GCVA Connect
October Open Forum

22 October 2025

Gift Card & Voucher Association

Agenda:

12:30: Introduction from Hannah Shimko

- New Member Spotlight - GiftRound
- PIF- B2C Consumers & Wider Payments Landscape
    - *Hannah Shimko & Diane Brocklebank*
- New Member Spotlight - Disney
- New Member Spotlight – MBL Solutions
- Gift Card Fraud Media Support
    - *Hannah Shimko & Steve Leigh*
- New Member Spotlight – MGC Europe
- Launch of GCVA Conference 2026

14:00: END

GCVA Members' Summit

19 November 2025
20 Cavendish Square, London

Agenda:

14:00-14:30 - Registration for GCVA Members
14:30-15:10 - GCVA AGM – Hannah Shimko
BREAK
15:10-15:45 - Consumer Research: State of the Nation 2025, sponsored by MBL, a Love2shop company. Followed by an expert panel discussion
BREAK
16:05-16:50 - PANEL: Every Gift Card Helps: Cashback Cards, Employee Incentives & the Business Benefit
16:50-17:00 - Content Close
17:00-19:00 - Early Christmas Drinks Reception

Gift Card & Voucher Association

Upcoming Forum Dates:

GCVA Connect International Forum (DIGITAL)
6th November

GCVA Legal & Policy Working Group (IN-PERSON)
19th November

GCVA Fraud Forum (IN-PERSON)
19th November

GCVA Executive Elections

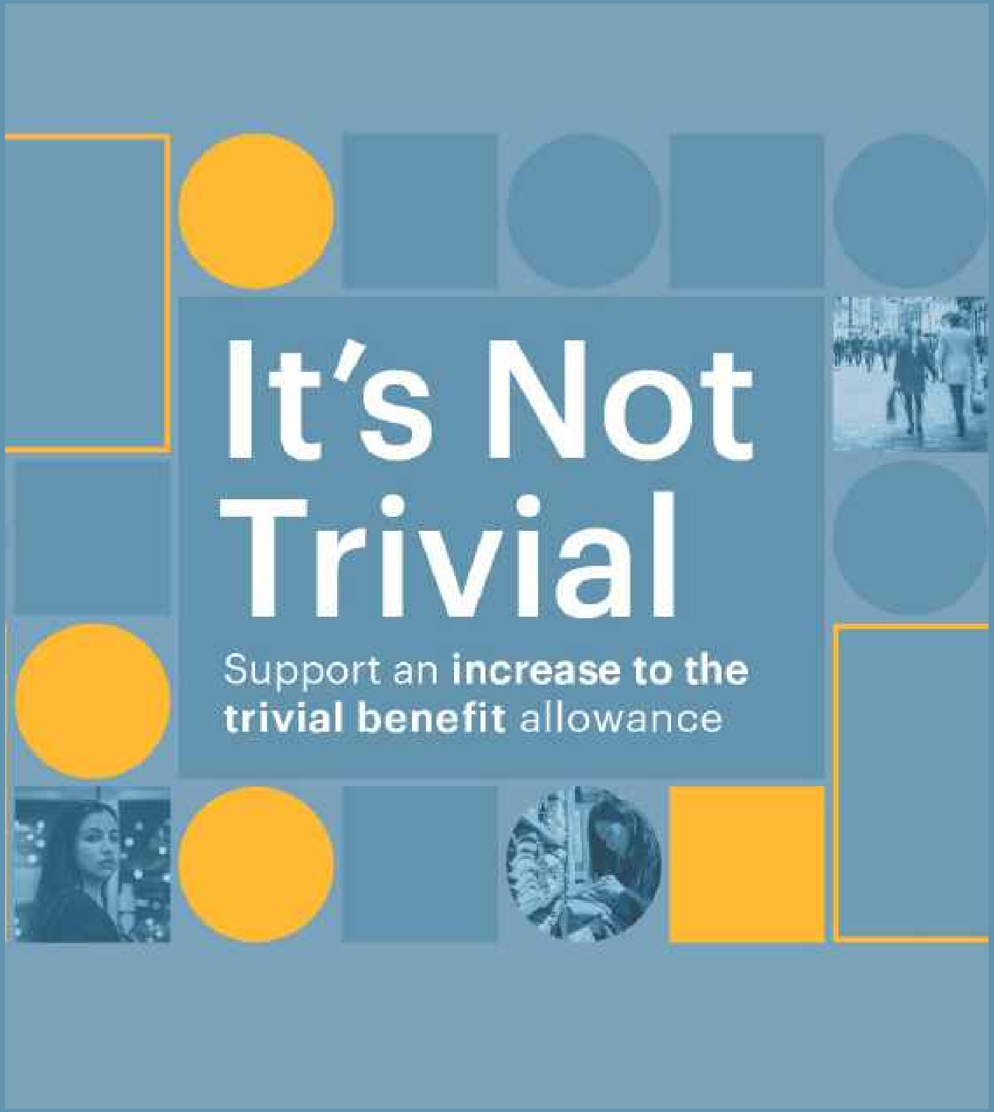
Nominations open until 27.10.25

Positions available:
- 2 Retailers
- 1 Open

(Service Provider or Issuer)

Full timeline:

Description	Date
Call for nominations	Monday 13th October 2025
Nominations close	Monday 27th October 2025
Pre-interview with executive members	Monday 3rd November - Friday 14th November 2025
Ballot papers issued to key member contacts	Monday 17th November 2025
Ballot closes	Friday 21st November 2025
Results announced	Monday 24th November 2025



Trivial Benefits Campaign Update

- Open Letter to Chancellor of the Exchequer
    - Deadline extended to **27th October**
    - Please email your logo to members@gcva.co.uk
- Letter for Constiuency MPs
- Short Briefing Doc
- GCVA Actions - Political Stakeholders
- Budget Submission

GCVA Connect October Open Forum

Gift Card
& Voucher
Association

New Member Spotlight:

Gift Round

Craig Forsythe, CEO & Founder

Transform group gifting with GiftRound Together

The seamless way for your customers to organise, contribute, and purchase meaningful gifts under your brand.

GiftRound

Craig Forsythe - October 2025

Increase sales by providing group collections directly to your customers

People love group collections for…

🎁 Birthdays	💼 Leaving	🍼 New baby	💍 Weddings
📺 Housewarming	🎄 Christmas	🎓 Teacher / coach	✈️ Holidays

…and many more

Creating magical experiences for everyone involved

Organiser

Makes my life easier. No more juggling of What'sApps and trying to manage bank transfers

Contributors

It's great to be a part of a bigger gift and was super easy to contribute

Recipient

Seeing everyone come together for me makes me feel loved. Getting just one gift voucher makes it much less hassle to spend.

Take advantage of a proven platform

Loved by organisers in the UK and Ireland (4.6 Trustpilot)

- Established 2018
- 150k+ collections created,
- £22 million+ contributed
- Human focused customer service

Thank you

Craig Forsythe Founder & CEO

Scan to find out more:

GiftRound

craig@giftround.co.uk

GCVA Connect October Open Forum

Gift Card & Voucher Association

PIF- B2C Consumers & Wider Payments Landscape

Hannah Shimko, MD, GCVA
& Diane Brocklebank, Director, PIF

Consumers, Cards & Change: Where Gift Cards Meet Payment Innovation

GCVA Digital Forum
22 October 2025

A new era of payments innovation

- Innovation in payments starts with understanding where people and businesses are left out, slowed down, or at risk.
- We are designing for both the digitally savvy and digitally excluded in a world that expects instant everything.
- The proliferation of new players and new technologies is making payments simpler, safer and more accessible than ever before.
- Innovation is often invisible. The most meaningful solutions feel intuitive, not disruptive.
- These same forces are shaping the gift card world, driving the creation of experiences that are future-ready and built for everyone.

Innovating in the age of consumer-led change

Speed, ease, and simplicity is the baseline. Consumers expect payment experiences to be fast, intuitive, and compatible with their digital, mobile-first lifestyles.

Payment habits mirror broader lifestyle shifts. How people pay is increasingly aligned with how they engage with brands and financial wellness, driven by personalisation, digital formats, and seamless experiences.

Control and safety is critical, especially for vulnerable groups. Secure, user-friendly payment tools that offer autonomy and robust protection are especially important for vulnerable consumers, including those with complex needs.

Sustainability influences payment and gifting choices. Eco-conscious consumers are actively seeking solutions that support sustainability and responsible consumption.

Gift cards have evolved alongside shifting payment preferences. The rise of digital formats, mobile wallet integration, and omnichannel redemption reflects broader shifts in how consumers shop and pay.

Innovate to include: Reaching the unbanked and underserved

- **0.9 million** people in the UK do not have a bank account and **1.2 million** people are digitally excluded.
- **49% of all UK adults have characteristics of vulnerability**, ranging from poor health and negative live events to low financial confidence and capability.
- An estimated **16 million (24%) people in the UK have a disability** and 1.5 million people are living with a learning disability. The rise of digital payments and emerging fraud threats are making transactions harder and riskier for people with a learning disability.
- SMEs are the backbone of the UK economy, collectively supporting 27 million jobs (61% of UK employment). Yet in 2024, more than **140,000 business accounts were closed** by major banks.
- **SME growth has decreased by 40%** over the past decade. Complaints received by the Financial Ombudsman Service related to de-banking has increased by **69%** over the last three years.

Sources: FCA financial lives survey (May 2025) https://www.fca.org.uk/publication/financial-lives/financial-lives-survey-2024-key-findings.pdf; Project Nemo: https://projectnemo.co.uk/; https://committees.parliament.uk/committee/158/treasury-committee/news/200127/new-debanking-figures-show-more-than-140000-business-accounts-closed-by-major-banks/

Democratising payments: Gift cards and innovation in sync

Innovation is most meaningful when it democratises financial services for consumers and businesses who are excluded, underserved, or need more flexible ways to manage their financial lives.

Not everyone has a smartphone, a bank account, or access to the latest payment technologies, but everyone needs a way to receive and make payments.

The payments and gift card worlds converge in offering solutions that support inclusive ecosystems and reach underserved segments.

Meaningful innovation meets people where they are

People with disabilities who rely on carers or support workers for help with managing payments.

Young adults with support needs requiring hybrid solutions that offer both independence and oversight from a trusted third party.

People who are visually impaired needing tactile alternatives and solutions that are compatible with screen readers and other assistive technologies.

Elderly consumers who don't have a smartphone or use online banking.

Neurodiverse consumers who need low stimulation interfaces and prompts.

Welfare recipients including low-income households with financial instability and budgeting barriers.

Families facing financial hardship with no financial cushion to pay for essential food and clothing and utilities.

People in precarious housing situations who may be at risk of being made homeless.

Migrant workers and asylum seekers who are unable to open a bank account due to lack of formal ID.

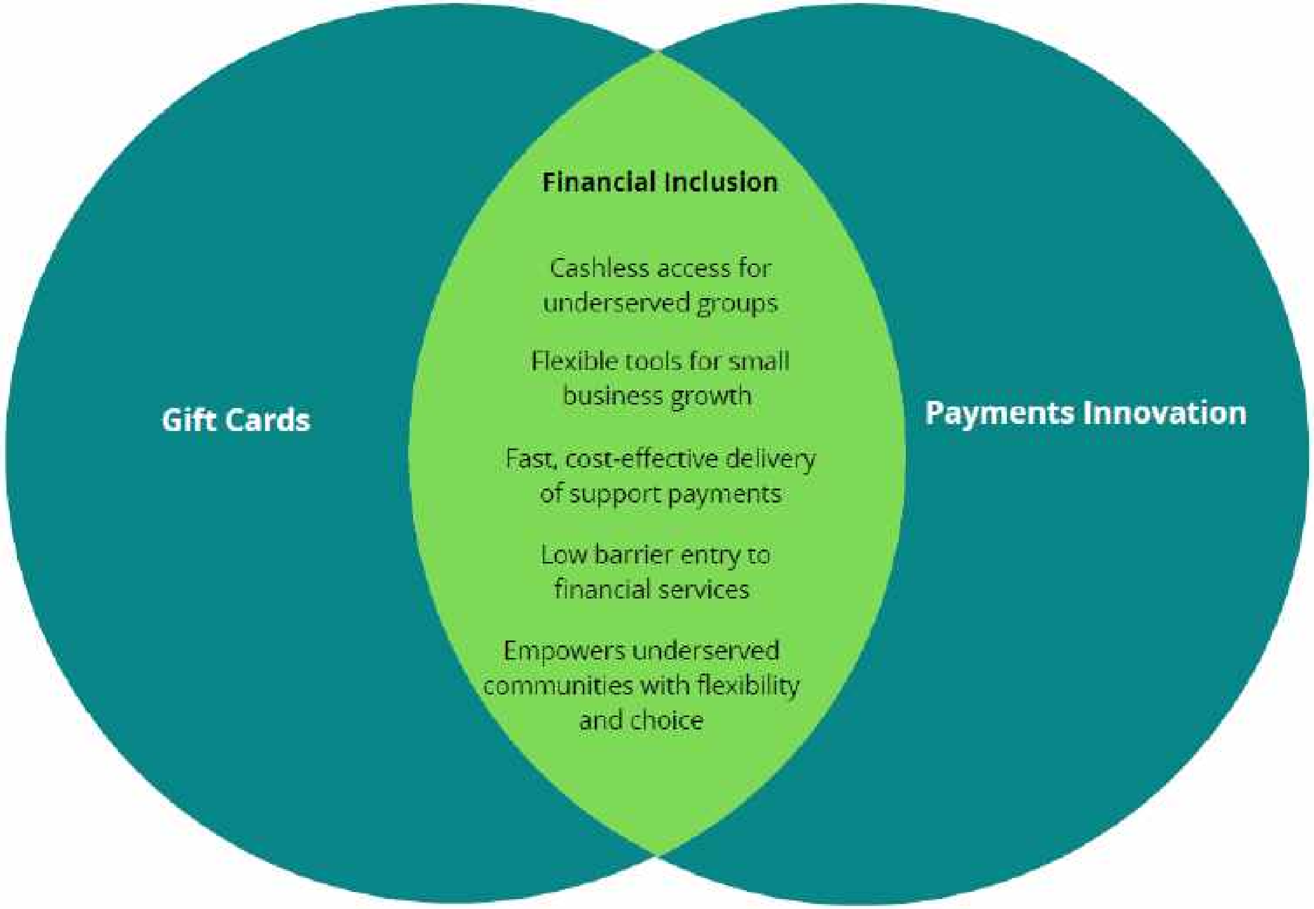
Victims of domestic abuse and people trafficking who lack ID but need a safe, secure means of payment to aid their recovery.

Individuals recovering from addiction who may need hybrid solutions to support their recovery.

Prison leavers who many lack formal ID or a banking history but need a means to make and receive payments.

Meaningful innovation understands small business realities

- Small businesses are often underserved by traditional banks, facing de-banking, limited access to finance, and outdated payment infrastructure.
- They need payment solutions that are easy to implement, affordable to run and designed to help them grow.
- SMEs need solutions that help them attract customers, drive repeat business and compete with larger brands.
- Hiring can be hard, small businesses need innovative ways to reward, incentivise and retain staff and freelancers who support their success.
- Seasonal cash flow, variable income and financial precarity demand flexible, resilient financial services.
- Many small businesses are not digital first, they need intuitive inclusive tools that meet them where they are.
- Supporting small businesses is essential for thriving local communities.



Where gift cards meet payments innovation

Gift cards and payments innovation converge powerfully when it comes to financial inclusion.

Together, they offer flexible, secure ways to empower underserved communities across digital and physical formats and experiences.

Together, they meet a diverse range of needs, from small businesses looking to grow, to charities and local authorities looking to disburse welfare and other support payments quickly and cost-effectively.

Inclusive innovation benefits everyone

When financial tools are built to be flexible, intuitive, and accessible, they serve more people, in more places, with more impact.

They help small businesses grow, communities thrive, and make it easier to deliver financial support where its needed most.

When gift cards and payments innovation converge, we reduce friction, expand opportunity and create more resilient, user-centric solutions.

Thank You

Payments Innovation Forum

paymentsinnovationforum.org

info@paymentsinnovationforum.org

Linkedin/paymentsinnovationforum

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Gift Card & Voucher Association

New Member Spotlight:

Disney
GIFT CARD

Gino Iavarone, Manager

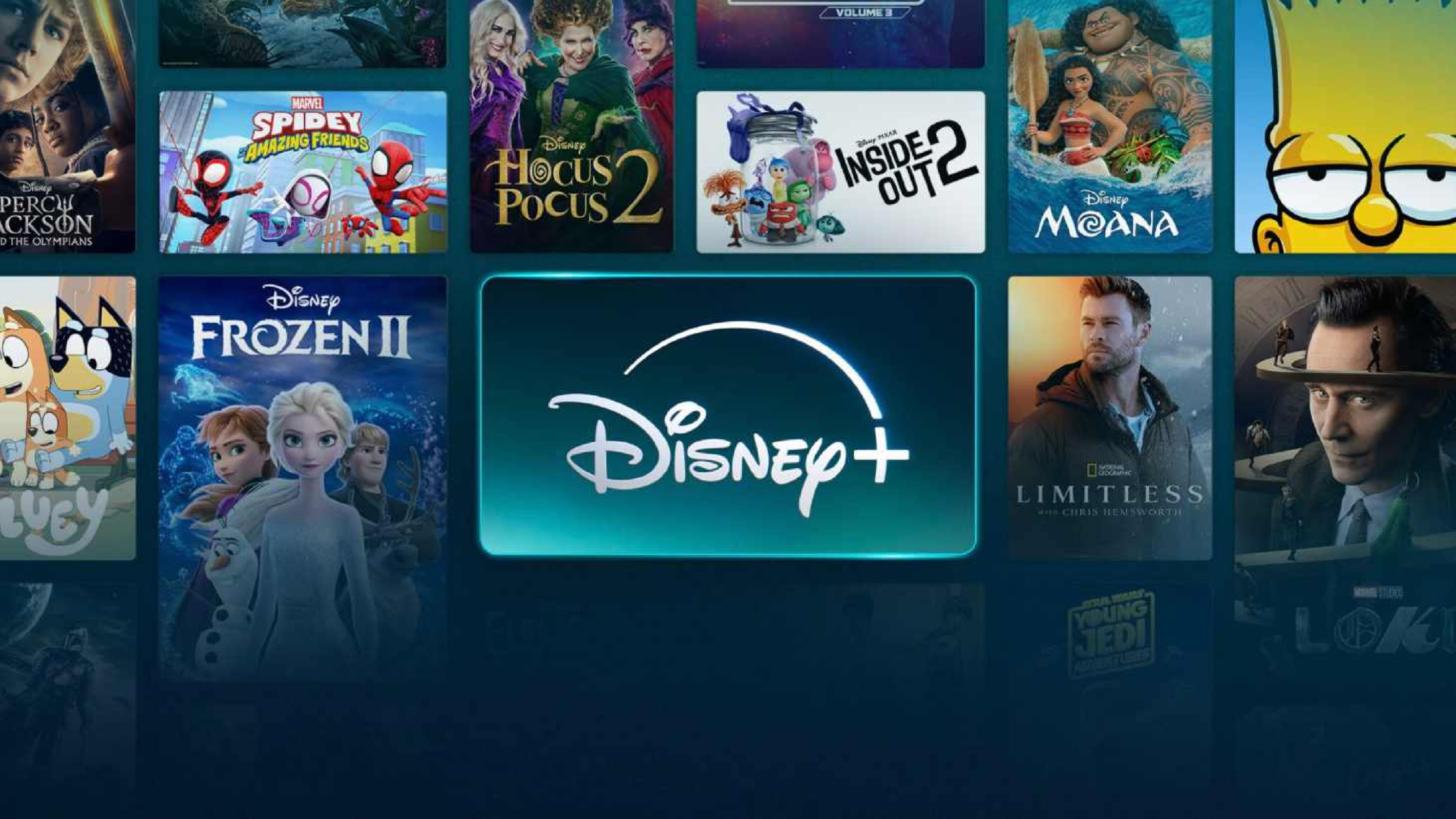
Team Introduction

Pete Davison
Director, Disney Card Services

Bill Hambrook
Sr. Manager, Disney Card Services

Gino Iavarone
Manager, Disney Card Services

Caitlin Weismiller
Sr. Associate, Disney Card Services


Disney+
VOLUME 3
MARVEL
SPIDEY
AMAZING FRIENDS
Disney
Hocus Pocus 2
Disney PIXAR
INSIDE OUT 2
Disney
MOANA
Disney
FROZEN II
NATIONAL GEOGRAPHIC
LIMITLESS
WITH CHRIS HEMSWORTH
STAR WARS
YOUNG JEDI


MARVEL STUDIOS
THOR
LOVE AND THUNDER
Disney
PIXAR
MARVEL
STAR WARS
NATIONAL GEOGRAPHIC
Recommended For You
PINOCCHIO
She-Hulk
ATTORNEY AT LAW
dancing with the stars
OBI-WAN KENOBI
ZOMBIES 3
Hit Movies

DISNEY+ GIFT CARD

The **Disney+ Gift Card** will be made available for purchase at approved major retailers internationally in local currencies. Discover the greatest stories from Disney, Pixar, Marvel, Star Wars, National Geographic and more, all in one place

FUNCTIONALITY

- Gift card denominations range from $25 to $200, in increments of $25 in local currency
- Based on US offerings of tiered subscriptions - Disney+ standard w/ ads, Disney+ standard, Disney+ premium

REDEMPTION

- Full value of the gift card is depleted for redemption
- Credit is stored as a currency amount applied as a prorated subscription duration
- Can be redeemed for annual and monthly plans
- Can be redeemed by both new and existing subscribers
- Can be redeemed towards a Disney+ subscription at territory specific Disney + redemption pages (TBD)
- Cannot be redeemed for any other product or service
- Territory restrictions may apply

European Market

United Kingdom
9 retailers, including

TESCO

ALDI

Morrisons
Since 1899

Germany
21 retailers, including

Kaufland

EDEKA

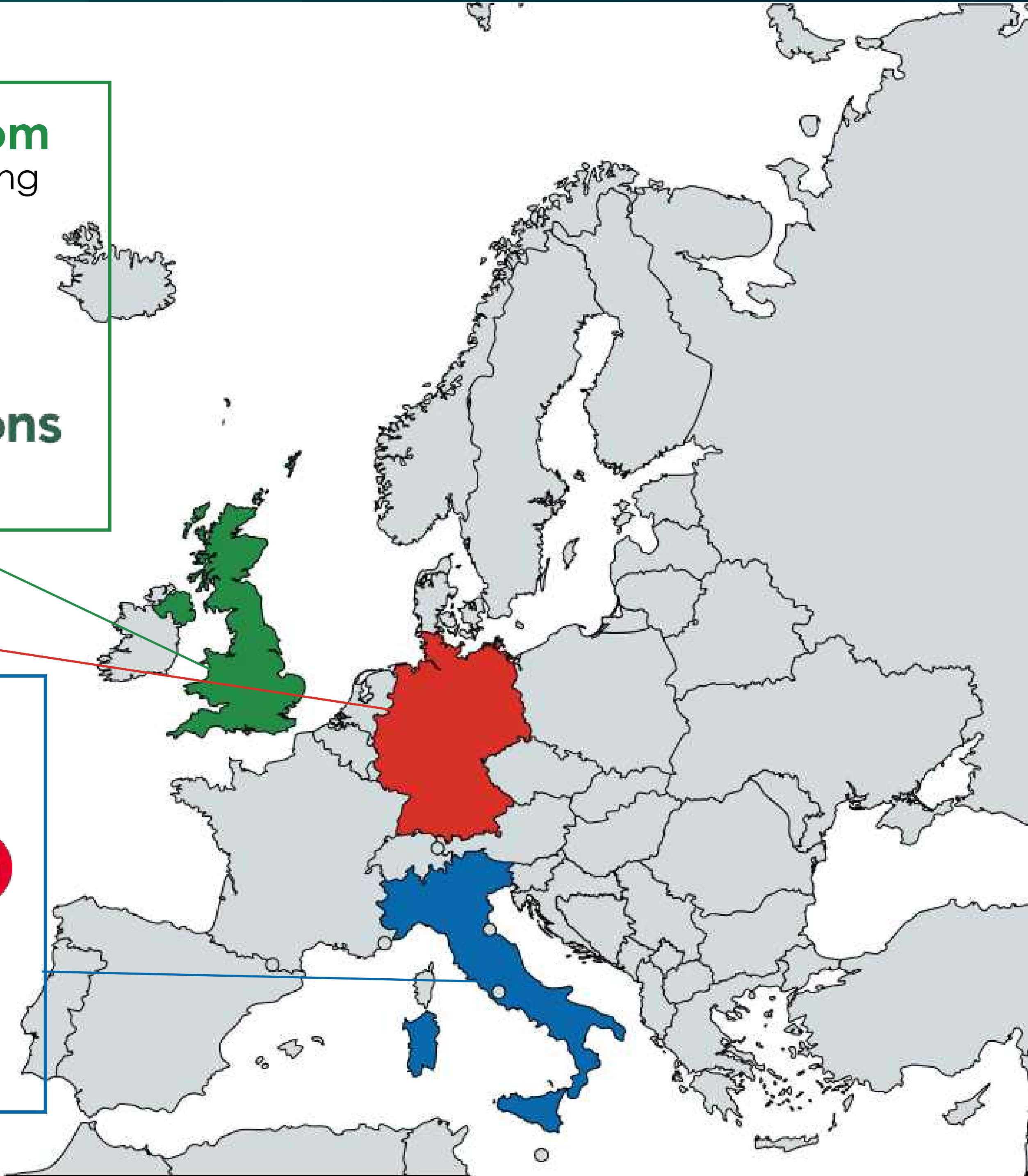
REWE

Italy
25 retailers, including

coop

selex

Carrefour



GCVA Connect October Open Forum

Gift Card & Voucher Association

New Member Spotlight:

MBL Solutions

Alexis Matheson, Manager

MBL Solutions

YOUR END-TO-END GIFT CARD PARTNERS

Providing seamless tech platforms within the Gift Card industry

Alexis Matheson
Director of Integrated Clients and MBL

MBL Solutions Limited
alexis.matheson@mblsolutions.co.uk

MISSION STATEMENT

MBL Solutions will become a leader in providing seamless tech platforms within the gift card industry by using its inhouse technology and expert team to enable simple gift card journeys for Retailers and Clients.

LOVE2SHOP

Love2shop for Business is one of the leading providers of reward solutions to UK companies

MBL Solutions

MBL are experts in digital gift card products across both the B2B and B2C sectors

Park Christmas Savings

The leading Christmas savings business in the UK, helping hundreds of 1000's of family's budget for Christmas.

highstreetvouchers.com GIFT CARD & VOUCHER SUPERSTORE

highstreetvouchers.com, offers a wide range of gift cards and vouchers for next day delivery.

MBL Solutions LOVE2SHOP Part of the PayPoint Group

Your End-to-End Gift Card Experts

YOU MIGHT KNOW THE NAME

In 2026 MBL is celebrating 25 years of powering value, loyalty, and connection for leading retail brands.

2001

MBL founded, pioneering retailer gift card programs

2008

Appointed as Sainsburys B2B gift card partner

2019

Onboarded first processing client

2022

Acquired by Love2shop

2026

25 years of partnership, innovation and retail growth

YOU KNOW OUR BRANDS

The way consumers buy and use gift cards has transformed. What began as a plastic-based convenience is now part of a digital loyalty, rewards, and engagement ecosystem.

At MBL Solutions, we've had the privilege of growing with that shift, powering some of the UK's most trusted retail brands.

Today, MBL partners with over a dozen of the UK's most iconic retailers; from everyday favourites like Greggs and B&M, to lifestyle and fashion leaders like Frasers Group, New Look, and schuh.

These brands trust us because we don't just manage gift cards, we engineer solutions that connect their products, their people, and their customers.

schuh SPORTS DIRECT FRASERS GROUP MATALAN Tapi GREGGS NEW LOOK National Garden Gift PIZZA EXPRESS b&m hobbycraft


MBL Solutions
LOVE2SHOP
Part of the
PayPoint Group
WHAT OUR
CUSTOMERS SAY

MBL Solutions LOVE2SHOP Part of the PayPoint Group

Your End-to-End
Gift Card Experts

WHAT OUR CUSTOMERS SAY

GREGGS BUSINESS

We see MBL as an extension to our B2B team, and they support us with industry leading technology.

We look forward to continuing to work with MBL to reach our gifting and business objectives.

WHAT OUR CUSTOMERS SAY

PIZZA EXPRESS

PizzaExpress has worked with MBL for a number of years in managing our B2C and B2B gift card sales and fulfilment.

A pleasure to work alongside as a trusted and valued partner.


MBL Solutions
LOVE2SHOP
Part of the PayPoint Group
DO MORE WITH LESS

THE MBL MODEL

INTEGRATED, AGILE, SCALABLE

RETAIL SERVICES

Our model is simple: we connect retail and technology through partnership. Whether it's gift card issuance, B2B distribution, or digital fulfilment.

REWARD & INCENTIVE

MBL's single platform approach allows our partners to scale across both consumer and corporate channels.

TECH PLATFORM

With one point of control, and full visibility end-to-end.

THE FUTURE:

COLLABORATION THAT MOVES THE MARKET

Building the future of Retail Technology, together.

As an industry, we're at a point where collaboration matters more than ever; between retailers, tech partners, and agencies.

MBL's vision is simple: to make solutions smarter, more connected, and more rewarding; for brands and customers alike.

We're proud to be part of the GCVA community, helping shape what comes next..

MBL Solutions

THANK YOU

Alexis Matheson
Director of Integrated Clients and MBL
MBL Solutions Limited
alexis.matheson@mblsolutions.co.uk

CONTACT US

MBL Solutions LOVE2SHOP Part of the PayPoint Group

Your End-to-End Gift Card Experts

GCVA Connect October Open Forum

Gift Card & Voucher Association

Gift Card Fraud Media Support

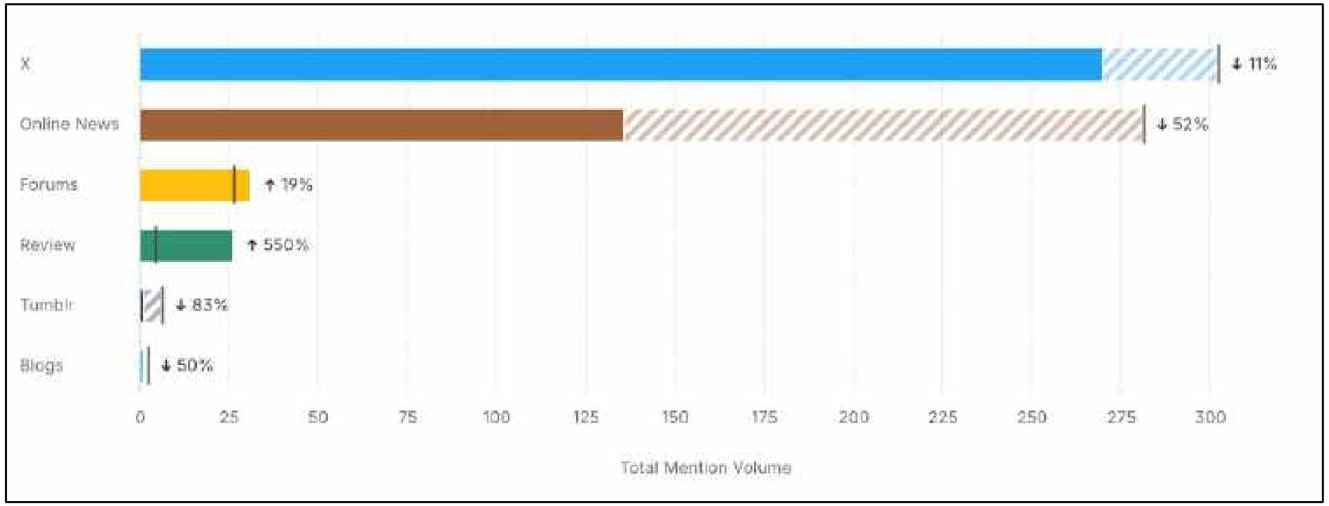
Steve Leigh, MD, PR Agency One &
Hannah Shimko, MD, GCVA

Gift Card Fraud: Progress, Pressure and Preparedness

Six months on - what’s changed, what’s next

Steve Leigh, PR Agency One

October 2025



The Landscape Now

Six months on, the conversation has evolved.

- Overall mention volume down 25%.
- Online news coverage halved (-52%) - fewer alarmist stories.
- Review site mentions up 550% - rising customer frustration.
- Forum discussions up 19% - ongoing confusion about scam tactics.

The noise has quietened, but the *customer voice has grown louder - and more personal.*

PR Agency One

Seasonal Patterns: The Critical Quarter

The same seasonal risk window remains.

- Around one-third of all annual mentions occur during November–December.
- Peaks linked to public warnings (#12Frauds) and scam alerts.
- January spikes often relate to drained or redemption issues.

Communicate before Christmas to build trust,

Reassure after Christmas to protect it.

Owning the Narrative

From reactive statements to visible leadership.

- GCVA responds proactively to major stories, including media interviews.
- Hannah Shimko's ITV News interview (16 Sept).
- Pre-recorded interview for 'Rip Off Britain' to air during Scam Safe week (23rd November)
- Balanced coverage: fraud context + reassurance.
- Clear message: "Gift cards are safe when bought from trusted sources - we're acting to keep it that way."
- Industry seen as credible, united and responsive.

Six months ago, we were coordinating quietly - now, we're confidently shaping the story.

Consistent, Credible Position

GCVA’s updated positioning (September 2025):

- Financial fraud is organised and evolving - we’re staying ahead through collaboration.
- Both consumers and retailers are victims.
- Retailers investigate genuine cases carefully and often refund where fraud is proven.
- Billions spent safely every year - gift cards remain safe, convenient, and trusted.

“We’re working tirelessly with retailers and issuers to protect customers and stay ahead of fraudsters.”

Emerging Issue: Law Enforcement Collaboration

Media are beginning to question law enforcement response - a dedicated '*paid for*' unit – on the back of Luke Charters MP briefing media on BRC / retailer meeting

Messages in our response, GCVA and members already share intelligence with:

- City of London Police
- National Crime Agency
- Homeland Security Investigations (US)
- National Business Crime Solution (NBCS)
- The Fraud Forum coordinates cross-border intelligence sharing.
- A "dedicated police unit" has been discussed publicly, but collaboration is already happening – and strengthening

"Fraud is international - the solution must be collective."

Reading the Signals

Progress and pressure in equal measure.

- Falling media coverage ≠ falling fraud.
- Review-site surges suggest growing customer frustration.
- Forums show confusion around redemption and retailer responsibility.
- Expect renewed press and political interest as Christmas approaches.

Watchpoints:

- Media will revisit scam narratives.
- Redemption issues may spike in January.
- Maintain empathy and factual consistency across all channels.

How GCVA members can prepare and support:

1. Refresh internal FAQs and customer comms.
2. Share consistent language from GCVA's briefing note.
3. Alert GCVA early to emerging scams or localised issues.
4. Reinforce in-store / customer service training ahead of Christmas.
5. Amplify consumer advice through social and digital channels.

Present a united, informed and proactive industry front.

GCVA Connect October Open Forum

Gift Card & Voucher Association

New Member Spotlight:

MGC

MY GIFT CARD PORTUGAL

Marie Trivino, CEO & Founder

GIFT CARD

2025

MGC

MY GIFT CARD PORTUGAL

who we are

consultants & team players

we Partner WITH BRANDS in Gift Card Strategy and Execution

INTERNATIONAL EXPERTISE WITH SPECIAL KNOWLEDGE IN FR, PT, UK, DE, RO, PO, ES, IT, ARG AND BRA

COMMERCIAL STRATEGY: EXPERTISE WITH 360 GIFT CARD PROGRAM

MARKETING EXPERT : IN STORE AND DIGITAL

SPECIALIST IN DISTRIBUTION DIGITAL, PHYISCAL B2B AND B2C

Our CEO and founder
Marie Trivino
French, in Lisbon since 4 years.
I come with +15 years of gift card experience, and a immense drive for sales and growth, and I want to bring to Portugal the best of Services to drive the industry forward.

MGC
MY GIFT CARD PORTUGAL

our track records and growth opportunities

UNLOCKING REVENUE GROWTH AND DRIVE OUR INDUSTRY FORWARD

REVENUE IMPACT

Carrefour

Drove by x2 overall sales volume of branded gift card for Carrefour WW

COMMUNITY ENGAGEMENT

FCCF

President and cofounder of the newly created French gift card association FCCF

COUNTRY OPENING

Portugal gift card market est be 800m€ and 1.4B€ +14% YOY

MY GIFT CARD PORTUGAL

our favorites problematics

- How can my brand successfully enter the French gift card market?
- What are the key steps to scale an existing gift card program—locally or internationally?

- How do I launch a physical gift card in major retail chains or through my own distribution channels?

- Which European markets offer the strongest growth opportunities for gift cards?
- Which service providers and partners best match my brand’s needs (processing, printing, distribution, tech)?

- How can I enter and grow within the Portuguese gift card ecosystem?
- What does the future of the French gift card industry look like given the current political and regulatory landscape?

THE FIRST DIGITAL GIFT CARD DESTINATION BUILD IN PORTUGAL

1st of November

MGC and Uggy are partering to launch Olàcard on the 3rd of November

Our Offer

Top brands from fashion, beauty, food, entertainment, and travel both local and internationally known

The Vision

A curated marketplace for every occasion, bringing national and international brands together

The Purpose

Support the employee benefits and customer rewards among a overlooked country Build something meaningful, local, and proudly Portuguese.

GCVA Connect October Open Forum

Gift Card & Voucher Association

Launching GCVA Conference 2026!

GCVA
Conference 2026
Lead Sponsor
SVS

Hilton, London Bankside
4&5 March

- Early Bird Tickets on sale NOW, check your inbox for the booking link
- Early Bird rate lasts until until **11 November** - £325 each ex Vat
- Watch this space for information on the Conference Party

THANK YOU FOR ATTENDING

Next events:

- International Forum – 6 Nov (digital)
- Legal & Policy Forum – 19 Nov (in-person)
- Fraud Forum – 19 Nov (in-person)
- Members' Summit – 19 Nov (in-person)