



## **The RGCA: The Voice of the Industry and an Advocate for Consumers**

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By Jennifer Maples, RGCA Board of Directors Chair  
Senior Principal Team Leader, Chick-fil-A

Gift cards have become such an integral part of how we shop and give today. They offer convenience, flexibility, and a uniquely personal touch—and I'm proud to help guide an organization that sits at the heart of this evolving industry. As Chair of the Retail Gift Card Association (RGCA), I feel a deep responsibility to represent our members, champion the work they do, and ensure we remain a trusted voice for both the industry and consumers. Our mission isn't abstract to me—it's something I believe in and live every day as we strive to move the industry forward, empower shoppers, and support the professionals behind every gift card program.

### **Building Connections and Growing Careers**

One of the things I value most about the RGCA is how we bring people together. Our industry is constantly changing—new technologies, shifting regulations, evolving shopper expectations—and it can be overwhelming to navigate alone. That's why I'm so proud that the RGCA serves as a true community for retailers, legal experts, technology partners, and innovators. I've seen firsthand how meaningful it is when members collaborate on real challenges. Whether it was responding to legislative changes in Maryland and New Jersey or sharing sustainability improvements—from recycled and paper card options to new fraud-prevention tools—our members stepped up, supported each other, and built solutions now used by major retailers. Moments like these remind me why our community matters.

I also care deeply about helping our members grow. Through conferences, regional meetups, and virtual events, we create opportunities not just to learn, but to build relationships and celebrate each other's successes. Seeing careers develop and partnerships form within our network is one of the most rewarding parts of my role.

### **Helping Shoppers Get the Most Out of Gift Cards**

Just as we support our members, we also have a responsibility to support consumers. I'm passionate about making sure shoppers understand all the ways gift cards can simplify everyday life—from budgeting to financial management to simply giving a thoughtful gift. Through outreach campaigns, social media engagement, and collaborations with consumer groups, we work to raise awareness, dispel myths, and provide clear guidance on how to purchase, use, and protect gift cards.

Fraud prevention and data security are also areas where I feel a strong personal commitment. By sharing resources and best practices, we help retailers strengthen consumer trust and avoid missteps that could undermine confidence. We also partner with research firms to stay close to shopper trends, ensuring our guidance reflects what consumers actually want and need.

### **Pushing for New Tech and Fresh Ideas**

Innovation is one of the most exciting parts of this role. I love seeing our members experiment with ideas that push the industry forward—digital cards, mobile wallets, enhanced fraud-detection tools, and even emerging technologies like blockchain. Through our events and partnerships, we create spaces where technology providers and retailers can explore what's next together.

Encouraging this spirit of curiosity and creativity is something I take seriously as Chair, because it's how we prepare our industry for the future.

### **Staying on Top of Rules and Reducing Risks**

At the same time, innovation only works when compliance is strong. Gift cards touch a complex mix of regulations—from unclaimed property laws to anti-money-laundering requirements—and helping our members navigate these rules is central to our purpose. Working closely with legal experts, we develop guidance that simplifies compliance and reduces risk. It's important to me that retailers feel confident, informed, and supported as they manage their programs.

### **What's Next for Gift Cards?**

Looking ahead, my goal as Chair is to ensure the RGCA continues advocating for smart, consistent regulations; supporting member education and innovation; and keeping consumers at the center of everything we do. The gift card industry is evolving quickly, and with every new technology and shift in shopper behavior, the RGCA's role becomes even more important. I'm honored to help lead this organization as we build trust, pursue excellence, and grow responsibly—together.