



Community Gift Cards

Join the Shop Local Movement!

*giftee*TM
Keep local dollars local

Small Businesses Need Help

Small businesses = 99% of US businesses, 60M US jobs

½ of the private sector workforce

Hard hit by pandemic

1 in 3 were closed during the pandemic (src: Harvard University, Economic Tracker, June 2021)

Suffering lasting effects of supply chain & personnel disruption

Struggling to compete

Long recovery time - 6 yrs. to recover from 2008-09 recession (src: McKinsey and Co.)

Under-resourced to compete with national brands and ecommerce

**Trend: Public-private partnerships
to support the Shop Local Movement**

Community Card Benefits:

More Business for your Local Shops and Restaurants

Consumers buy them for birthdays, holidays, thank you's, etc. to show local support

Employers buy them for employee rewards, realtors for welcome gifts

- Usually in lieu of national brand gift cards
- These are incremental dollars for your small businesses, contributing to the local economy instead of going to large retailers and ecommerce

City governments, schools, and hospitals buy them to appreciate staff, teachers, and essential workers at various holidays

Bonus programs (e.g. Buy \$100 card, get a \$50 bonus card) triple the value of grant money

- Incentivize consumer purchases and drive more foot traffic in stores

Cardholders typically spend 30% more than card value

- 51% try new places

Organizer gets data on who purchased cards and where they were spent to show value to merchants, city councils and other community members

How Community Cards Work

Digital gift cards that unite business, consumers and local merchants

Multi-use digital or printed gift card, lives on your phone, any value \$5 to \$250

You specify which merchants can participate and they “opt in”

Can be any number of different merchants in a community – no special equipment or integration required

Consumer-purchased cards do not expire

Bulk purchasers can benefit from no eDelivery fees

Yiftee provides customer support, security and fraud protection



Community Card Buyers

Employee Rewards,
Customer Appreciation



Consumer Deals,
Offers, Loyalty



Gifting



Fund Raising
Schools, Non-profits



Bulk Purchase



Purchased online or in-office, delivered in email or print



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

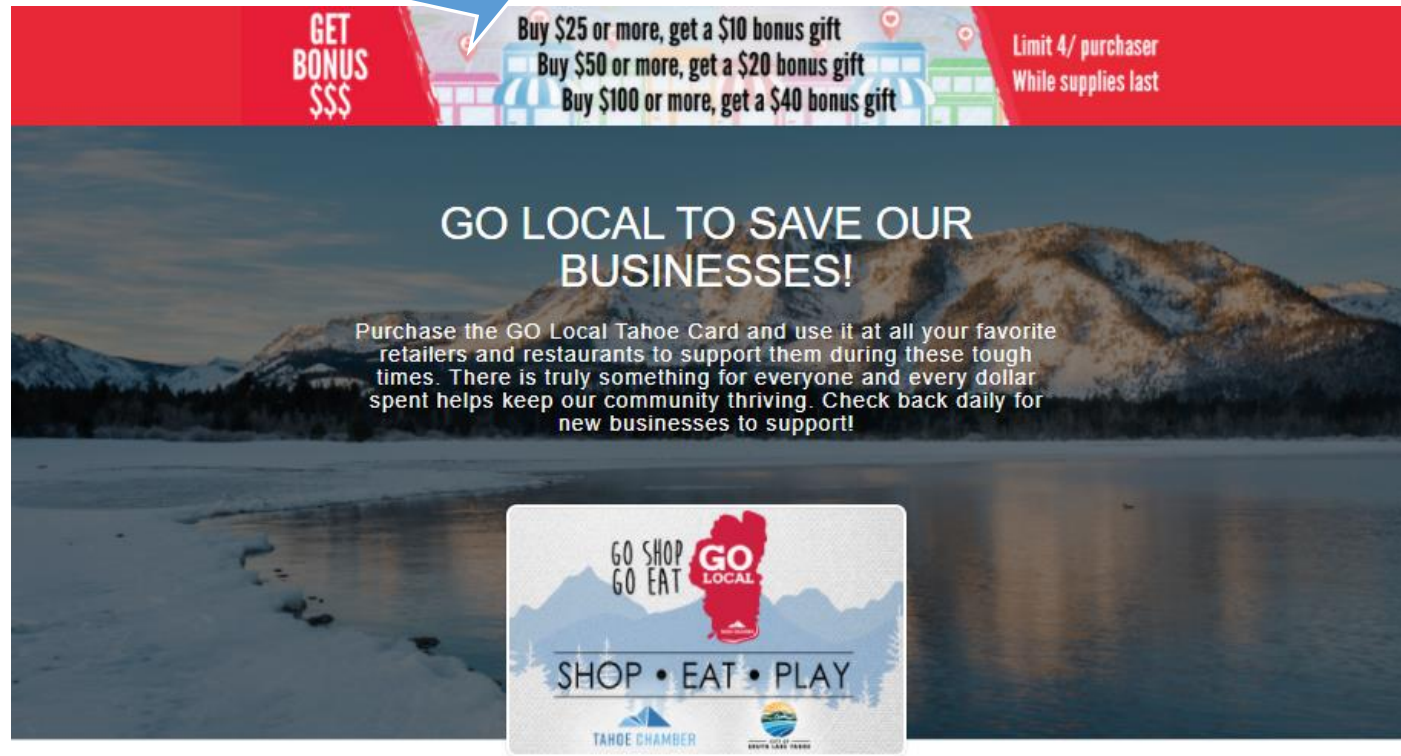
Bonus Programs Support Local Businesses

Local employers, city, state & federal (ARPA) funding, professionals, community groups and others can sponsor a bonus gift program

Impact to local business is multiplied by consumers purchasing cards

eDelivery fee discounts available for bulk purchases

Bonus Gifts



GET BONUS \$\$\$

Buy \$25 or more, get a \$10 bonus gift
Buy \$50 or more, get a \$20 bonus gift
Buy \$100 or more, get a \$40 bonus gift

Limit 4/ purchaser
While supplies last

GO LOCAL TO SAVE OUR BUSINESSES!

Purchase the GO Local Tahoe Card and use it at all your favorite retailers and restaurants to support them during these tough times. There is truly something for everyone and every dollar spent helps keep our community thriving. Check back daily for new businesses to support!

GO SHOP GO EAT GO LOCAL

SHOP • EAT • PLAY

TAHOE CHAMBER SOUTH LAKE TAHOE

Choose an eGift Card Amount

\$10

\$25

\$50

\$100

Sponsor-funded eDelivery fee

Buy eGift Card(s)

Recognizing Community Sponsors

Sponsor
Recognition

[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, etc.

Choose an eGift Card Amount

\$25

\$50


\$100

CUSTOM

Recognized on eGift page, PR, social media, website, etc.

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](#)



BECCA'S BAKERY
19 Commerce Street Flemington, New Jersey 08822

2 COOKIES WITH \$10+ PURCHASE


[Details](#)



BEILERS CHEESE & PICKLES
19 Commerce Street Flemington, New Jersey 08822

2 PICKLES WITH \$10+ PURCHASE


[Details](#)



DUTCH COUNTRY PRODUCE
19 Commerce Street Flemington, New Jersey 08822

2 APPLES WITH \$10+ PURCHASE


[Details](#)



ESH'S SEAFOOD & SALADS
19 Commerce Street Flemington, New Jersey 08822

1 HOMEMADE COCKTAIL SAUCE WITH \$10+ PURCHASE

[Details](#)



LANG
19 Commerce Street Flemington, New Jersey 08822

2 PIECES WITH \$10+ PURCHASE

[Details](#)

Redeeming Your Community Cards

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

MasterCard validates transaction

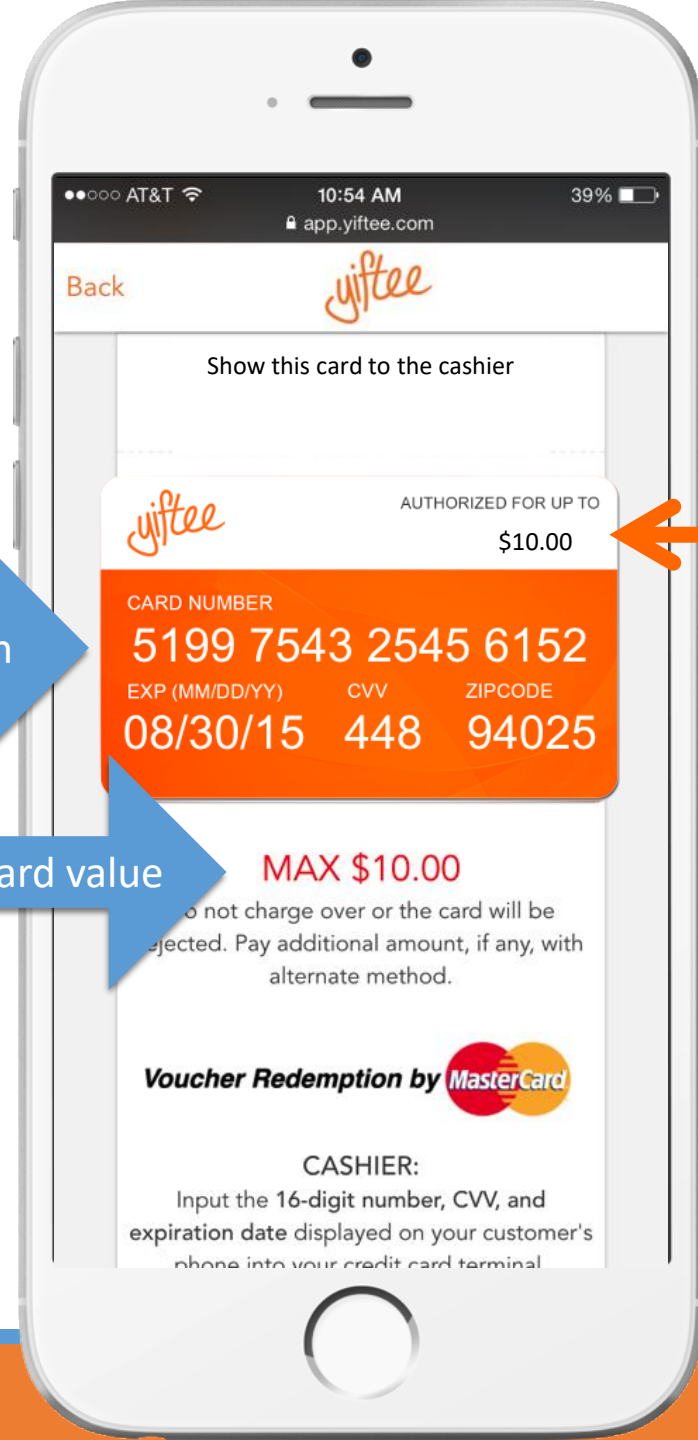
Any merchant that takes MasterCard can participate. Key in codes to redeem (like a phone order)

Do not exceed card value

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

No App required on phone

Yiftee sends monthly reminders



Refreshes to
current balance

Simple to Deploy: No external hardware, terminals or integration

Buyer

Buys Community Card
online or in office



Takes payment, holds
payment in escrow

Recipient

Spends Community
Card at Merchant



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

Merchant

Processes Community
Card as any other MC
transaction



MasterCard bank pays Merchant,
Yiftee pays MasterCard bank

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 buyers: residents, city gvmt, companies, realtors, schools, non-profits, hospitals, etc.
- 2) Secure interest from merchants; 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 an "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.



*Optional: secure interest from sponsors
to fund marketing programs*

Summary:

Community Cards Strengthen Communities

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

- Anyone that takes Mastercard can participate
- No backoffice 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 or ARPA funds to cover eDelivery fee, Buy-One-Get-One bonus gifts, marketing costs and/or charitable contributions

Who is Yiftee?

What we do: Community eGift cards and promotions bringing new revenue to small businesses in cities, towns, downtowns and main streets. Employers, professionals and consumers buy them to keep local dollars local.

Customers: 500+ communities, 15,500 merchants. Key partnerships with Mastercard, city gvmts, chambers of commerce, downtowns, main streets.



Business model: Service is free to organizers and merchants. Yiftee is paid by card buyers who purchase cards to support their local businesses.

Launch date: December 2012 (Community Cards launched in 2018)

Location: Menlo Park, CA, customers nationwide

Services: Community cards, eGift cards, digital promotions, payment processing, security and end user customer and merchant support

Thank You!

Donna Novitsky, Yiftee CEO

donna@yiftee.com

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.

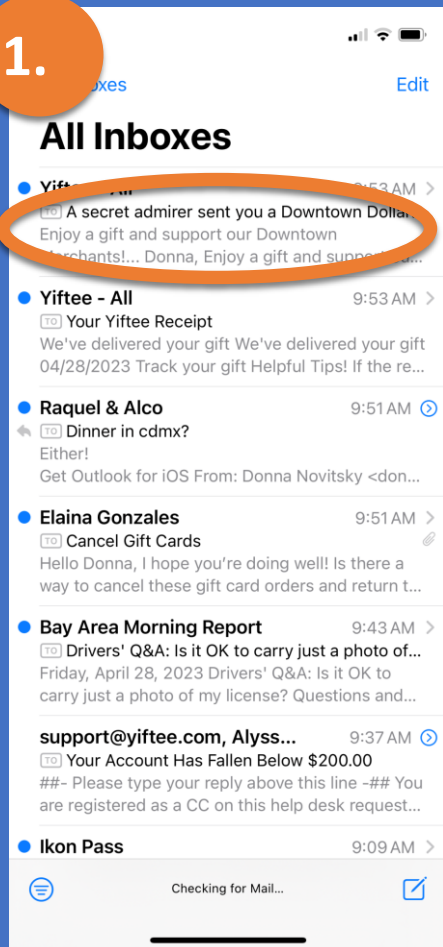
Q: Can I apply a refund to the eGift Card?

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

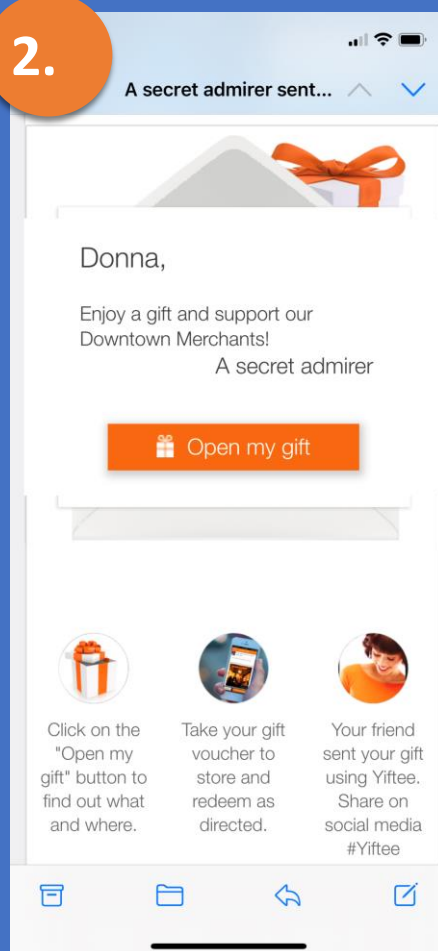


Receive and Redeem eGifts by eMail

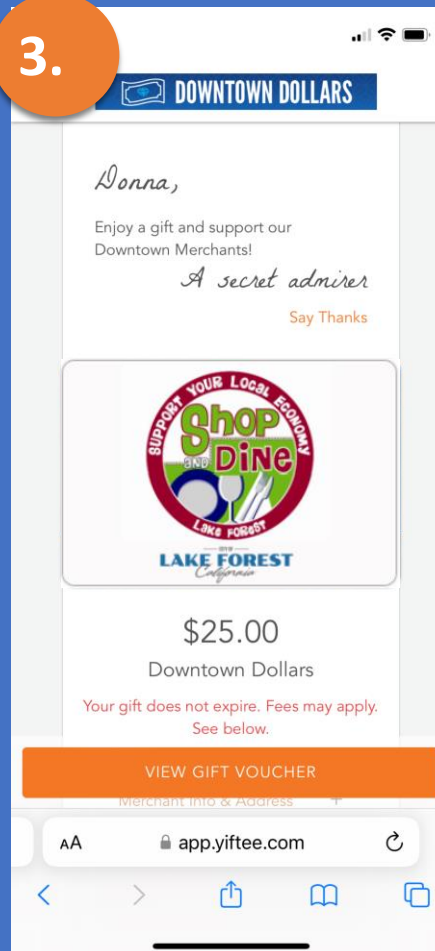
1.



2.



3.



4.



Sender is the “signature” on the gift so it’s recognized

Usually a name but this gift was signed “A secret admirer”

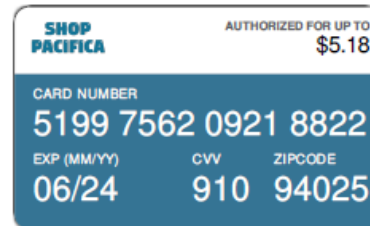
Printed Gifts



A Gift For You

R2,

For the visit to Pacifica!



\$50.00 at Pacifica, CA

Visit <http://app.yiftee.com/gift-card/pacifica-ca-pacifica/locations> for participating locations.

-- Yiftee

Scan with your mobile
phone to take your gift
on the go:



This printed voucher expires on June 30, 2024. However, the funds for the gift never expire. If your voucher has expired, you can get a new voucher with an updated expiration date and gift funds balance by going here:

<https://app.yiftee.com/g/XTJKNGN>

Need help? Contact Yiftee at support@yiftee.com.

Inactivity fees may apply, see below.

Cashier Instructions

- 1 This voucher works like a credit card but has a **maximum INITIAL value of \$5.18**. If the bill (including tip) is higher, split the bill in two and **only charge \$5.18** to the voucher or the remaining balance, whichever is less. **DO NOT USE VOUCHER FOR TIPS**. BE SURE TO CHECK YOUR REMAINING GIFT BALANCE AT www.yiftee.com BEFORE USING AS EACH USE OF THE VOUCHER WILL DEBIT THE AVAILABLE BALANCE.
- 2 Manually enter the number (as if phone order): **5199 7562 0921 8822**. Enter Expiration Date: **06/24**. Enter CVV/CVC: **910**
- 3 If you need a billing address, use **Yiftee, 325 Sharon Park Drive #215, Menlo Park, CA 94025**

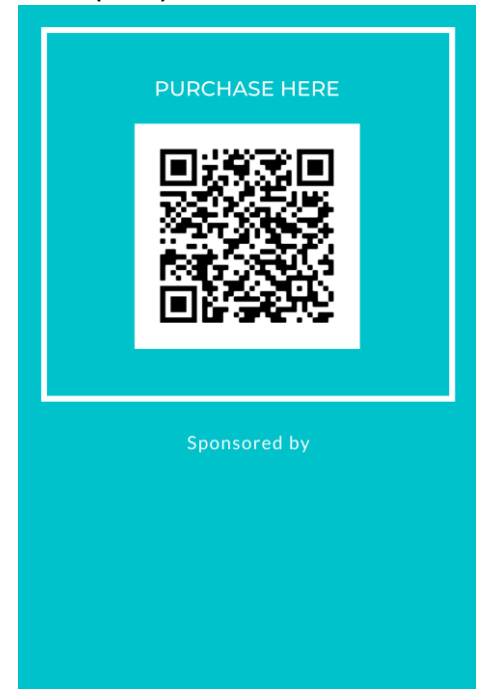
Unless prohibited by law, a \$3.00 fee will be deducted monthly from Voucher balance starting 1st day after 12 months of inactivity. Activity means any action resulting in a change in Voucher balance, other than fee imposition, or adjustment due to error or prior transaction reversal.

In Stores Community Card Marketing Kit

Window Clings (100)



Table Tents (100)



Consumer Takeaway Cards Distributed by Stores (5000)



Kit includes

- 100 window clings
- 100 table tents
- 5,000 business card size store handouts

Customized with your

- Name, color, card, logo, QR code
- Can include sponsor logo if desired

Cost: \$500 delivered to your door

Yiftee Reports

Gifts Sold Report – names and emails of purchasers, card value, amount spent, with marketing rights to this data for the communities

Gifts Redeemed Report – transactions for each merchant (but no PII)

Transaction Report – details on all debits and credits in your account

Fees Report – details on fees paid by community card organizer

All reports can be exported to CSV for analysis

Gifts Sold Report (formatting is better in excel but you get the idea)

Gift ID	Identifier	Date Sold	Sender Name	Sender Email	Recipient Name	Recipient Email	Recipient SMS	Gift Name	Status	Gift Price	Amount Redeemed	Source	Expiration Date	Delivery Fee	zip_code	audit_number	Seller
1490102	1490102	2022-11-30 02:32:34 UTC	Orland, CA	peterc@cityoforland.com	Nicolas DeFrancisco	lycan_101@yahoo.com		Gift	AVAILABLE	75		yiftee.com	2023-05-29 02:32:33 UTC	1		a756f5be5b3db32fe6b0d2fcfe65a39b	
1490101	1490101	2022-11-30 02:32:30 UTC	DeFrancisco	lycan_101@yahoo.com				Gift	AVAILABLE	150		egift				ab2cb6d851274e3d854ee920c8fd395963346	
1487085	1487085	2022-11-28 22:08:26 UTC	Orland, CA	peterc@cityoforland.com	Brooke Marie			Gift	REDEEMED	25		yiftee.com	2023-05-27 22:08:25 UTC	1		e811afba965372ebb2295bc625d7c408	
1487084	1487084	2022-11-28 22:08:22 UTC	Brooke Marie	bmoto323@gmail.com				Gift	REDEEMED	50		50egift				ac9013455e63d9bf50e33a271e3b95963269b	
1486944	1486944	2022-11-28 20:47:47 UTC	Orland, CA	peterc@cityoforland.com	Joyce L Yancy	jyancy07@gmail.com		Gift	AVAILABLE	50		yiftee.com	2023-05-27 20:47:47 UTC	1		323db70257da074850e368b4de979f30	
1486942	1486942	2022-11-28 20:47:43 UTC	Joyce L Yancy	jyancy07@gmail.com				Gift	AVAILABLE	100		egift				86ce910324e341c3826106352fb3095963cfd	
1483016	1483016	2022-11-27 02:08:34 UTC	Orland, CA	peterc@cityoforland.com	wessmockporters welding@yahoo.com			Gift	AVAILABLE	75		yiftee.com	2023-05-26 02:08:34 UTC	1		2b0a973578129f928d3349bf28ce4464	
1483015	1483015	2022-11-27 02:08:30 UTC	wes smock	wessmockporters welding@yahoo.com				Gift	AVAILABLE	150		egift				de78e38fab9d85a9534cbf3d9413a995963d3	

Gifts Redeemed Report

Date Redeemed	Gift ID	Amount	Store Name	Address	City	State	Zipcode	Country	POS Info	Store Number	Last 4 Digits
2022-11-30 19:46:04 UTC	1436328	24.84	The Pickin Chicks	407 Walker Street	Orland	California	95963	USA	SQ *VICCI WACKERMAN ORLAND CA		8919
2022-11-30 19:38:32 UTC	1439116	100	Farwood Bar & Grill	705 Fifth Street	Orland	California	95963	USA	FARWOOD BAR & GRILL ORLAND CA		8775
2022-11-30 03:21:58 UTC	1436934	50	Farwood Bar & Grill	705 Fifth Street	Orland	California	95963	USA	FARWOOD BAR & GRILL ORLAND CA		9171
2022-11-30 02:56:28 UTC	1446309	55.46	Farwood Bar & Grill	705 Fifth Street	Orland	California	95963	USA	FARWOOD BAR & GRILL ORLAND CA		9551
2022-11-30 00:09:36 UTC	1444925	10.35	Wrap It Up Wholesale	1024 South St	Orland	California	95963	USA	SQ *WRAP IT UP WHOLES ORLAND CA		7910
2022-11-29 22:24:57 UTC	1439531	36.53	K&M Thai Noodle House	1050 South St	Orland	California	95963	USA	K AND M THAI NOODLE ORLAND CA		1986

