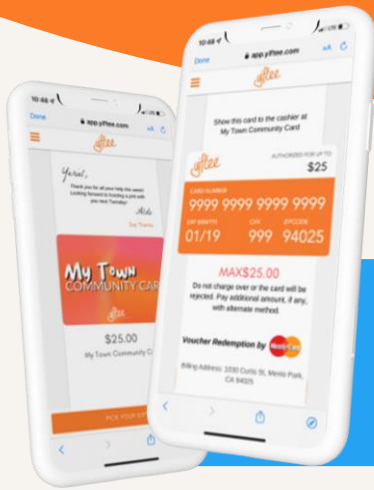


Welcome to the

# Ponca City Community Card

Boost Local Spending and Economic Growth with no extra fees or equipment!



Community eGift Cards have kept \$50M in local spending, since Jan 2020.

## You're Invited!

As a merchant in our area, We invite you to participate in our Community Gift Card program.

## Why Join?

1. Drive more business into your store
2. Keep local customers spending local & get visitors excited about our local shops, too!
3. Cards can ONLY be used at participating merchants
4. No special technology or administration required to participate (Must accept Mastercard and be able to key in the transaction like a phone order.)
5. No back-office administration: Funds are automatically paid to you, via your usual Mastercard processor.
6. There is no fee to participate

## Who Buys Community Cards?



### Local consumers

Buy them online and give them as gifts, thank you's, etc. to support local businesses.



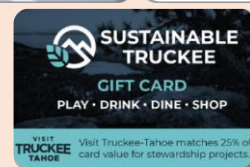
### Local companies (banks, universities, realtors)

Use them for employee rewards, customer appreciation, marketing and other programs



### Chambers of Commerce

Use them to predictably multiply grant funds, to use as giveaways/prizes for local events, and to market to out-of-town visitors



Custom Branded to Our Community!

## How to Join our Shop Local Network:



### SIGN UP

With your local organizer

Usually the City, Chamber, Main Street or Downtown



### ACTIVATE

By running a unique digital Mastercard on your POS to join.



### ADVERTISE

The Community Card with signage / optional promos.



### REDEEM

Community Cards as customers come in with them on their phone (or printed).



### GET PAID

As usual by Mastercard, the same day.

# Community Card Merchant FAQs

**How do I sign up?** Tell your community organizer that you want to participate, and they will add you to the program and send you an Activation Card, which is a 10-cent prepaid Mastercard. Running the Activation Card is your authorization to opt-in to the program. Following that, you are ready to accept redemptions.

**I already have a gift card program for my business. Why should I join Yiftee?** You may maintain your current gift card program while participating in Yiftee. Participation on the program simply serves to provide you with an additional source of revenue for your business.

**How will this increase my sales?** Community Cards will be circulating in the community in high volumes as our *Shop Local Currency*. Joining the program as a participating merchant allows your business to get a "slice of the pie," and benefit from all the marketing and promotion the community does for the program. It also allows you to participate in the seasonal campaigns we will run on the program.

**Is there a contract or commitment?** Merchants do not have to sign any contract or agreement. After opting in, they can be added or removed from the program at any time, as they wish, at the discretion of their local program organizer.

**How Are Payments Processed?** Yiftee Community Cards are unique digital Mastercard Credit Cards. They are processed by manually entering the card information into your POS, just as you would with a phone-in or card not present order. You don't need any special equipment. Since Yiftee cards are Mastercard Credit Cards, merchants are paid out the same day, with all other Mastercard settlements.

**Since the Card is a digital Mastercard, can it be redeemed anywhere?** No. They can only be redeemed at participating locations who have run their Activation Card.

**Does Yiftee take a cut of my card sales?** No. Merchants are paid the full value of the card, less their normal card-not-present (CNP) Mastercard fee.

**Do I get marketing support for this?** You will be provided marketing materials that denote that you accept our Shop Local Currency, for you to post in your store. We will also have signage posted around town, and on social media, encouraging people to use the program. You may offer additional marketing in your store by offering a small promo to those who use the Yiftee card, which will generate more attention for the program, and more redemptions for you.

**What about tech support?** Yiftee's support team is available 7 days a week for questions, with an average response time of 3 minutes. You may also organize a meeting with your program's Yiftee strategist at any time for a more elaborate Q&A.

**How do I introduce this to my staff?** Yiftee provides regular training webinars to answer any/all questions and walk through the A to Z of redemption. We also provide a very short training video with everything staff needs to know, and a step by step one-pager on the easy redemption process. We recommend posting this one-pager next to your POS system.

**How Is fraud prevented and managed?** Yiftee works with a rigorous third-party security system to prevent fraudulent transactions and is backed by Mastercard. However, Yiftee accepts all responsibility for cases where fraud does occur and will financially cover all fraudulent charges. Communities & merchants bear no financial risk.

# Community Card Merchant FAQs

**Can I track transactions and performance?** Yes, quite thoroughly. Your organizer has access to extensive data on program transactions via their portal, including a detailed breakdown for your specific business. They can easily provide that information upon request.

**What if the purchase is for more than the Community Card value?** Run the Community 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. The balance on the digital card is updated live. Printed cardholders can check their balance using the link listed at the bottom of their card.

**What do I do if the card is 'declined'?** The transaction is only declined if you try to redeem more than the value of the card, or if the redemption information is incorrectly typed. Start the transaction over with the correct value and info.

**How do I check the card balance?** On the digital Community Card, the balance will be listed directly on the card and will update live. On the printed card, you may view the balance by scanning the QR code on the voucher.

**Is tipping allowed on the Community Card?** No, unless you pre-authorize the amount with the tip included, since this is a prepaid card.

**Can I apply a refund to the Community Card?** Yes. Refunds can be applied to a valid (unexpired) card just as you would to a credit card.

**My POS allows me to pass credit card processing fees to the customer. Can I do that with Community Cards, too?** Yes, as long as the added fees are pre-authorized, and the final charge amount, including all fees, is less than the balance of the card.

**Is there a fee to purchase the Community Card?** The card buyer pays \$1.00 plus 5% of the card value, unless this fee is subsidized by a sponsor. The card recipient gets 100% of the card value. The store is paid the full value of the card, less their normal card-not-present (CNP) Mastercard fee.

**Can the Community Card carry a balance and be used more than once?** Yes, the card may continue to be spent at any/all participating businesses, until there is no remaining balance.

**Can I cancel my participation on the program?** Yes. Merchants may cancel anytime, by notifying their program organizer. You will be removed from the marketing materials online and can no longer process the cards.

**Is there a deadline to participate?** We are planning a launch on [insert date] to introduce the community to our new Community Card. Sign up before then so that you are a part of the launch program and get this incremental business.