

Welcome to the GCVA Conference 2026

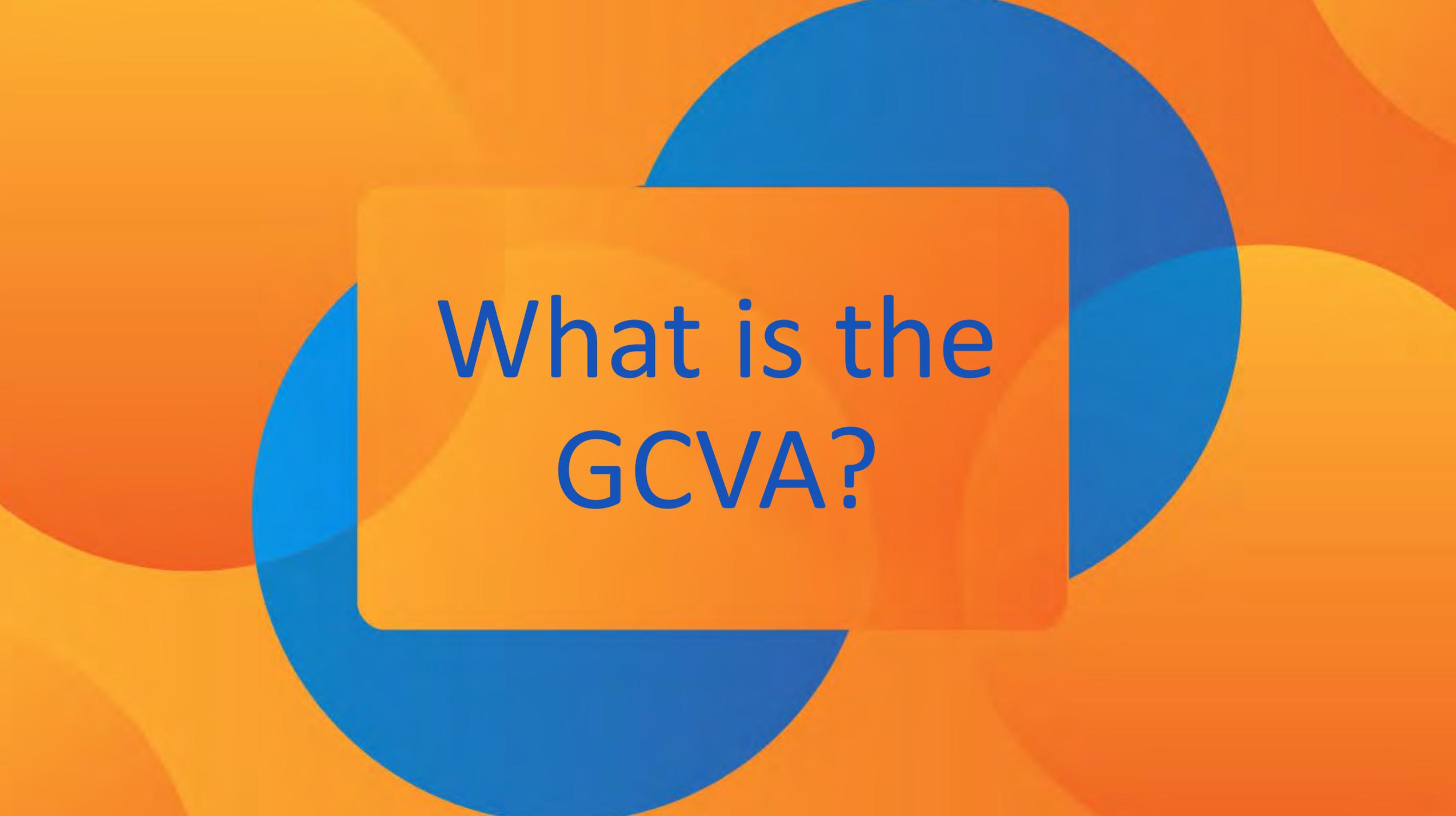


Welcome



Dr. Hannah Shimko
Managing Director,
GCVA





What is the
GCVA?



What is the
GCVA Conference
and why do we host
it?

A YEAR IN THE GCVA



DOUBLED OUR INTERNATIONAL PARTNERSHIPS:

NEW PARTNERSHIPS IN FRANCE & AUSTRALIA

LAUNCHED TRIVIAL BENEFITS CAMPAIGN:

ACTIONS INCLUDED:
REACHED OUT TO 100+ MPS, MEMBER SIGNED LETTER TO TREASURY

COLLABORATIVE WORK WITH FRAUD AGENCIES

16 GIFT CARD RELATED ARRESTS ACCORDING TO NRCA

SPECIALIST RESEARCH:

- 'It's Not Trivial' Economic Case
- 'Small Rewards, Big Impact' - Employee Reward & Recognition

INCREASED GLOBAL REACH:

WELCOMING OVER 50 INTERNATIONAL ATTENDEES TO OUR EVENTS



200+ EMAILS SENT:

NEWS UPDATES
EVENT DETAILS
CAMPAIGNS
ELECTIONS



New CRM and website update in the works

Shared UK gift card data, speaking on panels at partner events

5,000 + LINKEDIN FOLLOWERS WORLDWIDE



Answered numerous PR & media enquiries appearing on BBC, ITV news and more

New event platform - Canapii - with member forum function coming soon

WON ASSOCIATION TEAM OF THE YEAR AT THE TAF AWARDS



SINCE GCVA CONF 2025:

- NEW EVENT: EUROPEAN FINANCIAL INTEGRITY SUMMIT IN AMSTERDAM
- GCVA HALL OF FAME AWARDS OPENED UP TO WIDER GIFT CARD INDUSTRY



We lead on
innovation &
thought
leadership

Research

Gift Card & Voucher Sales Analysis & Outlook (UK)

H1 - 2025 GlobalData.

 Gift Card & Voucher Association Full Report Sept 2025

gcva.co.uk info@gcva.co.uk [@gcva_](https://twitter.com/gcva_) [Gift Card Voucher Association \(GCVA\)](https://www.giftcardvoucherassociation.co.uk)

State of the Nation

2025 GlobalData. Sponsored by: **MBL Solutions**
A **LOVE2SHOP** Company

 Gift Card & Voucher Association Full Report Nov 2025

gcva.co.uk info@gcva.co.uk [Gift Card Voucher Association \(GCVA\)](https://www.giftcardvoucherassociation.co.uk)

Vol. 65

 Gift Card & Voucher Association

Peak 2025

GCVA
Consumer Report

gcva.co.uk info@gcva.co.uk [Gift Card Voucher Association \(GCVA\)](https://www.giftcardvoucherassociation.co.uk)



Events

Conference & Hall of Fame



AGM/Summer Party

Member only events



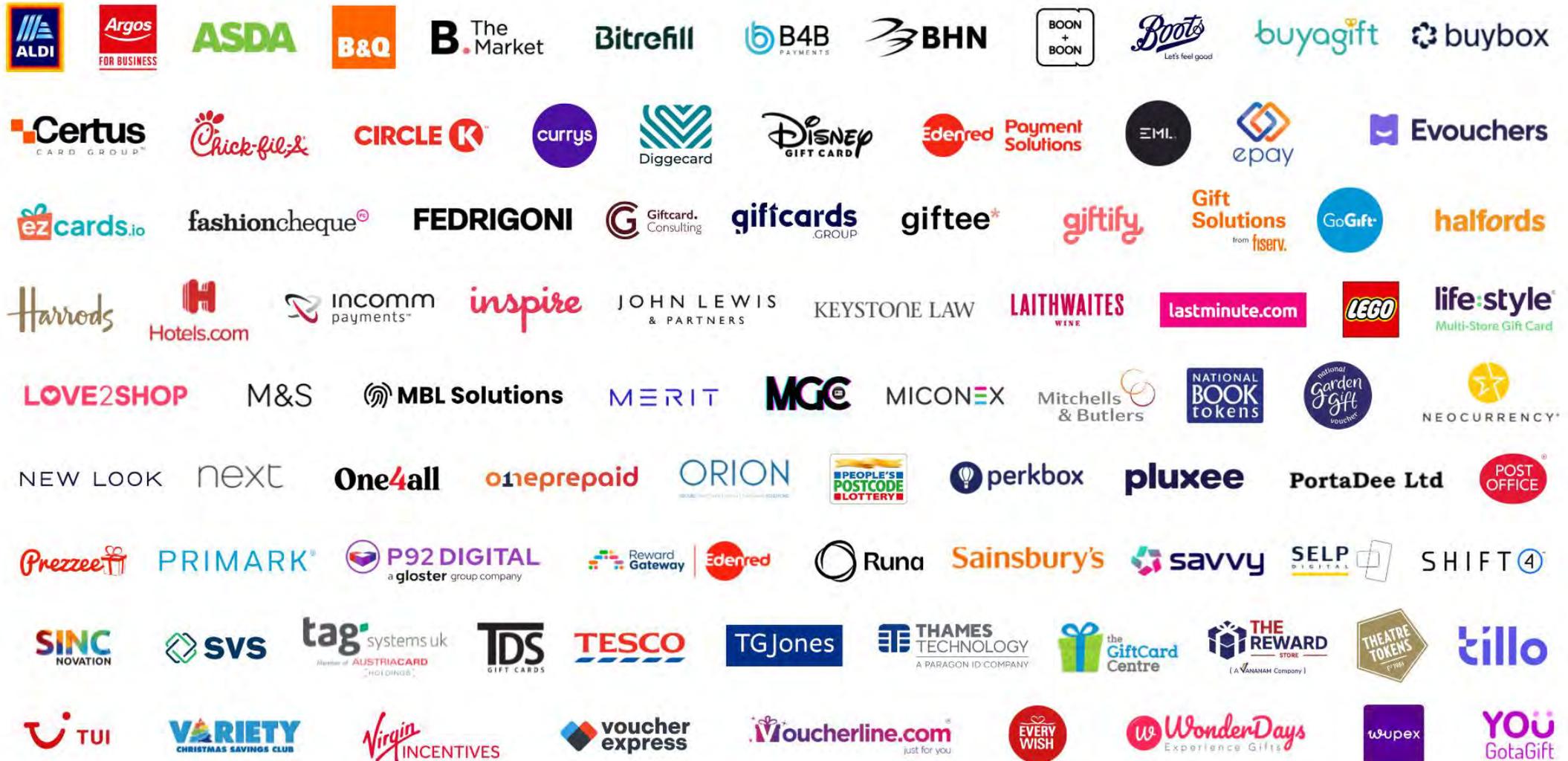


What's
happening right
now?



Why join the
GCVA?

Thank you to our Members



Thank you to our Partners



the payments association



GCVA Team



Hannah Shimko
Managing Director



Amberlie Ross-Scott
Operations Director



Victoria Evans
Head of Business
Development & Engagement



Rhiannon Whitehead
Marketing & Communications
Manager



Adri Whittingham
Business Development &
Engagement Assistant



Ann Austin
Finance, Membership &
Admin Manager

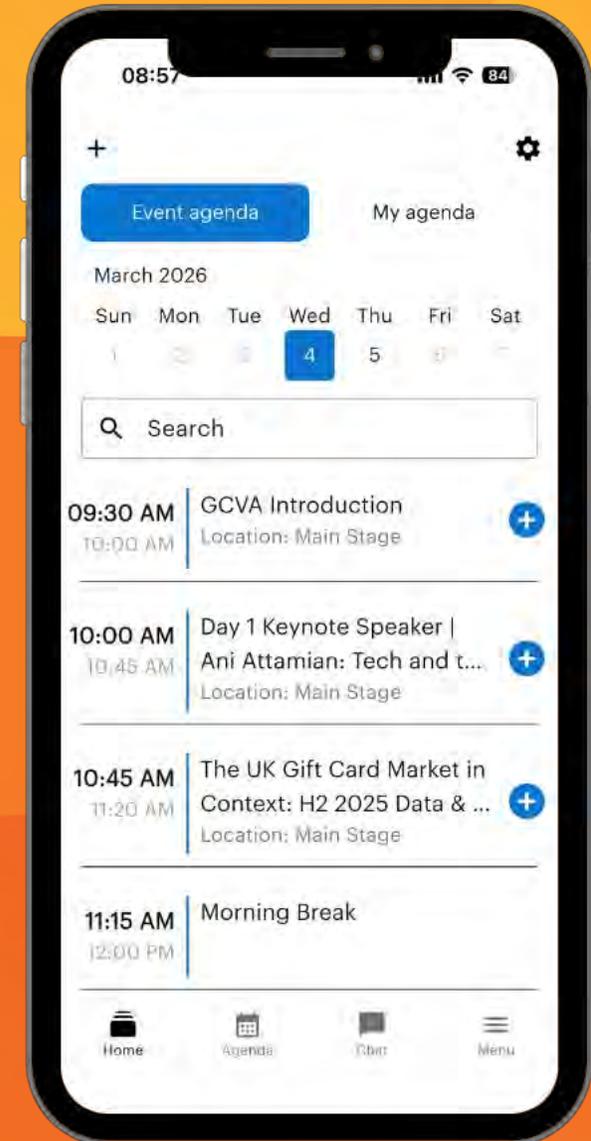
Association Team of the Year!



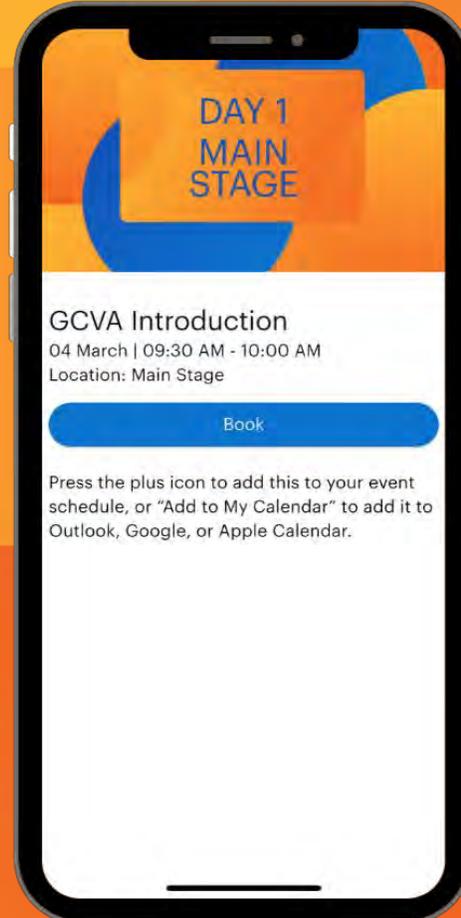
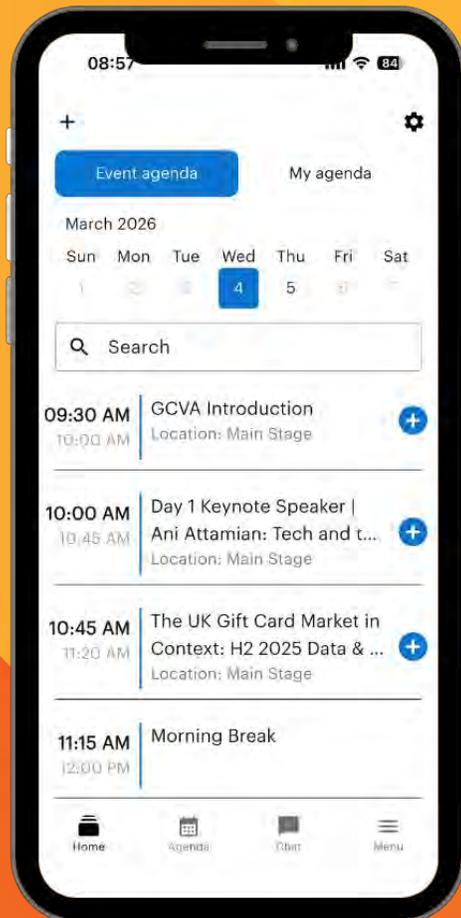
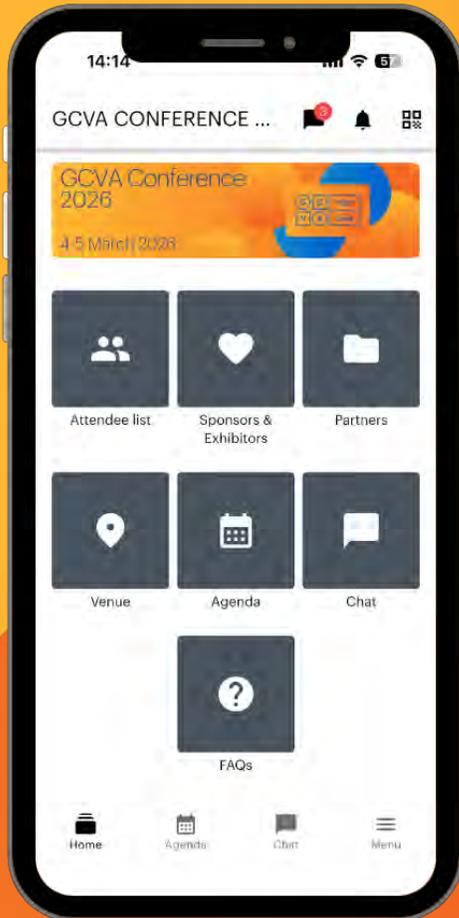
AGENDA

Download GCVA Conference App for our full agenda and add sessions to your Event Schedule

Turn on push notifications for live updates



GCVA Conference App



- View agenda
- Book meetings
- Connect with delegates
- Look up exhibitors and sponsors
- Book onto Forums

-
- Download Canapii on your device
 - Login using registration details





GCVA Conference Challenge



Thanks to Gamification & Engagement
Sponsor

lastminute.com



A romantic couple is seen from behind, embracing on a sandy beach at sunset. The woman is wearing a white dress and the man is wearing a white shirt and shorts. They are looking out at the ocean under a golden sky. The scene is peaceful and intimate.

lastminute.com



GCVA Conference Challenge



Thanks to Gamification & Engagement
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lastminute.com



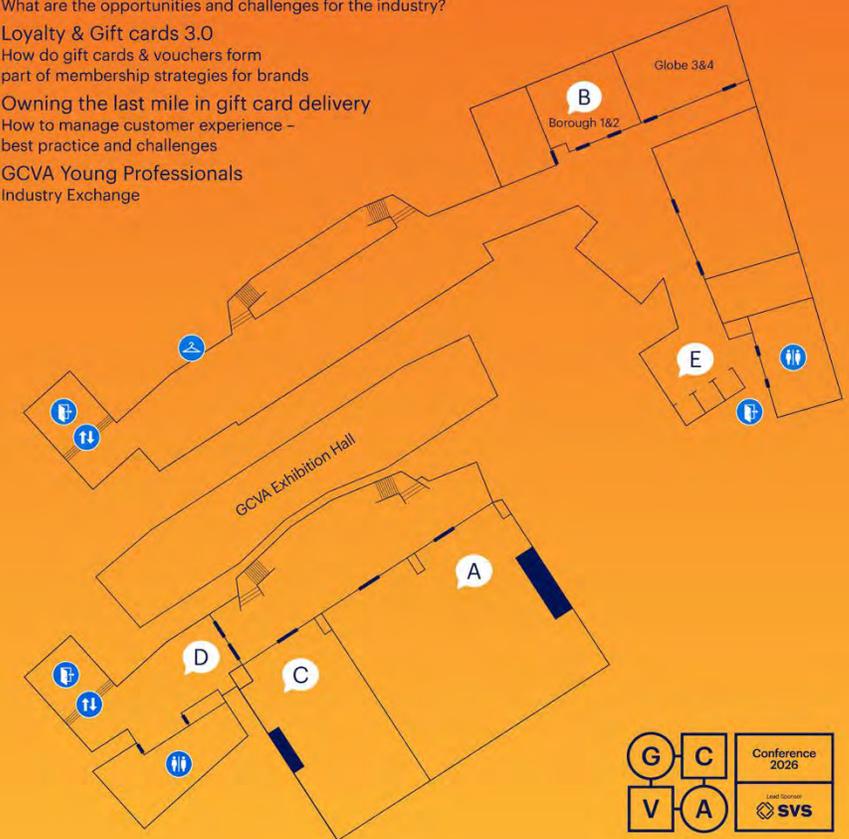
Discussion Groups

Today – 14:30

Discussion Group	Topic	Executives
A	AI in the retailing world How is it used, and how does it translate to gift card programmes	Annabel Le May & Sarah Isherwood
B	Evolution of social media marketing/promotion and SEO into social commerce for gift cards What are the opportunities and challenges for the industry?	Iain Donachie & Adam Hobbs
C	Loyalty & Gift cards 3.0 How do gift cards & vouchers form part of membership strategies for brands	Federica Foldes & Jessica Hankers
D	Owning the last mile in gift card delivery How to manage customer experience across different channels and for different use cases. What are best practices and the challenges this industry faces?	Alec Donald & Rob Coulstock
E	Young Professionals Industry Exchange	Adri Whittingham & Rhiannon Whitehead

Discussion Groups

- A AI in the retailing world
How is it used, and how does it translate to gift card programmes
- B Evolution of social media marketing / promotion and SEO into social commerce for gift cards
What are the opportunities and challenges for the industry?
- C Loyalty & Gift cards 3.0
How do gift cards & vouchers form part of membership strategies for brands
- D Owning the last mile in gift card delivery
How to manage customer experience – best practice and challenges
- E GCVA Young Professionals Industry Exchange



HOUSEKEEPING

Map

- 1 SVS Lounge
- 2 Networking Lounge
- 3 Smoothie Bar
- 4 epay
- 5 NeoCurrency
- 6 InComm Payments
- 7 Tillo
- 8 Diggecard
- 9 Thames Technology
- 10 Edenred Payment Solutions
- 11 GCVA
- 12 Food & Beverage Kiosk
- 13 Networking Area

- Discussion Groups
- Forums
- Speaker Area
- Exit
- Lift
- Toilets
- Cloakroom



- Main Stage
- Innovation Stage
- 14 Coffee Cart
- 15 SVS
- 16 WiiN
- 17 P92 Digital
- 18 Fashioncheque



WIFI

NETWORK:

MERITINCENTIVES

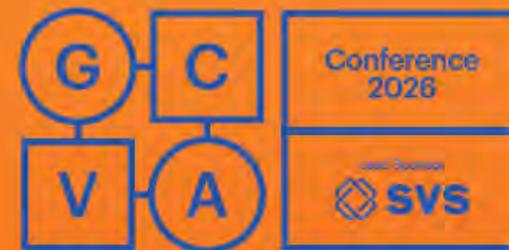
PASSWORD: GCVAconf26



Competition Statement

Today we are meeting as attendees of the GCVA Conference 2026. As a trade association, we take competition compliance seriously. Whilst discussions can cover matters of mutual interest to our industry, we cannot discuss or exchange sensitive commercial information. If at any time during this meeting you think our discussions may be in breach of competition rules, please inform the GCVA

Sponsors



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Exhibitors

Gold



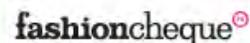
Silver



Bronze



Quick X



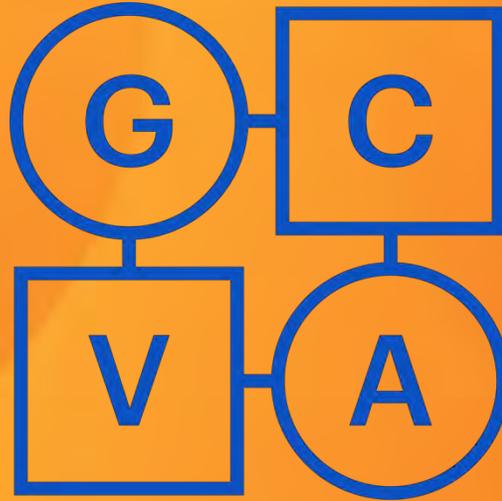
Thanks
to our
sponsors and
exhibitors

WORDCLOUD TIME!



Follow us on social media and tag
Conference posts with
#GCVACConf26





Conference
2026

Lead Sponsor

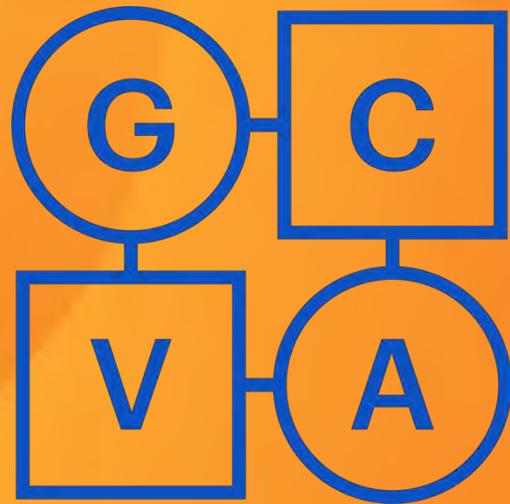


A word from SVS GCVA Conference '26 Lead Sponsor



Malc Berg
SVP Business and
Account Development
Europe





Conference
2026

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Prezzee



Keynote Session Sponsored by



Tech and the Trust Gap: Who Are You Really Building For?



Ani Attamian

Founder

LEMA Collective

Limited





LEMA[®] COLLECTIVE

TECH AND THE TRUST GAP

WHO ARE YOU REALLY BUILDING FOR?

Ani Attamian
4 March 2026

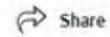


American Customers Are Madder Than Ever

It has never been easier to buy stuff. But dealing with product and service problems has never felt so difficult, consumers say.

By [Katie Deighton](#) [Follow](#)

Nov. 28, 2025 6:00 am ET



Share



Resize



Listen (1 min)



Seventy-seven percent of survey respondents said they experienced a product or service problem in the past year, a record high. SPENCER PLATT/GETTY IMAGES

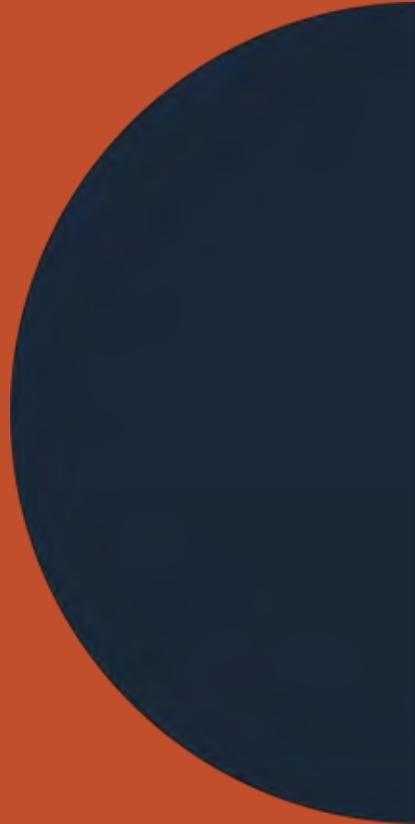
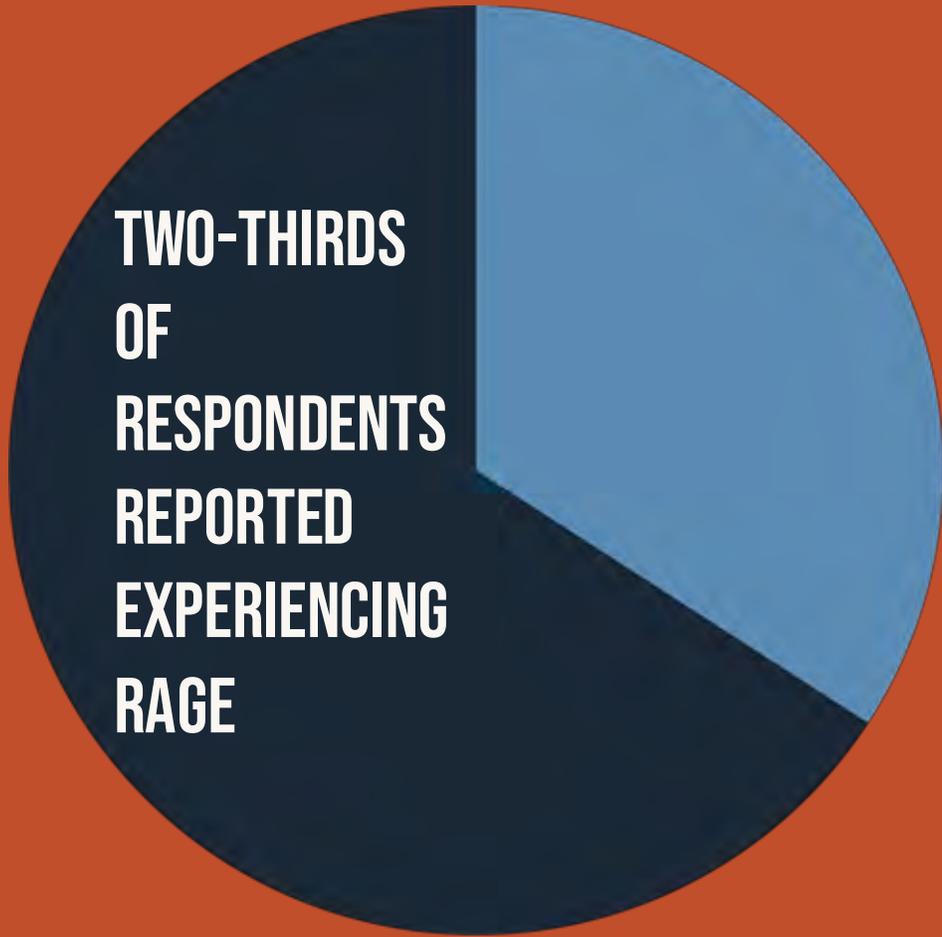
THE WALL STREET JOURNAL.

OF CUSTOMERS EXPERIENCED A PRODUCT OR SERVICE PROBLEM IN THE PAST YEAR

77%

SAID COMPLAINING REQUIRED HIGH OR VERY HIGH EFFORT

68%



50%

**ADMITTED
TO YELLING AT
A SERVICE WORKER**



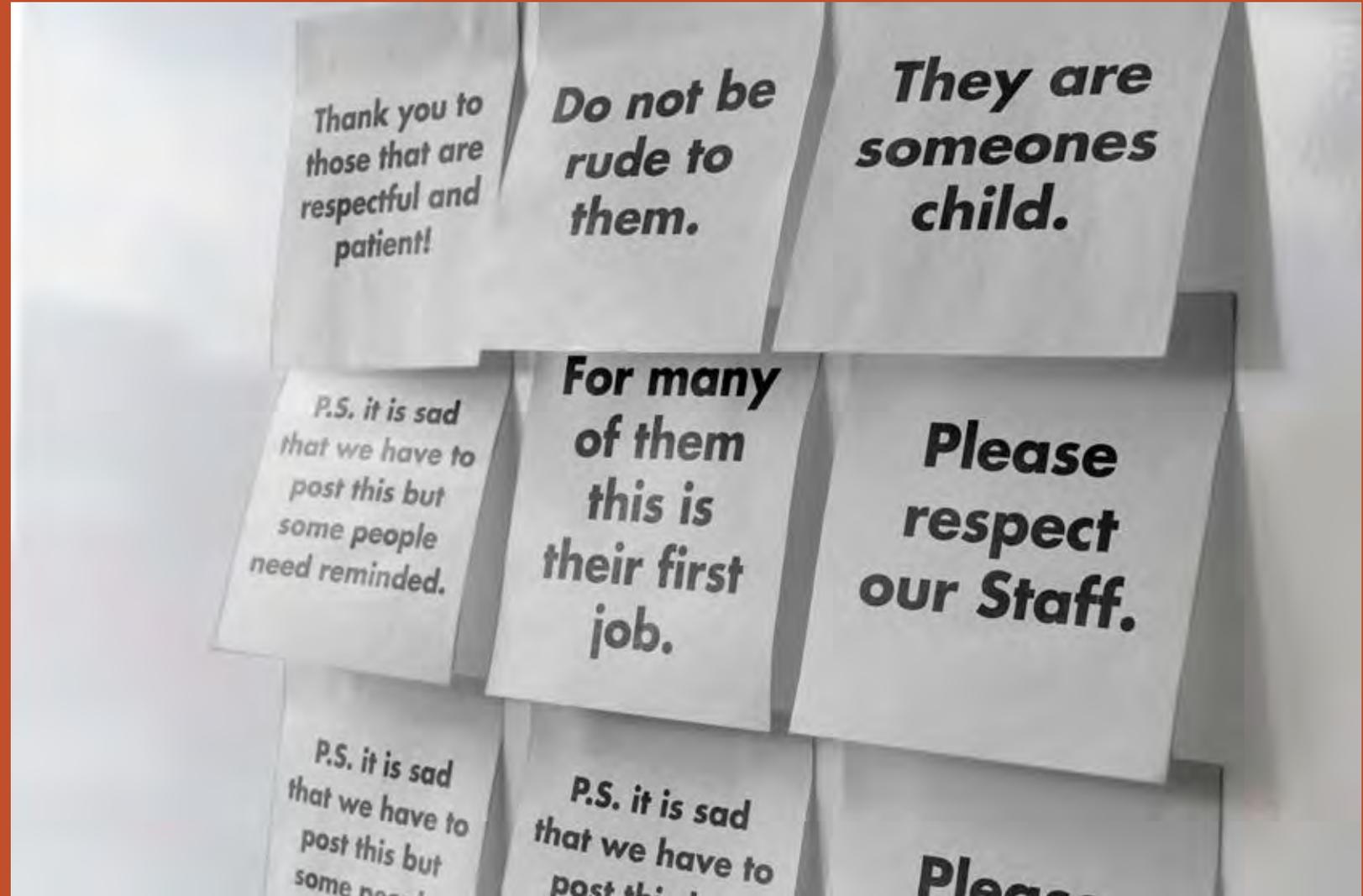
IN THE UK ALONE:

98%

OF RETAIL

WORKERS REPORT

VERBAL ABUSE





+160%

growth in Search Engine Marketing Return on Ad Spend for luxury beauty brand

MARC JACOBS
BEAUTY

+120%

increase in site speed and technical Search Engine Optimisation performance

LuxTek

+104%

year over year increase in paid social revenue

TRUE BOTANICALS

84%

cost reduction with removed silos and improved access to data

Google Cloud

5.7X

increase in leads with a 2-year investment in Search Engine Optimisation

nozzle

210%

higher sign ups for sports training brand

O

\$2BN

supported with 12 product releases, 7 countries and significant contribution to revenue

Revolut

7%

lower operating costs and 7x increase in customer leads

UPSTIX

WE'RE SOLVING THE WRONG PROBLEMS

**WHICH ONE
CAUSES MORE
CUSTOMER
ANGER IN YOUR
ORGANISATION
TODAY?**

A: FRAUD AND SECURITY

B: RETURNS, REDEMPTION, AND RECOVERY

C: GENERIC OR IRRELEVANT EXPERIENCES

D: ALL OF THE ABOVE

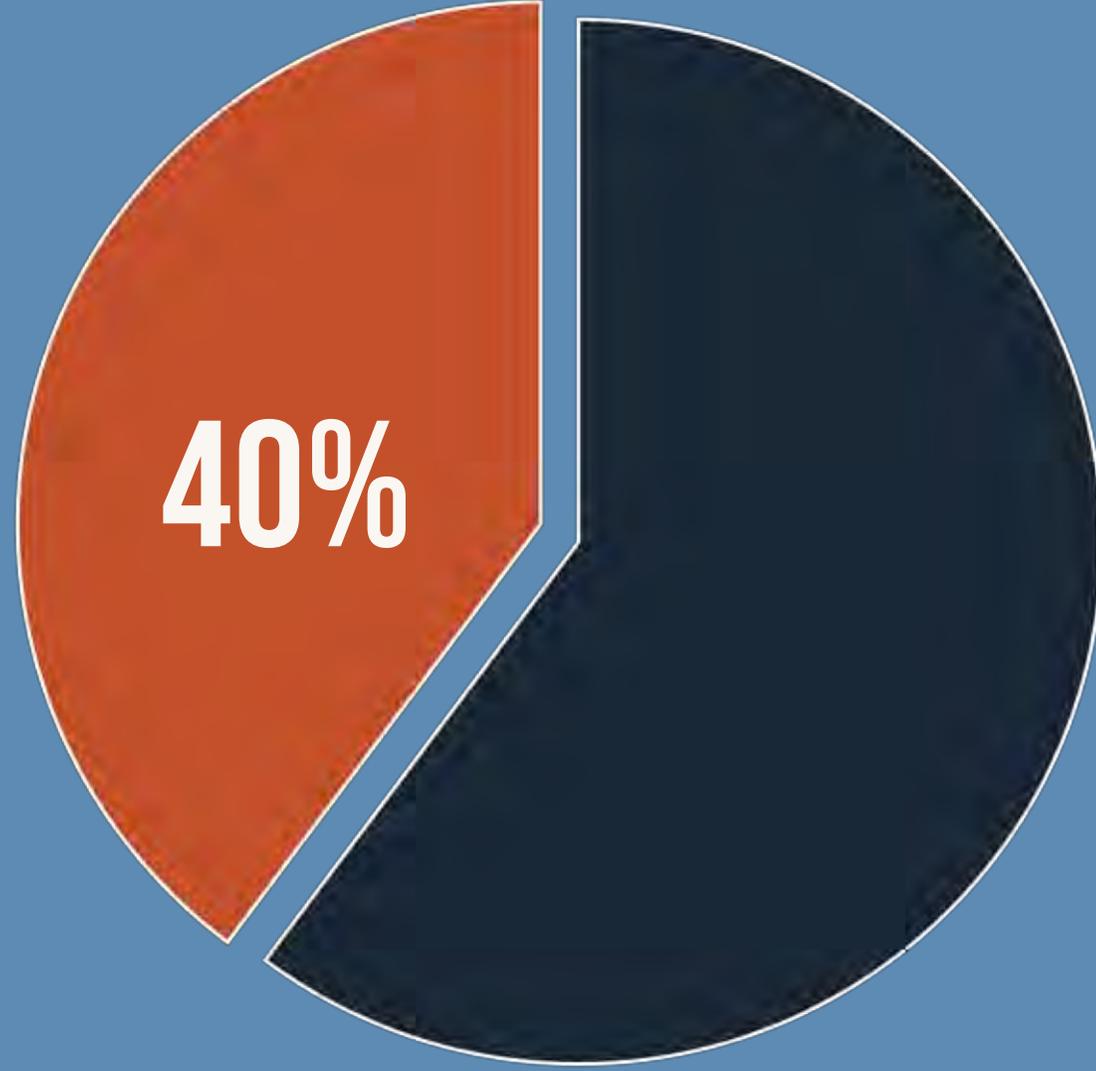
POLL TIME!





TRU UST

30% OF CONSUMERS SAY THEY ACTUALLY TRUST COMPANIES, EVEN AS MOST EXECUTIVES BELIEVE THAT THEIR CUSTOMERS TRUST THEM.

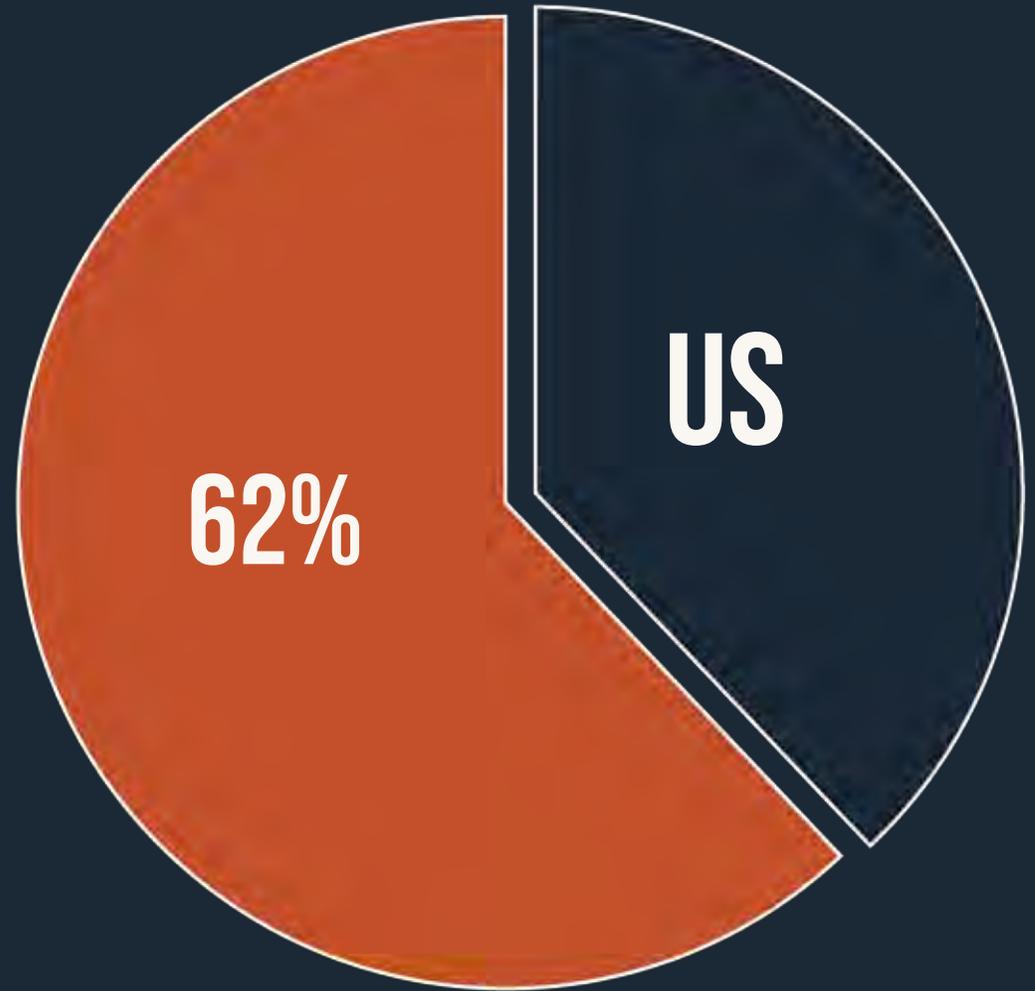
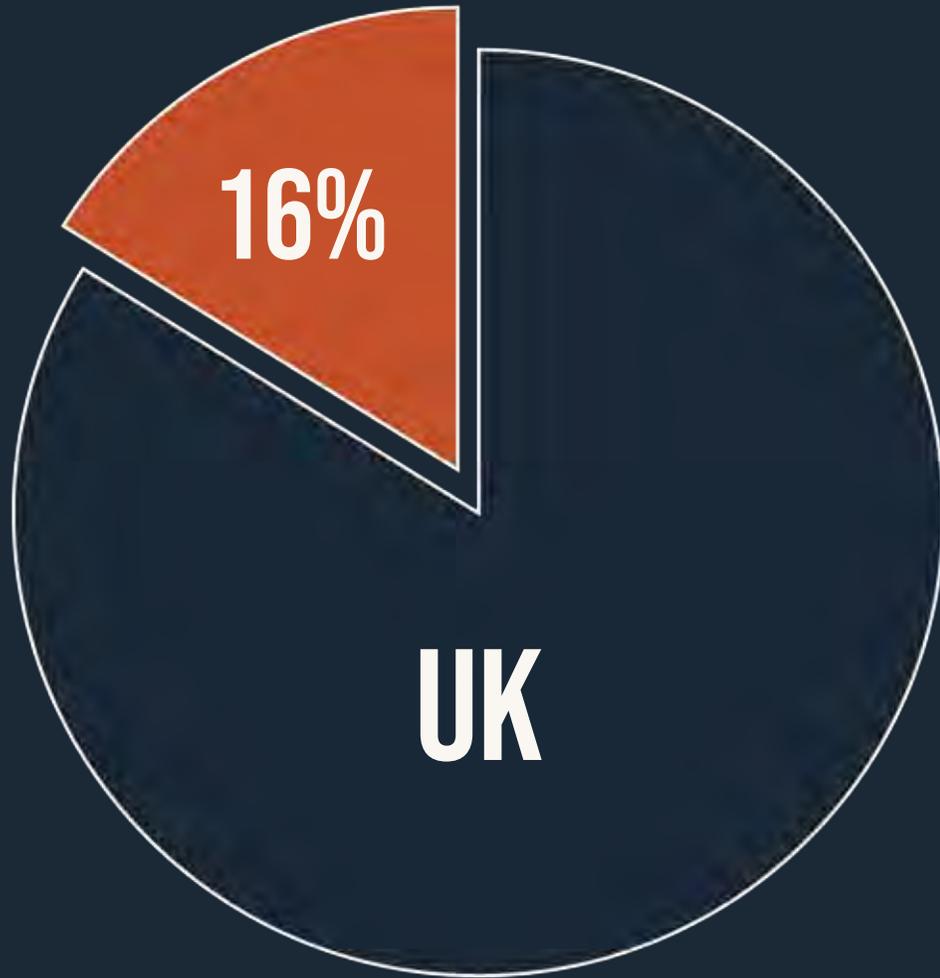






1 ANGER TRIGGER

“YOU DIDN’T DESIGN THIS FOR **MY** NEEDS.”



43%

OF CONSUMERS
WANT WALLET-
COMPATIBLE GIFT
CARDS



 **Starbucks UK**
Food & Drink Open

★★★★☆ 50K  Starbucks Coffee Co... (No. 3) Food & Drink

 **Starbucks UAE**
Food & Drink Get

★★★★☆ 99  Starbucks Coffee Compa... Food & Drink

 **Starbucks KSA**
Collect Stars for Rewards

★★★☆☆ 25  Starbucks Coffee Compa... Food & Drink

 **Starbucks**
Order, pay, and earn Stars.

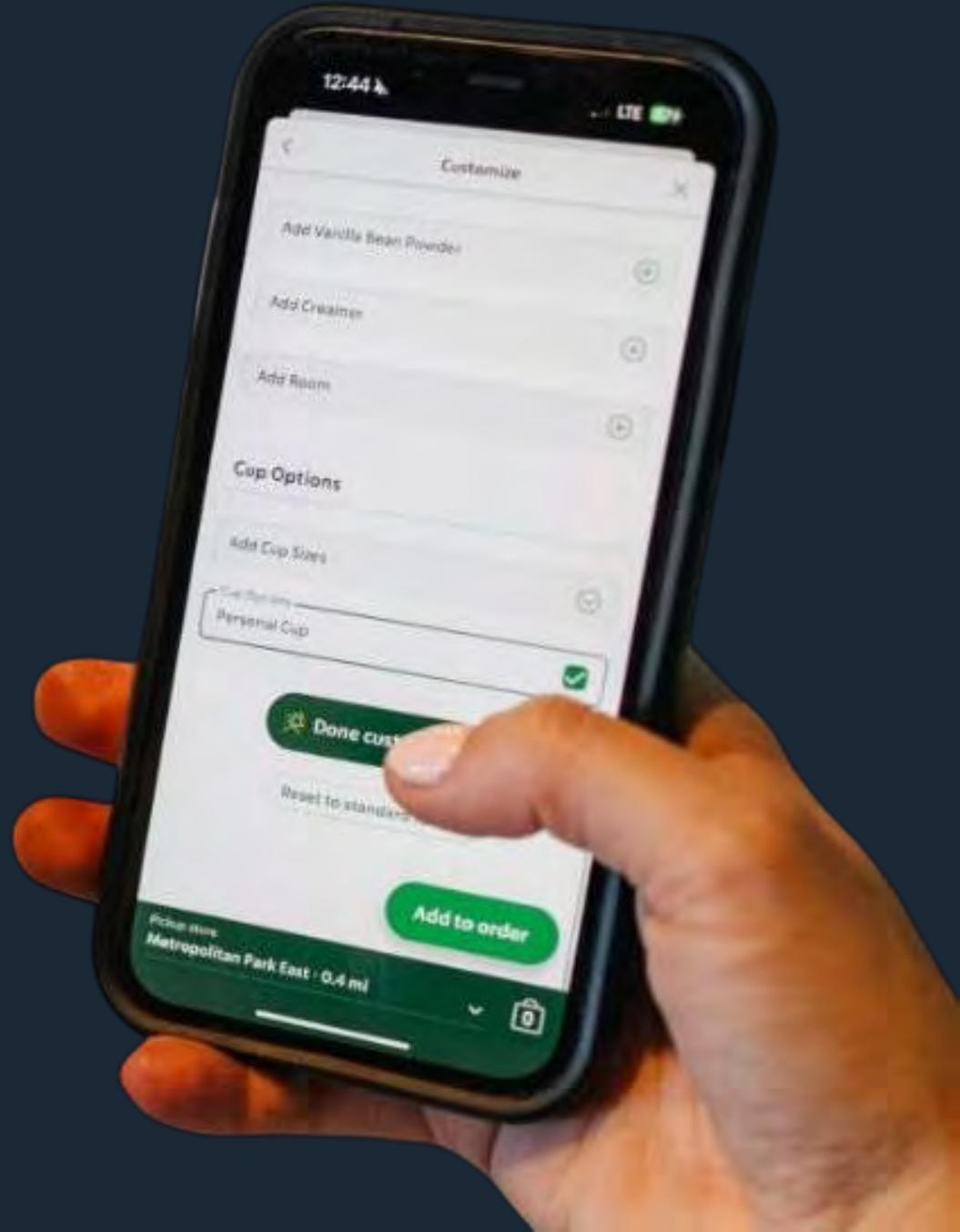
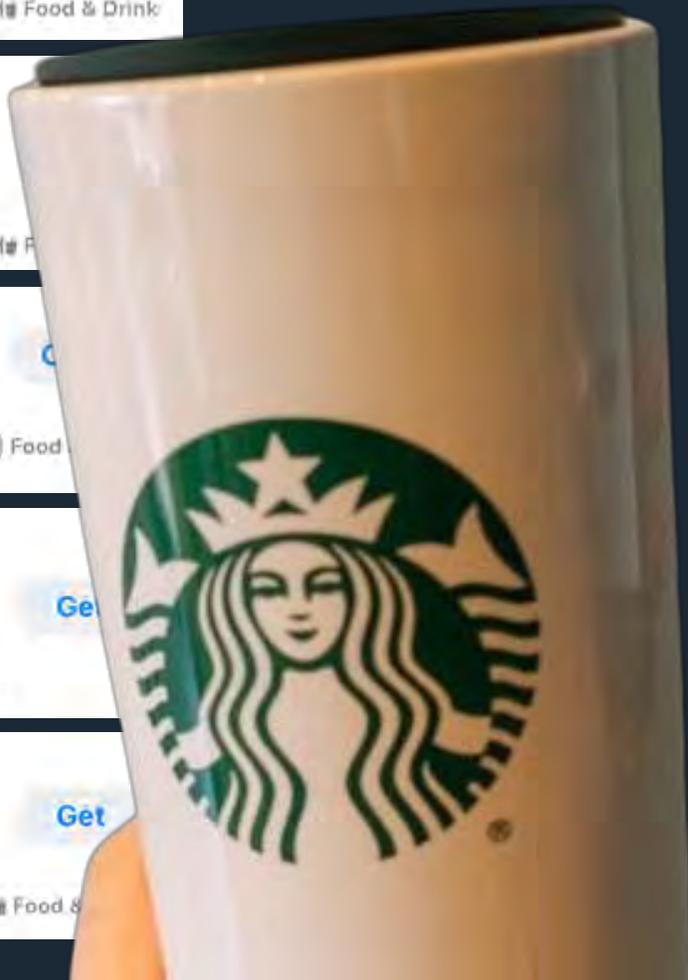
★★★★★ 500K  Starbucks Coffee C... Food & Drink

 **Starbucks Hong Kong**
Food & Drink Get

 Starbucks Coffee Comp... Food & Drink

 **Starbucks Kuwait**
Collect Stars for Rewards Get

★★★★☆ 20  Starbucks Coffee Compa... Food & Drink





8 IN 10

shoppers ignore
messages that aren't relevant to
them

71%

of consumers are
frustrated by irrelevant
messages

1 IN 4

less likely to
purchase after receiving
a generic message

THEY REMEMBER MY PREFERENCES

66%

THEY MAKE RELEVANT PRODUCT SUGGESTIONS

52%

THEY REMEMBER MY PAST INTERACTIONS

47%

2

ANGER TRIGGER

“WHY IS THIS SO **HARD?**”

A: BUYING

B: REDEEMING

C: FIXING SOMETHING THAT WENT WRONG

POLL TIME!



57 MILLION



PRICES



CHECKOUT PROCESSES



PRODUCT AVAILABILITY

“

HERE IS HOW PLATFORMS DIE: FIRST, THEY ARE GOOD TO THEIR USERS; THEN THEY ABUSE THEIR USERS TO MAKE THINGS BETTER FOR THEIR BUSINESS CUSTOMERS; FINALLY, THEY ABUSE THOSE BUSINESS CUSTOMERS TO CLAW BACK ALL THE VALUE FOR THEMSELVES. THEN, THEY DIE.



**IN THE UK, 1 IN 4
RETAIL WORKERS HAVE FACED
AGGRESSION OR VIOLENCE IN-STORE**

RETURNS + RISING PRICES = MAIN FLASHPOINTS

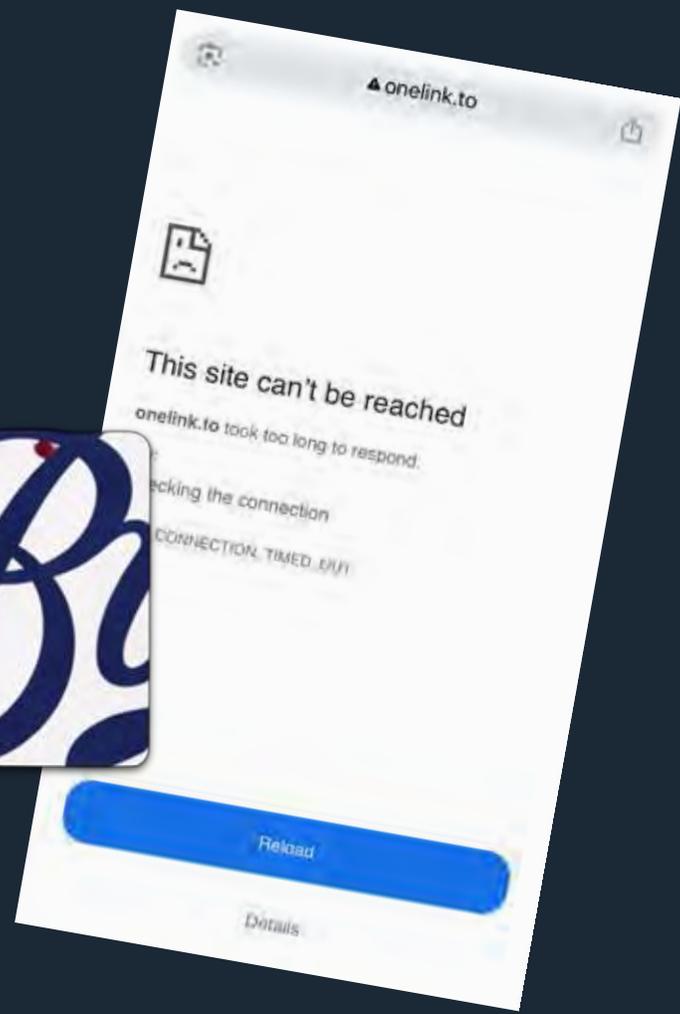






My
ADVANTAGE
CARD

B



This site can't be reached

onelink.to took too long to respond.

Checking the connection

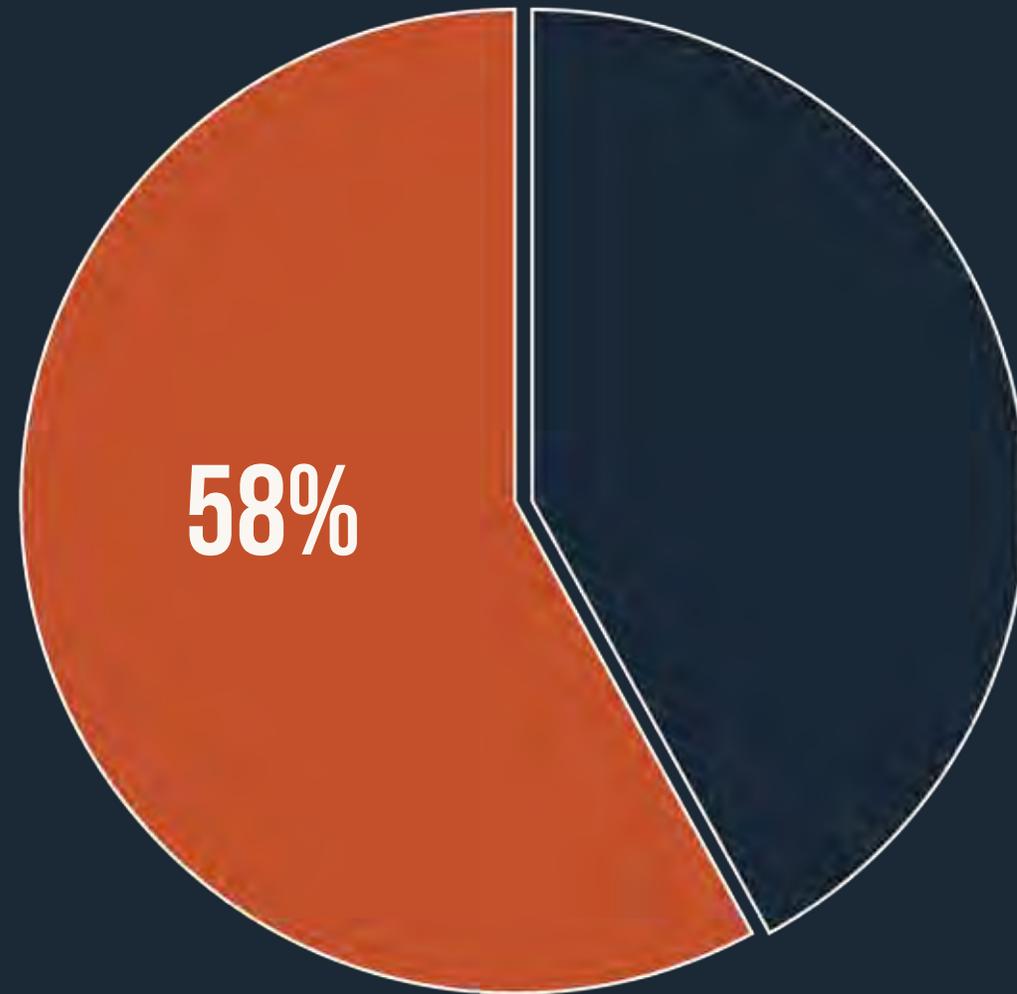
CONNECTION TIMED OUT

Reload

Details

3 ANGER TRIGGER

“YOU DIDN’T **PROTECT** ME.”



25%

Increase in gift card fraud

9K

Reports cases in the UK

£18.5 MILLION

Losses exceeding

59%

say they're becoming
more cautious

48%

more sceptical

1 IN 4

say they're losing trust in gift cards
as stored value altogether



Report a security or privacy vulnerability

If you believe that you have discovered a security or privacy vulnerability in an Apple product, please report it to us.

If you need technical support for a security issue — for example, to reset your Apple Account password or to review a recent App Store charge — view the [Get help with security issues](#) support article or visit [Apple Support](#).

If you have questions or concerns about Apple's [Privacy Policy](#) or data processing, you can [ask us about privacy](#).

How to report a security or privacy vulnerability

If you believe that you've discovered a security or privacy vulnerability that affects Apple devices, software, or services, please report it directly to us on the web at [Apple Security Research](#).

[Reports should include](#) specific product and software version(s) that you believe are affected; a technical description of the behavior that you observed and the behavior that you expected; the steps required to reproduce the issue; and a proof of concept or exploit.

How Apple handles these reports

Apple reviews all reports that are submitted directly to us. After you submit your research on the web, you'll receive an immediate automatic acknowledgement that we received your report. Most reports are resolved within 90 days. You can sign in with your Apple Account to see the status of your report, where updates are provided immediately as your report is reviewed. We evaluate all eligible research for [Apple Security Bounty](#) rewards. More information about [program guidelines](#) is available at the Apple Security Research site.



Report charges that you don't recognise

If you find charges that you don't recognise, you should report it to Google.

[Troubleshoot an unrecognized transaction](#)

Check if charges are from Google Play

If you find a charge in your [Google Play order history](#), it's from Google Play.

Alternatively, if you find charges on your payment method that you don't recognise, check how the charges appear on the billing statement.

All Google Play purchases will appear on your statement under one of these names:

- 'GOOGLE*App developer name' (for Android apps)
- 'GOOGLE*App name' (for Android apps)
- 'GOOGLE*Content type' (i.e. 'GOOGLE*Books')

If the charge begins with one of these names, report it to Google.

Important: If you suspect a family member or friend made the purchase, you may be eligible for a [refund](#). If you believe that the charge was fraudulent, follow this process instead:

[Charges made through a credit card, debit card or PayPal](#)

[Charges made through mobile phone billing](#)

[Charges made through other forms of payment](#)

Tip: To help prevent unauthorised charges, you can [set up purchase verification for Google Play](#).

Check the status of a pending request for Google Play

Report charges that you don't recognise

Tax payment issues on your account

Tax problems downloading apps from the Play Store

Problems with in-app purchases

Contact an Android app's developer

Purchase approvals on Google Play

Purchase verification for Google Play

How to change your Google Play country

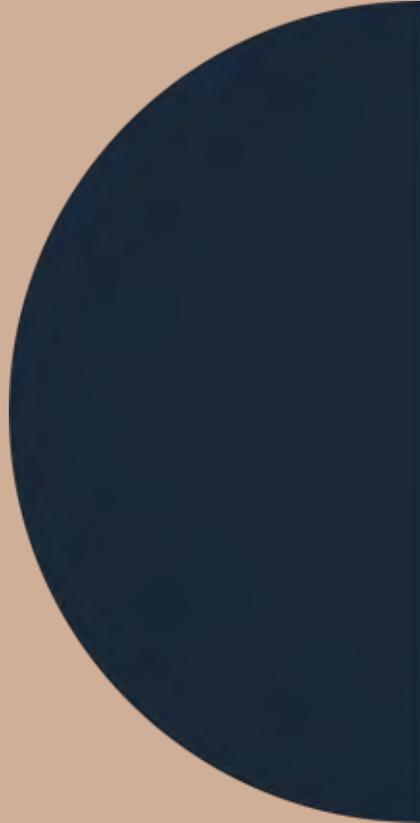
Apps and Games content ratings on Google Play

Cancel, pause or change a subscription on Google Play

Earn and track your Google Play Points

Parental guide to Google Play

THIS IS SOLVABLE



**ALMOST HALF
OF FRAUD
VICTIMS END
UP LIKING
THEIR
PROVIDER**

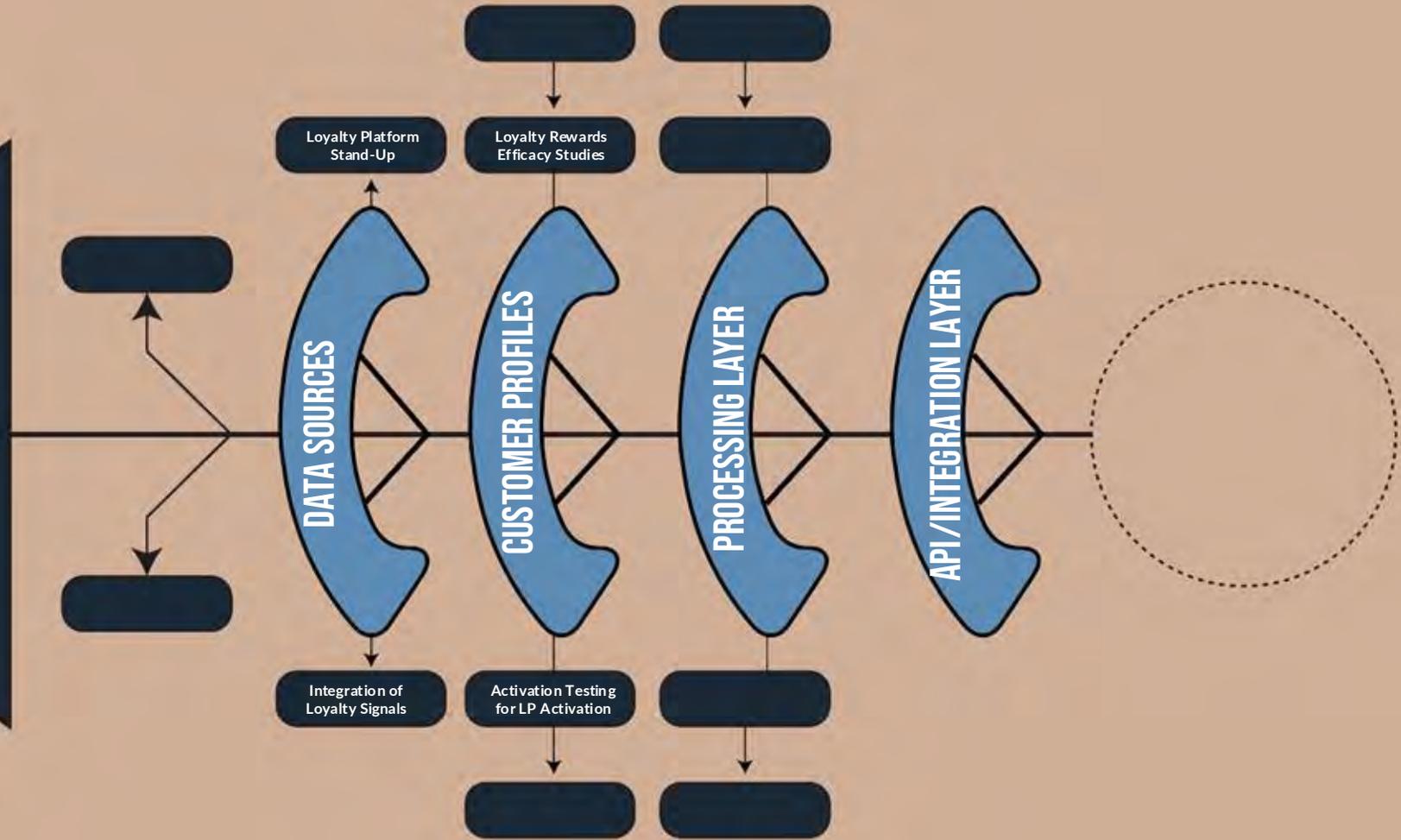
84%

**OF VICTIMS PURSUED
RESOLUTION**



Source: <https://www.kroll.com/en/publications/cyber/case-studies/electronic-gift-card-fraud-investigation>

RECOGNITION
ENGAGEMENT



TECHNOLOGY CAN'T COMPENSATE FOR CONFUSION UNDERNEATH IT.

**SIMPLE INTERVENTIONS REDUCED
SUCCESSFUL SCAM ATTEMPTS BY**

30-50%



1. WALK THE CUSTOMER JOURNEY: BUY, RECEIVE, REDEEM, RECOVER

2. IDENTIFY COMMUNICATION GAPS WITH DATA & PEOPLE

3. ANALYZE PROTECTIVE BUSINESS RULES

4. PRIORITIZE FIXES OVER ADDITIONS

STORED VALUE IS A PROMISE

Thank you!

LET'S CONTINUE THE CONVERSATION



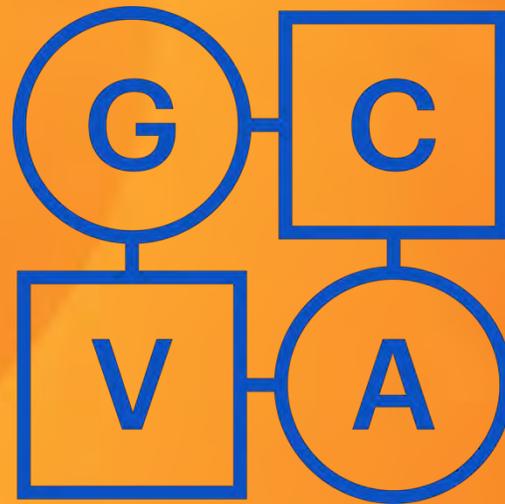
[Ani Attamian](#)



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Conference
2026

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The UK Gift Card Market in Context: H2 2025 Data & Global Comparisons



Hannah Shimko
Managing Director
GCVA



Joseph Robinson
Senior Consulting Director
(Retail)
GlobalData



Karice Moor
Managing Director: North
America Partnerships &
Development
SELP Digital



Wendy Trienen
Chief Operating Officer
Intersolve

GCVA UK Gift Card Tracking H2 - 2025

Approach

Summary of project inputs



GlobalData has collected gift card sales data from submitting members of the GCVA. This data has been analysed and aggregated, to provide a view of various dimensions, including product type, channel, sector, subsector and redemption type. Submitted data was aggregated and validated for consistency with previous reporting periods. Reporting periods and growth figures are provided as like-for-like in terms of the reporting cohort; all data is therefore given in relation to the same set of submitting members.

Total No. of Contributors

25

H2 2025 Summary

GCVA member sales recorded a total combined value of £3.14bn in H2 2025, with 25 members reporting results and delivering an impressive 23% year-on-year growth across the cohort



Total Gift Card Sales H2 2025

£3.14bn

Total Gift Card Sales H2 2024

£2.57bn

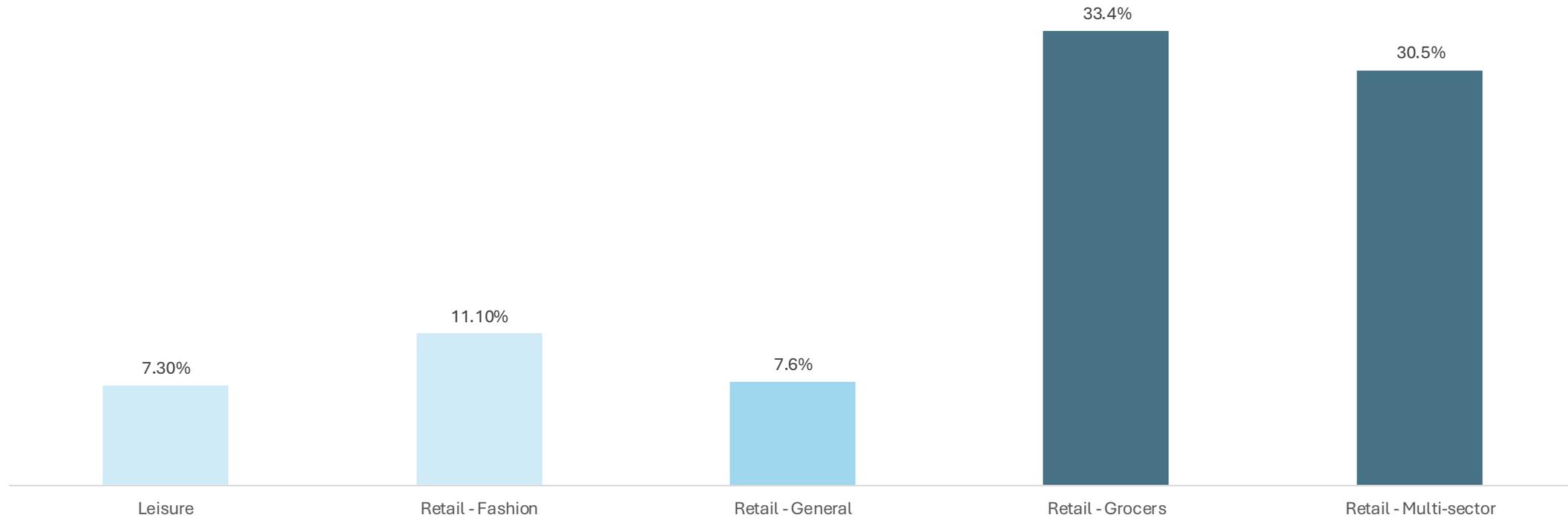
Total YoY Growth

23%

Sector Snapshot

H2 saw a divergence between retail-led categories and leisure. Retail – Grocers outperformed, supported by strong seasonal demand and continued integration of gift cards into the everyday consumer purchasing journey

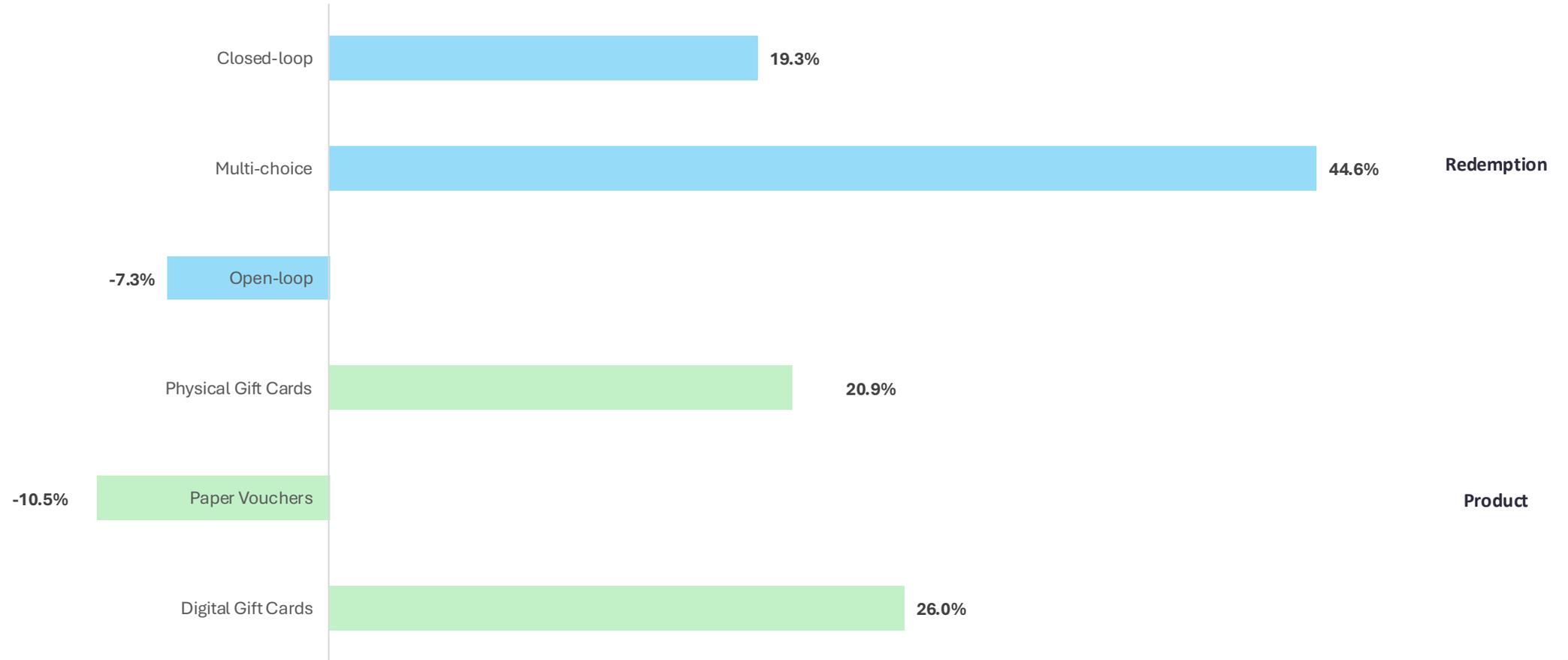
Subsector YoY Growth - H2 24-25



Product & Redemption Overview

H2 2025 results further highlight the ongoing evolution of redemption formats within the UK gift card market, with flexible and digitally enabled products continuing to gain traction

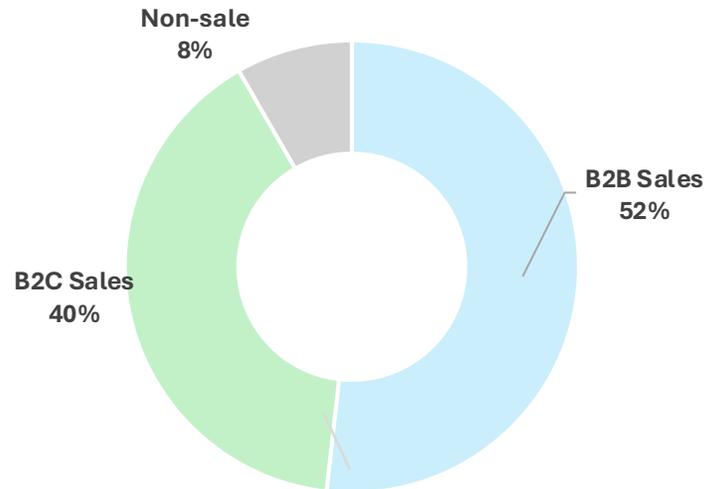
Total Market - Year-on-year growth % H2 24-25



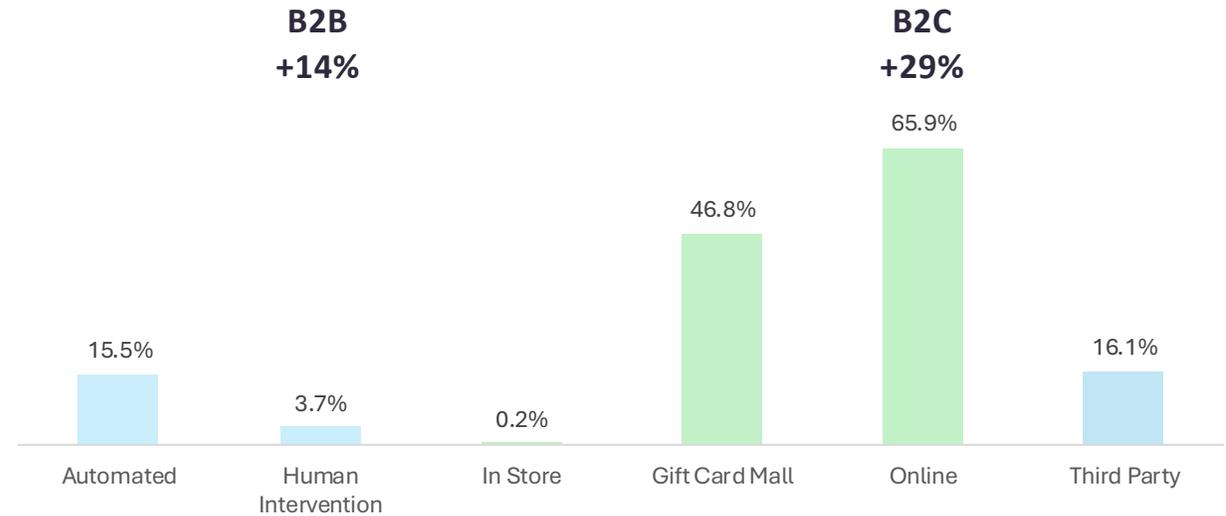
B2B vs. B2C

B2B remained the largest channel with 52% share, although B2C continued to gain share within the overall mix. In B2C, online channels recorded the fastest growth at 66% year-on-year, increasing their share sales, from 26% to 34%

Gift Card Value Share by Market H2 2025



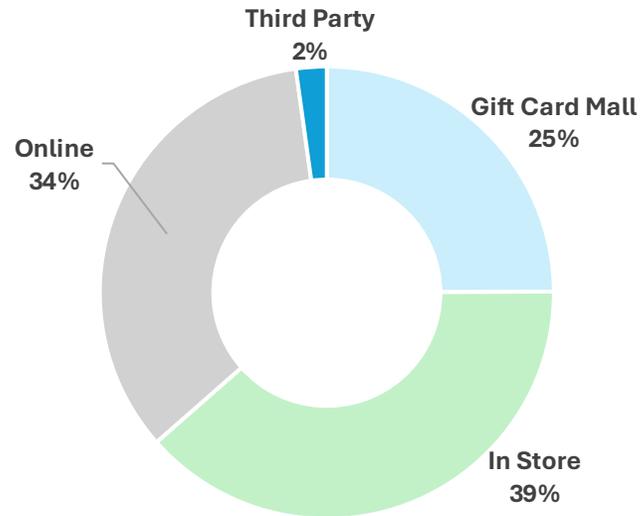
Total Market – B2B/B2C Submarket YoY Growth % H2 24-25



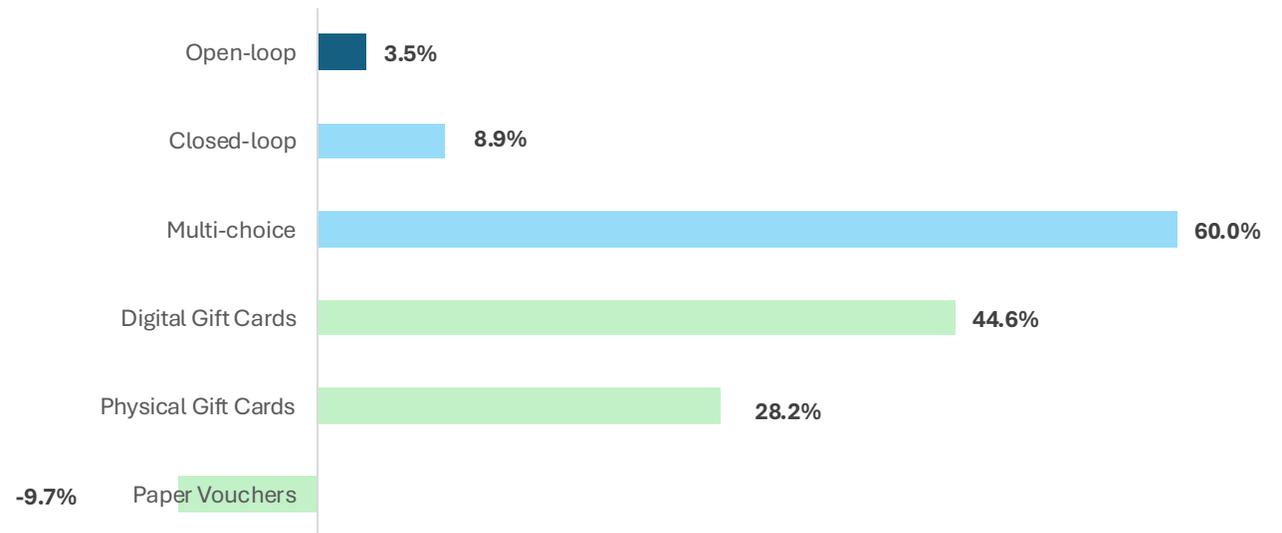
B2C Market Summary

In B2C, multi-choice products delivered the strongest performance, increasing by 60% year-on-year. This acceleration builds on already robust growth earlier in the year and highlights the continued shift toward flexible brand propositions within consumer gifting behaviour

B2C Channel Share % - H2 2025



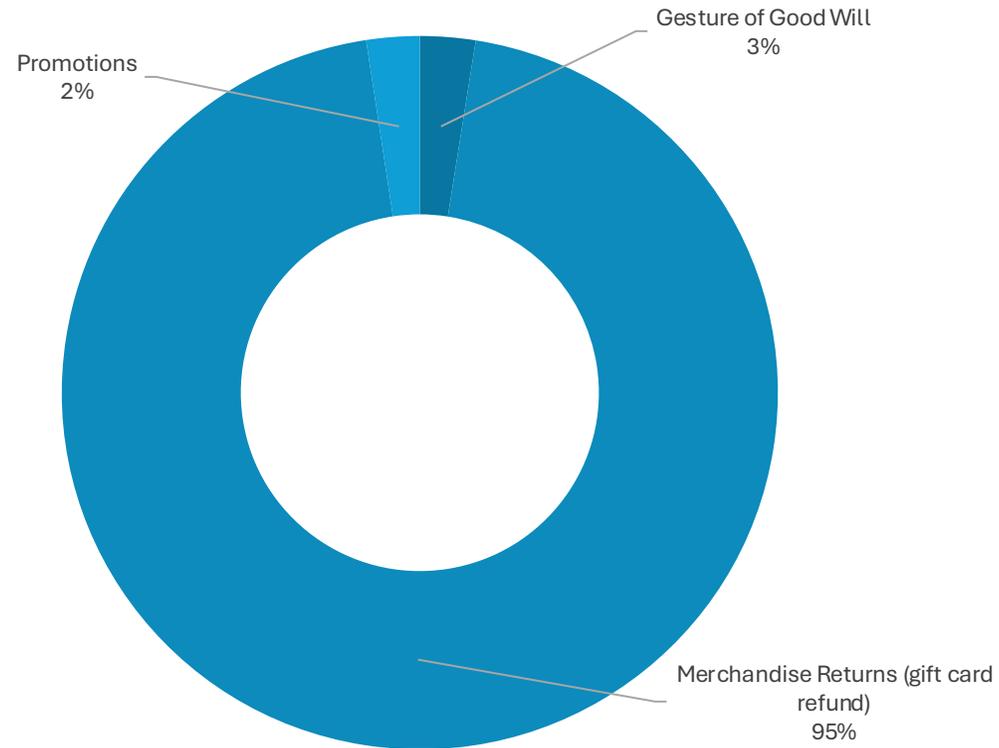
B2C - Product & Redemption Year-on-year growth % H2 24-25



Non-Sale Snapshot

Non-sale activity increased by 59% year-on-year, representing 8% of the total market value. Growth was primarily driven by merchandise returns, which account for 95% of segment value

Non-Sale Submarket Share % - H2 2025



RETAIL GIFT CARD ASSOCIATION CONSUMER RESEARCH

KEY INSIGHTS

We surveyed 2000 people across the USA in August 2025

TOP 5 TRENDS

1. DIGITAL ADOPTION & ACCESS

45% of Americans have stored a gift card in a digital wallet in the last 12 months.

KEY FACTORS DRIVING DIGITAL GIFT CARD ADOPTION

- Smartphone prevalence
- Integration with mobile wallets (eg. Apple Wallet and Google Pay)
- Streamlined issuance and redemption process
- Convenience
- Rise in self use

WHAT THIS MEANS FOR CARD PROGRAMS

Meet the customer where they are by offering digital solutions for increased convenience and access.



2. NEW CUSTOMER ACQUISITION

About 57% of people in the US tried a new brand by paying with a gift card they received.

KEY FACTORS DRIVING SELF USE OF GIFT CARDS

- Eagerness to try new brands with gift cards is up 8% over the previous year, indicating growing comfort and opportunity in using gift cards to discover new brands.
- Increased assortment in-store is promoting trial of new brands.
- Increased self use of gift cards is driving new brand exploration.

WHAT THIS MEANS FOR CARD PROGRAMS:

Gift cards can be a key component of a brand's customer acquisition strategy.

3. VALUE ADDED BENEFITS

44% of Americans are more likely to purchase gift cards that are linked to a loyalty program.

KEY FACTORS DRIVING LOYALTY INTEGRATION

- Increased perceived value
- Diversified consumer choices and rewards
- Enhanced personalization

WHAT THIS MEANS FOR CARD PROGRAMS:

Gift cards can be a way to offer new, unique benefits and drive consumer retention.

4. NEW CHANNEL OPPORTUNITIES

The average person in the US makes purchases at 5 physical retailers and 2 online retailers every week.

KEY FACTORS DRIVING WHOLESAL

- Perceived value through discounts
- Bulk/pack purchasing
- Impulse purchase environment

WHAT THIS MEANS FOR CARD PROGRAMS

Diversification of channel inclusion grows reach and brand awareness

5. SELF-USE & BUDGETING

60% of consumers see gift cards as a way to avoid fees and pitfalls of credit cards

KEY FACTORS DRIVING BUDGETING WITH GIFT CARDS

- Fund allocation
- Combats incurring debt
- Avoiding credit card fees
- Online payments

WHAT THIS MEANS FOR CARD PROGRAMS

Gift cards go beyond gifting; alternate consumer segments can drive growth and engagement



BrancheVereniging
Cadeaukaarten Nederland

Wendy Trienen

Chair

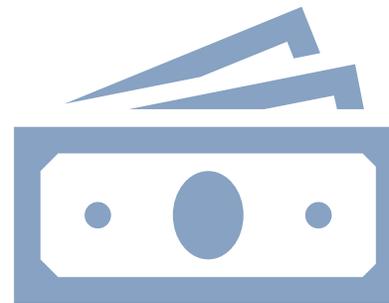
Gift cards | Netherlands



18 million
inhabitants



€ 1,9 Billion
Market size
+13% YOY



€35
Average gift card value
+9% YoY

Data sources BVCNL

The BVCNL developed three data sources:

1. BVCNL Market Report

Contains approximately 80% of all sales data in the Netherlands. The source data is near real time anonymized presented via an online Power BI tool according to the user's preferences. The data can be filtered according to criteria such as card theme, sales channel, validity period, or value.

2. NielsenIQ consumer monitor gift cards

Annual, representative consumer survey that provides insight into consumer needs regarding the purchase and receipt of gift cards.

3. Gift Card of the Year consumer panel

Independent consumer panel's opinion on participating gift cards to the Gift Card of the Year election. On topics as presentation, validity, and spending options.



Available Gift card data in the Netherlands

Consumer insights

Annual Gift Card monitor



**Giftcard monitor
2024 - 2025**

Inzicht in behoeften van consumenten rondom het kopen en ontvangen van cadeaukaarten en belevenisboxen

Lisanne van Knippenberg | Guy Bakker
Consumer & Marketing Insights
Maart 2025

NielsenIQ GfK BNC

© 2025 NielsenIQ (U.S. & Global divisions)

The cover features a circular collage of various gift cards from brands like CAL, Elos, bol., Nationale Kringloopshop, and dimercadeau.

Sales tracking

Interactive dashboard



Gift Card of the year

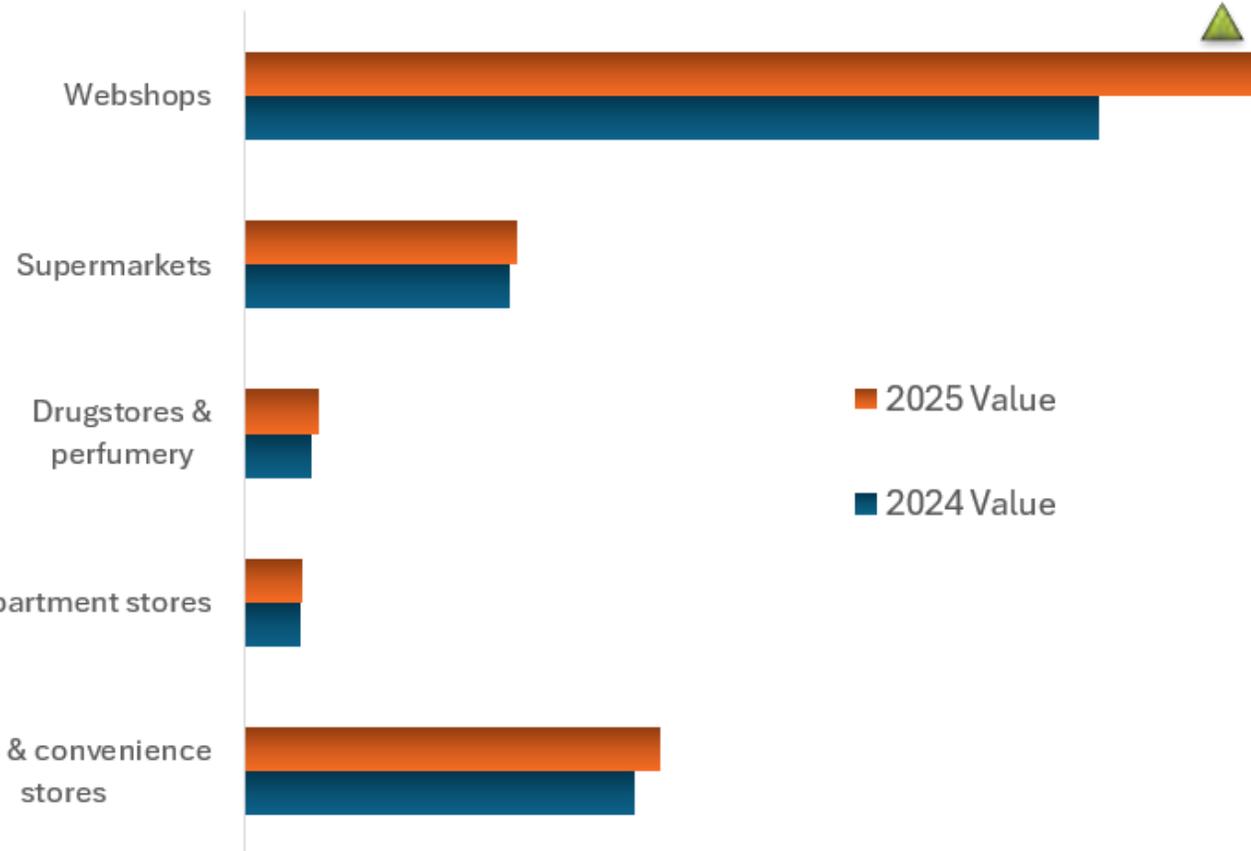
Annual Consumer panel



BrancheVereniging
Cadeaukaarten Nederland

Growth Top 5 Distribution channels

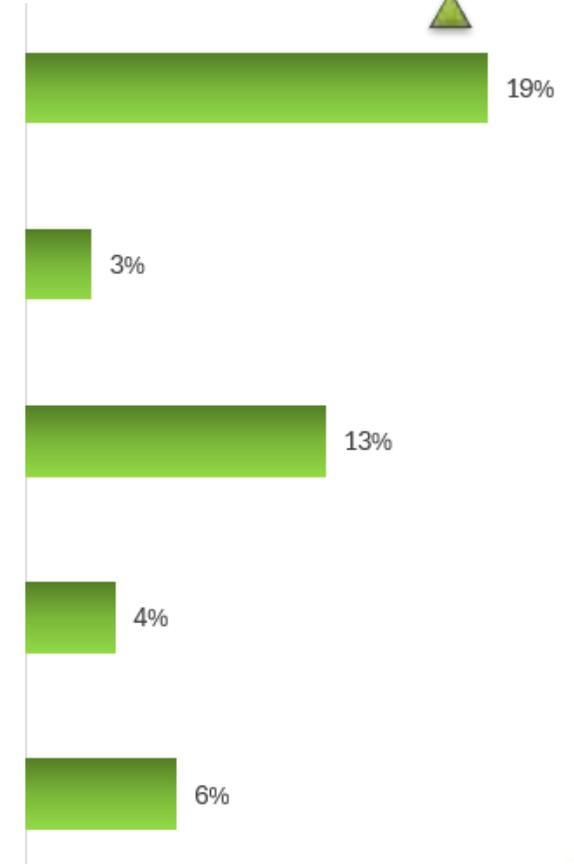
Value per Year



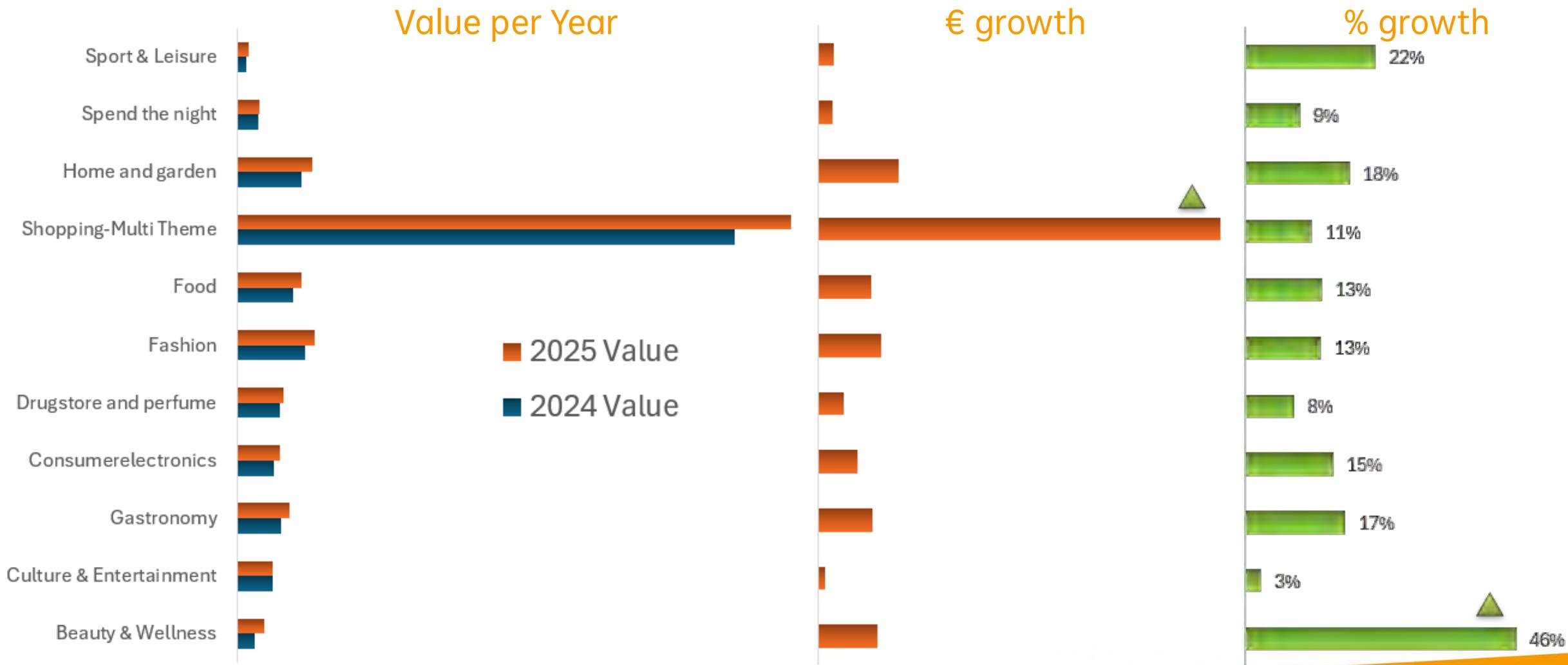
€ growth



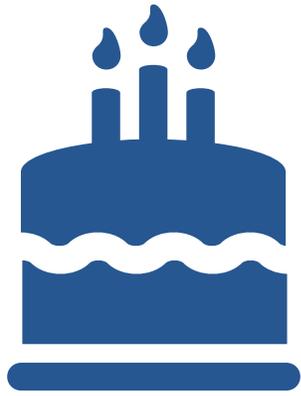
% growth



Growth per Theme



Gifting in the Netherlands



65%



28%



23%



13%



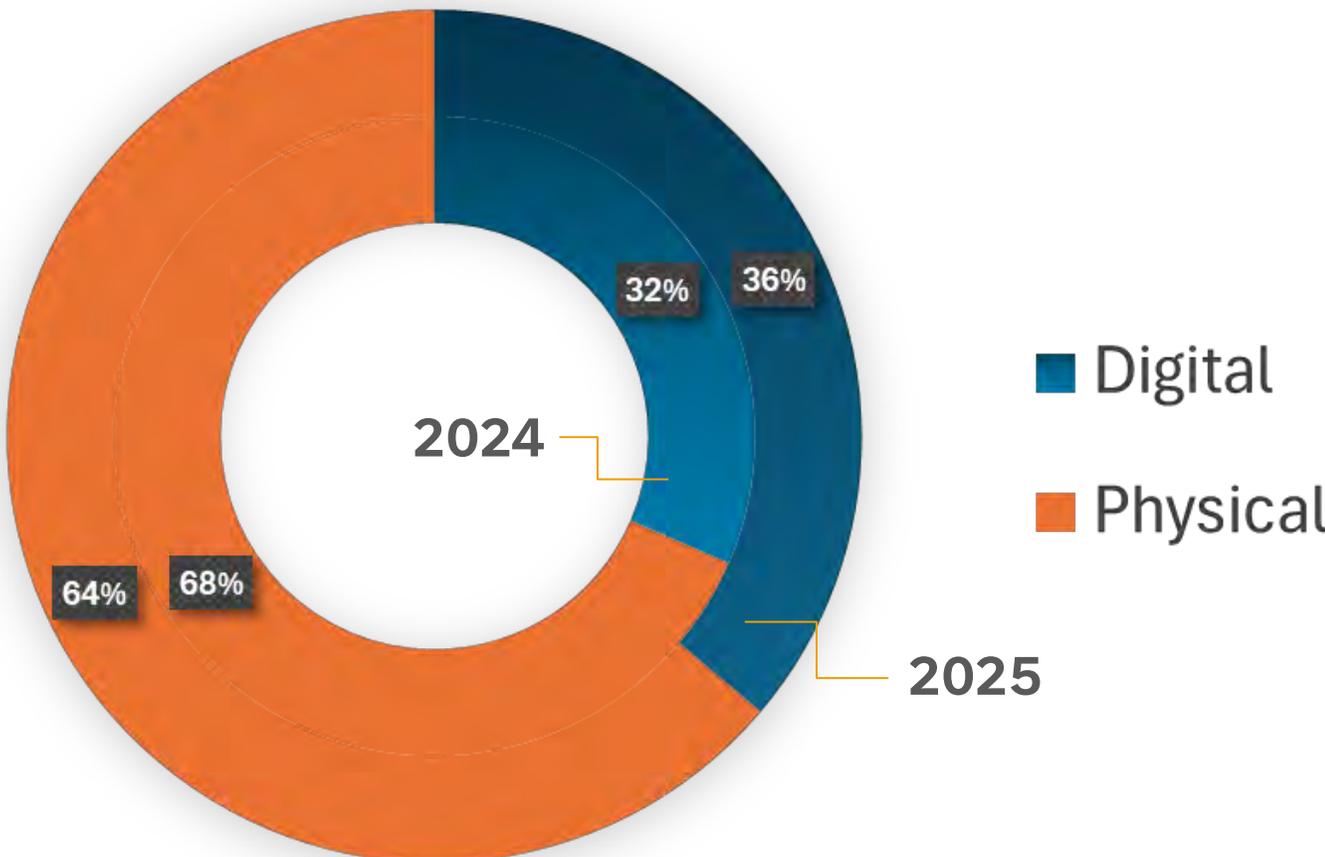
11%

NIQ 



BrancheVereniging
Cadeaukaarten Nederland

Growth digital Gift Card delivery



Source: BVCNL Market Report

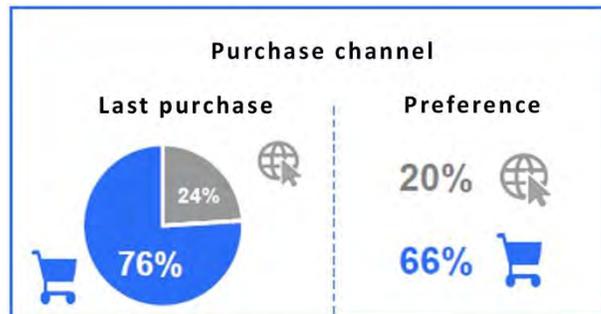
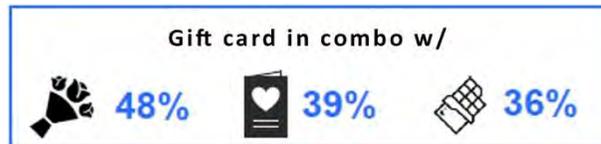
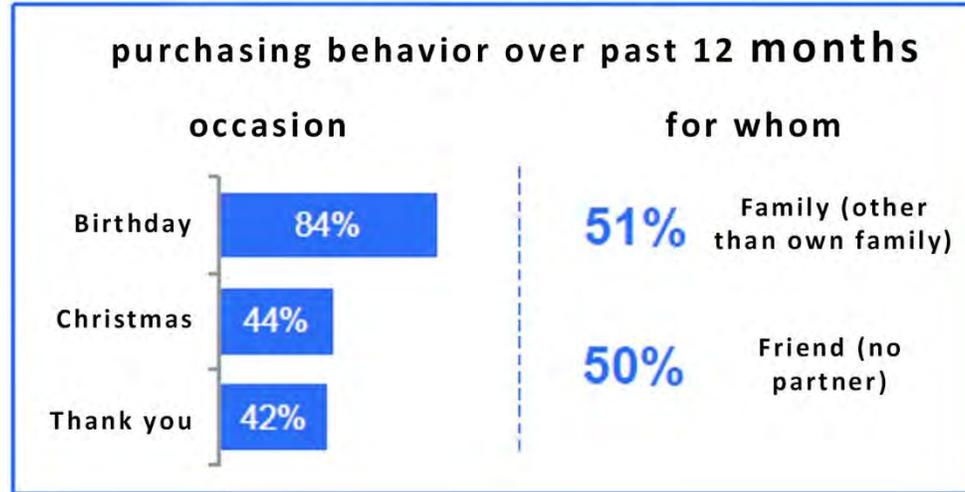
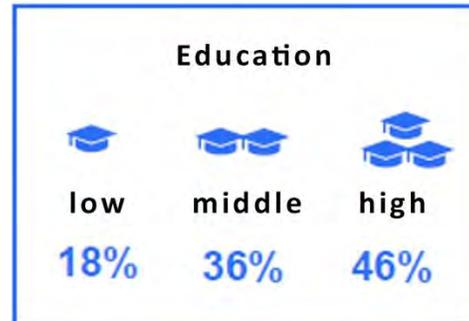
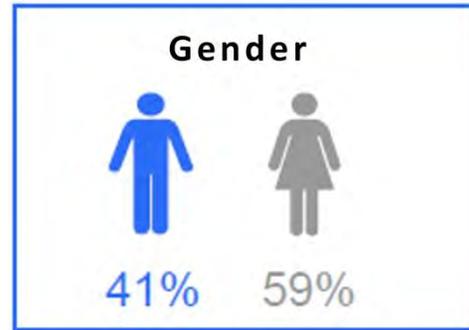
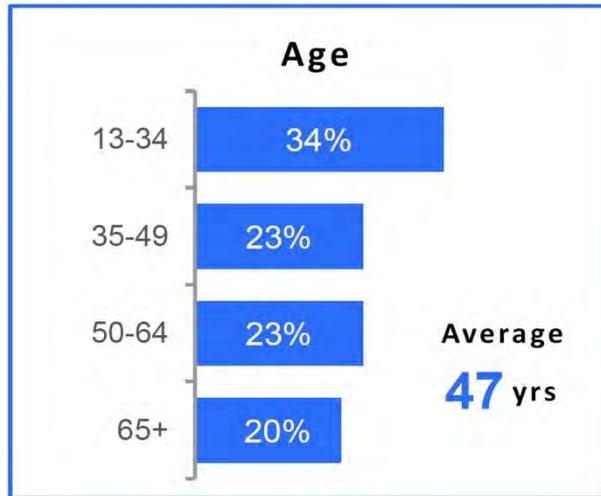
Dutch Tax rules in favor of Gift Cards



What is the Dutch Work Costs Scheme (WKR)?

- With the Work Costs Scheme (WKR), you, as an employer, can decide for yourself what you will reimburse, give, or provide to your employees tax-free. Think of a gift voucher, gym membership, or Christmas gift.
- Employees can give up to 2% tax free per year in gifts (including gift cards) for salaries up to €400k

Buyer profiles



... more insights please?
Contact us!



René de Wit

BVCNL

rdewit@bvcnl.nl



BrancheVereniging
Cadeaukaarten Nederland

The UK Gift Card Market in Context: H2 2025 Data & Global Comparisons



Hannah Shimko
Managing Director
GCVA



Joseph Robinson
Senior Consulting Director
(Retail)
GlobalData



Karice Moor
Managing Director: North
America Partnerships &
Development
SELP Digital

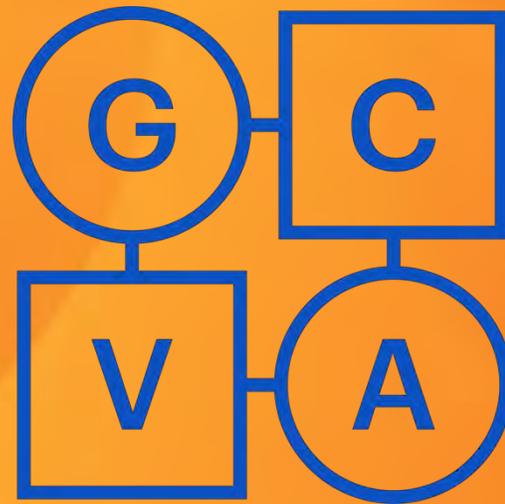


Wendy Trienen
Chief Operating Officer
Intersolve

BREAK

See you at
12:00

45 mins



Conference
2026

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From TikTok to Till: How Consumer Behaviour Is Reshaping Gift Cards



James Malia
President – Europe
Prezzee



Imogen Hussey
Senior Strategy
Manager
Worldpay



Ani Attamian
Founder
LEMA Collective
Limited



Scott Aird
VP, Global Business
Development
BHN

POLL TIME!



From TikTok to Till: How Consumer Behaviour Is Reshaping Gift Cards



James Malia
President – Europe
Prezzee



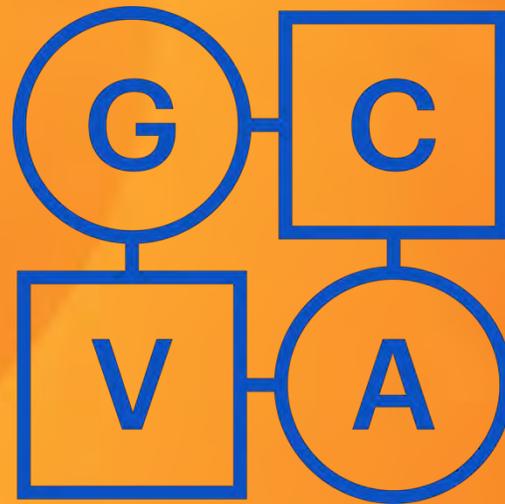
Imogen Hussey
Senior Strategy
Manager
Worldpay



Ani Attamian
Founder
LEMA Collective
Limited



Scott Aird
VP, Global Business
Development
BHN



Conference
2026

Lead Sponsor



Investing in Gift Cards: Bigger Budgets, Better Data, Stronger Results



Adam Hobbs
CEO
Lifestyle



Glenn Sizer
Head of Prepaid &
Merchandise Field
Sales
Currys



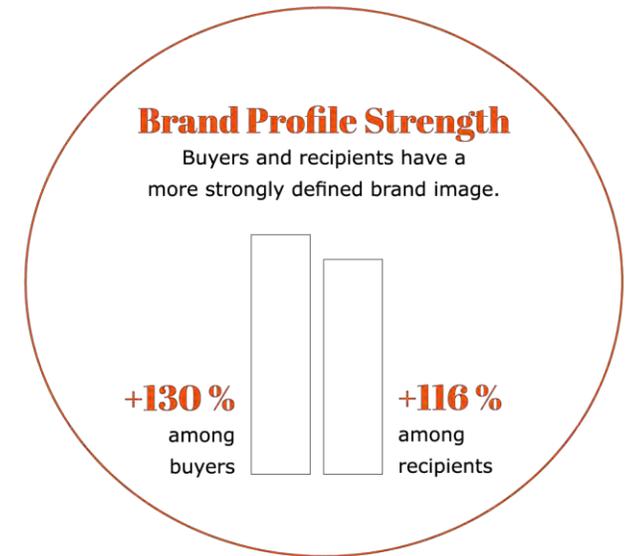
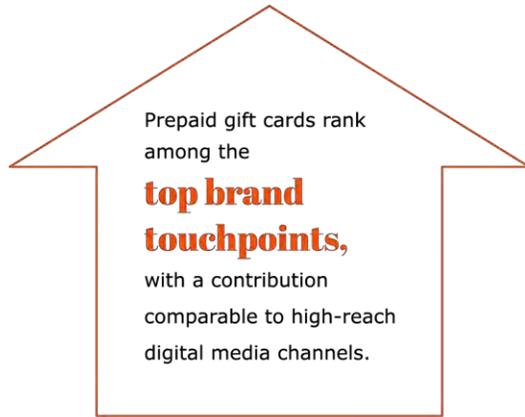
Alexis Matheson
Director of Integrated
Clients & MBL Solutions
MBL Solutions



Volker Patzak
Chairman of the Board
PVD

The Flagship Store Effect

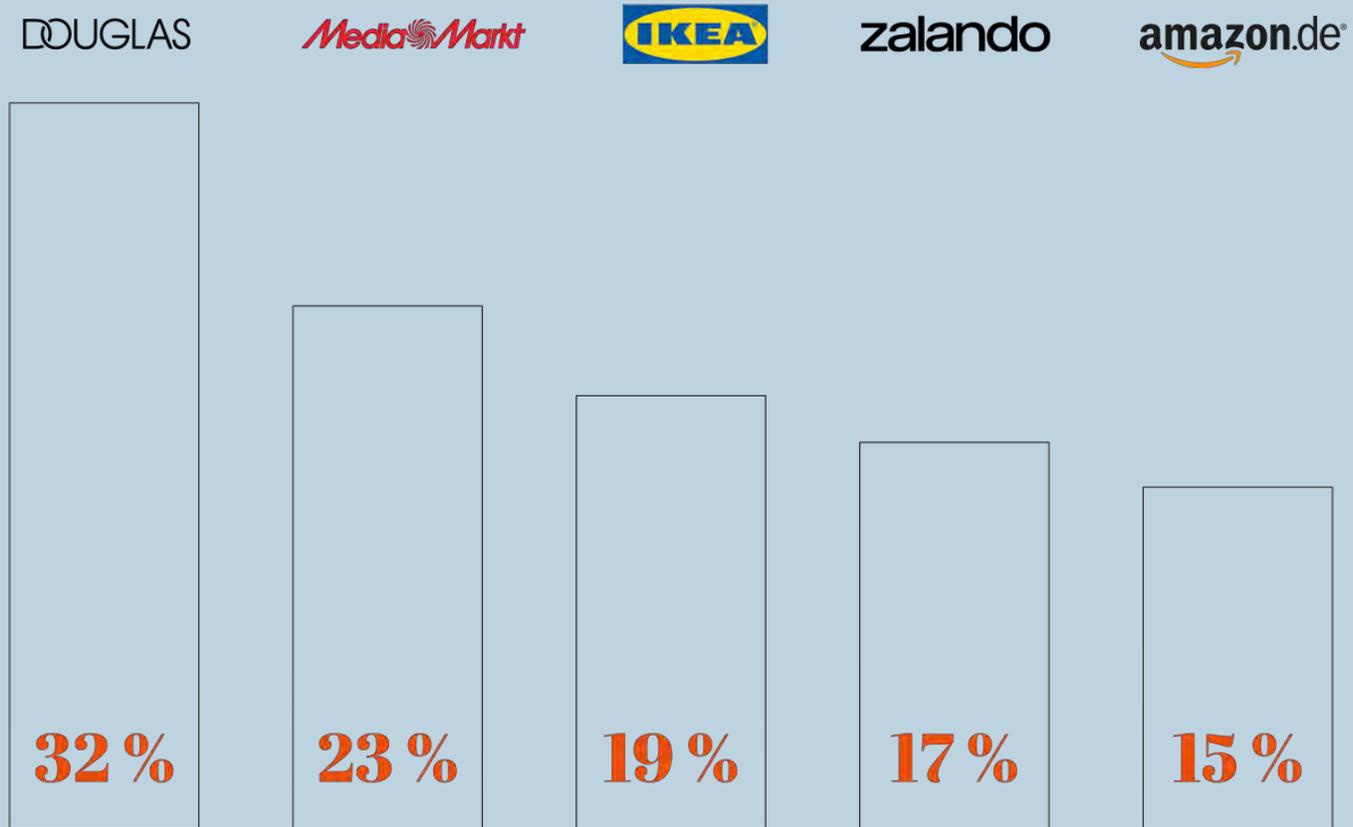
Gift Cards Boost Brand Experience Across all Consumer Touchpoints



Source: Multisense (2025); Brand Experience Study
OBJECTIVE: Empirical measurement of the impact on brand experience, brand profile and future purchase intent among buyers and recipients.
SAMPLE: Total of 6,010 respondents aged 16–65; quotas and weighting based on gender, age, education and Nielsen regions.

Incremental Sales

Gift Cards Drive Purchase Decisions



Base: All respondents who have already redeemed a prepaid card of the respective brand; Douglas n = 153; MediaMarkt n = 154; IKEA n = 292; Zalando n = 167; Amazon n = 1,269.
Source: Multisense (2025).

Investing in Gift Cards: Bigger Budgets, Better Data, Stronger Results



Adam Hobbs
CEO
Lifestyle



Glenn Sizer
Head of Prepaid &
Merchandise Field
Sales
Currys



Alexis Matheson
Director of Integrated
Clients & MBL Solutions
MBL Solutions



Volker Patzak
Chairman of the Board
PVD

LUNCH & NETWORKING

Next session at

15:45

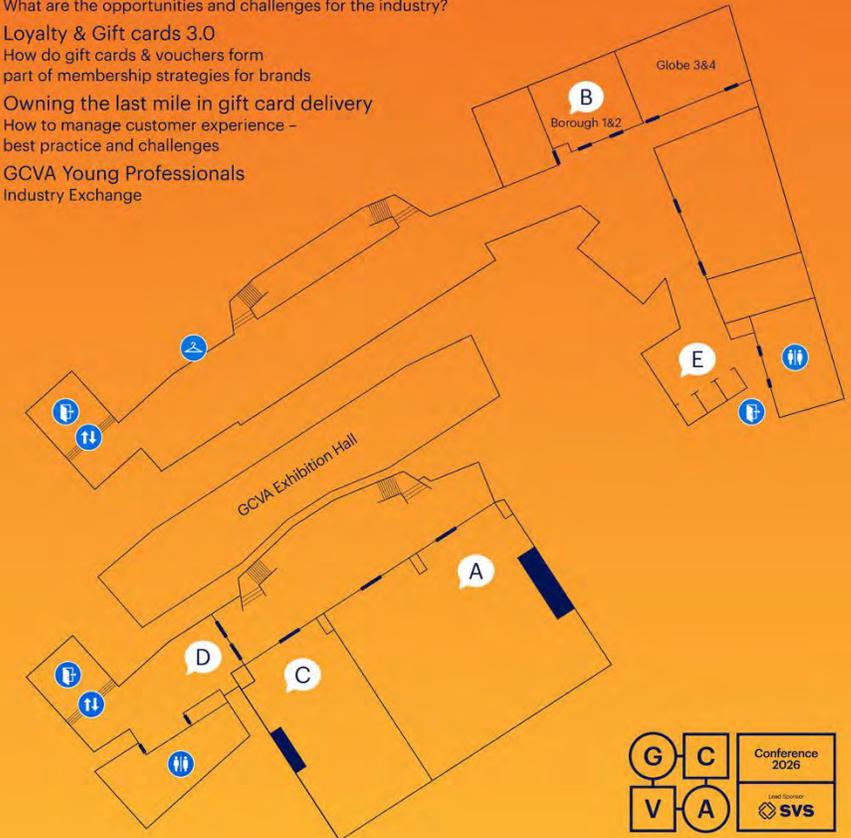
Discussion Groups

Today – 14:30

Discussion Group	Topic	Executives
A	AI in the retailing world How is it used, and how does it translate to gift card programmes	Annabel Le May & Sarah Isherwood
B	Evolution of social media marketing/promotion and SEO into social commerce for gift cards What are the opportunities and challenges for the industry?	Iain Donachie & Adam Hobbs
C	Loyalty & Gift cards 3.0 How do gift cards & vouchers form part of membership strategies for brands	Federica Foldes & Jessica Hankers
D	Owning the last mile in gift card delivery How to manage customer experience across different channels and for different use cases. What are best practices and the challenges this industry faces?	Alec Donald & Rob Coulstock
E	Young Professionals Industry Exchange	Adri Whittingham & Rhiannon Whitehead

Discussion Groups

- A AI in the retailing world
How is it used, and how does it translate to gift card programmes
- B Evolution of social media marketing / promotion and SEO into social commerce for gift cards
What are the opportunities and challenges for the industry?
- C Loyalty & Gift cards 3.0
How do gift cards & vouchers form part of membership strategies for brands
- D Owning the last mile in gift card delivery
How to manage customer experience – best practice and challenges
- E GCVA Young Professionals Industry Exchange



LUNCH & NETWORKING

Next session at

15:45

GCVA International Forum Live: Four Markets, One Global Gift Card Ecosystem



Hannah Shimko
MD
GCVA



Manuel Valdés Sánchez
CTO
Bonnus



Rashidi Thomas
COO & Co-founder
Giftme



Lucio Marazzi
Partnerships and Gift Cards
European Director
Lastminute.com

GCVA International Forum Live: Four Markets, One Global Gift Card Ecosystem



Manuel Valdés Sánchez

CTO

Bonnus

Bonus



Manuel Valdes

Co-Founder & CTO of Bonnus

Software architect specialized in payments, digital commerce & incentive infrastructure



Who I Am

Who We Are



Mexican digital incentives
and gift card platform



API-first, integration-ready
infrastructure





What We Enable



B2B incentive programs



Loyalty & promotional campaigns



Automated reward distribution



Flexible, user-choice digital catalogs

Bonnus operates where Mexico's growth is happening:

digital acceleration layered on top of a physical-dominant market.



Mexico's Gift Cards Market

A Hybrid System in Digital Transition

- 2024: ~\$3.8B
- 2028: ~\$5.5B
- CAGR: ~9–10%
- 2024: ~\$14.2B LatAm market

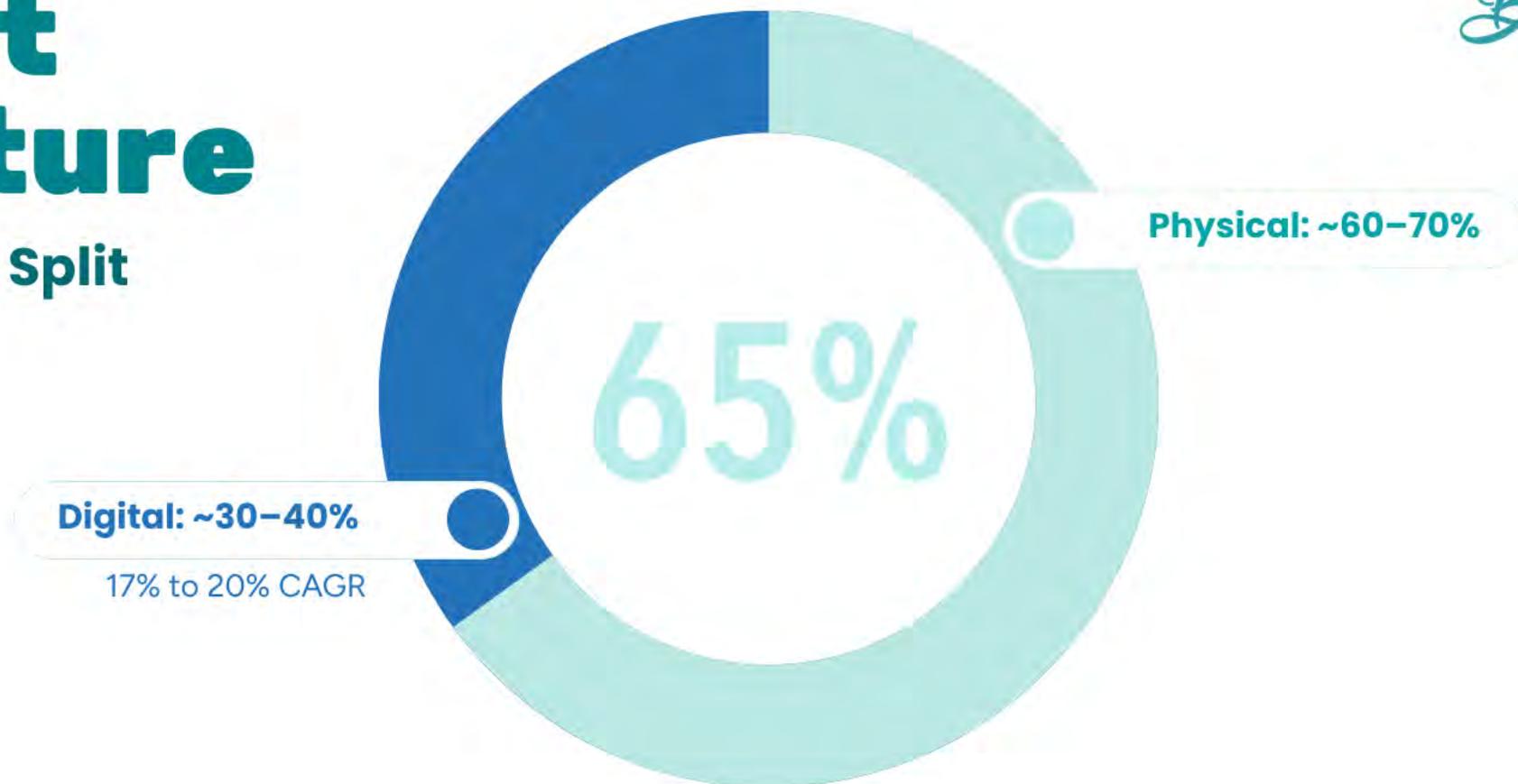
Mexico is not a marginal market.

It is a multi-billion-dollar hybrid ecosystem.



Market Structure

Estimated 2025 Split



Major retail anchors:



Mexico is structurally hybrid,
not digitally behind.



Is the Mexican Consumer Digital?

110M internet users (83.5% penetration)

~75% smartphone penetration

65%+ shop online

\$35.1B+ annual e-commerce spend

Digitally active.
Behaviorally hybrid.

Why Physical Still Dominates?

62%

of transactions still conducted in cash

Cultural gifting norms

Partial financial inclusion

Fraud sensitivity

Retail visibility & distribution

*Physical dominance is **ecosystem-driven**,
not technological resistance.*





B2C

Personal Consumers

- No bank card to use in streaming or gaming platforms.
- Alternative & private payment method
- Online purchases & subscriptions
- Control spending. for children
- Safe gift when unsure



B2B

Business to Business

- Performance bonuses
- Sales incentives
- Loyalty programs
- Employee benefits

B2C VS B2B

~10% annual growth driven by incentives

Opportunities



Challenges

Regulated Fintech Framework

Consolidated real-time payment infrastructure

Under-digitized B2B / API infrastructure

\$29.7B digital wallet market

Accelerated growth in corporate incentives.

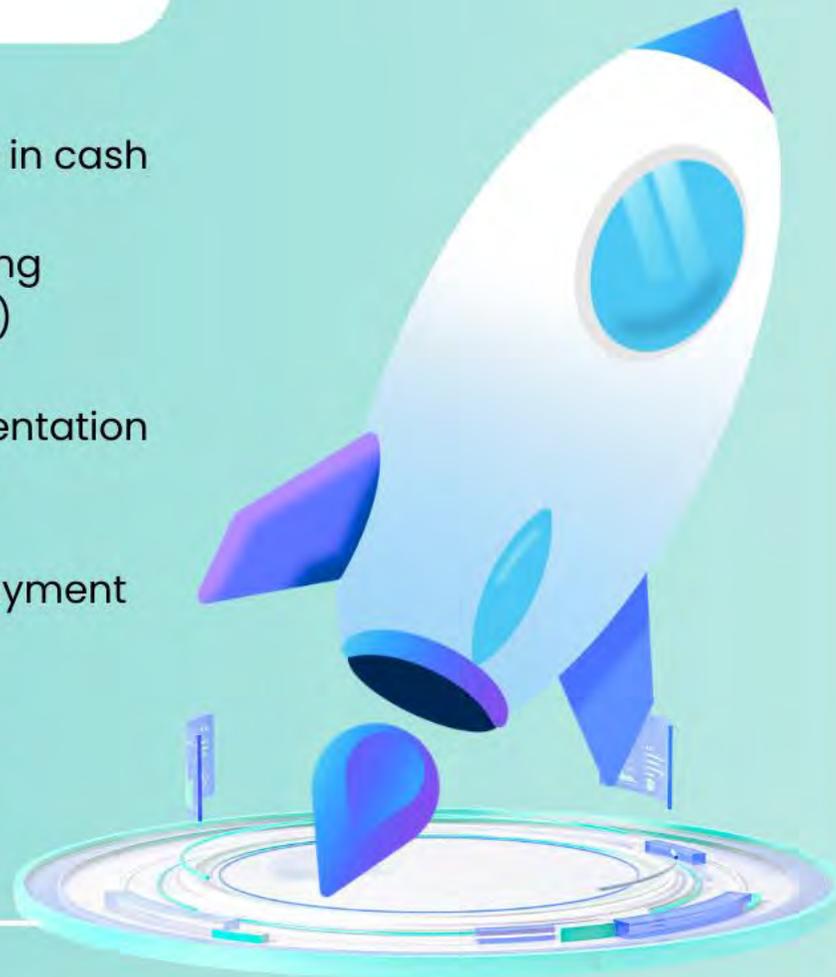
62% transactions in cash

Electronic invoicing complexity (CFDI)

Gradual implementation of Open Banking

Multi-channel payment ecosystem.

Hybrid behavior



Mexico vs Europe

Growth
Digital Stage
Physical Share
Market Stage



9-10%

Transition

Majority

Transformation



6-7%

Mature

Lower

Optimization

Mexico is not simply
“behind” Europe.

It is:



A fast-growing
hybrid ecosystem



A digitally active
but structurally
dual-channel market



An environment where
incentives can accelerate
digital behavior

Hybrid markets are **transition markets**

The winners will **not replicate** European models

***They will adapt infrastructure to hybrid realities –
and use digital incentives to accelerate behavioral change***

Bonny's

Bonus

GCVA International Forum Live: Four Markets, One Global Gift Card Ecosystem



Rashidi Thomas
COO & Co Founder
Giftme



Building a Modern Gift Card Infrastructure in Jamaica

How we built merchant ecosystems, universal gift cards, and expanded use cases on the same rails.

Presented by:

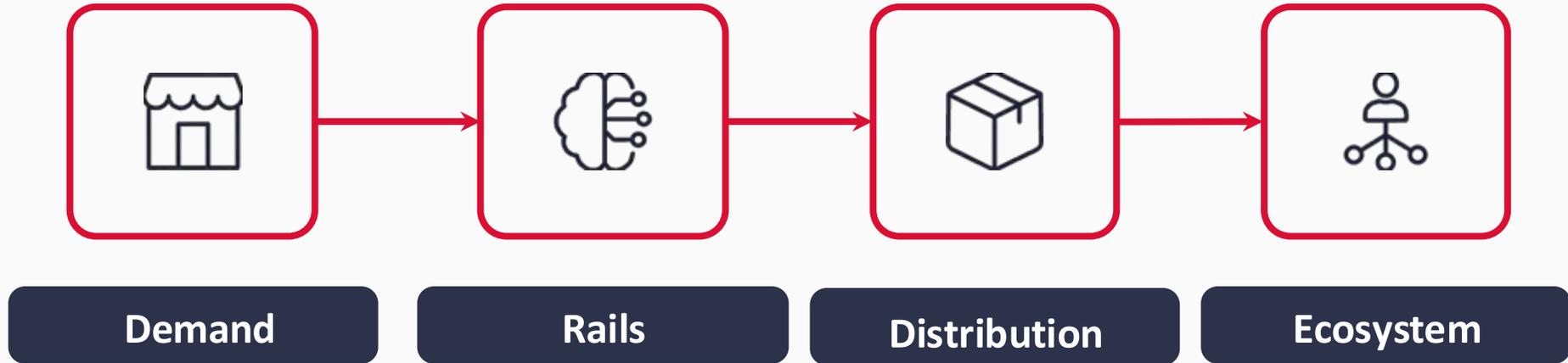
Rashidi Thomas,

Co Founder & COO





Building a Modern Gift Card Infrastructure in Jamaica



The Gap

Jamaica had gift card demand — the gap was **rails + distribution**

The Start

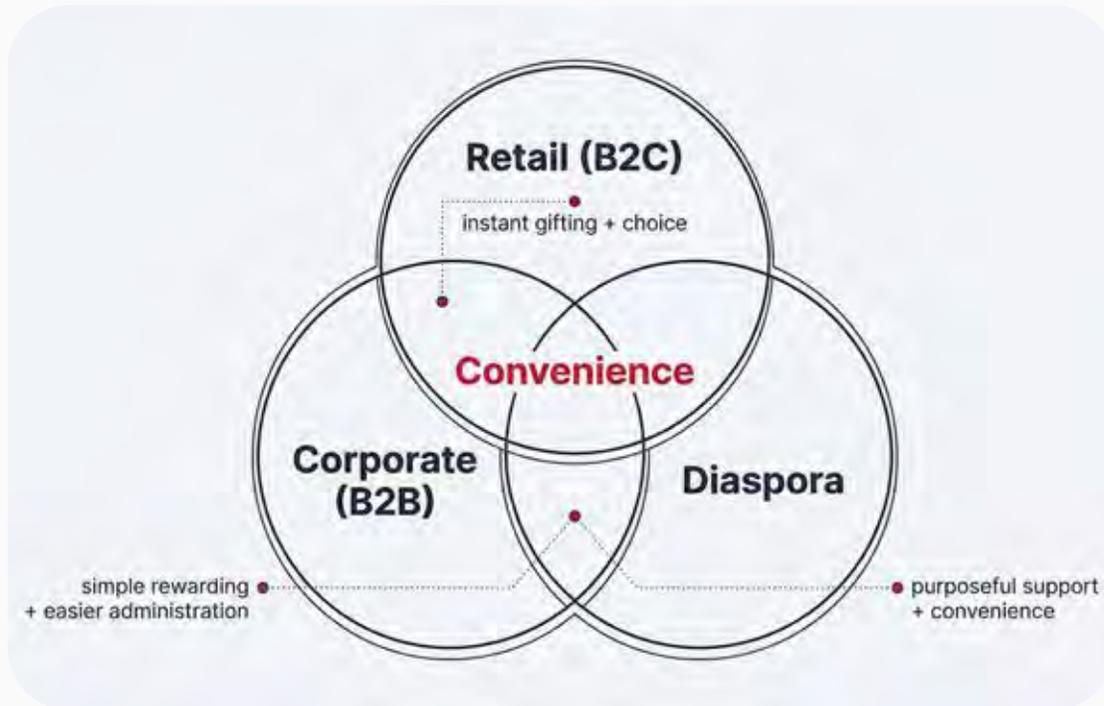
COVID: **digital gifting + corporate rewarding** still had to happen

The Build

We built a **merchant ecosystem**, then a **universal Giftme Card**, then expanded use cases on the same rails



The Gift Card Consumer in Jamaica



Retail (B2C)

Instant gifting + choice

Corporate (B2B)

Simple rewarding + easier administration

Diaspora

Purposeful support + convenience



Common thread across all three: **convenience**



Our Origin: COVID Changed How People Show Love

- COVID reduced physical gifting — but **gifting didn't stop**
- Companies still needed to **reward & engage** employees
- Jamaica's advantage: **small market → door-to-door onboarding was possible**
- The real "product" was **operational consistency & efficiency**
Merchants care most about redemption, reconciliation, fraud/abuse controls, reporting.
- Once merchants trust the process, the ecosystem can scale.



Digital gift cards here are delivered digitally — but redeemed physically

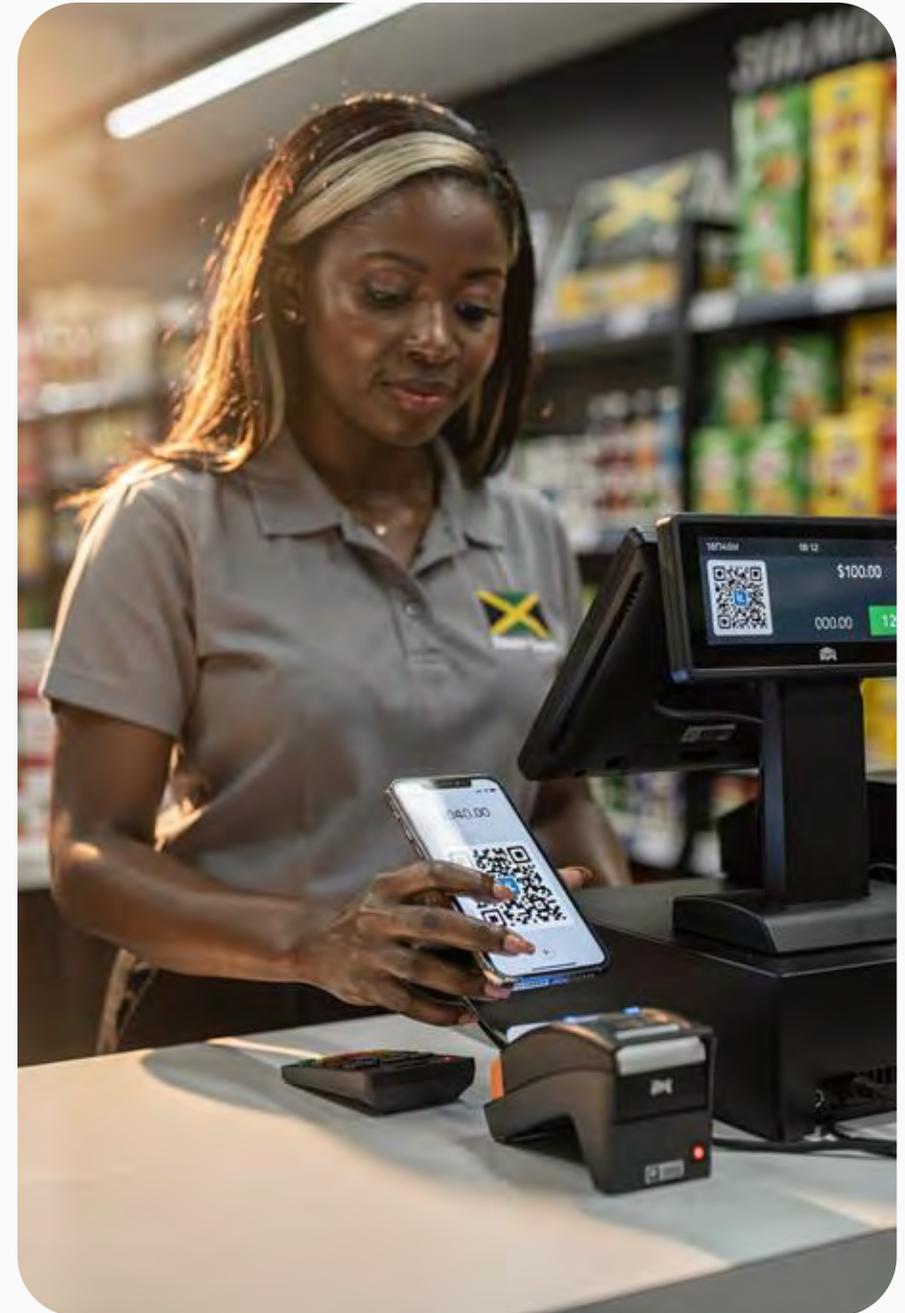
Jamaica's Reality

Jamaica isn't primarily online redemption, 99% of redemptions happens in -store

Our Approach

Our primary mechanic: QR code redemption at the cashier

So we focused on reducing friction at the point of redemption





From Many Single-Merchant Cards → One Universal Giftme Card

1 Merchant Infrastructure

Once we had enough merchants, we built the **Giftme Card** on top of the merchant's infrastructure

2 One Balance

One balance usable across many brands

3 Virtual Debit

It works like a **virtual debit** inside a closed-loop ecosystem

4 Flexible Usage

Customers simply redeem anywhere until the balance is depleted, pay bills or swap for international gift cards



The Real Product: Multi-Tenant Closed-Loop Gift Card Rails

Issuing



Redemption



Controls



Reporting



Settlement

Multi-Tenant

Shared infrastructure across many merchants

Standardized

Standardized settlement + reporting

Closed-Loop

Consistent issuing + redemption rules

Expandable

Once rails exist, use cases expand without rebuilding core infrastructure



What Rails Unlocked: Corporate Programs + Marketing Rewards

Corporate Cards & Tools

- Corporate cards (lunch, gas, business expense)
- Self-serve portal for issuing + managing + reporting
- Birthday Club automation for employee gifting

Marketing Incentive Campaigns (Guaranteed Rewards)

- Reward every customer for completing an action (not "chance to win")
- Example: telecom acquisition campaigns powered by gift card rewards
- Instant delivery + controlled redemption + measurable outcomes

Action

Redeem

Reward



Distribution is the Engine — and the model can scale across developing countries.



Distribution Channels Drive Scale

Retail, corporate, partners, diaspora pathways



Diaspora

Gift cards enable **purposeful remittance** — convenient + intentional



Hurricane Relief

Rails allow **rapid deployment** with controls + transparency

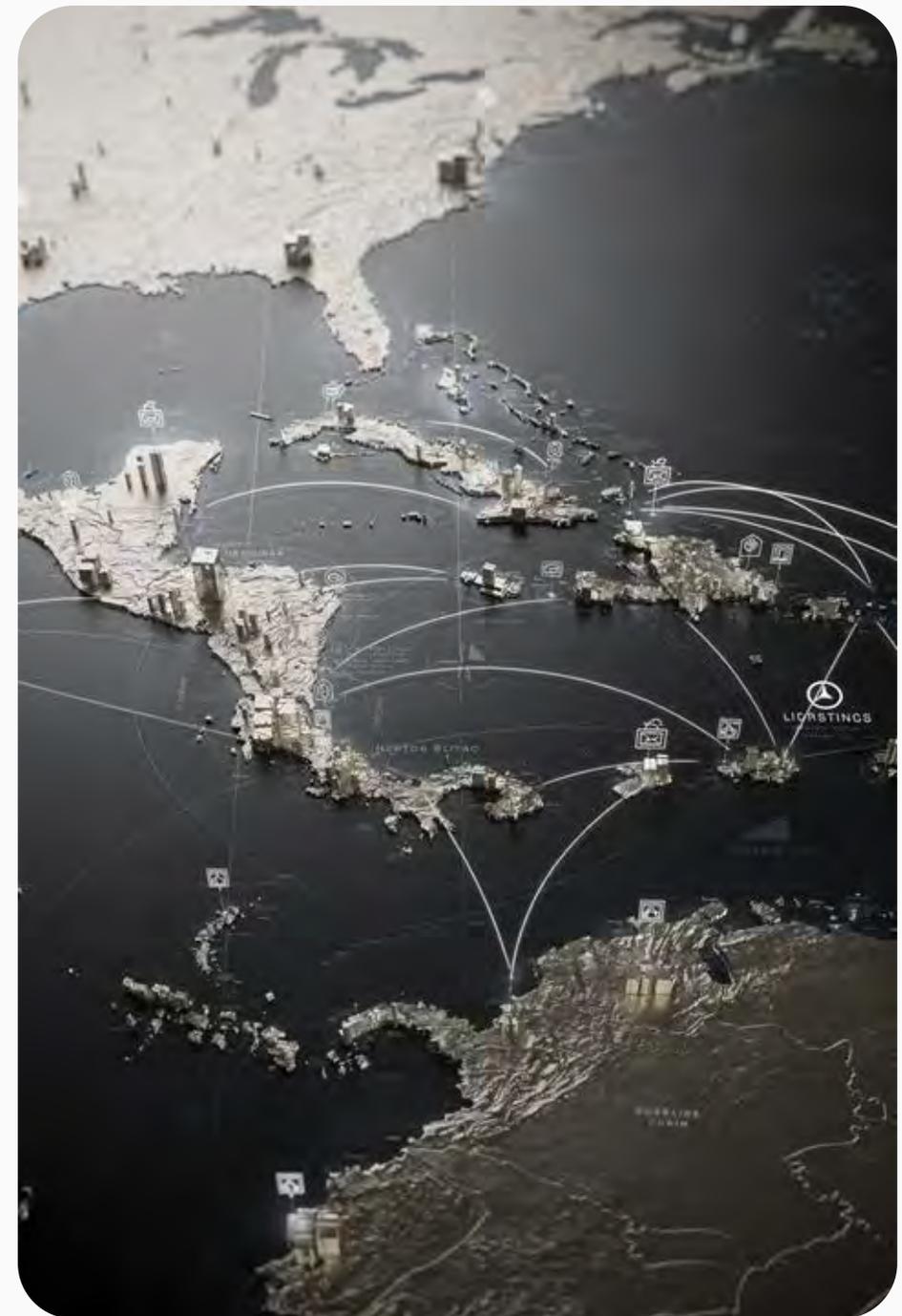


Developing countries

Same patterns, different partners — **rails first, distribution second**



Rails → Distribution → Impact



GCVA International Forum Live: Four Markets, One Global Gift Card Ecosystem



Lucio Marazzi

Partnerships and Gift Cards

European Director

Lastminute.com

International Insights from the Travel Tech leader in Dynamic **Holiday Packages**



[lastminute.com](https://www.lastminute.com)

AGENDA

lastminute.com

G C
V A
Gift Card
& Voucher
Association

01

Context Intro

02

lm European deep-dive: **Italian market** insights

03

lm European deep-dive: **French market** insights



⇒ The home ⇒
of Last Minute
holiday DEALS

01 Context Intro

lastminute.com





Lucio Marazzi. **Good afternoon!**

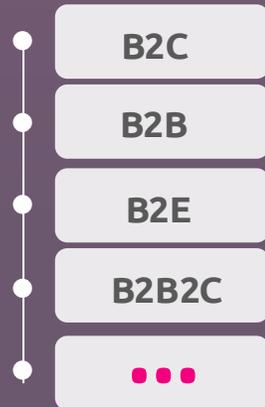
- European Partnerships Director at lastminute.com
- IMA South Western Board Representative

lastminute.com

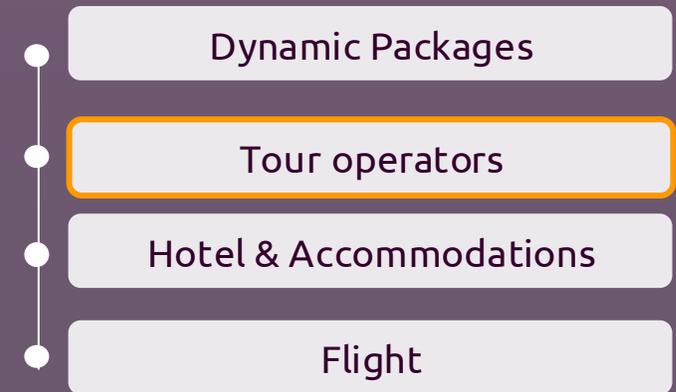


Over 15Y Experience

in developing Partnerships across multiple Markets & Channels



4 core products:



30+ Countries



Gross travel value 2025 Bookings

€3.5BN

> 3.5M

lastminute.com

a tech company that travels

Gift Cards & Vouchers key enablers for our omnichannel Partnerships Strategy



Alternative Sales & Comms
channels

(promotions, loyalty, cashback, white-label, gift cards, corporate & consumers rewards, flexben)

Wide expertise in B2b2c travel solutions

2010

2014

2015

2018

2019

2022

2023

2025



Well established EU GIFT CARDS footprint programme with an Optimised Network set-up to stay ahead of the competition

Our b2b2c Go2Market strategy:

1. Direct

“Consumer Partnerships”

FinTech
Ecommerce

Loyalty
Points

Promos
Incentives

2. Partners Network

“Alliances”

Affiliation
Cashbacks

Welfare
Employee
Benefits

Gift cards
Api Resellers

KEY INTERESTING STATS*

150+
Partners

 
51% 49%

70%
Customers
under 45

40%
with travel
ancillary

90% 
Core
markets

15+
Countries

>90%
Api Integrations



 Core Markets
 Tier 2 Markets

Context | Our GC core markets *(Data from: IMA Partis event Feb. 2026)*



Rik Luttmmer
Founder & CEO



IMA PARIS – INCENTIVE GIFTCARD MARKET VALUE STATISTICS

GC & IC Market Value Comparison

INTRODUCTION TO THE
FRENCH
INCENTIVE
MARKET



MARKET
VALUE
SIZE 2024



\$8.8
billion

\$16.3
billion

\$11.0
billion

\$7.9
billion

\$4.1
billion

% GDP 2024

0,28%
(GDP: \$3.200B)

0,35%
(GDP: \$4.700B)

0,29%
(GDP: \$3.800B)

0,33%
(GDP: \$2.400B)

0,24%
(GDP: \$1.700B)

ANNUAL
VALUE PER
RESIDENT



\$132
(66 million res.)

\$195
(84 million res.)

\$160
(68 million res.)

\$134
(59 million res.)

\$88
(47 million res.)

SOURCE: META ANALYSES BASED ON PUBLICLY AVAILABLE COUNTRY DATA FROM RESEARCH AND MARKETS, IMF AND THE WORLD BANK.
MARKET VALUE SIZE - LINKS: [ITALY](#), [SPAIN](#), [GERMANY](#), [UK](#), [FRANCE](#)

02

Few insights on the **Italian** market

Promotions & acquisition campaigns !! | “Gift cards = *Travel Engagement*”

Unique Rewards: Personalised Budget & Co-Brand Campaigns



Special
Consumer Promotions



One of the best ways to
engage, reward or acquire
customers
is
GIFTING TRAVEL



Two areas of the Italian "Welfare" plan



Fringe Benefits

These are compensations in kind (goods & services) granted by the employer to employees in addition to the standard payslip.

Open Loop

Open credit to be spent

Max spending limit

(LY → 1K€ or 2K€ for parents)

Cash Equivalent

Gift Cards (or other benefits as company car)



Regulated by Article 51 paragraph 1 of the TUIR (Consolidated Law on Income Taxes)



Flexible Benefits

These are services offered by companies to employees as additional remuneration, allowing them to choose from a closed catalogue of options.

Closed Loop

(Catalogue)

NO max spending limit

Direct purchase of services

Specific Categories



Regulated by Article 51 paragraph 2 and Article 100 of the TUIR (Consolidated Law on Income Taxes)

Im SSO b2b2c
travel solutions

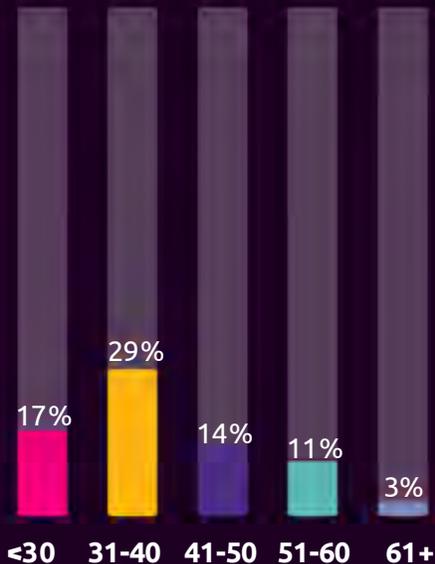
Best Practice **Welfare** leveraging on Data sharing working with **lastminute.com** to access a vast & diverse range of consumers

45% of customers purchasing a flight add at least **one ancillary service**

60% **families and couples**

Value is important - they are **financially conscious** and budget savvy

AGE



Our customers are not always 'last minute' - 55% book travels more than 30 days in advance

They average around **2 holidays** a year

They are eager to explore beyond Italy: more than **50% of bookings** are **International**



relevant offer



special comms



Kpis review

03

Few insights on the French Market

French Market Reality | A fragmented, relationship-driven ecosystem

Multi-vertical market

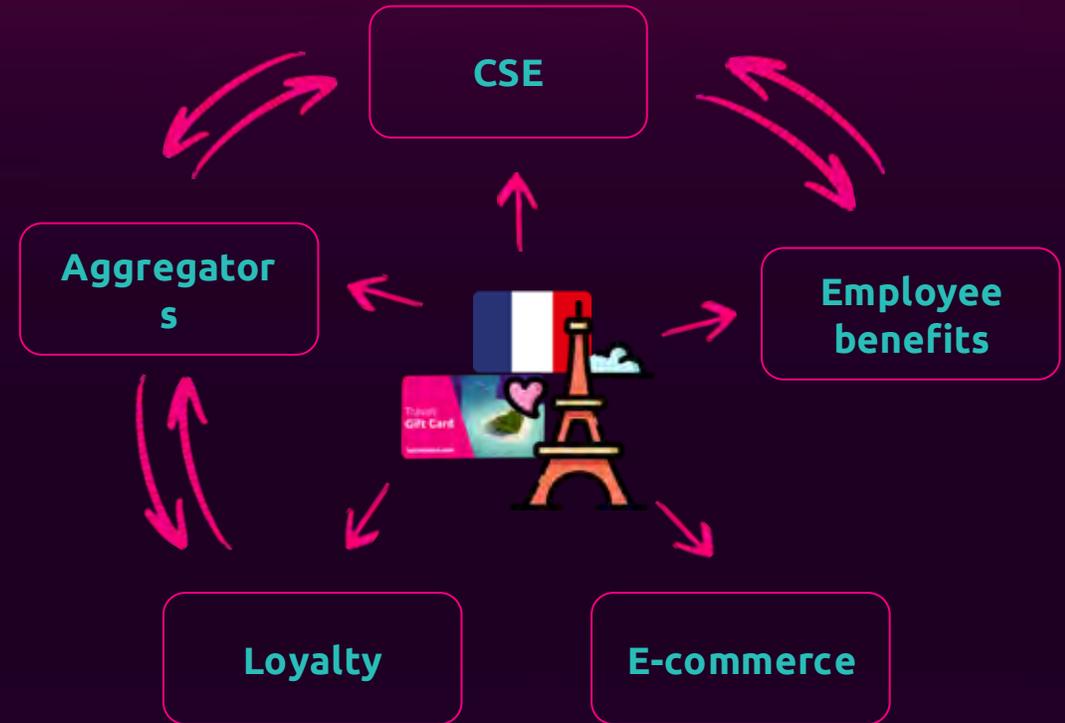
CSE, Loyalty, Aggregators, E-commerce, Employee Benefits

Strong local dynamics

Relationships, trust & local presence (proximity) matter

Data-driven marketing

Market is still maturing vs. UK but communication is key



FR Latest Updates | Unlocking local opportunities maximizing wide network

1



Omnichannel Strategy

Strong local account
mngt scaling up
bold alliances
CSE, GC & Promos

2



Since 2016 active
members

3



Successful 1st Local Conference



Building deep relationships as Game-changer strategy

Best practices | What works in France



Design for multiple channels

France is not a single go-to-market model. You can launch broadly - but scaling requires differentiation.



Perceived value is key

Value must be tangible and immediately understandable. Complex mechanics reduce engagement.



Invest in local credibility

Relationships and proximity are essential. Cultural understanding builds long-term trust.



Adapt to uneven mkt maturity

Data and performance culture vary across the ecosystem. Reporting standards are progressing but not yet uniform.



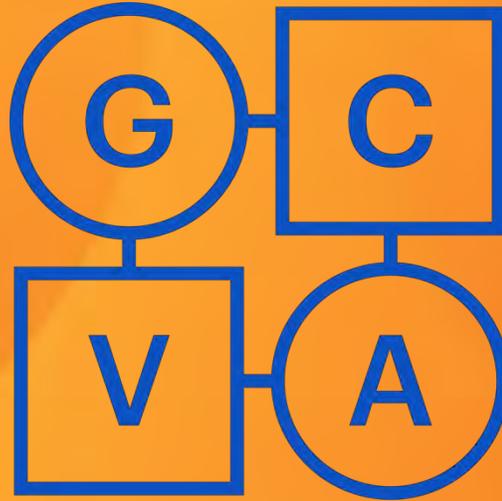
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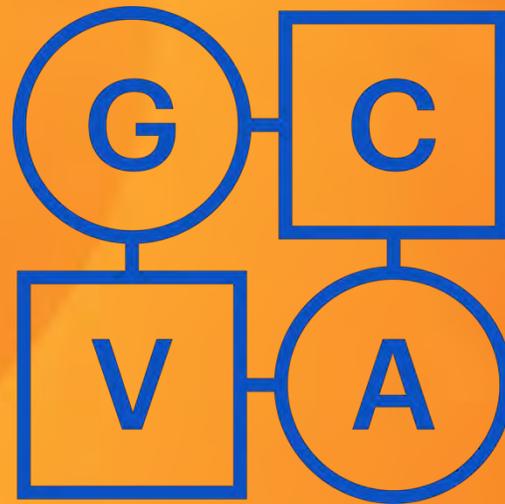
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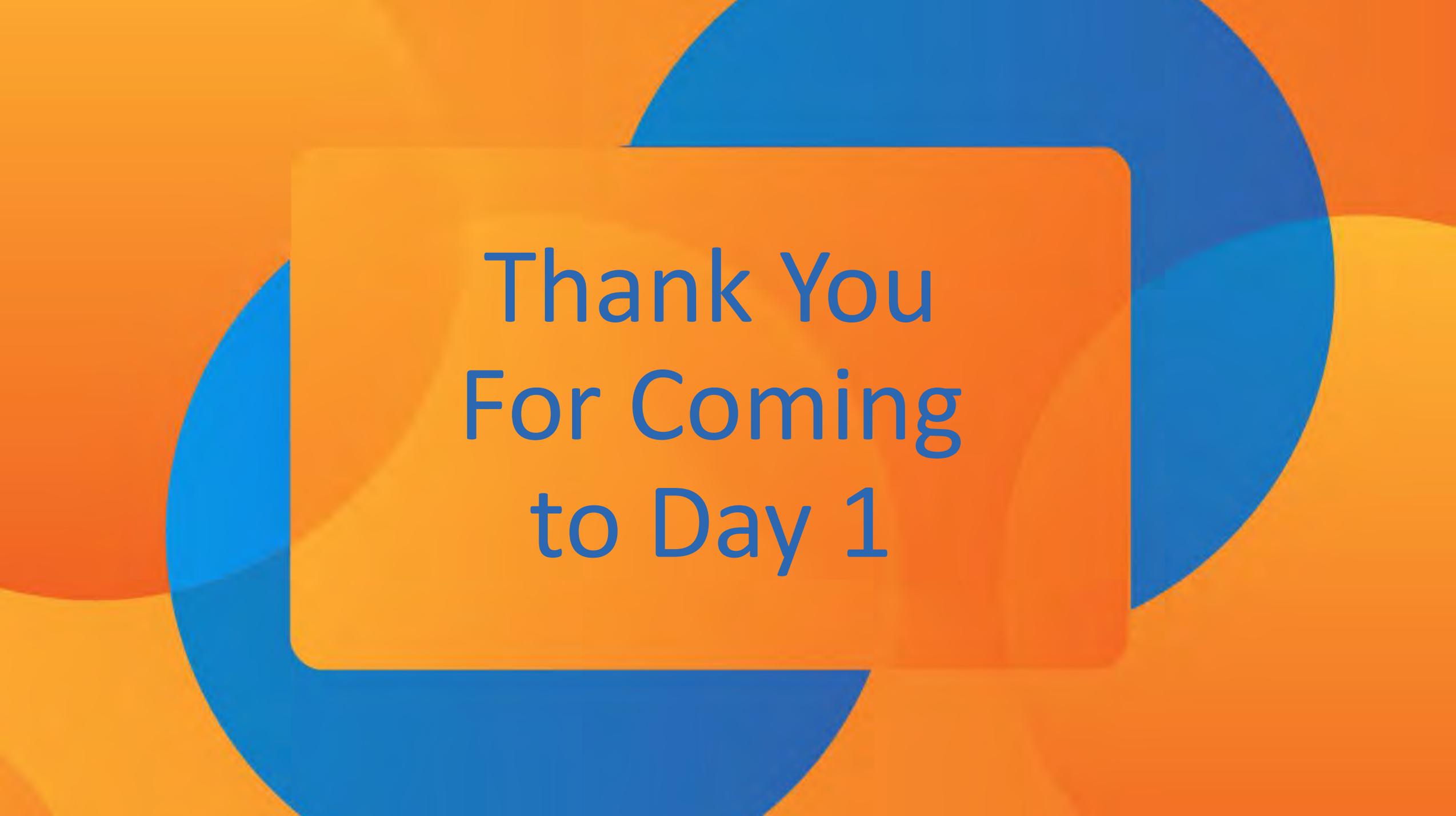
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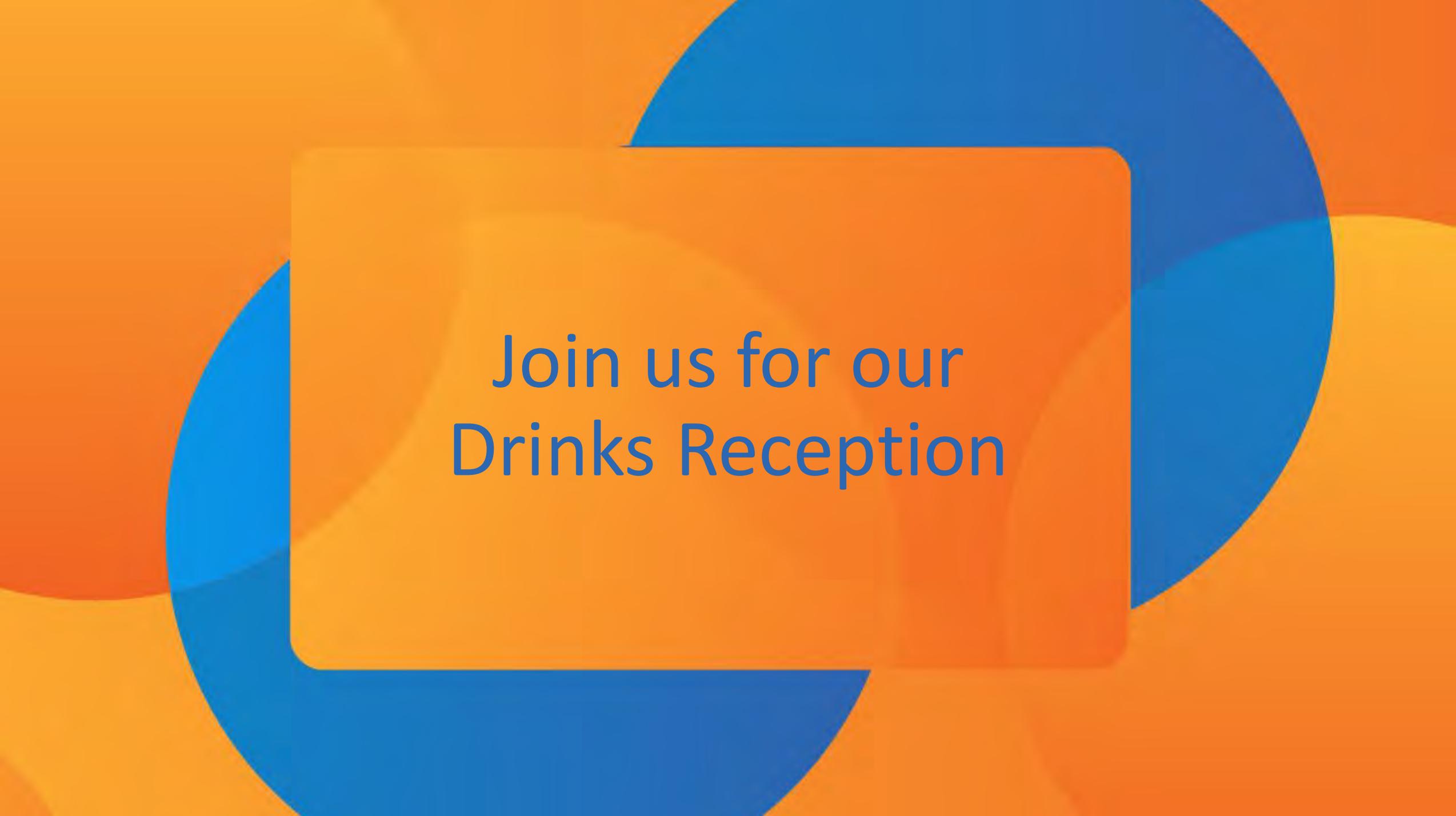


The leaderboard so far...

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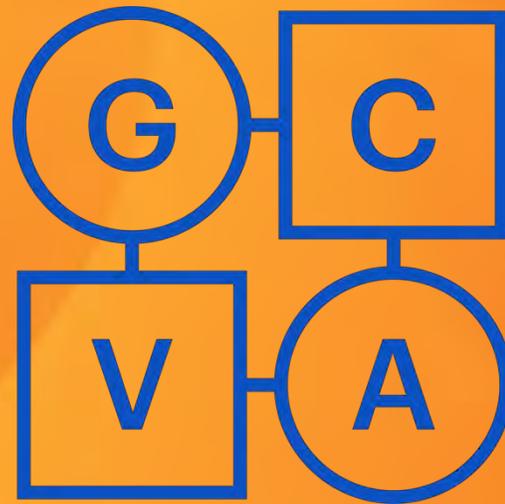
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