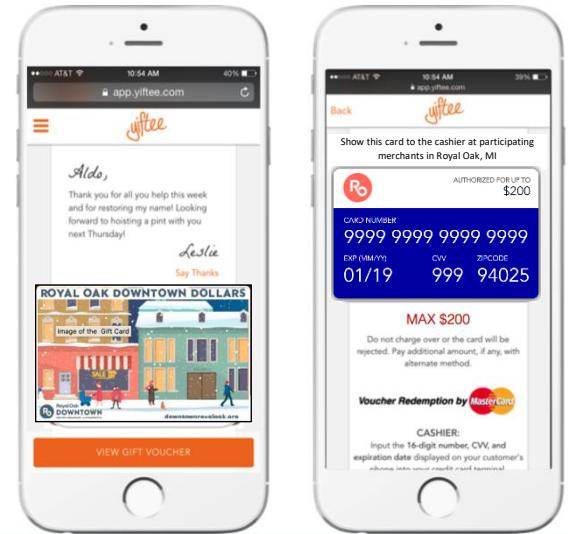


Welcome to the Downtown Royal Oak business community!



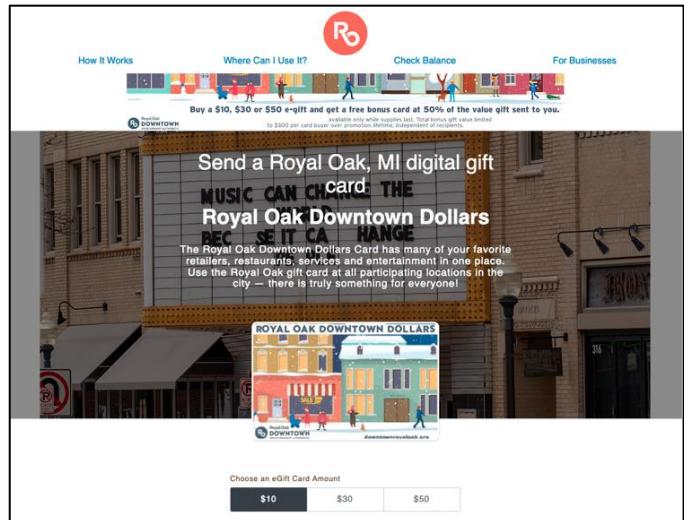
Over \$325k in Downtown Dollars have been purchased and sent this year!

You're Invited!

As a merchant in our city, the Royal Oak DDA invites you to participate in our Downtown Dollars eGift Card program.

Why Join?

- **Drive more business** into your store!
- Keep customers **spending local!**
- Cards can **ONLY be used at participating merchants!**
- **No special technology or administration required to participate!** (Must accept Mastercard and be able to key in the transaction like a phone order.)
- **No back-office administration!** Funds are automatically paid to you, via your usual Mastercard processor.
- **There is no fee to participate!**



Appear on Royal Oak's custom website!

How Community eGift Cards Work (5 Simple Steps)

- 1) **SIGN UP** by emailing DanielH@romi.gov with the subject "New Downtown Dollars business"
 - a) Email should contain: Name of Business, Phone Number, Email Address
- 2) **RUN THE "ACTIVATION CARD"** as a digital Mastercard on your PoS to join.
- 3) **ADVERTISE** the Downtown Dollars eGift Card by putting a link on your website to sell more.
- 4) **REDEEM GIFT CARDS** as customers come in with an eGift Card on their phone (or printed).
- 5) **GET PAID** as usual by your Mastercard bank. Mastercard will authorize the purchases.

Community eGift Card FAQs

Q: Is there a deadline to participate?

A: There is no deadline to join, but why wait any longer for access?

Q: How to I sign up?

A: Tell the Downtown Manager via email that you want to participate and they will add you to the Card 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 which means you agree to the Yiftee Merchant Agreement here:

https://yifteeutil.com/merchant_agreement.pdf

Q: What if I can't process the Activation Card, which is a \$0.10 credit card transaction?

A: No problem. Process the Activation Card for your minimum amount. It will be declined but Yiftee will get the information they need to add you to the program.

Q: What if I can't key in a Mastercard?

A: This is very unusual. Ask your processor as this is a configuration and usually not a technical limitation. Some national chains like Walmart and McDonalds HQs do not allow their cashiers to key in the codes but the local businesses can do it.

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

A: Run the Community 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. Gift recipients can check balance on Yiftee.com or go to <https://c.yiftee.com/check-gift-balance> or use the link at the bottom of the printed gifts.

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. Go to <https://c.yiftee.com/check-gift-balance> to check the balance of a card or use the link at the bottom of printed gifts.

Q: Is tipping allowed on the Community eGift Card?

A: No, unless you pre-authorize the amount with the tip included, since this is a prepaid card.

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. But there is no tipping allowed on the Community 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 who have run their Activation Card.

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 (CNP) 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. You can check balance on Yiftee.com or <https://c.yiftee.com/check-gift-balance> or use the link at the bottom of printed gifts.

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.

Q: Can I cancel my participation?

A: Yes. Anytime, by notifying the Downtown Manager. You will be removed from the marketing materials online and can no longer process the cards.

For more info, sign up for a demo here: <https://yiftee.com/demo/>

Contact: Daniel Hill, Downtown Manager (DanielH@romi.gov)

Keep local dollars local

