

GCVA Conference 2025

5&6 March



Welcome



Dr. Hannah Shimko
Managing Director,
GCVA



GCVA Strategy

The Gift Card & Voucher Association (GCVA) is the **official trade body and membership organisation** for gift cards and vouchers. GCVA represents the **key players in the industry** and promotes **best practice** for the benefit of gift card issuers, services and consumers. The GCVA's role is to **protect and promote the gift card sector**: keeping members up to date with trends, issues, challenges and opportunities; advocating on key legislation and regulation; facilitating business opportunities; commissioning vital research; collaborating with stakeholders; delivering in-person and digital networking & events; and promoting businesses within the sector that adhere to best practice and drive the industry forward.



A YEAR IN THE GCVA



YOUR MEMBERSHIP & SPONSORSHIP MADE POSSIBLE

KEY RESEARCH

- State of the Nation 2024
- GCVA KPMG Reports
- Monthly Consumer Reports
- GCVA Loyalty Report

13+ PANEL DISCUSSIONS FEATURING INDUSTRY EXPERTS

With topics including:

- Fraud
- AI
- Fintech & crypto-currency
- Consumer psychology
- Loyalty
- B2B, retail, B2C
- and more...

800+ MINUTES OF ONLINE DISCUSSION

- GCVA Connect
- Open Forums
 - Fraud Forums
 - Retailer Forums
 - KPMG Webinars

COMBINED REACH OF 9.9M ON B2C GIFTBETTER PLATFORMS

Thanks to GCVA Member participation

- 44k+ followers
- 79 gift card giveaways
- 20+ involved brands

STRENGTHENED EUROPEAN AND GLOBAL PARTNERSHIPS

UK - USA - GERMANY - NETHERLANDS

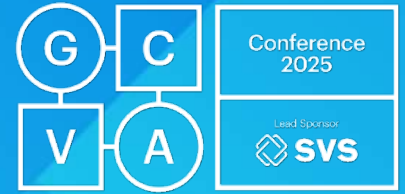
1,140 INDUSTRY MEMBERS CONNECTED

Across 5 in-person GCVA events

NEW WORK WITH THE TRADE ASSOCIATION FORUM, UK FINANCE AND HOMELAND SECURITY

2 NEW EVENTS IN THE GCVA CALENDAR

- European Financial Integrity Summit
- GCVA Fraud Working Groups



GCVA 2025

Member Involvement

Working Groups and Forums

- International Working Group
- Legal & Policy Working Group
- Fraud Forum
- Retailer Forum

Head to GCVA desk and leave your contact information



GCVA Research

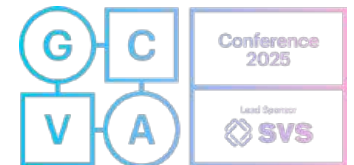
Tell us what you need from GCVA Research



Vol.
54

Peak 2024

GCVA
Consumer Report



European Financial Integrity Summit

Amsterdam 2025

15 May 2025

Book Now:

Use code below for 10% off
until 12th March

GCVAConfEFIS10



GCVA Members-Only Summer Party

Join us on **Thursday 12 June** for our Summer Party

**Benugo BFI
Southbank
Balcony Bar**

Timings to be
confirmed





GCVA 2025 Hall of Fame Awards

18 September 2025

Northumberland Avenue, London WC2N 5BY

Thursday 18 September

**8 Northumberland
Avenue,
London, WC2N 5BY**

ENTRIES OPEN SOON

Free for GCVA Members

Non-members: £175 per entry

Sponsorship

GOLD	£25,000
SILVER	£15,000
BRONZE	£7,500
AWARDS CATEGORY	£4,000

Table Pricing

GOLD (12 positions, prime position + champagne)	Member Cost: £4,950 Non-member Cost: £7,950 NEW
SILVER (12 positions)	Member Cost: £3,600 Non-member Cost: £4,950 NEW
SINGLE TICKETS	Member Cost: £300 ex vat Non-member Cost: £425 ex vat NEW

GCVA Members Summit & AGM

Wednesday 19 November

A members-only, afternoon event in 2025, with our AGM and session on key work of the GCVA.

This year we will have a seasonal drinks in the evening, kicking off the holiday season and thanking our members for a great year.



Thanks to our Trivial Benefits Funders

So far we've raised...



GCVA

Support, Sponsor & Promote

Check out how we can increase visibility for your organisation through events, research and comms!



Thank you to GCVA Members



GCVA Team



Hannah Shimko
Managing Director



Victoria Evans
Head of Business Development
and Engagement



Amberlie Ross-Scott
Operations Director



Edward Marshall Scheldt
Business Development
Administrator



Georgia Wellard
Operations Manager



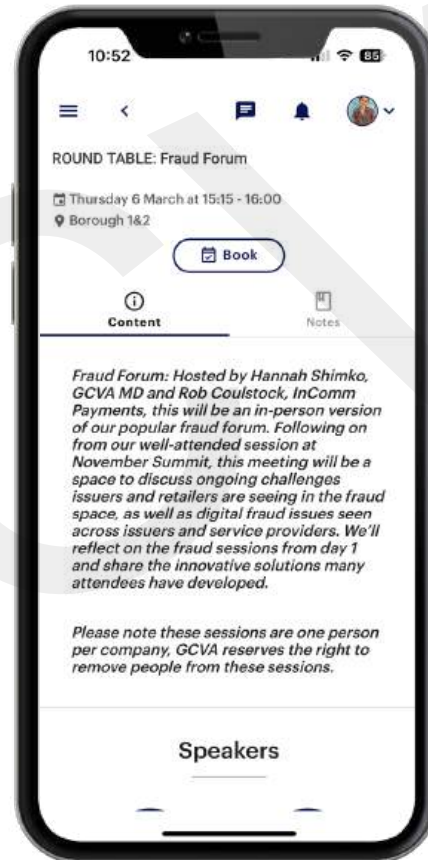
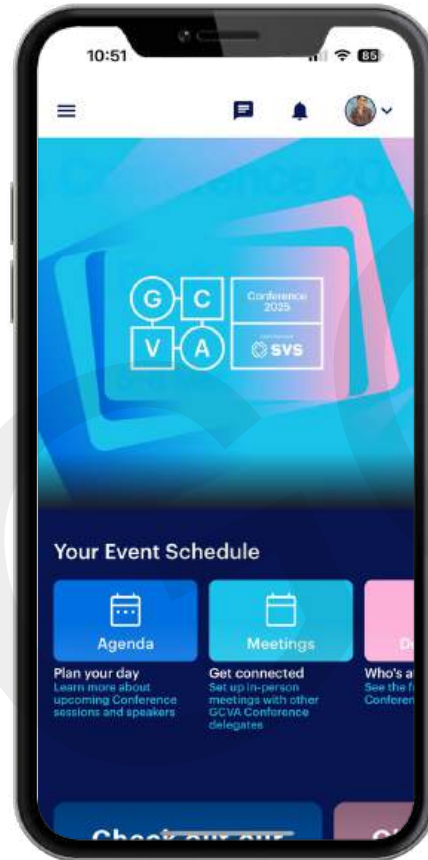
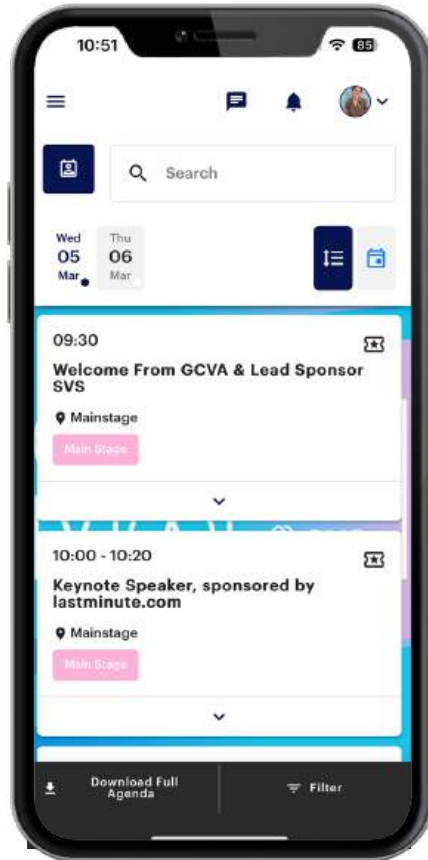
Rhiannon Whitehead
Digital Content &
Communications Executive

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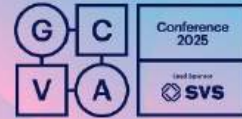


GCVA Conference Networking App



Download the CrowdComms App and enter code **gcvaconference2025** to connect with delegates, book meetings and view our amazing sponsors

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 Pluxee
- 11 Edenred Payment Solutions
- 12 Incodia
- 13 Food & Beverage Kiosk
- 14 Networking Area

- Discussion Groups / Round Table
- ★ Speaker Area
- ↑↓ Lift
- ♿ Toilets
- ♿ Cloakroom



- 🎤 Main Stage
- 💡 Innovation Stage
- 15 Coffee Cart
- 16 GCVA
- 17 SVS
- 18 BHN
- 19 Fedrigoni
- 20 GiftRound
- 21 Fashioncheque

WIFI

Stay Connected at the GCVA Conference 2025



Username: **ONEPREPAID**
Password: **GCVAConf25**

Technology Sponsor:



Housekeeping...

GCCVVA

GCVA Conference 2025

Sponsors

Lead Sponsor



Conference 2025

Lead Sponsor



Innovation Stage Sponsor



Registration Sponsor



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Gold



Silver



Bronze



Quick X



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A word from SVS
GCVA Conference '25 Lead Sponsor



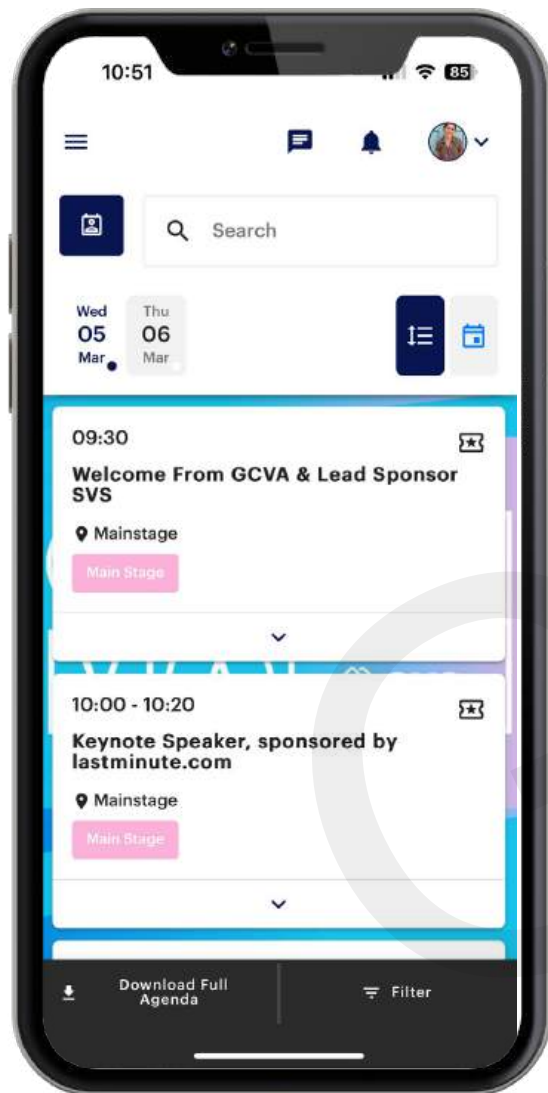
Mark Willis
General Manager



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AGENDA

Download GCVA Conference Networking App for official agenda and add sessions to your Event Schedule

Event code:

gcvaconference2025

Turn on push notifications for live updates

DISCUSSION GROUPS

TODAY – 14:30

Discussion Group	Topic	Executives	Location
1	Discussing Expanding Markets, New Opportunities and Managing Challenges Internationally	James Malia & Federica Foldes	Networking Lounge
2	Fintech & Gift Cards: Discuss Innovation, Integration, and the Future	Alec Donald & Siobhan Moore	Networking Lounge
3	The Importance of B2C and How to Grow	Warren Humphries & Alisdair Cameron	Main Stage
4	Marketing the B2B Space: Bridging the Gap between Retailer Opportunities and Partner Goals	Katie Cannon & Adam Hobbs	Speaker Area
5	What Consumers want from Gift Cards. Are we listening? Can we do better?	Rob Coulstock & Annabel Le May	Innovation Stage

Discussion Groups

1 Discussing Expanding Markets, New Opportunities and Managing Challenges Internationally

2 Fintech & Gift Cards: Discuss Innovation, Integration, and the Future

3 The Importance of B2C and How to Grow

4 Marketing the B2B Space: Bridging the Gap between Retailer Opportunities and Partner Goals

5 What Consumers want from Gift Cards. Are we listening? Can we do better?

Conference 2025
SVS

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lastminute.com

Keynote Session

sponsored by

lastminute.com

Rosa Estevez

Deputy Director for Creative Industries, Retail, Hospitality and Consumer Goods, UK Government Department for Business and Trade



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GCVA Data Report: KPMG H2 Report & Fireside Member Discussion



Hannah Shimko

Managing Director
GCVA



Alastair Cowen

Associate Director
KPMG



Malc Berg

SVP Business and Account
Development Europe
SVS

GIFT CARD AND VOUCHER SALES ANALYSIS AND OUTLOOK UK

2024 H2

Gift cards helped consumers do more with less amid costs of living that refused to subside

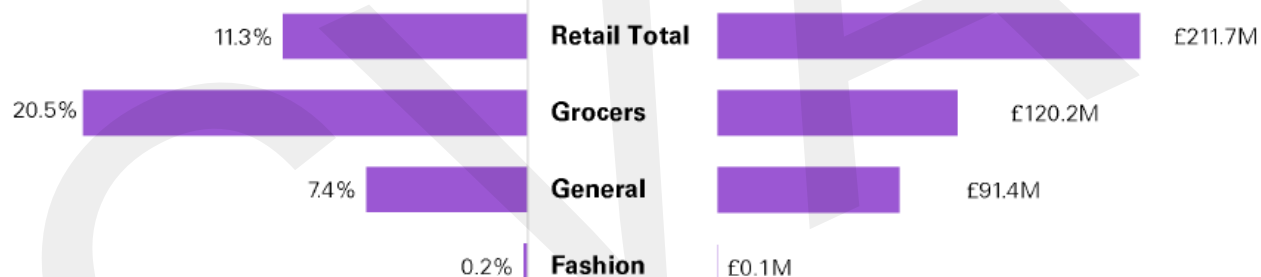
£2.24B ↑£228.7M
↑11.4%
 2024 H2 sales

£3.64B ↑£349.8M
↑10.6%
 2024 sales

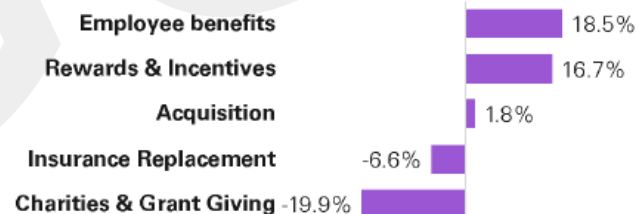
£2.09B ↑£211.7M
↑10.6%
 2024 H2 retail sales

£144.6M ↑£17.0M
↑11.9%
 2024 H2 leisure sales

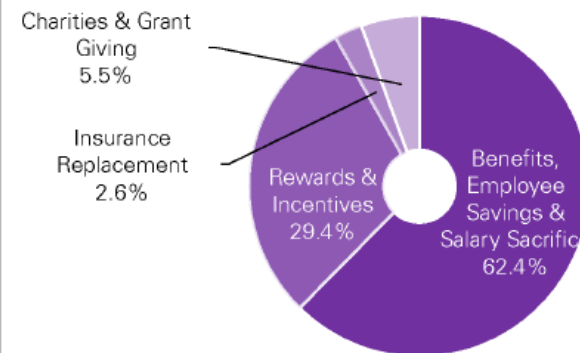
2024 H2 growth



2024 H2 B2B Subcategory Growth

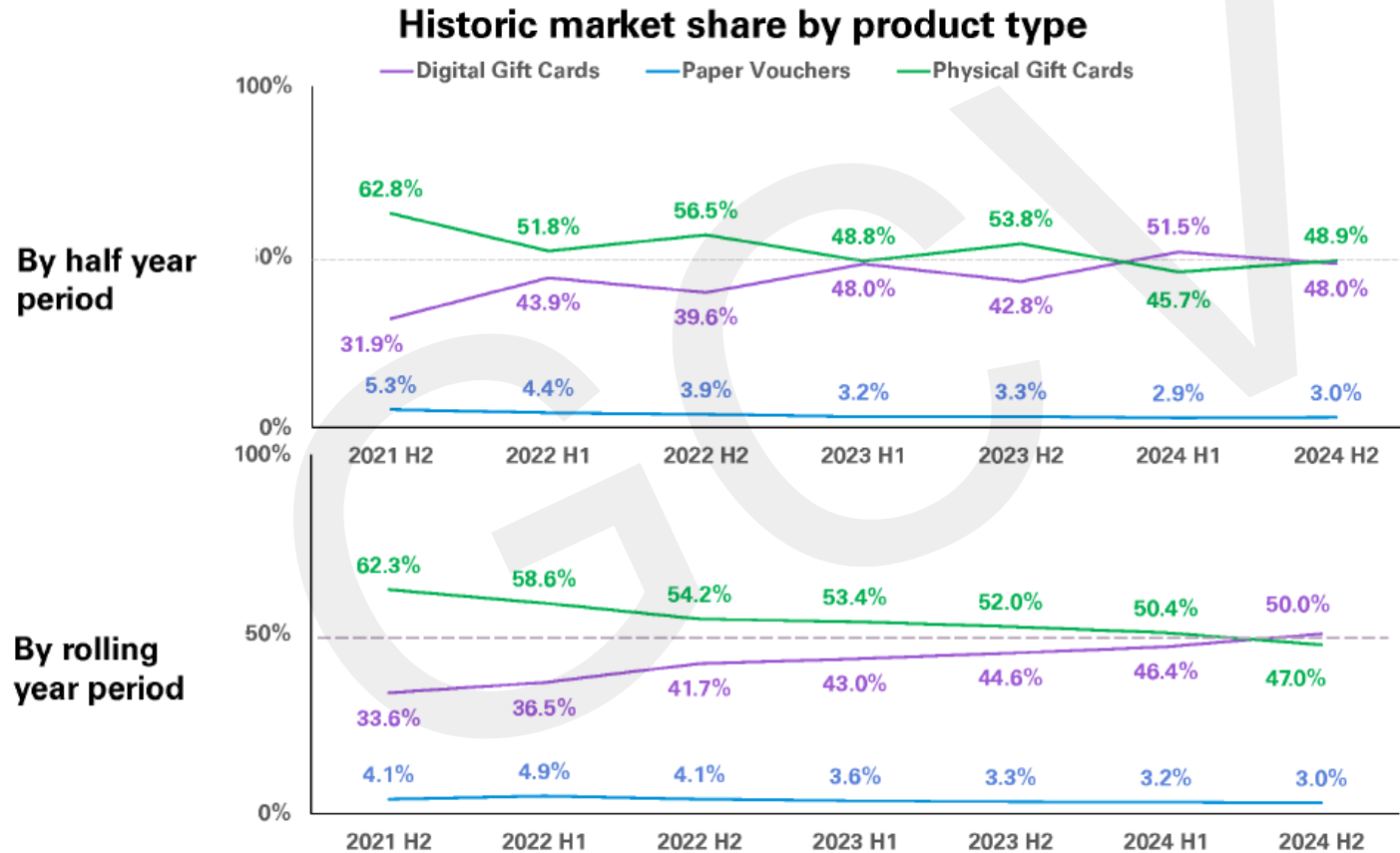


2024 H2 B2B Submarket Share



The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavour to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

2024 heralded the age of digital, as it took majority market share for the first rolling year period



By half year period

By rolling year period

Even though physical retained a market share majority for 2024 H2, demonstrating relevance for seasonal gifting...

Zooming out to the rolling year scale, we can see that 2024 belonged to digital.

GCVA Data Report: KPMG H2 Report & Fireside Member Discussion



Hannah Shimko

Managing Director
GCVA



Alastair Cowen

Associate Director
KPMG



Malc Berg

SVP Business and Account
Development Europe
SVS

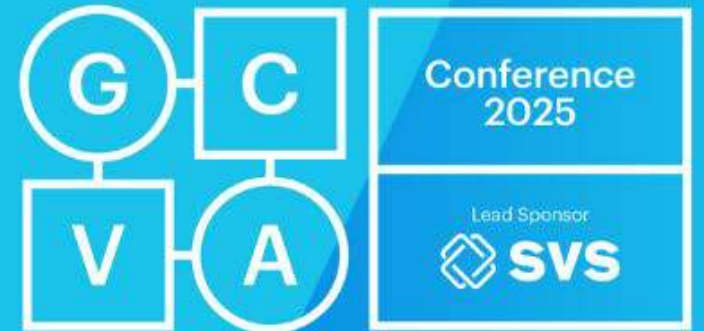
BREAK

See you at
11:45

45 mins

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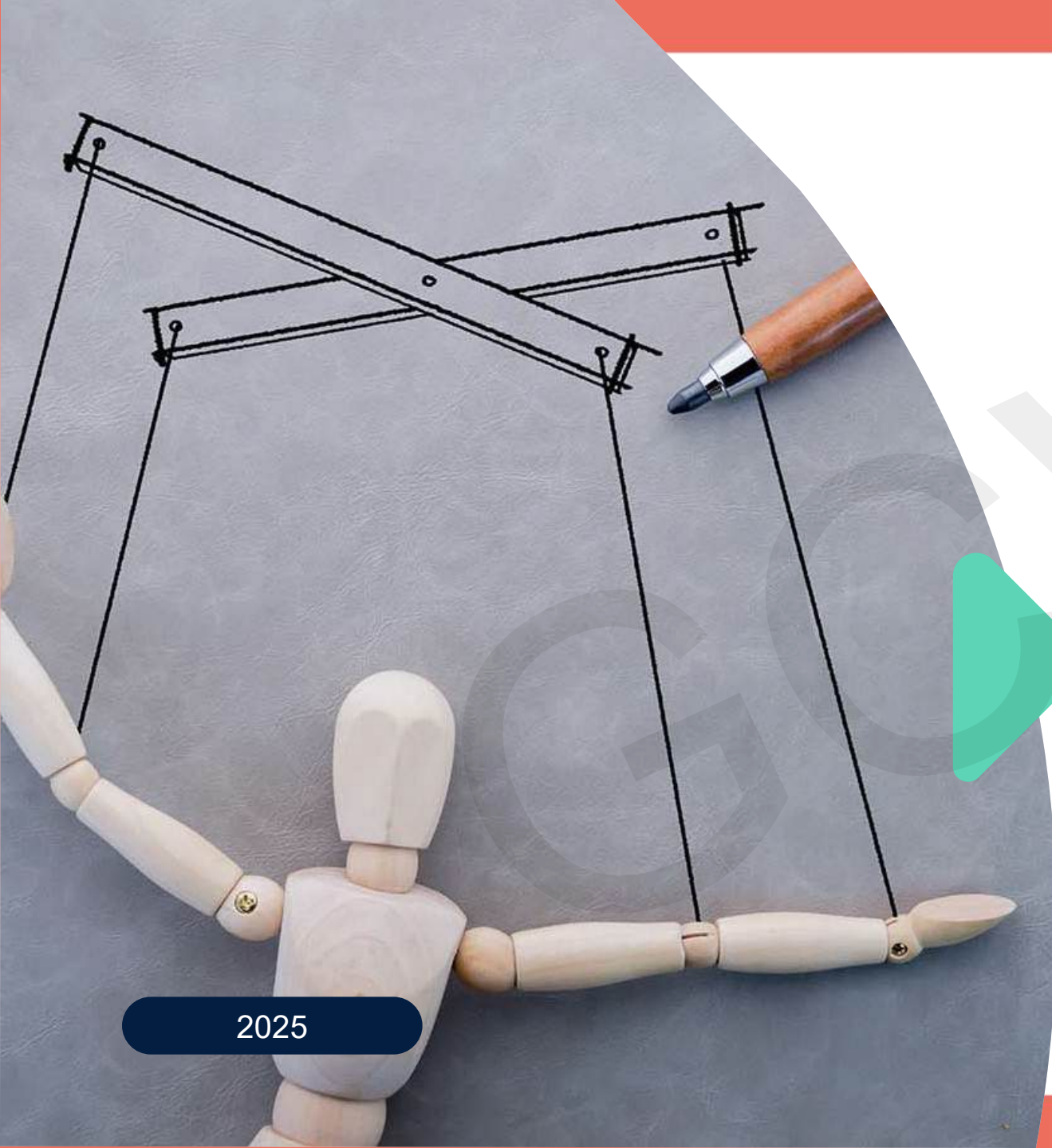


UK Police Fraud Update



Paul Maskall

Strategic Fraud Prevention
and Behavioural Lead
**UK Finance and City of
London Police**



UK Police Fraud Update

Paul Maskall

2025







The Public

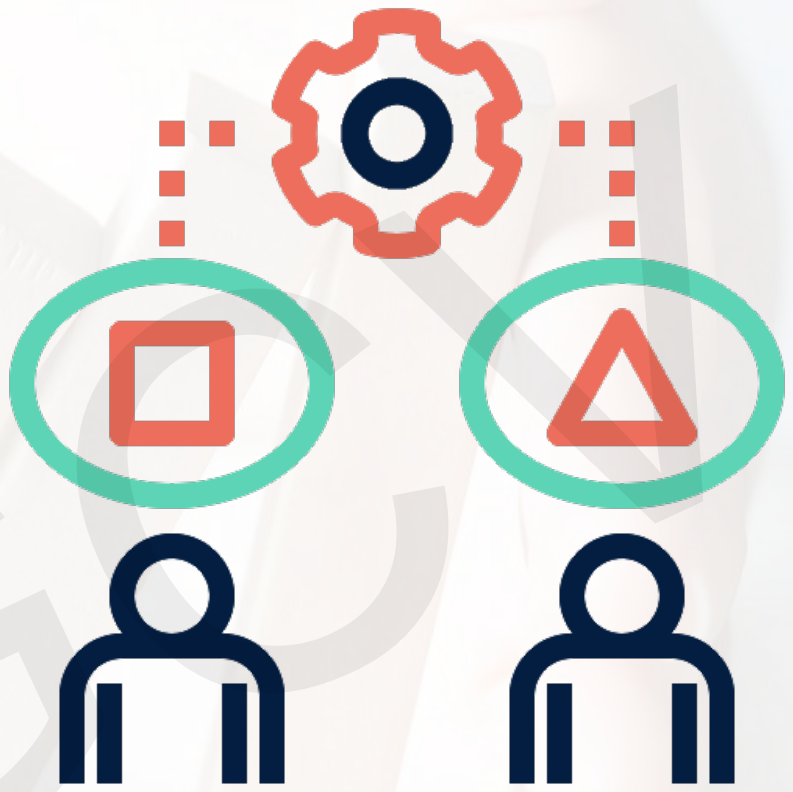


Businesses



The Victim







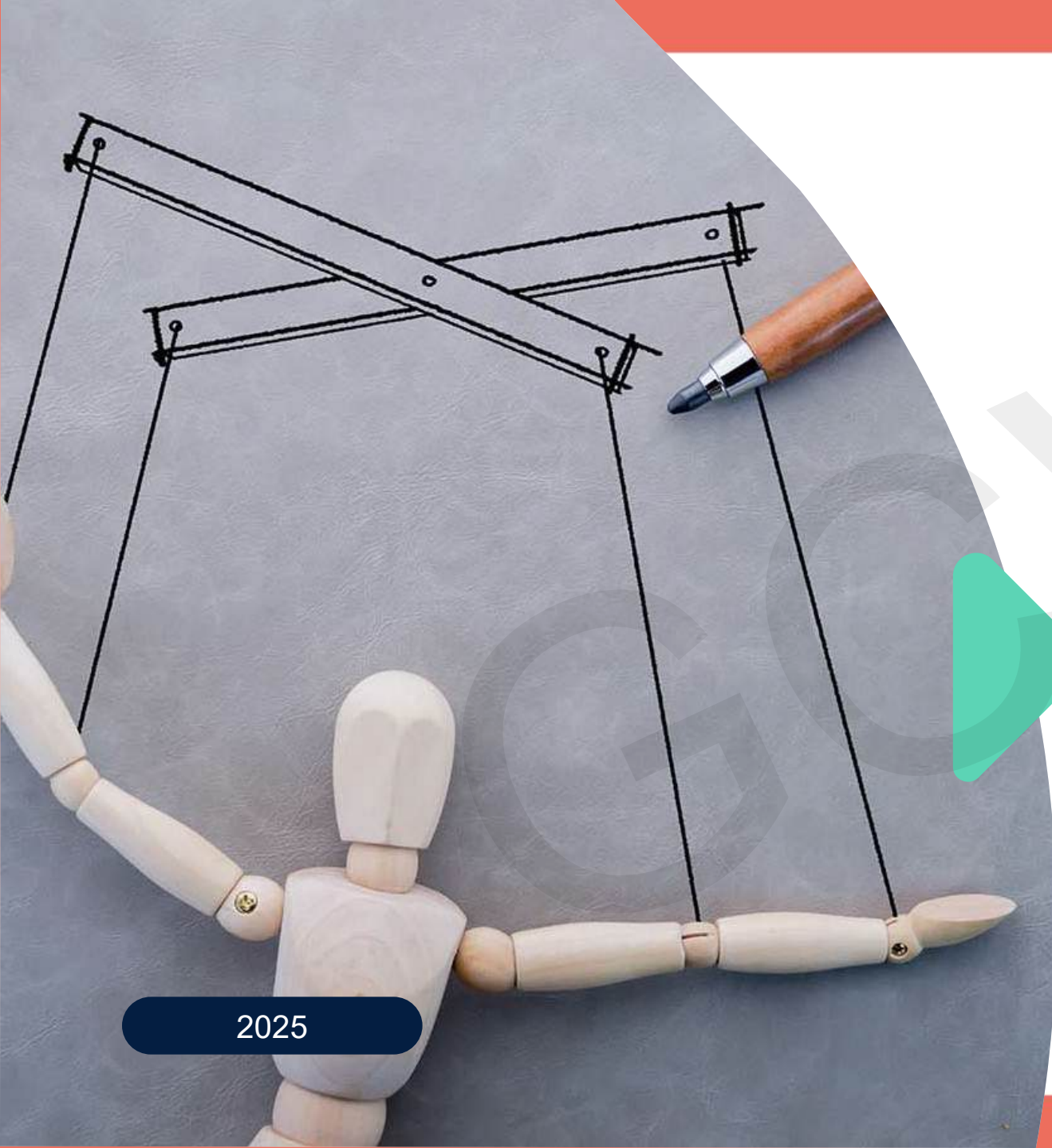
Education



**Information
Sharing**



Intervention



Thank You

Paul Maskall

2025

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SVS & Fraud Solutions



Mark Willis

General Manager
SVS

SVS and Fraud Prevention

5 March 2025

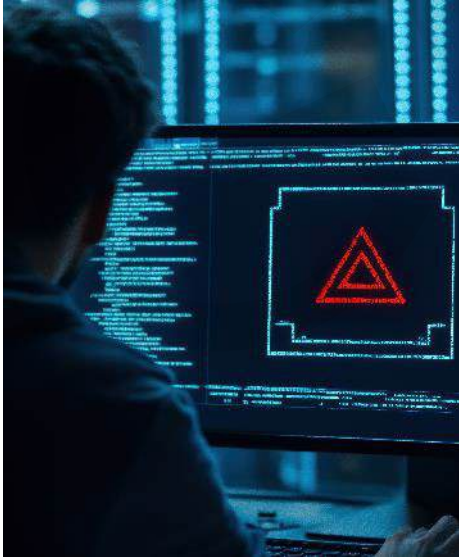


The Big News in Gift Card Fraud

Card Tampering



Online Attacks



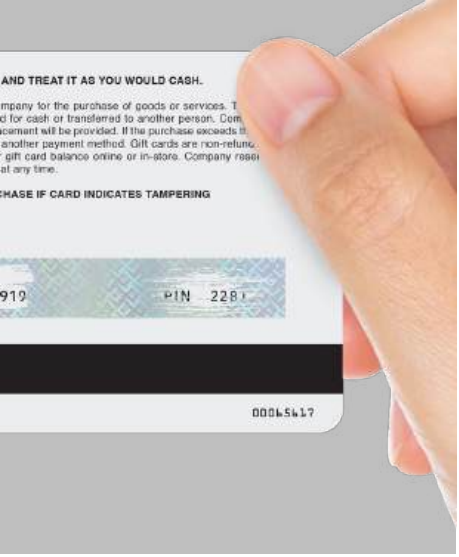
Organized Crime



Victim Assisted



New Legislation





Card Tampering

Card Tampering

How does card tampering work?



1. Theft

Crime groups recruit and hire “takers” who physically steal un-activated gift cards from stores.



2. Tampering

“Takers” send the un-activated cards to colleagues known as “tamperers” who manipulate the packaging to gain access to the gift cards' sensitive information. They then re-package the cards in a way that makes it difficult to tell that the product has been compromised.



3. Re-distribution

“Placers” put the repackaged, tampered cards back in stores, often in high-traffic locations. The “taker” and the “placer” can be the same person, but that is not always the case. These individuals may be taking and placing cards during the same store visit.



4. Activation

The crime group’s “checkers” use tools, such as balance inquiries, to monitor when a consumer buys and loads funds onto the card.

Card Tampering

Highly organized network of players





Card Tampering

Cards seized by law enforcement show signs of tampering.





Card Tampering

New scratch-off labels are re-applied to avoid appearance of tampering.





Card Tampering

Detectives observed suspect placing gift cards inside his jacket, then replacing the gift cards on the rack with another set of seemingly identical ones. After suspect was stopped trying to exit the store with the stolen gift cards, detectives discovered over 5,000 gift cards from Target and Apple in his possession.



Card Tampering

What can you do to protect your program?

- ✓ **Be Vigilant**
Learn the signs of these crime groups operating in your stores.
- ✓ **Secure Packaging**
Adopt tamper-evident gift card packaging to make it harder for fraudsters to manipulate the cards.
- ✓ **Adopt Technology Solutions**
Advanced technology can track and monitor gift card transactions, making it easier to detect and block fraudulent activity. Work with your technology teams and processing partners to deploy these solutions across your gift card programs.
- ✓ **Contact Law Enforcement**
Share intelligence and develop strategies for prosecuting fraudsters.
- ✓ **Educate**
Conduct training sessions for store personnel and loss/asset prevention teams to spot tampering activity and compromised card packaging.



Card Tampering

Use better Secure Packaging to make tampering harder to do.



Tamper Evident Packaging

- Folded carrier with a cut score (or two-piece carrier)
- Hot and cold permanent glue on all four sides
- Security slits on the carrier
- Card affixed to the package and the pull tab
- Pull tab and notch with saw tooth edging
- Do not purchase if pull tab removed
- Security messaging
- Custom Hologram
- Do not purchase if the hologram on the package does not match the hologram on the card
- Custom Hologram scratch-off labels with security slits



Custom Holographic Scratch Off Labels

Use enhanced labels and scratch-offs to protect redemption information on cards.

- Custom holographic foil with card lock logo (from SVS logo)
- Bordered with security slits
- Compostable film
- Hot melt aggressive permanent adhesive
- Text (if required) will be moved to the card (IE scratch gently) to ensure consistency of messaging and training.
- Controlled supply chain access



Enlarged to show detail

Card Tampering

Technology Solutions – Suspicious Transaction Testing

- ✔ **Disable cards with transaction attempts prior to activation.**
- ✔ **Prevent cards from being activated at locations other than where the card was shipped.**
- ✔ **Report and alert on suspicious transaction velocity.**





Online Attacks



Online Attacks

Online attacks have moved beyond brute force balance inquiry attacks.



Online Attacks

More sophisticated methods are being deployed to find vulnerabilities.

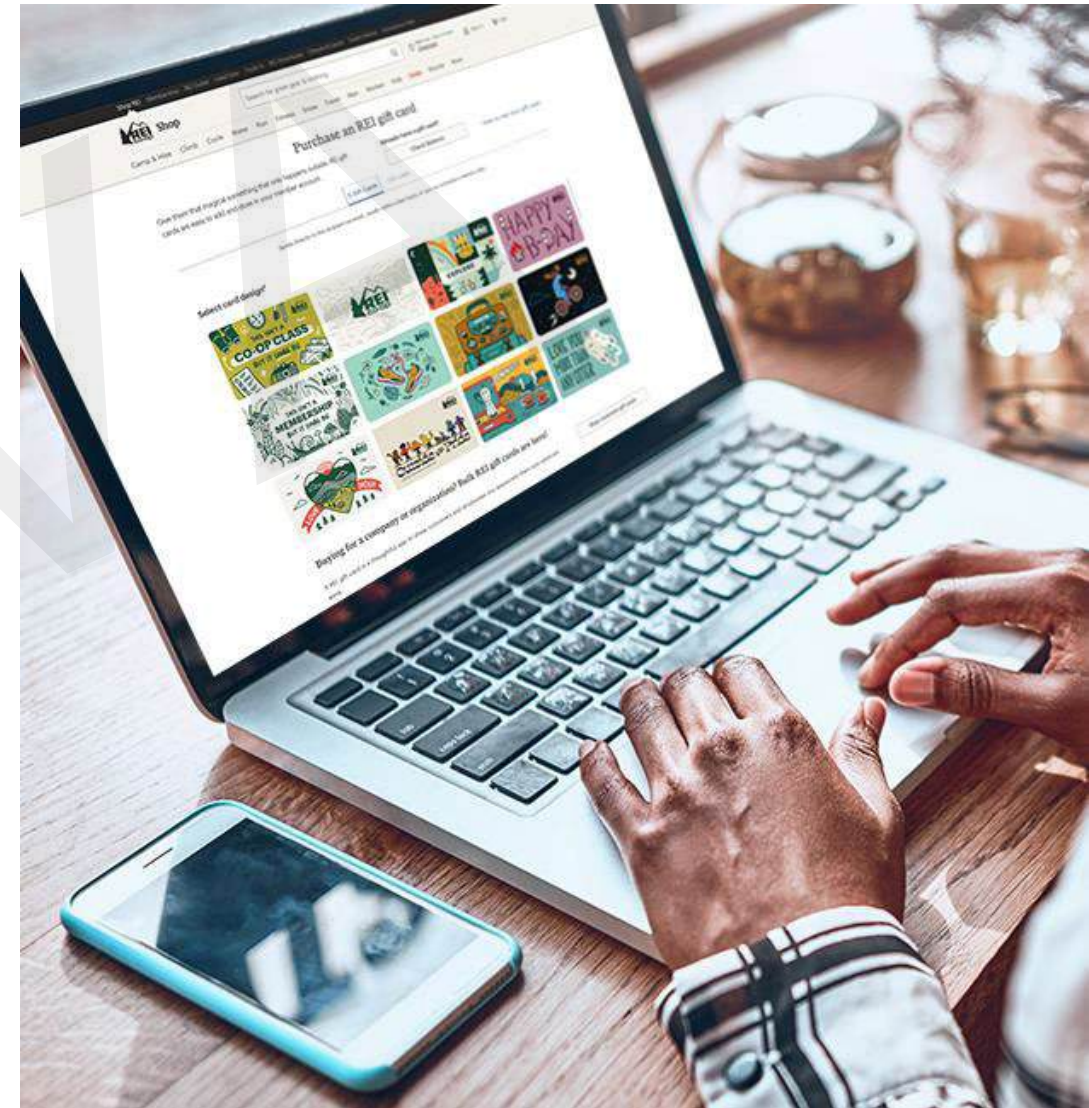
- ✓ **Brute-force BOT Attacks**
- ✓ **Vulnerability Probing**
- ✓ **Mobile Applications**
- ✓ **Web Checkout Processes**
- ✓ **Unsecured APIs**



Online Attacks

Employ advanced technologies and best practices to protect your program.

- ✔ Use Hosted Web Balance Inquiry Solution
- ✔ Consolidated eCard Hosting
- ✔ Velocity Testing
- ✔ AI BOT Detection
- ✔ Secure All Applications
- ✔ Close UX Vulnerabilities



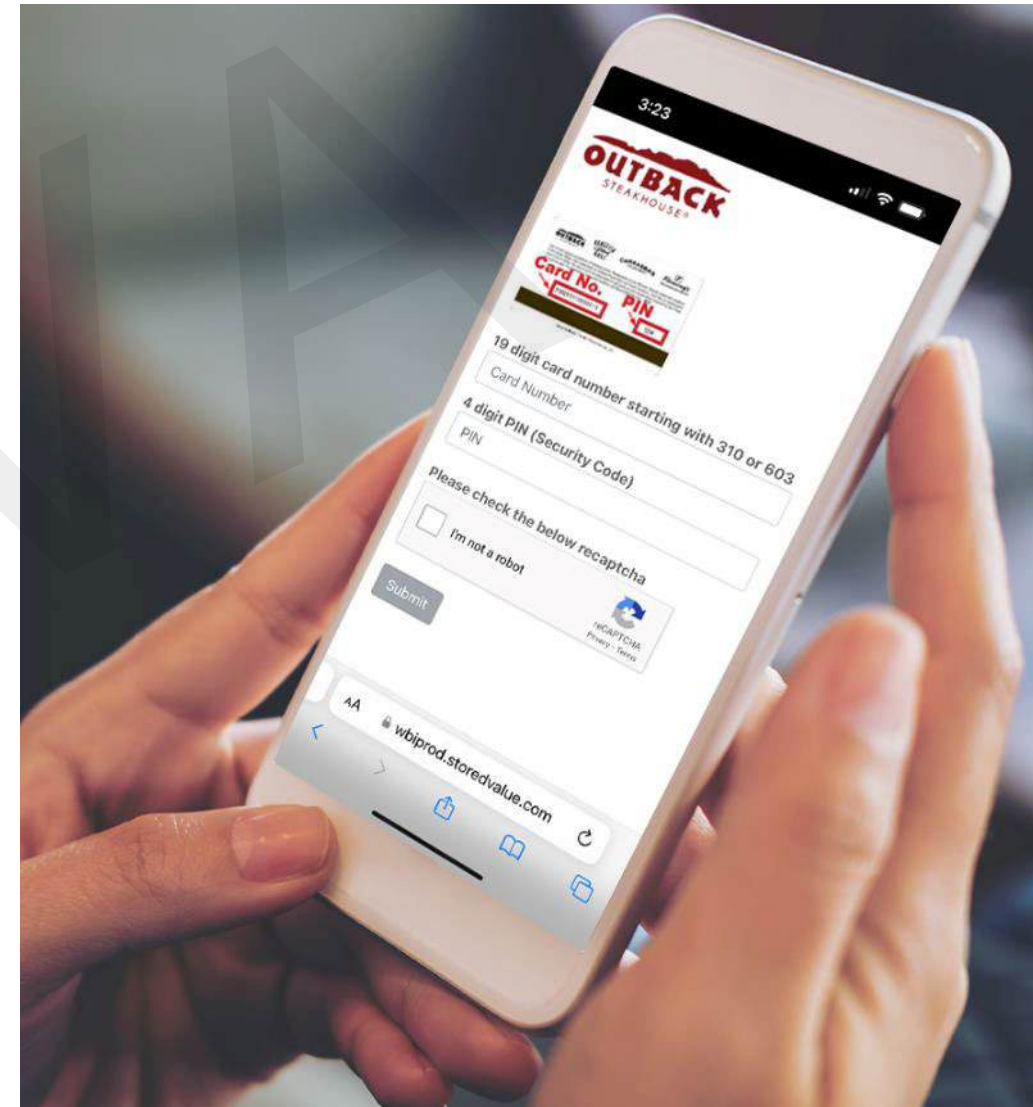
Online Attacks

Even with sophisticated BOTs, it is very difficult for a fraudster to obtain a PIN code.

✔ **Always prompt for PIN for any card-not-present interaction**

- All Balance checking
- Storing in mobile apps or online wallets
- Online check-out
- In-store check-out

✔ **Consider prompting for PIN in-store, even when card is present**





Thank you!

Name: Mark Willis

Title: General Manager

Email: mwillis@storedvalue.com

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Fraud: Gift Card Sector Panel: Management tactics for 2025



Hannah Shimko
Managing Director
GCVA



Shelly Roberts
Buyer
Sainsbury's Argos



Craig Padley
UK Sales Director
Thames Technology



Ryan Harman-Degdier
Division Counsel
InComm Payments

European Financial Integrity Summit

Amsterdam 2025

15 May 2025

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Next: Structured Networking or Open Networking – 14:30

Discussion Group	Topic	Executives	Location
1	Discussing Expanding Markets, New Opportunities and Managing Challenges Internationally	James Malia & Federica Foldes	Networking Lounge
2	Fintech & Gift Cards: Discuss Innovation, Integration, and the Future	Alec Donald & Siobhan Moore	Networking Lounge
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4	Marketing the B2B Space: Bridging the Gap between Retailer Opportunities and Partner Goals	Katie Cannon & Adam Hobbs	Speaker Area
5	What Consumers want from Gift Cards. Are we listening? Can we do better?	Rob Coulstock & Annabel Le May	Innovation Stage



LUNCH

Structured Networking
begins at

14:30

1h 15 mins

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The Future of Payments with The Payments Association



Tony Craddock
Director General
The Payments Association



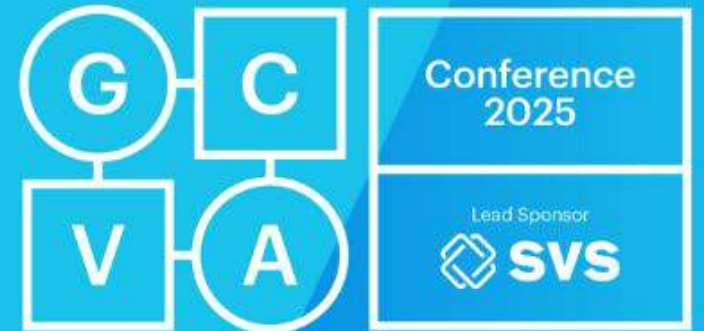
Benjamin David
Editor
The Payments Association



the payments association

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GCVA & Our International Partners Panel



Hannah Shimko
Managing Director
GCVA



Andrew Johnson
President
IMA Europe;
Diggecard



Peter Davison
Chairman
RGCA;
The Walt Disney Company



Jen Brumley
Director of Business
Development
IGCC; Fiserv



Volker Patzak
Executive Board Member,
Deputy Speaker of the Board
PVD



Wendy Trienen
Chair
BVCNL; BHN

GCVA & Our International Partners Panel



GCVA & Our International Partners Panel



Hannah Shimko
Managing Director
GCVA



Andrew Johnson
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Peter Davison
Chairman
RGCA; The Walt
Disney Company



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Wendy Trienen
Chair
BVCNL; BHN

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Day 1 Review



GCVA Executive Co-Chairs



Adam Hobbs

GCVA Executive
Co-Chair & MD
Lifestyle, part of Motivates



Siobhan Moore

GCVA Executive Co-Chair
& Partner
Keystone Law

European Financial Integrity Summit

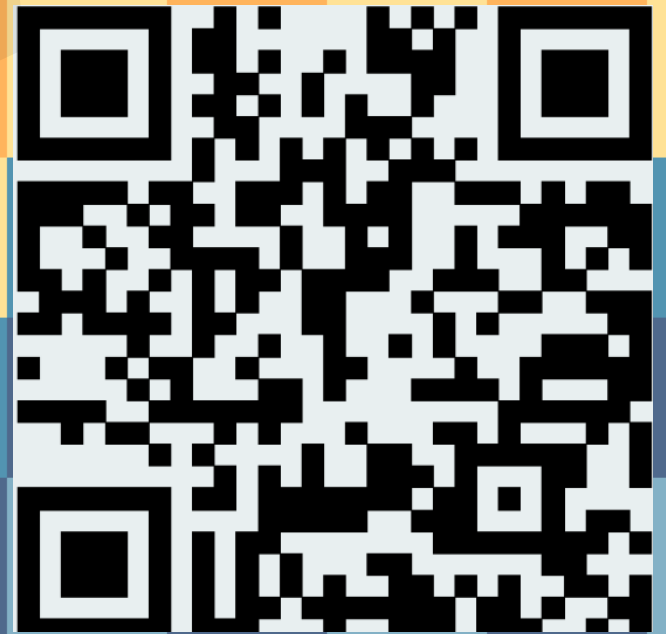
Amsterdam 2025

15 May 2025

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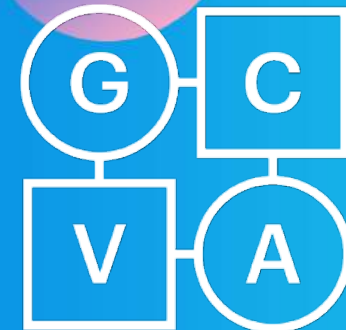
Runa

Drinks

Reception

Outside Main Stage

17:50 – 19:00



Conference
2025

Lead Sponsor



Thank you for attending Day 1

See you tomorrow

Drinks Reception,
sponsored by  Runa

17:50

Registration opens
tomorrow at

8:30