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The Big Handshake

Stuart Boon

Loyalty and Stored Value

SVS manage the gift card programmes of many brands here today:



Why stored value is a strategic asset, not just a product

+\$59–108

Average extra spend beyond a card's loaded balance at redemption.

Capital One Shopping / BHN, 2026

~2.5x

More likely to pay full price than a cash or credit shopper.

Industry redemption-behavior research

\$23B

In U.S. gift-card value goes unused each year — tomorrow's breakage revenue.

Capital One Shopping, 2026

61%

Of redeemers spend beyond their card's loaded balance.

Capital One Shopping research, 2026



Independent research: gift cards are a brand lever, not just a payment method

A 2026 study by Epay and SINC NOVATION (with the Multisense Institut) surveyed 6,010 consumers across five major retail brands. **The conclusion: prepaid gift cards are “branded money” — a rare touchpoint that builds brand strength, shapes purchase decisions and finances itself, all at once.**

+71.4%

higher brand experience volume among buyers and recipients of prepaid gift cards

Prepaid cards rank among the top 10–15 strongest brand touchpoints across every brand tested — comparable to high-reach digital media. Brand profile perception strengthens +130% among buyers and +116% among recipients.

15–32%

of redemptions would not have happened at all — or not with that brand — without the prepaid card

Gift cards influence the decision itself, before the point of sale — not just the transaction. The effect held even for Amazon, one of the mentally strongest brands measured.

How convenience & fuel peers turn loyalty into growth

NORTH AMERICA



7-Eleven — 7Rewards & Speedy Rewards

80M+ combined loyalty members. Members earn more points paying with the 7-Eleven Wallet



Wawa — Wawa Rewards

7M+ active app members (2025). A registered Wawa Gift Card automatically earns Rewards points



Casey's General Stores — Casey's Rewards

5.5M+ members. Points redeem for cash, fuel discounts, or "Cash for Classrooms" donations

EUROPE



Orlen VITAY — Poland's largest fuel loyalty program

5M+ users, targeting 10M by 2035. Points earn on both fuel and EV charging



Shell Go+ & BPme Rewards

Points-based programs across the UK & Europe; BP's Earnify/BPme model weights points toward in-store spend



Applegreen Rewards — Ireland's multi-brand forecourt loyalty

200+ sites across Ireland, the UK and the U.S. One account spans fuel, Applegreen Cafe and co-located QSR partners.

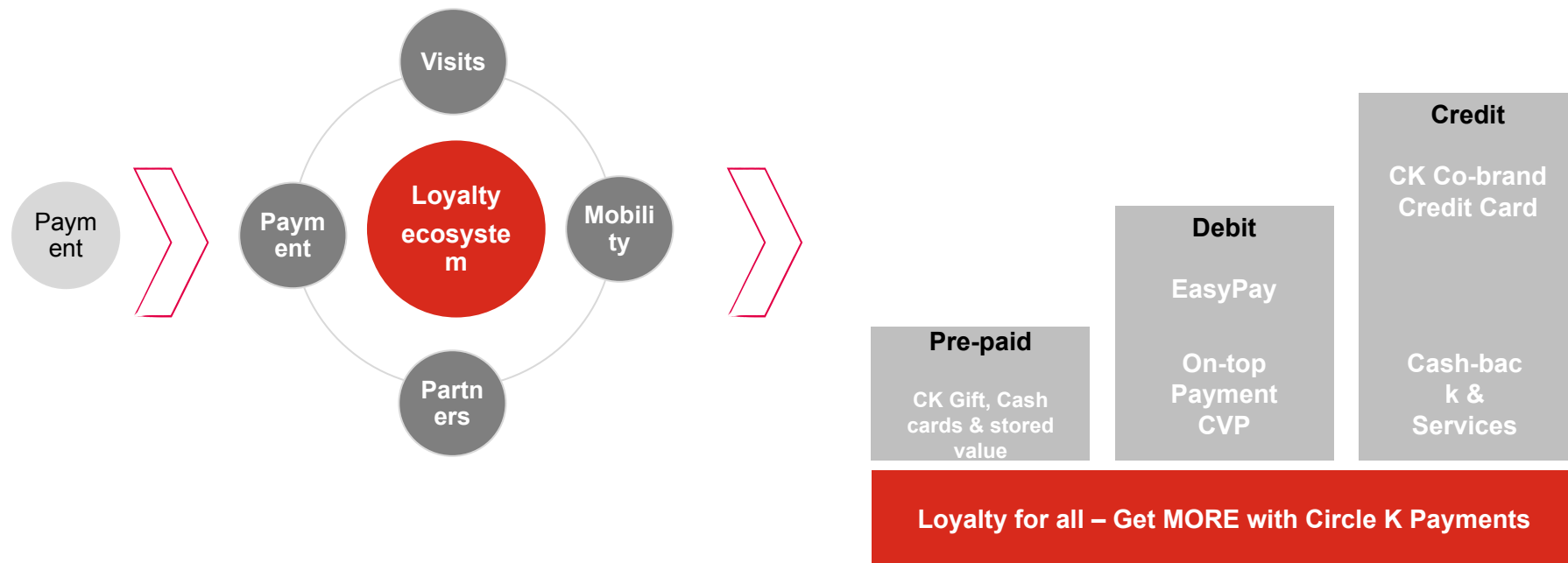




What does Loyalty mean for you/your business?

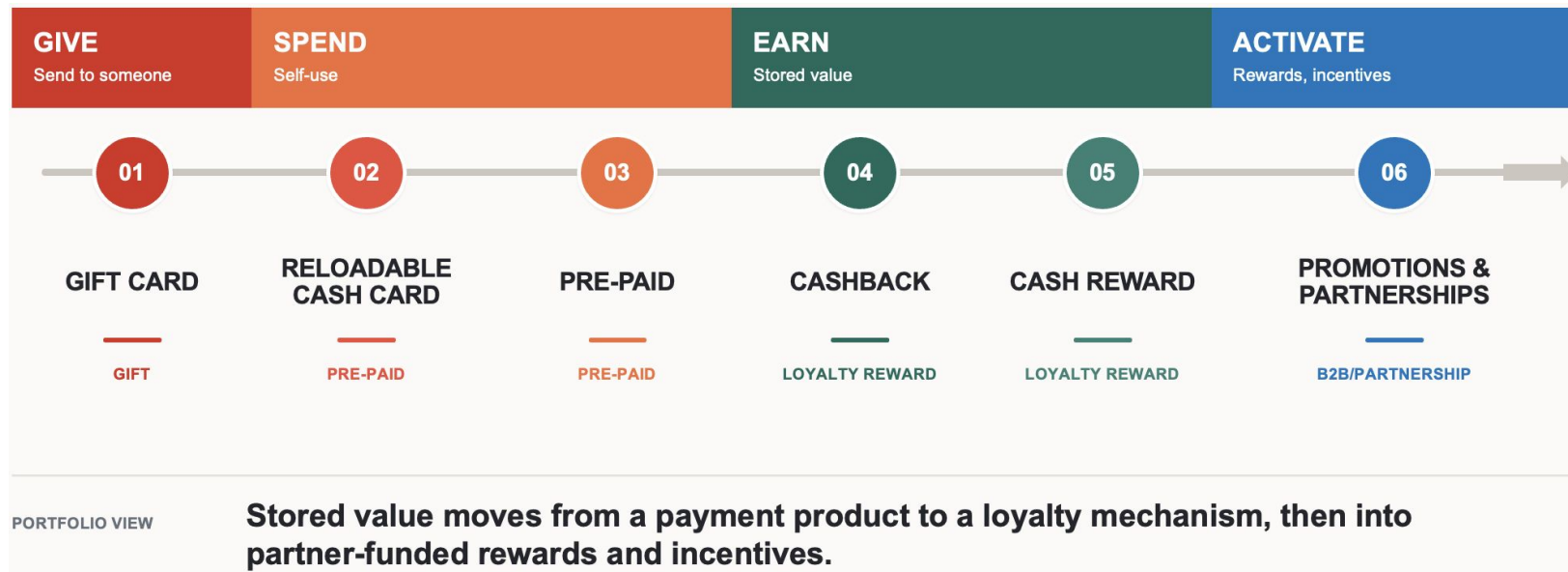


Payment is a loyalty product and enabler – better together

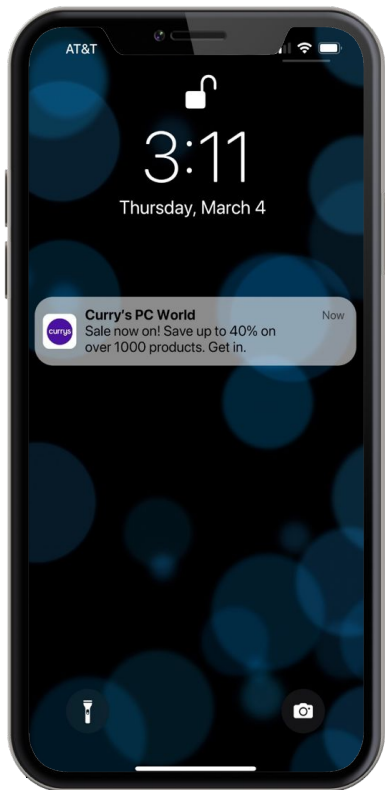




EXAMPLE: Use cases serve distinct customer focused outcomes







Push Notifications To Digital Wallets Drives Increased Footfall

- Increased redemptions in first 48 hours
- Lift value is 15% - 20% higher
- Total basket spend is on average 50% higher than previous week
- 17% more cards sold when promoting key gifting occasions
- Rewards in digital wallets see on average over 85% redemption rates

CIRCLE **K**

 **SVS**

MAGERE BRUG

