



## **RGCA Interview**

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**Karice Moore, Executive Director  
Retail Gift Card Association (RGCA)**

As Executive Director of the Retail Gift Card Association, [Karice Moore](#) has spent nearly 16 years immersed in every aspect of the gift card industry. From her early days in marketing to her current leadership role, Karice has built her career on curiosity and a genuine passion for understanding how gift cards work, from transaction processing to the complexities of physical card design and production to the many facets of consumer experience, and fraud prevention

In this Q&A, Karice shares her personal journey in the industry, how she uses gift cards in her own life, and her insights on the innovations shaping the future of gift cards. Whether you're interested in emerging technologies, personalization trends, or the evolution of digital gifting, Karice offers a unique perspective on where the industry has been and where it's headed.

### **Tell us about yourself and how you stumbled into the gift card world.**

I've been in the gift card space for almost 16 years now, and it all started completely by accident! Like so many people in this industry, I just kind of fell into it. I started in a marketing role with a well-known gift card processor and program manager, and something just clicked. I absolutely loved it. After four years, I thought, "I need to know more." So I took a completely different role within the same company because I was genuinely curious about what made gift cards tick beyond the marketing side. I wanted to dive deeper and really expand what I could do in this industry.

### **What excites you most about gift cards after all these years?**

What I love most is how incredibly flexible gift cards have become! Nearly every brand has one now, from your local coffee shop to massive global retailers. That flexibility is a game-changer because it means I can get super creative when gifting to friends, family, colleagues, and clients. I can introduce them to brands they've never heard of, give them more of what they already love...or shop for myself.

### **How do you personally use and give gift cards?**

I'm obsessed with them, honestly! I use gift cards for just about everything. They're not just a gift, they're an amazing shopping tool that lets me discover new brands I might never have tried otherwise. But here's what people don't always think about: they're also a great budgeting tool.

When I'm shopping at a brand or location I already love, especially for groceries and everyday essentials, gift cards help me stay on track.

When it comes to giving, I take a personalized approach and try to gift "experiences." My family members all have their favorite brands and event venues, so I gift them cards to those places, whether it's for concert tickets or a lovely meal at a restaurant they adore.

But with friends, colleagues, and clients? That's where I get to be a bit more creative and think way outside the box. I love gifting cards to subscription services, online brands, or unique venues they might never have discovered on their own.

### **The industry has changed so much. What innovations are you seeing?**

Oh my goodness, it's been incredible! Over the last five years, the digital transformation has been massive. Consumers can now interact with gift cards on laptops, tablets, mobile devices, even through social media and gaming platforms. There are so many convenient ways to purchase-- you can even store gift cards right in your mobile wallet or favorite branded app.

But what's really fascinating in just the last year or two is the emergence of cutting-edge technology in three key areas. First, there's the customer experience side where personalization is becoming way more sophisticated. Second is the booming popularity (in the U.S.) of gift cards for incentives, rewards, and corporate benefits. And third, fraud mitigation, which is more important than ever.

The RGCA and our members are investing heavily in effective tactics, technology, and legislative initiatives to make sure that buying, gifting, checking balances and redeeming gift cards is completely secure. A core part of our mission is making sure that what is loaded onto a gift card is protected, so the value is going to be there when you or your recipient are ready to use it.

### **What's next? Where is this industry headed?**

I am SO excited about the next five years! Think about it: in the early 2000s, you'd walk into your favorite store, pick up a physical gift card, buy a separate greeting card, stick it in there, and hand it to someone, or even stick in the mail and hope it would be delivered in time for the special occasion.

Fast forward to today, and we've evolved tremendously! Beyond all the digital opportunities and personalization we're already seeing, there's explosive growth in emerging technologies. AI is revolutionizing the space. Loyalty programs are integrating gift cards in brilliant ways with special offer, rewards, and seamless customer experiences.

But here's what really excites me: the ongoing investments in safety, security and preventing misuse of gift cards. We're committed to making sure gift cards are safe for brands to issue, safe for consumers to use, and more difficult for 'bad guys' to access. That peace of mind, that trust, it's priceless!