



## **Gift Card Fraud Ahead of the World Cup: Why Leadership, Collaboration, and Technology Matter More Than Ever**

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As Atlanta prepares to host the FIFA World Cup this summer, excitement is building across the city—and across the retail and payments ecosystem. With eight matches over four weeks, hundreds of thousands of visitors, and an estimated \$5 billion economic impact, the event represents one of the largest global stages Atlanta has seen since the 1996 Summer Olympics.

But with opportunity comes risk. Large-scale global events are magnets not only for fans and commerce, but also for organized criminal networks. Among the most attractive targets: gift cards.

A recent convening of law enforcement leaders, public officials, retailers, payments companies, and technology providers made one message unmistakably clear: gift card fraud is no longer a niche issue—it is a highly organized, technology-driven, global threat that demands leadership-level attention and industry-wide coordination.

For members of the Retail Gift Card Association, the lessons from this discussion are both urgent and actionable.

### **Public Safety Is Economic Development**

Georgia Attorney General Chris Carr framed public safety not simply as a law-enforcement responsibility, but as a critical driver of economic development. Global brands, sponsors, and consumers choose where to spend—and whom to trust—based on safety and confidence. Fraud, left unchecked, undermines both.

Atlanta's World Cup planning reflects years of preparation and collaboration across federal, state, and local government, informed by lessons learned from other host cities around the world. The private sector, including retailers, fintech, and payments leaders, has been engaged early to help anticipate and mitigate emerging threats.

For gift card issuers and retailers, the implication is clear: fraud prevention is not just about preventing losses. It is about protecting brand integrity and consumer trust during moments of peak visibility.

### **Why Gift Cards Remain Prime Targets**

Law enforcement leaders were candid about why gift cards continue to be exploited at scale. Gift cards function much like cash: they are easy to transfer, easy to monetize, and subject to fewer regulatory controls than traditional financial instruments. When paired with urgency, distraction, and high transaction volumes, they become an ideal fraud vector.

Panelists highlighted common schemes that continue to evolve, including package tampering, card draining, BIN attacks, phishing through fake websites and toll payment scams, and increasingly sophisticated social engineering tactics.

At scale, these crimes are rarely opportunistic. Gift card fraud is often highly organized and international, involving coordinated roles, specialized actors, and communication platforms that allow networks to adapt quickly. Reported losses in the United States alone exceed \$225 million, with underreporting widely acknowledged as a significant challenge.

### **Collaboration Is the Only Sustainable Defense**

A recurring theme throughout the discussion was the danger of isolation. Criminal organizations thrive when fraud incidents go unreported, or when companies treat fraud as an internal issue rather than a shared threat.

Law enforcement emphasized that early reporting—especially of patterns and trends—can unlock larger investigations and lead to meaningful disruption of organized crime. Retailers such as Home Depot, Lowe’s, Walmart, and Target were cited as examples of proactive engagement, where collaboration has resulted in successful prosecutions across multiple states.

Industry initiatives like the Gift Card Fraud Prevention Alliance and Project Red Hook were highlighted as powerful mechanisms for real-time intelligence sharing, best-practice development, and coordinated response.

The message was consistent: silence is the advantage fraudsters depend on; collaboration is how the industry takes that advantage away.

### **Technology: The Threat and the Defense**

Fraud is evolving at the speed of technology—and static defenses are no longer sufficient. Fraudsters are increasingly using AI-driven tools to scale phishing, refine social engineering, and rapidly adapt to controls.

In response, retailers and payments companies are moving away from static rules toward machine-learning models, real-time decisioning, and dynamic data controls. Speakers emphasized that gift card fraud must be addressed as a system-level challenge, not simply a packaging or point-of-sale issue.

Focusing on one layer often shifts fraud elsewhere—into credentials, agents, underlying systems, or long-term data misuse. Emerging risks, including the future impact of quantum computing on encryption, reinforce the need to invest now in foundational security rather than reacting after losses occur.

## **Practical Steps Ahead of the World Cup for Atlanta area Retailers (but also actionable for all retailers)**

While long-term transformation is essential, panelists also emphasized practical near-term actions retailers can take as the World Cup approaches:

- Treat gift cards explicitly as cash equivalents in policies and training
- Increase internal communication and frontline awareness of fraud patterns
- Maintain heightened defenses during peak transaction periods
- Reduce reliance on static data and static rules
- Move toward dynamic data, tokenization, and cryptographic controls where feasible
- Balance security enhancements with customer experience, especially for younger users

Equally important is leadership alignment. Fraud prevention must be framed not as a cost center, but as a strategic investment tied to brand trust, customer loyalty, and operational resilience.

### **A Call to Action for the RGCA Community**

Fraud prevention is no longer a back-office function. It is a leadership responsibility—directly tied to brand trust, consumer confidence, and the long-term growth of the gift card ecosystem. As the World Cup approaches, gift cards will be more visible, more valuable, and more targeted than ever before.

The Retail Gift Card Association was founded on a clear mission: to protect, enhance, and promote the use of retail gift cards, while advancing best practices that benefit both members and consumers. That mission has never been more relevant than it is today.

For RGCA members, this moment presents a shared opportunity to lead. By collaborating openly, reporting suspicious activity early, investing in adaptive technologies, and treating fraud intelligence as a collective asset rather than a competitive risk, our industry can raise the bar for safety and resilience.

Gift cards thrive on trust. Protecting that trust—especially during moments of global visibility—requires coordinated action across retailers, supporting partners, and law enforcement. When we work together, we do more than reduce fraud—we strengthen the credibility, security, and future of the gift card category itself.

The World Cup will place Atlanta—and our industry—on a global stage. How we respond will reflect who we are as an industry and how seriously we take our responsibility to consumers. As RGCA members, the path forward is clear: protect the ecosystem, enhance our defenses, and promote collaboration that ensures gift cards remain a safe, trusted, and valuable form of commerce.