



Community Cards

Pandemic recovery and beyond!

*yiftee*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

160k-300k closed April – Sept 2020 (srcs: Yelp, Univ CA Santa Cruz)

As many as 1 in 5 closed by YE 2020 (src: National Federation of Independent Businesses)

Recovery will take time

It took 6 yrs. to recover from 2008-09 recession (src: McKinsey and Co.)

Trend: Enlisting communities in the recovery

Via public-private partnerships

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



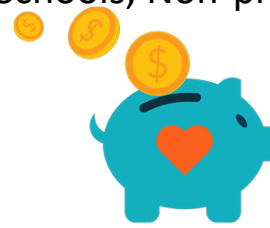
Consumer Deals,
Offers, Loyalty



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, city, state & federal funding, 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 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

Sponsor-funded eDelivery fee

Choose an eGift Card Amount

\$10	\$25	\$50	\$100
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Buy eGift Card(s)

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, etc.


Choose an eGift Card Amount

\$25	\$50	\$100	CUSTOM
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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](#)

 <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>LANC... 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)

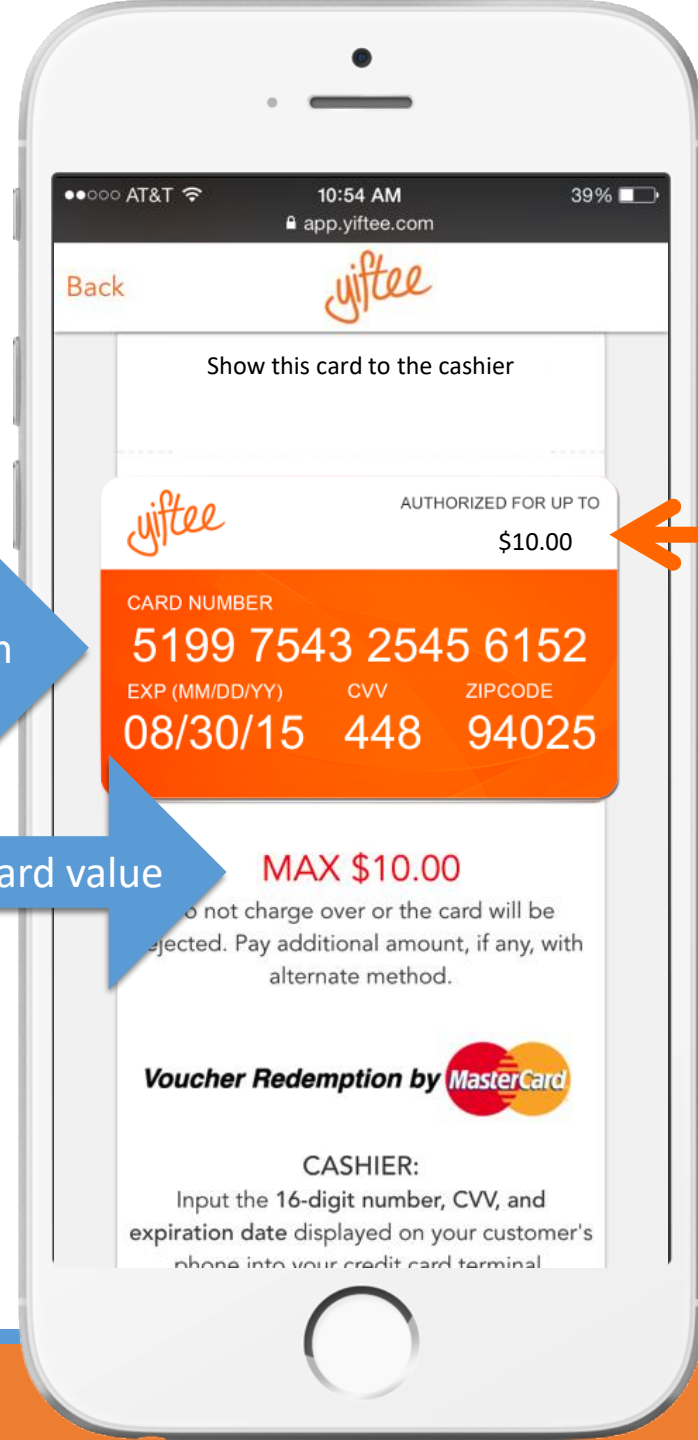
Do not exceed card value

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

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 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: 250+ communities, 12,000 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

Location: Menlo Park, CA, customers nationwide

Services: Community cards, eGift cards, digital promotions, payment processing, security and 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 3/29/21)
Detroit, MI Pop: 673k	11/2017	\$2.97M	100	33,300



Dayton, OH Pop: 141k	12/2020	\$97k	71	3,500
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North Bay Village, FL Pop: 8k	11/2020	\$79k	10	800
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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.