



## How have applications for paper gift cards evolved and what does the future hold?

April 27, 2026

*Jim Moriarty, President, Optimum Card Solutions*

2010 marked the year when the first engineered paper gift card entered the marketplace. The genesis of the paper card was born with a collection of companies seeking three common objectives. Develop a paper gift card that (1) Is environmentally friendly and meets basic sustainability goals; (2) Performs commercially; (3) Can carry the brand in terms of quality and appearance. In 18 months, our supply chain ushered in a new product that checked all the boxes and then some. Today, paper is the predominate substrate of choice for retailers, processors, aggregators, and card printers. Sixteen years later, a new collection of companies is again collaborating to shape the gift card industry's future.

Since paper is lower in cost, easier material to work with, and is more readily available, it has become the perfect substrate vehicle to place smart chip technology inside. Couple this with manufacturing technology that can place the chip inside a paper card at high speeds, low cost and you have the means to transform one of retail's most widely used, yet under leveraged tools – the gift card.

Imagine if a gift card could transform itself into dynamic engagement channel? Well, it can and it is here and proven to work. The coupling of a paper gift card and a smart RFID Chip can bring high impact retail value through revenue growth, marketing efficiency, operational agility, cost reduction, fraud prevention.

Here are some highlights of what it can bring to a retailer's gift card program.

- Upgrade static gift cards into updateable, real-time communication tools.
- Deliver personalized, geo-location-based messaging directly to shoppers' post-purchase.
- Revenue Growth: Real-time offers increased visits and basket size.
- Marketing Efficiency: Fund the program using existing marketing, media budgets—no new spend.
- Operational Agility: Update cards in market instantly for new promos, seasons, or events.
- Cost Reduction: Eliminate obsolete inventory and streamline SKU counts.
- Fraud Prevention: Add dynamic intelligence to protect revenue and brand integrity.
- Seamlessly integrates with existing gift card programs.
- No system overhaul, no operational burden, no delays.
- High impact, low friction, immediate value.

The future paper gift card will do more heavy lifting, drive measurable retail outcomes, and will be purpose built for retail speed and scale and open new ways to fund a retailer's program.

*Jim Moriarty has traveled the country as a subject matter expert for paper gift cards, coined the term "engineered paper" so it would change the frame of reference for how retailers viewed paper for their gift card programs. He helped brands transition from plastic to paper for their gift card programs and helped other paper mills develop their products to meet the performance criteria needed to carry a brand's standards and commercially perform in retail. "While I am always learning, I am comfortable providing guidance, answering questions, and help troubleshoot issues related to paper gift cards and consumer packaging" – Jim Moriarty, Optimum Card Solutions*