

**What is GiftYa?**

GiftYa is positioned as a real-time, text- and email-based e-gifting platform. GiftYa serves as a standalone digital gift program and augments a merchant's existing physical and/or digital gift card program.

**Where is GiftYa accepted?**

GiftYa is available for over 400 national and regional brands as well as thousands of local merchants, covering more than 300,000 physical and online locations throughout the U.S.

**How does a merchant get started with GiftYa?**

Partners may sign up to resell GiftYa by visiting [here](#). Merchants may begin reselling/accepting GiftYa's once activated by a Partner.

When a merchant is onboarded to the GiftYa platform, they receive a link to a branded landing page on the GiftYa website and mobile app. Merchants can drive incremental foot/web traffic by promoting their GiftYa landing page through a link on their website and in digital and social media marketing without the cost of affiliate marketing/referral fees.

**Is merchant training required for GiftYa?**

Because GiftYa operates in the background on standard payment rails, it does not impact in store operations or financial reconciliation and does not require associate knowledge or action. In-store and/or back-office training is not applicable.

**Is there a cost for a merchant to participate?**

There is no cost to the merchant to participate in GiftYa. No discounting, promotional funding, commissions, or revenue share is required of the merchant. GiftYa is funded by the purchasing consumer as a gift to a recipient.

**Is there a fee to the consumer?**

The purchasing/sending consumer pays a nominal processing fee to GiftYa.

**Can a GiftYa be linked to a Visa, Mastercard and American Express?**

Yes! When a consumer receives a GiftYa, they have the option of linking a Visa, Mastercard, AmericanExpress credit card or debit card to their GiftYa account, receiving a digital gift card for the gifted merchant (if available), switching to a different GiftYa merchant, or receiving a Visa gift card in the mail.





Does the merchant receive all proceeds from the purchase of a GiftYa?



When a GiftYa recipient chooses to link a payment card to their GiftYa account, one hundred percent (100%) of the gifted value is remitted to the merchant through a standard Visa, Mastercard, or American Express transaction when the GiftYa is used at the merchant. Standard merchant processing fees apply.



Will I see GiftYa transactions on my merchant statement?



GiftYa has no impact on merchant settlement, and the use of a GiftYa by a consumer is transparent to the merchant and merchant's internal reporting systems. All transaction matching occurs post transaction at the Mastercard/Visa/AMEX level and does not require merchant engagement.



Does a GiftYa expire?



Funds on consumer purchased GiftYa's do not expire and are controlled by GiftYa's banking partner in a segregated account that is not in GiftYa's name/control.



What devices are compatible with GiftYa?



GiftYa is device agnostic. No POS or other merchant integration work is required. Consumers transact at POS as they normally would with a linked Mastercard, Visa, or American Express payment card. All transaction matching occurs post transaction and does not require merchant engagement. Since there is no integration needed, systems access, ongoing data exchange or other development related initiatives are involved, IT involvement is not needed to participate in GiftYa.



Where can GiftYa consumers call for support?



GiftYa offers 24x7x365 in-house support to assist any purchaser or recipient through an omni-channel chat, service request, phone, and self-help support platform @ **(855) 534-5222**.

