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### ***Tips for Redeeming Gift Cards with the American Express, Discover, MasterCard or Visa Brand Mark***

**December 31 2007 (Sherborn, MA)** – The holiday gift-giving season is over but the post-holiday shopping blitz has just begun and consumers will begin to redeem the millions of gift cards they received from friends and loved ones. A whopping 28% of consumers planned to give gift cards that carry the American Express, Discover, MasterCard or Visa brand mark with the average consumer purchasing three to four cards, according to a recent holiday poll conducted by the Network Branded Prepaid Card Association (NBPCA). The NBPCA suggests that gift card holders take advantage of the perfect time to find their perfect gift with unprecedented post-holiday shopping deals.

Branded gift cards carry the American Express, Discover, MasterCard or Visa logo. They are sold in many retail stores and bank branches and can be purchased online. Gift recipients can use them to buy the gift of their choice at merchants that accept the card brand, including online merchants.

The Network Branded Prepaid Card Association offers the following tips for consumers to have a great experience with their cards.

- **Understand the terms and conditions.** Read the information that came with your card (or is available online) 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, 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.
- **Be prepared to pay at the gas pump.** Some gas stations now support a pay-at-the-pump feature that enables gas dispensing up to the amount on a prepaid card. If your favorite gas station doesn't offer this feature, instead of paying at the pump, tell the cashier you're using a prepaid card and pay inside. (Paying at the pump can trigger a preauthorization transaction that results in your card being declined, even though you have enough funds to pay for the gas you intend to pump.)

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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](http://www.NBPCA.com).