



CHARLOTTE CENTER CITY PARTNERS

## Uptown QC Cash Program

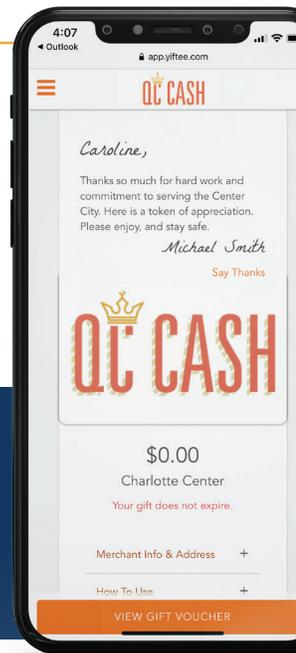
*Empowering employees to support our local economy*

As one of many strategies to help Uptown small businesses persevere through this crisis, Charlotte Center City Partners plans to launch a new e-gift card program called **QC Cash**. We are partnering with Uptown employers to help them purchase e-gift cards for their employees. E-gift cards also will be available for purchase to the public. **QC Cash** “links together” participating merchants in Uptown. We plan to launch this program in mid-December and maintain it as a tool to support local small businesses in Uptown.

### QC Cash eGift Card

As an important employer in Uptown, Charlotte Center City Partners (CCCP) invites you to participate in a new eGift Card program. **QC Cash** is a simple way for employers to recognize employees, reward customers, and connect with clients or prospects with instant gifts that support the local economy. Working with Yiftee, the program’s vendor, CCCP has custom-branded digital gift cards for Charlotte that can be used at any

participating merchants: restaurants, salons and spas, boutiques, sports and entertainment, hotels, museums, etc. **QC Cash** is a quick and easy way to show appreciation and help those one-of-a-kind businesses where your employees work, live, eat, and have fun.



### Employers can use QC Cash for:

- Holidays
- New Hires
- Rewards
- Perks
- Appreciation
- Life Events
- Motivation
- Peer to Peer

*All-digital QC Cash is custom-branded and redeemed as virtual vouchers, powered by Mastercard, from mobile phones or printed.*

**We would love to include your company as a community-minded supporter of local business.**

### What’s the cost to participate?

- There is no cost to retailers to participate.
- Card buyers typically pay \$1+5% of purchase.
- Bulk purchases of \$500 or more and enterprise accounts may qualify for a reduced eDelivery fee (\$.50+3%) by depositing funds into their Yiftee eGifting accounts by check or ACH and disabling credit cards.

### How do employees use QC Cash?

Employers send a customized email or text to their employees with **QC Cash**. Employees present the e-gift card on their phone (or printed). Click on the “View Gift Voucher” bar and the local business processes it as a key-entry Mastercard credit card. The current balance is always reflected on the digital voucher. Yiftee will send monthly reminders for the first year and quarterly thereafter.

# Developing FAQs

*Developing more as we socialize.*

## Does QC Cash expire for employees/gift recipients?

It depends. Employers can either set expiration dates on the e-gift card or not. Recommendation: Setting an expiration date facilitates quicker infusion of additional money into the local economy.

## What happens to unused QC Cash after the expiration date?

The QC Cash not used by the expiration time will be returned to the employer lessened by Yiftee's 10% restocking fee.

## How does Yiftee navigate employer firewalls for emails?

It might be necessary to have employers place Yiftee emails on an "unblocked" or "allowed" list so e-gift cards reach employees via email.

## Since the QC Cash partners with MasterCard, can it be redeemed anywhere?

No. It can only be redeemed at our participating locations. Click here for a full list of shops, restaurants, hotels, bars, and museums accepting QC Cash (link).

## Is there a fee to use or purchase QC Cash?

The employee/gift recipient gets 100% of the gift value. The employer/gift sender pays the fee. The redeeming merchant only pays a normal CNP (card not present) Mastercard processing fee. The typical Mastercard processing fee for merchants is 1.55% - 2.6% as of Nov. 2020. CNP Mastercard processing fees are typically higher in range.

## Can QC Cash be used more than once?

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

## Are there any special deals with local businesses if I use my QC Cash?

It's possible some participating local businesses will be offering deals, check here (link) to find out. Developing more as we socialize...

## What do I do if the eGift Card is 'declined'?

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.

## Does the eGift Card function as a 'pre-paid' credit card regarding automatic tipping hold-backs?

No. It can be redeemed for full value. You cannot do a "force post" to charge more than card value.

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

No. They can only be redeemed at our participating locations who have run their "Activation Cards." If you change your PoS or credit card processor, you will need to run a new Activation Card. Contact support@yiftee.com for assistance.

## Is there a fee to purchase the eGift Card?

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 a CNP Mastercard processing fee.

## Can the eGift Card be used more than once?

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

