



You're Invited to Join a Yiftee Community Card Program!

Havana Bucks

Organized by Havana Main Street

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

Join our digital 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 [CommCard_Name].



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HavanaMainStreet.com/Bucks



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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.



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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>.



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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.