



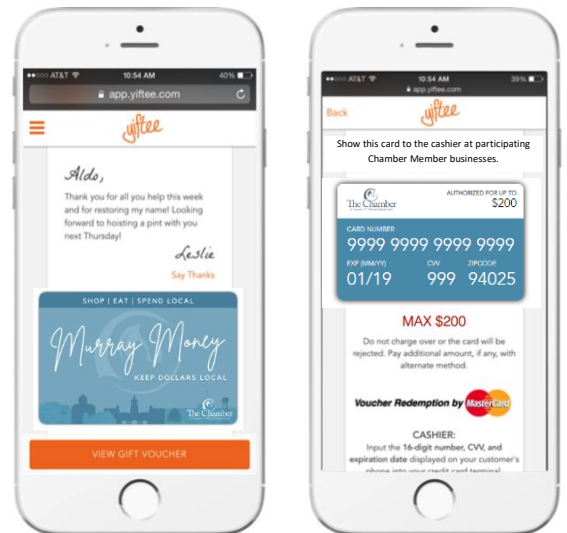
## Introducing Murray Money #SpendLocal eGift Card Program

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 member of the Murray-Calloway County Chamber of Commerce, 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 giftcard 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.

There is no special technology or administration required to participate, as long as you accept Mastercard and can key in the transaction like a phone order. **There is no fee to participate.**



*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. Murray Money makes a great gift for anyone!

Individuals can purchase Murray Money online via the Chamber website ([www.mymurray.com](http://www.mymurray.com)).

### How Murray Money Works – For Merchants

1. Sign up to participate by emailing [hailey@mymurray.com](mailto:hailey@mymurray.com)
2. Run the “Activation Card” as a digital Mastercard on your PoS to activate your listing
3. When a customer comes into your business with a Murray Money eGift Card on their phone, click on the “View Gift Voucher” bar and process it as a key-entry Mastercard credit card (please note: some may print their voucher instead).
4. Mastercard will authorize the purchase and you are paid as usual by your Mastercard bank.



## Introducing Murray Money #SpendLocal eGift Card Program

### Murray Money eGift Card FAQs

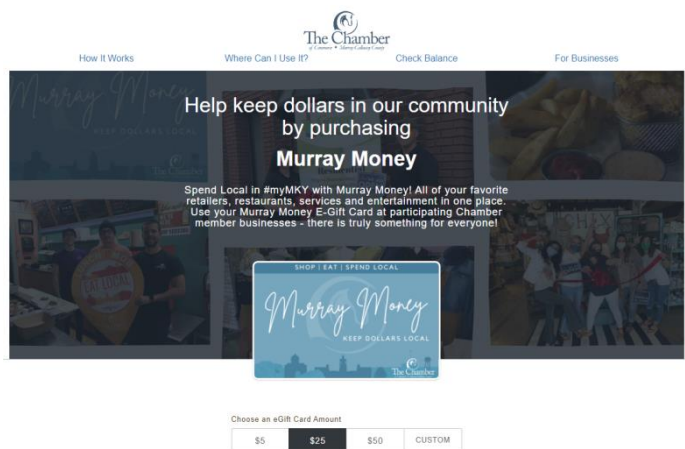
**Q: Is there a deadline to participate?**

A: We are planning to launch Murray Money on April 1<sup>st</sup>, just in time for spring. Sign up before then to be included on the initial launch list.

**Q: How do I sign up?**

A: Email [hailey@mymurray.com](mailto:hailey@mymurray.com) to let the Chamber know you want to participate. We will add you to the Murray Money portal and send you an Activation Card, which is a \$0.10 prepaid Mastercard. Running the activation card is your authorization to opt-in to the program.

By activating, you agree to the Yiftee Merchang Agreement:  
<https://bit.ly/2Bqrbxm>



**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 Mastercard?**

A: That is very unusual. Yiftee can introduce you to a processor who will allow you to do this.

**Q: What if the purchase is for more than the Murray Money eGift Card value?**

A: Run the Murray Money 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.

**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.

**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.



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**Murray Money eGift Card FAQs**

**Q: Since the Murray Money eGift Card is like a Mastercard, can it be redeemed anywhere?**

A: No. Murray Money can only be redeemed at participating Chamber member businesses 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>.

**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, you may cancel your Murray Money participation anytime. To cancel, please email [hailey@mymurray.com](mailto:hailey@mymurray.com). You will be removed from the marketing materials online and can no longer process the cards.

**Questions about Murray Money?**

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