



RGCA Interview

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Julee Schmaus, Account Manager
SB Collectiv

[Julee Schmaus](#) is a veteran in the gift card and financial services industry. She has worked on both sides of the gift card business. First managing the Sears and Kmart B2B and 3rd Party programs at Sears Holdings Corporation and currently at [SB Collectiv](#) working with her clients to grow their gift card businesses.

She has a passion for helping her clients find new and innovative ways to improve their sales. She's also a fierce fraud fighter and sits on the RGCA's Fraud and Abuse Mitigation Task Force where she was a Co-Chair for several years. Julee was also part of the Technology and New Methods Committee under the Scams Against Older Adults Task Force, run by the FTC.

In this Q&A, Julee breaks down what makes the gift card industry so unique, how the industry is innovating, and her go-to tips for ensuring consumers have positive experiences with gift cards.

What do you think makes the gift card industry special?

We are small but mighty. In so many cases a brand might only have 1-2 people working on the gift card business. However, it is surprising how much revenue is generated by the work those people do every day. We are a close-knit industry and provide great support for each other. It is nice to know I can reach out to a peer to ask how they handle a situation or to get a recommendation and they are happy to help. There is a wealth of knowledge that we are always happy to share with one another.

It is also nice that so many of us have been in the industry together for many years. We are also happy to help those new to the industry to provide insight, key contacts they will want to get to know and what pitfalls they want to avoid. The gift card industry is also a fun industry to be in, as who doesn't love getting a gift card?

How do you see the industry innovating?

AI is really going to be the new frontier for the industry. It is going to bring about new gifting opportunities, new channels and new ways of doing business. We are already seeing what agentic AI can do to help consumers search for the perfect gift. By the end of this year, you will be able to

ask AI to not only find the perfect gift but also purchase it for you in a completely hands off experience.

Gifting has always been a hands-on experience for the gift giver. They spend the time trying to determine the perfect gift, go to the store, purchase the item, put it in a pretty package and hand it to the recipient. However, with agentic, putting a few short sentences into your favorite AI platform you will be able to find the perfect gift, purchase it and have it sent to your recipient and be completely hands off. This uncharted territory does take the gift giver almost completely out of the experience and makes it a lot less personal. It is going to be important for brands to find new ways to embed their brand into the process and be more visible.

What's one safety tip you'd want every consumer to remember when buying gift cards?

Gift cards are for gifting! Whether it is a gift to yourself or someone else, they should only ever be used for gifting. In today's world there are so many scams that ask consumers to purchase gift cards to pay off a debt, help someone in need or get someone out of a bad situation. These are not reasons to purchase a gift card. Government agencies, utility companies, banks, family members, friends, or the police will never ask you to purchase a gift card to help them out.

Consumers need to follow the process outlined by AARP and take a pause to enable time to reflect and protect themselves. If the police are calling to let you know a family member is in jail, before you do anything, call someone else in the family to confirm the story. If the IRS is asking for payment of your taxes via gift cards, reach out to the IRS first. The IRS will never text you about your taxes and they will never ask for payment in gift cards. Don't trust the person who you met online and have formed a strong friendship with when they ask for gift cards to help them in a situation. These are all just variations on the same type of scam.