

CLAIMS

1. A system, comprising:
an incentive protocol network, including:
 - a first server hosting an incentive protocol platform; and
 - a second server in communication with the first server, the second server hosting a distributed ledger,the first server storing instructions to:
 - receive incentive event data associated with an event of an incentive protocol network participant;
 - generate an incentive unit transaction record based on the incentive event data and at least one incentive protocol system rule;
 - broadcast the incentive unit transaction record to the distributed ledger for inclusion therein;
 - calculate an incentive unit of value based on the generated incentive unit transaction record; and
 - distribute the incentive unit of value to the incentive protocol network participant through a digital wallet associated with a product or service; anda transfer resource associated with the incentive protocol network, the transfer resource being configured to be accessible by a party that is not in possession of the product or service to modify an amount of the incentive unit of value,
wherein the incentive protocol platform further includes a white-label service that is configured to issue white-label tokens on top of a coalition distributed ledger as a stand-alone program, wherein the white-label tokens function as the incentive unit.
2. The system of claim 1, wherein the distributed ledger comprises a block chain.
3. The system of claim 1, wherein the distributed ledger is associated with, but does not comprise, a block chain; the distributed ledger further associated with a cryptographically secured token associated with a block chain.
4. The system of claim 3, wherein the cryptographically secured token is a

cryptocurrency.

5. A method, comprising:
 - receiving, at an incentive protocol network, incentive event data associated with an event of an incentive protocol network participant;
 - generating an incentive unit transaction record based on the incentive event data and at least one incentive protocol system rule;
 - broadcasting the incentive unit transaction record to a distributed ledger for inclusion therein;
 - calculating an incentive unit of value based on the generated incentive unit transaction record;
 - distributing the incentive unit of value to the incentive protocol network participant through a digital wallet associated with a product or service; and
 - broadcasting, by a transfer resource that is accessible by a party that is not in possession of the product or service, a requested change submitted by the party to modify an amount of the incentive unit of value,wherein the incentive protocol platform includes a white-label service that is configured to issue white-label tokens on top of a coalition distributed ledger as a stand-alone program, wherein the white-label tokens function as the incentive unit.
6. The method of claim 5, wherein a type of the event is transactional.
7. The method of claim 5, wherein a type of the event is non-transactional.
8. The method of claim 5, wherein the incentive event data is received from a digital wallet of the incentive protocol network participant.
9. The method of claim 5, wherein the incentive event data is received from an external data source.
10. The method of claim 5, further comprising defining a branded value associated with the incentive unit of value such that the incentive unit of value is usable with a reduced set of

participants.

11. The method of claim 5, wherein the incentive protocol network participant is a first incentive protocol network participant and the incentive unit of value is a first incentive unit of value, the method further comprising:

- receiving a currency from a second incentive protocol network participant; and
- converting the currency into a second incentive unit of value.

12. The method of claim 5, wherein the incentive protocol network participant is a first incentive protocol network participant, the method further comprising:

- receiving a first type of incentive unit of value from a second incentive protocol network participant; and
- exchanging the first type of incentive unit of value for a second type of incentive unit of value.