



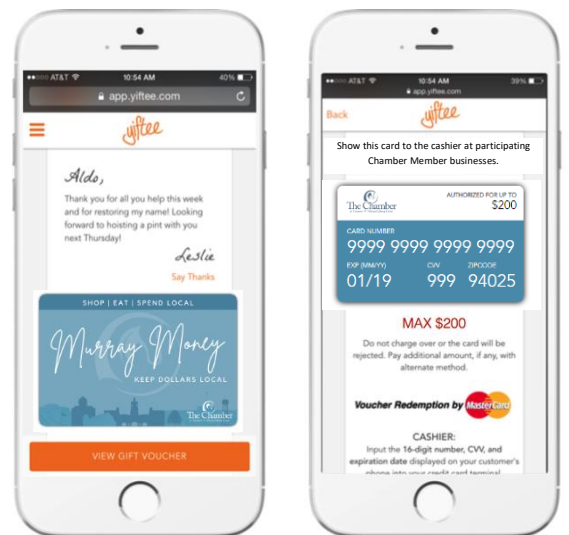
Introducing Murray Money #SpendLocal eGift Card Program

The Murray-Calloway County Chamber of Commerce is excited to introduce a new #SpendLocal initiative that will help unite consumers and local merchants to grow business in our community. As a supporter of the community of Murray & Calloway County, you are invited to participate in our Community eGift Card program.

What is Murray Money?

Murray Money (our Community eGift Card program) is a simple way for people and companies to “give back” and drive more business into our local stores. Murray Money is a digital gift card that can be used at any participating Chamber member merchant: restaurants, boutiques, salons and spas, sports and entertainment, hotels, etc. Murray Money is a quick and easy way to keep dollars local, strengthening our local businesses and building our community.

Please note: Murray Money is NOT replacing our Chamber Check program. The intent of this eGift Card program is to make it easier for out-of-town individuals to support our local businesses (i.e. MSU parents sending their student an eGift Card to eat at a local restaurant) and for individuals needing a quick way to send a gift.



Who Purchases Murray Money and How?

Murray Money can be purchased and given as gifts, thank yous, or just because. Local companies can purchase them for employee rewards or customer appreciation. Relators can purchase Murray Money to thank their customers. Parents can purchase Murray Money for their students. Students can purchase them for teachers or coaches. Murray Money makes a great gift for anyone!

Individuals can purchase Murray Money online via the Chamber website (www.mymurray.com).

How to Redeem Your Murray Money:

1. Murray Money recipients will be emailed (or texted) an eGift Card
2. Present your eGift Card to cashier on your mobile device (or print out prior to shopping)
3. Process as a MasterCard (credit card, NOT gift card) – cashier will enter 16 digit code
4. **Do not charge more than the prepaid amount**, otherwise the transaction will be declined
 - a. Online/mobile gifts always show current balance. To check balance on a printed gift, go to <https://c.yiftee.com/check-gift-balance>
5. To process a payment that exceeds the eGift Card value, enter the card value first, then use another form of payment for the remaining transaction amount. **No tipping is allowed.**



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Murray Money eGift Card FAQs

Q: Since the eGift Card is like a MasterCard, can it be redeemed anywhere?

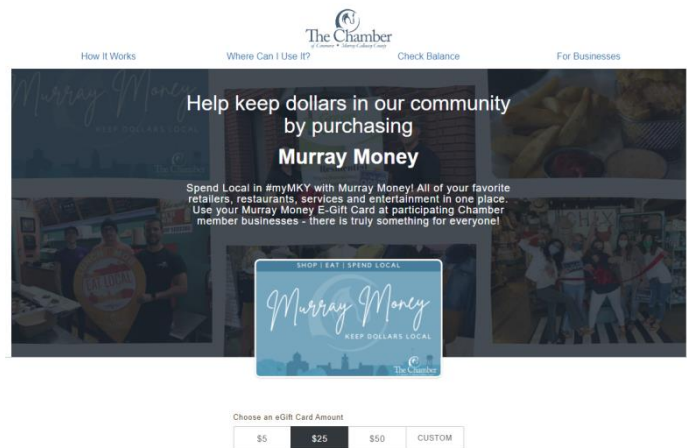
A: No. Murray Money can only be redeemed at our participating locations who have run their activation cards. If a merchant has recently changed their PoS or credit card processor, they will need to run a new activation card.

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 redeeming merchant pays their regular MasterCard processing fees.

Q: Can the eGift Card be used more than once?

A: Yes. They are multi-use and the current balance is always reflected on the digital voucher. They do not expire and Yiftee, our technology partner, will send monthly reminders for the first year and quarterly thereafter.



Q: Why can't I tip with my eGift Card?

A: The gift cards are prepaid Mastercards, so there is no more money to draw from. Say you have a \$25 card and lunch is \$22 with tax. The server authorizes that and MC approves. Then, the server brings the check back to the table and you add a \$5 tip. When the owner goes to close out that night she's trying to charge \$27 on a card with only \$25 and it will be declined. So we require NO TIPS on our cards unless it is authorized with the initial bill. The print and the digital version of the gift cards say that in all caps.

Q: Why did my gift card get declined?

A: Usually it is one of these things. Wherever possible Yiftee, our technology partner, sends an email to the cardholder to let them know why their card was declined, but they may not see that in real time in the store.

1. The merchant is trying to charge more than the current balance on the card - they must enter a transaction value that is less than or equal to the current card balance before they process the card. The digital cards always say the current balance. The printed ones have a URL at the bottom of the page that takes you to the current balance in one click once you enter the link on any cell phone or internet browser.
2. Make sure the merchant is processing it as a credit card (Mastercard), not a gift card.
3. Does the merchant have more than one PoS? If so, they may have different PoS credentials. In that case the organizer of the program (you) needs to send the merchant a second (or third, etc) Activation Card to run on it.
4. Similarly, if they have changed PoS or credit card processors they will need to run a new Activation Card.



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5. If they recently ran their Activation Card, it may not yet be registered with this particular gift. It will likely take overnight to be added.

Q: I'm having problems redeeming online. Why?

A: First, the merchant has to enable their ecommerce engine to accept the eGift cards by running an Activation Card on it. If they have not done that, your card will not work. For third parties that serve multiple merchants (e.g. delivery services), it may not be possible to differentiate between the merchants when they process your payment, in which case it will not be possible to use your card there since there is no way to restrict payment to merchants who are participating in the community card program.

Once the ecommerce site is Activated, your eGifts will work online as long as the total value of your shopping cart (including tax, shipping, etc.) is less than or equal to your current card balance. Unlike people, ecommerce engines do not know how to split a transaction into multiple forms of payment. If you try to purchase a shopping cart for \$30 and you have only \$25 on your card, it will be declined. Your best bet is to place a phone order if possible. If your gift was delivered to you by email, you may get a message indicating why the card was declined.

Q: How do I make a bulk purchase? Can I get a discount on eDeliver fees?

A: When ordering gifts for numerous recipients, you can input the recipients' names and delivery information manually, you can upload a csv document with all the information, or you can print them out and deliver by hand or snail mail.

For discounted eDelivery fee on purchases of \$2,500 or more, here is the process:

1. Funds must be sent by ACH or check to Yiftee in advance of purchase. Email sales@yiftee.com with:
 - a. Card denomination and # of cards
 - b. Do you want Yiftee to send you an invoice to transfer the funds (allow 48 hrs)?
 - c. Create your Yiftee account at yiftee.com and provide its email address, - Yiftee will reply with mailing and ACH info to send the funds.
2. Yiftee will deposit the funds when they receive them into your account, reduce fees to \$0.50+3% (from \$1+5%), and notify you.
3. Login to your account and send gifts as usual. You will draw from the funds on deposit instead of paying with a credit card. You can send:
 - a. individual gifts
 - b. small batches with individual emails/phone numbers
 - c. large batches by uploading a spreadsheet of names and emails/phone numbers into "Contacts"
 - d. and/or large or small batches of printed gifts. With print, you will receive an email to the account's email address with printing instructions with a file of .pdf's to print. You can add funds to the account at any time by check or ACH. Make sure and email sales@yiftee.com so they know to watch for additional funds. For assistance, email support@yiftee.com

Questions about Murray Money?

Contact Hailey Anderson, Director of Membership Development, via email at hailey@mymurray.com or via phone at (270) 753-5171.