## Divine Spark Allies Gift Ticket Swap<sup>TM</sup> Meetup

## Key Terms & Conditions

- **DSA Gift Tickets** are issued for **Individual Gift Providers** or **Group Gift Providers** as soon as the membership application is processed and their gift ticket specification is complete.
- DSA Gift Provider members are expected to have either a Paypal account or bank account to receive funds from the sale of their gift tickets. DSA Gift Investor members are not expected to have a Paypal account nor a bank account. They may use their debit/credit cards to purchase gift tickets and swap them with others.
- Gift Cards & Gift Certificates are generally issued by retail businesses to be redeemed for products and services offered by the issuing business. While Gift Cards & Gift Certificates are currently used by retail businesses for a specific amount in local currency, DSA Gift Tickets also provide specific quantity and quality of the products or services that can be redeemed for the gift ticket value. The following hight lights the differences.

	Gift Certificate or Gift Card	DSA Gift Ticket	
Electronic or Plastic	both Electronic and Plastic	Electronic only	
Where we can buy	Retail business (online or storefront)	DSA website	
Where we can redeem	Retail business where it was issued (either online or in person)	DSA Gift provider (either online or in person)	
Unique code assigned	yes	yes	
Unique email assigned	yes for electronic card only	yes	
Swap to change owner	No generally but maybe yes in certain cases, if agreed upfront	yes	

- DSA Gift Ticket Life Cycle
  - Existing DSA member refers a Gift Provider or a Gift Investor who completes membership questionnaire along with their needs & desires and gift ticket specification for gift provider. (A Webpage will be created for the Gift Provider with the links to purchase the Gift Tickets and to request a swap or exchange. Gift tickets or gift cards accepted for swap or exchange will also be shown, if he or she chooses)
  - 2. Submit a Request for Swap or Exchange
    - If accepted, Gift Ticket is issued with unique code and the owner's email address, and the new owner can now either
      - Redeem the Gift Ticket which will change the gift ticket status to redeemed and once redeemed the gift ticket can no longer be swapped or exchanged. or
      - Submit a new request for swap or exchange with the same unique code for the gift ticket, i.e. continue to step-2
    - If not, go back to step-2 submit a different request for swap or exchange
  - 3. Buy a Gift Ticket and Submit a request for Swap or Exchange, i.e. continue to step-2

	Individual Gift Provider	Individual Gift Investor	Group Gift Provider
Fees withheld by Credit/Debit Card processing co. (either Stripe or Paypal)	Stripe: 2.9%+\$0.30 per transaction Paypal: 3.2%	0%	Stripe: 2.9%+\$0.30 per transaction Paypal: 3.2%
Commission charge withheld by DSA	3%	0%	0%
Referral Commission paid to the DSA member referring Gift Provider	1%	0%	0%

Individual vs Group membership commission charge

- General Understanding
  - When Request for Swap or Exchange is made via website and you receive no reply;- No reply does not mean "No", so keep trying until when you receive "Yes" or "No" reply. (In most cases, It's safe to assume that no news is good news!)
  - 2. Request for Gift Ticket Swap is made between two individual members (gift provider or gift investor) for the gift tickets (or gift cards) with the same value
  - 3. Request for Gift Ticket Exchange is made between two individual members for the gift tickets (or gift cards) with two different values and the exchange is assumed to take place at the lower value of the two where the discount is applied to the gift ticket of the higher value to match the lower value.
  - 4. When the Gift Ticket is issued for swap instead of purchase, the 3% DSA gift ticket commission charged will be added to the gift providers commission balance owed account and it will be deducted when the funds become available with the next gift ticket sale. Hence no cash outlay will be required by the gift provider.
  - 5. The 3% DSA gift ticket commission is charged for the gift tickets that are issued for either purchase or swap for the first time, one time only. And thereafter it can be swapped over and over again until redeemed with no further commission charge.
  - 6. There will be record of every transaction taking place in the DSA website and the reports will be available for each member at month end.

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