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Tips for Giving and Using Gift Cards with the American Express, Discover, MasterCard or Visa Brand Mark

Having a great experience is easy when consumers follow these simple suggestions...

December 3, 2007 (Sherborn, MA) – Gift cards that carry the American Express, Discover, MasterCard or Visa brand mark have earned extremely high levels of consumer satisfaction, which is driving their triple-digit annual growth. According to a recent survey conducted by the Network Branded Prepaid Card Association (NBPCA), branded gift card sales are predicted to more than double this holiday season, with the average consumer planning to purchase three to four cards.

The survey also showed that consumers view branded cards as “thoughtful” and “intelligent” gifts that offer recipients (especially those who like to shop) the pleasure of choosing exactly what they want most.

To help gift card buyers and recipients have a positive experience, the Network Branded Prepaid Card Association offers the following tips:

Tips for purchasing branded gift cards:

- **Shop around- you’ve got options.** Branded gift cards are available online, at retail locations and at many bank branches. A variety of options are available including cards personalized with the recipient’s name, card designs for different occasions and a choice of delivery methods. Check out several options to get the card that will delight your gift recipient.
- **Know what you’re buying in advance.** Before you buy a branded gift card, make sure you understand when the card expires, any fees associated with the card and when those charges may apply. Important information may appear on the card itself, on the accompanying sleeve or packaging, in the terms and conditions or on the cards’ website, so be sure to read the fine print.
- **Share information with the recipient of the card.** It’s important for the person who receives the card to understand its terms and conditions as well so we recommend giving the pertinent information to the recipient so he/she understands how to get full value from the card and, if needed, how to take advantage of the card’s consumer protection features including Zero Liability for unauthorized purchases.

- **Stick to your budget!** Branded gift cards are available in a variety of denominations to fit almost everyone's budget. This reduces the pressure to increase spending because you can't find a gift in your price range. Sticking to a budget makes the holidays happier for everyone!

Tips for using branded gift cards:

- **Understand the terms and conditions.** Read the information that comes with the card (or is available online) as soon as you receive it and record the card number and the customer service telephone number. Pay special attention to fees (if applicable) and when those fees are charged. Also, check the card's expiration date and policy.
- **Keep your card secure.** Safeguard your card. If it is lost or stolen, report it immediately to the customer service number.
- **Use your card, don't save it.** When you use your card promptly after you receive it, rather than save it, you avoid monthly fees and issues relating to the card's expiration date. So, check your card's terms and conditions for details and go shopping!
- **Know your balance.** Check how much money you have on the card before going shopping (most cards offer telephone and online services to do this) and if you're making a purchase that is larger than the amount available on your card, be sure to tell the cashier in advance.
- **Use your gift card to shop online.** Enjoy post-holiday sales from the comfort of your home by using your card to shop online. You can avoid crowded shopping centers and long lines at the registers.

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About the NBPCA

The Network Branded Prepaid Card Association (NBPCA) is a nonprofit, inter-industry trade association that supports the growth and success of network branded prepaid cards and represents the common interests of the many players in this new and rapidly growing payment category. The NBPCA's Working Groups drive the activities of the Association for its 35 plus members. For additional information, visit www.NBPCA.com.