



Community Cards

Growing local businesses, strengthening communities

Powered by

*giftee*TM

A Community Card Is...

A digital gift card that unites business, consumers and local merchants

How it works

- Multi-use paper or digital gift card, lives on your phone, any value >\$5
- Works at any number of different merchants in a community
- Merchants opt in to the program at no cost
- Consumers give them as gifts to family and friends via email or text
- Businesses give them as employee rewards, marketing programs, survey incentives, contests, customer appreciation/recovery, etc.
- Cards do not expire. Yiftee provides customer support and security

“Gives back” to local communities



Community Card Buyers

Employee Rewards,
Customer Appreciation



Consumer Deals,
Offers, Loyalty



Gifting



Fund Raising
Schools, Non-profits



Bulk Purchase



Available to companies & individuals via web page, web links, enterprise app, Facebook



Gift Card

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Welcome to Pleasantville.

Join us for the annual Pleasantville Pig Out on May 31st and June 1st.

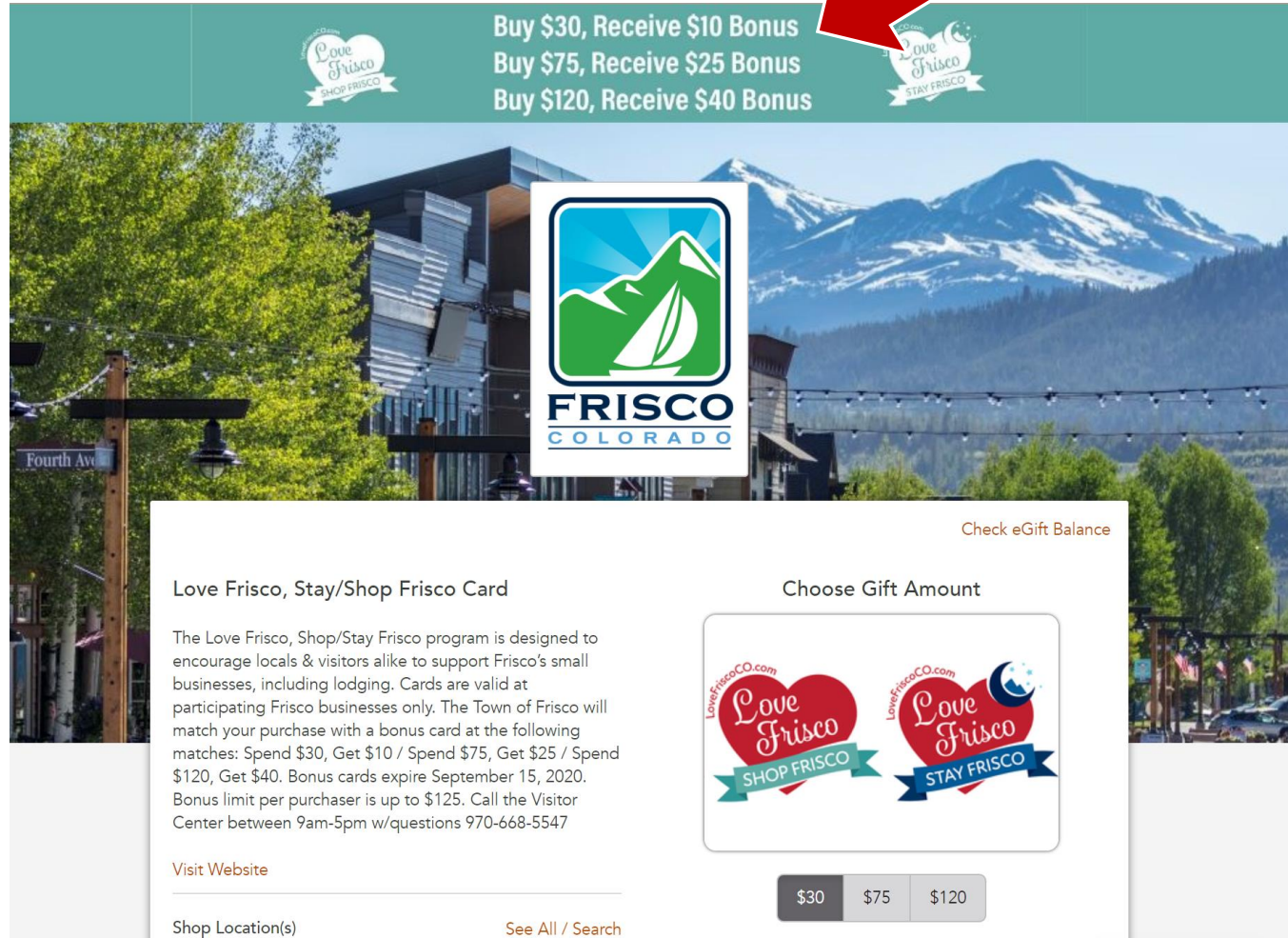
UPCOMING EVENTS

Sponsorships Support Local Businesses

Local employers, professionals, community groups and others can give gifts and/or sponsor a bonus gift program.

Impact to local business is multiplied by consumers purchasing cards.

eDelivery fee discounts may be available for bulk purchases.



The screenshot displays the 'Love Frisco, Stay/Shop Frisco Card' program. At the top, a green banner lists the bonus tiers: 'Buy \$30, Receive \$10 Bonus', 'Buy \$75, Receive \$25 Bonus', and 'Buy \$120, Receive \$40 Bonus'. A red arrow points to the 'Love Frisco STAY FRISCO' logo in the top right corner. Below the banner is a scenic image of Frisco, Colorado, featuring a modern building and snow-capped mountains. The 'FRISCO COLORADO' logo is centered over the image. The main content area includes a 'Check eGift Balance' link, the title 'Love Frisco, Stay/Shop Frisco Card', and a detailed description of the program. It states that the program is designed to support local businesses and that the Town of Frisco will match purchases with bonus cards. The matches are: Spend \$30, Get \$10; Spend \$75, Get \$25; Spend \$120, Get \$40. Bonus cards expire on September 15, 2020, and the limit per purchaser is up to \$125. Contact information for the Visitor Center is provided. Below the text is a 'Visit Website' link. To the right, a 'Choose Gift Amount' section shows two heart-shaped logos: 'Love Frisco SHOP FRISCO' and 'Love Frisco STAY FRISCO'. At the bottom, there are three buttons for selecting the gift amount: '\$30', '\$75', and '\$120'. A 'Shop Location(s)' field and a 'See All / Search' link are also visible at the bottom.

Buy \$30, Receive \$10 Bonus
Buy \$75, Receive \$25 Bonus
Buy \$120, Receive \$40 Bonus

Love Frisco
SHOP FRISCO

Love Frisco
STAY FRISCO

Check eGift Balance

Love Frisco, Stay/Shop Frisco Card

The Love Frisco, Shop/Stay Frisco program is designed to encourage locals & visitors alike to support Frisco's small businesses, including lodging. Cards are valid at participating Frisco businesses only. The Town of Frisco will match your purchase with a bonus card at the following matches: Spend \$30, Get \$10 / Spend \$75, Get \$25 / Spend \$120, Get \$40. Bonus cards expire September 15, 2020. Bonus limit per purchaser is up to \$125. Call the Visitor Center between 9am-5pm w/questions 970-668-5547

[Visit Website](#)

Shop Location(s) [See All / Search](#)

Choose Gift Amount

\$30 \$75 \$120

Recognizing Community Sponsors



How It Works

Where Can I Use It?



Check Balance

For Businesses

LEAD SPONSORS

- 505
- AllianceBernstein
- AT&T
- First Horizon Bank
- Giarratana LLC
- MP&F Strategic Communications
- Nashville Predators
- Pinnacle Financial Partners

ASSOCIATE SPONSORS

- Barge Design Solutions
- Broadway Entertainment
- CapStar Bank
- FirstBank
- Freeman Webb Companies
- Gresham, Smith and Partners
- GSRM Law
- Hall Strategies
- Highwoods Properties
- Regions Bank
- Robin Realty Company, LLC
- SP Plus
- Waller

Digitally Send a Downtown Nashville Gift Card

Downtown Dollars

Downtown Dollars can be spent at many of your favorite retailers, restaurants, services and entertainment destinations in downtown Nashville. Use the Downtown Dollars e-gift card at all participating locations in the heart of the city — downtown Nashville has it all!




Sponsors may cover eDelivery fees, bonus gifts, gift purchases, marketing costs and more.

Choose an eGift Card Amount

\$25	\$50	\$100	CUSTOM
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Bonus Offers Sweeten the Pot (Optional)

Participating merchants can make Bonus Offers for people to use their Cards in their stores. This attracts people to buy the cards for self-use.








How it Works

Select the value of your gift card. Choose your recipient(s) (family, friends, team members) and send via email or text message. The recipient can use that value to make purchases at any participating Dutch Country Farmer's Market retailer.

Special Offers with your Card

[See Printable List](#)

 <p>BECCA'S BAKERY 19 Commerce Street Flemington, New Jersey 08822 2 COOKIES WITH \$10+ PURCHASE Details</p>	 <p>BEILERS CHEESE & PICKLES 19 Commerce Street Flemington, New Jersey 08822 2 PICKLES WITH \$10+ PURCHASE Details</p>	 <p>DUTCH COUNTRY PRODUCE 19 Commerce Street Flemington, New Jersey 08822 2 APPLES WITH \$10+ PURCHASE Details</p>	 <p>ESH'S SEAFOOD & SALADS 19 Commerce Street Flemington, New Jersey 08822 1 HOMEMADE COCKTAIL SAUCE WITH \$10+ PURCHASE Details</p>	 <p>LANG 19 Commerce Street Flemington, New Jersey 08822 2 PIECES WITH \$10+ PURCHASE Details</p>
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Redeeming Your eGift Community Cards

Multi-use, unique-to-this-gift digital MasterCard, redeemable only at participating merchants

MasterCard validates transaction

Any merchant that takes MasterCard can participate. Key in codes to redeem (like a phone order)

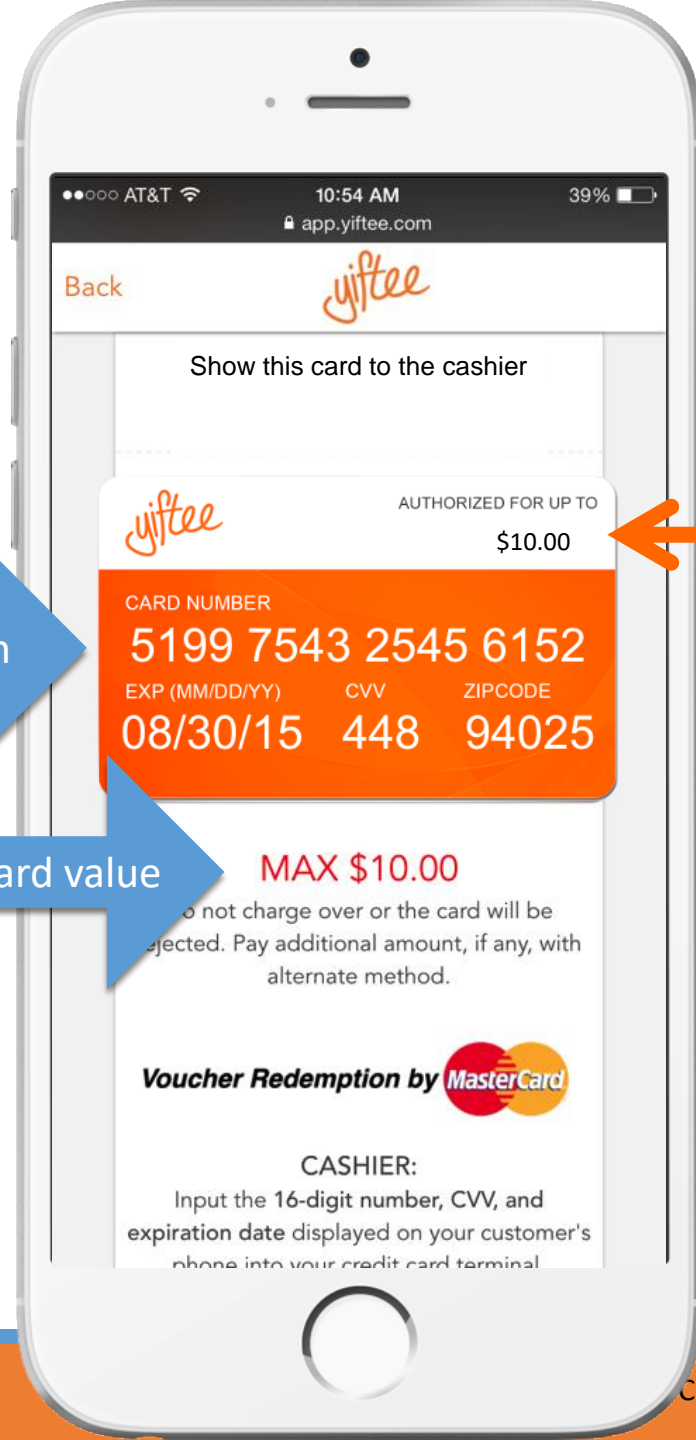
Do not exceed card value

Reconciled by normal MC bank. CNP interchange fees apply on redemption

No App required on phone to redeem, Yiftee sends monthly reminders. Gifts can be printed

eGift Card DEMO

Text the word "smitten" to: (855) 890-2028



Refreshes to current balance

Simple to Deploy: No external hardware, terminals or integration

Buyer

Buys online eGC at face value of card

Recipient

Uses eGC at Merchant

Merchant

Process eGC as any other MC transaction



Takes payment, holds payment in escrow



Customer presents digital or printed voucher in store, Merchant processes as CNP transaction



MasterCard pays Merchant, Yiftee pays MasterCard

Normal funds settlement for merchants; no funds transfer or liability for organizer;
no fraud risk for merchants or organizer

How to Get Your Own Community Card

Custom branded to your community

- 1) Secure interest from residents, companies, realtors, schools, non-profits, etc. to use for gifting, fund raising, visitors, customer appreciation, employee rewards, etc.
- 2) Secure interest from merchants to participate – no cost other than credit card (CNP) processing fees paid on redemption
- 3) Yiftee will set up account then you upload list of participating merchants. They simply run “Activation card” which is a \$0.10 Mastercard on their PoS to opt-in
- 4) Cost summary: \$1+5% of gift value "eDelivery fee" paid by gift sender at time of purchase. Periodic reminders to use will be sent when possible to gift recipient. Subject to local laws, Yiftee may apply inactivity fees after 12 months of no redemption activity. Gifts do not expire unless sent by a business as a promotion or award in which case an expiration date up to a year from time of issuance may be applied. If gifts expire, Yiftee retains 10% of gift value and the remaining balance is rebated to sender.



Optional: secure interest from sponsors to fund marketing programs

Your Local Merchant Marketplace

The screenshot displays the 'GIFT FREMONT' marketplace. At the top left, a banner reads: 'Spend at least \$20 on a gift at any of our merchants and receive a \$5 GIFT at that merchant. Spend at least \$40 on a gift at any of our merchants and receive a \$15 GIFT at that merchant. While supplies last. Limit 1 per customer per merchant.' To the right, a woman holds a sign that says 'Come in We're OPEN'. Logos for 'Fremont' and 'FREMONT CHAMBER OF COMMERCE' are visible. Below the banner, the location is identified as 'Fremont, CA'. A 'Sort by Popular' dropdown menu is present. The main area features a grid of merchant cards, each with a logo, name, and address:

- Milk and Honey Cafe**: 34265 Fremont Blvd, Fremont, California
- Afghan Awasana Kabob House**: 37012 Towers Way, Fremont, California
- Joe's Corner**: 37713 Niles Boulevard, Fremont, California
- King noodle- fremont**: 39226 Argonaut Way, Fremont, California
- DasBrew, Inc.**: 44356 South Grimmer Boulevard, Fremont, California
- Haller's PHARMACY eGift Card**
- SPIN A YARN STEAKHOUSE**
- Dash**

Members can self-sign up for their own custom eGift Cards via a branded link for your Community. Yiftee will waive monthly subscription fee through Sept.30, 2020. Fee is 5% of card sales starting Oct 1. No cc processing fee, no subscription.

eGift Cards for individual merchants generate cash when cards are sold. Customers buy from Community Marketplace, Merchant websites & Facebook pages and redeem them by phone or in person in store using a secure code online.

Summary:

Community Cards Strengthen Communities

Simple to deploy, no hardware or integration, zero fraud risk

- Anyone that takes Mastercard can participate
- No back office administration needed
- Always available to consumers on their phones or printed

Large employers and organizations jumpstart gift sales

- Employee rewards, holiday gifts, welcome gifts, surveys, marketing, wellness...
- Fund raising campaigns with specific merchants who offer discounts
- Bulk card purchases made easy

No set-up costs, no monthly costs, \$1+5% eDelivery fee per card

You can get “sponsors” for the card like a local bank to cover eDelivery fee, Buy-One-Get-One bonus gifts, marketing costs and/or charitable contributions

Who is Yiftee?

What we do: Drive profitable revenue for local businesses using eGift cards and promotions. Strengthen local communities

Customers: 3,500 merchants with 8,000 US locations



Business model: A combination of SaaS subscription and transaction, promotion and inactivity fees. Profitable and cash flow positive

Launch date: December 2012

Location: Menlo Park, CA, customers nationwide

Services: Community cards, eGift cards, digital promotions and the associated end user customer and merchant support



Case Studies

“Yiftee is the best thing we’ve experienced!”
 - Alexis@Bedrock Development, Detroit



Community	Launch Date	\$ Sold	# Merchants	# Cards (as of 2/1)
Detroit, MI Pop: 673k	11/17/2017	\$2,000,000	106	20,600



Spartanburg, SC Pop: 40k County: 300k	11/14/2018	\$70,600	28	2,300 so far
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Thank You!

Donna Novitsky, Yiftee CEO

donna@yiftee.com

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Appendix: Merchant FAQ's

Q: Is there a deadline to participate?

A: We are planning a launch on ??? to introduce the Card to the community. Sign up before then so that you are a part of the launch program and get this incremental business.

Q: How do I process the eGift Card?

A: Process it as a credit card (not debit or gift card) and key in the transaction like a phone order. Mastercard will validate. Do not go over the value of the card or the transaction will be declined. If this happens, start over and charge equal or less than the card value.

Q: What if the purchase is for more than the eGift Card value?

A: Run the eGift Card for the remaining balance on the card, and ask the customer for a different form of payment to cover the rest of the transaction.

Q: What do I do if the eGift Card is 'declined'?

A: The transaction is declined if you try to redeem more than the value of the card, or if any of the redemption information is mis-typed. Start the transaction over with the correct value and info.

Q: Does the eGift Card function as a 'pre-paid' credit card regarding automatic tipping hold-backs?

A: No. It can be redeemed for the full value. We do not recommend allowing tipping on the card because it is a prepaid card.

Q: Since the eGift Card is like a Mastercard, can it be redeemed anywhere?

A: No. They can only be redeemed at participating locations.

Q: Is there a fee to purchase the eGift Card?

A: The gift sender pays \$1.00 plus 5% of the gift value. The gift recipient gets 100% of the gift value. The store is paid the full value of the card, less their normal card-not-present Mastercard fee.

Q: Can the eGift Card be used more than once?

A: Yes. They are multi-use and the current balance and expiration date are always reflected on the digital voucher. Recipients receive monthly reminders to redeem.

Q: Can I apply a refund to the eGift Card?

A: Yes. Refunds can be applied to a valid (unexpired) card just as you would to a credit card.