



# Chattanooga Express Card

Growing local businesses, strengthening communities

Powered by  
*yiftee*<sup>TM</sup>

# Summary:

## Community Cards Strengthen Communities

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

- Any Restaurant, Retailer or Attraction with in the River City Company outlined footprint that takes Mastercard can participate
- No backoffice administration needed
- Always available to consumers on their phones or printed

Sponsors will cover eDelivery fee, Buy-One-Get-One bonus gifts, and marketing costs of the program. 100% of the e-gift card dollars will come to your business.

# Redeeming a Chattanooga Express Card

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

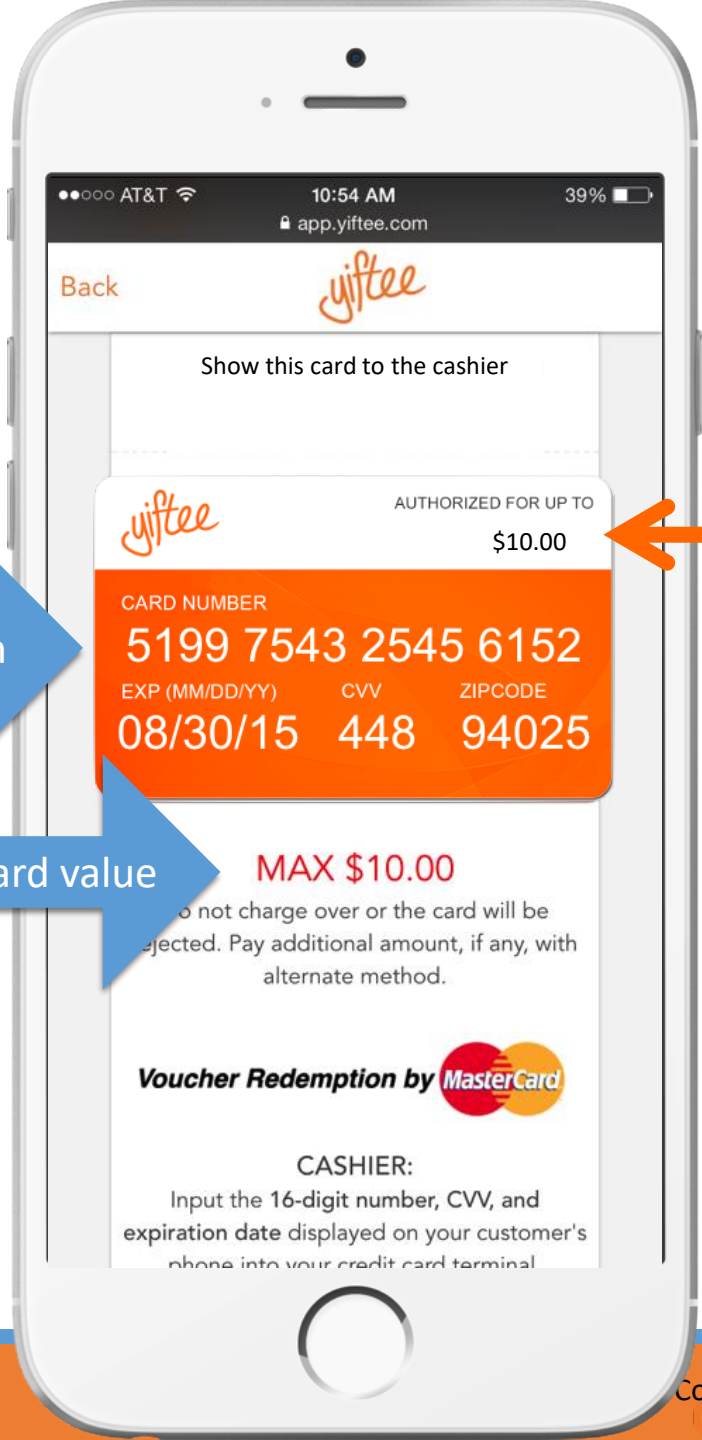
MasterCard validates transaction

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

Do not exceed card value

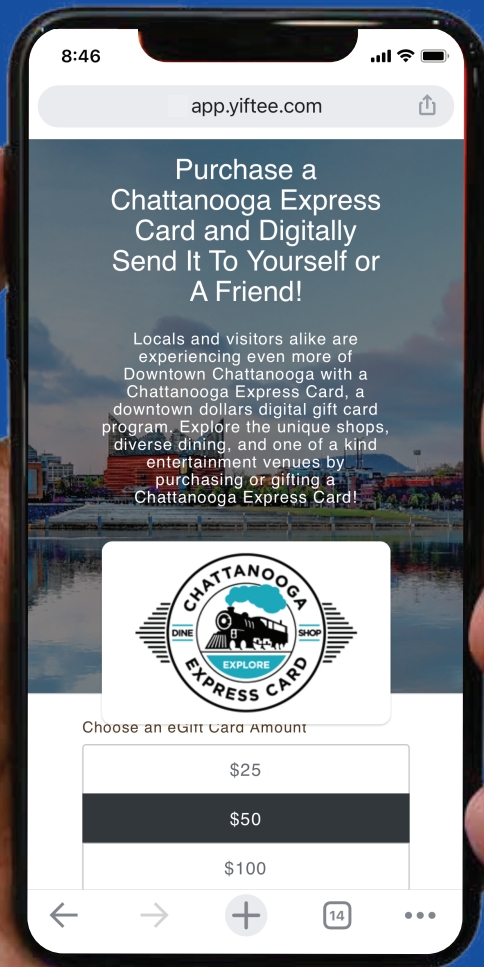
Reconciled by normal MC bank. CNP interchange fees apply on redemption

No App required on phone to redeem, Yiftee sends monthly reminders. Gifts can be printed



Refreshes to current balance

# Sign Up in 4 Simple Steps



Go To

[www.chattanoogaexpresscard.com](http://www.chattanoogaexpresscard.com)  
Then Click “Apply to Join” Button

# Run Your Activation Card

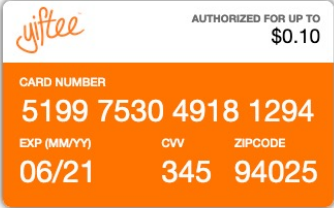
Once Approved, You will receive an Activation Card from Yiftee in your email. Please make sure to check your spam and junk folders if you don't see the email in your inbox. Follow the instructions at the bottom of the page and key in the sixteen-digit code into your POS system.

## Merchant Name

[Print this page](#)

Your activation hasn't been completed -- Process the activation card in your POS and check the status by refreshing this page

### Run this ACTIVATION card on your POS to activate your listing!



Yiftee AUTHORIZED FOR UP TO \$0.10

CARD NUMBER  
**5199 7530 4918 1294**

EXP (MM/YY)      CVV      ZIPCODE  
**06/21      345      94025**

Voucher Redemption by MasterCard

By running this Activation card in your POS you will activate your business on Yiftee

#### What am I signing up for?

Yiftee is an egift card solution for all businesses that is powered by the MasterCard network. It is all digital, there is no gift card stocking or tracking, no new equipment, and no discounted pricing. Being part of the \$110 billion gift card market has never been easier!

### Cashier Instructions

- 1 This Activation card works like a credit card but has a **maximum value of \$0.10** (it's OK if you have to run it for \$1.00; it will decline but we'll get the information we need).
- 2 Manually enter the number (as if phone order).  
**5199 7530 4918 1294**
- 3 Enter Expiration Date: **06/21**
- 4 Enter CVV/CVC: **345**
- 5 If you need a billing address, use  
**Yiftee, 325 Sharon Park Drive #215, Menlo Park, CA 94025**

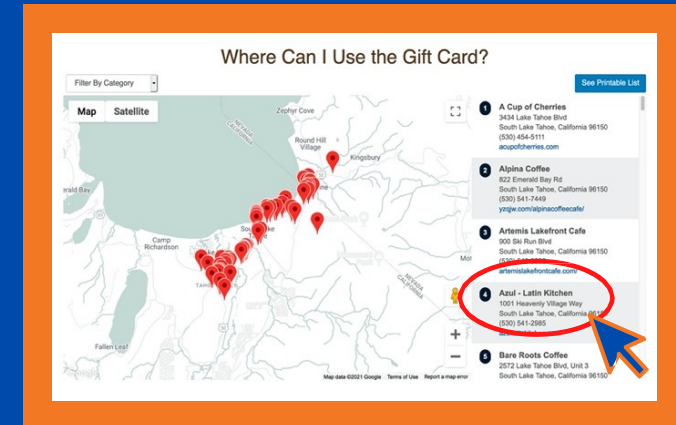
#### What's Next After I Activate my Business?

Your store is featured on Yiftee's website: [www.yiftee.com](http://www.yiftee.com). This enables new customers to find you via their smartphone or the web, and to send eGift cards from your shop to their friends, clients or employees.

We send you an email confirming your listing, plus an invitation to install your unique Yiftee eGift button on your own website. Yiftee's eGift button allows your customers to share their love of your shop by sending eGift cards to their friends directly from your website.

You will receive a Yiftee Welcome Packet via mail, that will include stickers, marketing information, and training materials.

Once the Activation Card has been processed, you'll see your business on the map in the Chattanooga Express Card website.



## Please Note:

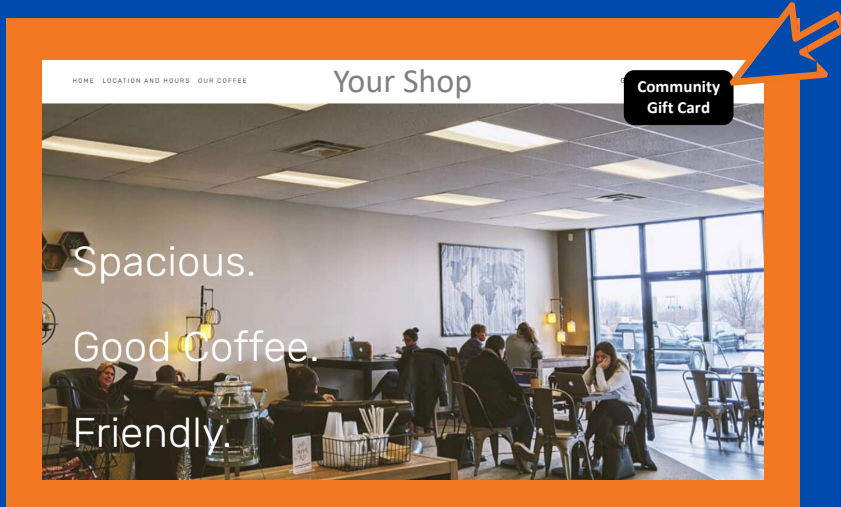
- Running your Activation Cards mean you "opt-in" to your Community Card program and agree to the Merchant Agreement here: <https://yiftee.com/wp-content/uploads/2020/10/Yiftee-Merchant-Agreement-2020-10-07.pdf>
- Activation Cards may take up to 24 hours to process before your business is live on our site and before you can start accepting gift cards.
- If your PoS system requires a minimum transaction of \$1, run the Activation Card for \$1. It will get declined, but we'll still get the information we need to add you to the program.
- Businesses with BOTH store front and online shops must run different Activation Cards through both PoS systems. Businesses with multiple PoS systems must run a different Activation Card through EACH system.
- If a business changes their PoS system or Credit Card processor, they must run a new Activation Card.
- If you need a new or additional Activation Card, please contact your gift card Organizer or [support@yiftee.com](mailto:support@yiftee.com).

3

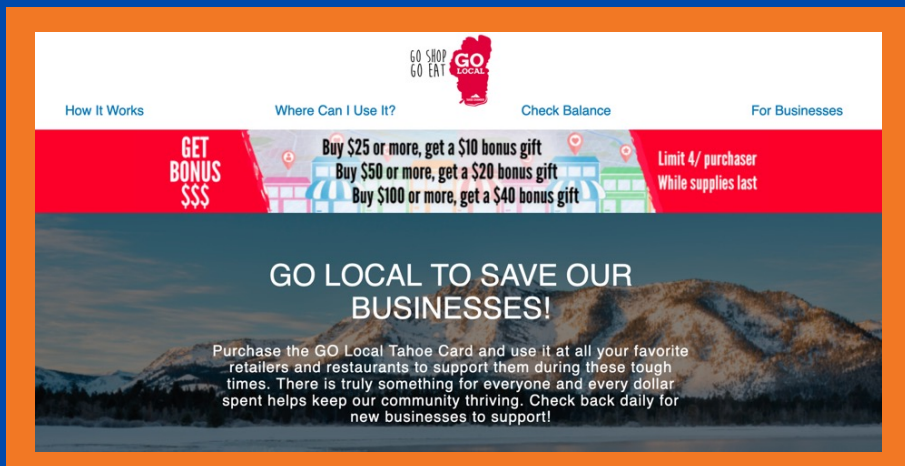
# Get More Business!

Let everyone know you are participating in the Chattanooga Express Card Program

1) River City Company will notify you when the Chattanooga Express Card is available to sell to the public. At that time you can post the url with a "community gift card" button. Use the link to the webpage: [chattanoogaexpresscard.com](http://chattanoogaexpresscard.com)

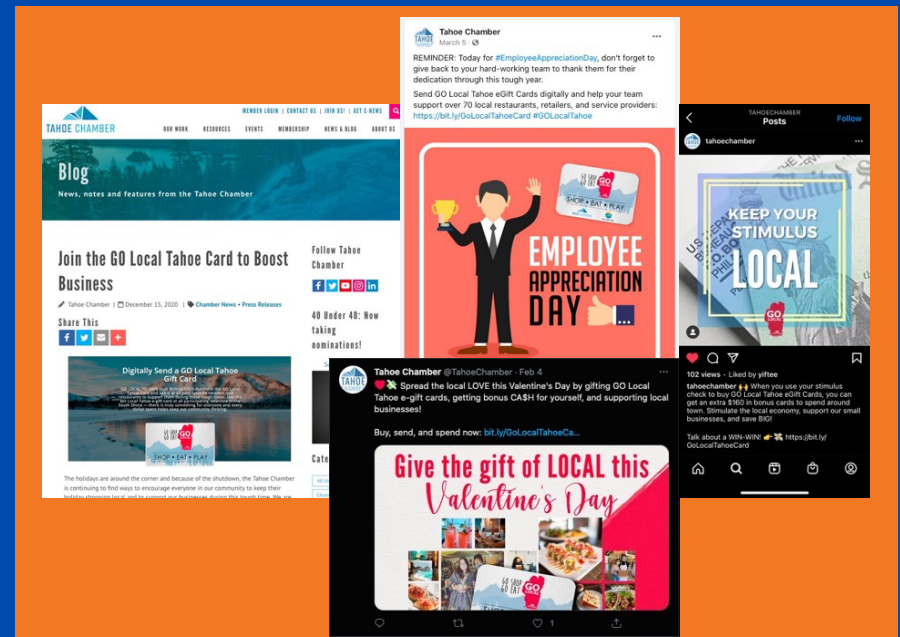


Make it easy for customers to see and buy!



2) Post your "Window Cling" on your store-front, put up point of purchase signage, and make the Chattanooga Express Card participation visible to your customers so they know they can spend their cards at your business. (cling provided)

3) Post [chattanoogaexpresscard.com](http://chattanoogaexpresscard.com) to your social media and send it out in your customer newsletter to bring cardholders in your store.



You'll find customizable social media posts and other free resources here: <https://yiftee.zendesk.com/hc/en-us>

# 4

## Train Your Employees

Make sure all your current and new employees know how to redeem the Chattanooga Express card.

Post the “How to Redeem” flier (included in your Welcome Kit email) somewhere in your business where all your employees can see it.



Watch this 2 min video on How To Redeem eGift cards:  
<https://www.youtube.com/watch?v=FB7Y2dyK64A&t=28s>


### Quick Training Guide:

#### How To Redeem a Community eGift Card

- 1) Customer presents Community eGift Card on a mobile device or printed on paper.
- 2) Process as a MasterCard (credit card, not a gift card) - key in the 16-digit code, CVV, zip code, expiration as required by your POS.
- 3) DO NOT charge more than the prepaid amount, otherwise the transaction will be declined. Online/mobile gifts always show the current balance. To check balance on a printed gift, go to <https://c.yiftee.com/check-gift-balance>.
- 4) To process a payment that exceeds the eGift Card **value**, enter the card value first, then use another payment method for the remaining transaction amount. **No tipping is allowed.**

# Bonus Offers Sweeten the Deal

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](#)




**LANC...**

19 Commerce...

**2 PIECE...**

**WIT...**





# Simple to Deploy: No external hardware, terminals or integration

## Buyer

Buys online eGC at face value of card

## Recipient

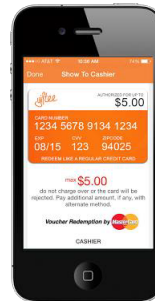
Uses eGC at Merchant

## 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

# Who is Yiftee?

**What we do:** Drive profitable revenue for local businesses using eGift cards and promotions. Strengthen local communities

**Customers:** 200+ communities, 10,000 merchant locations



**Business model:** A combination of SaaS subscription and transaction, promotion and inactivity fees. Profitable and cash flow positive

**Launch date:** December 2012

**Location:** Menlo Park, CA, customers nationwide

**Services:** Community cards, eGift cards, digital promotions and the associated 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 12/31/20)
Detroit, MI Pop: 673k	11/17/2017	\$3,000,000	100	34,900



Spartanburg, SC Pop: 40k County: 300k	11/14/2018	\$90,700	33	2,750 so far
---	------------	----------	----	--------------



**For More Information Contact:**

**Dawn Hjelseth**

**dawn@rivercitycompany.com**

**423-664-4831**

# Welcome!

Thank you for being a participating merchant  
the Chattanooga Express Card.

Ever since we launched the company back in 2012, we have been all about bringing profitable business to local shops and restaurants. We started by doing simple eGift Cards for small businesses. Along our journey we developed easy ways to promote them, and for companies and individuals to buy lots of them. Then it all came together when we started doing Community Cards.

It turns out with small businesses, when you combine them and go digital, you attract new buyers that bring new revenue to the community. Everyone wants to shop local – but it needs to be easy and the shopper needs to make the choices. The Community Card, with “something for everyone” allows just that.

Now we have more than 265 Community Cards generating millions of dollars of new revenue for small businesses each year. *The key to success is our partnership with you.* We can do tech, security and payments, but YOU know your community. We’re here to back you 100% so let us know what you need, and we’ll share what we’ve got and together let’s keep local dollars local.

Welcome to Yiftee! We’re thrilled to work with you.

**Donna Novitsky, CEO**  
**Yiftee, Inc.**