



You're Invited to Join the White Plains Community Card!

Access **new streams of revenue** and **drive foot traffic** in store.

The {commcard} is an eGift Card that's only redeemable at participating stores. The City, local organizations and consumers are **purchasing these cards individually and in bulk** for giveaways, employee rewards, shopping incentives, gifting and more. By opting in, you are able to **redeem these cards at your business**.



Attract new customers with marketing support.

Join the program, and get featured in local promotions across web, social, and press. **51% of cardholders visit new businesses** — typically **spending 30% more than their balance**. Share on your own social media and newsletter to drive even more sales at your business.

No cost to participate. **Hassle-free payments.**

There's **no cost to join or participate** in the program. You pay only your usual credit card fees on transactions. Get **paid promptly and in full with all your other credit card payments**.



Powered by Mastercard™

Community Cards are digital vouchers powered by Mastercard, redeemable only at businesses that have opted in.



No Special Equipment

If you accept Mastercard, then you can accept a Community Card!



Simple and Secure

Yiftee is PCI DSS compliant and screens all card purchases for fraud. Merchants are assured there is no fraud risk in accepting the Downtown HP Dollars.



yiftee.com



sales@yiftee.com



Frequently Asked Questions

How do I sign up? Your Community Organizer will send you an Activation Card — a 10¢ prepaid Mastercard. Running this card in your POS authorizes your participation. If you have to charge \$1 instead, that's fine too — the charge will decline, but we'll get the info we need. Once that's done, you're ready to redeem! Your business will automatically appear on our Community Card (CommCard) webpage.

I already have a gift card program. Why join Yiftee? Great — keep selling your own gift cards! The CommCard brings additional business: bulk buyers, civic groups, and consumers who want options. This way, you'll attract a new set of customers to your store!

How will this increase my sales? Bulk buyers and civic organizations purchase Community Cards in volume. You'll get your share of those funds when recipients redeem at your store. With some in-store marketing, you'll drive more redemptions and boost revenue.

Is there a contract or commitment? By opting in, you agree to the Community Card Merchant Agreement. There's no commitment other than agreeing to redeem Community Cards when customers bring them in. You can leave the program at any time by request or at the discretion of Yiftee or your Organizer.

How are payments processed? Redemption works via Mastercard. Use Tap-to-Pay or enter the card info manually, like a phone order. No special equipment is needed. You'll receive payment in your regular Mastercard settlement.

Can the card be used anywhere Mastercard is accepted? No. Community Cards only work at participating businesses that have run the Activation Card.

Does Yiftee take a cut of redemptions? No. You're paid the full transaction value, minus your usual credit card processing fee.



Frequently Asked Questions

Is marketing support included? Yes! Your Community Organizer can provide window clings, bag stuffers, and more. Yiftee also offers templates to help you promote your Community Card on your social media and newsletter.

What's the best way to succeed with this program? Promote your participation visibly and consistently — signage, table tents, social posts, newsletter mentions, and more. The more customers know, the more they'll use the card at your store. Posting regularly on social media and including the Community Card in your email newsletter helps spread awareness and drive revenue to your business.

Is tech support available? Yes. Yiftee's support team is available during business hours, with an average response time of 17 minutes.

How do I train my staff? We provide a one-pager on how to redeem the card. Post it near your register so staff can handle declines and other situations with ease.

What if a purchase exceeds the card value? Perform a split tender transaction: run the Community Card for its balance, then use another payment method for the rest. Balances update live in the Yiftee app and on digital cards, but not in a Mobile Wallet. For printed cards, scan the QR code to check the balance.

What if the card is declined? Declines occur if the charge exceeds the card balance, info is entered incorrectly, or your POS setup changed. Retry the correct amount. If you switched systems, you may need a new Activation Card to re-register.

How do I check the balance? Balance is shown on the live digital card online or in their Yiftee Wallet. If they have a printed card they can scan the QR code to get the live digital card, or they can enter the 16-digit card number here:
<https://c.yiftee.com/check-gift-balance>.



Frequently Asked Questions

Can customers leave a tip? Tips must be pre-authorized with the total. Some POS tablets do this automatically. You can't settle for more than what was authorized by the credit card network.

Can cards carry a balance and be reused? Yes. The card can be used repeatedly at participating businesses until the balance runs out.

Can I issue refunds to the card? Yes. Refunds can be applied to valid (unexpired) cards just like with any credit card.

Can I pass credit card fees to customers using a Community Card? Yes, if fees are pre-authorized and the total charge (including fees) is under the card balance.

Is there a fee to buy a Community Card? Buyers pay \$1 + 5% of the card value unless covered by a sponsor. Recipients get the full card value. Merchants are paid the full amount minus normal credit card fees.

Is there a deadline to join? Check with your Community Organizer for your program's specific launch date.

HOW TO REDEEM YOUR COMMUNITY CARD

1

CHECK THE AVAILABLE BALANCE:

The available balance is reflected on the top right of the digital card, or, at the QR code on the printed gift. **Do not charge more than the available balance or card will decline.**

2

"SPLIT THE BILL" IF NEEDED:

If the transaction is more than the available balance, run two separate transactions: one for the remaining gift card balance, and another to cover the rest of the bill.

3

MANUALLY ENTER CARD CREDENTIALS:

Process as a Mastercard CREDIT CARD (not a gift card). Key in the 16 digit code, CVV, zip, and expiration as required by your POS.

MANUAL ENTRY INSTRUCTIONS:



SQUARE



TOAST



CLOVER



LIGHTSPEED

FAQ

Transaction DECLINED? The transaction will decline for only one of three reasons:

1. The card has been overcharged (you may only charge for the available balance) - split the bill, and try again!
2. There was a typo upon entering the card into the system - try again!
3. The POS system is unregistered - if you know you are a registered business, try again! If you don't know, contact support@yiftee.com.

Not enough funds on the card to cover the purchase? No problem. Simply split the bill into two purchases: one for the remaining gift card balance, another for the rest of the bill.

Can I issue refunds to the card? Yes, in the same way you would to a normal CC.

Can I use it for tips? No, unless the tip is pre-authorized. You cannot settle a transaction for more than was authorized. You may be billed if the settled transaction exceeds the card's available funds.



support@yiftee.com - available 7 days / week

Community Card Merchant Best Practices

Why should I market my business on the Community Card program?



Positive Brand Image

Supporting local initiatives can improve the merchant's brand image, as consumers often prefer businesses that demonstrate a commitment to their community.



Increased Visibility and Foot Traffic

Active participation in the program puts your business in front of more potential customers, increasing the chances of new customers visiting their store. *51% of Community Card holders will explore a new business on the program that they have never tried before.*



Increased Sales Volume

Redemption of gift cards often leads to additional spending over the card's value, increasing overall sales. *The average over expenditure for Community Card users is \$32.*



Builds Customer Loyalty

Regular engagement with customers through the Community Card program can help in building loyalty to your business.

How can I increase Community Card redemptions at my business?

Window and In-Store Displays

Use eye-catching displays to draw attention to your business's participation on the Community Card program. Best places for signage are your street-facing window(s), and your checkout counter. Your organizer will help provide these materials.

Become An Expert Redeemer

Train staff to provide exceptional service to gift card users, via a thorough understanding of the redemption process. Place your "how to redeem" document right next to your cash register and train all new hires. A positive experience can encourage repeat visits and word-of-mouth referrals.

Promotional Events & Bonus Incentives

Offer deals exclusive to Community Card holders or offer additional perks for using the Community Card at your store, like a small gift, an extra service, or a discount on the next purchase.

Charity Tie-ins

Commit to donating a small percentage of the proceeds from Community Card sales to a local school, charity, or cause. This encourages cardholders to spend more at your business, knowing it's for a good cause.

Post on Social Media

Use your business's social media page to advertise that you accept Community Cards. You will demonstrate your business as a responsible community member AND attract attention from cardholders.

Ask to be a "featured merchant" on your Community Card website

Buyers and cardholders will see your business front and center when they go to redeem, keeping you top of mind as they browse their options.



Accepting Yiftee Community Cards as a Restaurant

Why Tipping Rules Matter

Yiftee Community Cards are prepaid and limited to the amount authorized at checkout. To avoid declined charges, any tip must be included before the transaction is processed.

Tipping Policy for Community Cards

Tipping is allowed only if the full amount (meal + tip) is pre-authorized at the time of the transaction. You cannot settle more than what's authorized, as this may exceed the card's balance. Accepting tips via Community Card is optional. Cardholders are notified in advance that these cards aren't intended for tipping, so they should be ready with an alternate payment method. However, if you do decide to **pre-authorize** the full total **including** a tip, you're good to go!



How to Accept a Tip with a Community Card

1. Ask the guest if they would like to leave a tip.
2. Add the tip to the total before authorizing the charge.
3. Pre-authorize the full amount (meal + tip).
4. Process the transaction as usual.



yiftee.com



sales@yiftee.com



Case Study: Shop & Dine Lake Forest

Lake Forest, CA

Location

85K

Population

Sponsor

City of Lake Forest

Goal

Drive revenue into small businesses and encourage long-term investment in the local economy

\$4.9M over 2 years
City Invested Funds

\$5.8M
Community Purchases

2x
Multiplier on City Funds

\$7.5M
Total Redemptions to Date

The Shop & Dine Lake Forest program, managed by the City of Lake Forest, has significantly supported the local economy by generating

Over \$10 million for Lake Forest Businesses

Through the sale of thousands of Community Cards in just two years.



Year-Round BOGOs

Lake Forest runs frequent BOGO campaigns, where consumers get a matching Community Card for every card they purchase.



Increased Foot Traffic

These cards have driven foot traffic in stores and attracted visitors from out-of-town and nearby cities.



Community Loves It!

The positive response from the community underscores the success & impact of the program in strengthening local commerce.

Shop & Dine Lake Forest is Here to Stay!

See Lake Forest's Community Card page here:



Contact us today to get your community's program started!

yiftee.com
sales@yiftee.com
support@yiftee.com



Shop Concord Card

Concord, CA

Location

124k

Population

Sponsor:

Chamber of Commerce & City OED

Goal:

Community engagement in small business support

\$80,000 over 3 years

City Invested Funds

\$170,000

Community Purchases

\$250,000

Total Value to Merchants

3.1X

Multiplier on City Funds

\$208,000

Total Redemptions to Date

The Shop Concord program, managed by the Concord, CA Chamber of Commerce, has significantly supported local businesses by generating

Over \$250,000

Through the sale of thousands of gift cards in three years.



Holiday Season BOGOS

Every holiday season and summer since 2020, the Chamber has run bonus programs incentivizing residents' card purchases.



Increased Foot Traffic

These cards have driven foot traffic in stores and tripled the value of the city's funding for purchases.



Community Loves It!

The positive response from the community underscores the success & impact of the program in strengthening local commerce.

"Shop Concord" is here to stay!



The community's positive response and enthusiastic interest in the program has far exceeded our expectations and proven it's truly a win-win for businesses and shoppers alike"

Kevin Cabral

President/CEO

Of the Greater Concord Chamber of Commerce

See Concord's Community Card Page



Together for Hayward
#HaywardUpward



Case Study: Together for Hayward

Hayward is a recipient of IEDC's 2024 Excellence in Economic Development Awards!

Hayward, CA

Location

157K

Population

Sponsor

City of Hayward Economic Development Office

Goal

Drive revenue into small businesses and encourage long-term investment in the local economy

\$475K over 3 years
City Invested Funds

\$510K
Community Purchases

2x
Multiplier on City Funds

\$876K
Total Redemptions to Date

The Together for Hayward program, managed by the City of Hayward Office of Economic Development, has significantly supported the local economy by generating

\$1M for Hayward Businesses

Through the sale of thousands of Community Cards in just three years.



Year-Round BOGOs

Hayward runs frequent BOGO campaigns, where consumers get a matching Community Card for every card they purchase.



Increased Foot Traffic

These cards have driven foot traffic in stores and introduced residents to new businesses they had missed before.



Community Loves It!

The positive response from the community underscores the success & impact of the program in strengthening local commerce.

Together for Hayward is Here to Stay!

See Hayward's Community Card page here:



Contact us today to get your community's program started!

yiftee.com
sales@yiftee.com
support@yiftee.com



Case Study: Murrieta Money

Murrieta, CA

Location

111k

Population

Sponsor:

City Office of Economic Development

Goal:

To be a small business friendly community

\$818,195 over 2 years

City Invested Funds

\$818,195

Community Purchases

\$1,636,390

Total Value to Merchants

2X

Multiplier on City Funds

\$1,442,957

Total Redemptions to Date

The Murrieta Money Match Program, managed by the Murrieta Office of Economic Development, has significantly supported local businesses by generating

Over \$1.63M for Murrieta Businesses

Through the sale of tens of thousands of gift cards in two years.



Year-Round BOGO

The City of Murrieta, via the Office of Economic Development, sponsors a year round match program to incentivize local shopping.



Fun & Unique Promotions

Special promotions include restaurant week, Small Business Saturday, and various holiday campaigns to further engage the community.



Community Loves it!

Consumers and Businesses alike love the program, which has massively helped with Covid Relief. It has received funding to continue for at least another 2 years.

"Murrieta Money Match" is here to stay!



When we support our local businesses, we are supporting the heart of our community. It's great that we can provide a way to ensure our local businesses are thriving because ultimately this is revenue back into the community"

Scott Agajanian

City Director

Office of Economic Development

See Murrieta's Community Card Page Here:

