

Gift Ticket Swap™ System

Envisioning a world where everyone thrives

As human beings, we all have some gift (or talent) that sparks joy in our hearts, especially when we share it with others. And for some, that gift may be specific products or services that they offer or it may be having enough money to invest in others' gifts.

Humanity has been able to achieve a great deal in creating an abundance of wonderful products & services that are available to those who have money to buy them. While the concept of money has been around as long as history was written its form continues to evolve, from stones & leaves, silver & gold coins, to paper money, and nowadays digital money created through debit/ credit cards and loans.

It is my belief that the invention of the double entry book keeping system along with the digital technology that enabled the fast recording of trade transactions and thus its performance measures that enabled the exponential improvement in productivity and efficiency, making it possible to control the process to do more with less progressively. While it is the perception of limited supply of money that largely motivates the competitive economic and education system which in turn fuels the creation of abundant supply of products & services, it has resulted in a vast inequality in income & financial wealth, causing challenges in health & wellbeing of many individuals and their families & friends.

It is my view that the biggest challenge we face is keeping the current competitive economic and education system going to ensure the continued supply of products & services in the most efficient and effective way possible while giving everyone the opportunity to enjoy what modern life offers as they share their gifts with others, and to do it with the minimal negative impact on our green environment as well as on the health and wellbeing of individuals. The aim of GTSS is to work towards enabling as many individuals as possible to do so.

In this white-paper, the requirements of a Gift Ticket Swap™ System is proposed as a vehicle for sharing products & services and money through the use of gift tickets that can be used to help more individuals thrive today and every day, moving towards creating a world where everyone thrives someday!

Executive Summary

As the saying goes, money can't buy happiness but it sure goes a long way towards making that possible for many people today. In Gift Ticket Swap™ System (GTSS), we make it possible for individuals to issue their own digital money, namely, gift tickets, and swap or exchange them with other individuals. A gift ticket may be either for specific products/services provided by the issuer or a gift card/certificate from an existing business, (promised to be) purchased and delivered to your swap partner.

The unique aspects of GTSS is that it enables individuals to specify their gifts (product/service) in terms of gift tickets and also specify their wants in terms of specific gift tickets/gift cards or their categories, and be notified when there is a potential match for a swap/exchange. The GTSS also provides an audit trail with each successful swap/exchange transaction. The GTSS strives to provide a vehicle for individuals to swap/exchange their digital gift tickets directly with one another. Your destination may be healing to restore your wholeness and mindfulness or it may be simply having fun sharing the joys of delivering your gifts (products or services) and find what you want at the same time.

There are no guarantees that you will be able to find swap partners who will accept your request. However, you can always make a request and then wait & see! The DSA membership is free and is referral based.

Overview

As currency of a nation, money is issued and controlled by the government of each country, and is used as a medium of exchange, to represent the value of products or services traded within and with that country where the trade transaction is between individuals, and/or businesses.

Living in this modern world, we need money to 'buy' the things that we need and want, i.e. purchase products & services and *tangible assets* that last such as physical properties, e.g. land, buildings & equipments, or *intangible assets* that may or may not last, such as stocks & bonds, as well as bitcoin & crypto currency. While the money in a bank account with positive balance is accounted as *assets*, it is accounted as *liability* when it is in negative balance where the balance grows at a much faster rate with time, resulting from the higher interest rate charged on the debt balance, viz. overdraft, loan/mortgage or credit card account, than the money in savings account. While unlimited credit is available for many individuals or businesses that have demonstrated their ability to earn sufficient revenue and income, they come with cost, a high interest rate charged on the balance, creating the increase in the amount of obligation to pay back, and as individuals and businesses work hard to continue to meet their obligations on their debt, it creates a wider gap between those who have money to earn money without any efforts and those who do not. Fortunately, in USA and around the world, for those who can demonstrate their inability to pay back the loan or credit cards as a result of unemployment or business failure, a system of bankruptcy exists to reset most liability account balances to zero providing the opportunity for a restart.

Having money empowers us to spend it anyway we choose as it is widely accepted as a medium of exchange, giving us the sense of having power and control, however, the lack of it makes many feel helpless and desperate, and in the process of working towards the goal of doing more with less, so much conflict and stress seem to arise, often resulting in health challenges for many individuals and families. Some people may be lucky and inherit or win money in lottery/gambling but most people earn money (income) by working for a paycheck and/or commission. And when you have money to invest, you may be able to find business ventures that can do more with less and provide you a good return or dividend on your investment. However, when you invest in *assets* that can be bought now and then sold later at a profit, these transactions invariably create winners & losers because in order for you to profit someone else has to lose. We feel good when we win but we feel sad, disappointed, or even angry and stressed when we lose.

And currently when the trade transaction takes place online through the internet, it requires transaction fee of 3-3.5% of the total transaction value which is charged by the *debit/credit card* processing companies to the seller, the provider of products & services. No transaction fee is charged to the buyer, the provider of money, except when a credit card is used as a form of payment where the financial charges for interest and fees may apply on the buyer's credit card account balance.

Whereas a gift card/certificate, is a pre-paid card which can be a plastic, paper or digital certificate sold by the issuing business, it can be redeemed (used to pay) for either online or in-store purchases of products or services provided by the issuing business. And when the gift card is purchased online from the issuing businesses website, there is no fee charged to the buyer, only the seller incurs the online transaction fee, and typically, a *gift card* has no expiration date attached and it can carry a balance. On the other hand, the credit card companies such as Visa, Master and American Express also offer plastic gift cards through the retail stores and/or online that can be used to pay for products and services where the *credit cards* are accepted for payment, and for these *gift cards*, the transaction fee of 1-11% is charged to the buyer, depending on the amount. Anyone can buy *gift cards* for either oneself or someone else as long as you have money (cash, debit or credit card) to pay for it and receive it via email for the digital card, and for the plastic card, it can be picked up in store or have it delivered by mail. [Note that as of the date of this document, the credit card companies no longer appears to provide digital gift cards, they only provide plastic gift cards while not all businesses that offer plastic gift cards, offer digital gift cards.]

A **gift ticket**, on the other hand, is a digital gift certificate created within the Gift Ticket Swap™ System, that has a face value in local currency and can be redeemed for products & services provided by the issuer, in the same way a plastic/paper/digital gift card is currently used. Unlike the plastic/paper/digital gift card which typically do not have expiration date, the **gift tickets** may or may not have expiry date, and they are issued for free within the Gift Ticket Swap™ system and are made available for **swap/exchange**. Within GTSS, the issuer of the **gift tickets** has complete control over when, for what value, and how many **gift tickets** are issued at any given time period.

The unique aspects of the Gift Ticket Swap™ System are that it enables individuals to;

1. **Issue gift tickets** for their gift (product/service) that bring joy in their hearts to share with others and swap/exchange them for what they want. When the gift they offer is money, they can issue **gift tickets** for gift cards/certificates to be purchased from existing businesses.
2. **Specify their wants in terms of their choice of gift tickets** or gift card brands, or their categories for **swap/exchange** consideration: See table below for proposed gift ticket categories [The **swap** refers to the transaction process of directly transferring the ownership of **gift tickets** of **equal value** to their swap partner while the **exchange** refers to the transaction process where the ownership of **gift tickets** of **unequal** value is transferred to their exchange partner. For the **exchange**, the value of the **gift ticket** with higher value is reduced (or discounted) to match the lower value of the other **gift ticket** to enable the swap. The necessary checks will be provided and the records maintained to ensure that the individual “giving” through the reduction in the value of gift tickets does not exceed the local state maximum amount, for example, \$15k per annum per person in the US.]
3. **Transact with other individuals:** The **gift ticket** swap transaction takes place directly between the two individual members who have **gift tickets** which are present in their digital wallets. The **gift tickets** may have been issued by the individuals themselves, or

they may have been swapped/exchanged previously. However, the **gift tickets** issued for gift cards/certificates can only be swapped/exchanged once and one time only, and the **gift ticket** is considered redeemed when the partner confirms the receipt of the gift card/certificate.

4. **Find potential Swap/Exchange Partners:** They can search for the potential swap/exchange partners either **manually** by browsing through the **gift tickets** available for the swap/exchange or **automatically** where they can allow the system to propose a list of potential swap/exchange partners. The criteria for the automatic search may be based on your **gift ticket** offering and/or on their chosen **gift ticket** or gift card/certificate brands or their categories for swap/exchange consideration.

When you are investing in gifts, you are effectively paying forward for the **gift tickets** and gift cards/certificates and the return on your investment is the actual gifts themselves; the product or service promised on the **gift ticket** which you can redeem it now or later, or you may swap/exchange it for some other **gift ticket** to be redeemed in future. You never know what the future may bring for your **gift tickets!** The goal of GTSS is to enable those with sincere desire to share their gifts with others and to swap them for what they want, i.e. what they choose to accept in exchange with grace and ease.

Gift Ticket Categories for Swap/Exchange

Gift Ticket Category	Gift Ticket Subcategory
Gift cards/certificates *1	Groceries, Clothing, Electronics, Furniture & Appliances, Toys & Games, Films & Shows, Restaurants, Hotels, Airlines, Cruises, Ride-share, Trains, Other products/services/assets
Healing Arts	Acupuncture, Aromatherapy, Chiropractic, Energy Healing, Homeopathy, Massage, Nutrition, Psychotherapy/Counseling, Tai-chi or Qi-gong, Yoga & Meditation
Creative Expression	Art, Books, Dance, Films & Shows, Martial Arts, Music, Other Athletic Endeavor, Other Products
Creative Services	Carpentry, Tailoring, Catering, Gardening, Cleaning & Organizing, Home Improvement & Remodeling, Interior Design, Other Services
Personal Services	Grooming, Child-care, Pet-care, Home-care, Housekeeping, Personal Concierge
Professional Services	Business administration, Customer Service, Engineering, Financial, Information Technology, Legal, Medical & Dental, Research & Development, Sales & Marketing, Teaching, Public service
Non-profit services	Helping those in need, Cleaning Environment, Conserving Nature

NB *1 Gift card/certificate (to be) purchased from existing businesses and make them available for swap/exchange with other DSA members.

How it works

The following are typical steps you may follow to join the DSA membership to use the Gift Ticket Swap™ system:

1. Receive a referral link to join DSA by email and submit the membership application by completing questionnaire along with your **gift ticket** specifications and your wants (in terms of your choice of gift tickets or gift card brands, or their categories for swap/exchange consideration). Within 7-10 business days after the acceptance of your application, your DSA webpage will be sent to you for your approval.
2. Once your DSA webpage is approved, the link to issue your own gift tickets within GTSS will be emailed to you in order to make them available for swap/exchange.
3. Find a potential swap/exchange partner and make a request online through the following;
 - a) Browsing through the gift providers and their **gift ticket** offerings and their reviews
 - b) Let the system search for the potential partners who are looking for what you are offering (=>) and/or those who are offering what you are looking for (<=)



4. As soon as your request is accepted, ownership of the **gift tickets** are updated, and the contact details are shared between the two partners for next steps.
5. When the **gift tickets** have been redeemed, you can provide feedback/review for either your partner's benefit or general public benefit, or both.

Critical Requirements for Success

The following requirements are critical for the success of Gift Ticket Swap™ system:

Individual members have access to a mobile device with internet connection and are able to communicate with others for the following;

1. Specify their gifts in terms of **gift tickets** of custom value of their choice, e.g. \$1000, \$500, \$200, \$100, \$50, \$25 or \$0, and to issue a given number of them per period and make them available for the swap/exchange. [The description of their gifts for the **gift ticket** must include the description of the tangible products or services for the ticket (including the gift card/certificate to be purchased) and if possible, to include specific quantity of the products or services they offer along with their validity date, where applicable, and once issued, the description and the terms and conditions for redemption may not be changed.]
2. Specify gift ticket or gift card brands or their categories they are willing to consider for a swap/exchange.
3. Search and browse through the potential partners and their gifts available manually and to request a swap/exchange. The optional list of potential swap partners can be generated automatically.
4. Receive the request via notification (email for prototype phase) and to accept or decline the request.
5. Successful delivery of the products or services as described and promised in their **gift tickets**,
6. Redeem **gift tickets** and share their feedback.
7. View a list of potential swap/exchange partners with a simple way to make the request and to accept or decline the request.
8. View and maintain a digital wallet with all **gift tickets** issued separately from the ones that are either ready for redemption or be swapped again. [NB The **gift tickets** that are issued for swap/exchange consideration do not qualify as assets, they are simply one's intentions to make it available for swap/exchange and only accounted as assets when the actual swap/exchange process is completed successfully.]
9. Use the reporting tools for audit trail along with the setup and checks that ensures that individual "giving" does not exceed the local state maximum amount, for example, \$15k per annum per person in the US.

10. Maintain the privacy & confidentiality of individual data.
11. Use the simple referral incentive system to spread the network of DSA membership by maintaining integrity of GTSS.

Why do we need GTSS?

1. To empower individuals;
 - a) to share your stories and to express your gifts in terms of **gift tickets**
 - b) to express what you are looking for in terms of your choice of specific **gift tickets**, gift cards/certificates, or their categories for swap/exchange consideration
 - c) to connect with those who are looking for what you offer
 - d) to connect with those who offer what you are looking for
 - e) to make request and to receive request for swap/exchange without the limitation of the face \$ value of **gift tickets** or gift cards/certificates.
2. To create an environment where mutual trust is given and received, and integrity is maintained to do your best and be your best by keeping your words and in delivering the products or services as described and promised on your **gift tickets**,
3. As more and more people spend their time and energy doing things that bring joy in their hearts and find what they are looking for while doing so, more people will thrive.

Who is GTSS for?

Individuals with access to the internet;

1. who are interested in sharing their gifts with others, e.g. holistic arts practitioners (all levels are welcome), small business owners and retired professionals. They can issue their own **gift tickets** and request for swap/exchange for what they want, and if they choose, they can be notified when the potential swap/exchange partners are found. Those individuals who have good references in their gift offering with reliable delivery history are encouraged to join DSA. **Gift tickets** may be issued for today and valid for all times or for a fixed validity date for their redemption.

2. Individuals who want to help others thrive and invest in others' gift tickets and swap them with other DSA members. You cannot buy their **gift tickets** directly in GTSS but you can buy the gift cards that the DSA member is looking for and request for swap/exchange for their **gift tickets**.
3. whose employer owns businesses or organizations that serve end users or customers and allows their employees to make use of their gift cards/certificates to exchange or swap with others for what they want.

How GTSS can help to spread Joy & Compassion

The GTSS is not intended for those who are destitute and looking to satisfy their immediate needs as it may take some time before one can find a suitable partner who will accept their **gift tickets**. For those individuals with more urgent needs, they may be referred to the websites and organizations like www.findhelp.org in USA, for example, where they can find resources to request for immediate assistance.

The GTSS is intended for you, if you can make time to share your gifts that bring joy in your heart with others and find what you are looking for in good time.

As more businesses and organizations that serve end users or customers are willing and able to make use of their gift cards/certificates and allow their employees to swap/exchange their gift certificates with others for what they want, and as more individuals come on board, willing to share their gifts & along with their wants, the GTSS will be poised to help more people thrive everyday!

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Holistic Healing & Yoga Consultant
Holistic Healing & Yoga, Uniting mind, body & spirit
Divine Spark Allies, Envisioning a world where everyone thrives

Kyung published a book titled "Seven Holistic Practices for Harmonious Living, a Self Healing Journey to Freedom", CreateSpace Independent Publishing Platform, SC, USA, January 2018, and she is the owner of Holistic Healing & Yoga LLC dba Divine Spark Allies. Now with more than 30 years of yoga & meditation practice, she has been practicing as a professional healer, instructor, coach and consultant since 2009, helping courageous individuals through holistic

healing principles using techniques from holistic fitness classes to private healing & coaching sessions consisting of stretching exercises, deep relaxation techniques, breathing and meditation. From this well rounded practice, numerous people, both young and old have experienced healing of general discomfort and pain, back/neck/shoulder stiffness, depression and anxiety, weight loss, insomnia, and numerous other symptoms. In 2015, Kyung created the ***Holistic Healing Meditation Program***, a series of guided meditations, designed to help those who are seeking ways to let go of their limiting beliefs, memories and perceptions in creating a dream life for themselves while at the same time envisioning a world where everyone thrives.

Appendix A List of Custom Development Required for GTSS

The following are a list of custom development required to enable the current prototype system more efficient and seamless, integrated with Vistaprint for front-end and Acuity scheduling as back-end systems.

1. Simplify DSA Individual Membership Application Process
2. Potential swap/exchange partner match list
3. Automate Request for swap/exchange email
4. Update ownership of gift tickets on acceptance of swap/exchange request
5. Publish reviews & feedback on gift ticket redemption experience

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