



**Envisant**  
Achieve your vision.

# HOW TO HELP YOUR MEMBERS AVOID BUYING AN “EMPTY” GIFT CARD



**Gift Card Fraud  
Has Grown 50%**  
2022-2023\*

This growing fraud includes card tampering in retail store displays, known as “card draining,” with 30% of consumers reporting giving/receiving empty cards.\*\*

**\$228.3M** Total Consumer Cost of  
Gift Card Scams in 2022\*\*\*

## Tricks Scammers Use

Adding counterfeit barcode stickers on top of real ones so funds are loaded to the scammer’s account

Opening and resealing a gift card’s packaging to copy the card information, including scratching off the pin number to later drain money loaded by the buyer

## Solution: Offer Members Your Own Credit Union Gift Card

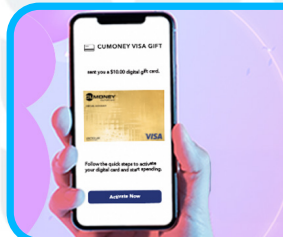
Members can buy cards that have been stored safely behind the counter, greatly reducing the chance of tampering. Some programs also offer protective features including:



Allowing cardholders to choose their own pin number when activating a gift card



The ability to track purchases online so suspicious activity is easier to spot



The option to purchase eGift cards sent directly to the recipient

To learn how Envisant’s prepaid experts can help you set up a card program with strong fraud protection, contact us at **1-800-942-7124.**



\*BBB \*\*AARP \*\*\*CNBC