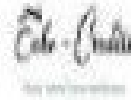




# Echo Credits

Physical Activity Transactional Process



## **How / what can Echo Credits – deliver to a PAT- business:**

Echo credits can deliver, to a PAT business, it's unique Echo Credits - Physical Activity data management / Transaction (PAT) process, which incorporates using a PAT businesses pedometer application process, so that in turn, your PAT business, can gain a larger customer / clientele base within your / its business processes. Thus an Echo Credits – (PAT) system process, provides the services off:

**Thus the below services incorporate an Echo Credits - PAT system service / usage fees for:**

### **1: Echo Credits - PAT - Data Management / service fee process**

**1- A PAT – Data - Measure Monitoring- process:** A Mobil device / pedometer - anti corruption process and a Physical Activity - Data Management – process: This is a monthly maintenance / data management - service fee, incorporating the processes of Echo Credits engaging, analysing, verifying anticorruption and recording processes of a PAT businesses - PAT - reward /code / point - process within a PAT business process:

*(EG- in detail this is for PAT business uses A Echo Credits - Mobil device / pedometer - anti corruption cyber security process and a Physical Activity - Data Management – process - such as verifying and recording the **Point reward / code process** within a PAT business PAT process / Point / Return - process).*

### **2: A Echo Credits - PAT – Transaction / exchange - service fee process:**

**2- A PAT - Transaction / exchange - process:** A process whereby Echo Credits charges a PAT business, either a direct or % fees process. *(This fee is for Echo Credits recording and verifying the PAT data of a PAT businesses clients, % discount transaction / exchange process.*

*(EG- in detail this is for A PAT business using Echo Credits service to **analysis and record a PAT business PAT transactional exchange process** to verify that there is no corruption within a PAT business specific PAT - transactional / exchange - POS process):*



## How it all works:

### 1: Echo Credits - Physical Activity Data Management - process:

Below are the specifics of *how* the Echo Credits - physical activity data / point management system (*PAT - System*) process operates, whereby Echo Credits provides the services off: (*The how*)

#### A: Physical Activity – Measure Monitoring / management – process:

- 1- Monthly – *Analysis*, of a PAT business clients, physical activity data, sent to E-C (*Measurement - process*).
- 2-Monthly – *confirmation* of a PAT business client’s physical activity data, ensuring is uncorrupted. (*Monitoring - process*).

#### B: Physical Activity - Point / Management – process:

- 1- Monthly – *Analysis* of PAT business client’s physical activity data, to ascertain reward points, client entitled to. (*Point-process*)
- 2- Monthly – *Confirmation* of a PAT business clients, physical activity data, send a Pat business reward points back. (*Return - process*) Thus there is a monthly maintenance / service fee, for the maintenance and service of a Echo Credits (PAT) system process, whereby at monthly intervals, Echo Credits analyses and confirms a PAT business clients Physical Activity data and Measure monitoring processes. (Mobil device - pedometer application process) and the Data / analyst and management - transactional processes). (The point - redemption / reduction process).

### Below is a possible: Echo Credits - Physical Activity Data Management – monthly fee rates:

The Echo Credits - Physical Activity Data Management – monthly fee rate can either be based upon a **flat monthly fee, of \$..... per month**, or **variable monthly fee, of \$..... per month**. Whereby the variable monthly fee, of \$..... is based upon a process of a \$....., for any SPECIFIC - PAT business member, single (*PAT*) point transaction per month. (E.g. If one SPECIFIC PAT business member, does a single (*PAT*) point transaction a month this = \$..... paid to echo credits. Thus if a SPECIFIC PAT business member, does more than one single (*PAT*) point transaction a month, then Echo Credit, still only gets \$..... a month, in regards to it attaining a monthly Physical Activity Data Management fee). Both these Physical Activity Data Management fee process, are for Echo Credits - Physical Activity Data Management process, which enables ongoing maintenance / service, for a PAT business using the Echo Credits (PAT) system. (*However it has to noted, that if there is no Monthly Echo Credits (PAT) system – transaction / exchange – processes done by a PAT business client, then this Echo Credits - Physical Activity Data Management fee can / is to be adjusted accordingly. EG: If there is no Echo Credits (PAT) system – transaction / exchange – process for a specific month, then it is not possible for Echo Credits to charge a PAT business for the use of this Echo Credits - Physical Activity Data Management process*).

#### This would equate to: (*As in the example of the \$....., flat monthly fee rate*).

\$..... a month / 1 minute time, for echo credits, to do a - Monthly – *analysis*, of a PAT business client, physical activity data, sent to E-C – *the Measurement - process*.

\$.....a month / 1 minute time, for echo credits, to do a Monthly – *confirmation* of a PAT business client’s physical activity data, ensuring is uncorrupted- *the Monitoring – process*.

\$.....a month / 1 minute time, for echo credits, to do a Monthly – *analysis* of a PAT business client’s physical activity data, to ascertain reward points, client entitled to – *the Point-process*.

\$..... a month / 1 minute time, for echo credits, to do a Monthly – *confirmation* of a PAT business clients, physical activity data, send E- C reward points back – *the point Return – process*.

\$..... a month / 1 minute time, for echo credits, to do a Monthly – *review* service of all these above PAT business - PAT processes.

**Foot Note\*** : All Echo Credits – collecting, recording and data management process will be possible, because all PAT business can have their participants engaged with their own unique PAT business - member number.



## **2: Echo Credits PAT – transaction / exchange - service fee process:**

Below are the specifics of how the Echo Credits - PAT - transaction /exchange - service fee / usage process operates, whereby Echo Credits provides the services off: (The how)

**1-** A PAT business permits a PAT process - direct transactional / exchange process to operate, which indicates when a product / service has been purchased by a customer / client of a PAT business, using the Echo Credits PAT data management / transaction service. (Via a PAT business discount / points - reward / code - process).

**2:** Echo Credits records the / data and transaction management processes within a PAT business, whereby a PAT business clients use a reward / code points concept within an PAT business % discount transaction / exchange process. Thus Echo Credits is entitled to ask a PAT business / vendor for some form of monetary payment, in the way of small % fee / share, of any sale within a PAT businesses / vendor business, if a PAT business uses the Echo Credits (PAT) data management / transaction service. Consequently this Echo Credits - % transactional / exchange - usage fee, can be recorded by a PAT business / vendor, at their DIRECT transactional / exchange point of sale (POS) process, indicating, when a product / service has been purchased by a customer / client of theirs, using a PAT / POS - system process. (Via a PAT business own discount / points reward process). This in turn, will enable Echo Credits at monthly intervals, to collect any PAT business - Echo Credits (PAT) data management / transaction service fees, from a PAT business / vendor.

**Below are some possible options, in regards to an Echo Credits (PAT) system % transactional / ex- change - service / usage fee rates:**

- Echo Credits takes a % share, of a transaction discount of % on a discounted item within your business, via customer / client within your business using, your business (PAT) system process to gain their % discount, while you use the Echo Credits (PAT) data / transaction services. (*As indicted in you're already enclosed / received, (if you wish), PAT business credits – Point Reward processes info*).
- A direct *Echo Credits (PAT) system*, transaction / exchange fee, at a rate off either: For example - 1% - 3% / per direct exchange / transaction process, when a product / service, has been purchased by a customer /client within your business, using your PAT process - via your PAT business points / reward process.

**NOTE:** These above, Echo Credits (PAT) data management and transaction service fees, are in the early stages, of the Echo Credits – business start-up process, and thus can be negotiated / determined by both Echo Credits and by a PAT - vendor / business, which is to be engaged within a specific Echo Credits, PAT data management / transaction service. –

**Foot Note:** All Echo Credits – Echo Credits (PAD) system % transactional / exchange - usage - recording processes will be possible, because all PAT business participants can have their own PAT businesses - member number.

**Note:** If you wish to receive more information in regards to either this Echo Credits Data Management / transaction process and / or the Echo Credits consulting process please contact Echo Credits –Ph – 0437151615 / Email [admin@echocredits.com.au](mailto:admin@echocredits.com.au) ... Web- [www.echocredist.org](http://www.echocredist.org)