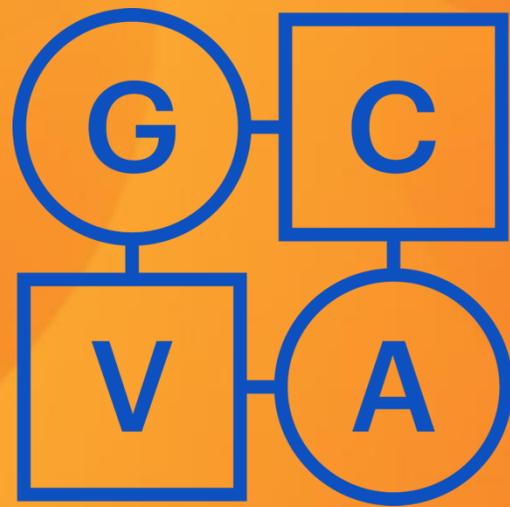


# Welcome to the GCVA Conference 2026







Conference  
2026

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# Welcome



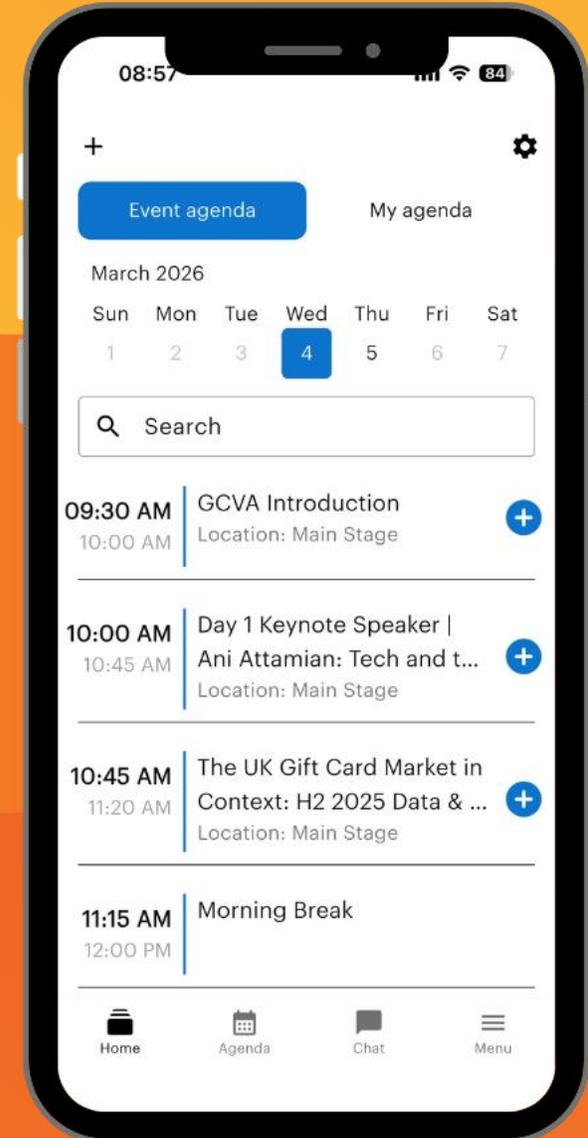
Dr. Hannah Shimko  
Managing Director,  
GCVA



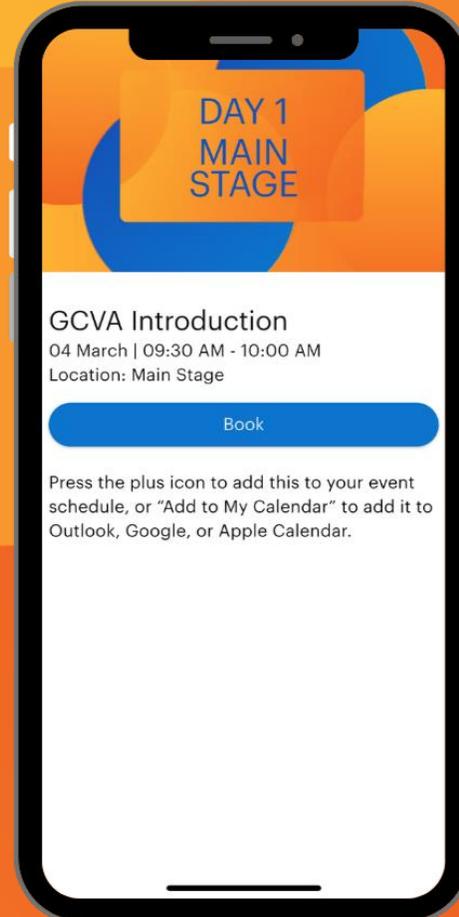
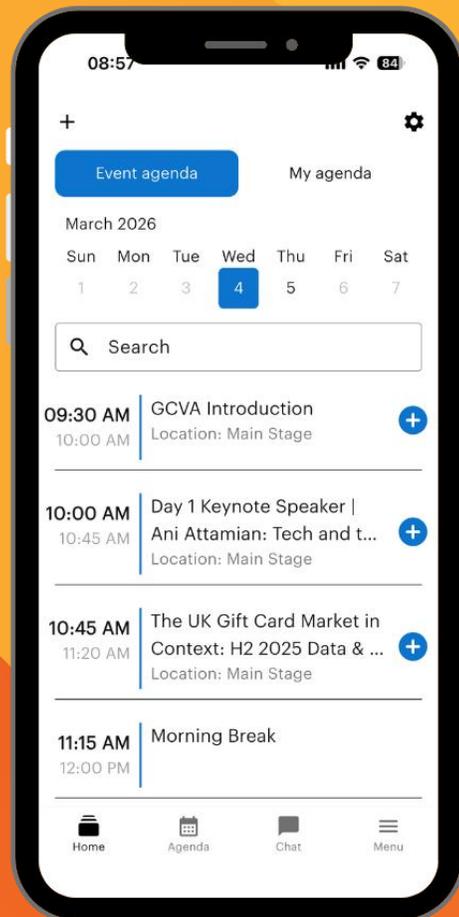
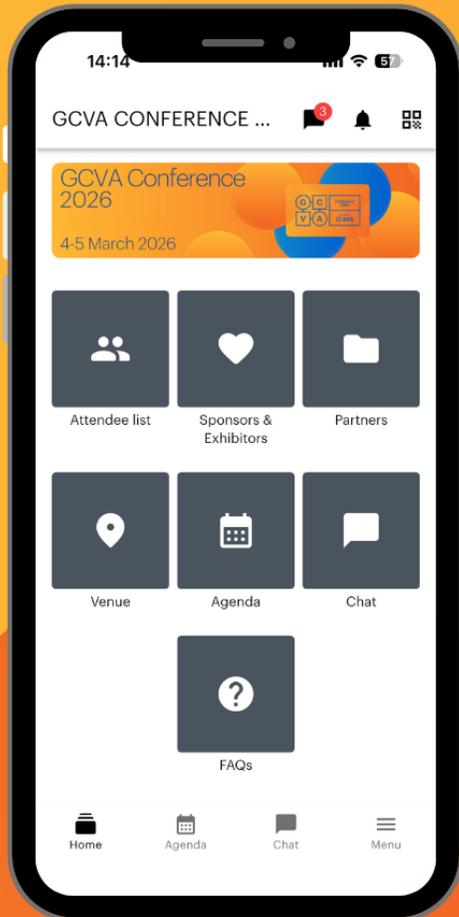
# AGENDA

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](https://lastminute.com)



# In-Person Forums:

Location	Time	Day 2: In-Person Forums	Chairs
Globe 3&4	15:15-16:05	Fraud Forum	Hannah Shimko & Rob Coulstock
Borough 1&2	15:15-16:05	International Forum	Federica Foldes
Borough 1&2	16:10-17:00	Retailer Forum (exclusive to retailers only)	Annabel Le May, Sarah Isherwood & Iain Donachie
Globe 3&4	16:10-17:00	Legal & Policy Forum	Siobhan Moore

# 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

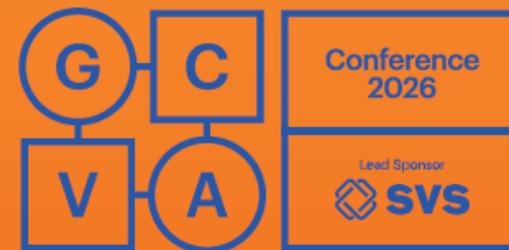
NETWORK:

MERITINCENTIVES

PASSWORD: GCVAconf26



# Sponsors



Lead Sponsor

The logo for SVS, consisting of a green geometric icon and the letters 'SVS' in blue.

Networking & Registration Sponsor

The logo for THE REWARD STORE, featuring a blue gift box icon and the text 'THE REWARD STORE'.

GCVA Conference Party Sponsor

The logo for BHN, featuring a stylized blue 'B' and the letters 'BHN'.

Innovation Stage Sponsor

The logo for Runa, featuring a blue circular icon and the word 'Runa'.

Technology & Connection Sponsor

The logo for MERIT, featuring the word 'MERIT' in blue capital letters.

Gaming & Engagement Sponsor

The logo for lastminute.com, featuring the text 'lastminute.com' in white on a pink background.

Coffee Cart Sponsor

The logo for life:style Multi-Store Gift Card, featuring the text 'life:style' and 'Multi-Store Gift Card'.

Keynote Sponsor

The logo for Preezee, featuring the word 'Preezee' in red and a gift box icon.

# Exhibitors

Gold

The logo for epay, featuring a blue and orange geometric icon and the word 'epay'.

The logo for incomm payments, featuring a red and blue icon and the text 'incomm payments'.

The logo for NEOCURRENCY, featuring a yellow star icon and the text 'NEOCURRENCY'.

The logo for SVS, featuring a green geometric icon and the letters 'svs'.

The logo for tillo, featuring the word 'tillo' in blue lowercase letters.

Silver

The logo for Diggecard, featuring a green and blue geometric icon and the word 'Diggecard'.

Bronze

The logo for THAMES TECHNOLOGY, featuring a blue and white icon and the text 'THAMES TECHNOLOGY A PARAGON ID COMPANY'.

The logo for Edenred Payment Solutions, featuring a red circle icon and the text 'Edenred Payment Solutions'.

Quick X

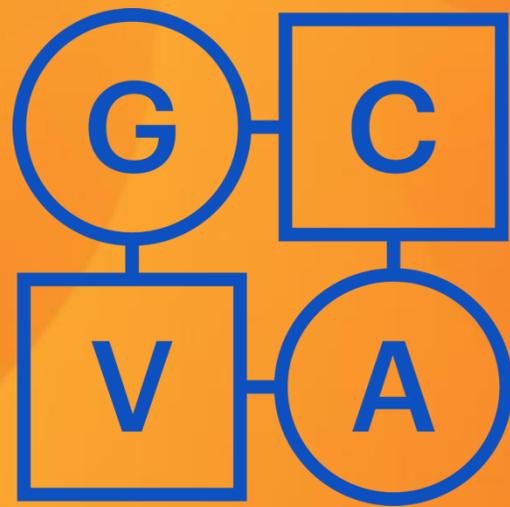
The logo for fashioncheque, featuring the text 'fashioncheque' and a registered trademark symbol.

The logo for P92 DIGITAL, featuring a purple and blue icon and the text 'P92 DIGITAL a gloster group company'.

Thanks to our sponsors and exhibitors

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Conference  
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 **SVS**

*Prezzee*



Keynote Session Sponsored by



# Networking with an Abundance Mindset



**Lara Holliday FACCPH**

Executive & High-Performance  
Coach

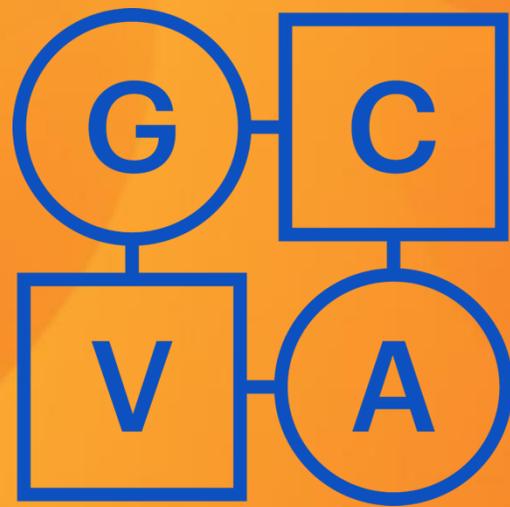


BREAK

See you at  
**11:45**

**45 mins**





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# Beyond Pay:

## The Strategic Value of Gift Cards in Employee Engagement



Heather Peebles  
Commercial Director  
Perkbox



Steve Leigh  
Director  
PR Agency One



PJ Mitchell  
Client Lead  
BHN



Christine Rodriguez  
Head of Vendor and Strategic  
Partnerships, Cashwave

# Small Rewards, Big Impact

## How Employers Are Using Gift Cards to Boost Motivation, Loyalty and Morale

### Key Findings

- Recognition is widespread, but uneven
  - 63% of full-time employees received a reward in the past year, compared with just 36% of part-time staff.
  - Sectors such as technology (85%) and construction (81%) lead the way, while education (36%) and central/local government (32%) lag behind.
- Rewards make a genuine difference
  - 72% of employees said receiving a gift card made them feel more positive about their employer.
  - 85% reported that small rewards help them feel more valued and improve their relationship with their organisation.
  - 88% said a £50 reward or equivalent made a meaningful difference to their day-to-day life.

Please find the full report here:



## Key Findings (cont.)

- Younger workers respond most strongly
  - Early-career employees are significantly more likely to receive rewards and more likely to say these rewards improve their perception of their employer
- Employers see clear benefits
  - Gift cards are most often used to show appreciation (75%), boost morale (61%), and support retention (55%).
  - 65% of employers say gift card-based rewards are seen as a valued gesture, linked with improved morale, engagement, and productivity.
  - 47% of organisations provide rewards to all or most employees.
- Schemes are evolving fast
  - 67% of employers have changed their reward approach in the past three years. Nearly one-third (29%) significantly.
  - 32% now use digital delivery methods, while 39% personalise rewards by role or preference.

**Please find the full  
report here:**



## Key Findings (cont.)

- Barriers remain
  - Top challenges include budget constraints (54%), administrative complexity (49%), and tax uncertainty (37%).
  - Employers are calling for better employee feedback frameworks (62%) and evidence of ROI (40%).
- Future outlook is positive
  - 71% of employers expect to increase their use of gift cards and non-cash rewards in the next 12 months.
  - The direction of travel is towards more personalised, inclusive, and strategic recognition.

**Please find the full  
report here:**



# Beyond Pay:

## The Strategic Value of Gift Cards in Employee Engagement



Heather Peebles  
Commercial Director  
Perkbox



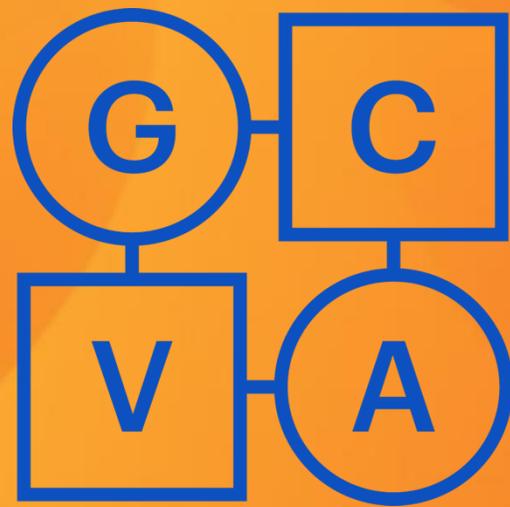
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PR Agency One



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BHN



Christine Rodriguez  
Head of Vendor and Strategic  
Partnerships, Cashwave



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# GCVA Fraud Forum Update 2026



Dr. Hannah Shimko  
Managing Director, GCVA



Stephen Gray  
Independent Expert

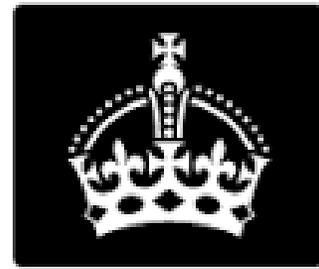


Paul Maskall  
Strategic Fraud Prevention UK  
Finance

# Fraud Forum Update Conference 2026

Forum Hosts: Rob Coulstock, Iain Donachie, Hannah Shimko

- Latest Updates:
  - NCA & FMSE
  - Media Engagement
  - Gift Card Draining, Operation Yemen & Future
  - Report Fraud & Law Enforcement Engagement



**NCA**

National Crime Agency

**FMSE Update**



# Media Briefings & Engagement

## Policy Engagement



# GCVA Fraud Forum Update 2026



Stephen Gray  
Independent Expert

# Gift Card Draining & Digital Wallet Fraud

## What is it?

**Gift Card Draining** is a scam where criminals steal gift card numbers and PINs (often by tampering with cards in stores) and quickly use up the balance before the buyer can redeem it.

**Digital wallet fraud** happens when someone gains unauthorized access to a person's mobile wallet (like Apple Pay or Google Pay) and makes fraudulent purchases or transfers using stolen card or account details.

## Trends & Patterns

- Highly organised, with groups acting in cells operating nationally.
- Operation and coordination mirrors international trends & patterns.
- All areas of retail targeted - food, fashion, hospitality, entertainment, jewelry, etc.
- Members are predominantly from Far East Asian Countries.
- Members are involved in multiple fraud and other criminal activities
- Organisations are shown linked to businesses.

## Impact

Massive financial impact (impacting public, and private businesses)

Destabilization of economy.

International impact across multiple economies.

## Case Study



- Wan Mohd HAFIZ, Zhijia FAN, Daoyan SHANG and Gatis LAUKS were all found guilty of fraud offences and sentenced to varying prison sentences.
- The group were responsible for a sophisticated 'phishing scam' that saw them using a 'SIM Blaster' to mass communicate, centred around obtaining person information to steal credit card information.
- One offender admitted to laundering £600k+ via Gift Cards, which were purchased using stolen credit cards.
- When their address was searched, the group were found in possession of 10,000+ gift cards, valued at over £80k+.

# Impersonation Fraud

## What is it?

A **telephone impersonation scam** targeting retailers for gift cards is when a fraudster calls a store pretending to be a senior executive, IT support, or head office representative. They pressure staff into urgently purchasing or activating gift cards and then ask the employee to read out the card numbers and PINs over the phone. The scam relies on authority, urgency, and secrecy, allowing the fraudster to immediately drain the gift card balances.

## Trends & Patterns

- Unique MO indicates one skilled and prolific offender
- Offender uses telephone number masking to support MO
- Research conducted by the offender into the targeted business
- Use of the vouchers indicates that these are being sold to other parties
- Offender uses Gambling chat room sites
- High value
- Late night

## Impact

Massive financial impact (predominantly targeted at a business)  
Independent and chain targeting  
High value transactions

## Case Study



- Currently there is one offender who is targeting retailers nationwide.
- Pretends to be from Head Office, National Lottery, Paypoint or IT Software Providers.
- They conduct research into the targeted business, pulling names of employees from LinkedIn and telephone numbers of IT departments.
- Targets smaller independent businesses.
- Gift Cards are used almost immediately, suggesting that they're an online facilitator.

# Sleight of Hand

## What is it?

A **sleight-of-hand** gift card scam targeting retailers involves a fraudster distracting a cashier during a gift card purchase or activation. While the employee is focused on the payment or another question, the scammer quickly swaps activated cards for non-activated ones or manipulates the transaction process. The fraudster leaves with activated cards without properly paying for them, often exploiting speed, confusion, or staff inexperience.

## Trends & Patterns

- Conducted by travelling organised groups.
- Same groups are responsible for conducting other physical retail crime, i.e. shoplifting, refund frauds, etc.
- Travelling nationwide
- Gift Cards are sold more localised, car boots, online, hawking, etc.
- Increasing Year-on-Year (34% increase LFL YTD)

## Impact

Lower financial impact (predominantly affecting the business)

Easily preventable

Risk of offender targeting businesses for other crime.

## Case Study



- Three unknown foreign national offenders are currently targeting retailers, committing sleight of hand offences, linked to obtaining Gift Cards.
- Currently identified as offending nationally.
- Targeting 3rd Party Gift Cards
- Working in team's, distracting colleagues at the point of sale, removing the activated card and replacing it with a non-activated card.
- Same offenders are responsible for cash sleight of hand offences and also bulk thefts.

# GCVA Fraud Forum Update 2026



**Paul Maskall**

Strategic Fraud Prevention UK  
Finance



# GCVA Fraud Forum Update 2026



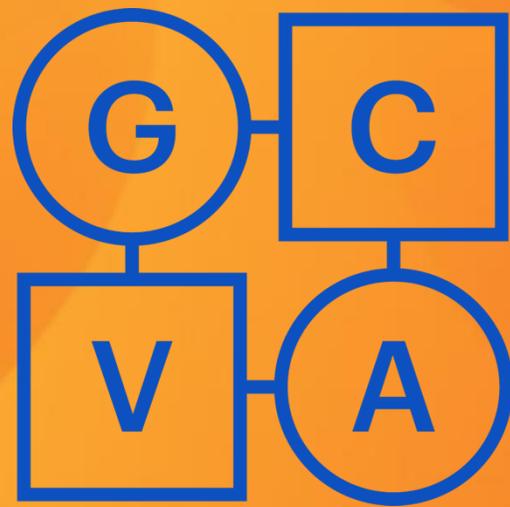
Dr. Hannah Shimko  
Managing Director, GCVA



Stephen Gray  
Independent Expert



Paul Maskall  
Strategic Fraud Prevention UK  
Finance



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# GCVA Legal & Policy Update 2026



Siobhan Moore  
Partner  
Keystone Law



**SIOBHAN MOORE  
PARTNER  
KEYSTONE LAW**

**LAW AND THE GIFT CARD ...**

KEYSTONE LAW

# VERSATILITY OF GIFT CARDS

- Physical or digital
- Can be used instore or online
- To purchase goods or services
- Branded product, promoted by brand advocates to [new] customers
- Utility is broad: gifting, self use, rewards / incentives, essentials, refunds, replacement purchases, for everyday or occasional events
- Provided direct or indirectly



# EXPECTATIONS

## Issuer/brand

- Product purchase / delivery is straight forward
- Product use is easy and a good experience
- It complies with regulations relevant to the product.
- Reinforces brand values

## Customer

- Product purchase / receipt is straight forward
- Product use is as they expect it to be, is easy and a good experience
- Product complies with regulations
- Reflects brand values

# DIFFERENT OPERATING STRUCTURES

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## Is it a financial service or not?

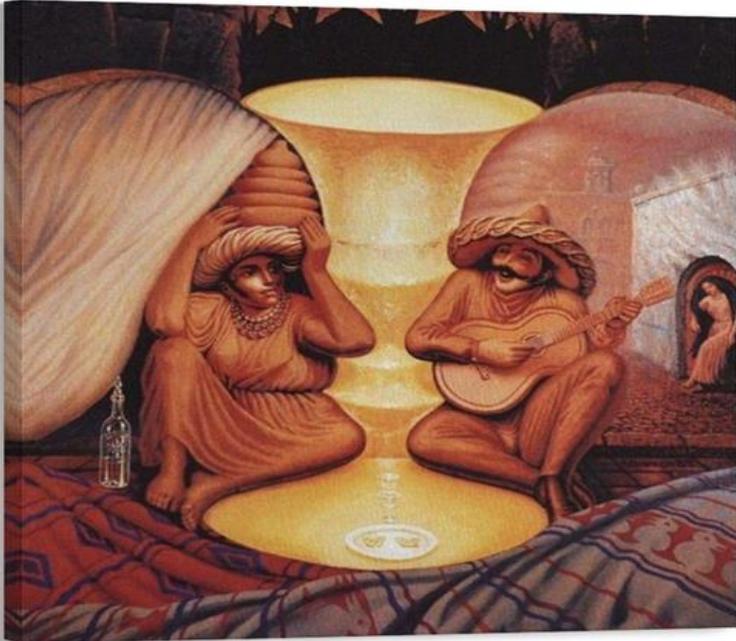
- **Closed:** No **not e-money** if issuer is the only legal entity that accepts the gift card.
- **Open:** Yes is **e-money** if accepted anywhere.
- **Restricted:** Either
  - (i) **e-money** if accepted at a variety of merchants and is not sufficiently restricted to meet LNE requirements; or
  - (ii) **not e-money** if accepted at a variety a variety of merchants and is sufficiently restricted to comply with e-money/payment service exclusion (LNE) requirements



# APPEARANCES CAN BE DECEPTIVE

---

Some gift card products **appear to be open** or be accepted by a large range of retailers but actually **operate on a closed or restricted basis**, so not e-money



Other business models can give rise to a different regulatory status to the gift card product on offer

# IS IT A SAVING TYPE PRODUCT?

---

- **E-money**
  - Cannot be savings products
  - Cannot incentivise holder i.e. pay interest or other benefit related to length of time funds held
- **Consumer saving scheme contract**
  - For products that are not e-money but have terms *restricting or incentivising* holder when it can be spent or is *marketed / advertised* in such a way to encourage the holder to spend / not spend at a particular time
  - Must have insurance or trust arrangements in place at its cost to cover the cost of returning funds collected in the event the issuer insolvency



# GIFT CARD E-DELIVERY

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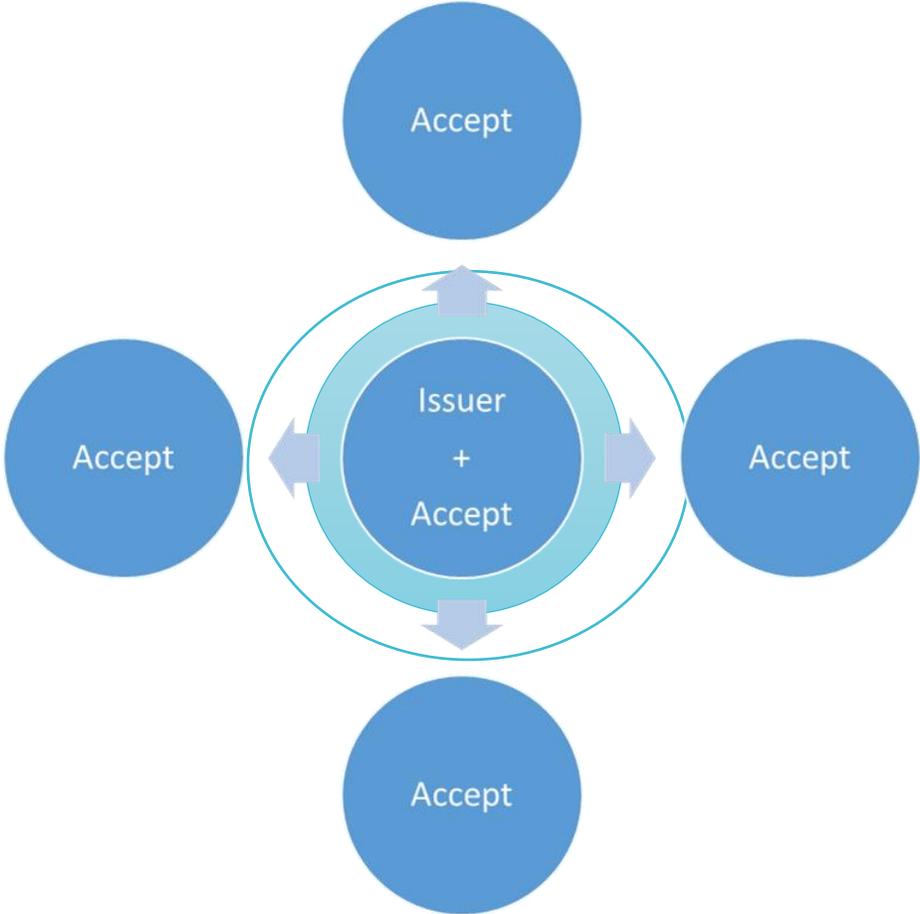
The [in?]convenience of e-delivery...

- It's fast, commercially competitive and direct to the receiver's inbox/text/WhatsApp
- How does the receiver access their gift card?
- E-links can be provided by intermediaries. If it is not the gift card, what is being provided? What are the terms of access?
- What happens if
  - e-link expires?
  - Intermediary or issuer becomes insolvent?
  - Who does the customer contact and what are their rights?



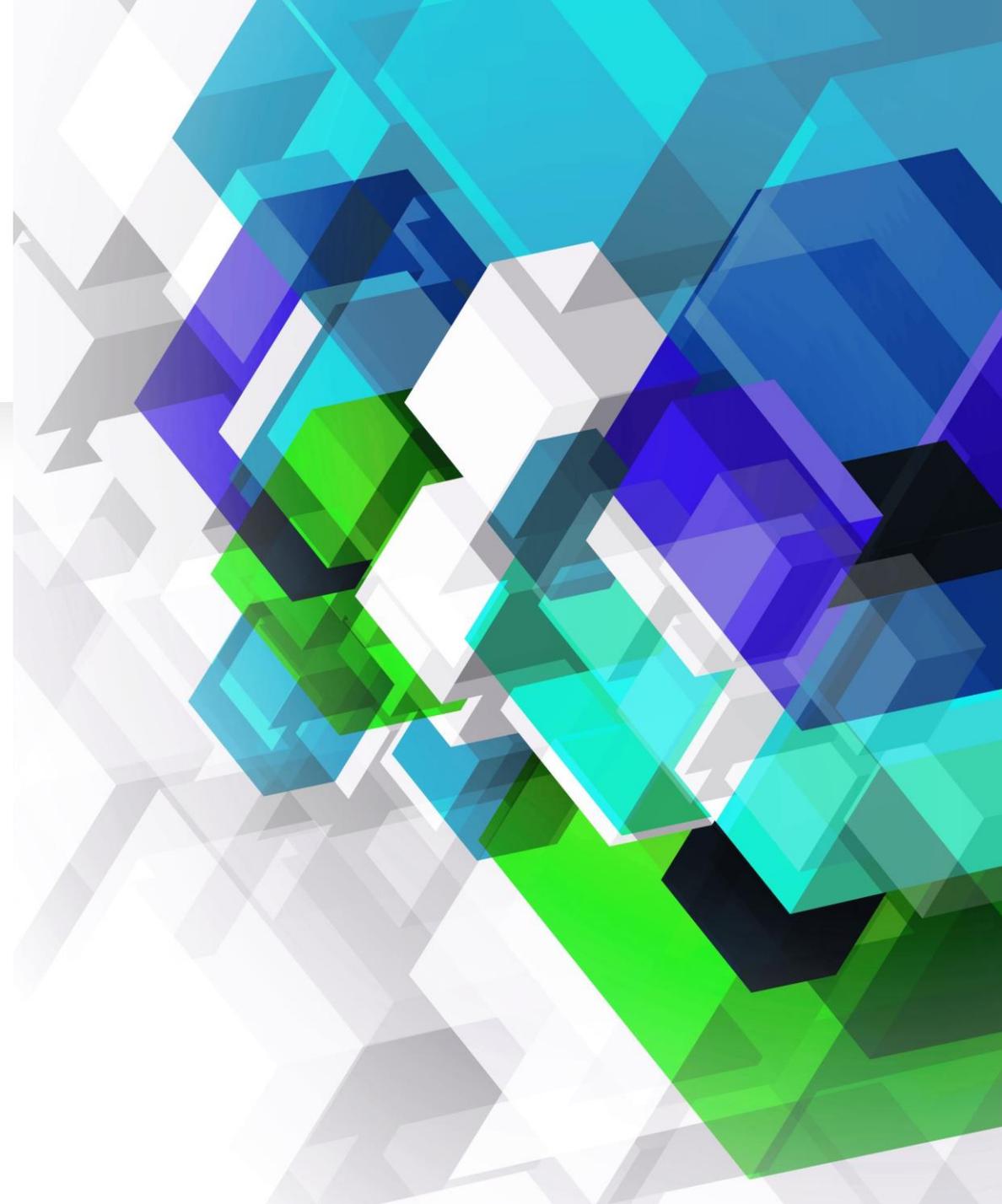
# UNDERSTAND THE OPERATING MODEL

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# REGULATORY FRAMEWORK

- **Understand** the general regulatory environment that applies to your gift card
- **Understand** different product feature(s) give rise to different regulatory obligations
- How is the gift card delivered to the user?  
Subject to its own set of terms?
- What does that mean as:
  - a buyer / user of a gift card; and
  - an issuer of a gift card



# OVERVIEW OF RELEVANT UK REGULATIONS

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## ❖ Financial Service Regulations

- Electronic Money Regulations 2011
- Payment Service Regulations 2017

## ❖ Consumer protection regulations

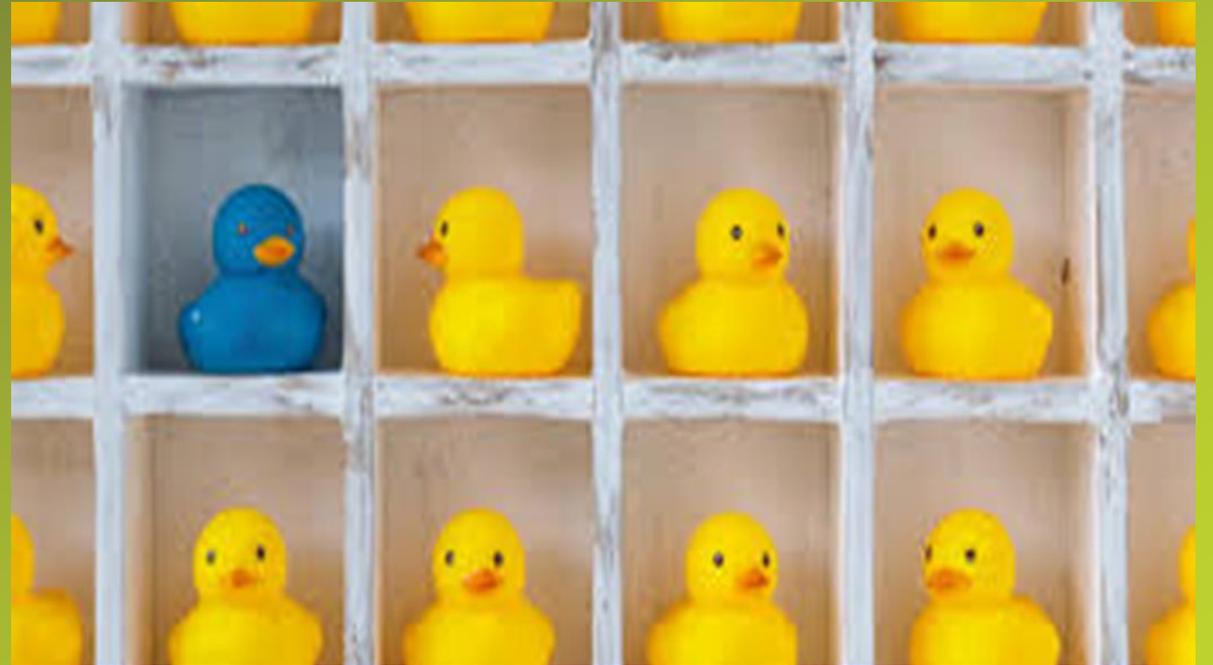
- UK Digital Markets, Competition & Consumers Act 2024 (DMCC)
- Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013
- UK Data Protection Act 2018
- Privacy and Electronic Communications (EC Directive) Regulations 2003

## ❖ AML regulations

- The Money Laundering, Terrorist Financing & Transfer of Funds (Information on the Payer) Regulations 2017
- Proceeds of Crime Act 2002 (as amended)
- Terrorism Act 2000
- Counter-terrorism Act 2008, Schedule 7
- Financial Sanctions
- FCA regulated firms – the FCA Handbook

# WHAT ABOUT THE EU

Similar BUT different



# RELEVANT EU REGULATIONS

## Financial Service Regulations

- 2EMD: E-money Directive (2009/110/EC)
- PSD2: Payment Services Directive (2015/2366/EU) **TO BE REPLACED BY PSD3 and PSR**
- Implemented into national law of each EU member state.
- Supervisory authorities published guidance
- EBA Guidelines on the limited network exclusion under PSD2

## Consumer Protection Regulations

- Consumer Rights Directive 2011/83/EU
- GDPR: Regulation (EU) 2016/679 governing the processing of personal data
- Privacy and electronic communications Directive 2002/58/EC
- Additional local consumer protection laws may also apply e.g. Republic of Ireland minimum 5 year expiry period for all gift cards

## AML Laws

- 4 AMLD (2015/849/EU)  
5AMLD (2018/843/EU)  
**TO BE REPLACED BY NEW AML REGULATORY REGIME**
- Sanctions
- Anti terrorist laws

# HOW DOES THE GCVA ASSIST?

---

## Legal & Policy Forum

- Discuss topics of impacting members: concerns, questions, share experience
- Regulatory developments
- Create a knowledge bank for members
- Can be UK, EU and beyond
- Collaborate with other Associations to learn, collaborate, support lobbying on new regulations, build network, get a better understanding

# FOR FURTHER INFORMATION

---



**Siobhan Moore**

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w [www.keystonelaw.co.uk](http://www.keystonelaw.co.uk)

**THANK YOU  
FOR YOUR TIME**

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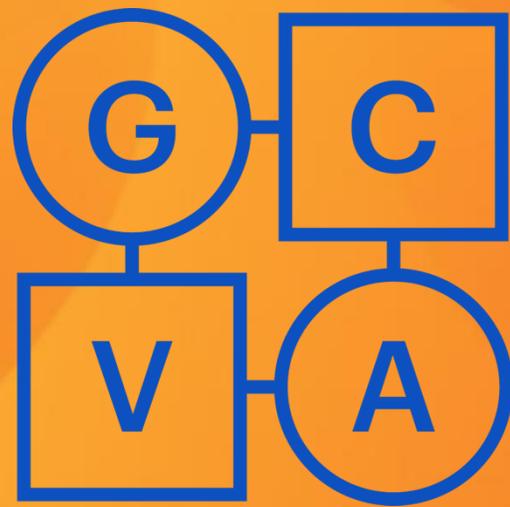
**KEYSTONE LAW**

[www.keystonelaw.co.uk](http://www.keystonelaw.co.uk)

# LUNCH

See you at  
**14:15**

**1h 15mins**



Conference  
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# Everyday is Christmas:

## How Retailers Can Unlock Always-On Gift Card Demand



Victoria Evans  
Head of Business &  
Development  
GCVA



Ben Jones  
VP Business Development &  
Partnerships  
SVS



Iain Donachie  
Head of Gift Cards UK &  
Ireland  
Tesco



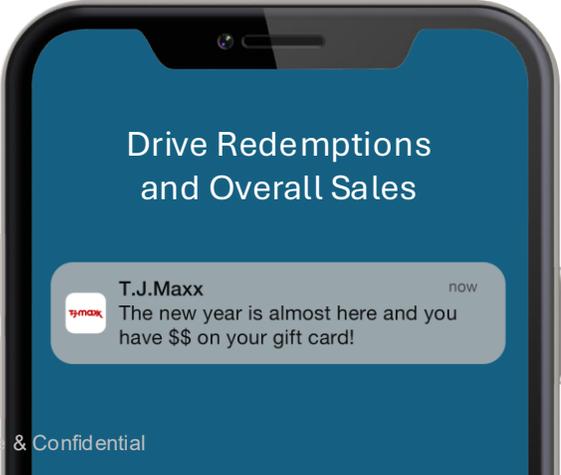
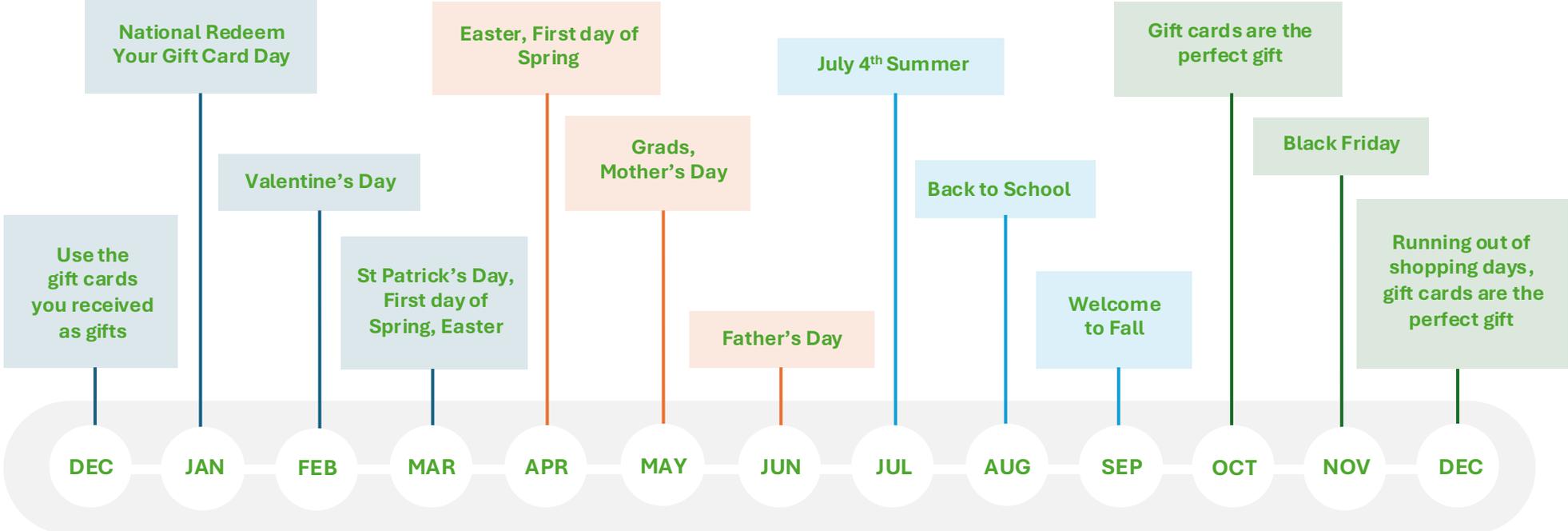
Annabel Le May  
Commercial Lead, Gift Cards  
John Lewis Partnerships

# Marketing Notification Calendar: Suggested Messaging and Cadence

Over 14,000,000 marketing notifications sent by SVS clients to their customers in 2025

20% redemptions within 48 hours of message delivery

+100% lift vs. non-provisioned cards



---

# POLL TIME!

## Are you ready for peak?



# NATIONAL DAYS CALENDAR 2026

## JANUARY

1. New Year's Day
2. World Invovent Day
3. Drinking Straw Day
4. Trivia Day
5. Whipped Cream Day
6. Cuddle Up Day
7. Tempure Day
8. Bubble Bath Day
9. Static Electricity Day
10. Houseplant Appreciation Day
11. Secret Pal Day
12. Kiteball Day
13. Rubber Duck Day
14. Dress Up Your Pet Day
15. Hat Day
16. Nothing Day
17. Clammy Day
18. Theealous Day
19. Popcorn Day
20. Coffee Break Day
21. Cheesy Socks Day
22. Polka Dot Day
23. Handwriting Day
24. Just Do It Day
25. Opposite Day
26. Spouses Day
27. Chocolate Cake Day
28. Lego Day
29. Puzzle Day
30. Croissant Day
31. Backward Day

## FEBRUARY

1. Change Your Password Day
2. Hedgehog Day
3. Feed the Birds Day
4. Homemade Soup Day
5. Optimist Day
6. Bubble Gum Day
7. Wear Red Day
8. Super Bowl Sunday
9. Pizza Day
10. Umbrella Day
11. Latte Day
12. Lost Penny Day
13. Blame Someone Else Day
14. Valentine's Day
15. Curndrop Day
16. Presidential Day
17. Random Acts of Kindness Day
18. Battery Day
19. Lash Day
20. Love Your Pet Day
21. Grain Free Day
22. Single Teasing Day
23. Banana Bread Day
24. Trading Card Day
25. Inconvenience Yourself Day
26. Set a Good Example Day
27. No Brainer Day
28. Tooth Fairy Day

## MARCH

1. World Compliment Day
2. Old Stuff Day
3. World Wildlife Day
4. Snack Day
5. Name Tag Day
6. Oreo Cookie Day
7. Be Heard Day
8. International Women's Day
9. Hopping Day
10. Pack Your Lunch Day
11. Dream Day
12. Plant a Flower Day
13. Jewel Day
14. Potato Chip Day
15. True Confessions Day
16. No Salt Day
17. Saint Patrick's Day

18. Global Recycling Day
19. Backyard Day
20. Astrology Day
21. International Fragrance Day
22. As Young As You Feel Day
23. Puppy Day
24. Cocktail Day
25. International Waffle Day
26. Make Up Your Own Holiday Day
27. Scribble Day
28. Something On a Stick Day
29. Mermaid Day
30. Take a Walk in the Park Day
31. Crayon Day

## APRIL

1. April Fools' Day
2. Peanut Butter and Jelly Day
3. World Marbles Day
4. Handmade Day
5. Easter
6. Caramel Popcorn Day
7. No Housework Day
8. All is Durn Day
9. Unicorn Day
10. Sibling Day
11. Pet Day
12. Grilled Cheese Sandwich Day
13. Scrabble Day
14. Gardening Day
15. Banana Day
16. High Five Day
17. Kickball Day
18. Animal Crackers Day
19. Refresh Your Goals Day
20. Look-Alike Day
21. Big Word Day
22. Earth Day
23. Take a Chance Day
24. Budget List Day
25. World Penguin Day
26. Cat Organized Day
27. Gummi Bear Day
28. Superhero Day
29. World Stationery Day
30. Bubble Tea Day

## MAY

1. Space Day
2. Brothers and Sisters Day
3. World Laughter Day
4. Orange Juice Day
5. Nail Day
6. Beverage Day
7. Beaufort Scale Day
8. No Socks Day
9. Train Day
10. Mother's Day
11. Foam Rolling Day
12. Odometer Day
13. Apple Pie Day
14. Dance Like a Chicken Day
15. Pizza Party Day
16. International Boyz' Day
17. World Baking Day
18. No Dirty Dishes Day
19. Plant Something Day
20. World Bee Day
21. Memo Day
22. Sherlock Holmes Day
23. World Turtle Day
24. Scavenger Hunt Day
25. Wine Day
26. Paper Airplane Day
27. Sunscreen Day
28. Hamburger Day
29. Paperclip Day
30. Water a Flower Day
31. World Parrot Day

## JUNE

1. Helmiich Maneuver Day
2. Rocky Road Day
3. Repeat Day
4. Hug Your Cat Day
5. Donut Day
6. Eyesear Day
7. Chocolate Ice Cream Day
8. Best Friends Day
9. Meal Prep Day
10. Herbs and Spices Day
11. Say Hi Day
12. National Movie Night
13. Weed Your Garden Day
14. Cucumber Day
15. Nature Photography Day
16. World Reff Day
17. Mascot Day
18. International Sushi Day
19. International Box Day
20. World Productivity Day
21. Father's Day
22. Onion Ring Day
23. Hydration Day
24. Lipcycling Day
25. Strawberry Parfait Day
26. Coconut Day
27. Sunglasses Day
28. Logistics Day
29. Camera Day
30. Social Media Day

## JULY

1. International Jobs Day
2. Made In The USA Day
3. Air Conditioning Appreciation Day
4. Independence Day
5. Bikini Day
6. World Kiss Day
7. World Chocolate Day
8. Be a Kid Again Day
9. Sugar Cookie Day
10. National French Fry Day
11. Blueberry Muffin Day
12. Simplicity Day
13. International Rock Day
14. Tape Measure Day
15. Hot Dog Day
16. Cherry Day
17. World Emogi Day
18. Sour Candy Day
19. Ice Cream Day
20. World Jump Day
21. Be Someone Day
22. Hammock Day
23. Sprinkle Day
24. Cousins Day
25. Thread the Needle Day
26. Aunt and Uncle Day
27. Chicken Finger Day
28. Waterpark Day
29. Lipstick Day
30. International Day of Friendship
31. Avocado Day

## AUGUST

1. Girlfriends Day
2. Coloring Book Day
3. Watermelon Day
4. Chocolate Chip Cookie Day
5. Undewear Day
6. Wiggle Your Toes Day
7. Water Balloon Day
8. Happiness Happens Day
9. Book Lovers Day
10. \$mores Day
11. Son and Daughter Day
12. Baseball Fans Day
13. International Left-handers Day
14. Creamicle Day
15. Relaxation Day

16. Roller Coaster Day
17. Thrift Shop Day
18. Bad Poetry Day
19. World Photography Day
20. Bacon Lovers Day
21. Hawaiian Shirt Day
22. Be An Angel Day
23. International Hashag Day
24. Strange Music Day
25. Secondhand Wardrobe Day
26. Dog Day
27. Just Because Day
28. Bow Tie Day
29. More Herbs, Less Salt Day
30. Beach Day
31. Eat Outside Day

## SEPTEMBER

1. World Letter Writing Day
2. World Coconut Day
3. Slogscaper Day
4. Eat an Extra Dessert Day
5. World Beard Day
6. Read a Book Day
7. Acorn Squash Day
8. Arranged Day
9. Teddy Bear Day
10. TV Dinner Day
11. Make Your Bed Day
12. Video Games Day
13. Grandparents Day
14. Coloring Day
15. Online Learning Day
16. Play-Doh Day
17. International Country Music Day
18. Cheeseburger Day
19. International Eat An Apple Day
20. Pepperoni Pizza Day
21. World Gratitude Day
22. States and Capitals Day
23. Redhead Appreciation Day
24. Punctuation Day
25. Blinge Day
26. Ghost Hunting Day
27. No Excuses Day
28. Good Neighbor Day
29. Coffee Day
30. Chewing Gum Day

## OCTOBER

1. Hair Day
2. Name Your Car Day
3. Boyfriend Day
4. Cinnamon Roll Day
5. Do Something Nice Day
6. Thread the Needle Day
7. Frappé Day
8. Octopus Day
9. Curious Events Day
10. Handbag Day
11. Seawage Pizza Day
12. Savings Day
13. M&M Day
14. Curves Day
15. Global Handwashing Day
16. Boax's Day
17. Pasta Day
18. Chocolate Cupcake Day
19. Evaluate Your Life Day
20. Office Chocolate Day
21. Everyone Writes Day
22. Color Day
23. Croc Day
24. World Tanageroo Day
25. International Artist Day
26. Pumpkin Day
27. Crazy Co-Workers Day
28. Chocolate Day
29. Hermit Day
30. Checklist Day
31. Halloween

## NOVEMBER

1. Zero Tasking Day
2. Look for Circles Day
3. Accessory Day
4. Candy Day
5. Man Make Dinner Day
6. Nachos Day
7. Hug A Bear Day
8. Tongue Twister Day
9. Go to an Art Museum Day
10. Vanilla Cupcake Day
11. World Origami Day
12. Happy Hour Day
13. World Kindness Day
14. Family PJ Day
15. Clean Out Your Refrigerator Day
16. Button Day
17. Homemade Bread Day
18. Princess Day
19. Play Monopoly Day
20. Absurdity Day
21. World Television Day
22. Go For a Ride Day
23. Brand Day
24. Celebrate Your Unique Talent
25. Shopping Reminder Day
26. Thanksgiving
27. Floating Day
28. Small Business Saturday
29. Throw Out Your Leftovers Day
30. Neon Jar Day

## DECEMBER

1. Cookie Cutter Day
2. Play Basketball Day
3. Make a Gift Day
4. Santa's List Day
5. International Ninja Day
6. Microwave Oven Day
7. Silme Day
8. Brownie Day
9. Christmas Card Day
10. Human Rights Day
11. Stretching Day
12. Polioeritis Day
13. Cocoa Day
14. More Good Today Day
15. Wear Your Pearls Day
16. Supid Toy Day
17. Maple Syrup Day
18. Bake Cookies Day
19. Look for an Evergreen Day
20. Do Your To Day
21. Don't Make Your Bed Day
22. Cookie Exchange Day
23. Christmas Movie Marathon Day
24. Christmas Eve
25. Christmas Day
26. Thank You Note Day
27. Fruitcake Day
28. Card Playing Day
29. Still Need To Do Day
30. Resolution Planning Day
31. New Year's Eve

## MONTHS

- Jan: Soup Month
- Feb: Bird Feeding Month
- Mar: Craft Month
- Apr: Garden Month
- May: Barbecue Month
- Jun: Candy Month
- Jul: Ice Cream Month
- Aug: Happiness Happens Month
- Sep: Read A New Book Month
- Oct: Pizza Month
- Nov: Peanut Butter Lovers Month
- Dec: Operation Santa Paws

# National Days – Calendar

## JANUARY

1. New Year's Day
2. World Introvert Day
3. Drinking Straw Day
4. Trivia Day
5. Whipped Cream Day
6. Cuddle Up Day
7. Tempura Day
8. Bubble Bath Day
9. Static Electricity Day
10. Houseplant Appreciation Day
11. Secret Pal Day
12. Kettlebell Day
13. Rubber Ducky Day
14. Dress Up Your Pet Day
15. Hat Day
16. Nothing Day
17. Classy Day
18. Thesaurus Day
19. Popcorn Day
20. Coffee Break Day
21. Cheesy Socks Day
22. Polka Dot Day
23. Handwriting Day
24. Just Do It Day
25. Opposite Day
26. Spouses Day
27. Chocolate Cake Day
28. Lego Day
29. Puzzle Day
30. Croissant Day
31. Backward Day

## FEBRUARY

1. Change Your Password Day
2. Hedgehog Day
3. Feed the Birds Day
4. Homemade Soup Day
5. Optimist Day
6. Bubble Gum Day
7. Wear Red Day
8. Super Bowl Sunday
9. Pizza Day
10. Umbrella Day
11. Latte Day
12. Lost Penny Day
13. Blame Someone Else Day
14. Valentine's Day
15. Gumdrop Day
16. Presidents' Day
17. Random Acts of Kindness Day
18. Battery Day
19. Lash Day
20. Love Your Pet Day
21. Grain Free Day
22. Single Tasking Day
23. Banana Bread Day
24. Trading Card Day
25. Inconvenience Yourself Day
26. Set a Good Example Day
27. No Brainer Day
28. Tooth Fairy Day

## MARCH

1. World Compliment Day
2. Old Stuff Day
3. World Wildlife Day
4. Snack Day
5. Name Tag Day
6. Oreo Cookie Day
7. Be Heard Day
8. International Women's Day
9. Napping Day
10. Pack Your Lunch Day
11. Dream Day
12. Plant a Flower Day
13. Jewel Day
14. Potato Chip Day
15. True Confessions Day
16. No Selfies Day
17. Saint Patrick's Day
18. Global Recycling Day
19. Backyard Day
20. Astrology Day
21. International Fragrance Day
22. As Young As You Feel Day
23. Puppy Day
24. Cocktail Day
25. International Waffle Day
26. Make Up Your Own Holiday Day
27. Scribble Day
28. Something On a Stick Day
29. Mermaid Day
30. Take a Walk in the Park Day
31. Crayon Day

## APRIL

1. April Fools' Day
2. Peanut Butter and Jelly Day
3. World Marbles Day
4. Handmade Day
5. Easter
6. Caramel Popcorn Day
7. No Housework Day
8. All Is Ours Day
9. Unicorn Day
10. Sibling Day
11. Pet Day
12. Grilled Cheese Sandwich Day
13. Scrabble Day
14. Gardening Day
15. Banana Day
16. High Five Day
17. Kickball Day
18. Animal Crackers Day
19. Refresh Your Goals Day
20. Look-Alike Day
21. Big Word Day
22. Earth Day
23. Take a Chance Day
24. Bucket List Day
25. World Penguin Day
26. Get Organized Day
27. Gummi Bear Day
28. Superhero Day
29. World Stationery Day
30. Bubble Tea Day

## MAY

1. Space Day
2. Brothers and Sisters Day
3. World Laughter Day
4. Orange Juice Day
5. Nail Day
6. Beverage Day
7. Beaufort Scale Day
8. No Socks Day
9. Train Day
10. Mother's Day
11. Foam Rolling Day
12. Odometer Day
13. Apple Pie Day
14. Dance Like a Chicken Day
15. Pizza Party Day
16. International Boys' Day
17. World Baking Day
18. No Dirty Dishes Day
19. Plant Something Day
20. World Bee Day
21. Memo Day
22. Sherlock Holmes Day
23. World Turtle Day
24. Scavenger Hunt Day
25. Wine Day
26. Paper Airplane Day
27. Sunscreen Day
28. Hamburger Day
29. Paperclip Day
30. Water a Flower Day
31. World Parrot Day

# National Days – Calendar

## JUNE

1. Heimlich Maneuver Day
2. Rocky Road Day
3. Repeat Day
4. Hug Your Cat Day
5. Donut Day
6. Eyewear Day
7. Chocolate Ice Cream Day
8. Best Friends Day
9. Meal Prep Day
10. Herbs and Spices Day
11. Say Hi Day
12. National Movie Night
13. Weed Your Garden Day
14. Cucumber Day
15. Nature Photography Day
16. World Refill Day
17. Mascot Day
18. International Sushi Day
19. International Box Day
20. World Productivity Day
21. Father's Day
22. Onion Ring Day
23. Hydration Day
24. Upcycling Day
25. Strawberry Parfait Day
26. Coconut Day
27. Sunglasses Day
28. Logistics Day
29. Camera Day
30. Social Media Day

## JULY

1. International Joke Day
2. Made In The USA Day
3. Air Conditioning Appreciation Day
4. Independence Day
5. Bikini Day
6. World Kiss Day
7. World Chocolate Day
8. Be a Kid Again Day
9. Sugar Cookie Day
10. National French Fry Day
11. Blueberry Muffin Day
12. Simplicity Day
13. International Rock Day
14. Tape Measure Day
15. Hot Dog Day
16. Cherry Day
17. World Emoji Day
18. Sour Candy Day
19. Ice Cream Day
20. World Jump Day
21. Be Someone Day
22. Hammock Day
23. Sprinkle Day
24. Cousins Day
25. Thread the Needle Day
26. Aunt and Uncle Day
27. Chicken Finger Day
28. Waterpark Day
29. Lipstick Day
30. International Day of Friendship
31. Avocado Day

## AUGUST

1. Girlfriends Day
2. Coloring Book Day
3. Watermelon Day
4. Chocolate Chip Cookie Day
5. Underwear Day
6. Wiggle Your Toes Day
7. Water Balloon Day
8. Happiness Happens Day
9. Book Lovers Day
10. S'mores Day
11. Son and Daughter Day
12. Baseball Fans Day
13. International Lefthanders Day
14. Creamsicle Day
15. Relaxation Day
16. Roller Coaster Day
17. Thrift Shop Day
18. Bad Poetry Day
19. World Photography Day
20. Bacon Lovers Day
21. Hawaiian Shirt Day
22. Be An Angel Day
23. International Hashtag Day
24. Strange Music Day
25. Secondhand Wardrobe Day
26. Dog Day
27. Just Because Day
28. Bow Tie Day
29. More Herbs, Less Salt Day
30. Beach Day
31. Eat Outside Day

## SEPTEMBER

1. World Letter Writing Day
2. World Coconut Day
3. Skyscraper Day
4. Eat an Extra Dessert Day
5. World Beard Day
6. Read a Book Day
7. Acorn Squash Day
8. Ampersand Day
9. Teddy Bear Day
10. TV Dinner Day
11. Make Your Bed Day
12. Video Games Day
13. Grandparents Day
14. Coloring Day
15. Online Learning Day
16. Play-Doh Day
17. International Country Music Day
18. Cheeseburger Day
19. International Eat An Apple Day
20. Pepperoni Pizza Day
21. World Gratitude Day
22. States and Capitals Day
23. Redhead Appreciation Day
24. Punctuation Day
25. Binge Day
26. Ghost Hunting Day
27. No Excuses Day
28. Good Neighbor Day
29. Coffee Day
30. Chewing Gum Day

## OCTOBER

1. Hair Day
2. Name Your Car Day
3. Boyfriend Day
4. Cinnamon Roll Day
5. Do Something Nice Day
6. Noodle Day
7. Frappé Day
8. Octopus Day
9. Curious Events Day
10. Handbag Day
11. Sausage Pizza Day
12. Savings Day
13. M&M Day
14. Curves Day
15. Global Handwashing Day
16. Boss's Day
17. Pasta Day
18. Chocolate Cupcake Day
19. Evaluate Your Life Day
20. Office Chocolate Day
21. Everyone Writes Day
22. Color Day
23. Croc Day
24. World Kangaroo Day
25. International Artist Day
26. Pumpkin Day
27. Cranky Co-Workers Day
28. Chocolate Day
29. Hermit Day
30. Checklist Day
31. Halloween

# National Days – Calendar

## NOVEMBER

- 1.Zero Tasking Day
- 2.Look for Circles Day
- 3.Accessory Day
- 4.Candy Day
- 5.Men Make Dinner Day
- 6.Nachos Day
- 7.Hug A Bear Day
- 8.Tongue Twister Day
- 9.Go to an Art Museum Day
- 10.Vanilla Cupcake Day
- 11.World Origami Day
- 12.Happy Hour Day
- 13.World Kindness Day
- 14.Family PJ Day
- 15.Clean Out Your Refrigerator Day
- 16.Button Day
- 17.Homemade Bread Day
- 18.Princess Day
- 19.Play Monopoly Day
- 20.Absurdity Day
- 21.World Television Day
- 22.Go For a Ride Day
- 23.Brand Day
- 24.Celebrate Your Unique Talent
- 25.Shopping Reminder Day
- 26.Thanksgiving
- 27.Flossing Day
- 28.Small Business Saturday
- 29.Throw Out Your Leftovers Day
- 30.Mason Jar Day

## DECEMBER

- 1.Cookie Cutter Day
- 2.Play Basketball Day
- 3.Make a Gift Day
- 4.Santa’s List Day
- 5.International Ninja Day
- 6.Microwave Oven Day
- 7.Slime Day
- 8.Brownie Day
- 9.Christmas Card Day
- 10.Human Rights Day
- 11.Stretching Day
- 12.Poinsettia Day
- 13.Cocoa Day
- 14.More Good Today Day
- 15.Wear Your Pearls Day
- 16.Stupid Toy Day
- 17.Maple Syrup Day
- 18.Bake Cookies Day
- 19.Look for an Evergreen Day
- 20.Dot Your I’s Day
- 21.Don’t Make Your Bed Day
- 22.Cookie Exchange Day
- 23.Christmas Movie Marathon Day
- 24.Christmas Eve
- 25.Christmas Day
- 26.Thank You Note Day
- 27.Fruitcake Day
- 28.Card Playing Day
- 29.Still Need To Do Day
- 30.Resolution Planning Day
- 31.New Year’s Eve

# WORDCLOUD TIME!

Where is the strongest non-Christmas growth currently coming from?



# Stored Value Cards – Use Cases



# From Moments to Momentum: Building Year-Round Trade Growth

## Celebrations & Life Moments

Grow year-round through life events, cultural moments and everyday celebrations.



New Home, Birthday's, Graduations



Back to School, Eid, Valentines, Ramadan



Thank the Teacher, Employee Appreciation

## Self-Use

Capture the self use growth, from everyday budgeting to dining out.



Everyday Essentials



Saving & Budgeting Tool



Promotions

## Gift Cards as a Flexible Payment Solution

Unlock new value by using gift cards as a flexible payment method — from insurance replacements to DRS refunds and category-specific spend.



Insurance Replacement



Deposit Returns



Category Specific

## Gift Cards to Drive Retention, Acquisition and Support

Drive through incentives and surprise-and-delight moments for customer and employee, acquisition and retention. Supporting communities



Acquisition

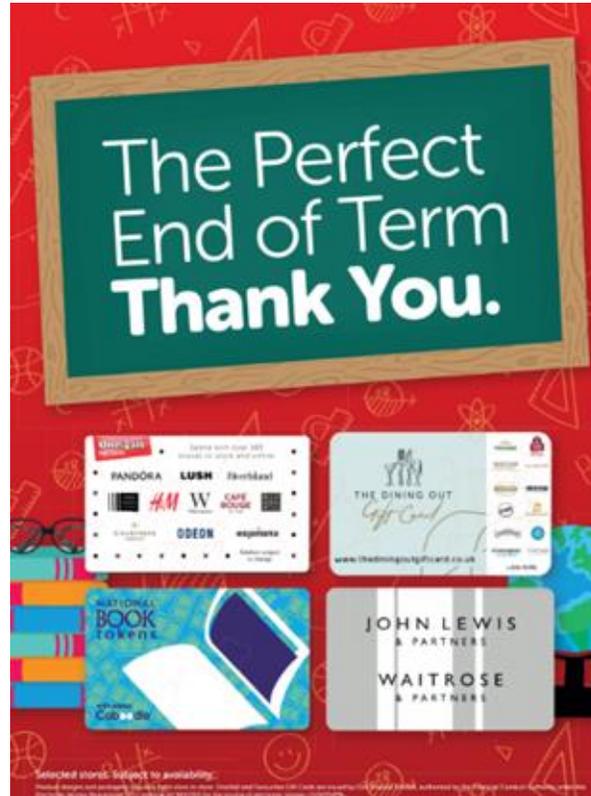


Surprise & Delight

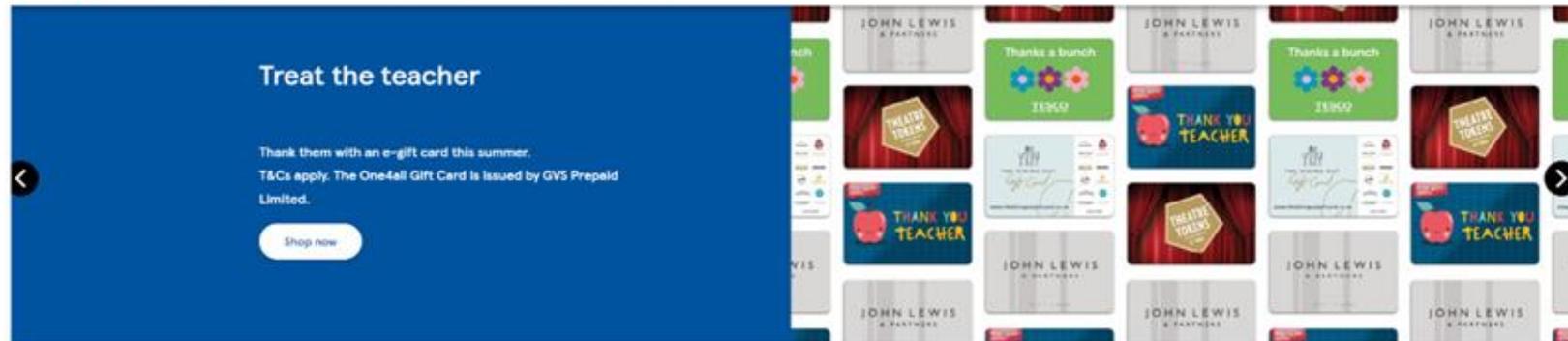


Community Support

# Thank the Teacher and Off to Uni:



TESCO e-Gift Cards All Brands Tesco Gift Cards One4all Gaming & Technology



# Acquisitions

**Pluzee Card**



## Earn over £140 in cashback every year

- Turn your weekly grocery shopping into a rewarding experience with the Pluzee card
- Spend just £75 a week on your food shop and watch the cashback add up!

Supermarket partner retailers:

ASDA Sainsbury's WAITROSE farmfoods

Don't forget you can use your Pluzee card along retailer loyalty schemes for even greater rewards!

Swap to a partner supermarket today and make every shop count.



**AJBell**

Last month for your leftover ISA allowance



**SmartPay – the Smart Way to Pay**

## Sleigh your budget with SmartPay

SmartPay is a salary deduct scheme that allows you to spread the cost of unexpected and lifestyle expenses via your monthly or weekly pay slip.

Apply for an eVoucher at any of these retailers with no upfront payments, no credit checks, and no interest added to the amount you apply for.

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halfords	ICKEA	Wickes	B&Q

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Simply transfer £20,000 or more from your pensions into a new Aviva Pension (SIPP) to get a gift card worth between £100 and £2,500.

You must be a new Aviva pension customer and start your transfer before 31 March 2028.

One gift card per customer. T&Cs apply\*. Transfers must be completed by 1 October 2028 and you must be a UK resident aged 18+.

Explore a transfer



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Start searching

Trending Categories VIP Compare Insurance Savings Guides Code Guarantee

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When you buy through VoucherCodes, we may earn a commission.

**EXCLUSIVE £30 Currys Gift Card with Orders**

Over £499 at Currys

Get Reward >

Ends tomorrow • Last used 8 mins ago

Works with Sale

View all Currys voucher codes

Added by Tunde S

### Win a £200 Voucher from John Lewis this Mothers day!



John Lewis are giving you the chance to win a £200 Voucher to spend this Mothers Day, just click Get this Perk to enter!

You'll find the perfect gift for mum at John Lewis. Explore gifts across every category and enjoy next-day click & collect from over 18,000 locations

Competition ends on the 20th March, Good Luck!

Get this perk

Marketing - all year connections with customers



---

# POLL TIME!

Are retailers too  
obsessed with  
Christmas?



## Brand wider Marketing campaigns:

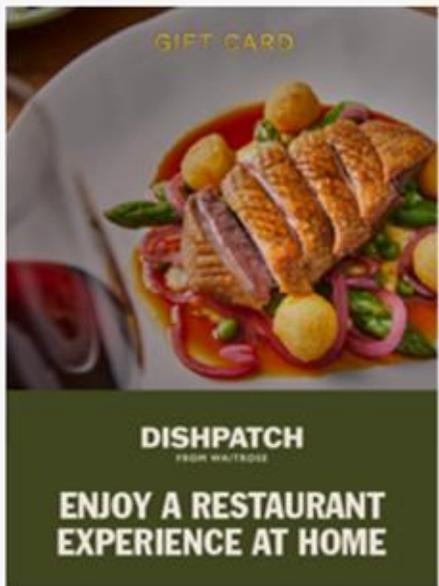
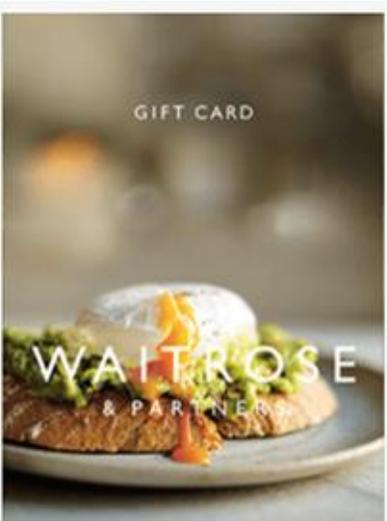
### The home of food lovers



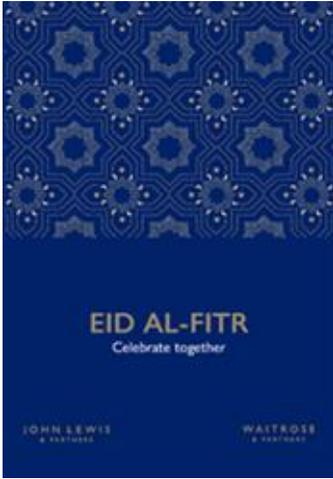
### The Gastronomaut

One man's mission home to what he loves most. Brought to you by  
Waitrose, the home of food lovers.

[Showing now](#)



# Examples - to discuss and pancakes for Ben?



# Everyday is Christmas:

## How Retailers Can Unlock Always-On Gift Card Demand



Victoria Evans  
Head of Business &  
Development  
GCVA



Ben Jones  
VP Business Development &  
Partnerships  
SVS



Iain Donachie  
Head of Gift Cards UK &  
Ireland  
Tesco



Annabel Le May  
Commercial Lead, Gift Cards  
John Lewis Partnerships



Thank You!



Coming up in GCVA  
Calendar

# Summer Party 25<sup>th</sup> June 2026



# Members' Summit 19<sup>th</sup> November 2026



# GCVA Hall of Fame Awards 2026

## 17<sup>th</sup> September



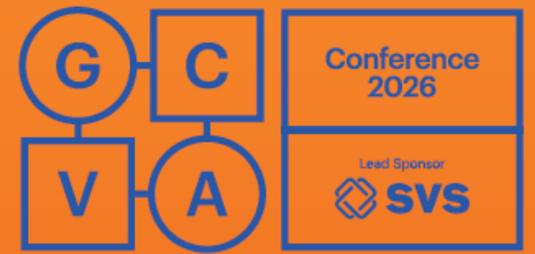
The UnderGlobe,  
Shakespeare's Globe Theatre



Join GCVA for 10% off  
until 19<sup>th</sup> March



# Sponsors



Lead Sponsor

The logo for SVS, consisting of a green geometric icon and the letters 'SVS' in blue.

Networking & Registration Sponsor

The logo for THE REWARD STORE, featuring a blue gift box icon and the text 'THE REWARD STORE'.

GCVA Conference Party Sponsor

The logo for BHN, featuring a stylized blue 'B' and the letters 'BHN'.

Innovation Stage Sponsor

The logo for Runa, featuring a blue circular icon and the word 'Runa'.

Technology & Connection Sponsor

The logo for MERIT, featuring the word 'MERIT' in blue capital letters.

Gaming & Engagement Sponsor

The logo for lastminute.com, featuring the text 'lastminute.com' in white on a pink background.

Coffee Cart Sponsor

The logo for life:style Multi-Store Gift Card, featuring the text 'life:style' and 'Multi-Store Gift Card'.

Keynote Sponsor

The logo for Preezee, featuring the word 'Preezee' in red and a gift box icon.

# Exhibitors

Gold

The logo for epay, featuring a blue and orange geometric icon and the word 'epay'.

The logo for incomm payments, featuring a red and blue icon and the text 'incomm payments'.

The logo for NEOCURRENCY, featuring a yellow star icon and the text 'NEOCURRENCY'.

The logo for SVS, featuring a green geometric icon and the letters 'svs'.

The logo for tillo, featuring the word 'tillo' in blue lowercase letters.

Silver

The logo for Diggecard, featuring a green and blue geometric icon and the word 'Diggecard'.

Bronze

The logo for THAMES TECHNOLOGY, featuring a blue and white icon and the text 'THAMES TECHNOLOGY A PARAGON ID COMPANY'.

The logo for Edenred Payment Solutions, featuring a red circle icon and the text 'Edenred Payment Solutions'.

Quick X

The logo for fashioncheque, featuring the text 'fashioncheque' and a registered trademark symbol.

The logo for P92 DIGITAL, featuring a purple and blue icon and the text 'P92 DIGITAL a gloster group company'.

Thanks to our sponsors and exhibitors



# GCVA Conference Challenge Results



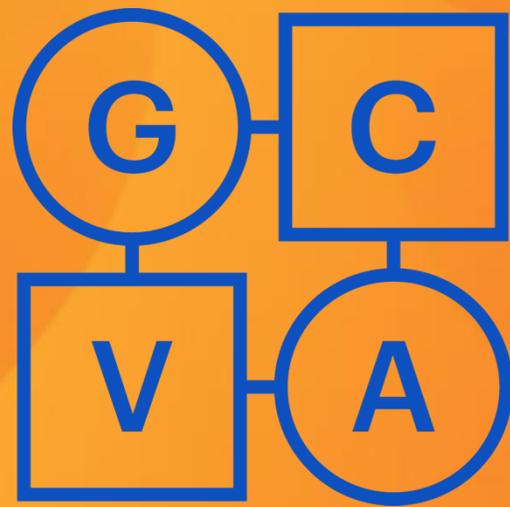
Thanks to Gamification & Engagement  
Sponsor

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



A romantic couple is walking away from the camera on a sandy beach during the golden hour of sunset. The woman is wearing a white, sleeveless, tiered dress and has her arm around the man's shoulder. The man is wearing a white short-sleeved shirt and khaki shorts. They are walking towards the ocean, where gentle waves are washing onto the shore. The sky is a mix of soft orange and pale blue, with a few wispy clouds. In the distance, a range of mountains is visible under the twilight sky. The overall mood is peaceful and intimate.

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



Conference  
2026

Lead Sponsor





The results...

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

3<sup>rd</sup> place

3<sup>rd</sup> place

Stefanie Lang

2<sup>nd</sup> place

2<sup>nd</sup> place

Emma Burgess

And the winner is...

And the winner is...

Charlotte Smith

CONGRATULATIONS !!!

HUGE THANK YOU  
TO OUR SPEAKERS



# Welcome to the co-chairs



Adam Hobbs  
CEO  
Lifestyle



James Malia  
President, Europe  
Prezzee UK Ltd

# The GCVA Executive Board



Adam Hobbs  
CEO  
Lifestyle



James Malia  
President, Europe  
Prezsee UK Ltd



Katie Cannon  
Chief Brands Partnership Officer - Business Unit Director - Commercial  
Tillo



Rob Coulstock  
Development - InComm Europe



Alec Donald  
Retail Vertical Lead -  
Edenred Payment Solutions



Federica Foldes  
International Sales Optimizer  
- lastminute.com



Annabel Le May  
Senior Commercial Lead, Gift Cards  
- John Lewis Partnerships



Jessica Hankers  
Global Head of Sales  
- Virgin Incentives



Sarah Isherwood  
Gift & Partnerships Manager  
- Mitchells & Butlers PLC



Iain Donachie  
Head of Gift Cards UK & Ireland -  
Tesco

# 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

See you next year!

GCVA Conference 2027

3-4 March

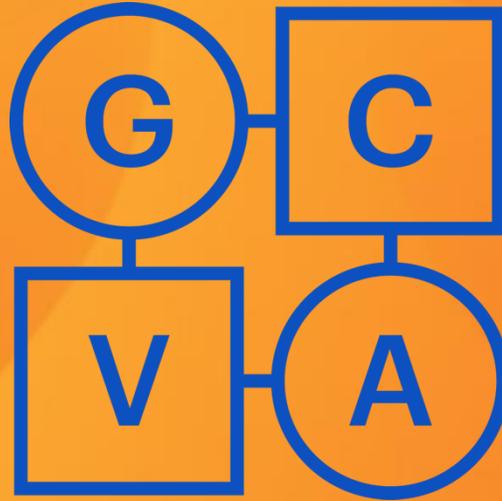


# In-Person Forums

Location	Time	Day 2: In-Person Forums	Chairs
Globe 3&4	15:15-16:05	Fraud Forum	Hannah Shimko & Rob Coulstock
Borough 1&2	15:15-16:05	International Forum	Federica Foldes
Borough 1&2	16:10-17:00	Retailer Forum (exclusive to retailers only)	Annabel Le May, Sarah Isherwood & Iain Donachie
Globe 3&4	16:10-17:00	Legal & Policy Forum	Siobhan Moore

Thank you so  
much for  
coming!





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