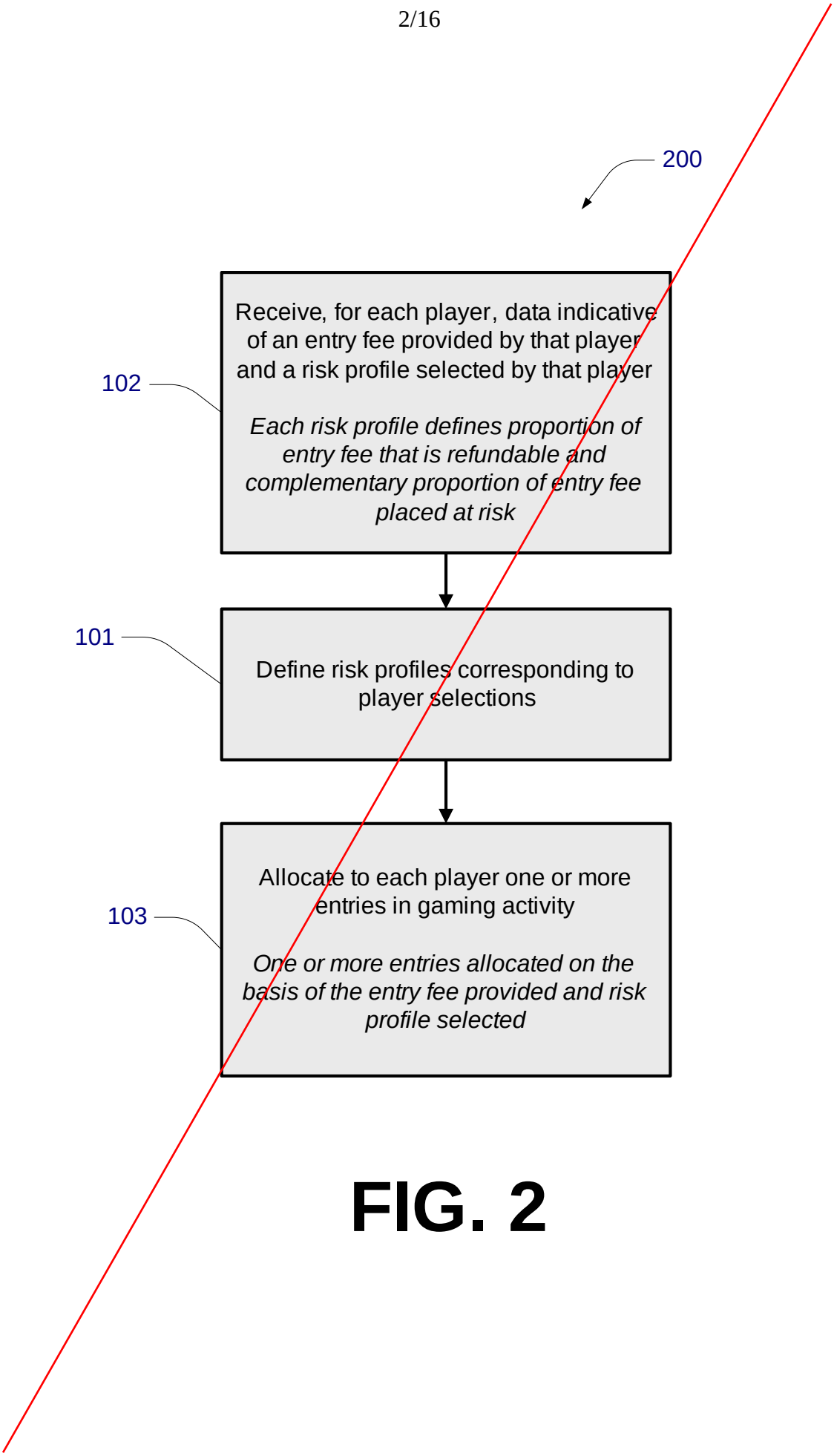

200
Receive, for each player, data indicative of an entry fee provided by that player and a risk profile selected by that player
Each risk profile defines proportion of entry fee that is refundable and complementary proportion of entry fee placed at risk
102
Define risk profiles corresponding to player selections
101
Allocate to each player one or more entries in gaming activity
One or more entries allocated on the basis of the entry fee provided and risk profile selected
103

FIG. 2

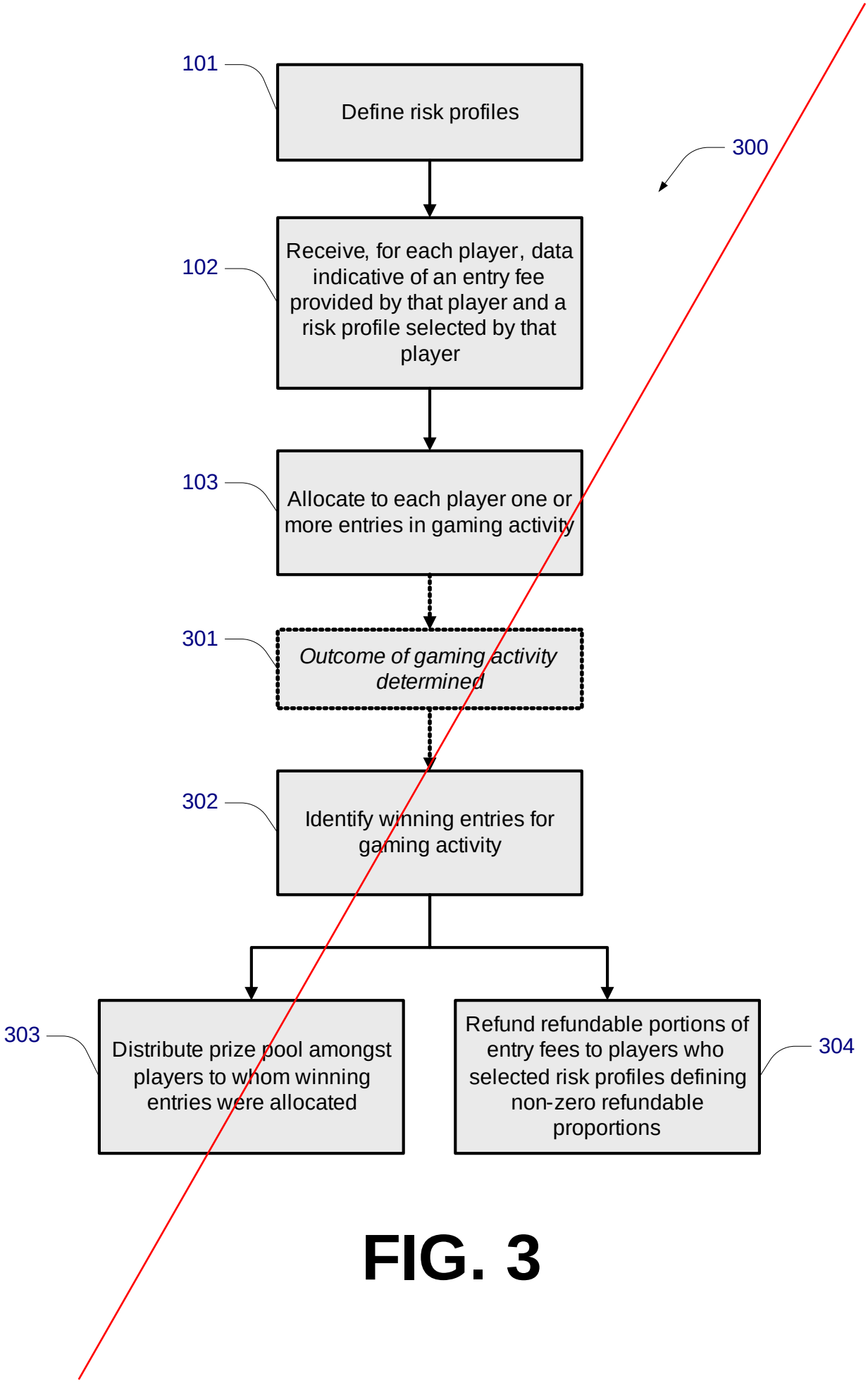

101
Define risk profiles
300
102
Receive, for each player, data indicative of an entry fee provided by that player and a risk profile selected by that player
103
Allocate to each player one or more entries in gaming activity
301
Outcome of gaming activity determined
302
Identify winning entries for gaming activity
303
Distribute prize pool amongst players to whom winning entries were allocated
Refund refundable portions of entry fees to players who selected risk profiles defining non-zero refundable proportions
304

FIG. 3

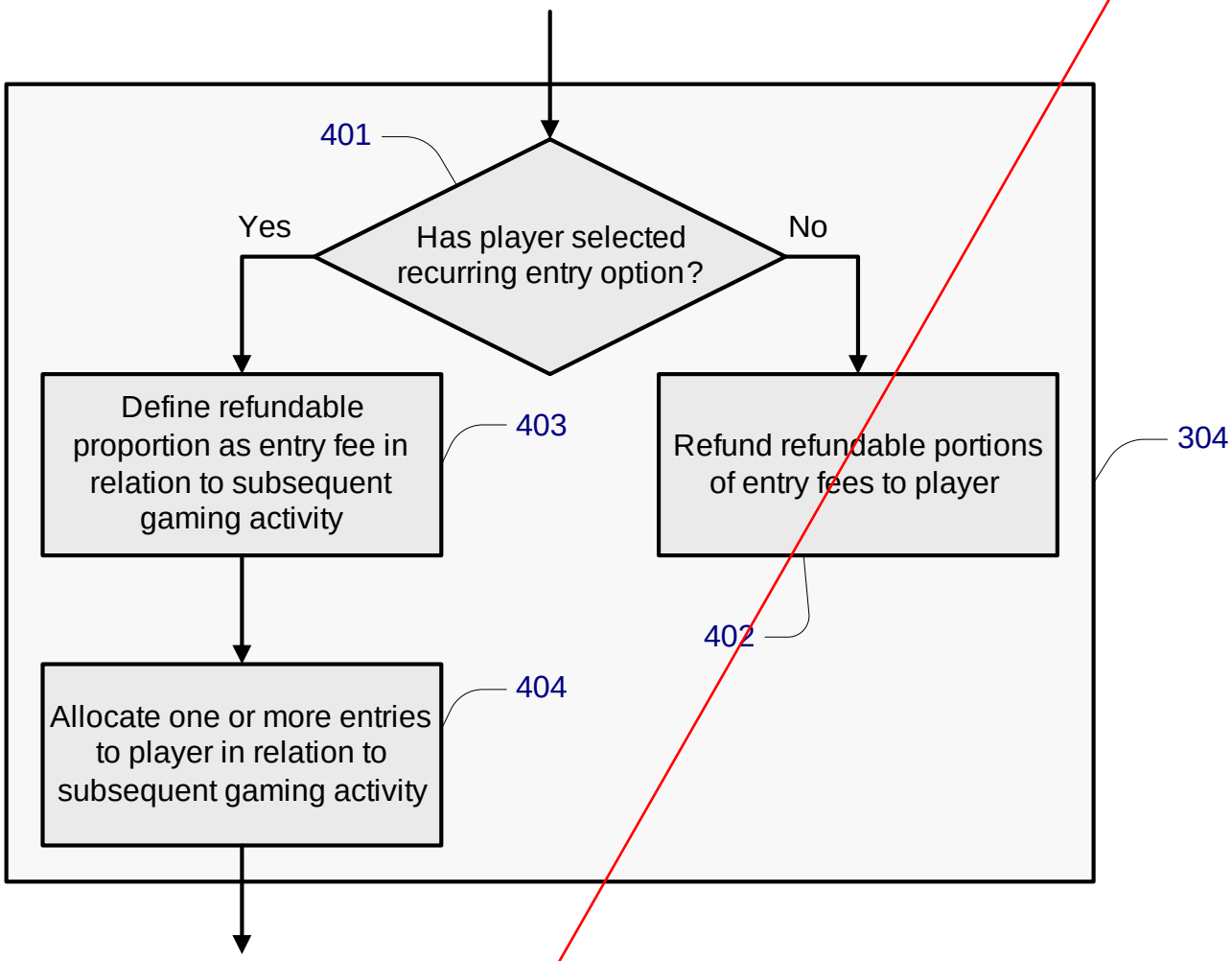

401
Has player selected recurring entry option?
Yes
No
Define refundable proportion as entry fee in relation to subsequent gaming activity
403
Refund refundable portions of entry fees to player
304
402
Allocate one or more entries to player in relation to subsequent gaming activity
404

FIG. 4

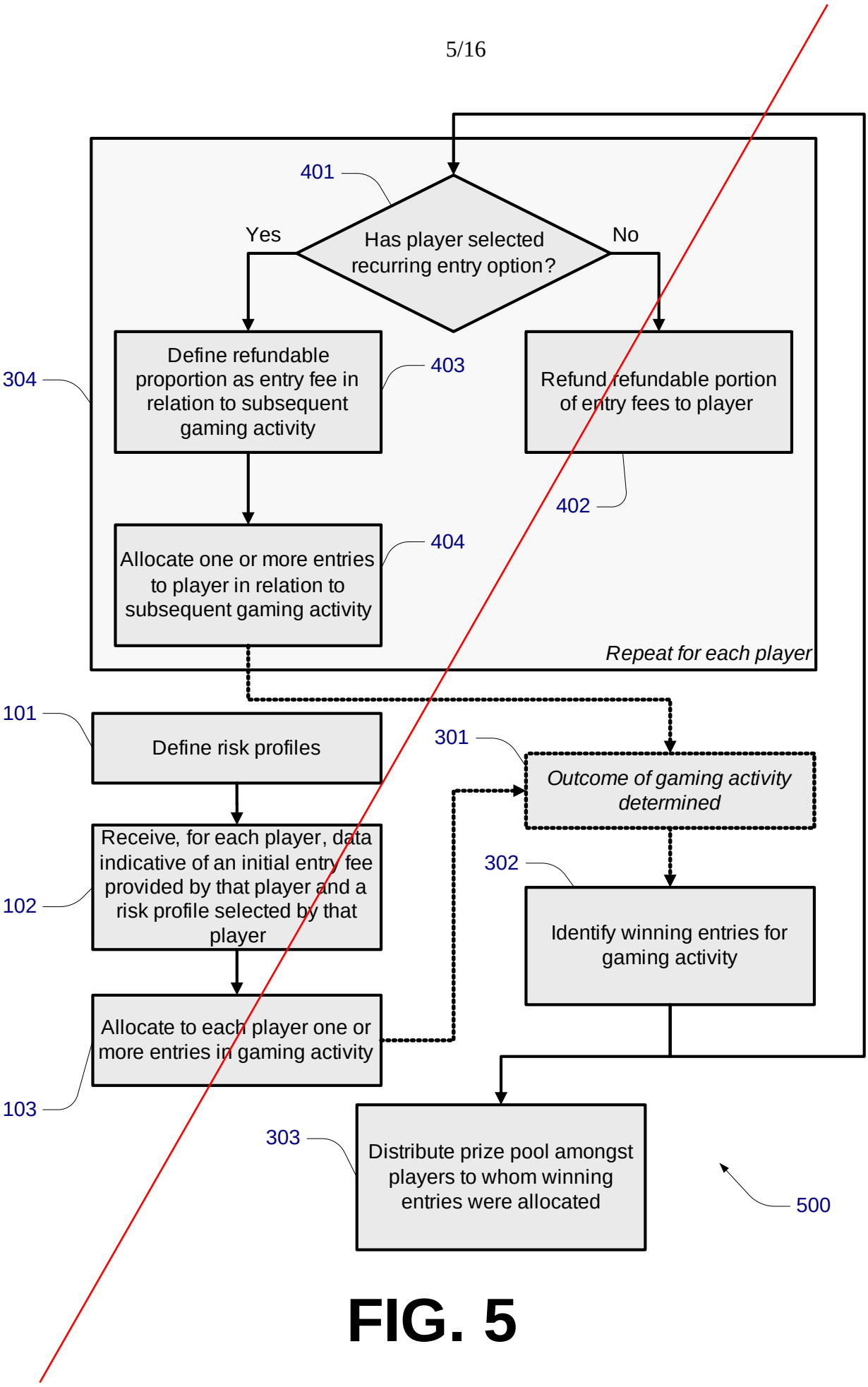

401
Has player selected recurring entry option?
Yes
No
304
Define refundable proportion as entry fee in relation to subsequent gaming activity
403
Refund refundable portion of entry fees to player
402
Allocate one or more entries to player in relation to subsequent gaming activity
404
Repeat for each player
101
Define risk profiles
301
Outcome of gaming activity determined
Receive, for each player, data indicative of an initial entry fee provided by that player and a risk profile selected by that player
102
302
Identify winning entries for gaming activity
Allocate to each player one or more entries in gaming activity
103
303
Distribute prize pool amongst players to whom winning entries were allocated
500

FIG. 5

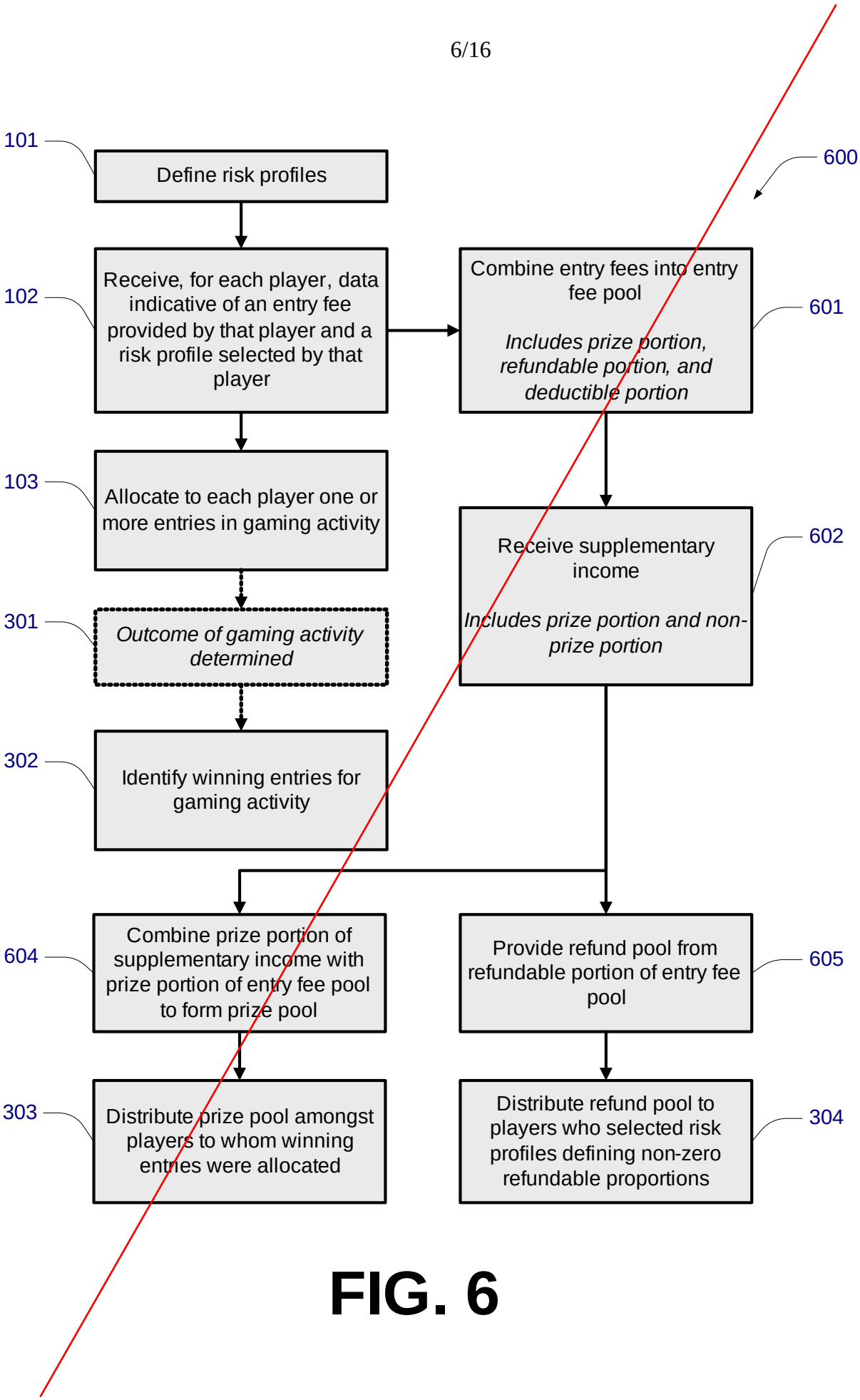

101
Define risk profiles
600
102
Receive, for each player, data indicative of an entry fee provided by that player and a risk profile selected by that player
Combine entry fees into entry fee pool
Includes prize portion, refundable portion, and deductible portion
601
103
Allocate to each player one or more entries in gaming activity
Receive supplementary income
Includes prize portion and non-prize portion
602
301
Outcome of gaming activity determined
302
Identify winning entries for gaming activity
604
Combine prize portion of supplementary income with prize portion of entry fee pool to form prize pool
Provide refund pool from refundable portion of entry fee pool
605
303
Distribute prize pool amongst players to whom winning entries were allocated
Distribute refund pool to players who selected risk profiles defining non-zero refundable proportions
304

FIG. 6

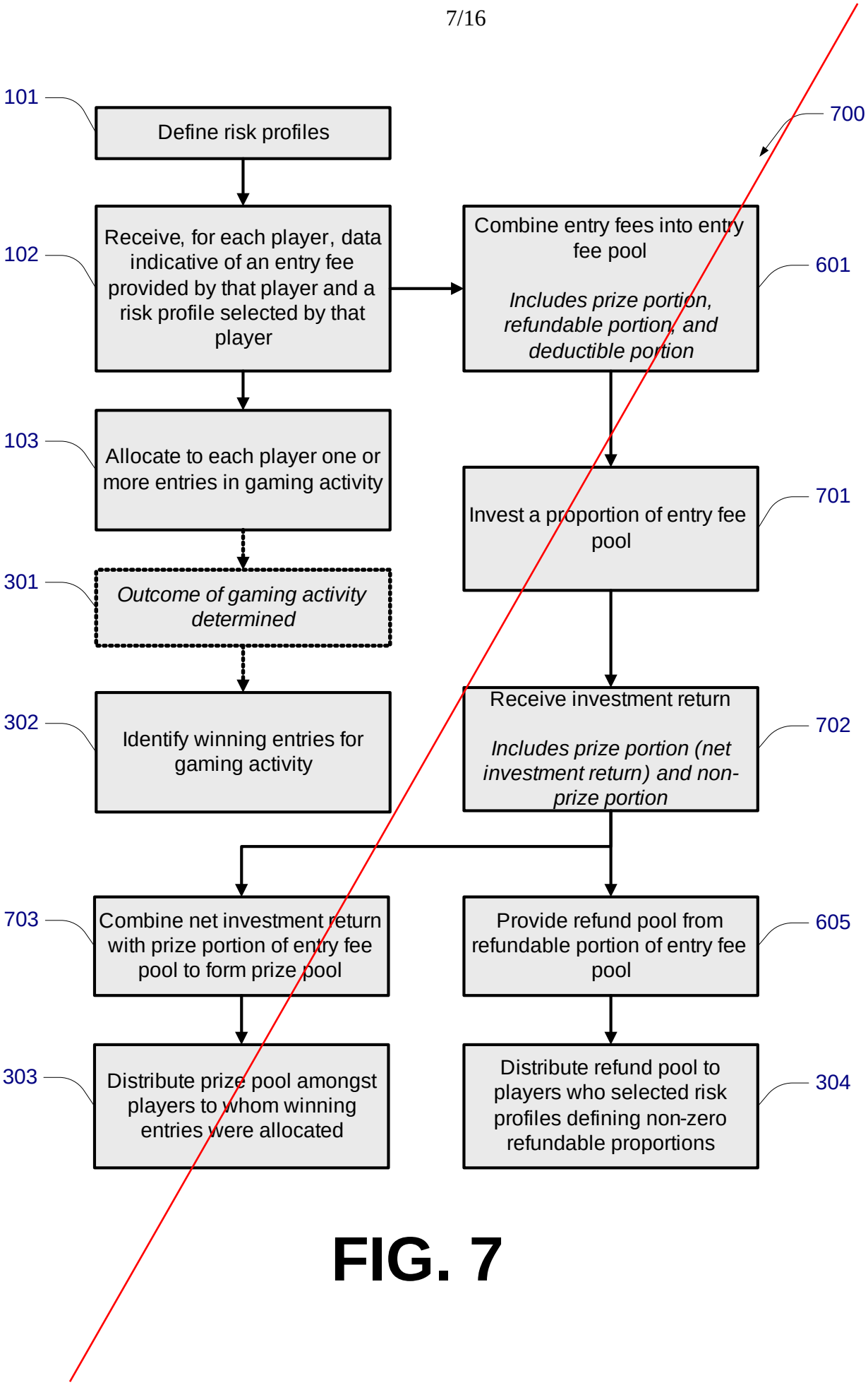

101
Define risk profiles
102
Receive, for each player, data indicative of an entry fee provided by that player and a risk profile selected by that player
103
Allocate to each player one or more entries in gaming activity
301
Outcome of gaming activity determined
302
Identify winning entries for gaming activity
703
Combine net investment return with prize portion of entry fee pool to form prize pool
303
Distribute prize pool amongst players to whom winning entries were allocated
700
Combine entry fees into entry fee pool
Includes prize portion, refundable portion, and deductible portion
601
Invest a proportion of entry fee pool
701
Receive investment return
Includes prize portion (net investment return) and non-prize portion
702
Provide refund pool from refundable portion of entry fee pool
605
Distribute refund pool to players who selected risk profiles defining non-zero refundable proportions
304

FIG. 7

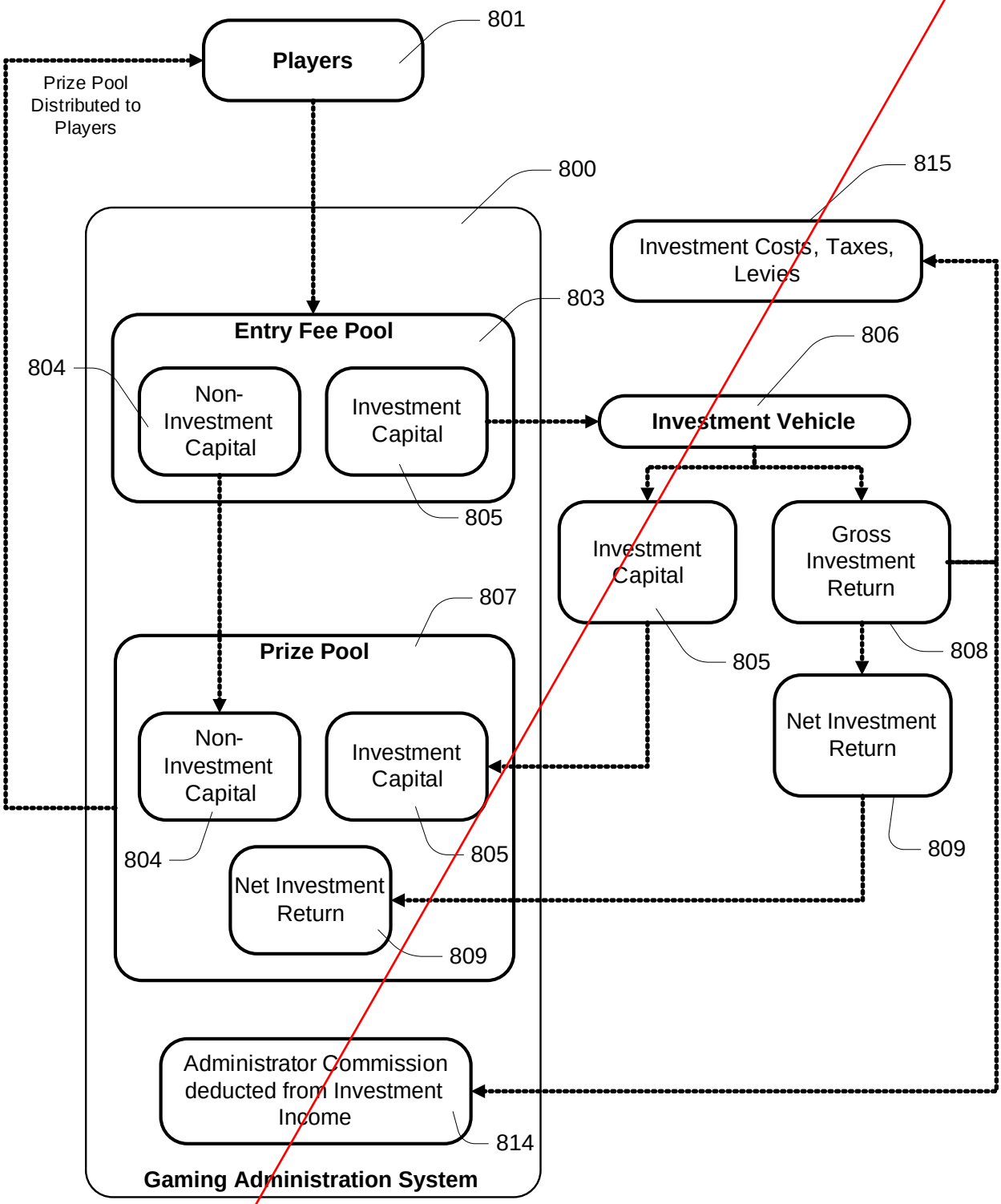

Players
801
Prize Pool Distributed to Players
800
815
Investment Costs, Taxes, Levies
803
Entry Fee Pool
804
Non-Investment Capital
Investment Capital
805
806
Investment Vehicle
Investment Capital
Gross Investment Return
807
Prize Pool
805
808
Non-Investment Capital
Investment Capital
Net Investment Return
804
805
809
Net Investment Return
809
Administrator Commission deducted from Investment Income
814
Gaming Administration System

FIG. 8A

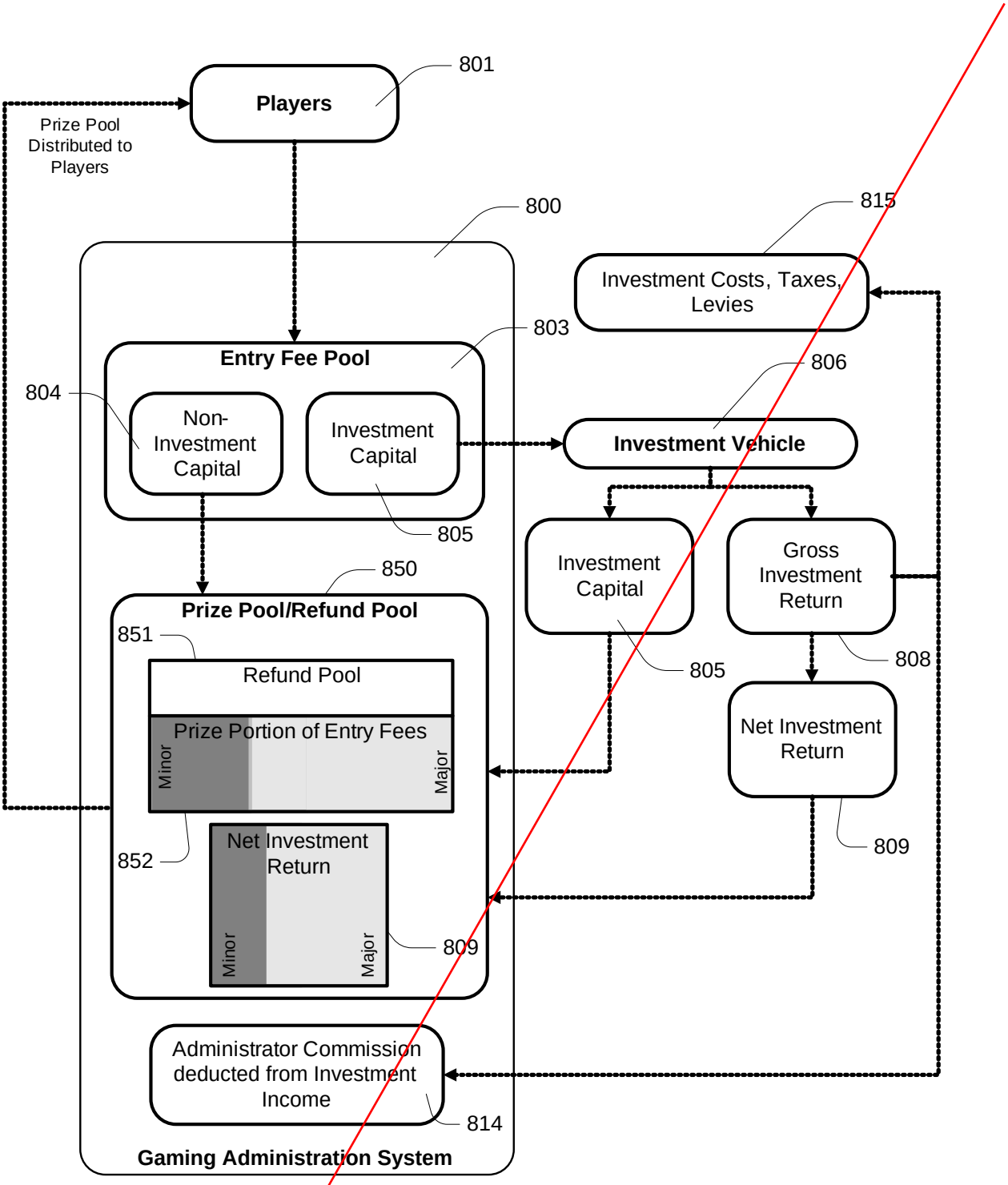

Players
801
Prize Pool Distributed to Players
800
815
Investment Costs, Taxes, Levies
803
Entry Fee Pool
804
Non-Investment Capital
Investment Capital
805
806
Investment Vehicle
Investment Capital
Gross Investment Return
808
805
Net Investment Return
809
850
Prize Pool/Refund Pool
851
Refund Pool
Prize Portion of Entry Fees
Minor
Major
852
Net Investment Return
Minor
Major
809
Administrator Commission deducted from Investment Income
814
Gaming Administration System

FIG. 8B

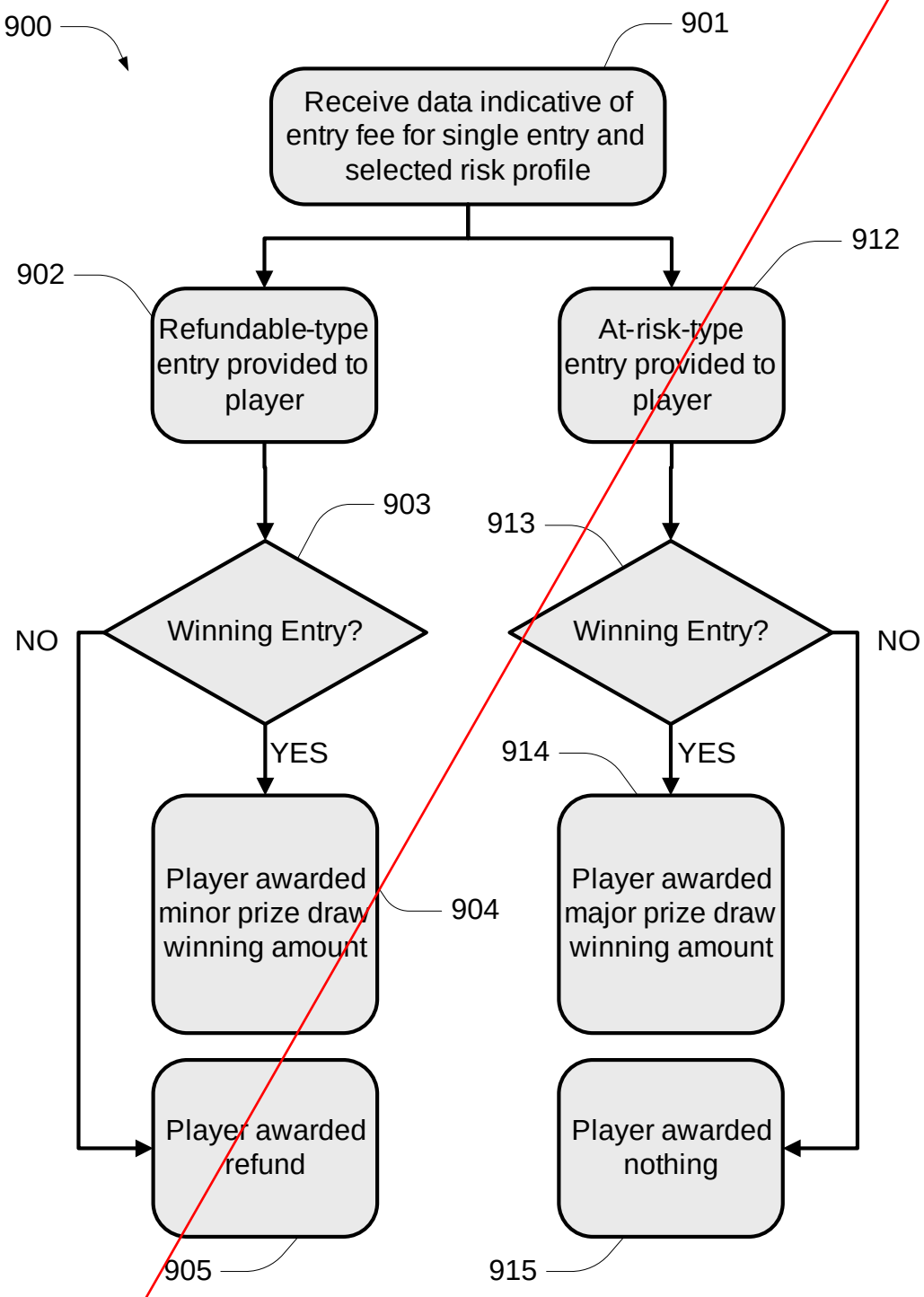

900
901
Receive data indicative of entry fee for single entry and selected risk profile
902
Refundable-type entry provided to player
912
At-risk-type entry provided to player
903
913
Winning Entry?
Winning Entry?
NO
NO
YES
YES
914
Player awarded minor prize draw winning amount
904
Player awarded major prize draw winning amount
Player awarded refund
Player awarded nothing
905
915

FIG. 9

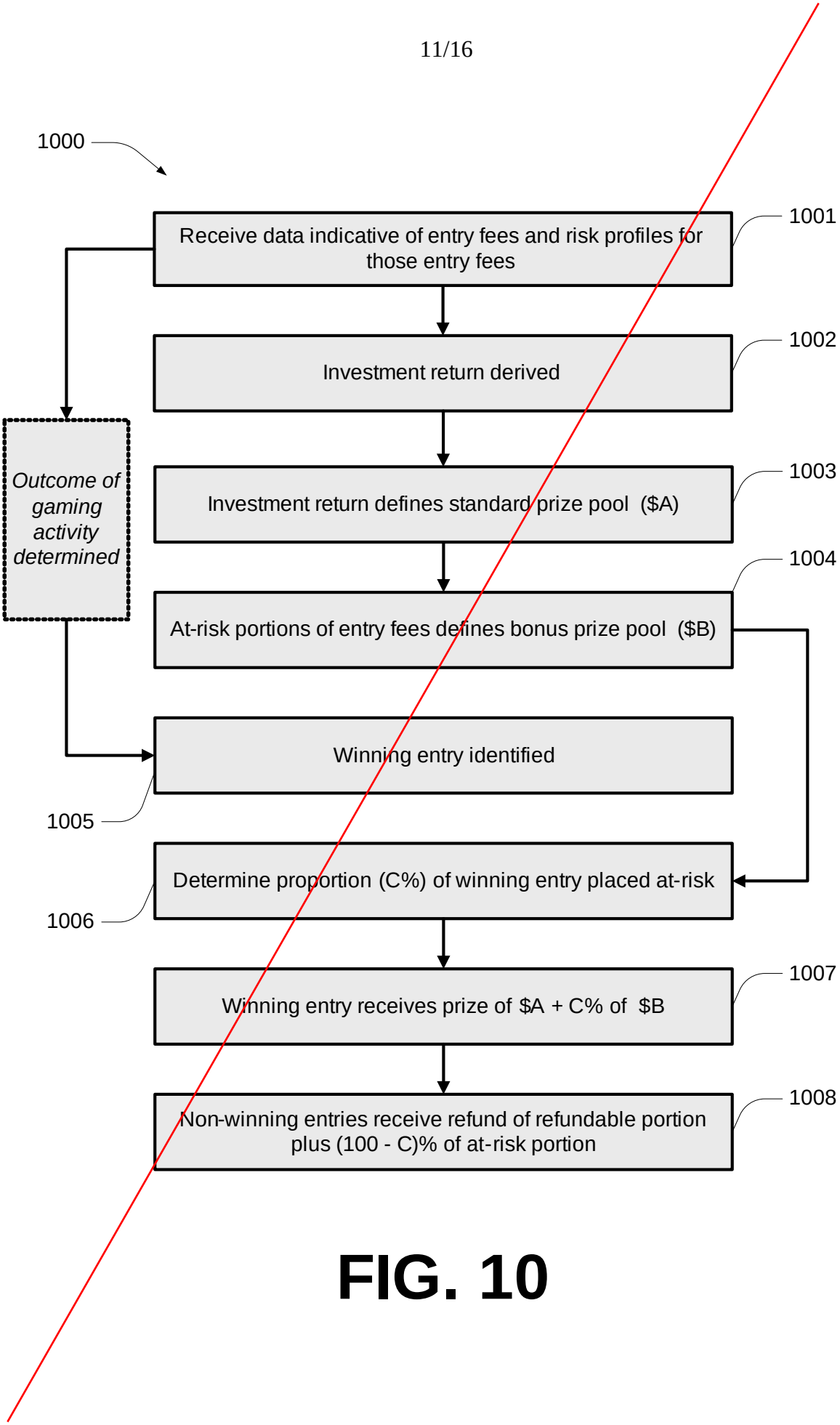

1000
Receive data indicative of entry fees and risk profiles for those entry fees
1001
Investment return derived
1002
Outcome of gaming activity determined
Investment return defines standard prize pool ($A)
1003
At-risk portions of entry fees defines bonus prize pool ($B)
1004
Winning entry identified
1005
Determine proportion (C%) of winning entry placed at-risk
1006
Winning entry receives prize of $A + C% of $B
1007
Non-winning entries receive refund of refundable portion plus (100 - C)% of at-risk portion
1008

FIG. 10

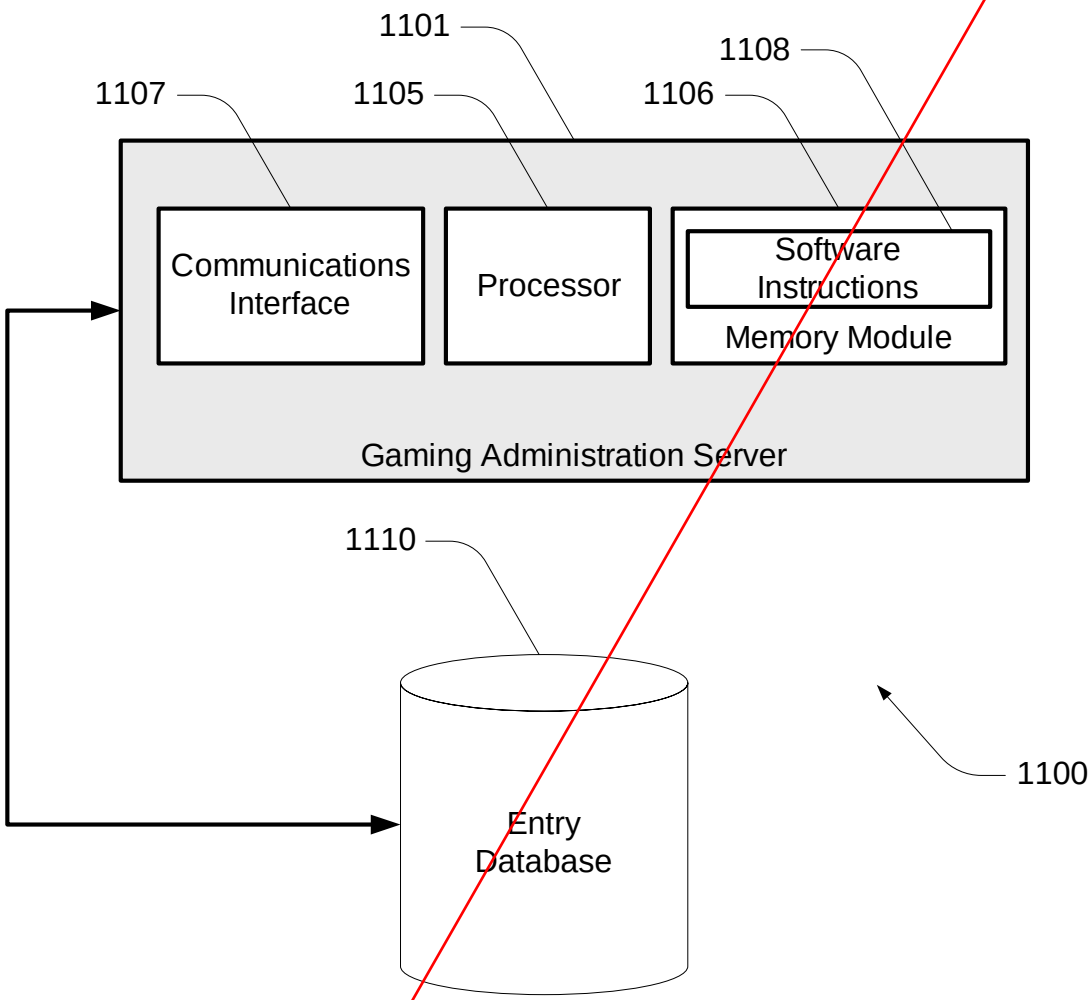

1101
1108
1107
1105
1106
Communications Interface
Processor
Software Instructions
Memory Module
Gaming Administration Server
1110
Entry Database
1100

FIG. 11A

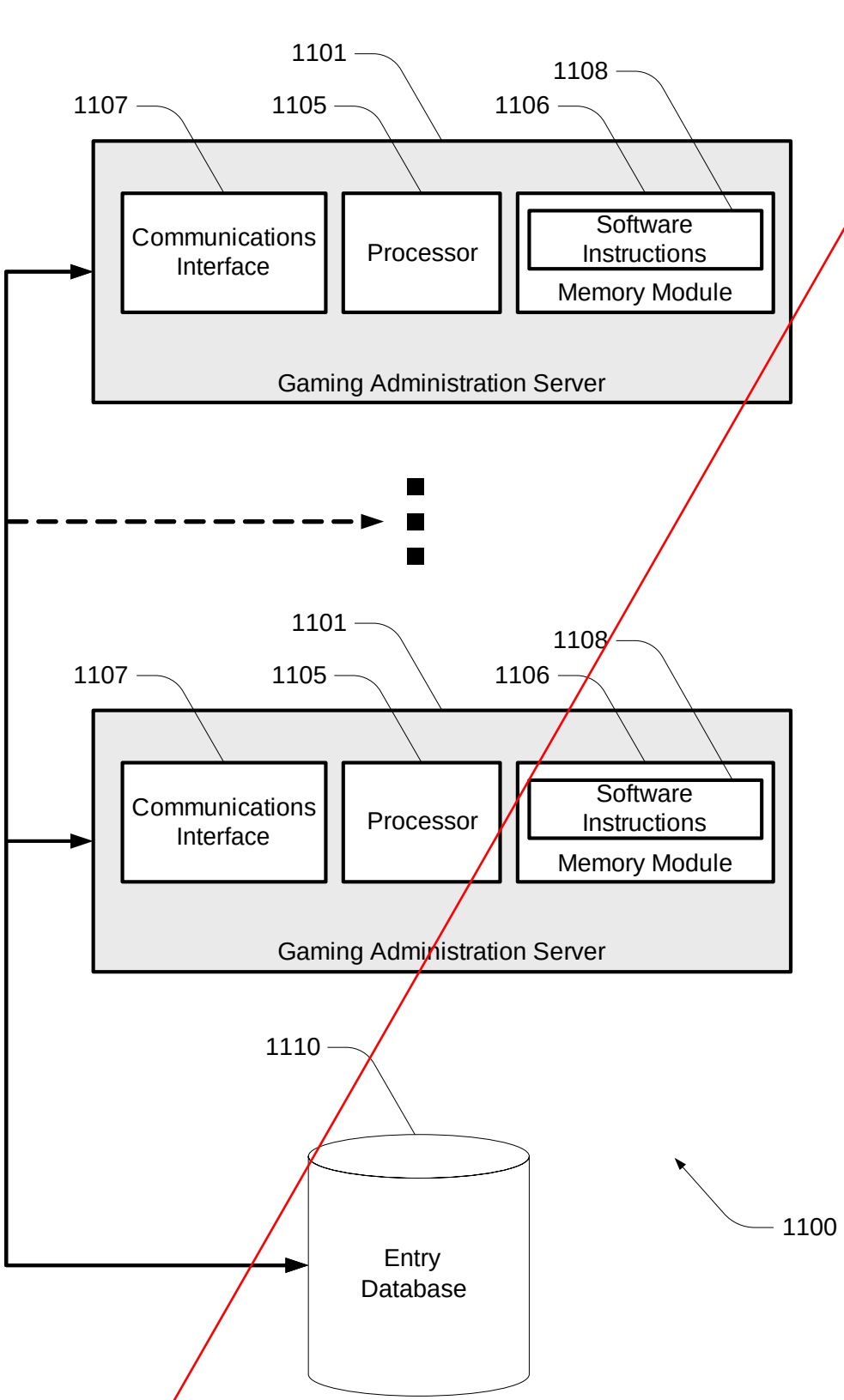

1101
1108
1107
1105
1106
Communications Interface
Processor
Software Instructions
Memory Module
Gaming Administration Server
1101
1108
1107
1105
1106
Communications Interface
Processor
Software Instructions
Memory Module
Gaming Administration Server
1110
Entry Database
1100

FIG. 11B

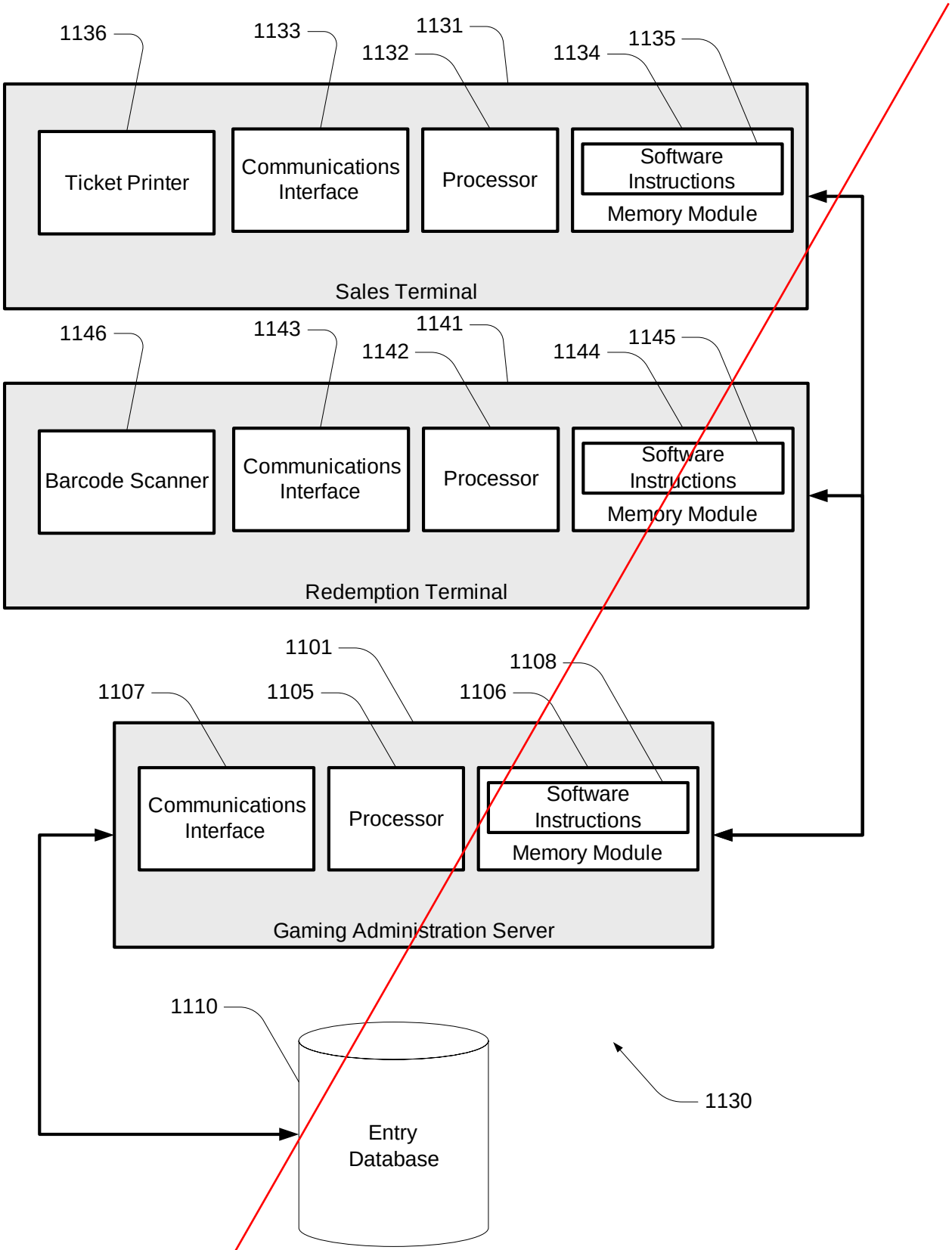

1136
1133
1131
1132
1134
1135
Ticket Printer
Communications Interface
Processor
Software Instructions
Memory Module
Sales Terminal
1146
1143
1141
1142
1144
1145
Barcode Scanner
Communications Interface
Processor
Software Instructions
Memory Module
Redemption Terminal
1101
1108
1107
1105
1106
Communications Interface
Processor
Software Instructions
Memory Module
Gaming Administration Server
1110
Entry Database
1130

FIG. 11C

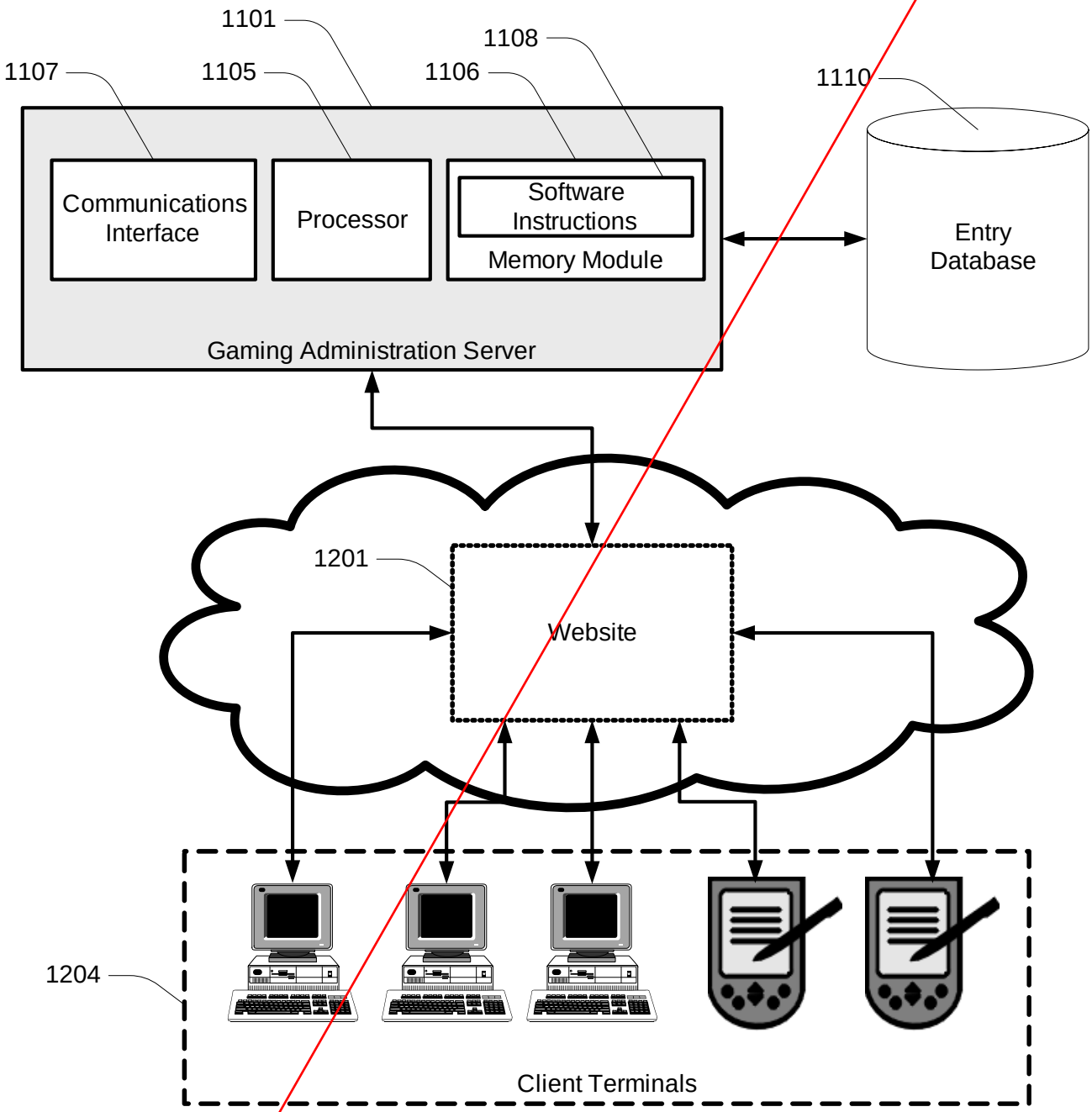

1101
1108
1107
1105
1106
1110
Communications Interface
Processor
Software Instructions
Memory Module
Entry Database
Gaming Administration Server
1201
Website
1204
Client Terminals

FIG. 12A

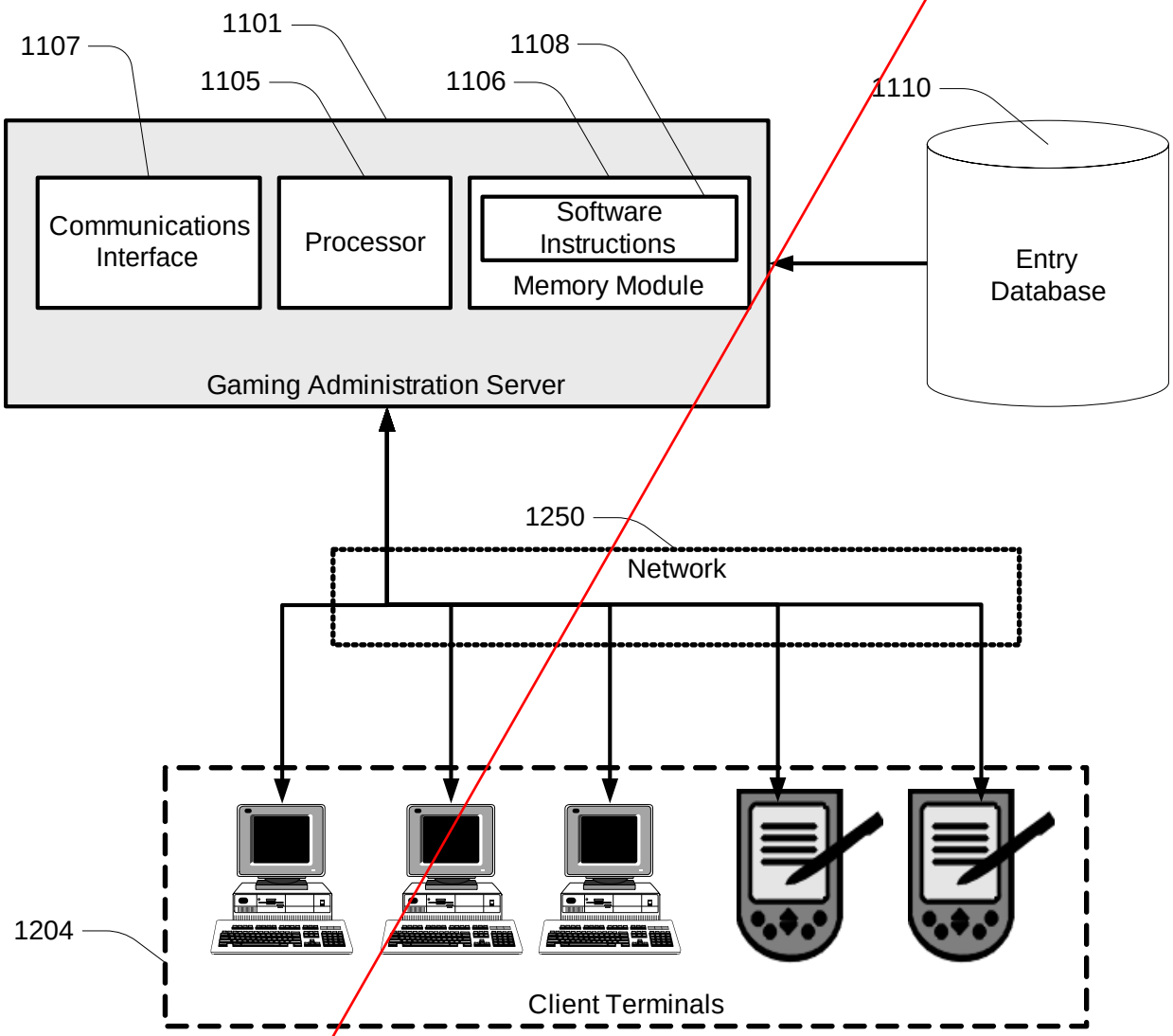

1107
1101
1105
1108
1106
1110
Communications Interface
Processor
Software Instructions
Memory Module
Gaming Administration Server
Entry Database
1250
Network
1204
Client Terminals

FIG. 12B

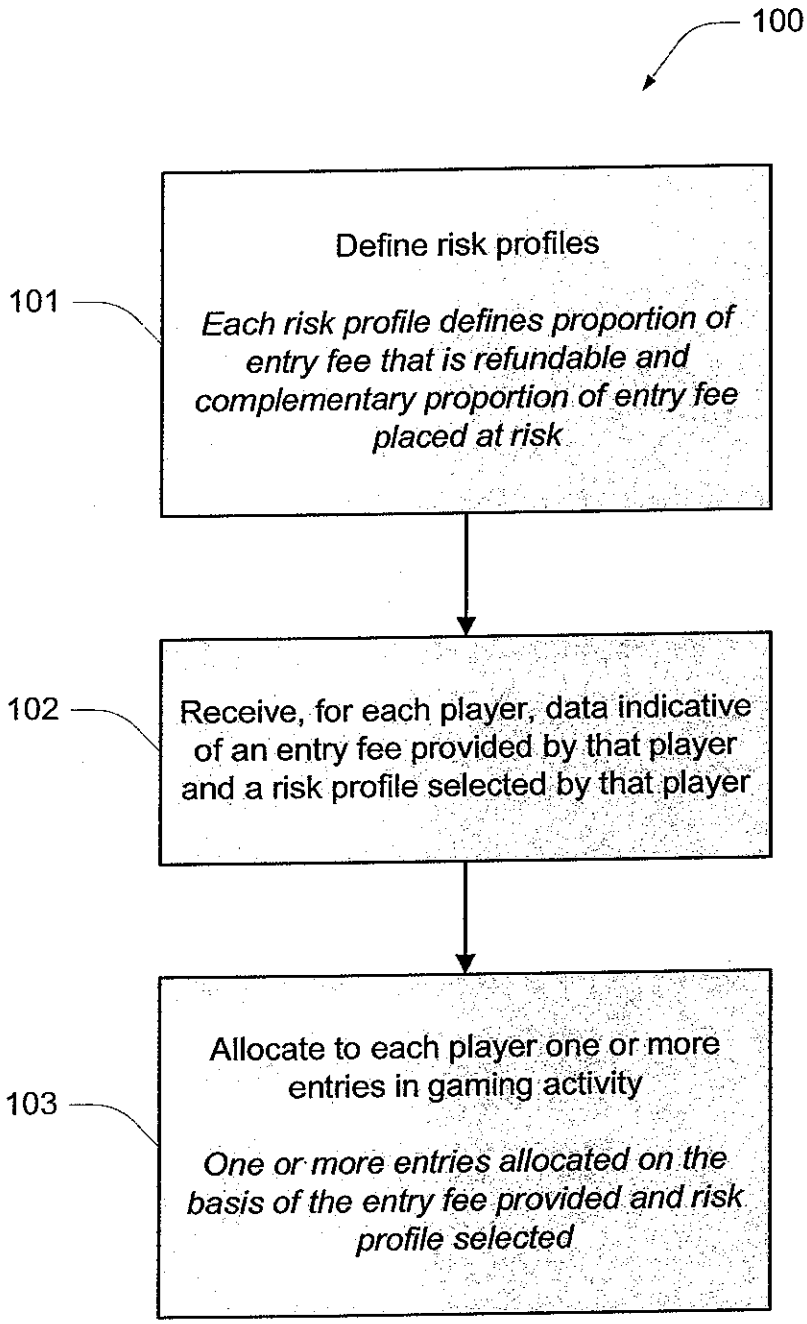

100
Define risk profiles
Each risk profile defines proportion of entry fee that is refundable and complementary proportion of entry fee placed at risk
101
Receive, for each player, data indicative of an entry fee provided by that player and a risk profile selected by that player
102
Allocate to each player one or more entries in gaming activity
One or more entries allocated on the basis of the entry fee provided and risk profile selected
103

FIG. 1

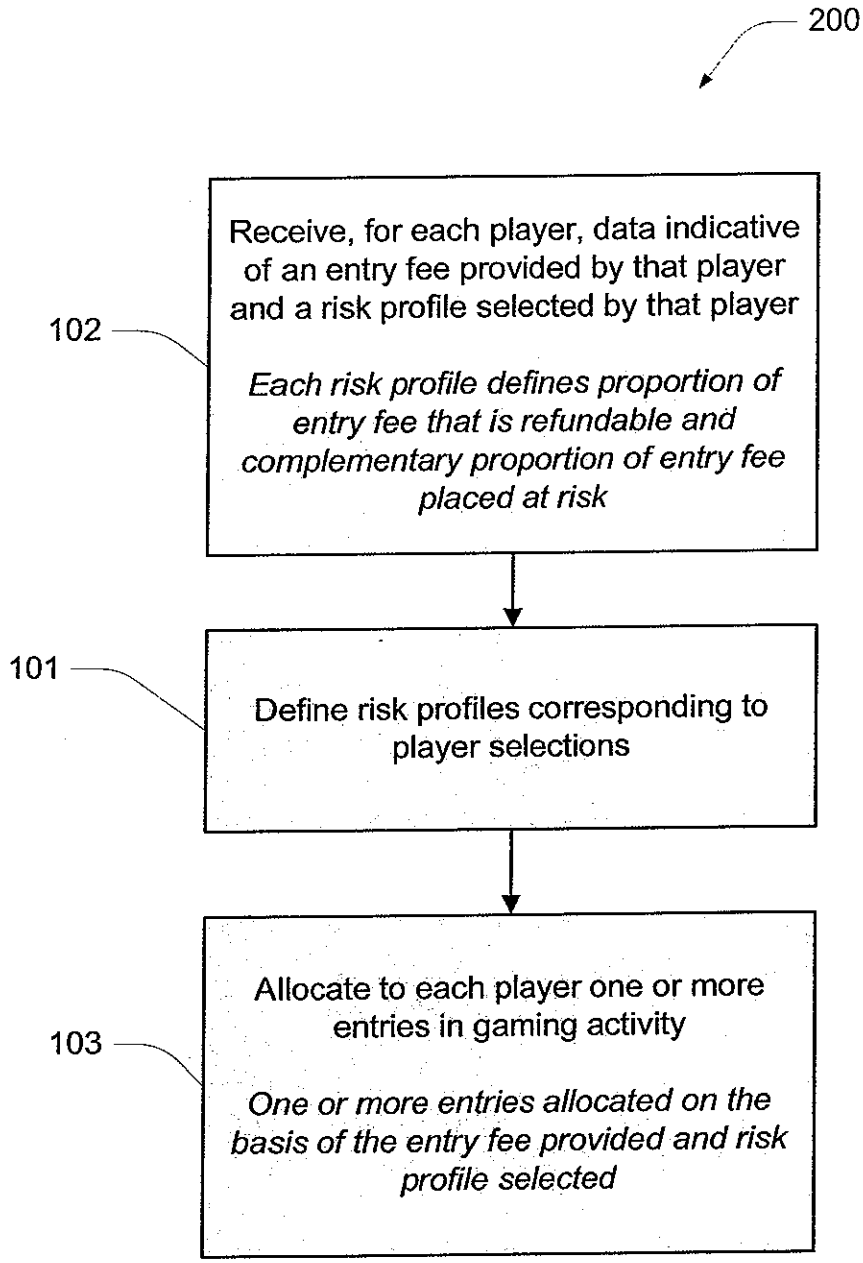

200
Receive, for each player, data indicative of an entry fee provided by that player and a risk profile selected by that player
Each risk profile defines proportion of entry fee that is refundable and complementary proportion of entry fee placed at risk
102
Define risk profiles corresponding to player selections
101
Allocate to each player one or more entries in gaming activity
One or more entries allocated on the basis of the entry fee provided and risk profile selected
103

FIG. 2

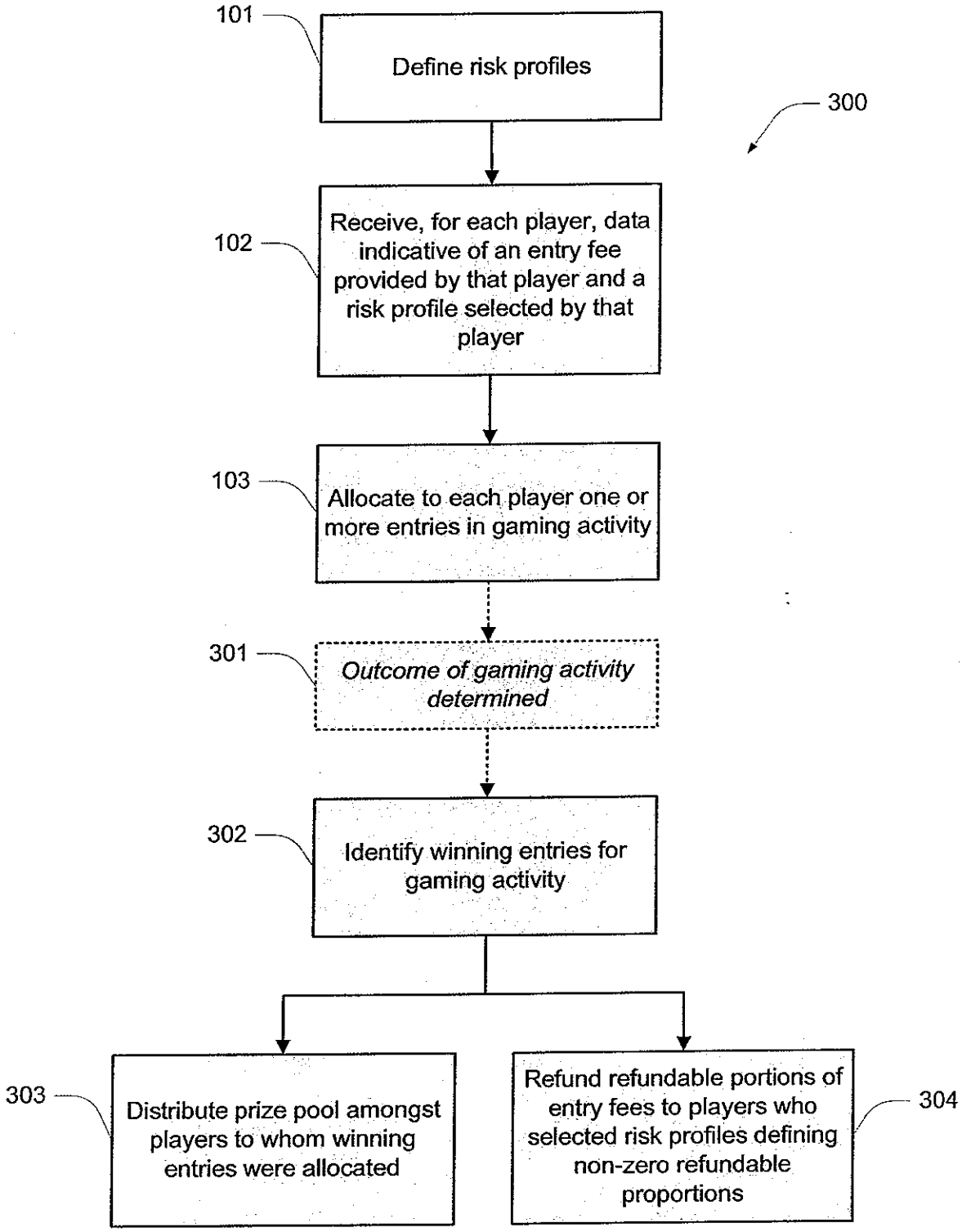

101
Define risk profiles
300
102
Receive, for each player, data indicative of an entry fee provided by that player and a risk profile selected by that player
103
Allocate to each player one or more entries in gaming activity
301
Outcome of gaming activity determined
302
Identify winning entries for gaming activity
303
Distribute prize pool amongst players to whom winning entries were allocated
Refund refundable portions of entry fees to players who selected risk profiles defining non-zero refundable proportions
304

FIG. 3

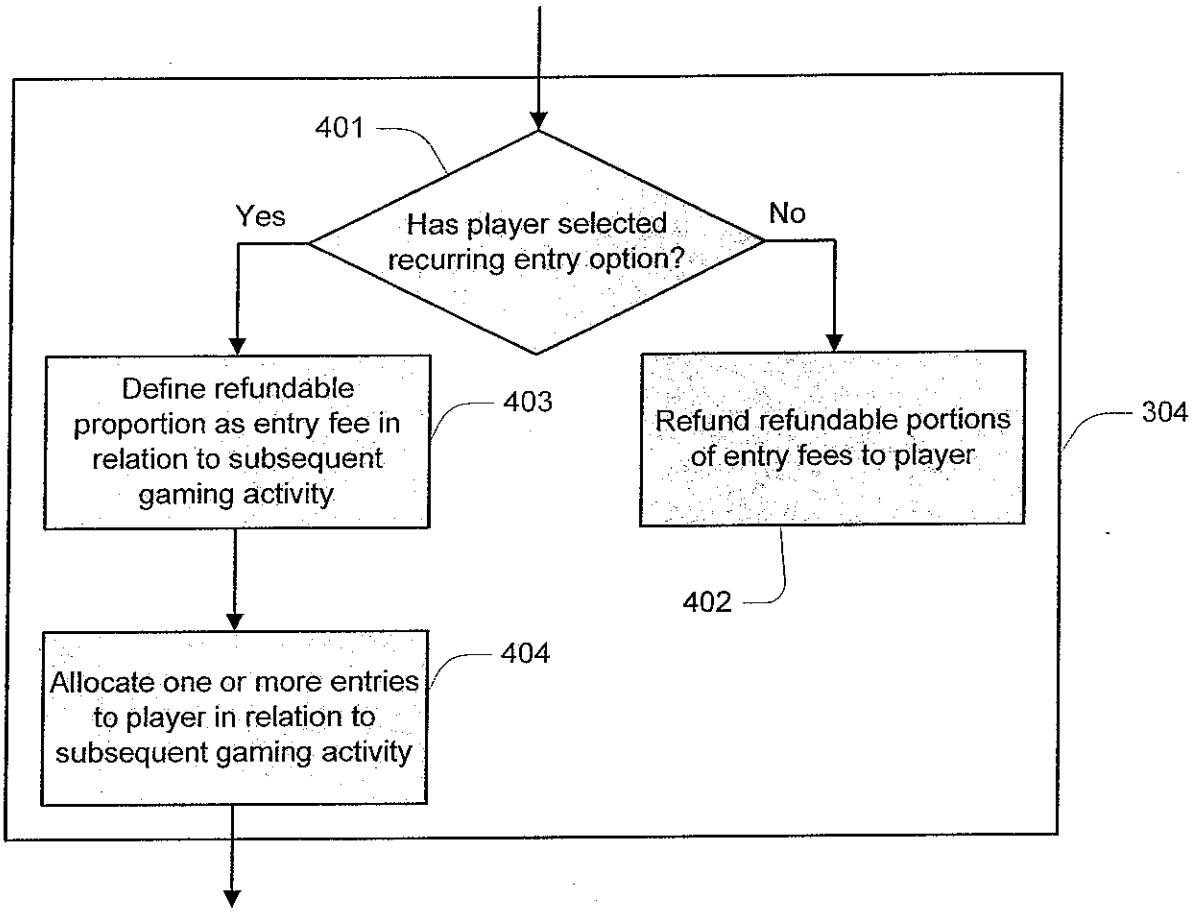

401
Has player selected recurring entry option?
Yes
No
Define refundable proportion as entry fee in relation to subsequent gaming activity
403
Refund refundable portions of entry fees to player
304
402
Allocate one or more entries to player in relation to subsequent gaming activity
404

FIG. 4

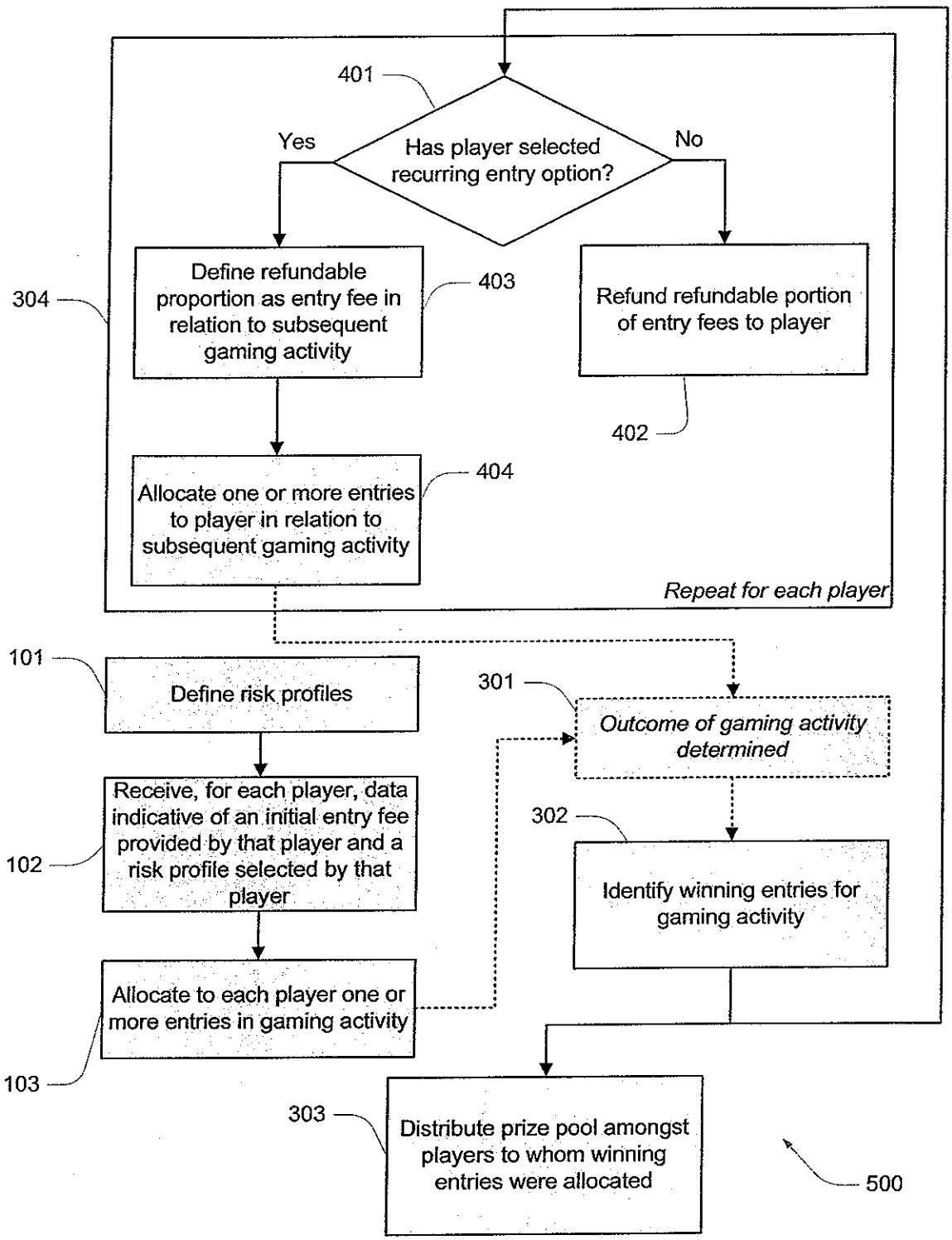

401
Has player selected recurring entry option?
Yes
No
Define refundable proportion as entry fee in relation to subsequent gaming activity
403
304
Refund refundable portion of entry fees to player
402
Allocate one or more entries to player in relation to subsequent gaming activity
404
Repeat for each player
101
Define risk profiles
301
Outcome of gaming activity determined
Receive, for each player, data indicative of an initial entry fee provided by that player and a risk profile selected by that player
102
302
Identify winning entries for gaming activity
Allocate to each player one or more entries in gaming activity
103
303
Distribute prize pool amongst players to whom winning entries were allocated
500

FIG. 5

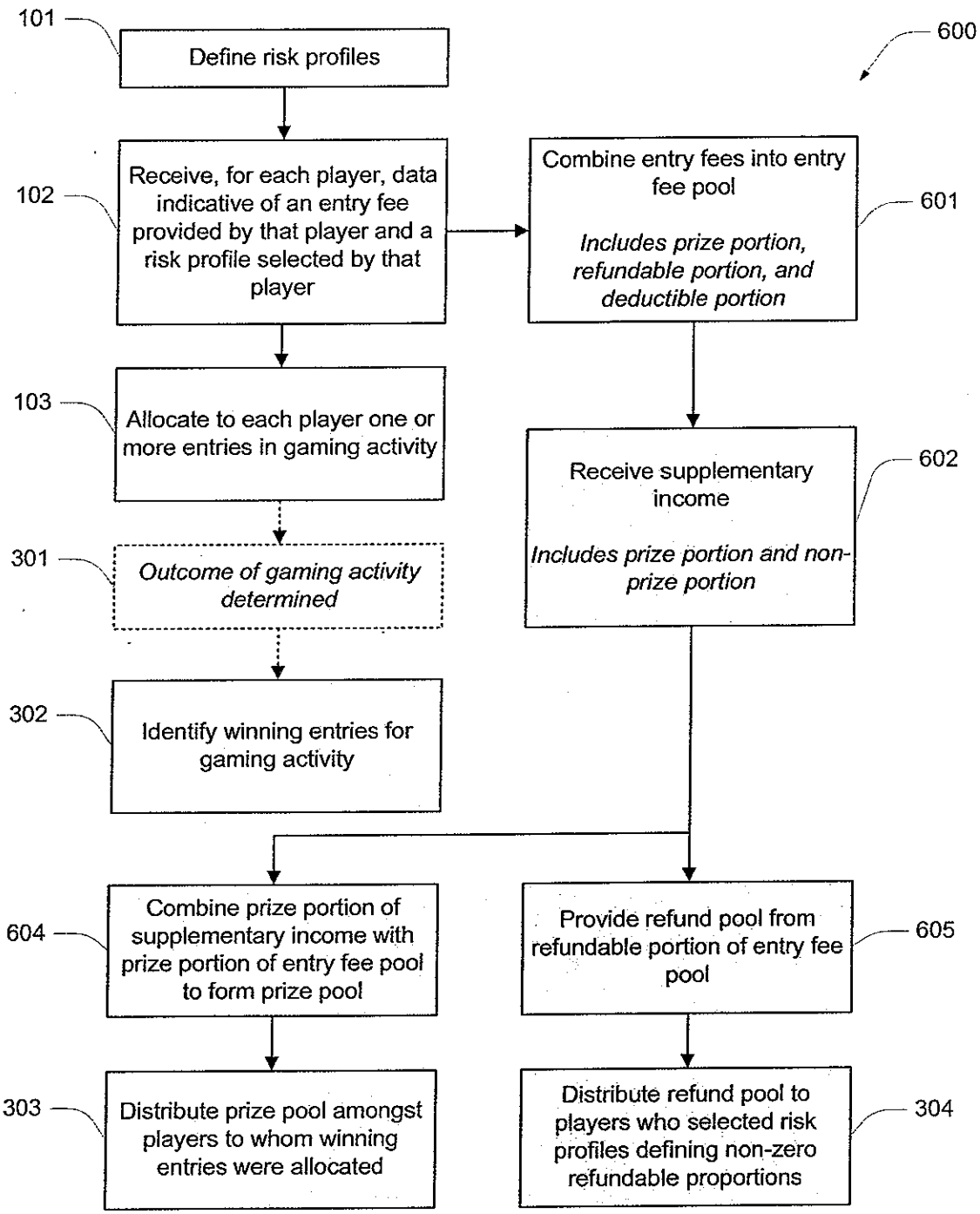

101
Define risk profiles
600
102
Receive, for each player, data indicative of an entry fee provided by that player and a risk profile selected by that player
Combine entry fees into entry fee pool
Includes prize portion, refundable portion, and deductible portion
601
103
Allocate to each player one or more entries in gaming activity
Receive supplementary income
Includes prize portion and non-prize portion
602
301
Outcome of gaming activity determined
302
Identify winning entries for gaming activity
604
Combine prize portion of supplementary income with prize portion of entry fee pool to form prize pool
Provide refund pool from refundable portion of entry fee pool
605
303
Distribute prize pool amongst players to whom winning entries were allocated
Distribute refund pool to players who selected risk profiles defining non-zero refundable proportions
304

FIG. 6

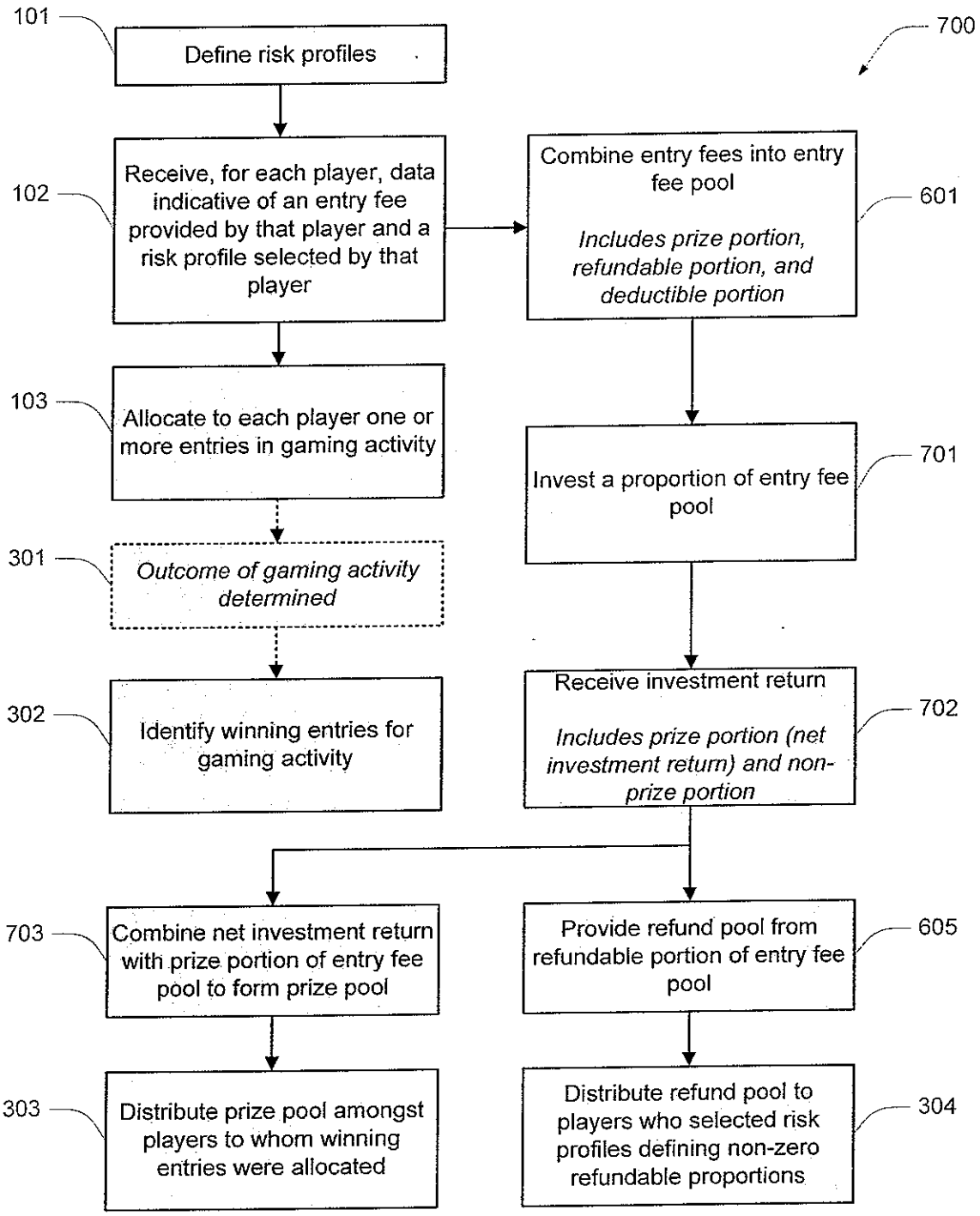

101
Define risk profiles
700
102
Receive, for each player, data indicative of an entry fee provided by that player and a risk profile selected by that player
Combine entry fees into entry fee pool
Includes prize portion, refundable portion, and deductible portion
601
103
Allocate to each player one or more entries in gaming activity
Invest a proportion of entry fee pool
701
301
Outcome of gaming activity determined
302
Identify winning entries for gaming activity
Receive investment return
Includes prize portion (net investment return) and non-prize portion
702
703
Combine net investment return with prize portion of entry fee pool to form prize pool
Provide refund pool from refundable portion of entry fee pool
605
303
Distribute prize pool amongst players to whom winning entries were allocated
Distribute refund pool to players who selected risk profiles defining non-zero refundable proportions
304

FIG. 7

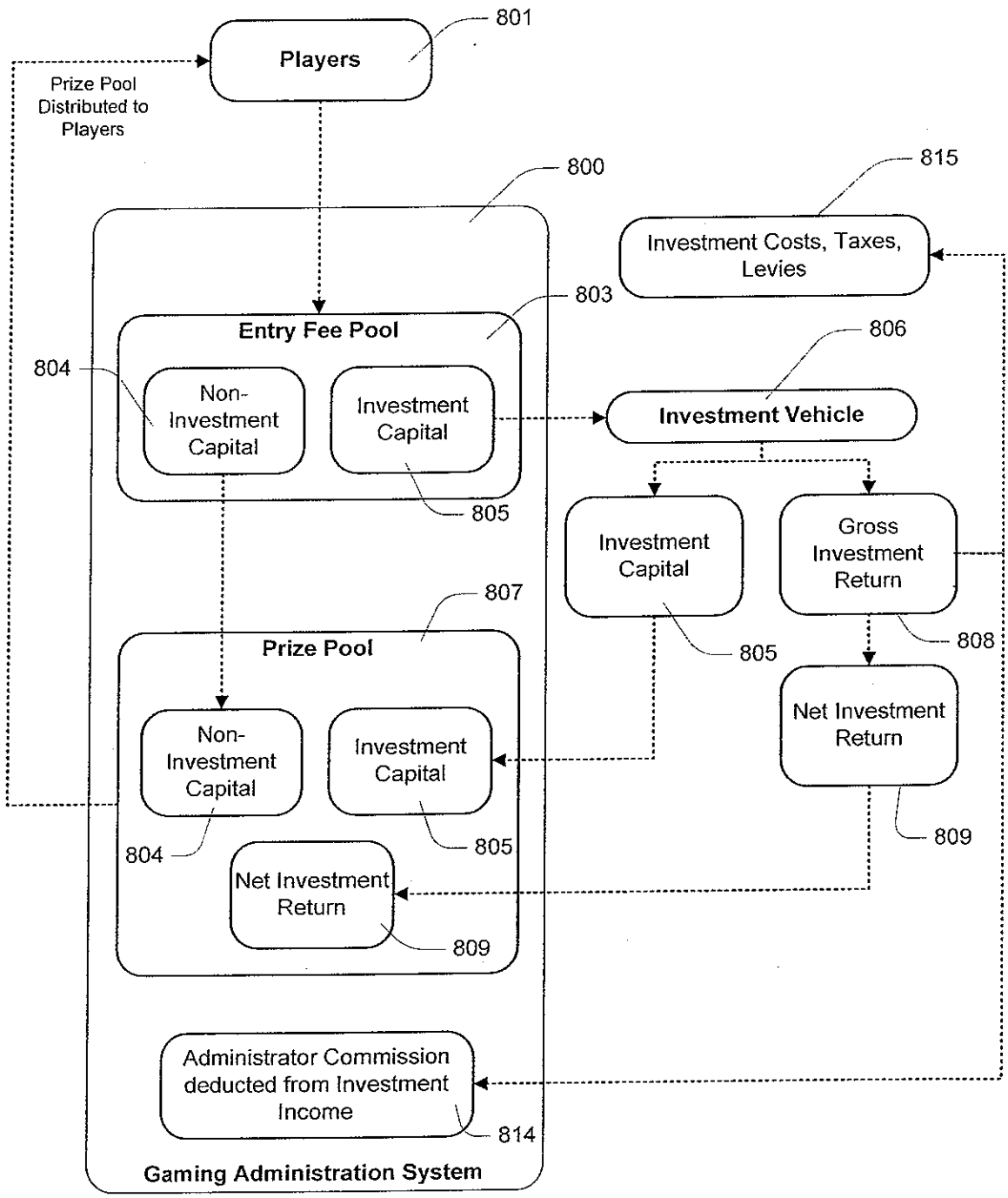

Players
801
Prize Pool Distributed to Players
800
815
Investment Costs, Taxes, Levies
803
Entry Fee Pool
804
Non-Investment Capital
Investment Capital
805
806
Investment Vehicle
Investment Capital
Gross Investment Return
808
807
Prize Pool
Non-Investment Capital
Investment Capital
804
805
Net Investment Return
809
Net Investment Return
809
Administrator Commission deducted from Investment Income
814
Gaming Administration System

FIG. 8A

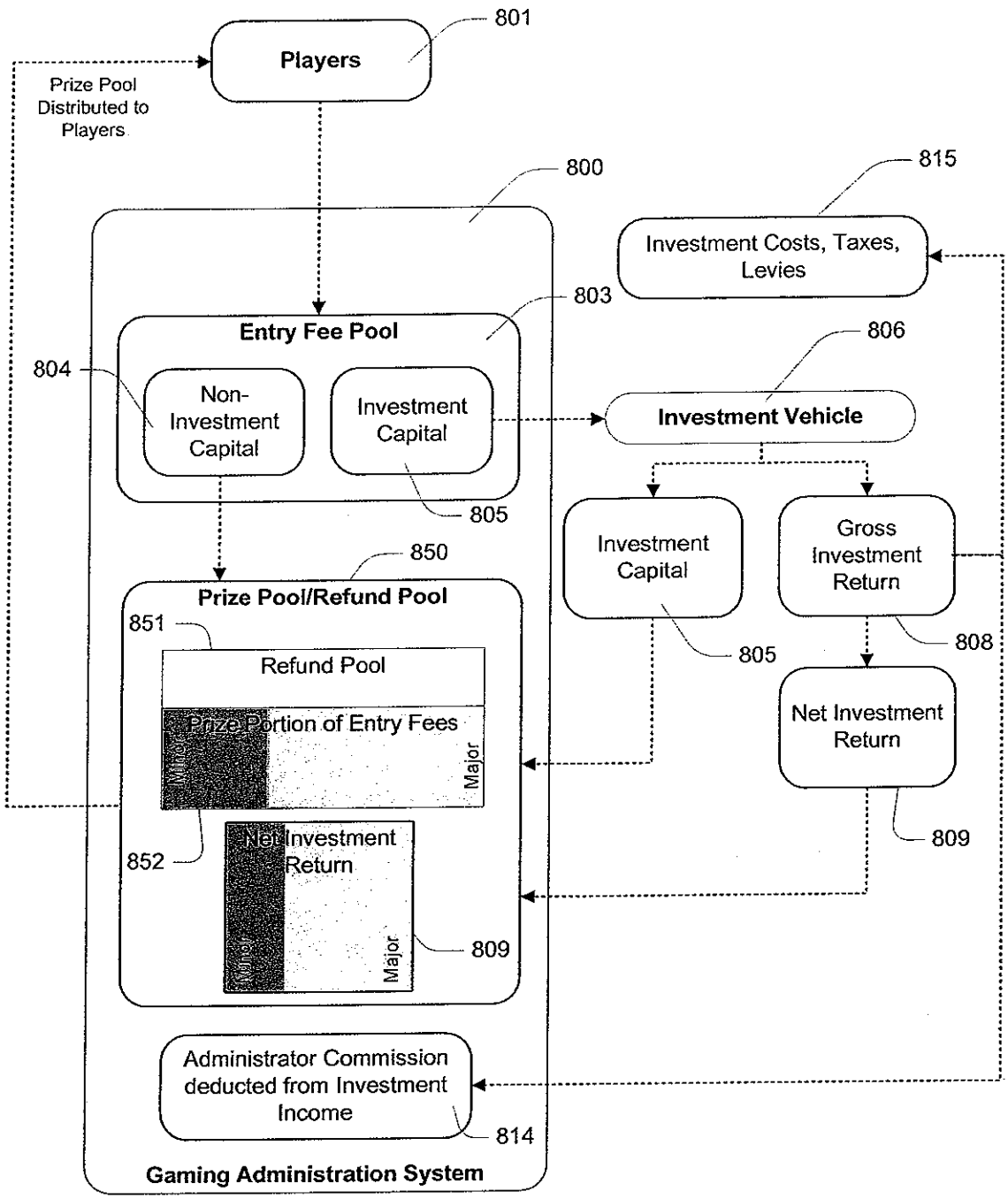

Players
801
Prize Pool Distributed to Players
800
815
Investment Costs, Taxes, Levies
803
Entry Fee Pool
804
Non-Investment Capital
Investment Capital
805
806
Investment Vehicle
Investment Capital
Gross Investment Return
808
805
Net Investment Return
809
850
Prize Pool/Refund Pool
851
Refund Pool
Prize Portion of Entry Fees
Minor
Major
852
Net Investment Return
Minor
Major
809
Administrator Commission deducted from Investment Income
814
Gaming Administration System

FIG. 8B

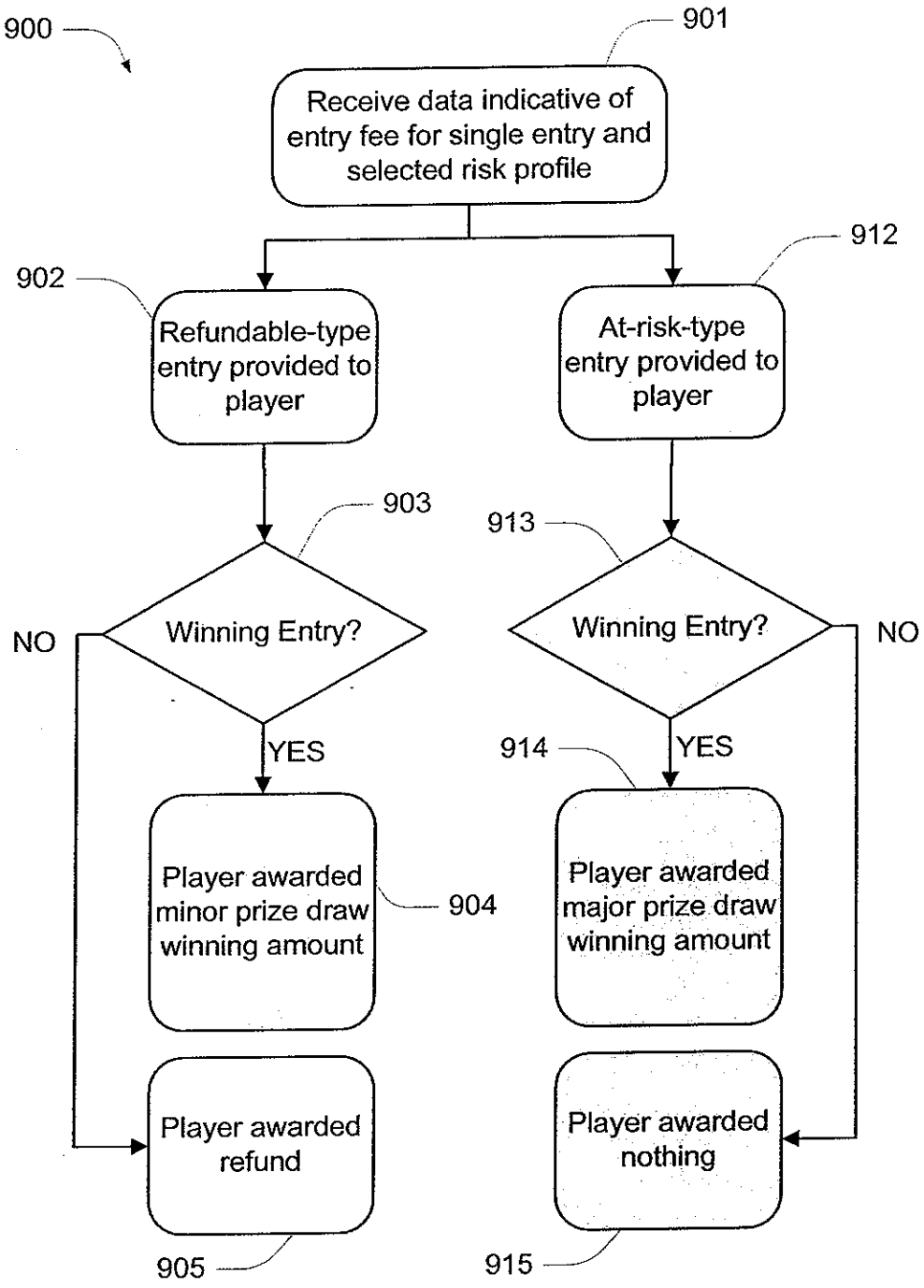

900
901
Receive data indicative of entry fee for single entry and selected risk profile
902
912
Refundable-type entry provided to player
At-risk-type entry provided to player
903
913
Winning Entry?
Winning Entry?
NO
NO
YES
YES
914
Player awarded minor prize draw winning amount
904
Player awarded major prize draw winning amount
Player awarded refund
Player awarded nothing
905
915

FIG. 9

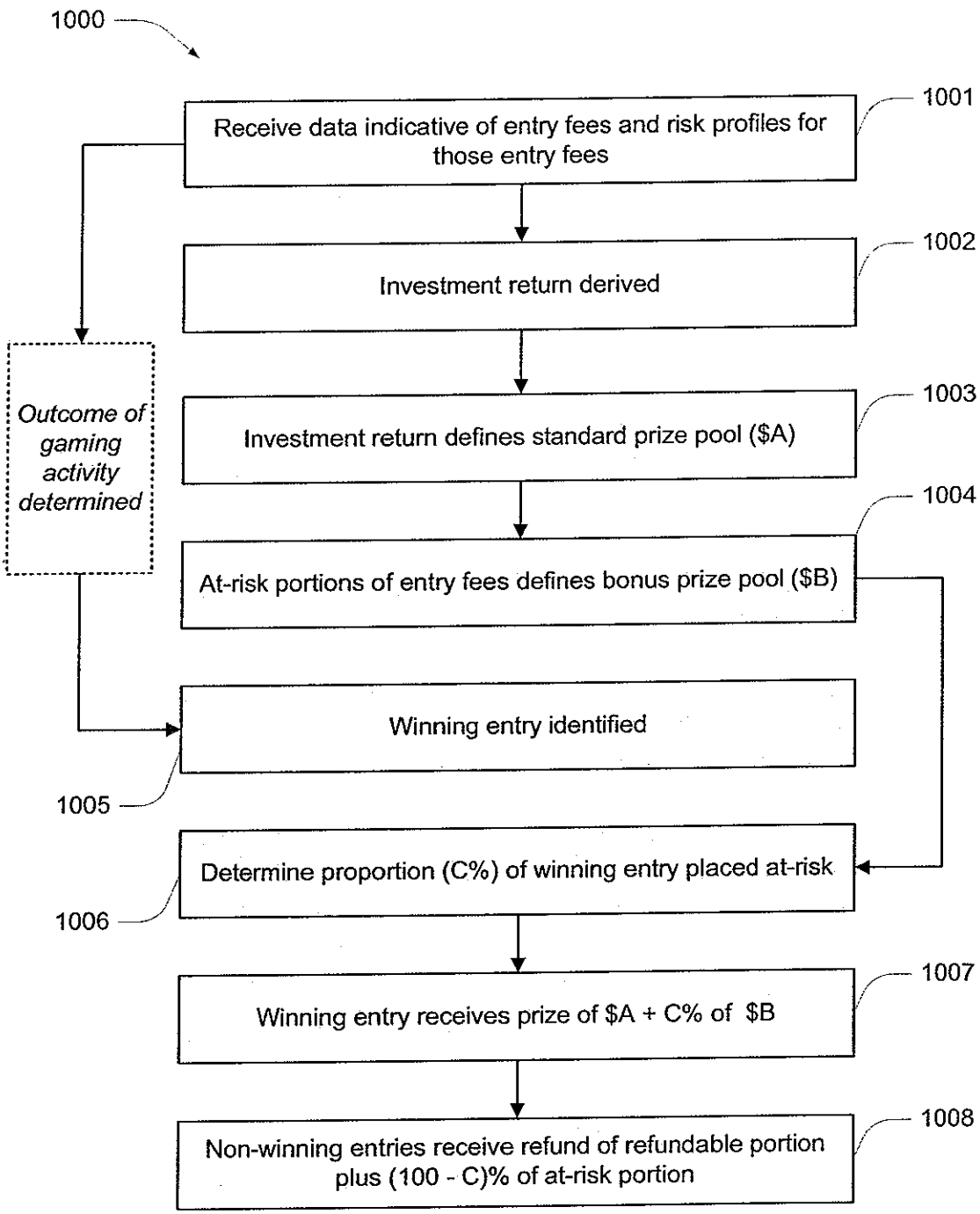

1000
Receive data indicative of entry fees and risk profiles for those entry fees
1001
Investment return derived
1002
Outcome of gaming activity determined
Investment return defines standard prize pool ($A)
1003
At-risk portions of entry fees defines bonus prize pool ($B)
1004
Winning entry identified
1005
Determine proportion (C%) of winning entry placed at-risk
1006
Winning entry receives prize of $A + C% of $B
1007
Non-winning entries receive refund of refundable portion plus (100 - C)% of at-risk portion
1008

FIG. 10

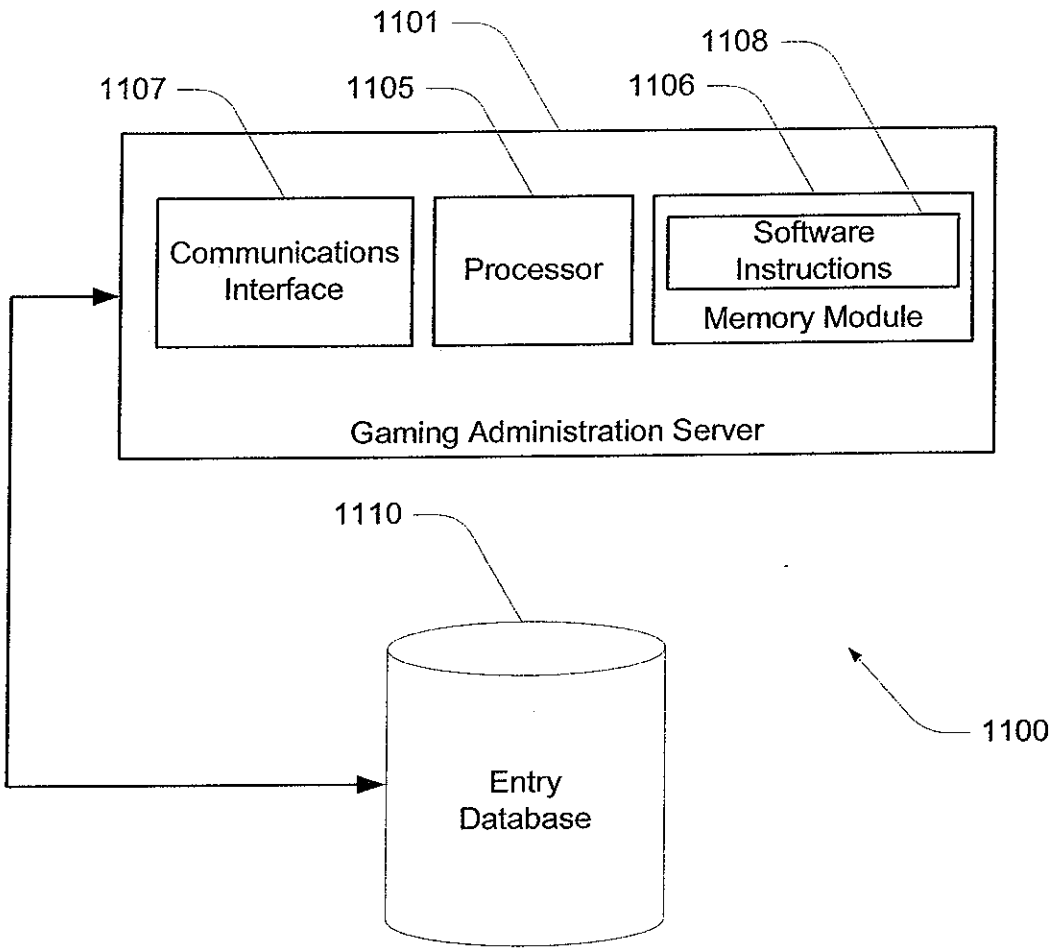

1101
1108
1107
1105
1106
Communications Interface
Processor
Software Instructions
Memory Module
Gaming Administration Server
1110
Entry Database
1100

FIG. 11A

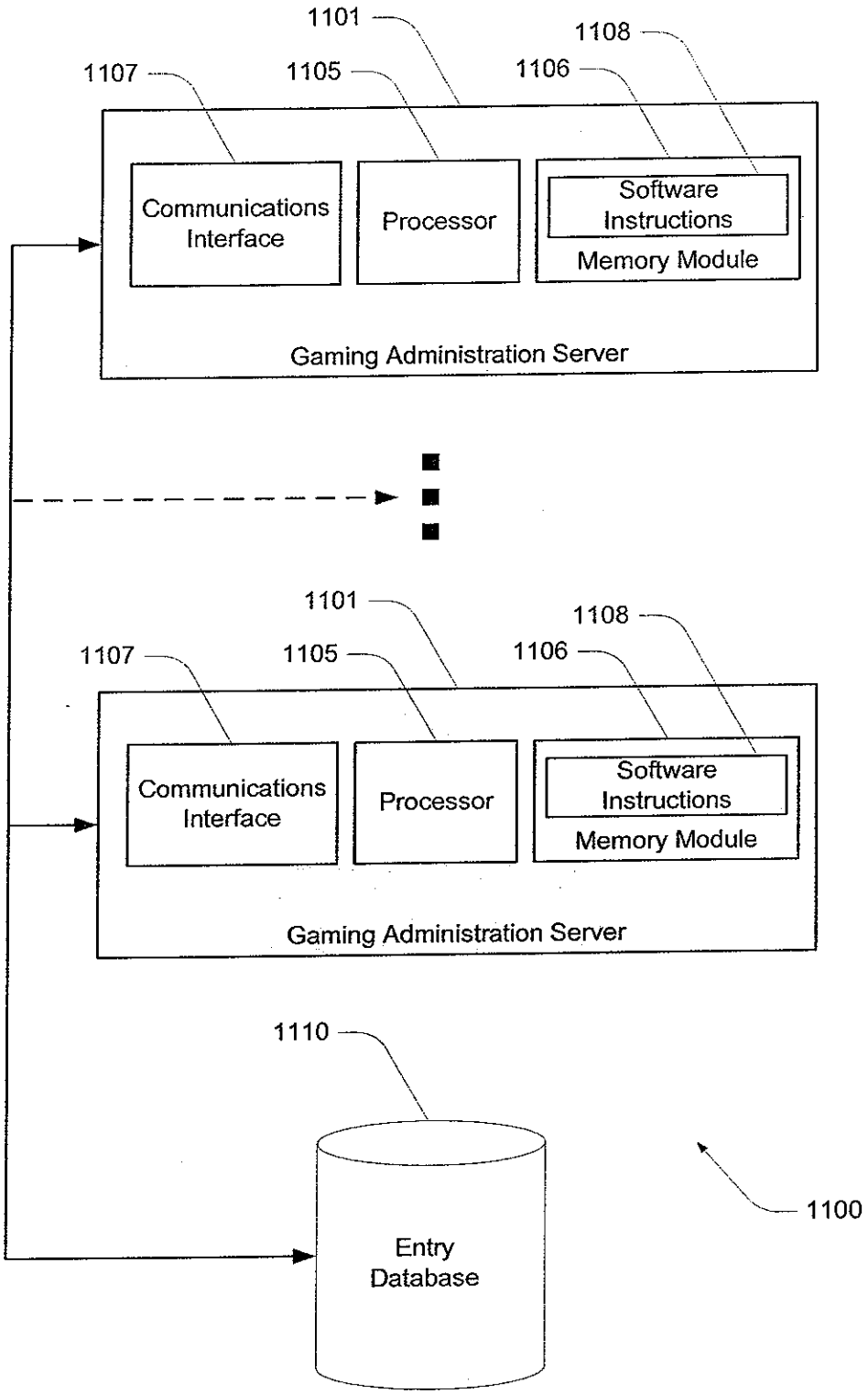

1101
1108
1107
1105
1106
Communications Interface
Processor
Software Instructions
Memory Module
Gaming Administration Server
1101
1108
1107
1105
1106
Communications Interface
Processor
Software Instructions
Memory Module
Gaming Administration Server
1110
Entry Database
1100

FIG. 11B

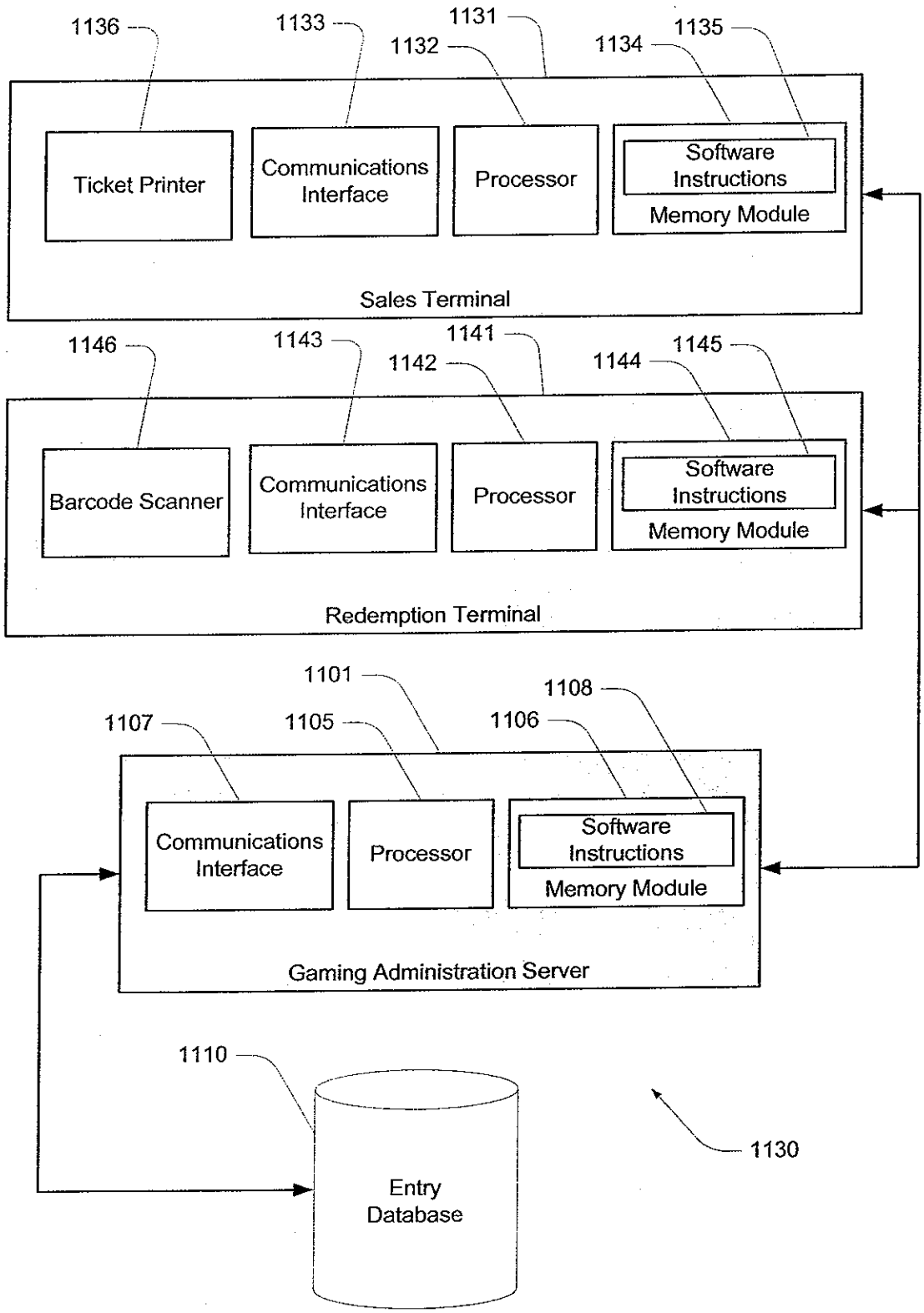

1136
1133
1131
1132
1134
1135
Ticket Printer
Communications Interface
Processor
Software Instructions
Memory Module
Sales Terminal
1146
1143
1141
1142
1144
1145
Barcode Scanner
Communications Interface
Processor
Software Instructions
Memory Module
Redemption Terminal
1101
1108
1107
1105
1106
Communications Interface
Processor
Software Instructions
Memory Module
Gaming Administration Server
1110
Entry Database
1130

FIG. 11C

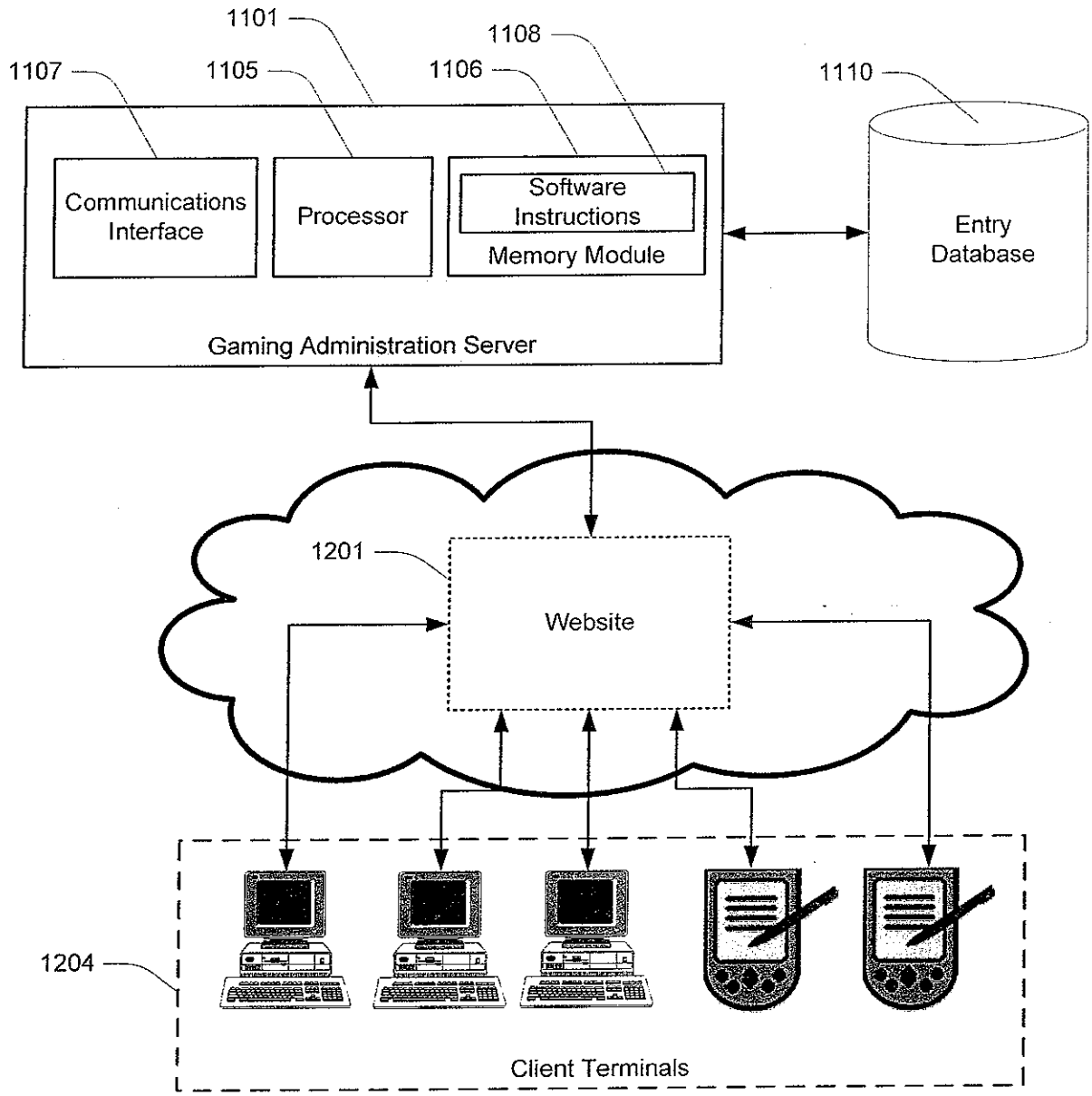

1101
1108
1107
1105
1106
1110
Communications Interface
Processor
Software Instructions
Memory Module
Entry Database
Gaming Administration Server
1201
Website
1204
Client Terminals

FIG. 12A

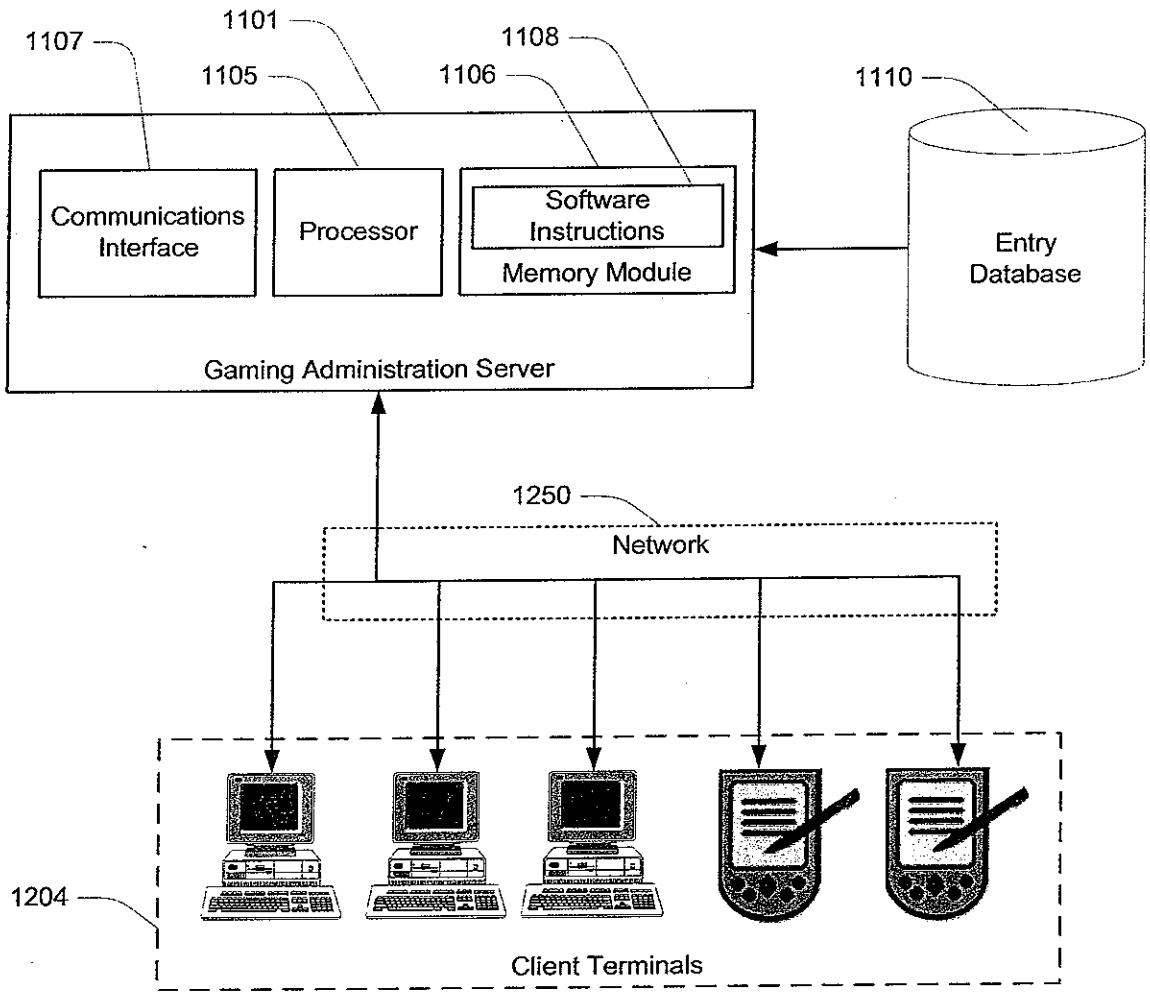

1107
1101
1105
1108
1106
1110
Communications Interface
Processor
Software Instructions
Memory Module
Entry Database
Gaming Administration Server
1250
Network
1204
Client Terminals

FIG. 12B