

**Executive Summary Short Description**

New space created by Smart Community and FAAST with Use Patent Protection

***DeCoy - Decentralized Customer Loyalty*** – Simple, powerful, no dashboards, nothing to learn, no charge.

See video link description here <https://youtu.be/Io4vvggscB4>

Short 90 second commercial explanation here <https://youtu.be/IOIy7VPYF68>

Future enhancements explained here <https://smartcommunitytech.com/mobilegames>

Smart Community Bitcoin Membership and Fundraising App with SSA which is a ***Satoshi Savings Account*** where members can earn Satoshi’s, save money, support their community, and transfer donations to any person or entity in the world free of charge. Using an innovative mobile app tied to the Bitcoin Blockchain which is protected, immutable, can’t be hacked, and can’t be used without their permission. It’s about time.

1. We create a mobile app which is a blockchain membership app. When consumers join Smart Community Technologies their membership and data is placed or transferred to the Bitcoin blockchain via a side chain with immutable records which nobody can steal, use for their own benefit, advertise to, or sell without their permission. We also create the ability for any member to transfer their balances to any other member or create a pooled account so one community can help another community by redirecting their pooled Satoshi Savings Account balances to any other community in the world by smart contract. Using local community behaviors with surprise and delight rewards and donations in Satoshi’s members can generate revenue for communities in need around the world without any cost from members or merchants in the community which is helping. We have designed Fundraising as a Service Technologies for communities as a wholly owned subsidiary of Smart Community Technologies to Decentralize Customer Loyalty and change the dynamics of fundraising and loyalty forever.
2. Consumers can join for free or pay a $4.95 membership fee per month or $49.95 per year. Consumers can pay in USD currency or Bitcoin. In the future, more expensive memberships will be available but for the initial build, just these two options.
3. Consumers can deposit USD currency inside of the app and receive rewards in Satoshi’s based on the amount deposited with a scale to earn more by depositing more. For example, a $5.00 USD deposit might earn 1 Satoshi in rewards, but a $50 deposit would earn 25 Satoshi’s to encourage more USD deposits in the app and thus more Satoshi rewards which can be converted to USD at any time or transferred to any other member in the world.
4. Groups, non-profits, churches, or special needs can pool their behaviors, purchases, and rewards to allocate to any community in need or desired community of their choice so that their rewards are automatically pooled from one community to the other. When this option is set, then the pooled benefits kick in by smart contract and the entire communities rewards and behavior benefits are pooled and transferred to that desired community anywhere in the world. The Satoshi’s can then be converted free of charge to the currency desired by the other community.
5. When a consumer deposits USD currency then that currency can be accessed via Geo Location at member locations or wherever the master node indicates. For example, if a member walks into a Chili’s restaurant in Dardanelle, AR, the master node can unlock a Geo Fence which allows the member to hit a simple REDEEM NOW on their phone to pay their bill. We will then settle with that merchant or transfer the monies from the members account to the merchant account within 24 hours or possibly 30 days, or whenever needed to settle for that merchant. We set up a smart contract to do this, so it’s automated to the merchant. The merchant can set up any number of options through their POS knowing that settlement is coming. We drive customers, we increase spending, we increase visitation frequency, we eliminate discounting, we reward customers, we surprise and delight customers with incentives, we gamify visits, we fund community causes on behalf of the merchant, all at no cost to the merchant. Nobody has ever done this, and nobody has ever considered using the Bitcoin Blockchain and innovative mobile technologies to make it happen.
6. In addition, when we open a member location, we track the number of visits to that location through the Geo Fence so that whenever the consumer visits again during a determined period of time or no determined period of time, they receive a push message with a special reward for each visit that changes with each visit. In addition, there will be incentives for the customer to spend more money from the app at that location with added Satoshi Savings Account Rewards. We can discuss how to eliminate fraud, or just going to the location for getting the reward, but this will be the concept for built in customer loyalty which is automated. We could very well make the reward good for that visit only, so it drops off by timer if the reward is not used when it’s earned. Our options are unlimited to moving consumers to desired locations without any cost to merchants or brands which is discussed below.
7. 50% of the membership fee goes to the non-profit, special needs, or cause of choice indicated by the member joining. Using either a drop-down box where they can type in the name of that cause or a list with approved causes, whenever that cause is selected it becomes part of the ecosystem for future members to choose. This selection will be locked in for a year so non-profits or schools can secure donations and have contests on who can get the most members to join via their non-profit code. These donations will be ongoing donations, not just one-time donations and can be enhanced by brands which we have a use patent filed.
8. The revenue generated for communities is far greater than half of the membership fee locked in by code, this is just the start of ongoing donations, much more is coming through innovative use of brand packages and gamification which we describe briefly below. Community groups sign on members using their phone and sending a message to the new member thanking them for supporting their cause and opening up community benefits with just their phone. All entities know that donations, rewards, and balances are protected by smart contract so that nobody can take their money or donations. Each time the consumer renews their membership after the 1-year period, the default will be the original cause selected so that the consumer has to opt out, pay a new membership, or take action to change where the 50% of their membership fee is allocated. When the 50% membership fee is allocated, then all the future benefits, prizes, and added donations from the consumers behavior is also locked into their selection for a one-year period. Consumers can choose multiple memberships if desired to support more than one cause in their community and then choose which added donations go to either one of their paid memberships. All of these things are done and secured by smart contract, so the monies are auto directed to that cause when the membership is paid.
9. In addition, paid members will be able to raise money for their desired cause by visiting certain businesses which are tracked by Geo Fence with time and date verification, so rewards or donations are only issued if a person spends 15 minutes at a location rather than just penetrating the geo fence for a minute or two. We can do anything we want but we have the ability to set dwell times. We will feature Geo Scavenger Hunt donations where paid members can spend 15 minutes at Wal-Mart, 15 minutes at Starbucks, take a picture of their Starbucks Coffee, and post to Twitter thanking Starbucks for supporting their community all without Starbucks knowledge or permission since we are paying the rewards and driving consumers to their store for full price purchases.
10. In addition, we want the camera feature of the phone to be able to take pictures of receipts with a TWEET RECEIPT option so if the consumer spends $10 at Wal-Mart, they take a picture in the app using their phone in the app and then post to Twitter with time and date stamp to earn Satoshi Rewards for their community.
11. When the consumer makes their selection for either a free or paid membership, they receive a virtual or digital membership card on their phone which indicates on the card if it’s a FREE membership or a PAID membership. Consumers will show their membership card to receive benefits so we need something which can’t be spoofed and the merchant or the business being shown the card knows that the card is active and has been paid. If for any reason the membership is not paid or payment does not go through, the card converts to a FREE membership and then back to paid once monies are collected.
12. Each transaction is recorded on the blockchain for immutable and permanent records.
13. We want the ability to add merchant balances through the master node for select brands where special packages can be purchased through the app. For example, a paying member can purchase 30 Miller Coors beers for $30 but will be blocked on redemption to 1 per day. This will be a use it or lose it type of package purchase so unless the member visits the business every day to use their Miller Coors package, then that number of beers disappears from the app and they have one less beer to use at that merchant. When the member or consumer desires to use their package benefits at the merchant, a simple REDEEM NOW button removes the item and the merchant serves the consumer. We will have the option for each merchant to collect these packages on their own from our paying members so that each business we drive business too, encourages their customers to join Smart Community Technologies and we have a built-in viral marketing campaign at no cost to Smart Community Technologies. We need a simple way that a merchant can collect the $30.00 and then approve the 30 Miller Coors balance which can only be used at their location by Geo.
14. All agreements, rewards, balances, etc., are set by smart contract so the owner of any business does not need to do anything, there is no dashboard, there is nothing to learn, and nothing to pay, we do this completely free for any business in return for supplying a key leader item for free only when our customer is inside the location and spending money. **SEE VIDEO ABOVE**. In this fashion we change advertising and eliminate the expense. We also add value through innovative concepts which cause our members to spend more, visit more, and bring friends more, all without cost to any business. The only thing needed is for the employee or the consumer to hit a REDEEM NOW button which only shows up when the Geo Fence is penetrated, or the consumer is at that location.
15. Each community can design their own digital currency with SCT help and use this custom currency like a Willy Wonka Golden Ticket reward if so desired. Since we control brand packages and which brands are able to offer consumers value added rewards and packages, brands will donate large amounts to community causes who issue their own crypto currency as an additional balance which can only be spent at community approved locations. This is a glorified rewards token which can be used at any location based on the rules of that particular community. There are unlimited options we can do with this custom currency as you can see on my website [www.smartcommunitytech.com](http://www.smartcommunitytech.com) where we feature the token I have set up for Dardanelle, Russellville, AR.

We have much more planned in phase 2, this is the initial build to form a simple foundation of innovation which will change customer loyalty forever.

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