The gift card industry saw steady growth, surpassing expectations about overall retail sales.

More Money Than Ever
US gift card transactions will generate $129.7 billion, a 6.3% jump from 2014’s $122 billion. That equals almost...

What Does the Future Hold?

This trend is at a tipping point as developments in mobile wallets affect retail and network-branded gifting. The shift won’t curb consumers’ demand for gifting products—just expand options and shift component value.

Mobile payment methods directly link merchants with a wide customer base, changing how people acquire and deliver gift cards.

New Payment Methods
Potential merchant failure is still a risk, following recession retail bankruptcies. Adoption of EMV chips for branded network payment cards could heighten fraud risks for weaker channels (e.g., electronic and low-cost magnetic stripe gift cards).

Spillage remains relatively low in 2015 thanks to the continued impact from 2009’s CARD Act on junk fees and expiration dates.

Since 2008, the annual amount of spillage has dropped from close to...

$7 per $100, to...

Now

That’s still a sizable amount: based on 2015’s gift card revenue, it adds up to $973 million.

Where the Gift Card Spend Goes
Each segment (including restaurants, retail, and e-gifting) grew in the past year, but at a slower rate than the industry’s 2012 peak.

The State of Unused Gift Cards
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