



DOWNTOWN SBY DOLLARS

As a downtown business, you're invited to participate in our e-gift card program, Downtown Dollars. Exclusive to our community of Downtown Salisbury small businesses, e-gift cards are a simple way for people and companies to keep their spending local.

Digital gift cards can be used at any participating business. There is **NO FEE** for your business to participate. There is no special technology or administration required either, as long as you accept Mastercard and can key in a transaction like a phone order. You receive the full value of the card, less your normal card-not-present Mastercard fee.

Customers buy the gift cards online and can give them as gifts or thank yous, or keep them for their own use. Local companies can use them for employee gifts or rewards. The customer pays an "e-delivery" fee for their cards, which is how Yiftee, our technology partner, is paid.



HOW DO I SIGN UP TO ACCEPT DOWNTOWN DOLLARS?

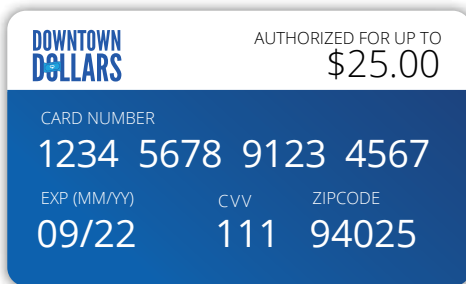
1. Please visit www.downtownsbymd.com/giftcard
2. After you sign up, we will send you an Activation Card.
3. Run it as a digital Mastercard on your PoS to join.



ADDITIONAL FAQs

Is there a deadline to participate? Businesses can sign up and be added at any time.

How do we accept Downtown Dollars? Customers will present their e-gift card information on their mobile devices or bring a printout. Click on the "View Gift Voucher" bar and process it as a key-entry Mastercard credit card (credit card, not gift card). Key in the 16-digit code, CVV, zip code and expiration date as required by your PoS. Mastercard will authorize the purchase and you are paid as usual by your Mastercard bank.



What if the purchase is for more than the e-gift card value? Run the e-gift 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.

What do I do if the e-gift 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.

Since the e-gift card is like a Mastercard, can it be redeemed anywhere? No. It can only be used at downtown businesses that have run our Activation Cards. Businesses must be invited to participate.

Is tipping allowed on the e-gift card? No, unless you pre-authorize the amount with the tip included, since this is a prepaid card.

Can the e-gift card be used more than once? Yes. They are multi-use cards and the current balance and expiration date are always reflected on the digital voucher. Recipients receive monthly reminders to redeem. Balances can be checked through the Yiftee website. Once a card is depleted, customers will have to purchase a new one (they cannot be reloaded).

Is there a fee to purchase the e-gift card? The purchaser pays \$1 plus 5% of the gift value. As a participating business, you receive 100% of the gift value, less your normal Mastercard fee.

Can I apply a refund to the e-gift card? Yes. Refunds can be applied to a valid card just as you would a credit card.

How does this program impact our own gift card program? The e-gift card is in addition to gift cards that are currently offered at our downtown businesses. We have had numerous requests for a gift card that could be used anywhere downtown. Keep selling your own!

Can I cancel my participation? Yes, you can cancel anytime by emailing Isoper@salisbury.md. You will be removed from any print and online marketing materials for Downtown Dollars, and will no longer be able to process the e-Gift Cards. There is no fee to cancel your participation.

Contact Laura Soper at 410-677-1915 or Isoper@salisbury.md with questions or for more info.

